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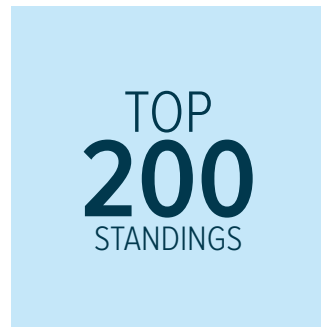
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Mitch Felix,
Founder & Publisher



Hyunah Jang,
Head Photographer



Zach Cohen,
Head Writer



Briant Wells,
Writer



Dave Danielson,
Writer



Amy Felix,
Editor



Barbara Felix,
Director of Happiness



Jenn Gevertz,
Event Planner and
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**Kasey
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► publisher's note

By Mitch Felix

Your First Time

Did you know that every year, in February, we determine the "Real Producers." This publication is a "certificate of merit" that is mailed to just the top 500 real estate agents from the previous year. It is not the entire Bay Area – it's just the Silicon Valley. We determine who is on that list by using the total transaction sales volumes per the MLS.

There are about 200 new top real estate agents who are receiving this publication for the first time. And that means that 200 agents are no longer receiving this publication. They'll still be invited to our events and welcome to participate in the classes and social media, but they didn't hit the top 500 so ... no magazine.

Congratulations are in order.

You are being recognized as a part of the most successful group of real estate agents in the Silicon Valley.

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Per the MLS there was over \$18 billion in sales from you all and over 12,000 transactions.

Welcome to this community of reciprocity.

This month we will review an updated FAQ of some of the most common questions I receive about what we do and why we do it. By the way – thank you so much for continuing to work with our partners. I am receiving a ton of hot-news updates from successful vendor/business relationships that have begun due to our events and magazines.

Q: Why should I care? What's in it for me?

A: Who you work with matters. Recognition. Relationships. Deals. The bar is so low for entry in the industry... Statistically, most of the licensed agents treat this as a hobby and not a career – they will do under one deal a year. Knowing the top agents who have achieved a level of success and the integrity that comes with high performance will impact your bottom line. When it comes down to choosing the best offer or the best referral partner or the best vendor, having a relationship with the person on the other side of the table helps immensely.

Q: If this is a magazine, why do you have events too?

A: Have you ever noticed that you're the best agent in the room? We observe that most top agents like yourself don't attend events. That's because they stink. In my previous career, I attended over 1,500 events, and I can verify that they are mostly awful wastes of time. At our events, you will be surrounded by only the top agents in this market. There is music, food, games, adult beverages, giveaways and more. That allows for a higher level of instruction and communication. Having an abundance of success only matters (in my humble opinion) if you share it. So, we bring the best agents together to communicate with each other – both about personal and professional topics.

Q: Why am I not listed in the standings?

A: Mistakes happen. And the data is off sometimes. I have also found that some teams report their data under one ID and others report each agent individually, which, of course, alters the rankings. To fix this, you will have to make the changes within the MLS. We all want the standings to be as accurate as possible.

Q: Do you manipulate the data?

A: We submit the data as given to us. We do not manipulate the data at all.

Q: What is the process for being in the magazine?

A: It's a nomination process. We do not know everyone's stories, so we need your help to learn about them. Go to SiliconValleyRealProducers.com and select "Nominate" from the top navigation menu. Just follow the prompts.

The next step is I pre-interview them to make sure it's a good fit. Once we get an overview of the story, one of our staff writers conducts a phone interview and writes the article. We don't print anything without the interviewee's permission.

Q: What does it cost a real estate agent or leader to be in the magazine?

A: It costs nothing! This is not a pay-to-play model whatsoever.

Q: Who are the Preferred Partners?

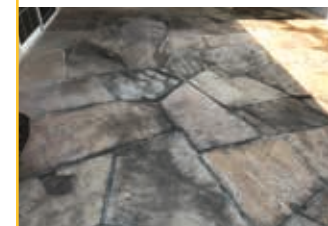
A: Anyone listed as a "Preferred Partner" in the front of the magazine is part of this community. They will have an ad in every issue of the magazine, and they are allowed to attend our events and participate in our online community. We do not just find these businesses off the street, nor do we work with all companies that approach us. One or many of you have nominated every single Preferred Partner you see in here. They know how to work well with the best agents already. Our goal is to create a powerhouse network not only of the best real estate agents in the area but the best businesses as well.

Q: How can I nominate a Preferred Partner?

A: If you want to recommend a local business to become a member of our platform, please go to SiliconValleyRealProducers.com and select "Nominate" from the top navigation. Just follow the prompts.



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Adriana Trenev

A Tenacity for Success

By Zach Cohen



Adriana Trenev self-describes herself as a “tiger” negotiator. While she takes on the character of a tenacious agent for her clients, behind her staunchness lies a more gentle spirit.

The Story Behind it All

“I’ve been told by my mentors and others that I have a natural gift or aptitude for sales. I have always understood people,” Adriana explains. In this respect, “always” began in high school. When she was younger, Adriana was bullied heavily. In elementary and middle school, she was left on the wrong end of the harsh reality of children’s politics. “I just remember always wanting to be liked. I felt like an outcast – like I didn’t fit in.”

When life circumstances become challenging, we have a choice: to allow ourselves to harden, becoming increasingly resentful or afraid, or we can let them soften us, making us kinder and more open to what scares us. Adriana chose the latter.

“When I got to high school, I threw myself into learning about people and

...

...

how to make friends... I saw human nature. I figured out that one of the best ways to connect with people and make real genuine friends was to talk to them, to ask genuine questions about them. Once I realized that, I was able to make friends instantly."

While Adriana learned to make friends, she never forgot what it was like to be bullied. She carries her past with her into the present, offering the care and understanding she craved for to everyone she meets. "I believe we make our own happiness," Adriana explains.

Into Real Estate


A Southern California native, Adriana holds a bachelor's degree from UPenn in art history, with minors in Spanish language and psychology. She also holds a master's degree in broadcast journalism from USC Annenberg.

After graduating from USC, Adriana worked in entertainment PR. Only a few years later she was ready to admit that her dream of working in entertainment was not providing her with all she had hoped. The hours were brutal, the pay was low, and it was a long road ahead. Adriana spent a few years working at her parents' probiotics company before obtaining her real estate license in 2012. In 2013, she went full time.

"I love my work," Adriana boasts. "I have all of the right people around me. I have a great staff, a great office."

Five years into her real estate career, Adriana keeps getting stronger. She's readily available, persistent, and prides herself on her strong negotiating skills. Most importantly, she understands that her role is to care for her clients, financially and emotionally.


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▶ cover story

AMY McCafferty

By Zach Cohen
Photography by Hyunah Jang



Photo by
Amy McCafferty

Nationally ranked number 77 on The Wall Street Journal/REAL Trends Top 1000 List 2018, Amy still makes time to make an impact with Cancer Carepoint.

Natural Ease

Talking with Amy McCafferty, there is an immediate sense of calm. Her warm and welcoming demeanor settles gently over the conversation. In an industry where there can be emotionally charged situations, Amy's calm and friendly disposition sets any nerves at ease.

The connection she has with her clientele forms a relationship built on trust and empathy. "Real estate transactions can be very stressful. It's a big investment and not something most people do often," Amy admits candidly. "Most of my clients only buy or sell a few times in their lifetimes. Understanding how important a move is to my clients and being available to them helps alleviate some of the stress. I want my clients to know that they are very important to me and that they are my priority."

Amy's track record proves that her natural abilities, coupled with her hard-working attitude, are a recipe for success. This past year she was ranked the number-77 agent nationally in sales volume by *The Wall Street Journal* and REAL Trends.

Amy's fluid nature makes her work look easy, but beneath her relaxed exterior is a dedicated, hard-working professional. Having raised three children, and now with her husband, Ed, as a family with five young adults, Amy prides herself on being a good multi-tasker. "I am competitive with myself. Making daily lists and setting goals keeps me accountable. As I check the items off my lists, I feel I'm accomplishing my goals."

Sensing A Shift

In her 16 years at Alain Pinel Realtors, Amy has seen the market shift and change multiple times. She was there for the fallout of the 2008 recession. She capitalized on the booming market of 2016-2017. Here in 2018, she's sensing another shift.

"The market is transitioning now," Amy explains.

As real estate trends start to shift, Amy keeps her focus on setting realistic expectations for her clients. She feels it's incredibly important to have an open and honest dialogue. Amy's goal is to communicate what she is seeing in the market so her clients are educated and can make informed decisions.

"As our economy and job markets remain strong, so will our real estate market. However, property values escalated so dramatically this past year that it's only natural to see a slight shift."

Real Estate Roots

Real estate has been a part of Amy's life for over three decades. Not only has she seen major shifts and transitions within the



market, but within her own life as well. Sixteen years ago, when she started with Alain Pinel Realtors, it was actually Amy's second real estate stint. Her first stint began in 1987 when she worked for Fox & Carskadon. After five years in the business, Amy took a break. "I had two children, and I was really busy with those babies," she explains with a laugh. "The market was crazy then, and it was hard to practice real estate with a baby and a toddler."

Amy went back to school and received a degree in interior design. "I've always had a love for real estate and design," she explains. Studying interior design formally taught Amy many valuable tools – assets that she has incorporated into her real estate practice.

Amy returned to real estate in 2001. It seems that's what she was destined to do all along.

"Practicing real estate, I can get it all. Decorating and design, plus the business side of the transaction. It's a perfect combination for me," Amy explains.

Seeking Balance

"Practicing real estate can be all-consuming. I'm still trying to find the right balance. That hasn't shifted yet," Amy quips. She is ever grateful for her husband, Ed, and his ability to understand the real estate lifestyle. He's on the commercial side of the business, so he has insight into the requirements of a real estate agent.

One of the things Amy and Ed enjoy most each year is taking their five children and their spouses on a family trip over the Fourth of July. Planning the big family meals is what Amy enjoys most. "I love to cook, and it's a lot more fun when there are more people to feed," Amy laughs. Amy and Ed also love to golf together. Oftentimes they'll hit the golf course at 7 a.m. on the weekend, so Amy can get to an open house later in the day.

Amy volunteers with Cancer Carepoint, a local organization started five years ago by a friend and client. The organization raises money for cancer patients and their caregivers, and Amy is a volunteer on the Garden Party committee. This year the annual Cancer Carepoint Garden Party set a new record. Through the 450 attendees, sponsorships and guests, they raised \$1 million for the organization. "I'm very proud to be part of such a fabulous organization."

At the Top of Her Game

It's clear that real estate is, above all else, a passion for Amy McCafferty. "Selling real estate is a great business. I get to share my experience with my wonderful clients, and I'm with them every step of the way. It is very rewarding," Amy says with a big smile.

Helping her clients navigate the process honestly and genuinely, success seems to follow. "It's about sitting down and having a very open and honest dialogue."

Brad Le

From Techie to Agent: Family Defines Real Producer Brad Le

By **Briant Wells**
Photography by **Hyunah Jang**

If you Google “humble,” a picture of Brad Le might soon be the first search result. A leading agent for Climb Real Estate, with an impressive history of deal-making and a prodigious volume of closed transactions, Brad Le is the epitome of humility. Brad begins listing his biggest achievements: “My client reviews say I’m down to earth, always available, and that I’m honest in giving feedback on a property, so I definitely take pride in that.” That authentic approach has taken Brad from being a techie at the onset of the dot-com wave to the Top 200 Real Trends List in *The Wall Street Journal*.

Recently, Brad sat down with *Real Producers* and opened up his journey from techie to top producer and his fulfillment as a family man.

Freedom with His Family

When discussing why he jumped from a tech career to real estate, Brad strikes a familiar chord. “I wanted more freedom and independence to move at a faster pace and get things done without the time suck of Bay Area rush-hour traffic and being stuck in a cube all day.” In his limited free time, he doesn’t collect baseball cards like he did when he was a kid. Instead, he uses his freedom and independence to stockpile more time and experiences with his family.

“Really for me, at the end of the day, it’s spending time with my family.” Brad just returned from a European trip with his wife and two daughters. “Switzerland,” he gushes, “was beautiful, scenic, clean, modern, and full of the kindest people.” Their transportation system, says Brad, makes BART feel outdated and time-consuming.

As for hobbies, his family is his hobby. Well, that and video games. He doesn’t take himself too seriously. “Sadly, I still play video games. It’s a good stress reliever.” Lucky for him, his daughters share some of that passion. “My game right now is Fortnite,



even though I’m not very good at it. But my kids play it, and their friends play it, so it’s a great way to bond with them.” Brad laughs at the brilliant business model of in-app purchases (“it ends up being more expensive than Madden”) and how the video game industry is changing along with real estate.

Work/Life Relationships

Brad has learned a lot about trying to maintain a good work/life balance between his busy real estate career and his family. He advises newer agents that “it’s okay to tell clients, ‘Hey, I’m at my daughter’s performance, so I promise that I’ll get back to you

when it’s over.” Brad uses their reaction as a sort of tell. “It will tell [you] right away what kind of client [you’re] working with.”

Acknowledging the angst for newer agents to turn away business, he advocates for remaining true to yourself, and “to not abandon yourself completely” to close a deal. “When you are true to yourself, that is when you are able to give more and provide exceptional service to your clients that will hopefully result in referrals.” Finding that balance has also made him a better real estate agent.

“At the end of the day, you want to enjoy and love your job.” Knowing that some bending to clients is necessary, Brad refuses to lose himself for the sake of a deal. While he has turned clients away before, his self-proclaimed pickiness has resulted in unparalleled customer service, client loyalty, and referrals tracing back more than 15 years.

From Tech to Property

After starting a career with companies like eBay and Yahoo!, Brad began the transition from the 9-5 commute for the freedom of real estate. With some prior knowledge of real estate (thanks



...

to his family's involvement in commercial real estate investments), he began part-time at Coldwell Banker. Brad quickly grew his "sphere of influence" from his relationships in the budding dot-com economy. As Brad explains, "I went full-time in 2005 and haven't looked back."

It wasn't a seamless transition, though. Brad recounts his first transaction — "the kind you hear about in team meetings." He found himself representing the seller and the buyer. "It was a struggle," he laughs, "because I really felt the conflict in that situation." He chalked it up to a learning experience and began figuring out how he'd approach client-agent relationships going forward.

Leveraging All of His Experiences

Brad treasures the personal relationships that come with working in real estate, but his background in tech has made him more than comfortable in utilizing digital technology to take advantage of the new online aspects. After Coldwell Banker, he joined Redfin and was intrigued by their industry-leading technology and desire to grow their market share in the Bay Area. More so, "I was attracted to that environment of the new, dynamic online real estate market." In his three years at Redfin, he closed over 150 transactions.

After stints in both the traditional and the digital marketplaces, Brad joined Climb Real Estate for their hybrid approach. For lead generation, he utilized all of his experiences to fine-tune a three-headed monster of "online lead generation, my sphere of influence and referrals, and my farm that I market to."

Looking Ahead

"This is a year of change, especially as the market continues to shift." Brad will thrive in every market condition. He is adapting. Recently, he made a transition to work with Compass. He is in the process of laying the foundation for building his first team in real estate. He has hired his first assistant and is now looking to add a buyer's agent. The hardest part for him has been delegating the work. "It's hard for me to let go." With the increase in demand for his time and the rise in customer referrals, Brad wants to take his knowledge and experience and offer it to others who share his passion. Plus, he wants to be able to continue to be involved in his daughter's school activities.

From the industry that invented the "Silicon Valley" to merging traditional real estate with the digital age, Brad is on the precipice of building a team of innovative agents. Just don't ask him to brag about it; he'll be too busy enjoying the fruits of his labors with his wife and daughters.

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American Red Cross

►► contribution

American Red Cross, Silicon Valley

KEN TOREN, CEO

By Zach Cohen

Dedicated to helping those in need, the American Red Cross has been providing disaster relief around the world since 1881.

With the Camp Fire now contained, the Red Cross's local impact has been put into focus more than ever. It's been the deadliest and most damaging fire in California history. In a time of need for so many Californians, the American Red Cross was ready to step in and provide aid in the form of food, shelter, and mental health services to the tens of thousands of displaced individuals and families, who have lost their homes, and everything else along with it.

"We still have shelters housing individuals and families," Silicon Valley Chapter CEO Ken Toren states. "We are providing financial assistance and working with other organizations to provide any kind of assistance we possibly can. It's going to take a really long time. It's hard to really imagine what it's like to lose everything – to have a whole town essentially gone."

In such a time of need for so many, the local community has been extraordinarily generous. And that's what the American Red Cross is built on – community support and involvement.

"We're actively fundraising to support the recovery services that we'll be providing for a long time. That's what we do. When there's a national disaster, the local communities rally, the regional communities rally, the country rallies around these things," Ken adds.

While the Red Cross has been focused on wildfire disaster support lately, other ongoing initiatives deserve attention. One such effort is Sound the Alarm.

"On an ongoing basis, the thing we experience most in the Silicon Valley is home fires. We respond to two to three home fires each week in the Silicon Valley," Ken says.

Sound the Alarm provides free smoke alarms, fire evacuation plans, and preparedness plans that allow families to be ready for the worst-case scenario.

Working alongside the San Jose Fire Department and other nonprofit organizations, the Red Cross runs monthly education programs. And the program is entirely volunteer run. According to the American Red Cross website, Sound the Alarm installed 122,259 smoke alarms in 2018 alone, and has installed 1,504,547 to date.

"It's a wonderful program that truly saves lives," Ken explains.

So how can you help?

"More than anything, we want people to be prepared. Preparedness is very important," Ken says.

Financial support is also hugely beneficial. Dedicated to channeling aid to where it's needed the most, an average of 91 off all donations to the Red Cross is invested in humanitarian services and programs.

"We rely on the community to alleviate human suffering," Ken explains. It's in these devastating times of need that we depend on each other the most.



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By Briant Wells
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Nicki Banucci



Playing the Protagonist in Her Own Success Novel

“If it doesn’t make me money, make me pretty, or knock my socks off, I’m not doing it. I don’t have time for anything I don’t enjoy.”

“I run to get water. I run to the bathroom. I run everywhere I go, because, why go slow? You can get so much more accomplished.”

Nicki Banucci: Playing the Protagonist in Her Own Success Novel

Nicki Banucci plays for keeps. Not one for second-guessing or regrets, Nicki only has time for the present moment. And she intends to make the most of it.

“This is it. I want to be healthy. I want to look great. I want to feel great. If something in life is taking that away from me, I’m going to get rid of it.”

Nicki attacks life with the enthusiasm and confidence of someone who is entirely comfortable in her own skin.

From the Corporate World to Real Estate

In 2003, Nicki was working in the corporate world for Cisco Systems. While traveling for business, she couldn’t stop thinking, “I hate my job. I want to quit.” She never thought she’d be in sales because the sales team at her job was so stressed out and rude.

With the support of her husband and a dream to live a meaningful life, Nicki quit her job two months later, took out a loan that would pay the bills for a year, and dove head-first into real estate. “I literally came home and said I’m ready to make a career change. And there it all began.”

By October 2003, she was a full-time real estate agent at Intero. Full steam ahead, she put everything she had into learning from successful agents and applying the lessons learned. “I went to every coaching class. I shadowed everyone that would let me. I spoke with Dominic Nicoli, and he let me sit in and listen to him cold-call for three hours.”

...

...

Over the next 15 years, Nicki's life-changing bet on herself is looking like the most prudent decision she has ever made. It wasn't easy, though. "I knew it was going to be hard, but it was harder than I thought." She didn't make her first sale for six months.

Her first listing was memorable. Cold calls got her nowhere, so she worked her database and held open houses. She did all the things that made her uncomfortable.

When she was finally signing her first listing agreement, she and her clients accidentally spilled red wine all over the contract as they were celebrating.

Developing Focus and Balance

Nicki is more than just a real estate agent. She is a mother of two and wife of 22 years. Her career has afforded her the opportunity to be the breadwinner and provide her two young children with loving parents who make time for their children. She takes every Saturday off to be there for her kids' sports and reserves Sundays for business. It's pretty ideal, providing her life with healthy boundaries and compromise.

Positivity springs from Nicki. A self-proclaimed morning person, she is an ardent disciple of Tony Robbins's "Hour of Power." She wakes up early, before the sun and kids rise, to stretch, workout, drink water and focus on "what am I doing to improve myself every day."

Nicki's success extends far beyond real estate. When it comes to balancing work and life, she credits healthy boundaries and living in the present as keys to happiness. "I have morning duty," she explains about parenting and marriage. "I love spending mornings with my kids, and I'm at work by 8:00. My husband has night duty, and homework duty, which I am terrible at. And then we have family time every night after 6 p.m., and the phone is turned off."

Ever the renaissance woman, Nicki is also an ardent reader of mystery novels with female protagonists: "You want the wins. You want the funny comments and the cool person who always come out on top. That's important for me to have that mindset." The world of books and strong women reinforce her world-view of motivated success.

A Shifting Market

A seasoned veteran, Nicki has served clients through extreme market swings. As the market shows signs of change once again, she remains unfazed. She exclaims, "Shift doesn't matter. Go get buyers! Go get sellers! Go make money!" Never a victim to pomp or circumstance, Nicki makes deals happen.



Nicki has advice for agents who want to grow: "Get all the 'no's' you can. Then you will get a yes. Take advantage of the free trainings, and block one to two hours every day to make calls and hold open houses."

Positivity is the underlying theme for how to approach anything in life. Nicki reminds us that real estate is customer service, and she doesn't have time for negative talk.

"I can do this."



"A set of professional photographs is the one memento that helps you remember everything else..."



KERRY SEXTON

It All Comes Back to the People



By Zach Cohen

Time and time again, Kerry Sexton comes back to the same theme, in business and in life.

“It all comes back to the people,” she explains. “It’s all about the people.”

While she has a lifelong passion for sales and the attitude of a bulldog negotiator, there’s no mistaking what makes Kerry so successful at the work she does. Vulnerability, connection, and a focus on relationships shape her outlook.

THE ROAD TO REAL ESTATE

For 15 years before becoming a real estate agent, Kerry worked various sales roles. She built successful careers as a pharmaceutical rep, selling birth control products, and in biotech sales. The skills that Kerry learned in her previous sales work have informed her ability to execute for her clients in her current profession.

“Working in high tech, I did a lot of large negotiations – multimillion-dollar contracts,” Kerry explains. “So I was very used to dealing with high dollar volume.”

Rewinding even further, Kerry had aspirations of being a psychologist. She holds a degree in psychology from the University of Colorado, Boulder. While her path led her in another direction upon graduation, Kerry’s psychology experience is what she credits for her expert ability in working with people.

“The psychology part has been the biggest thing. I’ve always enjoyed that part of being able to work

with the people in real estate. It’s listening to what their needs are. It’s a very emotional rollercoaster. Having the patience and the ability to smooth difficult times is a lot of my forte.”

With the art of psychology and the art of negotiation both at her disposal, Kerry is in a unique position to be of service to her clients.

BUILDING A BUSINESS

Kerry’s father-in-law owned a real estate company called Encore. He did extensive business throughout Santa Clara County.

“When I decided to move from Colorado back to California ... at that time, my father-in-law died, and nobody took over his business,” Kerry reflects. “He was a powerful mentor and someone to look up to. He was a really good human being.”

When Kerry returned to California for the second time, after a five-year stint in Colorado, the biotech company she worked for did not have a territory open. They put her job on hold; while Kerry stayed an employee, she simultaneously decided to get licensed in real estate.

“My territory opened, and I decided not to get back into biotech,” Kerry laughs. Real estate success had come quickly. While Kerry considers herself lucky, surely there is more at play.

Sixteen years into her real estate career, Kerry has built a business based on personal connection, repeat business, and referrals. Today, she specializes

in the Silver Creek Valley and has a strong reputation as a listing agent.

ON STRENGTH AND EMPATHY

“I get turned down every day. I have to go out and interview every day.”

Kerry understands that she needs to be on top of her game day in and day out. She stays educated and knows every detail of contracts. And yet, her main focus is right where it has always been: on people.

“You’re going to spend a lot of time with me. It has to be enjoyable to do that. Everything has to be done in a manner that is enjoyable for both parties. It’s like you’re married to your clients,” Kerry says with a hearty laugh. “You’re going through emotional swings together.”

Five years ago, Kerry was faced with her own emotional swing: a battle with breast cancer. She continued doing business (very successfully) during

that time, but as with any personal trial, it reshaped her perspective on life and business.

She recalls how understanding her clients were. “Everyone stayed with me during that time,” Kerry reflects.

“It changed my perspective on life. Brought me back to the human connection part.”

“After having cancer you have a different perspective on time ... and I have the outlook that death is not scary. It’s a part of life. You have to live without being afraid.”

It’s incredible what a human being can accomplish with a positive attitude. Now healthy and back to business “as usual,” Kerry has taken her lessons learned to strengthen the things most important to her.

“We are human ... and it all comes back to the people.”

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By Zach Cohen



Robert Hammer and former San Francisco mayor Willie Brown at the November 9, 2018, A.L.S. Golden West Chapter “Champions for care and a Cure” event at the Hyatt Regency San Francisco, which Hammer once AGAIN chaired and helped raise \$311,000.

Robert Hammer

HAMMER AUTO

Uncloaking the Car-Buying Mystery

Robert Hammer’s mission is simple: to make the car buying and leasing process straightforward. The perception of car salesmen is classically cliché. Just the thought brings an all-too-familiar image to mind: a slick, deal-making salesperson with a knack for cloak-and-dagger schemes.

Robert Hammer is not that guy; he’s out to remove the mystery from car buying. Thirty-one years of experience as a car broker allows him to do just that.

Uncloaking the Mystery

Robert’s knowledge about lease agreements is exquisite. He knows more about how cars are purchased and leased than many of us would ever hope

to understand – except for every few years when a new vehicle is in order.

“The form on a lease is always the same form,” Robert begins. “It’s about 2 feet long. It shows all the details, except it doesn’t show an interest rate.... Nowhere on the document does it show you the interest.”

According to the law, when a car is leased, it’s not considered borrowed money. As a result, the dealer doesn’t have to disclose an interest rate on lease documents. There is no APR. Instead, there is something called a money factor, an alternate way of presenting the interest charged. Using a dealer-set money factor, the lease payments are determined.

The thing is, the money factor isn’t on the lease agreement either.

“Every single consumer in the U.S. that leases a car from a dealer is being ripped off because you sign a document that has no disclosure,” Robert says. “Because there is no disclosure the dealer hides money in the lease. You can go to another dealer and get another deal but you don’t know the cost, and you don’t know how much money you’re leaving on the table.”

Robert’s model as a broker helps the consumer get the best deal. Rather than working off commission, he works off a flat fee. Knowing the ins and outs of the system, he’s able to get the very best pricing on every car.

“Rather than me negotiating the lease with the dealer, I’m dictating it because I’m privy to their internal cost,” Robert explains. “I dictate the price to the dealer based on them not making one penny markup on the lease.”

“So how can people wake up and realize this Hammer guy is going to make me money,” Robert says with a laugh. He knows he will come through.

“We do such a big volume of business, so [the car companies] go along with the program.”

At dealerships, the salespeople work off commission. The more money they get for the car, the more they get paid. Robert’s model is entirely different.

“I make a living on my business model, but I’m not making a commission,” he explains.

“I’m fee-based. You’re hiring me as your own personal negotiator, pitbull, protector... I’m on your side to protect you from the big bad wolf.”

The value of Robert’s expertise and experience is well-respected in the Bay Area, and that’s something he’s proud of.

Built on Community

“I started the business and didn’t have a penny to my name,” Robert recalls. “But Silicon Valley took off in the 2000s, and I was looking for a way to give back.”

Robert was introduced to the ALS Foundation through connections and knew it was the perfect opportunity for him to engage with a charitable cause. Unlike many others who get involved in charitable organizations, Robert didn’t have any personal experience with ALS before becoming involved. He simply knew that it was his time and place.

“I went to this event raising money for ALS,” Robert recalls. “They invited me to be on the board of directors for the Bay Area ALS Chapter. I got on the board and became active.”

“I’m extremely active with ALS. ALS found me, and I found ALS. It’s my charity of choice.”

Robert also donates \$100 to the Intero Foundation whenever someone that works at Intero or is referred by someone that works there buys or leases a vehicle. The Intero Foundation helps to support children and elderly in our local communities.

“And, I am an MC and auctioneer,” Robert adds. “I have done many events for Lymphoma and Leukemia.”

Talking with Robert, you can hear the voice of the auctioneer in his spirit. Perhaps it’s his past as a radio host and DJ in the ‘70s. Perhaps it’s just part of who he is. It would seem that, most likely, both are true. Robert has the voice and energy of power and presence; whether in business or the community, he’s using it to do the most good he can.

ROBERT HAMMER

When launching Hammer Auto 25 years ago, Robert Hammer's vision was to create a safe, friendly, transparent way to buy or lease vehicles— where you would want to do all of your personal vehicle purchases and leases, and also feel comfortable sending your parents or grandparents, knowing you weren't sending them into a lion's den.

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RICK SMITH

Moving Forward by Giving Back

celebrating leaders ◀◀

By Dave Danielson



The shortest distance between two points may be a straight line. But Rick Smith takes time to connect all the dots and reach results the right way.

With a career built on giving back and giving his absolute best to his clients, he's moved forward as an example for others.

A MARKETING MINDSET

After growing up in San Mateo, Rick opened an advertising firm in 1978 and ran it for several years.

"We ran promotional programs for oil company service stations in Northern California, Las Vegas, Reno, and Spokane," he says.

At the time, Rick's uncle was a real estate owner/broker in San Jose who gave his nephew some advice.

"He'd been around the business for many years," Rick remembers. "He convinced me I'd make more in real estate. So I got licensed and became a broker in 1986 and never looked back after that."

It wasn't long before Rick saw activity.

"I listed my first property during my first month," he says. "Back when we had expired listings, I went after those. I started calling people and waking them up at 6:30 a.m. and listed some properties that way."

In 1988, Rick joined Grubb and Ellis, working with higher-end deals until the firm was sold in 1993. Then he shifted to Prudential California in Los Gatos.

In the meantime, Rick met someone who would become his business partner for decades.

"Myron Von Raesfeld and I had done a couple transactions together, and had known each other since the late '80s," he says.

Rick and Myron worked together for Prudential until 1998 when they opened ClickHome. They stayed independent until 2015, when they moved to Windermere Silicon Valley. And today, Rick is the owner of RCS Property Management.

"Our business relationship has lasted longer than some marriages," Rick explains. "We trust each other implicitly. We do things the right way. As a result, our business has prospered and moved forward."

THE REAL DEAL

Rick's passion is clear, believing there's a timeless way to deliver real value.

"Third-party disrupters believe they can use technology to simplify or shorten real estate

transactions, replacing good real estate agents out there listening, understanding and helping clients with questions – sometimes questions they don't even know they should ask. They need more assistance than with any other deal they'll probably have in life."

It's about value.

"These third parties challenge our way of doing business by offering less service at a far-reduced price," he says. "It may work for some clients, but the majority need to be guided through the process, and want to feel someone is walking with them on this journey — someone who's accountable for their needs and will stand up with them."

It's about helping clients make better decisions.

As he emphasizes, "Nothing thrills me more than bringing something to the table that my clients can't get somewhere else — of helping them achieve their housing dreams. That's what we do. My clients appreciate me working through any difficulties that may arise."

Those efforts make a difference — and build a future based on solid results. In fact, Rick points to the fact that 97 percent of his business comes through referrals.

BIG PICTURE ENGAGEMENT

Rick is Past President of the Santa Clara County Association of Realtors (SCCAOR) and is a long-term Director with the California Association of REALTORS (CAR). He also serves as Ombudsman with CAR.

It's natural to dedicate yourself to building the business. As a result, some may shy away from getting involved with industry groups. But Rick points out that when agents get involved, everyone wins.

"When people get involved and support these organizations, we enhance the way the industry is perceived, and we help secure property rights," Rick says. "By being involved and being part of what's happening in the industry, you'll actually know more, and you'll be even more equipped to do very well."

ALL-AROUND SUCCESS

Rick smiles thinking about life with his wife, Sandy, and daughters, Rebekah and Rachel. He and Sandy have a grandson, with their first granddaughter on the way.

"Success is about all areas of my life," Rick says. "I need to do well not only in business, but also physically, financially, personally, spiritually, and with my family."

He looks to a time in the not-too-distant future when he and Sandy can move to the Reno/Lake Tahoe region, and enjoy more of what they love doing together, including snow skiing, road cycling, hiking, getting lost in a good book, and, of course, playing with grandchildren.

ADVICE FOR THE NEXT GENERATION

A driving part of Rick's engagement in industry groups is to pave the way for the next generation of real estate agents. And there are some basics he hopes agents of the future will hold onto.

"Relationships drive the entire business, and they'll become even more important as the third-party tech people become part of our business," he reminds. "For new agents, I'd say find a method, a coach, or training, or mentor to show you the ropes. And remember – the most important thing is it's a business. If you don't treat it like a business, you won't have a business."

As Rick says, start with the plan.

"New agents should formulate a plan designed to generate leads that will generate business," he says. "Build a plan (hopefully with help from people who've been successful). If you stay with your plan, your chances of success go up. Generate leads that will turn into clients that will allow you to do such a good job that they'll tell their friends and family. That way, you can build a referral business rather than reinventing yourself each year."

As the man who doesn't cut corners says, there's no substitute for sustained, conscientious effort.

"Real estate is a great business. You need to realize there is no ceiling. Also, realize there is no floor. You've got to work."

TOP 200 STANDINGS

Final 2018 Rankings Jan. 1, 2018-Dec. 31, 2018

#	Agent	Office Name
1	Deleon Team	Deleon Realty
2	David Troyer	Intero Real Estate Services
3	Andy Tse	Intero Real Estate Services
4	Juliana Lee	Keller Williams Palo Alto
5	David Lillo	Dpl Real Estate
6	Yuan Li	Coldwell Banker
7	The Hanna Group	Intero Real Estate Services
8	Mini Kalkat	Intero Real Estate Services
9	Nevis And Ardizzone	Alain Pinel Realtors
10	Valerie Mein	Intero Real Estate Services
11	Kathy Bridgman	Alain Pinel Realtors
12	Mary Tan	Coldwell Banker
13	The Dreyfus Group	Golden Gate Sotheby's Internat
14	Dave Clark	Keller Williams Realty
15	William Lister	Coldwell Banker
16	Boyenga Team	Compass
17	Coco Tan	Keller Williams Realty
18	Mitchell Zurich	Marcus & Millichap
19	Bogard-Tanigami Team	Alain Pinel Realtors
20	Amy A. Mcafferty	Alain Pinel Realtors
21	Alex Wang Group	Sereno Group
22	Julie Wyss	Kw Bay Area Estates
23	Marc Roos	Sereno Group
24	Alexandra Zhou	Morgan Real Estate
25	Mei Ling	Sereno Group
26	Yvonne Yang	Coldwell Banker
27	Steve Mccarrick	Coldwell Banker
28	Royce H. Cablayan	Sereno Group
29	David Welton	Alain Pinel Real Estate
30	Amar Realtor	Keller Williams Palo Alto
31	Erdal Swartz Team	Sereno Group
32	Justin Bautista	Newmark Cornish & Carey
33	Rebecca Lin	Maxreal
34	Mike Strouf	Intero Real Estate Services- S

#	Agent Name	Office Name
35	Minhua Jin	Coldwell Banker
36	Shelly Chou	Coldwell Banker
37	Bill Gorman	Coldwell Banker
38	Gary Campi	Golden Gate Sotheby's International Realty
39	Edward Graziani	Sereno Group
40	Michael Galli	Alain Pinel Realtors
41	Greg Celotti	Alain Pinel Realtors
42	Lisa Dippel	Intero Real Estate Services
43	Ducky Grabill	Sereno Group
44	Deepak H Chandani	Anthem Realty
45	Claire Zhou	Alain Pinel Realtors
46	Radha Rustagi	Keller Williams Realty - Cupertino
47	Lin Ning	Coldwell Banker
48	Nicholas French	Sereno Group
49	Eric Fischer-Colbrie	Intero Real Estate Services
50	Gloria Young	Golden Gate Sotheby's Internat

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TOP 200 STANDINGS

Final 2018 Rankings Jan. 1, 2018-Dec. 31, 2018

#	Agent	Office Name
51	Alan Wang	Keller Williams Realty
52	Sophie Shen	SV Capital Group Inc.
53	Frank Liu	Re/Max Gold
54	Erika Carrasco	Intero Real Estate Services
55	Rebecca Yen	Coldwell Banker
56	Lan L. Bowling	Keller Williams Palo Alto
57	Perry Group	Sereno Group
58	Bonafede Team	Csr Real Estate Services
59	Adam & Wendy	Compass
60	Annie Zhou	Image Real Estate
61	Greg Simpson	Kw Bay Area Estates
62	Karen Nelsen	Intero Real Estate
63	Rabia Alizai	Coldwell Banker
64	Vivian Lee	Homeland Mortgage And Real Estate
65	Kimberly Richman	Sereno Group
66	Satya Dasari	Keller Williams Realty - Cupertino
67	Lihong Zhong	Realty One Group - World Prop
68	Al Moridi	Intero Real Estate - Cupertino
69	Gina Ray	Intero Real Estate Services
70	Therese Swan	Alain Pinel Realtors
71	Andy Wong	Sereno Group
72	Diyar Essaid	Coldwell Banker Residential Brokerage
73	Daniel Xi	Coldwell Banker
74	Tim O'halloran	The O'halloran Group
75	Christy Giuliacci	Alain Pinel Realtors
76	Erika Ameri	Alain Pinel Realtors
77	Vinicius Brasil	Keller Williams Realty - Cupertino
78	Mary Tian	Maxreal
79	Ziwei Wang	Sereno Group
80	Leslie Woods	Sereno Group
81	Yost Group	Coldwell Banker Res R E Srv
82	Robert Johnston	Marcus & Millichap
83	Heidi Herz	Alain Pinel Realtors
84	Ryan Gowdy	Alain Pinel Realtors

#	Agent	Office Name
85	Mandana Simai	Sereno Group
86	Andy Sweat	Kw Bay Area Estates
87	Jordan Mott	Intero Real Estate Services
88	Carol Jeans	Sereno Group
89	Cici Wang	Legend Real Estate & Finance
90	Howard Bloom	Intero Real Estate Services
91	Tom Yore	Kw Bay Area Estates Saratoga
92	William Chen	Faithful
93	Mark Chiavetta	Coldwell Banker
94	Anita Hunter	Alain Pinel Real Estate
95	Valerie Trang	Infiniti Real Estate
96	Yoga Yang	Intero Real Estate Services
97	Jeff Peng	Maxreal
98	Kaiyu Ren	Keller Williams Palo Alto
99	Heng Quan	Bay One Real Estate Investment Corporation
100	Anson Ip	Maxreal

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TOP 200 STANDINGS

Final 2018 Rankings Jan. 1, 2018-Dec. 31, 2018

#	Agent	Office Name
101	Malik Husain	Intero Real Estate Services
102	Joe Velasco	Intero Real Estate Services
103	John Faylor	Sereno Group
104	Lucy Song	Coldwell Banker
105	Ying Liu	Coldwell Banker
106	Elena Johal	Kw Bay Area Estates
107	Dominic Nicoli	Intero Real Estate Services
108	Jamie Pfister	Realty World Milestone
109	Nancy Carlson	Intero Real Estate Services
110	Shelly Roberson	Alain Pinel Realtors
111	Lisa Thompson	Intero Real Estate Services
112	Xiaozhu Kang	Maxreal
113	Sophia Xu	Keller Williams Palo Alto
114	Igor Reznikov	Rezrealty
115	Shuangshuang Liao	Coldwell Banker
116	Paris Bradley	Amici Real Estate
117	Bret A. Maryon	Intero Real Estate Services
118	Pamela Culp	Alain Pinel Realtors
119	Chuck Nunnally	Kw Bay Area Estates Saratoga
120	Mou Wong	168 Realty
121	Yajnesh Rai	Keller Williams Realty
122	Julie Davis	Kw Bay Area Estates
123	Lynn Burnett North	Alain Pinel Realtors
124	Samit Shah	Intero Real Estate Services
125	John W. King	Keller Williams Palo Alto
126	Meesun Kang	Legacy Real Estate & Associate
127	Lori Orion	Intero Real Estate Services
128	Mary Clark	Intero Real Estate Services
129	Vivian Wang	Coldwell Banker
130	Susan & Shawn	Coldwell Banker
131	Andrew Sturtevant	Intelligent Buyer
132	Chaya Shahar	Referral Realty
133	Susanna Wong	Realty One Group - World Prop
134	Cristina Martinez	Cristina Martinez

#	Agent	Office Name
135	Roxy Laufer	Sereno Group
136	Chris Alston	Keller Williams Realty
137	Yan Qiu Wang	Coldwell Banker Residential Brokerage
138	Heena Joshi	Alain Pinel Realtors
139	Mark & Jason	Sereno Group
140	Raymond Ni	Green Valley Realty
141	Nicki Banucci	Kw Bay Area Estates
142	Chad West Myers	Intero Real Estate Services
143	Suzanne O'brien	Intero Real Estate Services
144	Jessie Li	Intero Real Estate Services
145	Tony Xu	Bayone Real Estate Inv Corp
146	Mark Von Kaenel	Kw Bay Area Estates
147	Daniel Gluhaich	Intero Real Estate
148	Alicia Duarte	Intero Real Estate Services
149	Paul Bertoldo	Coldwell Banker
150	Chloe Mei	Keller Williams Realty - Cupertino

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#	Agent	Office Name
151	Brian Bernasconi	Sereno Group
152	Bower Cole Group	Alain Pinel Real Estate
153	Holly Barr	Sereno Group
154	Aaron Derbacher	Keller Williams Realty
155	Shawn Luo	Aez Investment, Inc.
156	Adriana Trenev	Coldwell Banker
157	Bin Zhou	Coldwell Banker
158	Jim Myrick	Kw Bay Area Estates
159	Rodger Shaheen	Coldwell Banker
160	Dennis Loewen	Metis Real Estate
161	Quincy Virgilio	Coldwell Banker
162	Ben Jiang	Goodview Financial & Real Estate
163	George Montanari	Alain Pinel Realtors
164	Alana Lam	Intero Real Estate - Cupertino
165	Alex Aung	Home Solutions Realty
166	Marty Brill	Intero Real Estate Services
167	Douglas Goss	Kw Bay Area Estates
168	Matthew Tenczar	Alain Pinel Realtors
169	Nakul Kapoor	Intero Real Estate - Cupertino
170	Pam Rodgers	Intero Real Estate Services
171	Peter Suess	Alain Pinel Realtors
172	Cynthia Kodweis	Sereno Group
173	Jinny Ahn	Coldwell Banker Residential Brokerage
174	Lynn Shi	Waldstein Realty
175	Cathy Jackson	Sereno Group
176	Suman Bazaz	Alliance Bay Realty
177	Sudeshna Sen Gupta	Coldwell Banker
178	Rita Chao	Csr Real Estate Services
179	JP Moridi	Intero Real Estate - Cupertino
180	Miwan Kim	Prima Investment Group Inc.
181	Maggie Guo	Re/Max Santa Clara Valley
182	Manu Changotra	Coldwell Banker
183	Van Dahlen-Dunne Grp	Coldwell Banker
184	Helen Chong	Haylen Group

#	Agent	Office Name
185	Gary Palacios	Intero Real Estate
186	Yasir Aladdin	Coldwell Banker
187	Stacy Mardesich	Re/Max Santa Clara Valley
188	Jennifer Yi	Intero Real Estate - Cupertino
189	Sandra Jamison	Tuscana Properties
190	Matt Cossell	Kw Bay Area Estates
191	Terel Beppu	Intero Real Estate - Cupertino
192	David Frazer	Coldwell Banker
193	Tam Nguyen	Php Group, Inc
194	Ruslin Paap	Intero Real Estate Services
195	Angie Cocke	Century 21 Mm
196	Cheryl Okuno	Alain Pinel Realtors
197	Todd Su	Realty World-Todd Su & Company
198	Ming Wei Chien	Green Valley Realty
199	Graeham R Watts	Intero Real Estate Services
200	Manpreet Nagi	Maxreal

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