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VETERANS DAY ISSUE

NOVEMBER 2020

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▶ publisher's note

SAYING THANK YOU



“As we express our gratitude, we must NEVER FORGET that the highest appreciation is not to utter words but to live by them.” - John F. Kennedy



November is a month where we not only focus on gratitude and Thanksgiving overall, but one where we also have an opportunity to express that gratitude in the direction of our Veterans who serve and have served our country. This issue we wanted to shine the light on just a few of those in our community who are either Veterans or passionate about serving alongside them in some capacity.

It was an honor to put this issue together. To hear these inspiring stories and get to know these incredible humans was such a joy. Special thanks to our cover story, Gagan Dhiman, for sharing his stunning photography with us in this issue - what a gift you have given us all!



Full of gratitude for this community,

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JAKE DAROSA

The DaRosa Team –
Keller Williams Realty



▶▶ celebrating leaders

By Dave Danielson
Photos by Nicole Sepulveda -
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Winning Together

Those who lead the way to greatness don't achieve their goals all at once.

They reach their destiny step by step, milestone by milestone...as a team.

That's the path that the members of The DaRosa Team with Keller Williams Realty take each day.

Day in and day out, they're winning together, while making a positive impact for their clients and their community.

Better Together

Jake DaRosa leads The DaRosa Team...a dynamic group that includes agent partners, three administrative staff members, and a Transaction Coordinator - Mark Green, Michael Brown, Kristina Gold, Nicki Rowland, Ryan Radford and Corey McKinney are just a few of the partners on the team.



"We've got a fantastic group of super hard-working individuals that are hyper-focused on helping their clients win and achieve their financial goals," Jake emphasizes. "We have a great time together and do a lot of events together...we've created a family within our team, all of whom I'd invite to Thanksgiving dinner."

Building Big-Picture Success

The team's approach is centered around helping each client achieve their big-picture, long-term financial results through real estate.

"That's something we definitely take a lot of pride in doing. We help people manage wealth through real estate. Our mission is delivering the dream of homeownership, and that's super important to us. It's about what real estate can help people accomplish in their lives," Jake says. "Investing, owning, and creating that wealth through real estate is still one of the best investments out there, if not the best. One study shows that the average net worth of real estate owners is \$250,000, and just \$5,000 for renters. That's a big delta and we want to do our best to help our clients increase their net worth."

Signs of Success

The results have been rewarding for The DaRosa Team.

Last year, in 2019, the team helped 81 families, representing over \$34 million in sales volume. This year, The DaRosa Team is on pace to help 100 area families while amassing nearly \$50 million in sales volume.

Passion for the Profession

The joy they feel for their work goes much deeper than the numbers.

As Jake says, "One of my favorite things is helping others succeed in our business. It means a lot to work with partners on our team, introduce them to our systems and models, and see them win. It's my favorite thing - to watch them take all of it and help their clients at a high level while changing the trajectory in their life through real estate. Whether they're buying or selling a home. It's rewarding to be part of helping them move on to their next destination in life."

Spirit of Contribution

The DaRosa Team also has a passion for giving back to the community, including efforts like the Santa Shopping Spree that will mark its fifth annual event this holiday season.

Jake and his team also conduct a community give-back, where they pick local charities to help people.

Other work giving back in the community includes the Folsom Food Bank and local women's shelters.

Plus, members of the team also spend time working with local at-risk children, whether it's taking time to come to school and have lunch with a child or play basketball with them.

Legacy of Leadership

As Jake says, "I really believe that if you give more than you receive, life will work out well for you. That's a big driving force for what we do. Our community gives us a lot of opportunity through the process of working with them. In return, we want to help them out and give back, as well."

At the end of the day, Jake experiences the greatest rewards through his day-to-day work.

It's the same spirit of gratitude and giving that you see at work each day with the entire team.

"My goal in life is making an impact on people. I want to make a difference in someone's world," he smiles. "And my goal is having as many opportunities in life to do that as possible."

One thing is clear. Those who have a chance to work with The DaRosa Team know they have a powerful resource on their side...people who take pride in serving their clients.

Each day, Jake and the members of The DaRosa Team are definitely winning together - with their clients and with the community where they work and live.

I really believe that if you GIVE MORE than you receive, life will work out well for you.





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By Dave Danielson

Photos by Rachel Lesiw, Indulge Beauty Studio

ANDREW VIERRA:

WealthWise Mortgage Planning

Your Resource for the Power of VA Home Loans


Sometimes, the most amazing surprises can hide in plain sight.

Someone who knows all about that is Andrew Vierra, and his team at WealthWise Mortgage Planning.

Each day, they put the power of VA Home Loans to work in the lives of U.S. military veterans who, in many cases, never knew the significant benefits the program could bring them... that is, before they met Andrew and the team.

As Branch Manager at WealthWise Mortgage Planning, Andrew takes immense pride in making that difference as a VA Home Loan Specialist. In fact, 85 to 90 percent of loans Andrew originates are VA Home Loans.

...



“ It means a lot working with veterans, and showing them how much money they can save by using their VA Home Loan benefit.

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“It means a lot working with veterans, and showing them how much money they can save by using their VA Home Loan benefit,” Andrew explains.

AN UNDERUSED ADVANTAGE

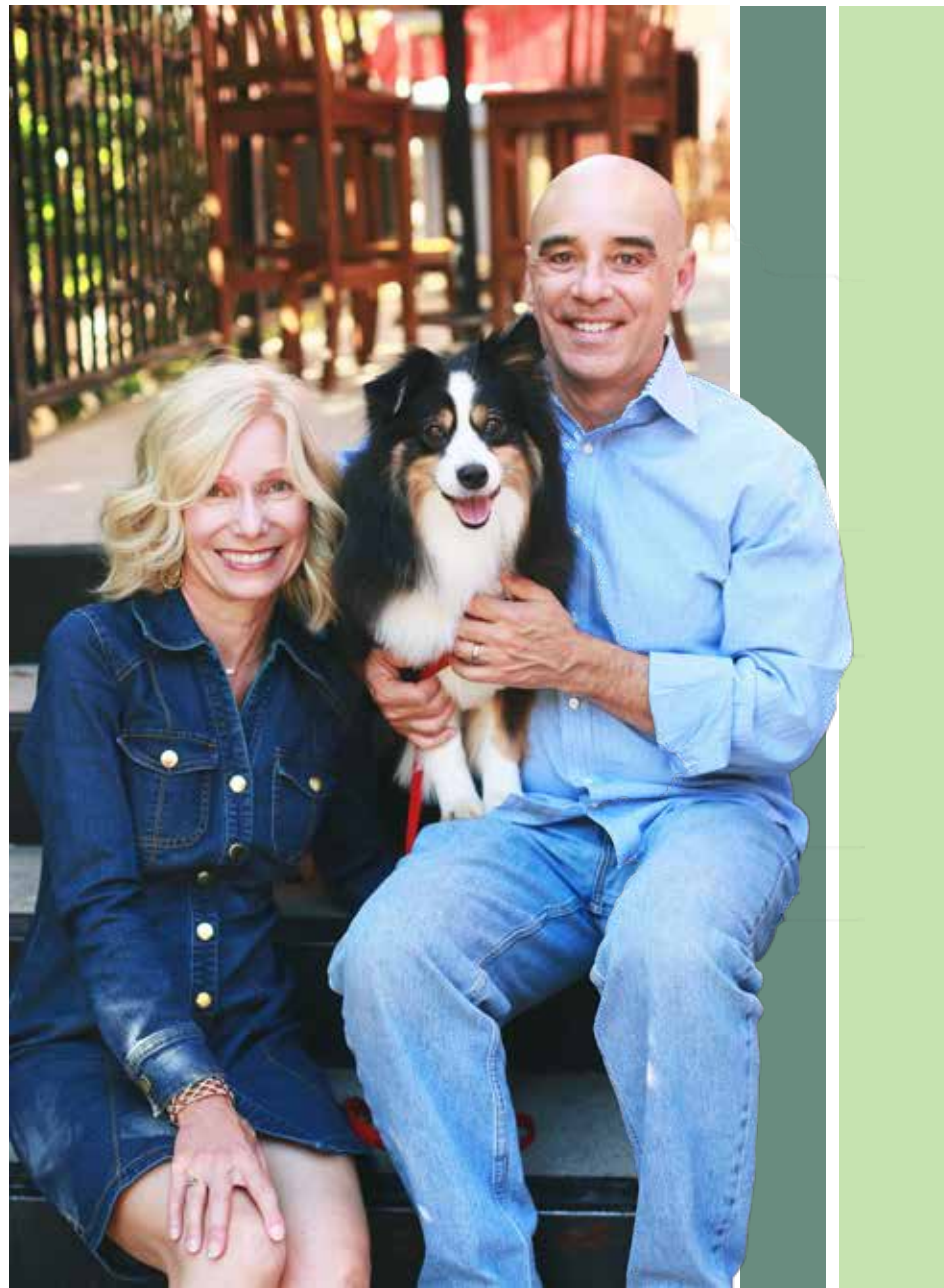
While the impact is significant, knowledge about the valuable punch the program delivers lags far behind.

“Less than 10 percent of the U.S. population serves in the military. And of that number less than 10 percent of those who are eligible ever use their benefit,” Andrew says. “Many people never even ask about the benefit because of something incorrect they’ve heard from the real estate industry, their lender or even from the military itself. But once we show them their options, they’re absolutely thrilled.”

The lack of VA knowledge can be widespread.

According to Andrew, “The VA home loan has changed for the better over the years, making it much easier on the seller and buyer. Flexible guidelines mean a veteran could qualify for almost 25 percent more home under VA as compared to qualifying under other financing. And starting in 2020, county loan limits were removed for veterans with full entitlement, meaning they can buy as much home as they want without a down payment. Sadly, most in the industry aren’t aware of the changes, so they discourage deserving service-members away from the loan.”

“A lot of times, people think they can’t use it, because, in many cases, they’ve been told it’s not available for them,” Andrew points out. “A case in



point was when a veteran was working with one of the big banks trying to refinance. The banker told the veteran they couldn’t use the VA Home Loan program. But we were able to work with the client and saved her \$1,700 a month.”

VA Home Loans can save veterans thousands of dollars.

“Sometimes, inexperienced loan officers or members of the real estate industry will steer people toward FHA financing, because they don’t understand what’s available through the VA,” Andrew says. “It can make a big difference. For example, with a \$300,000 loan, if a veteran uses an FHA loan, in just the first three years of their loan, they would pay nearly \$17,000 more out of pocket than if they had worked through the VA program.”

TEAM EFFORT

Andrew is quick to point out that delivering the power of the VA Home Loan program is a team effort.

“Clients thank me a lot, but the first thing I always say is I can’t do it without our amazing team, including Cindy Turner, who is our Production Supervisor and works with borrowers on the intricacies of their loan and manages the loan pipeline, and Kim Ball, our Transaction Coordinator, who works with borrowers to get their paperwork together for underwriting, and Jennifer Eyles, our Production Assistant, who works behind the scenes on marketing and accounting. We have a small office, but we do a lot of loans. We have people here who really care about serving our clients, whether they’re veterans or the general public. In the process, everyone works so hard to make it easy for our clients.”

As Andrew says, communication is the answer for dispelling the myths and unlocking the power.

“With members of the military, in many cases, they don’t think to ask. For members of the military, I would say you need to advocate for yourself,” Andrew



says. “At the same time, it’s about both sides of the equation. As a REALTOR®, one thing you can do is ask your clients if they’ve had previous military experience. If they say, ‘yes,’ then you can ask, ‘Did you know you can use your VA Home Loan benefit to buy this house?’ If they say, ‘No, I don’t think I can use that,’ 90 percent of the time, they’re wrong...and they can actually use their VA Home Loan benefit...and save thousands of dollars over the life of their loan as a result.”

LIFE’S HIGHLIGHTS

Away from work, Andrew enjoys time with his family, including his wife, Robin, and his two sons—Jonathan Satterfield and Matt Satterfield. They also have a miniature Australian Shepherd and two cats, including one that came with the house.

In his spare time, Andrew is a member of the Rotary Club of Folsom, Active 20 to 30 Club Past President, the Folsom Chamber of Commerce, and a frustrated licensed pilot who hopes to someday get back to flying.

As Andrew considers the future, his hopes involve more of what he loves doing—and that is, being a resource for you and your clients.

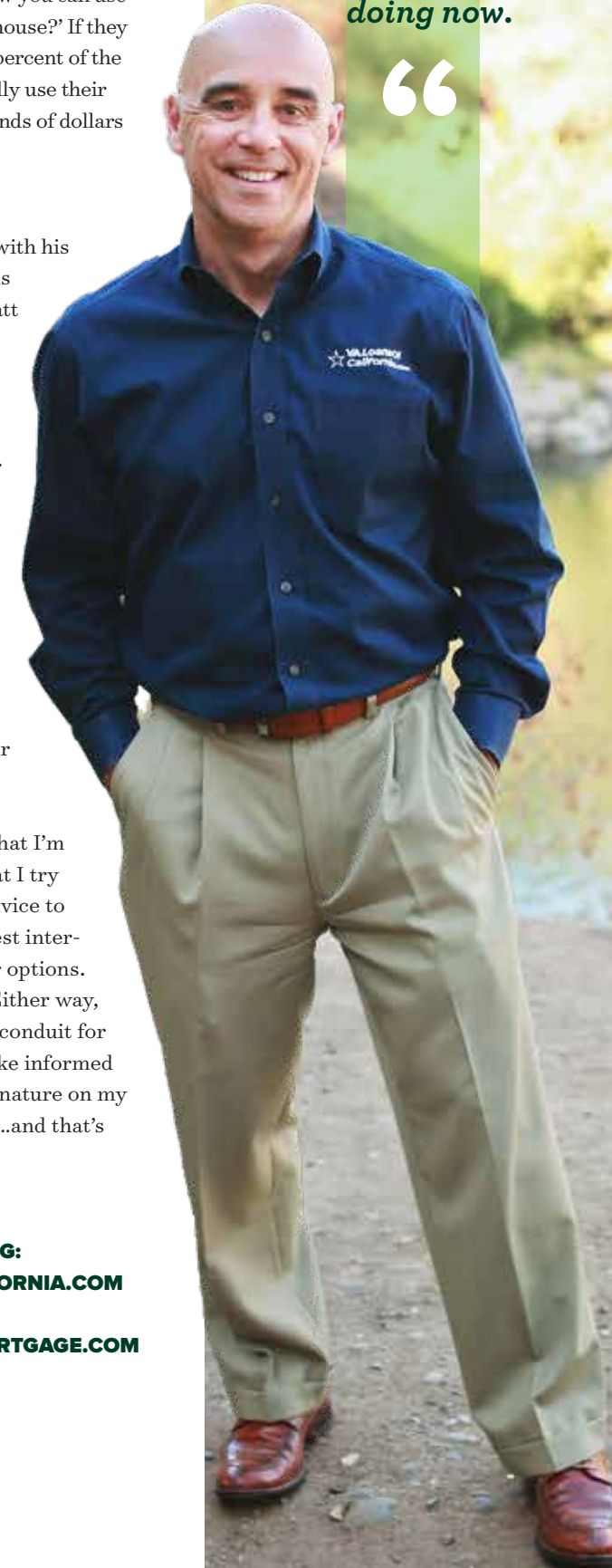
“If I won the lottery, I would just do what I’m doing now. Just bigger. Every day, what I try to do is put a loan together and give advice to people about what I think is in their best interests. We try to educate people on their options. Maybe it’s not a VA loan, maybe it is. Either way, I try to be a helper and a connector...a conduit for information for people so they can make informed choices,” he says with a smile. “My signature on my email is ‘Always In Your Best Interest’...and that’s what I try to look out for each day.”

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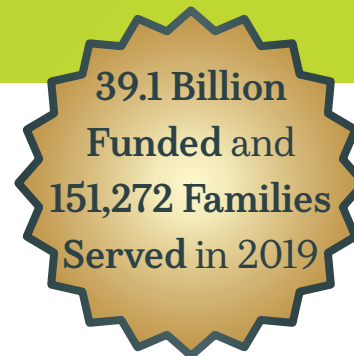


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▶ rising star

Mike Snell

Big Block Realty North



Meet Mike Snell of Big Block Realty North. He may be very early on in his Real Estate career but he's already making big waves. Mike's energy and positivity are contagious. He is passionate about growing as an agent, serving his clients and community and being a great father. He also served our country for 12 years and

we asked him to share a little of his experience with us below.



What years did you serve? What branch of service?

I served 12 years Active Duty in the U.S. Air Force, June 2006 to May 2018.



In a time when there are no drafts, can you share why you chose to serve your country by enlisting?

I was slightly interested in the Air Force ever since my Freshman year of High School at C.K. McClatchy in Sacramento, CA. Military recruiters would come talk about opportunities in their branch of service on career day and The Air Force recruiter

always had the best displays, so they would stand out to me the most. After my sophomore year of high school was over, my mom sent me to live with my dad, who is currently retired from 30 years Active Duty Marine Corps, and was stationed in Yuma, AZ, at the time. I joined the Air Force one month after graduating from Cibola High School in Yuma, AZ. After coming from a bigger city and moving to Yuma, my only goal was to find the fastest way out of there and become independent. I wanted to make a bold step to change my life's direction from a past full of teenage mischief without needing to ask my parents for money to start that journey. My dad is the one who

highly suggested the Air Force. He knew that structure and environment would be the best fit to set me up for the success I'm experiencing to date, and he was right.

What is a favorite memory/experience from your time of deployment?

Visiting the Emirates was an unforgettable experience. Everything from its history, the Emirati Palace in Abu Dhabi, and Dubai's picture-perfect metropolis of a city flooded with high-end Real Estate and luxuries leaves



you mesmerized and inspired.



How did your time of service impact or equip you for your career as an agent?

My military experience groomed me for Real Estate. I was challenged daily with tasks and constant training, but also worked closely with many different people and personalities in high-stress environments for extensive

hours at times. As a Real Estate agent, my hazardous environment is no longer overseas on deployment. It's now in my hometown. The Sacramento Real Estate market is riddled with low inventory attributed to a statewide housing market shortage. I'm constantly on the hunt and going to battle amongst multiple agents trying get offers accepted for buyers and investors. Anyone who has ever tried buying a home in these conditions can relate to the level of stress that comes with the process. As a Veteran and Real Estate agent, my business provides our clients with the same peace of mind and security throughout the buying process. In my opinion, it's a direct reflection of what my Active Duty service meant to our country.

A Season of Gratitude

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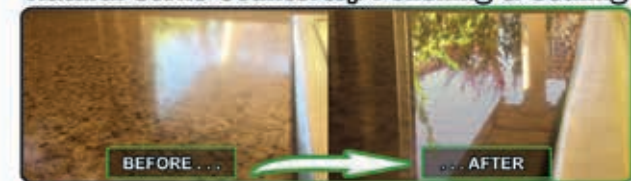
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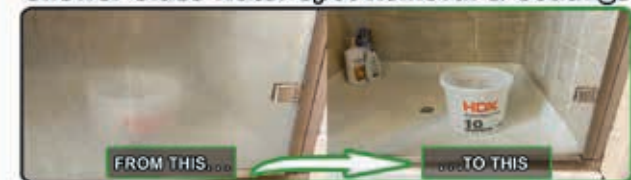
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ZACH RYAN

By Stephanie Brubaker | Photos by Rachel Lesiw - Indulge Beauty Studio



THE RYAN REAL ESTATE GROUP REALTY ONE GROUP COMPLETE

Zach Ryan is no stereotype. He might actually be allergic to them. “I’m committed to breaking the mold of what a REALTOR® has traditionally been expected to look like, sound like, and act like.” Over the course of our conversation, it becomes clear that Zach has methodically crafted a lifestyle that values authenticity and individuality over convention and image, and out of which an exciting new brand of real estate professionals is emerging.

CRAFTING THE DREAM

When considering the interests of the average 11-year-old, real estate investing probably doesn’t come to mind, but young Zach’s curious and entrepreneurial spirit was already blossoming. “I already knew I wanted to be a business owner of some kind.” After college, his business degree and financial acuity landed him a great job as a tax auditor. It also included traveling two to

three weeks out of each month. Being frequently away from home wouldn’t support his other dream—being a present husband and father—so it wasn’t a long-term fit. When he got married, Zach and his wife sold their previous homes to purchase one together, and later he earned his real estate license.

His search for a brokerage with a fresh and modern approach led him to Realty ONE Group Complete, where he set the goal of achieving 5 million in transactions during his first calendar year. The conclusion of that first year brought Zach to a surprising realization, “I met my goal. I was successful. And I wasn’t having any fun.”

BREAKING IT DOWN

So what does one do with the knowledge that they are excellent at something, yet don’t want to go to work in the morning? If you’re



...

Zach, you hire a business coach, start asking hard questions, and proceed through a deconstruction process. Setting aside everything he thought he was “supposed to be” as a real estate agent, Zach then began to reconstruct it around who he actually was and what was most important to him. One of the foundational principles of this process was accepting something contrary to what many of us were taught—that we should get a job and then build our lives around it. “I realized I had an opportunity to craft a life, and then build my job around it.”

One of the first things Zach did was quit holding open houses. “The weekend is my time to be with family, go to church, and work on our property. I started dressing for work the way I normally dressed. I put away the khakis and stiff collared shirts.” He also researched building a personal brand and using social media effectively. “I decided that authenticity is my brand. I don’t wear expensive suits or lease a fancy car to create the illusion that I am something I am not. I wear a simple logo tee.”



BUILDING ANEW

Having done the hard work of defining his core values, Zach doubled down on them. “Allowing myself to be authentically me was like a magnet drawing others in. I saw an opportunity to help others break their molds, whether they were real estate related or not. I decided to be an open book for whoever was interested.”

Fast forward to launching The Ryan Real Estate Group, a team of agents within Realty ONE Group Complete. The team works out of an industrial mixed-use building affectionately referred



to as Freedom HQ. It’s an open floor plan warehouse with a giant flag, a full kitchen, shower, laundry room, and a gym complete with a basketball hoop. “Quality of work experience is part of the quality of life, and I am passionate about helping our agents not only provide exceptional client service but also build sustainable careers.”

It’s not only the agents that benefit from this holistic approach. The client experience is unmatched. “Most buyers are still intimidated by the process, and they are grateful when we lay out the bigger picture for them. We help them understand there is more to financing and budgeting than the list price of a house, and guide them to a responsible decision. My accounting background really helps me coach them through it.” Sometimes that means talking a buyer out of purchasing a home. When buyers get tired, Zach reminds them of what they were after in the first place. “I’m here to understand what’s important to my clients and keep them on the path toward their goals.”

EMPOWERING OTHERS

The Ryan Real Estate Group is deeply committed to innovation and authenticity, but also to service. Their “Serve Our Heroes” program is customized to provide support to military and first responder families. “We are incredibly grateful for those that serve and protect our community,” Zach states. Working with excellent lenders with strong VA loan track records gives them confidence in trusting them with their clients. In addition, The Ryan Real Estate Group honors the client by giving back a large portion of their commission toward the closing costs.

Zach also hopes to make an impact on his industry by showing proof of concept—evidence that this new approach also works in the numbers column. “We’re putting together training manuals and systemizing ourselves so that we can help agents modernize, automate, and achieve consistency. We want to grow and show that we can have authenticity and raise the standard of what a REALTOR® can and should be.”

At the end of the day, Zach goes home to his wife and daughter, where he also enjoys classic cars, off-road trucks, and smoking meat. He loves the beautiful life he has built his real estate career around. And whenever possible, he asks the question, “What’s the mold you’re ready to break and how can I help?”



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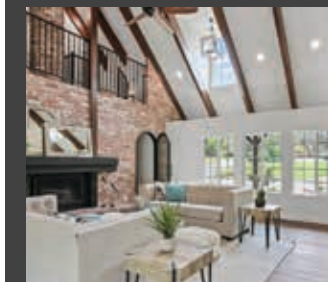
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GAGAN DHIMAN

ARROW REALTY



▶▶ cover story

By **Stephanie Brubaker**

Photos and Cover Photo by **Mark Tuzman & Gagan Dhiman**

Field of Focus

On the underside of Gagan Dhiman's forearm, centered between his wrist and elbow, is a series of three circular tattoos. I noticed them when he reached out to shake my hand at our first meeting in a coffee shop. As intriguing as this was, I held off asking about them. My focus was to interview a veteran and highly regarded REALTOR®, which was a lot of ground to cover in a limited word count. Even if I did inquire about the designs, I doubted it would make the final cut. Oh, how mistaken I was. I was looking at the roadmap of Gagan's story. "These tattoos are camera apertures (the opening in a camera lens that controls how much light passes through it). Each represents my perspective during a particular time in my life." Gagan kindly explained what each aperture is used for as he walked me through his deeply personal, cross-cultural, war- and loss-ravaged, true-love, faith-finding journey.

All that and he sells houses, too.

Aperture 1.2

Gagan picks up a paper straw wrapper that's been twisted up into the width of a toothpick. "If I'm looking through Aperture 1.2, this wrapper will be the only thing in crisp focus. Everything else in the frame—the table, the cups, the chairs—is blurry. I can only focus on one thing.

This one represents how I began my life."

The one thing Gagan was sure about during his childhood in India was that he wanted to be a soldier. "I had this recurring dream of being dressed in armor on top of a horse." Growing up in a culture that strongly encouraged kids to become doctors and lawyers, Gagan's dream fell a bit outside the norm. Yet he felt a call to protect the vulnerable—to provide the

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You're never disqualified.
Don't be a ghost.
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security he often went without during a difficult and sometimes painful childhood. “If we’d stayed in India, I believe I would have joined the military right after graduation.” But at the age of 16, Gagan’s family immigrated to the US, settling in the Sacramento Region. “At first, I hated it here.” he shared. The 9/11 attacks had just happened and Gagan experienced a measure of racism; at one point he was even jumped. “But eventually, I made friends, met a beautiful girl, and found a church.” He began a journey of faith that widened his dreams of service to include mission fields. After graduating from high school, an opportunity arose to join friends in missions work in Mexico. Gagan jumped at the chance, but the season was brief. Just seven months later his mother was diagnosed with terminal leukemia. Knowing her time was short, Gagan returned home. As he sat beside her, long overdue conversations were had. “We finally talked about our past, things we’d never discussed before. Forgiveness was offered and received.” And when Gagan finally said his goodbye to his mom, he did so with the comfort of knowing they’d forged a better relationship.

Aperture 5.6

“Now, if I switch to Aperture 5.6 and point the camera at the straw wrapper, the field of focus is wider. The wrapper is still clear, but so are the other items on the tabletop—the drink, the bag, the laptop charger. I can focus on more than one thing at a time. This represents my hope for something more.”

At 22, Gagan was back home and searching for his next opportunity. While working towards citizenship, he investigated banking, took real estate courses, and looked into becoming a broker. One day while confirming he was registered for the draft, Gagan was approached by an Army recruiter. The conversation re-awakened his childhood dream of serving his country as a soldier. “I didn’t have specific expectations. I just knew that I felt called to serve and there was an open door.” And after talking it through with Kayleigh, his girlfriend of four years, Gagan flew to Fort Jackson, Florida, for basic training.

Recruiters are notorious for giving sales pitches that don’t match reality, and Gagan’s experience was no different. But he did take one piece of the recruiter’s advice to heart. “He said to be a ghost, which meant, don’t be seen. Put your head down

and do your job and don’t do or say anything to call attention to yourself.” In hindsight, this was terrible counsel. But the suggestion was consistent with Gagan’s role in his family, so he embraced the familiar. It would take several miserable weeks of trying to stay small and unnoticeable before he would be ready to ignore that advice.

Gagan chose a new approach. “Anytime they asked for volunteers for a task, mine was the first hand in the air.” He sought out detail duty to increase practice-time, earning the HAWKEYE award for exceptional marksmanship. Gagan’s initiative and consistency were also noticed when they awarded him SOLDIER OF THE CYCLE at graduation. “Ghosting was the wrong choice for me. I needed to give myself the chance to be the soldier I always wanted to be. So I positioned myself close to the best—to learn as much as I could from them.”

Gagan’s next opportunity to be a non-ghost came shortly after arriving in Maryland for the next cycle of training. His performance during basic training had caught the eye of his new superior and he was approached about taking on the infamously stressful role of Student First Sergeant. “At first I wasn’t sure—it was tricky to be in leadership over fellow trainees, some of which outranked me.” But they pressed him on the issue—asking why Gagan wanted to become a soldier in the first place. He answered truthfully, thinking it would instantly disqualify him. “I believed that God wanted me to do it.” When his superior returned with, “I believe God wants you to do this,” Gagan sensed a door of opportunity opening once again. He trusted he would find a way to accomplish his training and serve as Student First Sergeant at the same time.

As his confidence grew, Gagan felt ready to add one more thing into his realm of focus. While home on break, he took Kayleigh aside and suggested they toss wedding planning



“I strive to meet people on a human level rather than a business transaction level. My purpose is still to serve those around me to the best of my ability.”



out the window and elope. To his pleasant surprise, she was on board. On a June afternoon, Gagan and Kayleigh drove up to Tahoe to quietly and happily become husband and wife.

Less than a year later, Gagan was deployed to Afghanistan as a HUMVEE mechanic in an aviation unit and a photographer for his battalion. He packed his first real camera, a gift from Kayleigh. At the end of each day, he projected the images for his unit-mates to enjoy. “Afghanistan has the most beautiful sunrises, but I tried to capture it all.” And he did, from landing helicopters to dozing soldiers to training exercises. It was the latter that caught the attention of the nearby Australian Special Forces, who requested Gagan photograph for their unit as well. “I never expected to get to photograph full-time, but the right people noticed at the right time, and the door just opened.” Gagan photo-documented his entire deployment, and his exceptional work has been repeatedly requested and used in official Army capacities.

Aperture 11

“Aperture 11 is where everything in the frame comes into focus—the big and the small, the foreground and background. This represents my faith. It is through this lens that I see everything most clearly.”

Back home with Kayleigh and two young children, Gagan completed his active duty career and served two additional years in the Army Reserve. In late 2015, his father-in-law, Hayden Butterfield, founder of Arrow Realty, invited Gagan to move back to Roseville and join the team. “Although I’d taken the classes for my license, real estate wasn’t the main draw for me. I wanted

to position myself to learn from Hayden, both as a father figure and a career mentor.” Gagan learned his lesson in the Army—find the greats and stick to them like glue. “Hayden is a successful husband, father, and real estate professional who regularly serves his community. I wasn’t only interested in becoming an exceptional agent, but an exceptional man, and I was blessed to marry into a family who has invested in me and introduced me to grace and consistent love.”

Whether Gagan is on active duty, photographing a couple’s special day, or writing a buyer’s offer, his philosophy is the same. “I strive to meet people on a human level rather than a business transaction level. My purpose is still to serve those around me to the best of my ability. And as efficient and professional as our office is during the day, it becomes much more after 5 pm.” Arrow opens its doors to host support groups, community meetings, and Bible studies; investing in others on a very human level.

Nearly five years after joining the Arrow team, Gagan is experiencing success as a REALTOR®, a sought-after wedding photographer, and is excited about welcoming their fourth child. “My story is about something beautiful being made out of something broken. I once believed that my brokenness disqualified me from being recognized, let alone being able to serve and protect others. But it wasn’t true. That’s what I want others to know.”

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