The dream is yours. Leave the rest to us.

• • •



Helping
you find
Your
Place
In the
World





Eileen Townsend & TeamThe difference you've been seeking

Bringing You Home

Our Buyer's guide, page-by-page

Our Team

Preparing to Buy

- Compass tools
- Our Results

- What you can expect
- Meet your agent
- Why Compass?
- The flow of a real estate transaction
- Making your Dream Real
- Begin with your Pre-Approval
- * Documents needed
 * Understanding Mortgage Interest Rates
- Where do you want to live?
- Median home prices/East Bay neighborhoods
- Market Trends including during COVID-19
- Compass Tools to help you find your next home
- Using Collections to Search and Collaborate
- Compass: The Market Leader
- ET & Team Client Testimonials
- ET & Team Recent Listings & Sales
- Backing up this Team Credentials

Eileen Townsend & Team

The difference you've been seeking



A journalist. Marketing experts. An MBA scientist. An activist and advocate. A wilderness guide. Homeowners and investors. Berkeley, Oakland and Contra Costa residents. Uncommon compatriates? Or just the right combination of strength, detail orientation, book-learning plus street smarts, and most of all, heart... because doing real estate in the East Bay calls for all of the above..

Hundreds of buyers and sellers trace their success to Eileen Townsend & Team's combination of skill, vantage-point and systems. It's all rooted in the unusual path Eileen followed to becoming a Realtor and Broker in 2003,. While following a career as a journalist and Marketing/PR executive, Eileen survived five executive relocations - coast to coast and back again - buying and selling 15 homes in 6 states in the process ... kids and pets in tow. "I didn't always feel well served by the real estate agents I hired ... so real estate is very personal for me," Eileen explains. "I have to make it right for each client, the way I had to make it right for my kids each time we had to move, often unexpectedly."

The result? A high-touch style, as much (or as little) communication as you need, exactitude in the many details of real estate, and the judgment that comes from solving thousands of problems over hundreds of transactions over decades of deal-making. Known for being straightforward, Eileen engenders trust among both clients and peer professionals. It was when a fellow Realtor, noting Eileen's unique style in working with clients, asked Eileen to become her mentor that Eileen launched Eileen Townsend & Team.

Now, like-minded Realtors deliver a "different and better" experience --- committed to being personally involved in their clients' success. Eileen Townsend & Team brings the calm of confidence to a process many find opaque and confusing. While we each add different strengths to your experience, we ground our service is two basic principles: "Knowledge is Power." And "The Decision is Yours." By equipping you with the former, we empower you toward the latter.



What you can expect from us

Our Skill

We are a team of top producing Realtors committed to best practices in all matters affecting our clients. Trained and continuously coached by top industry leaders, we are solutions driven and customer-service focused, with solid systems in place to ensure no detail is overlooked and every aspect is executed accurately and on time, for both Buyers and Sellers.

Market Knowledge ("This" market, here and now)

Our buyers make smart offers and our sellers present and price their properties wisely because we keep on top of precisely how our market is behaving. Here. Now. Even as economic forces shift, sometimes unexpectedly. Clients don't have to sweat the data, because we study the macro and micro trends affecting the real estate and mortgage markets daily. Compass's deep data resources ombine with on-the-ground experience, to ensure we can best advise clients on price, timing, and shifting economics. We are adept at translating trends to your particular circumstances and the particular property that we are listing or helping you buy.

Leadership (Not just "sales" and "transactions.")

In a process as cryptic, fraught with emotion, and dramatic twists and turns as real estate - especially Bay Area, Berkeley and East Bay real estate -we acknowledge that consumers feel bombarded with unfamiliar information and at the mercy of unpredictable market forces. Because we walk these paths every day, we bring calm and confidence to your purchase or sale.. We anticipate what lurks around the bend and guide clients in sure-footed direction toward their goal. We interpret and explain contract matters, local issues, and "the process." When needed, we connect clients to experts suited to address specialty information outside of our licensure as Realtors.

Compassion (The people part matters.)

Children being born and growing up, couples coming together or coming apart, career moves ... life-changing situations of all kinds are the backdrop to many a real estate deal. People, as much as properties, shape and are shaped by what happens here. We get that. We care. And the people part matters to us.

Integrity

Clients, colleagues and competitors alike agree we are "the real deal" - trusted and respected. Our commitment to the best outcome is genuine; our path to arriving there is true. We access the resources we need to uphold this value -whether it is additional training, legal support, broker support, or simply sounding off with one another.

Strength in Numbers

Your agent is your agent. We know you chose carefully. Behind her stands our Team. Led by Eileen Townsend, a former journalist and marketing/PR executive ranked among the top Realtors worldwide, our Team is comprised of an MBA scientist, a wilderness guide, an advocate for under-represented populations, and a graphics designer. We celebrate our diversity. With shared values, we keep in tune with one another and honor each other's strengths, so that we can leverage our individual experience, knowledge, geographic focus, and personality style to support team-mates in addressing client needs. If one of us is unavailable, another steps in to keep seamless flow to a team client's purchase or sale.

Our Passion

We love what we do. The people. The properties. The process. The good, the bad, the beautiful, the ugly, the simple and the complex. We thrive on navigating the perils and protecting our clients' interests. Clients feel this extra level of dedication every step of the way. It's why and how we consistently get the best results. It's why people return and refer to us. It is what makes us different.



Meet your agent



Eileen Townsend

eileen.townsend@compass.com 510.725.7422

Eileen Townsend is the advocate you've hoped for in the competitive Bay Area market. Known as the "calm within the eye of the storm" of real estate, Eileen takes the mystery out of buying and the uncertainty out of selling. Whether markets are rising, with scarce inventory and multiple offers, or shifting, with unpredictable outcomes, Eileen's clients close on time, on goal, and with as little stress as possible.

Eileen's high-touch style embraces your unique real estate dream while clear-headed business acumen guides the high-stakes decisions you face. She never forgets that these involve both your finances and an asset as precious as the place you call home. You'll value the perspective Eileen has built working as a top producer through two decades of market changes -- both booming and declining -- previously under the Sotheby's and Coldwell Banker brands, now with future-focused Compass.

With Eileen as your agent, you get A Homeowner and Investor:



Janna Woods

janna.woods@compass.com 801.898.0106

I live and work in the East Bay, specializing in Oakland. A Bay Area transplant of ten years, I love our city for it's vibrance, diversity, and great weather. I'm a mother of two beautiful children and an avid hiker. I grew up moving frequently, and learned about real estate at a young age as I witnessed my parents buying and selling homes. I began my own exploration as an adult when I purchased my first home in Utah in 2000. I went on to obtain a real estate license in 2005, and am grateful on a daily basis to be self-employed and part of the real estate community.

The Bay Area is a special place, and our housing market is no exception. I am committed to educating my clients so that you are fully informed about the important decisions you are making. I'll empower you to complete your transaction feeling like you made sound decisions and didn't miss opportunities.



Sharon Gill

sharon.gill@compass.com 202.680.4950

Sharon entered the real estate industry to further her passion for serving as her client's advocate. Her Myers Briggs (ENFJ) and Enneagram scores (1w2) accurately summarize her skills and explain why she is a naturally talented real estate agent. Sharon is a charismatic leader and is intrinsically motivated to curate the experience of a lifetime for her clients. Her systematic approach to each step of the transaction ensures transparency, effectiveness and success.

Her journey into real estate, however, was not linear. Sharon was born in Houston, Texas and raised in Turlock, California. She moved to the San Francisco Bay Area at the age of 17 to earn her degree in Molecular and Cell Biology at UC Berkeley.



Megan Gurrentz

megan.gurrentz@compass.com 720.936.6711

Your advocate, your coach, your guide: Megan Gurrentz has been navigating the most extreme terrain of the Bay Area for the past six years. Land, sea and city have been, and continue to be, Megan's playground and workplace. Megan has helped countless people through the woods, the waves, and the neighborhoods of the Bay and beyond.

As a wilderness guide, Megan's leadership supported young, elderly, physically and emotionally challenged adventurers all feel victorious and accomplished in the tasks they set before themselves. She understands what needs to get done and how to make it happen.



Kristy Poe

Marketing and Admin. Coordinator kristy.poe@compass.com 510.365.1465

Graduated with honors from a boot camp digital media school in Emeryville, California, with a Bachelor of Applied Science degree in Graphic Design and Motion Graphics. While still in school, Kristy freelanced for a local business, Melo Melo Kava bar, which was her first client in marketing. She is driven, hardworking, dedicated and trying to use her skills to illuminate important issues. She helps you visually and technically understand the process of real estate.

Eileen Townsend & Team
The difference you've been seeking

Why Compass?

The San Francisco Bay Area's leading brokerage, Compass combines techforward tools to simplify the process, with in-house ad agency design, media services and marketing finesse, and only top performing, experienced agents in this market.



Our platform

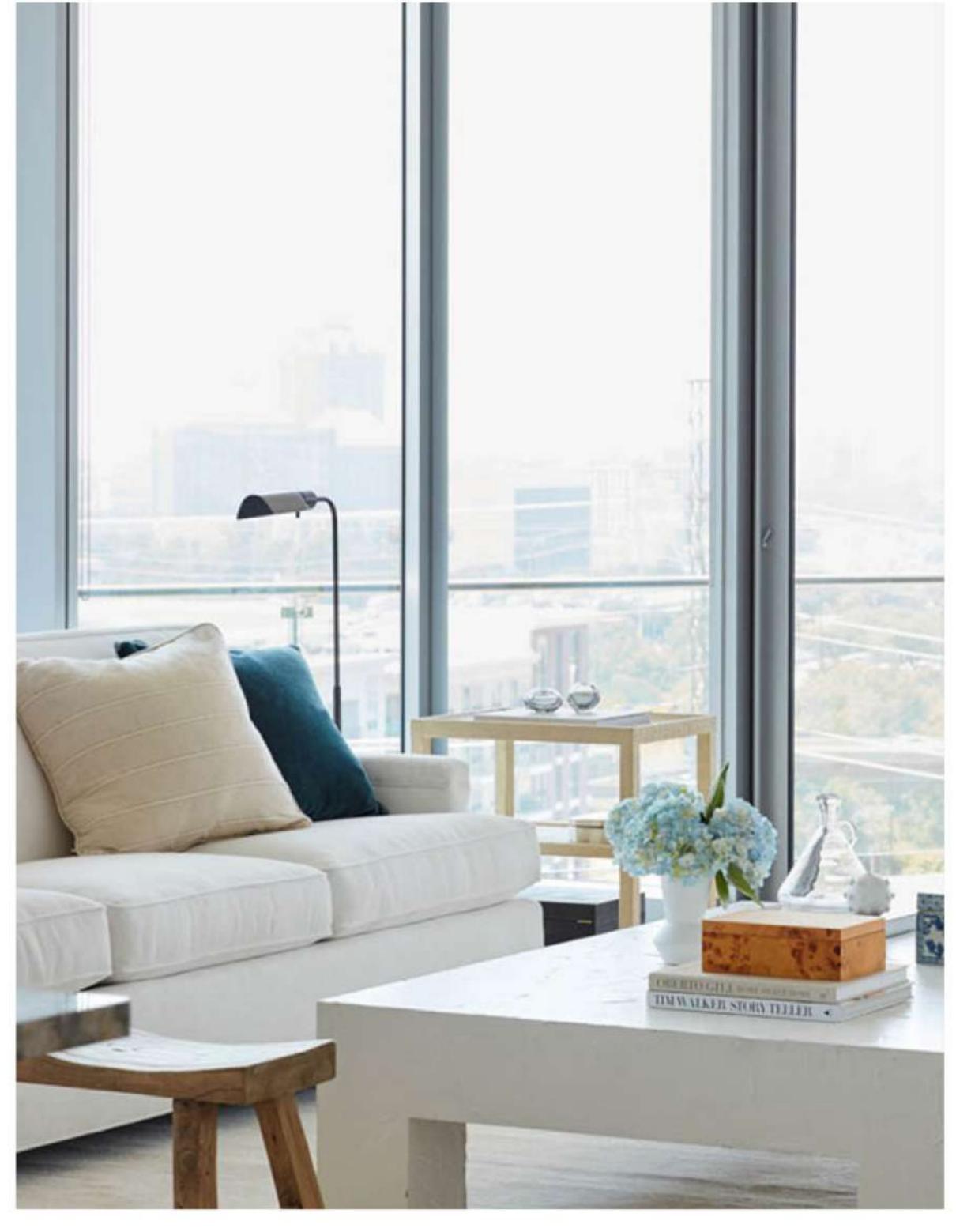
Developed in-house, every Compass tool is designed to modernize and beautify the real estate experience. Just as we compare properties and measure marketing performance with sellers, we also offer buyers convenient ways to view, compare and collaborate about properties they are considering, with exclusive access to listings not seen anywhere else.

Our community

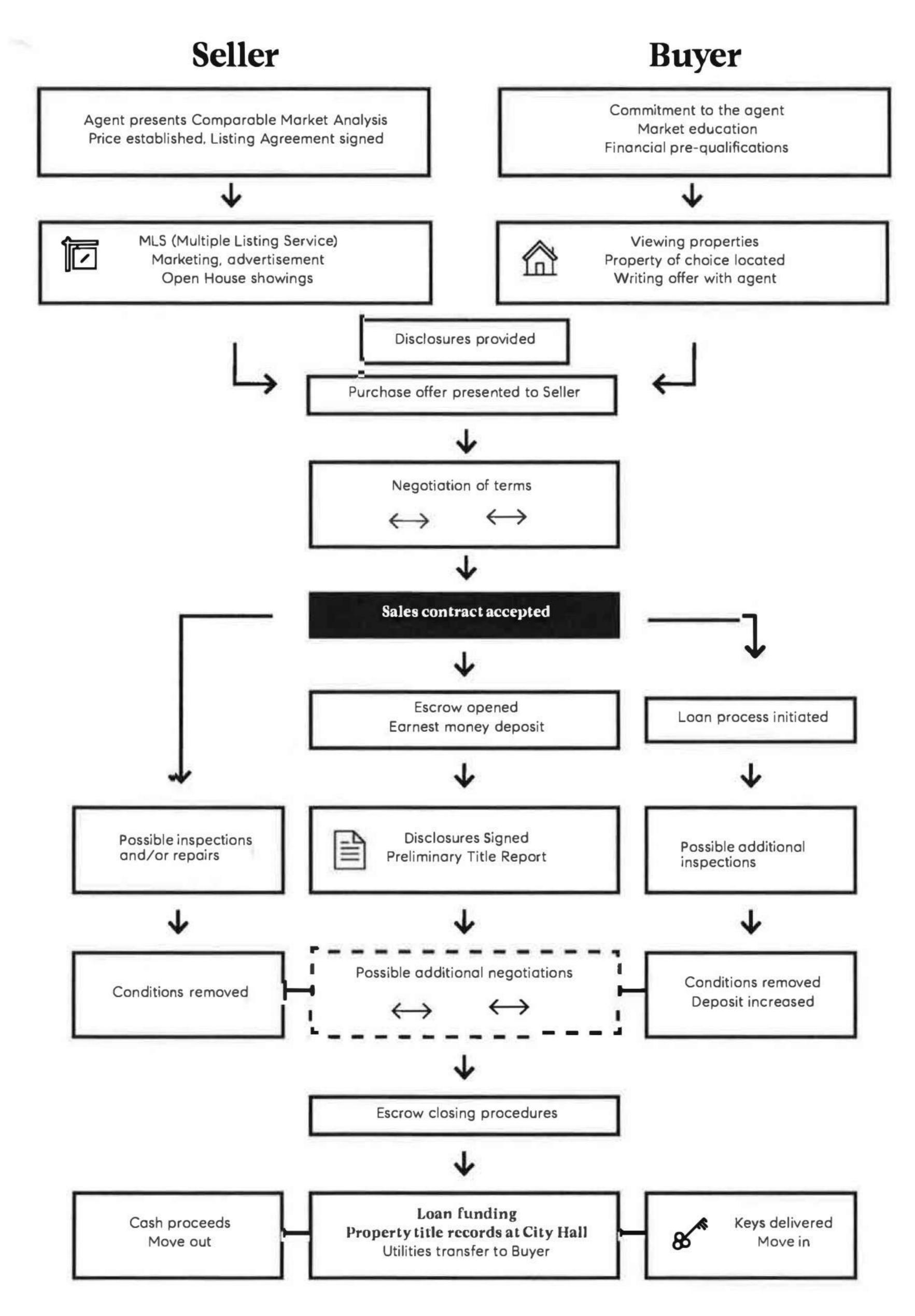
Already the leading brokerage in the Bay Area and San Francisco's East Bay, we're counted among the top five brokerages in each of our core markets nationwide. Our national presence and uniquely collaborative culture present agents with unlimited co-brokering and referral opportunities. That means, we are wherever you need us to be, and if your chosen agent isn't "on the ground" where you're going, we'll coordinate with the agent who is.

Our marketing

Our in-house marketing and advertising agency ensures that every home we represent is portrayed in its finest light across every platform—from eyecatching billboards and installations to stunning print materials and digital campaigns.



The Flow of a Real Estate Transaction



Making your Dream Real

Setting expectations, organizing finances.... shopping! (Ideally, in that order.)

Our peculiar market

- Why things are different here
- Understanding PRICE: the list price is rarely the price you'll pay
- The front-loaded transaction process

Where do you want to live?

- Sometimes, the question of "where" is answered by "What do you plan to spend?"
- How well do you know the East Bay?
- Location, neighborhood, public transportation, access to the City or natural attractions, schools -what matters to you?

What do you expect to spend?

- Cash versus Mortgage Loan?
- Loan Consultation and Pre-Approval
- Loan Pre-approval before shopping used to be "a good idea," ... NOW, it's required.
- Your lender is as much a part of our Team as you and your agent are.
- Let's talk about that "Coronavirus Discount"
- Let's talk about how and when

Shopping! (finally, the Fun part!)

- What we can do "virtually"
- How to shop "in-person."
- Eureka! Once we've found the right one ... we'll get to "the rest of the story."

Berkeleyside

Berkeley ranks No. 1 in Bay Area for homes selling above asking price

With 90% of homes selling above list price, prices will likely continue to rise and support a sellers' market.



The living room at 1347 Curtis St. which recently sold for 43% over its \$895,000 asking price. Photo: MLS

By Jennifer Riner

Many Berkeley home sellers enjoyed a lucrative 2016. Real-estate search site Estately.com reports that the number of Berkeley homes selling above asking price jumped 16.8% in December compared to the same period in the previous year.

EAST BAY EXPRESS

The Real Brooklyn by the Bay

February 03, 2016

Oakland is often compared to Brooklyn, New York. But did you know that much of East Oakland actually used to be called Brooklyn?

By Laurel Hennen Vigil



As increasing numbers of people arrive in the East Bay after being priced out of San Francisco, it seems that everyone — including *The New York Times* — has dubbed Oakland "Brooklyn by the Bay." It's easy to see the comparison: Both are (slightly) more affordable spots that draw young people and creative types from their wealthier and more celebrated neighbors. But did you know that much of East Oakland actually used to be called Brooklyn?

Sometimes "Where do you Want to Live"

Is answered by "what's your price point?"

.

Updated: Nov. 2019 Richmond Inner East Bay \$505 Median Home Prices El Cerrito \$775 2 BR Median 3 BR Median 4 BR Median Kensington \$1.00 Albany \$915 \$1.028 Berkeley Emeryville \$760 Piedmont Oakland \$1.400 Alameda \$855

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Begin with the End in Sight

Typically required documents for pre-approval

Income

- W-2s/1099s from all employers for the last two years
- Paystubs from all employers for the last 30 days
- Federal tax returns for the past two years (all schedules, including K-1s)
- Business tax returns for the past two years if >25% ownership in business

Self-Employment Income

- Partnership or corporate federal tax returns for the past two years
- Year-to-date profit and loss statement signed/dated
- Business license for the past two years (if license not available, provide a letter from CPA)

Other types of Income

- Social Security or retirement income award letter and current check stub
- Child support income six months cancelled checks, bank statements, deposit slips, or court documents
- Alimony income six months cancelled checks, bank statements, deposit slips, or divorce decree

Assets

- Bank account statements for the last two months (must include all pages as well as bank name, account number and account holder name)
- 401(k)/IRA/investment accounts most recent quarterly statement or last two monthly statements
- Gift funds provide gift letter including amounts of gift, donor's name and contact information and relationship (ask your loan officer for a formatted version of this)
- Copy of cancelled earnest money check
- Paper trail of all deposits that are outside of normal payroll deposits

Credit

- Renters provide landlords contact information and 12 months cancelled checks
- Personal debt paid by business provide 12 months cancelled checks
- Bankruptcy provide signed petition and all pages of discharge papers

Other

- Homeowner's insurance information Agent's name and phone numbers
- Copy of driver's license or other government issued ID
- Not a US Citizen? Provide a copy of permanent resident card or visa
- If you own other real estate, provide mortgage statements, homeowner's insurance declarations page and a tax bill if not included in payment

Every loan transaction is unique, therefore additional or different documentation may be requested during the loan process.

We Respectfully Recommend

Working with a *locally* known loan officer

Direct Lenders - Brokers

Kathy Derangi Loan Officer, Guarantee Mortgage

kderangi@guaranteemortgage.com

O - 415.441.5050

D - 415.345.4345

M - 415.786.8613

505 Montgomery Street, Suite 1275

San Francisco, CA 94111

Dianne Crosby Senior Vice President, Guaranteed Rate

dianne@rate.com O - 510.269.4184

M - 510.541.1661

1944 Mountain Boulevard, 2nd Floor Oakland,

CA 94611

David Byrd Direct Lender & Broker, RPM Mortgage

dbyrd@rpm-mtg.com

M - 510.541.9249

O - 510.647.5335

1385 Shattuck Avenue, Unit B

Berkeley, CA 94709

Travis Jackson
Mortgage Advisor,
Loan Depot
Trjackson@loandepot.com
M - 707.703.9407

O - 925.326.1283 1000 Burnett Avenue, Suite 445

Concord, CA 94520

Brady Thomas
Loan Advisor,
LaSalle Mortgage Services
bthomas@lassallemortgage.com
6201 Antioch St., Suite 200
Oakland, CA 94;611
O - 510.339.4300
F - 1.855.549.8722

Bank Mortgage Officers:

Zied Souissi Sales Manager, Wells Fargo zied@wellsfargo.com

H - 415.830.2974 O - 510.269.4184

M - 510.541.1661

1901 Harrison Street, 10th Floor

Oakland, CA 94612

Gil Faust

Mortgage Banker, BBa Bank of the West

gil.faust@bankofthewest.com

O - 510.847.7195

535 Cragmont Avenue

Berkeley, CA 94708

Mark Kamian

Senior Wealth Management Lending Officer,

Bank of America

mark.kamian@bankofamerica.com

M - 510.506.5037

O - 866.931.8179

1111 Broadway

Oakland, CA 94607

Elia Malick

Senior Relationship Manager,

First Republic

emalick@firstrepublic.com

M - 415.395.2

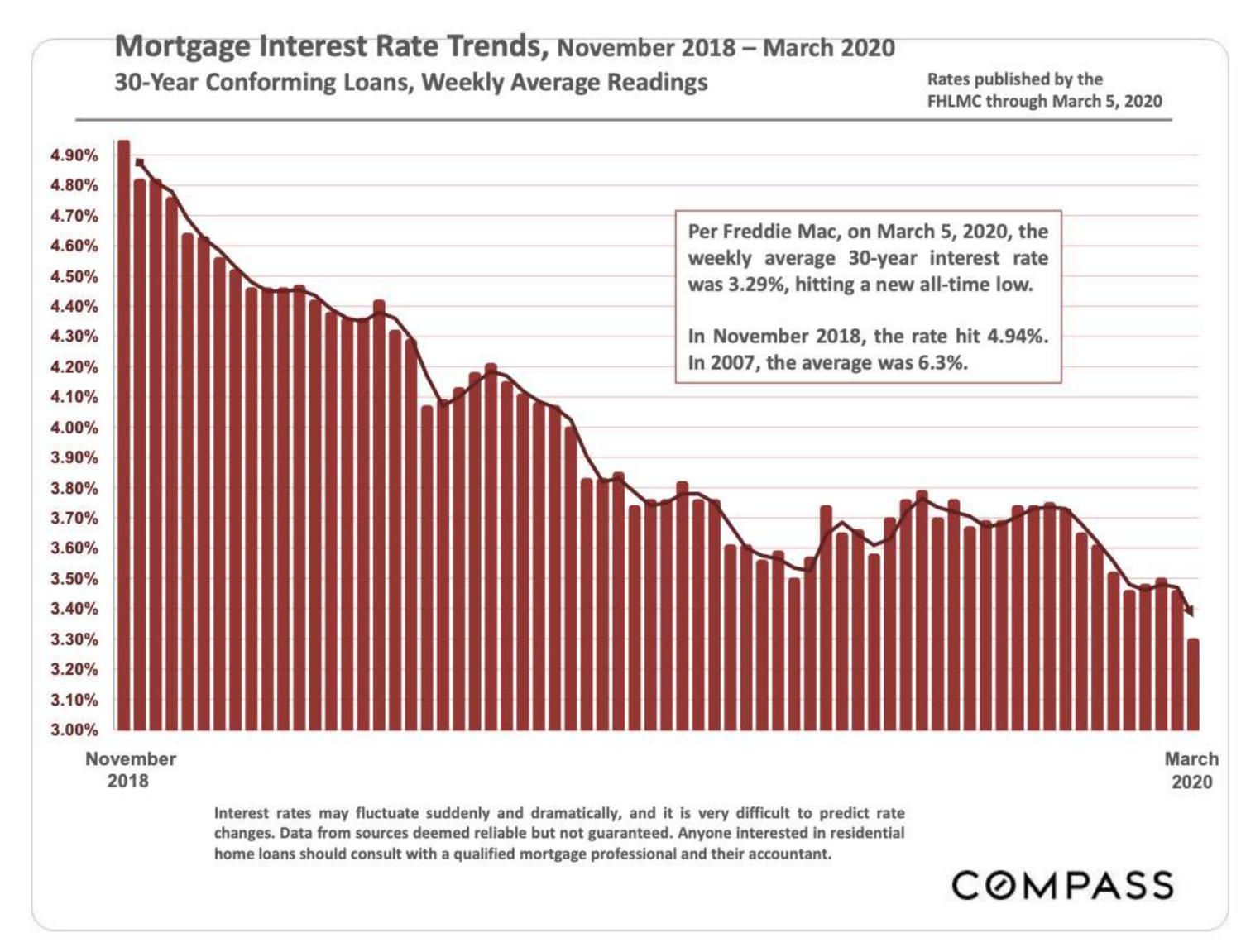
24880 Normandy Lane

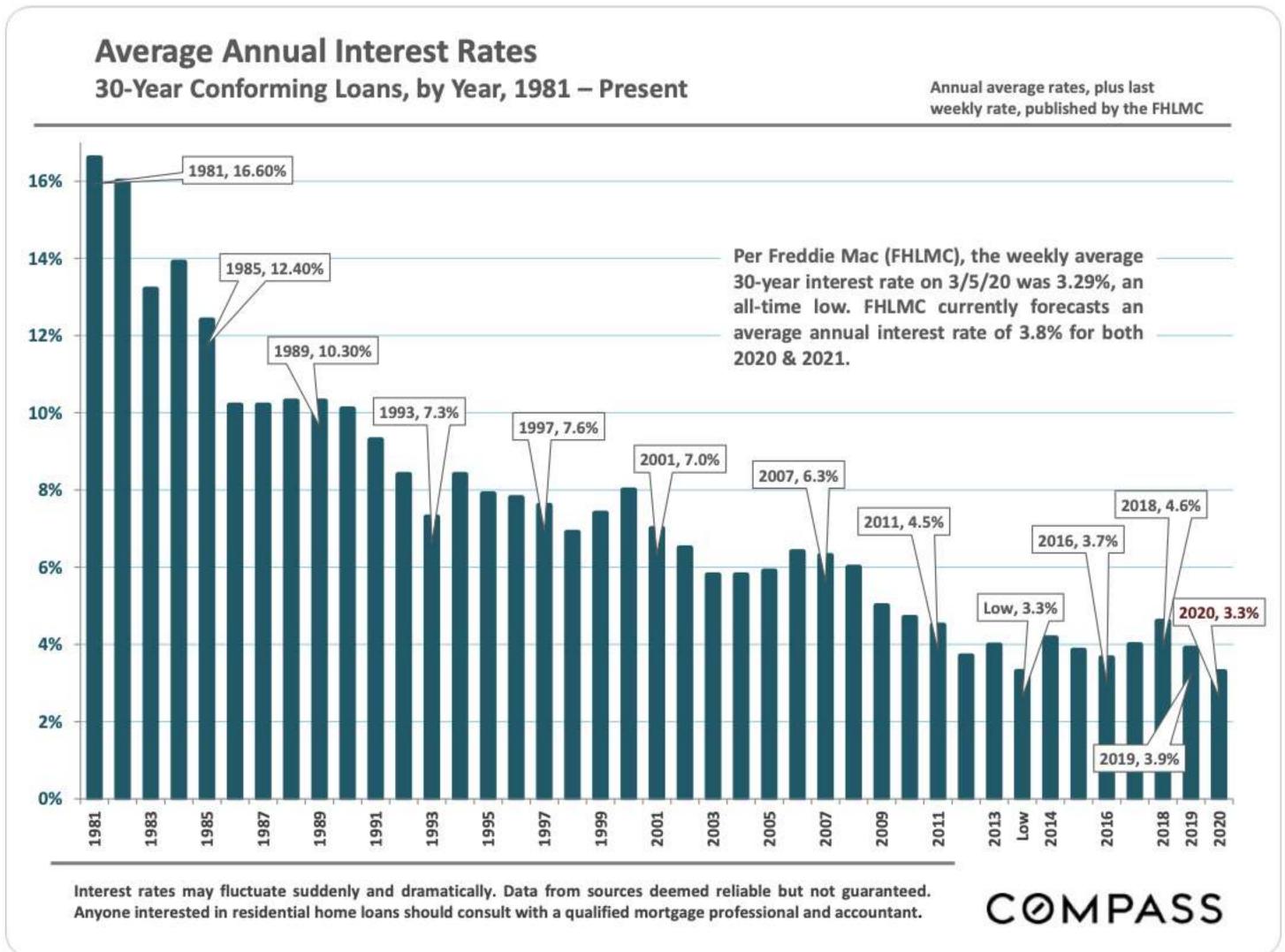
Walnut Creek, CA 94598

The Most Valuable Discount in

Generations is in your mortgage rate.

We have been proclaiming "the lowest mortgage interest rates in history" for years now. The pandemic led to an even more historic drop in rates -- to below 3% on conventional loans -- which is ... Remarkable! Unheard Of! Un-fricking-believable! and unlikely to be maintained for any longer than absolutely necessary. Locking in your housing costs with an interest rate this low is a smart long-term financial move. Ask your loan officer to show the difference between a .5 % change in rates versus a 5% change in price.



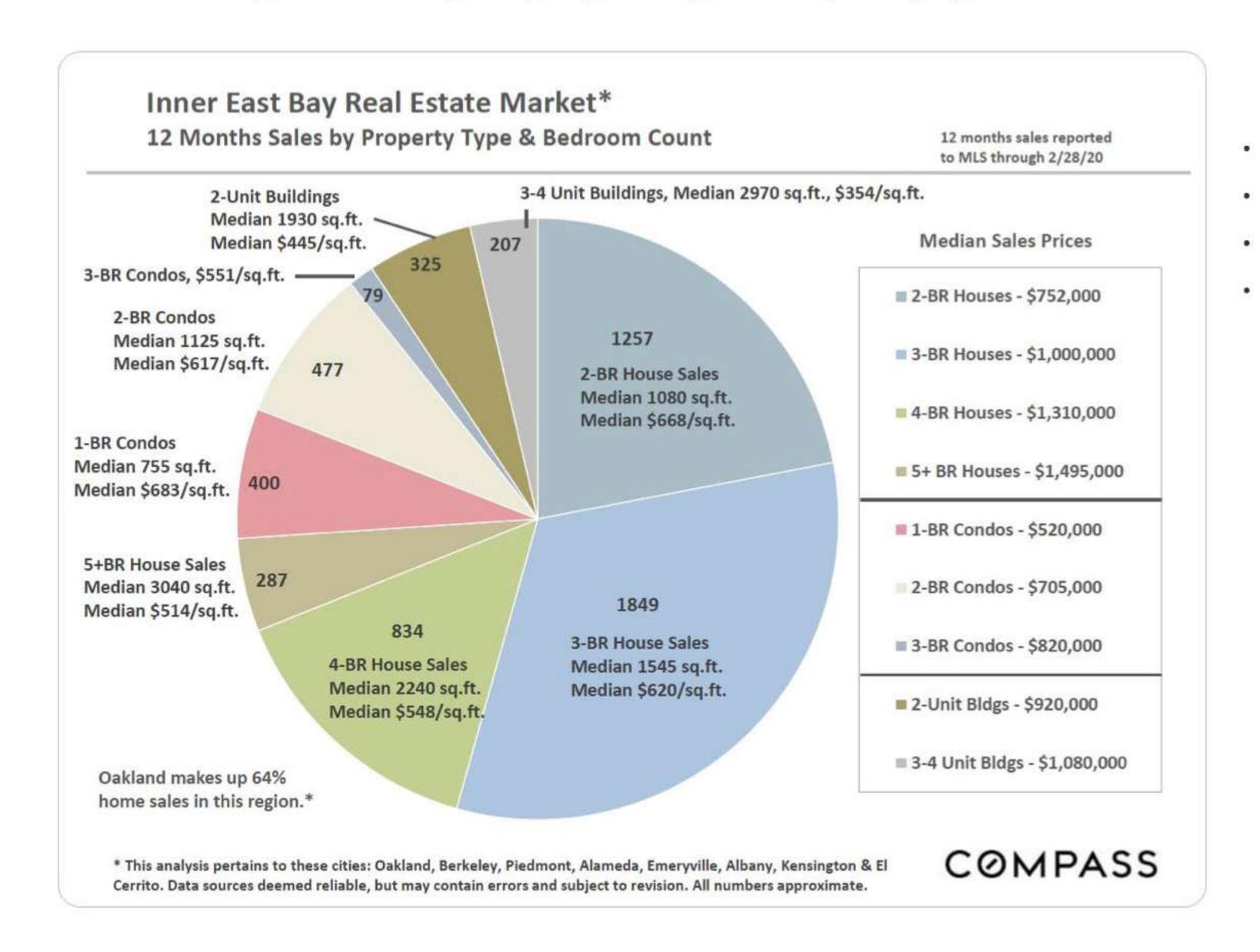


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\$700,000	\$ 2,765.85	\$	2,857.69	\$ 2,951.23	\$ 3,046.44	\$	3,143.31	\$	3,241.81	\$	3,341.91
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\$1,700,000	\$ 6,717.06	\$	6,940.10	\$ 7,167.27	\$ 7,398.51	\$	7,633.76	\$	7,872.97	\$	8,116.06
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\$ 5,411.34	\$ 5,573.54	\$	5,738.12	\$ 5,905.04	\$ 6,074.24	\$ 6,245.68	\$ 6,419.30 \$	6,595.06
\$ 5,657.31	\$ 5,826.88	\$	5,998.94	\$ 6,173.45	\$ 6,350.34	\$ 6,529.57	\$ 6,711.09 \$	6,894,83
\$ 5,903.28	\$ 6,080.22	\$	6,259.77	\$ 6,441.86	\$ 6,626.44	\$ 6,813.47	\$ 7,002.87 \$	7,194.61
\$ 6,149.25	\$ 6,333.57	\$	6,520.59	\$ 6,710.27	\$ 6,902.55	\$ 7,097.36	\$ 7,294.66 \$	7,494.38
\$ 6,395.22	\$ 6,586.91	\$	6,781.42	\$ 6,978.68	\$ 7,178.65	\$ 7,381.26	\$ 7,586.45 \$	7,794.16
\$ 6,641.19	\$ 6,840.25	\$	7,042.24	\$ 7,247.09	\$ 7,454.75	\$ 7,665.15	\$ 7,878.23 \$	8,093.93
\$ 6,887.16	\$ 7,093.59	\$	7,303.06	\$ 7,515.50	\$ 7,730.85	\$ 7,949.05	\$ 8,170.02 \$	8,393.71
\$ 7,133.13	\$ 7,346.94	\$	7,563.89	\$ 7,783.91	\$ 8,006.95	\$ 8,232.94	\$ 8,461.81 \$	8,593.48
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	large and a second seco						11,671.46 \$	

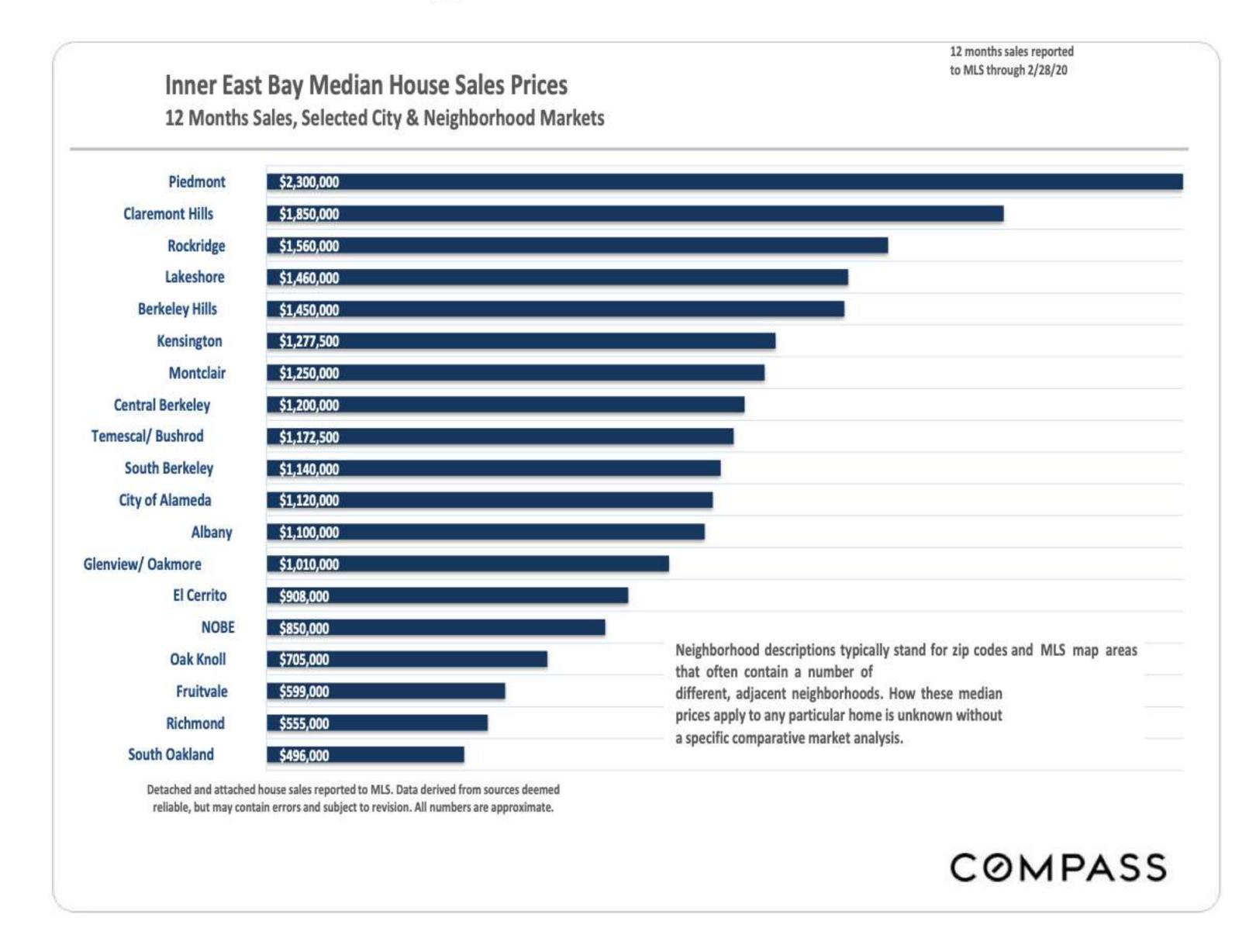
What Can Your Dollar Buy?

Overview of pricing by property, type, and size



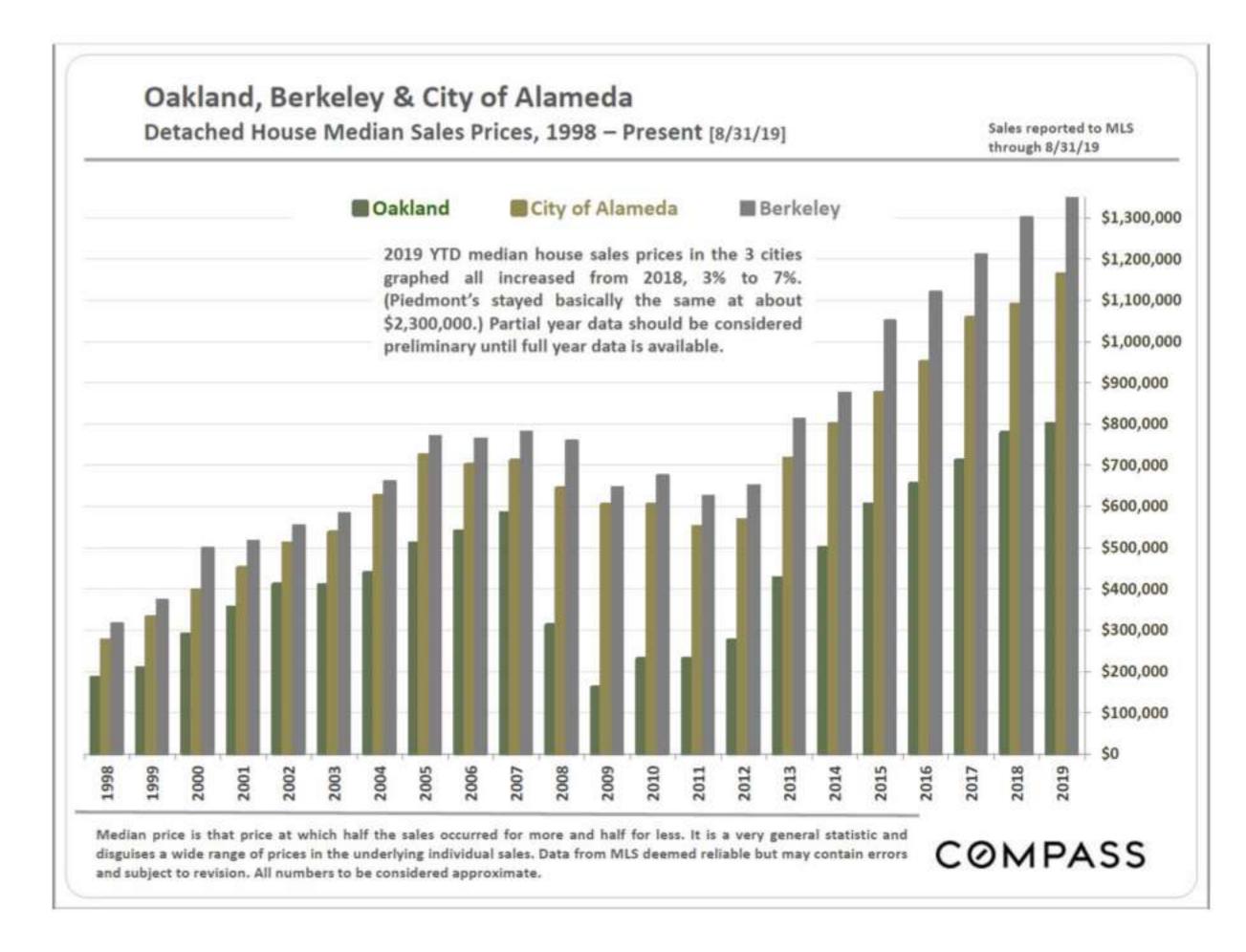
Prices Can Vary WIDELY city to city. Noighborhood to poighborhood, even street to

Neighborhood to neighborhood, even street to street.



. . . .

Inner East Bay Price Trends



The Law of Supply & Demand

Owning real estate in California, in general, has always been a wise long-term investment.

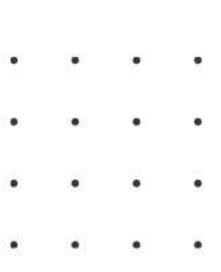
Appreciation in the Bay Area has been "on steroids!" since the recovery from the 2008-10 recession and what we call "the tech employment boom." With demand continuing to outpace supply by far, even now during a global pandemic and nationwide political unrest, prices remain stable to rising.

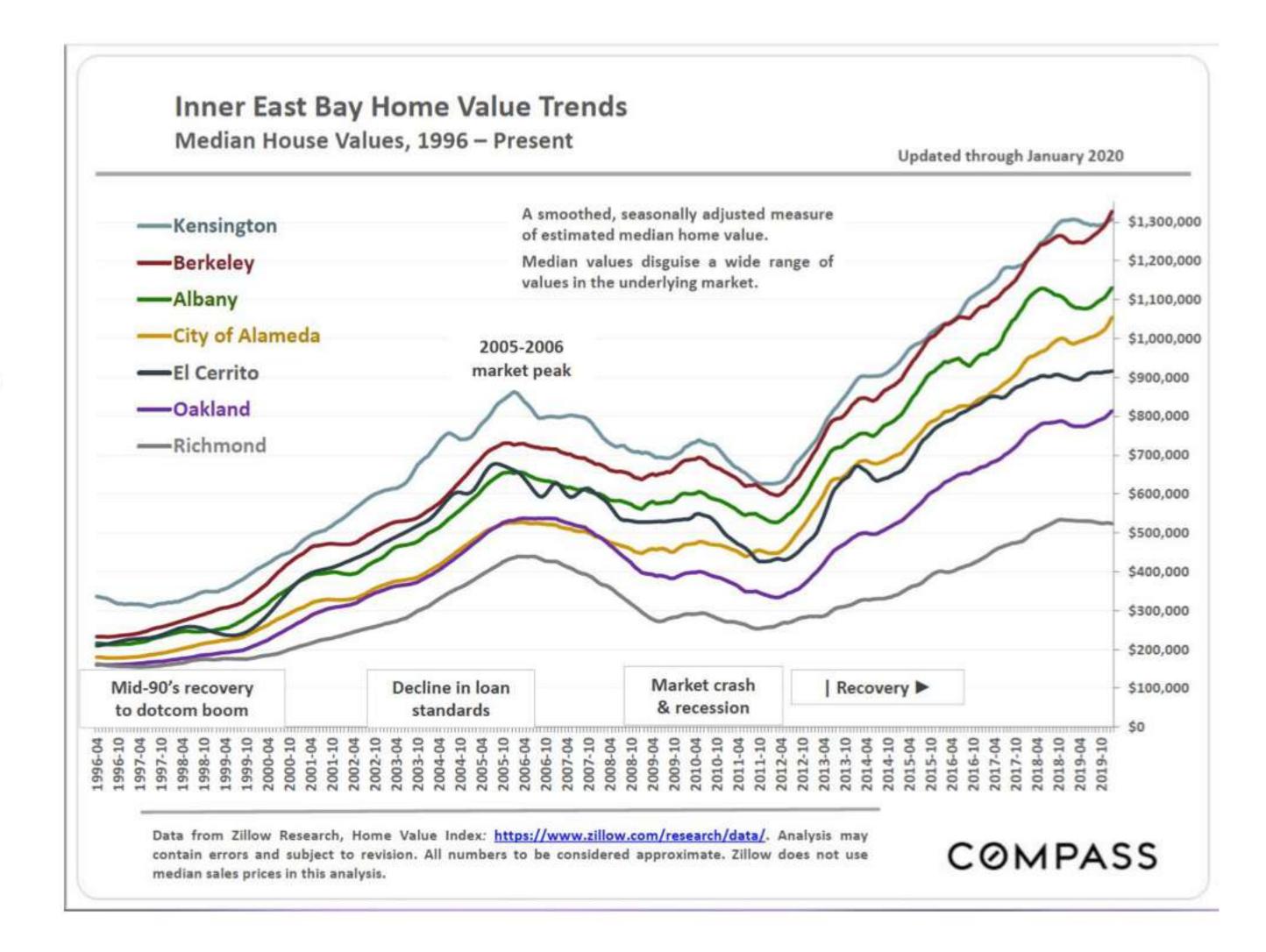
Remember: Market behavior is HIGHLY local ... what's true in another county, city or state is not necessarily true here.

But what if...?

Everyone asks, are prices going to drop??? or Should I wait for prices to drop? Some insight: They might. You can. But a) they might keep rising and b) the opportunity posed by today's low interest rates may not be available later. The upshot? Chasing real estate market "highs" and "lows" is a lot like trying to time the stock market. Very few people succeed, and opportunities get missed. Sometimes, people get shut out of the market entirely as prices rise beyond what they can afford today.

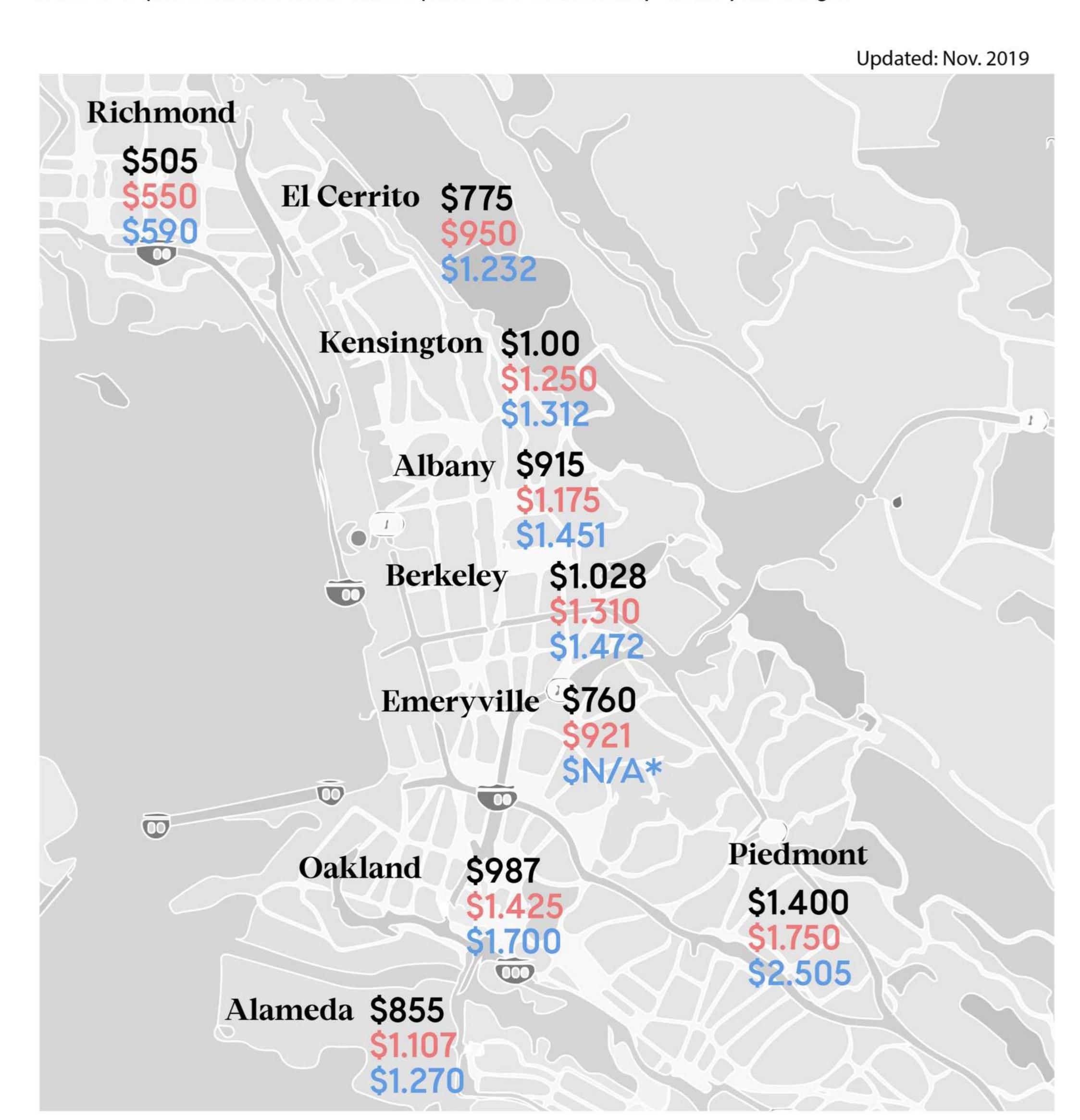
If prices drop, they will recover. This very high demand part of the East Bay/Bay Area market did not drop "much" compared to national or even regional behavior in past market downturns ... and, as you can see by longterm trends here, prices and appreciation have a long, long history of recovering quickly and strongly.





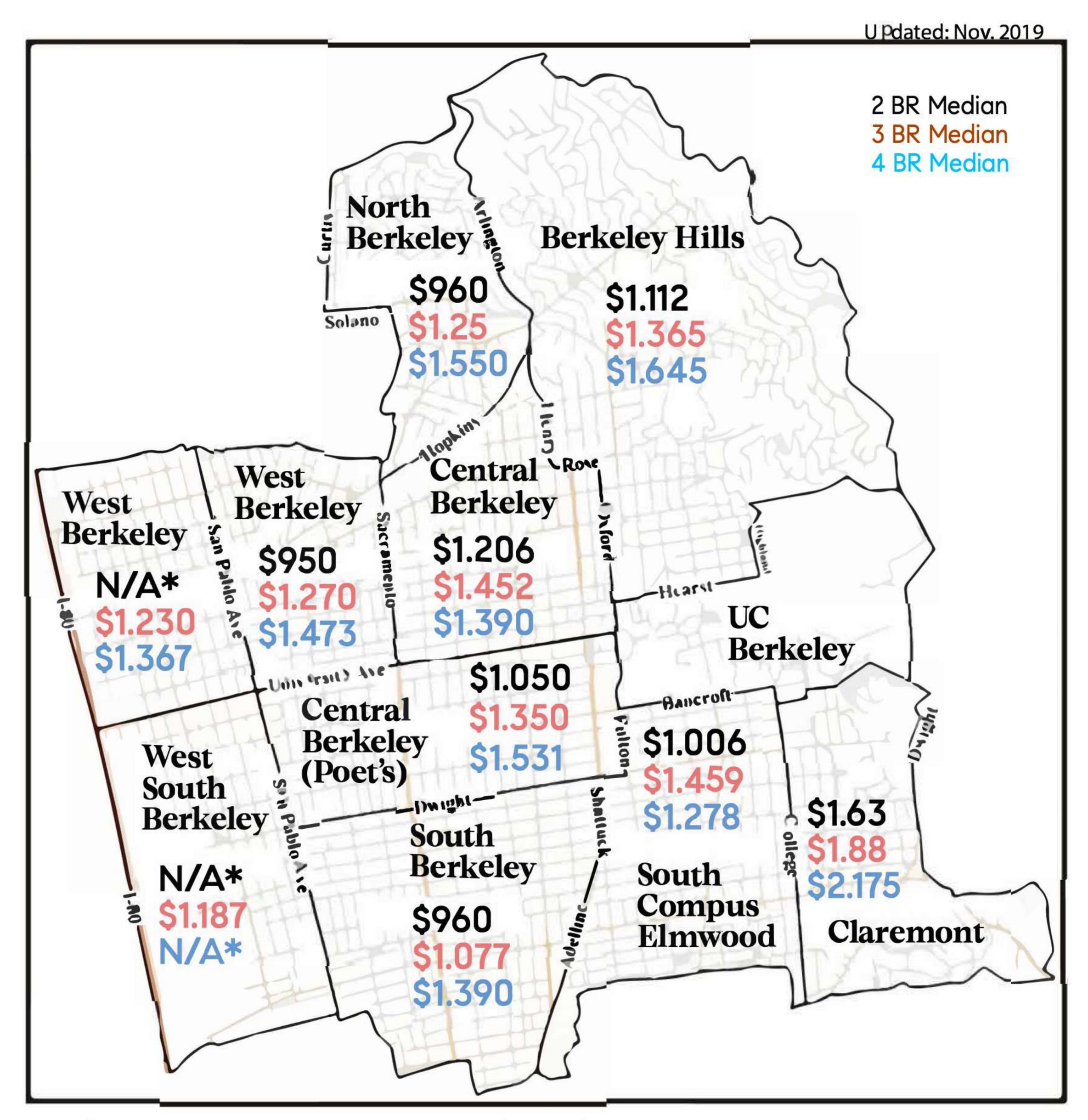
Matching Price to Location

Here's information to help you break down the "averages" and shop in neighborhoods where prices make sense for you. If you are focused on a specific neighborhood, you may find you can upsize or downsize your expectations on how large a house you can afford. If you are open to a variety of areas, or If you have a hard limit on what you can spend "wherever" it falls, you may want to explore several areas where prices are comfortably within your range.

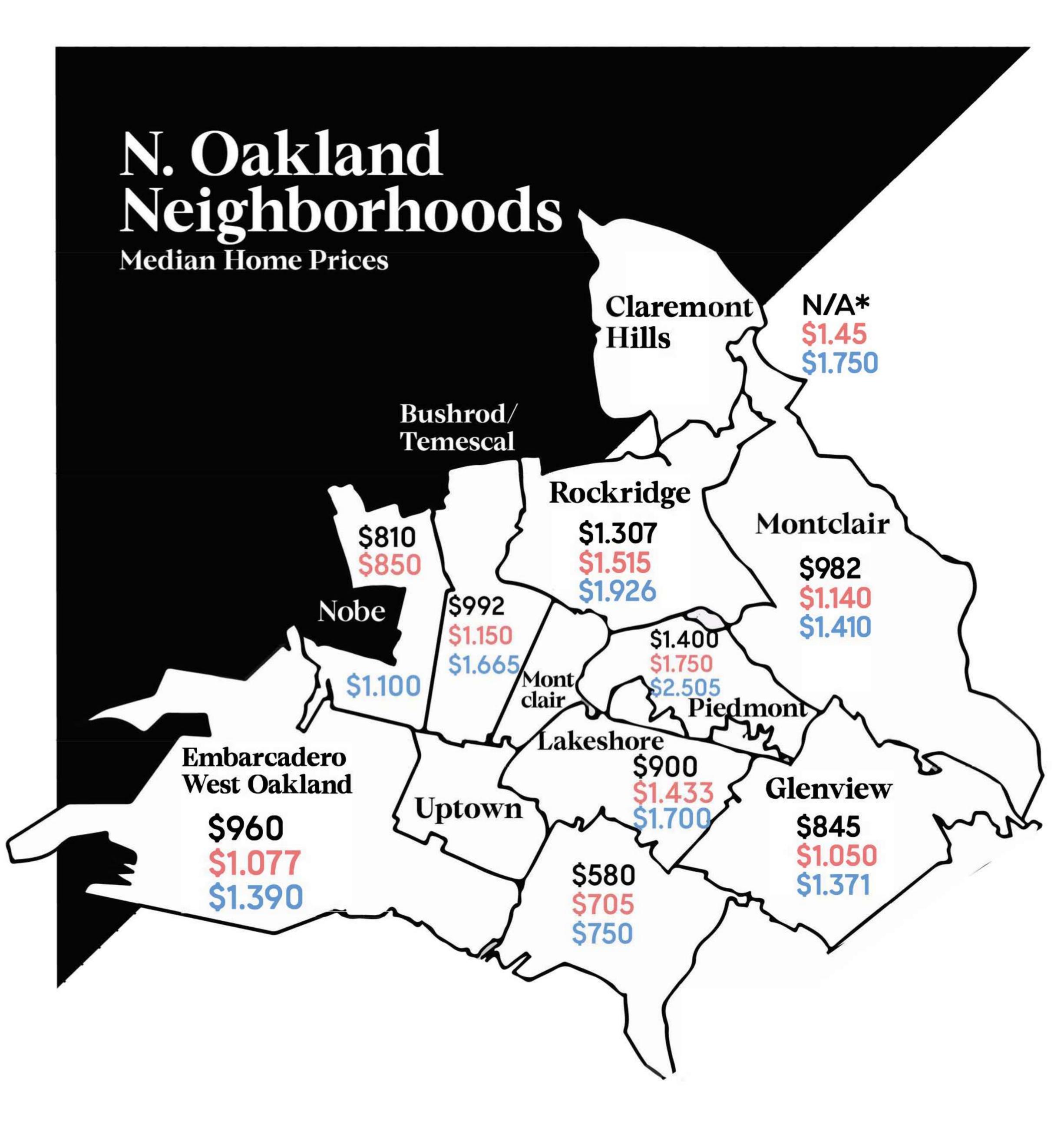


Berkeley

Median home prices by neighborhood

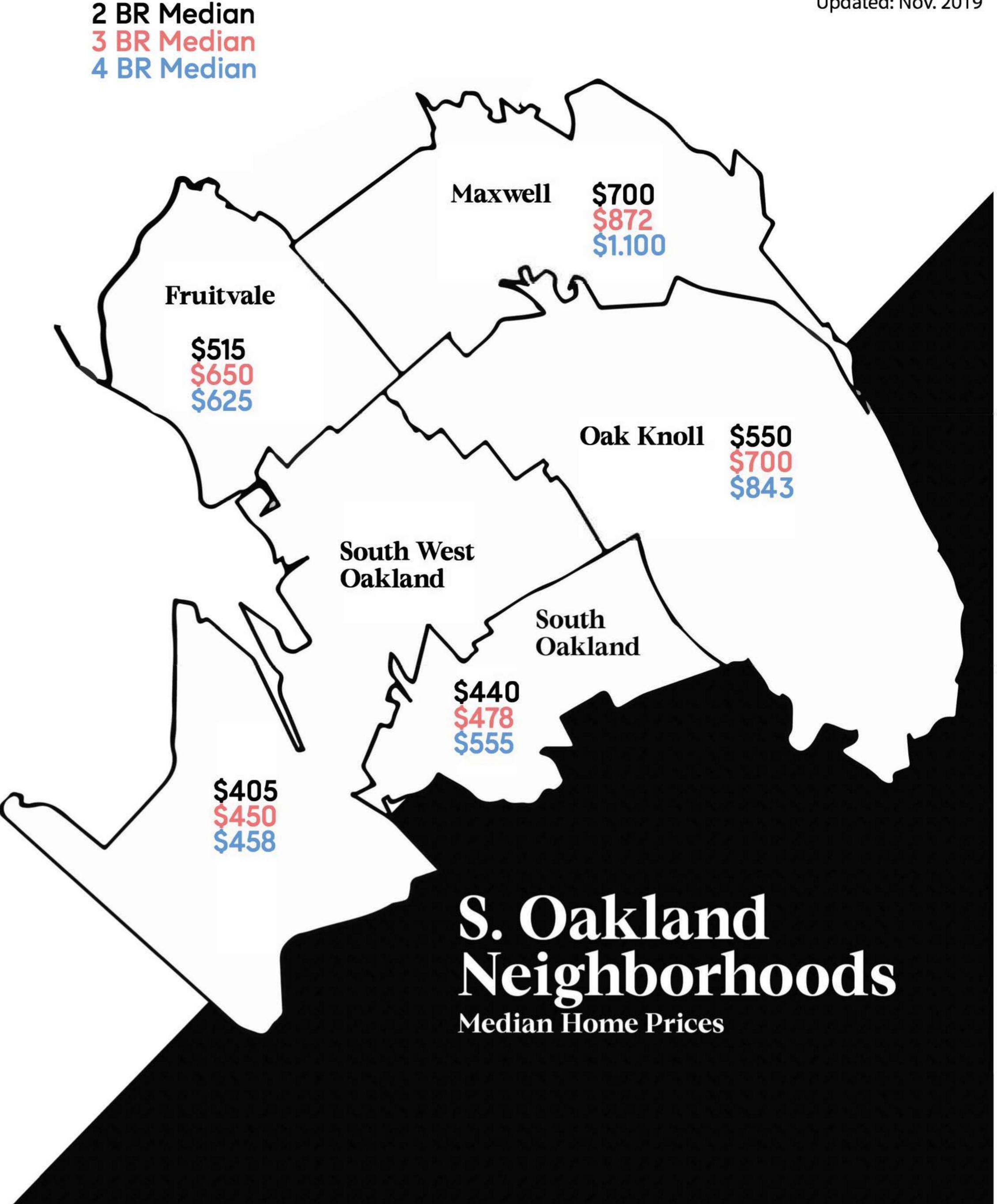


^{*} N/A: 2 BR not published however \$800-\$1.000 is a common price.



N/A*: 2 BR not published however \$900-\$1.200 is a common price

Updated: Nov. 2019



Compass tools are designed to help you find your place in our world, from providing a sophisticated search experience to offering you a sneak peek at homes not yet on the market.

1 Collections

Collections lets you compare multiple properties—their size, neighborhood, amenities—within a visual workspace. Monitor market activity in real time, stay in constant contact with your agent, and invite collaborators to join in on the discussion.

9 Search

Compass Search lets your agent filter and sort by a wide range of features and amenities. Our platform provides a head's up on exclusive Compass listings you won't find anywhere else and you receive real-time notifications of new listings with customized Saved Searches!

Z Coming Soon

What buyer isn't looking for an edge over the competition? Browse unique properties that are only viewable on Compass.com with your agent and discover your future home **before** it hits the market.



Markets App

Curious how a listing you like stacks up against others? Wondering about historical trends in a neighborhood you're considering? Evaluate pricing trends, days on market, and more with your agent's help, straight from the Compass iOS app.

Compass CRM

Compass CRM is an advanced contact management solution that provides your agent with the intelligence and tools to network effectively and pinpoint the seller who owns your next home.

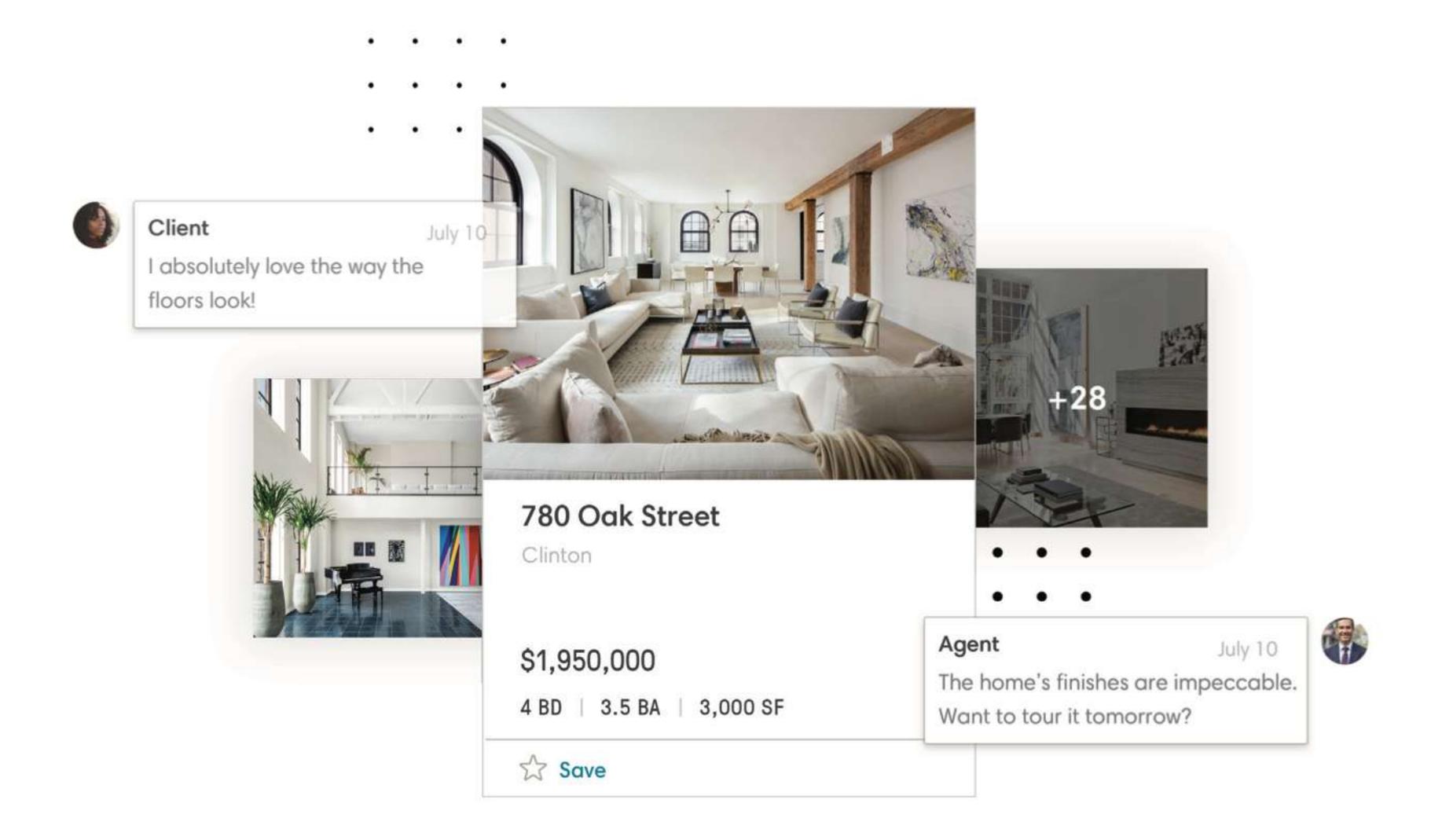
What do you get when you combine these tools with your agent's expertise?

A swift and seamless search that delivers the perfect home for you.

Collect:ons

Welcome to real estate's Only visual workspace.

Video - How to get the most out of collections



Escrow, Title and Closing

Just as your loan officer is our partner while you are shopping, negotiating and getting into contract, the Escrow and Title Officer is our partner specifically for the closing process, and for purposes of understanding matters of title -- the legal aspects of property ownership. "How" you own the property is addressed in this chart--we may have other questions as we progress.

California Concurrent Co-Ownership Interests

	Community Property	Joint Tenancy	Tenancy In Common	Community Property Right of Survivorship	
Parties	Only married couples	Two or more persons	Two or more persons or entities	Only married couple	
Division	Ownership interests are equal	Undivided equal shares in the entire property	Equal or unequal shares in the entire property	Ownership interests are equal	
Title	Title is the "community" each interest is equal	Title is to the entire property	Each co-owner has title to his or her undivided interest	Title is in the "community" each interest is equal	
Possession	Equal right of possession	Equal right of possession	Equal right of possession unless there is an agreement to the contrary	Equal right of possession	
Conveyance	Consent of the other spouse required except for the co-owner interest transferred upon death	Co-owner's interest may be conveyed without consent but conveyance by one co-owner without the others terminates the joint tenancy	Each co-owner's interest may be conveyed separately without consent	Consent of other spouse required	
Purchaser's Status	Purchaser acquires title of community	Purchaser acquires grantor(s) interest; if less than all, joint tenancy is terminated	Purchaser acquires grantor(s) interest	Purchaser acquires title of community	
Transfer upon Death	On co-owner's death, 1/2 belongs to survivor and 1/2 transferred by will or intestate succession	On co-owner's death the entire tenancy belongs to the survivor	On co-owner's death his or her interest passes by will or intestate succession	On co-owner's death the entire tenancy belongs to the survivor	
Successor's Status	Heirs or devisees are tenants in common with surviving spouse	Last survivor owns property	Heirs or devisees are tenants in common with other co-owners	Surviving spouse owns property	
Creditor's Rights	Co-owner's interest may be sold at execution sale to satisfy creditor. Purchaser becomes tenant in common.	Co-owner's interest may be sold at execution sale to satisfy creditor. Joint tenancy is broken. Purchaser becomes tenant in common.	Co-owner's interest may be sold at execution sale to satisfy creditor. Purchaser becomes tenant in common.	Co-owner's interest may be sold at execution sale to satisfy creditor. Purchaser becomes tenant in common.	

Partnerships: Subject to the terms of the partnership agreement. Trusts: Subject to the terms of the trust.



Common Ways to Hold Title

How should I take ownership of the property I am buying?

The form of ownership taken (the vesting of title) will determine who may sign various documents involving the property and future rights of the parties to the transaction. These rights involve such matters as: real property taxes, income taxes, inheritance and gift taxes, transferability of title and exposure to creditor's claims. Also, how title is vested can have significant probate implications in the event of death.

Buyers may wish to consult legal counsel to determine the most advantageous form of ownership for their particular situation, especially in cases of multiple owners of a single property.

Following is a brief list of common ways to hold title:

Sole Ownership- Sole ownership may be described as ownership by an individual or other entity capable of acquiring title. Examples of common vesting cases of sole ownership are:

- 1. A Single Man/Woman: A man or woman who is not legally married or in a domestic partnership. For example: Bruce Buyer, a single man.
- 2. A Married Man, Woman as His/ Her Sole and Separate Property: A married man or woman who wishes to acquire title in his or her name alone.

The title company insuring title will require the spouse of the married man or woman acquiring title to specifically disclaim or relinquish his or her right, title and interest to the property. This establishes that both spouses want title to the property to be granted to one spouse as that spouse's sole and separate property. For example: Bruce Buyer, a married man, as his sole and separate property.

Co-Ownership-Title to property owned by two or more persons may be vested in the following forms:

1. Community Property: A form of vesting title to property owned together by married persons. Community property is distinguished from separate property, which is property acquired before marriage, by separate gift or bequest, after legal separation, or which is agreed in writing to be owned by one spouse.

In California, real property conveyed to a married person, is presumed to be community property, unless otherwise stated (i.e. property acquired as separate property by gift, bequest or agreement). Since all such property is owned equally, both parties must sign all agreements and documents transferring the property or using it as security for a loan. Each owner has the right to dispose of his/her one half of the community property, by will. For example: Bruce Buyer and Barbara Buyer, husband and wife, as community property or Sally Smith and Jane Smith, spouses, as community property.

- 2. Community Property with Right of Survivorship: A form of vesting title to property owned together by spouses. This form of holding title shares many of the characteristics of community property but adds the benefit of the right of survivorship similar to title held in joint tenancy. There may be tax benefits for holding title in this manner. On the death of an owner, the decedent's interest ends and the survivor owns the property. For example: Bruce Buyer and Barbara Buyer, husband and wife, as community property with right of survivorship, or John Buyer and Bill Buyer, spouses, as community property with right of survivorship.
- 3. Joint Tenancy: A form of vesting title to property owned by two or more persons, who may or may not be married, in equal interests, subject to the right of survivorship in the surviving joint tenant(s). Title must have been acquired at the same time, by the same conveyance, and the document must expressly declare the intention to create a joint tenancy estate. When a joint tenant dies, title to the property is automatically conveyed by operation of law to the surviving joint tenant(s). Therefore, joint tenancy property is not subject to disposition by will. For example: Bruce Buyer, a married man and George Buyer, a single man, as joint tenants.

Note: If a married person enters into a joint tenancy that does not include their spouse, the title company insuring title may require the spouse of the married man or woman acquiring title to specifically consent to the joint tenancy.



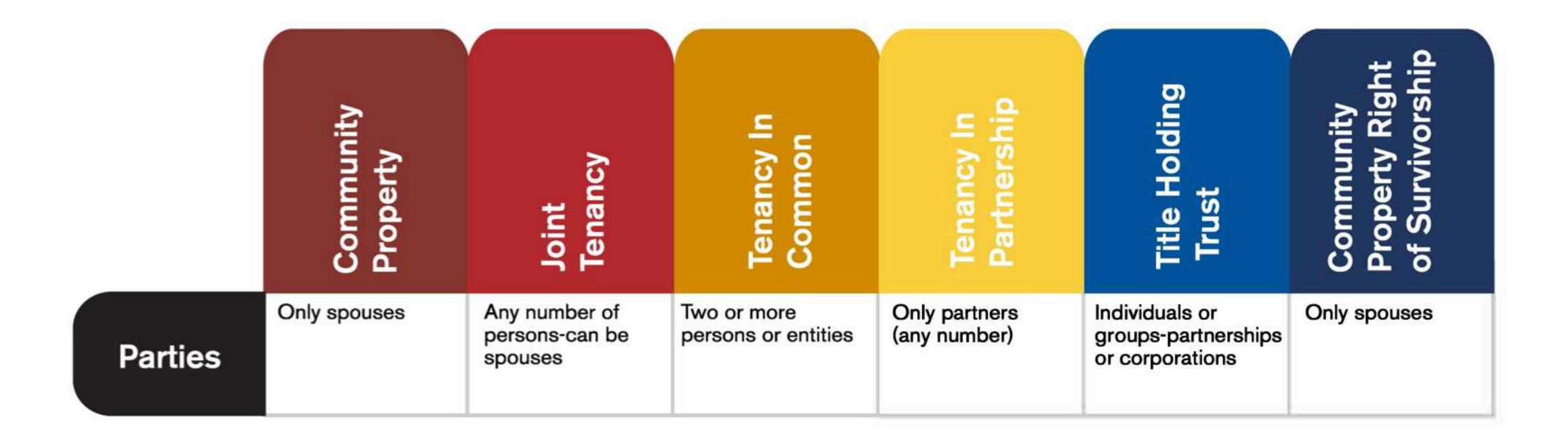
Common Ways to Hold Title

4. Tenancy in Common: A form of vesting title to property owned by any two or more individuals in undivided fractional interests. These fractional interests may be unequal in quantity or duration and may arise at different times. Each tenant in common owns a share of the property, is entitled to a comparable portion of the income from the property and must bear an equivalent share of expenses. Each co-tenant may sell, lease or will to his/her heir that share of the property belonging to him/her. For example: Bruce Buyer, a single man, as to an undivided 3/4 interest and Penny Purchaser, a single woman, as to an undivided 1/4 interest, as tenants in common.

Other ways of vesting title include as:

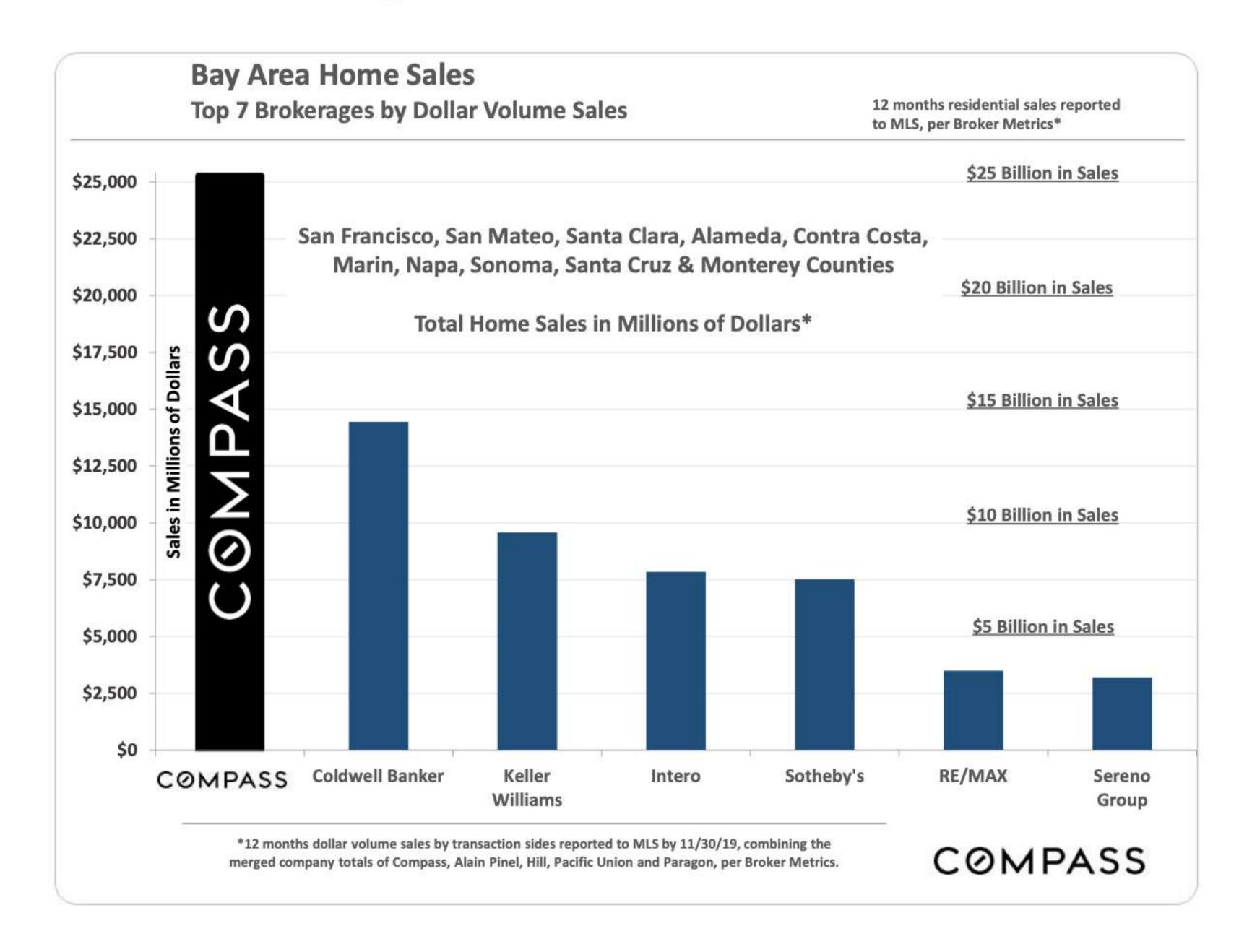
- 1. A Corporation*: A corporation is a legal entity, created under state law, consisting of one or more shareholders but regarded under law as having an existence and personality separate from such shareholders.
- 2. A Partnership*: A partnership is an association of two or more persons who can carry on business for profit as co-owners, as governed by the Uniform Partnership Act. A partnership may hold title to real property in the name of the partnership.
- 3. Trustees of a Trust*: A Trust is an arrangement whereby legal title to property is transferred by the grantor to a person called a trustee, to be held and managed by that person for the benefit of the people specified in the trust agreement, called the beneficiaries. A trust is generally not an entity that can hold title in its own name. Instead title is often vested in the trustee of the trust. For example: Bruce Buyer trustee of the Buyer Family Trust.
- 4. Limited Liability Companies (LLC)*: This form of ownership is a legal entity and is similar to both the corporation and the partnership. The operating agreement will determine how the LLC functions and is taxed. Like the corporation its existence is separate from its owners.

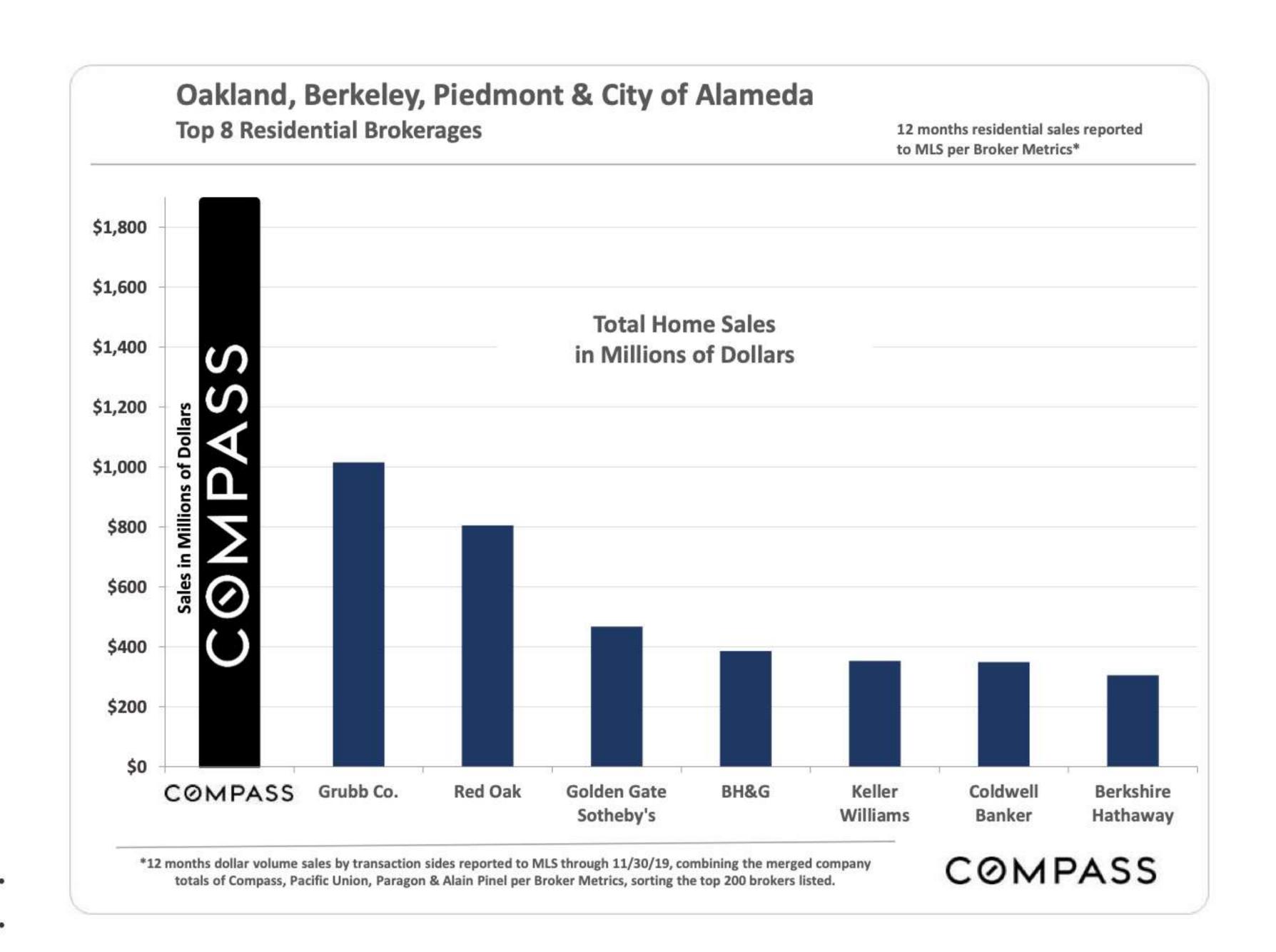
^{*}In cases of corporate, partnership, LLC or trust ownership - required documents may include corporate articles and bylaws, partnership agreements, LLC operating agreements and trust agreements and/or certificates.

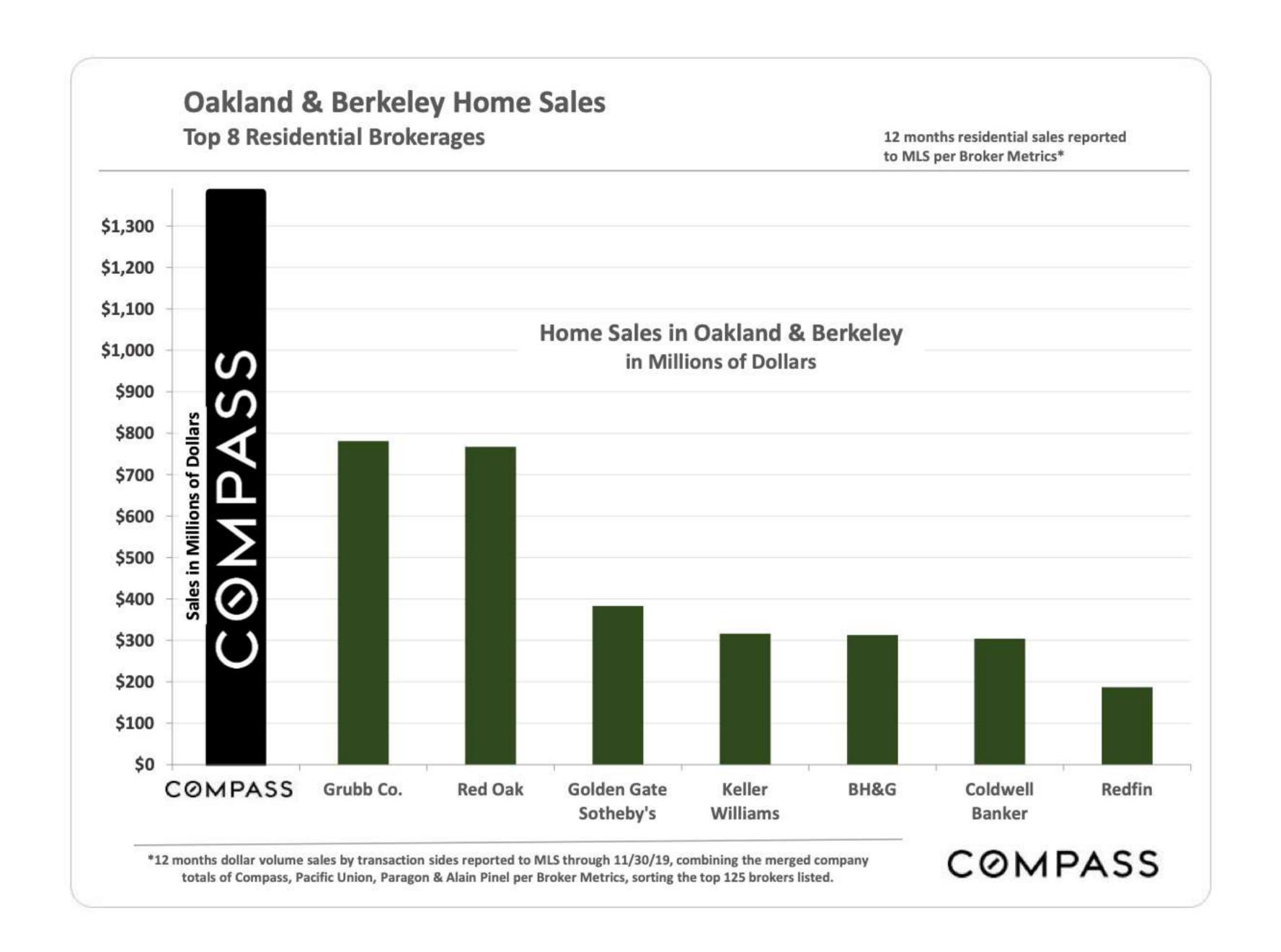


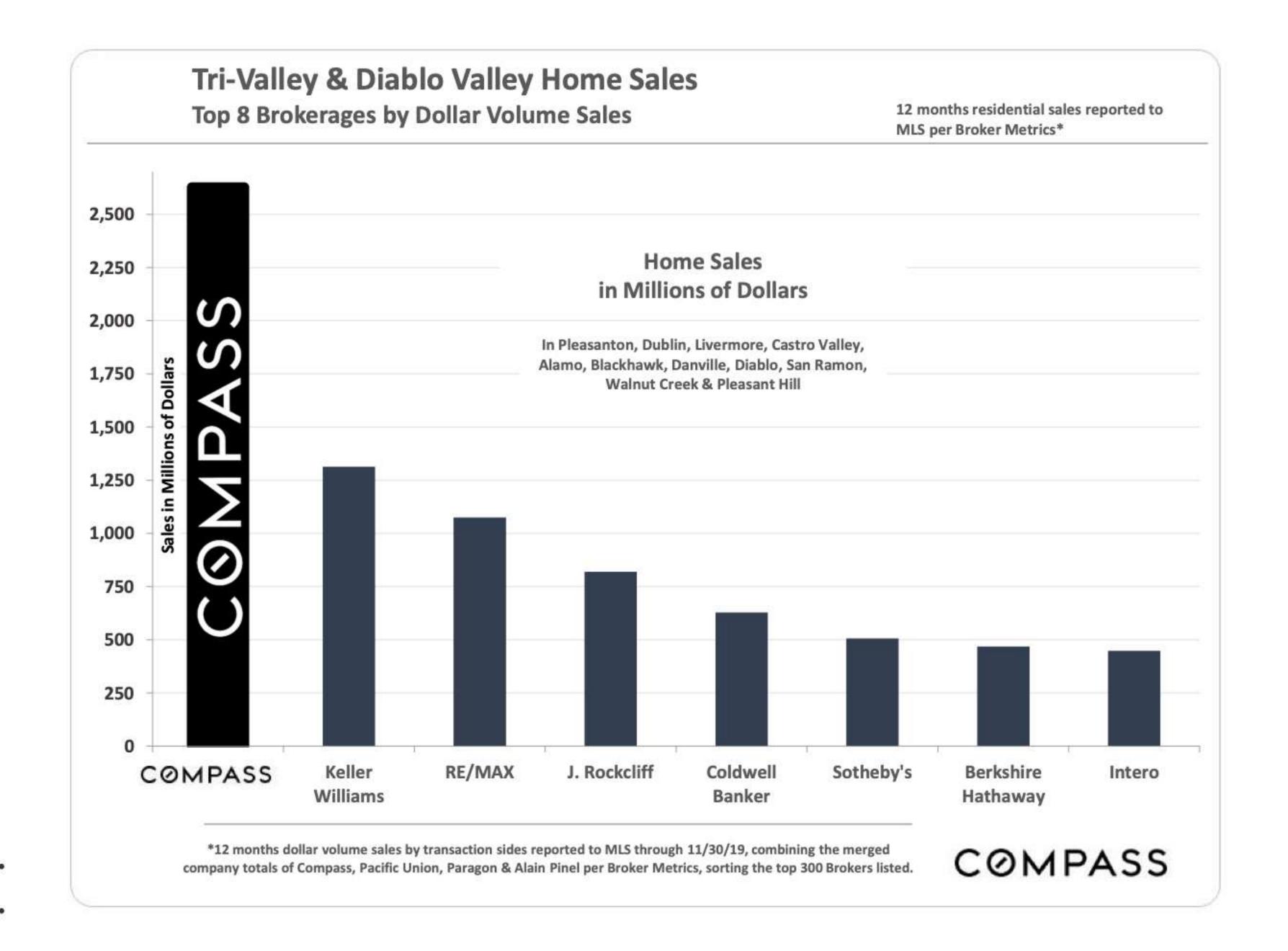
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Choosing the Market Leader









Client Testimonials

"We knew our home needed some updates to prepare for sale but wanted to keep our costs down to a manageable level. Eileen recommended a company to review the home and make recommendations. They were an excellent company and provided quite a few options and costs to consider. Although, honestly, some of the recommendations didn't make sense to us. Would that update really be beneficial? Would this update really be worth the expense? With Eileen's experience and expertise, we were able to work out the best combination of improvements that would both fit within our budget as well as appeal to prospective buyers. The home looked wonderful when all the work was done, and we received top dollar! That's a testament to Eileen's knowledge of the market and her ability to balance all of our needs in this process. We appreciate Eileen's attention to detail, willingness to answer all of our questions and ability to make us feel like we were always her top priority. She's got a great personality and excellent communication skills. You can't go wrong having Eileen as your representative."

- Pilly sold a home in Berkeley, June 2019
- LP: \$998,000, SP: \$1,350,000, 5 Offers

"Eileen is great to work with; she is incredibly knowledgeable about the market in the Bay Area. She led us through the process, provided with great insights, contacts for staging, and other incidentals. She gave great advice and helped us make the most out of the sale of our property. We would not hesitate to recommend Eileen or use her services again!"

- Missy sold a condo in Berkeley, August 2018
- LP: \$525,000 SP: \$675,000, 4 Offers

"Eileen was a joy to work with. She assessed our home and determined that a design transformation was the best option for us and connected us with an excellent firm that did a masterful job. She also helped us with the process of deciding which improvements were worth spending money on. The coordination between Eileen and the remodeling team was very smooth, and they were always on the same page. The transition to taking photos, putting the house on the market, and holding open houses and offering tours was entirely orchestrated by Eileen and went like clockwork from our perspective. After just a few weeks we had many offers, and Eileen took care of negotiating some of them up on the same day. We were thrilled with the outcome which exceeded our expectations by a long way. Eileen was always very professional and positive through the whole process, and I was impressed with her skill and insight at every."

- Geoff & Edith sold a home in El Cerrito, March 2018
- LP: \$895,000, SP: \$1,225,000, 9 offers

"Eileen helped me sell my home in El Cerrito, CA. She is great to work with...professional, friendly, hardworking, great communication - very effective. Has a great understanding on what I needed to do to prepare for the sale, worked within my budget, and house sold with a tight timeline. I highly recommend Eileen if you want a great agent!"

- Candy sold a home in El Cerrito, April 2018
- LP: \$799,000, SP: \$965,000, 6 offers

"Eileen Townsend has been a pleasure to work deal with from beginning to end in the process: efficient, smart, on the ball, professional, and moreover a delight to talk to."

- Deniz sold a home in Alameda, October 2018
- LP: \$1,095,000, SP: \$1,450,000, 11 offers

"We were very pleased with Eileen's help in finding our new home in Berkeley. She was a pleasure to work with – very organized and responsive. She really knows the market and how to get an offer accepted (so important in Berkeley where there are multiple offers on every property right now). Highly recommended!"

- Kyle and Liana purchased a home in the Berkeley Hills, February 2019
- SP: \$1,025,000

"I am a loan agent, and this is my first time writing a review on Yelp. I recently worked with Eileen on a condo purchase. Eileen was the buyer's agent. From my view, Eileen got a good deal for the client. It was appraised at \$750K and Eileen got it at \$720K. During the transaction we had some bumps, but Eileen was so positive and followed up closely with all parties to make the transaction go through. I'd say she is the top 5 among all realtors I have worked with."

- Flora represented a buyer in Berkeley, July 2017

"I went through an executive relocation and she helped on all details of the transaction. She is highly motivated, and I always felt she worked for my interests. I recommend her without reservation."

Christian completed a relocation to Marin County, 2014

was impressed with Eileen's marketing strategy, professionalism, and her eagerness to show the house. In the end, it paid off as the house sold quickly. I am very happy with the representation and marking, as well as the aggressiveness that was paid to my house to sell it."

Eric relocated to San Francisco, 2018

"Eileen Townsend is a highly experienced professional with a deep knowledge about the market. When we first connected with her, she asked great questions about our family's needs and preferences. She can 'talk' everything from heating, plumbing, and roofing, to painting, pricing, and pools. Her connections to a wide array of housing fixers and financial experts is impressive. If you want someone you can count on to respond promptly with warmth and smile, call Eileen."

Jane combined households with her daughter, 2015

Recent Listings & Sales

Address	City	List Price	Sales Price	Offers	Represented
770 Cragmont Avenue	Berkeley	\$1,350,000	\$1,775,000	5	Buyer
1741-43-47 Russel Street (comm)	Berkeley	\$1,495,000	\$1,660,000	7	Buyer
1518 Carleton Street	Berkeley	\$998,000	\$1,350,000	5	Seller
1530 Martin Luther King Jr. Way	Berkeley	\$1,295,000	\$1,295,000		Seller
7 Virginia Gardens	Berkeley	\$895,000	\$1,250,000	9	Seller
2024 Prince Street	Berkeley	\$1,098,000	\$1,200,000	4	Buyer
1 Avenida Drive	Berkeley	\$969,000	\$1,025,000	2	Buyer
2840 Grant Street (duplex)	Berkeley	\$1,100,000	\$1,000,000		Buyer
2814 Hillegass Avenue (condo)	Berkeley	\$649,000	\$720,000	2	Buyer
2233 McGee Avenue (condo)	Berkeley	\$545,000	\$707,500	7	Seller
1504 Carleton Street, Unit A (condo)	Berkeley	\$525,000	\$675,000	4	Seller
3117 College Avenue (condo)	Berkeley	\$649,000	\$650,000		Buyer
550 Gravatt Drive (land)(re-sale)	Berkeley	\$450,000	\$450,000	2	Seller
550 Gravatt Drive (land)(purchase)	Berkeley	\$295,000	\$265,000		Buyer
37 Kerr Avenue (new construction)	Kensington	\$1,795,000	\$1,795,000		Seller
3 Highgate Court	Kensington	\$1,495,000	\$1,510,000		Seller
1624 Oak View Avenue	Kensington	\$799,000	\$930,000	4	Buyer
16 Kerr Avenue (fixer)	Kensington	\$795,000	\$915,000	7	Seller
5700 Chelton Drive	Oakland	\$1,199,999	\$1,600,000	4	Buyer
631 55th Street (triplex)	Oakland	\$1,199,000	\$1,260,000	4	Seller/Buyer
265 Adams Street	Oakland	\$999,995	\$1,192,500	2	Buyer
3036 California Street	Oakland	\$769,000	\$1,175,000	5	Buyer
1769 Pleasant Valley Avenue	Oakland	\$1,195,000	\$1,150,000		Buyer
11732 Cranford Way	Oakland	\$910,000	\$1,070,000	3	Buyer
6835 Thornhill Drive	Oakland	\$875,000	\$1,020,000	4	Seller
4370 Norton Avenue	Oakland	\$850,000	\$1,000,000		Seller
1430 1st Avenue Place (duplex)	Oakland	\$799,000	\$955,000	4	Buyer
4417 Shepherd Street	Oakland	\$850,000	\$925,000	4	Seller
4377 Terrabella Way	Oakland	\$850,000	\$910,000	2	Seller
1536 Prescott Street (new construction)	Oakland	\$799,990	\$869,556		Buyer

2325 Park Blvd	Oakland	\$899,000	\$860,000		Buyer
619-621 Oak Street (duplex)	Oakland	\$739,000	\$785,000	2	Seller
5808 Fleming Avenue	Oakland	\$699,946	\$750,000		Buyer
3428 Adeline Street	Oakland	\$525,000	\$720,000	13	Buyer
1726 19th Avenue	Oakland	\$499,000	\$717,000	6	Buyer
613 18th Street (condo)	Oakland	\$550,000	\$627,000		Seller
4326 Hyacinth Avenue	Oakland	\$635,000	\$617,000		Buyer
3116 Adeline Street, Unit 103 (condo)	Oakland	\$525,000	\$576,000		Seller
240 Caldecott Lane (condo)	Oakland	\$449,000	\$438,000		Buyer
2407 Telegraph Avenue (condo)	Oakland	\$600,000	\$600.00		Buyer
1354 Contra Costa Avenue	El Cerrito	\$998,000	\$1,560,000	15	Seller
1531 Regency Court	El Cerrito	\$1,475,000	\$1,515,000	2	Seller
7641 Terrace Drive	El Cerrito	\$895,000	\$1,310,000	7	Buyer
1235 Navellier Street	El Cerrito	\$875,000	\$1,225,000	11	Seller
6859 Snowdon Avenue	El Cerrito	\$895,000	\$1,150,000	4	Seller
8504 Roberta Drive	El Cerrito	\$799,000	\$965,000	6	Seller
7505 Terrace Drive	El Cerrito	\$975,000	\$950,000	2	Buyer
8666 Terrace Drive	El Cerrito	\$699,000	\$825,000	2	Seller
1316 Saint Charles Street	Alameda	\$1,095,000	\$1,450,000	11	Seller
339 Broadway, #305 (condo)	Alameda	\$579,000	\$589,000	2	Buyer
5920 Bernhard Avenue	Richmond	\$695,000	\$855,000	5	Seller
6005 Bayview Avenue	Richmond	\$549,000	\$675,000	12	Seller
590 8th Street	Richmond	\$449,888	\$495,000	6	Buyer
2639 Beach Head Way (condo)	Richmond	\$479,000	\$489,000	2	Seller
805 Mclaughlin Avenue	San Jose	\$699,900	\$705,000		Buyer
131 Caramel Avenue	Pacifica	\$739,950	\$6e85,000		Buyer
2857 Rio Seco Drive	Bay Point	\$680,000	\$656,000		Buyer
440 Canyon Woods PI	San Ramon	\$639,000	\$625,000		Buyer
8410 Pinehollow Circle	Discovery Bay	\$608,888	\$608,888		Seller
6363 Christie Avenue #2714	Emeryville	\$578,000	\$572,500	2	Buyer
11023 Biddeford Circle	Mather	\$548,888	545,000		Seller
N/S					158

Backing Up This Team:

About Eileen Townsend

Eileen Townsend is the advocate you've hoped for in the competitive Bay Area market. Known as the "calm within the eye of the storm" of real estate, Eileen takes the mystery out of buying and the uncertainty out of selling. Whether markets are rising, with scarce inventory and multiple offers, or shifting, with unpredictable outcomes, Eileen's clients close on time, on goal, and with as little stress as possible.

Eileen's high-touch style embraces your unique real estate dream while her clear-headed business acumen guides the high-stakes decisions you face. She never forgets that these involve both your finances and an asset as precious as the place you call home. You'll value the perspective Eileen has built working as a top producer through two decades of market changes -- both booming and declining -- previously under the Sotheby's and Coldwell Banker brands, now with future-focused Compass.

With Eileen as your agent, or backing up your agent, you get:

A Homeowner and Investor:

Before making real estate her career, Eileen lived through two decades of executive relocation with her family, buying and selling a dozen of her own homes and investment properties in six states, coast to coast (three so far in the Bay Area). She sees what you see, feels what you feel, from a first-hand perspective.

A Career Communicator:

A former journalist and executive in agency and corporate marketing and PR, Eileen makes clear what may be new, complicated or confusing, whether it is about the property or the process. She knows where to uncover information you need, an effort sometimes overlooked or abandoned by others.

A Listing Agent with Vision:

Eileen's marketing finesse identifies the most compelling attributes of your property and portrays strengths attractively and convincingly to the broadest possible audience. On price and timing, her strategy is datadriven to target desired results.

A Skilled Negotiator:

Eileen brings parties together, solves problems, and keeps your interests at the fore, whether you are her seller, or her buyer.

A Top Performer in Value and Volume:

Hundreds of closings with seller, buyer and investor clients, through stable, peaking and sluggish markets, across all price points and property types enable Eileen to anticipate the challenges and strategize solutions in nearly any nature of real estate transaction.

Demeanor:

Clients and colleagues call Eileen "the calm in the eye of the storm" of real estate.

All the rights certifications:

From the Bay Area's Top Agent Network (top 10% of Realtors in this market)) to the CRS (Certified Residential Specialist) and ABR (Accredited Buyer Representative) designations, to 15 years as a Broker, plus decades of and on-going coaching and training by the top names in Real Estate. Eileen was named "Rising Star"" her first year in the business, and has ranked among the top 2% of Realtors world-wide for years. This record backs up each member of Eileen townsend & Team. See the inside back cover of this booklet for details and what all this means for you as a buyer or a seller.

For the strategy, perspective and the compassion of having walked in your shoes, personally, in nearly any real estate endeavor you face, call Eileen Townsend (or anyone on Eileen Townsend & Team!)) for your next real estate need. You will discover the difference you've been seeking.



Real estate credentials

Top Performance - Accepted into the Bay Area's Top Agent Network for performing among the Top 10% of Realtors in this market, Eileen has been a top producer throughout her career. While at Coldwell Banker, she consistently ranked as International President's Elite, the top 2 percent among more than 95,000 CB agents worldwide. She was named Rising Star her first year in the business, then with a Sotheby's franchise.

▲ TopAgentNetwork

Luxury Certified - Groomed in Real Estate beginning in 2003 as a member of a boutique luxury firm (a Sotheby's affiliate), Eileen later earned Coldwell Banker's Global Luxury certification for masterful management of high-end purchases and sales. Now with Compass's in-house marketing and design and digital leadership,, our team extends luxury service to all clients and properties.

COMPASS

Certified Residential Specialist - For more than a decade, Eileen has maintained this credential held by just 5 percent of Realtors. Required is extensive continuing in-depth education in important real estate issues after completing a requisite volume of property sales. The CRS organization is dedicated to best practices and cutting-edge knowledge and execution in real estate issues, ethics and procedures.



Accredited Buyer Representative - In a consumer environment sometimes characterized by nuances of "let the buyer beware," an ABR has undergone practical training to ensure the ability to see issues and a transaction through the buyer's eyes and to advocate for the buyer's position. Holding this designation since the early 2000s, Eileen brings the deeper understanding of the dynamics affecting both sides of a transaction to benefit selling clients as well as buyers.



Realtor-Broker- Not every real estate agent is also a Realtor, committed to a Code of Ethics set forth by the National Association of Realtors and supported by our state and local boards. Our team belongs to the NAR, California Association of Realtors, the Oakland Berkeley Association of Realtors, contra Costa Association of Realtors, and Bridge MLS. Eileen also held a Broker's license for 15 years,.



Coaching and Community - Eileen developed leadership perspective through years of private business coaching with the Mike Ferry Organization, Larry Kendall, founder of Ninja Selling and others. Team members continue with Ninja systems and coaching through Lorna Hines and other real estate leaders. Equally committed to immersion in local communities, organizations with whom we have worked include: the Berkeley Chamber of Commerce's Leadership East Bay. the Marin Leadership Institute, the University of Delaware Bay Area Alumni Association, and boards and committees of civic, arts, business and education organizations.



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