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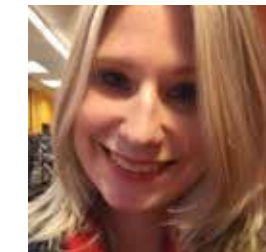
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LAUREN RONAN



▶ star on the rise

Written by **Dave Danielson**
Photos by **Tara Sturtevant**

FULL IMMERSION



Those looking for someone who works in half measures, with luke-warm intentions and partial passion wouldn't be interested in conducting business with Lauren Ronan.

You see, there's nothing half, luke-warm, or partial about Lauren Ronan.

As a real estate agent with Pacific Oak Real Estate, Lauren offers an immersive experience to those lucky enough to work with her.

"Everything I do, I put 100 percent of my time and effort into it," Lauren says. "When I became a REALTOR®, I brought everything I had to it."

TEACHING AND GIVING HER ALL

Before she entered real estate, Lauren was a special education teacher; She provided education in an inclusion classroom with students on the Autism spectrum.

"It was a very rewarding experience and an amazing job. I still say I have a puzzle piece as a part of my heart," Lauren remembers. "I've always had an interest in real estate and because of my background, I've brought a strong educational foundation to my business."

Lauren did her due diligence and took a close look at her interest. The father of her children, Steve, has helped her reach her goals and has provided meaningful support for her for nine years.

"Education and data are very important to me. When I got my license, I studied the market, then

I started marketing Lauren's Love and Listings, as well as Lauren's Latest Market Updates every month," she explains.

A DELIBERATE START

Lauren's first experience in the business foreshadowed her success today — it was through a referral.

"I got the referral from a gentleman in Florida who was looking for a rental out here," she says. "I met him and Facetimed him, and helped him find a rental through MLS. He was so happy, and I got my first check."

After that, Lauren worked with an older couple and helped them purchase a mobile home. It wasn't long before her first client from Florida decided to move here permanently.

•••

“He moved out here with his family and wanted to use me again to help him find a house,” she explains. “Then I got my first million-dollar listing, and it snowballed into creating good rapport with my clients and providing great service.”

It was early 2017 when Lauren got her real estate license. And from the start, her drive proved to be strong and purposeful.

“The thing I feel most passionate about is bringing value to my clients and my community members,” Lauren emphasizes. “I want to be remembered as an entrepreneur, but also, be remembered as a colleague that is great to work with. I not only want clients to understand my level of service but want my colleagues to always want to work with me.”

STRONG CONNECTIONS

Lauren finds the community—and it finds her, as well.

“I love connecting with people through Facebook and my social media. Especially through the events we’ve faced as a world this year. It’s so important. I like to post light stuff like memes and community events, including which restaurants are open and what they’re offering,” she says. “Social media has been vital in my business and my personal drive. I get so much joy from seeing my clients on social media, from pictures on the first day of school at the door, birthday parties at their houses, or neighbors taking pictures together and family gatherings. I’ve been able to help individuals create memories within a space and to me, that is just amazing.”

The connection she feels for her work is undeniable.

“It means everything to me. I knew I had several passions, but this one I feel for real estate makes me feel like I was made for this,” she says with a smile.

Her results have been clear. In fact, the four-year veteran of the industry finished 2019 as the top producer in her office.

The traditional side of success is just part of what drives Lauren.

“I believe that success is doing what you love and being happy,” she says. “I might not be the number one agent in the Bay Area (just yet), but everyone I’ve worked with has referred me to at least one other person, and that means everything to me.”

THE CENTER OF WHO SHE IS

In her free time, Lauren cherishes time spent with her two children, including her five-year-old daughter, Reese, and her one-year-old son, Stephen.

Lauren enjoys dinner with friends, visiting wineries, and exploring the beautiful vistas of wine country.

She enjoys networking and giving back, and is currently serving as the chair of the Santa Clara Association of REALTORS® Young Professionals Network. In addition, she’s very active in Relay for Life—the annual event that raises money to support the American Cancer Society. This event has been dear to her heart since her father’s

diagnosis of Multiple Myeloma in the summer of 2015.

Traveling is also a love of Lauren’s, with one of her favorite destinations being her New York home to spend time visiting with friends and family.

TRUST AND BLESSINGS

Among the trademark characteristics that make Lauren unique are an all-out entrepreneurial spirit and an all-in approach to what she does—and who she does it with. She is grateful for her broker, Susan Fixsen, who has morphed her into the real estate agent she is today.

“I believe that success is doing what you love and being happy... I might not be the number one agent in the Bay Area (just yet), but everyone I’ve worked with has referred me to at least one other person, and that means everything to me.”





Communication is key to my business. As part of that, I enjoy connecting with my whole team of partners to make everything work.



“I think it’s really important for my clients to understand the process when we work together, as well as their options, in order to limit the surprises,” Lauren points out. “Communication is key to my business. As part of that, I enjoy connecting with my whole team of partners to make everything work.”

Part of that communication starts right up front with her clients.

“I only work with people who trust me,” she emphasizes. “I tell them upfront, ‘I need your full trust because I’m going to work hard for you.’”

Those who get to know Lauren understand that she is a caring problem-solver who immerses herself in her clients’ dreams. “Organization, communication, and education are the foundations I live by when it comes to my business,” she says.

“There’s just so much that goes into this business. Real estate is one of the most emotional things you can do. And one of the great things about what I do is enjoying those emotional chapters that go beyond the deal itself,” Lauren says. “I love seeing other people succeed. It brings me so much joy. It could be my clients through a real estate deal, or seeing someone get a raise at work, or seeing someone announce their pregnancy. I’m just so grateful for what I do ... to God and to my family.”



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Laura aspires to be a one-stop-shop for all of her clients' insurance needs, from home insurance to auto insurance, to life insurance — and beyond.

“Our goal is long-term relationships where people feel no need to shop around because of the service they get and the trust they have in us. And making it easy is important,” Laura says.

Partnering for Success

Next to building lasting relationships with her clients, Laura's top priority is taking care of her partners, like real estate agents. They support her business through referrals, acting as a lifeblood of sorts.

“My most common referral is going to be a client buying a home, referred by a real estate agent or lender. They are often a first-time homebuyer, but not always. They often don't know much about the insurance side of things. They don't know what they need,” Laura says. “Our job is to guide them through, to get them to closing.”

Often times, in the insurance world, customers are guided toward an 800 number. With Laura Peterson Insurance and Financial Services, customers can count on getting an assigned, local agent for all of their needs.



“It's all about having a local agent that believes in above and beyond customer service — and truly cares about the client.”

Laura Peterson prides herself on being that insurance agent.

A San Jose native, Laura has worked in the insurance business since 2001, when she graduated from UC Santa Barbara. She began working in an admin-type role and quickly worked her way up. By 2006, she had opened her own agency.

“Once I entered the insurance industry — I knew I would be here for a long time,” Laura smiles.

Being the Guide Along the Path

Laura has built her business around long-term relationships. Relationship-building begins from the first point of contact.

“Something that makes us unique is that we offer a new client consultation,” Laura explains. “We sit down and go through a checklist of what the client is covered for, the insurance limits, what would happen if there's a claim, and what they are not covered for. We go through everything.”



...

"You need to make sure that if something happens to this property, it's insured correctly and you have someone local that will help you," Laura says.

Laura takes her customer care a step further than even her company recommends. She's hired a dedicated staff member whose sole responsibility is to handle claims so that clients don't ever have to call that dreaded 800 number.

Team Culture Breeds Success

Born and raised in the suburbs of San Jose, Laura still has a lot of family in the area. "That makes me unique. Most people here weren't born here. My family is here," she says.

Laura and her husband, Joaquin, have a three-year-old daughter, Malia. Laura takes every Tuesday off to be with her.

"I'm thankful that I have a job that allows that," Laura says. "I try to balance work-life, so I am a present mom."



“
Values are behaviors.
Without them being behaviors, they don't mean anything...
We tie that back to everything — how we treat each other, our clients, and our communities.”

”



She's also a bulldog lover and has two rescue bulldogs at home. "That's a pretty big part of my life," Laura smiles. "My agency does not exclude any particular breeds like pit bulls, rottweilers, etc. from our policies, and we market the office a lot as being dog-friendly. We encourage clients to bring their dogs in, too."

Laura's family-first approach extends beyond her blood family and into everything she does, including her work in insurance.

"I couldn't do what I do without my team," Laura smiles. She employs a team of eight licensed insurance agents, six of whom are dedicated to client care and service.

"If I want to attract and keep the right people," Laura continues, "I have to have a culture where people want to work. They have a place where they can grow, get along with each other, and support each other."

In order to keep values top of mind, Laura put up a large metal poster in her office. Her values are literally written on the wall: respect, flexibility, community, positive attitude, support, and profitability.

"Values are behaviors. Without them being behaviors, they don't mean anything," Laura says. "We tie that back to everything — how we treat each other, our clients, and our communities."

In the insurance world, reliable service and personal touch can often be a too-hard-to-find experience. With Laura Peterson, that's simply not the case.

"Do you have an insurance agent you refer to?" Laura asks. "And if so, do you like them? Do you trust them?"

"Agents sell themselves on response time, value, experience — and that's who I am. I'm always here as a resource."

As the owner of Laura Peterson Insurance and Financial Services, Inc., in Los Gatos, Laura and her team are devoted community members, insightful insurance industry professionals, and steadfast service advocates. For more information, please visit laurapeterson.net.



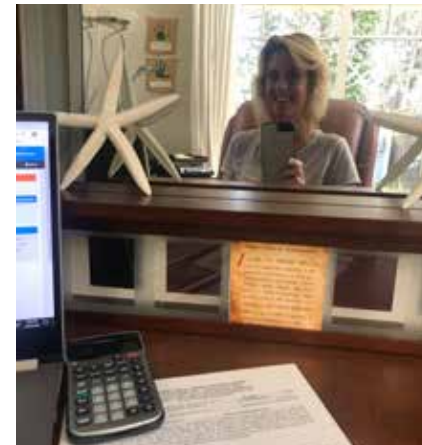
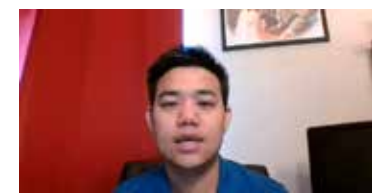
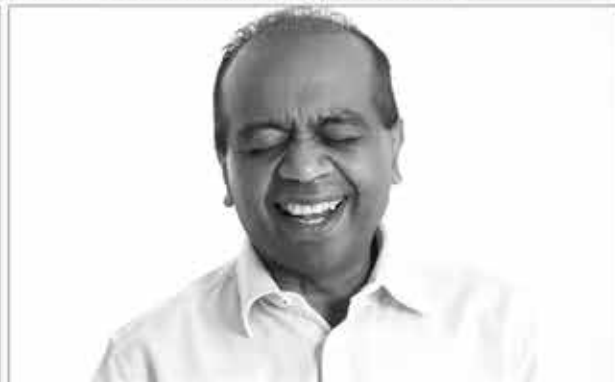
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TERRY MEYER &

stories of resilience

“We are all resilient, but our attitude is what fuels it.”

Terry Meyer is a firm believer that resilience is innate. It lives within all of us. And yet, some seem to possess a greater ability to access their inherent resilience.

“I believe that one’s attitude determines how resilient they are,” Terry says. “Two people who are faced with the exact same situation or challenge can have different attitudes on how to approach the challenge.”

“The negative attitude impedes the ability to be resilient because they are caught up in blame, denial, justification, and radiate a sort of victim mentality. Their struggle with resilience will be continual until they are accountable for their situation.”



“The positive attitude sees the challenge, owns the challenge, and fixes the challenge. They realize what they are faced with. They own that situation and take an inventory of what the situation is and take specific actions on how they can achieve the desired result.”

In 2008, Terry proved that he is amongst the latter group. One of the original founders of Intero Real Estate Services in 2002, Terry was operating an independently owned and operated franchise office of Intero in 2008.

“I was aware of the fallout that would be realized as a result of the consequential mortgage crisis. I feared, as

many did, that there would be a tremendous amount of mortgage defaults and ultimately our market would be flooded with bank-owned properties as a result of mass foreclosures,” he explains.

In anticipation of this crisis, Terry created and nurtured key relationships with every bank and asset manager across the state of California. These relationships were integral to his development of what was ultimately a sort of REO Service Center in the Silicon Valley.



“In the beginning, I had no office, no staff, and no agents. Over the next three years, we grew to over 200 agents and staff, liquidating more than a thousand bank-owned assets each year. Over time, we liquidated over \$2 billion in real estate assets. Those were

crazy times for sure. I was also the broker of record on all of those transactions. I had an incredible, daily responsibility of recruiting, training, supervising, and motivating everyone within the organization, which required a tremendous amount of time, focus, and dedication.”

Despite his personal success, Terry was forced to face the enormous financial devastation happening daily.

“Our entire industry was being turned upside down, and I had many friends and family members that were losing their homes,” he remembers. “To see the struggle that so many people had to endure was very upsetting. So many people had worked incredibly hard to realize the American dream of homeownership, and these dreams were being torn apart every day. It was very hard.”

CHRIS TRAPANI

In 2006, Chris Trapani co-founded Sereno Group alongside his lifelong best friend, Ryan Iwanga. In creating their business plan, Chris and Ryan used five-year forecasts, which were based upon the previous five years — one of the most robust real estate market periods in history.

“By the fall of 2008, I threw the five-year forecasts in the recycling bin, put my head down, and went to work on whatever had to be done,” Chris remembers.

By 2008, Sereno Group had just opened its third office and had 110 agents on the team.

“I had personally guaranteed all leases for five years,” Chris recalls. “This meant that I was on the hook for about \$3 million in rent regardless of

what happened to the economy or business...We had just gutted our Los Altos office to perform substantial tenant improvements. [There was] no turning back.”

Going all-in turned out to be an advantage. Chris had no choice but to forge ahead.

“The blessing turned out to be that we were past the point of return,” he says. “It kept us completely committed to whatever we had to do in order to succeed. I was often on the floor of this office during construction, sitting in sawdust praying and meditating about our situation and future.”



Chris recognizes that he, like many others, struggled with a desire to control outcomes. “Which is an illusion,” he reminds us.

“I was carrying a great deal of personal anxiety on the inside, feeling sorry for myself (How can this ‘Great’ recession happen during ‘my’ time?).”

Through it all, Chris learned valuable lessons. He discovered what it means to be resilient. He discovered that all crises are temporary.

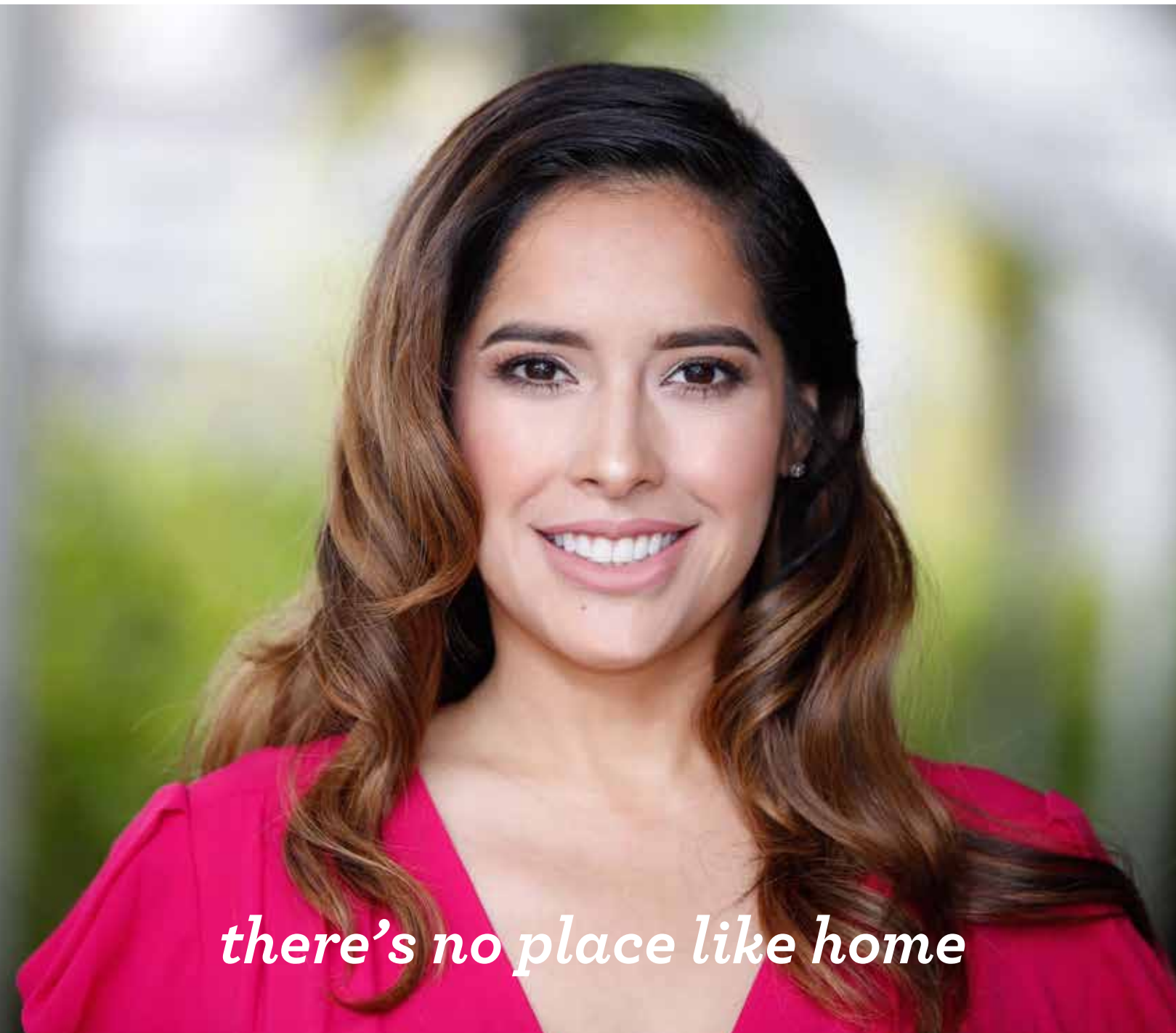


“When we are in them, it feels like they are going to last forever,” Chris says. “I learned that human nature is to panic and be overcome with fear, and anything we can do to find peace within is a great advantage (think yoga).”

“In my weakest moments, rather than feeling sorry for myself, I looked around my firm and my family support system and counted the key people on one or maybe two hands. I gave thanks for them and concluded that if any group of people could make it, we could. I have learned how to lean into and rely even more on the remarkable talents of the people around me, rather than carrying around the faulty, psychological mindset that I somehow have to do it all. In doing so, I have been amazed by how each of our respective team members has stepped up big-time, allowing their talents to rise to the occasion. We have discovered a greater sense of purpose and togetherness, which might not otherwise have been realized.”

marylou

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► profile

Written by **Zach Cohen**
Photos **Hyunah Jang**

Three years ago, Marylou Lopez decided to make a significant change in both her personal and professional life. After living in San Jose for her entire life, Marylou felt that she needed a change in energy, so she moved from her home in San Jose to San Francisco.

While her initial idea was to move to New York, her rational and finer thinking brought her much closer to home. "I grew up in San Jose, was born and raised here," Marylou explains. "About three years ago, I felt like I needed a change of the everyday that I had grown accustomed to. I wanted new scenery, culture, and diversity, and having a passion for art, I felt San Francisco could offer me all that and more."

Close to home, but in a new city, Marylou is happier than ever to have moved to San Francisco. "It's a huge melting pot of cultures, energy, culinary — and San Francisco's innovative art scene was a major draw for me. I love to visit art galleries in other cities, but I love seeing the local art in San Francisco," Marylou explains. "I didn't know if San Francisco would be a permanent thing, in terms of home, but I ended up loving it, and now I feel like I'm not going to leave."

Early in 2019, after two years of living in Mission Bay, she decided to begin to market herself in the San Francisco real estate market — close to what is now her home. "I still have my business in the Silicon Valley and the Peninsula," Marylou explains, "but I have expanded and growing my business in San Francisco, too."

Marylou is positioning herself to be one of the Bay Area's most well-rounded real estate agents. While many agents are pursuing a hyper-local approach, Marylou is spreading her wings and allowing her business to flow. She credits part of that to being on a top 1% nationwide real estate team for nearly five years. With the Joe Velasco Group, Marylou mirrors the team's business model to be open to a greater geographical area. For her, that means starting in San Francisco County alongside marketing some of the most influential neighborhoods along the Peninsula and the Silicon Valley.

"People will move from San Francisco out to the Peninsula in a few years," Marylou explains. "I feel like I'm gaining lifetime buyers and sellers, and am not afraid of what others see as too far to drive to or hard work."

From Mortgage Lending to Real Estate Sales

Not only does Marylou bring an intimate understanding of the local real estate market and its diverse neighborhoods to her work, but she brings a diverse background of experience.

At 19 years old, Marylou followed her sister, Christina Perez, into the mortgage business. Christina, nine years older than Marylou, is the number one mortgage agent nationwide with Landhome Financial Services.

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“I was on that path,” Marylou reflects. “Six years in, my sister asked if I had considered doing real estate. I ended up getting my license and loving real estate more than the mortgage business.”

“I learned so much from her,” Marylou continues. “It’s really helped in my business to know the mortgage side and be able to answer my clients’ questions.”

While Marylou got licensed in real estate in 2007, it wasn’t until 2012 that she finally got rolling in real estate full-time. She began working in short sales and quickly transitioned to a traditional sales business, working for the Julie Wyss Group, another national top 1% team.

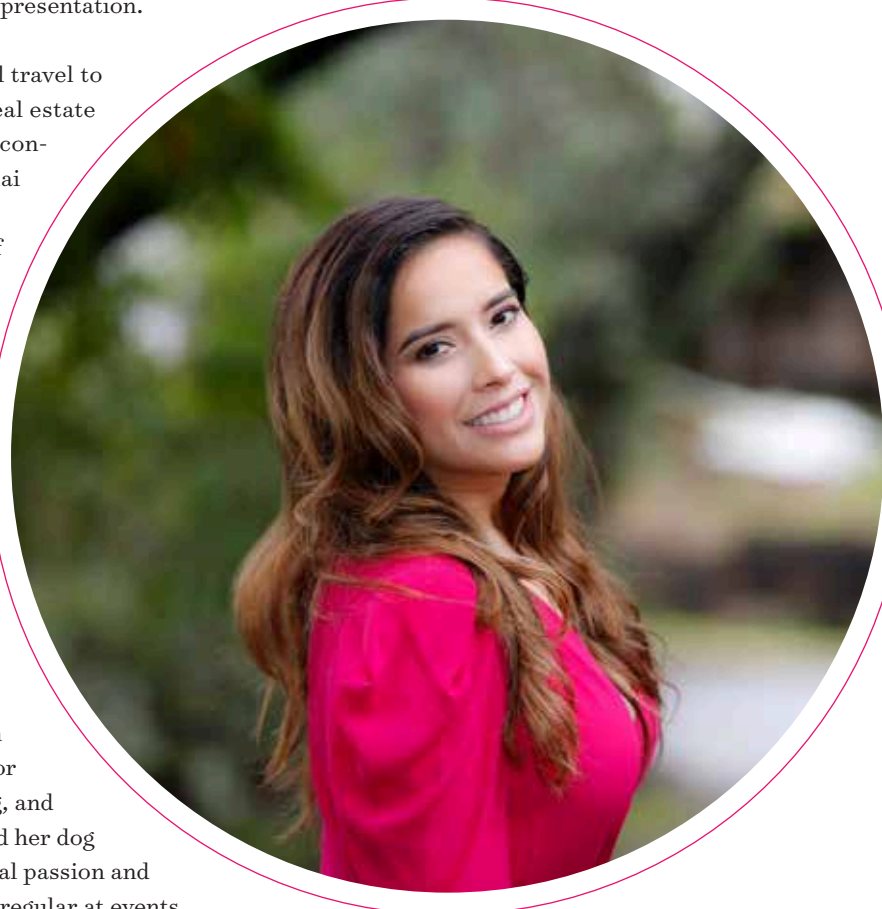
Today, Marylou is a Senior Sales Associate for the Joe Velasco Group with Compass. She doubled her production in 2019 to over \$11 million and ended the year with over \$4 million pending. She has set her goals to be a \$25+ million producer in 2020.

Marylou’s mortgage background and her knowledge of the local area have allowed her to continue to propel her business forward. She understands that real estate is an ever-changing business and recognizes the importance of quickly adapting to ensure her clients receive the best possible representation.

Education, training, and international travel to attend some of the most innovative real estate conferences are all part of Marylou’s continued vision. She traveled to Shanghai in December 2018 to promote luxury homes and the company’s portfolio of new construction condos, to Cabo, Mexico, and to the Inman Luxury Real Estate Conference in Miami. Marylou is also in the top 10% rankings among all agents in Santa Clara and San Mateo Counties.

What the Future Holds

Marylou speaks fluent Spanish and is a member of the National Association of Hispanic Real Estate Professionals (NAHREP) and Luxury Marketing Council of San Francisco. When she’s not representing clients in real estate, Marylou enjoys Running for a Cause, working out, traveling, hiking, and spending time with family, friends, and her dog Maverick. Marylou has developed a real passion and appreciation for art galleries. She is a regular at events held at San Francisco, Museum of Modern Art, and 111 Minna Street, which has been a staple of the downtown San Francisco art and nightlife scene since 1993.



“

THE PART WHERE MY CLIENTS ARE JUST SO HAPPY TO BE IN THEIR HOME, THE FEELING THAT THEY GOT IT, THAT YES, IT’S THEIRS. THAT’S MY FAVORITE PART ABOUT REAL ESTATE



“Down the line, in the next couple of years, the development side of real estate interests me. I’ve been around Joe Velasco for five-plus years. I have been learning so much from him — how to be a successful real estate agent, lender, and successful real estate developer. I, too, have aspirations to be a triple threat,” Marylou explains.

Marylou has found that she not only has a love for the negotiating side of her work but the social side, too. “The part where my clients are just so happy to be in their home, the feeling that they got it, that yes, it’s theirs. That’s my favorite part about real estate,” she smiles.

Looking ahead, Marylou seeks to remain humble. Being in the

mortgage business during the recession exposed to her to not only how much money could be made in real estate, but also how much could be lost.

“That made me open my eyes. Things don’t last forever. You have to take care of what you have at the moment. I want to take care of myself for the future,” Marylou says.

Yet, this outlook doesn’t create a mindset of scarcity for Marylou, but quite the opposite. It continues to inspire her, driving her forward to be the best agent she can be, for herself and her clients.

“I can see myself doing real estate forever...I feel like that’s my path.”

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► cover story
Photos by Jessie Salas
Written by Zach Cohen

Nneka JENKINS

A Mother's
Journey



“

I want to show women who really struggle with doing real estate on this level and are raising a family...I think it would be really nice to show a different face to real estate. We can do this. We can do both. With a support system and an open mindset, you can create your own life.”

-Nneka Jenkins



Work/life balance. It's a buzzword with many meanings, and even more subtle interpretations. Many real estate agents joke, "What is balance?" Others blatantly admit, "There is no such thing as work/life balance as a real estate agent."

Then, there are the few select agents that own a different outlook. Nneka Jenkins is one of them.

As a mother of five, Nneka is redefining what's possible as a mother and real estate agent. She encourages us that we don't have to choose. That it is possible to be "successful" at both.

Drawing on Her Roots

Born in Nigeria, Ofunneka and her family moved to the United States when she was four years old. For the first several years, her family bounced around from city to city, coast to coast. Finally, they settled in Scottsdale, Arizona, where Nneka spent most of her childhood and teenage years.

"We moved here under stress," Nneka recalls. "My mom and dad wanted a better life for us."

During this time, Nneka's parents separated, leaving her mother to raise Nneka and her two siblings as a single mom. The family was also left with a discordant set of cultural values; those they took with them from Lagos, Nigeria, and those they acquired in America were quite different.

...

“It was a huge cultural change,” Nneka says. “I was financially fortunate in Africa, and when we moved out here, everything changed. My mom and dad split up and we struggled quite a bit. I don’t remember too much about Africa. But our culture is strong and rich and was ingrained in me.”

For example, when Nneka got married years later, she and her husband, Calvin, had an African ceremony and an American ceremony.

“I quickly understood comfort versus a constant hustle mentality watching my mom work to provide a better life,” Nneka continues. “Our life became very different here in the US.”

Nneka took the lessons she learned watching her mom support her family and kept them close to her heart. When it came time for her to begin a career and become a mother, she once again called on that strength. She knew that she could be successful in business and be a great mom.

The Path to Real Estate

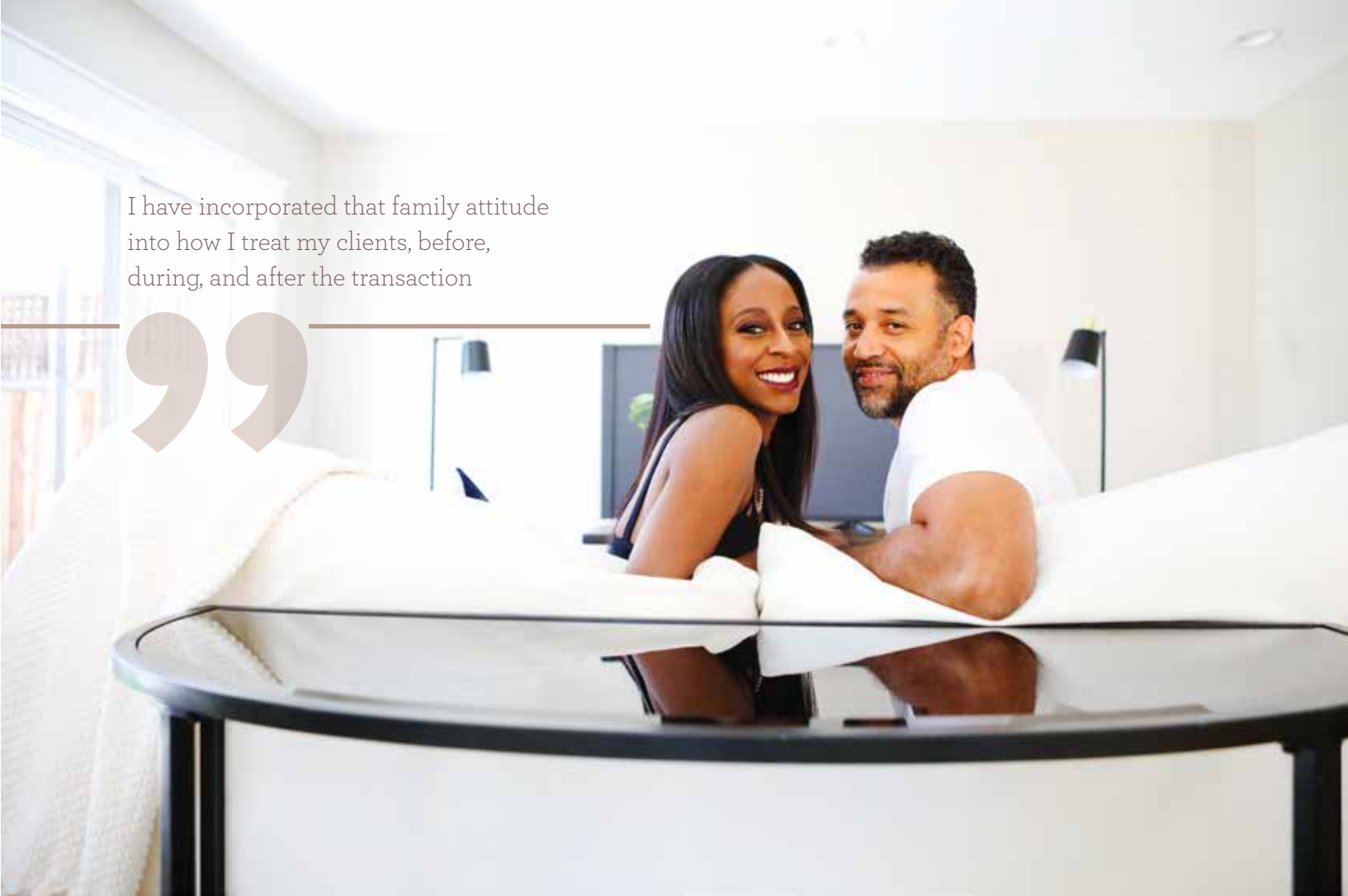
Nneka’s first career was in technology, where she worked in operations/research and development in medical devices. She relocated to the Bay Area for work, and soon after, she started a business with her husband doing corporate relocation for top tech companies such as Apple, Google, and Tesla. This eventually led to her interest in real estate as a full-time career.

In 2016, Nneka — at the encouragement of her husband — finally decided to take the leap and launch a business of her own in real estate.

“Honestly, I think it’s 100% credit to my husband,” Nneka smiles. “He’s the one that encouraged me to get into real estate. He encouraged me to get my license and eventually quit my job. He believed in me more than I believed in myself. And he wasn’t shy about letting me shine.”

“I don’t think I realized how much I belonged in real estate.”

Nneka found such great early success (top 1% for 2019) that in early 2020, Calvin quit his corporate job to officially join Nneka in real estate full time. He has been licensed since early 2019.



I have incorporated that family attitude into how I treat my clients, before, during, and after the transaction

”

“Now, we can still take care of our family to the level that we aspire to,” Nneka says. “So on the home front, we work together to make sure our kids see more of us, but we are both able to manage the business.”

Family-First Culture

As she seeks to balance her work in real estate with her growing family, Nneka draws on her familial and cultural roots. She recalls a culture in Nigeria that revolved around village and family life. From her own team to her partner, to Brett Jennings, to her closest friends (no family in California), Nneka is so grateful for the village she was able to create for herself in California.

“What stays with me most is the family ties. In my culture, there’s a lot of emphasis on family. Taking care of your people, your elders. And doing what’s best for the family. There’s a big emphasis on the village where I am from. Not everyone you consider family is blood,” Nneka explains.

As a result, Nneka’s primary values center around family.

“Growing up here, there’s a lot of different cultures, and sometimes it felt like there wasn’t as much emphasis on family,” Nneka says. “But I never felt like I needed to choose cultures. I never allowed the culture to be something I choose between. I know I can have both. It’s never stifled my career and never stifled my family life.”

Nneka’s family-first attitude doesn’t end when she walks out of her front door. In fact, she considers everyone she works with family, too. Just like her life back in Nigeria, not all family is blood-related.

“I have incorporated that family attitude into how I treat my clients, before, during, and after the transaction,” Nneka says.

Admittedly, striking a balance between work and family time isn’t always easy.

“It’s also super challenging,” Nneka says. “What’s amazing is that we’re busy. We have a lot of great clients that really appreciate the value that we provide.”

“The challenge is that real estate doesn’t have time off,” she continues. “It’s 24 hours. But we need to make sure our kids don’t feel like they always come second to a phone call or our clients’ needs. With both Calvin and me in the business, we get to balance that.”

Alongside having her husband in the business, Nneka is already building out a team. Her team acts as a support system, not only for her clients but for Nneka’s family, too.

As Nneka heads into her fifth year in the business, her future looks bright. She continues to excel, both in work and as a mother. Her next goal is to inspire other mothers and fathers that they, too, can experience abundance in all elements of their lives.

“God has blessed us so much,” Nneka smiles. “How can it get better? I’m starting to accept that this is our life. As long as we continue to do right by people, we’ll stay busy.”

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