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### pub note

We are growing.

I'm writing this publisher's note the afternoon of June 5th, 2019. This content is due in a few hours.

It's the last step in a series of steps which has spanned over 2 years.

Today I'm receiving the first printed copies of the "Anniversary Issue" of *Silicon Valley Real Producers* and simultaneously submitting the digital content of the first month of *San Mateo County Real Producers* and the 14th month of *Silicon Valley Real Producers*.

In just a few minutes a new phase of Real Producers will begin. The phase after "Ramp-up".

I'm not sure what to call this time period. Entrepreneur Magazine calls this stage "Growth".

Feels about right. More growth.

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▶▶ partner spotlight

# JOE LIMA



to reach for that brass ring and set records for the highest price point per square foot just to make a profit.”

Joe considers his business successful when a property makes a profit for the borrower, as well as when he continuously funds projects.

“For me, it’s [about] building up more of a portfolio of transactions to where I am in the guy in the Bay Area for all construction lending needs that big banks can’t do,” he said. “There are people that can go to banks and qualify but if not they can come to me and I can work out the financing for them. [It’s a good feeling] coming in and saving the day for a transaction that has gone sideways at a bank. I can come in and easily overcome what the hold up is; if it’s for property reasons or borrowed credit situations or something like that.”

Joe advises up and coming real estate agents to seek work with developers.

“They’re always out there looking for the next project... always that next transaction. So as an agent, with a developer as a client, you know if you find a good fixer to buy the developer will jump on it.”

## THE MONEY BEHIND HOUSING PROJECTS

By Kasey Schefflin-Emrich  
Photos by Hyunah Jang

**Joe Lima, a construction loan lender, is the money provider for housing projects similar to those depicted on house flipping shows on HGTV.**

“I deal with those types of clientele...flippers...and I’m the money behind them,” Joe said. “I will lend money based off the future value of the projected square footage, finishes, and look of the new home. The TV shows make it look fun, but the flippers still need money to pay for their projects.”

Joe is proud when a client comes back for repeat business.

“The most rewarding part is when a developer comes back to me for their second, third or fourth project,” he said. “It means: One, I’m at a fair price; I did a good job on the loan itself. Two, I’m great at managing the project through.”

Joe’s favorite thing about his job is watching a project get completed.

“The contractor and the architect will have this vision of how this new house is going to look or what they’re going to put in the

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place... or they’re going to demolish it and rebuild this new mansion,” Joe said. “To see it come to life is the best part of it.”

Joe has been in real estate since 2000 and fell into the field while doing an internship during college. He has done conventional loans, 30-year fixed loans and homebuyer transactions for the majority of his career.

“Finding this niche for these construction loan products has been fun,” he said. “Every day is different, which I like. It’s not mundane.”

Joe said contractors and investors work in certain ways.

“I try to tailor the product to them as far as money coming in for their skin in the game versus the financing, and their end product is all different... the style house, the area of the real estate and the type of build,” he said. “I have some projects down in LA that is totally different than something up in Sunnyvale. LA new construction is more Hollywood-chic type in its design... and Silicon Valley projects are geared more towards gadgets and what new technology is in the home. Gotta have your Tesla plug in the garage.”

The majority of Joe’s business has been word-of-mouth and repeat clients.

“I’m grateful for the network of people that I’ve been working with for well over a decade,” Joe said. “They have stuck with me and been loyal.”

There are a variety of challenges in Joe’s line of work.

“There are times where a contractor may have under-budgeted and needs more money, or they may have fallen behind on the timeline,” Joe said. “It creates a stressful situation.”

Joe said there is a difficulty in finding the right buy price.

“In a heavy seller’s market, high price Silicon Valley Bay Area, the project may not always pencil out because of what the seller is needing for their bottom line,” he said. “That could be a potential flip or a potential new ground-up construction project for a contractor, if bought at the right price.”

Joe said he always tells his buyers or borrowers that it’s not what you sell the property for, it’s the buying price that matters.

“If they buy the property at a right price then what they sell it for is not going to be pressing so much,” he said. “They don’t have





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» profile

By Zach Cohen  
Photos by Hyunah Jang

# Jessie Li

## An Artful Life

“I’m always in action. And that’s exciting.”

Jessie Li seems to be one of those exceptional individuals that will excel at anything she puts her mind to. She has a long history in the software industry, a love for dance and art, and has built a successful real estate business. Jessie is breaking barriers, challenging the ways we think about personality types through her masterful balance of rationale and artfulness.

### The Analytical Side

17 years ago, Jessie earned her master’s degree in computer science and launched a career in the technology sector. She tasted early success; only two months after starting, her first company went public, and she gained stock in the company.

This immediate achievement was the first impetus leading Jessie to the investment world. She learned some hard lessons in the stock market, but it positioned her for the success that was to follow.

“Later [in my technology career], I found out I loved to do more things with people,” she explains. Jessie would transition to the service side of the tech industry, communicating with and assisting high profile clients. “I found out I’m not only good with computers, but I enjoy working with people.”

### A Passion for Connection

Shortly after the dot-com bust of 2000, Jessie dipped her toes into real estate for the first time. The market was in a prime position to grow, largely due to the long list of investors fleeing the stock market, and Jessie began investing in real estate. “I did well enough that people quickly sought my advice, insight, and even services, like property management, interior design, and remodeling. After several years of helping many friends and associates, I realized something that has since changed my entire career: my passion is using my insight and experience in real estate to help people make the right decisions for their living and financial needs.”

While she was licensed in 2005, Jessie didn’t leave the technology industry to do real estate full time until 2015. The year she quit her full-time job, Jessie made a higher income in real estate than at her nine to five.

“I thought, ‘I am ready to do it.’”

The passive income from rental properties allowed Jessie to welcome financial flexibility during the transition. ...

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...

"You should build your financial freedom so you can do what you'd like to do," she explains.

#### Business Built on Care

"I really care about people. I work very hard. I look for quality. For each project, I spend a lot of time. I always put my clients first."

Jessie's client-focused methodology is the hallmark of her real estate business. With an approach rooted in honesty and ethics, she is always willing to go the extra mile for a client need. "If I could sell my own home for \$200,000 less or sell my client's for \$200,000 less, I would rather sell my own for less. That's my personality and ethics," Jessie says.

Looking at her reviews on sites such as Zillow.com, it becomes apparent that Jessie's care comes through. "People say I really care about them. That's my main motivation. I want to do my best to help them. That's my specialty."

More than 80% of Jessie's business comes from referrals -- a testament to the quality of the work she does. The way she differentiates herself from other agents is through supreme customer care.

#### An Artful Life

Jessie is analytical, social and... artful.

"I love art," she explains. Three years ago, she began painting. Before that, ballroom dancing was a passion. "I was crazy about ballroom dancing," she gushes. "It's amazing when you connect with music, dance, and people. Dance is a language for me."

"And as I mentioned, I love to connect with people."

Jessie savors many different forms of art - travel, photography, and writing are passions in addition to her love for painting and dance. Even her work in real estate is performed like a well-balanced musical composition.

"Art really inspires me, drives me," Jessie explains. "People don't look at me as a business person, they see me as a person with a lifestyle. So a lot of people are attracted to work with me."

As she works to continue to ramp up her real estate business, Jessie is still seeking balance. She admits that dancing has fallen to the wayside the past two years as her life in real estate has taken a front seat.

Yet, her unique way of experiencing the world through so many different lenses will surely keep Jessie set on the path she is meant to travel. Perhaps even she will be surprised by the results.

"Honestly, I don't set goals. I just try my best."



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# Zack Shields

*A Realist with the Career an Optimist Dreams Of*





## ▶▶ star on the rise

By **Briant Wells** | Photos by **Hyunah Jang**

Sometimes people get lucky, and sometimes people like Zack Shields have such a meteoric rise that it looks like luck. Don't be mistaken, Zack's luck is only a perception. In reality, the hard work he put in learning the back office dealings in real estate made it possible to take advantage of every opportunity that he created.



### Starting from the South

Zack's origins begin all over the southern US. Born in Atlanta and raised in Montgomery, Alabama since he was 10, Zack moved to Orlando to attend UCF for college. He did what every kid is told to do: go to college, get a degree, get a job. He did just that, and cut his teeth in sales and Excel spreadsheets at a large expense management company.

"I learned real quickly that I didn't like cold calling," Zack dead-pans. Since he studied communications and business marketing in college, he persisted until he got hired with one of the top real estate teams in Orlando managing their marketing, social media, and websites. "My mom was in real estate, and I had always had an interest in it," Zack says as if this was always life's plans for him.

Eventually (and time is relative for those who work in hyperdrive), Zack transitioned to working for the Keller Williams office in a variety of functions: recruiting and training new agents, getting agents set up on the tech, and handling business operations.

### California Dreamin'

After coming to visit San Francisco to watch his alma mater, his national champion UCF Knights, play at Stanford, he fell in love with the area. "It was just a complete change of scenery and culture," says the man from the South. "After the game, I just started searching for jobs and positions in Keller Williams. I emailed every KW office in the Bay Area to see if they were hiring for my position. I got connected with the Cupertino office, was interviewed over FaceTime and six weeks from the day I visited, I moved out here."

Since moving to the Bay Area, Zack had transitioned from Keller Williams to Coldwell Banker before landing with Compass Realty last year. At each stop, he found success, but Zack isn't one to rest on past achievements.

"For me, it's been about following the opportunity and trying to be a bit ahead of the market. So I was on one of the top teams in the Valley while at KW. I bled KW red, and I still think they're one of the greatest companies to work for, especially their training structures."

Maybe thanks to his days crunching numbers on Excel sheets in Florida, Zack sensed a shift in the market and a new opportunity to grow. "When I decided to go out on my own, KW had very little market share," he explains. "My bread-and-butter was open houses, so I had to find a place that had a lot of listings and opportunities for me to host open houses. The number one listing office at the time in South Bay was Coldwell Banker. I got exactly what I was looking for."

Some people look to the groundhog to signal a shift in the seasons, and some would be wise to watch when Zack moves as a precursor to changes in the real estate market. He explains his latest move to Compass: "And then the market shifted about 8 to 10 months ago. Open houses went from having 60-80 groups a day on the weekend to 8 to 10 groups at the most. Not being from here and not having a sphere of influence, I'm always looking for new opportunities, and Compass has the robust online marketing department that provides me the opportunities I need."

### 3,000 Miles to Freedom

With a wealth of wisdom beyond his years, Zack approaches success and real estate through the lens of shifts and authenticity. "The people in this industry," he says about Florida and California agents, "that I've respected the most are the ones you can tell genuinely care about the people around them. They wanted me to be better, and they would invest their time, energy, and experiences in me. I try to do the same for other agents."

Another key to freedom for Zack is learning to walk away from the toxicity that can, sadly, characterize the profession. "On the flip side, I've encountered people in real estate that told me, 'I want you to make money, just not too much money.' That was an immediate red flag. That's not someone I would ever want to work for again."

Zack knows what he wants, and it's a short-term sacrifice for sustained freedom. "I'm very long-term minded. I've been that way my whole life," he explains the keys to his success. "It's my goal to be successful when I'm young, so I don't have to work so hard when I have a family and am in my fifties or sixties."



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# MELANIE KEMP

## JUST BY **LUCK**

By **Jessica Frere**  
Photos by **Hyunah Jang**

Melanie Kemp credits much of her real estate success to sheer luck. Judging from her myriad of industry accomplishments, however, it's clear that another key factor has also played a role in her remarkable career: hard work.

Melanie's journey towards a real estate career began in 1973, the year she graduated from the University of Kansas with degrees in behavioral science and spanish. Armed with a passion for children and a love for teaching, she accepted a position as the Director of the Cognitive Development Program at the John F. Kennedy Institute for Handicapped Children in Baltimore, Maryland. "I'd never lived in a city before," Melanie reflects. "I grew up in a remote town of 3,000 people in southwest Kansas. My days were jammed with the coordination of speech and language training for children with developmental delays and emotional challenges, mentoring doctoral candidates from the University of Maryland, and counseling parents who entrusted their children to our care at this residential hospital."

After one year in her role, a desire for additional education and career advancement led Melanie to change course and pursue a master's degree in special education at the University of Colorado.

After graduation, Melanie remained in Colorado and taught special education. The summer after her second year of teaching, she decided to spend her free time helping her fiancé, a real estate agent, host open houses. As time passed, she found that not only did she enjoy connecting with prospective home buyers and meeting their needs, but she was good at it. As the summer of 1976 drew to a close, she began to question whether teaching was the best career path for her.

...





“With a master’s degree in those days, I made \$9,000 a year,” shares Melanie. “And then I was sometimes taking my paycheck and converting a Monopoly game to a phonics game because the [special education] program was underfunded. I said, ‘You know, I think I want to try [real estate].’ I really enjoyed that summer going out and meeting people, and having the potential to be compensated for the amount of work I was willing to put into it.”

Armed with a newfound enthusiasm for her career trajectory, Melanie’s broker soon encouraged her to expand her business past open houses to canvassing and door knocking. “I kept telling myself ‘You have nothing to lose but self-respect,’ so I armed myself with a handful of business cards, a clipboard, comfortable shoes, and a Midwestern smile to tell my story.”

Melanie got a listing on her first day of canvassing.

“I was trying desperately to find something in common with these people in their mid-70’s, which seemed really old when you’re just 23. I thought, ‘Those adolescent years as the church organist in Ulysses, Kansas are finally going to paying off (you never know what you learn today that may be useful to you tomorrow). I sat down and played that organ and decided I’d stop when they’d had enough, which meant they were either going to hire me because they were so impressed with my questionable talent, or they were going to throw me out thinking ‘What an odd girl!’” Melanie says with a laugh. “To my surprise, Mr. Schwartz finally said, ‘What would we need to do if we wanted you to sell our house?’ And that’s when all the pieces fell in place for what I was going to do for a living. To this day, I’m not sure if he wanted me to stop playing that organ, or he was impressed with my audacious attitude. It was an important experience for me because it reinforced that there was almost nothing I wouldn’t do to satisfy a client. That still holds true today, although I pray no one ever asks me to play the organ again.”

By the end of Melanie’s first year in real estate, a new start-up in Denver called RE/MAX was just blossoming, and the company decided to expand its concept with franchising. One of their first franchise sales was Boulder, CO, which caught Melanie’s eye. Intrigued by the company’s commission structure and profile of top producing agents, Melanie went to work for the new brokerage. Their business model was such a good fit that, after a year, she and her then-husband purchased their own RE/MAX franchise, the second in Boulder.

In 1977, however, right before they were scheduled to begin construction on the new facility, the couple learned that RE/MAX planned to expand nationally and, specifically, that the company’s franchise rights for all of Northern California were for sale.

“We both looked at this opportunity and said, ‘We can do this,’” Melanie recalls. “We really didn’t even look back.”

Abandoning their current endeavor, the pair bought RE/MAX’s Northern California franchise territory, headed west in a U-haul truck towing their car, and became Co-Regional Directors of their new business. Within short order, they opened 13 real estate franchise offices.

“It was a challenging time. We were trying to sell ‘blue sky’ to top agents who might want to have their own office. We had no com-



pany name recognition, marketing materials, local, regional or national advertising, certainly no internet, and, to make matters worse, many of the top agents in the Bay Area already had high commission splits with their brokers. Certainly, none of them had heard of this start-up called RE/MAX. We were truly selling ‘blue sky’ in a state that already had blue sky. We also decided it was a good time to start a family.” Melanie and her husband had a baby in 1979 followed by a second in 1981.

“We were juggling so many things then, but every day was exciting.” Melanie found that similar to her teaching roles, she excelled at educating, coaching and inspiring her franchisees. “Our job was to identify the top players in each real estate company who might want to own their own brokerage, convince them we’d help them set up a turnkey operation, assist in identifying an office location, design the T.I.’s (tenant improvements), arrange for furniture and equipment leasing, and help recruit the franchisee’s new agents. This was before the internet, online forms, cell phones, and fax machines. We were hauling things in by horse and buggy to staff an office in those days,” she laughs.

For the next seven years, business thrived. By 1984, Melanie and her husband decided to use the insights they had gleaned from RE/MAX to launch her own real estate franchise. They opened offices in Cupertino and Saratoga, eventually moving away from franchising together to focus solely on real estate development. By 1992, Melanie had joined Alain Pinel Realtors, and in 2010 was recruited to Coldwell Banker in Los Gatos, where she’s been a Broker Associate for almost a decade.

Melanie attributes her long-time success to two key practices. The first is surrounding herself with people who are just as motivated and passionate as she is.

“My growth is literally inspired by the people I surround myself with,” shares Melanie. “If you put yourself in an enriched environment, there is always going to be somebody who is better than you are at something. Always. And I have a natural attraction to that.”

Secondly, Melanie consistently carves out time at the end of each day to reflect and identify areas for growth and improvement.

“There isn’t a day that goes by that I don’t think at the end of the day, ‘You know, I could’ve done this a little differently. The next time will be better.’”

Today, Melanie shows no signs of slowing down. After spending the last 10 years as one of the top producing agents in Coldwell Banker’s Bay Area region, she plans to relish in the continued enthusiasm of her clients and the energy of the bustling team she’s put together. She’s part of Coldwell Banker’s Presidential Elite Circle which ranks her in the Top 1% of Coldwell Banker agents internationally.

In her time off, Melanie has worked as a volunteer for Operation Yellow Ribbon for the wars in Afghanistan and Iraq (her son is a veteran) and Stanford’s Children Hospital. She enjoys hiking, golf, tennis, and cross country skiing with her family.

With a promising, albeit busy, year ahead of her and a storied past behind her, it’s a safe bet that the future holds nothing but good things for Melanie Kemp.



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# — REAL ESTATE — **EXPERTS**



▶ cover story  
By Dave Danielson  
Photos by Hyunah Jang

# **BRETT JENNINGS**

In Search of A Life Without Limits







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**When you talk with Brett Jennings, you instantly understand he's someone you can learn from, and that he wants to help you become your very best.**

Brett brings that spirit to his role as head of Real Estate Experts. It's little wonder, as he's shared that same spirit all his life.

#### **MOMENTS THAT MATTER**

When Brett was six, his family moved into an affluent neighborhood in San Jose. As he entered second grade, a cute girl next door caught his eye. As they played together, the girl said something that would shape his future forever.

"One day she poked me in the chest and said, 'My mom says you rent your house.' As a second grader, I was like, 'Wow, whatever that is, it's not good.' It was interesting growing up in that neighborhood, surrounded by wealthy families that owned their homes and being the one family that didn't. Some of the neighbors even

went out of their way to make sure I knew we didn't belong," Brett remembers.

That experience would influence him for many years to come.

"Different things create success for different people," he says. "And for me, that experience drove me to success. Somewhere inside I was like 'I'll show you...I do belong.' It was a defining moment."

Years later, Brett attended college and began studying for a career in sports medicine. Then another life-defining event unfolded in his junior year in college -- he had an allergic reaction to antibiotics that caused his kidneys and liver to fail, landing him in intensive care and a near-death experience.

"Something happened in that experience. Before I got sick, I was in great shape and I was identified with my body as an athlete. When my body began wasting away in the hospital (I lost 55lbs in 19 days), something woke up within me. Although my body was dying, there was some other part of me that felt perfectly okay inside. A knowing emerged that I was more than my body."



#### **ADVENTURES WITHIN**

After getting out of the hospital, Brett changed his major from pre-medicine to entrepreneurship and marketing. As he finished his college courses, he needed to take an elective, so he chose a class in meditation.

"We meditated 20 minutes a day, five days a week for 12 weeks. The experience totally changed my life," Brett recalls. "My grades got better, my relationships improved, I started a business in college, and it was really taking off. I felt like any limits I had were lifted, and that part of me that woke up in the hospital was somehow creating all this good in my life. I couldn't put my finger on it, but something special was happening for sure. It was undeniable, and whatever it was, I wanted more."

A year later, Brett graduated and sold the business that he started in college to travel the world and seek more of what he was finding through meditation.

"I spent several months in India meditating with yogis and swamis in the jungles of south India, then traveled to Japan and meditated with monks there," he explains. "I was on this quest for an experience of life without limits."

#### **WALKING ON FIRE**

After returning from his worldwide meditation tour, a series of chance encounters led him to get hired to work for Tony Robbins.

"A couple of weeks after I got home I got a call from a friend that was running his international sales team. She knew that I had been traveling and had a passport and asked me 'Can you go to Milan next week to support our Tony Robbins coaching team?'" Before he knew it, Brett was traveling the world again, this time helping facilitate Firewalk weekends and providing on-location coaching for Tony's workshop attendees.

"That was an incredible experience," Brett smiles. "For two years, I got to see so many amazing places and coach so many amazing people. I walked on fire so many times I lost count. Working for Tony Robbins allowed me to understand I was most passionate about. It was to live a life of growth, learning and helping others do the same and discover their own unlimited potential."

That became the foundation of his success in life and real estate.

"Working with Tony, I mastered the skill to help others determine where they are, where they want to go and help them create a plan to get there. That alone is powerful, but the creative force that makes all that happen is what I was finding in my work with meditation. The Soul."

After his work with Tony Robbins, another chance encounter led Brett to work with another Icon in the world of personal growth: Dr. Deepak Chopra. "The last week I spent working for Tony was at one of his live events in L.A. I was sharing with one of my

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fellow coaches about what was next for me. He asked me what I really wanted to do. I told him ‘I want to teach meditation, but I need to find or create a curriculum.’ I literally walked out of that room and stumbled into a meditation teacher that worked for Deepak Chopra who happened to be there to attend Tony’s event. She encouraged me to come to San Diego to meet Deepak. That led to me spending a year in San Diego learning Deepak’s meditation practice and how to teach it to others.”

#### A NEW PATH

While teaching meditation, Brett’s passion as an entrepreneur led him to start three more companies, the most successful one in fi-

nancial services. In that business, he noticed his top clients were all real estate investors. So when he sold that financial services business in 2005, he turned his focus to real estate.

“When I started in real estate, REALTORS® didn’t carry a great reputation in my mind,” he admits. “So with my background in finance, I decided to go into the mortgage side of the business.”

At the time, his manager suggested he try to get in with the region’s top real estate agents to build his mortgage business. So he got a list of the top 100 agents in Santa Clara County and worked to earn their business. He met with 42 of them. And something happened in the process.

“Doing these meetings, I found out these top agents were actually really cool people. They were smart, successful and had great lifestyle. It dispelled the myths I had about REALTORS®. I began to think maybe I could be a real estate agent.”

#### JOINING A REAL ESTATE TEAM

The mortgage meltdown of 2008 pushed that idea forward. “When the financial crisis hit I simply couldn’t get loans done, so I joined the team of one of the agents I was doing loans for, Dave Keefe, at Keller Williams.” As Brett recalls, “Dave was somebody I could model. He was the top agent in the office. He was in the top 20 in the county, and he was building houses and investing.

He was someone I wanted to emulate. As I’ve sought out mentors, I’ve always looked for people who I want to be like, and learn from what they’re doing.”

Now Brett pays that forward in his role leading Real Estate Experts. “I get to do that same thing now for others,” he says. “Within my team, I’ve been able to consistently take agents doing 5 to 10 transactions a year and turn them into top producers doing 25 to 40 transactions a year. And we help them achieve that growth sometimes in just one year. Sharing the things that made me successful and watching the growth in others is why I do what I do.”

#### FROM TEAM LEADER TO LAUNCHING A BROKERAGE

With the recent wave of venture capital and disruption of the real industry, Brett believes many agents will be forced to leave the business in the years ahead. “As competition increases from all the money and technology aimed at taking a piece of the real estate pie, the importance of differentiating yourself and elevating your brand is critical to making yourself durable. Disruption is here, and only the best agents armed with the best technology will be left standing. I want to help any agent I can, not just survive, but thrive through these changes ahead.”

That’s the reason behind the recent launch of his new brokerage, Real Estate Experts. “I thought if I could offer the best of the systems, support, and marketing plans that I used to grow from \$12 to \$165 million in sales, and bring that not just my team members but to independent agents as well, I could help a lot more agents succeed, and that’s why Real Estate Experts was born.”

Brett’s goal now is to grow Real Estate Experts by living his purpose to motivate, lead, and inspire people to create a better life through real estate. “Getting up every day to coach agents and help them grow and go to the next level is it for me. I get to use the best of what I learned from Tony Robbins and all my success in real estate to help them experience their own life without limits.”

#### THINGS COME FULL CIRCLE

As Brett considers all he’s accomplished, and all he’s about to, his memory drifts to the little girl next door and her words that left a lasting mark.

“She didn’t know it, but she gave me a gift that day. She inspired me to be successful. I live in that neighborhood now, and I’ve sold some of the highest priced homes there. I belong, but in reality, it’s to a larger purpose,” he smiles. “I didn’t go into real estate because of that. But when I step back and look at it all, it’s perfect. That painful comment about not being a homeowner drove me to not only to achieve my own goal of owning a home in that neighborhood, but enabled me to build a career around blessing others with home ownership. It really has come full circle.”



# MIKE RAMOS

## A Loud-and-Clear Leader



Some passions in life come through loud and clear at an early age. That's the way it was for Mike Ramos.

As a boy growing up in Santa Clara, the power of music spoke to him. It moved his soul. And it was a feeling he wanted to share with other people, too.

So Mike started down that path. "I wanted to be a big-time DJ," he smiles.

He took more than a casual interest in working his craft. Club by club. Night by night. Soon he earned a name for himself — and a floor filled with dancers wherever he performed.

### SET LIST CHANGES

While he mixed tunes and entertained crowds through the region, Mike began college — and discovered the second great passion of his life — real estate.

It was 2006, and Mike saw a need that called to him. As he turned 20, he earned his real estate license.

"A good chunk of my family are immigrants. When they came to this country, it was about the Ameri-

can dream. And part of that is owning real estate," he explains. "Many in my family came with just the clothes on their back. I saw what they fought for to come here. It was a big step. I thought, 'What can I do to personally serve them?' I wanted to help them achieve their dreams."

At the time, the housing industry was on the brink of melting down. Mike didn't conduct his first transaction for two years. It was an REO deal in San Jose. As the number of foreclosures in the area mounted, so did his efforts.

"I'm a people person, so I started doing open houses to meet new, potential buyers and sellers," he remembers. At the same time, he started networking online.

"Since there was a foreclosure crisis, I started a blog called the Bay Area's Best REOs," he says. "We would walk through these million-dollar foreclosure properties, run articles, take pictures and highlight why these foreclosures were a big deal."

In the process, Mike drew attention — and contacts for business.

"I was one of the first to capture the online market," Mike says. "Then in 2010, I started co-marketing with Zillow. They had more money and more backing. I was already used to people coming through online, so I moved over and started to put some money into Zillow."

### UP-TEMPO NUMBERS

By 2010, Mike's business was taking off. He recorded 300 deals in just his first couple of years after his first transaction.

Three years ago, Mike started his own brokerage team called Momentum Realty in the Santana Row area of San Jose, where he continues to build his team and business today.

In the process, Mike's success and accolades continue to grow.

In addition to being named among the top 1% of real estate agents nationally by Real Trends in 2017 and 2018, Mike was voted the Choice Home Warranty #1 Realtor in San Jose. In addition, he's also earned distinction among Better Homes & Gardens Emerald Elite. And when he worked with Intero Real Estate, he earned a spot among the top 1% of agents in the organization.

Humble and hard-working, Mike prefers to let his work speak for him.

"Sometimes people will ask how much I'm making on a deal," he says. "I really don't know. I'm just here to take care of the client and I treat it like it's my own deal. That's the heart of why I'm successful. Also, I embrace a lot of technology to be more efficient to serve my customers better and faster."

As Mike grows his team and reaches new levels of success, he's also building a family. In fact, he and wife Kristin have enjoyed getting away from time to time to travel. Together, they're expecting their first child.

Through the years, Mike has continued to make way for the music — and his first, ongoing love for

being a DJ. In fact, he still draws a crowd as a DJ on weekends at a number of local clubs.

### MUSIC TO HIS CLIENTS' EARS

For Mike, many of the sensations are the same whether he's moving a crowd as a DJ or moving a property as an agent.

"Every time I perform, there's a new crowd. Just because you work at the same venue, it doesn't mean you're going to have the same group or feeling," he explains. "It's like real estate. Each transaction is special. And I need to gauge how things are progressing, what direction it's going, and I need to know what my next play is going to be. You really have to feel the crowd."

For Mike, there's a sense of excitement in both pursuits.

"A lot of people in Silicon Valley are overworked, but I think music is a universal form that people use to comfort them, and let loose and forget about their daily stress," he points out. "It makes me excited when they're really feeling the music, and knowing I'm the one helping them experience that. There's just something about having 200 people on the dance floor really enjoying what you're doing. It's kind of like a natural high."

Yet, the sensation Mike gets from real estate is even greater.

"Sure, it would be fun to be a big-time DJ. But I'd have to compromise on my main career of real estate," he says.

And for the man who wants people to remember him for caring about their lives, the choice is easy. And it comes through loud and clear.

"As a DJ, I can play music and impact people for a couple of hours. But when I help them get a home, that impacts them for their whole lives," he smiles. "I just think it's my job to help the community and help people in this way."





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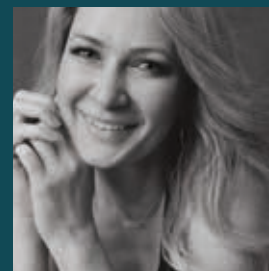
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# TOP 200 STANDINGS

Rankings January 1, 2019 - May 31, 2019

#	Agent	Office Name
1	Deleon Team	Deleon Realty
2	Andy Tse	Intero
3	Daniel Beer	EXP
4	David Troyer	Intero
5	Hadar Guibara	Sereno Group
6	David Lillo	Dpl Real Estate
7	The Hanna Group	Intero
8	Keri Nicholas	Parc Agency Corporation
9	Darke Team	Compass
10	Lan L. Bowling	Keller Williams
11	Mary Tan	Coldwell Banker
12	Mary & Brent Gullixson	Compass
13	Kathy Bridgman	Compass
14	Ducky Grabill	Sereno Group
15	David Welton	Compass
16	Coco Tan	Keller Williams
17	Boyenga Team	Compass
18	Mini Kalkat	Intero
19	Tom Lemieux	Compass
20	Carol Carnevale	Compass
21	Bill Gorman	Coldwell Banker
22	Erdal Swartz Team	Sereno Group
23	William Lister	Coldwell Banker
24	Ryan Gowdy	Compass
25	Marc Roos	Sereno Group
26	Matt Skrabo	Keller Williams
27	Hugh Cornish	Coldwell Banker
28	Anson Ip	Keller Williams
29	Xin Jiang	Compass
30	Dave Clark	Keller Williams
31	Valerie Mein	Intero
32	Bogard-Tanigami Team	Compass
33	Royce H. Cablayan	Sereno Group
34	Greg Simpson	Keller Williams

#	Agent Name	Office Name
35	Andy Sweat	Keller Williams
36	Robert Johnston	Marcus & Millichap
37	Mei Ling	Sereno Group
38	Carol Jeans	Sereno Group
39	Samira Amid-Hozour	Compass
40	Ying Liu	Intero
41	Rabia Alizai	Coldwell Banker
42	Nevis And Ardizzone	Compass
43	Yvonne Yang	Coldwell Banker
44	Mitchell Zurich	Marcus & Millichap
45	Jillian Medeiros	Summer Hill Brokerage Inc.
46	Rebecca Lin	Maxreal
47	Rebecca Yen	Coldwell Banker
48	Alex Wang Group	Sereno Group
49	Jessie Li	Intero
50	Jim & Jimmy Nappo	Compass

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# TOP 200 STANDINGS

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#	Agent	Office Name
51	Brenda Miller	Compass
52	Steve Mccarrick	Coldwell Banker
53	Al Moridi	Intero
54	Vivian Lee	Homeland Mortgage And Real Estate
55	Jordan Mott	Intero
56	Therese Swan	Compass
57	Mike Strouf	Intero
58	Nancy Goldcamp	Coldwell Banker
59	Amy A. Mccafferty	Compass
60	Denise Simons	Compass
61	Dominic Nicoli	Intero
62	Alana Lam	Intero
63	Nathalie D.S.A	Compass
64	Perry Group	Sereno Group
65	Young Platinum Group	Golden Gate Sotheby's International Realty
66	Kimberly Richman	Compass
67	Nancy Carlson	Intero
68	John W. King	Keller Williams
69	Dennis Loewen	Metis Real Estate
70	Vinicius Brasil	Keller Williams
71	Bret A. Maryon	Intero
72	George Montanari	Compass
73	Lynn Burnett North	Compass
74	Greg Celotti	Compass
75	Donald Knight	Coldwell Banker
76	Kiersten Ligeti	Compass
77	Michael Bjorkman	EXP
78	Holly Barr	Sereno Group
79	Farris Tarazi	EXP
80	Jaleh Taghipour	Intero
81	Brett Jennings Group	Real Estate Experts
82	Cynthia Kodweis	Sereno Group
83	Elyse Barca	Compass
84	Eric Fischer-Colbrie	Intero

#	Agent	Office Name
85	Angie Cocke	Century 21 M & M And Assoc.
86	Connie Miller	Compass
87	Liz Daschbach	Compass
88	Chris Iverson	Golden Gate Sotheby's International Realty
89	Cole And Riese	Coldwell Banker
90	The Resolve Group	Compass
91	Julie Wyss	Compass
92	Loren Dakin	Parc Agency Corporation
93	Julie Wyss	Compass
94	Renna Shee	Intero
95	Rick Smith	Windermere Silicon Valley
96	Mark Chiavetta	Coldwell Banker
97	Sophie Ravel	Keller Williams
98	Minhua Jin	Coldwell Banker
99	Bwg Partners	Compass
100	Shena Hurley	Golden Gate Sotheby's Internat

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#	Agent	Office Name
101	Brad Gill	Nexthome Lifestyles
102	Bobby Martins Abr Gri Crs E-Pro S	EXP
103	Joe Velasco	Compass
104	Samit Shah	Intero
105	Jennifer Paulson	Sereno Group
106	Mark Burns	Referral Realty
107	Joseph Yen	Compass
108	Shawn Ansari	Compass
109	Valerie Soltau	Parc Agency Corporation
110	Christina Khosrowabadi	Realty One Group Infinity
111	Mario Ramirez	Keller Williams
112	Leslie Woods	Sereno Group
113	Lisa Thompson	Intero
114	Kerry Sexton	Compass
115	Tom Martin	Golden Gate Sotheby's International Realty
116	Cory Waxman	Colliers Parrish International
117	Sophie Tsang	Compass
118	Amanda Vang	Keller Williams
119	Anita Hunter	Compass
120	Thomas E. Daves	EXP
121	Bonafede Team	CSR Real Estate Services
122	Marcie Soderquist	Coldwell Banker
123	The Jamison Team	Tuscan Properties
124	Annette Smith	Golden Gate Sotheby's International Realty
125	Caroline Dinsmore	Compass
126	Terri Kerwin	Kerwin & Associates
127	Brian Bernasconi	Sereno Group
128	Vahe Baronian	Intero
129	Patty Filice	Intero
130	Sandie Hernandez	BMC Realty Advisors, Inc
131	Rodger Shaheen	Coldwell Banker
132	Kerri Naslund	Keller Williams
133	Grant, Griffith & Jones	Intero
134	Faris-Taylor Team	Intero

#	Agent	Office Name
135	Tyson Robinson	EXP
136	Linda Baker	Compass
137	Ron Evans	Keller Williams
138	Sophie Shen	SV Capital Group Inc.
139	Chuck Gillooley	Compass
140	Nicki Banucci	Keller Williams
141	Tam Nguyen	Php Group, Inc
142	Timothy Foy	Midtown Realty
143	Guy Blume	Keller Williams
144	Dana Van Hulsen	Compass
145	Van Dahlen-Dunne Grp	Coldwell Banker
146	Hiep K. Nguyen	Intero
147	Carol Sangster	Compass
148	Kei Group	Compass
149	Paul Locatelli	EXP
150	Mou Wong	168 Realty

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#	Agent	Office Name
151	Kyle Whissel	EXP
152	Matthew Swenson	Compass
153	Eddie Oberoi	Intero
154	James Galli	Sereno Group
155	Karen List	Century 21 Real Estate Alliance Inc
156	Rick Bell	Compass
157	Cathy Jackson	Sereno Group
158	Gregg Ann Herrern	The Abigail Company
159	Don Perry	Coldwell Banker
160	Sherry Bucolo	Compass
161	Monica Diaz	EXP
162	Kristin Cashin	Compass
163	Barbara Telesco	Golden Gate Sotheby's International Realty
164	Wendi Selig-Aimonetti	Coldwell Banker
165	Brian Ayer	Golden Gate Sotheby's Internat
166	Laura Mccarthy	Compass
167	Cathy Hirschman	Sereno Group
168	Monique Lombardelli	Modern Homes Realty
169	Shelly Roberson	Compass
170	Tim Anderson	Sereno Group
171	Kenn Callahan	Coldwell Banker
172	Ric Parker	Coldwell Banker
173	Kathi Hammill	Compass
174	David Frazer	Coldwell Banker
175	Jessa Walsh	Intero
176	Azita Alaverdi	Compass
177	Douglas Andr Gonzalez	Coldwell Banker
178	Karen Nelsen	Intero
179	Elaine White	Coldwell Banker
180	Mary Ann Wallace	Intero
181	Jonathan Mann	EXP
182	Cheryl Okuno	Compass
183	Nicole Emanuel	Coldwell Banker
184	Ruslin Paap	Intero

#	Agent	Office Name
185	Valerie Trang	Infiniti Real Estate
186	Mark Von Kaenel	Keller Williams
187	Joshua L. Anderson	Family First Real Estate Services
188	Enrique Medellin	Paramount Realty Group
189	Stephen Pagones	Keller Williams
190	Rebecca & Karen	Intero
191	Lynne Mercer, Crs	Compass
192	Erik Mitlo	Intero
193	Lorie Gillespie	Intero
194	Theresa Couture	Coldwell Banker
195	Amelia Middel	Coldwell Banker
196	Kevin F. Garvey	Realty World
197	Bower Cole Group	Compass
198	Evan N. Smith	EXP
199	Charles Fuery	Stanford Property & Finance
200	Jess Wible	Intero

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