



**JOHN CUMBELICH**  
john@cumbelich.com  
t. 925.935.5400 X101  
CA-BRE Lic #01006249

**JOE KUVETAKIS**  
joe@cumbelich.com  
t. 925.935.5400 X124  
CA-DRE Lic #01854159

**JOHN CUMBELICH & ASSOCIATES**  
1470 Maria Lane, Suite 420  
Walnut Creek, CA 94596  
t. 925.935.5400 [www.cumbelich.com](http://www.cumbelich.com)

PARTNER **XTEAM**  
RETAIL ADVISORS

JohnCumbelich  
& Associates