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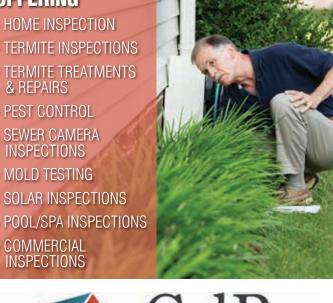




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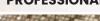
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Difference:
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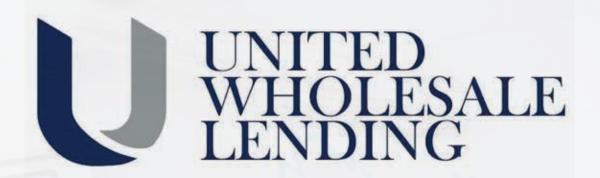
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"One of my favorite quotes is, 'As iron sharpens iron, so one person sharpens another'. This simple statement has been a calling for all these years to understand that no one is alone. That in order to make yourself better, there is mutual benefit in making others better through mentorship, followership, and leading. At the core of what we do, we are a resource for real estate agents and their clients. Our team works so hard to add value to the lives of our partners and clients, because I know that iron sharpens iron. With that, I'd like to give the floor to showcase a handful of our top partners in real estate", Shelby Elias, Owner and Broker, United Wholesale Lending.

"When it comes to a real estate transaction, nothing is more important than your lender. I have had my fill of lenders who don't perform and that is one of the reasons I have partnered with Shelby Elias and Peter Galvez for almost seven years. They can close transactions in 12 days if needed and their customer service is bar none! With their reputation in town, it's easy to get an offer accepted. It makes for a very happy Listing Agent if the Buyer is using United Wholesale Lending, because it is pretty much a no-brainer that the loan will close! What I love most about working with Shelby and Peter is that they are solution-oriented and always ready to guide clients throughout the lending journey."



Gail DeMarco - DRE # 01933515 Turner Demarco + Friedman Real Estate Team eXp Realty of California, INC DRE# 01878277 Gail@turnerdemarco.com

"Each and every time I work with Shelby, he blows me away with his speed, communication, and attention to detail. He goes above and beyond to make sure our clients are well educated on the loan process, and ensures that they receive the lowest possible rates and fees. I highly recommend Shelby Elias and will continue to send referrals his way, thank you Shelby!"

Tom Daves Exp Realty DRE Lic # 00581837 CalDRE # 01878277 tom@tomdavesteam.com



"As a local Real Estate Professional. I only want to work with the best of the best. When helping my clients purchase a home, I need people who are on top of their game, who are knowledgeable, and who can prioritize my client's needs while working fast to make it happen. Shelby and his team always do great! I have worked with hundreds of different lenders over my years of business and Shelby is definitely one my clients can count on!"



Jay Friedman - Team Lead DRE #01468010 Turner Demarco + Friedman Real Estate Team eXp Realty of California, INC DRE# 01878277 jay@jaysellssacramento.com

"Working with United Wholesale Lending and their team will bring any Realtor and their client to the upper echelon of Real Estate! I have worked with Peter and Shelby for over four years and they are hands down the best lender in the business. If you're looking for a 5-star lender who has the best rates, lowest fees, fastest turn times, and excellent communication, look no further. I highly recommend UWL!"

Brett Freer

California Realty Partners DRE #02029074 freer.brett@yahoo.com

To learn more and to get pre-approved, contact Shelby Elias at: Website: Unitedwholesalelending.com | Email: Shelby@UWLmortgage.com

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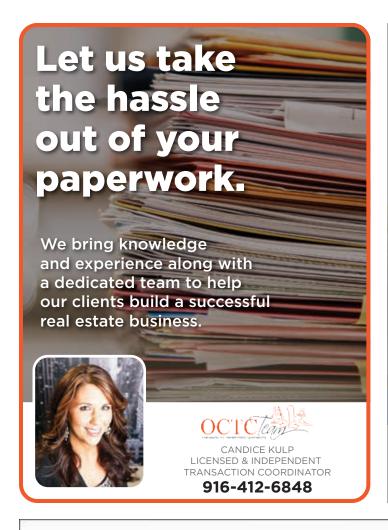
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Three steps to get started:

- Define your goals (Purpose of the investment)
 - How much time (Time Horizon)
 - Define tolerance for risk

Over time these needs will change. Consult with an advisor on a regular basis!





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REAL PRODUCERS. PRESENTS Golden Nuggets



Mona Gergen

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"Peace - It does not mean to be in a place where there is no noise, trouble or hard work. It means to be in the midst of those things and still be calm in your heart." - Anonymous

Cristi Rodda



Connie Gidal
Realty One Complete
"Don't wait to buy real
estate. Buy real estate and
wait." - Will Rogers



Kortney Williams

Realty ONE Group Complete

"Making sure I can build my life
around my work is how I define success. Being a mom comes first, work
comes second."



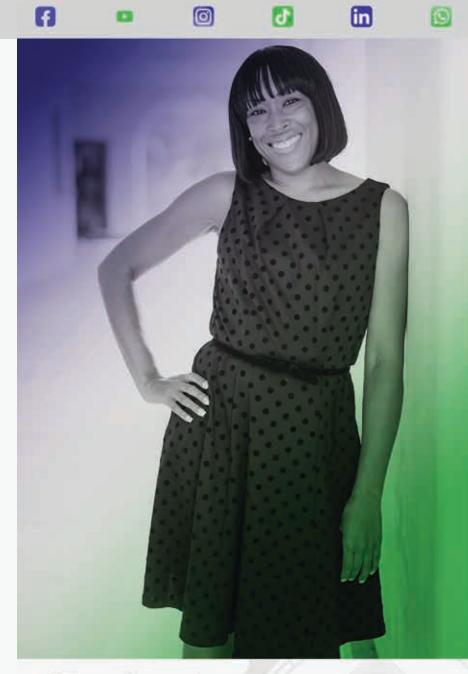
Brian Kassis

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"Answer the phone! In today's world, that might mean phone, text, or email.

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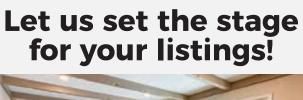
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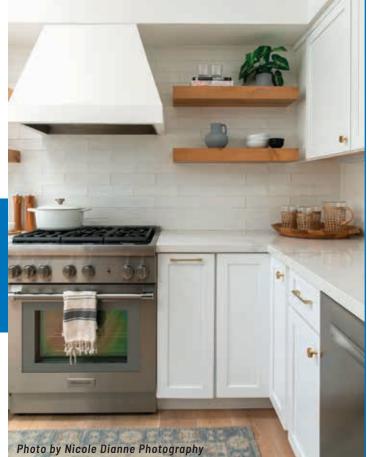
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note

Dear Real Producers Community,

In this issue, you will find our re-cap article with photos from our summer event. On June 9, we gathered as a *Real Producers* community at the Niello Porsche Dealership to celebrate our "I HEART Cars" issue and raise awareness and support for the Leukemia & Lymphoma Society. It was a special night indeed. Every year, LLS runs a 10-week Man & Woman of the Year campaign where candidates see how much money they can raise in the fight against blood cancer. This year, we as a community nominated Tanya Curry and Bryan Finkel, and Niello sponsored a gorgeous evening in support of their campaigns.

We had a wonderful time as always. We saw gorgeous cars, ate delicious food and raised over \$32 thousand in funds that went straight to the research efforts of LLS. All in all, Bryan Finkel came in as the runner-up for the Man of the Year, and Tanya won overall as the Woman of the Year! What a beautiful cause to be a part of; thank you to everyone who came out and who contributed. It's an honor to get to witness the way the top professionals in the real estate community can come together to champion causes that are bigger than yourselves and this time the impact will reach far beyond what any of us will ever directly know. Be sure to check out the photos, and don't miss us at our next event in October!



Cheers to you difference makers!

Katie MacDiarmid

Sacramento Real Producers

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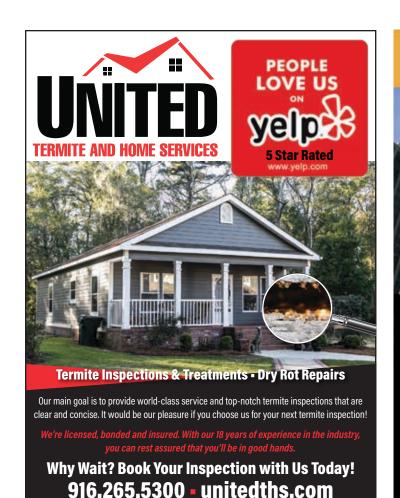
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SUMMER EVENT

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BRIAN SHIFT WITH THE MARKET

>> celebrating leaders

By Mason Kassis and Ruth Gnirk Photos by Olha Melokhina Photography

In the first six months of his real estate career, Brian Kassis sold 17 houses and caught a vision for helping people achieve their dreams. Thirtyfour years later, with a career volume of over \$400 million and counting, he is still genuinely thrilled to meet each new client and help them achieve their real estate goals. In 1992 Brian purchased his own RE/MAX franchise, but missing the hands-on experience with clients, he sold it in 2004 to focus on sales. He now serves as a team leader and associate. He loves building relationships with families, becoming a multi-generational friend and trusted advisor.

Growing up in a family of eight taught Brian a lot about the importance of family, financial stability and prioritizing short-term and long-term goals. His parents and grandparents gave back to the community through active involvement on several boards. Brian became determined to build a life focused on lasting family memories and creating positive change in his community.



ing in taxation. After tax season, he and three other junployees were let go. He knew he needed to pivot.

Trust the Process

He married Kari, his wife of 40 years, in 1982 and by 1984 was working as a controller at a local real estate and property management firm. He recognized the unlimited potential in real estate and took the opportunity to reinvent himself by becoming a licensed REALTOR*. In May of 1988, he put a two-line ad in the paper. Within seven days, he had sold two houses!

His broker was in a niche foreclosure market, which brought advantages and disadvantages. Brian quickly learned that real estate markets flow in cycles. Within his first few years,



Shift with the market and know that the money will follow a job well done. AND ALWAYS PUT YOUR CLIENT FIRST!











the market was going up, and the brokerage's foreclosure inventory seemed to be

running dry.

On Aug. 2, 1990, the Gulf War started, and everything in life and real estate seemed to come to a sudden, screeching halt. Fortunately, Brian and Kari had been investing in real estate and this helped buoy them above the broad market downturn. By this time, Brian and Kari owned three homes. They were living in one and rehabbing two, all while raising their 1-year-old daughter.

The market shift did not deter Brian. He earned designations and broadened his horizons. He made career connections and became "the family REALTOR®," caring for the real estate needs of multi-generational families. Eventually, the market shift was to his advantage again.

The Key To Success

In his career, Brian has closed over 1,500 listings and helped over 4,000 families live their real estate dreams! The lessons Brian learned during the lean times continue to shape his work today. First and foremost, he listens to his clients to understand how to best represent their interests. His favorite part of the process is crafting deals to reflect his clients' goals.

For Brian, success means knowing he did everything in the best interest of his client, whether it is quick and painless or the process is lengthy because of unforeseen circumstances. Regardless of the length of time involved, Brian ensures that he is accessible by promptly answering calls, texts and emails. He stays in constant communication with the client and those on the other side of the transaction as they are experiencing something that most of them will only do a few times in their lives. His goal is for all parties to be satisfied and for his clients to be happy with the final result. This is his metric of success.

"It is critical for a REALTOR® to never be motivated only by the commission," Brian noted. "Shift with the market and know that the money will follow a job well done. And *always* put your client first!"

He enjoys staying connected to clients in creative ways. Prior to the pandemic, Brian had annual client appreciation parties featuring his famous barbecue cooking, and he looks forward to enjoying more soon. Motivated by a Mike Ferry real estate workshop, Brian has been using a direct mail campaign to engage his clients and prospects for more than 25 years. For the past 10 years, the mailings have been very distinctive as they are magnetic personalized calls to action. Everyone is excited to get them in the mail, and as a result, he very often gets phone calls out of the blue from past clients who received his monthly magnet and are requesting his services.

The Motivation

Brian is a proud presidential member of the SAR Masters Club and was honored to receive the RE/MAX International Lifetime Achievement Award. When Mackenzie and Mason were younger, Brian was intentionally involved with the activities and fundraisers for their private schools. Since their graduation, he donates an amount from every completed transaction to Children's Miracle Network.

FOR BRIAN, SUCCESS MEANS KNOWING HE DID EVERYTHING IN THE BEST INTEREST OF HIS CLIENT, whether it is quick and painless or the process is lengthy because of unforeseen circumstances.

Brian is very proud of the life and family he and Kari have created together. The pair lived in over 10 homes which they rehabbed, remodeled and sold. Even before staging became a business, Kari staged their flips, and she continues to stage the homes of many of his listing clients. Kari is an interior designer and is currently working on several residential and commercial design projects in

Sacramento and around the country. In his spare time, Brian loves to grill using one of his Traeger smokers and wood-fired pizza oven. He makes a pretty mean pork rib and excellent barbecue chicken pizza!

Their daughter, Mackenzie, moved back to Sacramento and purchased her first fixer-upper home during the pandemic. She works as the director of marketing for a technology company out of San Francisco. Their son, Mason, lives in Washington state, where he also purchased his first home. He teaches eighth-grade reading, writing and social studies. Both of Kassis' children learned a lot as they observed their parents' real estate endeavors, so they were not afraid of homeownership themselves. The whole family loves to get together often, and they travel to Hawaii yearly as a family.

Over the years, Brian has relied on the foundation his parents provided, and he has developed his family and business around the principles of commitment, hard work and serving others. It's difficult to achieve his level of success without sacrifice. These values have helped Brian strike a clean balance between being the best version of himself for his family and being his clients' "REALTOR® for life."

t interest of his client,

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Holding Your Shield

The ultimate goal of the Team at Cristi Rodda Insurance is to help each family in our community protect and keep what our families have worked so hard for! Cristi and her team are not saleswomen; they are friends, educators and consultants. Their goal is to inform clients without overloading them, telling clients as much as they want to know so the clients themselves can make their own decisions. They provide home, auto, recreational, flood, umbrella, earthquake, life, commercial, work comp, boat, motorcycle, rental, vacant and fireline insurance to serve the Greater Sacramento area and throughout California. Cristi loves taking care of people quickly and thoroughly, so they are confident and educated in their insurance protection.

See the Shield

After Cristi graduated from high school in Elk Grove, she studied pre-law at University of California, Davis. Her dream was to become an attorney who specialized in wills and trusts so she could help people plan, prepare and protect themselves and their families for their future. When Cristi's parents became ill, she took a break from school and ran her dad's dental office for two years. She learned to make it fun and become a friend and advisor to the patients and their families.

In 2003, when Cristi was 23, her parents passed away. Cristi's REALTOR®, Barbara Harsh, reached out to Barbara's friend Steve Larson, owner of Steve Larson Farmers Insurance. She recommended Cristi for a job because of Cristi's administrative skills and her character.

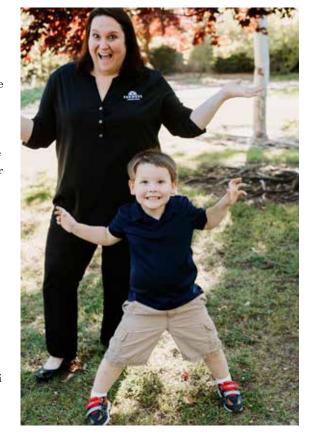
Steve saw Cristi's potential and hired her as a receptionist. As she became more proficient, Steve promoted her to customer service, then producing, then finally to a position as office manager. With each passing week, Cristi cared even more for their customers and about their customers. She was honored to be part of such a wonderful team and found that insurance fulfilled her long-time dreams for helping families plan, prepare and protect themselves against risk so they could have a bright future.

Take the Shield

In March 2020, Steve became ill, and after a few months, it became apparent that he was not going to get better. Steve asked Cristi to take the lead and continue his 42-year legacy. Though it was an overwhelming thought, she was deeply honored by the request from her mentor of 17 years. Cristi bought the agency and book of business in August 2020, and Steve passed away peacefully the next month.

"We use modern methods and tools in our office," Cristi noted, "but we still have the old-school family feel that





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• • •

Steve cultivated, and that will never change. We use a conversational teaching style so that no one is overwhelmed, and we are here to advocate for our clients! It is an honor for me to continue Steve's legacy of caring. I am so thankful for who he was and for all the friends and mentors that I've made throughout the years. Sometimes I still can't believe that I'm taking the thing that I love and the company that Steve built, and now I am not only carrying on his legacy but growing it as my own!"

Be the Shield

The entire Cristi Rodda Insurance Team treats clients like family and truly cares about their needs. They try to make insurance interesting and personalized, informing and advising clients on what is best for their family and assets without overwhelming them. Then they allow clients to make their own decisions. Cristi is very proud of the fact that all her staff are Sacramento natives because it helps them have a clear understanding of the regional nuances. Three of their team members are Spanish-speaking, which helps them serve their Hispanic clients and community accurately and efficiently and ensures they receive the service and information they need.

Cristi said the team is down-to-earth and has patience and kindness to ensure that clients and referrals have all their questions answered with skill and care so they can be insured properly. Yuridia "Yuri" Lopez Chino runs their referral program with white-glove service and welcomes new clients to their agency. Elizabeth "Liz" Argento is the marketing specialist who delivers treats and a smile to referral partners to show appreciation. Erika Cedillo runs the commercial department efficiently. Margarette Radulovich is always happy and ready to help clients with skill and ease. Tiana Meidinger handles administration, making sure all the "Ts are crossed and Is are



dotted." Emelyn Juarez greets clients and makes sure the front office is managed well. Sidonia Dustin, the newest team member, services clients and reaches out to new clients with a smile and open arms.

"I love that this is a big city and that it is spread out, yet it still feels so cohesive," said Cristi. "Our community comes together and is supportive of each other, and our Sacramento leaders are down-to-earth and truly care about our people and businesses. I am honored to have a leadership role in the Sacramento Association of REALTORS® as vice-chair of the Finance & Affiliate Forum, and I also serve on their Scholarship, Marketing and Communications, and Christmas CanTree Committees. I participate in Toastmasters and serve on the board of directors for the Sacramento Breakfast Optimists Club as well as The Natomas Chamber of Commerce."

Cristi truly loves what she does, and most of the time, it does not feel like a job. She also loves relaxing and spending time with her family. She and Tim have been married 20 years and are the proud parents of two amazing, fun and energetic boys: Lucas, age 10, and Zachary, age 5. The family loves visiting Disneyland and

Pismo Beach, and in her spare time, Cristi loves reading fantasy and horror books. Her biggest professional goal for 2022 is to expand and organize her social media presence, and her biggest personal goal is to focus on fitness and nutrition.



"I am so thankful my REALTOR® referred me to Steve and that he took the time to mentor me," beamed Cristi. "I have happily served the Sacramento area for over 19 years and love educating our clients so they have the best protection while working within their budgets. Our goal is to give people confidence in their knowledge of insurance so they can have an understanding of the best business and family coverage possible. We are your local team who loves new clients and referrals, and we treat each of our customers like one of our own."



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First American Title Midtown Escrow Spotlight

PETER JILG

Peter began his career with First American Title 17 years ago and has stayed with the company because of its commitment to putting people first—both employees and customers. From his early beginnings as an escrow assistant through his work on an REO desk and his eventual promotion to escrow officer in 2009, he has handled nearly every kind of transaction you can imagine.

A native Californian, Peter loves the weather, diverse geography, and demographics of his home state. Since coming to Sacramento about 20 years ago, he has enjoyed watching the city's transformation from a sleepy "cow-town" to a city with a vibrant arts and culinary scene. Whether spending a Friday or Saturday night downtown/midtown with his husband taking in some good food, drink, and live music, or enjoying a weekend getaway to the mountains or coast, there's never a dull moment!

What is the hardest transaction you have done?

I once had a sale in which there were 33 sellers in 33 different locations. That was a real challenge to orchestrate.

What's your favorite part about being an escrow officer?

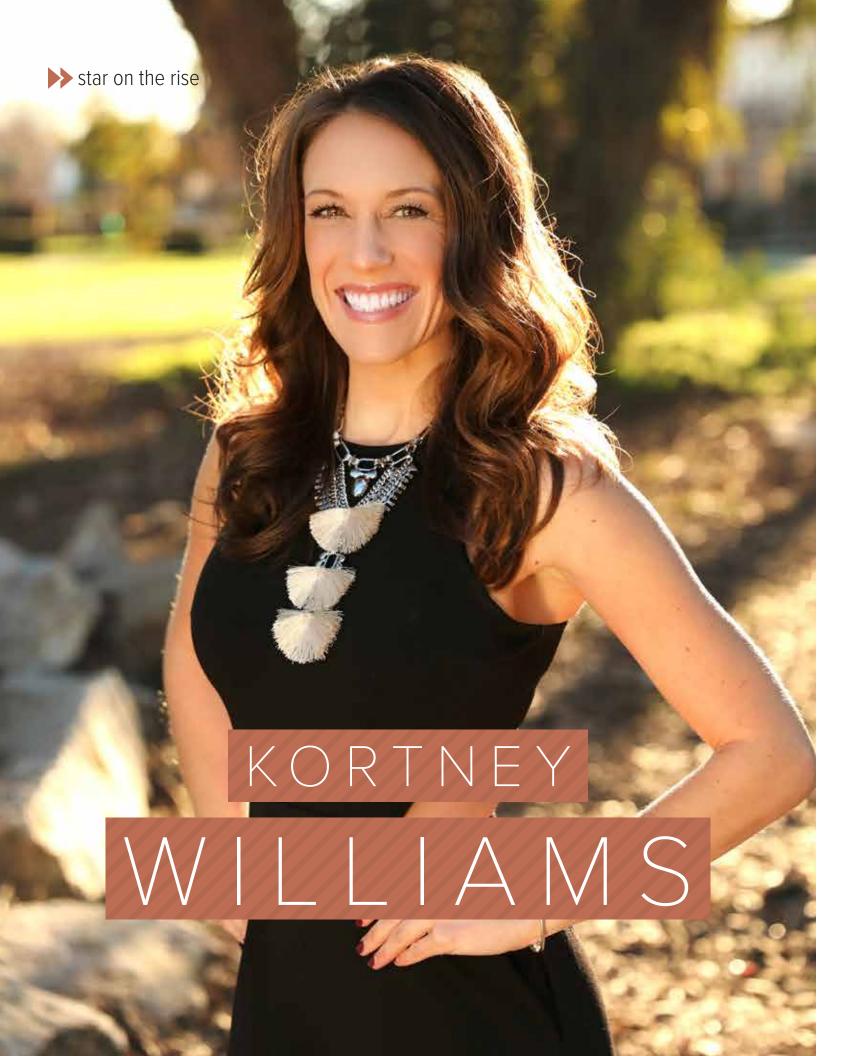
The absolute best part is calling the agents and/or buyer/seller when we are on record, especially when we're dealing with a first-time buyer. The joy on the other end of the phone is priceless. I also love that no two transactions are alike. There's always a new twist or turn, which keeps things interesting and keeps us learning.

What types of closings do you have experience in and which are your favorite to close?

I am mainly a residential resale escrow officer, but I also handle a sprinkling of refinance deals and a fair number of commercial transactions. I also have extensive experience dealing with trusts, probate sales, and short sales. As for my favorite to close, nothing beats the excitement of a first-time buyer closing on their first home. We all remember our first one!

What is something you wish real estate agents understood about your job?

Experienced agents get what we do, and I am grateful for this understanding. It allows everyone to do their part without feeling like they are being held to an unrealistic expectation. Just as a contract has its timelines related to disclosures and contingency releases, we have our timelines to complete title/escrow clearing matters. If a closing timeline changes, it's critical to communicate with escrow so we can also adjust our timelines accordingly and keep the transaction on track.









FAMILYFIRST

Meet Kortney Williams with Realty ONE Group Complete.



Kortney has established the perfect work-life balance. She has been able to create a very successful real estate career and, at the same time, keep her family first. Last year Kortney did over \$20 million in sales and throughout her career, she has received multiple awards and achievements. Despite her success, keeping her daughter first and being the mom she aspires to be is what matters most to her. As Kortney explains, she is most passionate about her ability "to be able to run this business as a single mom and still be able to be 100% present in my daughter's life."

HOW MANY YEARS HAVE YOU BEEN A REAL ESTATE AGENT? HOW DID YOU ENTER THE FIELD?

Seventeen and a half years! I was 19 when I got my real estate license, and the only thing that comes to mind was when I was younger, I would help my dad drop off the billing for his clients, and I would always ask to go into the model homes and look around. And every time, the REALTORS® working at the office drove super fancy cars and had awards of being in the million-dollar club. At that time, I thought it meant they made a million dollars! I didn't realize it meant they sold a million dollars in volume. Seeing successful people and loving model homes is what I give credit to of how I entered into this field.

WHAT HAS BEEN THE MOST REWARD-ING ASPECT OF YOUR BUSINESS?

The growth that I've not only seen in myself but through others that I have been able to train. But most importantly has been the loyalty that

my clients have shown me over the years. I wouldn't be anywhere in my career without the loyalty, trust and faith of my clients.

WHAT HAS BEEN YOUR BIGGEST CHALLENGE AS A REALTOR®? IN ENTERING THE INDUSTRY?

I would say when I entered I was so young, and I entered the business in a great time, 2005, but when the market turned, I didn't have the clientele or experience to strive in a turning market. I had to learn every angle of short sales, bank owned and really step up my professionalism to make it. I did everything I could and worked extremely hard. I was raised not to be a quitter and to persevere in difficult times. I also would like to thank the multiple mentors throughout my career to get me to where I am today; I am forever thankful for them as well.

HOW DOES REAL ESTATE FIT INTO YOUR DREAMS AND GOALS?

I see real estate as a life-building portfolio, not only for myself but for my clients as well. Being able to help them towards their real estate goals is incredible. And my dream is to be able to provide a life for my daughter. One that is full of fun and memories while also showing her that if you work hard, are honest and work with integrity, you can achieve whatever it is you want.

WHAT IS YOUR FAVORITE PART OF BEING A REALTOR®?

Oh my goodness, client excitement! Being able to hand over the keys to a new house and the excitement clients get when we celebrate what we sold their home for.



HOW DO YOU DEFINE SUCCESS?

I define success by being able to be the mom I aspire to be. Yes, I work my butt off in this career, but none of this would be worth it unless I could be a mom first! Being able to be fully present with my daughter and my family is how I define success. I am able to be head coach for my daughter's cheer team; I am able to be there for pickups and drop-offs at school. I'm able to always be there to help her with her homework, etc. Making sure I can build my life around my work is how I define success. Being a mom comes first; work comes second.

WHAT SETS YOU APART?

I always run my business from my heart first. I look at this business as long term, not short term, so the way your treat people is huge for me. Whether it's through clients or piers, operating from an honest and interregnal state of mind is super important; plus, I love to make it fun for everyone too!

WHAT ADVICE OR RECOMMENDATIONS WOULD YOU GIVE TO AGENTS JUST STARTING OUT?

That this isn't just a get-rich-quick business. Yes, you can get success fast, but if you aren't taking care of your clients during the process, then you will always feel like you are starting your career over. Taking care of your clients is number one, nurturing the relationships and making sure they know and understand how thankful you are that they chose you to be their agent. There are so many of us, and remembering to be grateful that they chose you is so important.

TELL US ABOUT YOUR FAMILY.

I have a beautiful little girl, Lennon, who is 6 years old. I have four younger brothers and sisters and incredible parents who are my whole world and support system. In fact, my whole family is pretty incredible. My Uncle Kevin also works side by side with me; it's super fun to be able to do this business with him. He's such a huge supporter too!

WHAT ARE YOUR HOBBIES AND INTERESTS OUTSIDE OF THE BUSINESS?

I love traveling with my daughter! New adventures, going new places, hiking, anything outdoors.

IN CLOSING, IS THERE ANYTHING ELSE YOU WOULD LIKE TO SHARE?

The amount of friends I have been able to make throughout the years has been incredible. My best friend, Kimmy, also does real estate with me too. This is something that we dreamt of as younger girls, so it's amazing to be able to do life and business together! My amazing coach, Aaron, has helped contribute to my success, as well as my lender, Brendan, and team are also huge parts of my success. I am beyond thankful for the continued support from my clients and love that my daughter can be involved in a fun way in my business too. Have lived in Lincoln pretty much all of my life, and to be able to help long-term residents in this town has been pretty fun too!





AJ Jackson Owner



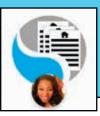
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REAL ESTATE MATCHMAKER

Connie's father was the manager of the players' gate at Candlestick Park, home of the 49ers and Giants. As she served as an usherette for their games, the teenager celebrated each yard that was gained and enjoyed Super Bowl victories as if they were her own. Connie experienced how the power of a supportive crowd energized the exhausted warriors on the field. Her experiences unknowingly prepared her to support, energize and champion her real estate clients and those who keep our communities safe.

She worked her way through college by managing Walter Renner Real Estate in the Bay Area. It was revealing to cut commission checks and look up listing numbers in large books. After graduation, she worked in insurance for a short time, and then she found a position that suited her well in marketing and sales. In 1998, the Gidal family moved from the Bay Area to Rocklin, and the REALTOR® who sold their Bay Area home told Connie she would make a wonderful real estate agent.

Winning the Super Bowl

"Being laid off from my marketing position made me realize I had a passion for real estate and for my community," Connie reflected. "I wanted to help people make the most important and expensive decisions of their lives. When a client sells their home for the price they expected, or more, in this crazy market, I feel like I won the Super Bowl! When a client buying a home has the winning offer because they listened to my strategies, I get the same feeling. I truly have a passion and desire to help people buy and sell their homes!"

Her husband, Mike, had started his own commercial landscaping business, Landscape Professionals, and was experiencing success. Their son, Justin, was only 4 when Connie stepped into real estate. Her first client had complex needs, which made the process and transaction difficult. Some days it felt like she was stuck 50 yards from the goal line.

Connie never gave up. She went on to become a Hall of Fame breakthrough agent, Master Club Life member, senior executive associate and top 10% in Placer County. Her career volume is \$156 million, and \$29 million of that was from 2021, when she was still a one-woman show! However, her three greatest real estate accomplishments are



Connie with her daughter, Taylor

helping thousands of families live out their current real estate goals, helping her clients' children and grandchildren with *their* real estate needs and receiving unsolicited, positive Zillow reviews.

The Matchmaker

. . .

Connie is a gifted real estate matchmaker. She has a reputation for being able to hear the unspoken, understand what her clients need and want and help people achieve their true dreams. It is her deep desire to be an expert resource and guide for her clients so they can each have the best experience possible. She continues to remain connected to her clients as a friend throughout the years through creative drop-offs of homemade gifts in the spring and fall, such as pumpkins and carving tools for each child or family.

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Will Rogers' saying resonates with Connie: "Don't wait to buy real estate; buy real estate and wait!" Connie takes her job seriously, fact-finding the goals of her clients and their families. She bases her education and strategy-sharing on a foundation of morals and ethics. She truly treasures the relationships she builds with clients and preferred partners and wants to help her whole community thrive.

To Protect and Serve

For Connie, helping others is one of the best things about life. For years she has been volunteering through Toys for Tots, helping create and give care packages to the homeless, and involved with a Wounded Warrior Project. In 2020 there were a lot of negativities geared toward those in law enforcement and she wanted to help change the mindset in her community for the sake of all of the officers, especially her own family, friends and clients who are public servants. She teamed up with her friend Maria, whose husband had served as a San Francisco police officer, to start a police appreciation group in June 2020.

"We wanted to show and tell how grateful we were," Connie explained. "We spread the word, and the community donated over \$3,000 as well as toiletries, snacks and treats, drinks and Starbucks gift cards for the officers in our community. Families hand-wrote thank you cards and drew pictures for the officers! Volunteers put together over 2,000 bags, and we delivered them to the local police stations throughout Sac, Placer, Davis and El Dorado counties, despite COVID-19. The officers were emotionally impacted and very grateful!"

Connie and her husband, Mike, have been married for 32 years. He has continued to serve the community through Landscape Professionals for

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I TRULY HAVE A **PASSION AND DESIRE** TO HELP PEOPLE BUY AND SELL THEIR HOMES!

over 26 years. The Gidal family enjoys traveling and spending time together. When Connie is not working or volunteer ing, she enjoys playing at the lake with their rescue Boxer/Border Collie, Bentley (named after Dierks Bentley), and decorating her home, wine tasting, concerts, hiking and working out.

Her son Justin, who is now 28, graduated from CSUF in 2015 and has had a successful career climbing the corporate ladder at Disneyland. Connie is proud that he is demonstrating skill and being entrusted with greater management responsibilities as he serves on the Guest Relations management team. Her daughter, Taylor, age 24, graduated from Chico State last year and will be marrying Dominic, the love of her life, in September. Connie is thrilled that Taylor is pursuing a career in real estate and can hardly wait to have Taylor on her team!

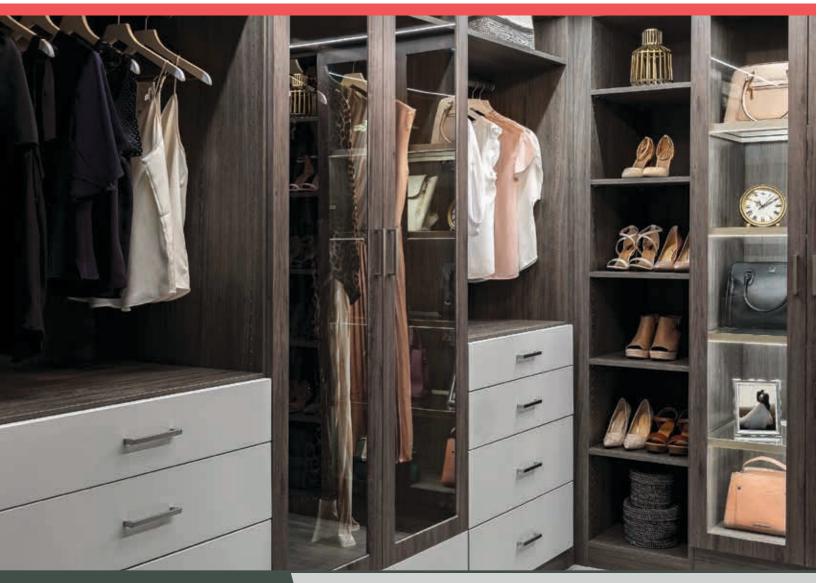
"We are planning another police appreciation event soon," smiled Connie. "I am passionate about building up our community by building up the families who live here, and by building up the men and women who serve every day to keep our communities safe! I don't just sell a house to sell a house. I help my clients find the *right* house, in the right neighborhood and the right school district, and help connect people and resources to our public servants. I am ultimately a matchmaker!"

To find out how you can give back to those who keep our families and our clients safe, join 1.5 thousand others in the **Police**

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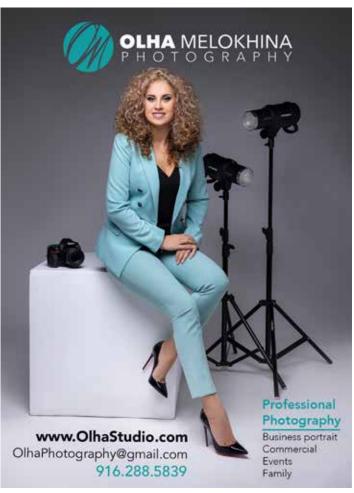
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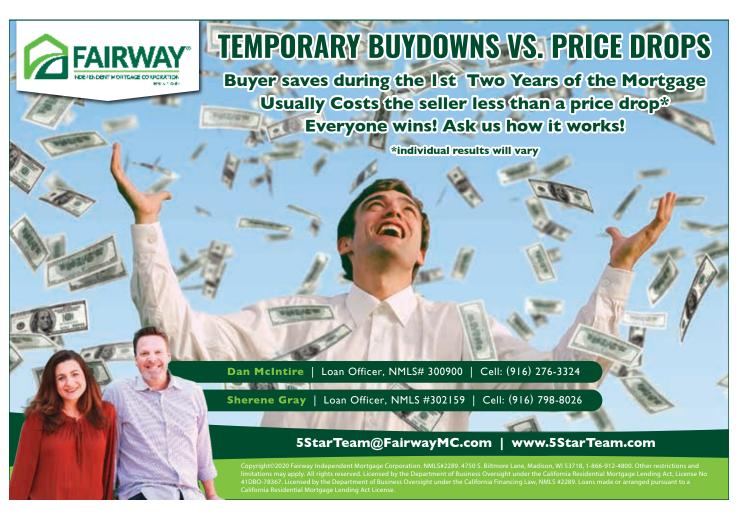
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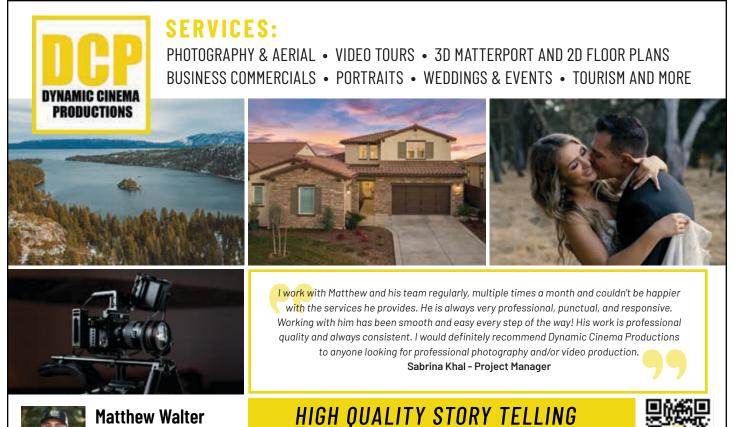
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Full of Love

ona Gergen is full of love and gratitude for the people in her life — people whom she sees as the reason for her success and everything she enjoys today. The list of people she loves includes family, friends, the Dunnigan family, co-workers, other agents, service providers and more. She is so full of love, in fact, that her license plate says, "Love U All," with a picture of a heart.



"I always tell people that I love them. Good thing my husband is not jealous!" Mona says, laughing.

One of the first people Mona would point to as being the most influential in her life would be her aunt, who, despite never having any money, loved and gave what she could to everyone, especially her family, whom she helped immigrate to the United States from Hong Kong. Mona was 1 year old when she came to America with her parents and stayed in her aunt's garage before moving to the projects and obtaining government housing.

"My family and relatives are successful because my aunt helped them all immigrate over and get on their feet. We have family in government politics, owning successful restaurants and many business owners," Mona explains.

Mona's father always worked 13 hours a day, seven days a week, and instilled the importance of a strong work ethic and education. Because her parents didn't speak English, Mona was the caretaker of her family, as she was also the oldest of three. While her parents wanted Mona to become a doctor or lawyer, she was never a strong science student. What she loved the most in high school and college was touring open houses, new housing tracts and new builds. She also loved meeting new people and helping them with their problems.

Mona ended up graduating from CSU, Sacramento, with a degree in communications. While she had a longtime interest in real estate, she was

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discouraged from becoming a real estate agent because she was told it was too risky. "My parents, being immigrants, wanted me to have a secure job, not one that pays a commission," she explains.

After college, Mona worked with the State Bar of California as an administrative assistant for their lobbying office. She did not like sitting behind a desk all day, however, and a few years down the road decided to pursue a career in counseling. She had a friend who was battling a cocaine addiction that she wanted to help in a meaningful way and was going through therapy herself at the time.

Recognizing her people-pleasing personality and desire to help others, Mona pursued a career in the CA Youth Authority as a counselor. She helped rehabilitate youth who had committed high-caliber crimes like murder. After being attacked by an inmate one day, she asked to be transferred to an administrative position and began looking for a different path.

She had a few friends who were involved in real estate and had successful careers. They inspired her to finally follow her passion and start her own career in real estate. Obtaining her license in 1999, Mona spent the first year of her career part-time before earning enough to jump in full-time. She knew she had finally found what she was looking for in life.

"One of the best things I did was to follow my passion. Until I found real estate, I didn't have confidence in what I was doing — I wasn't truly happy. Real estate was really the best fit for me, being an [entrepreneur], a people person, a counselor and a friend. My job does not feel like work. I love what I do and all the people I meet," Mona explains.

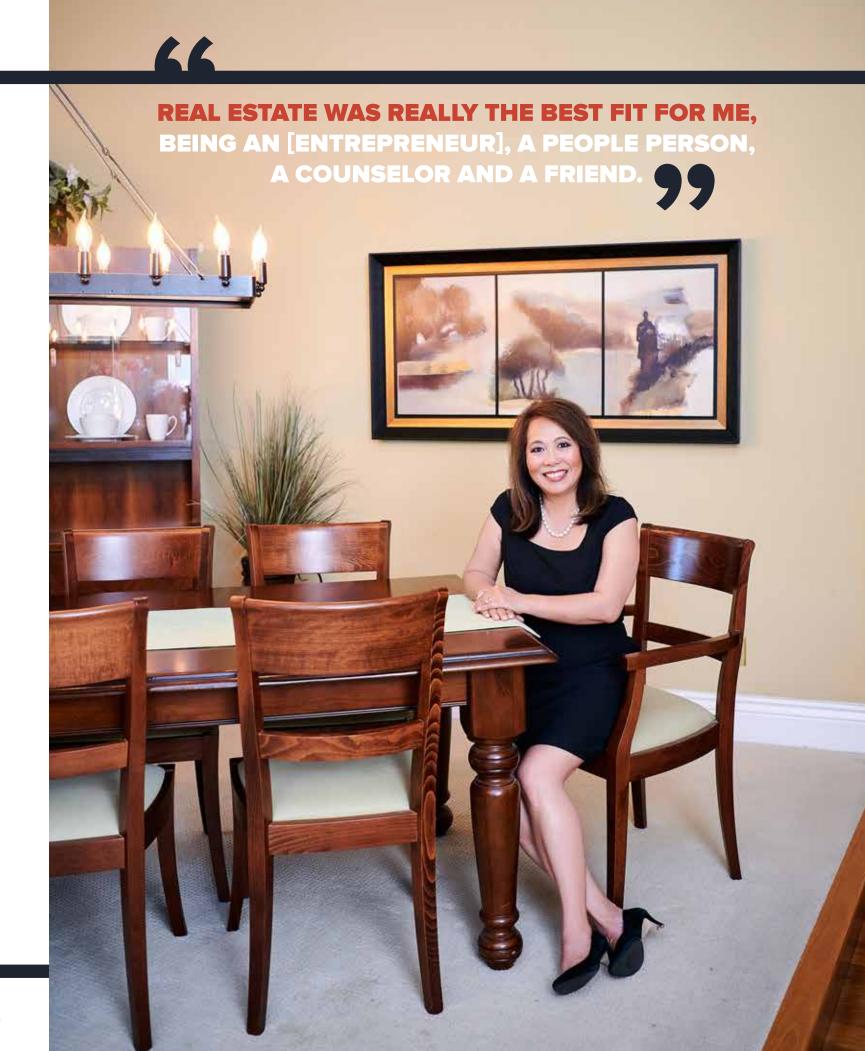
While real estate has been a natural fit for Mona, she credits her success to all her "amazing" role models and mentors she has had in the business, starting with her first brokerage, Dunnigan, REALTORS®, whom



she has been with for the past 23 years. This is the only real estate office she has ever worked for!

"Dunnigan, REALTORS® had a great reputation in our community and was and is known as the Nordstrom of real estate firms," Mona says. "Once I met my broker, Geoff Zimmerman, I knew she was amazing and wanted to learn from her. She has been one of the biggest influences on me as a real estate agent. She has integrity [and] honesty, puts people first, is not about the money and stays humble. I aspire to be just like her." Geoff was one of the founding members of the Master Club and was the first female to win the Real Estate Salesmen award.

Closing an average of 50 to 70 homes a year as an individual agent, Mona says she is a workaholic who loves what she does. Because she insists on handling every part of the transaction for her clients and









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