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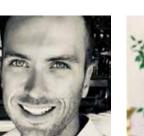
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Lindsey Wells Writer

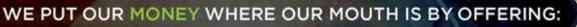


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making a difference

By **Lindsey Wells** Photos by **Andrew Bramasco**

Jennier astaneca

Douglas Elliman of California

"If you're a blood donor, you're a hero to someone, somewhere, who received your gracious gift of life."

It was the early '90s; Jennifer Castaneda was in college at the University of Wisconsin-Eau Claire, located next-door to a blood donor lab that was offering \$20 per donation. What began as a way for a college student to earn extra money eventually blossomed into a desire to help others through the gift of blood donation. Little did she know that one day she would be on the receiving end of a life-saving blood transfusion while fighting for her own life.

Jennifer, presently an agent with Douglas Elliman of California, is in her 19th year in the real estate industry, having begun in 2001 after a prior career in sales. She owned and co-owned two smaller real estate companies between 2005-2014 before realizing her desire to be a part of a larger brokerage.

The trust that her clients place in her is something that Jennifer holds sacred. "The reason why somebody buys or sells a house is that they're going through a different chapter in their life. Something is changing in their life that's either encouraging them or putting them in a situation where they need to buy or sell, and I love that people trust me with that chapter," she said. "Sometimes, buying and selling is an exciting thing, and it's great, but sometimes it's not always great, so I think it's invaluable that people turn to me for guidance during those times."

A career in real estate certainly comes with its own unique set of challenges. Jennifer recalled going through the downturn of the econ-



omy in 2007, which was challenging for both her personal and professional lives. "Suddenly, after all those years of people doing really well and making money, they were losing jobs and values of the houses were going down and I was having my own hardships because my income was affected by all of that, too," she said. "I had two young boys and unfortunately in 2011 was the demise of my marriage with my kids' dad. We ended up getting a divorce, we were in debt, and here I was with our kids, and I really had to pick up the pace with real estate."

That's why I continue to donate blood. Even though I'd already donated before that, it means even more to me now, and I realize that it does make a difference."

. . .

Although the past two decades have thrown curveballs in her direction, Jennifer remains focused on being passionate about her clients. She is grateful that they continue to turn to her for help navigating their own difficult life chapters. "I love making a difference," she said, recalling a client who recently turned to her after the sudden death of her father. "That was one of those not-so-happy times, and she wanted somebody to turn to help her through it because it's such an emotional thing. To be a part of that feels amazing."

Jennifer has been making a difference in the lives of others since long before her real estate career began. After college, she moved to California and volunteered on and off for the

American Red Cross and continued to donate blood when she was able. During her pregnancy with her first son, Jennifer began having mysterious complications towards the end of her term and was admitted into the hospital at 38 weeks. She was eventually diagnosed with HELLP syndrome pre-eclampsia, the worst form of the condition with a mortality rate of about 30 percent.

"I started bleeding internally and had to have an emergency C-section, and the doctor said I almost didn't make it because when they cut me open, my liver had torn, and my organs were starting to malfunction," Jennifer said. She spent four days in ICU and another three in regular care. When asked how bad her condition

was on a scale from 1-10, the doctor said Jennifer was at a solid 9. In the end, four pints of donated blood was required to get her back to a stable condition. "That's why I continue to donate blood. Even though I'd already donated before that, it means even more to me now, and I realize that it does make a difference."

To date, Jennifer has donated almost three gallons of blood, enough to save more than 66 lives.

When she isn't working or volunteering, Jennifer enjoys time spent with her sons, Dominic, 12, and Cody, 10. The trio enjoys movie nights out or at home.

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Dino Katsiametis has been in the mortgage business for over two decades; yet, he earned his chops in sales in an entirely different industry.

"Right out of college, I was in the retail clothing business," Dino begins. "I used to buy and sell used Levi's and wholesale them to Japan and Europe. It was awesome. It was such a killer life I had in my early 20s. I got a chance to meet all sorts of people."

It was during this time that Dino also learned the art of negotiation.

"We were on the street with people from all parts of the world. I was a young 23-year-old kid, and these guys are dealing in all cash. It was quite an experience."

Dino expanded his business to retail stores within the United States with great success. But then, in the late '90s, the Japanese economy took a turn for the worse — or perhaps better said, a dive.

"And just like that, my wholesale business completely changed," Dino recalls. "We were selling used jeans for \$25, \$26, \$27 per pair, and all of a sudden couldn't sell them for more than \$15."

Dino looked at his business

realistically and decided that it was time for a change. He always had a passion for real estate, so he chose to work towards getting licensed.

"At the very last minute, I had a friend say, 'You should consider the lending business. You can do a lot more volume, and you're not restricted to your area. You can do loans all over the United States.""

Dino looked into it and ultimately decided to launch his career in the mortgage industry.

"And I never looked back," he smiles.

The Heart of Service It's been 21 years since Dino began with California Coastal Loans. By 2004, he was a part-owner. While he took a hiatus from the company from 2011-2016, he returned in 2016 to once again lead California Coastal Loans.

"In 2016, I realized the broker model was back," Dino says. "I love that model because it allows me the chance to really shop for my clients and not be tied to one bank. I'm truly able to do what's best for my clients."

"Ultimately, what I love about brokering is that it offers us every option that exists. And it always helps keep the banks honest because they know I can go somewhere else if they don't do a good job or give me good rates. To me, it's a strives for. fantastic way to go. I can always shop."

Dino is all about executing for his clients. He does so with a heart of service, putting ethics and morals above all else.

business spotlight

Written by Zachary Cohen Photos by Andrew Bramasco

Katsiametis **California Coastal Loans**



"Unfortunately, a lot of our industry — especially the lending industry – comes with the stigma of being unethical, slick talkers. I strive with all my passion to be everything but that," Dino says.

"I have a big sign that hangs up in my office when you walk in: **#WhoCanWeServeToday.** That is how we live our business. We do our very best to serve our clients and always do what is right."

For Dino, doing a good job is a given; doing a great job is what he

Another huge game-changer for Dino and California Coastal Loans has been their approach to the homebuying process. He under-



stands that the process is often stressful, and believes it doesn't have to be that way.

"When people buy houses, they are all stressed out. We have really strived to show our clients that when you buy a house,

it's not a time to be stressed. It's a time to celebrate and enjoy. We make great effort to celebrate them and let them enjoy the experience to enjoy buying the house."

One way that Dino accomplishes this is by giving his clients permission to feel excited about buying a home by sending them gifts.

"We set the tone for a celebration of buying a house," Dino says. "We deliver these blue boxes with our hashtag on it from before closing all the way until over a year after closing."

Every box includes a note that is co-branded from Dino and the real estate agent.

"The first box includes two glass flutes, three bottles of champagne, and a note from California Coastal and the real estate agent, inviting them to get excited about the home buying process," Dino

explains. "After that, we have a whole nest of other things. If we see someone gets a dog, we send a dog gift to the dog. If we see one of their kids had a birthday, we'll send a small blue box with \$10 in loose quarters, so it jingles and a note that says, 'Tell your parents you want to go to Chuck E. Cheese and tell them you have your own money.' If we notice our

> clients are having a baby, two months before, we order a custom blanket or baby gift."

"We strive hard to have the most amazing customer service you can imagine," Dino smiles.

Leading with Values

Above all else, Dino considers California Coastal Loans a Christian company. That doesn't mean that everyone in the office attends church; what it means is that they lead with values.

"On our website, the homepage, we

have our core values; integrity, gratitude, community, relationships, and service," Dino says.

I have a big sign

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At home, Dino and his wife, Lindsey, have four children, ages 5, 7, 12 and 14. Outside of work and family time, he can be found on the water relaxing or giving back to the community.

"All loan officers here have agreed that when they close a deal, they will give as much as they can towards our charity. Whatever they give, I match. We give to several different charities. In 2019, we donated \$40,000 to various charities."

The charities that Dino and his team support help children, widows, and military members and veterans. In 2020, they are hoping to double the amount they donate to charity.

In all aspects of his life, Dino leads with a heart of service. In all aspects, he strives to achieve the highest good.

"On my business cards, I have a verse," Dino says. "Do to others as you would have them do to you, Luke 6:31."

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...

RE/MAX Premier agents Kinney Yong and Senka Plese have taken on the Orange County real estate market with enthusiasm. Kinney with his vast experience in the industry and marketing knowledge and Senka with her organizational skills and nurturing aura.

Kinney experienced his first taste of real estate early in life as he witnessed his civil engineer father buy and fix up homes suffering geotechnical distress. "It's always been interesting seeing properties and helping people get into homes, or move into their next home," he said. After graduating from college with a business degree, Kinney worked in a hospital accounting department for a few years before joining his family's geotechnical and environmental engineering company. It shut down after 12 years, and he decided to pursue a full-time career in real estate in 2005.

That decision has undoubtedly proven to be a positive one; for Kinney, there truly is never a dull moment. "I enjoy meeting new people and seeing properties. Sometimes it's a surprise who you end up talking to or who you end up working with," he

	Presently, Kinney is focused on building his brand
	through specific online target marketing and de-
	signs and implements the local and international
	marketing plans for his team. Recently, they have
	been targeting local, national and international
	markets. "The freedom and ability to target video
	ads to where the buyers might be interested in that
	kind of property is exciting," he said.
)	
	Senka, on the other hand, jumped feet first into real
	estate right as the market was crashing in 2007,
	first doing loan modifications before being recruited
	to RE/MAX by an agent to work in short sales. She
	eventually ventured off on her own as an agent,
	but her absolute passion for helping people has
	remained the same since the day she started. Her
	clients aren't just clients; they're friends.
	"In a lot of ways, your relationship with your cli-
	ents is very professional, but it's also very intimate
	in that you get to know what people's goals are,
	what their aspirations are, and you get to know

said. "You meet a lot of interesting people and learn

about their backgrounds and their experiences."

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about their family, so I do keep in touch with a lot of my clients," Senka said. For example, she gifted many of her past clients a bottle of champagne this year to ring in 2020, a gesture that was very well-received by all.

"I love the fact that I get to be an important part of whatever goals my clients are achieving," she added. "I'm quite honest about my goal, and my goal is always to do the best job for my client. I stick to that, and I think my loyalty to them brings me loyalty back, and I love that."

Senka considers her partnership with Kinney a privilege. "He's awesome to work with. He's been in the business a lot longer than I have, so I get a lot from working with someone as talented as he is," she said. Kinney shares the same sentiments. "She balances out my strong points to make the entire process of listing, showing, and closing a much more enjoyable endeavor for our clients," he said of his partner.

For the past five years, Kinney has been supporting the Children's Miracle Network (CMN) of hospitals as a RE/MAX miracle maker and in November 2019 was recognized by CMN for being a top fundraising agent. The importance of this cause to Kinney stems from personal experience. "My nephew was once in the hospital and in pretty critical condition, so the CHOC Children's in Orange County was the only hospital able to treat in that condition," he said. "I just appreciate the doctors and the nurses at the hospital, and they treat all children regardless of their ability to pay."

Senka has her own causes that she supports, who, like Kinney's, were spurred by personal experience. Almost six years ago, her husband, Joe, passed away from colon cancer, so her church and cancer research are both very important to her. "When I look back, I do so with gratitude," Senka said. "I was surrounded by so much love, hope, and support! It may be part of the reason I am so passionate about being there for my clients. When people need you, you need to be there for them."

In their downtime, Kinney and Senka enjoy time spent with their families. Kinney and his wife, Mindy, have been married since 1989 and have two children, while Senka and her late husband, Joe, have three children.



HE'S AWESOME TO WORK WITH. HE'S BEEN IN THE **BUSINESS A LOT LONGER THAN I HAVE, SO I GET A LOT** FROM WORKING WITH SOMEONE AS TALENTED AS HE **IS,"** SHE SAID. KINNEY SHARES THE SAME SENTIMENTS **"SHE BALANCES OUT MY STRONG POINTS TO MAKE** THE ENTIRE PROCESS OF LISTING, SHOWING, AND **CLOSING A MUCH MORE ENJOYABLE ENDEAVOR FOR OUR CLIENTS,"** HE SAID OF HIS PARTNER.



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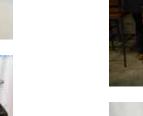


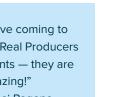




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"I love the Real Producers community because it gives me new ideas, new people to reach out to and new vendors to work with." –Ashley Rosenhain























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"This is an opportunity for us to become one. To unite and support our industry." – Martucci Angiano



















ΤΕ Spring Social at Marbella April 28, 2020 4-7pm Country Invitations to follow via email, be sure to RSVP! Questions contact Michele.kader@realproducersmag.com





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AMY SIMS

Written by Lindsey Wells Photos by Andrew Bramasco

COLDWELL BANKER

PERSISTENCE AND DEDICATION MIXED WITH A KNACK FOR ENTREPRENEURSHIP HAVE ALLOWED AWARD-WINNING REAL ESTATE AGENT AMY SIMS OVER A DECADE OF SUCCESS IN THE INDUSTRY. SHE HAS SINCE JOINED THE RANKS AT COLDWELL BANKER TO OFFER HER CLIENTS THE HIGHEST TECHNOLOGY, ETHICAL STANDARDS, AND PRODUCTION IN THE MARKET.

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It's about exceeding my clients' expectations. We go above and beyond for our clients and the consistent referrals we get affirm our clients' gratitude for our dedication to them and our craft.

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If the secret to happiness is helping others, that might explain why real estate is not just a job to Amy; it's a passion. "Helping people own a home and giving them that pride of homeownership is gratifying," she said. "It's also about educating people about their options. Many do not know that they can purchase a home, so that's kind of a fun part when people say, 'My mortgage would be what? I already pay that in rent!""

While guiding her clients through the process of buying and selling real estate is of utmost importance, another thing Amy is passionate about is mentoring fellow real estate agents on how to go about this business ethically, morally and with integrity. Her team is made up of dynamic partners who share the same ethics and standards.

Amy's accomplishments in the industry can certainly be attributed to the stellar reputation she has built with her past clients. Perhaps those same accomplishments can also be attributed partly to her Realtor mother, whom Amy grew up watching navigate the waters of the industry. However, a vital piece of the puzzle, and arguably the most important one, was her determination to be successful because she had two young girls depending on her to succeed. Simply put, failure wasn't an option for Amy Sims.

"I was a single mother. I had the determination to build something for my children so that they could have everything they deserved," Amy said. "I had to make it happen, and those two little girls were definitely my drive."

Her two girls have blossomed into successful young women themselves, one of which, Skye Sims, has followed in her mother's footsteps to become a Realtor and currently works on the Amy Sims Team alongside Amy as a buyer's agent. Amy's other daughter, Stirling Sims, lives in Arizona and is set to graduate from ASU with a 4.1 GPA this year.

In her downtime, Amy can be found volunteering with several organizations including Hope for Paws, an animal rescue. She herself has rescued and fostered animals and holds a special place in her heart for our four-legged friends. Amy also continues to battle the ever-growing issue



of homelessness and often collects clothing and purses full of toiletries to donate to homeless women. Another organization she enjoys working with is the Boys & Girls Club and has supported a young girl, Alexandra, for the past three years with regular outings and mentorship.

At the end of the day for Amy, it's all about what she can do for others, and she will continue to help her clients on their path to the American dream of homeownership. "It's about exceeding my clients' expectations. We go above and beyond for our clients and the consistent referrals we get affirm our clients' gratitude for our dedication to them and our craft."



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