



Money

Taxes

Evaluate

Envision



Health

Safety

Trust

Cash
flow

Explore

Educate

Social

Emotional



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Version 2026.03

Priorities

Life
Style

Downsize

Home

Help

Family

Friends

Burdens

Repairs



Stage 1:
I Might Want to Go..

Stay or Go Workbook

Clarifying Your Future Housing Decision

Part of the Stay or Go Homeowner Planning System™

Created by, Brian Schwatka, Senior Transition Specialist & Realtor (DRE#01426785)

Brian Schwatka: Cell/Text: 408-499-9561 email: Brian@StayOrGoHomeowner.com

Homeowner Information

Owner 1: _____ Age: _____

Owner 2: _____ Age: _____

Health and Support Network (Friends, Family and Neighbors)

Relationship	Name	Who lives in	Can support me?	
My: _____	_____	_____	YES	NO
My: _____	_____	_____	YES	NO
My: _____	_____	_____	YES	NO
My: _____	_____	_____	YES	NO

My main concerns are:

- | | |
|---|--|
| ☐ Downsizing | ☐ Home condition |
| ☐ Outliving my funds | ☐ Health condition |
| ☐ House-Rich, Cash-Poor | ☐ Retirement Communities |
| ☐ Changing my mind | ☐ Taxes (Capital Gains) |
| ☐ Occupying or Vacating | ☐ Co-Owner passing away |
| ☐ Proximity to friends/family | ☐ The in-home care industry |
| ☐ Pets | ☐ _____ |
| ☐ Fluctuating real estate market | ☐ _____ |

The Real Decision Isn't About the House:

Deciding whether to stay in your home or transition somewhere new may be one of the most important decisions of your life. If that decision feels heavy, that's completely normal. Life decisions often bring fear, uncertainty, and doubt. We're here to help you with that.

To help homeowners think through this crossroads, I created the **Stay or Go Planning System™**. Your Stay or Go Journey has 3 stages:



Stage 1: I might want to go (**this workbook**)

Stage 2: How it All Works (the pre-transition guide)

Stage 3: I'm Ready to Go (The FlightPlan)

In this workbook, you are in Stage 1, where we will guide you through a simple 5-step framework to help you think clearly about this decision (see page 4).

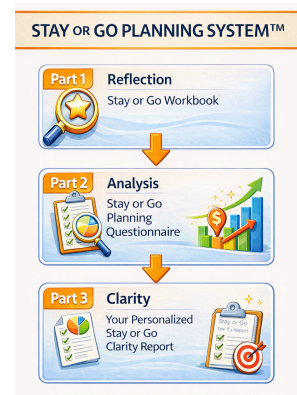
Here's what each part of the Planning System includes:

Part 1 (Reflection): This Stay or Go Workbook: StayOrGoHomeowner.com/start

This workbook helps you slow down and reflect on what matters most to you—your vision for the future, your current situation as a homeowner, and an introduction to your available housing options.

Part 2 (Analysis): The online Stay or Go Planning Questionnaire:

Once you've gathered your thoughts, the online questionnaire organizes your answers, helps you explore your options, and evaluates the financial side of your decision. When completed, it generates your personalized Stay or Go Clarity Report



Part 3: (Clarity) The Stay or Go Clarity Report™, summarizing your vision, homeownership, community options, priorities, home value, financial outlook, and possible next steps.

To complete the **full planning process** and receive your personalized Stay or Go Clarity report, visit: StayOrGoHomeowner.com/plan

Let's begin..

Brian Schwatka: Cell/Text: 408-499-9561 Email: Brian@StayOrGoHomeowner.com

A Simple 5-Step Framework for Thinking About the Decision

After helping hundreds of homeowners through this moment in life, I realized something important. People do not need more information, they need a **way to think about the decision**.

That realization led to the creation of the **Stay or Go Decision Framework™**, which organizes the decision into five simple steps.

Step 1, we clarify your vision for the future.

Step 2, we evaluate the reality of your current situation.

Step 3, we educate and explore the options available to you.

Step 4, we build confidence by understanding the financial implications of those options.

Step 5, we arrive at a decision that allows you to move forward with clarity and direction.

These 5 steps in this workbook make up Stage 1 of your transition journey:



The ultimate goal for all homeowners:

- Maintain financial security
- Preserve independence without burdening others
- Stay connected and engaged with life

A Growth Mindset says:

- I have declines in some areas of my life, but I have improvements in other areas.
- The quality of my life is up to me, and I can change it.
- How can I help others?

Brian Schwatka: Cell/Text: 408-499-9561 Email: Brian@StayOrGoHomeowner.com

Preparing Your Mind for Your Next Chapter

Before we talk about where you should live, it's helpful to think about how you want to live. Most people spend time planning their finances for retirement, but very few people spend time planning the lifestyle they want during the later chapters of life. To understand this idea, it helps to think about the three different "spans" of life.

The Three Spans of Life

Most people plan financially for retirement. Very few plan emotionally for how they want to live.

LifeSpan – How long you'll live

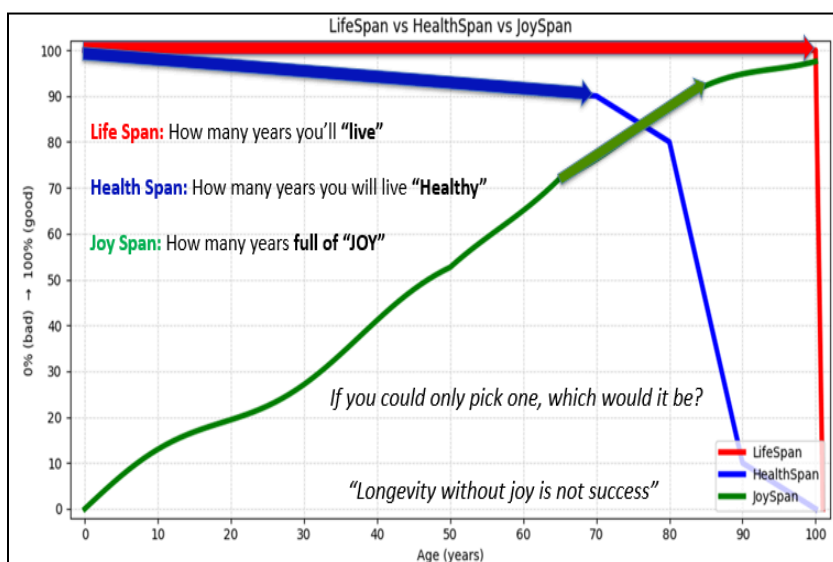
HealthSpan – How long you'll live healthy

JoySpan – How long life feels meaningful, connected, and fulfilling

"Longevity without joy is not success"

Question: If you could only improve one of these going forward, which would matter most to you?

☐ LifeSpan ☐ HealthSpan ☐ JoySpan



Happiness vs. Joy

Happiness is temporary and circumstantial. Joy is deeper, internal, and sustainable.

Joy is *shaped* by:

Growth and Adaptation: Getting out there and making changes
Connection and Community: Enhancing and growing relationships
Daily Environment: Where you live matters. Does it bring you joy?
Support and Stimulation: Doing things for ourselves and for others



Joy is *hindered* by Isolation:

Isolation leads to declines in; mental, physical, cognitive, health support, and socialization
Joy doesn't happen by accident. It is something you design for. **You can choose joy**

Brian Schwatka: Cell/Text: 408-499-9561 Email: Brian@StayOrGoHomeowner.com

A Quick Check-In

When you think about making a housing transition, how do you feel? (**Check all that apply.**)

- | | |
|--|--|
| ☐ Overwhelmed | ☐ Curious, but not ready |
| ☐ Unsure where to start | ☐ Relieved to even be thinking about it |
| ☐ Afraid of making the wrong decision | |

The Fence

Many homeowners find themselves sitting on what I like to call “the fence.” The fence represents the space between staying and going. It often feels like the safest place to sit because it allows people to postpone the decision. When you are on the fence, you don’t have to commit to anything yet. But over time, the fence can quietly create stress. People think about the decision again and again. They gather information. They talk with friends. Then they set the decision aside for a while. Later the thoughts return, and the cycle repeats itself.

This is sometimes called “*paralysis of analysis*.” If you find yourself on the fence, you are not alone. Many homeowners experience the same thing.

The purpose of this workbook is not to rush you off the fence. The purpose is simply to help you see the situation more clearly so that when the time comes, you feel comfortable stepping forward. **Indecision feels like not choosing — but it *is* a choice.**

Common reasons people stay on the fence:

- ☐ Emotional attachment to the home
- ☐ Fear of regret
- ☐ Not wanting to admit something has changed
- ☐ Worry about burdening others
- ☐ “I’ll deal with it later”



You’re not lazy. Letting go is hard.

The Relief of Clarity

What surprises many people is this:

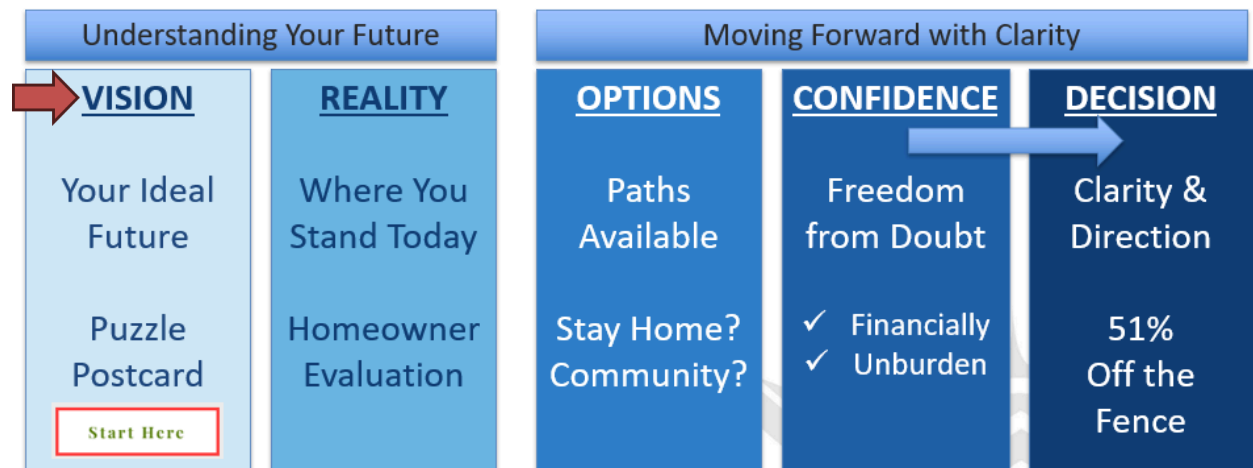
- Peace often comes *before* a move
- Mental stress decreases once there is direction
- Clarity allows planning instead of worrying



Brian Schwatka: Cell/Text: 408-499-9561 Email: Brian@StayOrGoHomeowner.com

STEP 1 of 5: A VISION of Your Ideal Future

Let's begin with Step 1 of the 5-step Stay or Go Framework:



The Puzzle (Your Vision Comes First):

Before deciding whether to stay or go, it helps to imagine the life you want to be living several years from now. Think of it like assembling a puzzle. Imagine dumping a thousand puzzle pieces onto a table but the picture on the box is missing, it becomes extremely difficult to know where to begin. The pieces may all be there, but without the picture, the puzzle feels confusing and frustrating.

Your vision for the future is the picture on the puzzle box. If you don't know what you're building toward, every decision feels uncertain. But once the picture becomes clear... You can dump out the pieces, sort the corners, find the edges, and start building with confidence.



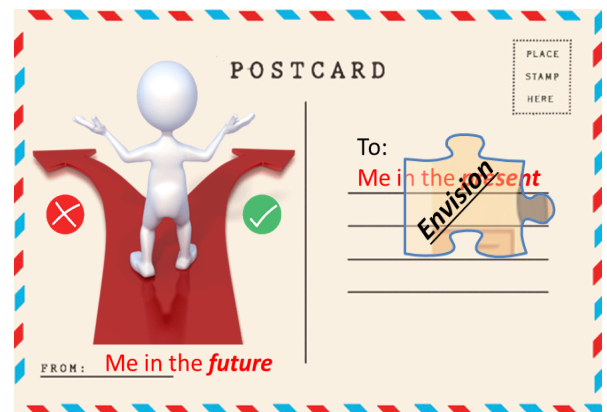
NOTE: The next exercise can be completed online at: StayOrGoHomeowner.com/plan

Brian Schwatka: Cell/Text: 408-499-9561 Email: Brian@StayOrGoHomeowner.com

STEP 1 of 5: VISION Exercise: The Postcard from the future

It's time to look forward. You can't leave your dreams and decisions to chance. If you don't have a clear picture of where you see yourself in 10-15 years, you'll end up wherever life throws you. We need a pro-active meaningful plan, not a reactive mystery plan. Let's create a roadmap so that you can make the best decisions for your future!

We're going to define what is most important to you so that when you need to make difficult decisions, you'll pick the best option that matches your vision of the future, not just your present moment impulse.



Take some time to yourself to clear your mind of all the craziness in the world. ***This is the most important part of your Stay Or Go Journey.*** Think about what you love and what makes you feel fulfilled. This will help us gain some clarity and purpose for the next chapter in your life.

Let's have some fun fantasizing about what a perfect day/life looks like for you. Grab a pad of paper, a glass of wine, coffee or tea and get comfortable. Close your eyes and picture yourself at some point in the future (5 or 10 years down the line), fully living your dream and fulfilling your purpose everyday. Engage all of your senses. Describe what you experience as you move through your days and weeks.

Write down some bullet points and then turn that into a written story format. Be sure to state everything in the present tense and keep it positive. Focus on pleasant images and describe what you see as though it were happening right now.

Where are you? What does it look, sound and feel like? What are you doing? Who is with you? What do you need so that every day is joyful? What must you avoid to be happy? Pack it with passion! Make it authentic, grand, optimistic and wondrous!

By the end of this exercise you can put it all together into a comprehensive picture so that you can make decisions and create the steps that will take you toward this satisfying future. These compelling images will motivate you, keep you energized and give you a target to shoot for.

And best of all, this exercise will help you make the best decisions for your future, whether you are staying or going.

Here are some ideas for what you may want MORE of in your life:

- ☐ Good healthcare nearby
- ☐ Friendships with new neighbors
- ☐ Time with friends and family
- ☐ Learn a new hobby
- ☐ Read or Write books
- ☐ Feeling safe and secure
- ☐ Join or start a club
- ☐ Take/Teach educational classes
- ☐ Go to church, pray, meditate
- ☐ Swim, Yoga, Stretch, Walk
- ☐ Forests, lakes, mountains, rivers



- ☐ Land or large campus to walk on
- ☐ Volunteer, join, or create a cause
- ☐ Financial freedom and consistency
- ☐ Go to plays, concerts and events
- ☐ Travel and adventure (bucket-list trips)
- ☐ Play golf, bocce, pickleball, etc.
- ☐ A simplified life
- ☐ Play chess, bridge, hearts
- ☐ A greater sense of purpose
- ☐ Take more Naps!
- ☐ Live my best life ever!



When am I at my best? - What's my idea of being happy? - What brings me joy?:

Here are some ideas for what you may want LESS of in your life:

- ☐ Barking dogs, squawking birds
- ☐ Home maintenance
- ☐ Home upgrades
- ☐ Loneliness or isolation
- ☐ Traffic congestion and road rage
- ☐ Feeling like a burden to the family
- ☐ The neighborhood that has changed
- ☐ Waiting rooms and medical paperwork
- ☐ Solicitors, door-to-door salespeople



- ☐ Security systems and crime
- ☐ Home clutter and all the stuff
- ☐ Cooking all the time
- ☐ Bills, mortgages
- ☐ Uncertainty about the future
- ☐ Unreliable in-home care services
- ☐ Technology frustrations
- ☐ Questionnaires to fill out...
- ☐ Responsibilities!



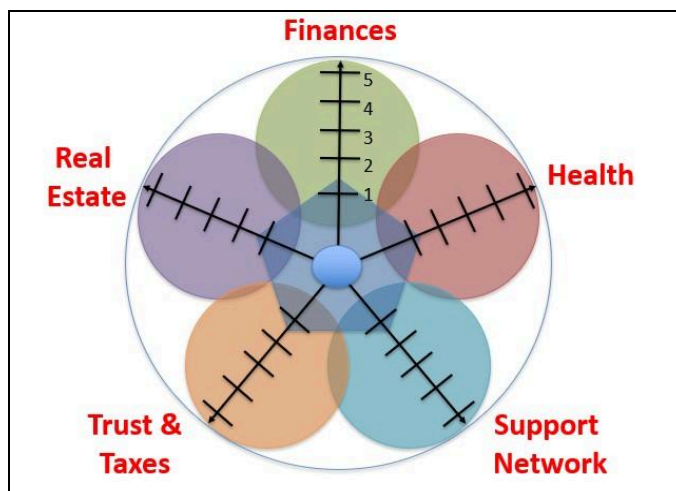
When am I at my worst? - What drives me crazy? - What steals my joy?:

STEP 2 of 5: REALITY Exercise: Understanding Your Homeownership

NOTE: The next exercise can be completed online at: StayOrGoHomeowner.com/plan

Self-Evaluation Instructions:

- 1) Answer 5 questions, in each of the 5 categories.
- 2) Add up the number of YES answers and score the number at the bottom of each.
- 3) Starting from the center of the wheel, ⇨ ⇨ ⇨ ⇨ plot your scores (1-5) in each category.
- 4) Connect the dots and you will see how balanced your wheel is, or isn't...



Evaluating Your Financial Position:

- | | | | |
|---|---|-----|----|
| ☐ I know exactly what my monthly income and expenses are: |  | Yes | No |
| ☐ I am cash flow positive every month (maintenance & emergencies): | | Yes | No |
| ☐ I have an investment portfolio to support my long-term needs: | | Yes | No |
| ☐ I have liquid funds to pay for in-home care services (\$6K-\$20K/Mo.): | | Yes | No |
| ☐ I have a formal written financial plan that spells out my future: | | Yes | No |

How many YES answers did you answer above: 1 2 3 4 5
(plot your score on the wheel above)

Evaluating Your Physical (Health and Social) Position:

- | | | | |
|---|---|-----|----|
| ☐ My health is good and will stay relatively the same for the next 5-10 years: |  | Yes | No |
| ☐ I stay physically and mentally active on a regular basis: | | Yes | No |
| ☐ I have a strong social life and engage in meaningful activities: | | Yes | No |
| ☐ I still enjoy cooking, driving, and doing things on my own: | | Yes | No |
| ☐ I can relocate to any area without ties to my doctor(s): | | Yes | No |

How many YES answers did you answer above: 1 2 3 4 5
(plot your score on the wheel above)

Brian Schwatka: Cell/Text: 408-499-9561 Email: Brian@StayOrGoHomeowner.com

Evaluating Your Personal (Support Network) Position:

☐ I live with someone or have a consistent companion:	Yes	No
☐ My close family or adult children live nearby:	Yes	No
☐ Local friends, family, or neighbors are willing to care for me:	Yes	No
☐ I feel emotionally supported and socially connected:	Yes	No
☐ I can relocate without ties to my friends, groups, hobbies	Yes	No



How many YES answers did you answer above:

1 2 3 4 5

(plot your score on the wheel above)

Evaluating Your Trust & Taxes Position:

☐ I have a current living trust and estate plan in place:	Yes	No
☐ I have reviewed my trust in the past 5 years:	Yes	No
☐ I know how the title is held to my home	Yes	No
☐ I know what to do when/if a co-owner passes away:	Yes	No
☐ I have a list of home upgrades and the costs for tax purposes:	Yes	No



How many YES answers did you answer above:

1 2 3 4 5

(plot your score on the wheel above)

Evaluating Your Real Estate (Functionally) Position:

☐ My home is in excellent condition and doesn't need major repairs:	Yes	No
☐ I love my home's layout and how it fits my lifestyle today:	Yes	No
☐ I can afford to maintain my home without stress:	Yes	No
☐ My home has been upgraded for safety	Yes	No
☐ My home has a downstairs bedroom and full bath:	Yes	No



How many YES answers did you answer above:

1 2 3 4 5

(plot your score on the wheel above)

STEP 3 of 5: OPTIONS: Continue Your Education

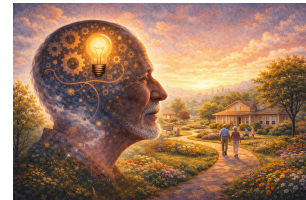
The following **educational webinars** are designed to help homeowners better understand their options and move toward clarity about their future. stayorgohomeowner.com/webinars

Webinar #1: The Psychology of Your Transition - Preparing Your Mind for the Next Chapter

Deciding whether to stay in your home or move somewhere new is more than a housing decision—it's a life decision. Many homeowners feel overwhelmed or "on the fence." This presentation explores why this decision can feel so difficult and how preparing your mindset can bring clarity and relief.

Topics include:

- Why housing decisions are emotional before they are logical
- LifeSpan vs. HealthSpan vs. JoySpan
- Why homeowners get stuck "on the fence"
- The relief that comes with clarity



Webinar #2: Should I Stay or Should I Go? - How to Decide with Clarity and Confidence

This webinar introduces the Stay or Go Decision Framework, a structured way to think about this crossroads and evaluate whether aging in place or transitioning might be right for you.

Topics include:

- Evaluating your situation as a homeowner
- Aging in place vs. transitioning
- **The Pros and Cons of in-home care vs. retirement communities**
- The two goals most homeowners share:
 - Not outliving their funds
 - Not burdening others



Webinar #3: Retirement Living Communities 101 - Understanding Your Options

Many homeowners avoid retirement communities simply because they don't know how they work. This educational session explains the different types of communities and the lifestyle, services, and care they offer.

Topics include:

- 55+ Active Adult communities
- Independent Living and Assisted Living
- Continuing Care Retirement Communities (CCRCs)
- Entrance-fee vs. month-to-month communities
- Care options such as Assisted Living, Skilled, and Memory Care



Brian Schwatka: Cell/Text: 408-499-9561 Email: Brian@StayOrGoHomeowner.com

STEP 3 of 5: OPTIONS: Understanding Different Retirement Communities:

1. 55+ Active Independent Living Communities (Home Purchase)

Description: Gated neighborhoods designed for adults 55 and older who are fully independent.

Housing: You purchase a home, often in a planned community with resort-style amenities.

Services & Amenities: Clubhouse, fitness center, social activities, pools, golf courses.

Care Provided: None—these communities do not provide healthcare or personal care services.

Ideal For: Healthy, active adults seeking a social, maintenance-light lifestyle.

2. Independent Living with Assisted Living Communities

Description: Rental-based communities offering independent apartments with assisted services.

Services & Amenities: Meals, housekeeping, transportation, social events. Assisted living residents receive help with daily activities such as bathing, dressing, and med management.

Care Provided: Minimal to moderate care depending on the level of assistance needed.

Ideal For: Seniors who are mostly independent but may need help with some daily activities.



3. Skilled Nursing Facilities

Description: Also called nursing homes, these provide 24-hour medical care and rehab services.

Services & Amenities: Nursing staff, physical therapy, med-mgmt, long-term/short-term rehab.

Care Provided: High-level medical and personal care.

Ideal For: Seniors recovering from illness or surgery, or those with ongoing medical conditions.

4. Memory Care Communities

Description: Specialized assisted living facilities for individuals with forms of dementia.

Services & Amenities: Secure areas, structured routines, cognitive activities and trained staff.

Care Provided: Safety monitoring, personal care, and memory-support programs.

Ideal For: Seniors with memory loss who require specialized supervision and care.



5. Continuing Care Retirement Communities (CCRCs)

Description: Full-service campuses offering all levels of care in one location.

Services & Amenities: Dining, housekeeping, activities, transport, & on-site healthcare services.

Care Provided: Residents move between different levels of care without leaving the community.

Ideal For: Seniors planning for the long term who want stability, convenience, and the peace of mind of having future care guaranteed. CCRCs offer more predictable costs and completely unburden families.

Bravo, You're doing great!!

You've now completed the first 3 of the 5 steps in Stage 1 of your journey:

Step 1: Vision

Step 2: Reality

Step 3: Options



But eventually every homeowner arrives at the same practical question:

“Can I actually afford the future I’m imagining?”

This is where financial clarity becomes important.

Next, the online questionnaire will help you complete the remaining 2 steps:

Step 4: Confidence

Step 5: Decision

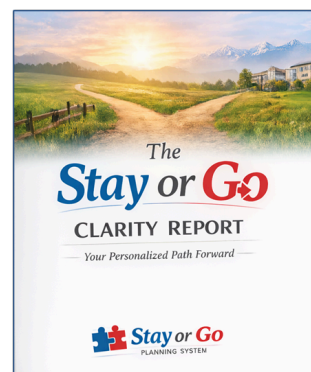
Together, the workbook and the online questionnaire make up your **Stay or Go Planning System™**



When you finish the online questionnaire, you will receive your personalized **Stay or Go Clarity Report™**, which summarizes your vision, homeownership, priorities, financial outlook, housing options, and possible next steps.

You can give this report to your family, a retirement community Sales Director, or to a financial planner so they have all of the information they need to help you decide.

Most homeowners find the Planning System takes about 20–30 minutes, especially since much of the thinking has already been done in this workbook.



It's time to continue the Planning System online: ➡ stayorgohomeowner.com/plan

Brian Schwatka: Cell/Text: 408-499-9561 Email: Brian@StayOrGoHomeowner.com

STEP 4: CONFIDENCE Building Clarity Through Your Options and Finances

The online questionnaire will guide you through several sections, including:

Your retirement community preferences

If you were to consider transitioning to a retirement community someday, what would matter most to you? This section helps clarify your preferences, including:

- Location and environment
- Lifestyle amenities and activities
- Dining and social opportunities
- Healthcare availability



Prioritizing what matters most

Once your preferences are identified, the Planning System helps you rank what matters most to you. By prioritizing your preferences, the system helps you compare different community types more effectively.

Your home value and capital gains estimate

Understanding this information can dramatically improve your confidence when considering different housing options.

- Your home's current market value
- Possible capital gains tax considerations
- How much equity may be available for future housing or care



Your personalized financial roadmap

Finally, the Planning System brings everything together. Based on the information you provided, the system helps outline a financial roadmap that compares possible paths forward.

This may include:

- Aging in place with in-home care
- Relocating to a retirement community
- Which communities you can afford
- Planning for long-term care needs



STEP 5 of 5: DECISION: Let's help you feel confident to take the next step

Step 5 is about reaching enough clarity to move forward with your next best step — whether that means staying, planning further, or meeting with Brian. Once you've completed the on-line Planning System Questionnaire and received your Clarity Report, the next step is to meet with Brian to review your results and walk through what's next.

- Your past/current Homeownership
- Home improvements and current value
- Capital Gains Taxes – Step up in basis?
- Financial / Trust / Taxes
- Health and Support Network
- Vision of the future and prioritization
- Staying in your home (age-in-place)
- Relocation to another area
- Retirement Community Differences
- Which communities are best for YOU
- Fluctuating Real Estate Market
- Sell for cash-out or Rent for cash-flow?
- How to hold title and avoid probate
- Occupy or Vacate your home if selling?
- Creative financing so you can move first
- Downsizing tips and tricks
- Home Preparation Do's and Don'ts
- Selling "as-is"
- Real Estate 101
- Marketing your home to the World
- Home Pricing with a Comparative Market Analysis (CMA)
- Timeline of your transition



To schedule a personal Homeowner Analysis with Brian, on the day and time of your choice, go to: www.stayorgohomeowner.com/appointment



Brian Schwatka: Cell/Text: 408-499-9561 Email: Brian@StayOrGoHomeowner.com

Two More Important Conversations:

As you explore your options, two conversations can provide valuable clarity: one with a retirement community sales director and one with a financial planner. Each offers important insights that can help you make confident decisions about your future.

Meeting with a Retirement Community Sales Director:

Topics often include:

- Entrance fees vs. month-to-month pricing
- Monthly costs and included services
- Financial assessment to age 105
- Dining, activities, and wellness programs
- Assisted living, memory care, and skilled options
- Waitlists and availability



Meeting with a Financial Planner:

A planner can help you evaluate:

- Your current assets, income, and expenses
- Future healthcare and long-term care costs
- Whether aging in place or community living fits your finances
- The financial impact of selling your home
- Potential strategies to reduce capital gains taxes

This type of planning helps ensure that your decisions support your long-term goals and reduce the risk of outliving your financial resources.

Together, these two conversations help answer two of the most important questions homeowners face:

- What kind of life do I want to live?
- Can I afford the future I'm imagining?

When lifestyle and finances are both understood clearly, making the Stay-or-Go decision becomes much easier.

Brian Schwatka: Cell/Text: 408-499-9561 Email: Brian@StayOrGoHomeowner.com

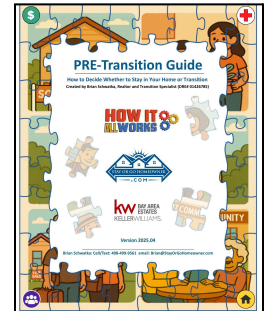
STAGE 2 of 3 (of your transition): How it All Works

You've now **completed Stage 1** of your transition journey: **"I Might Want to Go."**

If you decide to continue moving forward, the next two stages will guide you through planning and execution.

The **Pre-Transition Guide** will walk you through everything that happens between the moment you begin planning and the day you move into your new home, including:

- Before you join a waitlist
- After you're on a waitlist
- Once you've selected your new home
- During your move-out and move-in to the community



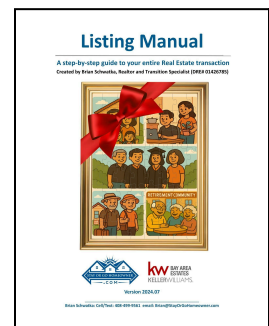
Most of my clients begin this process **1–2 years before their move**, allowing them to plan thoughtfully, avoid stress, and make decisions at their own pace.

Stage 3 of 3 (of your transition): I'm Ready to Go

Once you've chosen your next home and are ready to move forward, it's time to focus on the final step — selling your current home. This is where your **Real Estate "Flight Plan"** comes into play. Just like a pilot would never take off without a detailed plan, this stage ensures that every step of your home sale is carefully organized and executed.

The **Listing Manual (Flight Plan)** will guide you through:

- Selecting your "Pilot" (Realtor)
- Preparing your home for the market
- Understanding reports and disclosures
- Navigating offers and contracts
- Moving through escrow
- Arriving at your new home



This step-by-step process is designed to help you achieve the **best possible outcome**, while minimizing stress and avoiding costly mistakes.

Brian Schwatka: Cell/Text: 408-499-9561 Email: Brian@StayOrGoHomeowner.com

A Final Thought

Thank you for taking the time to work through the Stay or Go Workbook.

My hope is that these exercises helped you slow down, reflect on what truly matters, and begin thinking about your future with greater clarity and confidence. For many homeowners, simply organizing their thoughts is the first step toward reducing the stress and uncertainty that often surrounds this decision.

Whether you ultimately decide to stay in your home or transition somewhere new, the goal has always been the same — to help you make thoughtful decisions that protect your financial security, preserve your independence, and keep you connected to the people and activities that bring meaning and joy to your life.

If a move does become part of your next chapter, I would be honored to be one of the Realtors you consider interviewing. Helping homeowners navigate this transition in a thoughtful and organized way has been the focus of my real estate practice for more than two decades.

If you would like to learn more about how I help homeowners prepare, market, and sell their homes, please visit: www.stayorgohomeowner.com/sell

If you would like to talk through your situation or simply ask a few questions, you are always welcome to schedule a conversation directly on my calendar:

www.stayorgohomeowner.com/appointment

I hope that the picture on your puzzle box continues to become clearer — and that the next chapter of your life is filled with purpose, connection, and joy.

Warm regards,

Brian Schwatka: Realtor, Transition Specialist
Creator of the Stay or Go Homeowner System™
Keller Williams Bay Area Estates
Agent DRE# 01426785
Broker BRE# 01526679
16780-A Lark Ave.
Los Gatos, CA. 95032



Brian Schwatka: Cell/Text: 408-499-9561 Email: Brian@StayOrGoHomeowner.com