

**There's a Reason
People Talk to Tucker....**



WWW.TUCKERREALESTATEGROUP.COM

Tucker Associates

REAL ESTATE SERVICES



Explore the endless possibilities with

Tucker Associates Real Estate Services.

WWW.TUCKERREALESTATEGROUP.COM

The quality of your life is defined by the choices you make. Whether you are experiencing a life style change or simply need more or less living space, we are here to guide you every step of the way.

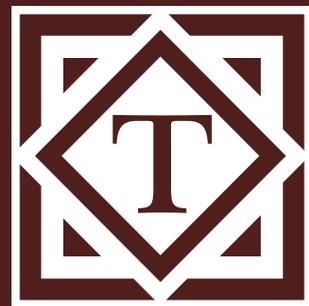


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Welcome Neighbor,

As Founder of Tucker Associates Real Estate Services, I proudly invite you to engage with one of the most elite and vibrant real estate teams the Greater Bay Area has to offer. Our reputation of excellence has evolved over decades of experience delivering sophisticated marketing strategies and ensuring customer satisfaction.

Alongside your agent, I will monitor all activities ensuring a smooth and rewarding transaction.

Again, thank you and a very warm welcome to Tucker Associates—where integrity and results are our promise.

Respectfully Yours,

A handwritten signature in white ink that reads "Nicole S. Tucker". The signature is fluid and cursive, with a large initial "N" and "S".

Nicole S. Tucker
Broker/Owner/President
Tucker Associates Real Estate Services



Tucker Associates

REAL ESTATE SERVICES

We have worked a
lifetime to earn your
trust.



{ our mission }



Do you brag about your real estate Broker?...maybe it's time you did...



Nicole Tucker has set out to raise the bar in real estate services, and she's proving it can be done. She is responding with a full service real estate brokerage and onsite concierge.

Currently on track with hiring 20 hand picked Real Estate Professionals by the year end, and a cooperative group of 30 plus, behind the brand.



“In the past year, I've launched a new real estate brand, Tucker Associates Real Estate Services, founded on the mission to overcome the challenges I've addressed head-on as licensed realtor and a homeowner. We're thriving, because we're vastly improving communications, creating visually stimulating marketing tools and increasing turnaround time and the investment value for our clients.

Nicole continues to differentiate her firm by “Taking real estate services to the next level.” She explains, “Throughout my 15 years of service, I have listened carefully to clients and valued team members. They want savvy service and results without the distractions. Tucker Associates Real Estate Services engages in a concierge approach providing turn-key solutions to minimize logistical challenges and maximize productivity. Essentially, we're providing Agents an enthusiastic environment with the tools to thrive.

“Tucker Associates are exceptional individuals...

{ expertise }



TUCKER ASSOCIATES REAL ESTATE

The core of leadership
is providing value.

Tucker Associates throughout Alameda and Contra Costa counties have successfully closed thousands of real estate transactions. In this ever-changing market, our valuations and consulting services create competitive advantages that produce greater value for you.

Offering accountability and experience, you can feel confident that we'll communicate with you every step of the way. We are your source for real estate expertise.





There's a reason people
Talk to Tucker

who contribute their personal style and finesse to the transaction with a common tread of exemplary conduct through out the entire relationship from start to finish, and the on-site concierge delivers a one-stop shop for all your real estate needs.

"To feel at home at Tucker Associates, the agent must have immense leadership qualities, be independent of peer pressure, and understand their role in the transaction. These techniques. These real estate agents receive a great deal from the service providers involved in the transaction and appreciate the above and beyond customer and agent care this brand strives to deliver on so many different platforms."

"This is an innovative and dynamic company," said Milton Righetti, Broker and Real Estate Attorney. "Tucker Associates Real Estate Services combines the insights and ideas of clients and the agents selling throughout these specific communities with seamless

access to unprecedented services and customized resources. At the same time, by improving service, Nicole and Team stand to gain a life-long customer base and an advantage in recruiting and retaining the best real estate talent the market has to offer."

This positioning marks an important step forward in the Company's overall competitive strategy. Since its inception in 2005, Nicole has recruited a strong Board of Directors, and has an on-site award winning marketing team and dedicated concierge service. The agents at Tucker Associates cares about it's community. We give back at every opportunity. The agents at Tucker Associates have the skills and terms for each client.

Of course, every product or service needs a platform - a vehicle for clear and concise communication. The website of Tucker Associates strives to be that tool. Outside the glamorous shots of their clients' homes, Team Tucker is most proud of their community pages that draw attention to the local charities that are making an impact. Similarly, hoping to remind us of organizations with big hearts.

It is Nicole's personal objective to always provide the "Nordstrom's Approach" to customer service.

At Tucker Associates, a portion of every sales transaction is donated to benefit a local charity. Nicole is quick to jump in head first to giving a helping hand, either volunteering, or sponsoring an event. Most recently, Nicole has supported the Blackhawk Women's Scholarship Fund, Diablo Women, Friend of Faith, and the Keiretsu Forum Charitable Foundation.

As a resident of Danville who is actively engaged the communities of Contra Costa and Alameda, and consistently selling, she knows this market place inside and out - and truly has a personal interest in securing the best results for all her clientele.



{ visit our office }



{ office location }

Tucker Associates Real Estate Services
4185 Blackhawk Plaza Circle Suite 104
Danville, CA 94506



Contra Costa



Bay Area



Alameda



{ meet our team }



Nicole Tucker
Broker/Owner, Broker of Record
Property Specialist

Offers twenty years of experience and practice in the field. Available 24/7 to help support and direct agent needs to fulfill agent production goals. Nicole is readily available to address and heighten the standard of care and practice of our agents. Regular legal updates and negotiating tips for optimum results for the clients we serve.



Kara Kanishak

Office Administrator & Onsite Concierge

Kara focuses specifically on agent support. She is the onsite concierge eager to do what ever it takes to assure a smooth transaction for the customer and agent alike. Kara is an integral part of taking care of the myriad of details to assure maximum exposure of our listing inventory, upcoming events, accomplishments and beyond.



Michelle Loeza
Website Admin &
Marketing Designer

Has over 14+ years of graphic and web designing skills. She promotes agents in meeting their marketing goals and offers website innovative ideas to promote both the agents and the company in meeting their production goals.



Stephanie Swenson

Home Stager / Real Estate Professional

Stephanie is a very important part of our team. It is a proven fact: staged homes sell, on average, for more money and spend less time on the market than un-staged homes.



Georgia Quilan
Escrow Coordinator

Georgia Quilan, Transaction Coordinator. Georgia brings 25+ years of real estate experience to Tucker Associates. Having worked in 200+ agency in the past, Georgia elects to support the transaction coordination component of the process. Working as an exclusive transaction coordinator, Georgia oversees the efficiency of the written negotiations of every transaction. Her knowledge and attention to detail are unmatched in the industry.



Kay Fisher
Transaction Coordinator

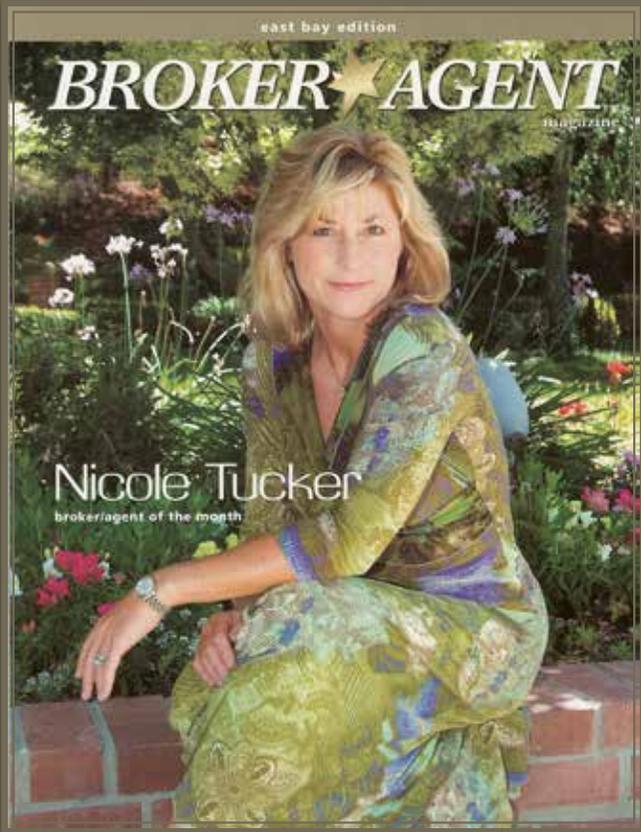
Kay Fisher, Transaction Coordinator. Kay brings 37+ years of real estate experience! Kay is passionate about real estate, not only as a license real estate broker, but brings in vast experience to coordinate all types of transactions. Making herself available anytime during the week and am on most weekends! She loves to share her knowledge in hopes of keeping all agents out of trouble. She always has the clients back!



David Tucker
Board Member
& Financial Advisor

David is an Accredited Wealth Manager with advanced knowledge of the wealth management process, concentrating in the areas of business and retirement planning, insurance solutions, charitable giving, advanced investment strategies, and estate and trust planning strategies.

{ accomplishments }



California Excellence Award, Sept. 2013
 Recognized by industry peers and customers
 5 STAR Award Recipient - 5 consecutive years and counting
 2010 and 2011 Best Small Business Award Recipient.

Member since 1991:
 California Association of Realtors,
 National Association of Realtors,
 Bay East Association of Realtors &
 Contra Costa Association of Realtors

Corporate Relocation Services
 Home Mortgage Services Network
 Bay Area Guides & Market Analysis Services
 Short Sale Specialists
 REO Specialists
 Property Management Services
 Land & Ranch Property Specialists
 Luxury Home Division & Specialists
 Marketing Masters Networking Group
 BBB Participant
 Danville Chamber of Commerce





{ strategy }

Tucker Associates knows
this market best.

As your neighbor, we have a very personal interest in representing you. Our Team knows how to connect you with the most desirable audiences and present you with paramount opportunities. Extensive research tools and expertise ensures accurate and fair market property values. We will help you maximize the value of your home, while assisting you with every detail along the way to secure a generous offering. Skilled negotiators, a carefully screened business development network, and an award-winning in-house creative team developing direct mailers, online marketing and decorative staging of your home are just a sampling of the excellent services you will receive.

REPUTATION

VISIBILITY

COLLABORATION

INTEGRITY

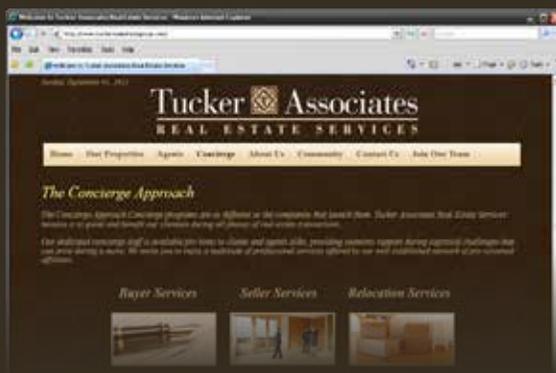
CONSISTENCY

RESULTS



{ website }

Our award-winning creative team delivers a web location that is second to none. Enjoy the convenience and results of showcasing your home to millions, 24 hours a day.



maximum exposure

www.tuckerrealestategroup.com

{ testimonials }

Working with Bryan Denman was fabulous!

We had a complicated situation with a 1031 exchange, and Tucker Associates Real Estate Services came to our rescue. His expertise and knowledge of the market immediately put us at ease, as he guided us through the entire process. He answered our questions honestly and directly.

Bryan was tenacious at finding the home we wanted and he was very flexible with working around our hectic schedules. With Tucker Associates Real Estate Services, you're not just looking at houses; you're also getting a rich history of the neighborhood and its current activities.

Our home buying process went very smoothly, and we are truly grateful to Bryan for his pursuit of excellence, knowledge and outstanding service.

Peitao and Jinene Ting
Danville, California

“Stephanie is truly a master at networking. She exudes genuine warmth with a low-key and contagious personality. No doubt, we have become her loyal customers for life. Relocating to a new area with several kids would have been overwhelming, if not for Stephanie. She helped us to feel organized, introduced us to the resources we needed and truly connected us within our new community. We would not hesitate to recommend her to all our friends, neighbors and family. Stephanie is a Super Star!

Shelly Roberts
172 West Winds Road

“Sharon helped us find our home. She has always been available and willing to help. After we bought our home we had several challenges that occurred in regards to some land in the back of our house. I feel that Sharon went over and above the call of duty to help us with these challenges. Sharon has been very loyal to us, even after the sale! She has ALWAYS been there for us any time that we've needed her. I would recommend her to anyone. She is extremely professional and hard working.”

Brenda Rae and Dan Alcantara

“The first day we met you it was very apparent that you fully understood how traumatic and truly hectic this relocation was going to be for us. You listened carefully and attentively to what our home specifications and requirements were always taking into consideration our budget constraints. You showed us what we wanted to see never wasting our time, which appeared to always be at a premium. You continually displayed a high level of professionalism and real estate knowledge, always focusing on your customer needs. If the opportunity should arise in the future, we would ‘highly’ recommend Nicole Tucker to any employees who are searching for that ‘dream home’ or may be faced with relocating to this area.”

Danny and Cris Bishop
Antioch, California
Relocated to Antioch

From million-dollar trophy homes to more modest condominiums, Chinese buyers are the fastest-growing segment of global property buyers with over US\$7.2 billion in sales in 2009 and US\$37 billion in 2013. Chinese tourists to spend \$264 billion overseas by 2019

Juwai.com – #1 Chinese International Property Portal

2.5 million
Chinese consumer visits
to Juwai.com each month

2.4 million
property listings

Brokers and agents from
58 countries
list on Juwai.com & mobile app



Where Chinese find international property



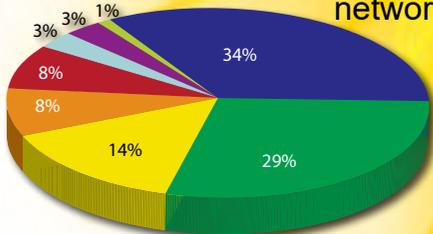


3% NEWSPAPERS

34% REALTOR networking



NetZero Channels



14% YARD SIGNS

29% INTERNET



{ concierge approach }

Concierge programs are as different as the companies that launch them.

Tucker Associates Real Estate Services' mission is to benefit our clientele during all phases of the real estate transaction. Our dedicated concierge staff is available, pro bono, to clients and agents alike, providing seamless support during logistical challenges that can arise. We invite you to enjoy a multitude of professional services, offered by our well-established network of pre-screened affiliates.

The concierge is your one-stop-shop for local vendors and community information that spans recreation to education and service. Indulge in the simple efficiency of our service. Our friendly staff is here to help you via telephone and online. You never have to leave your home to get the service you deserve.

Seller Services



Buyer Services



Relocation Services



the life of an escrow

Find Your Family A
Real Estate Agent & Lender

Find or List
Your Home

Complete
Property Inspections
& Needed Repairs

"Escrow" describes the
neutral third-party handling
of funds, documents, and
tasks specific to the closing.

Sign the Contract
& then Open Escrow

Review the
Title Commitment or
the Preliminary Report

Promptly respond to requests for
Information & Paperwork

Sign the Loan Docs
& the Closing Paperwork

Deliver invoices & info to the
Lender/Escrow Officer

(at least 10 days prior to signing)

Deposit Closing Funds
via Wire Transfer

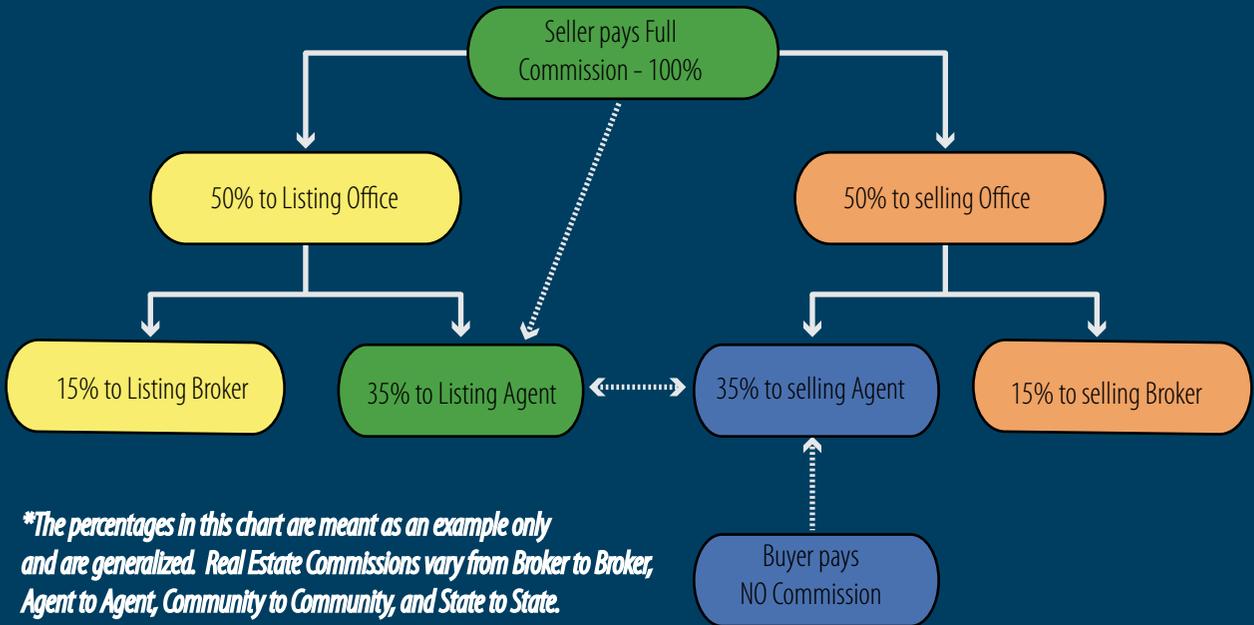
Buyer gets **The Keys**
Seller receives **Funds**



First American Title™

How Do Agents Get Paid?

Agents are Independent Contractors paid by commission only when a real estate transaction closes. Below is a breakdown of where a Seller's money goes. Remember Buyers do not pay a commission.



At closing, the listing agent is paid by the escrow agent out of the seller's proceeds, or a day or two later when the buyer's loan is funded by the lender. The listing agent, in turn, pays the buyer's agent his or her share of the sales commission.

All commissions are negotiable, but sellers should keep in mind that commissions are incentives.

Why Pay an Agent? Or rather what you get from a Licensed Qualified Real Estate Agent:

- Their Training to Sell a Home
- Their Expertise
- Their Guidance
- Their Experience
- Negotiation Skills
- Market Knowledge
- And so much More!

GLOSSARY

for the Seller



These definitions are to acquaint the Seller with terms commonly used in real estate transactions.

These terms are intended to be general and brief, and are not complete and fully accurate when applied to all possible uses of the term. Please consult your Real Estate Agent for more information regarding these terms.

- ▶ **Agent:** One who is authorized to act for or represent another (principal), usually in business matters. Authority may be expressed or implied.
- ▶ **Amortization:** Payment of debt in regular, periodic installments of principal and interest, as opposed to interest-only payments.
- ▶ **Appraisal report:** A written report by an Appraiser containing his/her opinion as to value of the property and the reasoning leading to this opinion. The factual data supporting the opinion, such as comparable, appraisal formulas, and qualifications of the Appraiser, will also be set forth.
- ▶ **“As-is” condition:** Premises accepted by Buyer in the condition existing at the time of the sale, including all physical defects.
- ▶ **Asking price:** The price at which the Seller is offering the property for sale. The eventual selling price may be less after negotiation with the Buyer.
- ▶ **Assumption of mortgage:** A Buyer’s agreement to assume the liability under an existing note that is secured by a mortgage or Deed of Trust. The Lender must approve the Buyer in order to assume the loan.
- ▶ **Beneficiary’s demand:** Written instructions by a beneficiary under Deed of Trust stating and demanding the amount necessary for issuance of reconveyance, whether a full or partial amount.
- ▶ **Closing statement:** The statement listing the final financial settlement between Buyer and Seller and the costs each must pay. Separate statements for Buyer and Seller are generally prepared.
- ▶ **Commission:** An amount, usually as a percentage, paid to an Agent (Real Estate Broker) as compensation for his/her services. The amount to a Real Estate Broker is generally a percentage of the sale price.
- ▶ **Earnest money:** The portion of the down payment delivered to the Seller or Escrow Agent by the Buyer with a written offer as evidence of good faith.
- ▶ **Grant Deed:** One of the many types of deeds used to transfer real property. Contains warranties against prior conveyances or encumbrances. When title insurance is purchased, warranties in a deed are of little practical significance.
- ▶ **Listing:** An agreement between an owner of real property and Real Estate Agent, where the Agent agrees to secure a Buyer for specific property at a certain price and terms in return for a fee or commission.
- ▶ **Listing Agent:** A Real Estate Agent who assists the owners in marketing and selling their property.
- ▶ **Owner will carry mortgage:** A term used to indicate that the Seller is willing to take back a purchase money mortgage. (Can also be called a Seller carry-back).
- ▶ **Prorate:** To divide in proportionate shares, such as taxes, insurance, rent or other items that Buyer and Seller share as of the time of closing or other agreed-upon time.
- ▶ **Purchase agreement:** A written document which the Buyer agrees to purchase certain real estate and the Seller agrees to sell under stated terms and conditions. Also called sales contract, earnest money contract or agreement for sale.
- ▶ **REALTOR®:** A designation given to a Real Estate Broker or Agent who is a member of the local association of REALTORS®, California Association of REALTORS® and National Association of REALTORS®.
- ▶ **Reconveyance:** An instrument used to transfer title from a Trustee to the equitable Owner of real estate, when title is held as collateral security for a debt. Most commonly used upon payment in full of a Trust Deed. Also called a deed of reconveyance or release.
- ▶ **Selling Agent:** The Real Estate Agent representing the Buyer rather than listing the property. The Listing Agent and Selling Agent may be the same person or company.

{ community matters }

Partial list of our local charitable organizations within our esteemed community.

Alameda County Food Bank

Alleviates hunger by providing nutritious food and nutrition education to people in need, educating the public and promoting public policies that address hunger and its root causes.

DrawBridge - an arts program for homeless children

Provides art programs for homeless children in an environment that fosters their sense of childhood joy, creativity and experience. Beyond that we strive to promote the well-being and stability of family by creating a supportive community.

The Down Syndrome Connection

Seeks to optimize the quality of life for individuals with Down syndrome by offering direct services to them and their caregivers, and by educating the general public about the special concerns and unique contributions of the Down syndrome community.

Diablo Valley Foundation for the Aging

Provides vital services to aging persons who are at risk because they are alone, isolated, pressed by financial problems, or are confused. Preventing inappropriate institutionalization of elders and enabling them to live with optimal independence and freedom.

Tri-Valley Animal Shelter

Strives to encourage kindness and understanding of human beings towards animals through education. Acquires unwanted domestic pet animals, and places these animals in suitable homes so that they may not be needlessly destroyed or sold for animal experimentation.

Shepherd's Gate

Provide a safe haven for women and their children who are homeless because of abusive relationships, addictions, loss of financial support and other factors.

Child Abuse Prevention of Contra Costa

Strives to prevent child abuse in Contra Costa County, through coordination of services, information sharing, public education and advocacy.

Kaiser Permanente Medical Foundation

Helps all people recognize that fear will not defeat or prevent disease and to assist individuals to become aware that survival and prevention are dependent upon their taking charge of their own health.

Hope Hospice of California

Provides compassionate, quality end-of-life care and grief support to patients and families. When medical science can no longer add days to life, what matters is the quality of life that can be added to each day.



We live for the challenge of providing you with exceptional service.



{ meet our associates }



**Nicole
Tucker**

Blackhawk Resident
Broker Associate



**Melisa
Johnson**

Pleasanton Resident
Real Estate Professional



**Bryan
Denman**

Blackhawk Resident
Real Estate Professional



**Michelle
Loeza**

San Ramon Resident
Real Estate Professional



**Carolynn
Thelemaque**

Lafayette Resident
Real Estate Professional



**Sadiq
Tokhi**

Danville Resident
Broker Associate



**Stephanie
Swenson**

Blackhawk Resident
Real Estate Professional



**Jacklynn
Roenspie**

Walnut Creek Resident
Real Estate Professional



**Paul
Carozza**

Danville Resident
Real Estate Professional



**Doug
Anderson**

Blackhawk Resident
Broker Associate



**Lori K.
Johnson**

San Ramon Resident
Real Estate Professional



**Bella
Chadha**

Blackhawk Resident
Real Estate Professional



**Charlie
Ball**

Danville Resident
Real Estate Professional



**Catherine
Isham-Hadsell**

Danville Resident
Real Estate Professional



**Cynthia
Romano-Grosso**

Danville Resident
Real Estate Professional



**Toni
Rubino**

Danville Resident
Real Estate Professional



**Maureen
Carol King**

Dublin Resident
Real Estate Professional



**Soumya
Simha**

Danville Resident
Real Estate Professional



**Bob
Edwards**

San Ramon Resident
Broker Associate



**Danny
Boyle**

Clayton Resident
Real Estate Professional



**Esther
Hunter**

Danville Resident
Real Estate Professional



**Becky
Halliday**

Brentwood Resident
Real Estate Professional



**Kara
Kanishak**

Walnut Creek Resident
Onsite Concierge



**Georgia
Quinlan**

Pleasanton Resident
Transaction Coordinator



**Kay
Fisher**

Danville Resident
Transaction Coordinator

**Tucker Associates Real Estate Services, Inc.,
est. 2005, 100% independent, women owned
and operated.**

**These deeply rooted professionals are
committed to excellence. Engage our award
winning group, they're passionate about real
estate and inspired to serve.**

Raise your expectations, we'll deliver!

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