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Nikki James

**PARTNER SPOTLIGHT**

Shelby Elias with United  
Wholesale Lending

**MAKING A DIFFERENCE**

Lisa Chandler Oliver

**PROFILE**

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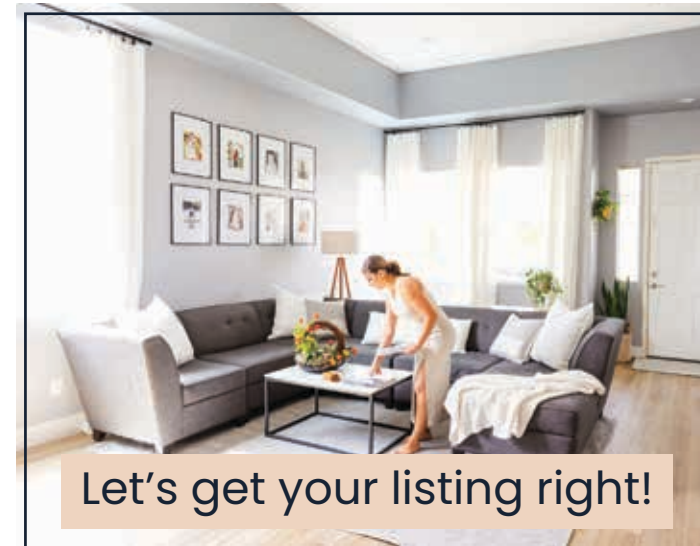


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Our team at Anchored Tiny Homes values family, faith and customer service above all else. We believe in treating our customers, employees and partners like a member of our ever-growing family. Made up of two generations of builders, we are a family-owned and -operated business. After 30 years of servicing the Northern California community, we strive to make a positive impact on the earth and the lives of those we serve by building custom tiny homes. Our vision is to help people become financially free, enjoy the simple things and live more! When you are ready to start living BIG by going tiny, we can help make your dreams a reality.





**“Cash flow” is a word used a lot in real estate investing. But...what is it? How do you create cash flow? Is it really THAT important? A reminder that Billionaire Andrew Carnegie famously said that 90% of millionaires got their wealth by investing in real estate. For the average investor, real estate offers the best way to develop significant wealth. The reason is that real estate investing offers the ability to generate cash flow.**

“To calculate your cash flow add all of your sources of income together, then subtract all of your expenses. The remaining balance is your cash flow,” explains Shelby Elias, the owner of Sacramento-based United Wholesale Lending,

“In real estate investing, one of my guiding principles is to generate enough cash flow to live on passive income. That is such a

huge benefit of real estate investing. Cash flow essentially pays you when you are sleeping.”

The reason for this is real estate can offer better cash-on-cash returns than traditional long-term investments, while also providing a different type of investment strategy, which is key to a well-balanced portfolio.

If you are not sure on where to start for additional ways to earn income tied to your real estate investment, Shelby offers a laundry list of examples, “say you own a four-plex and it has a coin-operated laundry, that’s income you add to your cash flow. Same with a vending machine. I own Airbnb’s in Lake Tahoe and some of them have docks, I rent out the docks and that is income I add to my cash flow. If you own a property with acreage, you



can add a tiny home or AUD to your property and rent it out. Maybe you have a large garage and shed and you can rent that out for storage. You can have an event space on your property that can be rented for weddings and events. There are so many ways to add to the bottom line of your cash flow.”

He notes that there are zoning regulations and insurance requirements for many of these opportunities, his team at United Wholesale Lending is versed in real estate investing and will provide guidance and talk to REALTORS and their clients about how to navigate and make investments that will increase cash flow.

One of the biggest mistakes Shelby sees when it comes to cash flow opportunities is selling the home you live in to buy your next home. His advice is to keep your current home and use it as a rental property to generate cash

flow. The rental income, aka cash flow, the home generates is then used to qualify for a mortgage, as opposed to using their personal income.

This is possible through a DSCR loan, which stands for Non-QM Debt Service Coverage Ratio. A DSCR loan is a type of loan for real estate investors. It can easily determine the borrower’s ability to repay without verifying income.

“There is so much opportunity available for building cash flow and wealth through real estate investments. 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”.

“If you are looking into a real estate deal or know of a property, land, etc., call me and we will walk through it together. I will help you and your client through each step of the way. It is easy to be caught up and worried about the details, but working with the right lender can change everything. Give me a call and we will do it together”.

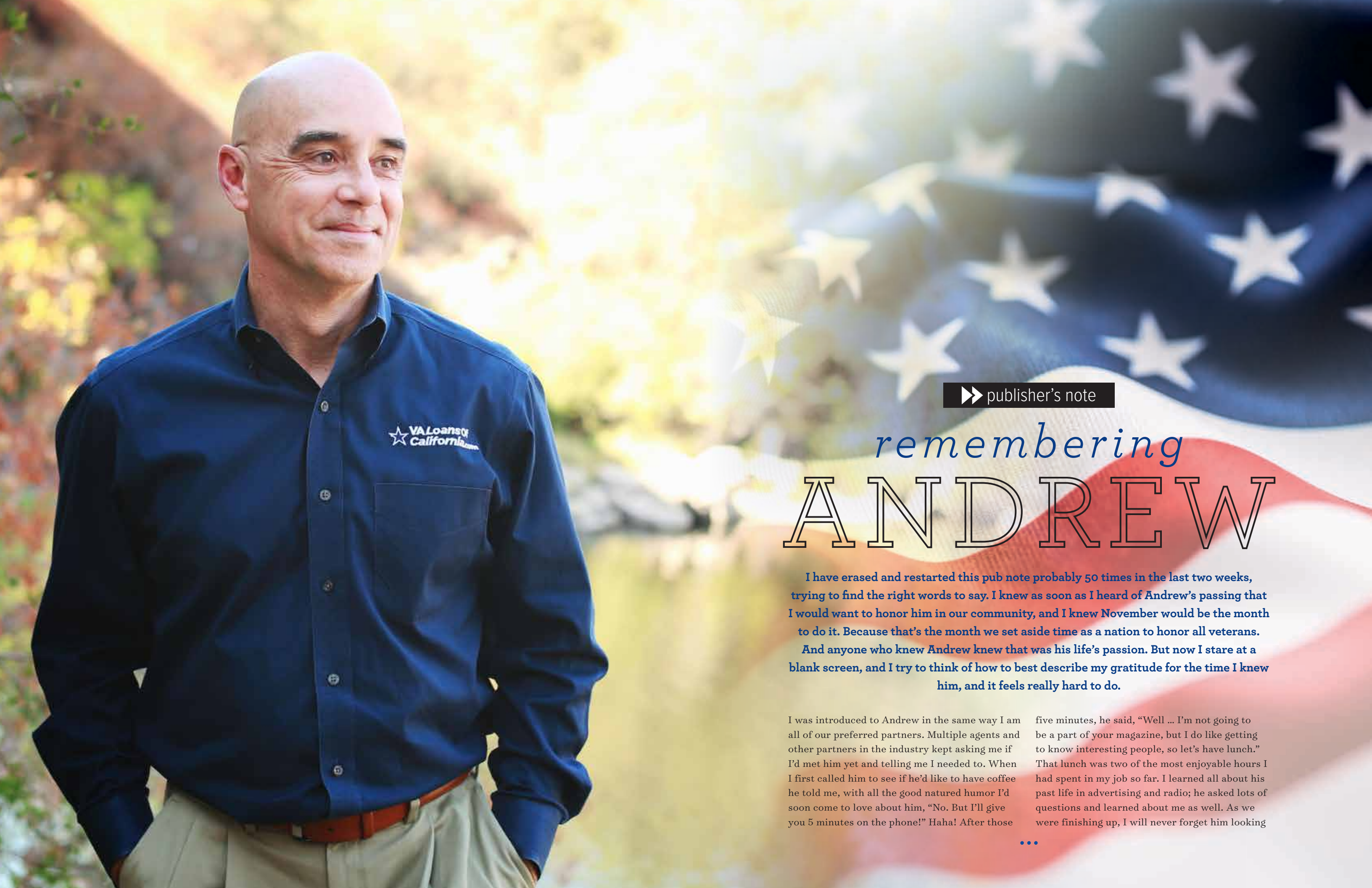
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▶▶ publisher's note

# *remembering* ANDREW

**I have erased and restarted this pub note probably 50 times in the last two weeks, trying to find the right words to say. I knew as soon as I heard of Andrew's passing that I would want to honor him in our community, and I knew November would be the month to do it. Because that's the month we set aside time as a nation to honor all veterans.**

**And anyone who knew Andrew knew that was his life's passion. But now I stare at a blank screen, and I try to think of how to best describe my gratitude for the time I knew him, and it feels really hard to do.**

I was introduced to Andrew in the same way I am all of our preferred partners. Multiple agents and other partners in the industry kept asking me if I'd met him yet and telling me I needed to. When I first called him to see if he'd like to have coffee he told me, with all the good natured humor I'd soon come to love about him, "No. But I'll give you 5 minutes on the phone!" Haha! After those

five minutes, he said, "Well ... I'm not going to be a part of your magazine, but I do like getting to know interesting people, so let's have lunch." That lunch was two of the most enjoyable hours I had spent in my job so far. I learned all about his past life in advertising and radio; he asked lots of questions and learned about me as well. As we were finishing up, I will never forget him looking

...





at me over the top of his glasses and smirking. “Well, my dear,” he said. “The bad news is you aren’t very good at sales because I honestly don’t think you care if I advertise with you or not. But the good news is I actually believe you that you want to build a community around this concept. ... And that is something I could really get excited about. I’ll call you in a few days.” I still can’t keep the smile off my face remembering that day.

That was the first of many lunches/meetings/phone calls and texts with Andrew, most every single one starting with “Hola, chica,” and always including a check-in of me, my kids and husband and work-life balance. He had advice for me, he had questions, and he had compliments. I hate that as I sit here in my memories, they so disproportionately lean towards how much he gave ME and not the other way around. But over the last couple months of hearing stories shared in his honor, it is clear that my friendship with Andrew wasn’t unique. Being genuinely interested in people and making their days brighter after each interaction seems to have just been his thing.



I had the privilege of attending his celebration of life, where the entire time was spent sharing happy memories of Andrew and his impact on people from all seasons of his life. It was SUCH a joy to get to sit back and listen to those stories and get an even fuller picture of who he was throughout his life. So I just wanted to dedicate this little space at the front of our November 2022 issue to my dear friend. Two years after we published his full featured article in our veterans’ issue of November 2020, as a way of remembering who he was to those in this community and to say thank you to all of you who have leaned in and truly been a part of making this a space for encouragement, inspiration and camaraderie. I am honored to do this job because it allows me to meet people like Andrew and like all of you.

Cheers to you, Andrew. You are missed, my friend.



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“I met Andrew years ago when he worked at The Zone radio station. We had such fun at all the 20-30 events. When he transitioned into the lending community, he approached the business in the same way. Kind, considerate and always striving to do the best job for his clients. His passion was veterans and you really felt it when he spoke about how he could help! I feel lucky to have known Andrew. He will be missed by us all.” — **Jennifer Vicari-Cox**

“He would often greet me with, “How’s it going, sunshine.” He’s the only guy on the planet I was OK being called sunshine by. It’s Andrew ... it just worked. His jovial sense of humor. We had coffee fairly often. I’m weird about food and coffee. I only break bread and coffee with people I truly enjoy. And Andrew was a guy I truly, truly liked. Back in the early days of my career at Coldwell Banker Folsom, I would hear about this lender guy that sat at the Starbucks in Folsom, and at the time, it was on Blue Ravine by the Taco Loco joint, and he would hold court there and generate business. It was early in my business, and I would think, “That can’t possibly be true ... and that’s brilliant.” So I went down there one morning, and there he was, laptop up and sitting near the front door. And I went another day, and there he was again, in the same spot. I can’t recall exactly when we met, but we obviously did. We had coffee and lunch. The last lunch I had with him was at Out of Bounds in Folsom. The usual good time — two guys chatting over a burger and a beer (when we didn’t have an appointment after). We talked about a lot of things over the years. I enjoyed my friendship with

Andrew immensely. He was a fantastic guy. He came with no baggage or expectations. There was never dead air, uncomfortable silence. Not ever. My kind of friend. I miss him a lot and think about him often.” — **Paul Brown**

“Andrew was such a kind, caring and transparent man. I loved talking to him and had such appreciation for his open sharing, great sense of humor and kind heart. His abundant and obvious love and adoration of his beautiful wife and family was incredibly heartwarming and inspirational. Every time we met, he always had great family stories to share and was so refreshingly open and honest with his own obstacles and really worked to create genuine and real connections by engaging in honest conversations. It is rare to encounter someone who cared so deeply about people; he made an effort to have his business contacts become true friends. What Andrew brought to our industry and region will forever be missed.” — **Jen Azevedo**

“His smile would light up any room. ... His passion for veterans and the customers he served was second to none. #classact “ — **Julie Shroyer**

“Andrew was one of the very first people I met through the Real Producers community. He made my husband and I feel very welcomed. He was always so friendly and so kind. We enjoyed seeing him and visiting with him and his beautiful wife at all of the events. We will miss you, Andrew.” — **Melonie SanFilippo**



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prioritizing  
passions

# NEW KEY TAK AS



## ▶ profile

By Ruth Gnirk  
Photos by Olha  
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Last year Nikki James helped 47 families and sold just under \$25 million as a solo agent. Her secrets to success are pretty straightforward: pray, put others first, pursue peace and be present. She and her amazing husband, Anthony, have a heart for using their investment properties to help their renters become future homeowners.

Nikki was born and raised in Sacramento. Her parents were both successful independent contractors in the sales industry, and her father was also a high school football coach. She loved the flexibility her parents had and how they made it a priority to attend all of her school activities. Her parents also helped start a local church in Placer County, which her family still attends and serves in today. For fun, her mother would take Nikki and her siblings to model homes as a weekend activity, which ignited Nikki's love for real estate.

In 2009, while she was still in the process of earning her business marketing degree from San Diego State University, Nikki was introduced to the world of real estate by the talented REALTOR® Anthony James. She was intrigued by Anthony's passion and skill for helping people. Nikki started her licensing process in 2010, and the couple was married in 2011 in San Diego.

...







couple was excited when Anthony's mom, then Nikki's mom, and then both Anthony and Nikki's best friends got licensed and joined their team. The pair loved and promoted RE/MAX, and Nikki never intended to brand herself or start a team, but they were glad to take their family and friends under their wing and teach new agents the RE/MAX Gold way.

#### ■ Sustainable Pace

By 2014 their team *and* their family were expanding. Their first son was born, and the Jameses added layers of support, including childcare and a buyer's agent. By 2016 Nikki was working strictly by referrals. That year they welcomed their second son into their family as well. In 2018 their daughter was born.

Nikki shared that she has learned a lot from Anthony and is grateful for his expertise and knowledge of the industry and what he has taught her about thinking ahead. He is a saver with a Dave Ramsey-style view on debt, and he is very proactive about preparing for the long run.

In 2020 Nikki learned a lot about preparing for clients' stressed emotions and how to graciously manage expectations. Her hard work and kind heart have been recognized as she has been inducted into the RE/MAX Platinum Club for three consecutive years, as well as the Hall of Fame, Chairman's Club Team and Platinum Club Team.

This May, she was honored to speak at the PCAR women's event about balancing motherhood in our fast-paced industry. She was also very honored to be awarded as the No. 1 donor for her company for the Children's Miracle Network at UC Davis.

"One of the most difficult, yet special, experiences is to be there with the clients who are alone, moving into a nursing home or assisted living," Nikki reflected. "I am a big empath and am totally comfortable crying

In 2012 when she and Anthony moved back to their hometown of Roseville, Nikki immediately became the go-to person in her old sphere of influence. By 2013 the market started exploding. Anthony stepped into a position of leadership and risk management at RE/MAX Gold while Nikki continued serving as an active real estate agent.

They were both impacting clients and fellow agents, and their new arrangement was better for their family life. The

...

#### ■ Progress

Nikki earned her REALTOR®'s license and graduated with her business marketing degree in 2010. She enjoyed serving in the San Diego area. During her first year, she sold mainly distressed properties, short sales and foreclosures. After a lot of prayer, Anthony and Nikki ultimately knew northern California was where they were supposed to put down permanent roots.

**FOR ME, SUCCESS IS ABOUT**  
my priorities & passions  
being in line with my daily life.



with my clients. It can be heartbreaking to see them going through the process without family there to support and comfort them. That is why it is such a blessing to be chosen to be the one to help them navigate through their emotional transition."

Nikki prays over her clients and the houses they are selling or buying. Trusting in God to bring her clients and to help the deals go through takes the pressure off of her to "perform." Nikki frequently beats out others, but she says it is not because she works extra hard but because she pursues peace. She explained that even when things slow down, she is grateful because she knows God is giving her more space to be present.

"For me," Nikki shared, "success is about my priorities and passions being in line with my daily life. I do not set numerical goals for myself. Instead, I set goals of peace, balance and rest. I am here to help my community, but I never want to get so

busy serving other people's families that I do not have time to serve my own family. I have had busy times, but I always try to find a way to achieve a sustainable pace."

#### ■ Big Picture

Anthony and Nikki's children are blessed to have both sets of grandparents living nearby. The extended families get together weekly for multi-generational dinners, activities and sporting events. The James family attends and serves at Nikki's childhood church, along with her parents and siblings.

Nikki and her mother are working together as a two-person real estate team this year and have already impacted the lives of 70 families. Teaming up allows them both to stay fully available to their family *and* their clients.

All three of their children are in sports in Granite Bay. Anthony is a

little league coach, and Nikki sponsors the teams and cheers at every game. They also like taking the children to see the high school varsity games at their future alma mater. The family enjoys traveling, hiking and camping together. Nikki likes to run and finds Pilates to be physically and mentally beneficial. She is proud of Anthony, who is in the process of earning his black belt in jiu-jitsu.

"I'm not your typical competitive goal-setter," Nikki explained. "My ultimate goals in this business are more about ministry and helping clients. After being in real estate for 12 years, I still consider it an honor to be an instrument in the middle of someone's life transition. I am intentional during our interactions because I want to be a pillar of light, peace and direction."





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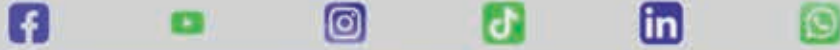


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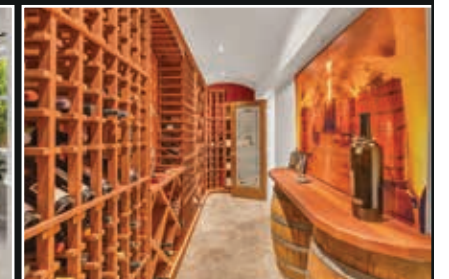
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# shelby ELIAS

WITH UNITED WHOLESAL LENDING

## *the rising tide* ▶ partner spotlight

By Chris Menezes  
Photos by Olha Melokhina Photography



**Shelby Elias has built his mortgage business, United Wholesale Lending, to operate in an entirely different way than other loan businesses. In fact, Shelby doesn't even think of his business as a mortgage business.**

“We are more of a marketing agency for real estate agents that also does loans,” explains Shelby.

Shelby has built his business almost entirely on serving real estate agents, being the “yin to their yang and becoming good at whatever they find personally difficult,” whether it’s getting comfortable behind a camera, coming up with engaging social media posts or finding the best ways to distribute their digital marketing.

His philosophy is simple — if he can successfully market his real estate referral partners and help them grow their business, then his business will grow in return. He’s been right so far. Since he decided to make a sharp turn in his business in 2016, going from marketing his loan officers to marketing his referral partners, his business has exploded. Last year, his team did \$1.4 billion in volume.







Shelby not only helps his partners become master marketers, but he also teaches them how to educate their clients about lending, investing, and how to get creative with the buying and selling of properties. In fact, a lot of the posts he helps develop are educational, as he explains: “The trick is to produce content that benefits your audience and not yourself. People will get bored with videos about homes or the granite countertops in your new listing. They’ll see right through your intentions too. But they will subscribe to videos that show them how to list a property for max value or subdivide a lot to double their investment or turn a property into an income-producing Airbnb.”

“We are in an age of information. People want to be educated — they listen to podcasts, watch YouTube videos and love documentaries. They want to know

about the lending process, real estate and how to make money,” he continues.

Education is a main theme in Shelby’s business, educating his loan officers, his referral agents, his clients and the public. Well-versed in real estate and entrepreneurship, he has a long, extensive history in both, which dates back to his childhood in the small central valley town of Manteca.

Shelby grew up with little means. His parents were always looking for ways to make extra money, scouring classified ads, flipping items from yard sales, reselling tools, go-carts, anything they could sell for a premium. In high school, Shelby started to work construction with his father, which was where he first learned the value of remodeling properties for resale.



“  
 SUCCESS IS  
 BEING ABLE TO  
 WAKE UP EVERY  
 DAY AND DO  
**WHAT MAKES**  
**YOU HAPPY.**  
 ”



...

With dreams of becoming a businessman and entrepreneur, Shelby attended Sacramento State University and majored in business management and communications. He learned about home loans while in college and jumped into the business.

The market was hot by the time he graduated in 2005, and he rode that wave until it crashed. When all movement stopped in the mortgage world, Shelby pivoted to real estate investing.

"I first started with flipping, buying houses on the courthouse steps. Then I learned about cash flow — purchasing, remodeling, renting out, then refinancing and taking the cash flow to build a large real estate portfolio," Shelby explains.

By 2010, Shelby was ready to rebuild his mortgage business. Although the economy was still recovering, he knew the time was ripe to recruit the best loan officers in the business and build a dream team for when everything began to swing up again. His glass-half-full optimism and foresight paid off. By 2016, United Wholesale Lending was exploding with growth.



Today, United Wholesale Lending consists of 25 loan originators and 50 support staff. They built all their systems and processes from scratch so they could scale properly and scale massively. Shelby is looking to partner with entire teams of agents now to create a marketing plan, conduct "content days" to create digital media, produce it, distribute it and find ways to repurpose it. A rising tide lifts all ships, and Shelby is focusing on filling the harbor.

When he is not helping others succeed, Shelby loves spending time with his wife and three boys, skiing, boating and traveling. He also enjoys playing golf, wake surfing, snowboarding and finding investment deals. He currently owns 40 rental properties, a hotel in Tahoe, a wedding venue and several Airbnb properties.

"Success is being able to wake up every day and do what makes you happy," he says. "I love what I do. I work 24 hours per day, but I only do the things I love, so it's the perfect balance for me."

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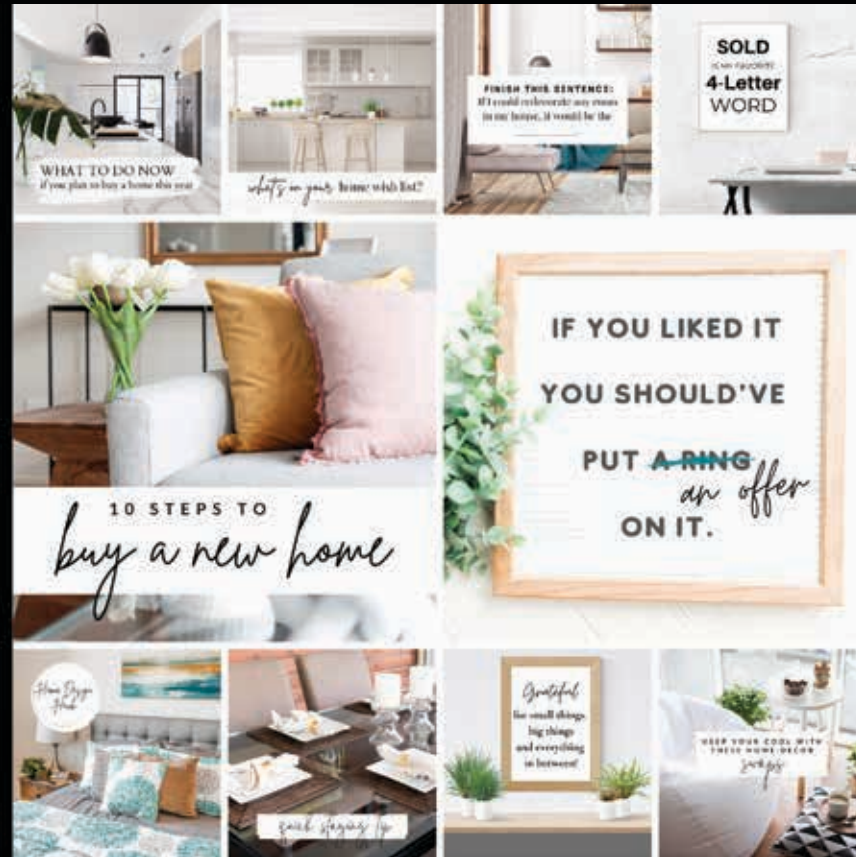


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“Inspired Real Estate Group focuses on putting our clients’ needs first.”

# LISA CHANDLER OLIVER

INSPIRED REAL ESTATE GROUP



Inspired Real Estate Group

## INSPIRED

By **Ruth Gnirk**  
Photos by **Rachel Lesiw** — Indulge Beauty Studio

As far back as she can remember, Lisa’s grandmother, “Grammy” Ruth, has been her inspiration in business. As a child, Grammy told Lisa stories about her own childhood and how she worked at night with her mother and brother. They cleaned floors to earn a quarter for their family, and Ruth was rewarded with five cents that she used to get an ice cream cone.

Lisa realized that even as a young child, her grandmother made great personal sacrifices and worked hard throughout her life for her family. After marrying her handsome husband, Norb, the two moved around the world and bought homes wherever the Air Force

stationed them. Ruth became a real estate agent so she could buy and sell her own homes; she also invested their money in the stock market.

A piece of advice that Grammy’s mother gave her, which she tried to instill in Lisa, was “money makes money.” At the end of their life, Ruth and Norb had accumulated over a million dollars. They also helped Lisa buy her first house at 19 years old. Grammy’s stories and life lessons planted seeds about the importance of homeownership and a love of real estate. These seeds would come into full bloom in Lisa’s future. Ruth and Norb had created a legacy that would impact generations.





...

### CAREER VAGABOND

Lisa had amazing examples of hard work and entrepreneurship from Grammy. When she was 13 years old, Lisa cleaned and babysat for her neighbors, and she got her first “real” job when she was 15. Lisa continued to apply for jobs that would help her grow, and she moved up with each company that she worked for.

Through one of these jobs at NEC Electronics, Lisa met the man who would later become her husband. Jade’s strong work ethic, discipline and the stability and support that he offers have allowed Lisa to have the courage and freedom to start her own business. Lisa and Jade have a beautiful partnership.

Lisa always knew that she wanted to do something that would make a difference in people’s lives while she was earning a living. After working for a physical therapy office and becoming a certified massage therapist, she learned how people’s pain could be relieved in natural ways through soft tissue work and positive energy. After a few years, Lisa felt the need to grow professionally, so she opened her own massage business in a new location.

Although Lisa was content with her business and serving her clients, she could not help but dream about building something that would create a bigger impact for her family and her community. After her beloved Grammy passed away, Lisa felt drawn to pursue real estate.



“ We make sure we are always available for our clients and for each other.

”



Photo by Nicole Cook

### ALWAYS BE AVAILABLE

Lisa became a licensed REALTOR® in 2016, and her family couldn’t have been more proud or supportive. Her parents were her first clients, and more recently, her mother and father-in-law (who are some of her biggest cheerleaders) trusted her to help them sell their country property and buy their forever home.

As her business grows, she is excited to involve her family. Lisa’s dad, who has also been an example of hard work and smart financial decisions, helps her now with handyman jobs and sign installation. Lisa’s mom shares Inspired Real Estate’s marketing material with the community and refers clients to Lisa.

Lisa’s oldest daughter, Angelica, assists in the office with mailers and filing, while daughters Gabby and Violet keep her inspired with their artistic and creative ideas for social media and marketing. Gabby is working on getting her real estate license, and Lisa couldn’t be more thrilled to mentor and work with her.

In March of 2021, Lisa and broker Dede Aguirre co-founded Inspired Real Estate Group Inc. Their group is comprised of members with differing skills and experiences. They never compete against each other, but instead, they always do what is right for their clients and the group. Inspired Real Estate Group opened a new office in Roseville this year, and they know they will experience long-term success because they are growing and evolving both individually and collectively.

“Inspired Real Estate Group focuses on putting our clients’ needs first,” shared Lisa. “We make sure we are always available for our clients and for each other. We highlight the unique talents and skills of each member of our group, encouraging each person to bring their creativity forward. We place value on everyone’s ideas, and we strive together to find life balance. Inspired Real Estate Group is for all of us.”

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**FULL CIRCLE**

For mental and physical health, Lisa created an adventure group that meets periodically for hiking, biking and paddling. She and the Inspired Real Estate Group participate in charity events throughout the year, including Run Rocklin, the Three Strands golf tournament and a beach cleanup volunteer day. Their group also contributed to Rowan's Angels, a charity for parents that have lost a child.

Lisa and two other entrepreneurial friends are in the process of creating a nonprofit organization. Their goal is to connect community members who have experienced trauma with a network of service providers of all modalities, physical, spiritual, mental, etc. The three have a vision for hosting fundraising events and using the proceeds to pay the providers for the services rendered so their community members can focus on healing.



"I am very grateful for the people who shared their expertise and experience with me and helped me grow into a successful REALTOR® in a short amount of time," Lisa shared. "It took a lot of courage for my business partner, Dede,

to take on the responsibility to be our broker of record in our new brokerage. I am thankful for the members of our group who trust and believe in our vision. Others who have played a huge role in my success include Candice Kulp, Kortney Williams, Danelle, Amber, Brendan and Ben. Most importantly, I am grateful to my clients! They trust me completely with their largest investment, and I wouldn't have a business at all if it wasn't for their trust in me."



Lisa with her family  
Photo by Desirae Monroe

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# CARLA

## FERRANTE: MAKING IT RIGHT



By Chris Menezes  
Photos by Shot Archives

**Carla Ferrante is correcting wrongs. From the very beginning of her career in real estate, about 18 years ago, she has sought to rebel against the darker parts of the industry. Now, as the team lead of Ferrante Group Realty with RE/MAX GOLD, she fights the good fight by mentoring and coaching new agents on how to care for clients, support each other and create a better culture for everyone in the industry.**

Carla's introduction to real estate was fraught with fraud and manipulation. She and her husband at the time purchased 10 acres with two cabins on the property. They bought the place directly through the listing agent with owner financing. But what they didn't know was the property had been red tagged for over five years because of its illegal septic system. Just two weeks after closing, they received a notice saying everything had to be torn down. To add insult to injury, they had to pay for the demolition permit as well.

"Even though I was angry, and it took all of my money, I was fascinated with the whole process," Carla explains. "I got super involved and was asking a million questions at the county about everything. I went haywire. Ultimately, I decided to get my real estate license so something like this wouldn't happen again to me or anyone I represented."

Whenever Carla gets into something, she goes all in. Incredibly driven and independent, she doesn't back down from anything and is not afraid to take initiative. She's had to be that way since childhood, growing up in Las Vegas, the daughter of first-generation Italian immigrants.

"My mom didn't speak English until I was 10 years old, so I had to do a lot of

things for her in the way of administrative tasks and dealing with the public. I would read to her almost every night instead of the other way around. Plus, both my parents were big gamblers and would stay out late. I was left alone to take care of myself most of the time and didn't have people helping me in any way. A part of me is thankful for the experience because it made me independent and resourceful," she says. "To this day, I wear a key around my neck partly because of what I do and partly because it reminds me to stay humble and remember where I come from."

By the time Carla was 21 years old, she was running a team of 18 employees at a medical laboratory in Las Vegas. She ended up leaving Las Vegas around this time for Lake Tahoe, where she managed an Enterprise Rent-A-Car and thrived in the high-pressure environment. It was in Lake Tahoe that she first started riding dirt bikes. After receiving

third place in her first race, she got hooked. She traveled throughout California, participating in motocross, offroad and national races for a few years off-and-on afterward. It was this particular hobby that really brought out her competitive nature.

When Carla obtained her real estate license in 2003, she approached her business with the same enthusiasm as racing and got started right away. She did well "off the gate" and grew her business until 2006, when she started having kids. She returned in 2012 as a single mom of two boys and met a woman who owned a real estate technology company that did custom translations for listings. Carla became the director of sales for her company and spent the next few years attending conferences all over the country, teaching classes and doing demos for MLS boards while working for her and then for the creators of Cloud CMA.







“It was a fun job, but it didn’t pay a lot, and it wasn’t extremely challenging,” Carla explains.

Wanting more opportunity for herself, Carla decided to go back into real estate sales in 2016. One of the first people she called was her friend, Marty McGovern, a mortgage lender she met while riding dirt bikes in 2011.

“Marty was one of the only people who didn’t say I was an idiot to go back into real estate because I was a single mom who needed stability. He immediately said, ‘Let’s do it!’ We worked like crazy together, and he really helped me grow my business. He worked with all my buyer clients, and we did a lot of marketing and advertising together. His office was in Rocklin, but we’d connect every day over the phone,” Carla explains. “It’s crazy how important all the players who are not specifically on your own team are — your title person, lender, contractors, stagers, etc. There is no way I can run my business without these people.”

Carla and Marty worked like a well-oiled machine and were very close. So, when Marty suddenly passed away in 2021, Carla was devastated. She was just starting to look for another agent to assist her with her business around that time and decided to just hire a full-time agent and officially form a team.

“I was lucky to have other agents pick up the slack and bring a new dynamic to the small team I was creating,” Carla says. “I couldn’t function for most of that year after losing Marty. It has also been a struggle to find someone to partner with me in lending like Marty did; those are extremely big shoes to fill. We are lucky, though, to have a handful of amazing lenders supporting us.”

While Carla has plans to keep growing her team, she won’t bring on another agent until each team member is overflowing with business and needs the help. Her growth has been organic, and she plans to keep it that way. She has enjoyed training, mentoring and developing her team members and has found a new passion for raising the next generation of agents.



**I can develop agents who are super ethical, who know what they are doing, and who are devoted to helping their clients and each other.**



“I feel like this is my opportunity to change some of the yuckiness in the industry and create a new culture,” she explains. “I can develop agents who are super ethical, who know what they are doing, and who are devoted to helping their clients and each other. If I can impress upon my agents anything, it would be to not take this business home. You will get burned; you will deal with unreasonable people and with people going through difficult times in life — you have to shake it off and even laugh about it sometimes. It’s a lonely industry if you try to do it by yourself. If you don’t have a team leader, colleague or mentor that can relate, someone that you know you can call at 8 p.m. and vent and get a laugh out of it, then it can be really hard.”

As a single mom to two teenage boys, Carla has a lot of balancing to do with work, kids and personal time. She cherishes spending time with her boys, who love to snowboard and swim. Hiking, wine tasting throughout her local foothills and shooting competition action pistols are some of her favorite activities when time allows.

Above all, however, Carla gets most of her fulfillment from helping others. Whether fellow agents, team members, clients or friends, she treats everyone equally and will continue to do everything in her abilities to make things happen and make it right.







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**Tip #100**

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**Hint:** An addendum should **not** be used to correct errors found in the RPA 2B section.

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# KRISTEN HAUS

ENRICHING LIVES  
THROUGH A CULTURE  
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Kristen had enjoyed working as a travel agent before the internet made agents obsolete, and then worked for United Airlines for a few years before marrying Eric Haus, a U.S. Navy veteran, in 2001. They chose to buy a home and raise their children in El Dorado County. Eric started serving as a firefighter with Sacramento Metro Fire, SMFD. They had no idea what adventures awaited them in their future, including Kristen becoming a leader in the real estate industry or Eric becoming a captain for the SMFD.

After the birth of their first child in 2004, Kristen gladly accepted the opportunity to become a stay-at-home mom. She loved her family and used her free time to create memories with her children. She also cared for others and built them up by serving on school committees, boards, and volunteering.

## BUILDING TOGETHER

In 2014, when her youngest was in preschool, Kristen became a REALTOR®. This provided Eric the opportunity to create better work-life harmony. He had been working 24-hour days for 20 days each month, but after they became a two-income household, he was able to cut down to less than 10 days a month, which gave him more time and energy to be a husband and a father.

"Real estate is the busiest full-time 'part-time job' ever!" Kristen smiled. "I stay available to my clients and my team seven days a week, from 6 in the morning until 9 at night, or longer, so they can reach the next level of potential and desire. There is great

reward in sharing life's joys and challenges with my family at home and my 'work family.' I have spent countless hours building this business and have found there is so much more to enjoy in life when we share with others!"

The entire team moved with Kristen when she changed brokerages, showcasing their unique dynamic. Kristen shared that teammate Marcie sees the best in everyone as she is not just "going through" but "growing through" her own struggles and heartaches as a wife and mother of two young children. Rebecca has recently become a single mother and has a full-time job outside of real estate but hopes to focus solely on being a REALTOR® soon. Serena, formerly a solo agent, joined the team for the camaraderie and training. Marissa is in the fire family too and was a registered ICU nurse. She became a transaction coordinator after her youngest son was born, and although she has been working recently as a full-time agent, she stays readily available for her clients and two sons. Alma is the team's biggest cheerleader and a wonderful showing agent. She is fluent in Spanish, which helps the team assist more people. Mallori, a ranch mom and lobbyist, is the newest addition to the team.

►► profile By Ruth Gnirk  
Photos by Shot Archives

Kristen Haus has a heart filled with selfless love for people and a desire to build others up, regardless of the cost to her. This has helped her find true success through her culture of caring as a wife and mother, community member, REALTOR® and team leader of the Haus Homes Realty Group.





“  
BE WILLING TO GIVE UP A LOT  
IN THE BEGINNING TO GET A  
LOT IN THE END, BECAUSE THE  
REWARD FOR WORKING HARD  
MEANS SOMETHING!  
”

Kristen is a strong believer in family, regardless of biological connection. When she was just 19, she took in a child who needed a safe and stable home, and Kristen and Eric welcomed a 15-year-old nephew into their family and raised him along with their three other sons. When people close to her were unable to properly care for their children, she and Eric have stepped forward and welcomed the children into their home many times.

She is proud of her four sons *and* her bonus children. Their 27-year-old, who entered the Haus family as a teenager, is now a California Highway Patrol officer. Lucas, 18, is majoring in criminal justice at Sonoma State. Tanner, 16, and a senior in high school and loves snowboarding, as well as track and field. Nathan is 12 and is entering seventh grade. He has a very mechanical mind and loves quad riding and tinkering with motors.

...



...

**CREATING CHANGE**

Kristen’s goal is to change the face of real estate. Transactions, and life transitions, are a big deal to clients, whether it is their first time or they have had multiple experiences. Haus Homes Realty Group builds relationships with professionalism and loyalty so they can provide the best experience possible for every client. Clients become friends, and she and her team are organically building up a referral base and an elevated referral niche. She stays personally connected to her clients through mailings and newsletters, social media and quarterly gifts for client appreciation.

Haus Homes Realty Group has won multiple awards for their service and customer satisfaction. Kristen’s team ranks high in the Sacramento and Tahoe regions, and Kristen herself is leading in numbers. Although that is not how she defines her success, it is nice to receive recognition for a job well done. Kristen has been recognized in the Hall

of Fame in her last brokerage, where she was also recognized as an Executive, Platinum and Chairman’s Club member. This year Kristen was named Agent of the Year.

“True, lasting awards are not numbers, or silver, or glass,” noted Kristen. “Recognition does not validate who we are, nor does not winning an award ever indicate our value. However, when others see us receiving awards, it can inspire them. They know we accomplished these honors because of our hard work and sacrifice.”

**ENRICHING LIVES AT HOME**

Being the daughter, wife and mother of men who served in the military prompted Kristen to earn designations as both a military relocation professional and a certified relocation professional. She also earned a certification in referrals and relocations. She has given back personally by supporting the Firefighter Burn Institute and REALTORS® Who Shrine.



•••

The Haus family enjoys their backyard pool and the “playground” of El Dorado County. They look forward to camping, four-wheeling near their cabin on the Historic Rubicon and having adventures on the Jeep trails in Moab, Utah. Kristen also enjoys Maui and looks forward to more travel abroad.

“Be willing to give up a lot in the beginning to get a lot in the end, because the reward for working hard means something!” Kristen concluded, “We only have one life, and the blessings at the end of our day should be about the people and the experiences that we have with others. Take the time to create connections, change the dialogue and look for ways to care for others. Empower people, not ego, and listen to others with empathy.”



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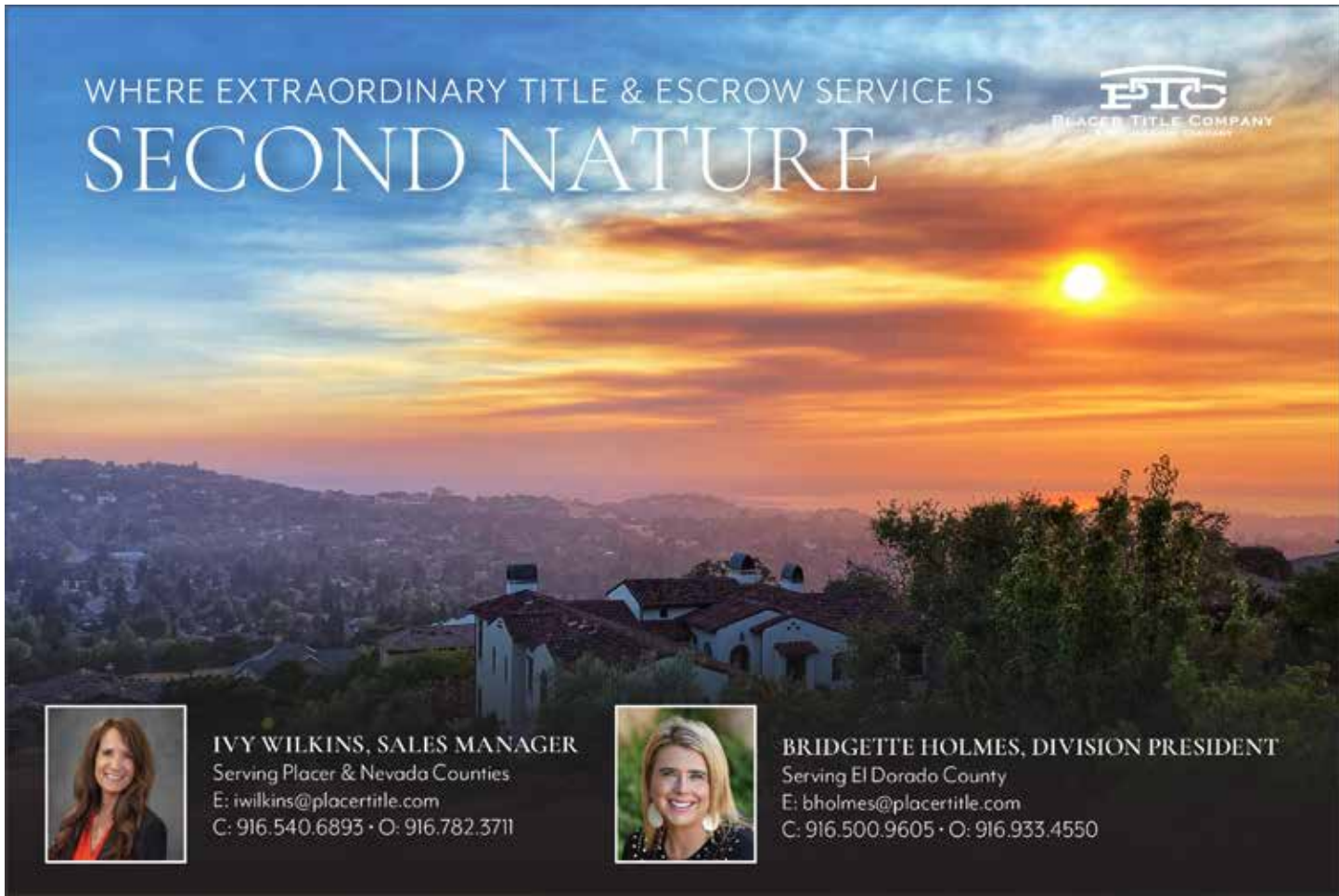



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# First American Title Midtown Escrow Spotlight

## DEBBIE THOMAS

When Debbie began her career in 1988 as a receptionist in a very busy escrow office, she had no idea what she was walking into. Back then, everyone still typed and faxed payoff and insurance requests. The office also had only one computer, so everyone had to sign up for a time during the day to input their files. But something about the industry intrigued her and she has never left. Although buying or selling a home can be stressful, she knows it's also exciting, and she loves being able to explain the closing process and help keep everyone calm as they move through the process.

Debbie and her husband, whom she has known since the age of 4, enjoy being with their five children and six grandchildren (with, hopefully, more to come). They also enjoy restoring cars, drag racing, and music, as well as all things related to the Christmas season, including collecting and displaying Christmas villages inside their home and putting up decorations outdoors that rival the Griswold's.

### What was the hardest transaction you completed?

It was my first reverse exchange. I had never done a transaction like this before and we had to close within 14 days. With a lot of guidance, we made it happen and everyone was happy.

### What is your favorite part of being an escrow officer?

I enjoy the people. Each file is different, and you never know what you are getting into. Helping people in one of the most important and stressful times of their life is awesome.

### What sets you apart from other escrow officers?

I do not like voicemail. I try to answer each one of my calls during the day and I also return any emails received the same day. If I don't know an answer to something, I will find someone who does.

### What types of closings do you do?

I handle residential sales and exchanges, refinances, and some commercial transactions.

### What is one thing you wish real estate professionals understood about your job?

I wish they knew how important it is for us to have all the information for the transaction as soon as possible after the transaction opens. This communication is key in avoiding delays and ensuring that you and your clients have an experience that is as smooth and hassle-free as possible.

### What makes you a strong escrow officer?

I enjoy my job, and I will do everything I can to make your transaction go smoothly and close on time.



## TRACY FANIZZI

A 36-year veteran of the title and escrow industry, Tracy started her career in the Bay Area where she learned to handle all types of escrows, including refinance transactions, resale transactions, REO properties, short sales, commercial, land leases and easements. Tracy joined First American Title in Sept 2021, and has embraced the company's culture and the family environment where she is treated like her opinion matters and her success is important. She loves that the company helps you establish a plan to achieve your personal goals and then provides support and training to guide you.

Tracy has been part of the Folsom community since 2000, when she moved there with her two daughters. Now the proud grandparent of four, she enjoys going to all their various events. She also enjoys attending sporting events with her husband, as well as going to the movies.

### What is the hardest transaction you have done?

I once handled a six-property exchange that included a property on the East Coast that was being handled by an attorney. It took 60 days to close, and I had to draw out a guide map of the transaction to see all the moving parts/people.

### What is the single most successful transaction you have closed?

It was an easement for a billboard in San Francisco that sold for \$2 million and took 10 days to close. It was handled through attorneys and a realtor in San Francisco, and the document package for a single billboard was over 200 pages.

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

I love getting to help people buy their home. It's very satisfying to tell them they are now officially a homeowner. That NEVER gets old.

### What sets you apart from other escrow officers?

I am very organized and detail oriented. I keep track of every escrow and the timeline, and I run my files very proactively so we don't cause any delays. I am a good communicator and, as a notary, I can handle any signing in office.

### What types of closings do you have experience in or your favorite to close?

First-time home buyers are my favorite because their excitement is typically so contagious. I like being able to help them navigate through the escrow process.

### Anything you feel that makes you a strong escrow officer?

I am detailed-oriented and I am very good at communicating. I have many years of experience but am still thrilled to learn new things every day, so I am open to change and growth.



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# JIM NAULTY

## MEETING THE SHIFTING TIDE

IT'S TRUE THAT ONE OF THE CONSTANTS YOU CAN COUNT ON IN LIFE IS CHANGE.

That's definitely been the case with the real estate market and the way it mirrors the shifting terrain in the nation and the world ... from the wide-open, overflowing days of the pandemic to the uncertainty of today's rising interest rates.

The key to not only staying viable but to also having success through it all is the ability to adapt and be ready for change.

One of those who have been adept at leading the way through the ebbs and flows is Jim Naulty.

As owner/REALTOR® of Newpoint Realty, Jim has a passion for his team members and clients — in the process, helping them achieve their goals by meeting the shifting tide through time.

“In this business, it's not about the money; it's about doing the right thing and relationships. If you do a good job, the money will come,” Jim says.

“We have switched with the tides of the market through time ... from foreclosures to flips to short sales to buyers and sellers and so on. Facing the higher interest rate of market now, we're really going to have to work hard, but we can weather through it. Change is good.”

### GAINING MOMENTUM

Prior to beginning his real estate journey, Jim had a few other occupations that led him to where he is today. Right out of high school, he worked in the logging industry and a lumber mill in Mendocino County. From there, he went to work for a large retail operation — carrying out a wide range of roles, from working in the warehouse to working his way up the chain, becoming one of the youngest general managers and managing one of the largest stores in the chain. Jim has never shied away from hard work or challenges.

In time, through the course of getting to know people, Jim came across other opportunities.

“I started working part time in the mortgage business for one of my friend's companies as I needed a career change and decided to do something about it,” Jim says.

“I was coaching my son's baseball team and met another parent who wanted me to come work for his mortgage company, managing a branch in Gold River. I had my real estate license at the time, and I ended up becoming a regional manager for the company in three states.”

▶▶ cover story

By **Dave Danielson**  
Photos and Cover Photo by  
**Rachel Lesiw** — Indulge Beauty Studio







**IN THIS BUSINESS, IT'S NOT ABOUT THE MONEY;**  
**it's about doing the right thing and relationships.**  
**If you do a good job, the money will come.**



#### BEGINNING HIS REAL ESTATE PATH

Jim decided to go for the opportunity. The results were very rewarding. He had earned his real estate license along the way, as well, which would serve him well during the economic recession of the late 2000s.

“At that point, I decided to move into real estate instead of the mortgage business. I worked with foreclosures for several years,” he recalls.

The love Jim has for his work is undeniable.

“I really enjoy what I get to do each day. Each day it's a new opportunity, and you never know what it will bring; it makes the job interesting and fulfilling. With what we do, we're able to be flexible. We have the greatest job in the world,” he says.

“I love working with people. Through the interactions I have with clients from start to finish, they become more like friends ... lifelong connections.”

#### REACHING RESULTS TOGETHER

Jim has been a perennial leader in the local real estate landscape through time, consistently averaging around \$20 million a year in sales volume.

Today, Jim's firm features an impressive team of around a dozen professionals.

“We all work together as a team,” Jim explains. “We're all successful, and we support each other. That's our goal. Throughout my time in the business, we've moved every few years. Three years ago, it was a great feeling to buy our own office space.”

#### FAMILY FULFILLMENT

Family life is at the center of Jim's world. He looks forward to time with his wife of almost 30 years, Bonnie, and their four children — John, Coleton, Sheridan and Brayden.





...

In their free time, Jim and his family enjoy time together at their house in Lake Tahoe and family vacations.

“We go up there a lot and definitely do a lot of family vacations there,” he says. “Another favorite of mine is playing a little bit of golf with my boys.”

### GOAL-DRIVEN RESULTS

With his straight-shooter mentality, grit and willingness to work hard, Jim Naulty has continued to reach the goals he has set for himself and those around him through time.

“I always have tried to surpass what we say we’re going to do,” he smiles.

“I’m very passionate about this business,” he says. “When I think back on the experiences I had prior to real estate when I was in retail, it was a bit of a bitter-sweet relationship. Because of the long hours and the time away from family. But I believe that background really paved the way for my success in this business because both industries are all about relationships.”

Indeed, the bonds that Jim builds with those around him are made for the long run... connections that are there through all the shifting tides.

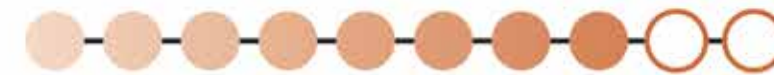


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