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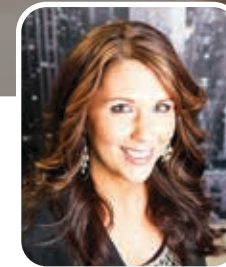
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TABLE OF
 CONTENTS

06
 Preferred Partners

13
 Meet the Sacramento Real Producers Team

17
 Golden Nuggets

28
 Celebrating Leaders: Katie Butler, Better Homes and Gardens Real Estate

36
 Partner Spotlight: Andrey Tupikov, Goodlife Construction

42
 Star on the Rise: Martin Atencio, Bear Flag Realty & Co.

46
 Making a Difference: Bryan Finkel, eXp Realty

54
 Profile: Robert Yost, Prime Real Estate

64
 Cover Story: Cassandra Niklewski, Dream Real Estate



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

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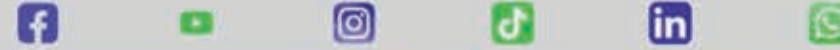


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Everyone wants to know what is going to happen with mortgage rates. Heading into 2022, this was the million-dollar question. Now that we are halfway through the year, rates are higher than they have been since the start of the pandemic. In mid-May 2022, the average mortgage rate on the 30-year fixed-rate mortgage was 5.337% APR, the average rate for the 15-year fixed-rate mortgage was 4.406% APR, and the average rate on the 5-year adjustable-rate mortgage (ARM) was 3.669% APR.

For context, during the first week of 2022, the average mortgage rate was around 3.22% APR. That was already .6% higher than around the same point last year and about halfway between the start of 2020 and the start of 2021.

Shelby Elias and his team at United Wholesale Lending are having this important conversation with clients. "What's important to point out, is historically interest rates are still low. Do not let interest rates stop you from buying or refinancing. Remember in 2008, rates were 5% plus and people still bought and refinanced homes, then refinanced when interest rates dropped to save money. Don't let rate be a reason to not get into a new home. The fact is most people refinance multiple times throughout their lifetime."

It helps to understand why rates are rising; in essence, raising interest rates is a way to curb inflation. Inflation is a general increase in the overall price of goods and services over time. While the inflation rate doesn't directly impact mortgage rates, the two tend to move together. Rising inflation can shrink purchasing power as prices of goods and services increase. Higher prices can then influence the Federal Reserve's interest rate policy, affecting the cost of borrowing for lending products, like mortgages. In March 2022, the U.S.

inflation rate hit 8.5%, which is the highest 12-month increase since 1981.

"The reason inflation is so high is because in 2020, at the beginning of the pandemic, no one knew what was going to happen so people cut back on their spending, leading to a surplus of savings. The government stimulus checks plus people's savings created a pent-up demand for purchases once the economy got back on track. However, as we've seen for the past while, the supply chains have not been able to catch up to demand", Shelby explains.

"However, interest rates are not so high that it doesn't make sense to buy a home or refinance for cash or a home equity line of credit. The only way to access the cash in your house is through a home equity line of credit. This means that a refinance cash out could still be the best option for you to save on your overall household bills. Even at today's interest rates, if you have home equity, which you likely do living in Northern California, and you have high-interest debt, you can bring down your overall expenses by refinancing.

Shelby points out that prospective buyers need to look at the decision in terms of what the monthly payment would be.

"A lot of people are experiencing the fear of missing out with each passing month as rates rise. I encourage you to take the emotion out of the decision to focus on the monthly payment. If the monthly payment is comfortable, I would encourage you to buy a home now. If not, don't overextend yourself. Life in general is more expensive right now."

"It's nerve-racking going into the home buying process, you want someone on your team that will give you honest, practical advice and help you understand if you can afford what you want to move forward with. Moreover, you have to take into account everything that comes with homeownership, the financial impact, whether positive or negative, does not end at purchase. These are the conversations we are having with our clients right now. At the core of what we do, we are a resource for real estate agents and their clients," Shelby explains.

To learn more and to get pre-approved, contact Shelby Elias at:

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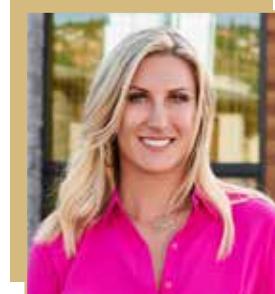
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Andrey Tupikov,
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Bryan Finkel,
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“Surround yourself with friends, family, and co-workers who all have the same life goals as you and are just as motivated as you are to succeed. If you are the most successful or smartest in the room, you are in the wrong room.”



Katie Butler,
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“Always work in your client’s best interest. If this is your guiding principle, not only will you have success beyond your wildest dreams, but you will build a career you are truly proud of.”

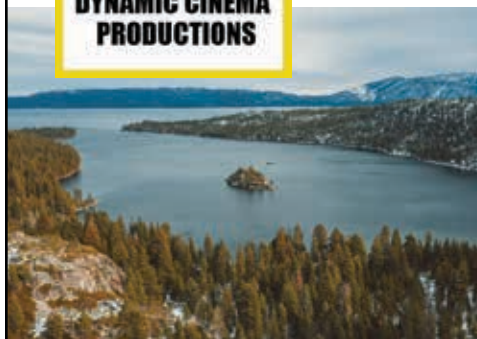


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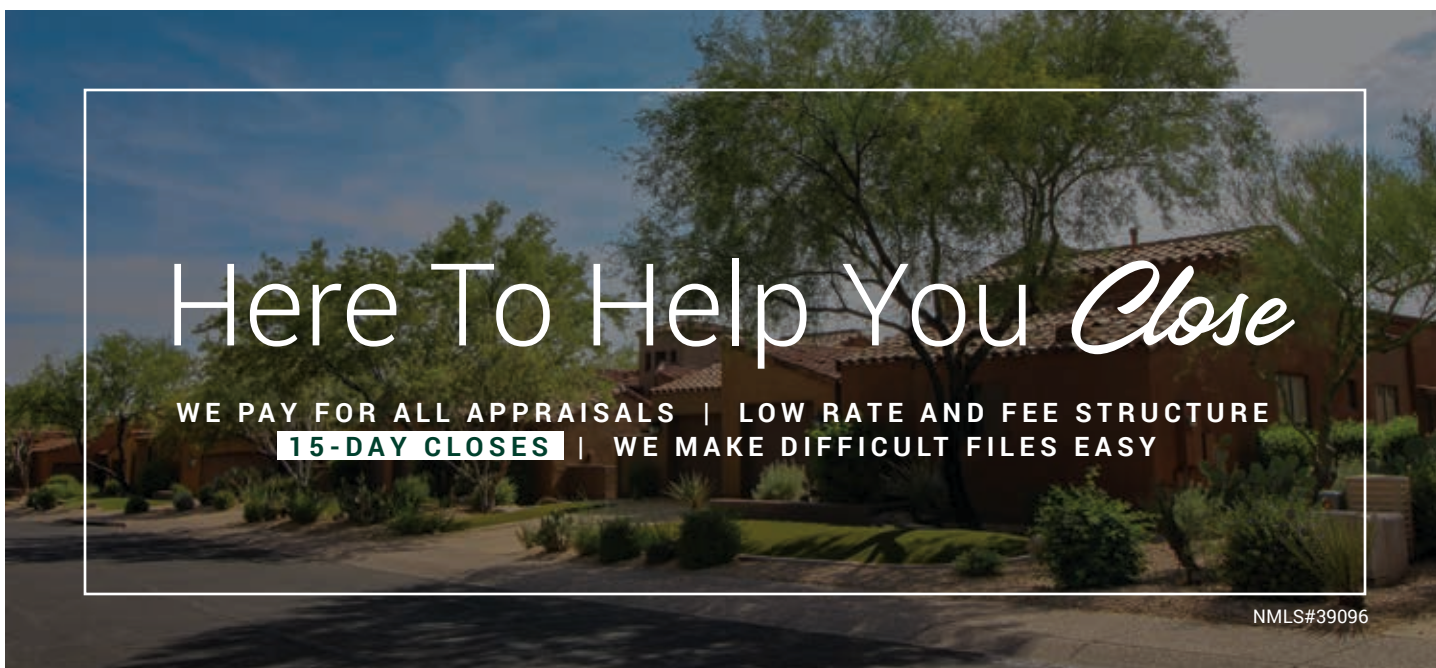
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- Define tolerance for risk

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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 2021 MLS; the ranking is annual and resets every year. This year, the minimum production level for our community was over \$14.5 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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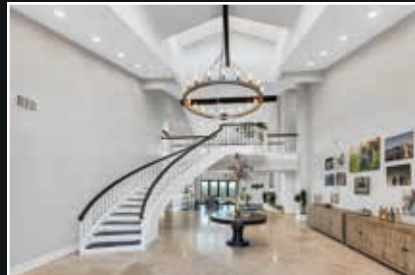
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Katie Butler

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By Dave Danielson
Photos by Olha Melokhina Photography

The pride you take in the work you do with your clients is well-deserved. When you give them the keys to their home, that moment represents the power of your commitment to them.

Katie Butler cherishes that part of her role, as well.

As a REALTOR® with Better Homes & Gardens, Katie is an active, trusted advocate.

“I like helping people ... making sure that they are protected through the process. It means a lot to me when they know I won’t take advantage of them,” Katie emphasizes.

Like most people who go into real estate, Katie had her sights set on another path in life beforehand.

“My mom is a teacher. And I always wanted to be a teacher, as well. I went to college and got my teaching credentials, and my degree in psychology,” Katie remembers.

“I was a substitute teacher for a little bit. And then during the next year, Sacramento Unified School District wouldn’t let you substitute teach if you weren’t a tenured teacher. So I felt like my plan that I had for my whole entire life was falling apart.”



FOLLOWING HER OWN PATH

Katie left education and went into the hospitality industry for a time. In the meantime, her radar was open to other possibilities in life.

“I had a family friend who was a REALTOR®. She would always tell me that I should get into the business,” Katie recalls.

Before long Katie bought her own house and found herself thinking more and more about getting into real estate.



“I knew the stats on how many houses people usually sell and how much or how little money that they usually made right out of the gate. I made sure I saved six months of expenses before I finally took the plunge into real estate,” she says.

GETTING HER START

There were some normal nerves that came along with her new career path.

“I was doing my first open house only a couple days after joining my brokerage. I was nervous. I remember almost wishing

people wouldn’t come in because I didn’t know exactly what to do in that situation. I was very green,” Katie says.

“I didn’t want to do it, but I made myself do it. I discovered that you just need to keep moving forward.”

She hasn’t stopped her forward momentum. In 2021, she recorded 35 deals, representing over \$17 million in sales volume.

REWARDING LIFE

Away from work, Katie’s family is at the heart of life for her. She looks forward to time spent with her daughter, Eleanor.

In her free time, Katie is very intentional about achieving and maintaining a healthy balance in life.

“I try to get as much done in that 9-to-5 timeframe when my daughter’s in school as I can,” Katie says.

Katie enjoys reading and spending special time with Eleanor.

•••





“
 KNOWING MY
 PRIORITIES
 HELPS ME KEEP
 BOUNDARIES
 AND MAINTAIN
 BALANCE. MY
 FIRST PRIORITY
 IS HEALTH.
 MY SECOND
 PRIORITY IS
 MY DAUGHTER
 AND MY FAMILY.
 AND MY THIRD
 PRIORITY IS
 BUSINESS.”

”



“Sundays are our day we get pedicures, we go shopping, we go to lunch, we go to the zoo, we just try to do as much as we can,” Katie points out.

“It means a lot to have that precious time with her. She is definitely my favorite thing.”

Katie also enjoys exercise. In fact, she ran a marathon in March. Plus, she has enjoyed being a youth coach, playing a part in building confidence in young children through sports.

“Knowing my priorities helps me keep boundaries and maintain balance. My first priority is health. My second priority is my daughter and my family. And my third priority is business. And then fourth is spending time with friends and other activities.”


Katie is also deeply involved in her community, including giving back to the industry she loves. She is engaged in the Sacramento Association of REALTORS®, lending her time and talents as Chair of the Education Committee.


She is also on the Masters Club Steering Committee, representing the top 10 percent of agents in Sacramento. Through that group, she likes being involved in a variety of fundraising and charitable efforts. Plus, She is also on the board of her local neighborhood association: Pocket Greenhaven Community Association.

Those who get the chance to know and work with Katie appreciate her hardworking, outgoing demeanor ... the way she pours herself into what she does to help others achieve their dreams ... as an active, trusted advocate.

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Andrey Tupikov and Good Life Construction

THE AMERICAN DREAM AT WORK

GOOD LIFE CONSTRUCTION IS A BEAUTIFUL EXAMPLE OF THE AMERICAN DREAM AT WORK. IT IS A TESTAMENT TO THE REWARDS OF PERSISTENCE, HARD WORK, HIGH ETHICS, AND THE PURSUIT OF OPPORTUNITY. LED BY ANDREY TUPIKOV TODAY, THIS FAMILY BUSINESS WAS FOUNDED BY ANDREY'S FATHER, ALEX TUPIKOV, AND OLDER BROTHER, DMITRIY, 13 YEARS AGO, NEARLY 10 YEARS AFTER THE FAMILY ARRIVED IN AMERICA AS REFUGEES, FLEEING PERSECUTION UNDER THE WEIGHT OF RUSSIAN COMMUNISM.

The Tupikov family is originally from Vinnitsa, Ukraine. Andrey's father, Alex, was orphaned at an early age, along with his older brother and younger sister, who was paralyzed and required constant care. His experience as an orphan shaped his Christian faith and instilled in him the moral conviction to always care and provide for the less fortunate, the sick, the orphaned, and the widowed. As James 1:27 says, "Pure and undefiled religion in the sight of God is to visit orphans and widows in their distress, and to keep oneself from being corrupted by the world."

As a professed Christian in Ukraine, growing up in the shadow of the Russian communist party, Alex suffered immense persecution from the time he was young. Being a Christian meant he was not part of the communist party, and therefore, he was highly marginalized in society. He and his family were made to suffer financially, emotionally, mentally, and even physically.

"The persecution started at an early age for my father," Andrey explained. "He was shamed by everyone. Because he was Christian and not part of the [communist] party, his grades were lowered in school, regardless of how well he did, and he was not allowed to participate in extracurricular activities like orchestra or sports, or even allowed to go to university."



"Two years of military service was mandatory for all males, and when my



father entered the military, he was harassed, shamed, and even beaten for choosing not to fit in with their worldview," Andrey continued. "They did a lot of physical damage to people like him. When he got out, certain jobs were not available to him, and it was difficult to make money. He had to travel to other European countries for work and be gone for months at a time just to provide for his family."

The Tupikovs were granted sanctuary by the United States in 1998 and arrived in Sacramento with four kids, a few pieces of luggage, and just the clothes on their backs. From the moment they arrived, they sought opportunity. They immediately enrolled in school to learn English, and took various jobs washing windows, cleaning houses, and eventually got into working construction.

Andrey was 3 years old when his family came to America. He grew up watching his parents work hard for their family, while always making it a point to give and help others as much as they could. He and his siblings were taught to work hard and were exposed to construction at a young age.

"As long as we could walk, we were on the job site with dad, carrying 2-by-4s, handing him tools, getting down and dirty, and learning as much as we could," Andrey said. "Dmitriy, myself, and my other siblings spent a lot of time with him working. It's what compels us today to work hard and provide for our own families."

Being the oldest son, Dmitriy was the first to join his father in construction. They worked together for several years with multiple companies. Then in 2008, after the collapse of the housing market, his father decided to get his general contracting license. It took him 12 tries to pass the exam, due to his limited English, but he persisted, refusing to give up on his dream and mission to build a good life for his family.

Once licensed, Alex continued with his current company, while Dmitriy branched out to establish Good Life Construction. He started out by doing odd jobs, low-wage/high-labor projects, and slowly built the business to be a one-stop shop for home improvement. Andrey entered the scene as a teenager, starting from the very bottom as just a regular helper, cleaning up job sites, sweeping, touching up paint, and doing whatever needed to be done in the field.

Andrey grew with the business over the next 13 years, working his way up from laborer, to lead technician, into sales, then marketing, management, and finally CEO. According to Andrey, "The only reason why I am where I am now is due to God's grace and Dmitriy's leadership and mentoring. He paved



...

the road to success before me and was able to guide me on it as well. I would not be the man that I am without him.”

Andrey now leads a team of 50 like-minded people, who are all rooted in the Good Life values and belief that everyone deserves to be treated fairly and with kindness, and that every project deserves high-quality products and service.

Andrey is currently passionate about growth, both for the business, and the personal development of his team. “We are working on leadership development for our employees, which we don’t even refer to as employees anymore. We’re a team, not just another ‘company.’ We want to train leaders in the industry who can be part of our team and help cultivate other people to be just like them – skilled in their craft, possessing integrity and respect – to help change and improve the entire construction industry,” explained Andrey.

The Tupikovs are not only trying to improve the industry through Good Life Construction, but through the other businesses they have built and acquired along the way. In addition to Good Life Construction, Alex and Dmitriy went on to start, and currently oversees, North American Home Services, Good Life Pest Solutions, Good Life Fire Restoration, and Fire Loss Response, which is a business they kickstarted in Colorado in 2021. The one thing they find most fulfilling about what they have been able to build, and what continues to drive them to grow, is the ability to provide jobs and opportunity to the 120+ people they employ.

Having come from a country that denied them opportunity, the Tupikovs were able to start a new life in America. And though they started with nothing, and struggled for years, they seized every opportunity they could find and eventually created their own opportunity in a continual pursuit of a good life. And now, their mission is to offer that opportunity to others, and help as many people as they can to lead a good life as well.

“Success is attaining your goals and dreams in such a way that you do not compromise in what you believe in, regardless of how hard the road might be,” said Andrey. “I believe our organization is a good example of that success, and the biggest catalyst for that success is hard work with integrity and honesty – always doing the right thing, even if that comes with a cost.”

To experience the American Dream at work, contact Andrey and Good Life Construction at www.goodlifeconstruction.com.



“ I believe our organization is a good example of that success, and the biggest catalyst for that success is hard work with integrity and honesty – always doing the right thing, even if that comes with a cost. ”




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Martin ATENCIO

▶▶ star on the rise

Meet Martin Atencio Broker and Owner of Bear Flag Realty & Co. Martin has gone from success with his long time banking and lending career to success in the Real Estate industry. During his time in banking he grew interested in Real Estate and decided to get his license, providing himself more career options should he ever need it. As Martin explains, “Little did I know that decision would be the start of my future passion”.

What did you do before you became a REALTOR®?

Prior to becoming a REALTOR®, I was in the midst of a 16-year banking and lending career. I started in banking in 2002 at an entry level Teller position providing a foundation for my climb up the corporate ladder. In 2004, I shifted to mortgage lending before transitioning back to retail banking two years later to manage a bank location in Rocklin, CA. I managed a variety of locations in the Sacramento Region, managed other bank initiatives, and ultimately moved into a small business lending management role. This position was to support the banks small business growth strategy by providing training and coaching to bank associates across 56 of the bank's locations in CA. I later become part of a four-person small business lending production team that handled business lines of credit, equipment financing, and streamline commercial loan requests. I left my corporate career and became a full-time REALTOR® at the end of 2018.

What are you most passionate about right now in your business?

Growth! We are growing our independent brokerage to better serve our clients. We continue to hire REALTORS® (currently 4 REALTORS® including myself), have a great support staff team, and we launched our Home Loans Division in November 2021, Bear Flag Home Loans (BearFlagHL.com).

What has been the most rewarding aspect of your business?

Bear Flag Realty & Co. launched as an independent brokerage in June of 2020, to look back to that moment, and all that has been accomplished up to today, it's very rewarding to see the strong foundation we are building and continue to build in order support our clients, REALTORS®, and future Loan Officers at our brokerage.



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

The biggest challenge was in my first couple years as a REALTOR®. I was working full-time at the bank and my real estate side hustle was gaining momentum. It got to a point I was working 12+ hours daily and something had to give. The stress and work/life balance was well out of sync, I even felt unhealthy. I remember sitting at my desk one day asking myself, do I give up my banking career or give up real estate. Giving up my banking career meant I was leaving a salaried compensation package, good benefits, 401K, and a very desirable position within the bank. My next thought was, if I committed all my time to real estate, how much more could I accomplish? My optimistic mentality took over and I made a list of everything I would need to accomplish to leave my corporate career, gave myself 90 days to make it happen. 90 days after making that list, I gave my notice.

What is your favorite part of being a REALTOR®?

My favorite part of being a REALTOR® is seeing the joy of our clients that comes when an offer is accepted, a home is sold, or a buyer just got the keys to their new home.

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

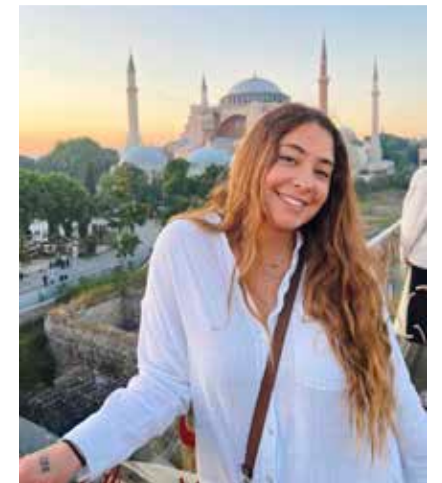
Rapid success is experience coupled with being surrounded by great people along the way. I have had some great career opportunities and surrounded by a lot of great people.

What sets you apart?

Having the banking and lending background that I do, I can really help my clients make sound financial decisions, which feels great. When I entered the industry, I was already used to reviewing agreements, contracts, and making sense of them. Being able to help my clients from a full spectrum of experiences allows me to better serve their needs.



Having the banking and lending background that I do, I can really help my clients make sound financial decisions, which feels great.



Martin's daughter Caitlyn has been traveling overseas. Caitlyn in front of Hogia Sophia in Istanbul Turkey.

Tell us about your family.

My wife Caitlin and I will be celebrating our 8-year anniversary this September. We are a blended family with five children ranging from age 5 years old to 20 years old. Caitlyn 20, Andrew 18, Colby 14, Owen 12, Olivia 5. My daughter Caitlyn is traveling abroad and spent time in Poland supporting the efforts to help Ukraine refugees. Andrew just graduated high school from Ponderosa High School and will be attending FLC. Colby will be entering High School and will attend Ponderosa High School. Owen and Olivia attend the same K-8 charter school in El Dorado Hills.



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By Dave Danielson
Photos by
Jennifer Ingles Photography



Top of Huyana Picchu overlooking Machu Picchu Peru.



EVER FORWARD

There will be highs and lows. Sunshine and clouds. Happy and sad.

Through it all, one of the most spectacular parts of life is the ability to keep moving ahead to the next positive chapter, whatever that may be.

That's a power that Bryan Finkel exhibits in his life.

As a REALTOR® with eXp Realty, Bryan keeps moving ever forward — for himself and those around him.

"I'm a really positive person. I like to see the positive in everything," Bryan says. "When adversity comes up in life, I know it's just a speed bump for me."

LOOKING AHEAD

Bryan had a head start and an advance look at real estate while he was growing up.

"My dad has been licensed since 1976, and he's been a Managing Broker since 1994," Bryan says. "I grew up in the business, going to open houses, spending countless hours at the office, and going to showings with my dad."

Growing up, Bryan dove into competitive sports. Along the way, his dad was there to coach him.

"I played multiple sports growing up through high school, including football, baseball and basketball," he says. "I actually tore my ACL and Meniscus for the first time when I was 12 years old. I had three knee surgeries, including a full reconstructive knee surgery at age 12. Then did it again at 17. So I had five knee surgeries before I even graduated high school."

RISING ABOVE

Despite those challenges with injuries, Bryan's talents as an outside linebacker were undeniable. He went on to play his dream of Division I football in college for San Diego State University — in the process setting the bar on his team academically by receiving the President's Award for Highest Standards of Academic and Athletic Excellence as a junior.

"I pride myself that I wasn't just an athlete ... that academics were really important to me, as well."

As time moved on, Bryan's lifelong familiarity with real estate came to the surface. It just seemed to make sense to him in many ways.

"I thought about the way my dad was very active not only in my life but my siblings. Even in high



I REALLY ENJOY TEACHING OTHER AGENTS AND COACHING MY CLIENTS THROUGH THE PROCESS.



•••

school, nine times out of 10, whenever I looked up into the stands, even at practice, I saw him. That held true even when I was in college. My parents were there almost every game,” Bryan remembers.

“So I looked at real estate as a career, and a means to a comfortable life. I just wanted to build a career where I can be really present with my family and future kids while providing a good life for them, as well.”

So Bryan earned his license in March 2012.

RISING HIGHER

There were hurdles through time, too. A major one came for Bryan when he faced a cancer diagnosis when he was 24.

“That was definitely a shock. I was in the best shape of my life physically and yet I found out that I was dealing with cancer. I went through a month of radiation therapy. Today I’ve been free and clear for over 10 years now,” Bryan says.

“The way I look at it, that adversity helped to shape who I am now. I’m glad it was me and not anyone else in my family. My family and my friends have always been there for me and have always been a big help to get me through my adversities and make it a lot easier.”

A PERFECT MATCH

Real estate has been a perfect match for Bryan through time. In turn, he has built a strong reputation for results.

In 2021, Bryan had his best year in terms of volume, with over \$22.3 million in sales volume, representing 32 sides.

The engagement that Bryan feels for his work is clear.

“I love giving the key to the first-time homebuyers or really any buyer ... knowing that they got their dream home. That’s always a great feeling,” Bryan explains.

“I love seeing all the all the different homes and neighborhoods. I also love the opportunities to help other people in this business ... I love that I can be a resource to other agents when they have questions and to others in the industry. I really enjoy teaching other agents and coaching my clients through the process.”

REWARDING LIFE

Away from work, Bryan cherishes time with his family, including his wife, Brittany.

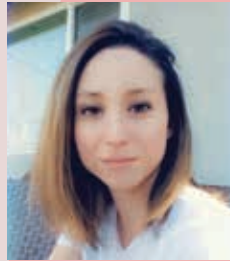
In his free time, Bryan has a passion for golf, making trips to his hometown of South Lake Tahoe, along with time spent with his two golden retrievers, Remington and Rhett.

When it comes to giving back, Bryan has a big place in his heart for first responders and military service members.

“A lot of my friends are first responders and are either serving or have served in the military. One of my childhood friends who was like a brother to me growing up was Sgt. Timothy Smith, who gave his life in Afghanistan,” Bryan says. “I try to go above and beyond for all my clients, but first responders and military members are definitely near and dear to my heart.”

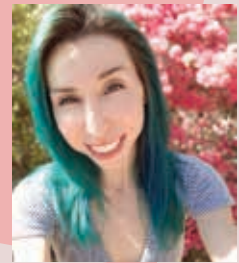
Congratulations to Bryan Finkel for the difference he makes for those around him each day ... in the process, moving ever forward.

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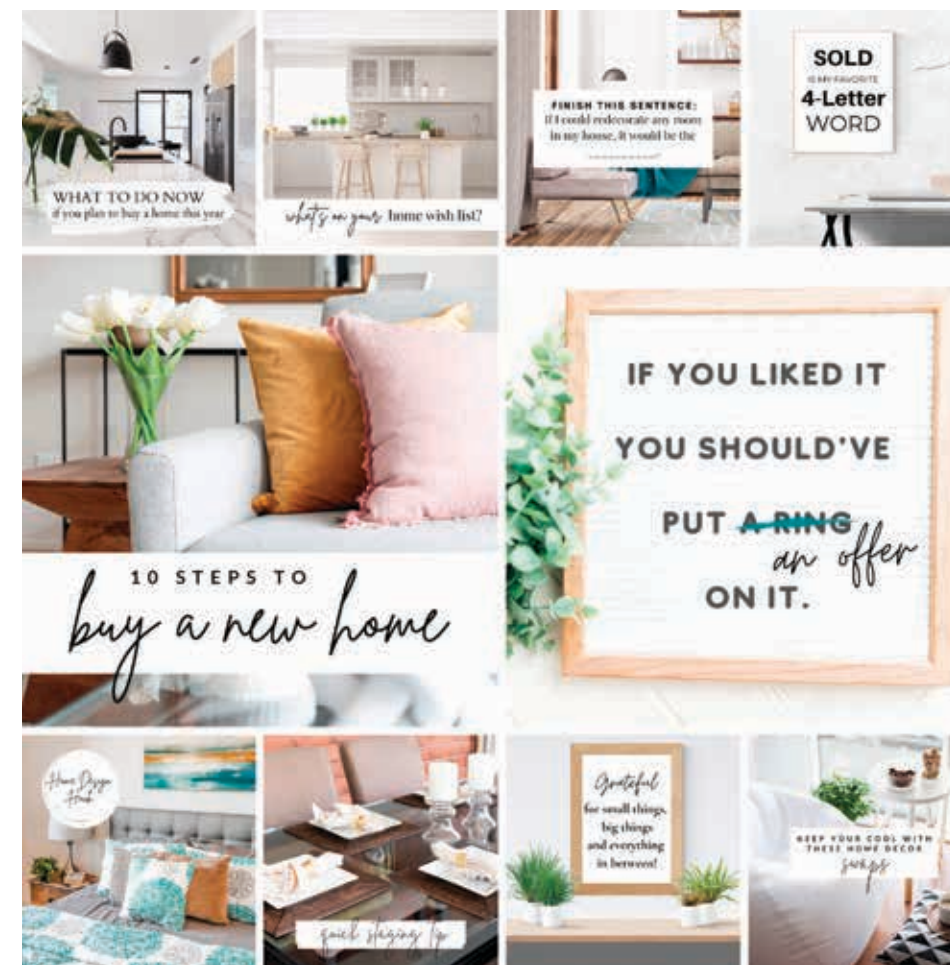
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ROBERT YOST



Robert Yost grew up with a solid foundation of morals and ethics, and a passion for serving others before himself. He had grown up in rental houses and wanted the stability that could only come through home ownership. He worked as a telemarketer in high school and then in sales and customer service for AT&T when he was 19. He quickly advanced from customer support to the resolution desk, and finally the operations department. His hard work paid off when he bought his first condo in 2000, at the age of 20.

DRIVEN TO SUCCEED

Robert found that regardless of his diligence and responsibility, there were limitations on how far he could excel within the corporate environment. He was determined to operate by his high code of ethics, utilize his sales and customer service skills, *and* have unlimited advancement opportunities. He continued working in operations and got a part-time job in the field of mortgage in 2003.

He found great satisfaction in ensuring that clients kept their hard-earned money, and was honored to receive an award as a top producer based on his volume of loans. Robert enjoyed helping people live out their dreams in both of his jobs, but realized that real estate would be an even *better* fit.

After becoming a REALTOR® in May 2005, Robert observed that although the job involved sales, 90% of real estate was about *service*. He kept his priorities straight when he focused on *taking care of clients*, and giving them *amazing service*, the byproduct was that he made a great living for himself.

When life got complicated, Robert decided to look at the difficulties as if they were chapters in a book. He didn't let the bad "chapters," like the market crash, define him. He just kept going.

One of his favorite "chapters" came when Robert met Angelica in 2013. He was impressed by her character and heart and loved that she was a fantastic mom. Her humility and honesty were also refreshing. Angelica and



her young daughter, Valentina, soon became Robert's why, and his new family gave him a deeper sense of purpose and hope.

ALWAYS BET ON YOURSELF

Determined to make more of a difference in 2015, Robert evaluated the strategies of brokerages. He found that some utilized only an online presence, while others focused on direct mailings and face-to-face interactions in strategic regions, but had no online presence. Robert realized there was a place for both tangible and intangible presence. He recognized that in his attempt to diversify, he had gone "wide," but he was spread too thin, and much of his time was taken up in travel.

He decided to build his success by going "*deep*," becoming a master in one region and supporting others who were masters in theirs. He stayed with his original brokerage and faithfully served the clients he had at that time, then he focused his attention on serving clients in a smaller region. 2016 was a breakout year as Robert completed 56 transactions aided by a part-time assistant and a transaction coordinator. In 2017 he became a partner in the brokerage.



By Ruth Gnirk
Photos by Rachel Lesiw,
Indulge Beauty Studio



In 2018 Robert partnered with Side, Inc. so he could grow from being a top producing *agent* to building his own *company and brand*, and by the spring of 2019, Robert launched Prime Real Estate. His goal was to provide the best experience to both clients and agents. Angelica’s successful background in sales, training, and operations was a perfect fit, so he invited her to become his Director of Operations and Marketing. Robert asked his former coworker, Reese Punter, to be his Sales Manager and team coach. Tom Borrill, who began as an Agent Support Specialist, is now Prime’s Operations Manager.

“I am not afraid to hire someone better than me,” shared Robert, “because doing so elevates *all* of us. Prime’s success is not just because of me; it is because of my wife, Reese, Tom, and our agents working together, for our community. One of our goals at Prime is to elevate the agent, and we have created a place for people to come be supported. We’re not looking for top producers, we’re looking for *great human beings* who take care of clients and do the right thing. It is my goal to create best client experience by creating the best company for my agents, helping them achieve whatever level of success they desire. As Sir Richard Branson says, “Train people well enough so they can leave, treat them well enough so they *don’t want to.*”



PRIME OUTCOME

2021 was a record year. Prime had been in business less than three years, and they broke \$100 million. Their goal for 2022 is to help more families than last year and close \$150 million in business. They would also love to organically add more like-minded, licensed, teachable agents to their almost-30-member team before the year is over.

The Yost family gives back to their community in purposeful and spontaneous ways. They are supporters of Dress 2 S.O.A.R , a program that helps children in the foster care system prepare for, and celebrate, important life milestones (www.dress2soar.org). Prime Real Estate is a member of the Folsom Chamber of Commerce, and as such, they help sponsor the annual local rodeo. They also sponsor the yearly wine mixer. Robert has received multiple awards throughout his career and is proud to be a lifetime member of the Sacramento Association of REALTORS® Masters Club.

Robert enjoys golf, target practice, and working out in his home gym. The family loves making memories while enjoying experiences together, such as attending Valentina’s softball games or traveling. He and Angelica are big-time foodies who frequent Hisui Sushi, where they enjoy the off-menu Yost Roll, named in their honor. They also enjoy Back Bistro and Manderes, and they live close enough to walk to Sam Horne’s on Sutter Street.

“I have taken several leaps in my life, but I always bet on myself,” Robert said, “because, as they say, ‘No one works harder for you *than you.*’ I have started from scratch a couple of times in my life, and have failed more times than I’ve succeeded. But failure is part of the growth process, and adversity shapes us and helps us grow *more.* I am grateful that Angelica, and my team, help me remember the successes and press on for more.”

“ I HAVE TAKEN SEVERAL LEAPS IN MY LIFE, BUT I ALWAYS BET ON MYSELF ”





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First American Title Citrus Heights Escrow Spotlight



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JAMIE MORSE-KINCAID

After beginning her career 22 years ago in Omaha, Nebraska, Jamie joined the First American family in 2002 shortly after relocating to California. Over the past 20 years, she and Sales Representative Shelly Gantenbein have worked closely to establish their position as the top resale closing team in Sacramento County, and there isn't a deal that either of them is afraid of. Jamie, who recently returned to the Citrus Heights area is also one of the only escrow officers in Sacramento to earn First American's DPK Circle of Excellence Award for her outstanding contributions to the revenue growth of our company.

Jamie has been fortunate to live in several countries and a number of U.S. states thanks to her early life as a military dependent. However, her heart lies in Sacramento where she was born and raised and also where she met the love of her life, her husband of 18 years. When not working, Jamie enjoys trying new creative pastimes such as painting, the occasional winery tour, and spending time at Kings games with her four sons and two grandsons.

What's the most difficult transaction you've handled?

Back in 2010 when we were working mostly with fix & flip and investors, I handled a 155-property cash transaction that all had to close on the same day.

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

I love helping buyers with one of their biggest investments. Whether it's their first home or their forever home, this is an exciting time and I get to be a part of it.

What types of transactions are your favorite to close?

Seamless, quick closings are my specialty, which is why I have always loved working with investors. However, there's nothing like seeing the excitement of a first-time home buyer.

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

The purchase and sale contract generally acts as our instructions so having a complete contract and contact information for the seller and buyer at the start of escrow helps us work more efficiently as a team with all the parties involved.

Is there anything you feel makes you an especially strong escrow officer?

I love that I'm always learning, and that it's never the same thing every day. It's important to be flexible and always willing to look for a solution. I have some clients that I have worked with for over 18 years, and I love that we still laugh at some of the tough deals we have closed together. That also builds trust with your clients that you can handle just about every type of situation.



JOIE TOLLESTRUP

When Joie began her career in 2005, she didn't even know what escrow was, but she quickly learned to love it. With its fast pace and so much to learn, there truly is never a dull moment. Today, she and her assistant, Shannon Mathews, work hard to help their clients in any way they can and ensure every transaction runs as smoothly as possible.

Joie was born in Carmichael and has lived in the Sacramento area in Fair Oaks and Citrus Heights most of her life. Family is everything to this wife and mom to two boys, and even though her spare time is at a premium, she always makes time to support her sons' Little League activities. Although it's a lot of work, Joie considers it one of the most rewarding things she's ever been a part of and loves that it allows her family to spend time together having a great time. She has served on the League's board of directors for 5 years running, currently as the League's secretary and player agent, and is grateful for the opportunity it's given her to meet some amazing families and reach out to the people in her community.

What's the most difficult transaction you've handled?

Any file can be extremely difficult. From refinances and short sales to REOs and probates, it really just depends on the property itself and the parties involved. Regardless of the type of transaction, I treat them all the same – as an escrow that needs to close!

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

I love that this industry is forever changing, there is always something new to learn – it's never boring! There is always room for me to grow and become better in my profession.

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

#1 - We want to close your escrow just as much as you do! As an escrow officer, we have many files that we process daily, and we always try to work as quickly and efficiently as possible. When we can work with agents to help each other equally, it truly makes the transaction run that much smoother!

#2 - Be kind! We strive to make the closing experience seamless. When issues arise, know that we'll work to the best of our abilities to try and resolve any unforeseen issues as quickly as possible to keep your transaction moving forward.

Is there anything you feel makes you an especially strong escrow officer?

I live my life by "treating people the way I want to be treated," even if I'm not being treated the same. When tensions are running high and deadlines are quickly approaching, it's easy to get flustered and lash out at people. While some may think being mean and threatening will move mountains, I believe the complete opposite. I've had more favors done for me by simply being kind!



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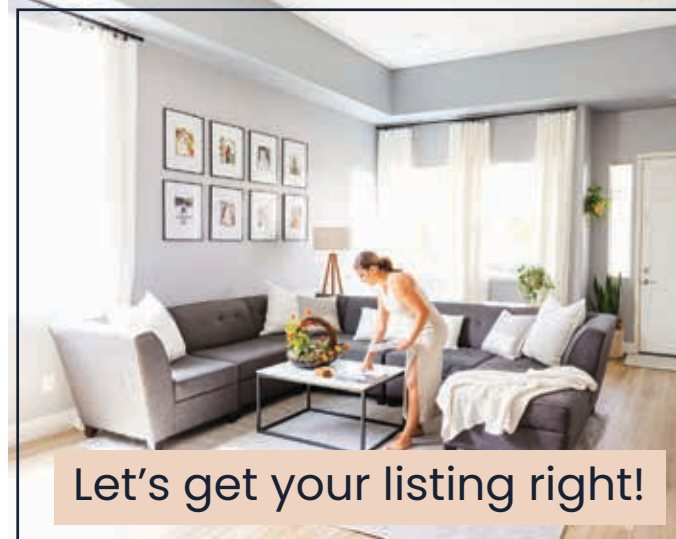
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Cassandra Niklewski



Cassandra Niklewski has always had a passion for helping people, but not in a general, cliché way — in an actual went-to-school-for-psychology-to-be-a-counselor way. Which she did. She worked in teen counseling, helping girls in abusive relationships and girls dealing with drug abuse throughout her early twenties.

Working in such an intense position wore Cassandra down, however. Feeling burned out, she decided to become a recruiter, where she could help people find jobs. She eventually found a new job for herself, in software sales, selling a Zoom-like product called WebX, which helped people work remotely and spend more time with their families.



Cassandra with Heather Powers (on left) and Meredith Santos (on right) from her team.

It's my intention to lead other strong leaders, to build people up, and educate others.



Cassandra bought her first home around this time (at the height of the 2000s market) and had such a terrible experience that she decided to get her real estate license for the next time she would have to buy a house, so she would not have to deal with a real estate agent. But when WebX let her go with two young children at home, she decided to start putting her license to good use.

"I was so embarrassed because I had had my license and never did anything with it," Cassandra recalls. "So, I posted on social media telling people I could help with buying and selling

homes. One person gave me a chance and then it snowballed from there."

Cassandra started her career in the middle of the market crash when families were losing their homes and short sales were everything. She developed thick skin during this time, however, and broke through the other side of the recession.

"When I realized I had made it through the worse of the worst, I knew nothing could knock me down."

Infused with a sense of accomplishment and confidence, Cassandra

continued to build her business by putting her clients first, and by focusing on helping families find "family living" in Folsom. Cassandra moved to Folsom over 15 years ago, after her husband, Tom, was hired as a Sacramento Metro Fireman. Since then, they have had two boys, Becker (13) and Grant (11), and a teacup Yorkie named Princess Chewbacca.

"This area encourages outdoor living and family-oriented events. We have benefited from the community in that our boys are incredibly involved in sports. Lacrosse has become an important part of our lives, meeting

other parents, and connecting with other families," Cassandra explains.

"We also flip houses as a family," she continues. "The boys are highly involved in doing demo work and helping install some things. They flyer neighborhoods with our new listings. And if they see anybody with a moving truck or a dumpster outside their house, they will send me a picture, and if it leads to business, they make \$50!"

Cassandra's love for her community is clearly displayed through volunteering and giving back through the Rotary Club of Folsom Lake, where she helps

with various community projects, such as the food bank, canned food drives, serving meals at different shelters in the area, assisting with blood drives, doing trail maintenance, and adopting families for the holidays to buy gifts for. Cassandra has also donated a portion of each sale to the Firefighters Burn Institute for many years.

With her focus on helping people in the best way possible, especially in real estate, Cassandra surrounded herself with a team of professionals that could take her client experience to the next level, and called it Dream Real Estate. The Dream Real Estate team consists

of an operations manager (Heather Powers), a real estate and tax lawyer (Hillary Saunders), a creative director (Corey Alverson), a marketing director (Ashley Bledsoe), and a business manager (David Habedank).

"I wanted to create an environment where we are all equals, and no one is working under my name — more like a round-table environment where we can each contribute to the business with our unique skills," she says. "It's important to me that I surround myself with people who are excellent at what they do, whether it's painting, carpentry, closing, etc., rather than the

boss-employee relationship. It's my intention to lead other strong leaders, to build people up, and educate others."

Creating a "dream team" was essential for Cassandra. It's a reflection of how serious she takes the real estate process and what it means to help a family into a home. Plus, it's incredibly fulfilling for her to give her absolute best to those she helps.

"Buying a home is a big deal," she says. "Knowing I've helped someone with one of the biggest investments of their lives, while starting them on their journey in their new home, where they make memories, celebrate holidays, watch their kids participate in community activities and connect with people, is so rewarding. I love that I get to be a part of their story."

Whether with the Dream Team, with her family, or in the community, Cassandra will continue to be a part of many more stories to come.



“I wanted to create an environment where we are all equals, and no one is working under my name — more like a round-table environment where we can each contribute to the business with our unique skills”



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