

SACRAMENTO

REAL PRODUCERS[®]

CONNECTING. ELEVATING. INSPIRING.

MIMI NASSIF



PROFILE:
Mela Fratarcangeli

PARTNER SPOTLIGHT:
Matthew Walter -
Dynamic Cinema Productions

CELEBRATING LEADERS:
Marguerite Crespillo

SPRING EVENT:
Highlights

JUNE 2021

**ENHANCE
YOUR
BRAND**
AND CAPTURE YOUR AUDIENCE



CLOSET *Gallery* Storage Solutions

At Closet Gallery, we specialize in helping you simplify and organize your home. Every home has different needs and every homeowner has a different style. Closet Gallery collaborates with you to design the perfect solution for your lifestyle and budget. Whether it's your master closet, a kitchen pantry, your garage, a home office, we can create custom storage solutions for all your needs. Offering the highest quality materials and hardware you will find a wide range of product options that will suit your specific style. Potential home buyers often look for good storage options within homes and having custom closets can give your clients' homes a competitive advantage.



CUSTOM CLOSETS CAN:

- Offer More Storage Options
- Reduce Outside Clutter
- Make Home Organization Easier
- Create a More Functional Use of Space

YOUR TRUSTED LOCAL LENDER

Established in 1990



We Bring People Home



TOP MORTGAGE LENDER
SCOTSMAN GUIDE.. 2012-2020



LENDING HEROES
CALHFA..... 2019



TOP EMPLOYER
NMP..... 2015-2020



REBECCA ABBOTT
Business Development/
Loan Officer NMLS #1232696

916-203-9328
rebecca.abbott@apmortgage.com

ALBERT GONZALES
Recruiting Manager/
Loan Officer NMLS #692693

559-336-1027
albert.gonzales@apmortgage.com

3000 Lava Ridge Court, #220 | Roseville, CA 95661 | 916.960.1325 | www.bigvalleymortgage.com
CA DRE #01215943 | NMLS #160951850 | Licensed by the Dept of Financial Protection and Innovation under the CRMLA



\$74.95

VOTED
BEST SERVICE
BY AN INDEPENDENT
LAB!

- Fast & Easy Online Ordering
- \$10 Million E&O Insured
- If you Don't Close, You Don't Pay
- Tail Wag Guarantee!



Lisa Massey
916.549.1226
LMassey@myNHD.com

myNHD.com
800.814.2922



THE WORLD'S LEADER IN NATURAL HAZARD DISCLOSURE REPORTS

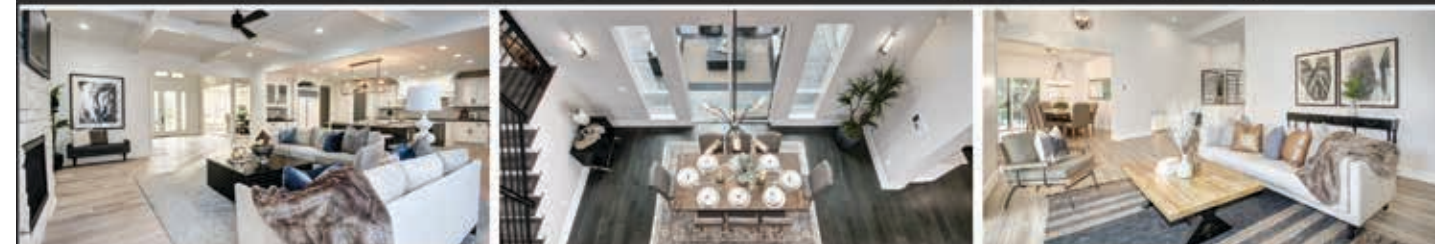
Summer in Clarksburg is something to be cherished.



@SiltWineCo | #EnjoyClarksburg | SiltWineCo.com



Sacramento's Premiere Home Staging Company



Preparing your home to **standout in the Real Estate Market**

www.premierehomestagingllc.com | 916.300.0402 (call/text)
info@premierehomestagingllc.com

Nicole Runkle Owner at Premiere Home Staging

ORDER A HOME & TERMITE INSPECTION TOGETHER
AND RECEIVE \$25 OFF

SERVICES WE OFFER:

- HOME INSPECTION
- TERMITE INSPECTIONS
- TERMITE TREATMENTS & REPAIRS
- PEST CONTROL
- SEWER CAMERA INSPECTIONS
- MOLD TESTING
- SOLAR INSPECTIONS
- POOL/SPA INSPECTIONS
- COMMERCIAL INSPECTIONS



*Your One-Stop-Shop for
Inspections and Pest
Control*



**RESIDENTIAL • COMMERCIAL • TERMITE
PEST CONTROL • SOLAR • SEWER • MOLD**

SACRAMENTO AREA - 3565 TAYLOR RD, STE D | LOOMIS, CA 95650
BAY AREA - 80 GILMAN RD, STE 2A | CAMPBELL, CA 95008

(800) 474-3540 | WWW.CALPROGROUP.COM

TITAN
PROPERTY MANAGEMENT
A HUNTER PROPERTY MANAGEMENT, INC. COMPANY

RESIDENTIAL & COMMERCIAL PROPERTY MANAGEMENT

WE LISTEN. RESEARCH AND PLAN

TITAN PROPERTY MANAGEMENT (TPM) PROVIDES COMMERCIAL AND RESIDENTIAL PROPERTIES TO OWNERS WITH HIGHEST-QUALITY PROFESSIONAL MANAGEMENT OF THEIR INVESTMENTS. TPM MAINTAINS A HIGH LEVEL OF OWNER AND TENANT SATISFACTION, RESULTING IN CONSISTENTLY HIGH LEVELS OF OCCUPANCY.

WE UNDERSTAND THAT OWNERS HAVE DIFFERENT NEEDS AND REASONS FOR SEEKING A PLACE. SACRAMENTO OR EL DORADO COUNTY PROPERTY MANAGEMENT COMPANY. OUR PHILOSOPHY IS TO YOUR INVESTMENT. WE MAKE IT WORK FOR YOU. THAT'S WHY TPM OFFERS A COMPREHENSIVE RANGE OF SERVICE OPTIONS AND CUSTOMIZED SERVICE CONTRACTS. OUR ONLY BUSINESS IS TO RELIEVE OWNERS OF THE DAY-TO-DAY DETAILS, SO YOU CAN RELAX AND ATTEND TO OTHER BUSINESS.

TITAN PROPERTY MANAGEMENT IS COMMITTED TO MAXIMIZING CASH FLOW, MINIMIZING THE VACANCY PERIODS, PROTECTING THE OWNER'S INVESTMENT AND ACHIEVING LONG-TERM RELATIONSHIPS. WE DO THIS BY MAINTAINING HIGH PROFESSIONAL STANDARDS IN OUR SERVICES TO OWNERS AND TENANTS.

TENANT SCREENING
RENT COLLECTION
ONLINE PAYMENT SERVICES
RENT PAYMENTS ALSO ACCEPTED AT 7-ELEVEN & ACE CASH ADVANCE LOCATIONS
INTERACTIVE WEBSITE FOR OWNERS & TENANTS
ACCOUNTING SERVICES (ACCOUNTING ONLY SERVICES AVAILABLE)
24 HOUR EMERGENCY SERVICE
MAINTENANCE & CONSTRUCTION MANAGEMENT
DEDICATED MAINTENANCE DIVISION - 24 HOUR MAINTENANCE SERVICES (LICENSED & INSURED)
VACANCY PREPARATION
PERFORM SCHEDULED PROPERTY INSPECTIONS
EXCELLENT CUSTOMER SERVICE
PERSONALIZED LEGAL TIPS

RYAN MILLER
CELL: (916) 241-3470
OFFICE: (916) 241-3380 EXT. 814
RMILLER@TITANPM.COM
8421 AUBURN BLVD., SUITE 170
CITRUS HEIGHTS, CA 95649

TABLE OF CONTENTS



18
Common Questions about Sacramento Real Producers



22
Profile: Mela Fratarcangeli, Mela Fratarcangeli Real Estate Group



28
Partner Spotlight: Matthew Walter, Dynamic Cinema Productions



34
Celebrating Leaders: Marguerite Crespillo, eXp Realty



40
Spring Event: Highlights



50
Cover Story: Mimi Nassif, Mimi Nassif Luxury Estates, Inc.



House to Home Moving is a full-service moving company dedicated to providing top quality direct shipment moving services at an affordable price.

I'm a top Realtor in the area and the most important thing to me is my clients trust. I have worked with House to Home Moving for 8 years and I wouldn't go anywhere else. They are super professional, always on time and you can tell they enjoy their job!

Rachel Adams | Keller Williams Realty

LOCAL & LONG DISTANCE • PACKING & UNPACKING

CALL US FOR A FREE IN-HOME OR VIRTUAL ESTIMATE **(916) 484-1144**



www.HouseToHomeMoving.com
CAL. PUC. T-190786

PROFESSIONAL • COURTEOUS • FRIENDLY • CAREFUL • DETAIL ORIENTED • TRAINED • EXPERIENCED



Order Online

THE BEST SOURCE FOR FAST AND ACCURATE ROOF INSPECTIONS

- Inspections & Estimates
- Certifications & Warranties
- Repairs & Replacements
- Residential & Commercial
- Pitched & Flat Roofs

916-222-6688

TAKE A BREATH AND RELAX. WE GOT YOU.



All of our services come with our exclusive 7-Day 100% Happiness Guarantee.

Call or Text 916-899-1783
Visit cleanerchoice.us

CARPET & UPHOLSTERY
WINDOW & SCREEN
HVAC & DRYER VENT



Let us set the stage for your listings!

Attract more buyers and get higher offers.

10% OFF AND \$100 REFERRAL BONUS
when you mention Sacramento REAL Producers

3D MODEL
included with every stage



HALLWAY STAGING

916.500.2206 • HallwayStaging.com

Check Out Our Projects on Facebook

1031 EXCHANGES
NEVER PAY CAPITAL GAIN TAXES AGAIN



Asset Preservation, Inc. is a leading 1031 exchange qualified intermediary, having completed over 200,000 exchanges.

Trusted by high-net-worth investors and committed to providing the highest levels of experience, expertise, and security of funds.



Bill Angove
VP | CA State Manager
916.632.1031
bill@apiexchange.com



ASSET PRESERVATION
INCORPORATED
An IRC §1031 Qualified Intermediary
800.282.1031 | apiexchange.com

CALL FOR A COMPLIMENTARY CONSULTATION.



Have you ever been curious
about how some businesses seem to have it all together
and become really profitable, while others don't?

Schedule your free 15-minute consult now!
financialpathconsulting.com

Cherise Sutton has been listening to her clients' needs and using her background in business and accounting as a controller to help businesses drive their profit and operate at their highest efficiency while working less.

Dream it. Work it. Live it.

We drive profitability in your business with the Profit First Method. Achieve financial goals for long lasting change. Master your money and become highly effective managing your finances.





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!

1031 EXCHANGE

Asset Preservation Inc
(916) 832-1031
apiexchange.com

ATTORNEYS

Clower Law
(916) 652-8296
ClowerLaw.com

ElGuindy, Meyer & Koegel, APC
Judith Maranski
(916) 778-3310
emklawyers.com

BLINDS/SHADES

Made in the Shade Blinds and More
Mandie VanBuren
(916) 300-4306
blindsofnorcal.com

CARPET CLEANING

Cleaner Choice Services
(916) 899-1783
cleanerchoice.us

CONSTRUCTION/REMODELING

Good Life Construction, Inc.
Dmitriy Tupikov
(916) 833-1379
goodlifeconstruction.com

CUSTOM CLOSETS

Closet Gallery
(916) 826-7016
AClosetGallery.com

DESIGNERS

Aura Design Company
(916) 412-3830
AuraDesignCompany.com

EVENT VENUE

Silt Wine Company
Alex Valburg
(714) 599-2811
siltwineco.com

FINANCIAL CONSULTING

Financial Path Consulting
(916) 612-6261
FinancialPathConsulting.com

HARD MONEY LENDER

Focus West Capital
Dan Stologrosz
(916) 947-4754
focuswestcapital.com

HOME BUILDER

BlackPine Communities
Jessica Atkins
(916) 497-0900
www.blackpinecommunities.com

HOME IMPROVEMENTS

Patriot Home Improvements
Tara Barton
(916) 251-7660
PatriotImprovements.com

HOME INSPECTION

CalPro Inspection Group
Andrea Quyn
(800) 474-3540
calprogroup.com

Certified Home and Building Inspections
Jason Stockwell
(916) 223-3400
certifiedhbi.com

HVAC

Bronco HVAC
(916) 675-1062
BroncoHeatingandAir.com

INSURANCE

Intrinsic Insurance Services
Aurora Mullett
(916) 585-8184
iiprotect.com

Sky Insurance Brokers

Erik Sjolie
(916) 540-7000
skyinsurancegroup.com

JUNK REMOVAL

Junk Responders
(844) 586-5786
JunkResponders.com

MARKETING

Creative Marketing
Tori Barker
(916) 832-0502
CreativeMarketingSacramento.com

XSIGHT Creative Solutions

Scott Rodier
(916) 444-9100
xsightusa.com

MORTGAGE

American Pacific Reverse Mortgage Group
(916) 223-8869
APRMG.com

Asset Financial Center, Inc.
Benjamin Androvich
(916) 955-8287
afc360.com

Big Valley Mortgage - Rebecca Abbott
(916) 203-9328
BigValleyMortgage.com

Fairway Mortgage - Dan & Sherene Team
Dan McIntire
(916) 276-3324
5StarTeam.com

Fairway Mortgage - Lucia Lending Team
Nicholas Lucia
(916) 730-6339
LuciaLendingTeam.com

Family First Mortgage Group
AJ Jackson
(916) 835-4100
ffhomeloans.com

NKS Financial
(916) 718-9816
NKSFinancial.com

Point Equity Residential Lending
Nick Cunningham
(916) 302-2018
pointequity.com

WealthWise Mortgage Planning
Andrew Vierra
(916) 932-7160
VALoansofCalifornia.com

Your Mortgage Girl at Guaranteed Rate
Padi Goodspeed
(916) 257-9435
YourMortgageGirl.com

MOVING COMPANY

House to Home Moving, Inc.
Jacob Giorgi
(916) 484-1144
housetohomemoving.com

NHD

MyNHD
Lisa Massey
(916) 549-1226
mynhd.com

OVERHEAD DOORS

Overhead Door Company of Sacramento Inc.
Melonie SanFilippo
(916) 421-3747
ohdsac.com

PAINTING

Camacho's Custom Painting
Amanda Camacho
(530) 306-9928
camachoscustompainting.com

PROPERTY MANAGEMENT

M&M Property Management
Bruce Mills
(916) 548-7712
mmproperties.com

Titan Property Management
Ryan Miller
(916) 745-3385
TitanREI.com

Vienna Property Management
(916) 626-3105
ViennaPM.com

REAL ESTATE INVESTMENTS

Belwood Investments LLC
Steven Belmont
(916) 990-3010
belwoodinvestments.com

REAL ESTATE MARKETING

Aerial Canvas
Matt Wood
(650) 730-6139
AerialCanvas.com

REAL ESTATE PHOTOGRAPHY

Andrea Gunn Real Estate Photography
Andrea Gunn
(916) 223-8948
gunnphoto.com

REAL ESTATE PHOTOGRAPHY / VIDEOGRAPHY

Blue Hour Photography
Ryan Maupin
(916) 968-7017
bluehourphotographyservices.com

Snap A Prop
Keoua Medeiros
(408) 921-7550
snapaprop.com

ROOFING SERVICES

Roof Checks
(916) 222-6688
RoofChecks.com

STAGING

Hallway Staging LLC
(916) 500-2206
HallwayStaging.com

Premiere Home Staging
Nicole Runkle
(916) 300-0402
thepremierehome.com

TERMITE INSPECTION

North American Home Services
Jen Finley
(916) 833-3531
nahspro.com

TITLE COMPANY

North American Title
Julie Shroyer
(916) 416-8245
nat.com/nocal

Placer Title Company
(916) 933-4550
PlacerTitle.com

TRANSACTION COORDINATOR

Platinum TC Services
Melanie Prescott
(916) 812-7454
platinumtcservices.com

VIDEO PRODUCTION

Dynamic Cinema Productions
Matthew Walter
(530) 417-6170
DynamicCinemaProductions.com

WEALTH MANAGEMENT

AWA Wealth Management
Derrick Andrews
(530) 889-1258
awallc.com



**Sacramento, Placer and El Dorado Counties
Premier Home and Pest Inspection Company**
Inspections done right, the first time, and the customer service that will keep you coming back for more! Experience the **CERTIFIED** difference!

**Call us today to schedule
your next Home and/or Pest
Inspection
(916)223-3400**



BELWOOD INVESTMENTS

POWERED BY
THE BIG COMPANIES

Hey Realtors!
Did you know that when you bring Belwood Investments properties for purchase, you are invited to....



**Double-End
The Acquisition**



**Co-List With Us
On The Flip
Side!**



**Earn 10% of
Belwood's Profit
For The Flip**
Outside agents, limited time only

**For More Info: Call (916) 990-3010
or Email support@thebigco.org
www.belwoodinvestments.com**

Honest Answers. Stress-Free Closings.

5 STAR SERVICE from YOUR 5 STAR TEAM

"Dan and Sherene are the lending dream team! I've never worked with any lender that communicates better than they do! They make buying a home fun with their senses of humor and they take the stress out of the process with stellar efficiency!"

Monica H. (REALTOR®)



Dan McIntire
Loan Officer, NMLS# 300900
Cell: (916) 276-3324

Sherene Gray
Loan Officer, NMLS #302159
Cell: (916) 798-8026

**5StarTeam@FairwayMC.com
www.5StarTeam.com**

Copyright©2020 Fairway Independent Mortgage Corporation, NMLS#2289, 4750 S. Biltmore Lane, Madison, WI 53718, 1-866-912-4800. Other restrictions and limitations may apply. All rights reserved. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act, License No 41DBO-78367. Licensed by the Department of Business Oversight under the California Financing Law, NMLS #2289. Loans made or arranged pursuant to a California Residential Mortgage Lending Act License.

WE'RE PARTNERING WITH REALTORS TO KEEP RELATIONSHIPS ALIVE FOR YEARS TO COME

Through co-branded marketing efforts, we help connect and reconnect you with previous buyers/sellers and their connections when they are thinking of buying or selling in the future. We excel in escrow closings with properties in hard-to-place, risk areas and we work directly with the Lender & Title to ensure escrow closes on time.

OTHER AREAS WE EXCEL IN

- Residential Homes • Luxury Homes • Secondary Homes
- Vacation Rentals • Flip/Construction • Kitec Plumbing
- High Fire • Flood • Real Estate Commercial Protection

WHAT OUR PARTNERS ARE SAYING ABOUT US

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 partner from listing to close to ensure insurance is never an issue.

Maury O'Hearn ~ Premier Property Group



Office: 916.585.8184 • Cell: 530.903.2362 • Fax: 916-745-8434
info@iiprotect.com • www.iiprotect.com

Serving: CA, WA, OR, ID, CO, NV, UT, AZ



SERVICES:

VIDEO TOURS / PHOTOGRAPHY
3D MATTERPORT / 2D FLOOR PLANS
TWILIGHT / PERSONAL BRANDING
LIFESTYLE COMMERCIALS



"Matt impressed us with his professionalism and with his creativity. Matt has a calm demeanor and is well organized. The finished product has always exceeded our expectations. We would recommend Matt without hesitation."

- Paragary-Miller Team



FOCUSED ON CUSTOMER SATISFACTION

MATTHEW WALTER
VIDEOGRAPHER / PHOTOGRAPHER
EDITOR / CERTIFIED DRONE PILOT

530-417-6170

Matt@DynamicCinemaProductions.com
DynamicCinemaProductions.com/real-estate



Something BIG is on the horizon

WE'RE CHANGING THE GAME TO ELEVATE YOUR BUSINESS. STAY TUNED.

Our experienced and knowledgeable team is committed to bringing value and providing the highest level of service in the region.

PLACER COUNTY — 2998 Douglas Blvd., Suite 300 | ☎ 916.771.0176

ESCROW



JANA FARIAS
jfarias@nat.com



DAVID SIEGLER
dsiegler@nat.com



VANESSA PEERMAN
vepeerman@nat.com



WENDY MENJIVAR
wmenjivar@nat.com



EDUARDO ANDERSON
edanderson@nat.com



TAYLOR CRYDERMAN
tcryderman@nat.com

EL DORADO HILLS — 4357 Town Center Blvd., Suite 210 | ☎ 916.933.6500

ESCROW



LYNDA TREMAIN
ltremain@nat.com



JANELL ERICKSON
jerickson@nat.com



COLLEEN GALLAGHER
cgallagher@nat.com



MICHELLE SCHAFFERT
mschaffert@nat.com



REBECCA NICHOLS
rnichols@nat.com



NATALIE FLASCO
nflasco@nat.com

ELK GROVE — 9245 Laguna Springs Drive, Suite 160 | ☎ 916.525.7799

ESCROW



BRENDA COSGAYA
bcosgaya@nat.com



THEA WALKER
twalker@nat.com



CHARLENE ANCHETA
cancheta@nat.com

AREA
MANAGEMENT



JULIE SHROYER
Regional
Sales Manager
jshroyer@nat.com



BRYNN POWERS
Division President
brynn@nat.com



KELLI ZANTER
Regional
Escrow Manager
kzanter@nat.com

GOLD RIVER — 11231 Gold Express Drive, Suite 108 | ☎ 916.883.3200

ESCROW



TIFFANY MOLINE
tmoline@nat.com



EDEN JACK
ejack@nat.com



JEN BUSS
jbuss@nat.com

SALES
TEAM



DAVID WOODS
916.799.7272
dwoods@nat.com



JENNIFER AZEVEDO
916.214.3439
jazevedo@nat.com



MINNETTE THOMPSON
530.556.9341
mthompson@nat.com



REGINA BURNLEY
916.871.8148
rburnley@nat.com

MEET THE SACRAMENTO REAL PRODUCERS TEAM



Katie MacDiarmid
Publisher



Alison Davis
Content Coordinator



Kelly Dunn
Administrative
Assistant



Rachel Lesiw
Photographer



Olha Melokhina,
Photographer



XSIGHT
Creative Solutions
Creative Marketing Services



Dave Danielson
Writer



Selena Boyts
Writer



Chris Menezes
Writer



Suzy Delong
Ad Strategist



Tori Barker
Social Media



Aura Design Company
Designers (Interior, Florals & Events)



If you are interested in contributing or nominating Realtors for certain stories, please email us at katie.macdiarmid@realproducersmag.com.

DISCLAIMER: Any articles included in this publication and/or opinions expressed therein do not necessarily reflect the views of The N2 Company d/b/a Real Producers but remain solely those of the author(s). The paid advertisements contained within the *Sacramento Real Producers* magazine are not endorsed or recommended by The N2 Company or the publisher. Therefore, neither The N2 Company nor the publisher may be held liable or responsible for business practices of these companies.



nat.com/NoCal



PROFESSIONAL INSPECTIONS, DEPENDABLE RESULTS

40+ YEARS
OF IMPECCABLE
HOME SERVICES



ONE CALL FOR **ALL** YOUR INSPECTION NEEDS

Since 1978, North American Home Services has provided California homeowners, homebuyers, and real estate agents with best-in-class home inspection and repair services.

We are proud to serve over 10,000 homeowners and real estate agents annually in Sacramento and Surrounding Counties. North American Home Services is ready to assist you in any way we can, and to answer all questions you may have.

						
TERMITE INSPECTION	HOME INSPECTION	ROT DAMAGE REPAIR	ROOF INSPECTION	POOL INSPECTION	SEWER INSPECTION	PEST CONTROL SERVICE

916.481.0268

Orders@NAHSPRO.com | Repairs@NAHSPRO.com

NAHSPRO.com

SPCB CA LICENSE PR.6840

Protect your future sales *and* earn a referral fee.

We handle your client's management needs & point them back in your direction for sales.



HOW OUR LANDLORD REFERRAL PROGRAM WORKS

1 REFER A CLIENT TO US

Send us a client for property management by filling out a simple form.

2 WE GET IN TOUCH

We contact the client to explore their management options.

3 WE PAY YOU

If the client signs a property management contract, we'll pay you a referral fee.

DRE# 01882979

LET'S GET CONNECTED TODAY! · (916) 626-3105 · VIENNAPM.COM

EXPERIENCED AND TRUSTED ADVOCATES

ELGUINDY, MEYER & KOEGEL



Civil litigation and transactional law firm serving clients throughout California



GENERAL BUSINESS
LITIGATION
CONTRACT DISPUTES
DEVELOPMENT DISPUTES
UTILITY DEVELOPMENT
PRODUCTS LIABILITY



EMPLOYMENT
WAGE & HOUR
HR COMPLIANCE ISSUES
EMPLOYMENT CONTRACTS
LABOR BOARD CLAIMS
EMPLOYMENT LITIGATION



REAL ESTATE
ENVIRONMENTAL LIABILITY
LAND USE ISSUES
PREMISES LIABILITY CLAIMS
AGENT-BROKER LIABILITY



CONSTRUCTION PRACTICE
CONTRACTOR DEFENSE
CONSTRUCTION DEFECTS
MECHANIC'S LIENS CLAIMS
SUBROGATION CLAIMS



ELGUINDY
MEYER &
KOEGEL APC

www.emklawyers.com

(916) 778-3310

CREATIVE SOLUTIONS | TRUSTED ADVICE | EXPERIENCED ATTORNEYS | CUSTOMIZED SERVICE

Common Questions About Sacramento Real Producers

Real Producers is a national concept currently open in 125 markets across the country. With the one-year anniversary 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 2020 MLS; the ranking is annual and resets every year. This year, the minimum production level for our community was over \$11.5 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 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!

KATIE MACDIARMID
katie.macdiarmid@realproducersmag.com
(916) 402-5662

facebook.com/sacmentorealproducers

[@SacRealProducers](https://instagram.com/SacRealProducers)

Here To Help You *Close*

WE PAY FOR ALL APPRAISALS | LOW RATE AND FEE STRUCTURE
15-DAY CLOSURES | WE MAKE DIFFICULT FILES EASY

NMLS#39096

AJ Jackson
Owner

NMLS# 210062
BRE# 01872296

FAMILY FIRST Mortgage Group

7806 Uplands Way
Citrus Heights, CA 95610
916-835-4100 Phone
916-848-3386 Fax
ffhomeloans.com

<https://casaplacer.org/>

child advocates
of Placer County

Sponsored by Nick Cunningham
& the PointEquity.com family
NMLA 1404205

pointequity
MORTGAGE MADE HUMAN

**Life has changed for everyone... especially foster kids.
Will you give this child a voice... a chance...
love... hope?**



DON'T LET CONTINGENT REPAIRS SLOW DOWN YOUR CLOSING.

WE'LL HANDLE IT!



Providing the highest quality of work and excellent customer service for you and your clients in:

- Dry Rot Repair
- Fire Restoration
- Patios & Awnings
- Termite Damage Repair
- Siding Repair & Installation
- Deck Construction & Repair
- Stucco & Masonry Repair
- House Painting
- Doors & Windows

"Here at Good Life, we are committed to providing only the best value for your dollar, without compromising on quality and integrity. We do not fall short on delivery and complete every project to the highest standard."

- Dmitriy Tupikov, CEO

License#: 979670-B

(916) 833-1379 | goodlifeconstruction.com | Licensed, Bonded and Insured

SOCIAL MEDIA

BUILD YOUR BRAND & STAY CONNECTED!

CONSISTENT SOCIAL POSTING WILL INCREASE YOUR ONLINE EXPOSURE!



LET'S GET *Creative* TOGETHER



TORI BARKER, Principal
916.832.0502

Tori@CreativeMarketingSacramento.com

www.CreativeMarketingSacramento.com



FIRST TRUST DEED INVESTMENTS

- Earn 8-9% on 1 year loans for FIX & FLIP Properties
- Individuals, LLCs, Corporations and IRAs
- \$100,000 to 1 million

PRIVATE FINANCING FOR FIX & FLIP PROPERTIES

- No Prepayment Penalties
- Interest Rates from 8-9%
- Low Cost and Fast Funding

Dan Stoligrosz | FOCUS WEST CAPITAL
916.947.4754
www.focuswestcapital.com
Dan@focuswestcapital.com



Plan your life, by telling us your story.

We believe in the power of planning for your goals and investing for your independent future. Our financial planning strategies and six-step process look beyond investments to help you design your dream lifestyle and legacy.

We help our clients navigate...

- New Tax Laws & Tax Planning
- Business Transactions
- Investment Management
- Estate Planning Strategies
- Retirement Planning
- Wealth Preservation

Schedule Your Complimentary Discovery Meeting Today!



Derrick S. Andrews, CFP®, CEP®
President/Financial Advisor
530-889-1258
Derrick@awallc.com | www.awallc.com
CA Insurance Lic #0757915

Derrick Andrews is a registered representatives with, and securities offered through LPL Financial, Member FINRA/SIPC. Investment advice offered through Strategic Wealth Advisors Group, registered investment advisor. Strategic Wealth Advisors Group and AWA Wealth Management, LLC are separate entities from LPL Financial.



Mela FRATARCANGELI



profile

By Dave Danielson
Photos by XSIGHT Creative Solutions



MELA FRATARCANGELI *Real Estate Group*

DRIVE TO DESTINY

If you believe that each of us has a purpose in life, you can find examples all around you.

One who lives that ideal is Mela Fratarcangeli.

As Founder and CEO of Mela Fratarcangeli Real Estate Group at Keller Williams, Mela fulfills her destiny with her tireless drive—no matter what hurdles she may face.

One of the most rewarding parts of her work is being part of someone's story.

"It means a lot to me to know that I'm helping them identify what they want, and then creating a plan to make it happen," Mela emphasizes. "This has always been a relationship business for me from my beginning in the industry 18 years ago. I remember at that time working with people who had small children. Today, I'm working with some of their children. It's really about developing those relationships."

GETTING HER START

Good things come to those who move forward in life. And that was definitely the case with Mela. Real estate is her third career.

"Out of college, I started out in the investment industry as an Investment Advisor. I was in that line of work for 17 years — at a time when there were very few women in the field," Mela recalls.

After that, Mela got into the banking side, and ended her career at CitiBank, where she was responsible for a staff of 50 brokers offering investment advice.

Mela's business success seems to have been hard-wired.

As she says, "I come from a family of entrepreneurs. Growing up, I always felt I would have my own business and that I would do something with investing."

DESIGNS ON HER FUTURE

Through life, Mela has collected artwork. In fact, for a time, she owned two art galleries — two Thomas Kincaid Art Galleries. At the time, Mela lived in the Bay area. She also decided to begin her real estate journey. It wasn't long before her family moved to El Dorado Hills. Soon, Mela sold her art galleries and moved to the area.

As she built her real estate business, she brought lessons learned from her prior experience with her.

"It helped me that I had been in business and that I had also previously started my own business from the ground up," she says. "It was a great learning opportunity for me. That's the way I looked at it. I had to learn everything I could about a place I had never lived. I learned the old-fashioned way...doing open houses every weekend and getting involved in my kids' school and activities."





GAINING GROUND

From the start in 2003, it was clear that Mela was a natural fit for the industry. Along the way, she met her husband, Nick Konovaloff in 2010, and they were married in 2013.

She set to work, putting her tenacity to work, meeting people and discovering how she could meet their needs.

“I just wanted to do everything I could to figure it out,” she says with a spark. “I looked at who was doing this successfully and then learned from those people. I’ve always been super competitive by nature—pushing myself. I was taught growing up that there’s no reason to do something and not do it at the highest level possible.”

Through time, the signs of success have definitely been there. In fact, Mela and Nick have sold nearly 500 homes.

RISING ABOVE TOGETHER

Along the way to writing her success story, Mela has faced hurdles in life. One of those happened several years ago when she faced stage 3 cancer. In time, Nick faced a cancer diagnosis of his own.

“Going through that defines you,” Mela says. “I was really sick during that time, but I was able to keep working through the whole time. It gave me something to do, and I am very grateful for that.”

Today, Mela and Nick are moving forward. Mela is cancer-free and Nick is making good progress in his journey, too.

Their journey together has definitely been rewarding.

“When I was diagnosed with cancer, we were dating. Nick proposed to me after I was diagnosed. I believe we have a destiny and people come into your life for a reason,” Mela emphasizes. “He was there every step of the journey. The tenacity I’ve always approached life with is what we did with the diagnosis. He has done the same. This has helped me become the person I was destined to be.”

WHAT MATTERS MOST

Family is at the heart of life for Mela and Nick and their five children that they have between them.

In their free time, they enjoy exploring the region’s wine country. They also have a passion for road trips and spending time with their children.

Giving back is also central to who they are. Mela sits on the Board of Directors for Zafia’s Family House Foundation, an organization that provides lodging for the families of critically ill children. They also support Stand Up to Cancer. With each house they sell and each referral they receive, they make a donation of \$250, with a goal of donating \$50,000 this year.

Those who get to know Mela appreciate her relentless pursuit of solutions.

“Nick and I are people of our word,” she says with a smile. “We do what we say we’re going to do. We do the right thing even if it’s not the easy thing to do.”

With each day, Mela continues to help others achieve their dreams...with her drive to destiny.



We do what we say we’re

going to do. **WE DO**

THE RIGHT THING

even if it’s not the easy

thing to do. ”

**FEELIN' THOSE #SUMMERVIBES?
YOU CAN RELAX WHEN YOU WORK WITH US.**

With over 185 years of combined total experience, our team of title & escrow experts is here to elevate your business. We are proud to consistently provide exceptional service and maintain our commitment to Placer County and the surrounding areas.

The Experts You Need. The Partners You Can Trust.



Cathy French
Escrow Officer



Anita Blaser
Escrow Officer



Rhonda Pastrana
Escrow Officer



Mary Fallon
Escrow Officer



Gail Hale
Escrow Officer



Denise Clark
Escrow Officer



Bridgette Holmes
Sales



Peter Crowell
Sales



Kristy Sengsouriya
Sales



Casey Worden
Sales



Ivy Wilkins
Sales Manager



Mark Pitman
Division President



Mary Jane Fiscus
Division President



1508 Eureka Rd #150 • Roseville, CA 95661 • 913.782.3711 | 3840 El Dorado Hills Blvd #302 • El Dorado Hills, CA 95762 • 916.933.4550



Our way is the
FAIRWAY.

The Genuine. The Original.



"Don't Be Fooled By Our Competitors. Look For The Ribbon!"

**Overhead Door Company
of Sacramento™, Inc.**

"The Largest Selection of Garage Doors in Northern California Since 1953"

Sales * Installation * Service

Residential * Commercial * Garage Doors * Operators

Free Estimates * Installed & Serviced by Professionals



We service all BRANDS 6756 Franklin Blvd.
Sacramento, CA 95823

\$20.00 off
Any Service/Installation Only. Valid
at Time of Service/Installation Only.

www.OHDSAC.com

(916) 421-3747

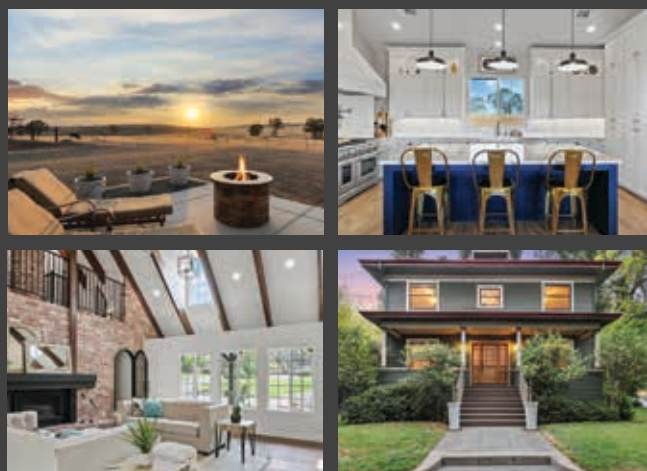
Showroom Hours: Mon-Fri 8AM-5PM Sat: 9AM-12PM

LIC #355325

*"I'm so thankful I found Andrea! She is consistent, quick,
and takes the best photos. And she makes me and my clients look great."*

- Marcie Sinclair, Realtor

24-Hour Turnaround | MLS Upload Ready



Making you look sharp, one listing at a time.

@andregunnrealestatephotog • www.gunnphoto.com
916-223-8948 • andregunnphoto@gmail.com



**I APPRECIATE YOUR REFERRAL
AND PARTNERSHIP. LET'S DO THIS!**

NICHOLAS M. LUCIA

Certified Mortgage Planner | NMLS# 489401

Fairway Mortgage | NMLS# 2289

1512 Eureka Rd, Suite 110

Roseville, CA 95661

916-730-6339

nick.lucia@fairwaymc.com

www.lucialendingteam.com



MATTHEW

► partner
spotlight

By Chris Menezes
Photos by
XSIGHT Creative Solutions



WALTER:

DYNAMIC CINEMA PRODUCTIONS NEXT GENERATION INGENUITY

Matthew Walter is a dynamic guy running a dynamic business. His production company, Dynamic Cinema Productions, offers the full gamut of online media services for REALTORS® and brokers, including photography, walk-through and lifestyle videos, aerial coverage, and virtual staging to name a few. Other services offered by DCP include 3D matter-port, 2D and 3D floor plans, grass replacement, custom websites, and team commercials.

“Because of the level of professional needs for REALTORS®, including virtual listing tools and team videos, I offer a broad range of services and consider my business a one-stop-shop for REALTORS® and broker teams,” Matthew explains.

“There are a lot of businesses in the media production industry, but creative depth is limited,” he continues. “I genuinely believe I have some of the best talents between myself and the people I have worked closely with, in this region. I will do whatever it takes to make sure clients are satisfied and continue returning for more business.”

Matthew brings a modern and innovative eye to production, an eye that has been cultivated since childhood when he first got into photography and videography. “My best

friend brought over a camera one day when we were younger, and I became really intrigued by the editing process—creating something from nothing and telling a story through visualizations.”

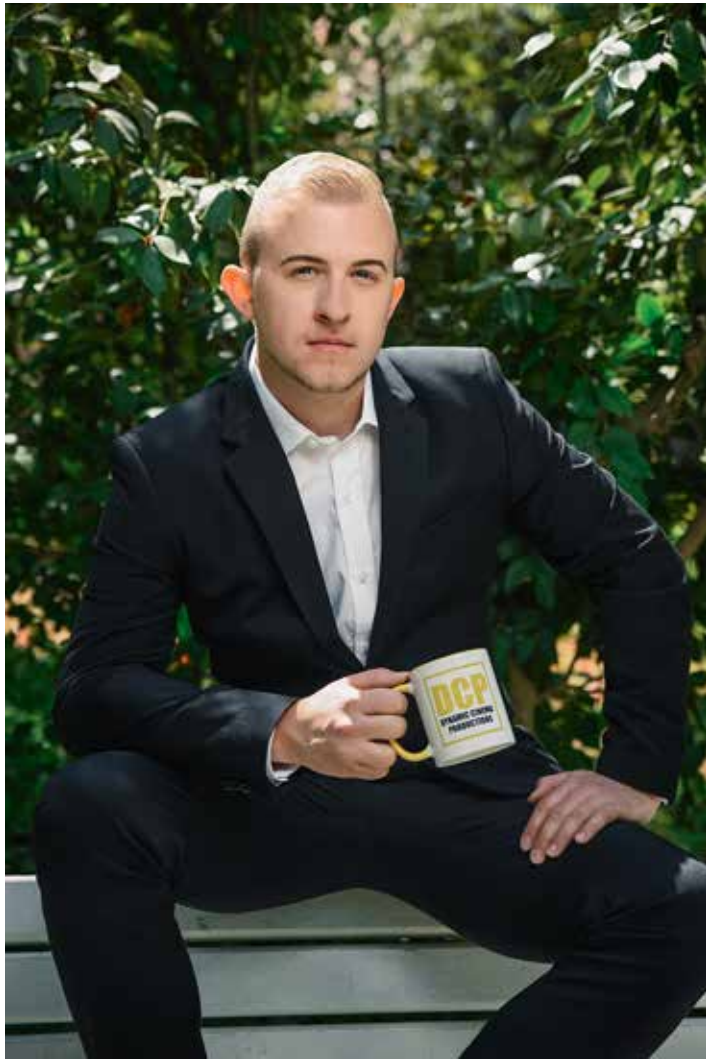
Matthew was in middle school when he first picked up a camera and began learning to construct stories through editing. He became so enamored by video production that he started focusing his time on learning about the industry. After high school, he moved to Sacramento and enrolled in video and photo production courses.

After about six months, Matthew decided he was ready to be his own boss. He bought all the equipment he needed for his own production company and dove right into building Dynamic Cinema Productions. He realized that real estate was a great area to start investing his time and building a network of clients.

While real estate has been the foundation of his company ever since, Dynamic Cinema Productions also offers non-REALTOR® related services, such as weddings, tourism/commerce, city projects, business captures, headshots, commercials, events, and more.

...





looking to scale the company by expanding their team into a warehouse space for in-house productions, such as headshots, sets for interviews, product photography, and other creative needs.

While Matthew works hard to build his business, when he isn't working, he enjoys reading, staying healthy by cooking, working out, and exploring new places with the people he loves, including his new puppy, Kuna, a Pomeranian Husky mix.

"I believe in dedication, hard work, and doing whatever it takes to reach your goals," says Matthew. "We all have our own story to write, and I am passionate about telling those stories in the most creative and dynamic way possible."



To get Matthew, Collin, and Dynamic Cinema Productions to take care of your media production needs, or for more information:

WEBSITE:

www.DynamicCinemaProductions.com

PHONE: 530-417-6170.



... "I am really looking to bring stories to life through media production and to continually expand my creativity," Matthew explains. "Telling these stories not only contributes to my fulfillment and success, but it helps my clients grow in their respective industries as well. While there are many other services we offer and are looking to offer, this is what I am most passionate about."

No matter who he works with, Matthew remains in constant communication with his clients throughout the entire production process, and even afterward, to ensure an exceptional customer experience from start to finish. While he has built the business primarily by himself for the last four years (in addition to partnering with other local professionals), he recently partnered with his brother, Collin, and is excited to grow the business even more as a team.

Collin was an engineer before joining Dynamic Cinema Productions. He has shared Matthew's interest in photography and video since they were kids and even taught Matthew a few things on the camera when they were younger. Now that they are in business together, they are

“
I GENUINELY BELIEVE I HAVE SOME OF THE BEST TALENTS BETWEEN MYSELF AND THE PEOPLE I HAVE WORKED CLOSELY WITH, IN THIS REGION.

I WILL DO WHATEVER IT TAKES TO MAKE SURE CLIENTS ARE SATISFIED AND CONTINUE RETURNING FOR MORE BUSINESS.
”



Placing offers with peace of mind starts with a complete loan approval and a team of experts by your side.

Work with a team that understands the competitive nature of this market so that you can be positioned to win!

SERVICE MATTERS. EXPERIENCE MATTERS.



Padi Goodspeed

Branch Manager & SVP of Mortgage Lending

O: (916) 257-9435 | padi@rate.com

www.yourmortgagegirl.com



★★★★★ 18 years of experience with more than 150 5-star reviews on Zillow!

18-21 Day Close On: FHA Loans • VA Loans • Conventional Loans • JUMBO Loans



Blue Hour Photography Services
3D Tours
HDR Photo/Video
Drone
Virtual Staging
3D Tours starting at \$150
3D Tour & Photography packages starting at \$225
916-968-7017
ryan@bluehourphotographyservices.com
www.bluehourphotographyservices.com



Bringing color to your life!

Exterior & Interior



Camacho's Custom Painting

530-409-1624

camachoscustompainting.com

Email today for your estimate

CamachosCustomPainting@Gmail.com



CSLB #983710



The first Responders to your Junk Hauling needs!

844-Junk-Run (586-5786) | 530-802-4664

contact@junkresponders.com

marguerite EXP REALTY *crespillo*



Building a Life You Love

Despite the many challenges Marguerite Crespillo has had to endure in life, including homelessness, chronic family illness, loss, and just this last summer, breast cancer, she has not only learned to survive but to thrive and build a life that she loves.

Marguerite was mostly raised by a single mom. At 8 years old, she found herself homeless, living out of a truck and camper shell with her mother and two brothers, in Mountain View, CA.

“I was just a kid so I didn’t think much about dumpster diving for food. I made it fun,” Marguerite says.

Growing up without means, Marguerite quickly learned the basics of entrepreneurship. She collected walnuts around town and sold them for five dollars a bag. She even got her brothers and friends to gather and collect them for \$2, so she could make a small profit.

Marguerite floated from low-wage job to low-wage job until the age of 22, when she decided to look for more opportunity in Sacramento, where her uncle lived. She got a job as a cocktail waitress and met her husband, Joe, just three months later.

Marguerite and Joe had their son, Jordon, in 1988. Having been a cocktail waitress, she decided to create a beverage catering business with a friend, which ultimately led

to Marguerite and Joe buying a bar in 1990. Marguerite got her real estate license in 1993 and was able to buy their dream home in the country just a year later.

She was doing so well that she decided to sell their bar and focus strictly on real estate. Now pregnant with their second son, Jacob, Marguerite went to work as an assistant and buyer’s agent for a top-producing REO agent. After selling 18 houses in her first six months, she definitely found her passion.

“I loved helping people see what was possible with homeownership and I realized I could be the architect of our family’s financial future as well as have the freedom to work around our growing family,” she says.

By 1996, Marguerite and Joe were expecting their third son, and decided it would be best for Marguerite to work more from home and open their own brokerage. This became an extremely valuable decision when their oldest son, Jordon, was diagnosed with ALD (Adrenoleukodystrophy), and required a bone marrow transplant in Minnesota requiring them to move their family across the country to focus on his treatment.

“So many people stepped in to help us during this difficult time and we are forever grateful. They even helped us start the JordonFund Golf tournament to help us financially, which ultimately turned into an annual event for 10 years, helping raise hundreds of thousands of dollars in donations to work towards a cure and help other parents going through similar treatment,” Marguerite explains.

...



WHEN LIFE BECOMES *challenging*, IT IS TIME TO TAKE A STEP BACK AND EVALUATE WHAT IS *important* AT THAT TIME IN YOUR LIFE. MOSTLY TAKING TIME TO *just breathe* AND NOT COMPARE YOURSELF OR YOUR LIFE TO OTHERS, BUT *stay focused* ON WHAT IS MOST *important* TO YOU.



...
 Sadly, Jordon passed away in 1999, but not before making a significant impact on everyone who met him and all the money that was raised in his name.

Marguerite and Joe persevered and kept Realty First growing. “What I loved most was being able to build my real estate business my way with hosting client parties and building relationships instead of cold calling and spending thousands of dollars advertising,” says Marguerite.

Then, the market crashed. Marguerite and Joe survived by pivoting to REOs. In 2009, they decided to purchase a franchise and opened three offices. Marguerite’s business soon took off again. She was selling between 200-300 homes a year, and was the 2012 Wall Street Journal Real Trends #7 REALTOR® in California and #66 in the Nation.

At the height of their careers, Joe was diagnosed with Parkinson’s Disease. The stress of dealing with the disease and running a brokerage of 120 agents eventually became too much, and they decided to sell their business in 2015.

“I figured I could do just as well running my own team instead of a brokerage,” Marguerite explains.

Marguerite joined eXp Realty in 2016 and it couldn’t have worked out better. Marguerite grew her eXp team nationally and because of the company’s revenue-sharing model, Joe was able to retire in 2018. Joe still helps Marguerite in her business as her “eye candy at showings,” as she affectionally refers to him, and he has also ventured into the world of stand-up comedy.



Joe’s assistance became vital, when in May of 2020, Marguerite was diagnosed with breast cancer. “I’ve always been a strong self-sufficient person, but that knocked the wind out of my sails,” says Marguerite.

Then the market took off. Luckily with the help of Joe, a strong team and support network she was able to continue working through treatment. Having the back up of all the benefits of eXp also allowed her to focus on her health, instead of worrying about their financial picture.

“Honestly, I was able to work right through it. I had bad days, but I was honest and upfront with my clients, and everyone worked with me. I finished chemo in August and had surgery in September. Today, I feel amazing. Better than I have in years. I have focused on my health, eating well, exercising and have lost weight.”

Today, Marguerite is passionate about passing on everything she has learned throughout her life and career to other agents. Her message: to build a business around your life, not the other way around.

“I am not convinced there is any such thing as balance—it is a constantly fluctuating energy,” she says. “When life becomes challenging, it is time to take a step back and evaluate what is important at that time in your life. Mostly taking time to just breathe and not compare yourself or your life to others, but stay focused on what is most important to you.”

Marguerite and Joe celebrated their 30th wedding anniversary in May of 2021. They have six children and eight grandchildren. They live in their dream home in the country, where they have been for the last 27 years. They have a dog, two cats, mini horses, goats, chickens and ducks.

“The beauty of ‘success’ is it can change as life changes,” she says. “The version of success I had when my children were little is different now that they are adults. I love that it can change as we change. But mostly, it is the ability to build a life that you love and don’t want to escape from!”



VA Loans are a Bigger Deal. 24% Bigger!*

New Law for 2020: No Limits!

The VA Home Loan Benefit...They've Earned It. Purchase and Refinance to at least \$2 million

- Education workshop for your office or team, "Presenting a VA Offer Sellers Will Accept" covers:
- ★ Creating an "annuity" of loyal, repeat clients
 - ★ One simple question to brand you as their go-to agent
 - ★ Getting your VA offer accepted
 - ★ VA advantages
 - ★ Truth about VA appraisals
 - ★ Truth about fees

VALoansOfCalifornia.com
VA Home Loan Specialist • Folsom, CA
(916) 932-7160

Army ★ Navy ★ Air Force ★ Marine Corps ★ Coast Guard ★ National Guard ★ Reserves

"Andrew is a wealth of knowledge; many of our agents at Nick Sadek's go to Andrew with VA questions and refer their clients to Andrew with VA loans. You can trust Andrew with your loans, and your clients"
— Susan Welch, General Manager, Nick Sadek
Sotheby's International Realty



Andrew Vierra
NMLS #230799
Branch Manager
101 Parkshore Drive
Folsom, CA • 95630
NMLS #1627781
Andrew@WealthWiseMortgage.com
VA • CONVENTIONAL • FHA • USDA • REVERSE

*Subject to qualifying restrictions; subject to change without notice. No loan amount limits effective 1/1/20. 100% financing on VA loans. WealthWise Mortgage Planning, a Division of American Pacific Mortgage Corporation. NMLS #1850. Licensed by the Department of Business Oversight under the CRMLA.

AERIAL CANVAS LAUNCH SPECIAL

Let's add creativity and care to your business.

PHOTOS | VIDEO | DRONE | REAL ESTATE MARKETING | 3D TOURS | WEBSITES

PATRIOT HOME IMPROVEMENTS

Quality craftsmanship and service you can count on, at a price that will make you smile.

Offering Full Service Home Improvements for You and Your Clients in:

- Roofing, Kitchen & Bath Remodels, HVAC, Window Replacement, Siding, Solar & More!
- Financing Options Available
- Now Offering Interior Design Consults

CALL FOR YOUR FREE ESTIMATE!
916-251-7660
VETERAN OWNED AND OPERATED- License# 1063294
WWW.PATRIOTIMPROVEMENTS.COM

ARE YOUR INVESTORS OVERWHELMED WITH ALL THE NEW STATE AND FEDERAL ADDENDUMS WHEN IT COMES TO RENTING THEIR PROPERTIES TO TENANTS?

- AB3088 Informational Notice of Covid-19 and 15 day notice for Covid unpaid rent
- AB1482 rent control
- Proposition 65
- Megan's law
- Bedbug notification
- Notification no flood insurance to residence
- Lead base and asbestos notification
- Assistance animals
- Fair Housing

PLUS, WE HAVE THE BEST vetting system for background checks on tenant applications!

M&M Property Services & Management | \$500 Referral Fee to a Broker
Call Bruce Mills @ 916-548-7712 | bruce mills@bmrealtor.com
DRE# 01100901

In Honor Of My Favorite Father's

HE PASSED JUST BEFORE A CARRIE UNDERWOOD CONCERT. SHE WAS HIS FAVORITE, SO I TOOK HIM WITH.

To The Amazing Men In My Life!

Melanie Prescott

916.812.7454 | Melanie@PlatinumTCServices.com | www.PlatinumTCServices.com

SPRING EVENT HIGHLIGHTS

If pivoting is the name of the game this year, then our *Sacramento Real Producers* community are experts in the field, as evidenced by our quickly shifted location change for our Spring Event! It was a wonderful evening of reconnecting in person, mingling and making connections, and enjoying the fun atmosphere of Gander Taphouse in Loomis. Thank you to our sponsors for the evening: Fairway Independent Mortgage, Good Life Construction, North American Home Services, Point Equity Residential Lending, and VA Loans of California. In addition, thank you to Aura Design Company and Indulge Beauty Studio for their help in making the night truly special. Enjoy the photos from the evening, and we can't wait to see you at our next event!





Meet Theresa and Elizabeth, the founders and lead designers of Aura Design Co. – a company with the intention to cultivate designs that kindle emotion and engage others in the perceptions of their surroundings. In addition to being sisters and best friends, Theresa and Elizabeth are creatives, artists, and passionate entrepreneurs who aspire to *inspire* others through the art of design.

Based in Sacramento, they specialize in Interior Design (both residential and commercial), as well as floral and event design (both personal and corporate.) Aura Design Co. builds their aesthetic to be centered around the combination of elements of light, shadow, form and texture to complement the architecture in which they dwell. Their goal in design is to create a feeling – using their expertise to captivate, inspire, and impact people’s psyche and mental awareness.

“We believe design should tell a story, and we place an emphasis on ensuring that the narrative of the story is intentional whether it is for your home or business.”

When it comes to serving the real estate industry, Aura Design Co. is able to provide high level, professional Residential Interior Design services, and can be the essential tool in your repertoire for any client who may need a new build, renovation, or simply just furnishing design services with an elevated eye for design.

As designers, they embrace the definition of their name Aura: “the distinctive atmosphere or quality that seems to surround and be generated by a person, thing or place.” The results are designs that emulate a distinctive atmosphere and feeling for their client and all those who connect with it. Their team has a true love for design, a passion for nurturing the human spirit, and an appetite for the challenge of creating meaningful designs that construct a world better than they found it.

For more information, please visit:
auradesigncompany.com

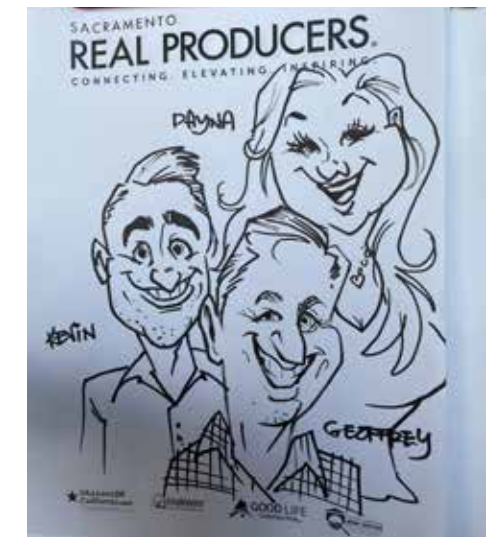




Photo by: Danielle Hatcher



Rachel Lesiw of Indulge Beauty Studio, photographed by: Danielle Hatcher.



Sacramento Real Producers is thrilled to introduce you to photographer Rachel Lesiw of Indulge Beauty Studio. Founded with a passion for wanting all women of every shape of size to feel absolutely beautiful, Indulge Beauty Studio exists to be a part of this life-changing movement of empowering women to indulge in themselves – to take the time to invest in themselves, knowing that when you feel good about yourself, it makes you confident; when you're confident, you can accomplish anything.

Over time, Rachel moved beyond photographing solely women and quickly realized that this same message resonates not only with women, but with men and young adults as well. Thus, Indulge Beauty Studio now serves a varied clientele with portraits, personal branding, and content for social media platforms.

“My personal branding sessions are a great way to update your current imagery. You’ll receive a mixture of headshots and content images that you can use on your website, marketing materials, and social media,” Rachel shares.

Understanding that taking photos can be intimidating, or even anxiety-inducing, for many people, Rachel is here to guide you through the process. When you contact her to book a session, you will discuss what you are looking for in regards to your imagery – new headshots, content images, the “feel” you are looking for, and most importantly, what are some things about you that can incorporate into your shoot? “I love when people include hobbies, pets, anything! This is what makes you relatable and if it’s a part of you, then let’s incorporate it!”

Rachel always tells her clients, “You might feel awkward at times during your shoot, but I promise that I will never let you look bad.” And she means it. When you work with Indulge Beauty Studio, you can take confidence in knowing that the best version of you will be captured, and you might even enjoy the process along the way.

For more information, please visit:
www.indulgebeautystudio.com

HOME SWEET SIMPLICITY.

BLACKPINE

UNCOMPROMISED LIVING

CROCKER
VILLAGE

MILLSTONE
AT SIERRA PINE

ABBEYS GATE
AT NORTHRIDGE



N2
GIVES

\$2.5 MILLION

DONATED THIS YEAR TO HELP END MODERN-DAY SLAVERY.

Did you know there are more victims held against their will today than ever before? That's why The N2 Company - the company behind this publication and 850+ others like it - is financially committed to end human trafficking.

FOR EVERY AD SALE WE MAKE, N2 DONATES ENOUGH MONEY TO FREE 2 SLAVES FROM CAPTIVITY.

The average Fortune 500 company donates about 1% of their *profits* to charity. The N2 Company donates 2.6% of their *gross revenue*.

Thanks to the businesses within these pages, our Area Directors, and readers like you, we're able to break the chains of this horrible reality.

Visit n2gives.com to learn more about our fight.



AFC
360
MORTGAGE CENTER



Benjamin Androvich

SENIOR MORTGAGE CONSULTANT
DRE 01873018 NMLS 121231

Asset Financial Center, Inc.

916.955.8287



916.209.8698



benandrovich@gmail.com



ben.afc360.com



1424 21st Street
Sacramento, CA 95811



Clower Law

Here with you every step of the way

- 👣 Estate Planning
- 👣 Special Needs Trusts
- 👣 Settlement Planning
- 👣 Probate & Conservatorships
- 👣 Trust Administration



6207 S. Walnut St. Suite 400 | Loomis, CA 95650
 aclower@clowerlaw.com | www.clowerlaw.com | 916.652.8296

OUR CUSTOMERS KNOW THAT THEY COME FIRST

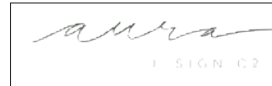
- AIR CONDITIONING
- HEATING
- INDOOR AIR QUALITY
- WATER HEATERS
- COMMERCIAL SERVICES
- MAINTENANCE PROGRAM



"I am a local general contractor that does 100+ remodels & new construction residential homes a year. We use Bronco exclusively. He does excellent work at a fair price. We always know what to expect. He is reliable, prompt & professional. What more can you ask for?"
 - Gabe H.



916-675-1062 • BRONCOHEATINGANDAIR.COM



From concept to completion in any design aspect, we strive to create captivating and refined designs that are infinitely timeless and innovative.



Theresa & Elizabeth, founders

INTERIORS FLORALS EVENTS

We believe design should tell a story, so we place an emphasis on ensuring the narrative of the story is intentional and original.



We can be a tool for your repertoire for any client who needs a professional with experience and an elevated eye for design.

📌📷📱 BTS | Projects auradesigncompany.com



PERSONAL AND SMALL BUSINESS INSURANCE
 A COMPANY AS UNIQUE AS YOU ARE
 SERVING THE ENTIRE STATE OF CALIFORNIA



Ready to save time, aggravation, and money?
 Give us a call today and see if we can help you save!

Specializing in:

- Homeowners Insurance • High Fire/High Brush
- Flood Insurance • Life Insurance • Auto Insurance

www.skyinsurancegroup.com • (916) 540-7000

CA Insurance Lic: 0J15368

AMERICAN PACIFIC REVERSE MORTGAGE GROUP YOUR TRUSTED LOCAL REVERSE MORTGAGE COMPANY

Reverse Mortgages have come a long way, we set ourselves apart from the other lenders by specializing in this unique financial tool that can assist senior clients with their overall financial goals.

We offer: **EDUCATION** and **KNOWLEDGE** for industry professionals and clients alike, before during and after the transaction closes.

EXPERIENCE. American Pacific Reverse Mortgage Group has over 183 years combined experience in the specialization of Reverse Mortgages.

The **RESOURCE** you trust. With access to a multitude of programs from the traditional **FHA HECM** Reverse Mortgage to proprietary programs and more on the way.

Local **COMMUNITY** support by volunteering time and giving back to those in need.



Liz Andersen
 Reverse Mortgage Done Right

CALL ME for all of your Reverse Mortgage Needs!
 916.223.8869

LIZ ANDERSEN
 NMLS# 1263245
 Account Executive
 3000 Lava Ridge Court
 Suite #103
 Roseville, CA 95661 / 150590



Licensed by the Dept of Financial Protection and Innovation under the CRMLA



BRING YOUR WEBSITE TO LIFE!



Your business should be bringing in more leads but your website is holding you back!

www.digitaln2.com

OUT WITH THE OLD IN WITH THE NEW



Made in the **Shade**
 BLINDS • SHADES • SHUTTERS • DRAPERIES

Have your blinds or shades **RECALIBRATED** for added function!

Our Goal

A comfortable shopping experience where you are able to make informed, educated decisions about your window fashion needs.

Why Choose us?

Our name brand products and competitive pricing are turning heads all over town - and we're ready to help make your new home into a HOME!

Call 916-300-4306 TODAY for a FREE on-site consultation!

www.BlindsOfNorCal.com

MITSPacer

MIMI

▶ cover story

By Dave Danielson
Photos and cover photo by
Olha Melokhina Photography



NASSIF



Mimi Nassif Luxury Estates, Inc.

WORKING WITH INTEGRITY. WALKING WITH A PLAN.

Vision is an extremely powerful quality in life and business. It is the quality that inspires action — and results.

That's the spirit Mimi Nassif carries.

As Broker and CEO of Mimi Nassif Luxury Estates, Inc., Mimi leads by example, working with integrity and walking with a plan to put her clear vision of the future into action — no matter what challenges may be faced.

“Consistency is a big key for me,” Mimi explains. “I always make sure that I have set out goals for the future, and that I have a good plan in place to reach them.”

Mimi has a relentless drive to pursue her plans for the future.

“I think that has been a big reason for my success through time,” she explains. “I don’t quit, and I never take ‘no’ for an answer. I always like to challenge myself to overcome obstacles and reach higher goals.”

EARLY PATH

Mimi first earned her real estate license in 2012. Before that, she had taken her career in a different direction.

“I worked with my husband, Dr. Firas Nassif. He is a dentist and I worked in his clinic as an Office Manager,” Mimi recalls. “Before I worked as the Office Manager, I focused on my education by studying business, marketing, fashion design and architect engineering. While working full-time and raising my children, I decided to go back to school to focus on interior design. I didn’t know it then, but that was the foundation of my next step ... real estate.”

CRUCIAL CROSSROADS

Life was definitely moving forward in the right direction for Mimi and Firas. Then they reached a pivotal crossroads in life in 2011.

“That’s when my husband was diagnosed with cancer. At the time, they gave him just two weeks to live,” she remembers. “At that point, I felt I needed a career change. I wanted to have something where I knew that I would be able to depend on myself and provide the best life for my kids, regardless of the circumstances.”

As Mimi considered her options, one seemed to automatically rise to the top of the list.

“When I look at homes, I see more than just what meets the eyes. I see all the elements, floorplan, design,



... construction, materials, land ... and the all-encompassing character of the home. In fact, even before I became a real estate agent, I was always helping my friends with their home-buying, and giving them my opinions on decorating.”

RISING ABOVE

So Mimi studied and earned her license. In the meantime, her husband received care in a Houston hospital. At the same time, Mimi traveled back and forth to Houston while caring for her three young children at home.

“It was the only facility that offered the level of care he needed for his condition,” Mimi says. “His treatment went very well. In fact, today, he is cancer-free.”

Mimi began her real estate journey.

It’s safe to say that she got off to a flying start. In fact, she earned International Rookie of the Year honors during her first 12 months in the business.

That was just the start.

During her second year, she shared the stage with Keller Williams’ Gary Keller, sharing her perspective and experiences from her first year in the business.

As she recalls with a smile, “That was an amazing opportunity. It was huge momentum in my career to be able to speak in front of 13,000 people about focusing on one goal at a time in order to perform at a high level and succeed. I love inspiring other people and helping them become successful.”

LEADING BY EXAMPLE

Mimi hasn’t slowed down through time.

In fact, she has made a habit out of continuing to perform at a very high level.

That comes as a natural result of Mimi’s committed work ethic, and her passion for serving others.

“I always try my very best on everything,” Mimi says. “The main thing is I love how I can be part of people’s legacy ... home is the largest investment they make in their lives. I love being part of that success.”

In time, she built her own team as a Broker in 2015 — Mimi Nassif Luxury

Estates, Inc. Today, the team features 20 professional agents.

“I earned my Broker’s license in 2015 and started my own firm,” Mimi says.

“I love the opportunity to coach and inspire other agents to become successful in their own careers. In the process, I don’t believe in hiding anything when it comes to what allowed me to become successful. I think that’s an important way for all of us to grow ... by looking at people who are successful, listening to them and following the things they do.”



If you plan it and work hard for it, you will **DEFINITELY** reach it. ”

...
LIVING AND WORKING WITH PURPOSE

Mimi definitely lives her life with a sense of purpose.

“Sometimes, people want to hold on to the things that helped them get where they got, but I don’t hide anything when it comes to sharing ideas that can hopefully help others create their own success.”

The team makes its presence known through the work it does on behalf of clients throughout the area. In fact, Mimi Nassif Luxury Estates, Inc. recorded an impressive total of \$60 million in sales volume in 2020.

Away from work, Mimi and Firas cherish time spent with their children — Sophia, Michael and Anthony.

“I love spending time with my kids and family. Truly, family is the most important thing in my life,” Mimi emphasizes. “One of our favorite things that we like to do together is getting away. We like to go on one- or two-day short vacations together.”

Mimi and her husband take great pride in giving back to the community by donating and raising funds for numerous organizations, including CASA, Blue Heart International, Stand Up Placer, and the Leukemia & Lymphoma Society.

As Mimi says, “We are blessed to live in our community. They were with us during our downtime and the reason why we were successful; I appreciate them from the bottom of my heart. I depended on my community and they, in turn, believed in me. I will never let them down.”

RESULTS ON AN INDIVIDUAL LEVEL
Each day, the ranks of those entering the real estate industry continue to expand, with the next generation of REALTORS®.

As Mimi considers her career and the passion she has for supporting those on her team, Mimi offers advice for those who are starting their own path in the profession.

“One thing that I like to say to new people in the real estate business is to find the people around you who are successful. Then listen to them and follow the things they do,” she says. “Also, I think it’s very important to be determined and to have the will and ambition to succeed.”

Those who meet Mimi and have the opportunity to work with her benefit from her leadership and the vision she brings to life and those around her.

“I always walk with a long-term plan,” Mimi says. “If you plan it and work hard for it, you will definitely reach it.”

Day by day, Mimi makes a positive impact by working with integrity and walking with a plan.



“The **BEST** in Luxury Real Estate Marketing.”



CINEMATIC VIDEO TOURS • UNLIMITED PHOTOS • TWILIGHTS • AERIAL • 3D MATTERPORT



SNAP A PROP
PROFESSIONAL REAL ESTATE MARKETING



To Book Your Next Listing
Open Your Camera App and
Scan our QR Code Below.



Your Success is Our Success
www.SnapAProp.com • Call / Text (408) 921-7550

www.SnapAProp.com



Proud to Partner with the Sacramento Real Producers Community



Your Lender for Life.

Neal Smith, Certified Mortgage Planner

NMLS #76186

Licensed in: California, Nevada, Oregon, Washington & Arizona

www.nksfinancial.com

neal.smith@financeofamerica.com

193 Blue Ravine Road, Suite 240, Folsom, CA 95630

916.718.9816

©2021 NKS Financial is a division of Finance of America Mortgage LLC | Equal Housing Opportunity | NMLS ID #1071 (www.nmlsconsumeraccess.org) | 300 Welsh Road, Building 5, Horsham, PA 19044 | (800) 355-5626 AZ Mortgage Banker License #0910184 Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act.