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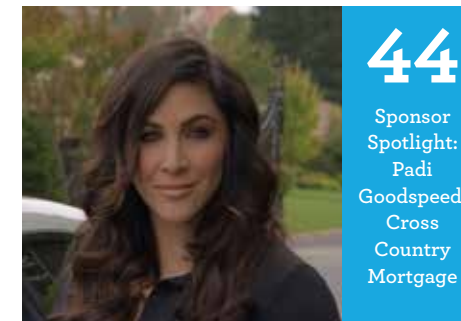
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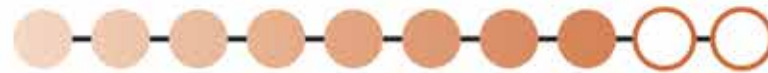
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Nathan began his mortgage career 18 years ago and hasn't looked back. Nathan says, "It's a great feeling when I'm able to approve clients and tell them they actually can qualify for a loan. It's the problem-solving that is challenging and most rewarding. The ultimate goal is helping my clients get the best loan experience possible." As a senior loan consultant with loanDepot, Nathan has been in the top 1% year after year.

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Molly Simao is the owner and creator of TC Solutions. She is a wife, mother of two, workout enthusiast and lover of sweets. In 2021, she found a passion for managing real estate transactions and decided to transition from teaching elementary school for seven years to starting her own business as a TC and obtaining her real estate license. Her background lends to her success in creating a thriving TC business, as she is extremely organized, detail-oriented and efficient. Molly works diligently with all parties of the transaction to make sure it closes correctly and on time. She has had the pleasure of working with incredible agents and teams so far and is looking forward to providing you and your team exceptional TC services.

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Matthew has extensive experience within the real estate and mortgage industry. Having left mortgage banking in 2019 to fill the gap in the mortgage brokerage industry, he strongly believes in providing first-class service and professional advice at affordable and accommodating rates to all individuals seeking to own real estate. Matthew understands how difficult it can be for some people to get financed for their home, which is why he uses his integrity to help speak with anyone who seeks his guidance or advice transparently about what options they have.

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▶ publisher's note

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REAL PRODUCERS FALL EVENT 2022

Thanks to everyone for joining us back in October for our fall 2022 event at SacYard in downtown Sacramento! We could not have asked for a better evening. The night was cool, the sky was clear and the company was top-notch. What a perfect way to kick back, enjoy a night of fun and connection and gear up to close out Q4 of 2022 with a BANG!

Huge thanks to our platinum sponsors, CalPro Inspection Group, as well as our partners at Shot Archives for taking the incredible photos you are about to enjoy! We are so thankful for the way this community continues to flourish and support each other. Save the date for our next event coming up on Jan. 31 as we gather for our second annual Real Producers ROUNDTABLE.

In the meantime, have a very merry Christmas and a happy new year!

KATIE



Katie MacDiarmid

Sacramento

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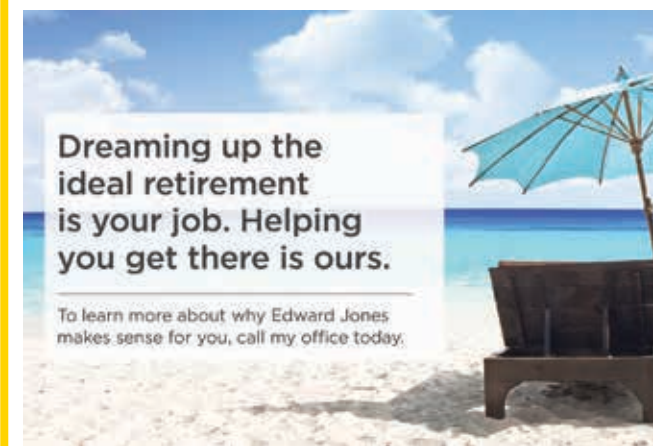
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By Dave Danielson
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RANDALL HOM

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It's been said that you get out what you put in — and then some. That definitely holds true in this industry.

As you know, the efforts you put forth on behalf of your clients make an impact well beyond today's transaction. They lay the groundwork for lifelong relationships and future chances to serve their needs.

That's the spirit of service that drives Randall Hom, as well.

As a broker with Diversified Properties, Randall is totally invested in the success of those around him.

"I love my clients. I had one of my sons working at my office this summer. One of his friends asked what I do all day. My son's answer was that it seems like his dad talks with his friends all day long. Candidly, it's because my clients are my friends," Randall explains.

"In many cases, it's not unusual for some agents to work with their clients every few years when it comes time for them to buy or sell their property. I tend to do a lot more deals with my clients every year because we help them in real estate through the investing side. They become my friends. I help them make money, and in turn, it helps me too."



A SPARK FOR SERVICE

Randall has always had an entrepreneurial spark that started to come to the forefront and open doors for him when he was in high school.

"In high school, I was soliciting for junior prom ads. I was knocking on doors at local businesses. As part of that, I remember going to a local real estate office. When I

asked them if they were interested in sponsoring the prom, they explained that they wouldn't be able to do that, but they asked if I wanted a job. I said yes," Randall remembers.

"I was 16, and it was my third job of each day after delivering newspapers in the early morning and flipping burgers in the afternoon. As soon as I started working there, I knew that's what I wanted to do for life."



“

OUR MISSION IS TO ENSURE THAT OUR INDUSTRY CONTINUES TO OPERATE THE WAY THAT IT SHOULD.

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BEGINNING HIS PATH

Randall remembers how he first got into real estate as a career. It began when he worked for a longtime agent doing everything from cleaning gutters to cleaning houses.

“She worked harder than everyone else. I said I could do what she does. But first, I decided to go get my education. I got licensed at 18 and went on to earn my degree in real estate from Cal’s Business School, which some consider to have the best program in the country,” Randall points out.

“I worked in real estate through college — primarily in the commercial side of the business. Through time, I evolved into residential. Today I sell investment real estate and a whole lot of single-family homes.”

Randall continues tirelessly building on his record of results, the most rewarding of which is simply being able to positively change and impact the lives of families.

REWARDING LIFE

Away from work, life for Randall is made much richer by his family, including his wife, Erin.



“The work we do there is behind the scenes, but I think it’s very important in terms of supporting what each of us does in the industry. On a regular basis, we fight for private property rights,” Randall says.

“Our mission is to ensure that our industry continues to operate the way that it should. We are very involved locally. It is so important. Advocacy is one of the most important things that organized real estate does ... keeping our profession alive and functioning well.”

Randall is also a founding member of the local chapter of the Asian Real Estate Association of America (AREAA) and actively engages with a multitude of local nonprofits serving the community. A few years ago, he was named the national winner of the Realty Community Service Award by the Wells Fargo Housing Foundation.

With his caring, professional and humble personality, Randall dedicates himself to meeting the needs of those around him. In fact, it’s easy to see that he is totally invested in their success.



Randall and Erin had met years ago when she was an escrow officer. Today, they have three sons — Matthew, Christopher and Tyler. All three are currently enrolled in college.

While each of the boys’ career goals is open, there’s definitely a part of Randall that has his own hopes for their careers.

“It’s funny. Through their entire lives, I had discouraged them from going into real estate,” he recalls. “But today, I would love to see one or two of them get into this business. It has been really good to my family and me.”

In his free time, Randall’s favorite activities involve friends and family, eating out, traveling, and going to the gym.

GIVING BACK

When it comes to giving back to the industry Randall loves, he has been very involved with organized real estate sitting on the board of directors for the Sacramento Association of REALTORS®, the California Association of REALTORS® and Metrolist.



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As families gather for this holiday season we often see a rise in the need for a Reverse Mortgage to be put in place for a few reasons:

- ❄ Winter home maintenance
- ❄ Home heating bills and property taxes
- ❄ Holiday expenses such as food & gifts
- ❄ Travel expenses to be with family
- ❄ Accumulating bills due to inflation

A Reverse Mortgage can be the gift that keeps on giving beyond the holidays. Keep your seasoned clients, family members and friends in mind during this season.

Wishing you, your family and loved ones a blessed holiday season.

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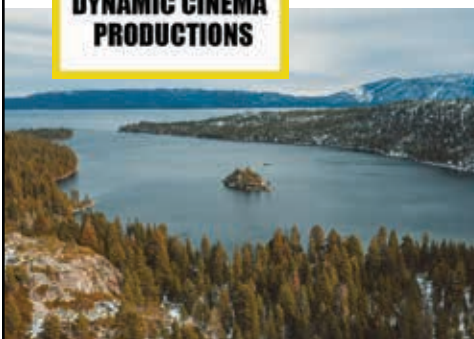


Reverse mortgages are loans offered to homeowners who are 62 or older who have equity in their homes. The loan programs allow borrowers to defer payment on the loans until they pass away, sell the home, or move out. Homeowners, however, remain responsible for the payment of taxes, insurance, maintenance, and other items. Nonpayment of these items can lead to a default under the loan terms and ultimate loss of the home. FHA insured reverse mortgages have an up front and ongoing cost; ask your loan officer for details. These materials are not from, nor approved by HUD, FHA, or any governing agency. Licensed by the Dept of Financial Protection and Innovation under the CRMLA



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partner spotlight ◀◀

By Chris Menezes
Photos by Aerial Canvas

PADI GOODSPEED

DOING IT ALL

“Success is the art
of creating lasting
opportunities
for others”

— Padi Goodspeed.

Padi Goodspeed has perfected the art of creating opportunities. She has had to do it for herself for her entire life. Of course, creating opportunities is all about problem-solving. And as one of the top 100 women in mortgage origination nationwide, with 20 years of experience, having scaled her business to an annual production of over \$100 million while raising her two daughters as a single mother, Padi can always find a way to make things happen.

“We help our real estate partners increase their business by 20% just by figuring out buying solutions that others can’t,” she

WITH CROSS COUNTRY MORTGAGE



says. “Our knowledge is unsurpassed, our availability and communication are constant and the chances of us closing on an approval is 100%. We are the full package — experience, expertise and execution.”

Padi has never been one to settle, even as a kid. She grew up in the bay area, the daughter of schoolteachers who first came to the United States from Iran. Because they earned minimal salaries and moved around a lot, Padi always strived for more in life. She wanted bigger things for herself than the more traditional routes of her parents.

Incredibly independent and entrepreneurial, Padi started working at the

age of 14, selling furniture at a local farmers market. In high school, she worked as a telemarketer. She left home at 17 years old and did door-to-door sales for an alarm company to pay for her tuition at Diablo Valley College. She was a natural salesperson with an innate ability to connect with people. So, when she discovered the mortgage industry, it was a match made in heaven.

“My cousin and best friend, Sheida, was working as an assistant to a lady who owned a mortgage company. She told me about how she was amazing and how I could do the same. It inspired me. I began interning at a

...

...

small mom-and-pop mortgage company as an inside sales assistant, making cold calls, and instantly knew it was for me. The consistent challenges and fast-paced environment was just what I needed, and I loved that I wasn't selling a product but helping people solve problems and find a solution to get what they wanted," explains Padi.

Padi was a tenacious sales agent. Not just because she loved her job and had palatable ambition but because she had to be. The industry was very male-dominated, and she was constantly underestimated. She was often treated as an assistant and was never encouraged or trained to be anything more. However, she didn't let that stop her.

"While all the guys were thinking they were big stuff and screwing around, bringing in one to two loan applications a day, I was doing seven a day," she says.

Padi let her work speak for itself. And it spoke volumes. She gave her clients and her referral partners everything. She remained constantly available and was always ready to tackle a problem and find a solution.

While she got started in the industry at a young age, she also got married at a young age. By the time she was 25, she had her first daughter. And by 28, she had her second. As Padi continued building her business, trying to create a good life for her family, it became apparent she was the only one trying. Especially after the infidelity.

Although she knew she had to leave, the divorce was devastating for Padi. "I had a strong belief in marriage," she explains. "And because I had started working so young, I was looking forward to having some support, to be able to stay home a little bit and be a great mom to my kids. I never imagined being divorced. I was quite down about it for some time, struggling emotionally, but there comes a point where you have to stop crying and you just have to do what you have to do."

Finding herself as a single mother in 2013 with no support from her ex, Padi knew she had to take her business to the next level. She began attending conferences and learning everything she could. The most influential conference she attended was in Beverly Hills, hosted by a panel of \$100 million producers. Although the voice in her head told her she could never be one of those people, as a single

mother doing everything by herself, she let that fear and anger drive her anyway.

With her goal set, Padi sought help and advice from her peers. Finding only platitudes and countless abstractions regarding mindset, she resolved to reverse engineer her goal and create a solid game plan as to how she was going to achieve it.

After several failures — falling down, crying, getting back up and figuring it out — and sacrifices, from school plays to field trips, fighting the nagging feeling that she was never doing enough as a mother or a professional, she finally hit \$100 million in annual production in 2019. She grew that to \$120 million in 2020, then \$183 million in 2021, and though this year has seen a decrease with the market, she is still on target to hit \$100 million.

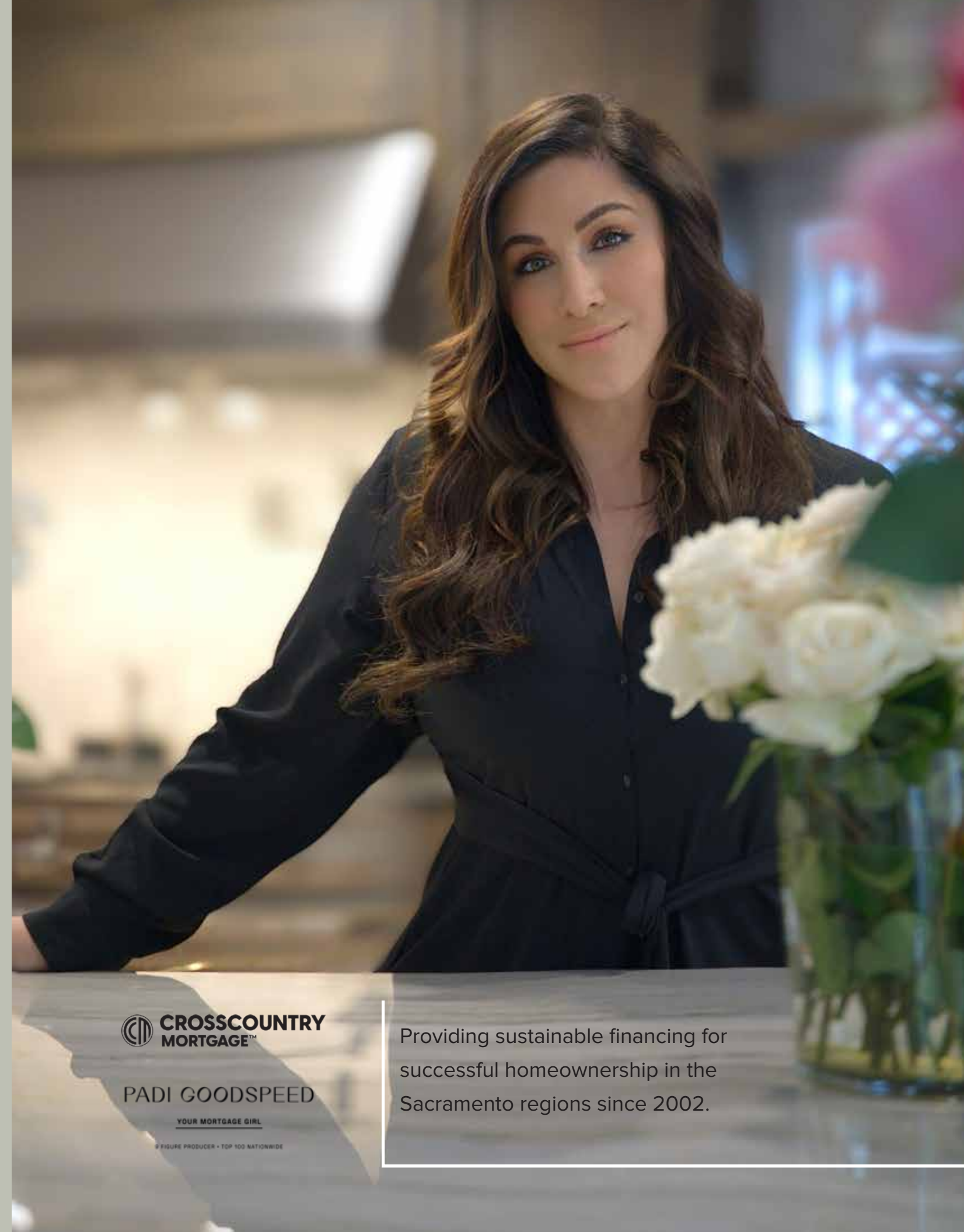
Perhaps the most impressive part of Padi's achievements is that she does not have a team of sales agents. It's only her. Of course, she says she couldn't have done it without her fantastic team — her operations manager, Michelle Chacon, and assistant, Jordan Gladney.

Although Padi has endured more than many people will know, and continues to do so, as a mother to two teenage daughters and caretaker to her mother (having lost her father last year) while managing a \$100 million mortgage business, she says she couldn't imagine doing anything else. She truly loves helping people, relying on her expertise and experience to solve problems and make people's dreams come true, not only for her clients but for herself, her team members, her referral partners and her children.

"I love that I get to teach my daughters to follow their goals relentlessly. To show them mental fortitude and that they can lead their best life. I am already so proud of them. They work hard in school, are involved with charities and are thriving in their extracurricular activities," she says.

When Padi finds a bit of free time to herself, she enjoys reading, learning, exercising, cooking, having spa days and watching anything that makes her laugh.

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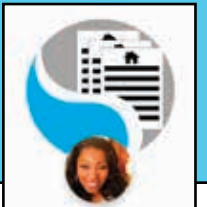
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Hi, I am Shelby Elias, broker and owner at United Wholesale Lending. Each month I typically share advice and strategies for REALTORS and their clients on how to create and maximize real estate investments. Giving others the tools and guidance on how to create cash flow and financial freedom for themselves and their families is my driving force. I know that REALTORS have an entrepreneurial spirit, so I want to share another facet of my business. One of the things that makes me a good entrepreneur is being able to understand the realities of the market and pivot when needed. When rates were at historical lows, it was an incredible time to leverage equity and make new investments. The market is evolving, and while no one is ever able to predict the future, it is clear that the real estate and mortgage markets are cooling off. As long as the Federal Reserve raises interest rates in response to concerns of inflation, this pattern will continue.

Knowing this, I have expanded my business portfolio with a new opportunity where I see a lot of upside, residential solar.

Obviously residential solar power is not new. I have always



been a fan of solar energy, if done the right way. Being on the loan side, I see solar loans all the time. So many of them are nontransferable, must pay off when sell home, and more. These loans can be really inhibiting for homeowners and buyers.

I know how to make sure the solar is done the right way, providing value for our referral partners and their clients. We have partner with the largest installer in the nation with the best rates.



Solar can increase a home's value while decreasing energy costs. Some of the benefits of solar to home owners:

- The ROI: The National Renewable Energy Laboratory (NREL) found that every dollar saved on energy through solar increases home value by \$2. That makes it an ROI of 20 to 1!
- According to Zillow, solar panels, on average, increase a home's value of 4.1%
- NREL also found that homes with integrated solar sell faster than homes without green options

Additionally, with high interest rates and overall affordability being a challenge across the country right now, solar helps your clients in the following ways:

- Most people can cut their energy bill in half, which is the largest homeowner expense

- This offers monthly savings (Did you know that PG & E doubled the cost of electric over the last six years?)
- Fixed cost of electricity
- 30% of system's cost is a tax credit
- The solar tax credit extends 10 more years

Solar is a win for clients and a win for agents. It presents an opportunity for agents to help their clients save money monthly. The revenue potential for real estate agents is massive, typically \$6,000-\$12,000 in commissions.

How often do your clients ask you if you know a service provider for home-related services? All of the time! Your clients know you and they trust you. You know about them and their home, now you can provide your clients with a resource for home solar. Please reach out to me, I'm happy to share information on how our referral partners are helping their clients with solar.

Find out more about Shelby Elias and United Wholesale Lending at:
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Ryan Grob



Meet Ryan Grob with eXp Realty. In just five short years in the real estate business, Ryan has done impressively over 100 million in sales. Before beginning his successful career as a REALTOR®, Ryan served for 4 years in the Marine Corps as a Scout Sniper. After his enlistment, thanks to the GI bill, he acquired his BA in Business Marketing at SFSU. Right after he graduated, Ryan began his new career in both a new city and a new home in Folsom. In this new career, Ryan has found a passion for helping his clients accomplish their dreams and goals. When asked about his favorite aspect of being a REALTOR®, he says “I am incredibly blessed to be a part of my clients’ number one financial business decision. I also get to walk alongside them and give them encouragement, and counsel outside of real estate as well”.

What has been the most rewarding aspect of your business?

The relationships and friendships that have resulted; whether with other REALTORS® in the industry or with my clients I’ve worked so closely with.

What has been your biggest challenge as a REALTOR®? In entering the industry?

My biggest challenge as a REALTOR® was lacking confidence in the beginning due to my age and lack of experience. I just moved to Folsom from the bay area when I was 25 and started my real estate career in a city I wasn’t familiar with. I had to learn everything about real estate and this new market all at once. I felt a lot of pressure to provide for my family and it was stressful at first. I didn’t have a nice car or fancy suit, I looked young and had not sold any homes, so it felt very foreign. I fumbled

over my words and had to look dumb over and over until I got better and then eventually got the hang of it.

How does real estate fit into your dreams and goals?

Real Estate provides me with a work/life balance that I can control. My goal is to acquire at least 10 rental properties and own a RV/boat storage business. Real estate is the tool that will help me achieve finding good deals and financing them, which will eventually create more financial freedom to allow us more time to serve, give back to our church and community, and travel with my family.

How do you define success?

Success means achieving what you want in life. That looks different for every person. I personally want my success to be defined by my faith, my relationships with my family and friends, and my career.

To what would you attribute your rapid success in the industry?

I have to give the credit to God first, then my mentors, Gail DeMarco, Valerie Turner and Mony Nop, as well as my wife. Surrounding yourself with top producers and building relationships in the industry is so beneficial. It’s



Ryan with his wife Jessica and two sons James and Ben.



Ryan in front of Folsom State Prison where he volunteers on Monday nights.



Ryan in the Middle East desert, shooting the .50 caliber Barrett sniper rifle while in the Marine Corps.

a small community of people doing the majority of the selling and make friends with them is going to benefit you and your clients. You want to help your clients win and deliver exceptional results for them, so they refer you to their friends and family! Go above and beyond, and make it a great experience for everyone! One of my favorite quotes is “Don’t worry about the score just keep scoring!”

Tell us about your family.

My family is why I do what I do. My wife, Jessica, is my biggest supporter. My two boys, James (3) and Ben (almost 1), are my buds. Learning to be a loving husband and a patient parent is my highest priority. I truly don’t want to be just a 7 figure career man, I would rather be a 7 figure husband and a 7 figure father above all.

Are there any charities or organizations you support?

I volunteer every Monday night at Folsom Prison. I am a part of a Celebrate Recovery program there, which is like AA, but centered around Jesus. We help the prisoners recover from their hurts, habits or hang-ups. We are all broken and I can’t tell you how humbling it is to walk out of those prison walls and have my freedom. The other organizations we support are: Bayside Folsom Church Agape International Missions (anti sex-trafficking), Operation Underground Railroad (anti sex-trafficking), Christian Relief Fund (sponsoring 6 children in different countries), and Sweet Dreams Foundation

(Dream bedrooms for children with terminal illnesses).

In closing is there anything else you would like to share?

I joined the United States Marine Corps when I was 18 years old in October 2010. I was a Marine Corps Scout Sniper while I was in for 4 years. I went on 2 deployments and went to 8 different countries. I was part of a very elite group in the Marines as there are only 300 active snipers in the United states at any given time and I was one of them. I graduated my scout sniper class as the high shooter and honor graduate. I served with the most incredible men and women.



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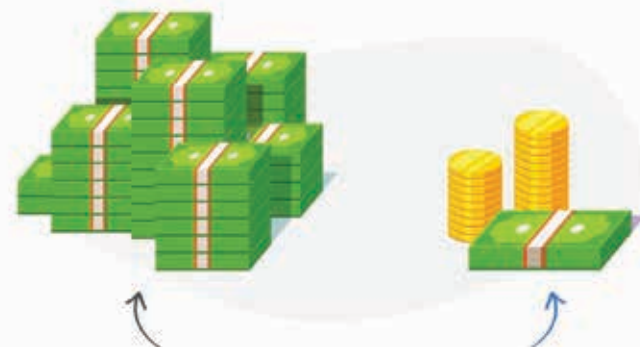
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JON & SHANNON YOFFIE



A STRONG FOUNDATION

Celebrating 25 years of marriage and five years with Keller Williams El Dorado Hills as a top-producing real estate team, Jon and Shannon Yoffie and the Yoffie Real Estate Group are a force to be reckoned with. Their business is closely tied to the El Dorado Hills community, where they have lived since 2004, when they built their own custom home. Since then, they have raised their two sons, formed a nonprofit foundation in support of local schools and helped many people secure their own slice of El Dorado Hills heaven.

Although Shannon and Jon have been working as a team since 2017, Shannon has been a local real estate agent since 2007. While their boys were young, Shannon spent much of her time volunteering in their classrooms and helping with their extracurricular activities. One of the things that drew them to El Dorado Hills was the quality of the public education. In 2008, she and Jon formed the Buckeye Education Foundation to supplement programs in the local K-8 Buckeye Union School District.

Shannon still serves as a board member for Buckeye Education Foundation, and Jon currently serves the Buckeye School District as an elected school board member. They also support Hands 4 Hope, The Center for Violence-Free Relationships, Patra Proud in support of families of active-duty military and KW Cares.

“We love our local community and enjoy helping families from other areas fall in love with it the way we have,” Shannon says. “We are very fortunate to live





in an amazing community surrounded by smart, interesting and successful people who invite us into their lives to help with one of the most important decisions they make as a family. We remind ourselves every day how lucky we are to have earned the trust and friendship of so many.”

Shannon and Jon moved to El Dorado Hills (EDH) from the Bay Area, where Jon grew up and where they had returned a few years before moving to EDH. Shannon grew up in southern California and became involved with fixing up homes at an early age. “My parents didn’t have much money, so they were always looking to build sweat equity in the things they owned, whether it was a house, a car, etc. My dad was very handy and could fix anything. He often involved me with his projects. I helped him build a car engine once, and he helped me fix up my first couple homes,” explains Shannon.

Shannon got into sales after graduating from UCLA. She was running one of the family businesses, a wholesale distribution company in southern California, when she met Jon. Jon had earned his degree in journalism and was working in southern California in the publishing industry. Jon and Shannon happened to both be hanging out on Catalina Island one weekend when they first met in 1989.

When Jon received an opportunity to move back up to the bay area for work in 1996, he proposed to

Shannon. The next year they had their dream winery wedding in Calistoga. Shannon began working in a design showroom in San Francisco, where she helped people upgrade their homes, something she had been doing with her own properties since buying her first one at 23 years old (and continues to do for her clients’ properties today). Jon, meanwhile, was a media executive serving a number of industries, including home building, technology, and state and local governments.

Shannon always had an interest in working in real estate; however, it wasn’t until they moved to El Dorado Hills and their kids were a little older that she decided it was the right time. As a media executive, Jon was traveling all over the country during the week, while Shannon stayed with the kids and scheduled out her weekends for real estate so that when Jon came home, they could switch. When Jon got the opportunity to leave his job in 2017 and join Shannon in real estate, they both jumped on it.

“I had been wanting to form a team for some time, so it was the perfect opportunity for both of us,” explains Shannon.

“It’s really been a win-win,” Jon says. “We get to be on the same schedule and work towards the same goals together. We love working with each other.”

Because their business is primarily sphere of influence and referral, Jon and Shannon work together



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“ WE REMIND OURSELVES EVERY DAY HOW LUCKY WE ARE TO HAVE EARNED THE TRUST AND FRIENDSHIP OF SO MANY. ”

past and present relationships, the foundation of both their business and marriage will continue to strengthen. It will be exciting to see all they will do in the next 25 years together.

in many of the same capacities, especially when it comes to clients. In addition to Shannon and Jon, the Yoffie Real Estate Group also consists of a director of operations and two additional agents. Shannon spends most of her time out in the community, meeting with clients and advising them on ways to maintain and update their homes, while Jon handles all the marketing. Shannon also mentors new agents in the KW El Dorado Hills office.

Looking into the future, Shannon and Jon plan to grow their team and have expanded their business into the Truckee and Lake Tahoe area, where they love to spend time. They both love to ski, hike, camp, sail and paddleboard. They especially love when they can enjoy all those activities while traveling and exploring different communities and cultures.

As Shannon and Jon continue growing their business by investing in their community and cultivating both



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Cherise has more than 19 years of accounting experience, including over 16 years with consulting firms in the Sacramento area and 10 years as a Controller. While pursuing her bachelor's in science in Finance, she moved her way up to the Controller role, eventually overseeing a team of seven after mastering the roles of A/P, A/R, Payroll, Contracts, Insurance, and ERP Administrator of Deltek Vision.

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