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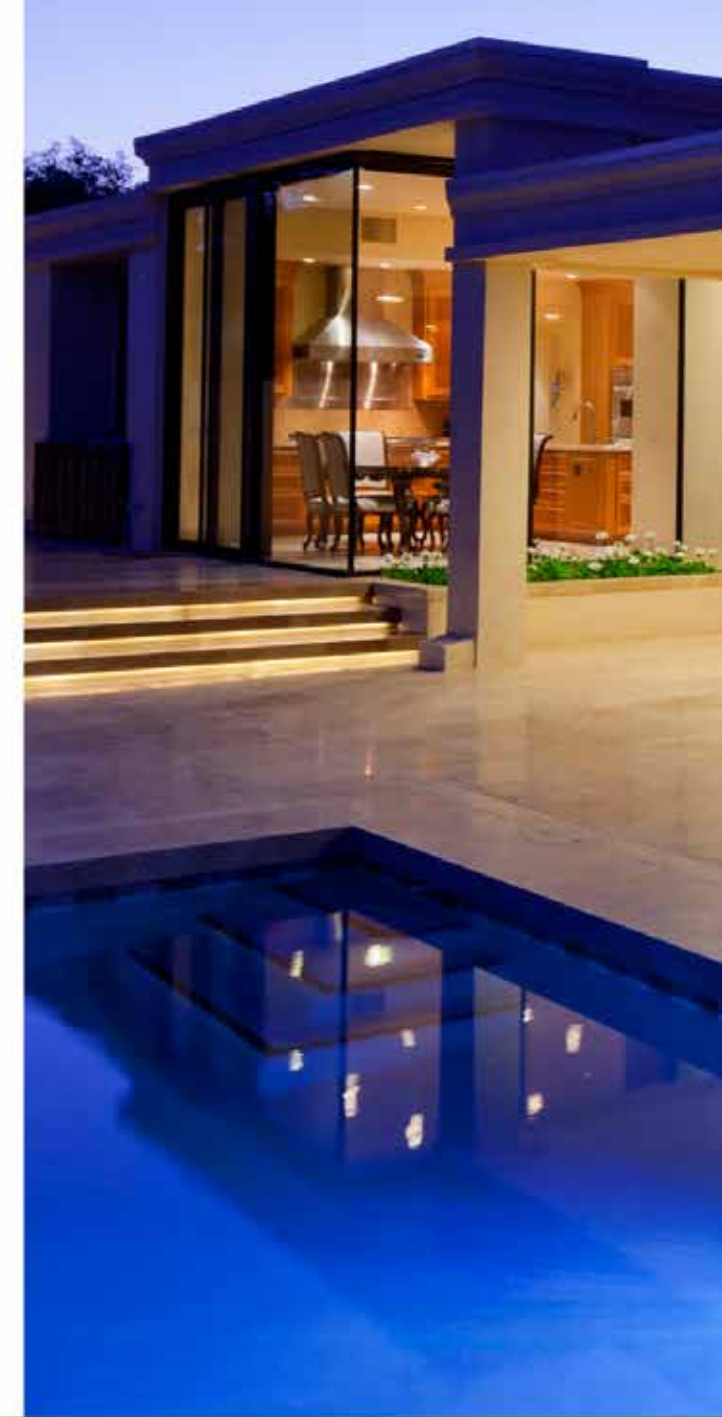
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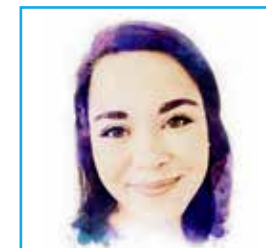
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By Zachary Cohen  
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Ashley Thornton was born and raised in Logansport, IN – a small town of about 18,000 residents just north of Indianapolis. As a child and teenager, she was exposed to the real estate industry through her grandparents, who owned a brokerage.

“I would go to open houses, door knocking with them,” Ashley recalls. “It gave me this feeling — they always had this flexibility and time to spend with us. They were buying investment properties. We’d all go to their second home in Ohio, and some of our best memories were from that time.”

Ashley’s grandparents’ lifestyle made a strong impact on her. She saw that as a result of their real estate career, her grandparents were afforded opportunities that most adults weren’t. Ashley desired something similar in her own life.

#### COMING TO CALIFORNIA

Ashley began working in the service industry at the age of 13, “car hopping” at a local drive-in hot dog stand. She went on to get a degree in hospitality and tourism management from Indiana University. In her early 20s, she worked as a manager at a sports bar in downtown Indianapolis. That’s when she was offered a job across the country.

“Bar management is not a terrible job; it just wasn’t a long-term passion of mine,” Ashley reflects. I believe my work ethic, problem-solving and organizational skills came from the years I spent in restaurant management and the hospitality industry.”

Ashley was hired by a California-based venture capital firm to handle office management and event coordination. A few of her best friends had already relocated to the Bay Area, and the new opportunity offered a fresh start.

Ashley worked in event planning for the venture capital firm for eight years.

She built a rich life in the Bay Area, digging her roots a little deeper into the California sand.

#### REAL ESTATE BEGINNINGS

Ashley had long considered a career in real estate, but until 2018, she always thought of it as a far-off dream.

“When someone would ask me about what I would want to do, it was always real estate. But I would say, ‘When I retire, I’ll get into real estate.’”

In 2018, however, Ashley shifted her perspective. She had met Jennie

Lok at an investor networking event several years prior, and the two formed a friendship.

“I met up with my now-colleague and business partner Jennie Lok. She had started in real estate herself and was doing phenomenal. We got together and had some coffee,” Ashley remembers. “I wanted something more challenging and exciting. ... After talking to Jennie, I realized that I could help others with their real estate goals.”

Ashley left her job of eight years and dove headfirst into a new career. The

“After talking to Jennie, I realized that I could help others with their real estate goals.”



**Words of Wisdom:** Make sure you have a piggy bank set aside. The likelihood of you making money in your first six months is very slim. So make sure you understand the process doesn't turn around overnight. If magically you have a client on day one that's willing to trust you, you still have to get them under contract and successfully through escrow. So have a plan and know there will be a lot of hard work and long nights. But it pays off in the end.



first year was a struggle, but she slowly found some traction. She got her first listing from door-knocking and her first buyer at an open house.

"I realized, 'I'm really doing this.' That first year, I helped 14 buyers and sellers."

**BECOMING A LEADER**

Over the past three years, Ashley has continued to thrive. In 2020, she closed 24 transactions, and in 2021, she closed 38 deals. That year, she also joined Jennie at Zen Coast Homes as a team leader.

"After joining Jennie, my whole real estate work ethic and the joy of coming into work to be with this all-female team almost exploded. It was this energy, this team supporting me along the way," Ashley beams.

As an agent, Ashley prides herself on going above and beyond her clients'

expectations. She also has a top team that is ready to support her.

"So if you need to see a property, I have that support team to make sure you are cared for."

Ashley has also developed an investment arm and a newly founded staging arm of her real estate business. All of her out-of-state investments are currently in her home state of Indiana, but her sales business is firmly rooted in the Bay Area.

**BEYOND REAL ESTATE**

Outside work, Ashley enjoys time with her husband, Chad, and two dogs, Benny and Charlie. Ashley and Chad recently purchased a

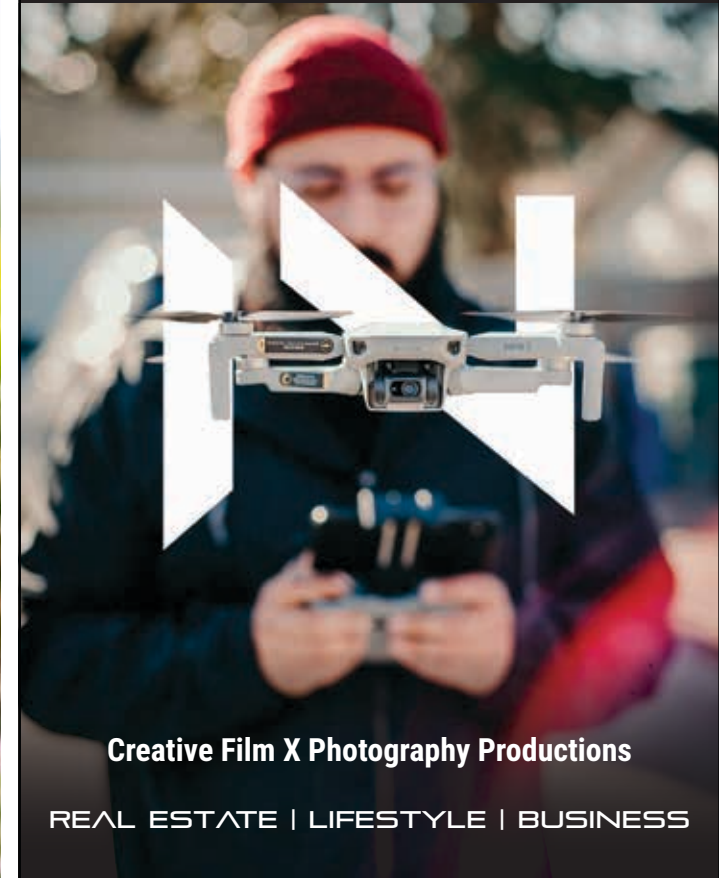


home in Hayward, where their spacious backyard offers plenty of space to play. Ashley can also be found with her two best friends, Cassie and Emily, enjoying play-dates with their kids or going on wine-tasting weekends.

As Ashley looks ahead, she envisions more growth; eventually, she hopes to take a step back from sales and focus on her investments.

"I see our team expanding. We're currently a team of 12 ladies, and our goal is to be at 20 ladies by the end of the year. ... Personally, the hope is to build enough passive income to where I am able to take a back seat and spend even more time with my dogs and husband and nieces and nephews. The goal is to be able to take care of friends and family the way they've always supported me."

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## FUN FACT

Cindy has a love for succulents. She has two different succulent gardens in her home. “It’s a stress reliever for me. I love the fact that the succulent comes in all different shapes and colors.

What’s really amazing is the same succulent you bought with different lighting will change to different colors. I like to play around with that. It brings me a lot of joy. I love the process.”



•••

Born in Shenyang, China, Cindy Lo immigrated to the United States at the age of 7. She has spent most of her life living in California, but her connection to China has remained an impactful force.

After graduating from San Francisco State University with a degree in international business and marketing, Cindy moved back across the Pacific, landing in Hong Kong. She spent seven years there, working in international sales.

“When I was working in Hong Kong, I was given exclusive rights to sell products in the Asian market — products from the U.S., Germany, France and Spain, mainly air conditioner compressors and large refrigerators. My job was to communicate with foreign companies for exclusive rights to sell those products.”

Cindy went on to spend a decade in Shanghai, where she continued her work in international business and became a full-time housewife for a couple of years. During this time, she learned skills that would be invaluable in her future real estate career.

### Coming Home

While living in China, Cindy began investing in real estate back in the U.S., where most of her family still lived. She found a passion for purchasing and remodeling homes.

“I have an eye for real estate,” Cindy says. “I love the remodeling process. In addition



to our investment properties, I did buy a house in Shanghai. When you buy a property there, it just comes as a concrete building, and you have to design everything. I found that I really liked the creative part of remodeling and real estate in general.”

•••

...

Eventually, Cindy had a realization: Real estate was her passion, and she wanted to pursue it as a career. When she returned to the U.S. in 2016, she promptly began her real estate sales career.

**Finding Her Groove**

Cindy started her career with a traditional brokerage. She found success, but it wasn't until she joined Redfin in 2019 that her business truly took off. At Redfin, she feels like she's found the perfect match.

Cindy is able to leverage her investment and international business experience to continually exceed clients' expectations.

She's fluent in Mandarin and Cantonese, and her multicultural background gives her an edge with international clients. The negotiating skills she learned during her time in Hong Kong and China allow her to ensure her clients get the best deal possible. Cindy also spent several years studying computer networking; her tech background allows her to connect with those that work in that industry.

2021 was Cindy's best year to date; she closed 37 deals for \$62 million. She enjoys the team-like atmosphere at Redfin, where cooperation is favored over competition.



One thing you shouldn't miss about me is that I am a passionate person. When I say passionate, it's not just one area. I'm passionate about my work. I'm passionate about my succulent gardens. With regards to the things I care about, I'm a passionate, heart-warm and happy person.

"The structure really works for me," Cindy says. "It's about teamwork. We have associate agents that help us tour properties when we're not available. We have transaction coordinators to help with the paperwork once we're in contract, so I can focus on finding my clients the best property and educating them."

**Seeking Balance**

Cindy is now settled into her role as a REALTOR®. Her next goal is

to achieve the ever-elusive vision of work/life balance.

"Last year, I was really busy. With real estate, sometimes you don't have a lot of say over your time. So I'm working to get more balance," she says. "I want to spend more time with my parents and husband."

As Cindy looks ahead, she hopes to continue providing top-level service, and she wants to travel more as the

COVID-19 pandemic restrictions ease around the world. Most importantly, she hopes to keep on living her best life.

"One thing you shouldn't miss about me is that I am a passionate person. When I say passionate, it's not just one area. I'm passionate about my work. I'm passionate about my succulent gardens. With regards to the things I care about, I'm a passionate, heart-warm and happy person."

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▶ flashback favorite

Originally printed in September 2019  
(San Mateo County Real Producers)  
By Zach Cohen

# JOE POLYAK

## SHIFTING HIS MINDSET ON THE PATH TO SUCCESS

**“I ALWAYS KNEW I WANTED TO BE GREAT.  
DO BIG THINGS. I ALWAYS HAD BIG DREAMS.”**

Joe Polyak is a San Francisco native, but digging a little further back into his ancestry, you’ll uncover a family of Jewish immigrants from Eastern Europe. His community has provided him with a great deal — resilience and a drive for success are at the top of the list. And yet, the mindset taught to Joe by his parents and family was, in his view, outdated. He was ready to rise above the mentality of scarcity and create a life of wild abundance.

“A lot of people from my community can become successful, and tend to, but at the same time, there’s also a lot of old way of thinking,” Joe explains. “I think a lot of times they think you can only do it traditionally — a doctor, a

lawyer. From the Soviet Union, there’s no such thing as a salesperson. What do you mean you’re going to become a salesperson and become wealthy?”

From a young age, Joe set out to prove his doubters wrong. He set out to change his mindset to one of abundance.

“It’s about improving mindset. I come from a background and family — basically, I come from a mindset of scarcity. ‘You can’t do it. People like us don’t make that much money.’ Me particularly ... I felt like I was expected to fail among my family and friends.”

Once Joe started listening to some of the great teachers on changing his outlook, like Tony Robbins, he realized that more was possible. To this day, he keeps podcasts and Youtube videos from his favorite teachers playing wherever he goes — while he’s in the shower, while he’s working out at the gym, while he’s driving in the car. The message that Joe keeps on repeat? In one form or another, it’s always the same: “You can do it.”

“Now I expect to succeed. There is no doubt in my mind. Now when doubt creeps in, the inside voice says, ‘That’s stupid.’”

### THE ROAD TO REAL ESTATE

Joe’s uncle owned a business in San Francisco that traded precious metals and coins and bought and sold gold. At 19 years old, Joe knew he wanted to be in sales, so he got his real estate license. However, after a few open houses and a lack of immediate success, he returned to his roots and joined his uncle in business.

“I helped build their business up,” Joe recalls. “It was a family-run business. I was kind of a general manager, doing everything. Marketing, books, buying gold, learning about rare coins, creating a website. I was very entrepreneurial.”





I ENJOY TEACHING PEOPLE — AND KEEPING PEOPLE TO HIGH STANDARDS AND ACCOUNTABILITY BY BEING ACTION-ORIENTED.



After two or three years, Joe had helped build the business a great deal, but he was after more. He realized that his uncle's store put a ceiling on not only his earnings potential but his ability to create.

"I felt like I hit a ceiling. I am very driver, high D. I have big goals and want to get from here to here in the shortest, quickest way. The fact that I was being prevented from doing that made me mad," Joe says candidly.

"Most people set limits on what they can accomplish. ... I said no, no, no."

So in 2014, Joe returned to real estate. "I was only 25, but I felt like ... 'I'm already 25. If it's not now, it's never.'"

#### KNOCKING HIS WAY TO SUCCESS

The first year — as for so many agents — proved to be challenging for Joe. He didn't have a vast network to draw on. Despite the fact that he was a local, he was young, and most of his peer group wasn't yet prepared to

buy a home. So Joe hit the pavement, knocking on doors and cold-calling his way to success.

"I tried everything. Threw a lot of mud against the wall," he laughs. "I was so adamant to prove everyone wrong and be successful."

Soon enough, with a strong drive to succeed and a willingness to do what is unforgettable, Joe began to find success.

"The first step is the hardest in the morning," Joe explains. "The hardest door to knock is the first door. If you train yourself to be comfortable in the uncomfortable ... I've trained myself to say yes to things, throw myself in it, and commit."

Today, Joe is looking to build a team to support his ever-growing real estate business. He believes that his natural abilities are more geared towards being a team leader, coach and mentor than being an individual salesperson. His goal is for his business to reflect that view.

"I enjoy teaching people — and keeping people to high standards and accountability by being action-oriented,"

Joe says. In other words, he'll never let anyone on his team outwork him. Joe plans to lead by example.

Outside work, Joe continues to seek balance. He hits the gym most mornings, loves to explore new restaurants and enjoys snowboarding out at Lake Tahoe as much as he can. He recently bought his first home, a new construction property in Belmont. Joe's even committed to getting his skydiving certification this year — despite his fear of heights.

"My goal really is to be the world's most interesting man. Really. My values are freedom and adventure — trying new everything."

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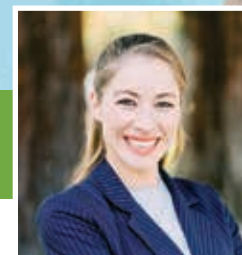
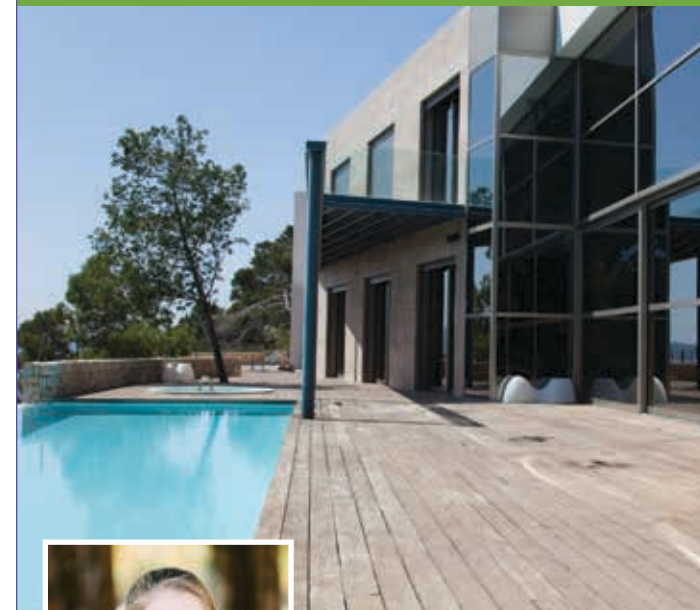
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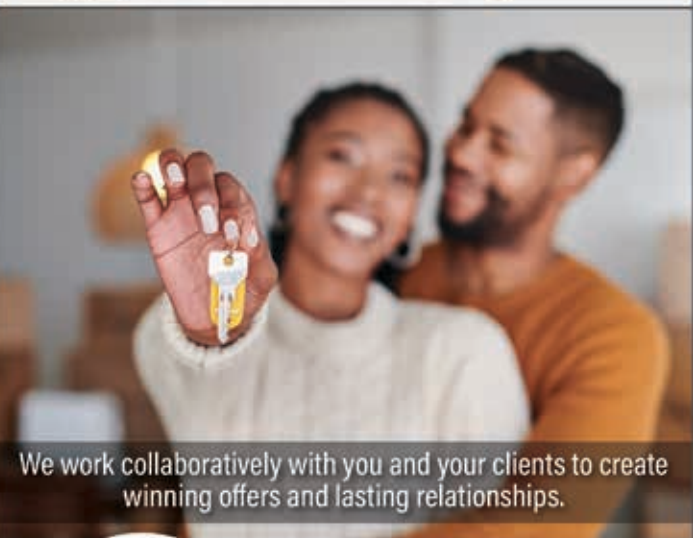


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# JULIA LEUNG

By Zachary Cohen  
Photos By Teresa Nora Trobbe, www.FotosByT.com

## SEE THE WORLD

Julia Leung has long held a global mindset and a love for travel. Born and raised in Hong Kong, she moved to California at 17 and went on to start several small businesses in the Bay Area before beginning her real estate career in 1996.

Julia originally got into real estate to meet her financial needs and satisfy her entrepreneurial goals. Over the years, her desires have changed, but her love for real estate remains unwavering.

### Finding Her Way to Real Estate

Julia landed in California in 1973.

“Our family decided to move from Hong Kong. In those days, it was very unsettled in Hong Kong. My parents felt it wasn’t safe, and they wanted to move to a safer place, so they chose the U.S.”

In the U.S., Julia built a successful career as an entrepreneur. At one point, she owned three separate businesses — a dry cleaning agency in Redwood City, a hair salon in Oakland and a gelato shop in Palo Alto. She was successful but found it challenging to run three businesses in three

counties. She had been flipping homes for several years and was curious about a career in real estate.

“It got complicated,” Julia remembers. “By 1996, I decided it was time to venture off to something else. For a while, it had been on my mind that I wanted to be a real estate agent. I told myself if I could pass the exam the first time, I’ll just go for it.”

Julia passed the real estate exam, and so began her career as a REALTOR®.

### See the World

A career in real estate has allowed Julia to achieve some of her most audacious personal goals. She has a love for culture and language, and her real estate career has afforded her the flexibility to travel the world. Thanks to her real estate business, she’s able to experience more places than most — many more.

“I’ve always had that enjoyment of going to see different places and countries. Ever since I was very little, I’ve been attracted to different people

...

The cultures fascinated me. So as soon as I was able to make money on my own, I decided to allocate some money and time for traveling because I want to see the world.



▶▶ profile





“

The only continent I’m still missing, which has quite a lot of countries in it, is Africa. So I’m devoting myself to finishing that continent in about two years’ time. That’s my passion — to see the cultural differences and the language. I’m just fascinated by hearing people communicate differently.

••• and different languages. As I’ve gotten older, I wondered, what is life like in other countries? The cultures fascinated me. So as soon as I was able to make money on my own, I decided to allocate some money and time for traveling because I want to see the world.”

Julia made a pact with herself to see the seven wonders of the world and completed that goal. Her next goal was to visit every single one of the 193 nations formally recognized by the UN. So far, she’s been to 110 countries.

“The only continent I’m still missing, which has quite a lot of countries in it, is Africa. So I’m devoting myself to finishing that continent in about two years’ time. That’s my passion — to see the cultural differences and the language. I’m just fascinated by hearing people communicate differently.”

Julia’s travels have helped her tap into gratitude for the life she has. She’s also come to understand that happiness is not the result of financial wealth.

“There are so many very poor countries out there, and people there — they are still living life fully. People are poor, but for some reason, people can still live happily. So you see a lot of advertisements about how much suffering there is, but when you’re actually there, you do not feel that suffering. ... We here, as Americans, have a beautiful country that I personally think we should be very happy and satisfied with.”

#### The Next Step in Her Career

After 25 years as an independent contractor, Julia joined Redfin in 2021. At first, she was skeptical of the company’s business model, but after exploring it more deeply, felt it would be a good match.

“As it turned out, it exceeded my expectations,” she beams. “I’m an employee with Redfin, but it did not change any of my scheduling or the way I run my business too much. But I have a lot more support here. I’m really satisfied and really happy.”

Having Redfin’s support has allowed Julia to continue her travels and be there for her clients. She’s primarily a buyer’s specialist, and she understands the need for urgency in the current market. When she’s in another country, Redfin has a team that can help pick up the slack.

“I really enjoy working with Redfin. I definitely still have the passion for helping people. It brings me so much joy to help a buyer get their dream home. And my work allows me to do what I love — travel. I have a very good balance right now.”



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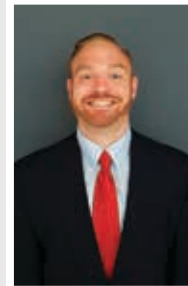
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**PHIL CHEN**

*cover story*  
**philCHEN**  
 From the Street Skate to Real Estate Sales: Continuing to Take the Leap of Faith



I eventually dropped off, while my friends became professionals. In their *Thrasher Magazine* interviews they would say things like, "I need to skate with Phil Chen, but he says, 'I will never forget that.'"

"I remember I took a few years off and when I was in college, I registered and started skating." Phil chuckles. "I told my parents, 'I'm going to register this my whole life. I'm going to quit school and go pro; but I never did it. And I am going to regret it my whole life. I was too young to enjoy or see what the potential would be.'"

Despite the sense of loss from a skateboarding career that never was, Phil's path has led him to great things: first, a career in fitness, and now, a blossoming real estate business. He still takes lessons from his only years on a skateboard with him every day.

With the nature of a skateboarder, Phil remains willing to take chances when the time is ripe. "I'm constantly rolling the dice and taking risks and chances. That's my nature. I'm not conservative towards me. I'm always going to take the leap of faith," he explains.

"The business I learned from skateboarding" is a discipline: Living, sleeping, breathing what you do, it becomes natural and instinctive. In a little ways, it's a sense of when being an athlete was like, I could go to sleep, dream a trick, and do it the next day. I tell my kids now, try to be the best at whatever you do."

In college, Phil dove into another sport: business. He was a member of the business school's honor society. Living, sleeping, breathing what you do, it becomes natural and instinctive. In a little ways, it's a sense of when being an athlete was like, I could go to sleep, dream a trick, and do it the next day. I tell my kids now, try to be the best at whatever you do."

"That before I did that, I reached out my credit cards to open my own gym and that's where I got the most training for real estate."

In the fitness world, Phil learned the service business. It was a natural segue to shift from personal fitness training to luxury real estate. "It's the same thing," Phil explains. "Fitness is an unbroken by science. Real estate is an unbroken by quantitative analysis."

During his years as a gym owner in the San Francisco financial district, Phil was also able to (unintentionally) begin to build his real estate client database. Phil's private personal training studio catered to Fortune 500 CEOs, bankers, lawyers, and other affluent clientele.

"I was just in my gym, working and hanging out," Phil says, smiling. Eventually, some of Phil's clients became his business partners. "They would buy real estate, and I would manage it. I had no money back then. That's how I got my feet set."

By 2006, Phil realized it was time to make a choice. With one foot in the fitness world and the other in the real estate world, his attention was divided. As he admits, "I was half-sitting [on real estate]."

"I had no choice, I took the leap of faith and got into real estate full time in '06."

In 2006, Phil experienced success, but the downturns of 2007 through 2009 would make him think twice about his decision to dive into real estate. "I had no choice, I took the leap of faith and got into real estate full time in '06."

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Phil's decision to dive into real estate was a leap of faith. "I had no choice, I took the leap of faith and got into real estate full time in '06."

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