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“DD”

# DENISE ANNE

# RICHIARDS

▶ profile

By Zach Cohen  
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following fate



**JUNE 30, 2017**

When DD Richards and her husband, Marc, took off on their vacation to Oregon, they were yet unaware of the life-changing event that was about to occur. Marc had piloted this plane many times before, most of them for Angel Flight, an organization that provides people with life-saving medical care transportation at no cost. When the engine blew en route to Oregon, however, only DD and Marc were on the plane.

Thankfully, they survived. But they didn't escape unscathed.

“My life shifted forever. It was so traumatic,” DD says through a wave of emotion. “I was in pain. My back was hurt. I still am in pain every day from it. It's affected every aspect of my life.”

**FOLLOWING FATE**

Growing up, DD's father was a residential developer. Her mother was a top-producing real estate agent and later a title representative. DD remembers endless conversations about real estate around the dinner table. She also knew that she would one day find her way into the real estate business.

DD's first job was in title and escrow. She enjoyed a 10-year career in title before transitioning to a disclosure company. There, she worked her way up to vice president of sales — the position she held on that fateful June day.

From the moment the plane went down, DD understood that it was not a coincidence. This event would help propel her beyond her comforts and into her true calling.

“It was not coincidental. When we drove home that day from the plane crash ... on our drive home, I said, ‘I feel like this happened for me. I feel like this is the push I need to change my life,’” DD remembers. “Sometimes we get comfortable. I

was incredibly comfortable. And the enemy of great is just good. I had it really good where I was ... and it's hard to leave all that. So this was definitely the push that I needed to make that happen.”

**COMING HOME**

As DD tuned in to her new reality, she discovered a deep desire to be home.

In her previous line of work, she flew all over the state. And the one thing she couldn't get herself to do was to hop on an airplane.

“I just wanted to be home. I wanted to lay my head on my pillow every night. I wanted to dig into my community. I traveled so much in that line of work. I just wanted to be home.”

## WORDS OF WISDOM

“Sometimes we get comfortable. I was incredibly comfortable. And the enemy of great is just good.”





...

DD already had her real estate license. She always planned to become a REALTOR®; she just didn't know when that would happen. A few months after the plane crash, she was ready.

### LIVING IN JOY

DD got her start in 2018, and her business has grown exponentially since. She describes real estate as harder than she imagined, but she also notes that it's more rewarding than she envisioned.

"I found my groove, and it's been amazing," DD beams. "I love helping my clients achieve their goals."

Over the past few years, DD has fully dedicated herself to building her real estate business. She's worked more hours than she has at any point in her life, and while she enjoyed this intense period of growth, she's now ready to take a breath, step back and seek more balance.

"At the end of every year, I take some time off and I usually travel somewhere by myself and I look at — what do I want in life? Where am I going and what are my goals? So that's

coming up for me. I don't know, honestly, what the next step is, other than I'm putting the pieces in place to have a better balance between my business and my personal life."



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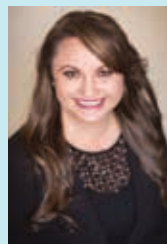


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# JULIE & DAVIS

ONE REAL ESTATE PARTNERS

# CRISTINA GONZALEZ

▶ cover story

by Zach Cohen  
Photos by Ewa Samples  
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greater than the sum of their parts



WHAT IS YOUR ONE THING THAT MOTIVATES YOU EVERY SINGLE DAY? IF YOU FOCUS ON YOUR ONE THING, THEN EVERYTHING ELSE FALLS INTO PLACE.



In systems theory, emergent behaviors are exhibited when individual parts come together to create a whole. This system is capable of expressing itself in new, emergent ways. In other words, the emergent system is greater than the sum of its parts.

Examples of emergent behaviors are everywhere. From the organization of the cells in our bodies to how birds gather in flocks, emergent behaviors define our reality.

Julie Davis and Cristina Gonzalez have tapped into this concept by creating One Real Estate Partners. Julie and Cristina have each developed successful real estate careers in their own right. When they joined forces in 2021, they birthed a team that has been able to far exceed any outcome they could have achieved alone.

“We’ve chosen to take a different direction in real estate,” Julie explains. “We’re not promoting ourselves, and we’ve chosen to build a team of strong, successful women. We’ve chosen to take our energy, mentor them and watch them grow. We’ve gone from being individual agents to bringing out strength in numbers.”

To understand what Julie and Cristina are creating in the present, we must first understand where each woman comes from.

**Beginnings: Cristina Gonzalez**

Cristina’s parents immigrated to the U.S. from Mexico, and Cristina has been working since she was 14 — before it was even legal to hire her.

“My parents both came at very young ages, and their journey to the U.S. was not easy, often being sent right back to Mexico (they would use ‘coyotes’ to cross the border). My father came to the U.S. with \$5 in his pocket and dreams of earning a living in the U.S., and my mother came to take care of her uncle’s kids,” Cristina reflects.

Cristina’s parents met when they were 17, and they had Cristina shortly after.

“You know, humble beginnings.”

As Cristina reflects on her upbringing, her pace slows. She has carefully contemplated the impact that her childhood has had on her adult life.

“It has left me with so much,” she offers. “If I could say one word, it’s strength. If you want something, you have to work hard for it. I always knew how to work hard. You just do it. It’s left me a legacy that I can show my kids. It doesn’t matter where you come from; if you work hard and really want something, and if you’re doing it for the right reasons, the universe responds. You need to have intention.”

Cristina’s first professional role was as an executive assistant for a software company. She enjoyed the work, but she always knew she wanted more. By 2006, she was about to be married, and she began to brainstorm new career ideas. What could she do that would be fulfilling and supportive for a growing family?

“Real estate came up as an option, and I went for it.”

Cristina began her real estate career at one of the more challenging times in recent memory, but that hasn’t prevented her from achieving long-term success.

“With me, you get honesty. You get experience. But also, each one of us has a spirit, and that spirit is authentic to you. So, what you’re going to get with me is authenticity but also a drive to do the best for my clients. I love to negotiate. I love to help clients. What do you need? Where are you going?”

**Beginnings: Julie Davis**

Julie began her real estate career after a bet with her husband. From day one, she led with a competitive, ‘won’t-take-no-for-an-answer’ attitude.





•••

“He bought a home right before he proposed to me so that he felt my parents would find him approving. He hired a REALTOR®, and I kept saying, ‘I could do that.’ And my husband said, ‘Why don’t you go do that?’ So I did.”

For 18 years, Julie has applied grit and tenacity to her work.

“I am a head down, focused, competitive, aggressive agent. I worked my tail off to earn respect and, at the same time, raise two kids who are now in high school. I had five babysitters on call because I never knew when I needed to go to an appointment. I was very driven.”

In building her business, Julie leaned into the lessons she learned from her parents growing up. Her father built a business, and the need for hard work was instilled in her from an early age.

After the 2008 recession began to fade and the economy recovered, Julie’s business really took flight. It was then that her first visions for One Real Estate Partners were born. Julie had tremendous energy for her business, and she knew she was destined for something much bigger than one individual could create.

“When I met Cristina in 2012, I knew it would take me 10 years to channel calmness and energy the way she did,” Julie reflects.

“There has always been this force in her life of being competitive, driven and seeing the next five to 10 years very clearly,” Cristina adds. “So she was ahead of me as far as the vision for One Real Estate Partners.”

#### Complementary Outlooks

In 2021, Julie and Cristina joined forces. They did so with a vision that’s unique in the business.

“Every agent on our team is a partner. Cristina and I are just founding partners,” Julie explains. “We don’t have buyer’s agents. We don’t have listing agents. We have partners.”

“This allows us to grow at another level,” Cristina says.

Julie and Cristina describe themselves as yin and yang. They are different people with different strengths, and they believe those strengths are complementary. Julie brings a driven, aggressive nature. She’s high energy and efficient. Cristina brings a calming way. Her strong yoga and meditation practice has given her the foundation to be a grounding force in a chaotic industry.

“When we are coaching an agent, they get the best of both of us. You’re getting two seasoned, successful agents with an insane amount of work ethic,” Julie explains.

#### Looking Forward

In 2021, Julie and Cristina’s first year together, their goal was to close \$80. They exceeded that goal by around \$15 million. They currently have two agent partners and hope to add two more in the coming year.

“We are hyper-focused on growing our agents. It’s a lot of energy we take on. We are giving ourselves a lot of responsibility. We’re working harder than we’ve worked in the last five to seven years by leading by example and wearing the mentoring and coaching hat,” Julie says. “What makes us unique mentors is that we’re still in the business. We have our own growing individual businesses. We’re not just talking. We’re doing. We are leading by example. We understand what our agents are doing. We understand the nuances.”

Julie and Cristina chose the name One Real Estate Partners because they want their agents to focus on accomplishing their “one thing” — i.e., the thing that is most important to them. Julie’s one thing is creating financial independence that she can model to her children, Ryder (16) and Lauren (14). Cristina’s one thing is to be the best person she can be, which relates to being the best mother to her children, Reese (24), Christian (13) and Nathan (11), and the best business owner.

“We’re hyper-focused on our message to our agent partners. What is your one thing that motivates you every single day? If you focus on your one thing, then everything else falls into place.”



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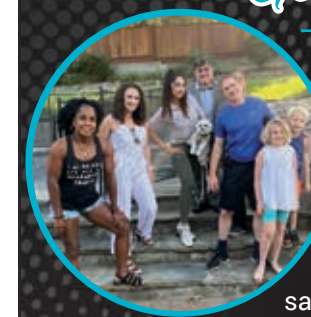
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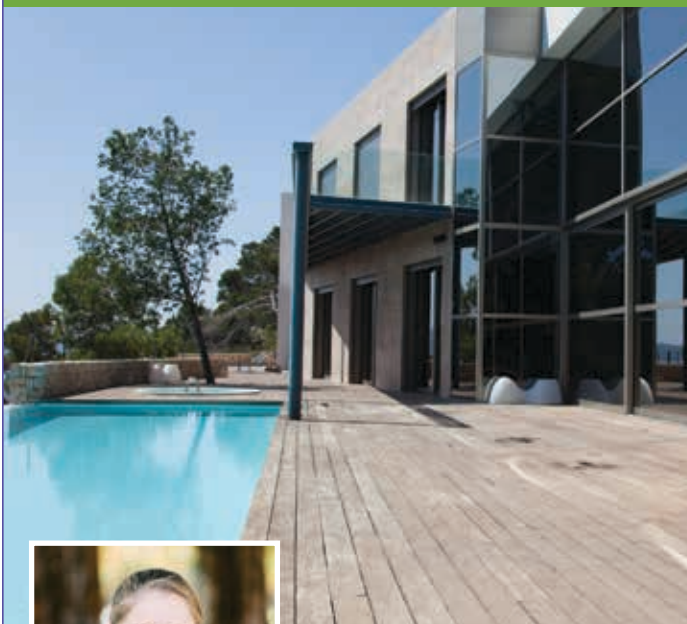

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# NIKKI COCCO BOYLE



▶▶ profile

## FULL CIRCLE

By Zach Cohen | Photos By Ewa Samples, [www.maytheartbewithyou.com](http://www.maytheartbewithyou.com)

"I've always been a soul searcher, wanting to find meaning in my life," Nikki Cocco Boyle begins.

Since 2017, Nikki has been an integral part of the birth of one of the Bay Area's up-and-coming real estate teams. She believes that it's the life events and experiences preceding her venture into real estate that have allowed her to find both success and meaning.

### Spreading Her Wings

After graduating from college, Nikki set out to find her place professionally. She landed work at a venture capitalism startup in San Francisco, then relocated to Southern California, became a hairdresser and eventually returned to the Bay Area to work for Gap Inc.

"It was an exciting time," Nikki reflects. "I was young, in my early 20s, living in the city, living that corporate life."

While working for Gap, Nikki took a volunteer trip to Honduras with Habitat for Humanity that forever reshaped how she saw the world around her. In just a week, she was inspired and invigorated

with a new passion to serve. After five years at Gap, she decided to make a drastic change.

"I decided to take my volunteerism to the next level. I applied and was accepted to the Peace Corps, and I moved to Zambia in 2003."

Nikki's nearly three years as a Peace Corps volunteer were both rewarding and challenging. She met like-minded people who wanted to serve a bigger vision. She also experienced the daily hardships of living in a developing nation.

When Nikki returned home, she found herself at a crossroads.

"I think it shaped my perspective of the world and my place in the world. So when I came back

to the United States, I was trying to decide what I wanted to do with my life. It was easy for me to fall back into my old role at Gap corporate, and I did. I loved that experience, but at the same time, I wanted more."

### Root Down

In the ensuing months and years, Nikki got together with her now-husband, got married and had kids. She decided to stay at home with her children before they entered school but always knew she'd return to the workforce to pursue her dreams.

Nikki had the gift of time while exploring career options. She considered her skills, her experience and what she wanted to bring into the world.





“My father is a local builder in the area and has been building homes in mostly Redwood City my entire life,” Nikki explains. “I’ve always been submerged in that world. I have such vivid memories of running through the homes he was building, the smell of fresh-cut wood, running on dirt piles.”

Nikki had long held a desire to get into the real estate industry in some shape or form, and in 2017, she was ready to make the leap.

“I had to follow my own path. Everything in my path led me to where I was at the time I decided to become an agent.

I had to fly and spread my wings before I came back and wanted to put roots down.”

#### Finding Her Way in Real Estate

“Anything I set my sights on, I’m going to do it right and 100%. That’s how I apply myself to everything,” Nikki says.

Early in her career, Nikki put tremendous effort into finding a mentor and getting herself educated. With no experience, she knew that being in a position to gain as much knowledge as possible would accelerate her career trajectory. In the first few months of her career, she found herself at a pivotal networking meeting.

Nikki had attended these meetings before. Top agents would share their successes and challenges in a round-robin environment. Nikki had always felt a bit shy at these meetings, as she had no news or listings to share as a new agent. But when her mentor’s advice led her to secure a stunning three listings in her first four months on the job, she headed into the networking meeting with juicy updates.

“I’m there with my new off-market listings. I had something to contribute. I was so excited I had something to share,” Nikki recalls.

Agent Mariana Pappalardo was at the meeting, and Mariana was curious about Nikki’s listings. She asked for more info during the meeting and then called to follow up later. By that evening, Nikki received an email with offers for two of her off-market listings — from Mariana’s clients.

“I was floored. I was so excited, beside myself,” Nikki says.

More importantly, this was the beginning of what has become a lasting partnership between Nikki and Mariana. Throughout those first transactions, the pair connected with mutual respect. Although Nikki was new, her honesty, communication skills and hard-working demeanor were on full display.

“At that point in her career, Mariana’s business was starting to boom. She also had children and was looking to possibly partner up with someone.”

Just a few months later, Nikki became the first member of Mariana’s team.

“I am forever grateful to Mariana. I have learned so much working alongside her. She took me to every appointment, counseled me through every transaction, and introduced me to everyone. She has been encouraging and inspiring me since day one.”

Over the past four years, the group has grown to a team of five.

Anything I set my sights on, I’m going to **do it right and 100%**. That’s how I apply myself to everything.

“I look back on our production when we first started and where we are today — it’s mind-boggling to see the growth and expansion of our team. I went from a \$4 million year as a solo agent to hitting \$30 million so far this year as part of the team. I owe so much of my growth as an agent to Mariana and her mentorship. And I simply wouldn’t be where I am today without all of our wonderful clients.”

#### Full Circle

In 2021, Nikki had the pleasure of working with her father, Mike Cocco, on a recent development in Redwood City. For someone who is always finding meaning in her life, it felt like a gift to team up with her father, who is nearing the end of his career.

“He’s been building homes my whole life. I’ve always been so proud of him. It’s his legacy he’s leaving. I can drive around Redwood City and see the homes my dad built. They’ll be standing for years and years to come.”

In a touching addition, Mike named the new street in honor of his family name, Cocco.

“Cocco Lane will always exist in Redwood City, and that’s where my heart is, and I know it is for my dad as well. All the grandkids came by, taking pictures under the street



sign. He can be proud of what he accomplished, and I got to play a small part in it.”

As Nikki reflects on the path that has brought her to the present day, she feels she is right where she is supposed to be. She’s carrying the baton forward — for her family, for her community and for herself.

“I’ve always wanted to explore and see the world. I got to do those things, and then I realized that home is where my heart is, and my home is here in the Bay Area. It’s so cool that I was able to do all those things I wanted to do and come home and get into an industry that inspires me.”

#### Words of Wisdom

“I had to follow my own path. Everything in my path led me to where I was at the time I decided to become an agent. I had to fly and spread my wings before I came back and wanted to put roots down.”







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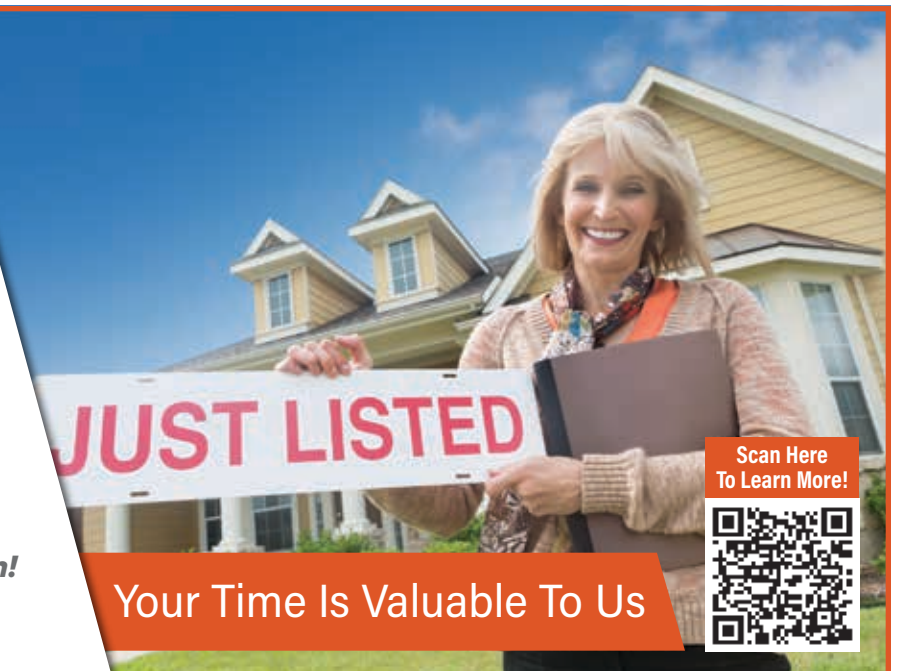


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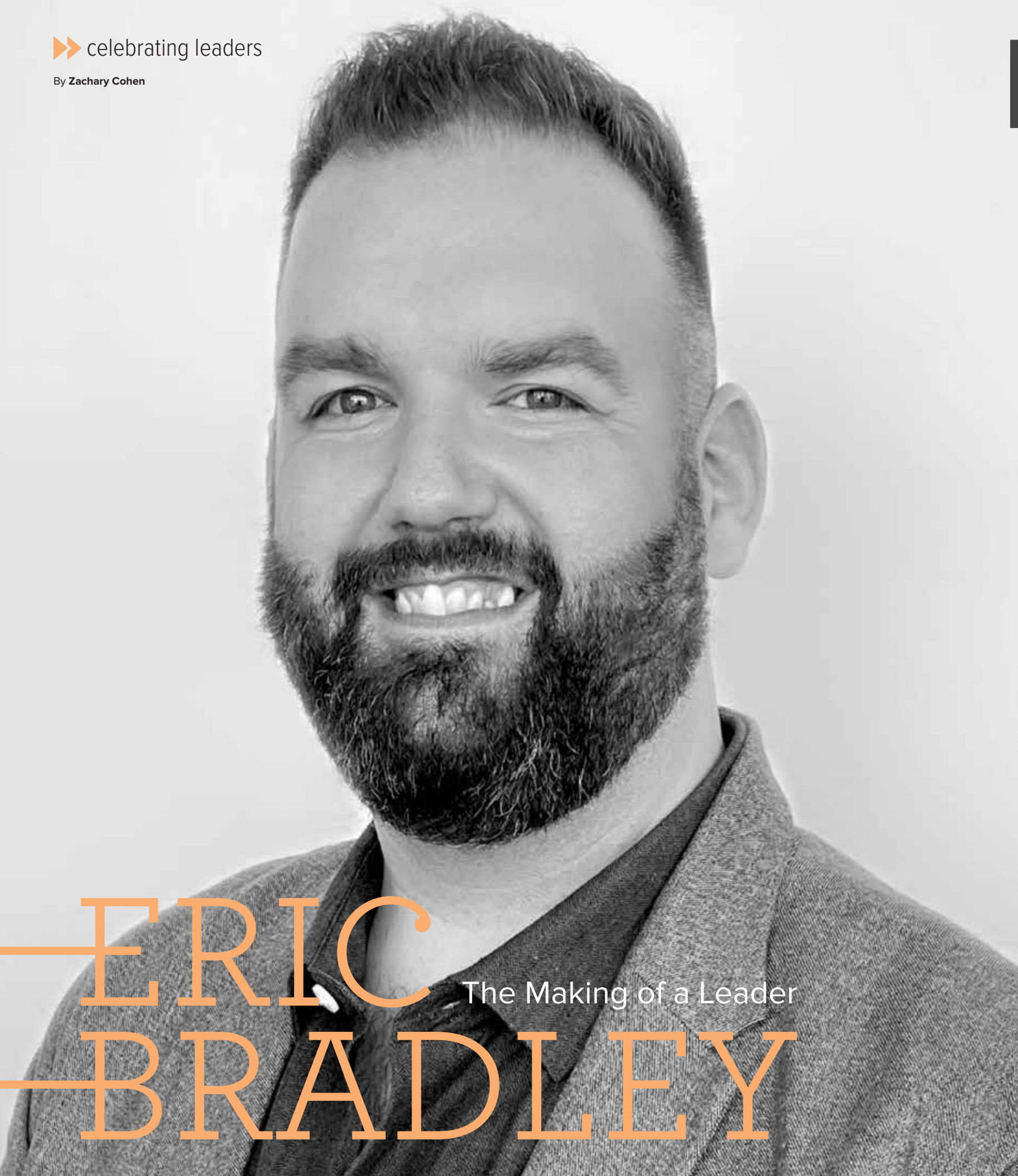




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# ERIC BRADLEY

The Making of a Leader

**D**uring his childhood, Eric Bradley would often spend his days at the restaurant his family owned and operated for over 35 years. He has vivid memories of early mornings spent with his grandmother. What stuck with him most was watching her care for her clientele.

“We ran an American-style deli with Middle Eastern/Lebanese pocket bread and foods... My grandmother would be there at 3 a.m. every day to make the bread, cookies, and potato salad for the day. At 6, she would go from table to table, sit down with them, ask them how their food was, learn about them and make them smile. That was instilled in me — take care of people, take an interest in them and make their days brighter with laughter.”

The lessons that Eric learned from his grandmother stayed with him through the years. Decades later, he applies the very same principles to his real estate business.

“If I help others get what they want, I’ll get what I want. It’s being a leader that pushes from the back, not just from the front. It’s putting people’s passions and needs above mine and in the forefront. I wrap my arms around people, find out where they want to go and push them to where they want to be.”

#### THE ROAD HOME

After graduating high school in 2005, Eric headed off to college. But when his grandmother and father were both diagnosed with cancer, he returned home to care for them.

“They both passed away in late 2007, and I found myself thinking, ‘What do I do now?’”

Eric’s uncles and grandfathers were all engaged in the real estate business. One of his uncles ran the Pleasanton Keller Williams office, where Eric landed a job working the front desk.

“Honestly, it was the first job I could find,” Eric admits. “I never wanted to be in real estate because I saw it as a stuffy career ... but my tone changed when I started working in a real estate office.”

Eric recognized that there were many types of people that made successful agents. He came to see the financial opportunity in the industry. Slowly, he warmed to the idea of being licensed.

“The turning point was that I saw a paycheck for \$80,000 in 2008. I asked if that was a full year’s wage in my hand. They said, ‘Actually, he double-ended a \$1.2 million house, and that’s what they made.’ Then I met that agent and helped them with business cards. And in that interaction, they were struggling just to make business cards. I knew there was success to be made in this business.”

In 2010, Eric began selling real estate in Sacramento.

#### THE MAKING OF A LEADER

After four years of selling, Eric realized that he enjoyed helping others build their businesses more than selling real estate himself. In 2014, he joined a top real estate team in the Sacramento area in a leadership role.

“We averaged 350 units, \$150 million in volume. My job was to recruit, train, coach, operations, P&L — everything but the sales aspect.”

After four years, the owner of that team moved to another brokerage, but Eric was able to retain the entire team. He eventually helped many of those agents start their own individual businesses and teams.

In 2020, Eric became the growth director for Keller Williams’ Northern California and Hawaii region, a position he still holds today. His role is to support, lead and train the leadership teams of the 35 Keller Williams franchises in the region. He’s also taken on the role of operating principal for the Keller Williams Cupertino office.

#### LESSONS LEARNED IN LEADERSHIP

Eric believes that leadership starts with self-leadership.

“To be the best leader, I need to be the best me. Self-leadership starts with self-awareness. Self-awareness is understanding who I am, where I’m at in life, and where I want to go. That’s helped me understand how to help others lead their own lives,” he explains. “I was taught to help someone get what they want, you have to teach them how to think the way they need to think to inspire them to action. It all starts with your mindset.”

As Eric looks ahead, he recognizes that he’s faced with an ever-changing industry. In the past two years alone, the real estate business has been altered in ways that no one would have been able to predict. Rather than resisting change, he embraces it.

“In this ever-changing industry, I’m focused on being at the forefront of that... A quote I think of often is from Wayne Gretzky. ‘I skate to where the puck is going to be, not to where it has been.’ The industry is changing so much. My hope is to be the puck — to be someone changing the industry.”





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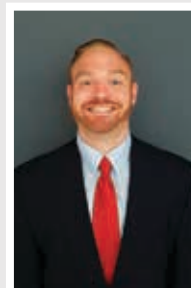


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