

the Deanna E. Kory team

WEST END AVENUE



review

Spring 2006 Edition



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What's Happening in Today's Market?

Like most of residential real estate in the city, West End Avenue has been affected by general market trends. On the whole the market has softened primarily because of the increase in inventory and escalating interests rates. That said, a certain segment of the market remains fairly strong and top-of-the-line properties are commanding top prices. The question that many would-be sellers are asking is whether the dip in prices is temporary or a more lasting phenomenon. Although it is hard to predict definitively, it is safe to suggest that considering the downturn of the stock market, the likelihood of further increases in interest rates and the continuing high price of oil, may put the brakes on price hikes in real estate. For these reasons it would be prudent on the part of potential sellers, including those on West End Avenue to consider putting their property on the market. In fact all market prognoses indicate that prices may go further down before they experience new hikes. The next five weeks are still considered a part of the high season with

many ready, willing and able buyers ready to commit to the right apartment.

To be more specific about West End Avenue, many potential buyers know that the Avenue has been and continues to be a favorite place of residence for many New Yorkers. It is close to recreation in Riverside Park and Central Park and a block away from the convenience of Broadway stores, entertainment, and transportation. It also affords an oasis feel amongst urban life, while still enjoying everything the city offers. We would like to believe that West End Avenue would be immune from market fluctuations but, with the exception of a few choice buildings, it is in the same camp as the rest of the market.

More interestingly, however, as much as West End Avenue is a desirable residential area there are many inconsistencies in sales prices.

Studios: Interestingly, the studio market by and large remains stable on West End, partly because there are not

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Current Market Availability

The market area includes all buildings on West End Avenue from the north side of 70th to 96th Street

Numbers of Rooms	Number On The Market	Price Range
2 - 2.5	9	\$289K - \$450K
3 - 3.5	27	\$379K - \$900K
4 - 4.5	17	\$699K - \$1,650M
5 - 5.5	11	\$1,145M - \$1,595M
6 - 6.5	8	\$1,425M - \$2,325M
7 - 7.5	4	\$1,795M - \$3,250M
8 - 8.5	3	\$2,995M - \$4,250M
9 - 9.5	1	\$4,450M
10 +	4	\$5,350M - \$11,750M
PENTHOUSE	2	\$895K - \$1,750M

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corcoran

corcoran group real estate
The Corcoran Group is a licensed real estate broker.

660 Madison Avenue, New York, NY 10021

Sales in Contract (last 6 months)

ever enough studios on the market at any given time. Moreover, most West End buildings do not contain studio units and therefore the demand remains high; supply low and the market in this category is as strong as it has ever been.

One and Two Bedrooms: Of particular note in this segment is the increase in inventory of the 1-2 bedroom apartments. Those are the size units, which at this time seem to be hit harder than the rest of the market. This may be partially due to the fact that the buyers for this type of property are the most strongly affected by increases in interest rates. These units are staying on the market for longer periods of time and there is some downward pressure on prices.

Classic-Six Rooms: The Classic 6-room category remains fairly strong. Like the studio market, the classic 6 market has experienced a dearth of available units. The larger six-rooms always fare the best. An example is a large classic-six with a true size of 2000 square feet that was listed in February (always an active month). The property was located in the mid-West 80's on West End Avenue. It was converted into a three bedroom without a maid's room, but with a large kitchen and a small interior playroom. While it came on the market in the \$2,300,000 range, it generated several offers and went into contract way over the asking price. Then there were others which remain unsold: for example, a comparably-sized unit was listed for sale in a similar building just a block away, but seeing the success of the other one, it came on the market at \$2,500,000. That unit is still on the market, and has since been reduced several times. Currently it is priced at \$1,995,000. I suppose there are two lessons to be learned: 1) there may be no logic or consistency and 2) pricing the property correctly appears to be the right way to go which often generates higher prices than sellers expect.

Classic Seven-, Eight- and Nine-Rooms: In the classic 7 and larger size

Numbers of Rooms	Number On The Market	Price Range
2 - 2.5	9	\$289K - \$475K
3 - 3.5	11	\$399K - \$795K
4 - 4.5	8	\$600K - \$1,400M
5 - 5.5	9	\$720K - \$2,100M
6 - 6.5	9	\$1,495M - \$2,500M
7 - 7.5	2	\$2,295M - \$3,750M
8 - 8.5	1	\$2,100M
9 - 9.5	3	\$1,195M - \$3,695M
10 +	None	N/A
PENTHOUSE	2	\$1,150M - \$1,475M

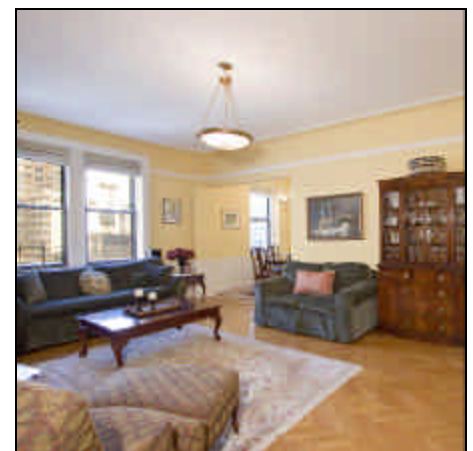
units, there also have been some properties which have gone into contract fairly quickly, while others are still on the market: An oversized classic 8-room above 3000 square feet in the low 90's on West End that came on the market at \$4,200,000, but never moved until the price was reduced to below the \$4,000,000 mark. Two people put in an offer and the seller received the reduced asking price. Another example: a nine-room home in the low 80's on West End came on the market for \$3,395,000. It was such a low price it was sold well above the asking price within a few days. Finally, there are a surprising number of super large apartments that are just sitting on the market. At the present, there are five units of nine-rooms or more! Most are sitting due in part to overpricing, but also to the fact that almost all of these apartments need work and don't show well. Generally Classic 7, 8 and 9-rooms are still relatively few and far between. The prices have by and large held with some surprises in both directions: There is some upward pressure for the popular units and buildings and downward pressure on a few others specifically unrenovated apartments with high maintenances. But, these market segments are reasonably stable in general if not slightly above average.

Overall, West End Avenue continues to be a favorite place to call home for both locals and people relocating to

New York. Generally an investment on the Avenue will hold up over time quite well and is considered by most real estate analysts and appraisers as a very good investment. We welcome your comments and questions regarding wonderful West End Avenue!

**All prices listed in this newsletter are deemed to be accurate. However, since coop prices are private, we may occasionally be off a bit without our knowledge. Also note that we have included buildings with West End Avenue addresses only. Although many buildings located on side streets are considered part of the West End / Riverside Drive area, we have not included them in this report.*

270 WEST END AVENUE 7E ON THE MARKET



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PASTORAL ELEGANCE OF THE 18TH CENTURY NEW YORK CITY'S FIRST PARKS

By Deanna E. Kory

Before the Upper West Side became a bustling neighborhood filled with elegant apartment buildings, scenic parks, and unique shops, it was a wooded retreat for the wealthy scions of eighteenth-century New York society. What follows is a brief history of the Upper West Side when it was known largely as Bloomingdale, the country playground of New York's eighteenth-century elite.

As many New Yorkers know, the original Dutch city of New Amsterdam was nestled at the tip of Manhattan Island, facing outward into the bay to apprehend enemies from the east while a wall protected the small settlement from invaders from the north. The wall, which meandered along present-day Wall Street, constituted the northern boundary of what would, in 1664, become New York; what lay beyond was wilderness.

The Dutch had named the wilds to the north Bloemendaal, which the English tongue soon changed to Bloomingdale. Bold Dutchmen had ventured into this forest as early as the 1630's, when one brave man established a tobacco plantation near what is now Eleventh Avenue and 42nd Street. Yet for most of the seventeenth century, the area remained sparsely settled. Those that did live north of New York's great wall largely engaged in agriculture. As the century progressed, the output of tobacco and other agricultural produce increased, leading the governor's council to order the clearing of a road through this now productive land. The Bloomingdale Road, which would later become

Broadway, was born.

While the road had been justified by colonial officials as a means for transporting to the city the plethora of goods the area was producing, it also served as a means for the city's elite to establish country estates in the fashion of English aristocrats. By the 1770's, Bloomingdale was home to many thriving country homes, the politically- and economically-important DeLancey family owning many of them. Little Bloomingdale, the 300-acre estate of James DeLancey, Jr., was one of the



first centers for horse-raising and breeding in the United States. Another DeLancey, this one Oliver, owned a similarly large estate with an elegant home perched above the bluffs near what is now Riverside Drive and 87th Street. But perhaps the most elegant of all was Elmwood, the home of Charles Apthorpe. Although born in Boston, Apthorpe's fortune, which was derived from land speculation and contracting goods for the British Army, soon landed him positions on the colonial governor's royal council as well as governor of King's College (now

Columbia University). His elegant Palladian-style mansion was located near what is now Columbus Avenue and 91st Street, and the luxurious hospitality Apthorpe offered soon made a stay at Elmwood one of the most sought-after invitations of the late-eighteenth century.

The pastoral elegance Bloomingdale offered was interrupted, however, by the onslaught of the Revolutionary War. As the British held New York City throughout much of the war, the future Upper West Side became an area of strategic importance. General George Washington even maintained temporary headquarters at Apthorpe's Elmwood when the patriots pulled out of the City in 1776. English generals, impressed by the Palladian elegance that reminded them of home, would occupy Elmwood for several different periods thereafter. But the British did not always remain in firm control over Bloomingdale. As Oliver DeLancey became a Brigadier General in the British Army, his home was a particular target for disgruntled patriots. In November, 1777, a group of marauding patriots invaded his home near West 87th Street, took anything of value they could lay their hands on, and then burned it to the ground. DeLancey's wife was so scared she hid under the stoop while one of her daughters was beaten with a musket. DeLancey's daughter survived the attack, and fled to swampland to the west with her sister and a friend. Another sister attempted to walk to the British encampment two miles south, but got lost along the way. All of the women were eventually found and taken to safety. Interestingly, the swampland that offered two of them shelter would one day become Central Park.

Although many of Bloomingdale's original estates met their end during the Revolution, some remained. Charles Apthorpe was indicted for his treasonous loyalty to the King of England, but

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The Best Kept Secret in Real Estate

The Real Estate IRA

By Adriane G. Berg

The so-called "Real Estate IRA is a unique but little known method of investing for both growth and income. To get the most from this technique you need an independent custodian, a lender if you want to leverage your investment, and an attorney to put the package together. I have helped many people discover the opportunities that the Real Estate IRA has to offer those with IRAs, SEPs or dollars to roll over from 401ks or 403bs. I am delighted to shed more detailed light on how it can work for you.

Basic Goals of the Real Estate IRA.

While the usual goal of the "real estate IRA" is asset diversification, there is the additional appeal of potentially acquiring a retirement home through an IRA. There is concern that desirable property will be out-priced by 2010 as many millions of "baby boomers" relocate to enjoy their post-retirement decades. The real estate IRA can address that concern.

As an example, consider Warren and Phyllis who have postponed buying a condo in Vail for nearly a decade, as their children and work life occupied their time. Now, while they are still working, they find they have accumulated substantial savings in their IRAs, but the cost of the coveted condo has skyrocketed beyond their means. Having discovered Tremblant, another ski community, they do not want this to happen again. They decide to purchase the Tremblant condo in their IRA, rent it out for a few years, then distribute it to themselves for personal enjoyment at retirement. The rents will be received tax-deferred and used to cover maintenance costs and management fees.

The Custodian. The real estate IRA must be in the hands of an independent custodian. Until recently, there

were few such custodians. Today there are at least a dozen banks that actively solicit independent IRA accounts. Each has slightly different requirements and fee structures. Most charge a minimal set-up fee, plus a fee for every transaction, and some charge a percentage of the value of the real estate per year.

Types of Real Estate. The Internal Revenue Code permits real estate of many types to be held in an IRA, Roth IRA, or SEP; however, neither the IRA owner nor his or her immediate family may occupy the property for business or as a residence so long as it is held



in the IRA. The property can be distributed starting at age 59½, just as any other IRA asset. Once out of the IRA, all restrictions on use are lifted.

Tax Treatment. While in the IRA, the property can be rented to others, but not family, excepting siblings and certain other relatives. The rental income received by the IRA is tax-deferred for the IRA owner, or completely tax-free if in a Roth IRA. Except in the case of the tax-free Roth IRA property, upon distribution of the property, any appreciation is taxed as ordinary income.

Advantages of Roth IRA. Owning the property in a Roth IRA has several additional advantages; 1) If the property is kept for at least five years, the gain and rental income is never taxed; 2) the property need not be distributed at age 70½; 3) beneficiaries can inherit the property, or sell it while still in the Roth IRA and distribute the accumulated income and capital gains to themselves tax free; and 4) if the owner continues to work after age 70½; he or she can continue to make contributions to the Roth which can be expended to improve or maintain the property, or pay down any purchase money mortgage.

Mortgages. Mortgages may be assumed by either an IRA or a Roth IRA, but care must be taken to follow the rules precisely, and to understand that the debt may trigger the unrelated business interest tax. The Internal Revenue Code permits ONLY non-recourse loans to be made to the IRA, i.e., in case of default, only the property may be used for collection and foreclosure. Moreover, the mortgage payment must be made ONLY from the funds in the IRA, i.e., the income from the property, already contributed assets, or the yearly contribution. No personal loans or added contributions can be made to bail out an IRA that has a shortfall.

Tenants in Common. For those concerned with the pitfalls of leveraging their IRA assets through borrowing, a better idea may be a consortium with other purchasers, such as a spouse or family member or business acquaintance, to buy property in the name of several IRAs, as tenants in common. An inherited IRA, with multiple beneficiaries, can also be a vehicle for the purchase of real estate, if the beneficiaries can agree to work together in the selection of the property.

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Prohibited Transactions. But while friends and family can join together to buy property, most other transactions between them with regard to the IRA are deemed prohibited transactions. Prohibited transactions include the sale or lease of property directly or indirectly between "disqualified persons," which includes the IRA owner and members of his family, excluding siblings and some others. One cannot sell the property to oneself, nor lend money to the IRA to make the purchase. For this reason, an IRA cannot buy property from the owner or from a disqualified person.

Intrafamily Transactions. It is interesting to note that the following are not considered disqualified persons: siblings, aunts, uncles, step-brothers and sisters, grandparents, and in-laws. They all may offer non-recourse mortgages to the IRA to buy property. As an example, a grandparent can make a loan to a grandchild's IRA to purchase property, or a sister may rent a vacation home from her brother's real estate IRA.

Distributing Property Out of the IRA. Distribution rules are considerably easier than purchasing rules. But note that any gain in value is taxed as ordinary income, not capital gain. If the property was held in a Roth and kept for five or more years, it is distributed tax-free. What if one sells before distribution? The rule is even simpler. The proceeds remain tax-deferred (or tax-free if a Roth), in the IRA.

Minimum Distribution Rules After Age 70½. Minimum distribution must be made from a traditional IRA in the year in which the April 1st falls after the owner has reached age 70½ falls. The real estate value is included in calculating the minimum distribution. But one may select other assets to distribute so long as they are sufficient to meet the minimum distribution test. Because there may not be sufficient other assets, or because the plan may be to distribute the real estate out of the IRA (perhaps to live in the proper-

ty), it may be wise to acquire the real estate in a limited liability company created for the purpose. In that way, the IRA owns a membership interest in the LLC, not the real estate outright. This allows for the flexibility of a gradual distribution of the membership interest, as well as a measure of asset protection so important to property owners with tenants. However, each year's distribution would require a new appraisal. Of course, with a Roth, no tax will be paid on five year-held property.

While the rules governing IRA investments in real estate are complex, such investments certainly can be made and may provide an appealing alternative to many individuals. We would welcome any questions you may have regarding this technique.



Adriane G. Berg is Counsel to the Longevity and Elder Law practice division of Riker Danzig, a New York and New Jersey Law firm,

www.riker.com. Adriane is a speaker in the field of baby boom and senior longevity planning, www.adrianeberg.com. Her latest book, "How Not To Go Broke at 102: Achieving Everlasting Wealth," John Wiley & Sons, 2005 covers the real estate IRA.

If you are interested in a free and confidential price valuation or have questions on the market, please contact
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he was never tried. He regained possession of Elmwood and lived there until his death in 1797. After the war, more and more of New York's elite established pastoral getaways in the northwestern portion of Manhattan Island. Little villages that provided homes for those of more modest means also popped-up along Bloomingdale Road. The entire area became so well-known for its scenic beauty that it became a popular spot for Sunday drives. George Washington himself even enjoyed its charms while he resided in New York City when it was the nation's capital from 1789-90. Taverns, inns, and tea gardens soon popped up to entertain



those traveling north to enjoy the beauties of Bloomingdale; these establishments offered spaces for tea parties, shooting parties, and dances, which, at the Striker's Bay Tavern at West 97th Street, took place on lawns that sloped elegantly down toward the Hudson River. In many senses, Bloomingdale was one of the city's first public parks, replacing public spaces like the Bowling Green and the Battery which were being hemmed in by the growing city. As such, the Upper West Side has a truly unique history. Take a stroll through Riverside Park this spring and imagine the eighteenth-century mansions that once crowned the heights of Bloomingdale!

Feng Shui for Sellers and Buyers too...

By Elana Kilkenny

In today's real estate market there are many variables that contribute to a buyer purchasing a particular property; often a preeminent factor is their emotional response to a specific home. Keeping this principle in mind, many sellers are employing Feng Shui principles to sell their homes more successfully.

Feng Shui is the intuitive art of creating environments that promote harmony, love, health and wealth. There are many different factors both tangible and intangible that contribute to the "feel" of a property, a modern application of Feng Shui

offers many practical and affordable enhancement techniques that complement any design style. For sellers, many of these applications can assist them to sell their property more easily and at its highest value. For buyers, these concepts can beneficially provide them with insight into their reactions to different properties and empower them to make a more informed choice about their next home.

First Impressions: The first impression of a home plays a vital role in a buyer's decision-making process. It therefore behooves sellers to pay particular attention to the energy of their home's entry. For instance, a buyer is prone to feel claustrophobic or blocked if upon entering a residence there is a wall/partition nearby or if there are too many objects in that area. To adjust this situation, Feng Shui suggests that you lift the energy of the entry and give a sense of movement. Depending on the home's decor, consider placing a beautiful

mirror, reflective object or metallic wall covering on the offending wall. If hanging such an object reflects a shabby hallway or view, consider using artwork or painting techniques that pull you into the space through perspective and depth. Use ambient lighting (bright but not glaring) in the entry and throughout the entire space to further lift the energy.



Clutter and Life Energy:

Clutter is one of the biggest drains on the energy of a home. Clutter sucks the vitality out of a home, obscures the true dimensions of

the property and might even make a potential buyer question how well the apartment has been maintained. In this case the only way around it is through it; this means de-cluttering your home as opposed to making a common Feng Shui mistake by adding elements like mirrors and crystals to the mix which will only magnify and multiply the clutter. For sellers de-cluttering their home often leads to a more successful sale of their property as well as having a revitalizing effect on their lives during a time where they are already in the midst of a transition (moving to a new home).

Good Design, Challenging Energy:

One of my mottos is that good design is not always good Feng Shui and good Feng Shui is not always good design (although it can be). Your home might look like it comes out of an interior design magazine, but it still might present badly to potential buyers. One way this might happen is that the art and objects in

your space may be overtly violent, aggressive, melancholy or sexual. It is wise for sellers to create an environment that makes it easy for buyers to imagine themselves living there peacefully and happily. For example, a collection of large tribal masks might symbolize travel and power to the seller but feel menacing to a potential buyer. Therefore, sellers should consider editing the art and symbols they have on display in their home while they are in the process of selling it.

Furniture Placement:

Feng Shui contends that a home's furniture should be arranged in a way that creates a balanced flow throughout the space. If the energy in a property feels like it gets lost or moves too fast, sellers can artfully place furniture to slow down the flow in an inviting way. For example, if a property has a large expanse of windows that are visible upon entering a buyer might love the airiness but also feel that the space is cold or that their energy comes into the space and "goes out the window". In this type of layout, consider using items such as low pieces of furniture or heavier sculptural pieces to slow down the flow of energy and keep a buyer's energy in the property while at the same time not blocking the positive features of the windows.

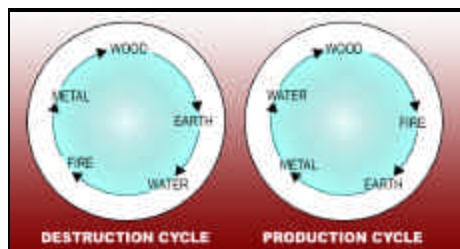
Intangible Features:

In addition to physical clutter, many homes have energetic debris that is built up over time. This can be a result of negative emotions, events, thoughts, stress or financial difficulties that the seller or previous tenants have experienced. Feng Shui contends that these energy patterns become imprinted in the environment and can strongly impact the inhabitants of a home (the sellers) as well as those that visit (potential buyers). In this case, the most thorough and powerful way to clear this energy is by hiring a professional who is experienced in clearing and bless-

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ing spaces. This process brings renewed vitality to a property, can contribute to a more successful sale and often has a healing and transformational effect on the lives of the sellers.

Preparing your property for sale can be a challenging and confusing process but it also has the potential of being an empowering experience of discovering how your environment is impacting you as well as others.



This is just a small sampling of scenarios you may encounter in this process, enlisting the wisdom of a Feng Shui expert can beneficially assist you whether you are selling your home, looking for one, or wanting to make your current residence into an inspiring and nurturing haven.



Elana Kilkenny offers a holistic approach that empowers people to transform their lives and environments. She is an experienced Feng Shui consultant, inspirational psychic, healer, and spirited teacher. Elana's services include: Environment Transformation for Homes and Businesses, Space Clearings and Blessings, and Intuitive Counseling/Energy Healing sessions for individuals and couples. She is also available for corporate speaking engagements and workshops for individuals and businesses.

She can be reached via email at elanakilkenny@yahoo.com or by telephone at 212-873-1190

Transcending the Ordinary in Marketing Properties

The Deanna Kory Team

Our dedication is unflinching when it comes to achieving the widest exposure possible for our exclusive properties. We offer innovative and creative ideas to showcase the properties such as special events where we gain the attention of potential buyers, the brokerage community, and the media.

Deanna was recently quoted in New York Magazine regarding special events

to expose properties. We hosted a beautiful cocktail party at a Fifth Avenue residence featuring a professional quartet with opera singers, including one of our own team members....Karen Kelley (our team is comprised of limitless diversity and talents)!

Not only did we gain exposure from the event, our efforts were doubled with the attention of the media!

NEW YORK

Let's Put On a Showing!

Nobody's turning up at your open houses? Bring in a soprano, a fancy chef, or Quincy. BY S. JHOANNA ROBLEDO

As mezzo-soprano Anna Tonna launched into the final few notes of Handel's sweeping "Ombra Mai Fu," accompanied by the Figaro Quartet, a cluster of audience members stood in one corner discussing the condition of the herringbone floors. Anywhere else-Lincoln Center, perhaps, or Town Hall, where Tonna has performed before-this behavior would've been inexcusable. But this was no ordinary show; this was "Figaro on Fifth," where the bait was a recital but the



Tenor Raymond Aparentado performs with the Figaro Quartet at 1060 Fifth Avenue open house

prize was Tonna's performance space, an eight-room Fifth Avenue co-op on the market for \$4.8 million. "It was a way to showcase the space," says Corcoran's Deanna Kory, who has the listing. When it comes to high-end properties, fancy brochures, newspaper ads, and a flowery description on a Website may

not always be enough. When a broker wants to nab the attention of colleagues, he has to go to greater lengths to stand out-and that can mean a stunt. Kory says she received many calls after "Figaro on Fifth" from agents congratulating her on the event.

the Deanna Kory Team

Meet the Brokers

Deanna E. Kory

Senior Vice President

An absolute professional, Deanna never departs from the highest ethical standards, while thriving on the remarkably productive relationships she develops with whomever she deals with professionally. Before entering the real estate industry, Deanna worked in public relations, promoting classical musicians, honing her interpersonal and marketing skills that have proven invaluable. Besides her intelligence, intuition, empathy, and sensitivity to her clients' specific requirements, Deanna possesses vast knowledge of the industry



and an unmatched expertise in marketing properties and selling them in record time and at record prices. She has also shown herself to be a superb negotiator, able to represent both buyers and sellers with great success. Deanna has consistently ranked in the top five brokers in Corcoran. Deanna stands out in the industry for her staging ability to show properties at their best to obtain the highest possible price. She is most attentive to the unique qualities of each property, and ensuring that all transactions proceed smoothly; always putting her clients' needs first.



Christine K. Morgan

Vice President

Coming to real estate from a successful career in publishing, Christine Morgan brings to her clients and customers a reporter's attention to detail and an orderly approach to realizing their real estate goals. It makes her especially effective in helping people focus their objectives, think creatively about their options, and find the best ways to close a deal.



Karen Kelley

Vice President

Though Karen has enjoyed traveling the world as an opera singer, Manhattan is still by far her favorite place. As far as possibilities, there's simply no better place, and she always looks forward to helping our clients find their own special niche here. Buyers and sellers rely on her high energy, creative problem solving skills and strong business mind to assure a fruitful deal.



Meghan Kelly

Sales Associate

A graduate of the London School of Economics, Meghan worked for three years in finance and marketing at a top Wall Street investment firm before joining the Corcoran group. Caring and sensitive, Meghan has also demonstrated a keen insight into her customers' and clients' needs.



Layla Rose

Sales Associate

Knowledgeable, service-oriented, and results-driven, Layla provides honest, straightforward advice throughout the transaction process. She puts her sales, communication, negotiating and marketing talents to the best use for her loyal client base, and gets countless referrals in return.

One Hundred Percent Support

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Office Coordinator