SILICON VALLEY REAL PRODUCERS. CONNECTING Caroline

Anita Barcsa

OCTOBER 2020



WHY FILL YOUR EMPTY LISTING WITH VIRTUAL STAGING?



Higher Sale Price



RealEZPhotoFix. A Division of VirtualTourCafe, LLC.
6200 Stoneridge Mall Rd., Suite 300,
Pleasanton, CA 94588
(925) 609-2408 | www.realezphotofix.com

PROFESSIONAL PHOTOS & 3D LISTINGS... SELL HOMES FASTER!

ARE YOU MAKING THE RIGHT FIRST IMPRESSION?

Offering Professional Photography, 3D, Video, Aerial Drone, plus virtual tour/property websites, print flyers, and more!





VIRTUALTOUR CAFE **

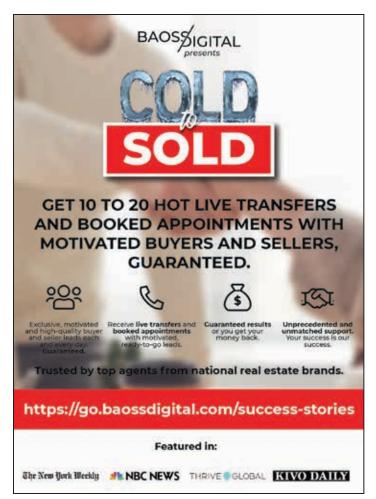
LET US HELP WOW YOUR CURRENT & FUTURE SELLERS!

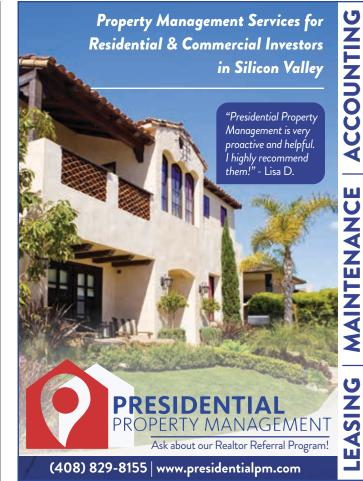
Virtual Tour Cafe LLC 6200 Stoneridge Mall Rd, Suite 300 Pleasanton CA 94588 (877) 744-8285 or (925) 609-2408

VIRTUALTOURCAFE.COM









producersmag.com Silicon Valley Real Producers • 3

Inspect. Treat. Restore. Protect.

We take the Bite Out of Termites



info@franztermite.com • www.FranzTermite.com • (650) 493-0445





TABLE OF CONTENTS















14 Cindy Gorman Gorman Interiors



18 Rise: Paige Wajsman







26 Resilience Kimberly Leal





If you are interested in contributing or nominating a REALTOR® for certain stories, please email us at Mitch@SiliconValleyRealProducers.com.

DISCLAIMER: Any articles included in this publication and/or opinions expressed therein do not necessarily reflect the views of N2 Publishing but remain solely those of the author(s). The publication contains paid advertisements by local companies. These companies are not endorsed or specifically recommended by N2 Publishing or the publisher. Therefore, neither N2 Publishing nor the publisher may be held liable or responsible for business practices of these companies. NOTE: When community events take place, photographers may be present to take photos for that event and they may be used in this publication





Your House WILL Sell Faster:

The longer a property stays in the market, the lower the price it will attract.

You WILL Receive A Positive **Return on Your Investment:**

1-3% investment on home staging yields an 8 - 10% return.

Your Online Photos WILL Stand Out:

90% of potential home buyers start their property search on the internet. Staged homes increase visibility and potential buyers.



www.stagethis.net

Laurie M. Piazza

☑ Ipiazza@stagethis.net ☐ (408) 930-1986

П Ш П



This section has been created to give you easier access when searching for a trusted real estate affiliate. Take a minute to familiarize yourself with the businesses sponsoring your magazine. These local businesses are proud to partner with you and make this magazine possible. Please support these businesses and thank them for supporting the REALTOR® community!

Karen Bartholomew

SummitFunding.net/sites/

Valente Mortgage Team

Ace Relocation Systems Inc

(925) 443-2000

kbartholomew

Shane Valente

(214) 507-5792

MOVERS

ShaneValente.com

APPRAISALS -**RESIDENTIAL**

Solid Impressions Appraisals Eddie Davis (408) 823-0625

CLEANING SERVICES -

S&R Janitorial Sonia Romero (650) 400-8335 srjanitorialservices.com

COMMERCIAL

COMMERCIAL REAL ESTATE SPECIALIST

Compass Commercial Real Estate Jonathan G. Hanhan (510) 375-7575

ENVIRONMENTAL CONSULTANT

Environmental Consulting Services Stan Shelly (408) 218-7651 environconsultsrv.com

HEALTH AND MEDICAL

In-Health Clinic Jennifer Walker (408) 356-0273 in-HC.com

INSURANCE

Goosehead Insurance Agency Justin Turner (951) 965-4651

INTERIOR DESIGN

Gorman Interiors Cindy Gorman (408) 623-5262 GormanInteriors.com

LANDSCAPE DESIGN SolidImpressions.com

Steve Ashley (408) 841-9485 BetterLandscape.com

MARKETING

Brendan Hsu (650) 850-2431 AerialCanvas.com

MOLD REMEDIATION

Richard Wolf (415) 719-8909 MoldRemedies.com

Nicole Santizo (408) 499-1270

Bryan Russell (408) 655-5835

Better Landscape

LEAD GENERATION

Bao Le (408) 605-8923 BaossDigital.com

Baoss Digital

MARKETING

Aerial Canvas

Mold Remedies

MORTGAGE

Guaranteed Rate GuaranteedRate.com/ loan-expert/Nicole

Opes Advisors Management John Adams (408) 442-7690

OpesAdvisors.com/about-us/ our-team/bryan-russell/

STAGING & HOME DESIGN Summit Funding, Inc.

Encore Staging Services Vanessa Nielsen (408) 800-1566 EncoreStagingServices.com

Stage This! Stage That! Laurie Piazza (408) 930-1986 StageThis.net

TERMITE & PEST CONTROL

Franz Termite Michael Judas (650) 493-0445 FranzTermite.com

Western Way

Chris Tiopan

(408) 837-7734

Termite Services

PHOTOGRAPHY

Pete Pfeilsticker

(408) 309-9456

AceRelocation.com

Fotos by T Teresa Trobbe 2828 S. Bascom Ave San Jose, CA 95124 (408) 316-1613 Fotosbyt.com/ life-in-your-brand

PHOTOGRAPHY/ VIDEOGRAPHY/

VIRTUAL STAGING

VirtualTourCafe & RealEZPhotoFix Tim Denbo (925) 549-0714 VirtualTourCafe.com & RealEZPhotoFix.com

Presidential Property

PresidentialPM.com

PROPERTY MANAGEMENT

VIRTUAL STAGING/SOCIAL MEDIA MARKETING Tiller Studio

WesternWayServices.com

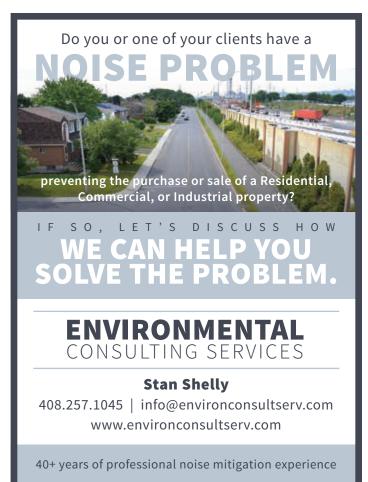
Natalie Tiller 3383 Payne Ave San Jose, CA 95117 (432) 638-2315 www.roomelixir.com

Silicon Valley Real Producers • 7



WWW.BETTERLANDSCAPE.COM

(408) 841-9485 - LICENSE 851514





MEET THE

SILICON VALLEY

REAL PRODUCERS TEAM



Mitch Felix,
Founder & Publisher



Amy Felix, Editor



Teresa Nora Trobbe,
Photographer



Nicole Wright,
Ad Strategist



Zach Cohen, Head Writer



Dave Danielson,
Writer



Kasey Schefflin-Emrich, Writer



Nick Ingrisani, Writer

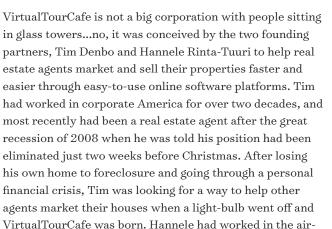




WARM WELCOMES

Real Producers, we would like to introduce our newest partners to our community:

TIM DENBO WITH VIRTUALTOURCAFE & REALEZPHOTOFIX



line industry and in public schools after moving to the Unit-

ed States from Finland in her early 20s. She too had been impacted by the great recession and together their passion became a reality when they launched VirtualTourCafe at the NAR Expo in New Orleans in November 2010.

RealEZPhotoFix is a great business to enhance your photos and turn good photos into great photos using our simple overnight process. RealEZPhotoFix was designed for the real estate industry "Real" and "EZ." Anyone is welcome to use this service, however, the focus is on helping you, the real estate agent, property manager, investor, and FSBO to enhance your marketing photos and help you sell your properties faster and easier!

Moving you down the

street or around the globe.

RESIDENTIAL | CORPORATE | STORAGE



>> publisher's note

I found my notes recently from the most significant conference I ever attended.

TL;DR: You can achieve anything.

Mark is one of the greatest managers in Cutco's history. He exuded confidence. Drove cool cars. His people sold lots of product. He was a living legend.

I never worked directly for him, but a few times a year at a national conference, I would hear him speak. Much like Tom Hanks in the '90s, so too was Mark in the '00s. Everything Mark touched became a huge hit.

He had a string of some of the most iconic messages in that company's history...and everyone knew about his keynote message, "Flip the Switch."

That day in Sacramento (about this time 18 years ago), we sat in the conference hall with broken A/C and tried to stay focused. Six hundred-plus college-age kids didn't help the temperature as it peaked over 100 degrees for several hours.

It was Mark's job to close out the event. Here are my notes on that talk. It changes my life.

Appreciate the heat. Practice the ability to focus. Don't be one of the people who think that it's hot. Don't be ordinary.

Don't let your moods dictate your thoughts.

Desire overrides the heat.

Manage your thoughts and emotions.

Shaw: "People are always blaming their circumstances for what they are...I don't believe in circumstances...people who get on in this world are the people who get up and look for the circumstances they want...and if they can't find them they make them..."

Be a player, not a spectator.

Live interestingly. Don't be normal. What kind of an adventure is it to be normal?

Wouldn't it be wonderful to live "on" for life?

Dalai Lama: "Happiness is a trained mind. Select the negative thoughts and choose not to think them...select positive thoughts and choose to think them more."

Some people manage frustration, the rest wish they had.

Take control of the way you move through the world.

Jordan: "I demand more from myself than anyone else could ever expect."

Instead of wow...consider it for yourself...and then ask how... How do you respond to challenges?

Once you commit to something, the how reveals itself.

It's an easy thing to work hard...it's hard to be mediocre.

Respond to opportunity...Warren Buffett picked up a penny: "The beginning of my next million."

Choose what to focus on. What you focus on determines your experience. Victor Frankl: "The last of human freedoms is to choose one's own attitude."

Why do some people choose to focus on what they don't have? Your world is dependent upon what you chose to focus on.

You have a choice. Choose growth.

Decide what you want. Who you are. And who you want to become.





@realproducers

10 · October 2020

egalpine@acerelocation.com

www.AceRelocation.com



WWW.FOTOSBYT.COM

2828 S BASCOM AVE / SAN JOSE, CA 95124

Teresa Nora Trobbe

© 408 478 8888

☑ info@fotosbyt.com









I am open and while we negotiate a new abnormal be assured that Fotos By T is remaining compliant with the current guidelines.









print me more! 🕊 we

Were you, your broker or the team featured in an issue of Real Producers?

Want a copy of your article or full magazines that you were featured in?

EPRINTS

What the heck is a reprint? A reprint is a four-page or eight-page, magazine-quality grade paper with your full article and photos and you on the COVER of the publication.

WHY DO I NEED THOSE?

- These reprints are a professional marketing tool that can help brand you, your team and/ or your business.
- · Use on listing appointments
- · Send out to friends and family
- · Send to clients with your holiday greetings
- · Brokers, use when farming your favorite neighborhood

WHAT IF I CHANGED COMPANIES OR NEED SOMETHING CORRECTED ON MY ARTICLE?

No worries! We can make any changes needed. We send you a proof, you approve it and they are sent to you via FedEx.

VHO CAN BUY THESE?

The REALTOR® that was featured, the Broker or family. Anyone that wants to promote you.

HOW DO I ORDER?

Email Mitch.Felix@RealProducersmag.com.

ucersmag.com Silicon Valley Real Producers • 13

Improving Lives Through Creativity



Good design is not only pleasing to look at, but also good for your health and well-being."

For Cindy Gorman, every room is a canvas of endless possibilities. When combined with a client's vision for a room and the innumerable options for color, space, form, and function, the choices can appear overwhelming.

That's where Cindy's 20+ years of interior design experience comes into play.

Through an in-home or virtual consultation, Cindy delves into her clients' needs, wants, and desires. She asks in-depth questions that explore what a room is used for, how it currently functions, who lives in the home, and most importantly, how it makes the homeowner feel.

"Much of my role is finding out how the room needs to function and what my clients want a room to convey when someone walks in," Cindy says. "However, my greatest desire is to positively impact the life and wellness of each client by improving their surroundings."

At the beginning of any new client relationship, Cindy gets to know her client intimately and works to understand the vision they have in mind. A room can be a space to explore a favorite hobby. It can be a space for entertainment, conversation, and bringing people together. It could be a space used to relax, decompress, and refresh. Now, more than ever, there is a desire to create and organize a workspace in the home.

"Do you have a home office you enjoy working in? This is an important question now that most of us are working from home," Cindy says. "Most people think of good design as just being pretty, instead of being healthy, but a well-executed room design can have a huge impact on stress levels, mental health, influence one's mood, and impact one's ability to focus. Most homeowners can benefit from changes to their workplace, entertainment space, or bedroom to improve functionality and wellness."

• • •



• • •

We are all spending more time working from home, so make it a place you will enjoy spending your day in.



This family needed a work and craft area.
Cindy incorporated new storage in the
kitchen as an eat-in bar and built the
workstation and storage on the other side.



Ways to Play with Spaces

There is a wide variety of colors in a paint deck. Each infuses a different feeling into a room and, thus, creates a different atmosphere. Color psychology is a well-studied field focused on how colors impact our moods, feelings, and behaviors.

"Are you looking to design your home office for productivity?" Cindy asks. "Use blue to promote mental focus and calm. Meanwhile, yellow would be a bad choice for a room to relax and decompress."

Choosing a color for a room is a significant choice, but it's not the only thing that influences a room's energy.

"I can help somebody improve their life after a stressful day just by coming home, where everything is calm, soothing, and organized. They can relax and enjoy themselves much more quickly. If they come home to a vibrant, pattern-filled room, it may not be what they need to unwind at the end of a stressful day. Organization, a good floor plan, and a correctly lit room...these are all things that, psychologically, will improve one's well-being."

As many real estate agents know, the simplest changes to a room can have a dramatic impact on its feeling and functionality. According to Cindy, "70% of the time, people don't have adequate lighting in a room." Often the first step to change the ambiance of a room is to improve the lighting and rearrange the furniture to a more spacious, open layout.

Cindy's role as an interior designer at Gorman Interiors is to provide the creative spark and design experience her clients need to create the home of their dreams. Her imagination and keen eye for design are vital in guiding her clients through innovative ideas they may never have considered before.

The client makes the final choices from the design options Cindy has presented, but it's her creativity, great eye for color, and inquisitiveness that help them reach the optimal design.

Designed by Nature

Another one of Cindy's primary strategies is to incorporate natural elements. She draws inspiration from the Japanese contemplative practice known as shinrin-yoku, or forest bathing.

"Over many years of studies, they have found that people who spent as little as 15 minutes in the forest (unplugged from their phones and distractions) exhibited lower blood pressure, reduced stress, anger, anxiety, depression, and sleeplessness," Cindy explains. "These effects result in better concentration, reduced stress levels, and improved mental clarity."

By incorporating natural elements into home design, Cindy aspires to help create an atmosphere that improves her clients' wellbeing and mental state.

"A well-executed design positively stimulates the body where a cluttered and poorly designed room can make a person feel bad, anxious, or stressed," Cindy continues. "I always strive to bring nature into the home environment in some way, big or small. By bringing nature in, we subconsciously affect our mental state in the same way as forest bathing but on a smaller scale. Plants, landscape photos, and art can bring the calming forces of shinrin-yoku to us when we cannot go to it."

Some of the ways that Cindy brings nature into the home are by using wooden wall art, stone accents, woven wood window shades, and landscape art or murals.

Life Beyond Design

Growing up, Cindy's mother was her first fountain of inspiration. Her passion for crafts meant there were always creative projects going on, and Cindy developed an affinity for working with her hands at an early age.

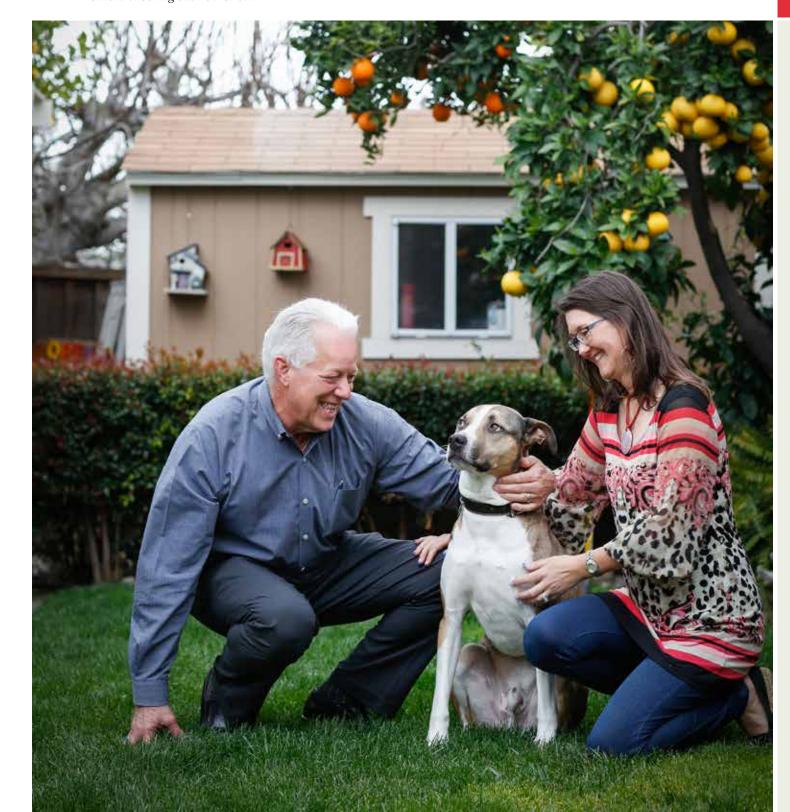
Today, Cindy enjoys another passion passed on from her mother: gardening. It's her favorite way to unwind, be creative, and appreciate the beauty of nature (not to mention the rewarding and satisfying sight of seeing her flowers in bloom). Whether it's a barbeque with friends on the patio or walking the dog, Cindy welcomes any opportunity to get outside.

"Every day starts with a cup of coffee and walking the dog," she smiles. Cindy is also the President of the Interior Designer's Guild, a supportive network of interior designers focused on sharing industry resources, insights, and experiences. The Guild's mission is to help its members grow their businesses. The Guild also participates in continuing education courses. For Cindy, it's been an invaluable support system.

"Everyone needs to have some type of support group to bounce ideas off of – especially for individuals running their own business. Life/business is much more enjoyable and successful when you have a mentor. With the Guild members, we are a team of mentors cheering each other on."

Now more than ever, Cindy's number one priority is to improve her clients' lives through innovative and nature-inspired designs, while simultaneously improving the functionality of each room. She realizes how crucial home design is for everyone's mental health and well-being.

Apart from seeing her flowers in bloom, nothing tops the feeling of satisfaction when a client falls in love with a room's new design. After all, there's no place like home.



@realproducer

16 • October 2020



>> star on the rise

Photos by Teresa Nora Trobbe / Fotosbyt.com Written by Zach Cohen

I BELIEVE EVERY HOME HAS A STORY TO TELL,"

IT'S EXCITING HERE.

Paige Wajsman begins.

Paige is a third-generation real estate agent, and yet, here in the Bay Area, she's discovering that her education never stops.

Growing up in Birmingham, Alabama, Paige was exposed to real estate from a young age. She moved to Florida for college and set roots down in Jacksonville. Paige worked as a teacher, and then returned home to raise her children. In 2005, she called on her roots and launched her career in real estate.

"The company my husband was working for declared bankruptcy," Paige recalls. "We didn't know what would happen with his job, so I decided to get my license."

In Jacksonville, Paige grew a team and became one of the top local real estate agents. But after 15 years, she recognized that she was ready for a change. In 2018, she left her home in Florida to relocate to the Bay Area, where she took on a leadership role with Keller Williams.

"I wanted to get into leadership with Keller Williams, and we also had family here. We were ready for a change, to have more of a diverse lifestyle," Paige explains.

After nine months as a team leader, Paige made the decision to go back into sales. "I missed sales," she says. "I missed the flexibility. To be with my kids. You make your own schedule."

Getting back into sales in a place that was, for all intents and purposes, still brand new to her, was a challenge.

"Not knowing anybody, I sold six homes in ten months in 2019," she says. "The real challenge is not having a sphere. The first listing I got was the second door I knocked in a neighborhood, so that was pretty cool. But it's a challenge not having a sphere. In Florida, I knew so many people."

"One thing that helped me a lot getting started in the Bay Area, because it's so competitive, is that I did do leadership and management for nine months," Paige continues. "And I knew the other real estate agents for the listings my buyers were putting offers on. Relationships matter in that respect. 100%."

Waisman The Road to Burlingame

> Silicon Valley Real Producers • 19 realproducersmag.com

REFLECTIONS ON CHANGING MARKETS

One thing is certain: the Bay Area real estate market is different than Jacksonville, Florida.

"Here, it's very interesting to me. First-time homebuyers are buying \$1.3–1.6 million homes, and they've never done this process before. They are young, smart, have a lot of money, but have never been through this process. It's a big deal. You have to do a lot of hand-holding," Paige explains. "The average sale price for me in Jacksonville was \$325,000 to \$375,000. Here it's \$1.6 million."

Paige has quickly fallen in love with the Peninsula. The vibe of all the different towns and cities meets her well.

There are surprises too.

"The biggest surprise for me, still, is that there are too many people for the housing needs."







66

HELPING A CLIENT BUY, SELL,
OR INVEST IN REAL ESTATE
IS SOMETHING THAT I TAKE
TO HEART. IT IS USUALLY THE
MOST EXPENSIVE ASSET AN
INDIVIDUAL OWNS. I LOVE
LISTENING TO MY CLIENTS'
STORIES, AND TAKE PRIDE
IN MAKING SURE EVERY
DETAIL OF THEIR STORY
COMES THROUGH."

Looking ahead, Paige has a clear vision for building her business in California. Her goal is to sell 24 homes in 2020, hire an assistant, a buyer's agent, and build a team.

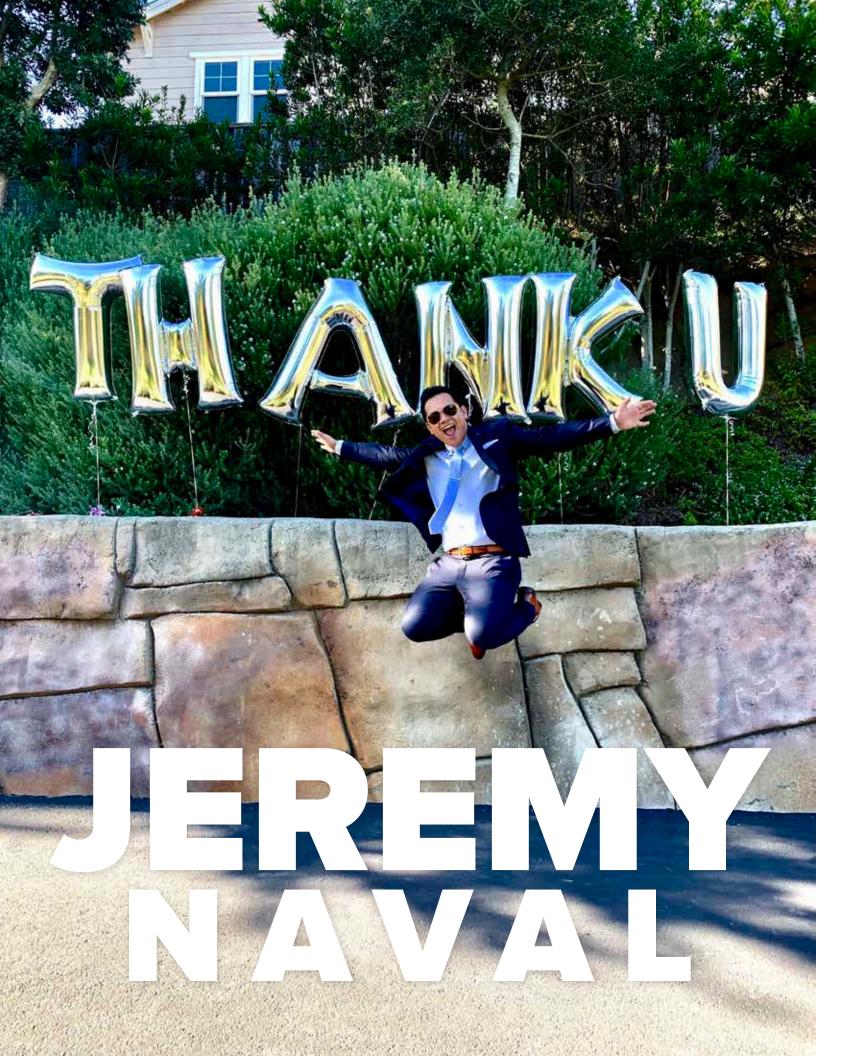
"I'm a go-getter," Paige smiles. "I'm building my life by design. I hope to be able to incorporate a lot of travel and be very purposeful on my trips. And I want to help others along the way; I want to be a leader and still do sales...I'm so grateful to live in a place that enables us to be the entrepreneurs that we are."

For Paige, real estate isn't just her job; it's her passion. She seeks success in all senses of the word — in her personal life and in her professional life.

Helping a client buy, sell, or invest in real estate is something that I take to heart. It is usually the most expensive asset an individual owns. I love listening to my clients' stories, and take pride in making sure every detail of their story comes through."

"Success, to me, is that my peers respect and appreciate me, that my clients are happy and feel that I have done the best for them," Paige continues. "I think success is a two-way street. I believe in success through others. I don't believe anything, especially in a real estate transaction, is done by one person alone."

oducersmag.com Silicon Valley Real Producers • 21





The Art of Learning



At 26 years young, Jeremy Naval has been in the real estate business an astonishing eight years; he began as an assistant at the ripe age of 18. The past eight years have brought tremendous growth, both personally and in business.

What began as an effort to help pay his college tuition has turned into a blossoming career as a top real estate agent in the Bay Area. Humble by nature, Jeremy relies on his willingness to hand clients the plain truth and his optimistic outlook to overcome obstacles and will his way to success.

"I had never before thought about real estate, but after that, I thought about making the transition," Jeremy says. At 18 years old, he put together his resume. He didn't have any real estate experience, but he had heart and a desire to learn.

"I just wanted to get my foot in the door. I sent [my resume] to 25 or 30 people and heard nothing back. But then one guy called me...he asked if I was open for a phone interview."

Jeremy took that phone interview on the spot. An in-person interview followed soon after, and before he knew it, Jeremy had landed a job as an assistant for his mentor-to-be, Jeff Holman.

"It was nice. It was an opportunity," Jeremy reflects. "The coolest thing was I was expecting to get him coffee, make copies, but right off, he started talking real estate. I was actually doing it. And over time, he kept teaching me."

Finding his Feet

"I'm very lucky. [Jeff] is a very productive agent, so I got a lot of practice."

What Jeremy appreciated most about his mentor, Jeff, was the trust he had in Jeremy, right from the start.

"He took my ideas seriously," Jeremy explains proudly.

"I would not be here without him...I was blessed with a great mentor. I always tell my friends getting into real estate — get a mentor."

Where It All Began

"During my junior year in high school, I told my parents, 'I'm going to help you pay for my tuition.' San Francisco private school is not cheap," Jeremy reflects. So at 16 years old, he landed his first job at In-N-Out Burger, where he began to take on responsibility for his own financial future.

As the youngest child in his family, Jeremy had positive influences to look up to in his siblings. They encouraged him to help his parents, who were looking forward to retirement. "They taught me to be appreciative," Jeremy explains. "I ended up at In-N-Out at 16 and a half, and worked there until I was almost 19."

By the time he landed in college at San Francisco State, Jeremy had realized the harsh financial truth: college was even more expensive. "Tuition was more expensive," Jeremy recalls. "Coincidently, that was around the same time when my family was on HGTV."

Jeremy's brother-in-law is a real estate agent, and his brother is a police officer for the San Francisco Police Department. "My brother-in-law saw a note [at work] saying to submit your clients for HGTV. So he put my brother in, and they chose him...The show followed my brother looking for his first place, and my brother-in-law was his real estate agent."

Jeremy got to be a part of the production. While he wasn't a main character in the show, he made his appearances and was given his first taste of real estate. By the end of the filming, a spark had been lit.

• •

Under Jeff, Jeremy began to build his skills, and eventually, his own business. Eight years later, he's developed a business that will be sustainable for a long time.

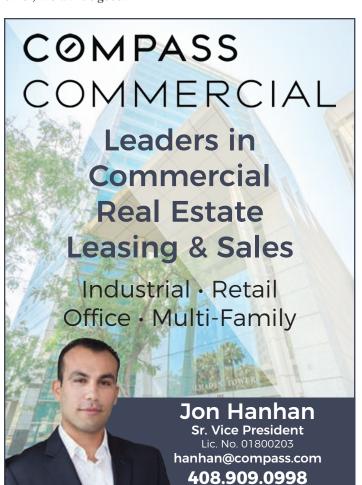
Finding his Voice

Early on in his career, Jeremy was, admittedly, a "yes man." Yet, through the years, he's learned that handing clients the truth—rather than what he thinks they want to hear—is better for all parties involved.

"I'm very fortunate that I'm in a position now where I've been more okay without sugar-coating things. That's why my clients trust me," Jeremy explains. "I've become more comfortable with myself, my ability, and my knowledge...Once you build your career long enough and strong enough, where you have the ability and have confidence and know your product well enough — if it works, it works, and if not, don't worry about it."

Another one of Jeremy's strengths is his optimistic nature. He's willing to let failures go and move on to the next opportunity, knowing that he did his best. And he always has a positive outlook for the next client in line.

"I'm a big believer in positive energy," Jeremy clarifies. "Sometimes the world can be cruel, sometimes things can be crazy, but at the end of the day, as long as we do what we can to help each other, life will be good."









► 2008 stories of resilience

2008 STORIES OF RESILIENCE

"There were a lot of people that had lost their jobs," Kim Leal begins. "Many were sick themselves or had ill family members and were paying for their healthcare instead of paying for their mortgages because they had lost their healthcare benefits."

Kim remembers being in tears over her clients' losses. The devastation was surreal; people's lives were turned upside down.

"This was a very dark time for everyone. Most buyers that finally got approval, for the most part, felt bad for the sellers because the buyer's gain was the seller's loss," Kim remembers.

At home, Kim was facing her own set of personal challenges. Her husband had lost his job, and they had to scramble to get health insurance.

"It was so scary not knowing when money would be coming in," Kim reflects. "We borrowed money from family to make it through a few months. There were a few weeks that we only had a few dollars in the bank, so it was very scary. All I could think of is that I had to be able to pay for my mortgage, food on the table, and health care for my family. I never want to have that feeling ever again in my life."

Having only been in the business for three years at the time, this was the first downturn that Kim experienced. But she knew that it wouldn't be the last.

"[I learned] to always have a reserve and not to have a lot of debt at any time. Cut the fat, live below your means, plan for a rainy day," Kim reminds us.



There were a few weeks that we only had a few dollars in the bank, so it was very scary. All I could think of is that I had to be able to pay for my mortgage, food on the table, and health care for my family. I never want to have that feeling ever again in my life."

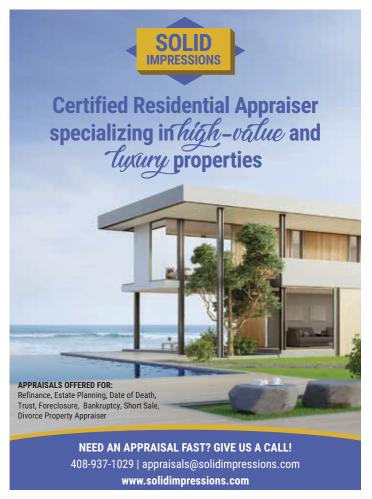


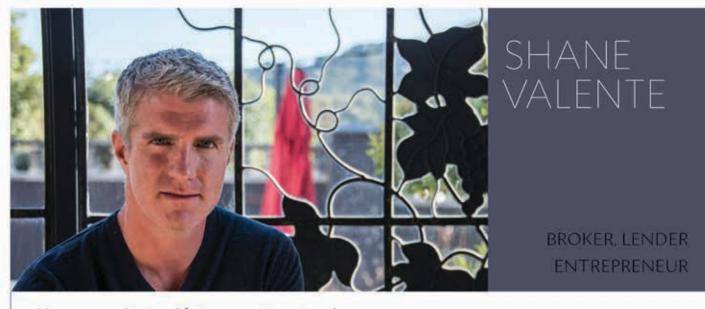
with solutions to restore you to your optimal health potential.

Contact us today to learn more about our Integrated Practice. 408-356-0270 Info@In-HealthClinic.com









Home ownership is a lifetime commitment and we will be there for you every step of the way.



The Valente Mortgage Team

(214) 507-5792 shanevalente.com NMLS# 279284

200 Clock Tower Place, Ste. A-100, Carmel CA

HOME STAGING THAT GETS YOU STUNNING RESULTS.



Give your listing the best chance for success with Encore Staging Services.

The #1 preferred home staging company of top agents in Silicon Valley.

Call or Text 408.800.1566 | EncoreStagingServices.com/Portfolio | @@HomeStagingBayArea



Solution cover story

Photos by Anita Barcsa Written by Zach Cohen

"I was always proud to say I'm about God, family, then business. Then I got sick, and I looked at my life, and it wasn't God, family, business; it was business, business, business. It was a giant wake up call for me."

Eight years ago, Caroline Huo received a powerful wakeup call. Seven years into her real estate career, she had built a successful, but personally taxing business. Overworked and undernourished in other parts of her life, Caroline's body finally gave in.

"I was under a lot of stress," she recalls. "Raising a family and trying to excel at my job. Taking care of family and my clients. It just wore me down. I had a major health setback."

Caroline was forced to step away from work for three months. During this time, she was tasked not only with getting back her health, but figuring out how to go forward in a new way. She knew her previous lifestyle was unsustainable.

"I asked myself three questions: Am I good at what I do? Do I still love it? Do people find value in what I do?" The answers to all three of Caroline's questions were a resounding "yes."

Forging A Path to Success

"How am I going to continue to serve my clients at a high level and still live to see my children walk down the aisle?" Caroline continues. It was during this time of intense questioning that a new vision began to arise.

"Keller Williams was new to the area. I was invited to attend a business planning clinic, and it opened my eyes. I thought, 'I can actually run this like a business." Caroline explains. "I'm loyal to a fault at times, and I really struggled with whether or not I should leave my brokerage, but in the end, this was exactly what I

needed for my family."

Despite her hesitation, Caroline knew one thing: she needed to learn how to work smarter. She began to digest information about systems and models that enabled real estate agents to not only build a business but have a home life and take care of their own health.

Moving with Faith

"Faith is a big part of me," Caroline says.

She recalls the moments that led her to finally sign her commitment papers to Keller Williams with a sense of recognition and fondness.

"A few days before I signed, I was in Safeway at the checkout line. There was a new Life magazine publication called 'Women of the Bible.' Just before I went to pay at the checkout line, I went back to grab that book. It sat on my counter for days. As I was getting ready in the morning the day of signing my contract, I thought, 'I'm making a mistake.' I asked God to give me a sign. As I looked over on

the countertop, there was the book." Caroline opened the book to a random page, where there was a story about Ruth.

"After losing their husbands, Naomi decided to go back to her village and both daughters-in-law agreed. However, one daughter-in-law said, in short, 'I'm too afraid. I'm going to back to my people where it may be difficult, but at least I will be somewhere familiar.' Ruth knew it would be difficult, yet she chose to step into faith instead of returning to her own village... she chose to step into the unknown with Naomi, and was rewarded greatly."

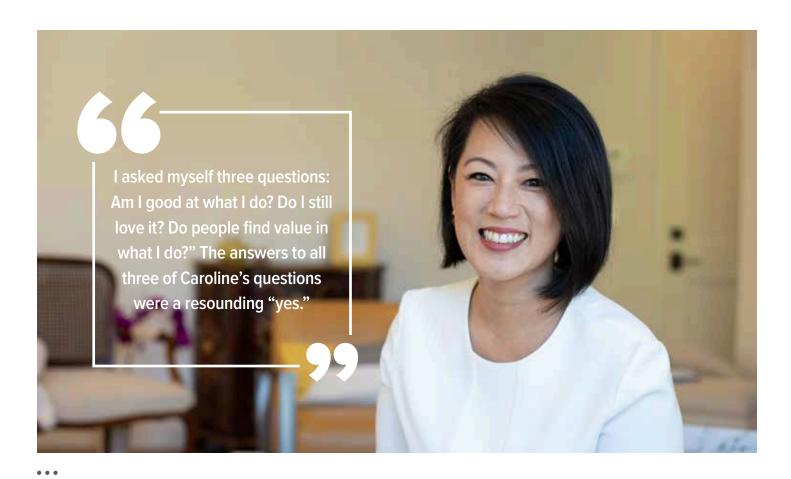
Through this story, Caroline received a clear message: "When God is showing you a path, you need to step into faith. That was a message I needed at that moment." Before she could finish the story, she was ready to sign her papers.

"Keller Williams speaks in their corporate value system of God, family, then business. You can look it up. It's incredible. I'm aligned with a company that's aligned with me. It's a culture of being proud of one's faith, whatever it may be, and about family. It is a large part of who we are."

Returning to her Roots

In many ways, Caroline was always destined to be in real estate. Before jumping into real estate a decade and a half ago, she owned a small business importing baby products from Asia. Yet, the spark for her real estate career was lit many years prior.





"It really started when I was younger, and my parents were active investors in Canada," Caroline recalls with a telling smile. "I used to love riding in the car with them searching for properties. I wanted to sit in on the conversations they had. I didn't know what was happening, but I loved the concept — buy property to rent out, or build homes. It fascinated me."

Caroline recalls that when she was sad or feeling down, she would ride her bike to go look at open houses...as a ten-year-old.

"These agents would look at me like, 'Who are you, and where are your parents?' Meanwhile, I was thinking, 'That wall needs to go down!"

Caroline also had a love for psychology at a very young age. She recalls her friends at school coming to sit with her at lunch, where she would help them solve their problems. As a result, Caroline often had dreams of becoming either a designer or a psychologist.

"Now it's a mixture of both," she laughs. "In real estate, we help people develop

a vision for their homes, their lives, and also counsel them through one of the biggest financial decisions of their lives. We are therapists."

It was at the urging of her husband, Rico, that Caroline decided to give real estate a shot. She's ever-grateful that she did.

Growing her Business from Core Values

Today, Caroline runs a unique real estate business. Alongside her business partner, Elizabeth Stolrow, Caroline runs real estate teams in both Northern California and Southern California. Caroline and Elizabeth focus on hiring based on the core values of the individual, rather than experience alone.

"We hire for the core of the person," Caroline says. "Who is the person we are bringing on our team? Are they a match with our values and beliefs? We also measure business decisions against our mission, values, and beliefs, and our team and clients appreciate it."

"We've built a highly unusual team," Elizabeth adds. "When we set out to

expand and grow our team, our number one priority was culture. Finding people with the unique ability to anticipate our clients' needs, have the same fundamental purpose, and that can provide genuine, ethical, collaborative, and committed care to each and every client we have the privilege of serving."

Caroline and Elizabeth met through a mutual friend, and upon meeting, their connection was, as Caroline says, "electric."

"I was immediately struck by Caroline as a person," Elizabeth continues. "And I was really impressed with her brand, how she does business, and how she serves clients. That inspired me and made me think about what I might want to do next in my life and career." With decades of experience in new product development and marketing for global consumer and luxury brands, Elizabeth was highly skilled in leading teams and bringing strategic vision and branding to life for consumers. She also built and led multi-disciplined teams. This breadth of experience, combined with her passion for all things home and family, has fueled a shared vision of growth.



"Elizabeth lived in Southern California part-time, and I had this vision of bringing our services down south," Caroline explains. "We said, 'Let's build this together.' Elizabeth spent two years learning everything we do, what we do, and why we do it. She became an ambassador of our culture." Elizabeth adds, "I knew that together we could nurture this vision into something that could touch more lives, more often, and with an even greater purpose."

Into the Present

In her years since joining Keller Williams, Caroline has found a way to nurture all aspects of her life — business, health, family, and faith. And she's out to create a business model that brings others with her on this journey of wholeness.

"The 'whole me' can lift others, bring agents with me, serve clients at an even higher level, and have a life," Caroline explains. "I was able to take a two-week vacation this summer, and the team was running the business flawlessly. It was a quantum leap from the moment I joined Keller Williams."

"Pour into others. Give them a hand, lift them up, watch them shine," she says.

Ever-humble, Caroline is grateful for the decisions she's made along her life journey. "Who you surround yourself with matters. Your team, coaches, and mentors. I wouldn't be here today without my mentors and focus on learning. When I stepped into a new brokerage with the #1 training of any company in the world, I checked my ego at the door and started with a blank slate. I walked into the world with open arms and said, 'Teach me.' I was hungry for a better wav."

It seems that Caroline has, in fact,

found a better way.





the theory of SVOLUTION

We reached out
to the Partners of Silicon
Valley Real Producers and asked
them for their wisdom on what they
are doing and how they are doing it.
Brendan Hsu, the co-founder of
Aerial Canvas, shares his
insights below.

Aerial Canvas is thriving alongside agents who git. are finding ways to adapt during the COVID-19 pandemic. The Theory of Evolution says, "The fittest are those who adapt." For our clients, we've adapted by designing and enforcing the measures needed in order to execute our digital assets fely and remotely. In the last two months

Being physically you can't be person it more accessible with you. Confidence in a tool; a digital in a tool; a digital by making mone where the total through the person in the person in a tool; a digital says by making mone where the total through the person in the person in a tool; a digital says by making mone where the total through the person in the person in a tool; a digital says by making mone where the total through the person in the person in a tool; a digital says by designing and enforcing the measures by making mone where the person in the person in a tool; a digital says by designing and enforcing the measures by making mone where the person in the person in a tool; a digital says by designing and enforcing the measures by making mone where the person in the person in a tool; a digital says by designing and enforcing the measures by making mone where the person in the person

How you're doing business in

this environment?

safely and remotely. In the last two months alone, we created 1,200 virtual tours for listing projects and expanded operations into San Diego. The world didn't stop...the world, however, certainly changed, and now — it's becoming even more digitally connected. Are you adapting?

What's happening? What's different?

COVID-19 is a serious threat. Not just to our health, but also in regards to our economy. Economic recessions and depressions are a real threat that happen because people get scared, buyers don't want to spend, and money stops flowing. We have to keep the money flowing! Digital assets are needed, now more than ever, as a tool to help buyers and sellers transact. Videos provide a story to help sell while you are sleeping. Matterport 3D tours help properties sell remotely, online. These virtual tours provide an immersive experience for clients, and more importantly, keeps our whole community safe. Not only that, because the tours are hosted online, hundreds of people can connect with those listings through a simple post to LinkedIn, share on Facebook, link via email, or text. Digital communication platforms like Slack, Zoom, and Facetime are the new

office workplaces and coffee shops. The tools are out there to help you succeed. Being physically distanced does not mean you can't be personally invested in making it more accessible for people to do business with you. Confidently know that when you invest in good marketing, you are investing in a tool; a digital asset that serves the public and provides confidence to the market by making money flow!

What's valuable for agents to know?

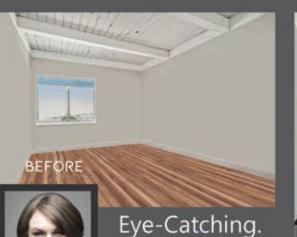
We are all in the real estate business. Having great digital assets is like owning prime digital real estate. Those with the most engagement, followers, and reviews essentially own a store on Main Street in a top city — these cities are now Zillow, Google, Yelp, and Facebook. Yes, rent is high where there's the most traffic. You have to pay to live on Main Street, Downtown, Your City of Choice. Like real estate, the best time to invest was 10 years ago and the second-best time is now. Quality content, like video and photos, has to be part of your storefront and brand. Invest in your digital real estate today. More than ever, people are paying attention to your online brand.

Best,
Brendan



Virtual Staging

...by a local interior designer who knows your market.





408.673.1698 text ok roomElixir by Tiller Studio

ROOMELIXIR.COM

hello@roomelixir.com facebook.com/roomElixir



Affordable.

Effective.

Real-time status updates for the **loan milestones you care about**

- View all of your deals in one place
- A detailed view of your loans will give you insight into appraisals, underwriting, and more, from the moment you refer your client all the way to the closing table
- Keep track of important dates (estimated Closing, etc.)
- Review the latest updates and changes to your deals as they move through the mortgage process
- Easier than ever to view on the go from your phone

YEARS OF EXPERIENCE • PERSONALIZED SERVICE • UNMATCHED EFFICIENCY • TIME-SAVING TECH



NICOLE SANTIZO VP of Mortgage Lending

guaranteed Rate

Contact Nicole today for a distinctive mortgage experience.

167 S. San Antonio Rd. Suite 16, Los Altos, CA 94022 Office: (650) 584-0958 Cell: (408) 499-1270 Rate.com/nicole nicole.santizo@rate.com

CHAIRMAN'S CIRCLE



160MM+ IN FUNDED LOANS²

1 As ranked among the 200 top originators on Scotsman Guide 2018. 2-Source: \$162 million volume, or 176 loans funded with Guaranteed Rate in 2019, according to internal loan production reports.

EQUAL HOUSING LENDER NICOLE Santizo NMLS ID #582907; CA - CA-DB0582907 | GR NMLS ID #2611 (Nationwide Mortgage Licensing System www.nmlsconsumeraccess.org) • CA - Licensed by the Department of Business Oversight, Division of Corporations under the California Residential Mortgage Lending Act Lic #4130699

34 • October 2020 Silicon Valley Real Producers realproducers realproducers Silicon Valley Real Producers



