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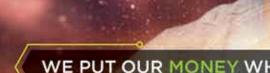
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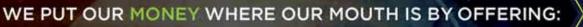
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Ryan Grant Team The Ryan Grant Team Fairway Mortgage

Beyond Mortgages: Providing Unmatched Value

"What we do is not unique. How we do it is quite unique. But why we do it is our difference. It's what makes us stand out."

Over the past decade, Ryan Grant, his team, and the mortgage professionals in his region have formulated a unique value proposition in the mortgage business. They have collectively moved beyond the act of merely helping a client complete a real estate transaction. Rather, they are proactively helping their clients and adding value in every aspect of real estate and finance – for life.

Unmatched Value

"I'll start with the awards and then tell you why that's not that important," Ryan smiles.

For the past five years, the Ryan Grant Team has been consistently ranked as one of the top 50 loan originators in the United States. For the last three years running, they have been the number one team in Orange County. And the region he runs, which includes California and Nevada, closes about \$700 million each year.

"The thing that means the most to us is not how much we volume do, but how we do it. That's what separates us, our team, and our region from other mortgage originators in the country," Ryan explains.

Ryan and his team provide an unmatched customer service experience. They have mastered the art of customer service, and Ryan now coaches loan officers and real estate agents around the country on how to create a five-star client experience.

"For 100 years plus, real estate and mortgage professionals have done real estate transactions. When someone wants to buy, sell, or finance a home, we tell them we're happy to help them and then we get their mortgage done. When loan officers state their value proposition, which is typically service, experience, trust, closing on time – these sales items are listed off," Ryan explains. "But then when the transaction is done, we assume that the client is going to know what to do, when to do it, and how to do it, which is a bad assumption. To me, that's never sat well."

Ryan has decided to take another approach: lifelong value. He makes a commitment to his clients that he and his team will provide them with an incredible suite of services designed to continue to help them grow their generational wealth, save money, make smart decisions, and proactively help them plan for future real estate goals – for the next 30+ years.

"If I was your financial advisor and you gave me half a million dollars and called me a year later and ask how your money is doing, and I didn't know... how would you feel?" Ryan wonders. "And that's what we [typically] do in the real estate industry. We sell a mortgage and say, 'good luck.' Sure, we keep in touch, but we keep in touch for marketing, not to add substantive value to their lives in relation to real estate and finance. I think that's inappropriate."

Ryan believes that he has a fiduciary responsibility to proactively help his clients. His role is to be an active advisor for his clients. "Our position is that between us and our real estate partners, we're going to be the most valuable people in their lives for the next 30+ years. We're going to help them create generational wealth, to make sure they are taken care of in every aspect of real estate and finance."

Ryan's clients can rest assured that they don't need to understand or figure out everything real estate or finance related. Instead, through the Art of Homeownership platform, Ryan takes on that responsibility and keeps in touch with each client to make sure that they have a plan for the next year, five years, ten years, and beyond. Ryan notes that, "Being an Art of

Homeownership Certified Mortgage Professional means that we have a higher level of commitment to our clients, now and well into the future."

The Road Home

Ryan once had dreams of becoming a lawyer. Yet, as he began to question this career path, a stroke of luck drew him toward the mortgage industry. After a few years, he began to learn what relationship and value-based lending meant.

Over the past ten years, he's used the vision of providing an exceptional customer service experience, along with unmatched value, to catapult his business - as well as his clients and partners - to success.

"Most mortgage companies sell debt that allows their clients to own a home. We are more focused and committed to creating a 'very successful homeowner.' And the two things are very different," Ryan explains.

If you're wondering what the difference is between someone who just owns a home and someone who is a very successful homeowner, Ryan can answer that.

"Did you have a team that helped you with your move to ensure it was done smoothly and everything was taken care of? Do you have a dedicated home concierge service to make sure that you are proactively keeping your home in great shape and increasing its value over time? Are you getting monthly financial analytics on your home to help you understand your net worth

through real estate - and more importantly what you can or should do with it? Do you have a team that helps you with annual real estate and financial reviews to make sure that you are always on track as your life changes or evolves? Do you have a team that is constantly helping you manage your mortgage debt to ensure it's always in the best position? Is your real estate or mortgage professional helping you maximize your wealth in real estate?"

"If your answer is no to these, you just own a home," Ryan clarifies. "If you answer yes because you are a client of ours and now an Art of Homeownership Member, then you are a very successful homeowner. Why would someone settle for less value than that?"



Real estate professionals that partner with Ryan and his team can commit to the same value to their clients. His value proposition and commitment to the client becomes their value proposition.

"I would ask every real estate agent, What true value do you provide to the consumer after the transaction is done?" Ryan asks. "We can help answer that and it separates our real estate partners from their competition."

Working with the Ryan Grant Team means much more than



getting a mortgage. It means getting real estate and financial advice from a trusted source. It means a commitment to the highest long-term outcome for every client.

When Ryan and his team talk to new clients, it's important that they know how they

can help them. Ryan tells them, "The only thing we really care about is that you make a sound financial decision. If that means that you're not going to buy a home right now, then we'll help you develop a plan to get there."

"90% of America is wondering what they should do. They don't have a single place to get unbiased info because everywhere they are going to call is going to try to sell them something. Our commitment is that we're going to give you all the information you need to make a good decision, regardless of the outcome."

One thing Ryan has found to be true is that clients desire the service and value that he is offering. So much so that Ryan and his team recently became a preferred lender for Facebook and their 40,000 employees.

"Once people know that what we do exists, they fall in love with it, they depend on it, and they are upset that they didn't get this value before."

Ryan and his team are out to offer their level of value to every prospective and current homeowner possible. They want to change the industry for the better and are excited about the future.

For more information on Ryan's team, visit www.RyanGrantTeam.com.

For more information about becoming an Art of Homeownership Certified Mortgage or Real Estate Professional, visit www.artofhomeownership.com.

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Valentine's day special: power couple By Zach Cohen Photos by Andrew Bramasco

SANDY & RICH MARQUEZ RE/MAX Goastal Homes



Partners in Business, Partners in Life

"Our clients often ask how we do it; we still haven't figured that out, but whatever it is, it's working," Sandy Marquez begins with a laugh.

Humility in hand, Sandy and her husband, Rich, have built their decades-long real estate careers on a solid foundation of family and community. Sandy may refrain from boasting, but deep down, she knows that her love for real estate, fulfillment in helping others achieve their dreams, and community involvement are the fertile seeds that have grown a flourishing real estate business – and partnership. We still get butterflies when we hand over the keys to the new buyer and know in our hearts that our sellers received the highest possible price on their home and the best service that we would expect.

66



Living together, raising a family together, and working together isn't always an easy path, but Sandy and Rich have built a life filled with love, abundance, growth, and success.

Orange County: Home is Where the Heart is

Sandy and Rich have lived in Orange County for over three decades. They've raised two children, Zack (19) and Grant (15), lived in several different parts of the community and watched the neighborhoods shift and change. The experience that Sandy and Rich have as parents, community members, and real estate agents put them in a unique position to help prospective buyers and sellers.

Today, Sandy and Rich live in the Forster Ranch neighborhood of San Clemente, not far from where they lived when they first moved to Orange County. "We love living in Forster Ranch," Sandy smiles. "It has a 'country coastal' feel, surrounded by rolling hills, greenbelts, parks, and hiking trails."

Sandy and Rich have always had two things in common: a love for their community and a love for helping others. Together, these two passions have helped them build one of the most successful real estate businesses in the area.

"South County offers so many great neighborhoods to choose from. Living and working in both San Clemente and Laguna Niguel gives us in-depth knowledge of all the great communities we have," Sandy explains.

The Pillars of Success

Sandy and Rich's intimate knowledge of Orange County and their wellhoned negotiation skills, combined with their genuine passion for real

estate, have earned them an impressive portfolio of successes.

"Our high level of dedication and moral standards ensures our clientele that they will receive the finest experience possible," Sandy explains.

This dedication has led to tremendous success for the power couple: over 600 transactions completed, and over \$443 million in sales volume in their careers. Their passion for real estate is displayed in the results.

Sandy and Rich have solidified their ranking within the top 1% of agents in the nation. "We understand real estate and have the experience and numbers to prove it," Sandy shares. "Our primary objective in partnering with you is to achieve the highest net proceeds as quickly as possible." Sandy and Rich have also make a name for themselves as specialists in "off-market" homes in Orange County.

Another advantage that Sandy and Rich bring to their clients is their availability. "Unlike other top producers, we do not employ assistants. When you hire us, you work with us," Sandy boasts. It's

this type of dedication that continues to separate Sandy and Rich from their peers.

"We were drawn to this profession to help others with their real estate needs and achieve success in buying or selling the largest purchase we can make - the purchase of our homes," Sandy says.

In using the word "we," Sandy highlights perhaps the most significant advantage that she and Rich offer: they are an integral part of the community. They are engaged with everything from the school boards to the real estate market.

As an indispensable part of their community, Sandy and Rich aspire to treat every person they come into contact with as family. It's no secret that their family motto is the Golden Rule.



Community Stalwarts

"Do unto others as you would have them do to you," Sandy says heartfully.

"Our real estate career has been a blessing that has allowed us to meet many amazing friends and families that we cherish," she continues. "We still get butterflies when we hand over the keys to the new buyer and know in our hearts that our sellers received the highest possible price on their home and the best service that we would expect. We are so thankful to all of our past and future clients for supporting us in our professional journey."

As partners in community, family, and business, Sandy and Rich look forward to continuing to build their connection with their clients, partners - and each other. They aspire to continue to lead with their hearts in all things love and life.

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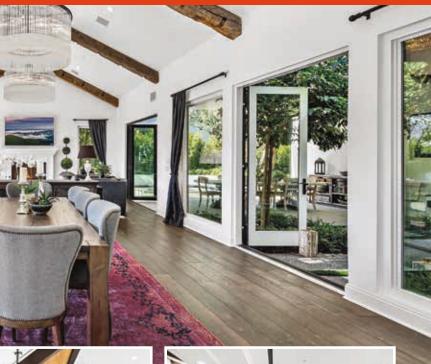


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David Sigoni eXp Realty

agent spotlight

By Zach Cohen Photos by Andrew Bramasco

"I am not sure exactly what shaped who I am as a person," David Sidoni begins, "which is a confusing and perplexing combo of a guy who loves the NFL and can chat up anyone at a sport's bar, but also listens to show tunes, loves the theater, and never misses the Tony Awards or the NFL season."

Perhaps it was David's accepting and supportive parents that shaped who he is. Perhaps it was his odd "Glee" style high school show choir, which consisted of jocks, cheerleaders, nerds, choir geeks, and student council kids. Perhaps it was his love for soccer, or the ten years that he spent in show business.

Whatever the reason, David's versatility and personable nature have served him well in the real estate business, and in life. He's ascended to the ranks of top producer, undergone a career transformation, and risen to find true success-his own way.

In Pursuit of Happiness





The Road Home

David grew up in Orange County, splitting his time as a youth between the beach and the soccer field. Early on, he got the performing bug, and at 17 years old, he quit soccer to attend the brand new Orange County High School of the Arts, now known as one of the county's leading art schools, Orange County School of the Arts.

"My love for musical theater grew," David reflects. "Eventually, I got my big break, at 20 and was cast in a featured co-starring ensemble role in the Disney movie musical Newsies starring Christian Bale, Robert Duvall, Bill Pullman, and Ann-Margret." David spent the next 10 years working in TV and film, where he worked with Gene Kelly, danced

with Michael Jackson, and appeared on the back of a Honeycomb cereal box in the 90s. He eventually settled into the role of a television host.

"I was incredibly lucky, and in those 10 years got to experience an entire career of show business experiences and memories," David smiles.

Yet, eventually, David realized that only the top 1% of TV personalities get to choose their path. "And the rest of us hope and pray we get the next good audition, living a life of grand ups and downs without stability."

David wanted to be a family man. So, he began real estate investing in the early 2000s to subsidize his income. Eventually, he returned to Orange

County with his wife, Tina, to settle down and start a family.

(Re)defining Success

Upon returning to Orange County, David had a big realization: he liked people more than spreadsheets. He decided to make the leap from investing in real estate to residential real estate sales.

"It's nice to be in the service-providing industry, where my success is dependent on serving people rather than how much applause I receive," David smiles.

By 2007, David had solidified his position as a top performer. He continued to grow his business, seeking his own version of success along the way.

"[I define success as] happiness," David explains. If you make \$40,000 a year in a nine to five job and you and your family are happy, you are just as successful as anyone else out there."

At the Crossroads

For 13 years, David was a successful top producer. He built up teams, hired buyers agents and assistants, and rose in the national rankings. But, by 2019, he was at the end of the line. He lacked fulfillment in his work.

"I was ready to quit the business. Don't get me wrong, things were going well. I just wasn't enjoying what I was doing. I had the flexibility I wanted, so I had a solid work/life balance, making enough money to support my family and spend lots of quality them with them as well, but

the work was becoming less satisfying," David admits.

David recognized that there was one area of real estate where he not only excelled but really loved: working with first-time homebuyers.

"This had a personal meaning to me, as I looked back on my 20s when I was in show business and renting in North Hollywood for nine years. I never once considered buying a condo that would have been very similar to the apartments I rented. I added it up, and I spent \$104,000 in rent in 90s dollars. By putting down maybe a \$5,000 down payment in 1991, I could have done exactly what I already did - paid a housing bill on the first of the month - and when I moved back to OC in 1998. I would have accumulated over \$375,000 in equity and tax benefits. Instead, I moved back home with my \$1,200 security deposit."

David was inspired to help others avoid the same "mistake" he made as a young man.

As David faced burnout, he also found inspiration. His wife encouraged him to hone in on first-time homebuyers, and David, following his own definition of success, decided to take the plunge.

Finding His Niche

"Well, any real estate agent will know why I hadn't considered [working with first-time homebuyers as the main emphasis]. You are trained from the beginning that first-timers are how you get into the business, and your goal is to climb the ladder and raise your average sales price and become a listing pro." But David saw an opportunity.

"In 2018, there were 1.76 million first-time homebuyers in the US, and I decided I was going to try and help spread the word on how to best find a quality agent on your first home

search," David continues. "Not just in the 30 days before you are ready to buy, but someone who can help you find a team to help you plan to buy your first home - one, two, or even three years out. A true advocate who can help you stop renting sooner."

David started a podcast called *How to Buy a Home*, and since March 2019, he has closed two podcast listeners himself, with several more in the planning stages. Seven listeners closed across the country through the guidance of the podcast, five referrals closed from the podcast with quality agents vetted by him, and 82 listeners in the planning phase of home buying who have been referred out to caring and experienced agents across the country, from Hawaii to NYC.

David is finding that it is possible to be successful and fulfilled in this business - and he's doing it his own way.

"It's been a lot of hard work, but I am happier than I have ever been," David smiles.

"Find your thing; stick to it... [I'm most grateful for] all the journeys life has given me... If I follow my passion, I will get what I desire, so I spend a lot of time looking around each day, in the moment, being grateful for what is happening right now."





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• top producer By Zach Cohen Photos by Andrew Bramaso

Andrew Edwards McDonald Pacific Sotheby's International Realty



From the Heart of Compassion

"When I was in 7th grade, I had my first career planning class," Andrew Edwards McDonald begins. "We were asked to write a paper about what we wanted to do when we grow up. My uncle had been flipping homes since he was 19 years old and has never stopped (he's in his sixties now). I don't think he ever lost money on a home. It's a huge anomaly and success story in real estate."

Andrew aspired to be like his uncle. He admired the car he drove, and his lifestyle, and sought to follow in his footsteps. As Andrew grew older, his vision morphed and grew, and he took on a broader interest in becoming a businessman.

"My natural entrepreneurial spirit took over. I went with people I knew I could learn from in that arena," Andrew reflects. "That led me on a path to become a serial entrepreneur."

In the midst of running several businesses, Andrew met his wife, Marissa. "When we met, she had already flipped three homes (as a single mom) with huge success on all three. That was exciting and inspiring to me."

Andrew and Marissa began to talk about their aspirations in real estate. Eventually, they purchased their first investment property togeth-

er. Soon after, Andrew began to wonder how he could fund his own real estate projects.

"I was looking to build capital to buy real estate," Andrew says. "I figured I could make that money helping others as a real estate agent."

So, seven years ago, Andrew decided to (finally) get his real estate license.

Finding His Niche

Within the first 90 days of being licensed, Andrew closed a complex \$4.75 million deal. "I TC-ed the deal myself. It was a baptism by fire," he smiles.

Since then, his sights have been set solely on building up his real estate sales business. He's focused on relationships with developers and investors, and three years ago, he transitioned his business from Malibu back to Orange County, which was home to both him and Marissa.



When you can help them move their lives forward, by understanding where they really are, you can nurture the process at a much higher level. You can be a guide for them, rather than just a real estate agent.

"I have a big plan to go vertical with sales," he says.

Perhaps Andrew's most significant advantage in real estate is his value system. Transparency, honesty, and integrity are the guideposts of his business life.

"I believe that the highest level of sales and professionalism is where you can honestly outperform the competition," Andrew says. "That's a different approach and skill set than what is too often employed in the business by real estate agents and developers."

Andrew has aligned himself with agents and partners that are not only high producers but high integrity humans. He's dedicated himself to working with those who have soul and character in this business.



"When you cultivate honesty and alignment between all parties, then we are set up for

cultivate healthy dealings between brokerages, agents and clients," Andrew says.

"We don't have to knock people down to lift ourselves up."

Moving with Faith

Another of Andrew's governing motives stems from his spirituality.

Back in the early 2000s, Andrew had two severe neck injuries, resulting in a staggering 240 doctor's visits in two years.

"It changed me. I was already very spiritually inclined, super optimistic. That's just my nature. It's helped me get through some serious stuff," Andrew explains. "But the car accident gave me a new challenge. I needed to dig much deeper. As a result, I have a lot to share with others, to help them improve their lives or find the healing they require. It's a gift I have been given and am eager to pass on."

Andrew understands that there is so much more to life than what is present on this material plane. With this understanding in hand, it's natural for him to work with clients from a perspective of empathy, compassion, and care. "It's an inexpressible calling," he says.

success. I have altruistic ambitions in this business. I'm determined to



"God has not made my life easy, but he's made it rich, and I feel like the luckiest guy in the world. I am married to the most wonderful partner. I have three healthy and vibrant children. I couldn't be more grateful."

"Selling a home is not an isolated endeavor. It's connected to much deeper aspects of people's lives. When you can help them move their lives forward, by understanding where they really are, you can nurture the process at a much higher level. You can be an effective guide for them, which to me, is at the core of my profession"

In real estate and all parts of his life, Andrew seeks to be that guide and to meet people where they are, with compassion and inspiration.





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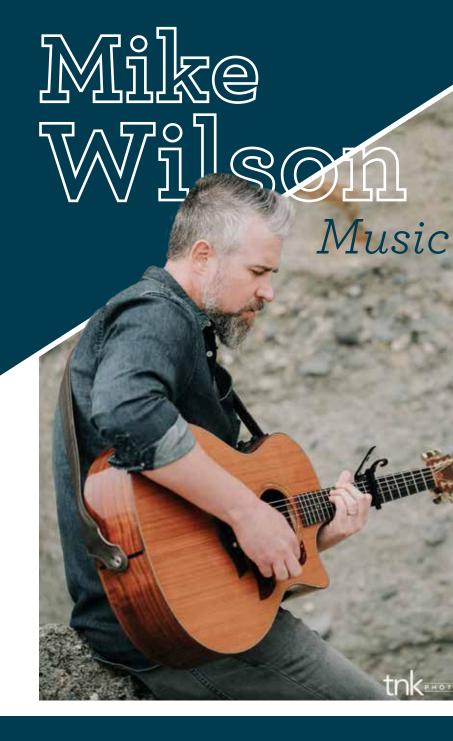


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LENDE



Delivering a rhythmic musical performance that blends covers and originals as the perfect soundtrack for memorable events

By Faerl Torres

If you attended the Real Producers South OC launch party in January, then you experienced the great vibes created by Mike Wilson, a musician with an indie-folk style all his own. Mike's dreamy, poetic songs are easy to listen to but emotionally rendered. He doesn't play with a band or use backup tracks. "It's the most stripped-down thing," he said in our interview. "Just me and the guitar."

His minimalism was born of necessity. With a family and full-time career in action sports apparel prior to diving into his music, he didn't have a lot of time to practice—Mike spent a decade only playing a few times a month—but consistency led to originality. "I had to keep what I was doing pretty simple," he said, describing how his journey brought him to be a full-time musician with an original album released this past July.

Mike said he's lucky to be doing what he loves; lucky people want to hear him sing. And they don't just want him; they love him. Two years after creating his Gig Masters profile Mike was the #1 rated singer/ guitarist on the booking platform; being flown all around the world to play corporate and private events. In 2017, on his 40th birthday, Mike quit his day job and played about 200 bookings in a year.

His album, *The Long Walk Home* was co-written with his wife as they traveled together. "It's gotta be one of the most rewarding ways to do an EP," he said, "spending time with your co-writer, best friend, wife."

Mike knew for sure he was doing what he was meant to after completing a six-hour gig. He'd been nervous about the booking six hours is a long time to play. But he recalls sitting down, then looking up, and thinking a half-hour had passed. "I [had]... literally played for six hours. I didn't take a single break or repeat a single song," he said as we talked about finding your flow.

He agreed the luckiest you can be is doing what you love, capturing that flow every time you're creating. That people will pay him to do just that is the ultimate in realized dreams for Mike Wilson.

You can listen to Mike Wilson on all major streaming platforms and purchase his music or book him online at mikewilsonmusic.com



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