



Buyer Resource Guide



Michelle & Jon Dubner

Hello@DubnerRealEstate.com

DubnerRealEstate.com

661.219.5517 | 818.422.9639

DRE# 01496647 | DRE# 02118617

MICHELLE & JON DUBNER
REAL ESTATE GROUP



EQUITY
UNION
REAL ESTATE

Content

1.	About Michelle & Jon Dubner	4
2.	Why Equity Union Real Estate	8
3.	Home Buying Process	10
4.	Moving Checklist	24





A note to you

A home isn't a dream home because of its size. It's about how you feel when you walk through the front door, and the way you can instantly envision your life unfolding there. This is about more than real estate - it's about your life, your dreams and your desired outcomes. Working with home buyers is not a one-size fits all process, so we approach each one of our clients individually, taking the time to understand their current situation, unique needs and lifestyle. We understand we are helping our clients open a new chapter of their lives, which is why we work so diligently to find the perfect home and handle every last detail of the home buying process.

We are honored to guide you through this process and excited to help you find that perfect home!

Michelle & Jon Dubner

REALTOR® | DRE#01496647 REALTOR® | DRE#02118617

Meet the team

MICHELLE & JON DUBNER

direct.

M. 661.219.5517 J.

818.422.9639

email.

Hello@DubnerRealEstate.com



Born & raised in the San Fernando Valley, Michelle has called Santa Clarita home for the past 23 years. As a licensed realtor serving the Greater Los Angeles Area, hard work, integrity and attention to detail are all qualities where Michelle excels. She gives her all when negotiating for her clients while maintaining the utmost respect and honesty with all parties involved. Jon, also a San Fernando Valley native now calling the Santa Clarita Valley home, shifted his focus from accounting to join the growing real estate team. His addition adds a new dimension which goes above and beyond the

average real estate group. Jon's passion for sports and athletic background gives him the competitive nature to help you and your family win in the current market. Jon's "team" mentality is a key asset to our clients as they can be comfortable throughout the transaction and trust him to have their back. Jon & Michelle are parents to 4 wonderful children that are their "why" for all the hard work they put in. When fighting and negotiating for you and your family, they put your needs first just as they would do for their own family. Their mission is to create unique, tailor-made, and personalized real estate solutions for clients, whether they are first-time buyers, experienced sellers, or astute investors. Michelle & Jon will provide you with exceptional service and results for all of your real estate needs. If you are looking for a real estate team who will exceed your expectations, Contact us today!

STEPHANIE TIFFANY

Operations Manager

direct.

661.666.0211

email.

Operations@DubnerRealEstate.com



Born in Long Beach and raised in Santa Clarita, Stephanie is the epitome of a California girl. She began her career in Brand Advertising, living and working in Los Angeles for 8 years as a Creative Manager before returning to Santa Clarita as an editor at Santa Clarita Magazine. Stephanie now shares her talent for creativity, marketing and organizational management with the Dubner Real Estate Group.

ERIN HOLLINGER

Transaction Coordinator

direct.

661.877.6646

email.

Hollinger.Erin@gmail.com



Erin serves as our amazing Transaction Coordinator. She functions as a liaison between all parties involved in each transaction, including clients, escrow companies, lenders, and others. She does a stellar job of efficiently managing all the complex administrative tasks necessary for a smooth and successful real estate sale. Her keen attention to detail helps ensure that all documents are complete, correct, and submitted in a timely fashion to keep transactions on track and on schedule.



Five Star Reviews

We had the pleasure to work with Michelle & Jon...

happy the whole time. Her professionalism and friendly attitude definitely made us feel more comfortable! I highly recommend her to anyone looking to buy or sell!"

-Theresa Krueger

Michelle & Jon were amazing!

everything. Nothing gets missed, no detail is too small. She knows her field and loves what she does, I don't think there's a better agent out there."

- Claira Brewis

We can fully trust them and their way of doing business

personal but professional, paid attention to details - small & large, extremely knowledgeable in the real estate market, made herself available 24/7 and went above and beyond just being "a realtor". Her integrity, morals, and honesty are phenomenal and we WILL recommend her to family & friends hands down!"

"Working with Michelle, and her team, was simply amazing! She was

-Brian Turley

Their market knowledge and professionalism are exemplary

amazing experience. Michelle made sure all the important parts of buying a home were correctly done and processed in a timely manner so everything went smoothly for us. In addition she did it all with a great attitude and a smile on her face. Highly recommend to anyone searching for their 1st home, next home or investment properties! She can do it all!"

-Michelle Hummitzsch



WHY

EQUITY UNION

 EQUITY UNION

WORK WITH THE BEST!

Equity Union Real Estate is the #1 real estate brokerage in Southern California, with a roster of more than 600 local Realtors and a large, impressive network of qualified home buyers. As members of this dynamic team, we are fully supported with award-winning technology to attract serious, qualified buyers to your property and highlight its most attractive features and assets, to ensure that it is a highly competitive listing. Equity Union Real Estate also offers a unique value proposition thanks to our diverse partnerships with real estate professionals to help you navigate the sale of your home, regardless of your circumstances, needs, and goals. By listing or buying with us, you are automatically enlisting one of the most effective, productive, and resourceful teams and powerful real estate networks in the entire region.



What Can I Do For You?

There are many ways I can be of service to you outside of an active real estate transaction, so please don't hesitate to call.

RELY ON MY LIST OF PROS:

Consider us your source of referrals for all types of businesses. Whether related to real estate or not. We have partnered with professionals who would be happy to serve you.

TRANSACTION RELATED:

Lenders, legal professionals, closing agents, home inspectors, pest control services, insurance agents (home, auto, health), and movers.

OTHER BUSINESS PROFESSIONALS:

Financial planners, tax advisors, doctors, and dentists.

HOME REPAIRS AND IMPROVEMENTS:

Handymen, general contractors, interior designers, roofers, painters, flooring installers, plumbing & electrical, HVAC specialists.

LANDSCAPE/ MAINTENANCE:

Yard and pool services, house cleaners, and window washers.

REAL ESTATE NEWS YOU CAN USE

I can provide you with up-to-date information and statistics on local market conditions. Which can differ substantially from national market conditions and what you hear in the media.

MAXIMIZE RESALE POTENTIAL

Feel free to ask for specific advice on home maintenance or suggestions for upgrades that will enhance your property's resale value.

COMMUNITY INSIGHT

I'm always happy to provide information on community amenities such as parks, schools and trails. Or even local special events.

LET'S TALK MARKET VALUE

Request a market analysis when you need an estimate of your home's current value for a potential refinance or for insurance, estate planning or property tax purposes. I'm also available to discuss issues or new developments in the community that could affect property values.

HELP WHERE EVER YOU NEED IT

I can help you or a family member secure the services of a like-minded real estate professional in another part of the country.

IF YOU NEED A REFERRAL TO A PROVIDER THAT IS NOT MENTIONED HERE. FEEL FREE TO ASK: I MAY KNOW JUST THE PERSON YOU'RE LOOKING FOR!

Home Buying Process

While there are many phases and stages in the selling process, we will keep you informed, updated, and educated every step of the way. We're also easy to reach, our communications are transparent, and whenever you have any question or concern, we're at your beck and call.

GETTING PREAPPROVED

ANALYZING YOUR NEEDS

FINDING YOUR DREAM HOME

THE OFFER & NEGOTIATIONS

THE ESCROW PROCESS

CONTINGENCIES & INSPECTIONS

SECURING YOUR LOAN

CLOSING DAY



1

GETTING PREAPPROVED

Before beginning your search, your first step is to get pre-approved for a mortgage loan (unless you will be paying the full price of your home in cash). We can connect you to a mortgage broker. Based on your income and credit history, the mortgage broker will determine how much a bank will lend you, which will help you determine the price range for your search. Being approved early can reduce the risk of losing your desposit in escrow.

2

ANALYZING YOUR NEEDS

Understanding your must haves and wishes will help ensure we find your perfect property. Before we go on the hunt, we'll ask you a few questions to help you hone in on what's important and we'll begin to compile a list of properties for you to see.

3

FINDING YOUR DREAM HOME

Now is the fun part! We'll schedule showings during your availability based on your desired property type and location. We will activate notifications for properties that meet your criteria so you're aware of the newest properties for sale. We'll also let you know of any coming soon and off-market properties from our network of Realtor partners.

4

THE OFFER & NEGOTIATIONS

Once you identify a home you like, you can put in an offer, which is an agreement to pay a certain price for the home. This offer is packaged with a Proof of Funds (POF) and Pre-Approval Letter. Note: if your offer is lower than the list price or with terms not acceptable to the seller, the seller will likely return with a counter-offer price or acceptable terms, which you can accept, reject, or make another counter-offer. We will provide advice throughout.

5

THE ESCROW PROCESS

Escrow is the depositing of funds and documents that establish the terms and conditions for the transfer of property ownership with an impartial third party for delivery upon completion of the terms of the escrow instruction. We'll help you understand and navigate the escrow process so you're fully aware at every step.

6

CONTINGENCIES & INSPECTIONS

We will help you schedule all desired home inspections to determine the overall condition of the property within the agreed timeline and contractual contingencies. We will also review the disclosures and preliminary title report. You may approve or negotiate credits/repairs during your agreed contingency periods.

7

SECURING YOUR LOAN

We'll organize an appraisal with your bank and provide your lender with your completed mortgage application and all supporting documentation upon receipt of the fully signed Purchase Agreement. Once the bank issues your loan approval, you'll wire the closing funds with the homeowner's insurance in place, and then the loan will be funded with clearance to close.

WELCOME HOME!



1

Getting Preapproved

Before we begin seeing properties, it's key to get a mortgage preapproval from a lender. A financial prequalification or pre-approval can be requested by providing pertinent documentation to your finances including verification of employment and a current credit report.

We highly recommend our buyers get pre-qualified before beginning their home search. Knowing exactly how much you can comfortably spend on a home reduces the potential frustration of looking at homes beyond your means. It also allows us to move quickly once we find the right home and reduces the risk of losing your desosit during escrow.



WHY GET PREAPPROVED?

- Pre-approval shows that you are a serious buyer
- It saves you time and gets you in the door to see properties
- It gives you leverage in a multiple offer situation
- It helps you understand what you can afford
- It helps you determine your monthly mortgage payment
- It helps you understand your debt ratio
- It enables us to be prepared for the escrow process

I'll help connect you with a lender, if you don't already have one, to get the process started!

Lender Preapproval

BASIC ITEMS NEEDED FOR LENDER PRE APPROVAL

- Last 2 years of tax returns
- Last 2 pay stubs
- Last 2 bank statements
- Copy of latest statement from any IRA, 401K, Mutual Fund, Pension Fund, Money Market, or Savings
- Copy of drivers license
- Employer name & position, employer address & telephone number
- If collecting a pension or social security please include a copy of the award letter
- If receiving down payment funds from family, a gift letter is needed
- Copy of account where down payment funds are held if not already provided

QUESTIONS TO ASK YOUR LENDER

- How much do I qualify for?
- How much down payment do I need?
- What are my closing costs?
- What would my monthly payment be?

2

Analyzing your Needs

Understanding your must haves and wishes will help ensure we find your perfect property.

Please take a moment to answer a few questions to help us hone in on what's most important to you.

- What are your "must haves?"
- Beyond your must haves, what are a few things you really want?
- When do you need to be in your home by?
- Who will be living in this home? Please list adults, children, and pets that will inhabit the space.
- Do you need special outdoor arrangements for pets? [e.g., a dog run, fenced-in yard, etc.]
- What type of home are you looking for (e.g., single-family, condo, town house, etc.)?
- Do you want a house in move in condition or are you willing to do some work on it?
- Approximately what square footage would adequately cover your living space?
- How many stories would you prefer?
- What are you looking for in terms of a garage (e.g., attached, carport, etc.)?
- Do you want a swimming pool or a hot tub?
- Will you require any accessibility options?
- What is your favorite way to receive information or updates? (Email, Call or Text)
- What is the best time to reach you?

Find your Dream Home

3

Now is the fun part! We'll schedule showings during your availability based on your desired property type and location. We will activate notifications for properties that meet your criteria so you're aware of the newest properties for sale. We'll also let you know of any coming soon and off-market properties from our network of Realtor partners.

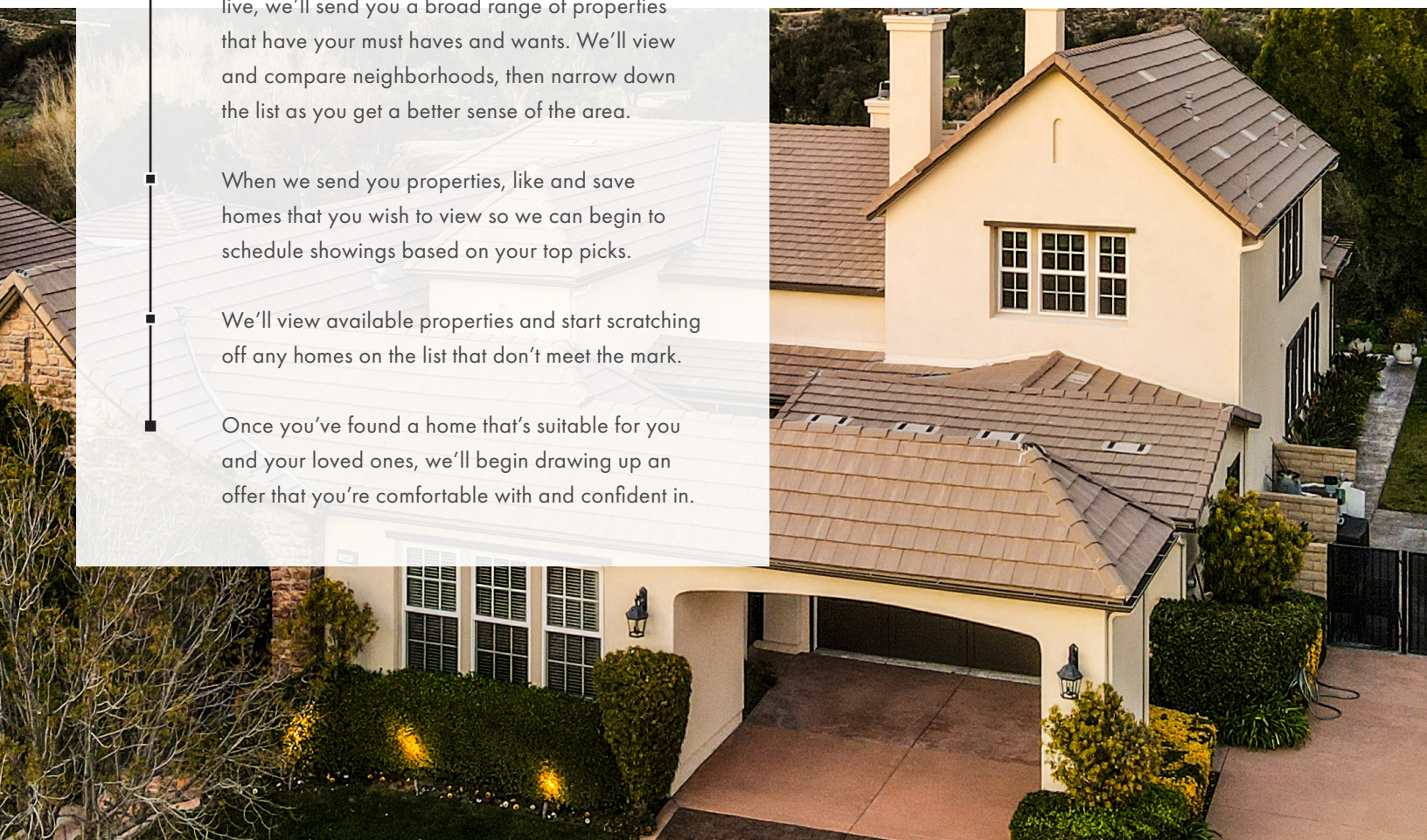
THE SHOWING PROCESS

If you don't know exactly where you want to live, we'll send you a broad range of properties that have your must haves and wants. We'll view and compare neighborhoods, then narrow down the list as you get a better sense of the area.

When we send you properties, like and save homes that you wish to view so we can begin to schedule showings based on your top picks.

We'll view available properties and start scratching off any homes on the list that don't meet the mark.

Once you've found a home that's suitable for you and your loved ones, we'll begin drawing up an offer that you're comfortable with and confident in.



4

Making an Offer

When we have found you the perfect home and you're ready to make an offer, here are some things to know:

PRIOR TO MAKING AN OFFER

- We will create a comparative market analysis on the home to ensure we are making a fair and competitive offer and also protecting you from overpaying
- We will write up an offer for the price and terms you are comfortable with submitting on the home (example purchase agreement attached).

NEGOTIATING AN OFFER

- From the date of submitting an offer, the sellers have 3 days to respond
- The sellers are able to 1. accept your offer 2. counter your offer (terms or price) or 3. decline your offer
- Once we have negotiated terms and have come to an agreement, we will then open escrow

ESCROW TIPS

- You have 3 business days from opening escrow to make your earnest money deposit
- The earnest money deposit will be 2-3% of the purchase price. This money will end up going towards your down payment and is refundable if you cancel BEFORE removing all contingencies
- Within the first week we will have a general home inspection done, which will typically cost between \$300-\$600
- Your contingency periods can be shortened to make a stronger offer if you may be competing against others
- Your typical escrow period is 30 days from acceptance, so as soon as terms are agreed upon, the close of escrow will fall 30 days after the last signature date (must close on a business day and time period can be negotiated)

PLANNING AHEAD

- Please do not give notice to your landlord, schedule moving trucks, or schedule work done on the home too soon, as the closing date may change during the escrow period
- Always call us with any questions!

The Offer & Negotiations

Once you identify a home you like, you can put in an offer, which is an agreement to pay a certain price for the home. This offer is packaged with a Proof of Funds (POF) and Pre-Approval Letter. Note: if your offer is lower than the list price or with terms not acceptable to the seller, the seller will likely return with a counter-offer price or acceptable terms, which you can accept, reject, or make another counter-offer. We will provide advice throughout.

THE PRICE

What you offer on a property depends on a number of factors, including its condition, length of time on the market, buyer activity, and the urgency of the seller. While some buyers want to make a low offer just to see if the seller accepts, this often isn't a smart choice, because the seller may be insulted and decide not to negotiate at all.

THE OFFER

We'll work together to write an offer that you're comfortable with and that gives us the best chance of getting an acceptance. Typically, you will not be present at the offer presentation - we will present it to the listing agent and/or seller. The seller will then accept, reject or counter the offer. If you are competitive on price, can be flexible on the possession date and have flexible contingency periods, the seller will be more apt to choose your offer over others.

THE NEGOTIATIONS

If the seller decides to counter your offer, our experience and negotiating skills become powerful in representing your best interests. When a counteroffer is presented, we will work together to review each specific area of it, making sure that we move forward with your goals in mind and ensuring that we negotiate the best possible price and terms on your behalf. Additionally, items that stay or go in a home such as appliances are often a matter of negotiation.

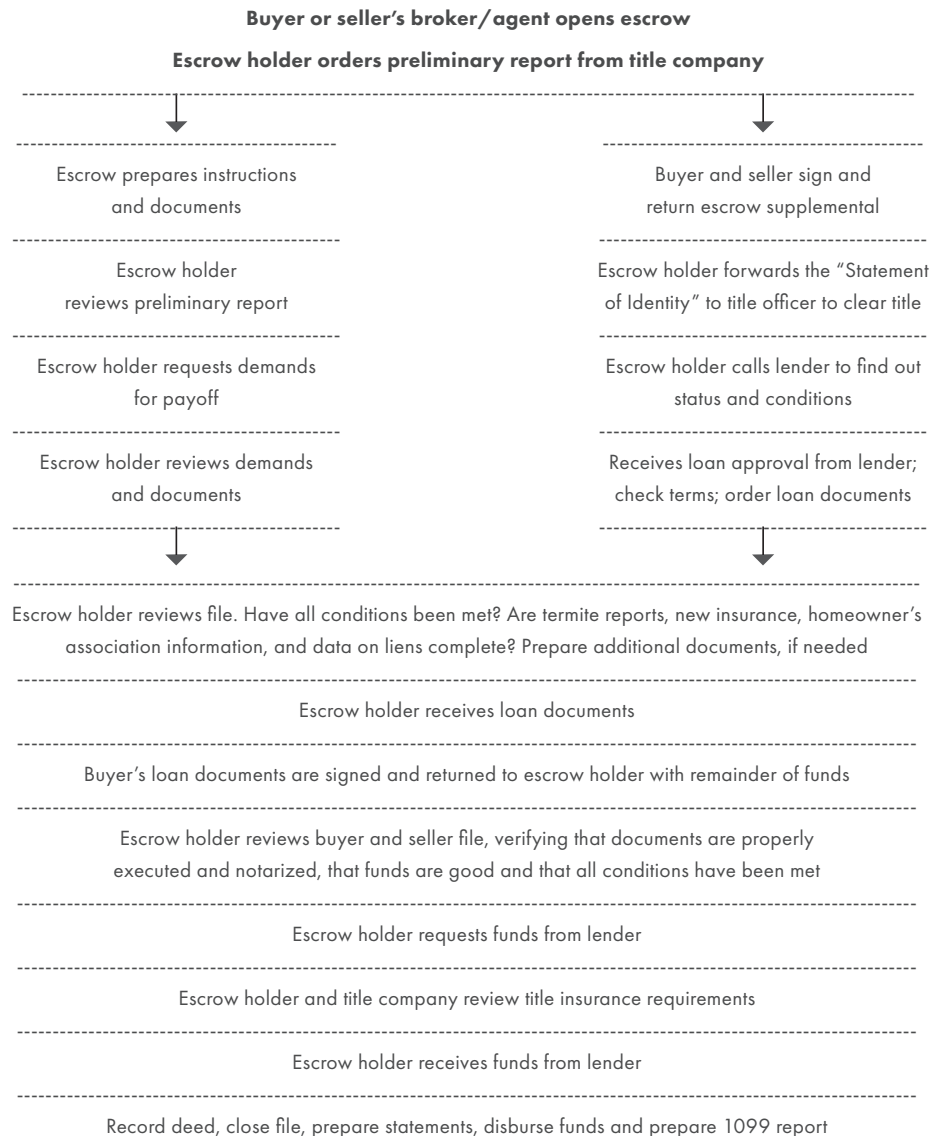
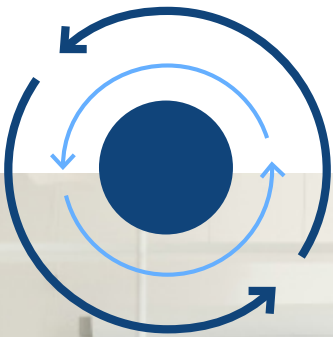
THE EARNEST MONEY DEPOSIT

After your offer is accepted, you'll be required to place an earnest money deposit on the property based on the agreed upon terms. This is typically 3% of your down payment and ensures to sellers that you are serious about moving forward.

If we are in a seller's market, be prepared to move quickly and have terms that are more favorable to the seller. In a buyers market, we'll have more room to negotiate and receive favorable terms.

The Escrow Process

Escrow is the depositing of funds and documents that establish the terms and conditions for the transfer of property ownership with an impartial third party for delivery upon completion of the terms of the escrow instruction. Below is a step-by-step guide of the escrow process. Along the way, if you have any questions don't hesitate to ask!



Buyer Escrow Timeline

WITHIN 24 HOURS

- Arrange for deposit check to get into escrow within 3 days
- Talk with lender and confirm they have everything they need

WITHIN 2-3 DAYS

- Check with lender to see if there is anything they need from you
- Make sure appraisal is scheduled with your lender
- Inform us of your availability for a home inspection (which takes approximately 2 hours, must happen in daylight hours)

WITHIN FIRST WEEK

- Buyer to fill out and return escrow package
- Check with lender to make sure they have everything they need
- Request a homeowners insurance quote for your new property

WITHIN 2-3 WEEKS

- Review HOA docs and /or solar docs (if applicable)
- Go over and sign disclosures from seller
- Negotiate request for repairs (if applicable)
- Check with lender once a week for loan status update
- Contingency removal date - No backing out after this without risking your deposit check!
- Make sure lender has all conditions met
- Check with lender to see when you will sign the closing disclosure

WITHIN FINAL WEEK

- Buyer to sign loan docs (3-4 days before close of escrow)
- Make sure escrow gives you a copy of fees to bring into escrow & wiring instructions (the money has to be wired no later than 2 days before the closing date)
- Seller to cancel and buyer to schedule utilities to be turned on at close of escrow date
- Schedule final walk through (3-5 days before closing) and coordinate key exchange

Inspections & Contingencies

We will help you schedule all desired home inspections to determine the overall condition of the property within the agreed timeline and contractual contingencies. We will also review the disclosures and preliminary title report. You may approve or negotiate credits/repairs during your agreed contingency periods.

CONTINGENCIES

The three most common contingencies are the inspection, loan and appraisal contingencies. Additional contingencies may be noted in the contract if applicable, such as the purchase being contingent upon the seller finding a new home to purchase. We'll review the contract and contingencies thoroughly before moving forward.

- Inspection Contingency - Purchase is contingent on the property being professionally inspected and negotiated repairs done by the seller.
- Loan Contingency - If financing the purchase, the buyer has a certain time period (based on contractual agreement) to obtain the financing for the purchase. Most often, buyers obtain a preapproval prior to making an offer and need time to secure financing during the escrow process.
- Appraisal Contingency - Purchase is contingent on a written appraisal by a licensed appraiser at no less than the purchase price.

INSPECTIONS

The most important inspection that a buyer conducts on a property is the physical inspection. This inspection will provide you with a detailed report of the accessible areas of the inside and outside of the property and point out any concerns, protecting the home buyers financial interest. The inspector may recommend that you bring out additional inspectors for specific concerns that are outside of the scope of their expertise.

You are not obligated to conduct a home inspection and you may also conduct as many inspections as you'd like during the inspection contingency. The inspections you decide to have conducted may vary based on the location and condition of the property. Some of the most common inspections on a property are:

- Home Inspection
- Termite Inspection
- Sewer Line Inspection

Securing your Loan

We'll organize an appraisal with your bank and provide your lender with your completed mortgage application and all supporting documentation upon receipt of the fully signed Purchase Agreement. Once the bank issues your loan approval, you'll wire the closing funds with the homeowner's insurance in place, and then the loan will be funded with clearance to close.

THE PROCESS



CREDIT CHECK

UNDERWRITING

APPRAISAL

INSURANCE

CLOSING DAY



Doc Signing Day

WHAT TO BRING

Connect with your lender to wire down payment funds. You'll need to cover the cost of closing and the down payment. Bring a printed confirmation of your wire transfer and your government issued photo IDs.



Sign closing
disclosure, promissory
note, and all other
documentation

Deed delivery

Get your keys

Title transfer to
your name

Save your paperwork in your
pre-designated spot

Congrats, it's
all yours!

Five Things Not to Do When Buying a Home

DON'T APPLY FOR ANY NEW CREDIT

- Any debt or credit inquiry could prevent closing or cause delays. This includes buying a vehicle or new appliances

DON'T SWITCH JOBS DURING THE PROCESS

- During the loan process, employment will be checked. Any changes are subject to strict regulations, unless those changes are from the same employer from the past two years

DON'T FORGET TO KEEP A PAPER TRAIL WHEN MAKING DEPOSITS

- All deposits (especially large ones) need to be documented. Be sure to make photocopies of all checks and be prepared to explain any and all deposits. Don't deposit any large checks (other than your payroll) without running it by your lender

DON'T WAIT TO LIQUIDATE FUNDS

- If borrowing from your retirement or cashing out stocks, don't put it off. Do this ASAP and have proof of liquidation and transfer.

DON'T BE AFRAID TO ASK QUESTIONS

- If you are ever feeling uneasy or confused, you have a team of people here to help. We are always happy to help and answer any questions you may have. No matter where you are in the home buying process.

Moving Checklist

BEFORE YOU LEAVE

- ☐ Obtain mover's guide from your local post office.
- ☐ Update credit card, other accounts.
- ☐ Subscriptions: six or eight weeks notice.
- ☐ Notify friends & relatives.

BANK

- ☐ Transfer funds and arrange check cashing in your new city.
- ☐ Cancel any automatic payment or direct deposit.
- ☐ Arrange credit references.

INSURANCE

- ☐ Notify companies of new location for coverage.
- ☐ Life, health, fire & auto.

UTILITY COMPANIES

- ☐ Gas, light, water, telephone, fuel, garbage & cable TV.
- ☐ Get refunds on any deposits made.

DELIVERY SERVICE

- ☐ Laundry, newspaper, change-over of services.

CHILDREN

- ☐ Register in school.
- ☐ Transfer school records.
- ☐ Arrange for day care.

RECORDS

- ☐ Ask doctor & dentist for referrals;
- ☐ Get prescriptions, eyeglasses, X-rays, if appropriate.
- ☐ Get copies of birth certificates, medical records,
- ☐ Children's school records.

PETS

- ☐ Ask about regulations for licenses, vaccinations, tags.
- ☐ Consult a veterinarian about moving pet.
- ☐ Obtain all records.

AT YOUR NEW HOME

- ☐ Check off all boxes & items as they come off the truck.
- ☐ Install new locks.
- ☐ Check on telephone, gas, electricity, water & trash pickup.
- ☐ Check pilot light on stove, hot water heater & furnace.
- ☐ Ask mail carrier for mail that may have been held until your arrival.
- ☐ Apply for drivers license or address change.
- ☐ Register to vote.
- ☐ Register car within five days after arrival in state or a penalty may apply when getting new license plates.
- ☐ Obtain vehicle inspection sticker & transfer motor club membership.
- ☐ Register children in school.
- ☐ Arrange for medical services: doctor, dentist, etc.

DON'T FORGET

- ☐ Empty and defrost freezer & clean refrigerators.
- ☐ Have appliances serviced before moving.
- ☐ Clean rugs or clothing before moving.
- ☐ Clean and/or repair furniture and curtains.
- ☐ Plan for special care needs for your infants & pets.
- ☐ Make arrangements for moving your plants; moving companies do not typically assume responsibility for them.
- ☐ If you are moving to Arizona, California, Florida, or New Mexico, ask about bringing your plants into the state.
- ☐ Cancel or update address for newspaper.
- ☐ Make arrangements for TV & cable.
- ☐ Discuss with your moving counselor: insurance coverage, packing and unpacking labor, arrival day, various shipping papers, method and time of expected payment.
- ☐ Make sure to have the things with you that you will need

- ☐ Right away when you arrive – lamp, bowls, utensils, bathroom tissue, snacks, coffee pot, etc.
- ☐ Obtain relocation package from real estate agent or Chamber of Commerce.
- ☐ Arrange for storage (if needed).
- ☐ Find out about tax deductible moving expenses.
- ☐ Obtain all personal records from lawyers & accountants.
- ☐ Assemble packing materials.
- ☐ Have car serviced & checked for the trip.
- ☐ Pack a day or two worth of extra clothing in case of delay.
- ☐ Find a legal way to dispose of items moving companies are not allowed to move - paint, oil, propane tanks, finger nail polish and remover, matches, batteries, ammunition, & any other items that may damage your belongings.

MOVING DAY

- ☐ Make a list of every item and box loaded onto the truck.
- ☐ Carry enough cash or travelers checks to cover cost of moving services and expenses until you make banking connections in your new city.
- ☐ Take jewelry, family photos, and important documents with you - or mail them to yourself by registered mail.
- ☐ Carry an assortment of toys for the children (if needed).
- ☐ Let a close friend or relative know the route and schedule you will travel, including overnight stops; ask him or her to take messages until you get settled.
- ☐ Double check closets, drawers & shelves to be sure they are empty.
- ☐ Turn off all appliances & lock all doors and windows.
- ☐ Leave all old keys needed by new tenant or owner with Realtor or neighbor.
- ☐ Let the movers know where you can be reached.

[illegible]

Thank You

FOR THE OPPORTUNITY TO MEET WITH
YOU TO DISCUSS YOUR REAL ESTATE GOALS

MICHELLE & JON DUBNER
REAL ESTATE GROUP



Michelle & Jon Dubner

[Hello@DubnerRealEstate.com](mailto>Hello@DubnerRealEstate.com)

DubnerRealEstate.com

661.219.5517 | 818.422.9639

DRE# 01496647 | DRE# 02118617

MICHELLE & JON DUBNER
REAL ESTATE GROUP

