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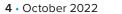
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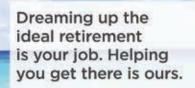
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Three steps to get started: • Define your goals (Purpose of the investment) • How much time (Time Horizon) • Define tolerance for risk

Over time these needs will change. Consult with an advisor on a regular basis!



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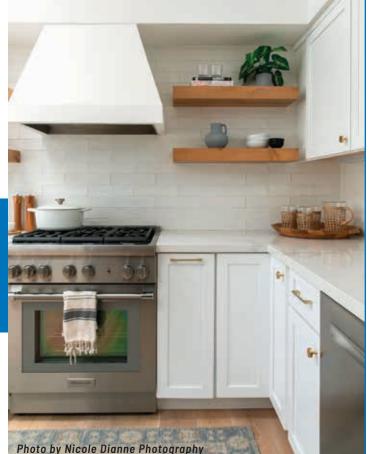


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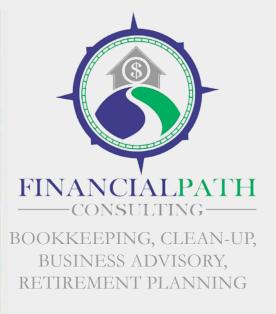
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#### Experience:

Cherise has more than 19 years of accounting experience, including over 16 years with consulting firms in the Sacramento area and 10 years as a Controller. While pursuing her bachelor's in science in Finance, she moved her way up to the Controller role, eventually overseeing a team of seven after mastering the roles of A/P, A/R, Payroll, Contracts, Insurance, and ERP Administrator of Deltek Vision.



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#### Tina Suter. House Real Estate

"Be available and write your goals down. Every other year, each person in my family writes our goals down (sales goals for me) and buries them in a time capsule in Maui. Two years later, we dig it up to see how we did, and then bury new goals."

### Cynthia Mittleider, RE/MAX Gold "When you make it more than a transaction, it becomes a lifelong



# relationship."



### Guild Mortgage Company "Choose a career that gives you both a monetary paycheck and an emotional paycheck."

Sarah Lee.







Mark DeGennaro. Coldwell Banker Realty "Always treat your fellow REALTORS<sup>®</sup> with respect. You never know who you will be working with on your next transaction!"



### Rosanne Kellogg, Seasons Change

"Respect is earned. Honesty is appreciated. Trust is gained. Loyalty is returned."





### Christina Keller,

### NextHome Cedar Street Realty

"Take each day, whether good or bad, as a way to learn and grow! At the end of a challenging day, I remind myself that 'the way things appear today are not how they will end up.""

### Aaron Ralls,

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# **Keeping it REAL**

## JAMES

I loved the ability to help people achieve their real estate goals for their families, personally and financially. I loved the continuous learning, adapting, and growing that is required to adequately help each individual family's needs. The ability to have a career that looks so different every day and that impacts people in one of the biggest transitional times of their lives really excites and motivates me.

Happy October Real Producers!

I write this pub note to you from the airport, and it is my final task before I pop my laptop closed and officially head off to celebrate my 20th wedding anniversary in GREECE! I am SO excited. But if I'm keeping it REAL... I'm also a ball of anxiety thinking about all the hats I wear in my day to day life, and I'm plagued with this panicked accusing voice in my head that tells me this is an incredibly irresponsible thing to do. WHAT IN THE WORLD makes me think I can just jet off on vacation and leave others in my place to keep all my plates spinning while I'm gone?? WHAT IF A MISTAKE HAPPENS??

I know I'm not alone. In this community especially, full of big dreamers and high achievers, I've talked to many of you who fight constantly with work-life balance. SO at least I am in good company, and I'm thankful for that.

So why do I bring up this anxiety battle right now? Well, if I'm keeping it totally REAL, which is what I said I wanted to do with this Real Producers Platform and Publication, then I have to tell you it's because last month I WAS here, fully focused and working and busy as usual... And STILL a big mistake slipped past me and I feel terrible about it.

Hopefully you all enjoyed our 25 Under 35 Issue last month! It was exciting to get to take nominations, interview and meet all these incredible up and comers in the industry and invite them into our community! It was a busy last few months getting everything ready for the big reveal, agents worked with us tirelessly to coordinate photoshoots and deadlines and when we finally got everything perfect, we sent it off to our designers, approved the proof and off it went to the printers and postal service. Only to realize once it was too late that while there were indeed 25agents chosen to be featured; 25 agents who had a spotlight

created and 25 agents who were placed beautifully on the cover... Only 24 of those agent's spotlights made it into the inside of the magazine. Somehow, one just got left out of the page count and there are no excuses or explanations that could undo it.

I always tell you that the goal of Real Producers is to blur that line for you all between the personal and the professional so that you can humanize each other when deals get messy and closings get tense. So you can find that extra grace for each other when an agent or lender or TC inevitably makes a mistake or drops a ball. Today I'm thankful that you all have allowed that blending of personal and professional lines to extend my direction too.

SO.. this pub note is in honor of Nikki James, who showed the utmost grace and class when we admitted our mistake to her. Who allowed us to be HUMAN and keep it REAL and didn't hold it against us even though she had every right to.

Cheers to you Nikki, and to all the REAL Producers out there balancing life and deadlines and work and anniversary getaways. I'm honored to be in your company.

Always cheering for you,



### Katie MacDiarmid Sacramento Real Producers

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Photos by: **Olha Melokhina Photography** 

### RE/MAX GOLD

#### Why did you become a real estate agent?

### What's one challenge you've overcome in the past? What'd you learn from it?

One challenge I've experienced has been adapting my business to my role of motherhood over the years. I've had to learn better and clearer boundaries for my clients, as



well as the ability to set clear expectations upfront. This has meant letting go of some business over the years to achieve my desired work/life balance. It's made all the difference in my fulfillment in my career and home life.

### What does "success" mean to you?

Contentment and the true feeling of balance in my spiritual life, my physical life, my mental life and my relationships.

### What has been the biggest game-changer for you in your business?

Hiring an assistant!

#### How do you manage work/life balance?

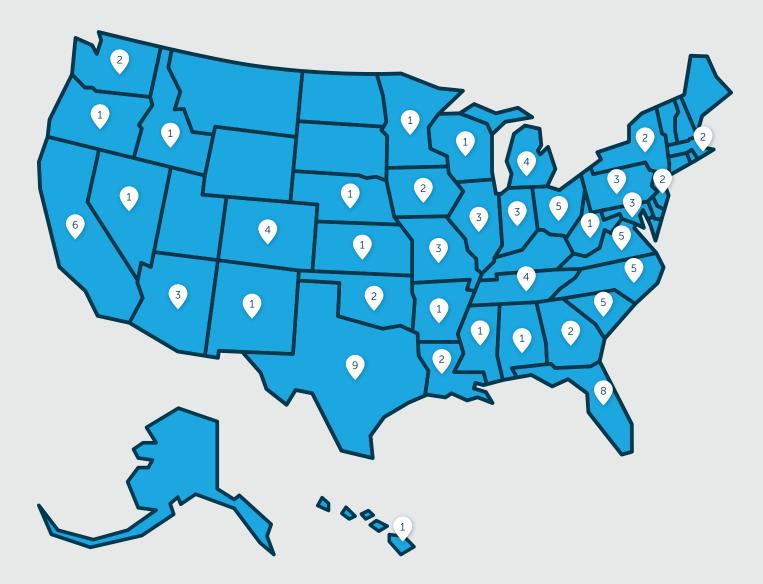
When you find out the formula, let me know! One of my friends told me once, family time IS an appointment! That has helped me carve out and prioritize the most important things in my life, my family.

### What are your favorite tools, apps, or bits of technology?

HomeSpotter when out on the go and need to pull up MLS on my phone. I love Megaphone through RE/MAX, which runs multiple marketing campaigns simultaneously for every new listing, closing, price reduction, etc. I love Adwerx for unique predictive marketing campaigns. Skyslope is awesome for transaction management, and I love Glide for seller's disclosures.

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<mark>l w</mark>ork with Matthew and his team regularly, multiple times a month and couldn't be happier with the services he provides. He is always very professional, punctual, and responsive. Working with him has been smooth and easy every step of the way! His work is professional quality and always consistent. I would definitely recommend Dynamic Cinema Productions to anyone looking for professional photography and/or video production. Sabrina Khal - Project Manager



### Matthew Walter Founder / Creative Director





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### ever long experience and education

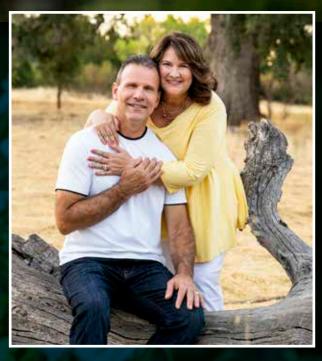
Fueled by experience, education and hard work, Real Estate Broker Cynthia Mittleider exemplifies all the qualities of a seasoned top producer.

Real estate has been a passion for Cynthia ever since she was a child. She always knew she would work in the industry, so much so that she even wrote it in her childhood diary, which she still has today.

Cynthia began her career in high school in the early '80s, working as a leasing agent for a Richmond American-built apartment community in Tucson, AZ. After graduation, she returned to her native area of the Silicon Valley and worked in property management for a large developer.

By the mid-'90s, Cynthia felt the urge to expand her education in the industry, so she began working for a commercial broker who wanted to broaden their portfolio by buying foreclosures. It was in that new venture that an exciting new passion emerged for Cynthia, and over the next few years, she learned the inner workings of the foreclosure industry and began dabbling in residential rehabs while learning the art of flipping homes.

In pursuit of fulfilling her childhood dream of becoming a real estate agent, Cynthia enrolled in real estate school and prepared for the residential resale market. Despite her years of service in the industry up to that point, Cynthia made the humble decision to team up in 2000 with a local top agent at RE/MAX Gold in Folsom to learn the ropes from a consummate professional rather than going out on her own. After their first full year working together as a team, Cynthia and her partner soared into the top 20 at RE/MAX Gold.



Over the next five years, the real estate market of the 2000s was in full swing, and with that momentum, Cynthia focused on working with her buyer and seller clients. After hundreds of sales to her credit, her passion for education resurfaced with a renewed drive to educate others and to give back to the real estate community through education.

Cynthia's first endeavor as an industry educator was in 2004, chairing the Education Committee for the newly formed El Dorado County Chapter of the Women's Council of REALTORS<sup>®</sup>. Shortly thereafter, she was voted by her peers as the Agent of the Year, a title she is proud of to this day.

To further her reach and create an even greater impact in the industry, Cynthia became a member



#### ...

of the Sacramento Association of REALTORS® Education Committee. Continuing to champion her passion for growth and education, she started volunteering with the city of Folsom Chamber of Commerce and expanded her knowledge within her community as a graduate of the City Leadership.

As the market shifted over the coming years, so did Cynthia. Her ability to adapt to ever-changing market conditions and overcome challenges through education is what has kept her business thriving, contributing to her mantra: "Real estate professionals should never stop learning."

Knowing Cynthia's previous experience of bringing education to our area, she was once again called back to assist in the re-formation of the El Dorado Chapter of the Women's Council of REALTORS® under their new name of Gold Country. "Cynthia was a vital piece of the rechartered network of the Women's Council of REALTORS® Gold Country in 2017," said Founding President Gabriella Alvarez. "As the network gained momentum in 2018, Cynthia was sworn in as the director of events, a position that afforded her the ability to bring cutting edge education to our network and aid in the development of our members."

Today, Cynthia has turned her focus towards working with a nonprofit organization as a presenter and co-leader, educating divorcing couples about their options when a home sale is a part of the division of assets. As Cynthia explains, "A home is a multifaceted asset and selling it has financial, legal, physical and emotional consequences. Educating people during this transition is one of the most fulfilling ways for me to help others."

When asking Cynthia about the next phase of her career, she was quick to say that she wants to dedicate her future to mentoring agents as a team leader.

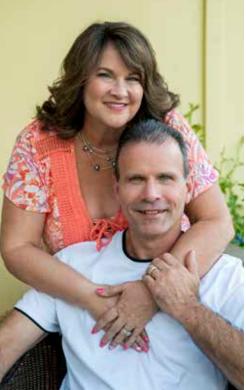
To her fellow colleagues and other agents who may be just starting their careers, Cynthia offers the following words of wisdom, given her lifelong experience and education in the industry:

"Everything in real estate is about education — educating your buyers so they know what to expect during the buying process; educating your sellers on how to make their home shine, ultimately yielding them more money; educating ourselves by earning designations and attending seminars. But most importantly, remain coachable and agile to the ever-changing industry and never stop learning."

Looking back at her 30-plus years in the real estate industry, Cynthia feels blessed to have found so much success within her childhood dream job. However, she is most grateful for her two beautiful grown daughters, her precious fur-baby named Sophia and her wonderful husband, Roy. When she isn't living the dream in real estate, she enjoys spending time with friends and family, gardening, traveling and, of course, looking at houses.







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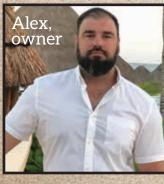






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### Leading a Life of Purpose



As a producing branch manager of Guild Mortgage Company, Sarah Lee knows just how challenging and rewarding the real estate industry can be. Having worked in lending for the past 20 years, Sarah says that having a "why" and finding the meaningful aspects of your career, not just for herself but for others as well, is essential to success. And for Sarah, that "why" consists of her work as a lender, a branch manager and coach, REALTOR® partner, family member, and proponent of social equality and change.

"Success is defined by how much value you bring to others," she says. "The more you help others realize their dreams and potential, the more you realize your own. I believe success is a result of investing in others and developing real relationships. I have made some of my best friendships in the real estate industry, and from those trusted relationships, I have seen a wonderful business blossom. Trust takes a long time to build, but in the end, it is worth every minute."

Out of all the ways Sarah has infused purpose into her career, she gets the most fulfillment out of giving back to her community, especially in ways that support equality for women and girls through her work with Soroptimist International, an international organization devoted to improving the lives of women and girls by providing access to the



Sarah and Mark golfing at Spanish Bay



education and training they need to achieve economic empowerment. Sarah has been part of this organization since 2015 and currently serves on the board of directors of the Soroptimist International Sierra Nevada Region, overseeing all of Nevada and parts of Northern California.

"When I found Soroptimist International, I thought, "This is what I should be doing!" and quickly got involved in leadership at a local level. I was introduced to the organization by a REALTOR® referral partner — Idelle Claypool — who asked me to donate a raffle item to one of their fundraisers. I went to the fundraiser and was so inspired by the work they were doing on the ground for women in society that I immediately became involved," she explains.

Sarah knows how difficult it can be for a young woman trying to make her way in society. She grew up in Central California, in Merced, wanting to be a lawyer, a person who advocated for others. She

• • •



Sarah and Kanga on the American River Trail

loved to talk with people and loved to try to influence others through debate. However, she ended up pursuing another passion and studied music at Fresno State University as a vocal performance major. But, after marrying and having two daughters at a young age and then becoming a single mother shortly afterward, she had to leave school and focus on paying the bills.

Although Sarah had to give up her music career, she has remained involved with music, whether in her church or performing with the Sacramento Choral Society and Orchestra. It was with the Choral Society that she was able to fulfill a lifelong dream in 2003, when she performed at Carnegie Hall in New York, despite being nine months pregnant and her choir director fearful she was going to go into labor on stage.

After leaving Fresno State, Sarah spent the next seven years in advertising and marketing, starting with a local newspaper in Merced, then with a radio station in Modesto, and eventually starting her own advertising agency after marrying her husband, Mark, whom she's been married to the past 21 years now. But when 9/11 happened and advertising budgets were cut across the board, Sarah was forced to rethink her career.

"I remember sitting down with my husband and discussing what I was going to do next," Sarah recalls. "I was thinking **38** • October 2022 about continuing in advertising, and he said, 'Sarah, you have a unique opportunity — you are young enough to reinvent what you want to do in life.'"

Sarah's first thought was to sell real estate. However, after some thinking, she felt she could make a greater impact in the lives of others by focusing on financing to help people secure the money they need to purchase homes with the best financial instruments for their lives. So, she entered the mortgage industry in 2003.

Beginning her career in lending and operations, Sarah gained an immense amount of knowledge on the processing of loans before she ever became a loan officer, which further bolstered her ability to "pre-underwrite" a loan. The subsequent quality and reliability in Sarah's preapprovals helped separate her from her peers and establish the successful career she enjoys today.

"I understand that real estate agents place a great deal of trust in a lender. Our ability to close the loan can make or break the escrow. I understand the weight of what I have been entrusted with, and I am always honest and direct and take the contract timeframes as GOSPEL," Sarah explains.

Being able to secure a home for a buyer, especially first-time homebuyers, created an immense amount of satisfaction in Sarah's professional life, a satisfaction she had never experienced before. This sense of purpose and making a difference in the lives of others continues to fuel Sarah today.

"Housing is an essential need, and buying a home has an incredible impact on personal finances," she says. "To be able to be part of such an important journey and be able to have such a long-lasting impact on someone's finances and future is an honor and the best way I can think to give back." in her career as a branch manager for Guild Mortgage Company, a national mortgage company led by a predominantly female board of directors that have been instrumental in giving back to the community for the past 60 years, as well as investing in their loan officers with coaching and mentorship to raise generations of successful mortgage professionals. Sarah is also a coach within her company, coaching other Guild loan officers who are looking to grow both professionally and personally.

Sarah has found even more purpose

"I always say I get two kinds of paychecks: a monetary paycheck and an emotional paycheck from my career. The day I stop getting an emotional paycheck is the day I quit," Sarah says.

When Sarah is not focusing on pouring into the lives of others, she enjoys golfing with her husband, which they do at least twice a week together, and traveling with their family. Sarah and Mark raised their four children but are now nearly empty nesters. Sarah's Australian Cattle Dog, Kanga, whom she rescued from the Solano County SPCA shelter, is a huge part of her life. They walk every day on the American River Trail. While her children are all either in college or starting their careers and families, Sarah remains ever dedicated to her family and is still driven to be the best she can be for them.

"My family are my big 'why," she says. "If I damage my family relationships because they come behind the business, what have I been working for? Although I wasn't always able to create these boundaries, I have found that just sharing honestly with a customer if I am not available outside business hours because I will be with family — they're very understanding. And if they're not, they're not my tribe."

As Sarah continues pursuing a life of purpose through her role as mother, wife, lender, branch manager and community advocate, pouring into the lives of others and helping as many people as she can, there is no doubt she will continue to find success in everything she does.



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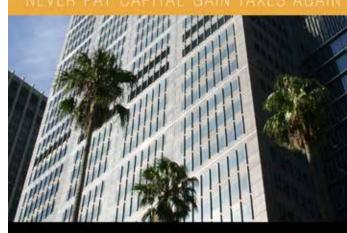






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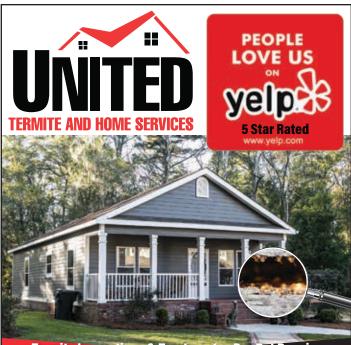
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# MARK MARKEN AND MARKEN



or almost two decades, Mark DeGennaro has been growing his business through relationships in a way that fosters respect, rapport, reputation, referrals and repeat customers. He believes that real estate is about investing in people, both clients and other agents, and that finances are just a byproduct. The broker associate who closed a total volume of \$16 million last year alone truly believes that success means building relationships that propel all parties forward.

Mark comes from a family that loved real estate. His father and uncle were real estate brokers and his cousins were also REALTORS®. His dad and uncle started brokerages in the Bay area. By the mid-'70s, Mark was spending his time answering the office phone for the family brokerage after school and during the summer. Mark settled into a job as a machine operator with Contra Costa County and supplemented his income by working as a bartender. Both jobs exposed him to many types of people and provided him with ample opportunities to become adept at interpersonal communication and de-escalation. In 1990, he moved to Sacramento. Mark settled into a job as a machine operator with a local printing company and learned additional, invaluable people and negotiation skills through his position.

### WIDENING RELATIONSHIPS

By 2003 he decided he was ready to try his hand as a REALTOR® after hours and on weekends. Mark knew the market was good, and he was ready for a new way to interact with his community. As he interviewed brokerages to find out which was the best fit, he met the real estate icon Lori Lightle. She recognized Mark's potential for greatness and wisely told him, "You can't do this part time."

Two weeks later, Mark arrived at his day job with the local printing company for what he thought would be another ordinary shift. However, he found that the doors were locked. Permanently. He decided at that moment that he would choose to step into real estate full time, learn everything he could, and serve others faithfully. He would not give himself any other option but to succeed.



#### . . .

Lori became Mark's mentor. He soaked up Lori's practical wisdom and learned how to build rapport with difficult people, both clients and agents. He quickly became skilled in both the science and the art of real estate and earned a Quality Service Award in his second year as a REALTOR®.

One of his greatest honors came when Lori began entrusting him with the continued care of her clients. Even before she started talking about retiring, she began referring her repeat clients to Mark. By caring for Lori's clients, he extended or continued her ability to serve them, and her guidance helped Mark propel his business forward.

#### **WORKING RELATIONSHIPS**

Mark has been a member of the Master's Club for 18 years. He is the lead of the Top Flight team, a group of seven seasoned agents. They are one of the Top 10 teams of Coldwell Banker Northern California. They are the number one large team in his office, and number three in the region.

He appreciates his clients, and their referrals, and seeks to add value while he is staying top of mind. He holds annual events, which Lori attended even after her retirement, and texts or calls clients as they come to mind. Mark has a focused marketing plan involving social media, videos, and timely market updates. He also uses tried and true favorites such as mailers, magnets, and sports schedules.

"I genuinely enjoy the strategies of selling homes and helping my clients with all of their real estate goals," Mark shared. "And I am most passionate about staying up to date with market trends so I can educate my clients on the current market. One of my favorite parts of being a REALTOR® is that there is always something new to learn, whether it be technology, contracts or new trends in business."

#### WINNING RELATIONSHIPS

One thing that sets Mark apart from other agents is his investment in relationships with agents outside of his brokerage. He coordinates mixers throughout the year so that agents can get together and get to know each other, regardless of what team they represent. Mark's ability to bring agents together as a broader network has served his clients well. He is known for his collaboration, integrity, and transparency. "Agents know the reputation of other agents" shared Mark. "When you get an offer from an agent you respect, and who is respected by others, it can positively impact your client's opportunity."



Mark has always had the support of his wife His secret to success is investing in people and building Cheryl, his son Derek, and many close friends. These relationships have meant the most to him. Derek is a graduate of Cal State in Monterey Bay. He taught English in China and now works in the education industry in the Sacramento area, and Mark is proud to know that some of the funds raised by the Coldwell Banker team go specifically to the support of schools. The team also raises money for local rescue shelters for transient peo-

relationships, especially with other agents. What better way to know who is on the other side of a transaction then to spend time with them outside of business? "I've worked with most of the people featured in Sacramento Real Producers," Mark smiled, "but regardless of who is on the other end, I am careful to keep a low ego and to finesse the situation. When we are in contract, we are not there to fight. We are there to make a deal, so I figure out a way to work through it where ple, and animal shelters. everyone feels like they're winning."

"Always treat your fellow REALTORS® with WONDERFUL RELATIONSHIPS respect," smiled Mark. "You never know who you Thirteen years ago, Mark fulfilled his dream of owning a will be working with on your next transaction! My lakefront home, and it inspired him to help others achieve business has grown because I have put my pride to the side. I stay teachable, and I look for ways to show their own waterfront home dreams. He has done some flips in the past, but now he enjoys working out at the gym, respect, build rapport and cultivate a reputation of relaxing at the lake, swimming, boating or working in his camaraderie and collaboration. Building relationships with clients and agents has led to countless garden. He admits that he tends to put work ahead of his personal life because he honestly loves helping others turn referrals and repeat customers. It takes work to their dreams into plans and their plans into a reality. build relationships, but the results are worth it!"









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Gifted Rosanne's parents had a strong faith and a love for people, and their example taught her to live out her values and always be ready to help others. Influenced by her father's German heritage and organizational skills and her mother's Sicilian hospitality, Rosanne enjoyed using her talents to make amazing gifts to give to others. As a 4-year-old, Rosanne created beautifully coordinated presents and cards that were personalized for the receiver.

"I didn't mind the stress because I knew it pushed me to be better," Rosanne recounted, "but my job wasn't satisfying. In 2001 I walked away from the corporate world, dug deep into my soul, found my passion and then started living it. It was amazing, uplifting and freeing! I started Seasons Change because it brings me great joy to create and give to others who are going through changing seasons in their lives."

Rosanne soon made a name for herself by creating VIP gift baskets for those with whom she had built relationships inside of the hospitality industry. Although she was honored by the corporate accounts, she was also intentional about expanding and personalizing her services. She quickly gained a reputation for offering a uniquely personal touch for friends and REALTORS® who wanted to honor their families and clients.

### Growing

In a short time, Seasons Change had gained several loyal corporate hospitality accounts and major contractors like Woodside Homes. They would routinely request 200 identical gift baskets to honor their clients and highlight their brand. Rosanne knew she wanted to continue with the planning and design of the gift baskets, but 10 years ago, she started creating a perfect team to help her assemble them. Her best friend of 40 years was one of her first team members, and the pair still enjoy working together today!

"I love people," Rosanne smiled, "and I am so passionate about customer service that I talk to every customer *myself*. I want to find out as much as I can about the person or family who will be receiving the gift basket so that

Her ability to connect with people helped Rosanne succeed in the hospitality industry in some large, local hotels. Although there were perks and recognition, she was responsible for reporting on the 3,000 employees she managed without having much time to connect with them. The primary focus seemed to be on profit, not people.

I AM SO PASSIONATE ABOUT CUSTOMER SERVICE THAT I TALK TO EVERY CUSTOMER MYSELF.

#### Rosanne with her mom



The baskets Rosanne goes through in a weeks' time



they will be able to enjoy every item that I include! I do the right thing, in the right way, and keep my customers first. I am very humbled to say that I have loyal customers who have been allowing me to make their baskets for 20 years!"

Seven years ago, Rosanne got her marketing license so she could personalize gifts in a more meaningful way. Her studio has a full printing press, and she is able to do engravings as well. Seasons Change is truly a one-stop local shop. The few products that she is not able to make or create herself, such as hand-poured candles, are locally sourced.

> Rosanne personally handles all the creativity and design for each order. She asks for details

### **Giving Back**

"I started to fundraise and run because it was the right thing to do," reflected Rosanne. "At that time, I didn't have my own story, but I met many amazing people, and *their* stories inspired me to raise support, awareness and understanding. When I do things, I do them 110 percent. I received a gift, too, as I learned more about the people and what they were going through. Winning awards was a great surprise, but it was just a bonus — it was never the focus."

Rosanne and her mom were very close, and while it was hard to receive her mom's diagnosis, she was so thankful that she was able to spend time with her mother in her last weeks of life. Rosanne's mom always looked for the positive, and despite difficult times, she would smile and say, "Tomorrow will be a better day!"

Rosanne loves to get together with family and friends for barbecues, cards, charades, Pictionary and Password. Three of her boys are married and have their own homes, but daily family dinner with their youngest teenager is a top priority. Rosanne is refreshed and recharged by enjoying wildlife and being in nature, whether it's the mountains, beach or ocean.

"I am so grateful for my family and my 'work family," shared Rosanne. "They help, encourage, support and believe in my dream. And I am thankful for my community members who support local! Gifts come from using hidden passions, and I am thankful that I can share my passion with others. A gift basket from Seasons Change is the gift that keeps on giving!" Seasons Change

Seasons Change seasons-change.com @seasonschange916 facebook.com/RKSeasonsChange Carmichael. CA

and feedback on the intended recipient's interests and hobbies so she can design the perfect, personalized gift baskets. The dedicated Seasons Change team helps turn Rosanne's designs into a wonderful reality that will be treasured by the receiver. Seasons Change has created more than 10,000 gift baskets over the years and is honored to serve the community.

For years Rosanne has been donating beautiful gift baskets for fundraisers. She has also helped organize charity golf tournaments and has volunteered her time and organizational skills at the local food bank. Because of her fundraising efforts and all the time she invested in creating awareness for the Leukemia and Lymphoma Society, she was honored as Woman of the Year in 2004 and, in 2018, was chosen by the El Dorado County Association of REALTORS<sup>®</sup> to receive the Affiliate Citizen of the Year Award. She had no idea at that time that her own beloved mother would be diagnosed with Leukemia in the spring of 2022, just weeks before passing away.

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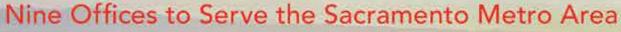
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### star on the rise

# CHRISTINA keller

### **NextHome Cedar Street Realty**

Meet Christina Keller with NextHome Cedar Street Realty, this month's Star on the Rise. Christina prides herself on being a home "matchmaker." She truly enjoys getting to know and helping each of her clients with their real estate journey. As Christina explains, "Creating lifelong relationships and helping deliver the American dream of homeownership to families brings me so much joy!"

### How many years have you been a real estate agent? How did you enter the field?

I've been a full-time REALTOR<sup>®</sup> for four years (July 2018). I left an unrewarding career as a legal assistant and jumped into real estate with both feet!

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

I am always learning and growing. Whether you've been in the business 30 years or two years, there are always experiences to learn and grow. The experiences and lessons I've learned from the past four years have launched me into becoming the best REALTOR® I can be! I treat every day as a new learning experience and find ways to grow from them.

### What has been the most rewarding aspect of vour business?

I love meeting so many new people and families every day! Being able to listen to their stories and the journeys they are on is incredibly humbling. I am honored when clients choose me to help them along their journeys, whether buying their first home or selling their current home! Helping families into the next chapter of their lives brings me so much joy!



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

Entering the industry was terrifying! I left my prior career after 18 years as a legal assistant with little in my savings account and little knowledge of what it would take to succeed. I jumped into real estate knowing in my heart that failure was NOT an option! I was blessed to connect with some amazing seasoned agents who shared some of their lessons and paths in real estate. That paved the way for me to develop my own path in this rewarding career as a REALTOR®.

### How do you define success?

To me, success is not defined by volume, units or numbers. It is defined by the impact you leave on people's lives. When you have families' goals and dreams at heart as the core of your business, the success follows.

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

Intense drive and hard work. I hit the ground running and never looked back. I learned early on that no one is going to knock on your office door and ask to buy or sell a home. I found ways to put myself in a position to meet new people and clients who genuineness radiates. My clients immediately feel it, know it needed help buying or selling. I began by doing every and trust it. open house I could. I even did a "30 open houses in 30 days" challenge. I door-knocked my first open house in Tell us about your family. I first met my husband in 2006, and we were married in 2008. my own neighborhood and got my first listing that day! That was a huge confidence builder. From there, I was We had our miracle boy, Cash, in 2010. I had a hard time carable to connect and build amazing lifelong relationships. rying a pregnancy to term, but our son, Cash, was born healthy My family and friends also played a huge role in my sucat 36 weeks and is the joy of our lives. We moved to Lincoln in cess. They supported me and my business over the past 2011, and my husband commutes to San Francisco for his job as a four years and have trusted me with all their real estate firefighter. We love family beach vacations and camping, and my goals and needs. An agent once gave me a great piece of son is actively involved in baseball and motocross. Motocross has advice early in my career as a REALTOR®: "Do not be been an amazing father/son bonding experience for both of them. a secret agent!" Acting on those words is a huge part of We have a blast watching him succeed at his passions, but I will admit — it's terrifying as a mom to watch your son 20 feet in the my success and growth!

#### What sets you apart?

I care so much about each one of my clients and all the In closing, is there anything else you would like to share? families I meet! I envision myself in each one of my At the core of all NextHome agents is a mindset, motto and client's shoes, no matter what journey they are on. I phrase that serves as a constant reminder of why we (as pride myself on fully understanding my client's needs agents) are in this profession in the first place. We love our jobs and goals in order to walk them through all the ups and because of the people, communities and fellow professionals we downs of a real estate transaction while still making get to serve. sure their experience is an extremely positive one. In many cases, real estate is a feeling! I can tell from the As an agent with NextHome, I am 110% committed to the moment a client walks into a home whether or not they #HumansOverHouses philosophy and implement variations of this love it! I genuinely want the best for every single one motto into other parts of my life. My goal in the community is to of my clients and have their best interests at heart. My enrich the lives of all people by helping them find their next home.





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l care so much about and all the families I meet! l envision myself in each one of my client's shoes, no matter what journey





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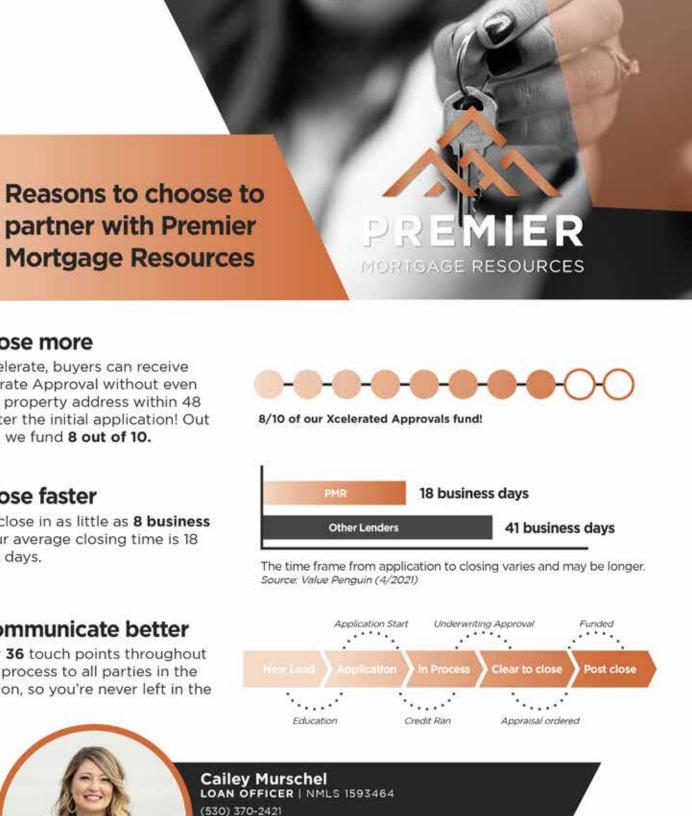
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properly covered. From a business to business standpoint, we can always trust like to get us what we need when we need He's even pulled his car over and the side of the freeway on one occasion, and in a questionable neighborhood on another to login to his hotspot to get us documents in a timely manner. A+ service, we're so happy to have Mike in our corner." -David Graves, President, O Inner Circle Mortgage

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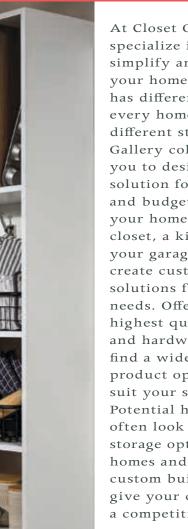
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# AARON RALLS

previous careers By **Ruth Gnirk** Photos by **Aerial Canvas** 





Aaron Ralls' experience in law enforcement for over a decade prompted him to create and open the trendy vintage-inspired Lucky's Barbershop & Men's Club. Five years later, he started serving the community as a REALTOR®, but he has continued fading hair and giving hot towel shaves at Lucky's on Fridays because he genuinely loves to meet new people and connect with loyal clients. Aaron mentors a team of on-fire eXp agents who choose to do what is right and invest in friendship with their clients and other agents.

#### **A CHANCE AND A CHOICE**

While serving through the Department of Corrections for 11 years, Aaron recognized the devastation that came from a lack of healthy relationships and mentors. He repeatedly saw the importance of good "old-fashioned" values. He started dreaming about creating a space where men could be transported back to a simpler time and create meaningful relationships in a fun spot, or even just shoot the breeze together. He imagined a place like the barbershop on The Andy Griffith Show, but with a trendy edge.

In 2010, Aaron proudly opened the doors of Lucky's Barbershop & Men's Club. It was a place to get an old-fashioned shave-and-a-haircut or a fade. His traditional-yet-innovative style drew in clients of every age, and for the first year, Aaron was there from open to close seven days a week. It was exhausting at times, but he loved the healthy, multi-generational connections that were being made in his shop.

Lucky's was becoming a mini-community. Aaron truly enjoyed investing his time in connecting with clients and building relationships while cutting their hair. He realized that the connections he made through Lucky's were a great set-up for success in the real estate realm.

#### WHITE COLLAR JOB WITH BLUE COLLAR ETHICS

In 2015 Aaron became a licensed REALTOR®. He created a routine of getting up at 5 in the morning and reading for self-improvement while he's doing cardio. He intentionally puts in the work to improve himself as a husband, father, agent and community member because he and many others will benefit.

"I love how eXp awards me for growing my business and for helping others grow their business," he noted. "We also pay it forward to our team members by helping answer one another's questions or by showing properties when needed. We are here to make each other successful. One of my proudest moments this year was celebrating the fifth closed deal of a 19-year-old agent that I have been coaching and mentoring."

### **TURN CLIENTS INTO CHEERLEADERS**

"Buying leads is like buying bullets from your enemy," quipped Aaron. "I prefer to do open houses so I can interact with people face to face, and I also listen for conversational clues about life changes that might signal that a person is thinking about buying, selling, or investing. My goal is to create a realistic expectation for my clients, and then give them better and quicker results so they are more than satisfied. We have built our business by gaining the trust from our clients who in turn refer us on a continued basis. These treasured relationships have been key in building our business. No one can sell you like someone else can!"

Aaron has lived in Folsom for 34 years. He met his wife Laura in typing class at Folsom High School, and they have three wonderful children. Laura worked for the state for 21 years, and now she is a REALTOR<sup>®</sup> on Aaron's team. During Aaron's first year as a solo agent, he helped almost 30 families, but as the Ralls' work together, they have been helping an average of 50 families each year. Together they are helping each other accomplish eXponentially more.

The Ralls Realty Group celebrates client- and team wins. They are gearing up for quarterly family events, including a fun fall gathering for their clients. They also have a yearly client appreciation party with unlimited food and drinks, and raffle items that Aaron purchases from local businesses and restaurants.

#### **"BOARD" MEETINGS**

The eXp team gathers for a meeting every Wednesday morning at 10 a.m. They collaborate and brainstorm during these training sessions. When the weather is warm, they meet at the lake for wake "board" meetings, hosted by David Graves of Inner Circle Mortgage. The "board" meeting adventures allow the agents to create fun memories together, and the shared experience energizes them to work even harder. The team is growing so quickly that they no longer fit in the coffee shop where they have been gathering, and they plan to rent an office in their favorite mortgage lender's building in Folsom in early 2023. "This is my mindset: All eXp agents are our team members, and the REALTORS<sup>®</sup> who are not part of eXp are our coworkers," mused Aaron. "We are all in the same business. I compete against myself alone; no one else is my competition. I am ready and willing to coach and encourage *any* one from *any* brokerage. I honestly want us *all* to succeed, and I am never too busy to help out."

#### **GIVING IS LIVING**

Aaron reinvests in his community in several ways. He supports local businesses for his personal needs and client gifts. His gifts to Friends of Folsom paired up with the donations of others fed 11,000 families last year around Thanksgiving and provided school supplies for local children through the "Blessings in a Backpack" program.

Aaron was appointed as a planning commissioner for the City of Folsom where he proudly served for 2 years. He currently serves on the committee of the local Folsom MLS Networking Tour during their meetings every other week. He loves building relationships with likeminded people, and enjoys getting to know the business and restaurant owners in the Folsom area.

The Ralls family (including children ages 16, 19, and 22) love camping and RVing. When their children were younger, Aaron was the little league coach for the soccer and baseball teams his sons played on, while their daughter played on sports teams with many of the siblings of the soccer and baseball players. The little league families bonded closely and have remained friends ever since. The families, comprised of about 40 people, get together throughout the year to celebrate holidays, take vacations, and camp.

"With each decision each day, I try to do the right thing and add value to others," Aaron explained. "Whether they're on my team or not. I do things in life that will have a positive impact on others and leave a wonderful legacy for my children and the next generation. I am willing to lose a dollar so I can make a friend."





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By Dave Danielson Photos and Cover Photo by: Olha Melokhina Photography

# LEADING AND LEARNING

Out of all of the attributes of a leader, one of the most powerful is having the ability to realize that learning never ends.

That's the quality that Tina Suter holds close.

As a broker associate and REALTOR® with House Real Estate, Tina is a natural leader who builds on her leadership and success by learning.

"I'm big on mentoring our new agents in our group. That pushes me further in my own personal production because I always want to make sure that I'm a good example of working really hard," Tina says.

"If I'm off my game, then I think they may be off theirs. I thrive on that. I want to make sure that I'm showcasing what I do in the best way."

#### **AN EARLY LOOK AHEAD**

Tina grew up getting an inside look at real estate and construction.

"My dad has worked for a homebuilder since I was born. I went to go work for them straight out of high school so that I could pay my own way through college," Tina remembers.

"I knew I wanted to go to school, and I was the first one from my family to graduate."

• • •





### **DIVING IN**

Tina enjoyed the opportunity to be part of the business and get into housing.

"I worked for them until the market came crashing down," Tina says. "Then I took some time off and became a new mom."

At that point, Tina looked at real estate as a potential match for her needs. She earned her license in May 2015.

"Real estate appealed to me because I felt it would provide me with a lot of flexibility, though I now work all the time," she says with a smile.

I WANT TO MAKE SURE THAT FOR MY CLIENTS THAT I GIVE THEM A LOT OF INFORMATION SO THAT EVERYONE UNDERSTANDS WHAT IS GOING ON. I WANT THEM TO LOOK BACK AND KNOW THAT THEY UNDERSTOOD WHAT THEY WERE DOING.



#### **TIRELESS DRIVE**

A big part of Tina's drive in the business is the desire to provide a valuable experience for her clients who rely on her guidance and counsel.

"I had bought my first house when I was 20 years old. I didn't know what I was doing. I had very little understanding of what was going on," Tina remembers.

"I will never forget that, and I want to make sure that for my clients that I give them a lot of information so that everyone understands what is going on. I want them to look back and know that they understood what they were doing."

#### **OVERCOMING ADVERSITY**

After just 10 months in the business, Tina faced a severe challenge.



Tina with her family



"I was just getting into the swing of things when I broke my back when I fell from a zipline harness. When I went through that, I realized how important this job was to me," Tina says.

"I like to be busy and couldn't wait to get back in. That was a huge career obstacle, but I feel very proud that I overcame that."

### **RISING UP**

. . .

She has built her business steadily through time. The results have been astounding. In fact, she recorded over \$41 million in sales volume in 2021. As part of that, she has great gratitude for working with her partner, Tim Collom.

#### **FAMILY TIME**

Family is at the heart of life for Tina. She cherishes time spent with her husband, Brian and their two daughters -Alex and Kennedy.

In her free time, Tina is a proud supporter of her daughters' competitive gymnastics involvement.

"That keeps us very busy with travel," she says. "They're in a gym here five days a week."

#### **DYNAMIC DRIVE**

Tina is fueled by her goal-setting and vision of what she wants her future to be.

"I always have been working for something ... whether it was having to pay my way through school and wanting to buy a house at a young age. I always thought that this is what I need to do to get it done. And then that fuels a bigger goal," Tina says.

"I feel like it's very easy to pay attention to how you're making a difference when you have daughters who will be in the same boat as you as they grow. I like to make sure



that our agents are taken care of. I want to be on my A game to get them on to theirs."

Those who get to know Tina appreciate her straightforward nature, combined with an eye for detail. In addition, she has an ongoing hunger for learning and collaborating. In turn, she enjoys the dynamic of mutual growth that springs out of those relationships and opportunities to grow.

Truly, Tina Suter leaves her mark each day ... along the way, leading by learning.

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