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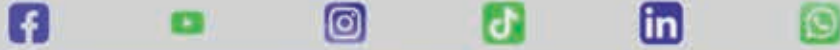
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If you are interested in contributing or nominating Realtors for certain stories, please email us at katie.macdiarmid@realproducersmag.com.

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“Because I think about mortgages in sort of a non-traditional way, helping clients leverage their debt to create investments and additional streams of income, I also had to approach the way I educate and market in non-traditional ways. This approach and follow-up became successful for our team, and I had close friends of mine that are in real estate who want to understand and model the process. This helped them scale their business. They are working smarter and putting tools into place to help automate the day-to-day to standardize the client experience.”

“My goal is to create as much value as possible for my referral partners. When real estate agents we work with see success, we know that we are going to see success.” Shelby Elias, owner of United Wholesale Lending, based in Sacramento, credits relationships and reputation as the top factors that have helped him scale UWL into one of the Top Ranked 25 Brokerages in the nation

Shelby explains that the team at United Wholesale Lending is in place to provide resources and help their REALTOR partners grow their business. United Whole Lending does this in a few ways, and it all starts with having a robust in-house marketing team of content creators, videographers, and social media experts.

The marketing team creates and manages UWL’s own branding and lead generation. Because of the volume of leads coming directly to United Wholesale for mortgage preapproval, these leads often still need a real estate agent. “Because our team is so good at marketing and branding; I’m in the unique position to be one of the only mortgage brokers or loan officers that is able to give back deals to our referral partners, from the marketing that we do.”

Another way the marketing team provides value is to teach UWL’s REALTOR partners how to create and market their own brand for lead generation and nurturing.

“As a real estate agent, it’s important to continually brand

yourself to your clients, even after the sale or purchase is complete. You want to remain in their lives before they end up needing you again; you always want to be the first call when someone is thinking of buying or selling. The UWL marketing team is in place to support our referral partners grow their brands through content that keeps them relevant, social marketing, etc.

Here is a great example of the marketing knowledge at work with one of United Wholesale’s REALTOR partners, James Smith of California Realty Partners: “Working with the media team at United Wholesale Lending has been a game-changer for my business. From the professional recording studio and equipment to Sway’s (videographer) expertise while recording and editing. I couldn’t have asked for an easier way to produce clean and professional content for my social media, it’s helped grow and improve my online presence. My first video done with Sway outperformed all my previous attempts on my own to create view-worthy content. The first video I did with UWL’s support netted me over 6,000 views on Instagram with great engagement. If you’re not putting out some sort of video content, you’ll be left behind in 2022. Shelby and his team keep me ahead of the game.” James Smith, California Realty Partners, DRE #02035028.

Beyond great rates, quick closes, and phenomenal customer service, Shelby and the team at UWL are here to help real estate agents see continued success as their mortgage partner.

To bring this knowledge to more agents, Shelby created a Mastermind group for top agents focused on brainstorming, education, and peer accountability. “We facilitate conversations about mutual success. Everything I do, I do to provide value.”

To inquire and join United Wholesale Lending’s Mastermind, hosted monthly at Granite Bay Country Club, email Shelby@UWLmortgage.com.



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

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CAR LOVERS!

Happy June,

publisher's note

This month's "I HEART Cars" Issue is one I have been excited to create since before we officially came to Sacramento over two years ago! You all have some BEAUTIFUL vehicles that you drive around this region of ours, and, boy, do you LOVE to show them off!

It has been fun to connect with you all around this shared interest and hobby. I hope you enjoy the photos and stories we've collected here and even more so I hope to see you ALL this month at our "I HEART CARS" Event on JUNE 9th at the Niello Porsche Dealership in Rocklin. We have an opportunity to come together as a real estate community to support the fight against Leukemia and Lymphoma. We've partnered with Niello and LLS as well as two of our very own Real Producers, Tayna Curry and Brian Finkel, to raise as much money as possible at this event and 100% of all money raised goes directly to LLS. Let's show Sacramento that the Top Real Estate Agents in their hometown are fighting alongside them and their loved ones in the race to cure cancer.



Can't wait to see you soon!
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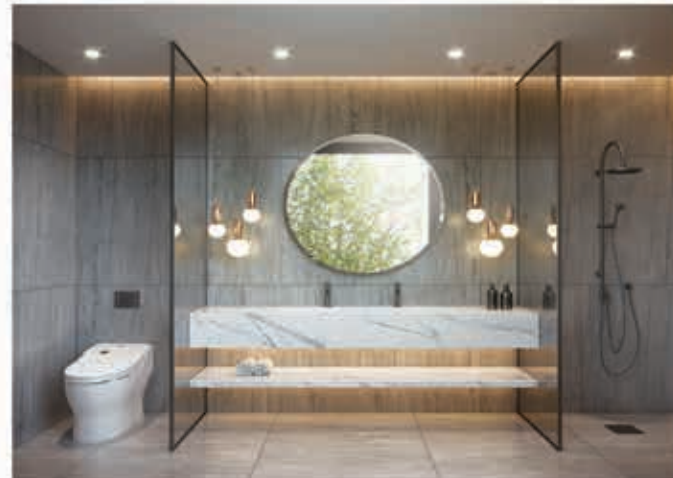


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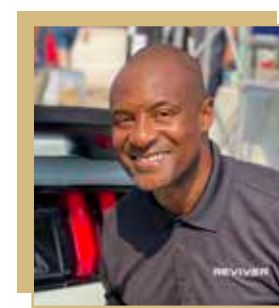
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Granite Creek Realty

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Hi, I'm Kanga!

I'm a six-year-old, Australian Cattle Dog and I live in Sacramento, near the American River with my family. I wasn't always a Sacramento girl. I had a rough start to life in the Central Valley of California.

When I was three years old, I was shot in the face and was surrendered to the Tulare County SPCA. The Solano County SPCA volunteered to help with my special medical needs so I came up north. My friends at the UC Davis Veterinary School performed several reconstructive surgeries on me. I had to spend eight months in the shelter before I was ready for adoption.



My Mom donates to the SPCA for every loan closed to help more dogs like me find their way to their forever home.

On August 23, 2019, my new Mom, Sarah Lee, drove to the Solano County SPCA to meet me and we knew we were family at first sight! I came home with my new family that same day. My Mom found a great dog trainer who helped me overcome a lot of my fears, like loud noises, bicycles, and skateboards. Soon, I was confident enough to take long walks on the American River trail with my Mom.

My favorite moment each day is when my Mom grabs my leash! Every day, I wait patiently on my bed next to my Mom's desk until it's time for our walk. My Mom works hard as a Mortgage Loan Originator. She's been helping people find the best mortgage solutions to buy their homes for almost twenty years. Last year, she helped so many people she ranked in the 2020 Top 1% of Mortgage Loan Originators in America!

I'm willing to share my Mom because I know she wants to help you too! I'll even give you her phone number and email. Don't worry! She gets great cell phone reception when we're walking on the American River!



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JOSH BLACKWOOD

ON THE STRAIGHTAWAY

» profile

By **Chris Menezes**
Photos by **Nicole Sepulveda Photography**

It's always the quiet ones.

While Josh Blackwood considers himself an introvert, his reserved demeanor has not prevented him from going to bat for his clients and becoming one of Sacramento's top-producing agents. Nor has it prevented him from stepping into his 2018 STR modified race car and peeling rubber around the track. In fact, it's been a contributing factor to his success.

Because Josh is not your typical salesperson, he was rather underestimated and undervalued by his peers in the beginning of his real estate career. "I remember when I first started and went to a few training seminars," he recalled. "I was told by one of the trainers that I would not succeed because I was somewhat of an introvert."

"Although that is true, I am a very good listener and I believe that is a key component that a lot of salespeople miss the mark on," Josh continued. "If you listen well, you will pick up more on what your clients' needs are and be able to deliver better than if you are constantly telling your client what they need. In the end, you need to be able to listen, discuss, and take action. I pride myself on those steps."

Josh has always been a person of action. And his love for homes goes almost as far back as his love for cars. As a kid, he always gravitated towards the magazine racks at the grocery store to flip through the car magazines and check out all the low riders, which were his favorite. His uncle had a friend who did desert truck racing in Baja and Josh used to go out there and help work on the trucks during the race.

When Josh turned 15 years old, he got a job working on houses. Wanting to learn everything he could, he quit sports and spent his summers

and weekends working construction instead. "My boss would only allow me one tool at a time and wouldn't give me another tool until I mastered the current," Josh explained. "I worked my way up from a helper to apprentice to journeyman. By the time I was 20, I was brought into the office as a warehouse manager. At 22, I was promoted to General Manager and helped build what began as a father/son company, to a 50-employee company."

By the time Josh was 23, however, it was 2006 and the building industry was slowing down considerably. Having already purchased three homes by then, Josh was intrigued by the buying and selling process and decided to become an agent. "For me, it was still in the home business, just selling instead of fixing. So, I quit my job and went all-in. I was very quickly humbled by a very slow first year of sales, however."

Josh only made \$12,000 his first year. The second year, he made \$30,000. And the following year, the bottom fell out of everything. He was still new to the business, and the entire game changed with the crash of the market. By 2009, Josh hit rock bottom financially. He lost his houses and had to sell his last, most cherished asset at the time, a custom-built Chevy truck.

...





“My passion continues to be the same in real estate – making sure I bring value to my clients and help them achieve the best outcome possible. That ranges from buying the best fit house, selling at the highest possible price, or finding an investment that will provide good return,” Josh said.

While Josh continues racing, he said he doesn't see it going any farther than it is now. He absolutely loves it but knows it's just a hobby and doesn't want to lose focus on what is most important in life – his family and his business. His main focus is on running Granite Creek Realty, which consists of ten agents today, while also serving his own clients and building his personal business. Because he wants to continue delivering a high level of service to his clients, he plans to keep Granite

The first car Josh bought after coming back financially was a used Lexus GS 350. And by 2015, he was given the opportunity to move from the pit to behind the wheel of his friend's modified open-wheel race car.

“My friend had started his own Smog business and asked if I wanted to race his car instead because he was so busy,” Josh explained. “Then in 2016, I traded him a tractor for it. I remember the first time I raced; it was a big adrenaline rush for sure. Those cars have a lot of power. I've definitely had my share of crashes as well.”

“

I REMEMBER THE FIRST TIME I RACED; IT WAS A BIG ADRENALINE RUSH FOR SURE.

”

“I basically started over – bought a cheap Honda just to get around – but it was good for me. I thought I was cool, but I wasn't. It was an education. You have to have a breakdown before you have a breakthrough. I kept going and things started to slowly go up.”

While Josh couldn't enjoy his own car at this time, his best friend had started racing cars, and Josh was helping out in the pit. He continued working in the pit of both the racetrack and the housing market, and by 2012, he had finally rounded a corner. Hitting the straightaway, Josh put his foot on the gas pedal of his business and took off. He obtained his broker's license in 2014 and opened his own brokerage – Granite Creek Realty.



...

Creek around the size it is today and doesn't have plans to become much bigger.

Outside of the business, Josh enjoys spending time with his wife, Jennie, and two daughters, Shelby and Kayla. Josh also enjoys hunting, mountain biking, and taking one of his other five cars out for a spin, whether the 1957 Chevrolet Bel Air, 2015 Jeep JKU Rubicon, 2016 Yukon Denali, or 2022 Tesla S. And of course, he doesn't miss a chance to hit the track with his modified 2018 STR modified.

Whether on the track or in the field, Josh will continue on the straightway of life, making the best of each moment and never stop doing what he loves.

"Racing cars has a similarity to real estate sales to me," he said. "In the pits, everyone is friends and helps each other to get better, just as us as agents do for one another. During the race, it's every man for himself and we are all trying to win for our team. To me, this is similar to being in escrow and fighting for the best outcome for your client. You get the best of both worlds, and I appreciate that."

“
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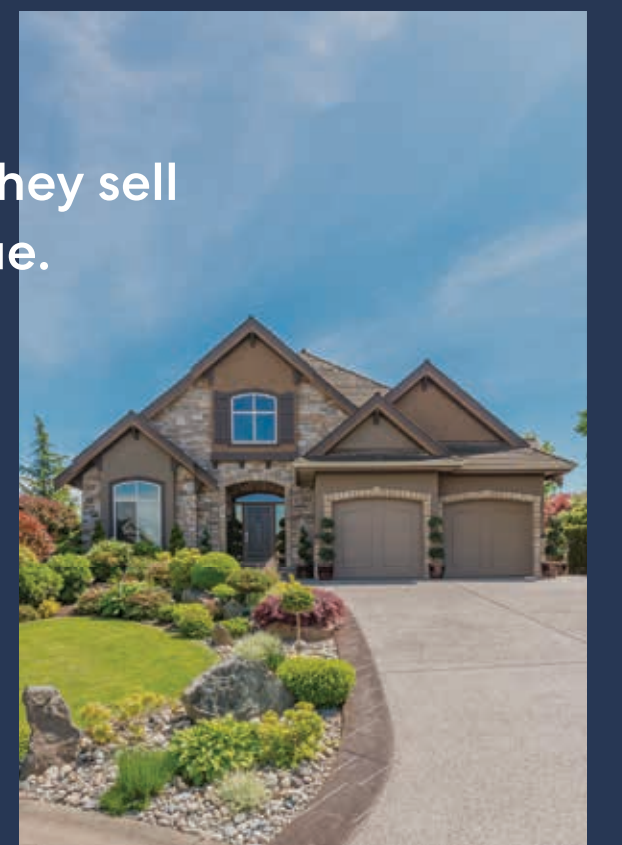
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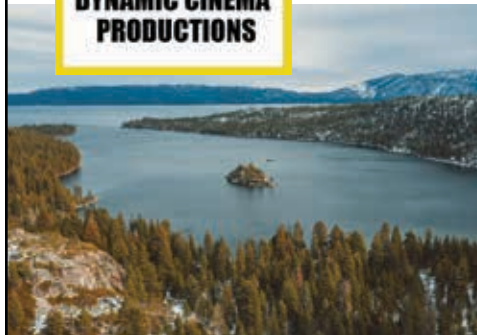
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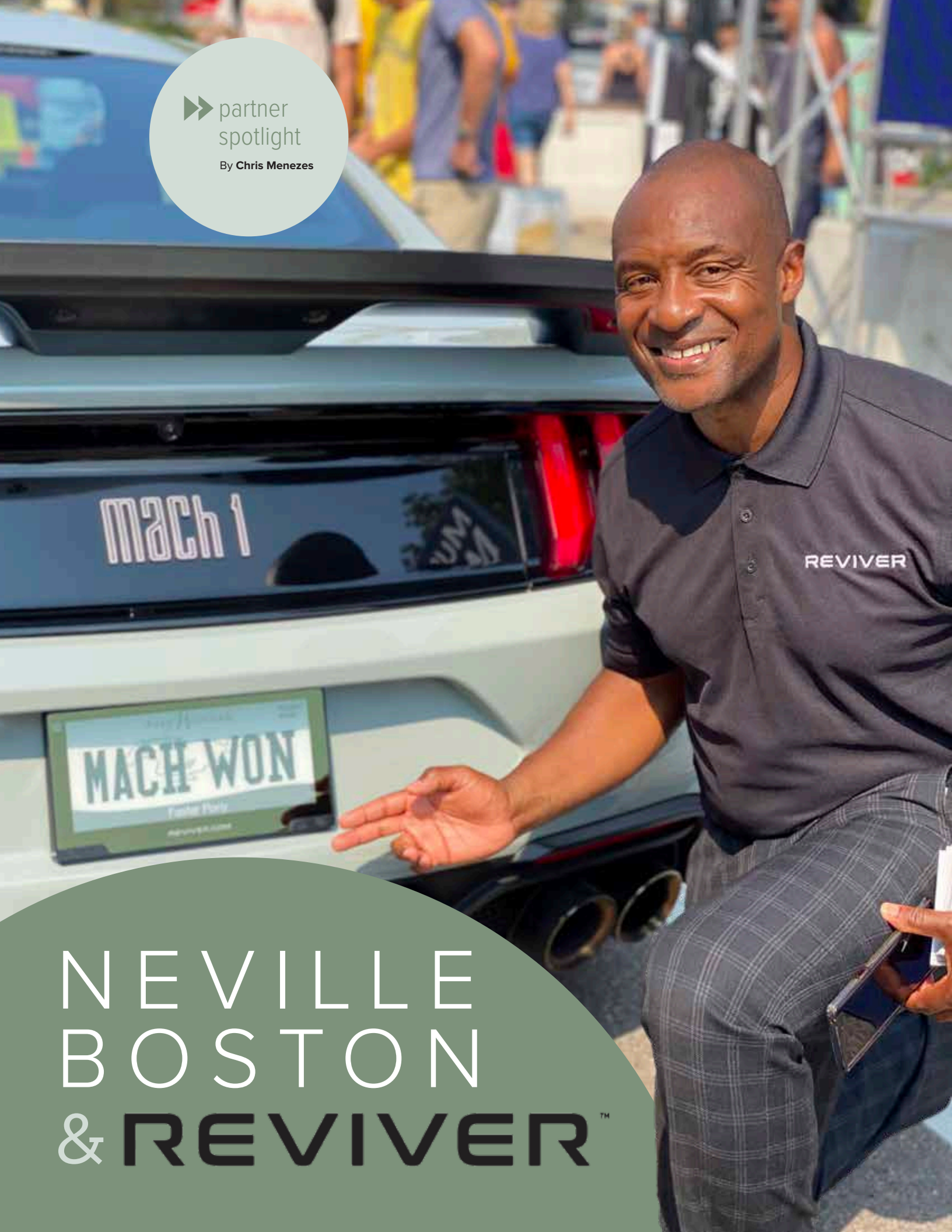
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NEVILLE BOSTON & REVIVER™

MODERNIZING THE DRIVING EXPERIENCE



Among the most dreaded errands, visiting the DMV ranks up there with dentists' offices and emergency rooms. In an increasingly digitized world in which cars can drive themselves and nearly everything is a click away, one may wonder why having to wait two hours in a building just to submit a piece of paper is still something we put ourselves through. Well, Neville Boston and Reviver are doing something about that!

A modern-day pioneer of sorts, Neville is revolutionizing the driving experience and reshaping the department of motor vehicle landscape through his company, Reviver, the world's first-ever digital license plate and connected vehicle platform. With a Reviver digital license plate, things like updating registration, customizing plates, and ensuring compliance, can all be done digitally.

"We are essentially fixing, in a positive way, an issue that has been there for years," Neville explained. "The benefits of improving compliance, convenience, and innovation through replacing the DMV's analog system with a digital system go down the line from the consumer to the DMV to the government. Compliance is not sexy but necessary. However, our digital license plate is sexy!"

The Reviver plate is admittedly pretty dang sleek. And because it's digital, it can be personalized in a number of ways. While Reviver provides ease of use and convenience for consumers, replacing the DMV's analog system with a digital one is easier said than done. It requires legislation

and working alongside the government, in addition to coming up with the design, production and facilitation. Luckily for Neville, this wasn't his first business.

As a first-generation American, Neville was born in Brooklyn, NY, after his family arrived from Guyana. When his father was accepted into a college in Boston, his family moved to the small town of Worcester, MA, where Neville grew up.

Neville completed his private schooling and went to Cal Berkeley, where he graduated with a major in Poli-Science and a minor in Business. Initially, he wanted to be an attorney, but while preparing for his LSAT, his friend, Safiya Umoja, approached him with a business proposal.

Although she was already working for a marketing firm, she wanted to partner with Neville to branch out and start an event marketing company, Crosswalk Production Inc. Since he was always a business-minded person, the idea appealed to Neville, and he decided to take his chances with the low-risk start-up.



They generated \$50,000 in their first three months of business, and by his second year of business, they were earning \$2 million in billing, planning marketing and events for companies like Diageo, Pepsi, Hennessey, Microsoft, Bermuda Tourism Co., and a few clients in London.

Eventually, Neville decided to move on and start a new venture. Because the 2008-2009 crash proved there was little control over the economy and market, he developed an interest in creating a business that required a renewal every year to guarantee consumers. Neville was having dinner with a good friend, John, when they began discussing underutilized government resources and assets like license plates. As John recalled his recent bad experience at the DMV, the two put their minds together to figure out how they could streamline the entire system.

“We wanted to figure out how could we streamline this, make it always available on a platform and digitally connected to the vehicle. Essentially taking an analog system of the DMV and innovate it to a digital platform.”

Fortunately, the DMV was also interested in building a better online presence. Since they were more than willing to modernize their analog systems, Neville knew it was the perfect time to strike a partnership.

The venture started in 2015, and within two years, the company managed to get 1000 plates on the road. In addition, the company partnered with law enforcement agencies when the prototype was ready for testing and feedback.

Additionally, Neville had encountered John Thompson, the Chairman at Microsoft and later board member, at an event, who provided Neville with an investor who could open doors and was universally respected. “John always made time for me, whether it was answering



questions or providing counsel, he was amazing,” Neville explained. He continues to give needed feedback and support.

Neville’s major hurdle on his journey was getting the necessary legislation passed, which took more than three years in California. While many people doubted his success, others made it possible too. Neville decided to look at the government as his partner and not an obstacle. That changed his perspective and made things easier. They hit their benchmark of 3,000 plates on the road in California in 2017. Now there are more than 26,000 plates across Arizona, Florida, Michigan, and Georgia.

“We have quadrupled our revenue in 2020-2021 and are now legal in seven states,” Neville explained. “Expanding and growing our company and working towards being legal and available all over the world is really exciting. Every day I am working on deals, legislation, government, and business compliance. I read two to three hours a day, political, to keep up to date regarding geopolitical issues. I really enjoy my work and truly love people.”

When Neville isn’t working, he loves spending time with his wife, Sharon, and their three kids, Brianna, Luke and Hudson, hosting and entertaining friends and family. He also has a great fondness for wine and plans a trip every year to wine country, be it Napa, Sonoma, or Healdsburg.

“Much like life itself, from the moment a bottle of wine is opened, it starts to change — it loosens, becomes more complex, more interesting, and more delicious. Things change over time, like in every life journey, but if you find a good bottle, it will open up and create something unique and different for everyone to enjoy.”

There is no doubt that Neville found a good bottle with Reviver. It will be exciting to see the fruits of his labor change the motor vehicle and geopolitical landscape one plate at a time.

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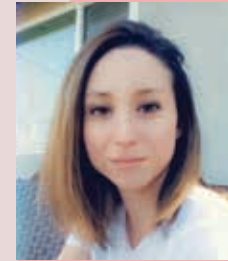
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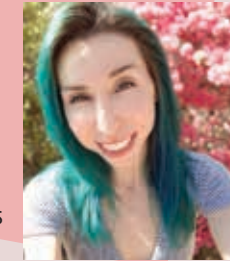


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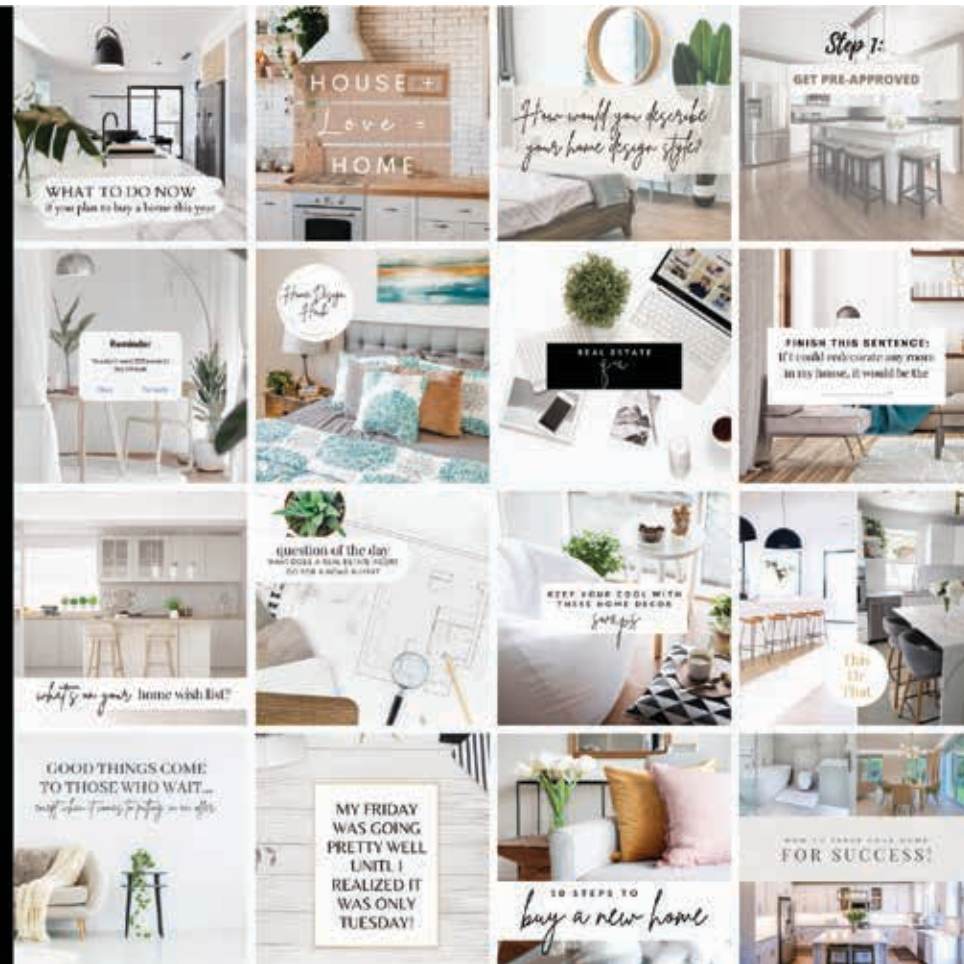
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I ♥ CARS

COMMUNITY PIECE

Photos by Nicole Sepulveda Photography



Why/what do you love about this car?

The C8 Corvette is a mid-engine American supercar that anyone can afford if they work hard. I love the way it looks, and the ride is amazing, a true daily driver. I was getting ready to order another car and was looking at Porsche when a friend I've known for close to 40 years, Shad Balch, who works for Chevrolet as a Communications Director, told me I should drive the new Corvette before making a decision. Within weeks of that phone call, Shad had a brand-new demo C8 delivered to my home. I had the car for a week and didn't want to give it back. I was getting stopped three to five times daily with questions about the car — it was fun! I easily made the decision to order my car after returning the demo. My wife, Jennifer, enjoys driving the C8 as much as I do and we love sharing it with others, giving kids and their parents rides in the car. This was truly a “mental health” investment that I would recommend to everyone. It also gives me the opportunity to dream with kids who hope to have a car like this one day! There's no downside to owning a Corvette. I want to thank Shad Balch and Oscar Gutierrez from Community Chevrolet Burbank for making dreams come true.

BRIAN PERRY
COMPASS
2021 C8 CORVETTE – CHEVY

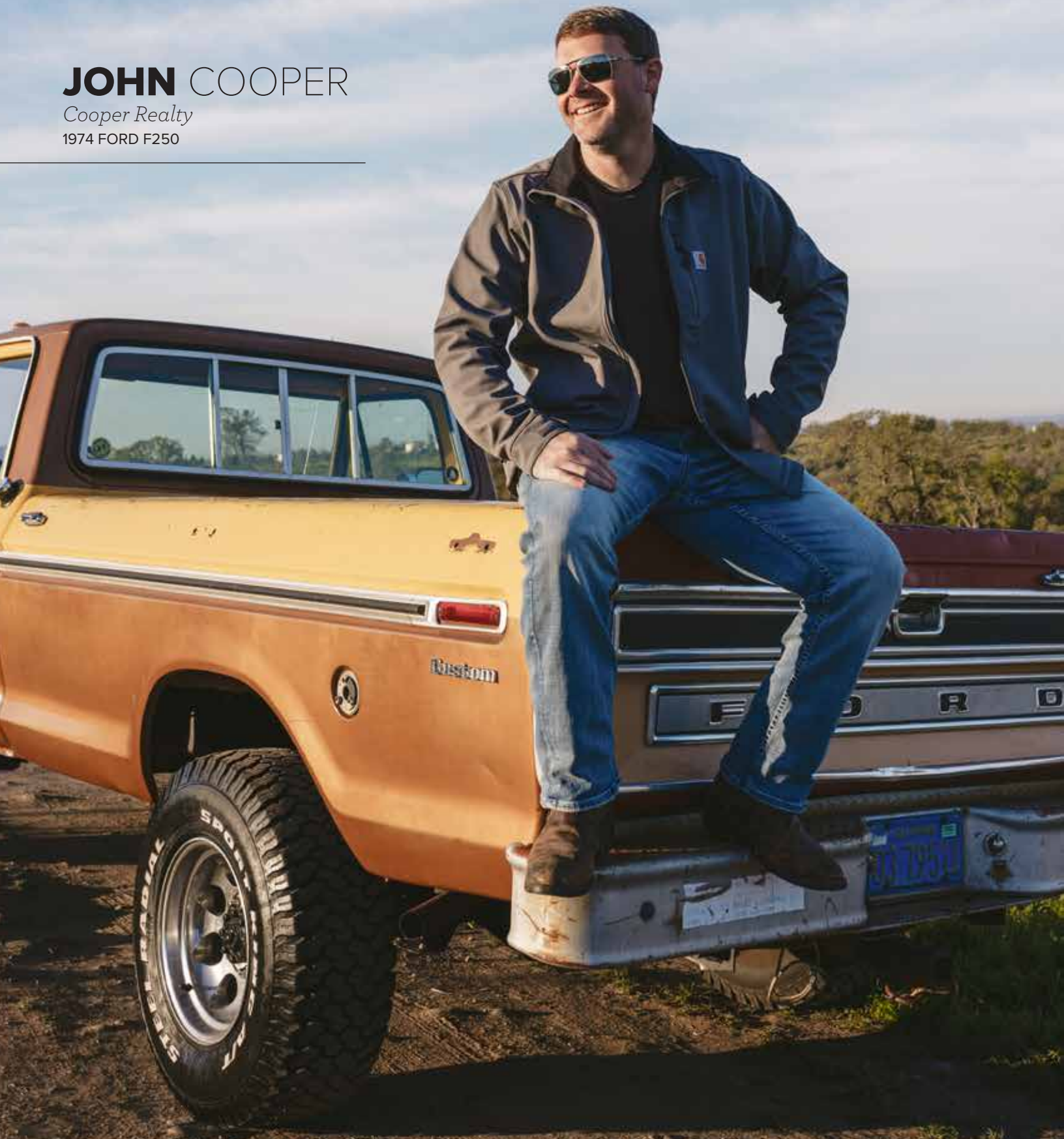
What was your first car ever?

1984 Ford Mustang hatchback with a four-cylinder. ...

...

JOHN COOPER

Cooper Realty
1974 FORD F250



Why/what do you love about this car?

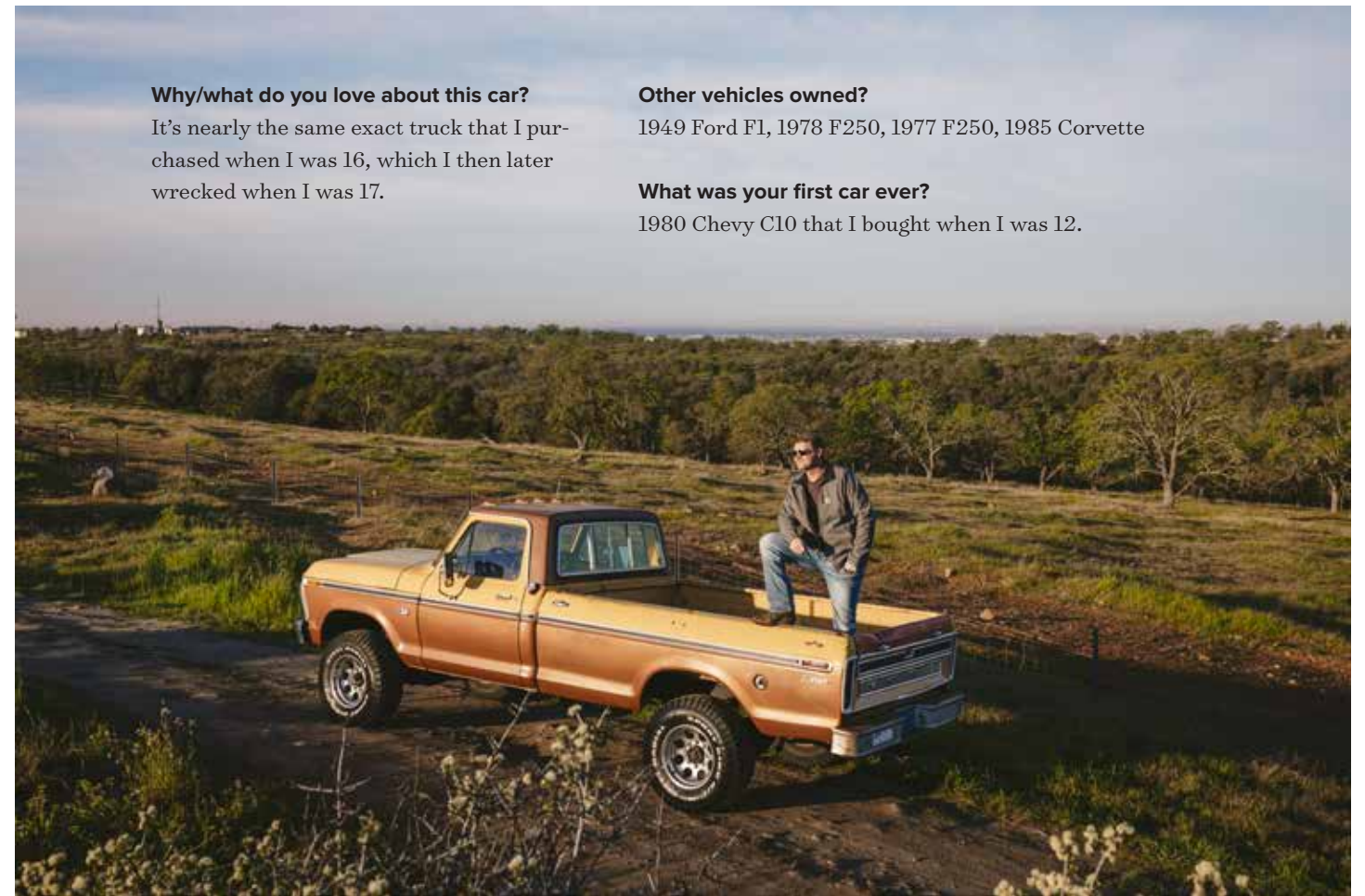
It's nearly the same exact truck that I purchased when I was 16, which I then later wrecked when I was 17.

Other vehicles owned?

1949 Ford F1, 1978 F250, 1977 F250, 1985 Corvette

What was your first car ever?

1980 Chevy C10 that I bought when I was 12.



...

JEROMY PIERROZ

Realty One Group Complete
2018 DODGE CHALLENGER HELLCAT WIDEBODY

Why/what do you love about this car?

This was the first car I was ever able to order to my own specifications. It was the first year of the Widebody Hellcat. They even printed on the window sticker from the factory that the car was built for me. After production was completed for the year I had it researched, and it was one of only 13 produced with the same options that I chose. I had a set of wide, custom, one-off wheels made for the car to complete the look I wanted and left the rest alone.

Do you believe what you drive matters when selling real estate?

I believe that you should drive what you like but to try not to go over the top with the flashiness. Be comfortable, as we tend to spend a lot of time on the road in our occupation. I've shown houses with all of my vehicles and never have I felt like my clients were offended by how I got there. I think how you present yourself to your clients matters most. They won't likely really care what you drive if you are honest, humble and kind.



...

CYNDY SILVA

eXp Realty of California Inc.
2021 LINCOLN NAVIGATOR

Why/what do you love about this car?

First off, I love this SUV because on cold mornings I start my car with an app on my phone from inside my house, turn on the heated seats, heated steering wheel and the seat massagers, so when I hop in the car, it's perfect for me. Second favorite thing is I bought the XL version, so I can comfortably fit half my daughter's lacrosse team and all my open house signs in the car. The self-parking feature is also a bonus when you drive a beast. My third favorite thing is the interior, the two-tone leather seats, real wood accents throughout the car and custom paint job (blue sparkles in the light, black in the shade) — a true representation of a luxury vehicle.

What was your first car ever?

My first vehicle was a 1993 (teal) Ford Ranger truck, with zero bells and whistles. It was a stick shift, AM/FM radio (no CD player), and you had to roll your own windows down with the crank.



•••

KEVIN MCDONALD

Realty One Group Complete
MUSTANG



Why/what do you love about this car?

I love the car because my father-in-law and I found it and customized it together. He passed away two years ago, and it's a sentimental car for my wife and I.

What was your first car ever?

My first car was a mini truck; it was slow, but I loved it!

Do you have a favorite quote, saying, or words you live by?

My favorite quote always is "you can do more than you think you can" and always to challenge yourself to do more and do it better!



EMILY LOCKHART

GUIDE Real Estate
2020 RANGE ROVER SPORT



Why/what do you love about this car?

This is a LUXURY sports vehicle. 525 Horsepower. I LOVE everything about it!

Other vehicles owned?

A kid's version of the same car.

Do you have a favorite quote, saying, or words you live by?

No excuses. Stay head down and focused (not busy).

Darcie Stratton and Blake Stratton

eXp Realty
1950 F100

Why/what do you love about this car?

My son Blake bought his first vehicle at 13 with his own money he raised from 4-H raising and selling pigs. He's a stick shift, no AC, and no power brakes and steering.

Do you believe what you drive matters when selling real estate?

Yes, for sure it does! I would drive this, though, if I could get places faster. It's more of a toodler!

•••





JACLYN LITTLE

Keller Williams Folsom Lake Estates
2021 MERCEDES AMG GLE 53 SPORT COUPE



Why/what do you love about this car?

I love my car! It is fast, sporty and safe! Nothing says successful REALTOR® like a classy luxury ride! It has power and class!

Do you believe what you drive matters when selling real estate?

In real estate, people do judge you by the car you drive. One of my last clients said they hired me because I drove such a nice car I must be the best REALTOR®! I am on the road a lot and want to feel safe and feel confident in myself when I pull up to show homes or for a listing appointment. I work hard and love having a classy luxury vehicle.

PARMIS POURARIAN

Guide Real Estate
1956 JAGUAR XJ



Why/what do you love about this car?

I love EVERYTHING about this car! I love the style, feel, meaning behind it, and the old-school, classy look! There is just something very sexy about the color combination and lines of this car. It's been a car that's gotten my attention and always got my head to turn for a double look. On our wedding day, my husband surprised me with it as a wedding gift.

Do you believe what you drive matters when selling real estate?

I don't think what you drive matters in selling real estate. If you have a good name, reputation, and genuinely care for your clients, then that's ultimately what a client cares about in the transaction. Where it matters, is if you are showing buyers around and your car is dirty or beat up. That will show laziness and a non-caring attitude about how you make your client feel. No matter what you drive, you should have it clean, presentable, and organized in order to transport your clients around. Otherwise, the type of car doesn't reflect your expertise in the business. It can however become a talking point, spark an interest, or a conversation piece if you drive something more unique.

TANYA ANTHONY CURRY

Lyon Real Estate
2020- BMW 440 X DRIVE



Why/what do you love about this car?

I love driving around with the top down to relax and unwind with loud music and the fresh air. I especially love driving this fun Red Santa Sleigh during the month of December so that I can assist Santa and deliver keys to my clients' new homes!

Do you have a favorite quote, saying, or words you live by?

It is not enough to live and sell in communities — we must also live, love, and give.

Consistency is key! Just like Santa! I love being consistent in helping provide the American Dream of Homeownership and delivering keys in my red sleigh.



KELLY PLEASANT

Guide Real Estate
2015 CHEVROLET CORVETTE



Why/what do you love about this car?

First off, I love convertibles so that would be primary. Secondly, I love speed and high-performance cars, so it has it all for me.

Other vehicles owned?

2018 Mercedes S-Class and 2020 Land Rover Range Rover

Do you have a favorite quote, saying, or words you live by?

Where the focus is, the results will follow!

...

ANGELA HAMILTON

Doma
2009 SHELBY MUSTANG GT500

Why/what do you love about this car?

"CRU-ella" is the ultimate American-made muscle car! This 500+ horsepower beauty is sporty, fun and fast! I smile ear to ear when I drive her!

What was your first car ever?

My very first car was a Mazda GLC hatchback.



Why/what do you love about this car?

The Jaguar XK Coupe is a fast, fun sports car. It's comfortable, reliable, and unique. It has elegant styling and a nice design. Great performance. I think it could become a classic... Quality never goes out of style.

Do you have a favorite quote, saying, or words you live by?

"Difficult roads often lead to beautiful destinations. The best is yet to come." - Zig Ziglar

ANNE WIENS

Coldwell Banker Sun Ridge Real Estate
2012 JAGUAR XK COUPE



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First American Title Sierra Oaks Escrow Spotlight



First American Title™

KELLIE AMES

Kellie first began working for First American Title while in high school and then returned to the company after graduating from UC Santa Cruz. Fourteen years later, she is now an escrow officer in our Sierra Oaks Branch. Kellie prides herself on her efficiency, proactive communication, and together with her two assistants is committed to providing a seamless and stress-free transaction for every customer.

As a busy mom to two young children, Kellie is grateful she can split her time working in the office with a few days working from home. When not closing transactions, she loves to be outdoors enjoying summer and winter fun, including paddle boarding, swimming, hiking, 4-wheeling, and dirt biking.

What's the single most successful transaction you have closed?

I once had three concurrent closings that involved many moving parts between the different agents, lenders, buyers and sellers. All of the parties were happy to see all three closings all come to a smooth ending and I was really proud of myself for managing all the files without any hiccups.

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

It's definitely the connections I get to make. I've developed many special bonds through the years of successful closings and am lucky to work alongside agents who have become friends. Knowing the agents on a personal level is a key to balanced transactions. I know their preferences and experiences, and they know they can trust me, which makes the transactions easier to close.

How did First American Title help you successfully transition to remote work?

I was (and still am) so grateful to work at First American. When the pandemic started, First American immediately shipped everyone a work-from-home station and transferred our land lines to cell phones so we were able to work from home without any interruption to our closings. The company has made it very easy for us to team up with each other, and we were able to maintain our customer's security due to our paperless transactions and the Secure Portal technology that First American invested in years ago. It was a real testament to the teamwork mindset and environment we have here at First American.



DIANE FERNANDES

A 16-year veteran of the title and escrow industry, Diane came to First American almost 7 years ago and now works as an escrow officer and branch manager. She feels fortunate that she and her assistants, Bri Jenness and Mikayla Lemus, have the opportunity to work with hundreds of clients and customers, and likely can share a personal anecdote about every one of them.

Family has always been important to this first-generation Portuguese American who grew up in Lodi, California. And, when she's not traveling, which is one of her favorite hobbies, you'll frequently find her spending time with her family. Clients and customers who know her best can also attest that she is a sports FANATIC!

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

Hands down, the most rewarding part of my job is the relationships I've built with my agents, sellers, and buyers. It feels great to help them successfully close a transaction, while at the same time reducing the stress and anxiety of one of the most important decisions of their life.

What sets you apart from other escrow officers?

There are four things that really set me apart.

Communication: I believe strong communication is the single biggest factor that determines whether a relationship and transaction will be successful or not. I communicate clearly and frequently with my clients and customers and I always follow up when I say I will.

Subject Matter Expertise: I've been in this industry for over 16 years and there are very few issues, requests, or transaction types that I haven't dealt with.

Attention to Detail: Very simple data-entry errors can cause tremendous frustration for everyone involved in a real estate transaction. My team and I pride ourselves on our accuracy and precision.

Customer Focus: Real estate transactions can be challenging, intense, and time consuming. My team and I try to make the experience as enjoyable and memorable (in a good way) as possible.

What would be your dream vacation?

I've always wanted to participate in an African Safari to experience the cultures and habitats that are so much older and different than the culture I grew up in. And I'd love to see lions, giraffes, and elephants in their natural habitats.



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BONNIE SMITH

profile

By Ruth Gnirk

Photos by Olha Melokhina Photography



Transforming Tragedy into Triumph

I am walking proof that trouble and difficulty are just temporary. The “worst thing ever” actually propelled me into real estate, where my attention to detail and unique ability to design and stage homes has set me apart in this profession as I work with my team to build up our community. Even the biggest obstacles in life can’t change the fact that there’s a light at the end of the tunnel. While you’re making your way there, shine your own light!

When I was younger, I was inexplicably drawn to real estate. I loved walking through model homes, and sketching room designs and layouts. My dad, Steve, was a small business owner and contractor; my mom, Darlene, drove a school bus and worked in the cafeteria so she could be close to us. My sister, Jenny, has worked since she was 16. They were tremendous role models of hard work in tough careers, and I owe them a lot for ensuring that we had a great life. My family has been my biggest cheerleaders, supporters, and helpers through challenging times.

Scott and I went to high school together. He was my first boyfriend and my first kiss at 14 years old, and we reunited 10 years after high school graduation. He is a loving man, husband, and father, and I feel lucky every day to have married my best friend. Scott has worked in the medical industry for all his career, achieving many accomplishments. He is currently the Director for Technical Services for the Americas at Johnson and Johnson Surgical Vision.



Trying Times

I woke up Christmas Eve morning 2012, and the room was spinning. I couldn't walk or stand, and it felt like I was on the teacup ride at Disneyland. This went on for months, and I was devastated that I couldn't be there for my oldest son who was in high school, or my youngest who was in first grade. After repeated falls, I was diagnosed with Meniere's Disease. We later discovered that water issues in our home had created a breeding ground for mold, which contributed to several health problems for our family.

In one day, my health *and* my livelihood were taken from me as I could no longer walk easily or travel. I had worked for Wells Fargo for 23 years in sales,

coaching, marketing, and lending. I had become the national sales manager and senior vice president for the insurance group, and was responsible for coaching 10-15 sales consultants across the country. Within three months, I was deemed fully disabled and was offered an amazing retirement package, freeing me to focus on my health.

My new health condition was the hardest thing I had ever faced, yet it was also one of the best. I developed empathy and compassion for others after experiencing how debilitating both conditions and fears can be. Becoming completely dependent on others taught me about giving and receiving selfless love.

Recovery took over three years as I had to re-learn to stand, balance, sit, and walk. I couldn't drive anymore, and I felt very scared for what the future held for me. My body was so out of balance I was embarrassed to try to sit in the bleachers to watch my sons play, so I sat in the car with my seatbelt on to steady myself. Most people had no idea what I was going through. Scott willingly and cheerfully took over family duties, and lovingly took care of me without a word of complaint.

Transforming Tragedy

This was not going to be my final story! I've always been a go-getter, and I decided I wanted more out of life. With Scott's support, I worked hard every day to learn to

...

“
THIS WAS NOT GOING TO BE MY FINAL STORY!
 I’ve always been a go-getter,
 and I decided I wanted
 more out of life.

”



Bonnie's son Chase



The Smith Family



Scott and his grandpa selling his car for \$1.



Bonnie's son Brady



•••

manage my symptoms. After making some improvement, I challenged myself to push all boundaries and try something new. One morning, a year into my recovery, I woke up and decided I was going to start *InVision Staging & Design*, and before bedtime that evening I had a living room full of furniture and decorative items. That was my official launch into real estate, and I have never regretted it for a second.

I staged for about six months while I obtained my license, getting hands-on experience and working with agents and sellers to achieve top dollar by preparing their homes for sale. After becoming a REALTOR®, I joined a team at HomeSmart iCare Realty with my friend Jay Friedman, who helped ensure I had a great start. My broker, Isom Coleman is amazing, and HomeSmart feels like one big extended family. In my first year I was awarded Rookie of the Year, and Number One Agent in Volume in year two. I have been honored to speak at the luxury-focused breakout sessions in HomeSmart’s Growth Summit Conference for the last two years.

Because of my journey, real estate is about so much more than selling and buying a home. There’s a greater reason, and I am honored to walk with people through *their* greatest transitional life moments. I am fully invested, and treat all my clients with value as if they are my only clients, regardless of the type of client or the sale. There is a story behind every sale, and their story is my motivation!

Triumph

I started The Smith Group one year ago, and the team has grown to 18 agents. I’m proud of the new agents navigating the world of real estate, and the experienced agents who are willing to try new things. I always want to be a role model to the team and help them crush their personal goals. I’m excited about Agent+Agent, a network of agents that are collaborating, learning, growing, and taking our business to the next level. The incentives, residual income, and stock opportunities are incredible!

I love to bring change to families in our community by spontaneously “paying it forward.” The boys get as excited as Scott and I about sponsoring multiple families each Christmas, as well, and we value one-on-one giving experiences. I have also donated my staging furniture to many families in need.



My son Chase (24) got to live out his dream playing Division One football on scholarship as a Bronco for Boise State. He finished his last year as a First-team All Mountain West Conference defensive lineman, but when COVID hit and his pro day was canceled, he set aside his dream of playing in the NFL and is graduating with his Bachelor’s degree. Brady (17) rode his first bike at the age of 3 and knew how to change the oil and rebuild a motorcycle motor before he was 13. He is a sponsored Motocross athlete; he loves every minute, and has won multiple awards in local races. I am proud of my sons’ good hearts, not just their accomplishments!

Eighteen years ago, Scott told me that he always dreamed of having a Shelby Cobra, and I told him that one day I would buy him one. After many years of hard work, I surprised him with a replica 1965 Shelby Cobra for his 40th birthday! Scott also bought a 1951 Chevy Styleline Deluxe from his maternal grandfather, the original owner, for \$1. For five years, he and Brady took out every piece, restored it, and put it back in place. We love taking rides around town in the cars that mean so much to our family.

Work hard to become a better version of yourself; if you don’t *make* a change, nothing will change. Learn as much as you can from those who are reaching *your* goals. Don’t sit back, *go after your goals*; think outside the box, putting in time and work to be successful. Don’t overlook the “tragedy” that could propel you to triumphant success!



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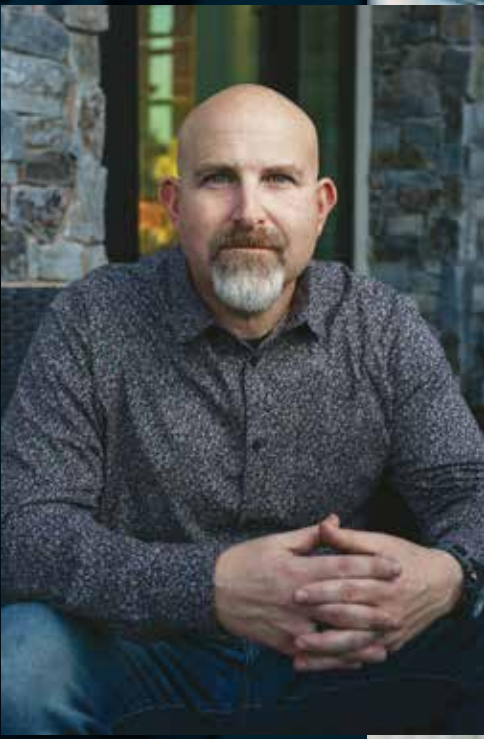
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FRIEDMAN



From **Results**
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...



cover story

By Dave Danielson
Photos and Cover Photo by
Nicole Sepulveda Photography

AS YOU KNOW, NOTHING GOOD COMES FROM PUTTING THE CART IN FRONT OF THE HORSE IN REAL ESTATE. WHEN YOU TAKE CARE OF BUSINESS, YOUR BUSINESS WILL TAKE CARE OF YOU.

JAY FRIEDMAN EMPHASIZES THAT APPROACH THROUGH HIS CAREER, AS WELL.



GIVING HIS ALL

As Team Leader with the Turner DeMarco + Friedman Real Estate Team with eXp Realty, Jay knows that real rewards come from creating solid results for those around him.

“To make money in this business, you first must make people’s dreams a reality. It’s rewarding to see my team members go and make money for themselves. It’s really centered around building strong relationships. I’m very relationship-driven with clients,” Jay emphasizes.

“It’s not just the transaction. It’s really rewarding to pick up the phone and talk with my clients and know that they’re happy to hear from you ... to talk with them and have them tell you what’s happening with their family.”

STRONG LOCAL ROOTS

Jay is a native of the area, having graduated from Oakmont High School in Roseville.

After high school, he moved to Reno, Nevada, where he attended the University of Nevada Reno.

After graduating in 1999, he moved to Southern California, where he soon landed a job working in logistics management.

“That’s where I wanted to be ... in the area that serves as the auto mecca of the world. I worked there about six months and then took a role with Import Tuner Magazine as Sales Manager until 2004,” he remembers.

“Working for the magazine and having such an important role in the automotive world was very fun and rewarding. The job was a dream come true. I loved to help my clients grow their business, I loved the

Jay and Chris



The Friedman family



traveling to visit my clients and going to car shows all over the United States. I grew a lot those four years. It was great!”

COMING HOME

In time, Jay’s path pulled him back to the area to be closer to family. After moving back, Jay continued working for the magazine remotely, but it was time for a major change in his life.

“At the time, the only thing I liked as much as cars were houses. I bought my first home in Lakewood, CA, in 2000. Once I became a homeowner, my focus shifted. My car projects became second to home projects. When I knew I needed to make a career change I started talking to my wife, Christina, about the need to make a change. Christina was a stay-at-home mom for our daughter, Eliza, and the thought of a career change was a huge one,” Jay remembers.

“She suggested that I carry my passion from cars into houses as I love people, and she knew that I would be a great REALTOR® as Christina had some experience working in real estate while we are in Southern California. Because of this experience she also knew how hard I would have to work, as well as what a big gamble it was. Not all REALTORS® succeed. I had no idea how hard I would have to work, but I knew I needed to make money to survive and my wife and daughter depended on me to make it happen. I loved houses, I loved working with people, and I knew I had no choice but up, so I went for it and I got my real estate license in October of 2004.”

“Once I became licensed I decided to go all in. I flew to Southern California and turned in my notice and went full-time in real estate in January 2005,” Jay says.

Although Jay has another assistant named Haley, Christina is still involved in Jay’s business every day as the CFO and COO for his team. Jay will not make any major decisions without discussing with Christina first.

BUILDING FOR THE FUTURE

Jay continued building his business steadily through time and his success builds year over year. In the summer of 2021, Jay joined his team with the Turner



“

It’s not just the transaction.

It’s really rewarding to pick up the phone and talk with my clients and know that they’re happy to hear from you ... to talk with them and have them tell you what’s happening with their family.”





“ To make money in this business, you first must make people’s dreams a reality. It’s rewarding to see my team members go and make money for themselves. ”

DeMarco Group in Eldorado Hills to build the Turner DeMarco + Friedman Real Estate Team. This merger was a great move as they now have three team leads combining their expertise to help their clients.

A FULFILLING LIFE

Their team has found plenty of success together. In fact, in 2021, their team recorded 331 transactions for around \$232 million in sales volume, of which Jay did 96 transactions for \$76 million in sales volume.

Away from work, Jay’s world revolves around family.

He and Christina look forward to time spent with their children — 18-year-old daughter, Eliza, who graduated from high school in December, and their 14-year-old son, Calvin, who looks forward to starting his high school career this fall.

In his free time, Jay has a passion for traveling with his family, working out, and he is also still into cars. One of his loves is his 1954 Chevy Traditional Custom that he and his friends built over the last 10 years, and he sure loves his 2021 Audi S6 too. Jay said,

“Sure, I could drive a more sensible and affordable car. I average 20,000 miles a year and spend a lot of time in my car so why should I be in a boring car. Now I enjoy going to appointments that much more as I enjoy the drive.”

As he adds, “I also work hard to keep Sundays as play days with the boat, relaxing at home with the family and spending time with friends. We also like playing with our two dogs, Ruby and Greg. We’re also involved with our church at Bayside Church in Granite Bay.”

MAKING THINGS HAPPEN

Those who know Jay rely on his all-in approach to making things happen.

“We can’t control other people or things that happen in life, but we can control ourselves,” he says. “I believe in giving 100 percent toward what I can control.”

Congratulations to Jay Friedman. It’s easy to see that his strong vision and dedicated work ethic create lasting results for those around him every day.



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