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PARTNER SPOTLIGHT:
Aurora Mullett, Intrinsic Insurance

CELEBRATING LEADERS:
The Paragary Miller Team

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COMMON QUESTIONS ABOUT SACRAMENTO REAL PRODUCERS

Real Producers is a national concept currently open in 125 markets across the country. With the launch of *Sacramento Real Producers*, I wanted to take the time to answer some pretty common questions.

What is the purpose of *Real Producers* magazine?

The mission of *Sacramento Real Producers* is simple. We strive to inform and inspire the top-producing real estate agents in the Sacramento market and connect them socially. We do this by telling their personal stories. How they have succeeded and failed. What drives them to achieve year in and year out. Where do they spend their time when they are not working, and what are they passionate about other than real estate. We give local top-producing REALTORS® a platform to tell their story in a way they have not been able to do so before.

The secondary focus is to provide an avenue for our affiliate partners to create and continue relationships with these top performers, on a level that they might not be able to achieve on their own.

Who receives this magazine?

This magazine is mailed to the top 500 producing agents in the greater Sacramento area, according to volume each year. This is based on the 2019 MLS, the ranking is annual and resets every year. This year, the minimum production level for our community was over \$8 million. Just to be included in this group is an accomplishment that testifies to your hard work, dedication and proficiency.

What is the process for being featured in the magazine?

It's really simple – you can nominate other REALTORS® (or yourselves!). We will consider anyone brought to our attention; we don't know everyone's story, so we need your help to learn about them! A nomination currently looks like this: You email us at katie.macdiarmid@realproducersmag.com with the subject "Nomination: (Name of Nominee)." Please explain why you are nominating them to be featured. It could be that they have an amazing story that needs to be told; perhaps they overcame extreme obstacles, they are an exceptional leader, have the best customer service, or they give back to the community in a big

way. The next step is an interview with us to ensure it's a good fit. If it all works out, then we put the wheels in motion for our writer to conduct an interview and write an article, and for our photographers to schedule a photoshoot.

What does it cost to be featured?

Zero, zilch, zip, nada, nil. It costs absolutely nothing! We are not a pay-to-play model whatsoever. We write real stories about real producers, so nominate away, friends!

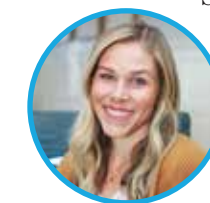
Who are the preferred partners?

Anyone listed as a "preferred partner" in the front of the magazine is a part of this community and a top professional in their industry. They will have an ad in every issue of the magazine, attend our quarterly events, and be a part of our online community. We don't just find these businesses off the street, nor do we work with all businesses that approach us. One or many of you have recommended every single preferred partner you see in this publication. We won't even meet with a business that has not been vetted by one of you and "stamped for approval." Our goal is to create a powerhouse network, not only for the best REALTORS® in the area, but the best affiliates, as well, so we can grow stronger together.

How can I refer a preferred partner?

If you know and want to recommend a local business that works with top REALTORS®, please email us to let us know at katie.macdiarmid@realproducersmag.com.

Still have questions? Don't hesitate to reach out!



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▶▶ question of the month

As the warm weather turns
and we look to the fall, what
is one thing you will always
remember about your
“Stay-at-Home Summer”?

A Gratitude Practice



▶ **ANDREA QUYN**
CAL PRO HOME INSPECTION

“Zooming with our friends across the country. Suddenly, they didn’t feel so far away.”

▶ **SAMANTHA TOV**
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“Blessed for health and family togetherness.”

▶ **HEATHER MCKAY**
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“Sleeping in!”

▶ **PAUL BROWN**
KELLER WILLIAMS

“Spending more quality time with family, eating better, teaching kids that life occurs and how to navigate it when it does.”

▶ **TAYLOR HIRST**
NAVIGATE REALTY

“More time with family and honey-do lists.”

▶ **AURORA MULLETT**
INTRINSIC INSURANCE

“More hiking and fishing time.”

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Here is what other Realtors have to say about us:

Aurora Mullett with Intrinsic Insurance is a top notch insurance agent with her clients best interests at heart. She is at the forefront of the Insurance issues Plaguing CA and is a great resource if you ever just have questions.

Andrea Dodson ~ KW

Intrinsic Insurance excels with my customers time and again. No matter what hurdle we throw at them they always find an option and propel us to closing. They are one of the only agents that partners from listing to close to ensure insurance is never an issue.

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aurora mullett

INTRINSIC
INSURANCE



Insuring a Way of Life

By **Dave Danielson**
Photos by **Rachel Lesiw, Indulge Beauty Studio**

When you think about the power of insurance, you may naturally think about the homes and other things that a given policy is designed to protect.

But when you work with Aurora Mullett and her team at Intrinsic Insurance, it's about more than that. All of those "things" that are insured all add up. In essence, it's clear that they are here to ensure a way of life for their clients.

STRONGER TOGETHER

Aurora started Intrinsic Insurance in 2014, where she serves as President.

First and foremost, Aurora is proud of her team.

"Each of the four ladies on our team are very driven and strong women who are very good at communicating with our partners, our clients and each other," Aurora says. "All of us work with the drive to deliver the same high level of care."

Those who work with the team at Intrinsic Insurance appreciate the spirit of partnership that the team works with.

"We are there every step of the process to support our partners and their clients," Aurora says. "We don't need a guaranteed contract to provide some insurance plans and pricing. After all, we all have one common goal...to help clients get into their home and be protected. So we are here with that spirit to work together toward that end."

QUALITY, CHOICE AND A POWERFUL NICHE

The process of working with Intrinsic Insurance is filled with quality and choice.

"When people work with us, they appreciate our open communication and dialogue," she says. "Agents know that we're going to connect them to the best options...that we're going to do the right thing for them and their clients."

While Intrinsic Insurance offers a full range of products, they offer a powerful niche that can make the difference in making the deal work.



...

“We’re proud to offer hard-to-place insurance plans, including high fire risk homes, older homes and historical value homes. That’s really our niche,” Aurora emphasizes.

Aurora and her team have also been on the leading edge of educating legislators and working hard to preserve the way of life so many in the region treasure. That spirit of advocacy literally started at home for Aurora.

“It’s what really drives me. I raised kids as a single mom in El Dorado County and being able to have that way of life meant a lot to me. Being able to be a part of people’s journeys and make that homeownership dream come true is what drives our entire organization,” Aurora explains. “We know what it means for those families to be able to stay up there in those areas. It has been such a good feeling to work with the legislative side and make an impact for families across California.”

THE IMPACT OF INDUSTRY COOPERATION

In the process, Aurora has enjoyed the wider spirit of teamwork with others in the insurance industry.

“We’ve seen a lot of success, but for me, one of the most rewarding things is creating a unique network among northern California insurance agents,” she says. “It’s normally a very competitive situation. But I started a grassroots effort with communities, and also networked with other agents in the area. Together, we have used the abundance mindset to do what’s best for all of our clients and communities. We have more and more agents who are asking how they can get involved. We’re all able to help each other reach our goals and protect our clients.”



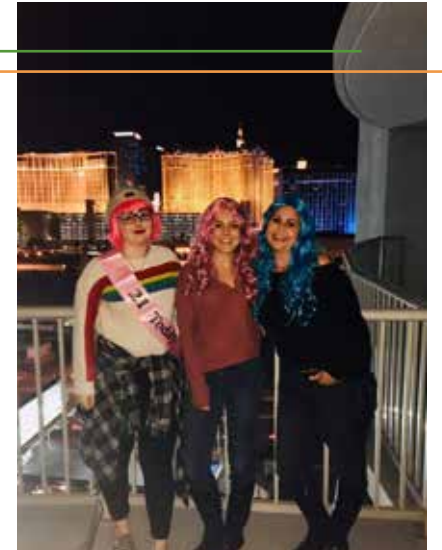
“We’re all able to help each other reach our goals and protect our clients.”



There has been a spirit of cooperation that has been gratifying to see. The importance of those efforts can’t be overstated in the wake of events like the Paradise fire. The real estate community has an important voice to lend to the cause, as well.

“We want to fix the legislation to fix the insurance crisis. We saw a huge, passionate movement with REALTORS® after the market crash,” Aurora recalls. “We need their voices again about average turnaround times to ease the impact of fire insurance on clients. If we don’t stay on top of it and keep driving the data for change, this way of life won’t be protected, and it can go out into the wind.”

For more information about Intrinsic Insurance:
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Aurora and her daughters — her “why.”

LIFE’S LOVES

Away from work, Aurora treasures time with her friends and family, including her daughters, Summer and Sierra, and her grandkids, Riley and Owen.

In her free time, Aurora embraces outdoor life. She has a passion for bass fishing, hiking and classic cars.

She also has a strong creative side that she puts to work with a mix of art and photography. In fact, she has been a long-time artist who has a love for painting. In college, she started her passionate pursuit of photography, as well.

With her creative brand, Aurora Boreal Photography and Art, she has been producing commissioned art for the past six years.

As Aurora considers the life and the work that she loves, she approaches both with a strong sense of integrity, honesty and helping.

“We’re here to live those values,” Aurora says. “For me, when we do the right things and take care of people, everything else just falls in place.”



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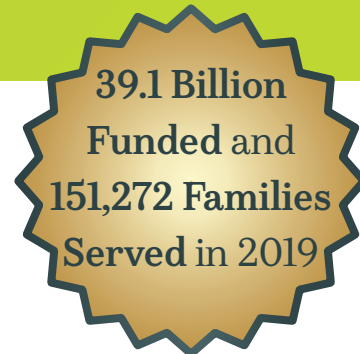
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THE celebrating leaders PARAGARY MILLER TEAM

NICK SADEK
SOTHEBY'S INTERNATIONAL REALTY

By Stephanie Brubaker
Photos by Nicole Sepulveda - XSIGHT Creative Solutions

THE IDEAL TEAM CHECKLIST

Lisa Paragary and Steve Miller's highly successful real estate partnership, The Paragary Miller Real Estate Team, is in its 12th year. However, Lisa and Steve's friendship is going on 35 years. "We both grew up in this area, but didn't meet until I attended Sacramento State," recalls Steve with a smile in his voice. "Our personalities complemented each other and we became great friends. After school, we both ended up working for North American Title as escrow officers and sales reps." Lisa and Steve's easy relationship remained intact during life changes that sometimes pull friends in different directions. They each found wonderful life-partners, got married, and bought homes in El Dorado Hills—even became first-time parents in the same year.

CHECKLIST ITEM 1: LOCATION

Lisa has no trouble describing why she chose to stay and build her life and career here. "Our area (Tri-County Placer/El Dorado/Sacramento) is a special place. It has the options and amenities of a more metropolitan area while still feeling like a hometown community. You can connect with the people here and put down deep roots. So many who grow up here stay here, and often those who move away end up coming back. It's ideally located—plus it has the bonus of being the most reasonably priced place to live in the state." Steve echoes Lisa's sentiment, "We're constantly running into people we know. It's like a small town that is spread out over a large area. And it's a great place to raise a family."

...





us. We approach each client like we are helping our own family member or loved one navigate the biggest decision and financial commitment of their lives.” Due to their deep commitment to ethics and straight-forward approach about long term implications, they have counseled clients away from purchases that may have seemed promising at first glance. A refusal to compromise on what’s best for the client means not taking unnecessary risks, and holding out for the best possible outcome.

CHECKLIST ITEM 4: STRENGTHS

While harmonious in their philosophy and commitment to excellence, Lisa and Steve recognize that they each contribute a unique skill set. And while Steve jumps in first, they are both quick to point out the other’s expertise. “Lisa is intuitive and has great instincts. She has her pulse on what’s happening in the market—whether it’s honing in on trends or anticipating what’s next. She’s pragmatic and steady and has an amazing analytical mind.” Lisa’s assessment of Steve is no less glowing. “Steve is incredibly creative. Whether it’s with staging or marketing materials—his skills are exceptional. And frankly, our clients adore him. His vivaciousness and ability to empathize and connect make him a joy to work with.” Having identified what each other is truly best at, they give each other the freedom to run with their gifting and artistry. The whole team, and most importantly, the client, reaps the benefits.

•••

CHECKLIST ITEM 2: TIMING

As a natural innovator with her eye on what’s next, Lisa was the first to make the jump from the title side of real estate to becoming a REALTOR® in 1997. Ten years later she would approach Steve about doing the same. “It was 2008, the market was crashing and I saw an opportunity to pivot to the gold market. I asked Steve to come on board to keep the real estate side running smoothly while I opened this new business called Goldbug.” When Lisa sensed it was time to re-focus her full-time efforts back into real estate, it became more obvious than ever that this duo was greater than the sum of their parts. In 2010, they made it official and the Paragary Miller Real Estate Team was born.

CHECKLIST ITEM 3: CHEMISTRY

By 2010, Lisa and Steve were 20 years deep into their friendship. They had the benefit of knowing the other’s personality, character, and quirks. But the glue that holds their real estate partnership together is a common professional philosophy. “We are united in how we do things, but more importantly, *why* we do it in the first place,” Steve explains. Lisa agrees whole-heartedly, “It’s never been, and still isn’t, about what’s in it for



CHECKLIST ITEM 5: INSPIRATION

Having looked inward to identify and weave their individual skills together, Lisa and Steve look outward for inspiration—but neither needs to look far. “It’s my dad, no question,” Lisa offers quickly, “He’s an experienced and well-respected restaurateur, which is a risky business full of fickle customers. I’ve learned from him to stay innovative, when to pivot a business, and not to be afraid of change. In all industries, we must evolve to survive.” For Steve, his biggest support is under his own roof. “My wife, Tami, is my advisor and sounding-board. I watch her juggle so many things in the air at the same time—and do it well. Her perspective is pragmatic, centering, and so helpful to me.”

CHECKLIST ITEM 6: SPECIALTY

A hallmark of the Paragary Miller Team today is unparalleled service, and over time that has developed into a distinction within the luxury home market. “It wasn’t entirely intentional,” says Lisa. “Steve and I both listed and sold our own luxury homes in El Dorado Hills. Word of our successes got out, and that catapulted us into not only a specialist status for that neighborhood but also into the greater luxury market.” While it may not have been planned, it was certainly exciting for the team. Their research into luxury brokerages brought them to a clear and unanimous choice to become the first Sotheby’s team in the Tri-county area. “Changing brokerages was a big deal and we took it seriously. But it’s a great fit for us. Their service and support are truly unmatched, and Bay Area buyers come in looking for the Sotheby’s name by reputation.”



CHECKLIST ITEM 7: JUST FOR FUN

If you won the lottery and generating income was no longer necessary, what would you do?

LISA: “I’d become an investigator for Innocence Project—a non-profit organization that works to exonerate the wrongly convicted through DNA testing and reform the criminal justice system to prevent future injustices.” Lisa is also a children’s book author, dog-lover, and outdoor enthusiast of hiking, biking, and paddle-boarding.

STEVE: “I’m interested in architecture, design, and structural engineering. So I’d still be involved in real estate somehow. I’d love to design a compound for all my family and friends to live in.” As a self-diagnosed family man, Steve enjoys cooking, movies, and traveling with his wife, as well as spending as much as time as possible with their two daughters.

The Paragary Miller Team is thriving, and they have every reason to be confident in their continued success. “Other teams will come and go. We’ll still be here, putting our customers first and providing exceptional service with integrity,” Lisa summarizes with Steve’s full agreement. It is easy to believe that their synergy will endure; both as professional partners and as friends.



rich silvas

REALTY
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» cover story

ONE REALTY**ONE**GROUP
COMPLETE

By **Dave Danielson**
Photos and cover photo by **Nicole Sepulveda, XSIGHT Creative Solutions**

No matter where you turn today, it's not difficult to find the negative in the world.

Yet, if you look for it, you can also find powerful examples of good on our planet.

One of those is Rich Silvas.

As an iconic, leading REALTOR® with Realty One Group Complete, Rich has built a life and career of impact as one of the area's true positive forces.

"At the end of the day, beyond any business, who we are and how we are to other people is the most important part of life," Rich says. "I deeply care about everyone I meet and about being kind."

Leading by Example

Sacramento area residents got lucky when Rich decided to bring his gifts to real estate. He remembers how that chapter of his life all started to unfold in the 1990s.



As Rich says, "As a young man, I had always had an interest in real estate, and I saw that it offered a lot of opportunities for those who work hard."

So he decided to move forward in the industry.

Rich went to real estate class at night and earned his license. As he did, he encountered the same challenges that most new agents face.

"Being a new agent trying to build up a new business is a challenge. I was young and didn't have a lot of experience. At that age, you typically don't have a lot of investments yourself. People may like you and know you and, yet, they also know you're pretty new to the industry. So if someone is making the biggest investment of their lifetime, the question becomes, are they going to trust you with all of that?"

Gaining Ground — and Trust

Through time, dedication, learning, and hard work, Rich continued to grow and earn the trust of area residents.

"You start to market yourself to people, and get out into the general public and meet people who are coming out to preview open houses. In turn, you build up that comfort level. That's the number one challenge. I think that's one of the reasons why most new agents get out. It takes a while. You're going to get knocked down

by rejection. But you can't take it personally. But, if you can weather that storm, you gain confidence, and you can overcome many objections."

...

The love Rich has for his work is very clear.

“It means a lot to me that I’m my clients’ real estate professional and helping them accomplish a lifelong dream and be part of those transitions in life,” he says. “I see people cry with satisfaction. That’s why we do it. There is no greater satisfaction than to see someone’s sheer happiness. At the end of the day, I’m not only their real estate agent, but also their friend, and sometimes even an extension of their family. It is priceless.”

The signs of Rich’s success through time have been undeniable. Over the past seven years, he has averaged between 60 and 70 deals a year. In turn, his production ranks him among the top one percent of REALTORS® across the United States.

Life’s Highlights

Away from work, Rich cherishes the time he has with his wife of 27 years, Kyleen, and their two daughters, including 23-year-old Shay, and 19-year-old Reese.

“They are a big reason I do what I do. They are my number one priority. They are my why,” Rich emphasizes. “There’s nothing better than coming home at the end of the day and seeing them. They were why I did everything I did.”

Rich is grateful for the support of his family through time.

“Real estate is not easy. It’s more than a full-time job. We work seven days a week. My family understands the importance of every real estate transaction. They understand that when a client needs to talk to me, there is a need. It could be any time,” he says. “My family has suffered some loss for

that. If we’re on vacation and I’m on the phone, they know I have to be, because it’s part of what I do. They have always been so supportive. And now, Shay has just earned her real estate license, too.”

In his free time, Rich enjoys time with family, boating, and spending time on the water. He also has a passion for golf and travel.

Giving back is central to who Rich is. He takes pride in supporting his hometown.

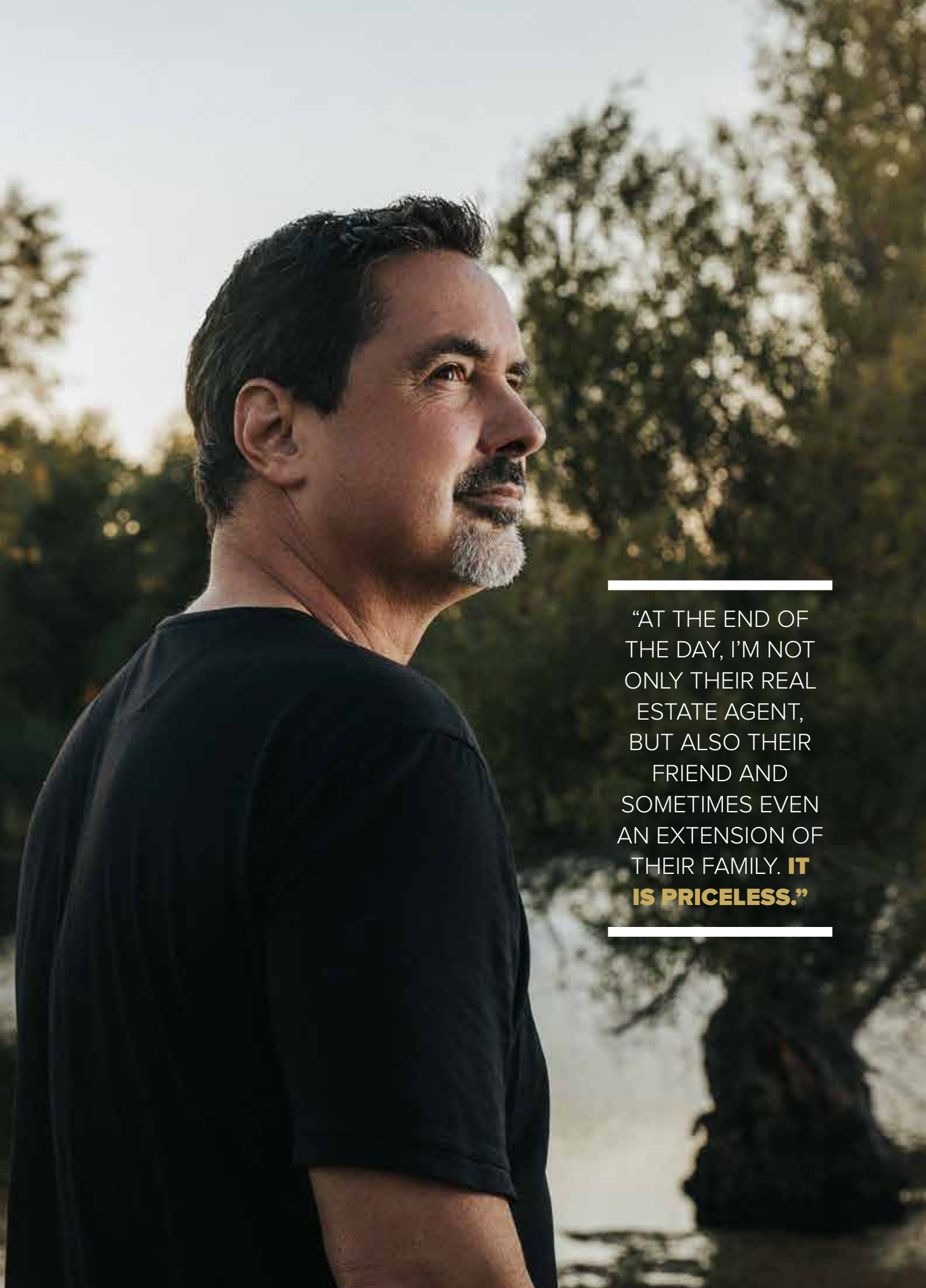
“I’m from Lincoln, and we are definitely Lincolniters,” he explains.

“I have always donated to local high school sports, as well as to numerous youth sports & organizations.” Those areas have been my focal points to support the kids. I think those are important activities for children to be involved with for social reasons and for building self-confidence.”

Reaching Out

No matter the situation, Rich is someone that the world can count on to do the right things...like a light in what can be a dark world.

“I care about my fellow man. We never cross paths with people by chance. Everything happens for a reason. Whether it’s for a couple minutes or for a lifelong relationship, it’s all part of an overall plan,” he smiles. “I want to be kind and give people some help. It’s tough to see people struggling in life, and I want to be that positive force.”



“AT THE END OF THE DAY, I’M NOT ONLY THEIR REAL ESTATE AGENT, BUT ALSO THEIR FRIEND AND SOMETIMES EVEN AN EXTENSION OF THEIR FAMILY. **IT IS PRICELESS.**”

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