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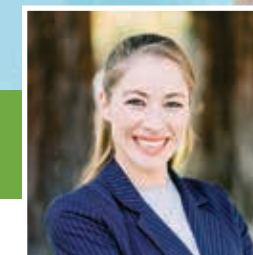
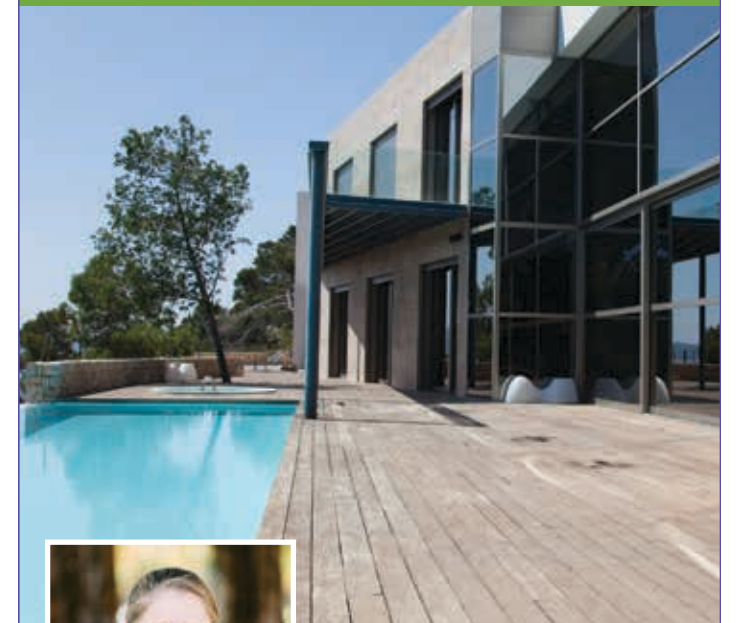
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TABLE OF CONTENTS

	05 Meet The Silicon Valley Real Producers Team		06 Preferred Partners		10 Profile: Mary Ann Wallace
	16 Profile: Alejandra Foster		27 Upcoming Events: Please Save The Dates		29 Cover Story: SVRP Cover Sto- ry: Nicole Aissa and Emma Finlay
	36 Flashback Favorite: Vicky Yu		42 Event Recap		46 Promo Reprint

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◆ SECOND TIME'S A CHARM

Mary Ann Wallace's real estate journey began over 30 years ago, nearly 3,000 miles away in her home state of New Jersey. While Mary Ann's first career was as an accountant, a string of serendipitous events led her into the real estate industry.

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In her early 20s, Mary Ann was the only female accountant at her firm. Her partners took a liking to her work, so one summer when she rented a beach house, they lined her up with a client near her home. That client happened to be a real estate company.

"I went and lived at the beach and fell in love with real estate," Mary Ann reflects. "I loved how you get to interact with people. Talk about the difference between accounting and a REALTOR® — it's two different worlds."

Mary Ann decided to leave her accounting job and become a REALTOR®. Soon after getting licensed, she was on the precipice of landing her first client. Mary Ann met a young couple that wanted to buy a townhome, so she invited them to her office, sat them down at her desk, and went to retrieve some paperwork. When she returned, the couple was no longer at her desk.

"I look down the hall and they're sitting in front of another woman's desk," Mary Ann remembers. "I asked what they were doing. That agent had told the clients that I was brand new, and since they were first-time homebuyers, she would be a better fit."

Mary Ann was shocked at the overt poaching, and she let her manager know.

"He said, 'Sally's a top producer, so if I were you, I'd go find another buyer. I said, 'Woah, this is not the business for me. I'm out of here.'"

Mary Ann left real estate, and for the next nine years, she bounced around a few different fields before returning to accounting. When her husband's work transferred him to the Bay Area in 1995, Mary Ann sensed a chance to revisit a career in real estate.

"We didn't have two nickels to rub together. I said, 'I can do this real estate thing.' My husband supported me."

In 1999, Mary Ann got her license in California. She earned Rookie of the Year honors and has been a top producer since.

...

◆ FAMILY SPOTLIGHT

Mary Ann’s two children, Emily and Jimmy, are both in their late 20s. She’s been married to her husband, Jim, for over 30 years.

“We’re a super close family. We really enjoy each other’s company. So bringing family into my business is such a natural, perfect thing for me. We love taking day trips, cooking, enjoying dinner, and hanging with our dogs.”

“Everything works out the way it should,” Mary Ann smiles. “Don’t let one situation define what you think you can do. That was shortsighted on my side. For me, it’s been great. I don’t think I’d be as successful as I am today if it wasn’t for that situation because there was a fire in me when I got my license in California. Like, who is this person to knock me down? I was a little angry at myself, and that anger sparked my success.”

Mary Ann began her real estate career by putting her boots on the ground. She attended every open house she could and slowly built up her client base.

“My first client, they said, ‘The attention you give us, I feel like we’re your only client,’” Mary Ann remembers. “They were my only client, but I wanted my clients to always feel that way. I’ve always been very nurturing with my clients. I’ve kept in touch with them. I do meaningful things.”

In her two-plus decades in real estate, Mary Ann has weathered the ups and down cycles of the real estate market. The recession in 2008-2009 put a strain on her life, as her husband was laid off, and she considered returning to accounting for stability. But her husband encouraged her otherwise.

“Our kids were in high school, and it was really scary times. I said to my husband, ‘Maybe I should go back to accounting.’ He said, ‘You hated accounting, and you’re good at this. You’re going to have to figure it out.’”



Mary Ann agreed — and despite a few challenging years, she did figure it out.

Today, Mary Ann continues to be a consistent top producer. She has developed a particular affinity for working with sellers and handling all of the intricacies of marketing and the ensuing transaction. Mary Ann’s daughter-in-law, Kristen, just joined her team, and Mary Ann is enjoying the process of mentorship and teaming.

As Mary Ann looks ahead, she is excited about the opportunity to help Kristen build her business. And after over 20 years in real estate, she continues to be amazed and inspired by the joy and fulfillment she receives from her work.

“I love seeing people so happy when we find the place. And my clients always find the place they’re supposed to have. Being in the Silicon Valley, things are crazy, but every day I’m amazed. Somehow those families find a house that is more perfect. If you keep your eye on the prize and have faith, we can make it happen.



“There’s nothing else I could imagine doing for a living other than helping people get into homes. I know that sounds cliché, but I really love it.”

◆ WORDS OF WISDOM

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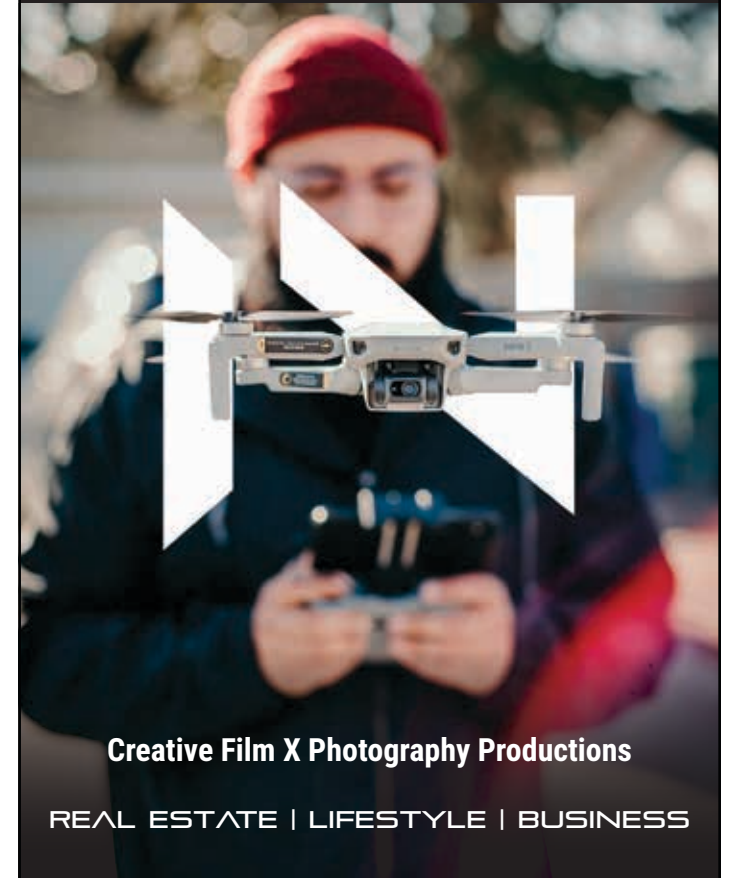
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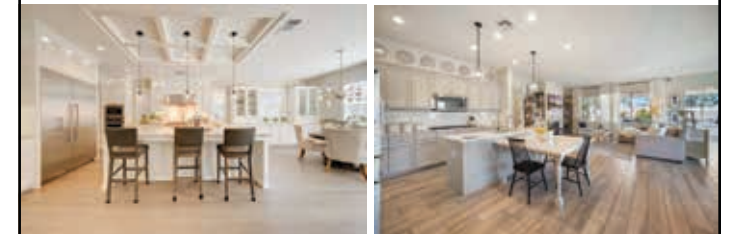
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DRAWING
ON HER
ROOTS

alejandra FOSTER

By Zachary Cohen | Photos by Ewa Samples, www.maytheartbewithyou.com

“

TO GET A FIRST-TIME
HOMEBUYER INTO
A HOME OF THEIR
OWN, TO MAKE THIS
DREAM POSSIBLE
FOR PEOPLE,
**THAT IS WHAT
DRIVES ME.**

alejandra Foster was born and raised in Hollister to parents of Mexican descent. Alejandra is a first-generation American, and when she was a kid, her parents didn't speak English. That left her in a unique position; although she relied on her parents for so much, she also took on the role of guiding them through American systems.

“Growing up, being young, my parents didn't speak English, so I often helped them navigate different things – understanding how things worked in the U.S. or how to communicate better. And my close family as well,” Alejandra says, tears rising to the surface.

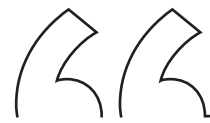
As Alejandra recalls her childhood and the sacrifices that she and her parents made, she taps into a greater sense of purpose. Helping others navigate systems has always been her calling card. From her days supporting her parents to her work as a banker and eventually, as a REALTOR®, Alejandra has lived

a life devoted to service. Her bilingual skills are an asset to the Spanish-speaking community, but it's Alejandra's heart that really makes the difference.

“If you don't share opportunities in a way they can understand, people don't know what is even available to them. So that's what drives me – to be able to drive opportunities for people. To be able to buy a home, that's the ultimate American dream, especially for people not from this country. To educate and teach people what is possible ... that drives me. To teach my four kids to help others, that drives me, too. To get a first-time homebuyer into a home of their own, to make this dream possible for people, that is what drives me.”

INTO REAL ESTATE

Alejandra spent 15 years working in personal banking. She spent much of her time educating clients on how to save money and build credit. She guided her clients through unfamiliar systems, like how to purchase a home.



EVERY DAY, WHAT I DO HAS HELPED ME **grow** IN MY CAREER & AS A PERSON.

By 2019, Alejandra was in management but ready for a change of career. She desired more flexibility (she has four kids). She also wanted a career that would allow her to continue to serve her community as she had at the bank. So, she turned to real estate.

“Real estate had always intrigued me while I was in banking,” Alejandra reflects. “But at first, I wasn’t sure about how it worked, and it was commission-based. I wanted to help people but have a change of career, and I found I can do that through real estate.”

BUILT ON VALUES

In real estate, Alejandra has relied on the same values her parents instilled within her. Her father, Salvador, a school custodian, and her mother, Margarita, who works for a local garlic production company, taught Alejandra the value of hard work. They encouraged her to treat everyone with respect and do her work with pride.



“I learned early on that you work hard for what you want. You have to go and get it. You respect others and show your value in everything you do,” Alejandra explains.

These values have served Alejandra well. In just four years, her business has taken off.

“It’s been pretty interesting – very interesting,” Alejandra says with a laugh. “In 2021, I joined Pacific Oak Homes, and my business has taken off. Susan Fixsen, my broker, has helped me understand the business and grow. The educational strategies, positivity, and culture implemented at Pacific Oak Homes ... has shown me what endless opportunities look like. Every day, what I do has helped me grow in my career and as a person.”

CENTERED ON FAMILY

Outside real estate, most of Alejandra’s time is spent with her husband, Daniel, and their four children, Nathaniel (21), Juliza (19), Ariyanna (13) and RoMel (8).

“So my life revolves around my family,” Alejandra smiles. “Sunday mornings are blocked out for family time. We go to church ... and then enjoy the day together.”

As Alejandra looks ahead, she has one goal in mind: to help more people. Considering her history, that comes as no surprise.

“The opportunities are endless. I want to continue to grow my business and continue to enjoy my life every step of the way.”

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DRAWING
ON HER
ROOTS

alejandra FOSTER

By Zachary Cohen | Photos by Ewa Samples, www.maytheartbewithyou.com

“

TO GET A FIRST-TIME
HOMEBUYER INTO
A HOME OF THEIR
OWN, TO MAKE THIS
DREAM POSSIBLE
FOR PEOPLE,
**THAT IS WHAT
DRIVES ME.**

a Alejandra Foster es parte de la primera generación Estadounidense en su familia. Nació y fue criada en Hollister California, hija de padres mexicanos que no hablaban inglés.

Esto la puso en la peculiar situación de depender de sus padres y a la vez ayudarles a hacer camino por los sistemas Estadounidenses.

Se le llenan de lágrimas sus ojos al recordar sus experiencias de joven “Al crecer, cuando era joven, mis padres no hablaban inglés y a menudo les ayudaba a navegar diferentes situaciones, comprender cómo se hacían las cosas en los estados unidos y cómo comunicarse de mejor manera. Y mi familia es muy unida”

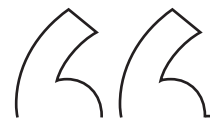
Al recordar su niñez y los sacrificios de sus padres y de ella, Alejandra reconoce que a raíz de esas experiencias ella captó que el ayudar al prójimo le da un sentido de propósito que ha sido un constante con su vida personal y su trabajo. El ayudar a otros a navegar sistemas se ha convertido en su carta de presentación. De su niñez ayudando a su padres, durante sus años de experiencia trabajando en

bancos y eventualmente como agente de buenos raíces Alejandra el constante ha sido su dedicación a ayudar al prójimo.. El ser bilingüe ha sido ventaja para ayudar a la comunidad de habla hispana pero ha sido su corazón lo que ha sido la diferencia.

“El público no se entera si uno no se les informa de las oportunidades que hay disponibles de una manera en la se pueden entender y eso me motiva. El poder promover esas oportunidades es lo que me motiva. El poder comprar casa propia es parte del sueño Estadounidense, especialmente para los que no nacieron en este país.

El enseñar y mostrar lo que es posible me motiva. El enseñarles a mis cuatro hijos que ayuden al prójimo también me inspira. El ayudarle a alguien a comprar su primera casa y hacer realidad su sueño de tener casa propia me motiva.

Comienzo de Carrera de Buenos Raíces Durante 15 años Alejandra trabajó con clientes de cuentas bancarias personales, gran parte de su tiempo dedicado a enseñándoles métodos de aumentar ahorros y establecer crédito. Ella les guió a través de procesos



EVERY DAY, WHAT I DO HAS HELPED ME **grow** IN MY CAREER & AS A PERSON.

desconocidos por ellos tales como el tramitar la compra de sus casas.

Aunque en 2019 Alejandra ya tenía puesto en el banco de gerente sabía que ya era hora para hacer un cambio de profesión. Quería más flexibilidad (tiene cuatro hijos) y además una profesión donde pudiera seguir ayudando a su comunidad como lo había estado haciendo en el banco. Por ese motivo se dedicó a buenos raíces.

“Siempre me había intrigado lo relacionado con buenos raíces” reflejo Alejandra. “Pero al inicio no estaba segura de cómo funcionaba y además sabía que los ingresos eran a base de comisión. Quería cambio de profesión y a la vez ayudar la comunidad y una carrera profesional en buenos raíces fue la manera de la de la cual logre mis dos objetivos ”

CONSTRUIDO SOBRE CIMIENTOS DE VALORES

Alejandra ha creado una carrera en buenos raíces usando los valores inculcados en ella por sus padres. Su padre Salvador, conserje de una escuela, y



madre Margarita, empleada de una empresa de productos de ajo local, le han enseñado el valor de un trabajo bien hecho, y el tratar a toda persona con respeto.

“Aprendí a temprana edad a luchar y trabajar por mis metas. Aprendí a respetar a los demás y mostrar mi dedicación y esmero en todo lo que hago” explicó Alejandra.

Esos valores le han servido mucho a Alejandra ya que a crecer su carrera y en solo cuatro años ha tenido mucho éxito.

“Ha sido interesante -muy interesante,” Alejandra dijo al reír. “In 2021, Me uní con Pacific Oak Homes y mi negocio creció de manera excepcional. Susan Fixsen, mi agente inmobiliario, me ayudó a conocer el negocio y crecer. Las estrategias educativas, la positividad y cultura implementadas por Pacific Oak Homes me han enseñado que hay un sin fin de oportunidades. Lo que hago día a día me ha ayudado a crecer como persona y profesional.”

CENTRADA EN FAMILIA

Aparte del tiempo dedicado a su carrera, Alejandra pasa la mayoría de su tiempo con su esposo Daniel y sus cuatro hijos, Nathaniel (21), Juliza (19), Ariyanna (13) y RoMel (8).

“Mi vida está centrada alrededor de mi familia” Dice Alejandra al sonreír. “Los domingos por la mañana son dedicados a mi familia. Vamos a misa .. y disfrutamos el día juntos”.

Alejandra tiene una meta en mente cuando piensa en el futuro; el ayudar a la gente. Tomando en cuenta su historial no es sorpresa.

“Hay un sin fin de oportunidades. Quiero seguir creciendo mi negocio y continuar a cada paso gozando mi vida.

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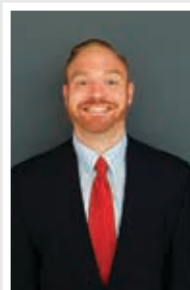
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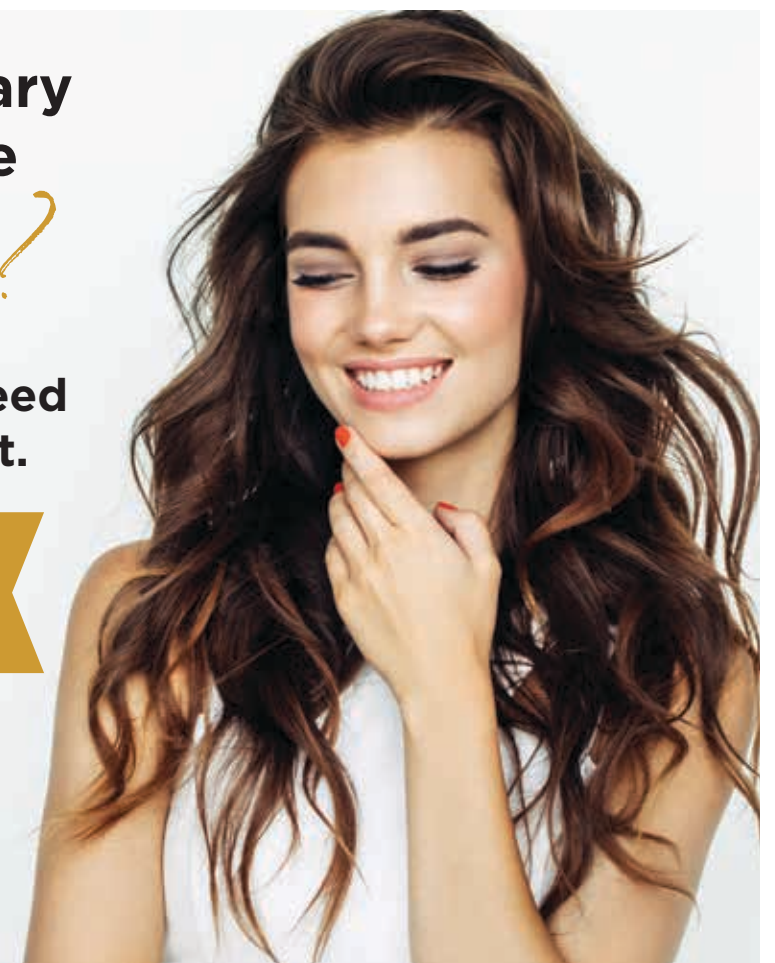
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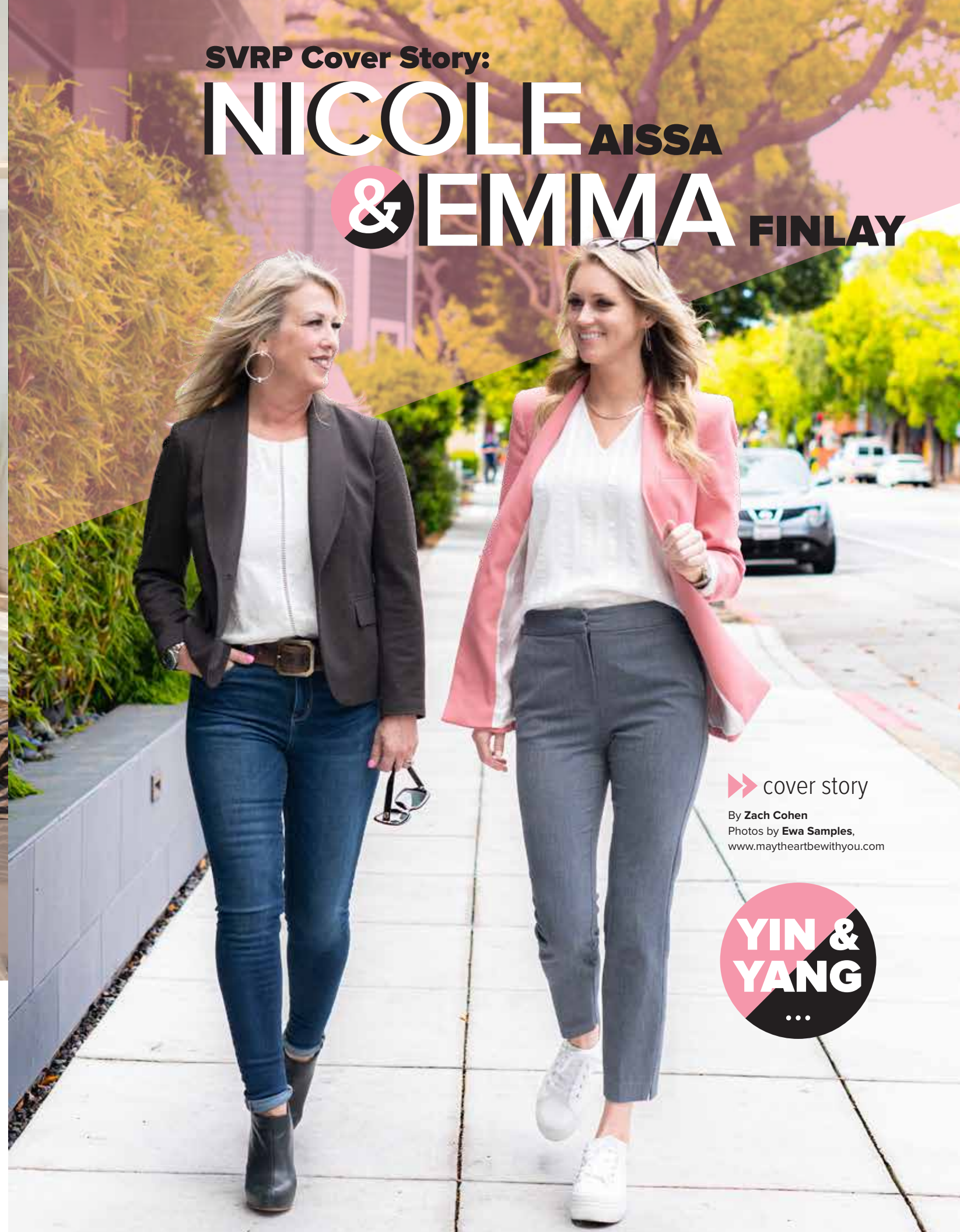
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SVRP Cover Story:

NICOLE AISSA
& **EMMA** FINLAY



▶▶ cover story

By Zach Cohen
Photos by Ewa Samples,
www.maytheartbewithyou.com





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THE PRINCIPLE OF YIN AND YANG IS AN EXPRESSION OF HOW ALL THINGS EXIST IN AN INSEPARABLE DUALISM. LIKE DARK AND LIGHT, YIN AND YANG ARE PARTS OF A WHOLE — INDIVISIBLE AND INTERDEPENDENT.

As CEO and COO of Keller Williams Peninsula Estates and Keller Williams San Francisco, Nicole Aissa and Emma Finlay's leadership styles and skills have come together in perfect harmony. Like yin and yang, they are different but complementary. They are in balance.

Nicole and Emma each bring varied backgrounds and skills to their work, and together, they are leading one of the top teams in the country.

THE PATH TO REAL ESTATE: NICOLE AISSA

As the daughter of an escrow officer and a real estate agent, Nicole Aissa has been surrounded by real estate for her entire life. She became a title sales representative in 2002, and a little more than a decade later, she began her career in real estate sales.

Nicole's path to leadership has been atypical. She was never a real estate agent herself, instead jumping directly from the title industry to a leadership role.

The move has suited her well. With experience in different sides of the business and a knack for helping others achieve their highest potential, Nicole's role with Keller Williams offered a perfect fit.

"I figured out very early on that I had a talent for helping agents bring their business to the next level," Nicole reflects.

THE PATH TO REAL ESTATE: EMMA FINLAY

Emma began her real estate career in 2009 while she was attending the University of Nevada, Reno. She started working the front desk around her college class schedule and quickly took a liking to the real estate business.

At UNR, Emma studied business management and accounting. The Market Center Administrator role at Keller Williams seemed like a good fit, and she accepted that role in Nevada after graduation.

I FIGURED OUT VERY EARLY ON THAT I HAD A TALENT FOR HELPING AGENTS BRING THEIR BUSINESS TO THE NEXT LEVEL.
-NICOLE

"Keller Williams supported my growth. They supported me going to school. They were amazing," Emma reflects.

Emma was drawn to the leadership opportunities within Keller Williams. That drive led her to take on larger Market Center Administrator roles in Cupertino and, eventually, Burlingame. That's where Emma met Nicole.

COMING TOGETHER

Once Nicole started working alongside Emma, she recognized she had an exceptional and driven partner.

"The Market Center Administrator is usually a quieter, behind-the-scenes type of role. But Emma is not that. She's vivacious and fun in addition to being smart."

Nicole remembers Emma's willingness to recruit so Nicole could focus on existing business and producing agents. That struck a chord with Nicole; she hadn't known a Market Center Administrator that was excited to recruit.

"We went to lunch, and I asked her what her goals were," Nicole remembers. "She said she wants to be a team leader. I said, 'Let's get you there.'"

Emma was soon promoted to Assistant Team Leader. When Nicole began managing Keller Williams San Francisco in early 2020, she became the Senior Executive Team leader and CEO, and Emma was elevated to Team Leader and COO.

"Nobody succeeds alone, and this is the first time I've worked really closely with someone, and I think it's more rewarding and fun," Nicole smiles. "Emma has proven to be not only a great recruiter but is a wonderful business partner."

CASTING A VISION

One of Emma's favorite aspects of working with Nicole is the way she empowers others. Nicole empowered Emma to become a team leader, and she empowers her agents to become great business owners and leaders in their own right.

...



“ LOCALLY, WE WANT TO BE THE REAL ESTATE COMPANY OF CHOICE FOR AGENTS & CONSUMERS.

-EMMA

As partners, Nicole casts the vision, and Emma drives the execution.

Nicole also points to the structure of her office's leadership as a reason for their success. This system allows Nicole and Emma the opportunity to focus on growth and culture.

“Traditionally in a brokerage, a successful agent will be promoted to the branch manager, who is responsible for running the office. In our model, our broker focuses on liability, transaction compliance, and deal doctoring, while Emma and I concentrate on growth, retention, profitably, culture, and coaching our associates.”



BUILT ON CULTURE

Nicole and Emma run a team with a culture of high productivity, collaboration, and joy. Each member of the team is invested in the success of others, and joy is ever-present in their dealings. That joy rose right to the surface when we asked Nicole and Emma what their goals for the future were.

“World domination,” Nicole said with a big laugh. Emma wasn't too far behind her. “Total domination,” she added.

“We work really hard, but we also have a lot of fun and laugh a lot together,” Nicole adds, in a slightly more serious tone. “That chemistry is an important part of our relationship. We have that, and it works.”

Nicole and Emma's strategy has proven to be a winning one. Their list of awards and recognitions is impressive: The San Francisco office was recognized as number one in net agent growth for KW Worldwide, and within the Northern California and Hawaii Region, they were ranked number one in gross agents and net agents and number two in greatest increase in listings taken. For the Northern California and Hawaii Region, the Peninsula Estates office was recognized as number three in greatest increase in profit share, number one in top profit share earned, number three in greatest percentage increase in closed units, number three in greatest increase in listings taken, and MVMC (Most Valuable Market Center in 2021).

These awards result from years of hard work, dedication, and top-level execution.

“We did it,” Emma exclaims. “Peninsula Estates is recognized as a top 200 market center, and San Francisco hit number one for net growth nationally.”

As Nicole and Emma look towards the future, their goal is to continue to be number one in market share in their geographic region and a top Keller Williams office nationally.

“In some ways, it's simple,” Emma explains. “Locally, we want to be the real estate company of choice for agents and consumers.”

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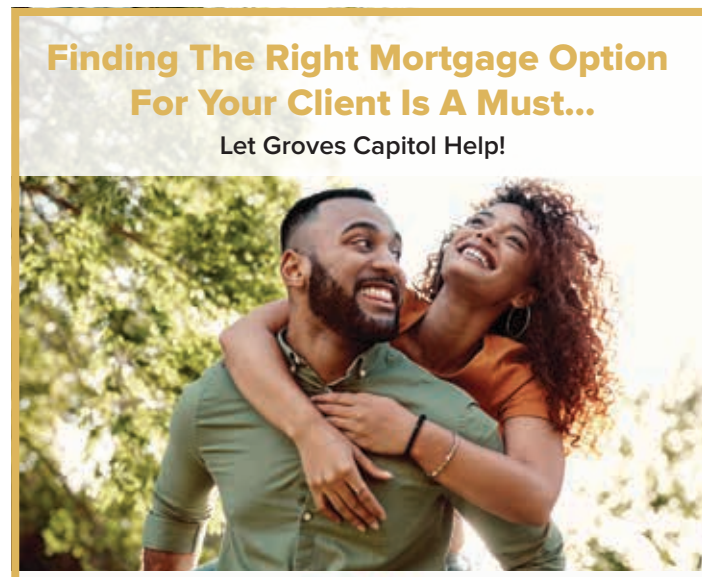
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▶▶ flashback favorite

By Nick Ingrisani

Vicky Yu

Originally printed in November 2019



My whole experience as an immigrant here in the United States taught me so much. But, most importantly, that you always have to hustle. Nobody is just going to hand you something for nothing.

V

Yu landed in the United States on Aug. 11, 2001 – just one month before Sept. 11. After growing up in the small Chinese town of Hunan and graduating from college in China, Vicky decided to pack her bags and pursue a new life in America. She was drawn by the allure of American culture and the possibility of creating a better life for herself.

But the transition wasn't an easy one. Even though she'd studied English in China, nothing could have prepared her for how she'd feel stepping off the plane in St. Louis.

"When I landed in St. Louis and got off the plane, I was so shocked because I didn't understand most of the English I was hearing. Even when I met my professor ... nobody understood me!"

Vicky started watching cartoons to improve her English, but that only got her so far:

"Then my professor told me that I sounded like a cartoon character, and I was like, 'Oh!' So then I switched to Friends, and it was much better."

Regardless of her circumstances, Vicky always managed to work with what she had and made the most of her situation. Her first job in the United States was at a tiny Indonesian grocery store where she started out

making \$5.50 per hour. She went home that first night and memorized the prices of every item in the store. The next day, her manager was so impressed with her effort that she got a quick raise to \$6.50 per hour.

Vicky's relentless work ethic carried her through her master's program at Southern Illinois University, leading her to finish early, pass the CPA exam, and enter the job market. However, despite her exceptional academic credentials, Vicky struggled to find a position in her local job market due to the language and cultural barrier.

So, she decided to take action. She figured that the diversified economy in California would give her a better shot at a career. Vicky called up a friend and offered to cook and help her friend care for a young baby in exchange for a place to stay. Her friend accepted, and Vicky headed to the San Francisco area.

While at her friend's place, Vicky had to sleep in a sleeping bag on the floor because they didn't have a spare bedroom for her. This period was another difficult stepping stone in her career. During this time, her faith in God was renewed and strengthened.

"God never gave up on me and has always guided me to where I needed to be."

Through hard work and relying on her newfound faith for guidance, Vicky managed to land a job at a small CPA firm. But she didn't stop there. Within a few years, Vicky was able to reach higher and obtain a senior job in a big-four accounting firm. She excelled at her work and within a few years was offered a tax manager position in a publicly traded semiconductor company.

Even though she was living the American dream, life was stressful, and Vicky was constantly working long hours. At the same time, she needed to take care of her kids at home. That's when she decided to pursue an alternate income stream to improve her work-life balance. After some research into the real estate market, Vicky started to invest in real estate after the financial meltdown in 2008.

...



It wasn't long before Vicky flipped and managed multiple properties in the Bay Area. She spent the next seven years managing her investments and focusing on raising her three kids. Once her youngest child entered kindergarten, she decided that it was time to share her experience with people around her and help others improve their financial situations. Real estate sales felt like a natural next step.

Vicky got her real estate license, and after one week of intensive training, managed to help her first client sign a contract on a home. However, this was not an easy first sale. Vicky had to navigate her client's personal issues and find a

*God never gave
up on me and
has always
guided me to
where I needed
to be.*

unique way to close the deal. Even though her broker manager told her to just let it go, she persisted until she found the perfect creative solution.

After her first three deals, she learned a valuable lesson that's helped her succeed in real estate ever since.

"As a real estate agent, you need to make your clients feel good and comfortable about their decisions. You don't want to push your clients, but you also want to advise them to make the right decisions. I tried to act like an advisor, not a salesperson. I have always put my clients' interests above mine. I have negotiated many great deals for my clients. Two of my clients purchased their properties at 250,000 below the bank appraised value, which is very difficult in a very competitive seller's market. Ultimately, if you take care of your clients, your clients will take care of you. Real estate is all about trust."

After her first year, Vicky's real estate business was running smoothly. She'd fine-tuned her client onboarding process, built a strong network of clients, and built a steady stream of referrals. She attributes much of her success to her tenacity, her unwavering commitment to her clients, her active engagement in the market, and her keen negotiation skills.

Beyond real estate, Vicky's free time is devoted to her family. She places high importance on teaching her kids values that will help them succeed in adulthood and plays an active role in their lives at school and at

home. Staying humble, working hard, and keeping a strong work ethic are at the top of the list. Vicky also enjoys cooking, hiking, reading, playing with her dog and traveling.

"It's not the things that you buy, it's the memories and experiences that are most important."



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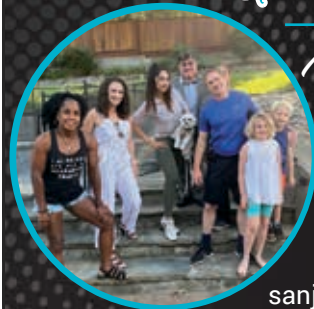
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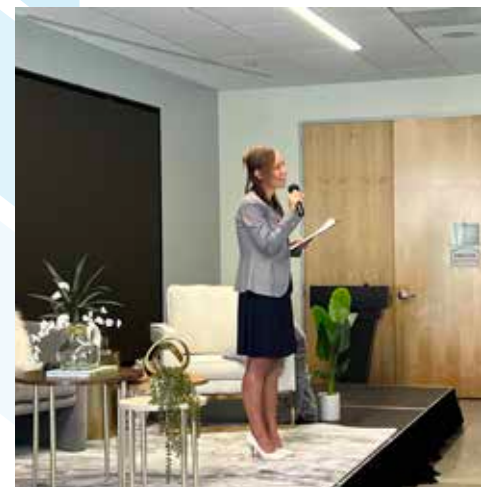
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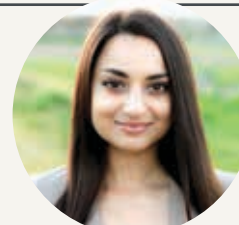
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PHIL CHEN

*phil***CHEN**
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 get schooled 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 risk. I'm always going to take the leap of faith," he explains.

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

In college, Phil delved into another sport story... **COVER STORY**... *www.realtorsmag.com*

"That before I did that, I looked out my credit cards to open my 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 art backed by science. Real estate is an art backed by quantitative analysis."

During his years as a gym owner in the San Francisco financial district, Phil was also able to (ambiguously) 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 wet."

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 seeing [real estate]."

"I had to choose. I took the leap of faith and got into real estate full time in '06."

In 2006, Phil experienced success, but the downturn of 2007 through 2009 would make him think twice about his decision to dive into real estate. "I had to choose," he instead remembered. Phil doubled his commitment.

Real estate is a long-term investment. I always try to be blue and it will work out often times of high. For the most part, I always feel Everything's Gonna Be Alright (Quoting the Bob Marley song)."

Phil spread his own boutique brokerage, Jlybair, without ever working for a larger brokerage, using the knowledge he accrued mainly on his own through his family's investments, observation, intuition, and experience. By 2010, he put himself on the map as a top real estate agent in the highly competitive area of Millbrae.

Coming to Compare from Spharion, which he operated and ran for the better part of a decade, has given Phil a unique perspective on the state of the local real estate market. "Compare is a unique spending freight train right now," Phil comments.

"It's fortunate to have had three careers that I was passionate about, because really good at and made the career."

Regardless of the brokerage where he works, Phil knows his reputation is what carries him to success. "People trust me. Reputation is an important asset over any deal or commission. That's the reason an usually one of the first choices amongst so many talented agents in the Bay Area."

Phil stays motivated by staying humble and continuously striving to improve in all aspects of his work. "I'm still hungry, so watch out."

www.realtorsmag.com - 17

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Teresa Nora Trobbe



Sometimes the *littlest* things take up the most room in your heart

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