

REAL ESTATE SECTION



Willits Weekly's
Property Feature

750 West Highway 20 Hwy, Willits

MLS: 324005723

Offered for sale at:
\$825,000

Rural Retreat with all the extras and a possibility of dual living spaces. Discover the ultimate retreat at the end of the road offering a perfect blend of rural tranquility and modern amenities. Nestled on 2.75+/- acres and surrounded by mature landscaping, this property features an owned grid tie solar system, providing sustainable energy solutions. Dive into relaxation with a recently restored in-ground pool and enjoy your hobbies in the detached 22x32 shop. Meticulously maintained, this home boasts its original construction with pride of ownership. Inside, the spacious main level boasts over 1800 +/-sq ft with vaulted pine ceilings, bamboo flooring,



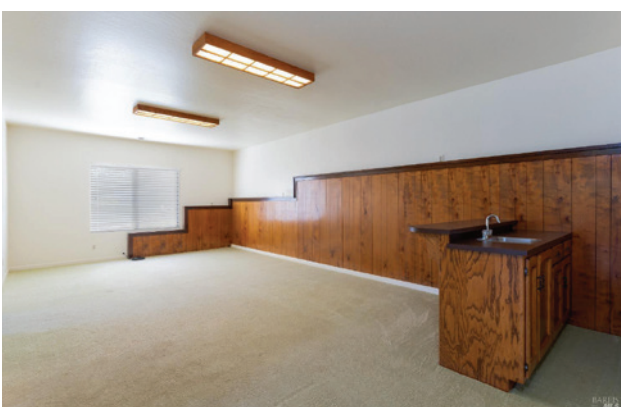
a cozy pellet stove for added ambience and floor to ceiling windows that encompass picturesque views. Inviting open concept kitchen with island and all appliances included. Primary bedroom offers a spacious walk-in closet, The lower level provides an additional spacious living room with wet bar, full bedroom with attached full bathroom that has dual access, wood stove, and a separate entrance for added privacy. Attached extended 2-car garage with finished interior that houses laundry facilities including washtub and a bonus bathroom.

5 Bedroom | 4 Bathroom | 2,911 square feet | Apx 2.75-acre lot
Listed by: Tara Moratti of Coldwell Banker Mendo Realty DRE #01420657



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PRICE IMPROVEMENT

1511 Daphne Duplex - \$359,000

Conveniently located, super clean duplex with great rental history. Partially furnished and recently refurbished. Great income potential for one or both units.

95 Acres on Walker Road - \$825,000

City water and many incredible building sites and views. Property has been held by the same family for over 100 years.

Tom Allman, REALTOR®
Pamela Hudson Real Estate
(707) 272-4924
DRE #02208752

Pamela Hudson REAL ESTATE

COLDWELL BANKER

MENDO REALTY
40 YEARS AND COUNTING

NEW LISTING! \$649,500
Luxury Dual-Home Retreat with Potential Rental Income Awaits!

Nestled on 2.64 acres in the tranquil Howard Forest between Ukiah and Willits, this exquisite property offers two stunning homes. The main home features opulent amenities such as Knotty Pine Open Beam ceilings, forced air insert wood stove, Waterproof Luxury Vinyl plank flooring, and Central Surround Sound. A gourmet kitchen with granite countertops, Stainless Steel appliances with Dual Ovens, and cabinets galore with a connecting laundry room complete with Pantry and 1/2 bath. Enjoy the lower-level primary suite that boasts a generous walk in closet and jetted tub. Other notable features include a large wrap-around deck, central heat & A/C, Fiber-Cement siding, and an attached 2-car garage. The main residence is perfect for comfortable living. The second home has 1 bedroom, 1-1/2 baths with an attached 2 car garage, Metal Roof, Walk-In closet, Knotty Pine Open Beam ceiling, Wrap-Around Deck and Brazilian Hardwood Flooring throughout. The bath has Marble Flooring and a shower with Jetted Tub. Take advantage of the possible potential to have rental income, as the property includes an unfinished apartment, a storage building, and a charming two-story outbuilding with a deck.

Tara Moratti, Realtor®
Broker-Owner CalBRE #01420657
100 SOUTH STREET, WILLITS, CA
m: 707-367-0389

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22+/- Level Park-Like Acres

This beautiful land borders the South Fork of the Eel River. There are many open meadows throughout for lovely easy building sites. There is paved road access and P&S&L on the corner of the property. Primary tree types are redwood and fir, with some mixed madrone and oak. It is zoned 12 which allows for residential, commercial up to industrial use, many possibilities. It is approximately 15 minutes west of Laytonville right off of Brancomb Road.
\$230,000

3.3+/- Level Acres

Great opportunity for a commercial business or investment property. There is a 1,700+- sq. ft. office building with 4 separate offices and 2,646+- sq. ft. storage attached. The metal shop is 4,608+- sq. ft. with drive thru bays and roll up doors. Approximately 3 acres are paved. There is a new septic system and city water. Used previously for years as a truck shop business. Many more details call for information.
\$695,000

Residential Building Lot on Holly and Poplar

All utilities are available, convenient location in town.
\$100,000

Level Commercial Lot on Main Street - Hwy. 101

Great visibility for a business. It may be possible to have a residence as well as a business location. All utilities are available.
\$159,000

Beautiful Level Lot in Town

Zoned commercial but could have a residence and a business with approval from the City of Willits. Convenient location, pretty spot.
\$79,500

For information or an appointment to view please call:
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SUMMIT REALTY

COLUMN | Journal

‘Move On’

Legendary Broadway composer and songwriter Stephen Sondheim wrote a song called “Move On” for his show “Sunday in the Park with George.” “Stop worrying where you’re going. Move on.” The whole point of my job as a real estate agent was about just that. Life is change. My job was to help my clients with the next step.



Bill Barksdale
Columnist

Some people stay in the same house for a long time, others move frequently. As a child we moved a lot for my father’s work. I kind of got used to new schools, different houses. Change was the theme of that time in my life. New friends, new schools, different towns. Even in Willits, where I’ve lived much of my adult life, I’ve moved three times, developing two country properties and now living in town in a house I’ve lived in the longest.

Recently we were thinking about “downsizing” to a smaller house. No doubt we’ll do that someday, but the reality of such a change is complex when one has lived in a house for a long time. Boy, did I underestimate how much stuff one can collect over time! I should know better, but there you go. Even after helping people to move on for over three decades and having done it myself, I kind of got overwhelmed by what needed doing to make a move.

My wonderful sister who chose to move after her husband passed a few years ago has warned me a number of times that this is the time to start getting rid of the clutter. I admire her ability to methodically organize. I was great at coordinating multiple, often complicated, transactions, helping others to make big changes in their lives. I’ve done it myself in my own life many times, but one forgets.

I was talking with a neighbor the other day who is selling a huge house, now wanting a place “all on one floor.” That was important for me this last move too. My brother-in-law insists that if he and my sister-in-law move, the house has to be two stories, and he’s in his 80s with a knee replacement. He wants what he’s always had, but it seems to me that there’s a little denial there. The kids are grown and have kids of their own. There’s no need for a great big house anymore. Needs change.

When faced with the practicality of downsizing, one has to face aging as a factor. That’s an emotional change that people often don’t even think of until it’s right there suddenly. Letting go. Many years ago I helped an older couple sell a home that was their “dream home.” There were many tears over the months as they had to let go of that dream.

My job was as much being an understanding therapist as it was coordinating a team of professionals to facilitate my clients’ goals. When that transaction was complete, I received a beautiful large vase of flowers with a little note stuck in it. I still treasure that note. It said, “Thank you Dr. Barksdale!” I grew to really care about this couple. The changes they were going through were delicate and very real. I had to be sensitive to the emotional part of this major move in their lives.

When a person is young, moving out of “the nest” of their parents’ home is really a rite of passage into a new stage of independence. It’s time to begin the adventure of creating a life of one’s own. Sometimes it’s an escape from a dysfunctional home, sometimes leaving a place where you’ve felt safe and comfortable.

Moving on into a world where you have to take responsibility for all the things you took for granted, like meals and finding a place to live, paying bills, buying furniture, going to school and work, and much more – those are all elements of growing up. In Jungian psychology, it’s like the archetype of “the hero’s journey” of being on one’s own, going out into the unknown. In a way, we’re always on that journey because even if one is aware that life is a series of changes, each change is growth into new experience. It never ends.

I’ve mentioned this before, but in the tarot deck, there’s a character called “The Fool.” The fool archetype is someone stepping out but there’s no solid ground ahead. Anything is possible – creativity. The fool is courageous in a way, just as the hero, in that it is the very act of moving on into the unknown that both are embarking on.

There’s the first job, usually a series of jobs. Most of us have to learn that we are being judged. “Will I get it?” In the famous musical, “A Chorus Line,” there’s a song that goes “Will I get it? I hope I get it. I really need this job.” For some, it’s easier than others, but there’s always the next step on that journey – Life’s Journey. It keeps changing. Being alive takes courage.

Having children, if you choose that as part of your journey – or even if it happens and you haven’t planned for it – that’s a whole new turning point in life. Some people want that and are good at it. Some aren’t so good. Some learn how to do it well. Some are never mature enough to be a good parent. Good parenting demands getting over yourself and your wants sometimes because there’s a new life you have to care about and nurture, a life you brought into this world. Can you do that? Think before you take that path. The responsibility is awesome. It’s OK if you’re not mature enough to be a parent. It’s not for everyone, at least not yet.

Old age, if you get there, may take more courage than you ever thought you needed. My mother, who died recently at the extreme old age of 102, often said to me, “Getting old is not for the faint of heart.” She knew. The body changes. Health certainly changes. Resources to just get by change. One becomes more dependent on others. Loved ones die or move away. Physical pain and loneliness are common aspects. Some plan better than others for this path, but few know what’s next on this journey.

That sounds kind of ominous. Something that is crucial is inner strength – attitude. I don’t know how inner strength is learned other than “looking for the thought that feels better,” as inspirational speaker Esther Hicks says. Sometimes anger feels better than depression – for a short while – but anger is not a healthy place to live. Anger becomes toxic if you hold on to it. It stinks as a way of life.

Gratitude of anything that feels better is the next step. It can be as simple as appreciating a beautiful leaf on the sidewalk, or a warm jacket when it’s cold. If you’re fortunate enough to have someone in your life that you love – well that’s a great gift. It can be, and often is, a friend or even a kind word. I feel better if I simply compliment a stranger about what they’re wearing, or for providing good service. They may feel better too – that’s a double win!

Moment to moment, each thought helps build inner strength. It also helps build self-esteem. Some people have been so beat up in life that self-esteem is a big reach, but the thought that feels better is the next step on the path to help build it. Learn to love yourself. That’s a great foundation to build on, then you can share love and kindness with others. Find something to appreciate about yourself. Like I said, gratitude for anything is a good next step, big or small. Stop worrying where you’re going. Move on.

Bill Barksdale was inducted into the 2016 Realtor® Hall of Fame, and served as Chair of the County of Mendocino Assessment Appeals Board settling property tax disputes between the County Assessor & citizens and businesses. DRE# 01106662, Coldwell Banker Mendo Realty Inc. Read more of Bill’s columns on his blog at www.bbarksdale.com. 707-489-2232



COLUMN | How’s the Market?

A worthy goal: maximizing your credit score

Now that we’re more than a month into 2024 and it’s clear your New Year’s resolution wasn’t worth the trouble, may I suggest a pivot to a different resolution? Make this the year you maximize your credit score. It’s not difficult and it can have big payoffs.



Richard Selzer
Columnist

If you plan to buy anything that requires a loan (a house, a car, a business), a great credit score can help assure your success, since this is what lenders use to determine whether or not to make the loan, how much to lend, and the cost of the loan. Credit scores range from 350 to 850 – the higher, the better. Most lenders will entertain the idea of giving you a loan if your score is above 550.

The easiest way to know your score is via the free credit-monitoring service Credit Karma (www.creditkarma.com). Credit Karma’s score isn’t identical to those from the credit-reporting companies (they protect their formula to prevent people from gaming the system to raise their scores). However, the basic things you can do to raise your score are well known, although sometimes counterintuitive.

The credit-scoring process is designed to benefit lenders. They want to know if you are a good risk, as measured by factors like whether you pay your debts as promised and if you have already maxed out your available credit.

So, while paying off your loans (including credit cards) is a great idea, closing those accounts afterwards is not – unless the temptation of owning a credit card is dangerous for you.

Leaving revolving accounts open affects the calculation of available credit. Only using 5 percent of your available credit raises your score. Using 95 percent of your available credit lowers your score. Also, lenders want to see how you do over time. A credit card you’ve had for 10 years gives you a higher score than a card you’ve only had for 10 months.

No matter how bad your credit is today, ultimately, it is within your power to fix it by paying down debt, making payments on time, and being responsible with your use of credit. Late charges and negative comments will follow you for up to seven years, as will a bankruptcy, but they won’t follow you forever.



COLUMN | Numbers by Nick

Credit unions



Nicholas Casagrande
Columnist

Hello neighbors, I’m often asked about credit unions: What are they? What’s the difference between a credit union and a bank? Why and when should someone use a credit union?

Let’s start with a couple of big differences. Credit unions are not-for-profit with member-owners. “Profits” are returned back to members in the form of reduced fees, higher savings rates, and lower loan rates. The fees and rates are generally more favorable than those offered by banks.

Banks are for-profit and owned by shareholders. Accounts at both are generally Federally Insured but this is something to always check – Banks insured by the Federal Deposit Insurance Corp., aka FDIC; Credit unions by the National Credit Union Association, aka NCUA.

Credit unions are community-rooted with “Field of Membership” criteria. It could be sponsored by an employer, labor union or membership by living in a certain geography. Given credit unions are member-driven, they can offer more personalized support and services, earning the trust and appreciation of their members.

We are fortunate to have a geography-based credit union in our orbit: VocaCity Community Credit Union (www.vocacityccu.org) serves residents and businesses in Humboldt, Lake, Mendocino, Sonoma and Trinity counties. With branches in Garberville and Ukiah and a mobile ATM / disaster response vehicle currently located in Willits, they offer individuals and businesses personal, inclusive financial services from checking, savings, credit cards, a variety of loans as well as financial education and consultation.

A new year is a good time to re-think the flow of your monies. Happy to get deeper on this topic. My best to you, and may 2024 be off to a strong start,

Nick
Nicholas Casagrande is an accountant and a financial advisor. His firm, NC Financial Group, is a wealth-management firm, serving individual clients as well as small-to-medium-sized businesses. Client work includes personal and corporate taxes, investment planning, insurance, and real estate.

Peter Smith
707.570.6138
DRE#01205926
Peter@sasin.com

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3 bed, 2 bath home situated in the heart of Brooktrails. Open concept floor plan, spacious loft with full bath. Wood stove, 2 head mini-split. Flat and sunny front yard with an established apple tree and pear tree. Bring your vision to this property!
PRESENTED AT: \$189,000

Situated on a large lot with Main Street frontage! 2 bed, 2 bath home plus office, also has a large 20’x40’ metal shop with two roll-up doors that can also be accessed from the rear alley. Home is in great condition and move-in ready. Zoned ML for your home business.
PRESENTED AT: \$550,000

20-acre park-like setting. 3-bed, 2-bath farmhouse, built in 2003. Features a new roof, new flooring, vaulted ceilings, open floor plan, a cozy loft, and all appliances, including a new dishwasher and vintage cook stove. Includes a detached 3-bay garage.
REDUCED TO: \$948,000

1572 +/- sq. ft., 2 story Brooktrails house. New roof, 3 bed, 2 bath, plus bonus room. Outdoor hot tub, woodstove and mini-split. Balcony, porch and deck for taking in the fresh air. Walk-in closet, pantry, garage and workshop.
REDUCED TO: \$254,900

5 Bed, 3 & 1/2 Bath, 2,911 Sqft home with a possibility of dual living spaces. Vaulted pine ceilings, bamboo flooring, pellet stove, open concept kitchen with island and all appliances included. 2.75 +/- acres, owned grid tie solar system, in-ground pool and 22x32 shop & more!
PRESENTED AT: \$825,000

Well established business with great customer base. Five spray bays and one soft touch, drive-through automatic. Co-vent vacuum area with six vacuums, one upholstery and carpet cleaner, and nine air freshener/cleaning products vending machines.
PRESENTED AT: \$1270,000

Tara Moratti
DRE#01420657
707-367-0389
livinmendo@gmail.com

Lee F. Persico
DRE#00446817
707-489-0332
ColdWellBankerWillits@gmail.com

Alicia Kepple
DRE#0109446
707-272-7782
aliciamendo@gmail.com

Randa Craighead
DRE#01971901
707-841-7778
randa.craighead@coldwellbanker.com

Audrey Low
DRE#02074437
707-972-0524
norcalhomes@yahoo.com

Dahvi Hooper
DRE#02206972
707-841-0968
dahvi.mendo@gmail.com

Carey Pinson
DRE#01967173
707-513-8687
careypinson@gmail.com

Kacey Westfall
DRE#0223312
707-354-5577
kaceewestfall@gmail.com

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Got a plan? Increase your resiliency in the new year....

If you own a home, we suggest putting "make risk reduction improvements" on your New Year's resolution list. Taking steps to make it less likely that severe weather or a wildfire will damage your home is more important than ever.

Insurers have added new coverage limits and exclusions related to water, smoke and wind damage. Extreme weather events are happening more often, and if you've increased your deductible to keep coverage affordable, you're carrying more uninsured risk. Take steps to prevent damage as best you can.

We know that costs are a barrier for many households. Visit our WRAP Resource Center for info on grants available in your area: <https://uphelp.org/preparedness/wrap-resource-center/>

United Policyholders is leading efforts to get insurers to reward residential and community-wide risk reduction. People who've invested time and money into fortifying homes deserve insurance discounts and renewals. You don't have to do everything all at once, but having a preparedness mindset is key to protecting your assets and quality of life.

Here are some mitigation (risk reduction) resources to help get you started:

Reducing Wildfire Risk: There are two official sets of standards that give you the playbook: "Wildfire Prepared Home" <https://wildfireprepared.org/> and "Safer from Wildfires" www.insurance.ca.gov/01-consumers/200-wrr/Safer-from-Wildfires.cfm

UP is working hard to advance clear rules so that

complying with either of them gets you a break on your home insurance premium and makes it easier to find affordable coverage. Learn more about how to qualify for the recently approved CA FAIR Plan discount: www.youtube.com/watch?v=5PK3I2DTZH8&t=2444s Visit our WRAP Resource Center to get help in your region.

Preventing Earthquake Damage: Is your home vulnerable to quake damage due to its proximity to a fault line or style of construction? There are ways to strengthen your home's ability to withstand severe shaking. Enter your address at <https://myhazards.caloes.ca.gov/> and take a look at the recommended actions to make your home safer. Check to see if you qualify for an EQ Soft Story or EQ Brace + Bolt grant to help pay for retrofit costs. With potential supplemental grants, too, income-eligible homeowners in Willits, Laytonville and Covelo zip codes could be approved for up to 100% of the funds needed to cover a seismic retrofit. For more information on the EBB grant program, visit: www.earthquakebracebolt.com/How-Our-Program-Works/See-If-You-Qualify

Reducing Flood Risk: Now that atmospheric rivers and bomb cyclones are a part of our vocabulary, Californians should have sand bags in place during rainy the season, and those with basements should install flood vents. You can check your flood risk at https://riskfactor.com/?utm_source=floodfactor and get more info about flood insurance, including insurance from the National Flood Insurance Program, here: <https://uphelp.org/wp-content/uploads/2023/12/LISTOS-Whats-UP-with-Flood-Insurance-English-and-Spanish.pdf>

Remember – there is a 30 day waiting period from the time you buy flood insurance (through the National Flood Insurance Program) and when your coverage kicks in, and private flood options are available.

To suggest a future Tip of the Month topic, visit <https://uphelp.org/tip-of-the-month-idea/>.

To read a past Tip of the Month, visit <https://uphelp.org/category/tip-of-the-month/>

United Policyholders is a non-profit 501(c)(3) whose mission is to be a trustworthy and useful information resource and a respected voice for consumers of all types of insurance in all 50 states. To learn more, visit www.uphelp.org.



| BEFORE A FLOOD | DURING A FLOOD | AFTER A FLOOD |
|---|--|---|
| <ul style="list-style-type: none"> Move valuables to higher shelves or floors. Keep nearby storm drains clear of debris. Get plastic tarps and sandbags to block floodwater. Learn the best escape route to higher ground. Plan transportation to get everyone, including pets and livestock, to safety. Keep your car's gas tank at least half full. Plan for power outages, especially for any medical devices powered by electricity and refrigerated medicines. Charge devices and backup batteries. Be ready to shelter in place with some gallon jugs of water, food you could eat if there is no power, and other items that you use every day. Talk to neighbors about how you could work together to help keep each other safe. | <ul style="list-style-type: none"> Follow reliable sources of information. Dial 2-1-1 or 3-1-1 to get help, find shelter, or ask questions. Leave immediately when told by officials to go. Never walk into moving water. Just six inches of moving water can make you fall. Never drive into flooded areas. A foot of water will float many vehicles; two feet can sweep away a truck. If trapped inside by floodwaters, move to higher floors or roof, but not attics. Call 9-1-1. Avoid contact with floodwater. Stay alert for mudslides near burn scars. | <ul style="list-style-type: none"> Check in with family, friends, and neighbors. If cell towers are down or overrun, try texting. Wait until officials say it is safe to go home. If you can't go home, dial 2-1-1 to find safe shelter. Beware of falling trees and damaged structures. Check for gas leaks and downed power lines. If gas or electrical appliances were flooded, check them for safety before using. Listen for official announcements on the safety of public water. Wells that flooded should be tested and disinfected. Be aware potential hazardous chemicals may have been moved or buried by flooding. If you have flood damage, contact your local emergency manager. Find other recovery resources on government websites. |
| <p>EVACUATION WARNING = Serious threat. Get ready or go now if people or animals need extra time. EVACUATION ORDER = Leave immediately. Your life is in danger.</p> | | |

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| Ads Commitment and ad copy deadline is the first Friday of the month | 3.25" wide x 2" tall color display ad: \$35/month with 3-month minimum commitment | 5" wide x 5" tall color display ad: \$130/month with 3-month minimum commitment |
| | 3.25" wide x 4" tall color display ad: \$60/month with 3-month minimum commitment | 5" wide x 10.5" tall color display ad: \$275/month with 3-month minimum commitment |
| 3,500 - 4,000 copies each week Ads go online and in-print for one price | \$40 on one-run basis | \$140 on one-run basis |
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OPEN HOUSE SPECIAL: 5" wide x 3" tall
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Runs on the second Thursday of the month.

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186 Easy St, Willits, CA 95490 \$839,000

Here is your chance to Live on Easy Street. Located in a quiet neighborhood in the upper west side of Willits, this +3,000 sq. ft. five bedroom - two bath house has undergone over \$200,000 of updates and upgrades including flooring, plumbing, appliances, and insulation. From the family room window enjoy a striking view during the winter of snow-covered Impassible Rocks and Sanhedrin Mountain. A large all season deck invites you year round to relax and enjoy the private backyard's established trees and planting beds. Houses on Easy Street seldom become available. Walking distance to various coffee shops, restaurants, downtown shopping and movie theater.

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Kelsi Ryan
License #01932829
707-621-1818

Karena Jolley
License #01482063
707-354-2999

mendorealestate@gmail.com • MendoHomes.com