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► publisher's note

Reflections, Perspective & Growth

"We have learned so much... There still remains much to learn. We are not going in circles; we are going upwards. The path is a spiral; we have already climbed many steps." – Herman Heese, Siddhartha

The longer I live, the more convinced I become that we truly do live our lives walking more of a spiral path than a straight line. As time goes on, we continually circle back to things that we thought we understood in order to see more deeply layered truths. When we revisit these old themes, we do so from a different place along our "spiral staircase," and looking back often reveals how basic or short-sighted our original perspective had been.

One year ago, the realities of the impact Covid-19 would have on the world, our lives, and our business was just starting to come in to focus. Last April we were all faced with fear and the great unknown. Many thought the real estate industry would take a massive hit (hint: it didn't). Others brushed aside the pandemic as a quickly passing event (hint: it wasn't).

Regardless of your personal opinion, we find ourselves back here, a full 12-month trip around the sun later, and I believe it is an opportunity to revisit old themes from a new perspective. As we approached this "Covid anniversary," we

invited top industry leaders from across multiple brokerages and counties to gather together (virtually of course) and share some of their reflections and perspectives moving forward. We called our time together "Hindsight is 2020," and it was such an enjoyable way to sift through all that has occurred in the past 365 days, to adjust our perspectives and set some intentions for the year ahead. Thank you to everyone who joined us!

As I reflect on my own perspective shift one year later, I don't think I realized how much I would truly grow to enjoy the fascinating people that make up this community of top performers and professionals. You all are so competitive and yet incredibly generous. You're extroverted, boisterous, fun and friendly, and yet also SO focused, with a no-nonsense, serious, "don't waste my time" sort of drive that has earned you your spot at the top. It's inspiring, and I am genuinely humbled and grateful for the opportunity. So thank you for allowing me the window to peek in; from my perspective, you truly are the "cream of the crop."

Cheers!



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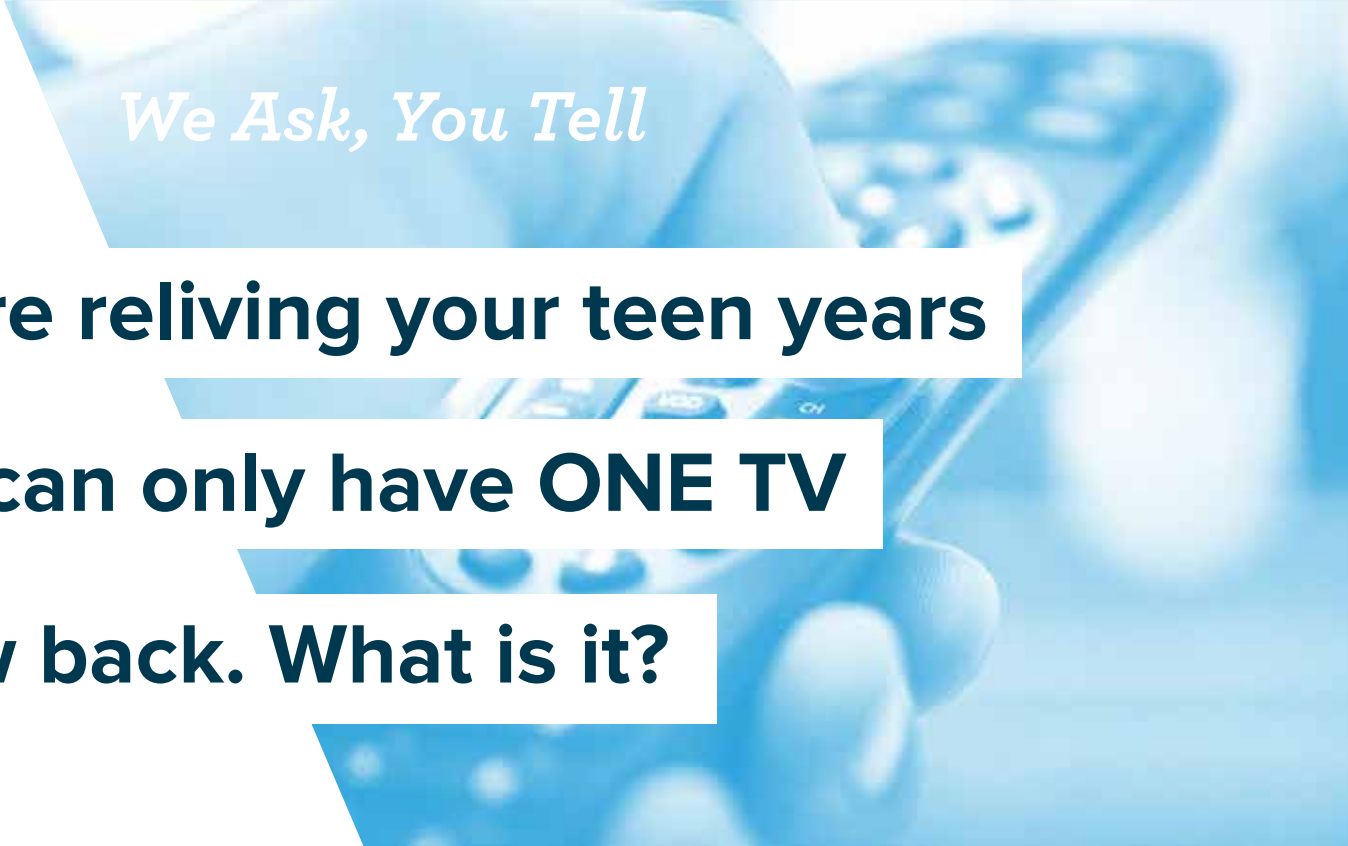
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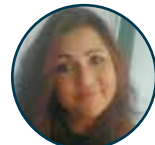
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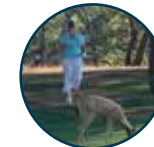
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Anthony Alfano

THE ALFANO GROUP



▶▶ profile

By Dave Danielson
Photos by XSIGHT Creative Solutions



THE DEALS ARE IN THE DETAILS

When you take care of the small steps, they pave the way for the larger ones that will follow.

That's the approach Anthony Alfano emphasizes. It's one he lives by example.

As broker/owner of The Alfano Group, Anthony proves that the deals are in the details.

"I'm a perfectionist in everything I do," Anthony admits with a smile. "I preach that to all my agents ... to be extremely detail-oriented in the steps of the process each day."

STEP BY STEP TOWARD THE BUSINESS

As Anthony came of age, he attended the University of San Diego, where he earned a BA in Business Economics.

"While I was there, I wrote my thesis on urban development in San Diego," he recalls. "It sparked a level of interest in the economics of real estate that never left my mind."

After college, Anthony pursued a different path in medical sales. But in time, he moved closer to his eventual path.

"After working in medical sales, I took a job in the mortgage industry, so I didn't have to travel as much as before," he says.

Anthony became a mortgage loan officer, learned with a few companies, then went on to work with a large company in 2005. His attention to detail and strong sense of follow-through led to real results. In fact, Anthony became one of the top producers at one of the nation's largest companies at the time.

Something else important was happening in Anthony's life at the same time.

"My processor at the time was Cindy, the girl who would become my wife," Anthony remembers with a smile.

In time, Anthony took a new path, partnered with two friends and opened his own mortgage company.

"Cindy joined us at our new company ... it was my real-life *Jerry Maguire* scene," he says. "After several years of working together, I got engaged and married my soulmate."

Time passed, and the nation endured the mortgage meltdown of 2008.

"When that happened, the industry was wiped out. So my business partner and I decided that we needed to find different angles. We loved the industry, we just needed to pivot," Anthony says. "About that time, I got my real estate license and started undoing loans through short sales and loan modifications. Through the process of completing ...

...

short sales, people needed to find places to live. We had a lot of people who were leasing and had clients who needed to rent out homes and so we started match making and eventually we created our own property management company out of necessity — Vienna Property Management Company — that's still going strong today."

Through the process of working with short sales, Anthony was connecting a lot of dots between clients and lenders.

In time, Anthony actively moved into real estate sales, and in 2013, he launched his own brokerage — The Alfano Group.

GOING THE DISTANCE

Today, the boutique firm includes five team agents, five independent agents and two professional administrative staff that provide support for all of the agents. "We are not a big brokerage and do not plan on becoming one. We develop within to reach high levels of success... It really brings together a sense of family within our company," Anthony states with confidence.

One of the joys Anthony has for real estate revolves around his role in representing his clients.

"Negotiations are one of my favorite parts of this business," he says. "I enjoy working hard for my clients and collaborating with other agents to reach the final goal."

FULFILLING LIFE

Away from work, Anthony and Cindy look forward to the time they get to spend with their

daughters — 9-year-old Ally and 7-year-old Malia.

In his free time, Anthony serves as a coach for his daughter's competitive soccer team. It's definitely been a rewarding journey. In fact, the team finished second in their competitive division at the 2019 State Cup.

Travel is also a favorite family pastime for Anthony, Cindy, Ally and Malia. Favorite destinations include San Diego, Tahoe, and Hawaii. Anthony is also a dedicated sports fan — especially when it comes to the 49ers.

Giving back is central to their lives. They support Strokes for Hope, which is part of Whitney Ranch Charitable Foundation, that raises money for research and helping local families. They also support Sell a Home, Save a Child with a portion of each commission.

LEADING THE WAY

In addition, Anthony gives back to the industry he loves, serving as a coach for REALTORS® around the country.

"One thing I like to emphasize with people I work with is the fact that, with this business, you need to be all in ... treating it as a true job and career ... that your early years of work and success are only going to snowball if you keep at it."

Truly, Anthony Alfano leads by example, helping others reach their potential by following through on the small things. After all, the deals are in the details.



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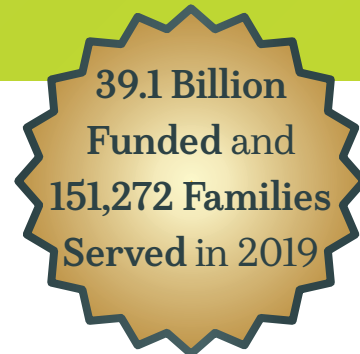


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▶▶ star on the rise

Kyle Renke

Keller Williams – The David Greene Team



Kyle, along with his wife of 15 years, Katie, and their two children. Photographed by Aly Bazan

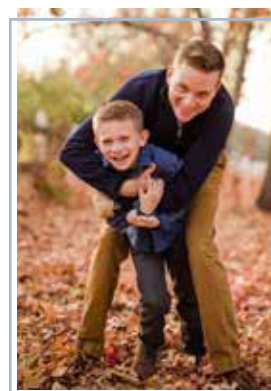
Meet Kyle Renke of Keller Williams, The David Greene Team. Before becoming a REALTOR®, he worked as a medical speech-language pathologist specializing in neurological rehabilitation. He made the career leap to licensed real estate agent less than two years ago, and even through the additional challenges of COVID this past year, has earned his place in the Top 500. His story is an inspirational example of making a mid-life career change and finding success through hard work and the right attitude.

What are you most passionate about right now in your business?
Right now in my business, I'm most passionate about a few areas. These include: the ability to meet more people on a regular basis, expanding my horizons and influence, the ability to continue to strive to reach my own potential, as well as helping others who are new in the business to fulfill and reach their own potential.

What has been the most rewarding aspect of your business?
The most rewarding aspect of my business has been the opportunity to serve clients and help them meet their goals, as well as the freedom that comes with owning your own business and being able to choose the direction and vision for where that business is headed.

What has been your biggest challenge as a REALTOR®? In entering the industry?
When you first enter real estate, there's a huge learning curve, and, unfortunately, there is also a huge deficit of quality teaching and training for newer agents. Learning the intricacies of real estate can be challenging, and I'm grateful for the mentorship I received from my mentor, David Greene.

How do you define success?
I'm a huge fan of John Maxwell's definition of success, and I try to apply this to my life and business every day. Maxwell's definition of success is knowing your purpose in life, growing to reach your maximum potential, and sowing seeds that benefit others. If I can focus on these three things every day, it's nearly impossible to not be successful.



To what would you attribute your rapid success in the industry?
There are several factors that I'd attribute to my rapid success including: being coachable and always striving to learn. I surrounded myself around other top-producing agents to model after their systems, personalities, and daily habits. Also, the support that I received from my family and friends is a huge reason for my success today.


When I began full-time real estate, I tried to focus more on the process, rather than the outcome. When COVID hit, there were plenty of distractions, but I tried to focus more on the things that I could control and the ability to serve my clients. Doing so allowed me to contribute way more than I thought I could.

What sets you apart?
I think one of the things that sets me apart is the fact that I am both simultaneously a "nice" or "kind" person, but at the same time I am fiercely competitive and will do what it takes to fight on behalf of my clients. I feel that this is a unique combination of traits that is not very common.

What advice or recommendations would you give to agents just starting out?
My biggest recommendation for newer agents would be to surround yourself around other seasoned real estate agents who have done well in this career. Seek out mentorship, find ways to serve them and help them grow their business, and, in return, you'll get a first-class education in what it takes to be successful in this industry.





The Renke family, photographed by Jessie Hall



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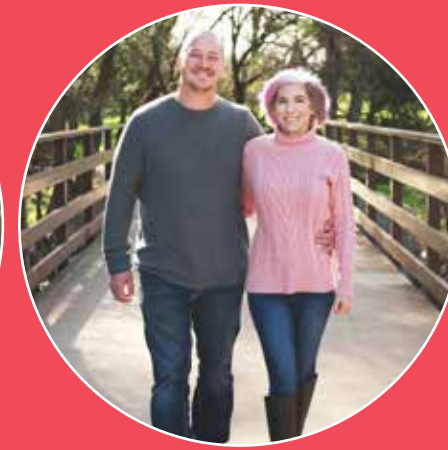
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Jacob and Michelle Giorgi: House to Home Moving



More than Movers — Family

House to Home Moving is a local, family business owned by husband-and-wife team, Jacob and Michelle Giorgi. Jacob and Michelle started the company together during the housing crisis in 2010 with only \$250 in the bank. Through actual blood, sweat, tears, and a “giving first” mentality, they built House to Home Moving to be one of the best moving companies around.

First off, there is nothing that Jacob, Michelle and the House to Home Moving team can't or won't do. A full-service moving company and one-stop shop for any transition, they provide both local and long-distance moving, downsizing, organizing, packing, unpacking, move management, virtual tours, real estate assistance, and much more.

While 10% of their moves are long-distance moves, and often out of state, they are a direct-shipment company, meaning they don't pass their loads off to other companies, and they don't share loads. Once the load is packed, it does not make unnecessary stops until it reaches the destination.

“We care about what we do,” says Jacob. “We care about our reputation, our customer service, and our employees. We enjoy seeing happy customers look at their new home that we just moved them into,

unpacked, everything set up, and ready to be lived in when we leave. We take an industry known to be less than great, and make it an industry that holds the bar for other companies like ours.”

Because of the care that they infuse into the very nature of the services they offer, House to Home Moving specializes in helping seniors. That's when they can really shine, to help a couple downsize their home, organize it, and carefully pack all of their things, to then haul, unpack and arrange everything the way they want and create a brand new ready-to-live-in home. Of course, they offer the same kind of service to every move, whether young, old, residential, or commercial.

“To put it simply, our clients don't have to do anything if they don't want to. We can handle everything,” Jacob emphasizes. “We pride ourselves in being the company that really takes care of you.”

House to Home Moving also provides free in-home, written estimates and virtual estimates that give their customers the price in writing prior to the move date. So everything is transparent, up-front, and there are no surprises.



▶ partner spotlight

By Chris Menezes
Photos by Rachel Lesiw, Indulge Beauty Studio





We're not just movers, we're a family.

It's the strong work ethic and family values imbued into the company by Jacob and Michelle that really sets House to Home Moving apart. Jacob and Michelle grew up in Sacramento and were both from low-income families. They met when Jacob was 19 and Michelle was 18. They've been married 22 years now and have a 14-year-old daughter, Angelina.

Jacob started in the moving industry at 21 years old, when he got a job for a company called Musclemen Moving. It was just him and the owner at the time, and the owner wanted to build the company. So, Jacob helped, and they did well. Then, the market crashed, and the owner had to cut back, letting Jacob go.

Jacob moved on and started doing sales through a payroll company, where he learned marketing and got to know new business owners every day. The more business owners he met and talked to, the more Jacob realized he was just as



capable, if not more so, to start his own business as well.

After talking with Michelle, they decided to venture into business together. They had friends who

helped get them started and set up, and they hit the ground running. With the philosophy to give and never ask for anything in return, they dove into community involvement, worked with the Chamber of Commerce, and got



We are the best moving company for your dollar, a step above the rest, and we want to prove it by earning your business so we can have your referrals in the future ...

We are experienced, customer-driven, and depend on referrals from satisfied customers. We are not the other guys. We take pride in our reputation, and care about our team and customers.

involved in every cause, and fundraising/community event they could.

“The name of the game is giving,” Jacob says. “You never ask for anything; you just do everything for people, and they will remember you and use you in the future if they need it.”

As they grew, Jacob and Michelle began building their team with people they could trust and bring into their family. Jacob handles the core of House to Home Moving, while Michelle “handles everything else,” as the REALTOR®, licensed senior move manager, virtual tour creator and Jacob’s “right hand” when he is away.

“It’s nice to be business partners with the love of my life. Growing this company has been a great experience,” says Jacob.

The House to Home Moving team also consists of: Latiana C., their office manager, who answers the phone and schedules estimates and jobs; Ray P., their outside sales rep and estimator, the person you’ll meet on an in-home estimate; Jose R., their warehouse manager and that can handle most everything, being experienced in nearly every position in the company; and Rynante J., their marketing director that makes sure their phones ring, and handles marketing, design, and more.

“Between all of us, we handle everything extremely efficiently,” says Jacob. “Honestly, I love being at work. I love having a relationship

with my employees and consider everyone who works with me family. I feel it’s important to build strong trust and have a good working friendship with everyone I work with. My success is defined by the people around me, our happiness, and ability to always be better.”

Outside of being at work, Jacob also enjoys playing the guitar, investing in stocks, hiking, building their classic Bronco, traveling with Michelle when they can, and spending time with family as much as possible. A Rotarian and philanthropist, Jacob loves being a part of local charities, and was even an Honorary Mayor of Fair Oaks for 2019/2020, where he was able to give time, help raise money, and provide needed items for nonprofit organizations that help local families.

“We are the best moving company for your dollar, a step above the rest, and we want to prove it by earning your business so we can have your referrals in the future,” Jacob says. “We are experienced, customer-driven, and depend on referrals from satisfied customers. We are not the other guys. We take pride in our reputation, and care about our team and customers.”

For more information, or to get Jacob, Michelle, and the House to Home Moving team on your next move:
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Kiana RODRIGUES

Olani Properties



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celebrating leaders

Featured photo by Stephanie Dandini Photography



A Legacy of Helping Others

After five years in the industry, Kiana Rodrigues set out to start a real estate brokerage structured to better serve clients and areas of real estate marketing that she felt were underserved. She never dreamed that she would in turn help women like herself.

Over time, however, Kiana felt drawn to empowering women in real estate who lacked mentorship, who were sole-income providers, or who perhaps had an ill child at home, and needed support to run a successful business. Kiana found that through coaching and mentorship, women in her brokerage would grow, flourish and succeed in many ways, even when facing challenges.

Kiana knows these challenges all too well. Both of her children, Dylann (14) and Kai (9), were born with tuberous sclerosis, a genetic disorder characterized by the growth of tumors in many parts of the body. These tumors can occur in the skin, brain, kidneys, and other organs, which can cause other delays or health problems. Dylann and Kai were both born with several tumors in the brain and heart, which caused complications and severe epilepsy.

When Dylann was born, Kiana was working for a state-funded program as a supervisor, assisting low-income families. She was supervising 60 case-workers, helping thousands of families get on their feet by facilitating childcare options, job-placement opportunities, etc. After he was born, she found herself having to continually ask her boss to take time off for doctor appointments and surgeries.

“I got tired of asking permission to be there for my son,” Kiana explains. “No mother should have to ask permission to care for an ill child.”

Kiana needed to find another career with flexibility and the ability to make an income to support her family and growing medical bills, but she was scared. It was one of the worst markets to start real estate in. Yet, she knew she had to make it work.

Her father, who has been a real estate agent since 1981, was starting to do short sales at the time, due to the market crash, and said, “Why don’t you come and help me with short-sale negotiations?” So, Kiana left a salaried career with full benefits, and ventured into real estate.

Kiana actually comes from a long line of real estate agents, dating back four generations on her father’s side. She grew up in the business. She remembers being in the car on Sundays, driving around with her dad as he set up open-house signs, and stopping by the Kodak store to print up pictures of houses, which they then had to glue to flyers for open houses.

“I grew up in a real estate office,” she says. “I used to sit under the Bay Area’s top producers’ desks and color. From the view point of a child, my dad worked all the time, and I never felt called to that.”

Kiana originally wanted to go to school to be a doctor. She was president of an all-female medical group at UC Davis, where she went on to earn her bachelor’s degree in Human Development. But after working for the county and marrying her husband, Danniell, she abandoned the idea of being a doctor and traded the doctor lifestyle in for being a mother.

Two years into starting her real estate career, Kiana and Danniell had their second son, Kai, who had significant medical issues when he was born. They decided to move to the East Bay to be closer



to family, as they were going to require additional help. Kiana joined a brokerage in the East Bay and started over again in a new market.

Over the course of working for the brokerage, she began to notice a consistent theme with real estate brokerages she had worked for: “You could have 100 agents in a brokerage, and each client could have a completely different experience, depending on the agent. There was not one consistent experience that any single brokerage was offering,” Kiana explains.

She found the solution one day while having coffee with a friend. It was framed as a question: “What if you took what you did for your clients and built it into a business?” There it was.

After assisting a commercial broker with residential transactions in Roseville and Granite Bay, Kiana fell in love with the area. She put her house on the market, moved her husband in with her family in the East Bay and stayed in a hotel during the week for five months while she built out the business. After the business had started to grow, Kiana moved her family to Roseville and started all over again.

Kiana formed Olani Properties in 2014 to be a full-service boutique brand that offers their buyers, sellers, and agents the same services across the board — professional staging, photography, high-end tech tools, marketing and extensive buyer consultation — all done in house. Her business and team grew, helping hundreds of sellers and buyers with hands-on strategies for buying and selling.

In her first year, Kiana was already in the top 15%, despite starting over for a third time in her career. In 2019, she moved Olani Properties under Side, a tech-forward brokerage out of San Francisco that partners with top-producing agents to create boutique brands. It was the perfect marriage of her concierge services and technology for her team and her clients.

“That is where the tech industry cannot compete,” Kiana explains. “Buyers and sellers have so much information at their fingertips but are still lacking personalized services to help them sell or purchase their largest investment. All of our agents on the team get the same package, services, same everything. If you hire one of our agents, you hire our whole team and therefore get the same services each and every time.”

Kiana structured her company in this way to not only ensure a consistent client experience, but to provide her agents with the tools and support they need to run a successful business, and still be able to balance their personal lives. Agents could quickly scale their business to do 24 transactions in their first



year and better support their families, something that Kiana knew all too well. In 2017, her husband had to quit his job to stay home to better care for their kids’ increasing medical needs again, placing Kiana in a position to support the family financially on her own.

Yet, it’s not all work all the time for Kiana. She loves camping with her family in their RV, spending time with her boys, doing home-improvement projects, and spending time with her five dogs and three rabbits.

Her true passion, however, is mentoring agents, as evidenced by the fact that she was a real estate coach with Tom Ferry International. Her time there fostered a goal to create a similar kind of coaching and mentorship within her own brokerage.

“I want to grow and build, but also teach people how to enjoy their families and retire from the business one day. I don’t ever see myself not working though. My grandfather worked in real estate until he was 92,” Kiana says.

As Kiana continues in her mission, she will no doubt make a huge impact in the lives of many, and like her father, grandfather, and great-grandfather before her, will leave a longstanding family legacy of helping others through real estate.



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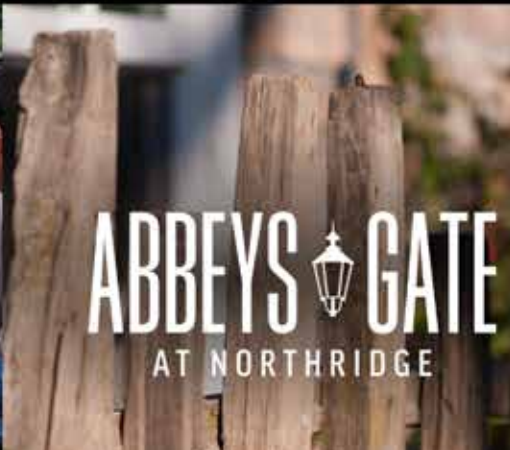


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SUNEET AGARWAL



cover story

By Dave Danielson

Photos and cover photo by XSIGHT Creative Solutions

BEST SAC HOMES GROUP AND BIG BLOCK REALTY NORTH

MOTIVATED MINDSET

Every achievement in life is the direct result of action. But what is the spark that puts those wheels of progress into motion?

The answer is drive ... purpose.

As CEO of the Best Sac Homes Group and Big Block Realty North, Suneet Agarwal is one who definitely makes things happen. And at the heart of it all is his motivated mindset.

GAINING GROUND

That passion for growth has always been part of who Suneet is.

“When I got out of college, I worked in the mortgage business,” Suneet remembers. “I learned as much as I could and was able to experience success.”

In fact, Suneet ascended to become the top salesperson in the office, eventually running a branch of the company.

Switching Gears

In 2008, Suneet left the mortgage business, took on other ventures and continued to grow. In 2014, he earned his real estate license.

Once again, Suneet dove in with his relentless push to excel.

“I started as a salesperson, and I was really driven. I was starting a family at the time,” he recalls. “I had been successful in every industry I had been in. I hustled and worked my tail off. I became a student of the entire game and consumed content and did everything nonstop.”

That kind of effort produced results.

...



“It really opened up a lot of doors. I took every opportunity I could to talk with people and progress,” he says.

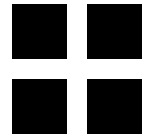
BUILDING FORWARD

Within five years of becoming a REALTOR®, Suneet opened up his own brokerage. The learning continued.

“All the way along, I’ve had successful REALTORS® take me under their wing,” he says. “That’s been my approach. I always have wanted to elevate the room I put myself in ... to be the one who is learning from the others there ... to gain from their experiences. It means a lot to me to continually elevate my skillset and my mindset.”

SIGNS OF SUCCESS

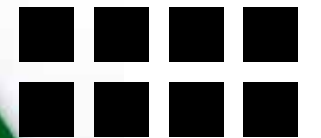
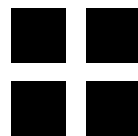
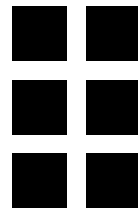
Today, the Best Sac Homes Group team stands at 45 agents, while the Big Block Realty North brokerage has around 100 agents, along with 12 professional staff members in the U.S. and nine team members overseas.



I ALWAYS HAVE WANTED TO ELEVATE THE ROOM I PUT MYSELF IN ... TO BE THE ONE WHO IS LEARNING FROM THE OTHERS THERE ...



TO GAIN FROM THEIR EXPERIENCES. IT MEANS A LOT TO ME TO CONTINUALLY ELEVATE MY SKILLSET AND MY MINDSET.



...

Suneet's forward push sets a powerful example. In fact, the Best Sac Homes Group accounted for an astounding total of 632 deals in 2020.

Beyond the numbers, Suneet has a passion for the business opportunities that real estate creates.

"It's about helping buyers and sellers change their lives and getting that satisfaction. I like being able to help change an agent's life," Suneet says.

"When they say they made a big purchase, pay off debts or buy a home, by doing something I told them, that's a big deal. I think a lot of agents get satisfaction out of helping people change their lives. I get a massive, rewarding feeling by doing that with our agents ... creating a full environment of growth and seeing people get in there and want to be better through a collaborative environment."

Away from work, music plays a big part in Suneet's world. One of his favorite pastimes is playing the guitar

and challenging himself by trying to perfect intricate guitar solos.

ZEST FOR LIFE

As Suneet reflects on his real estate adventure so far, he approaches it with the same zest he carries for all of his passions in life.

"Mindset is something that is very big for me," Suneet emphasizes with a spark.

"You have to have the right mindset. I was at a real estate conference and was listening to a speaker who said, 'Whatever I did, you can do, too.' That really struck a chord with me. I believe that everybody out there, with the talents we have at our disposal, can accomplish anything."

Suneet Agarwal demonstrates the possibilities that are within reach ... and he helps others take their own steps forward. That's the true meaning of making a difference with a motivated mindset.



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