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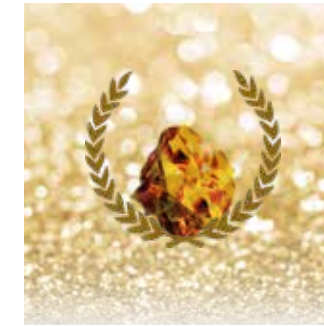
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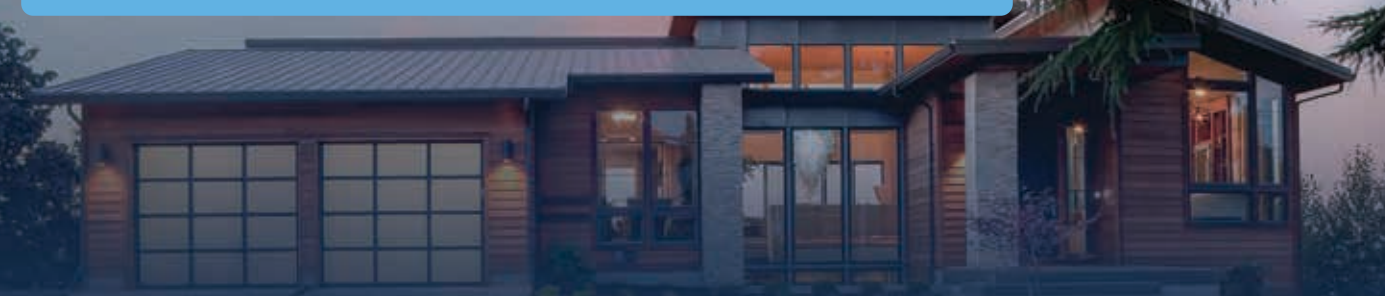


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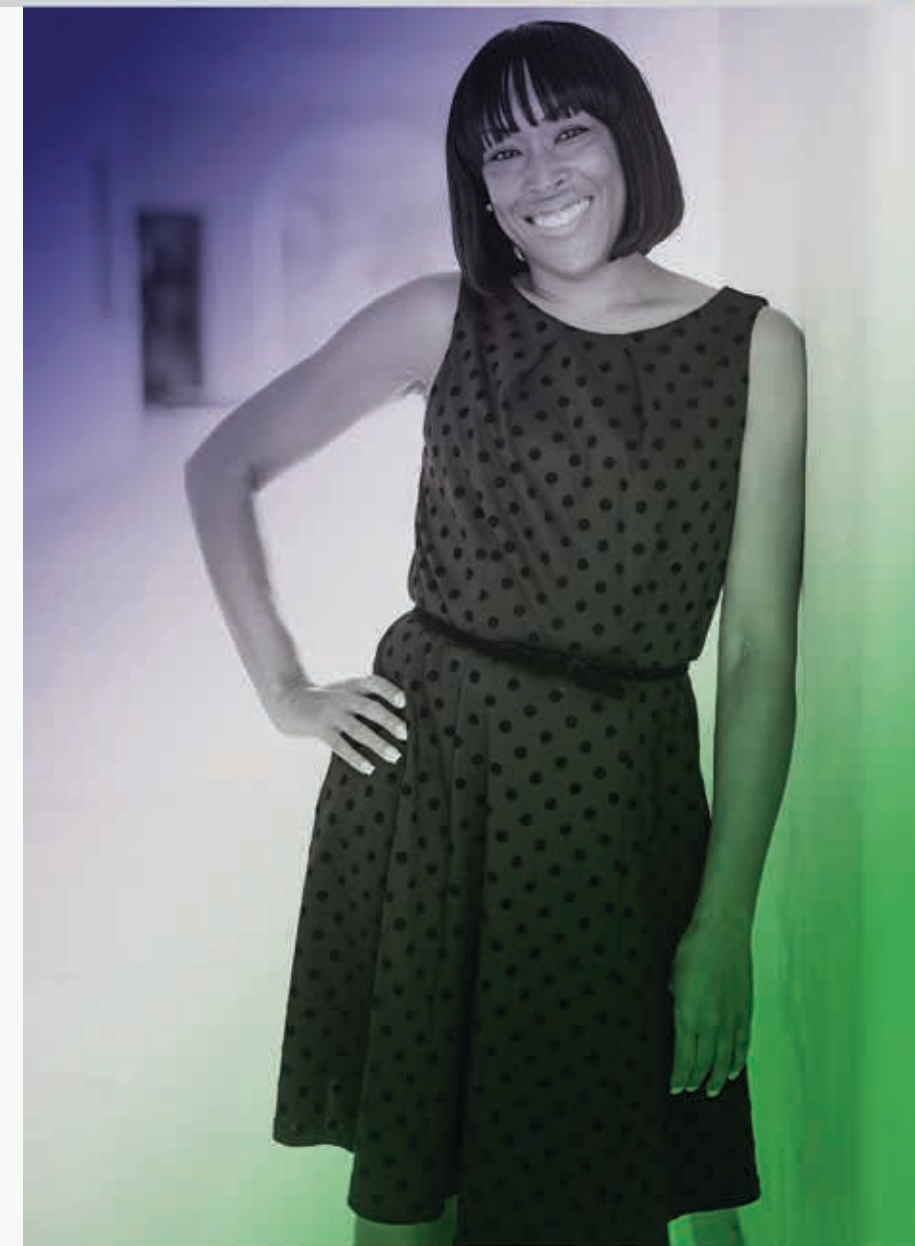
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# MOTHERS OF REAL ESTATE

As a mom of five, it's safe to say that when I think of May, my mind definitely and immediately goes to that one morning this month that I will feel zero guilt about lingering in bed a little longer, finishing my coffee (while it is still actually hot) and accepting all the extra hugs and "I love you" from my little tribe that they just don't normally think to offer in the midst of the hustle and bustle of everyday life. I do love Mother's Day for all those reasons. But I also think sometimes this holiday can be triggering and hard for many because of the narrow way in which we define motherhood on this day. Apart from biology, I think we often forget how many other beautiful ways we as women can "mother" each other.

This issue is special because it is about a number of incredibly inspiring women who have all built legacies in the real estate industry. Not only have they built their own businesses and successful careers, but they have been absolutely maternal in the way they have mentored and raised up those coming up behind them. While still running their races, they turned around and poured back out what was inside of them, whether they were biologically tied or not, they birthed their passion and experience into entire subsequent generations and that is a thing worthy of honor and celebration! So I hope you enjoy reading these stories, as much as I enjoyed getting to know the women behind them. And happy Mother's Day to anyone who has ever poured their own energy and heart into another human being so that they could thrive and grow. That is motherhood, and it is a beautifully miraculous thing.



Always honored,  
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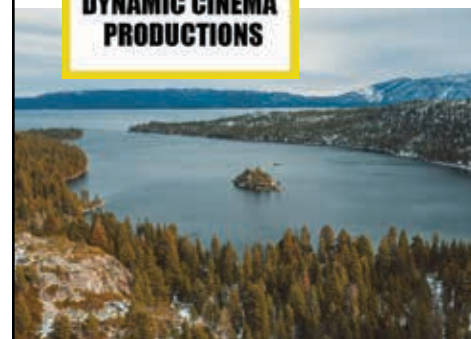
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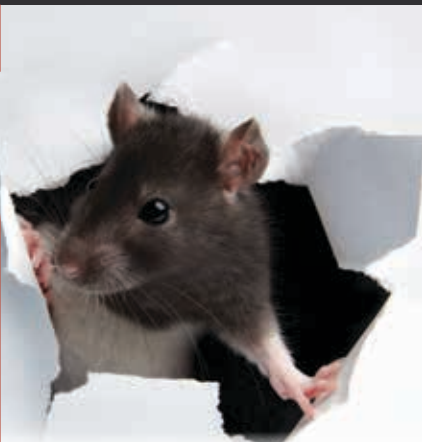
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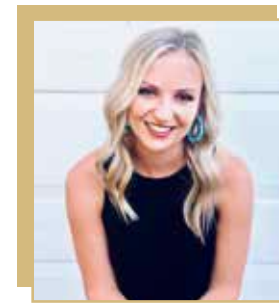
P R E S E N T S

# Golden Nuggets



**Marilyn Goff**  
 Lyon Real Estate

“We all need to remember that we all have worth and value in this world.”



**Julia Beals**  
 Realty One Group Complete

“Mindset is everything!”



**Ashley Clower**  
 Clower Law

“The future belongs to those who believe in the beauty of their dreams.” – Eleanor Roosevelt  
 “I put this quote in my yearbook as a senior, and I still remind myself of it often. Dream big, hustle and work hard, believe in yourself, fight for the big things, let the small things go, keep showing up every single day, and just be yourself. That’s how you live the dream!”



**Becky Lund**  
 RE/MAX Gold

“The most important decision you can make is to be in a good mood.” – Voltaire

**Nelson Lund**  
 RE/MAX Gold

“‘Take care of people and they will take care of you’ is something I have always tried to live by.”



**Shelby and his team at United Wholesale Lending work hard for their clients to demystify how to build wealth through real estate investments, “investing in vacation rental properties is incredibly profitable, because of the passive income potential.”**

Short-term rentals have more factors to take into consideration, but the financial benefit can prove to be much higher than a long-term rental. “When renting an Airbnb, you are charging rent per night, rather than per month. This usually means the cash flow on Airbnb’s is much better than traditional rentals,” says Shelby Elias, the owner of Sacramento-based United Wholesale Lending. “I have over 20 units on Airbnb and over 10 regular, long-term rental properties. Having a diverse portfolio is important, but my investing passion has really come to be in short-term rentals.”

He explains that it is not difficult to find the right Airbnb property, but there are a few key factors to know, even before beginning your research.

Shelby explains the first step is to understand the financing available and which makes the most sense for your situation. Investment properties are typically financed in one of two ways; the first is you could buy a property as a second home that you use for a vacation home and then rent it out as an Airbnb on the side when you are not using it. Second-home financing requires a lower down payment, so it’s really attractive to many borrowers. However, of course, there is a trade-off to that. You cannot use any of the prospective investment income to qualify for this type of loan.

The second way is to buy the property strictly as an investment property. This means you have no plans to use that property for yourself. You are going to buy it for the sole purpose of turning it into an Airbnb. However, this has a higher down payment, most investors end up using this type of financing because they are able to factor in the potential rental income in their loan application, increasing their debt to income ratio and helping with approval.

The United Wholesale Lending Team will review your unique situation and help determine the best route to go and get you prequalified, which is crucial as you begin your search.

After getting prequalified for the appropriate type of financing, you’ll need to do research and narrow down the location of your search.

“Ensure the area you are looking to invest has a heavy tourism market. Also, consider the seasonality of the tourism in that area. For example, in Lake Tahoe, there is a strong winter and summer crowd. Whereas, in a place like Whistler, Canada for example, the winter might be big but the rest of the year is dead as far as the demand for vacation rentals” says Shelby. Make sure to consider the regulations of any specific area as it comes to short-term rental properties. When asked for his Top Five Airbnb Markets, he lists:

- Nashville, TN
- Key West, Florida
- Austin, Texas
- Scottsdale, AZ
- San Diego, CA

Lastly, no matter where the property is located, you need to look at the numbers. In order to find out whether an Airbnb property is worth investing in, you need to find out exactly how much you can project to make from that property.

A tool that Shelby uses to do this is called AirDNA. AirDNA helps inform the average daily rate for Airbnbs in any given market, along with projected annual revenue based on occupancy rate. The goal is to make as much money from each property as possible and this website provides a basic idea of what you can expect from consistent rentals for the entire year. United Wholesale Lending provides AirDNA reports for all of their clients that get pre-approved. By using a website like AirDNA, you can look at the city that your Airbnb is in and figure out the amount of money that your property should make.

“One of the biggest questions I’m asked when discussing short-term rentals, is the cleaning, the upkeep, and general operating expenses,” says Shelby. The potential profit that you can make from renting out your Airbnb property comes from subtracting your expenses from the amount that you are making.

**“To understand profit, you should project a handful of things about the property ahead of time like; the monthly mortgage payment, taxes you’ll owe on the home, insurance for the home, potential vacancy costs, maintenance costs, and management fees.” United Wholesale Lending makes this easy with their rental property calculator that helps determine cap rate, cash flow, and other important financial factors to consider.**

“Equity is at an all-time high, it’s such a great time to invest. I want to share with our referral partners how to analyze rental properties and how to break down deals, so they can not only grow their business through selling more homes but also build their investment portfolio”.



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

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BECKY and NELSON

## Creating a Family Legacy

▶ family ties  
By Chris Menezes  
Photos by Aerial Canvas

When Becky Lund first started in real estate 22 years ago, she couldn't imagine a better outcome than her son, Nelson Lund, growing up to eventually partner with and share her same passion for the business.

"It's a dream come true," Becky said. "It's so fun and natural working together, and it's been amazing to see him grow in the business."



Nelson was just a kid when Becky became an agent. She had been an elementary school teacher for 12 years before then. But after having her two sons, Sam and Nelson, she decided to pursue her lifelong passion for real estate and get her license.

Real estate runs in Becky's and Nelson's blood. Becky's love for the industry comes from her grandmother, who was a prominent real estate agent in the Oakland area from the 1950s to the 1970s.

"My grandmother loved real estate so much. I remember her always talking about work. She gave off this energy and excitement for what she did - it was contagious," Becky recalled.

While Becky ultimately became a schoolteacher, she maintained a love for houses and held homeownership as a core value. She believed everyone should own a home and constantly encouraged

people to purchase and own their own home. Obtaining her license in 2000 was a way to take that passion and belief to the next level.

Becky went to teaching part time so she could do real estate on the side. Because of her teaching experience, involvement in the community, and love for real estate, however, her business took off almost immediately. Although real estate became a full-time job, she continued teaching part-time for 15 years. She finally retired in 2015, after a total of 27 years of teaching, and focused solely on real estate.

Becky was a single mom for much of the time, raising her two kids, while also teaching and running her real estate business. Establishing systems for her business and hiring additional help was something she did right away, so she could serve her clients at the highest level and still do everything else. Real estate had to be integrated into her life, which often meant bringing her kids along to showings, inspections, etc.

"When Nelson was little, I'd take him with me to showings and tell him to go look for the lockbox. He'd go running off with his brother; they were good sports with it all," Becky recalled.

"I do remember falling into a pond once," Nelson said, laughing. "I always liked looking through homes and thought it was cool learning about all the hidden things you didn't know were there. I remember when Mom would come home after a closing and celebrate with a nice dinner too. It made it fun."



While Nelson grew up in the business, he didn't exactly plan to become an agent. He was at Arizona State University, studying communications, when Becky started to really convince him to join her.

"I was working as a window washer at the time, and after realizing this wasn't a long-term career path, I started to listen to her as she explained how real estate could be a good career choice for me," explained Nelson. "I figured I'd give it a shot, do it while in college, and help her out."

Nelson ended up falling in love with the business, however, and began taking his foot off the college pedal to accelerate his career more. "I'm still taking classes here and there. I've switched to the 10-year plan," he said, laughing.

Nelson eased into the business, doing things to help Becky out and learning

along the way. He began taking on more and more responsibilities as time passed and eventually, he was doing his own listing appointments, writing offers, and working with buyers.

"It was a real natural progression," Becky said. "I think it was probably year four when everything really clicked. People stopped asking for only my opinion on things and started asking for his as well. He was a lot more confident, and it came across. We work together now on all the listings, and people appreciate having two opinions and strategies. It comes off so naturally that people continually comment on how well we work together."

Nelson loves the numbers and analytical side of the business, comparing data and market trends, and works with all the buyers. Becky focuses on connecting with their longtime clients, cultivating relationships,

The Lund family



We work together now on all the listings, and people appreciate having two opinions and strategies. It comes off so naturally that people continually comment on how well we work together.

and does a lot of the finessing in negotiations, handling issues, and making sure everything comes to together in the end. They recently brought on Nelson's cousin, Danny, as a buyer's agent and have plans to grow more in the future.

"I think long term, Nelson and Danny will end up taking the business to another level. I have no plans to retire but will eventually do more overseeing and staying in touch with clients, doing the things I love to do," Becky explained.

"We are really trying to take all the mundane stuff off her plate, so she could just do what she loves," Nelson said. "I am most passionate about separating ourselves from the standard agent, which I believe we do with the concierge service we offer. With the market the way it is, outside-the-box solutions are the most rewarding when we can help our clients get their dream home."

"Success to me is being able to call a buyer or seller a year after working with them and hear how happy they still are and how

grateful they are for us," he continued. "I think what may set me apart is how much I truly care about the goals of our clients. I have talked many clients out of buying a house that they were sold on because I knew it wasn't the home they set out for. It's not an easy conversation to have at the time but once we do find that perfect house, they're always so grateful that they listened."

When Becky and Nelson are not working together, they enjoy getting together with extended family and remain close as a family. Nelson is getting married on May 14th to his fiancé, Bre, and recently got a puppy, so his hands remain pretty full outside of the business.

As Nelson starts his own family and has kids one day, perhaps they will follow in their grandmother's and great-great grandmother's real estate shoes. One thing is for certain, Team Lund Realty is here to stay.





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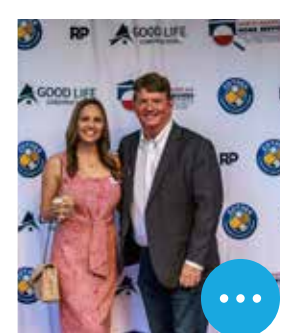
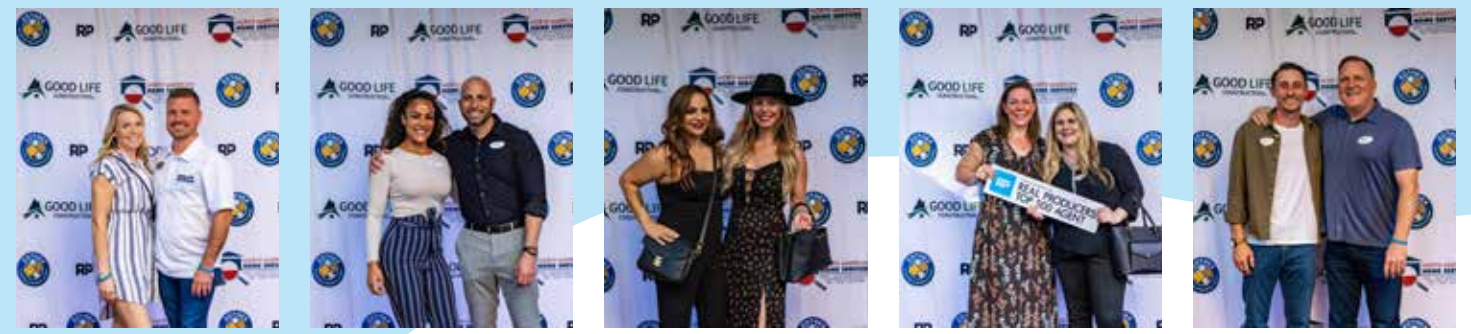


# 2 TOASTING TO YEARS!

Photos by **Aerial Canvas**

March 23rd we gathered to celebrate TWO YEARS as a *Sacramento Real Producers* community! It was a great evening to look back on all we've been through together and look forward to all we're excited to accomplish in the coming years. We enjoyed great music, spectacular food and drinks and a whole lot of photo booth fun! Thank you to everyone who joined us, and thank you to our sponsors for an incredible evening.









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# ASHLEY CLOWER

CLOWER LAW, ESTATE PLANNING FOR ALL WALKS OF LIFE

Ashley Clower is an estate planning attorney with a heart for individuals and families with special needs. Her goal is to educate clients and REALTORS® so families can avoid unnecessary expenses and stress that come from property being placed in probate after a person's passing. For those already involved in a complex situation, Ashley will walk with them step by step, providing insight and counsel, and forming friendships along the way.

Clower Law specializes in trusts, wills, settlement planning, conservatorships, probate, trust administration, and special needs trust administration. If REALTORS® are stuck in a situation in which a house cannot legally be sold, Ashley can skillfully discover the quickest, most efficient way to go through the court to get the house back on the market. She is experienced at helping people from all walks of life, from those with multi-million-dollar estates to people who are receiving a \$50,000 settlement while on public benefits.

"Having a trust is like the red wagon you had as a kid," said Ashley. "You're going to tow it behind you for the rest of your life, so make sure to put your toys *into* it. I am here to educate and advocate, and I try and help them learn how to correctly utilize their estate plan. I teach people the *how* of trust; I don't just sell them a piece of paper. I walk with clients through this process, guiding them to make the best decisions for each of them, and for their families."

## Foundation of Trust

Ashley was chosen at birth and raised by a wonderful adoptive family in a small farming town in the Central Valley of California. She grew up playing sports, raising animals, and riding horses on 10 acres. She moved to Northern California for college and law school, working as a law clerk while she earned her law degree. After passing the bar in 2005, Ashley served as a Personal Injury attorney for nearly a decade.





When she became a mother to a beautiful baby girl, Ashley examined her priorities and decided to explore other areas of law. When her son was born a few years later, she decided to find her *purpose*. She wanted to continue helping others while still having physical and emotional energy for her family, so she sought out a career in estate planning. It proved to be a perfect fit! She got to meet and help families daily, and she was still able to go to court for probates and conservatorships, without the incredibly strict deadlines and contentious nature of litigation.



**Building Trust**

As Ashley started working in estate planning in 2014, she uncovered a need for a compassionate professional who could help families with special needs navigate through the frustratingly complex layers of settlement planning. With her litigation background and personal experience with friends and family who have special needs, Ashley found that serving her community in this way felt like a real calling, not just a job.

In November 2018, Ashley started Clower Law. Her goal was, and still is, to make each client feel like he or she is the only client that she has. Each client, and set of circumstances, is unique, and the client’s estate plan must reflect this uniqueness. Ashley does this using real words that real people can really understand. As one of her law professors used to say, “If you can explain this to your grandma, then that means that *you* understand it.”

California probate limits are currently \$166,250 in gross value of assets. Trusts eliminate unnecessary cost and time, and they exist so people can help their families avoid probate. Ashley helps clients create trusts to protect their family assets, avoid probate, and ensure that the client’s wishes are met after death. These trusts can be revocable, irrevocable, third-party special needs, or trusts to protect minors. She also helps with trust administration, settlement planning options, probate, and conservatorships.

“Success is knowing that you have done a good job for your clients, giving it your all every time; it means being able to sleep well at night,” Ashley smiled. “I have had a lot of family, clients, and friends over the years that have taught me well. I have also had mentors who have taught me great things that I have used to become a good and caring attorney. There have also been people who have taught me what I *don’t* want to do in my practice. People are the biggest reason for my success.”

**Trustworthy**

Before she started her own business, Ashley was involved in charitable work. She has volunteered in the past for



**SUCCESS IS KNOWING THAT YOU HAVE DONE A GOOD JOB FOR YOUR CLIENTS, GIVING IT YOUR ALL EVERY TIME; IT MEANS BEING ABLE TO SLEEP WELL AT NIGHT.**



Make-A-Wish, and for years she was a dedicated delivery person for Meals On Wheels, through a local nonprofit, Seniors First. She enjoyed taking her children with her on deliveries and visits to show them how to give back. Ashley still has a special place in her heart for the senior population, and she hates that they are often overlooked.

Her husband Jason, a medicinal chemist, is Executive Director of Hematology and Oncology for clinical trial research. The couple stays busy enjoying life with their 11-year-old daughter, Peyton, and their 8-year-old son, Maverick. Jason has coached youth soccer for several seasons and recently started coaching flag football. Ashley serves as team mom, room mom, taxi driver, and her children’s cheer team. She also volunteers at their schools and has even organized father-daughter dances.

“I put a quote by Eleanor Roosevelt in my yearbook as a senior, and I still remind myself of it often,” shared Ashley. “She said, ‘The future belongs to those who believe in the beauty of their dreams.’ So, dream big, hustle, work hard, believe in yourself, fight for the big things and let the small things go. Keep showing up every single day, and just be yourself. *That’s* living the dream!”

“Everyone has been trying to survive, and pivot, for the past couple of years,” Ashley observed, “but now it’s time for all of us to get out of survival mode and start to *thrive*! I am grateful to be a part of this community and to see the very finest out there hustling every day. I am proud and humbled to serve my community, and I look forward to helping *you* and *your clients* from all walks of life with their estate planning needs.”

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# First American Title Sierra Oaks Escrow Spotlight



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## 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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# GEOFF ZIMMERMANN

## The Mother of Real Estate

▶▶ living legend By Ruth Gnirk

When Geoff Zimmerman stepped into the world of real estate 53 years ago, *no one* could have imagined how many lives she would touch or how many records she would set. Within 12 months, she became the first woman in Sacramento to be named a top-selling agent. Over a decade later, she became co-owner of Dunnigan REALTORS®, and less than a decade after *that* she became Dunnigan's sole owner and opened a second, thriving, office! Her goals remained the same throughout her career: Put others first, and make every real estate transaction an *experience* in honesty and integrity.



Geoff  
Zimmerman  
and Jamie Rich

### Mother of Real Estate

Geoff was the first female REALTOR® in Sacramento to sell a million dollars, and she was one of the founders of the “Million Dollar Club.” She is affectionately known as *the mother of real estate*, not only because of her ground-breaking accomplishments but also because of her nurturing spirit. Geoff loved to pour herself into people; especially new REALTORS®. She was also well known and well loved in the community because she gave back to others in practical ways, such as by sponsoring youth sporting events. She loved people and would help a random stranger on the street just because it was the right thing to do.

One life-changing afternoon in 2007, Jamie Rich was walking with her brother Bobby on 44th Street in the “Fabulous Forties” neighborhood when a beautiful house caught her eye. She had no idea that it had just listed for sale, or that it would be her next home, but it tugged at her heart. When Jamie got home, she looked online and saw that her dream house was actually for sale. She immediately called the number of the listing agent, and Geoff Zimmerman answered the phone with her customary, warm greeting. Jamie asked the seasoned REALTOR®, whom she had never met, if she could see the house *immediately*.

Geoff arrived shortly thereafter and gave Jamie a tour. Within the hour, Jamie, Bobby and Geoff were at Burr's Fountain on Folsom Boulevard, hand-writing an offer! As Jamie signed the contract, Geoff said to her, “You're going to work for me one day, young lady!” Years later, Jamie learned that during their very first phone conversation, Geoff had recognized the combination of desperation and determination in Jamie's voice. She had told her family to keep serving supper without her because she was going to go sell the caller a house!

### Million-Dollar Mentor

Jamie was in a fast-paced corporate career that required a lot of travel. Geoff and Jamie became friends almost instantly, and Geoff recognized greatness in Jamie that she didn't even recognize in herself. The seasoned real estate broker would frequently tell the young businesswoman that she would make an amazing real estate agent. Although Geoff would often talk about what it would be like when Jamie worked for her as a REALTOR®, Jamie didn't let herself dream of switching careers, especially since she owed a mortgage on her new dream home.



After the pair had been friends for about a year and a half, Jamie finally agreed to meet to discuss the possibility of becoming a REALTOR® at some point in the future. When Jamie arrived at Geoff's office, she was surprised to find that Geoff had already created a nameplate for her! For the next 10 years, Jamie served on Geoff's team and received hands-on mentoring from Geoff. They discussed efficiency and ethics in deals and transactions, and how to truly connect with clients. Geoff was not only a mentor, but a friend, and the two talked through life struggles and shared experiences after hours, too.

Geoff's mentor and broker, Mr. Dunnigan, had loved real estate, and his team, so much that he came to the office until he was 101 years old. Geoff had learned a lot from him, and added her own personal touch by being the voice of counsel, and holding people's hands. She impacted *many* in the community through her generous heart, thoughtful gifts, and local sponsorships. Everyone loved Geoff, and rightfully so.

Geoff taught, by word and through her *example* that truly great REALTORS® don't just close deals, they do what is right, and what is best for their clients. She was a living example of how to be trustworthy, and in return she trusted her team implicitly. Jamie saw first-hand how Geoff planted seeds of character, values, and ethics into two generations of community influencers. From her first day as a REALTOR® until her last day as a broker, Geoff put others first without blame or excuses, regardless of the personal cost.

### WWGD – What Would Geoff Do?

Seven years ago, after experiencing some health struggles, Geoff handed the reins of the brokerage to the next generation of leaders. She knew it was time for her to step aside so others could grow to new heights while living out the original mission, vision, and values of Dunnigan REALTORS®. Although she is no longer responsible for the daily operations of the brokerage, Geoff continues to speak into the lives of many REALTORS®,



including Jamie. The real estate icon, who will be turning 90 this summer, spends time making memories with her husband, children, grandchildren and friends. She is also enjoying the second love of her life: Charlie, her Golden Retriever.

“Meeting Geoff changed my life,” Jamie shared. “She was, and still is, very creative, and a great role model. Many recognized her financial success when she became the first female ‘Mr. Millionaire,’ but her true success, in business and in life, is that *she puts others first*. She handles people with grace in this emotional business. Any time I am unsure what to do in any situation, I ask myself, ‘What would Geoff do?’ and then I do *that!*”



**SHE WAS, AND STILL IS, VERY CREATIVE, AND A GREAT ROLE MODEL.**

Many recognized her financial success when she became the first female ‘Mr. Millionaire,’ but her true success, in business and in life, is that she puts others first. She handles people with grace in this emotional business. Any time I am unsure what to do in any situation, I ask myself, ‘What would Geoff do?’ and then I do *that!*



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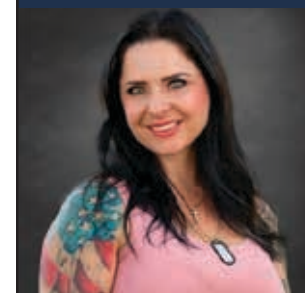
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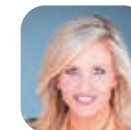
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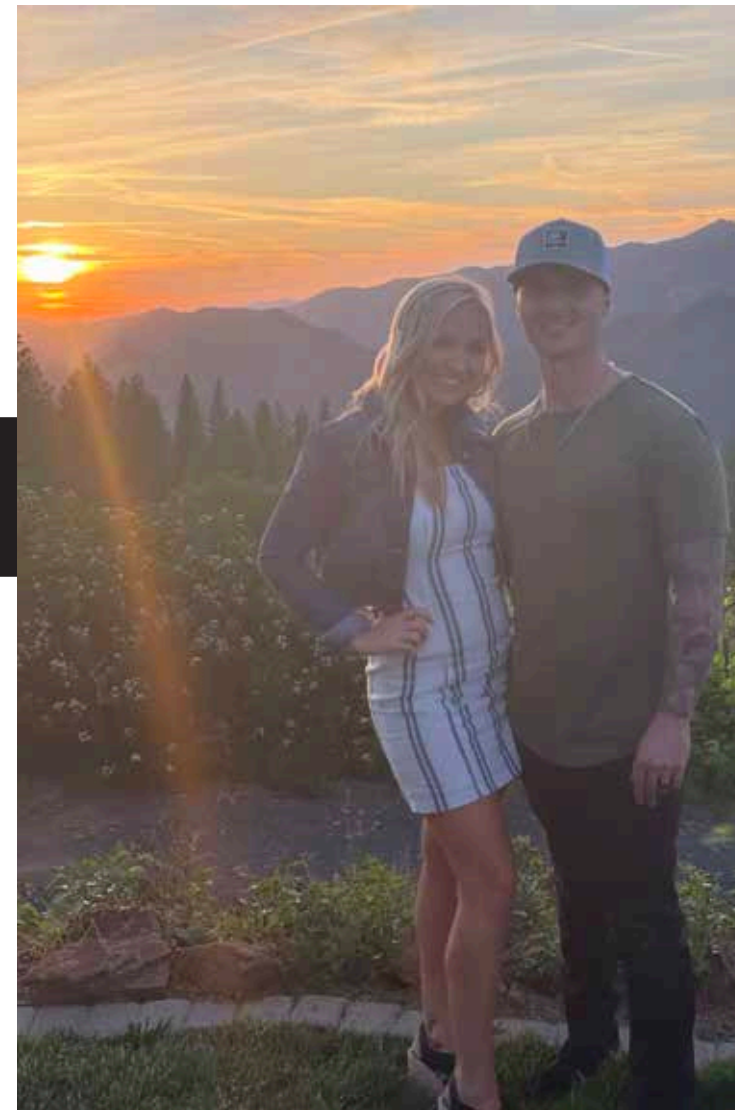
# JULIA BEALS

REALTY ONE  
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## ▶▶ star on the rise

Meet Julia Beals of Realty One Group Complete. Julia hit the ground running in her real estate career straight out of college. In her first year, she received the Rookie of the Year 2018 award. Her success and experiences over the past four years have helped her discover her own path to becoming the REALTOR® she is today. As Julia explains, “The more you put into this career, the more you will get out of it. I’ve always been a hard worker, so it’s great to see the results from the time I have invested in my career.”



What are you most passionate about right now in your business?  
“Growing with the people around me. It is so important to surround yourself with people that motivate you, and I can gladly say that I have created a circle of people that I trust, and we all want what is best for each other so we can succeed together!”

What has been the most rewarding aspect of your business?  
“I love watching first-time home-buying families attain the goal of homeownership. So many people qualify to own a home and never know that it is possible! It is very fulfilling to show them the way and then watch as they gain wealth in the equity of their home.”

What has been your biggest challenge as a REALTOR®?  
In entering the industry?  
“Starting out as young as I was, it definitely took some time for me to find my own path in this career. I am happy to say that I have found it, and I’m so glad to be the agent I am today! I wouldn’t be where I am without the experiences of the past four years, and I have learned from every single one of them and will continue to keep learning.”



What’s your favorite part of being a REALTOR®?  
“Meeting so many new people! Some of my closest friends have come from this job, and it all started from selling them their home.”

To what would you attribute your rapid success in the industry?  
“Time and dedication. From the outside looking in, real estate can seem easy, but it’s really a lot harder than it looks. I spent a lot of time learning the way from the agents around me and then adding my own style to it. You have to come into this job with the mindset that it does take time and dedication and that is what will lead to success.”

What sets you apart?  
“I truly care about each client as if they were family. At the end of the day, these buyers/sellers are putting so much trust in their REALTOR®. Most

•••



# “

I truly care about each client as if they were family. At the end of the day, these buyers/sellers are putting so much trust in their REALTOR®. Most people do not have very much experience with buying and selling homes, so they really rely on us to show them the way. I really listen to my clients' wants and needs and pay attention to every detail to make sure they are getting the home that they love and are meant to be in.

•••

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Tell us about your family.

“My husband, Andrew, and I have been married for over two years now. We just had our first son, Bentley, six weeks ago! Andrew is a firefighter in the Bay Area and commutes from our hometown in Lincoln. We both were born and raised here in the area; Andrew is from Roseville, and I grew up in Shingle Springs.”



Julia with her husband, Andrew, and their newborn son, Bentley



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# MARILYN GOFF

cover story

By Dave Danielson  
Photos and Cover Photo by  
XSIGHT Creative Solutions



THE  
Marilyn  
Goff  
TEAM

# MARILYN GOFF

## LEGACY OF A LEADER

### Passion and Purpose

Marilyn feels a deep purpose in what she does to serve her clients.

“I love to go into people’s houses to visit with them, get to know them, and then work with them to help them reach their real estate goals,” Marilyn says.

That drive to support the success of others was instilled within her at a young age by her parents, Wayne and Elvera Penrose. Those early lessons in leadership took place on the family’s 500-acre farm in Idaho.

### Early Examples of Excellence

As Marilyn grew, she faced a very difficult loss, with the passing of her father.

“My mom is my hero. In addition to raising our family and taking care of things on the farm, she went to college and got her master’s degree, along with teaching school. She was a great lady,” Marilyn says with a smile. “Both my parents gave me a great example of helping your neighbor.”

As she grew to adulthood, Marilyn met and married her husband, Thayne. Together they started their family.

### Moving Forward

In time, Marilyn and her family moved to the Sacramento area from Denver when their children were still in grade school.

...

Those who set the bar rarely measure their success solely in terms of their own accolades and honors. Instead, they look to the impact they work to leave on the people around them.

That’s the way it is for Marilyn Goff.

As Team Leader with the Marilyn Goff Team with Lyon Real Estate, Marilyn has built a rare reputation for results through her 35-plus-year career.



...

“At the time, I wanted to have a part-time job and went to work for Cook & Cook. They had recruited me to open up an insurance division,” she remembers. “So I earned my insurance and real estate licenses at the same time. Then they decided they wanted to have their daughter run the insurance side. That was fine with me. I tried real estate, and it really seemed to fit like a glove. It was definitely my cup of tea.”

That’s definitely an understatement. In fact, during her first year in the business, Marilyn was the number-two agent in the firm.

#### Leading the Way

She has continued to lead the way in the industry when it comes to serving the interests of those around her.

“The truly important part to me is the individual people I get a chance to work with,” she says with a smile.

Another big part of Marilyn’s satisfaction with her work revolves around her three-person team.

“We all work very well together. We really care about each other,” she says. “What we have as a group is a very good fit.”

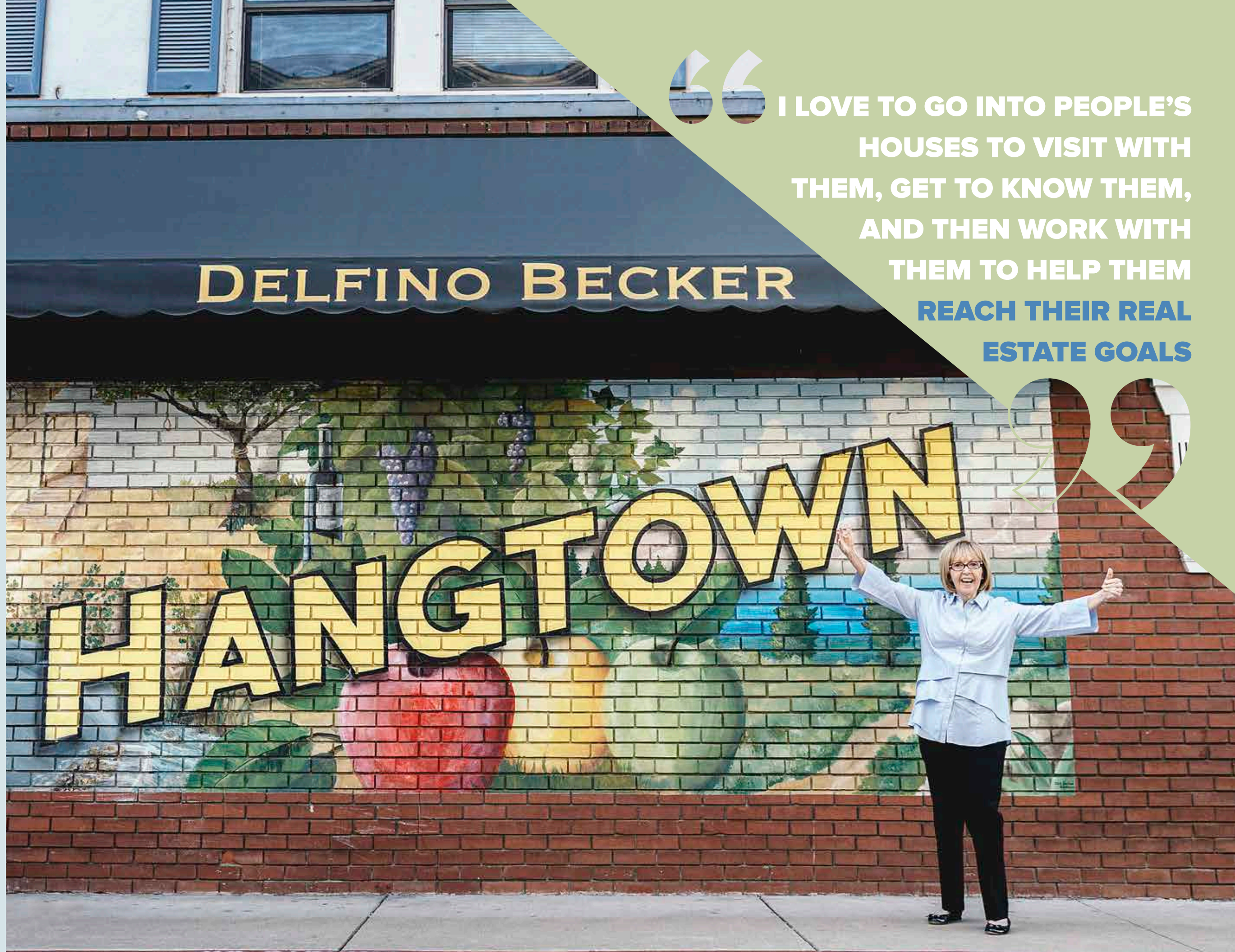
#### Family Fulfillment

Life for Marilyn is made much richer by her family. She cherishes the memory of her husband, Thayne, who passed away five years ago.

“He was a great man and was very supportive of my career. He really believed in me and was a great cheerleader for my work,” she says.

She also treasures time with her three children — Jason, who works in commercial real estate (and his wife,

...



“

I LOVE TO GO INTO PEOPLE’S HOUSES TO VISIT WITH THEM, GET TO KNOW THEM, AND THEN WORK WITH THEM TO HELP THEM REACH THEIR REAL ESTATE GOALS

”

...

Nicole, who is a lender); Nicole, who is shaping young lives as a teacher (and her husband, Scott, who is a police officer); and Heidi, who works in accounting (and her husband, Trent, who is a real estate agent).

“In addition to my children, it gives me all of the happiness in the world to be able to spend time with my 13 fabulous grandkids.”

Away from work, Marilyn likes to ride her bike and give back to her community in a variety of ways, supporting causes such as CASA, the Boys & Girls club and groups that serve as a caring resource for elderly people.

**Delivering on Their Dreams**

Those who get to know Marilyn appreciate the fact that she is there to support their dreams, no matter what price point is involved, with her sense of caring, sharing and kindness.

Each of us goes through trials and moments where we don't feel at our best. When that happens, one of the parts of life that fuels Marilyn's drive is music.

“One of my favorite songs of all time is ‘Climb Every Mountain,’” she emphasizes. “Hearing songs like that picks me up and makes me feel like I can achieve whatever I want.”

Congratulations to Marilyn Goff for demonstrating what true leadership is all about — supporting those around her.



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PEOPLE I GET  
A CHANCE TO  
WORK WITH.**”



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