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▶ publisher's note

# GIVING MORE THAN ONE WORD ANSWERS

*I've got baby on the brain...*

You may know by now that my wife Amy and I are expecting our first baby in February – a girl.

One of the most common questions I get asked is, “How is Amy feeling?”

It's then time to make a choice between 2 paths.

**Path 1**

A one word answer. “Fine.” Or “great.” Or “pregnant.”

**Path 2**

It's a question that takes time to answer wholly and authentically. I assess the questioner as willing to go down a road with me and receive a thorough answer. Then I'll cycle through a summary of her physical aches and pains, her exercise routine, her nausea update, mental state, pregnancy brain, nursery status, the baby kick intensity, and the last few things we learned about being parents. I could fill hours on these topics.

And when I get to the end, I usually ask...any advice on being a parent? Now we are talking, and it's an exchange of wisdom I genuinely appreciate.

We need a better question - a social cue that we are asking for a thorough answer...

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THE VALUE OF EDUCATION

# susan FIXSEN

cover story ◀

Written by Zach Cohen  
Photos by Hyunah Jang

*Susan Fixsen is an ultimate goal setter and over-achiever; her undeniable work ethic has carried her through five different careers in 40 years of professional life.*

...



...

Growing up in Spokane, Washington, in the Pacific Northwest, Susan Fixsen learned the value of education early on. "I was blessed to have parents who were career-oriented and who believe education drives success. Everyone in my family has achieved a master's degree, which included all four children, my mother, and my father."

Susan's father was a school administrator who worked three jobs to keep all of the kids active and playing golf. Susan's mother graduated from Marquette University with a master's in physical therapy. Now in her 80s, she continues to work as an active physical therapist three days a week; this year is her 60th anniversary as a physical therapist. "I get all my energy, stamina and will from my amazing mother," Susan says.

#### *A Life Built on Education*

Sports have long been an outlet for Susan's highly active mind. An All-City athlete in basketball her senior year of high school, Susan was offered athletic scholarships by both the University of Washington and to Eastern Washington University.

As she pursued studies in biology, chemistry, and physics, Susan's education overtook her basketball dreams. Although Susan determined that college basketball wasn't her preferred path forward, she continued to pursue athletics, playing on the men's golf team competitively throughout college.

An opportunity presented itself to Susan to qualify for the LPGA, but her focus was on learning and betterment of her future. "I regret not flying to Texas for the tryouts, but at the time, money was tight, and I was the third child. I did not see a way of achieving success on this route, so I continued with education."

Yet, Susan's love for athletics didn't fade; she decided to study physical therapy, and eventually

graduated from Eastern Washington University with degrees in physical education and biology. She went on to earn a Washington State teaching credential.

Susan's love of sports kept her committed to learning and led to her certification as an athletic trainer -- and the first woman to finish the program at Eastern Washington University. She spent a summer assisting the athletic trainers with the Seattle Seahawks (they trained at Eastern Washington University).

"I finished my studies and started substitute teaching, as I was waiting to get into physical therapy school," Susan recalls. "Still very active in golf, I ended up taking a week off and golfed my way down to San Diego, where I met the superintendent of Sunnyvale schools. At that time, he offered me a teaching job."

Within two weeks, Susan had packed up and moved to Sunnyvale, where she accepted a job in the elementary school system. She had to retake all of her teacher licensing classes and earn an additional certification for California, but that didn't stop her.

That was 1987.

Susan's love of education continued, and she would go on to spend 13 years teaching elementary and middle school, specializing in biology, gang activity, and gang psychology. In 2000 she earned a master's degree in kinesiology, the study of the mechanics of body movement, and an administrative and business credential.

With her master's degree and administrative credentials in hand, Susan became an administrator in education -- a role she stayed in as a vice principal and principal in the Bay Area for another thirteen years.

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*"At the time, it was unheard of that a single agent would walk in and just open an office. But I never thought of it that way. I have always projected ahead and had a vision of where I wanted to be and how to get there."*

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•••

After reaching her goals set for achievement, Susan applied for an assistant superintendency position in HR and achieved the highest level interview. It was that final interview that turned Susan's life around.

"Being married over thirteen years and going through a difficult divorce made me focus on different goals: my three amazing children, my faith, and my belief in the family traditions. I realized I needed to restructure my work/life balance to bring this focus even clearer."

"I was now a single parent and knew and wanted to spend more time with my three kids and build up my relationships, as life and time were quickly flying by." Relinquishing her goal of superintendency, Susan went back to teaching for two years.

"Teaching had its benefits, but for someone like myself who was used to a 70 hour work week, I was stymied by my next career choice."

#### *Finding Real Estate Success*

"And then I met my husband, who is the most grounded and no-nonsense person in the world. He basically said, 'You're wasting your brain going backward. Why don't you try real estate at the same time?'"

Susan earned her real estate license in 2006. In her first six months in real estate, she made the equivalent of her yearly teaching salary. By month eight, she equaled her salary as a principal. So after 23 years of teaching, Susan retired to take on real estate full-time. Susan's husband and three children have always motivated her to keep finding herself.

Amazingly, Susan never worked for a corporate real estate brokerage. She originally hung her license with a retired broker at Pacific Oaks Realty.

"At the time, it was unheard of that a single agent would walk in and just open an office. But I never thought of it that way. I have always projected ahead and had a vision of where I wanted to be and how to get there."

Prior to Susan's real estate career, Susan was trained in hostage and control center negotiations by the State of California. This training and the ability to read and sense people and their needs gave Susan an advantage in a down real estate market. This also allowed her to specialize in short sales, and she was hired by other real estate agencies for completion of their transactions.

In 2011, Susan earned her broker's license and opened Pacific Oak Real Estate Services. Her vision for opening a second office was based on the continued movement of clients from the Silicon Valley to South Santa Clara County and San Benito County. With new signage, a new logo, and new branding, Susan now has a recognizable logo and digital footprint in all areas of social media.

#### *Values and Ethics*

All these years later, Susan continues to draw on her background in education. Her experience as a teacher and principal continue to influence her work in real estate.

"Our brokerage is based on professionalism, ethics, and the knowledge of the contractual agreements inside and out. Our clients drive our business with referrals, and our expertise shows in our work ethic. Every agent has to be knowledgeable and able to explain every part of the contract, disclosures and understand that 'time is of the essence.' They are trained very precisely. That's one of the reasons for our high success as a team."

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***"Our brokerage is based on professionalism, ethics, and the knowledge of the contractual agreements inside and out. Our clients drive our business with referrals, and our expertise shows in our work ethic."***

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•••

Susan's team of REALTORS® drive her to become even better as a Broker/Owner. "I am continuing to offer the highest level courses, training programs, and technology to my REALTORS®, as they deserve the best opportunities available to them," Susan says. She believes each of her REALTORS® is their own business owner.

With a forward-thinking mindset and an ever-present drive to succeed, Susan continues to refine her vision and look ahead to the future. "My mind is constantly thinking at least two years ahead," she explains. "Part of the success of the brokerage is projecting five years ahead and striving to be the best we can be every day."

Outside the office, Susan is passionate about creating more time for her family and providing them with the lifestyle she has worked so hard for. Her goal is to be able to focus on what she does best and delegate the rest -- leaving time for some of her other dreams, like owning a home in South Lake Tahoe.

Community involvement is also central to Susan's life. Pacific Oak Real Estate Services has developed an incentive program; for every closed transaction, the brokerage makes a donation to a charity of their client's choosing.

Golf has always played an integral part in Susan's life, and through her involvement in the sport, she continues to give back to the community. From Santa Clara to Monterey, Susan has donated to organizations like the Santa Clara County REALTOR®'s Foundation and the Kelly Freitas Memorial Foundation. This ties in strongly with Susan's past career in education and continued efforts to contribute to her local community.

With over 65% growth in 2018, Susan and Pacific Oak Real Estate Services continue to build upon the solid foundation she laid all those years ago.

"Starting as a full-time agent in 2007, I understood it wasn't a get rich scheme, but a foundation to build upon. I always have the

philosophy that the foundation of any business or goal has to be the people you work with and leverage of knowledge you impart to others. I am proud of building the real estate team we have, and the friendships made are invaluable to me. Real estate shows a true celebration and acknowledgment of success. Our real estate team is based on those values of support, encouragement, and celebration."

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*"I always have the philosophy that the foundation of any business or goal has to be the people you work with and leverage of knowledge you impart to others. I am proud of building the real estate team we have, and the friendships made are invaluable to me. Real estate shows a true celebration and acknowledgment of success."*

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# Jennifer Friess & Marcella Orlita

## Growing Organically



“We strive to create client relationships built on trust and confidence. We stay in touch with clients because we’re committed to you in the long term. Passion, effective negotiation, communication and a detailed marketing plan are what set us apart.”

200. That’s the number of tomato plants Jennifer Friess and Marcella Orlita gift out to clients every springtime. Jennifer, who has a passion for gardening, grows the plants from seed at home in preparation for the summer.

“Our clients truly love it. They send us pictures throughout the summer of the tomatoes in their garden,” Jennifer shares with a smile.

Over the past 25+ Jennifer and Marcella have grown their collective real estate business with the same passion, patience, and care that it takes to grow a garden.

### Coming Together

“I think we have a nice balance of skills... What we expect for our clients and out of our business is very similar,” Jennifer Friess begins.

Seven years ago, Jennifer and her partner, Marcella, began working at the same real estate office. Marcella had come over from another brokerage,

and the pair became instant friends. Soon after meeting, Marcella headed out on a month-long international vacation and asked Jennifer to cover for her.

“I naively said yes,” Jennifer jokes. “I was running around like a chicken with my head cut off for 30 days.”

Despite the sarcasm and the additional work she took on, Jennifer was genuinely happy to care for Marcella’s business. In the end, the arrangement seemed to work.

When Jennifer planned a vacation herself, she knew exactly who to go to. Marcella was happy to cover for Jennifer with the same level of care that Jennifer offered her. The two began to realize they were on to something.

“We run our businesses almost the same way,” Marcella explains. “I’m learning we are old school. If you give me your word, I’m counting on it. To me, that’s my integrity. If I say I’m going to do something, I’m going to do it, even if it’s going to kill me... That’s who we both are.”

Today, the pair have teamed up with Compass and couldn’t be more pleased with the direction of their business – personally, together, and as a part of the ground-breaking brokerage as a whole.

### Beginnings: Jennifer Friess

Prior to getting into real estate, Jennifer built her career on a Silicon Valley staple: technology. But when her first son came along, she left her work in high tech and product development behind for a new career as a mother.

Eighteen years passed. “When our third son was in a middle school, I thought, ‘What am I going to do when they are gone?’ I was a full-time mom for 18 years, but I always knew I would do something else. I just didn’t know what it was.”

Jennifer wanted the flexibility to escape the nine-to-five grind -- but she also wanted to be compensated well. Real estate was the perfect fit. Her husband’s family had been in the real estate world for many years, so Jennifer had a sense of what it took to be successful.

So in 2011, Jennifer dove into real estate, and she never looked back.

### Beginnings: Marcella Orlita

At 18 years old, Marcella and her husband left their home country of Czechoslovakia for the opportunity available in the United States. Landing in California at 18 years old, she spoke very little English. Yet, from the beginning, much the work she did was related to real estate.

Marcella began as a leasing agent at an apartment complex in Sunnyvale and moved her way up to managing an entire apartment complex. She lived in and managed the complex for a decade.

In 1997, Marcella made the decision to leave her work at the apartment building and get her real estate license.

“For me, it was always [about] the personal touch,” Marcella says. “Maybe because I don’t have a family here, my past clients became my family. All my clients know my children from the time they were babies.”

### Built on Values

“The foundation of our partnership is we’re both on the same page,” Jennifer says. “We do whatever it takes to get our clients’ home sold or to help them buy a home.”

“Whatever needs to be done, it’s the two of us,” Marcella adds. “Whether you’re selling a small condo or a multi-million dollar estate, you get the same level of service.”

Jennifer’s greatest passion in the business is helping people find not just a home, but their home.

“Your home is the safe place,” she reflects. “I want people to have that feeling of security. I want people to find that place they feel good about, that they can live in, raise a family in, come home to after a long hard day of work and relax.”

Marcella has a passion for educating her clients and helping them find their way through the homebuying process. She prides herself on her straightforward approach, honesty, and integrity.

“I hold your hand from beginning to the end, but the decision will have to be [made by] you,” she says. “I really believe in the clients doing the homework, learning. I can guide them so they can make the right decisions for their families.”

Whether they are growing tomatoes or growing their business, both Jennifer and Marcella have set out to succeed with the same vision in mind. And together, they are helping others achieve their dreams of homeownership.





profile ◀◀ Photos by **Hyunah Jang**  
Written By **Zach Cohen**

# SOPHIE SHEN

*Exploring the World from an Ever-Changing Perspective*

*As long as you figure out what problem you want to solve, you can always figure out how to get there.*

**SOPHIE SHEN EXPLORING THE WORLD FROM AN EVER-CHANGING PERSPECTIVE**

Sophie Shen was working as a journalist in Shanghai when she was awarded the prestigious Knight-Wallace Fellowship from the University of Michigan – a recognition for accomplished journalists that offers both a learning opportunity and a large stipend. The opportunity is truly unique, offering an academic study year at the university to “deepen knowledge, develop new ideas, learn new skills, and address challenges facing the journalism industry.”



The fellowship was the perfect opportunity to make dreams a reality. And yet, even Sophie would be surprised about the path she would eventually follow. After completing the fellowship, she returned to Shanghai. However, she was ready for a change, and journalism no longer seemed to fit into her dreams.

**EXPLORING THE WORLD, ONE INDUSTRY AT A TIME**

“I had a lot of dreams about what I wanted to do in the future,” Sophie recalls. She ended up going to business school, getting her MBA, and landing work in the high tech industry. That’s what brought her back to the U.S. for the second go-around, this time to California.

Sophie has followed a unique trajectory, building successful careers in journalism, technology, and now, real estate. To many, these industries may appear to be dissonant, but to Sophie, it’s all part of the journey of life. She knows that she





... can work in any industry, as long as she puts her mind and her heart into her work.

Sophie even spent a year running her own wine distribution business, exporting organic, California wines to China. "I knew nothing about wine before," she laughs. "I visited wineries and learned about wine, and spent a year doing all things related to wine."

"As long as you figure out what problem you want to solve, you can always figure out how to get there," Sophie explains.



*Sophie works so hard not out of need, but because she loves what she does.*



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**DOING WHAT SHE LOVES**

The same curiosity and sense of exploration that led Sophie to California eventually encouraged her to become a real estate agent. "It's actually a coincidence," she begins. "I was, at the time, buying my first home. I ended up asking a lot of questions. My friend asked if I was interested in being a REALTOR®."

And so, Sophie decided to dive headfirst into real estate. That was 2008 -- a daunting time to enter the business.

"Every year is better. A lot of people ask me, 'What is the best time to do it?' No time is a better time," Sophie explains.

So, what's the secret? How can one person find so much success in so many disparate corners of the world? For Sophie Shen, it's simple.

"Just do the things that you like. Before, I always wanted to do the things that looked good. I worked for the fancy companies... you think that's the most interesting place to go. But after all these years, I realize these are the things I truly like. Real estate is what I truly like."

**MAKING A DIFFERENCE**

Sophie notes one of the big reasons she has fallen in love with real estate is because of the way it makes her feel. It's personal. She puts her heart and soul into the work, and it makes a difference.

"Most importantly, you do something that really makes a difference in other people's lives."

"I work very hard," Sophie explains. "I work hard in the sense that I'm pretty much working Monday through Sunday, every day. But I don't feel tired. I've been working like that almost 10 years."

Sophie works so hard not out of need, but because she loves what she does. She finds balance in life by knowing where to draw boundaries.

"You block time for family first, and what you want to do first, and then the business side. Now I understand this better. I like what I do, and it's important, but I really want to spend time with my family... I used to pick up calls during dinner or something. But dinner is the time where we share lots of things together. So I put away the phone and do it later. It's one small step."

Sophie still loves to travel, exploring different cultures with a unique outlook and being able to return home with a fresh perspective. But her favorite place to travel? "California," she says.

*Every time we come back [from a trip abroad], we say, 'we're so lucky we're in California.'*



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# BOBBY OHADI



## BECOMING A CHANGEMAKER

star on the rise ◀

Written by **Kasey Schefflin-Emrich**  
Photos by **Hyunah Jang**

Bobby Ohadi, a real estate agent with Intero Real Estate, has been involved in real estate since he was 15 years old; he began working for his father's construction company while he was just a high school student.

"I would sell hardwood floorings, kitchens and countertops," he explains. "From there I started getting into project management and started going to the job sites and seeing how they actually built a home." Bobby started working in the summer and then scheduled his classes so that he could work during the school year too.

Ohadi eventually started selling Real Estate in 2017.

By 2018, Bobby became one of the top 500 agents in Silicon Valley. He said his work ethic comes from his days of playing soccer.

"I've been playing soccer since I was four or five years old. I've never been the best player on my team, but I've always been the hardest working one." In high school, Bobby would attend team practices and also work on his game outside of practice.





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 OHADI SAID  
 WHILE EVERYONE  
 IS LOOKING  
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 GOAL SHOULD  
 BE CREATING  
 CHANGE AND A  
 POSITIVE IMPACT  
 ON SOCIETY.  
 ”



“If you’re only practicing with your team, you’re growing at that same rate,” he said. “If you want to grow further you have to go do it on your own.”

Bobby has always been very motivated and at a young age began selling items as a method to get the things he desired.

“Beginning at eight or nine years old, I was always selling something to make some money to get that game or toy I wanted,” he said. “I’ve pretty much sold everything you could imagine... everything legal.”

One of the things Bobby sold was iPhones.

“I would visit my family in Iran every summer and when the iPhone first came out they didn’t have them back there,” he said. “I had an iPhone when I was in middle school, and I took the first one there, and people saw it and

thought it was amazing. I sold it right away. The next year I went back I took three or four. Every summer I would take more and more.”

Bobby’s strong work ethic, sales ability, and help from great mentors led him to become a rising star at Intero.

“I’m very blessed and thankful of everything I’ve been able to accomplish, but this is just one piece of the puzzle. What I want to accomplish is so much more, and so much bigger.”

Ohadi said while everyone is looking for financial freedom and focused on material things, the long-term goal should be creating change and a positive impact on society.

“I have a lot of family [in Iran], and I see the lack of opportunity there,” Ohadi said. “Not just Iran -- there’s so many other parts of the world that don’t have the smallest things that we take for granted... I’m lucky to be in a country like America with endless opportunities. I’m obligated to be able to do something, to create change, to help impact people’s lives in a good way.”



To make that goal a reality, Bobby is taking it one day at a time.

“I have to keep myself accountable to make sure that every day I’m improving and moving forward,” he said. “A goal this big takes time and requires a lot of hard work.”

Bobby said he has to make sure that he always has the big picture in mind and have faith that everything will fall into place.

“If you believe in what you’re doing, there’s no reason why it shouldn’t happen,” he said. “The only thing that is stopping us from succeeding, or not allowing us to do what we are supposed to do, is ourselves. If we believe that we’re able to achieve anything we want, and we actually go after it, then there’s nothing that can stop us.”

While Bobby said being in real estate means his work life and personal life is mixed together, he loves it.

“I don’t ever feel like I’m actually working, so I don’t feel the need to take a vacation,” he said. “I create a lifestyle that works for me that I enjoy every day. That’s why I can keep going and going.”





# JOHN FAYLOR

FROM PROFESSIONAL FOOTBALL  
PLAYER TO TOP-SELLING AGENT:

## ▶ profile

Written by **Jessica Frere** | Photos by **Hyunah Jang**

Long before he earned the highly-coveted real estate agent ranking of Top 1% in the Nation, and prior to generating over \$1 billion in sales, John Faylor was quickly taking another career path by storm: professional athlete.

Throughout his high school and college years, while many of his peers were undecided about their post-graduation ambitions, John was resolute.

“The one thing that I did know that I wanted to do was play pro football,” says John.

With athletic prowess and a nose-to-the-grind work ethic on his side, he eventually turned that dream into reality. After graduating from Santa Clara University in 1985 with a degree in marketing and finance, John was recruited to play as a safety for the San Francisco 49ers and remained with the team from 1986 through 1987. However, when his football career eventually ended, the door opened for him to pursue a more sustainable, long-term career path.

### **The Path to Real Estate**

John soon went to work as a sales representative for a title insurance and settlement company and, as part of this role, delivered commission checks to real estate agents after closings. Slowly, he began learning the ins and outs of both the title and real estate businesses and developed a passion for sales. When several real estate broker acquaintances suggested that he consider getting his real estate license, he was intrigued.

“I thought to myself, ‘Okay, if these people can sell, I can sell, right?’” shares John.



Shortly thereafter, he took the plunge and obtained his real estate license, hanging it with a small, Cupertino-based brokerage. Ample mentorship and training opportunities helped him to grow his book of business quickly.

John soon transitioned to a larger, franchised brokerage and eventually to Coldwell Banker, where he leveraged his vast personal network and the company's name recognition to secure the lucrative transactions he had been chasing. However, when the opportunity arose to team up with the boutique Sereno Group, John couldn't refuse. He quickly made the transition, one that he hopes will be the final of his career.

...

THE RISE TO  
REAL ESTATE SUCCESS



...

John's attraction to the Sereno Group was twofold: not only was he drawn to the company's top-notch roster of founders, leaders, and agents, but he was offered the chance to head his own team, a challenge he started preparing for back in his professional football days.

"I was a really good athlete. But more importantly, I was one of those guys who was extremely enthusiastic all the way through my sports career," says John. "Although I had great individual success, I would say that my best attributes were my enthusiasm and my team play. I was always on teams, and I was fighting for my teammates and playing for my teammates."

**Keys to Success**

Alongside his collaborative, team-centric approach to real estate leadership, John credits his business success to several other personal strengths, starting with his unwavering self-motivation.

"I've been extremely self-motivated my entire life," shares John. "I still work out every day. I'm clean. I'm one of those guys who's a little bit OCD. But I would say that my self-motivation has served me well, especially in our industry because you've gotta bust in; otherwise, you don't get paid."



"I was a really good athlete. But more importantly, I was one of those guys who was extremely enthusiastic all the way through my sports career."

To complement his drive, John boasts a customer service experience rooted in honesty, respect, and genuine concern for his clients' best interests, qualities that have propelled his business towards a predominantly referral-based model.

"When I started in real estate I had just one goal in mind, and that was to do the best possible job I could for these people," says John. "And that's all I've done. I've never diverted from that. I never really considered the money. I was always about doing the right thing."

However, it's perhaps John's vast experience spanning all facets of the real estate industry that continues to provide the most value to his clients. Along with his residential buying and selling know-how, John has personally built 60 homes and has acted as the general contractor on numerous full residential remodels. He also specializes in divorce, probate, and living trust real estate, an emotion-charged niche that he navigates with ease.

**Family, Friends, and Community**

In spite of his myriad of professional accomplishments and accolades, John ultimately gives his supportive wife, Meg, the praise for his thriving career.

"My wife is just an unbelievable woman," boasts John. "She takes good care of the family, so it makes it easy for me to be motivated to take care of her and the kids."

Between the couple's five children, ranging in age from 8 to 27, a large extended family, and a robust circle of friends, John enjoys a vibrant, albeit busy, personal life. In addition to regular family dinners and gatherings, he consistently carves out time to connect with long-time high school, college, and pro football friends, hosts a weekly Monday night poker game (15 years running), and previously coached Saratoga High School's defensive football team for eight years (in addition to Little League baseball and basketball).



Top all of that with an extraordinary career, and it's clear that, for John Faylor, a lifetime of hard work, determination, and a passion for serving others has paid off tenfold.

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# Nicole Santizo

Vice President of Mortgage Lending | Guaranteed Rate

**G**rowing up in Silicon Valley, Nicole Santizo was exposed to entrepreneurship early on. Both of her parents were early pioneers in the Valley -- her mother, a Vice President of Human Resources and her father a Vice President of Manufacturing.

“My mom was one of the early female VPs in the Silicon Valley,” Nicole reflects. “I really saw her excel. What she was able to accomplish at a

time where that was very, very rare -- balancing a family and her responsibilities at work -- she really inspired me.”

Nicole remembers her intrigue with business conversations at a young age. She considered herself an old soul, always fascinated by adult conversation, what was being discussed at dinner parties, and the ideas being hashed out on the back of napkins.

When Nicole graduated from college, it was no surprise that she jumped into the world of business and technology. Here, she built a successful, decade-long career. But after ten years in corporate technology, Nicole’s entrepreneurial nature came knocking at the door.

### *Bridging the Gap*

“I was longing for more autonomy and greater creativity than the corporate world was offering,” Nicole recalls. “In tandem, I was investing in real estate on the side. It was something I was very interested in and becoming more and more passionate about.”

Around the same time, a friend joined a top mortgage company and suggested that Nicole look into becoming a lender. She felt it would marry her interests and skills perfectly. “It was something I never thought of,” Nicole admits. “I was introduced to a top mortgage company, and the rest is history.”

Though Nicole isn’t in the technology world on a daily basis anymore, the people working in tech are now her clients. Her experience gives her a unique opportunity to connect and relate to her clients.

“Clients in the Bay Area are extremely sophisticated and have very high expectations. Coming from their world, I empathize with where they are coming from and am able to curate personalized financing solutions that position them to accomplish their goals.”

### *Guaranteed Rate*

Nicole has now been in the mortgage industry for almost two decades. For the bulk of her career, she was a senior loan officer, working for a bank. Now with Guaranteed Rate, she’s with one of the largest mortgage banks in the country.

“The benefit of the move away from the single source platform of a regular bank is that in addition to all the direct lending capabilities I have, I now have the ability to broker. We have 50-something different sources. There’s not a loan scenario I don’t have a home for,” Nicole explains.

Nicole sees the growing use of technology as a powerful shaping force for mortgage originations. With proprietary, time-saving tools and an abundance of mobile apps, Guaranteed Rate has been on the leading edge of the digital mortgage. As a direct lender, Guaranteed Rate can offer often-necessary fast turnaround times in the high-paced Silicon Valley environment.



“One of the keys in our market is everyone wants a direct lender that can close fast, fast, fast. The first question is always, ‘How quickly can you close?’ We are a direct lender and fund every loan ourselves. We have an incredibly fast turn time and pre-underwrite our files.”

Nicole is highly relational and has a fierce work ethic. The level of excellence she is committed to is rare and shows up when you talk to her many satisfied clients. She has also forged long-term success-

ful relationships with many of the top real estate agents in the country by delivering an unparalleled client experience and ensuring all transactions are closed efficiently and on time. Top agents continue to seek her out for her depth of expertise and ability to bring the best out of everyone involved in the transaction.

### *Beyond the Office*

Nicole and her husband, Luis, have a 13-year-old son and an 11-year-old daughter. The pair keeps Nicole on her toes, and she loves every minute with her children.

“We love to travel together. We’re adventurous and love biking, hiking, and other outdoor sports. We have a dog named Cooper that we absolutely adore. Having remodeled several homes, the whole family enjoys home improvement design projects.”

Nicole stays intimately involved with her church and community, and has a clear vision to raise her children with the mindset of serving others. She strives to keep her faith present in everything she does and remains humble in the midst of great success, gracious towards herself and others, and full of integrity in an ever-shifting business environment.

Nicole is involved in GROW (Guaranteed Rate Organization of Women), an organization founded to elevate women in the mortgage industry through mentorship. “Only 24% of the top performers of our industry are women,” Nicole says. “We’re trying to open more opportunities and create an environment for women to thrive. We are going to pour into women in a powerful way where they can have meaningful breakthroughs in their careers.” GROW fits perfectly into Nicole’s faith-based outlook on life. For her, it’s all about being generous with her success.

### *Future Outlook*

As Nicole Looks to the future, she remains committed to delivering distinctive financing options that align with Silicon Valley home buyers’ needs. Her team of talented professionals is growing and continues to elevate their game to ensure her valued clients and referral partners always feel like her number one priority.





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Macaw appraisal waiver eligibility requirements vary by investor and state and may be subject to additional restrictions. Subject property must not have or be required to obtain an appraisal by law. Cash-out refinance's, property values over \$1M, manufactured homes, coops and others are not eligible for approval. Please contact your Guaranteed Rate Loan Officer for full list of ineligible loan types. Applicant subject to credit and underwriting approval. Not all properties will be approved for Macaw appraisal waiver. Not all applicants will be approved for financing. Contact Guaranteed Rate for more information and current rates. Any finding provided through API is a preliminary finding. Final appraisal waiver eligibility shall be provided once a mortgage application is submitted to a Loan Product Advisor.

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\*Source: \$102 million volume, or 133 loans funded with Guaranteed Rate in 2018, according to internal loan production reports.

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