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Partner Spotlight:

**DAN & SHERENE TEAM –
FAIRWAY INDEPENDENT MORTGAGE**

Leaders in Real Estate:

BRENT GOVE

Profile:

BRIAN PERRY



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If you are interested in contributing or nominating Realtors for certain stories, please email us at katie.macdiarmid@realproducersmag.com.

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REAL Producers. REAL People.

“What we know matters, but who we are matters more.”
- Brene Brown

publisher's note

Last month I attended our national publisher's conference in North Carolina. As I was sitting at a table with a group of publishers from around the country the conversation turned to Sales Posturing. How prone we are to 'need to know' or present an exterior that has no weak spots. We think this means people will trust us, hire us, follow us, choose us. But it can often have the opposite effect. And what it definitely does is keep anyone from knowing us.

Within these pages each month we are looking to accomplish two things.

First, we seek to celebrate your success and expertise in the field in which you clearly excel. As the top 500, you truly are the 'REAL' Producers of the greater Sacramento Region. You are not paying to be a part of this community or have your story told in our magazine, and there's no pretense in your production numbers. You are genuinely the best of the best. We want to acknowledge and applaud you for that, and inspire you to keep charging forward.

But you are also 'REAL' people. Peers, co-workers, and neighbors all living alongside each other in a relatively small community up near the top corner of Northern California. This publication made up of 100% local content aims to highlight that: To re-in-

roduce you to each other, tell stories you might not know, and create opportunities for connections beyond closing deals as realtors. Caricatures are always one way or another: they are either hero or villain, friend or foe, absolute genius or utterly incompetent. But REAL people are much more complex than that, and it's our goal to shine a spotlight on the human side of this community.

After all, as Brene Brown suggests in her book 'Dare to Lead,' it can be hard to replace the instinctual armour of "already knowing" with a habit of *curious learning* about each other. But businesses always thrive when communities deepen. We are so excited to be a small part of that process here in Sacramento.

Thanks for having us and cheers to the journey!



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QUICK FACTS

Sacramento Real Producers

We know we're still new around here! Below are a couple QUICK FACTS about the Sacramento Real Producers community to help you get to know us!

DISTRIBUTION:

This magazine is mailed free of charge to the top 500 agents in the greater Sacramento area, according to volume each year. Within this region, there are thousands of agents, and you, in this elite group, are the cream of the crop. This year, the minimum production level for our community was over \$8 million; just to be included in this group is an accomplishment that testifies to your hard work, dedication and proficiency.

CONTENT:

This is all about you. We'll do personal and unique stories on members in the community, providing you with a platform to inspire others. As we grow, we'll add fresh content focused entirely on you. It costs absolutely nothing for a REALTOR® to be featured. We are not a pay to play model; we write real stories, about real producers, and we're always accepting nominations. We will consider anyone brought to our attention, we don't know everyone's story so we need your help to learn about them!

OUR PARTNERS:

Anyone listed as a "preferred partner" in the front of the magazine is a part of this community and a top professional in their industry. They will have an ad in every issue of the magazine, attend our quarterly events, and be a part of our online community. We don't just find these businesses off the street, nor do we work with all businesses that approach us. One or many of you have recommended every single preferred partner you see in this publication. We won't even meet with a business that has not been vetted by one of you and "stamped for approval." Our goal is to create a pow-

erhouse network, not only for the best REALTORS® in the area, but the best affiliates, as well, so we can grow stronger together.

EVENTS:

Along with the magazine, we will host free events, exclusive to this community, where the best of the best get together at reputable local venues to socialize, mastermind, deepen our connections and better our businesses. We will communicate about events through the magazine, emails, and on social media. **Stay tuned for details about our LAUNCH PARTY coming in June!**

CONTRIBUTION:

If you are interested in contributing, nominating REALTORS® to be featured, know of top-notch affiliate partners who you believe should be a part of our community, or would simply like to network; email katie.macdiarmid@realproducersmag.com. I look forward to hearing from you!

Still have questions? Don't hesitate to reach out!



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Brian PERRY

LYON REAL ESTATE



profile

By Dave Danielson

Photos by Rachel Lesiw - Indulge Beauty Studio



WINNING IN THE LONG RUN

Brian Perry stands with thousands of other runners — huddled together as the time nears.

Pop! The starter's gun fires, and the mass of humanity begins the long course ahead.

There are times in life when we all need to run some sprints ... those short bursts, individual projects, and short-term opportunities that come up.

Handling those successfully is something to be celebrated. But winning over the long run ... that is something truly special ... something to be honored.

That's the way it is with Brian Perry. He knows what it's like to win over the long run as a marathon runner and a Broker Associate and REALTOR® with Lyon Real Estate.

GETTING HIS START

Some paths in life are well planned in advance. Others present themselves through time. Brian's start in real estate was the latter.

"I had no idea as a kid that I would get into real estate," Brian recalls. "But I have always been fascinated with residential properties. Years ago, my girlfriend (and now my wife), Jennifer, enjoyed going to look at properties and touring model homes. It was something we really enjoyed doing in our free time."

As Brian started his professional career, he worked in sales and marketing for several years, yet something was missing.

"That was the point when my father-in-law talked with me about the importance of selling things that I had a passion for," he remembers. Also at the encouragement of friends Kyle & Jill Phillips, he came to believe that real estate was the right vehicle for him.

So 16 years ago, Brian earned his real estate license and set out on the first leg of his run in real estate.

"I got my feet wet in the lending side of the business. That was a good start for me. It was a lot of cold calling. I sat down and wrote out a list of everyone I knew to see if they were looking to refinance or purchase a home," Brian says. "I realized pretty quickly the lending side wasn't something

that I was as personally interested in. So I put together another list, and, fortunately, at the time, I knew several people who were looking to sell."

TRAINING AND PUSHING FORWARD

At about the same time, he met Cynthia Anderson, a real estate Broker who took him on and guided his first steps.

"That was the best thing that ever happened in my career," Brian explains. "She was very experienced, and she taught me everything. She gave me a lot of training, and spent hours going through all of the disclosures and paperwork. She wanted me to really know it. That really made me exceptional when it came to knowing the transactional side of the business."

Through time, Brian's career took off. He got up to speed, maintained a good pace and gained ground.

Along the way, there were others who helped him refine his business fundamentals and grow in the business — people like Mike and Amy Marchione and Greg Larson, who Brian worked with during various stages along the way. When he began to hit his professional stride and needed additional coaching, Kris Vogt was instrumental in taking his career to the next level by opening up a world of networking with elite agents in other real estate markets. "These relationships have been invaluable to my career," Brian states.

Now, Brian is going on year two as Broker Associate with Lyon Real Estate.

Looking back on the ground Brian has covered, he's passed a lot of milestones. He is consistently recognized for finishing with production totals that place him among the top one percent in the region and the top two percent nationally.



••• Brian loves his journey through life with his wife, Jennifer, whom he credits with being the number one contributor to his success. Along with their children, 17-year-old Emma, 15-year-old Katlyn and 11-year-old Connor, they enjoy watching their family grow and become involved in a wide range of music and athletic pursuits. They're also very active with snow skiing, paddle boarding, water skiing, boating, and beach trips.

They have a passion for giving back to the community in a number of ways, including supporting local education, arts and marine life organizations. They're members of the Monterey Bay Aquarium, and also have a big place in their heart for sharing support for William Jessup University, including through scholarship dollars and supporting the school's theater arts program. Brian and Jennifer have also had a passion for serving as marriage mentors for younger couples over the past 14 years. They also enjoy supporting local sports programs, including basketball and cross country. In fact, one of Brian's favorite things is coaching local kids in cross country.

Another favorite to get involved with is the Run Rocklin local charity event, with proceeds going to the Matt Redding Foundation.

HITTING HIS STRIDE

Ten years ago, Brian started a new leg in his life's journey — running marathons. Since then, he has covered a lot of miles literally and figuratively, completing a dozen events, including qualifying multiple times for the Boston Marathon, and running it in 2015.

Brian and his family share their love for the sport with the area that they call home. A great example is the annual California International Marathon each December.

"The run starts from Folsom to the state capitol in Sacramento. We get people from all over the world who come for it," Brian says. "My family will stand out there in the rain in umbrellas to cheer me on. And we always invite our clients to join us. There's the big Christmas tree at the end of the run, and we take lots of photos there. It's a fun way to get together with clients and friends."

Each marathon Brian runs actually begins up to 18 weeks beforehand.

"I start working with my coach at that time. It's a very vulnerable place to be. As a runner, you spend a lot of hours alone with your thoughts," he explains.



"You have to be comfortable being uncomfortable. There are a lot of workouts involved even beyond the running itself ... things like speed and track work."

On race day, Brian shows up a couple hours early. The whole day is a journey unto itself.

"When the gun goes off, I'm thinking about my pace. There are four or five times during the race I feel like I want to quit or slow down. In those moments, it's a mental tug of war to not quit. But I think of my family who took time to come out and cheer me on, and my coaches who take time to pour into me ... you want to do your best for others."

“

There are four or five times during the race I feel like I want to quit or slow down. In those moments, it's a mental tug of war to not quit. But I think of my family who took time to come out and cheer me on, and my coaches who take time to pour into me ... you want to do your best for others.

”

In the process, Brian says there are moments of elation mixed with grinding doubt that make him want to quit. But by mile 23, things change.

"By then, I know I've got it. As I come in, I see my family, and there is this overwhelming feeling of joy. I get overcome with emotion," he smiles.

The marathons Brian runs are a perfect metaphor for the run he trains for and executes each day in real estate and in life.

Two primary forces sustain each step Brian takes.

"We believe in God. As a Christian, my faith is central to my success in life," he explains. "I also believe you should surround yourself with people



who believe in you. In my life, I've had my wife, my family, my parents, my in-laws, and also great friends who have supported me and poured into me in so many ways."

Since he first started running marathons, Brian has seen a big difference. He finished his first race in 4 hours and 39 minutes. And he finished his most recent event in 2 hours, 55 minutes and 56 seconds.

"It teaches you a lot about yourself and what you're made of," he emphasizes. "In the end, it's about finishing — not your time."

That's the spirit of a winner ... who does what it takes to get it done right ... over the long run.





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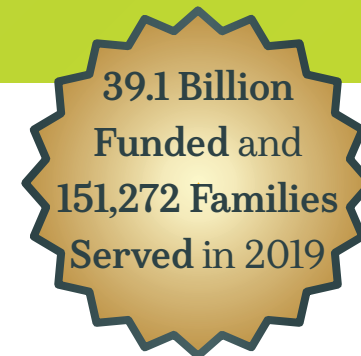
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by Mortgage Executive Magazine 2018

THE DAN & SHERENE TEAM

partner spotlight

By Dave Danielson

Photos by Rachel Lesiw - Indulge Beauty Studio

FAIRWAY INDEPENDENT MORTGAGE

GETTING IT DONE FOR YOU WITH FOCUS, FUN AND INTEGRITY

The phrase “dream team” gets used a lot in sports. But with Dan McIntire, Sherene Gray and their experienced staff, the name definitely describes Fairway Independent Mortgage.

As you talk with Dan and Sherene, you realize instantly that this is not your normal lender. It’s clear that Fairway Independent Mortgage delivers each day in a unique way ... getting it done with focus, fun and integrity.

“We like to say to those we work with that we’re like you. We don’t have a huge team structure with seven different layers,” Dan emphasizes. “We are hands-on, we roll up our sleeves, we know what’s going on with the file, and we are proactive in our communication so that we can close on time and make you look good by serving your clients with excellence.”

In addition to Dan and Sherene, the teamwork thrives with the rest of their five-person powerhouse, including Danita and Charlene, who keep

things flowing as Assistants, and Katherine, who serves as Operations Processor.

GENUINE STRENGTH

Since Fairway Independent Mortgage started in 1990, it has quietly become the fifth largest funding lender in the United States. But there’s a lot more at work here than corporate strength.

The team has a passion for building real bonds with a genuine, fun approach.

As Sherene says, “It’s really about relationship building with people ... and giving them the best they can get... coming from a genuine place,” she says. “I love it when they call me back three years later, and it’s more on a personal level. I’ve been in customer service my whole life.”

The important work Fairway Independent Mortgage does with its clients begins with service. ...



Sherene with her husband Rich and two boys, Jackson & Brady.



Dan with his wife, Hennie, and children, Landon and Cady.



“We really come at it with a servant’s heart. I started in the restaurant industry, and that’s a great training ground for this business, because you have to be able to multitask, move quickly and remember things,” Sherene emphasizes. “In that industry — just like this one — your pay relies on your ability to provide great service and please the customer. Because if you do, they will refer you and come back to you.”

WELL-ROUNDED APPROACH

As Dan says, the team has a big-picture view of creating results.

“We’re all about getting the buyer into the house. Along the way, we work hard, we get compensated well, and it runs the engine of our personal lives and our families,” he emphasizes. “And as much as we eat, live, breathe mortgages, our true passions are outside of our office.”

Away from work, Dan relishes time with his wife of 22 years, along with their children, including their 16-year-old son, and 13-year-old daughter.

They’re involved in activities through their church, with Dan coordinating volunteers, and his wife organizing production details for services. Together, they also have a passion for supporting other community organizations such as the New Life Pregnancy Center, along with the arts, music and drama programs at William Jessup University.

Dan has also been a competitive tennis player through life, playing through high school and college.

“Growing up, my education was in English and economics,” he recalls. “And I thought I was going to teach high school, but I transitioned into restaurant management.”

His move into the real estate industry came about during a talk with his neighbor.

“My neighbor was a real estate agent, who said I should think about getting into the business. I didn’t know if being an agent was the best path for me, so he suggested that I look at the mortgage side of the industry. The numbers interested me, so I started in 2002.”

Prior to entering mortgage lending, Dan had been in restaurant management. That’s where he first met Sherene.

“Sherene actually trained me when I got my start in the restaurant business. She trained me when we both worked at Jamba Juice. When I started in the mortgage world, I remembered that Sherene had a photographic memory. She knew where everything was and was so highly organized, so I thought of her and recruited her into this crazy business with me.”

The two have been mortgage business partners for 15 years.

Sherene enjoys the teamwork they share.

“It’s a cool dynamic. I look up to and respect Dan,” she says. “He is an extremely hard worker. We have the same philosophy for customer service and how we treat people. I know when he talks with my clients and vice versa, we’re going to treat people the same way.”

The focus of Sherene’s world away from the industry is her family, including her husband of 11 years, and their two sons, who are 10 and 8, and who are very involved in a wide range of sports and school activities.

In her free time, Sherene stays active through exercise, including group fitness

classes. She also loves concerts and any opportunity to enjoy some live music.

She also has a passion for creating special mementos and artistic expressions with seashells.

“I absolutely love seashells. I collect them, and I make crafts from them. Everyone knows, and I’ve trained them to bring these bags of shells back from wherever they go,” she laughs. “But the rule is that they can’t be bought. The seashells have to be ones that they have personally found.”

INTEGRITY AND AN INDIVIDUAL APPROACH

The Dan and Sherene Team at Fairway Independent Mortgage has all of the traditional signs of success, including volume that surpassed \$50 million in 2019, and a qualifying spot in the company’s Chairman’s Club.



But for Dan and Sherene, the real measure of success goes way deeper.

“For me, it’s honoring God in every part of my life, including the work I do each day,” he says.

“We begin with integrity. That’s how we approach everything ... by doing what’s right for the client. We have servant hearts to help,” Sherene explains with a smile. “One of the other things we enjoy doing is working with our REALTOR® partners to help them grow their business. I think we have an all-around excellent team. We do it well, quickly, and we make it fun. I think we’re up there with the best of the best.”

FOR MORE INFORMATION ABOUT FAIRWAY INDEPENDENT MORTGAGE:

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BRENT GOVE

eXp Realty

BE INSPIRED

After speaking with Brent Gove, I am immediately empathetic toward his high-school classmates as they attempted to select which Senior Award to bestow upon him. He is both future-minded and relationally present, wisened by experience yet excited about evolving, relaxed and easy-going while driven by self-motivation.

“Nobody ever needed to tell me to get up in the morning and go to work. I was programmed to get out there and make something of my life.”

Which explains his shock at the recent discovery that he is technically a member of Generation X rather than a Baby Boomer.

“I’d always resonated with the Boomer work-ethic and mentality, so

the news freaked me out.” Clearly, even Brent has trouble classifying himself as just one thing.

BEST FUTURE FATHER

Young Brent didn’t view himself as a leader. His classmates disagreed, choosing him as Senior Class BEST FUTURE FATHER. “I cared about people more than anything else, so I assumed I was a follower.”

In college he still hadn’t identified his leadership potential. He selected what he perceived as the ultimate “fun” school— California State Chico. After being twice rejected for admission, it took a letter from his high-school principal to vouch for his incredible yet un-tapped promise.

Looking back, he sees the early markers of leadership. “I was rallying the troops, organizing our activities and trips —even booking hotels on my credit card.” Long before real estate, Brent was the ringleader with the proverbial megaphone proclaiming *Everyone, check out this great thing I found! I’ll lay the groundwork so we can all go.*

He chuckles when asked if his recognized affinity for fatherhood is also the foundation for his exceptional industry skills. “I find real estate easier than parenting. I try hard, but I still struggle with coming up short. Each kid is unique; one is focused and driven, another is relaxed and sanguine. I have to adapt my personality to each child’s needs. But I love being a dad.”

Those aren’t mere words—their brood recently expanded from five to seven children after close friends of Brent and his wife, Kathy, tragically passed away. With the addition of beloved teenage twins, the kids’ ages span from sixteen to twenty-seven.

Four still live at home and all seven want Brent to take them to sushi.

BEST NEW AGENT

In 1996, Brent was a father of a growing family, working in sales,

and seeking additional part-time income. “I needed to sell one house per month; enough to cover groceries and a car payment.” He did not expect to sell forty-eight homes in his fourth year. “Holy Smokes! I think I’m good at this” he recalls. He left his business to pursue real estate full-time. “It was the most amazing feeling—the sky was the limit.”

Immediately, he looked to his successful agent parents. “I wore them out calling every day. I remember my mom exclaiming, *How can anyone have this many questions?* But I’ve never been a lone wolf. When I’m in the supermarket and don’t know where an ingredient is, I ask an employee. I won’t waste time wandering around. I used the same approach to becoming a full-time agent. I didn’t want to guess, I wanted to know,” Brent explains.

Next was to find a star and become an apprentice. Luckily, local legend Mack Powell worked in the cubicle next to Brent’s mother. But learning didn’t end there. Over the years he invested six figures in his education.

“I flew to Toronto to learn from an exceptional agent. One of his first questions? “How do I grow without working more hours? I want to go to my kids’ soccer games.” Brent was introduced to the concept of leveraging himself. Four years later, he’d assembled a dream-team and quadrupled his sales—without working more hours. He would go on to receive the ReMax Diamond Award and Chairman’s Award, Keller-Williams Top Team Leader Agent Recruitment Award, and eXp ICON Award.

leaders in real estate

By Stephanie Brubaker
Photos by Arrows Digital Media



exp REALTY | Brent Gove and Associates
DRE# 01230921



BEST NEW AGENT-OWNER

“The second I saw eXp’s business plan, the possibility ceiling came off. I could be more than just an agent. I could do more than work *for* the owner, I could *be* him.” So far, Brent’s assessment is spot-on. “Just over three years into my tenure, I lead an international team of over seven-thousand agents worldwide.”

What compelled Brent away from a twenty-year, highly successful career with a traditional broker? He references a well-known phrase, *Don’t pay off your landlord’s mortgage, pay off your own mortgage*. Brent seized an opportunity to stop renting an office space and recognizable name to purchase his own career. “Being agent-owned through stock options, revenue sharing, having pension options— all means I won’t grind for three decades and be left with nothing. I love to work, but I’m also an avid golfer and travel-lover.” Today Brent focuses solely on leading his team and is on-track to have ample time and resources for all his interests.

BEST CURRENT (AND FUTURE) LEADER

His first piece of counsel for a new agent? “Find the most successful person and offer to work with them on a fifty/fifty split. Doctors start as emergency room interns— working crazy hours for little pay. That season isn’t about money; it’s about learning to save someone in cardiac arrest.”

Brent also promotes learning from experts outside real estate. Later this year, he’ll host a national training event featuring the

psychology and science of how our brains are wired and why we operate the way we do. Beyond supplying his team with innovative and efficient business tools, he wants to equip real people for the bigger picture of life.

From Brent’s perspective, the shift toward agent-owners operating via global tech-platforms is the single largest evolution of the industry. “Progress is a tide that can’t be resisted, but you can swim with it. The horse-and-buggy workforce couldn’t ignore Ford’s Model T, but they could be trained to join the automobile workforce.”

A self-diagnosed history and documentary nerd, Brent cites an impressive list of industry leaders willing to embrace advancement, modernize their skills and practices, and ultimately stay in the

game. This bird’s eye view inspires his team members to think strategically; beyond profit to building sustainable businesses and pushing the industry forward.

BEST IN CLASS

So which title would I award the flexible and diversely talented Brent today? An industry’s most all-encompassing—BEST IN CLASS. He is still the ringleader with the megaphone; still *people-first* and having a blast. *Making real estate fun again* is a company motto the has become Brent’s reality. “I love my job. I lead a relevant and competitive team. I want a front-row seat.” You can bet your senior-class trophy Brent will have one, as well as a few seats saved for others.

“PROGRESS IS A TIDE THAT CAN’T BE RESISTED, BUT YOU CAN SWIM WITH IT.”

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By Dave Danielson

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KELLI GRIGGS

NAVIGATE REALTY

Going All-In

You know when you've met someone destined for greatness. They have a spark and a confidence about them. Just as importantly, they have a relentless drive to take on goals and make them realities.

Kelli Griggs is a perfect example. When you meet her, it's clear that she goes all-in with whatever she sets out to do.

"When I do something, I commit myself 100 percent," she says. "When I get behind something, it's because I am fully passionate about it."

As the co-founder of Navigate Realty, Kelli serves as Owner and CEO, while husband Jeff is CFO. She's also a sought-after speaker and engaging ambassador for Side, a San Francisco based, VC-backed brokerage.

Made for This

Kelli has had a lifelong relationship with real estate.

"I feel like I've been in real estate my whole life. My father was a real estate broker, and sometimes he would take me to work with him, so I've always been around it," she smiles.

But when Kelli came of age, she started a 20-year career in mortgage lending. She'll never forget her first job.

"I happened into a local mortgage company, and the office manager told me they weren't hiring. It was a battle of wills. I continued to ask questions and wouldn't leave," Kelli recalls. "The owner, Steve Cockerell, walked out and began interviewing me. About 20 minutes in, he burst out laughing. He told me that I hadn't answered one of the questions correctly but that I answered them with such confidence, he thought I'd make a great loan officer someday. He hired me on the spot — to the complete outrage of the office manager."

The office manager demanded nothing but the best from Kelli, forcing her to take additional classes and training. But during her time there, she also met Judy Hayes — an encouraging, positive force in Kelli's life, who remains her closest confidante and in-house lender today.

"I think that my experience working there shaped me to become the really passionate, hard worker that I am today," she emphasizes.

She climbed through the ranks to become Regional Sales Manager. Her business soared. And then 2008 happened, and the bottom dropped out of the market ... to the point where it was difficult to find a job in her industry.

But Kelli kept moving forward.

"In wholesale lending at the time, to get in with the CEO or the CFO of a lender, you had to get into the boys' club, and the best way to do that was either through being really good at golf or poker. I was trying to break through the glass ceiling," she recalls. "I suck at golf. I tried really hard to learn. But it didn't work. So I hired a poker coach."

Hand by hand, her skills grew ... and not just a little.

"I learned how to play, and I entered some very prestigious poker tournaments, and I actually ended up winning a World Poker Tour event," she remembers.

At the time, you could watch Kelli play on national TV as one of just a handful of female players out of a tournament field numbering in the hundreds.

As she says, "It was a great experience. I became friends with the other women on tour. I would go and play in these events on the weekends, make some money, and then come back and home school my children during the week."

In 2011, Kelli decided to get her real estate license and enter the business. Her first year, she earned Rising Star honors. After starting with one firm, she moved to a 100 percent commission company. From there, she moved to RE/MAX in El Dorado Hills.

"There, I worked under the world's best office manager, Steve Davies," she says. "Steve showed me the manager that I wanted to become. He cared so deeply for his agents, was quick to respond, and is genuinely a great human."

In time, Kelli decided to create and control her own brand. ●●●





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"I began doing the hard work of getting my broker's license, researching E&O Insurance, and finding office space, but my production suffered. It was so easy to get distracted with starting a business that I had little time to actually *do* business," she says. "It's an amazing thing, really. Your inside voice tells you what you need and where you should be. Mine was telling me that there had to be a better way, so I set out to find it."

A Rewarding New SIDE to Life

Kelli began writing down all the things that were wrong with her business and pursued the solution.

"My incredible husband, Jeff Griggs, who at the time was managing a large construction company, was instrumental. When I had enough of these ideas and solutions worked into a business model, I took these ideas back to a friend in the venture capital world who found me an investor," she says.



During that time, Kelli met two men she credits with changing her business life forever.

"They were Guy Gal, now CEO and Ed Wu, CTO of Side. They saw the same need I did. We believed top-producing agents deserved to have their own brand," Kelli says. "They'd set out to build a company that offered top producers, like me, the opportunity to own their own business and brand by providing all the backend, compliance, legal, marketing stack, business management, technology systems, and support behind the scenes. This allowed them to do what they do best

— being an influencer, a rock star ... the person who brings in the business and closes the deals."

The results have been remarkable.

"Jeff and I co-founded Navigate Realty, utilizing Side as our backend brokerage a little over three years ago," she recalls. "When we started, I was doing about \$20 million in volume. Last year I did \$40 million in personal production, and this year I'm on pace to do \$50 million with my small team of agents doing an additional \$50 million for a total of \$100 million in sales."

Today, after three and a half years in business, Navigate Realty has become the number one boutique real estate company in the county.



“Your inside voice tells you what you need and where you should be. Mine was telling me that there had to be a better way, so I set out to find it.”

"This success has given me a passion to become an Ambassador for Side," Kelli says with a smile. "To help other people who feel a calling to own their own brand, and have what I have. It feels incredible to have the phone ring with someone who wants to list their home for sale, and they found you off your website."

As Kelli says, she's looking for others who, just like her, are looking for something more.

"To them, I would say, 'You have an opportunity to do your own thing. Give me a call and let's talk,'" she points out. "We look for amazing people who can carry a brand, and then we invest funds to help them build their brand. We're looking for that needle in a haystack. I know there are others like me out there,

and I love meeting them. It is what Side is all about - it's about giving people like me the chance to be great."

What Matters Most

In their free time, Kelli and Jeff love spending time at home with their daughters, 20-year-old Gabriela and 16-year-old Sophia, on their 10-acre ranch that features 1,100 plants grown from seed in a massive garden, along with more than 100 chickens, 10 cats, and a dog named Mercedes.

As a former culinary student and chef, Kelli enjoys hosting and cooking

dinner for her extended family on Sundays after church.

She is quick to give God the praise for an incredible life. Her family and faith mean everything to her. Her sense of generosity and drive to help is evident to all those around her.

Wherever she goes, success is sure to follow. In fact, if you're thinking about placing bets, go all-in for Kelli Griggs.



By Shauna Osborne

Easy Ways to Improve Your



FINANCIAL

L I T E R A C Y

April is **Financial Literacy Month**, as designated by former President Barack Obama in 2010 in response to the 2008 American financial crisis, which he called “the result of both irresponsible actions on Wall Street and everyday choices on Main Street.” Indeed, financial ignorance can lead to a variety of negative consequences, including irresponsible spending, dangerous debt levels, and high amounts of stress, especially for financially vulnerable populations like the elderly, women, and teens. No matter who you are, education in financial literacy is key.

Read financial books and newspapers (and listen to podcasts).

Dive into newspapers and magazines (think the financial section of local/regional newspapers, as well as the *Wall Street Journal*, *Baron's*, *Fortune*, *Forbes*, and *Money*), as well as books geared toward money matters. Also, there’s a podcast for every subject nowadays, and the arena of finance is no exception. Just want the basics? Try *The Dave Ramsey Show* or *So Money*. What about info on investing? You’ll want *InvestED* or *We Study Billionaires*. Seeking women-focused financial info? Look for *HerMoney* or *Mo’ Money*.

Use social media and your network.

Though I strongly support the use of social media for sharing cute doggy photos, you can make your social media time more productive by following financial experts on Twitter or LinkedIn; maybe join a personal finance/support Facebook group. Also, don’t overlook the opportunity to access the knowledge you have close at hand through your immediate network. Use the knowledge (and lessons learned) from your circle of influence – successful friends, family members, or even your boss.

Ask the experts.

Who better to turn to with your burning financial questions than a professional? They can listen and assess your current situation and how you are handling credit and debt; uncover solutions, whether about day-to-day money situations or more complex, long-term scenarios; make suggestions for how to pay off, consolidate, and manage finances; and help you plan for future financial needs and stay on track going forward.

A study by the Financial Industry Regulatory Authority in 2019 showed declining rates of financial literacy among Americans, yet for most of us, our financial situations are more complicated than ever, between retirement accounts, investments, student loans, medical debt, credit cards, mortgages/rent, and other household expenses. It’s important to keep your financial literacy knowledge base growing as aspects of your health, career, family, and living situation change over the years. Knowledge is power!

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