



**CF**  
Cathy Francis  
BROKER ASSOCIATE



"Hard Work and a Keen Sense of Humor on California's Central Coast"

## Cathy Francis – Broker Associate, Patterson Realty "A passion for enhancing homes and romancing buyers."

*By Robin Dudley*

Cathy Francis was born to work on and with houses. As if pre-wired with a "fix-it" gene, at four she was already helping her building inspector father with projects around their Los Angeles home. "He liked me to help pull electrical wire, because I was small and could fit easily under the house," she remembers.

With a knack for details, and a strong desire to continually improve herself and things around her, Cathy learned the value of a dollar and hard work early. When her parents divorced in her early teens and her homemaker mother had to get a job to pay the bills, Cathy took over "fixing everything" at home. That included sewing most of the family's clothes. Adept at multi-tasking, she balanced her home duties with getting good grades at school, and playing in the high school band.

Cathy bought her first home in 1976 at the age of twenty. Still in college, with a new born son and her husband making only \$4 an hour, it was a stretch. But Los Angeles housing prices were skyrocketing, and Cathy's intuition told her they needed to make the leap into home ownership, or risk being left out in the cold. Her instincts paid off.

With a characteristic impish grin and wry sense of humor, Cathy admits their tiny home in a "marginal area" was "a dump" and initially "gross." But it was structurally sound. So with her keen eye for seeing potential, and a "sixth sense" for strategic improvements, they fixed it up with a new kitchen, bathroom, carpet, paint and landscaping for only \$3,000 and a lot of elbow grease. Eighteen months later they sold that house for a huge profit, and bought another "fixer upper" – this time in a better neighborhood.

Cathy waited tables to pay for remodeling their second house, while continuing her education at Cal Poly Pomona. A year before graduating, she found herself running in a new race – as a single mom. But no stranger to tackling bumpy roads head on, she persevered.

She finished college in 1981 with a degree in Business Management, landing her first "real job" as a statistician for the Air Force in El Segundo. While doing cost research on satellites and launch systems, and then on the B-1 bomber at Rockwell International, Cathy met and wed her current husband of 21 years, Steve, and had her second son.

Moving to Seattle for 13 years, Cathy worked for the first five years as a cost analyst at Boeing. But her patience for big business (and the inherent corporate politics) finally wore out. In her mid-30's, she knew it was time to find a more personally enjoyable career. Not too surprising, every idea she came up with had a common denominator: houses.

Meanwhile, she and Steve had been buying and fixing up rental houses as an investment, gaining valuable "experience" (a nice word for "getting through lots of awful situations") as both property owner and landlord, and in construction and home repair.

After taking some interior design classes, (she loved the field, but not being limited to only a wealthier clientele), she realized the logical career that combined all her passions for helping people, fixing things and working with houses was real estate sales.

As luck would have it, one of her first real estate clients needed cosmetic work done on their house to justify their asking price. Cathy's enthusiasm, vision, cost analysis and practical experience kicked into high gear. For a month she gently guided the homeowner through a systematic, strategic "home enhancement" plan that brought in two purchase offers, and a final sale price 35% over what they had originally wanted. She continued to sell real estate in Seattle for eight years.

In 2002, Cathy and Steve made one more major move – to San Luis Obispo as their final home. Now as a Broker Associate with Patterson Realty, Cathy truly loves what she does, applying her talent for envisioning a home in its most marketable state, assessing and estimating the cost to achieve that vision, and determining what improvements will yield the most returns for Central Coast home buyers and sellers. Her #1 goal with each client and project is to provide a level of service, knowledge, integrity and ethics beyond the homeowner's expectations.

By pursuing her true passion, Cathy finally found her niche in the world: doing exactly what she loves with a value-added service that has become her specialty, and the lynch-pin of her success as a Realtor.

For more information, Cathy can be reached at 805-801-0895.

###