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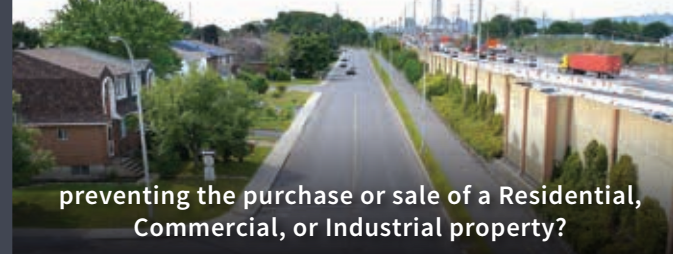
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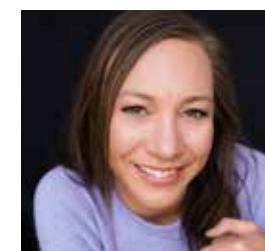
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▶▶ star on the rise

Photos by Anita Barcsa
Written by Dave Danielson

ANNIE CHENG

ACHIEVER IN ACTION

When you meet Annie Cheng, one of her strongest attributes comes immediately to the forefront; she is a true achiever in action.

Learning, Growing and Contributing

Annie's story began when she came to America at a young age.

"I was born in China, and emigrated to Hawaii when I was 5 years old," Annie recalls. "As I got older, I went to school in California, and now I've spent basically half my life living here in the state."

As she came of age, Annie considered her options.

"My parents always encouraged me to look at a career as a doctor, a lawyer, or in business," she says.

She finished her collegiate career. And, for Annie, the time couldn't come soon enough.

As Annie remembers, "What I learned at that time was I'm more of a doer. I love being on the go. I wasn't about staring at books all day. It's not the way I prefer learning. It's more of learning through experience for me."

Creating Positive Change

Upon graduating from college, Annie began her career in accounting and

finance. After a time working in corporate America, she transferred to the Bay Area and was ready for a change.

"I thought of it as a time when I could look at new opportunities ... that I might as well take a risk and try a new career, something I've always been wanting to do," Annie says. "I think when you're younger, you just feel less comfortable with yourself in terms of what you think you're capable of. As time goes by, I realized with my professional background that real estate was something I could do."

As she made the change from corporate pay predictability to real estate, Annie's parents wondered about her choice.

"Compared to my parents, I'm sort of a risk-taker. I do things that they think are considered to be dangerous. I'm also the only child, so, in some ways, my parents probably felt more protective with me," Annie explains. "So, were they a little worried for me? Yeah. But then they realized that I wasn't happy in my old job. And one of the reasons, or my 'why' for real estate, is about them and making more time to spend with them."

With her career in corporate America, Annie, who lives in Oakland, was only able to see her parents, who still live in Hawaii, once a year.

"Now, I get to see my parents four times a year," she says. "I love having the flexibility I do with my career in real estate. Also, eventually, I want to be a great mom, and I want to have that time. And I want to be able to give that time to my future kids, because family means so much to me."

Experience at Work

When Annie first earned her license and entered the business, she was still in her 20s.

"I feel that was the hardest part when I first got into the industry. I thought, 'Where am I going to find my clients? Who's going to trust me?' In some ways, I felt like I was really young, and I wondered about my experience. But then I realized something. People get into real estate at all ages. There are people who get into the business in their 50s, and clients probably trust that person more, because the perception may be that they have more experience. But I realized I have

...

•••

experience too ... it's just more on a professional side."

Some of those qualities Annie picked up during her prior career have been a perfect match for her work today.

As Annie says, "There are things I learned in accounting and finance that have helped a lot, including accountability, multitasking, project management, and constant client communication with multiple clients."

Relationships and Results

As she works with clients, Annie goes all-in on their behalf.

"Going through the process, they may be going through a lot. They may be getting married, having kids, or getting divorced. I just want to make it a little bit easier for them. This is going to be a really stressful process for a lot of people, and my role is to make it as smooth as possible. I want them to enjoy the experience," Annie emphasizes. "I like to build relationships with my clients. In many cases, we become friends. I really like working with their best interest in mind."

Her best intentions result in client appreciation, referrals, and ongoing success.

"For me, success has been wanting to make more doing this than I did in my old career, which I am," she says. "Success is making at least a little bit more, and then also getting to do the other things I want, like being able to spend more time with my family. Success isn't just how much I can make, but more so how happy I am with my life as a whole. I feel like I am at a good place."



At Home in Oakland

While she enjoys the entire Bay Area, another big part of Annie's success story is her love of living in Oakland.

"I've been in my neighborhood for about three years. When I take a walk, it's common to say hello to people you pass," Annie smiles. "Sometimes, you feel like you have a connection with a certain place. And I feel that way about Oakland. I am really proud to live in Oakland. There are things that come up like a new restaurant or a new development. All of that excites me, and I hope that it opens people up to exploring more of my community."

The Feeling of Being on the Right Path

One key attribute that Annie continually puts to work in her real estate career each day is her strong passion for the difference she makes.

"With my old job, I never really felt a connection. I didn't feel that sense of meaning when a project was completed. But with what I do in real estate, when I meet a client, it's sort of like a dating relationship," she points out. "When you first meet, it's kind of like we're dating and learning about each other. And then when I finally get

them their dream house, it's like I'm helping them start a new story or a new chapter in their life. You can't do that without putting in the effort and building that relationship."

Annie Cheng's promising career clearly has many bright days and impressive milestones ahead. As she

considers her future, she also thinks about the feeling she gets as a real estate agent.

"Sometimes, people say you'll know if you're really meant to do what you're doing because success will come to you. You can feel it. That's the way it's been for me."



BB I like to build **RELATIONSHIPS** with my clients. In many cases, **WE BECOME FRIENDS.** I really like working with their best interest in mind.

stories of resilience

By Zach Cohen



SHANNON ROSE

In 2008, Shannon Rose was in her fourth year as a real estate agent. Interestingly enough, 2008 represented a turning point in her business. Up until that point, 2008 was her best year; she sold twelve homes for \$10 million.

“Of these twelve sales, five were short sales, two were REO listings, and four of them were two separate clients buying and selling in the same market,” Shannon remembers.

Shannon recalls being challenged by the learning curve. In the midst of a recession, she was thrust into learning what to leverage and what to hold tightly to.

“However, it was these same things that assisted in my future growth and success,” Shannon says.

2008 was also the last year that Shannon closed under 30 transactions

“[I learned that] there is always someone out there that allows you to feel grateful for what you used to think wasn’t so great. In other words, don’t sweat the small stuff.”

During this time, Shannon successfully implemented the 80/20 rule into her life: 80% of the results come from 20% of the effort.

“[And I learned] how to pivot and investigate when I didn’t know what to do,” she adds.

In the current crisis, Shannon continues to apply the lessons learned in 2008.

“This pivot during SIP/COVID-19 has been easier as I learned the above lessons.”

AL AYUBI

“Oh, man. 2008 was a challenging year,” Al Ayubi begins.



“Nothing was happening. There was no liquidity. Buyers wanted to get a good deal, but the market had collapsed. Sellers were used to big dollar amounts and didn’t want to sell. It was a challenge. You had to be able to improvise to be able to stay in the business.”

After transitioning from the mortgage business just a year earlier, Al was just beginning his real estate career when the bottom dropped out of the market. And while it was tough, he was also well prepared, personally.

“Because of my background in financial services, I was able to forecast what I needed to do. It was challenging but expected,” Al says.

Although his income dropped to a staggering 5% of what it was the year before, Al had a plan in place.

“When I was in mortgage banking, I saw the pipelines drying up. I knew that this was not going to end well.”

Al got into real estate sales knowing that the market was at a pivot point. He knew that the recession would cause many agents to get out of the business and that if he used his time and energy wisely, he could set himself up for years of success.

“I knew that once the mess cleared up, there would be an opportunity for me to excel in the business...I felt if I stayed and perfected my game, I would excel.”

Al built his real estate business by setting proper expectations and making decisions based on long term results. He became a calming force in a chaotic market environment.

“People, all they need is someone that can calmly explain what is going on. Since I was in a financial services background, I was able to explain the new reality.”

In today’s COVID-induced climate, Al has employed the same techniques. He’s prepared himself for the worst, financially, and remained calm.

Today, it’s the same story. Just as in 2008, I have prepared myself. Even if my income goes down to 5% of what it is today, I am prepared for it. I also try to educate my clients to get them prepared.”



LYNN WILSON ROBERTS

In 2007, Lynn Wilson Roberts was working in commercial real estate.

“The recession started sooner in commercial real estate,” she reminds us.

When things turned south, Lynn realized that she was “way

over-leveraged” after several 1031 exchanges. “I was required to buy at or over the sales price of my new investments,” Lynn recalls. “There were big penalties for not doing this. Things were spiraling downward, and I feared I would lose my house if I did not start making money.”

Lynn sold a shopping center she owned to raise funds. She feared the possibility of losing her home and was left wondering what she could do to make a living.

“Though I had been unlicensed before, I decided to get my real estate license in late 2007 and move forward in that new identity,” Lynn says. “I had no choice but to be successful.”

The first few years brought major challenges. A market in recession, a new career direction, and a young family at home was a lot to manage.

“Though the first couple of years were challenging, after that, with my fear and strong work ethic, I was successful,” Lynn smiles. “I had no choice but to succeed.”

During the recession, Lynn remembers agents complaining bitterly about how hard the business had become. “I took that as my personal advantage and, by working really hard, rejected the notion I would not be successful,” she says.

Through it all, Lynn learned the value of resilience. She has come to love a good challenge.

“And I love to pivot while others are standing still,” she says. “I have hired a new assistant, just days before shelter-in-place...I am looking forward to the challenges. We just need to be entrepreneurs. Easy!”

“[Resilience is] embracing change. Being excited about new challenges and new learning venues. Knowing that success is all about attitude, and my attitude is strong. Knowing I need to support the entire community that I work with, so we are all successful. No one can do real estate alone. We all need each other to prosper and bloom.”

LYNN NORTH

“Failure does not define me. It creates an opportunity to learn something new.”



In 2008, Lynn North was only four years into her real estate career. After over three decades with Pacific Bell and SBC, Lynn dove into real estate with the vision to create a personal brand that was rooted in helping others.

And then, the Great Recession hit. Fears came to the surface. Uncertainty reigned.

“I was just starting to gain momentum as a real estate agent when it came to a screeching halt during the recession,” Lynn recalls.

Lynn experienced financial fears and major concerns of not succeeding. Yet, she maintained perspective, a positive attitude, and emotional strength. With a flexible outlook on life, she was able to adapt to the times. Lynn became a master at shifting her internal storyline and energy.

“When I was down and needed a change in perspective, I would go to the movies to see an inspiring one that would lift my spirits,” she remembers.

During this time, Lynn also did a lot of introspection. She came to recognize how precious life is. She became more focused on the things that truly mattered.

“Gratitude and faith are the keys to a positive perspective through the most challenging times,” Lynn says. “God, family, work, and relationships with clients became priorities. I discovered the purpose of my life’s work was making a difference and helping others.”

Discovering her life’s purpose helped Lynn find the motivation to persevere in real estate. Over ten years later, she continues to live by the lessons learned in 2008.

“I keep a balance and cherish my time,” Lynn says.

“[Resilience is the] opportunity to focus on your purpose and life’s work and find the value of working for it through all difficulties.”



LEE GINSBURG

“Life was very depressing for all – from the very wealthy to the blue-collar service people,” Lee Ginsburg remembers.

In 2008, Lee was only three years into his real estate career. As a newer agent on the Peninsula, he was fighting for stability in the business as the recession hit.

“Short sales and foreclosures became the game,” Lee remembers. If you had connections with the bank, you were king representing them in selling the foreclosed property. Without the connections, you were on the streets looking for more Warren Buffetts. As [Warren Buffett] said, he likes to buy when blood is running in the street. I had one client that bought several properties during these times and now is extremely comfortable.”

Lee watched companies from local stores to institutional banks shut down. He remembers the prevalent fear of the unknown. “We could

not forecast the end of it,” he says. “Stocks, bonds, real estate, and all major asset classes throughout the country took a hit.”

Real estate was, as Lee describes it, the wild, wild west. Deception, confusion, and turmoil wreaked havoc on the markets. Simultaneously, Lee faced his own personal set of challenges. His son reopened the retail store that Lee had owned and operated for 25 years, and Lee was heading back to the east coast monthly to help his mother, who was diagnosed with Alzheimer’s.

“My income was the lowest it ever was in the previous 30 years. I was devastated. I felt obligated to help my son and mom and my family, but I was trying to keep my head above the water.”

Lee admits that he fell into a depression, but he managed to maintain his schedule and find his way back to success.

“About nine months later, with the support of my wife, medication, and an improving economy, I came back to the positive person I try to be,” Lee explains.

So what did he learn through this trying time?

“To be more cautious. To be more aware,” he says. “[Resilience is] to keep family/personal life as close to normal as possible and work through tough times.”

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CHRISTINA “KOKO” Kokogiannakis FORGING HER OWN PATH TO SUCCESS

“Change your mindset, change the world.”

Rare is the real estate agent that earns themselves a nickname. But with a fiery attitude, a go-getter nature, and a hard-to-pronounce surname, Christina Kokogiannakis has come to be known as Koko in the real estate world.

In only three short years in the business, Koko has risen the ranks and began to build a top-flight real estate business. She does real estate her own, unconventional way, forgoing straight-lined

planning strategies in favor of a “messy desk solution,” sticking to what works for her personality, knowing that in finding what works for her, personally, she is best equipped for success.

Real Estate Beginnings

Born and raised in the Bay Area, Koko was exposed to entrepreneurship and real estate early on. Her father was a business owner, and before she can

even remember, Koko had a unique interest in homes.

“I always wanted to get into real estate as a child. It’s funny, your kids want to go play with the other kids, but I wanted to go see what the house looked like and see what it was like compared to my house,” Koko recalls with a laugh. “I’ve had a passion [for real estate] for a long time.”

For better or worse, Koko’s passion for houses was lost as she approached college. She got her undergraduate degree in international business with an emphasis in finance from San Francisco State, and then a master’s degree in taxation. She was recruited heavily and moved into the industry with Ernst & Young.

“As a child, my parents told me to get a real job. ‘Get a job you can make money at. Don’t be silly,’” Koko reflects.

After years in taxation, Koko moved into sales. Unsurprisingly, she

discovered that she much preferred her work in sales. Years later, tragedy struck.

The Heart of a Mother

Tragically, Koko lost her third child, Michael Angelo, during a pregnancy in 2014.

“I was seven months pregnant, and they don’t know what happened. I went in to do a regular check, and he was deceased. He was so big, so far along that I have to deliver him,” Koko explains. “That was hard. We didn’t know what happened. There were no other problems.”

This unfortunate event caused her to reconsider everything in life. One such thing was her career path.

“After losing my third child, I didn’t want to go back into sales. It was too stressful, and I wasn’t enjoying it anymore. That was the turning point in my life.”

Koko revisited her deepest dreams. When her husband suggested she go into real estate, she responded with a big “yes!” “I was super excited,” she says.

Failing Forward

“I wanted to get a jump start on things. I would sit in classes before I even got my license, and just absorb info,” Koko explains.

With a drive to succeed and a genuine passion for real estate, Koko earned Rookie of the Year in her first year in the business, and in 2018, only her third year in the industry, she closed 19 transactions.

“I’m a go-getter. If you don’t fail, how can you succeed? If you fail forward, you’re learning every time,” Koko explains. “Take the failure and succeed with it. I have failed so many times at so many things I’ve done, but if you’re not learning from it, then what’s the point?”

Koko models the lessons that her father taught her growing up. He would always say, “Do it right, or don’t do it at all.”

“Change your mindset, change the world,” Koko continues. As she’s moved up the ranks in real estate, Koko has continued to understand the importance of mindset with respect to success.

The Messy Desk Solution

Koko has an unorthodox methodology of creating success. She admits that with four kids at home and a booming real estate business, “everything in my life is chaotic.”

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“But there are two types of people. You have the one where you stack everything in a pile, and your desk is clean. The other people, your desk is crazy, but you know exactly where everything is on that desk. I’m that crazy desk lady.”

“It’s how I see things,” Koko continues. “I see things in the randomness.”

Koko sees her strategy as a positive force for two main reasons. The first is that it’s simply her nature. By working with her strengths, she has the most unobstructed path to success. Secondly, her “messy desk” approach allows her to be able to pivot and change directions at the drop of a hat. In real estate, that means she’s not afraid to run out to see a house on short notice or write a contract up while on vacation.

Learning Balance

While writing up offers on vacation comes with its own set of advantages, like happy clients and more transactions, it also comes with a downside. Koko is still learning how to balance her work life, family life, and downtime.

“Even on vacation, which I’m trying to change, I work like crazy. There’s not one vacation I’ve taken that I have not written three or four offers. I have incredible energy and excitement to work for my clients.”

Even after having her most recent child, Koko went straight back to work. The weekend after giving birth, she wrote an offer. Two weeks later, she went on a listing appointment. As for so many real estate agents, Koko is working to find her balance between being a wife, a mother, and a successful business owner.

“Do I have time management skills? Absolutely not. However, I always get everything done,” she laughs. “But, I have been working hard on creating my boundaries.”

Looking ahead, Koko aspires to continue to fail forward, and to continue to create healthy boundaries around her work/life balance. She is launching a new line to her business called Coaching with Koko. It was borne out of a demand from friends who own their own business. “It will be an affordable way to get business and mindset coaching from me,” Koko explains.

She’s also working on a book about being both a mother and an entrepreneur.

“I want to tell the story of me, my kids, and my life,” Koko says. “And give tips like failing forward, finding the path in the craziness. Giving people empowerment to be successful when they have a family.”

Her methodology may be unorthodox, but Koko has proven that by forging her own unique path, she’s able to continue to find her way to success.

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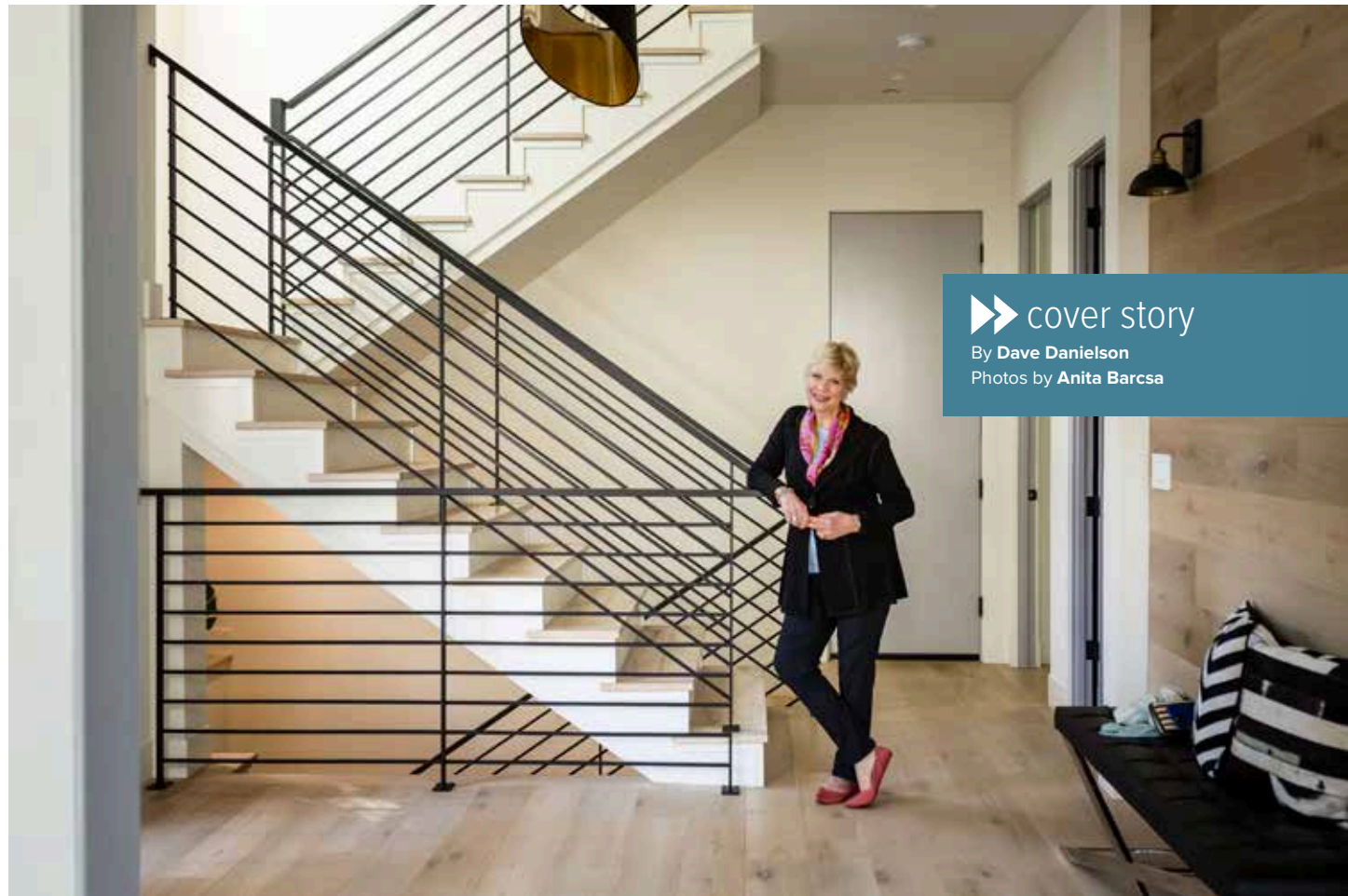
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ELYSE BARCA



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cover story

By Dave Danielson
Photos by Anita Barcsa

IN A MEETING ROOM SEVERAL YEARS AGO, ELYSE BARCA SETTLED IN WITH THE REST OF THE ATTENDEES FOR A REAL ESTATE TRAINING SESSION. LIKE ALL TRAINING SESSIONS, THE THINGS SHE WOULD LEARN WOULD SERVE THEIR PART IN HELPING HER TO BECOME AN EVEN BETTER VERSION OF HERSELF. BUT ON THIS PARTICULAR DAY, THE FACILITATOR ASKED PARTICIPANTS WHO THEY WERE, RIGHT THEN AT THAT MOMENT. AND HE ASKED PEOPLE TO GIVE A BRIEF, ELEVATOR PITCH TO DESCRIBE THEMSELVES. THERE WAS A PRIZE, TOO: THE BEST ANSWER WOULD WIN A ONE-HUNDRED-DOLLAR BILL.

Elyse waited for an answer from one of her colleagues.

“I wasn’t going to say anything at first,” she smiles. “I raised my hand and said, ‘I’m a firefighter. I put out fires. I’m in real estate, and we anticipate problems and try to take care of issues and put them out before they become a big fire.’”

She earned applause from those in the room that day — along with the \$100. She also concisely expressed her approach to service and excellence that has defined her career.

A RESOURCE FOR OTHERS

Born in San Francisco and raised in Marin County, Elyse took part in many of the normal childhood groups and activities. One of them seemed to show the promise of a career to come.

“I was in Camp Fire Girls and when I was 10 years old. I sold more mints than any other girl in Marin County,” she laughs warmly with the memory. “I didn’t realize at the time that I had a future in sales and marketing.”

In time, Elyse found her first professional love in the ranks of education.

“I coordinated the gifted program for the Menlo City School District. After a time, the program was canceled for budgetary reasons,” she recalls.

So Elyse, a tenured teacher, looked at her next steps.

“I had choices. I didn’t need to work and we had young children,” Elyse remembers. “I thought about possibly going to law school since that had always been an interest. I could have also gone back and gotten a Ph.D. to continue with education on the administrative track.”



WHEN IT COMES TO BEING SUCCESSFUL IN REAL ESTATE, THERE ARE SOME KEY THINGS I THINK A PERSON CAN DO. BESIDES KEEN KNOWLEDGE OF THE MARKET, IT’S THE ABILITY TO LISTEN AND HAVING A SENSE OF HUMOR. THAT REALLY MAKES A DIFFERENCE IN HOW WE APPROACH THINGS, AND TO BE ABLE TO PUT THEM IN PERSPECTIVE.



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But her husband, David, had a suggestion.

“He thought that I was the perfect candidate to be in real estate,” she says. “I decided to follow his encouragement. I took a leave of absence from Menlo Park and started work for a well-regarded regional firm called Fox & Carskadon. I sold my first home the weekend after I completed my training, and I finished my first 12 months as Rookie of the Year. I never looked back, and it turned out I loved sales. I felt like a fish in water.”

find my niche and where I would fit in best. I didn’t have a business background. But my husband said, ‘I can teach you to be a business person.’ And he did,” she says. “A great mentor of mine said, We only have two things in real estate ... our time and our reputation.’ She said, ‘Guard both. Use your time wisely and guard your reputation. One little slip up can have an impact, and people have long memories.’ So I always try to do unto others. That means, whether on the



A STANDARD OF EXCELLENCE

The initial passion Elyse felt for her work hasn’t waned.

“I loved it then and now. I have gotten to meet a wide variety of people locally, and from all over the world. There are no two days that are ever the same,” Elyse explains.

Through 30 years in the business, Elyse has learned many lessons. But some of the early ones still shine brightest for her.

“I was given stellar advice when I was a brand new agent, and I was trying to

listing or buying side of the table, the agent on the other side of that table knows I’m going to be fair.”

Through time, it’s an understatement to say that Elyse has built an exemplary career. She consistently ranks among the top one percent of real estate agents nationally — in turn, earning her rankings in the Wall Street Journal among the country’s best.

Along the way, Elyse has had a tireless commitment to doing her work the right way.

“Most of my business is referral business from clients who have been pleased. I consider that a tremendous compliment. And I think my picture of success is really measured by the client and their satisfaction. The ultimate success is when someone says, “Thank you so much. You have made such a difference to our financial bottom line and to our investment portfolio.”

FAMILY FOUNDATION

Elyse takes great pride in her relationship with her husband, David, and she relishes the fact that he is now

a Regional Executive with Compass. He followed his own advice and joined the real estate world after Elyse. David also served on the NAR Board of Directors and the CAR Board of Directors. He is also a recipient of the Silicon Valley Association Board of REALTORS® REALTOR® of the Year award.

Elyse beams when talking about her children, including her son, Dane, who is a Deputy Attorney General in San Francisco, and her daughter, Whitney, who fights literal fires as a firefighter with the San Francisco Fire Department.

With a sense of fairness and eagerness to serve the real estate needs of all types of clients, Elyse brings

authentic leadership to life for those who come in contact with her. It’s the kind of joy for life and what she does that is contagious and positive — even in those moments where she is called upon to fight the fires for her clients.

“When it comes to being successful in real estate, there are some key things I think a person can do. Besides keen knowledge of the market, it’s the ability to listen and having a sense of humor. That really makes a difference in how we approach things, and to be able to put them in perspective,” she smiles. “And it’s okay to laugh!”



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Gratitude & Optimism

As we look back at 2020, we are grateful to our colleagues, clients, family, and friends for all that you do. We look forward with sincere optimism to a New Year filled with opportunities to collaborate and encourage one another in our endeavors. May you have a healthy and prosperous New Year!

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