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Rob 'The Realtor' Jacobus Photo provided

**Business Briefs** 

Rob 'The Realtor' Pushes Veterans' Loans Caldecott Properties 370B Park Blvd., Moraga (925) 254-4820 rob@caldecott.com

Robert Jacobus believes that he is one of the few, if not the only real estate agent in Lamorinda who is also a veteran and has taken the training and earned a VApro designation to help and support U.S. veterans obtain Veterans Administration Loans. Jacobus joined the U.S. Army in the late '80s and went to the U.S. Military Chaplain School in New Jersey. He was assigned to the 352 EVAC hospital in the Oakland Army Base where he assisted the head chaplain. After he was discharged, he participated in veterans' groups and is doing what he can to support veterans. "We owe them a debt we can never repay," he says. "The least we can do is help those veterans who are out there get into a home that they want and are qualified for." According to Jacobus, VA loans are not very common in Lamorinda. "One of the reasons is that they became almost extinct in California," he says, "but they are making a strong comeback; they've become more attractive than most conventional loans." Jacobus explains that in the past it took a long time to obtain those loans and the seller had to pay the closing costs. He says that these negatives have been eliminated. "Those loans generally have a better interest rate, the VA guarantees a percentage of the loan so the veterans do not have to come up with a down payment, and they can be re-issuable to almost anybody." The realtor adds that veterans who buy a home have some of the lowest rates of default. "There are also misconceptions about the value of the homes that can be financed with VA

loans," said Jacobus. "Almost any home in Lamorinda is eligible for such a loan, as long as it is safe and in livable condition." Jacobus says that the activity on these loans has recently picked up and since the beginning of the year he's worked with two families who got the loan, with three others pending.

Sandi Kent Named Moraga Employee of the Month for August

Sandi Kent, who has been assisting State Farm Insurance customers for the past 14 years, has been named the Moraga Employee of the Month for August. Kent's warm personality has been a mainstay of the State Farm office on Rheem Boulevard, under the direction of owner Tom Sepe, who appreciates her dedication to her customers and notes that she has only had one sick day in her 14 years on the job. "Sandi is just an exceptional employee," said Sepe. "She is always pleasant with customers and they love working with her, even when dealing with unpleasant losses or difficult situations. She's not only reliable, but she will always stay late to help a customer, even if it is past closing time." Kent is the 18th recipient of the monthly employee award, sponsored by the Rotary Club of Moraga and the Chamber of Commerce. In winning the award, the Rotary and Chamber presented her award and gifts at the Moraga Rotary luncheon on Tuesday, Aug. 20.

News from three Chambers of Commerce

Lafayette

Ribbon Cutting for the new business Lafayette Beauty Store & Salon at 5 p.m. Thursday, Sept. 5 at 3606 Mt. Diablo Blvd.

Chamber mixer at Blodgett's Abbey Carpet & Flooring from 5:30 to 7 p.m. Wednesday, Sept. 11 at 3291 Mt. Diablo Ct.

Save the date for the 18th Annual Lafayette Art and Wine Festival, Saturday and Sunday, Sept. 21-22.

Moraga

Moraga businesses can present their services to new students during Saint Mary's College Welcome Weekend file:///C|/Documents%20and%20Settings/Andy/My%20...eekly/archive/issue0713/pdf/business-briefs.html (1 of 2) [8/26/2013 9:27:34 PM]

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from 9 a.m. to 2 p.m. Thursday, Aug. 29. For more information, contact Kathe Nelson at Kathe@moragachamber. org.

Orinda

Mark your calendars for "September in Orinda," a series of classic local events. The Orinda Classic Car Show Weekend, Sept. 20-22, begins with the pre-show party Sept. 20, the Car Show Sept. 21 and the Sunday Movie night on Sept. 22. More info and tickets are available at OrindaCarShow.com. On Tuesday, Sept. 24, Orinda will celebrate its restaurant row with the 6th Annual Restaurant Tour.



Moraga Rotary president Nora Avelar, Sandi Kent, State Farm agent Tom Sepe and Moraga Chamber vice president Kevin Reneau. Photo provided

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