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

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When you meet Shelby Elias, owner of Sacramento-based United Wholesale Lending, you might be surprised by his biggest piece of advice: "Don't pay off your mortgage. I know it sounds crazy, I'm a mortgage broker telling you that it's not a good idea to pay off your mortgage." More on that in a minute.

Shelby has an undeniable passion for real estate. He fell in love with the business at a very young age, beginning his mortgage career while in college. Working for one of the largest lenders in California, Shelby was among the Top 5 Loan Officers in the company at age 23.

He began his journey to open his own mortgage company in 2007, United Wholesale Lending. Shelby grew his company to over 120 Loan Officers across the state and is currently ranked one of the Top 25 Brokerages in the nation.

UWL's success is based on a simple but effective principle: attract great people, to a great workplace, and give them the tools they need to do great work. That philosophy extends into United Wholesale Lending's partnerships with REALTORS. Shelby brings a unique perspective, especially when

thinking about investment properties, because of his understanding of real estate. He knows what makes a good investment, and he guides his agents and clients through his proven model. Everything a REALTOR has to think through regarding an investment property, Shelby has done it.

Beyond great rates, quick closes, and phenomenal customer service, Shelby and the team at UWL are investor-friendly agents who understand the ins and outs of investing in real estate, including the tax implications, the return on investment (ROI) calculations, and most importantly — how to find the right investment properties.

Shelby acknowledges there is often a standard line of thinking regarding mortgages. "I get it. People want to pay off their mortgage, become debt-free, and feel financially secure. I think so many people got their line of thinking from their parents who lived through financially uncertain times. The narrative back then was 'save all of your money, pay off all of your debt' but the world has changed. There's a whole other side to it: cash

flow. You can create an asset that is going to pay you every single month, regardless of what you are doing, for the rest of your life."

He explains that instead of making additional mortgage payments and focusing on paying off your home and never taking any cash out, you can leverage that debt. "So many homeowners are sitting on hundreds of thousands of dollars of equity in their homes. It feels great, but unfortunately, that equity is useless to them because they can't access the funds from that investment." With interest rates around 2.5-3.5%, owners can leverage that debt at a low rate by borrowing from it and putting it into an investment property.

If you go into the right investment property, let's say Lake Tahoe for example, there is a summer and a winter season. An investment property in Tahoe will pay you all year long. I think it's better to leverage your investment, pull some cash out, and have your debt become something that will pay you.

Every agent has access to MLS, but an investor-friendly agent will help analyze data and trends for the profitability of each opportunity. Deciding between a HELOC or cash-out refinance? Should you invest in a short-term vacation rental like Airbnb or multi-unit housing with long-term tenants?

If you or your clients are thinking about how to leverage debt, Shelby and the team at United Wholesale Lending are your trusted advisors.

"When I talk about investing in an Airbnb, the first question I get is 'how do I keep it clean?' followed by 'how do you manage bookings?'" Shelby says the United Wholesale Lending team is in place to guide you towards wise investments AND the ins-and-out to managing those day-to-day logistics.

I am passionate about helping people realize there is a new way of thinking about real estate.







FIND OUT MORE ABOUT SHELBY ELIAS AND UNITED WHOLESALE LENDING AT:

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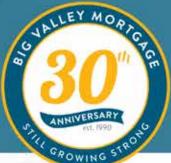
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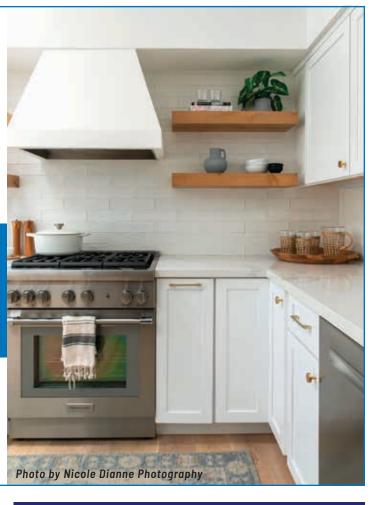
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Common Questions About

Sacramento Real Producers

Real Producers is a national concept currently open in 125 markets across the country. As we approach the second anniversary of Sacramento Real Producers, I wanted to take the time to answer some pretty common questions.

What is the purpose of Real Producers magazine? The

mission of *Sacramento Real Producers* is simple. We strive to inform and inspire the top-producing real estate agents in the Sacramento market and connect them socially. We do this by telling their personal stories. How they have succeeded and failed. What drives them to achieve year in and year out. Where do they spend their time when they are not working, and what are they passionate about other than real estate. We give local top-producing REALTORS® a platform to tell their story in a way they have not been able to do so before.

The secondary focus is to provide an avenue for our affiliate partners to create and continue relationships with these top performers, on a level that they might not be able to achieve on their own.

Who receives this magazine? This magazine is mailed to the top 500 producing agents in the greater Sacramento area, according to volume each year. This is based on the 2020 MLS; the ranking is annual and resets every year. This year, the minimum production level for our community was over \$11.5 million. Just to be included in this group is an accomplishment that testifies to your hard work, dedication and proficiency.

What is the process for being featured in the magazine?

It's really simple – you can nominate other REALTORS® (or yourselves!). We will consider anyone brought to our attention; we don't know everyone's story, so we need your help to learn about them! A nomination currently looks like this: You email us at katie.macdiarmid@realproducersmag. com with the subject "Nomination: (Name of Nominee)." Please explain why you are nominating them to be featured. It could be that they have an amazing story that needs to be

told; perhaps they overcame extreme obstacles, they are an exceptional leader, have the best customer service, or they give back to the community in a big way. The next step is an interview with us to ensure it's a good fit. If it all works out, then we put the wheels in motion for our writer to conduct an interview and write an article, and for our photographers to schedule a photoshoot.

What does it cost to be featured? Zero, zilch, zip, nada, nil. It costs absolutely nothing! We are not a pay-to-play model whatsoever. We write real stories about real producers, so nominate away, friends!

Who are the preferred partners? Anyone listed as a "preferred partner" in the front of the magazine is a part of this community and a top professional in their industry. They will have an ad in every issue of the magazine, attend our events, and be a part of our online community. We don't just find these businesses off the street, nor do we work with all businesses that approach us. One or many of you have recommended every single preferred partner you see in this publication. We won't even meet with a business that has not been vetted by one of you and "stamped for approval." Our goal is to create a powerhouse network, not only for the best REALTORS® in the area, but the best affiliates, as well, so we can grow stronger together.

How can I refer a preferred partner? If you know and want to recommend a local business that works with top REALTORS®, please email us to let us know at katie.macdiarmid@realproducersmag.com.

Still have questions? Don't hesitate to reach out!



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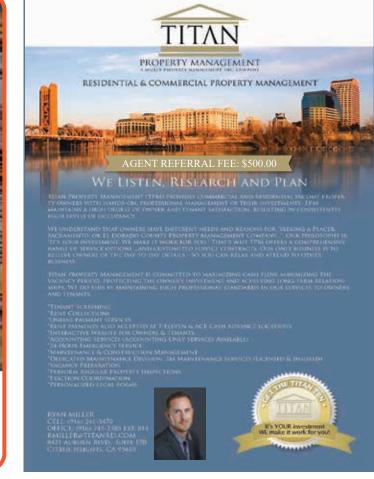
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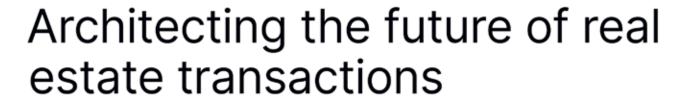


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Key Bryant Bryant Gonzalez Real Estate

"There's something really special and rewarding about helping a per son who thought they could never obtain homeownership, guiding them through the process and then delivering them the keys to their home."



Sharon D'Arelli Coldwell Banker Realty

"I love helping my clients build their empire one property at a time!"



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"My motto in business is 'go the extra mile; it's less crowded.""



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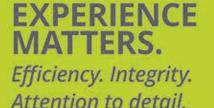


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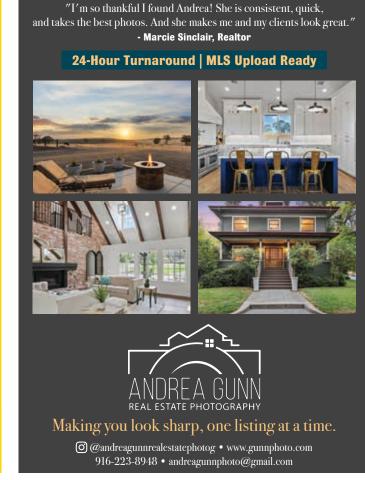




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ON PURPOSE

The California Dream of homeownership strikes a deep chord in the heart and spirit of Key Bryant. Stark memories from his childhood fuel the passion and dedication he has for accomplishing win-win real estate deals for sellers and buyers these past 11 years. His central goal remains to help people obtain not only the security of homeownership for their families, but the opportunity to build wealth, and the hope of a better future.

Key did not have those things growing up. Instead of experiencing the stability of owning a home, his family experienced the demoralizing feeling of being evicted on numerous occasions, couch surfing and not having a place to call home. In fact, from his sophomore to senior year of high school, he, his mother, and baby sister lived in a very small hotel room. They used to visit model homes and construction sites, dreaming, praying, and trying to manifest home security in the future.



"I remember being young and not understanding how anyone could kick us out of our home, especially a mother and her children," Key recalls. "After learning the difference between tenancy and homeownership, I knew I never wanted to be in a position where a landlord could decide to evict me or end my tenancy, that being a homeowner was the goal. Naturally, that goal has grown into helping clients obtain the same. I wholeheartedly believe that everyone should become a homeowner or at the very least own property. Ownership is an asset that can not only build generational wealth but can also be a catalyst for freedom."

With home ownership on his mind and the bitter taste of eviction still lingering on his tongue, Key seized the opportunity to enter real estate at 19 years old. He was a young father at the time, looking for a job that would support him and his daughter, when a good friend of his gave him the opportunity to interview for the job he was about to leave. Key interviewed and became the transaction coordinator and assistant to Top Producing Broker Associate, Cecil O. Williams at Coldwell Banker.

"Over the 7 years I worked for Cecil, he became a mentor and father figure to me," Key says. "I did a lot of transaction coordinating, short sale processing and was an acting agent for him when he was out of town. I gained a wealth of knowledge about life and real estate through his leadership and eventually branched out on my own."

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Then in 2009, when Coldwell Banker began introducing a lot of new changes, Key and his fiancé (now wife), Sara Gonzalez Bryant, who was also an agent at Coldwell Banker, and was earning her broker's license at the time, began talking about starting their own brokerage. Although they knew it would be challenging, they decided to go into an area where they already had a lot of clients, and in 2010, opened the doors to Bryant Gonzalez Real Estate.

As "the company with your best interest at heart," Key and Sara founded their brokerage on a sincere desire to improve the lives of their clients through real estate, not only by delivering exceptional service during the transaction, but after as well. Striving to be their clients' "agent for life," Key says their goal is to always be there for their clients, not only as a valuable resource, trusted advisor, and friend, but as someone they would consider family.

"The transaction never really ends for us," Key says.
"The most rewarding part of my business are the calls I receive years later from families we've helped, saying how grateful and appreciative they are for either helping them purchase or sell their home.

Hearing those moments of gratitude and the great friendships we form along the way are priceless."

"I also find it very rewarding to do what I love with my spouse," Key continues. "Having her by my side makes those tough days easier to navigate. She's always right there with me, involved in each transaction, building relationships, bringing in clientele, and operating the backend of the company. She is such a vital part of our success and growth and is the best partner I could ask for. It's not fair because I feel like I'm having my cake and eating it too."



When Key and Sara are not working, they love spending time with their three beautiful and intelligent children—Jocelyn, who is studying sociology and business at St. Mary's College on an academic and athletic scholarship for softball; Isaac, who loves to play basketball, soccer, baseball, and has a growing interest in football; and Isabelle who is "a natural on the soccer field" and loves both gymnastics and ballet.

Key also enjoys football, which he played growing up, and has a passion for volunteering and giving back to the community. He currently serves on the Community Advisory Board with UC Davis Med Center and is a Masters' Club and SAR Committee Member as well. However, the organization that sits closest to his heart is Sacramento Loaves & Fishes and the Mustard Seed School, a private school for children who are currently experiencing homelessness and utilizing the Loaves & Fishes campus with their parents.



ing their brokerage with the right people, he does so with profound purpose, to do his part in making sure others don't have to experience what he did growing up, and to help those who, like him, felt homeownership to be nothing but a dream and a prayer. "There's something really special and rewarding about helping a person who thought they could never obtain homeownership, guiding them through the process and then delivering them the keys to their home. What can be better than being a part and having a front row seat of someone's California Dream coming true?"

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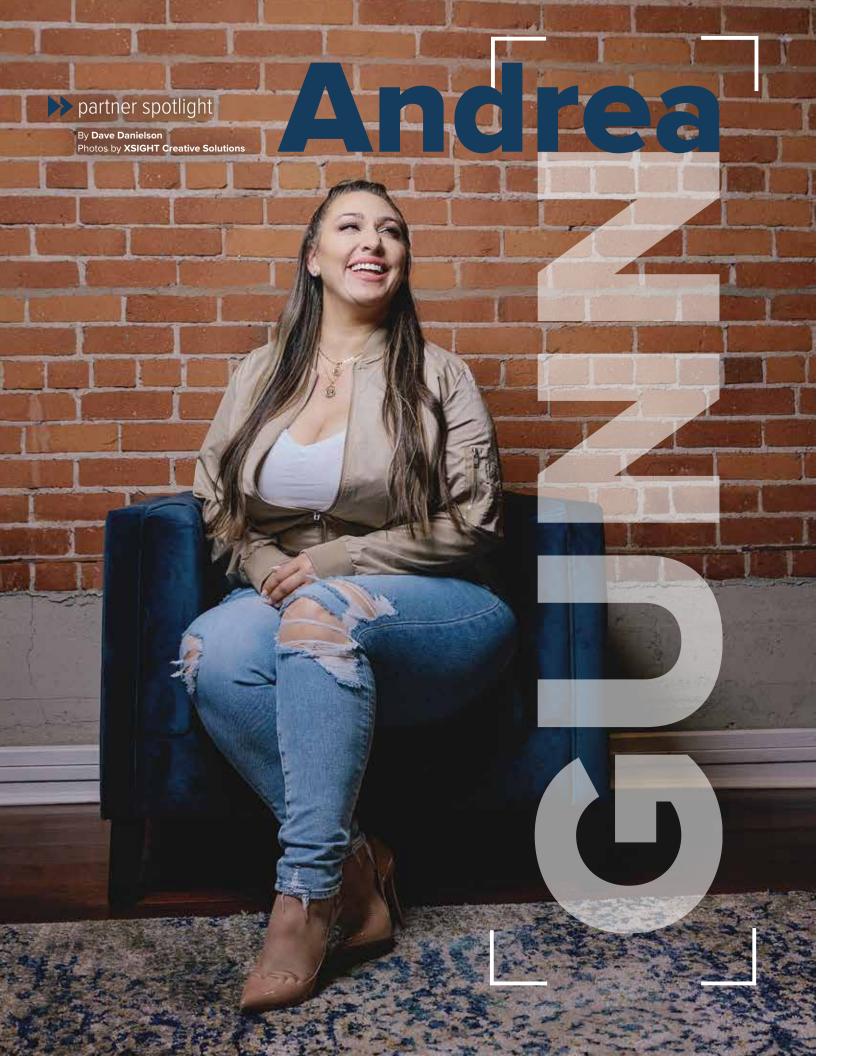
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PASSION FOR HER WORK

Owner and photographer Andrea Gunn smiles as she reflects on the passion she has for her work with REALTORS® and clients.

"First and foremost, the part I love the most about my work is the people it puts in my life. I feel fulfilled when I'm able to help take a load off the shoulders of a REALTOR® and simplify the process for them," Andrea says with a smile.

"I also really enjoy helping people look their best ... for example, helping a seller in the way their home presents to buyers also speaks to the professionalism of the REALTOR®. I like helping them elevate their brand. I enjoy that."

EXPERIENCE AND EXPERTISE IN ACTION

For a number of years now, Andrea has been lending her experience and expertise to helping people and properties shine.

"The business started when my husband, David, and I went to buy our first home together in 2013. I remember browsing through the MLS at the time," she remembers.

"I said I thought that I could improve the quality of the photography and create photos in the future for buyers who want to see decent photos before they visit the property."

ABOVE AND BEYOND

Andrea's motto with her work makes total sense and seems to perfectly fit her. Her motto is, "Go the extra mile. It's less crowded."

"I use that as my foundation every day as I'm working with new and existing clients. I feel like that's



something I live by," she emphasizes. "My clients appreciate my attention to detail."

Andrea is quick to shine the spotlight on those on her team, including her editor and virtual assistant.

"It has been huge being teamed up with them. It frees up some of my time in the evening so I can spend time with my family, too," she says. "Plus, David is a huge part of my success because he helps with the kids."

MAKING IT EASY

Working with Andrea is a streamlined experience.

"I prefer a text or phone call to establish the relationship with someone new. I always have the option of them booking online on my website for those who choose to do that, as well," she points out.

"I like to keep things very simple and user-friendly. My clients

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know all they have to do is send me a text, and then we book a time for their project."

FAMILY HIGHLIGHTS

Away from work, Andrea treasures time spent with David and their children: 17-year-old daughter, Khalia, 10-year-old son, DJ, and 6-year-old daughter, Nia.

In her free time, Andrea has a passion for dance and working out at the gym. In addition, Andrea and her family enjoy time hanging out together at home.

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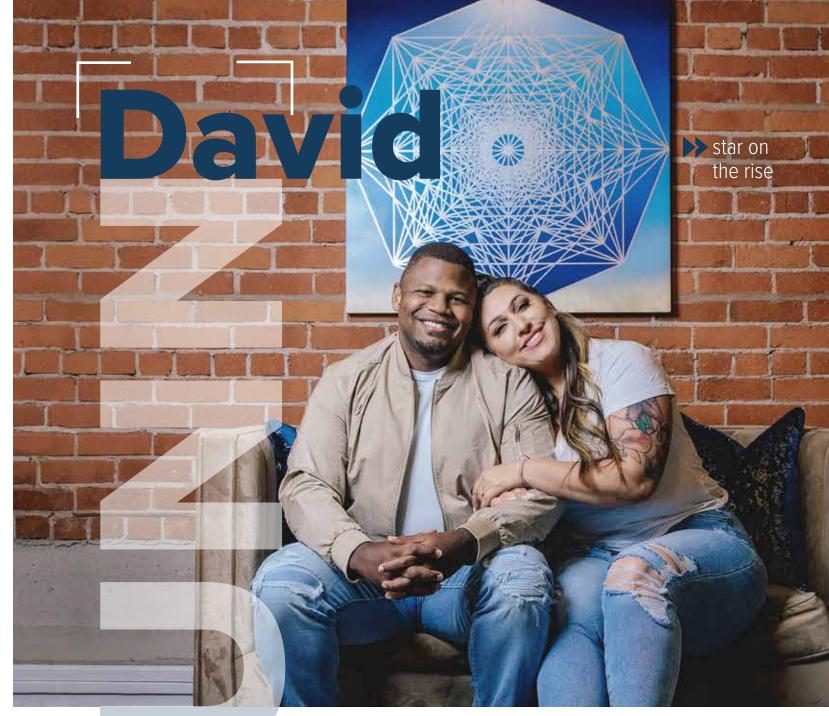
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Gunn Realty

Meet David Gunn of Gunn Realty, the other half of the powerhouse duo with his wife Andrea Gunn, of Andrea Gunn Real **Estate Photography.**

David considers Andrea his rock in his business and life. Together they share three children, and David is grateful that his career as a REALTOR® enables him to be in a position to be present in their lives while simultaneously providing for his family.

Outside of real estate, David enjoys

and playing video games with his kids when he has time to relax. He also supports numerous charities and organizations, including Homes for Heroes, The Table Foundation, Playmakers Elite Sports Academy, Ferrell Development Group, and Inderkum High School Girls Basketball Program.

As a small business owner, David finds that it's not always easy, but it's always rewarding to achieve the goals you set for yourself. "I love what I do, and I love that I'm available for my family. It's a dream

basketball, football, staying in shape,

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• •

come true, and I intend to continue this dream for a very long time."

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

Gaining the trust of others. When you are a small business owner, it's hard to gain the trust of individuals because you don't have a big brand as support.

What has been the most rewarding aspect of your business?

The lives I've changed due to my knowledge and recommendations based on their individual scenarios.

How does real estate fit into your dreams and goals?

It provides me the opportunity to leverage my time so I'm present for my family while providing financially.

How do you define success?

I define success based on the amount of people I'm able to serve. I initially thought success was based off of the amount of money I was able to make. When I changed my mindset to focus on the amount of people I was able to serve, my business changed which allowed me to become financially stable. My motto is, "Money is the byproduct of serving others." The more people I serve, the money will take care of itself.

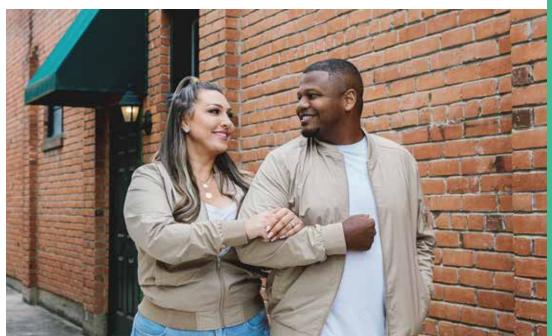
What are your future goals and your plan for obtaining them?

My goal is to leverage my current success into expanding my business. My plan is to obtain a NMLS license as well as start an Airbnb business with my wife, Andrea.

What sets you apart?

Who I am as a father, a person and as a man. I'm consistent, I'm trustworthy, and I conduct my business with integrity and with a human element.





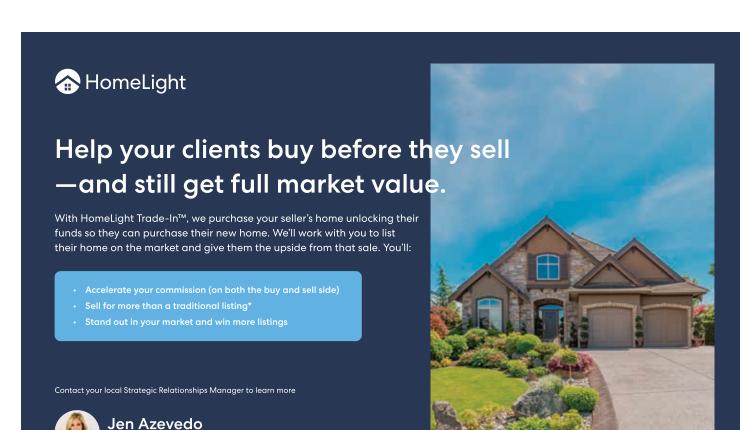
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"I have never met anyone like Sharon," Jackie shares. "She really is an anomaly and outlier in this business. She has extreme, off-the-chart energy and is incredibly self-motivating. If you give her five extra minutes in the office, she will make the extra call or do that extra little bit of prospecting. She does not need to be prompted; she just does it."

With a mutual affinity for one another, Sharon and Jackie always stayed in touch throughout the years. Sharon leaned on Jackie for advice, and they became friends in the business. They not only shared a common work ethic and client-first philosophy, but they also shared a similar background prior to real estate.

Jackie spent eight years in the legal field as a paralegal in San Francisco before relocating to Sacramento in 2000. As she was trying to figure out what her next step was going to be, she was drawn to real estate for its flexibility, which was essential for her, having two sons for whom she needed to be available. She started her career in 2001 with Lyon Real Estate, just a few years before Sharon would make the leap into real estate and join the same company.

Like Jackie, Sharon entered real estate from the legal field as well. She spent 20 years working as a court stenographer, documenting the full spectrum of cases, from civil, to criminal, and, ironically, a lot of real estate. This experience informs much of her thought process still today.

"As the court, you have to be very neutral, and not take a side; it's a huge component to fairness. And in real estate, we have to be fair and unbiased," she says. "Plus, sitting in on so many cases and hearing people's hardships gave me a lot of empathy and compassion for people and what they go through. I feel like I can approach my clients through a different lens because of that."

Having always enjoyed going to open houses and following the market together, Sharon and her husband decided to get their real estate licenses in 2005, thinking it would be a fun challenge and opportunity for growth. Housing prices were high at the time and a lot people were getting out of the business. Their kids had grown up with a friend whose mother was an agent, and when she found out Sharon had her license, she immediately reached out and tried to recruit her.

"She was very convincing,"
Sharon laughs. "The very next
day after talking with each other,
she had her manager call me to
go in for an interview. I figured
I'd try it for a couple years and
see how it went. It fit my socially
energetic personality much better than court reporting, where I
had to blend into the background
and go unnoticed. Real estate
became a love and passion that I
never expected."

Like Jackie, Sharon joined Lyon Real Estate when she first started. Ironically, Sharon and Jackie didn't know each other the entire time working at the same company. They had separate offices and just never crossed paths. Eventually, they both left and went their own separate ways.

Fast forward to 2018. Sharon and Jackie were both



top-producing agents, running their own businesses and thinking about switching brokerages. Sharon felt undervalued where she was at that time and was being "wooed" by the manager at Coldwell Banker. Like she often did in times of flux, she called Jackie, and they met for martinis.

When Sharon told Jackie how she had met with the manager of Coldwell Banker just a few days prior and was thinking about making a move, Jackie blurted out that she just did the same exact thing and was wanting to make a move as well. That's when Sharon asked Jackie if she would ever consider working together in some capacity that would benefit both of them and also allow them to do their own thing.

Thus, Sharon and Jackie joined Coldwell Banker, and D'Arelli and Merchant was formed.

With the tagline, "Experience you need. Results you deserve," Sharon and Jackie are focused on creating the best experience for their clients and streamlining the buying and selling process to be as stress-free as possible. They will do what is best for the client, whether that means working together on a deal or letting the better fit for that particular client run the ship.

"We want to be attentive to the needs of our clients, so if their needs change, then we can morph accordingly," Jackie says. "Some sellers really want to know they have a team on their side, so we do it when we know it will better serve the client."

"Which happened just recently," Sharon adds. "Jackie and I had an \$8.5 million listing, which I knew



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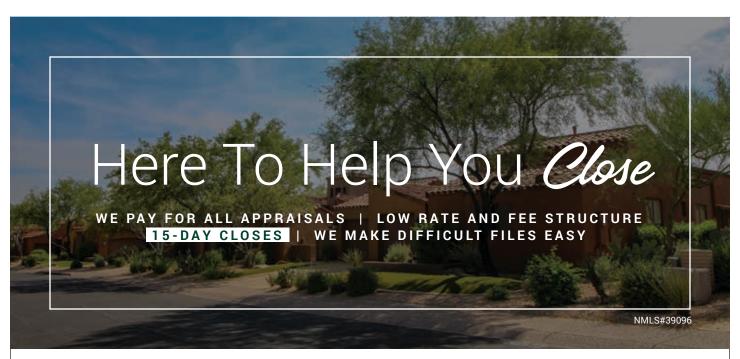
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and how it translates to B-to-B and B-to-C visual marketing strategies. This experience has helped him to not only be a content specialist but also become a business problem solver and management resource. His career has allowed him to touch all aspects of the creative industry, and he continues to spend most of his time ensuring all the pieces of the puzzle fit together.

In addition to being a high-functioning creative, Scott is a natural leader. And those two attributes, when applied to business, have enabled him to develop new models and become a leader in his field.

When Scott joined XSIGHT in 2006, it was a much different company compared to today. They primarily focused on live events and weddings. Wanting to expand and incorporate more of his creative expertise, Scott slowly built his own contact list and gradually moved the business towards commercial content creation with a focus on marketing.



A true creative, Scott thrives when collaborating and working with others, and his team functions the same way. That is why they continue to evolve and push themselves internally to create better content. Scott also makes it a point to surround himself with colleagues that own their own successful businesses, to create community through mastermind groups, where they can share ideas.

"At XSIGHT, we value collaboration because it provides so many opportunities for us to immerse ourselves in really good ideas, work with great partners and be a part of more projects that bring positive momentum to our great city. We know this city well, and the possibilities for what you can do here are endless," Scott says.

Surrounding themselves with like-minded people is also applied to the clients they choose to work with. "We desire to work with those clients that have high goals and large aspirations, those who want

to achieve great success. We want to partner with those that think outside the box. We want to be their marketing partner ... essentially, an extension of their own marketing team or in any way that helps them achieve their marketing goals," he says.

However, that doesn't mean Scott and XSIGHT are just looking for large projects. They work with businesses and brands of all sizes. "No project is too big, too small, too complex, or too vague for us," he says. "In fact, we love a good challenge. It gives us more opportunity to flex our creative muscles."

As Scott looks into the future, he says his biggest goals for the year are to continue to evolve the business and brand so that they can have a deeper understanding of the most effective solutions that will keep their clients moving forward. And, of course, that they will have fun while doing it.

To partner with Scott and the XSIGHT team, or for more information, check out: xsightusa.com.









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As a REALTOR® with California Realty Partners, Brett gives his all for those he serves ... in turn, delivering on the dream for them.

"I love helping the families I get the opportunity to work with. The biggest reward for me is helping people achieve their dream of owning their own home. When you hand keys to someone who never thought they would purchase a house, it's seriously the best feeling. It never gets old," Brett says.

"I love seeing the joy on people's faces when they walk into their new home for the first time or when they look back on the memories they had in the home they just sold. That's the most rewarding part of real estate ... helping people with one of the biggest milestones in their lives."

GAINING GROUND

Brett earned his real estate license about five years ago. When he began his journey in the business, he brought a wealth of experience with him.

"Getting into real estate was the best decision of my life. My son was born when I was 19 years old. I dabbled in junior college for a year and a half or two years but when I had my son, I knew I had to make money," Brett remembers. "I did a range of things, including construction, working as a restaurant server and busser, and then working in security sales."

While Brett enjoyed his work in security sales, he had an epiphany.

"I just realized that I couldn't do that for another 25 years. My mom was a longtime REALTOR®, so she suggested that I get my license," he says.

• • •



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Within a couple months, Brett had his license and held nothing back.

"I quickly learned that real estate was two feet in or two feet out," he recalls.

The decision was easy. Brett would go two feet all in. His commitment paid off. In fact, during his first year, he recorded 18 transactions with Realty One Group, and earned Rookie of the Year honors. Since then, his record of results has continued to mount.

Today, Brett has an eight-person team — Freer Realty Group. But he hadn't originally set out with that in mind.

"I never wanted to have my own team when I first started in the business. It takes a lot of time managing new agents and coaching them," he says "But I have really embraced the Team Leader role. I really love educating and watching my team members hit their own personal success goals. It's not about chasing commission checks; I truly want to help them achieve their goals in life, and they know that. You'll never work a day in your life if you love what you do."

SIGNS OF SUCCESS

There have been plenty of positive results generated from Brett and his team over time, with plenty of local families directly benefitting from their efforts. In 2020, Brett recorded \$32 million sales volume, with his team accounting for an additional \$15 million ... for a total that vear of \$45 million.

In 2021, those numbers ballooned, with Brett accounting for nearly \$40 million in sales volume, and his team adding another \$25 million for a total of \$65 million on about 80 deals.



In fact, Brett enjoys

and baseball.

football, basketball,

We take the experience of buying a home and make it exactly that, an experience.

We under-promise and over-deliver. I am always transparent and do business from the heart.







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