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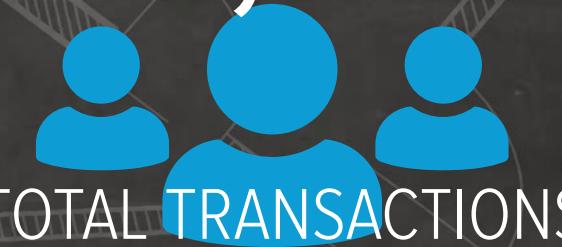
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► cover story

Amber Treat

Written By Terrina Russell | Photography by Marissa McCutchan



Growing up, Amber Treat thought she would become a lawyer. Her mother and brother were both lawyers, she loved to talk, and she was passionate about the things she would talk about.

Right out of high school, Amber began working at her mom's law firm, when a friend approached her about a company he was working at that was looking for part-time help. The company was a signing service for mortgage lenders and needed an employee interim while they interviewed for the full-time position. They were desperate and Amber, being someone who thrives on pressure, made herself available for the opportunity. While it wasn't anything she was particularly interested in, she figured she could at least help out.

"By the end of that two weeks, they offered me a raise and asked me to come on full-time," said Amber. "Within six months, they promoted me to branch manager and moved me to San Diego to run one of their top accounts. I was 21."

Over the next few years, Amber continued to move up in the mortgage industry. She thrived on the fast paced, pressure cooker, way of the industry and was finding a lot of success along the way. Then the market crashed. From late 2006 to early 2007, Amber wrestled with finding that spark. She needed something to feel passionate about. While in hindsight, she said, she wished she would have gotten into real estate back then, it turns out, what came next may have paved the path for something even better.

Amber's late father, a pivotal figure in her life from birth and self-proclaimed mentor of her "gift of gab", had a friend who owned an insurance agency and mentioned it would be a perfect fit for her. Without skipping a beat, Amber went on to get licenses in auto, home, life and health, and opened up her very own agency with Farmers Insurance. She grew that business to over 600 self generated policies over an eight year period before selling her book of business to fuel her real estate career.

"When my husband Brian and I purchased our first home, the agent that we used to represent

us mentioned he thought I would be great at real estate. At the time, I was still selling insurance and loved my business. I had had a lot of success with it so a career change wasn't something I was considering. Eventually though, I began to feel a bit of burnout and the idea of rounding out the trifecta of mortgage, insurance and real estate really intrigued me. I finally decided to pull the trigger and never looked back."

Two days after getting her real estate license, Amber found out she was pregnant with her second son. She knew at that point she had to make this work, and was excited to do so. A well respected, top producer had just moved to the office where she was hanging her license and she took a chance and knocked on her door.

"I remember not really thinking about it. I just walked right up, introduced myself and told her I would love to mentor under her. I was a brand new agent, but I was a hard worker and determined to excel. Thank God she said yes. I mentored under Ashley Cooper for 18 months and it was the best thing I could have ever done. I learned an incredible amount in a very short period of time. Most agents would kill for that kind of opportunity and I can honestly say, that experience made me into the agent I am today. And I will be forever grateful."

After that mentorship, Amber decided to give it a go on her own.

"I look back and I am very proud of myself and the work that I've been able to accomplish in real estate. Year over year, I've grown consistently. I've won Hall of Fame awards and took home our C21 Centurion Award in 2022. Of course I'm proud of those things but honestly, the best accolades I could ever receive are the success stories of my clients and the trust they show in me day in and day out by way of their referrals. To me, that speaks volumes over numbers and trophies."

Amber credits this type of success to many things, including her innate ability to connect with people on their level and cultivate lasting relationships. "I've always been a people person. It's been ingrained in me since I was a little girl from my Dad. Building rapport and earning trust is the foundation of what I do."

However, she also has the freedom and flexibility to focus on the needs of others, and that's a luxury she doesn't take for granted.

"Being an established agent grants me the luxury of not being dependent on one client or one sale. Sometimes I'll work with a client for months or years until we find "the one". Sometimes life happens and we have to take a breather, and that's ok. I care about my clients immensely. Ensuring they are well taken care of and land where they are supposed to is the heart of my business."

Another thing Amber takes pride in, is her ability to balance her career and family. Her husband, Brian, along with their two boys, Wyatt and Hudson and their dog, Harley, are the center of her world. When she's not helping clients move indoors, she and her family are living their best life outdoors. From camping and going to the desert to hosting friends or golfing with her husband, Amber knows how to stay busy and fill her family's time with life long memories.

" We love to travel, we're always busy packing in as much as we can. Our friends are a part of our family so anytime we get to spend all together, we do. We truly are blessed beyond measure."

"The best accolades I could ever receive are the success stories of my clients and the trust they show in me day in and day out by way of their referrals."





Finding that balance has always been extremely important as is the relationships she builds with her clients, who often become like family. One time in particular, Amber recalls a client who had lost her husband, and was having trouble parting with the home they shared together for over 30 years. Amber sat with her, cried with her and listened to story after story about the memories that were created in the home.

“I didn’t rush her,” said Amber. “I told her, I would be ready, whenever she was, but until then, I would be there for her any-time she called, for whatever she needed.”

“After close to a year of working together, and easing into the idea of selling, we were able to not only sell her home for far more than she was asking, but we were able to get her into her dream home just minutes from her daughter and grandchildren. At the end of time together, she gifted me a pair of hummingbird earrings. They were just beautiful. Hummingbirds were her husband’s way of showing her he was there. And wouldn’t you know, as we stood in the backyard on the day she received keys, and she gave me that very gift, a hummingbird came right down and landed on the Pergola next to us. You can’t make this stuff up. Moments like that are what it’s all about. There’s not a day that goes by that I’m not in awe that I get to do this day in and day out. It’s not a job when you truly love what you do “

— ‘ There’s not a day that goes by that I’m not in awe that I get to do this day in and day out. It’s not a job when you truly love what you do.



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SAVANNAH HARWELL

Written By Terrina Russell | Photography by Marissa McCutchan

Savannah Harwell has lived in Temecula since 1989, the same year the area became recognized as an official city. To say she has lived and breathed the city, would be an understatement; She has literally been there since its birth, with all of the city's best kept secrets creating a scrapbook of her life. In the same way the television character Leslie Knope of Parks and Recs loves her town of Pawnee, Indiana, Harwell's enthusiasm for where she lives holds no bounds. She loves her city.

So when a fellow mother at the preschool she worked for told her to look into real estate, Savannah relished the opportunity it would give her to not only talk up her city but also introduce others to pockets of paradise across the Inland Empire.

"Initially going in, my expectations versus the reality was so far apart, I was thinking, you show people houses, and one thing leads to another, and you sell the house. I was married and this was just supposed to be additional income. But almost immediately after getting licensed, my husband and I separated, so it quickly went from just wanting some supplemental income, to needing primary provider type

income. My expectations and my business quickly shifted."

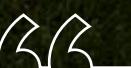
The first three years were tough, with it taking nearly a year for Savannah to secure her first deal. She was holding open houses every single weekend as if she was getting paid for them, even though she wasn't. While she was seeing some success, things were still not moving as fast as she would have liked.

"Knowing what the job could turn into is what kept me going, I didn't want to give up on it. At the end of the day, I knew what it could be. Also I have kids, so I like making my own schedule. I joke that I submitted my first transaction from my car in the school

pick up line. I liked that I could work and still be an involved parent. This was what I needed for my home and family life, and I just needed to take control of my own situation."

Three years in she locked arms with Redfin, an established real estate brokerage and mortgage origination service, and that's when everything changed. Her first year with Redfin she closed 19 deals. The following year, she closed 20; and this year she was one of the Inland Empire's top 500 agents.

Savannah said it is not the deals that stand out to her as much as it the relationships she has formed with her clients.



Knowing what the job could turn into is what kept me going, I didn't want to give up on it.

AT THE END OF THE DAY, I KNEW WHAT IT COULD BE.

"It's the same thing I loved about working in the preschool, cultivating those relationships. Certain people stand out to me. The gratification of helping families stands out to me. Especially first time homebuyers who don't know where to start. Those moments when I was able to offer them a safe space to ask questions. That stands out for me."

Savannah knows she works too much most days, but she's working harder on finding balance.

"My job offers total flexibility and also no flexibility, I can go to Disney with the kids, but I can't not answer my phone or be available for someone to submit an offer. I don't want someone to miss out on their dream home because I decided to take a day off from work."

While she wants to work harder on finding balance, Savannah also wants to continue to grow her business.

"Of course I want to hit that top 500 again, it provides a bit of pressure, especially as the market continues to shift. I don't want to get caught up in the competitiveness, I just want to do well enough to provide a good life for my family. Things are rapidly changing, and agents have to keep maneuvering through the obstacles. No one ever knows what to expect, we just know that there will be ups and downs. My goal is to continue powering through each new thing and coming out where I'm improving year over year."



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Jessica *Terpstra* & George *Williams*

Written By Terrina Russell | Photography by Marissa McCutchan

Jessica Terpstra and George Williams are a self-motivated real estate team that's become a staple of the Inland Empire. In addition to their exceptional real estate business, they're both cancer survivors who are intent on giving back to help people in need.

Jessica grew up in Orange County, California, and moved to Murrieta in her 20s. Before real estate, she was a single mom working as an accountant during the day and in the service industry in the evenings. She commuted back and forth to Brea to work for a financial firm that was also involved with loans and the real estate industry.

George grew up on the other side of the country in New Jersey. After moving to Arizona in 1980 he began a career in hospitality at a 5-star resort. In 2002 he relocated again to Southern California and ultimately decided to leave hospitality to pursue a career in real estate. "I was working around a whole bunch of realtors who kept telling me I should get my license. I was guided into it and I loved it." He got his license in 2005 and hit the ground running, earning the award for Newcomer of the Year at his brokerage, Coldwell Banker ABR.

Jessica's boss's wife suggested she get into real estate and one day she decided to take that leap of faith and quit her job to pursue a new career path. "My children were a huge push for me to get out there to do things that aren't easy to do. It was important to me to show them that you can be successful and believe in yourself, you just have to work really hard."

She got her license in 2015 and began working at George's brokerage. Their chemistry was apparent right from the beginning, with Jessica starting to work with George even before she was fully licensed. "We work well together and he believed in me. I trained with him, did lots of door-knocking and cold calls, then right after I got my license I had my first listing." Eventually, they officially joined forces to form Homes by George & Jessica.



“
We work well
together and he
believed in me.



George and Jessica thrive in partnership because they're open, honest, and hold each other accountable. If either one of them is struggling with something, the other is there to help them out. These days, George handles more of their residential listings while Jessica focuses more on consignments and investors. Merging those two different sides of the business together allows them to offer each client a more holistic picture of the state of the market.

They've since added a few more motivated agents to join their team, Tessa Ecker and Sara Payan. From here, they aim to continue doubling their business and taking it all to new heights. Jessica: "We're super

thankful for the brokerage we're at, and have a ton of support, but our team is our little family."

Their approach to real estate is centered on relationships, consistency, and persistence. They're both self-motivated and driven to achieve the ambitious goals they set for themselves and their team. But most of all, they bring a fun, dynamic energy to real estate to lighten the mood and give each client an enjoyable experience.

Outside of work, Jessica and George love to donate to help people in their community and beyond. They are both survivors of lymphoma and since George is an avid golfer, they recently

sponsored a golf tournament that raised over \$30K for lymphoma and autism research.

Jessica also loves spending time with her children and hosting events in the community. She's aiming to start an event planning business in the coming years.

Overall, George and Jessica bring impressive dedication and drive to their work. For them, being a real estate agent offers so much more than just a commission check.

George: "We empower people along the way and that really is our goal. We want to empower everybody in their investments and in home ownership. There's nothing better than handing a new homeowner the keys."



“We empower people along the way and that really is our goal. We want to empower everybody in their investments and in home ownership. There's nothing better than handing a new homeowner the keys.”

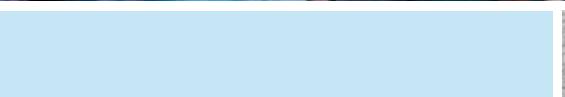
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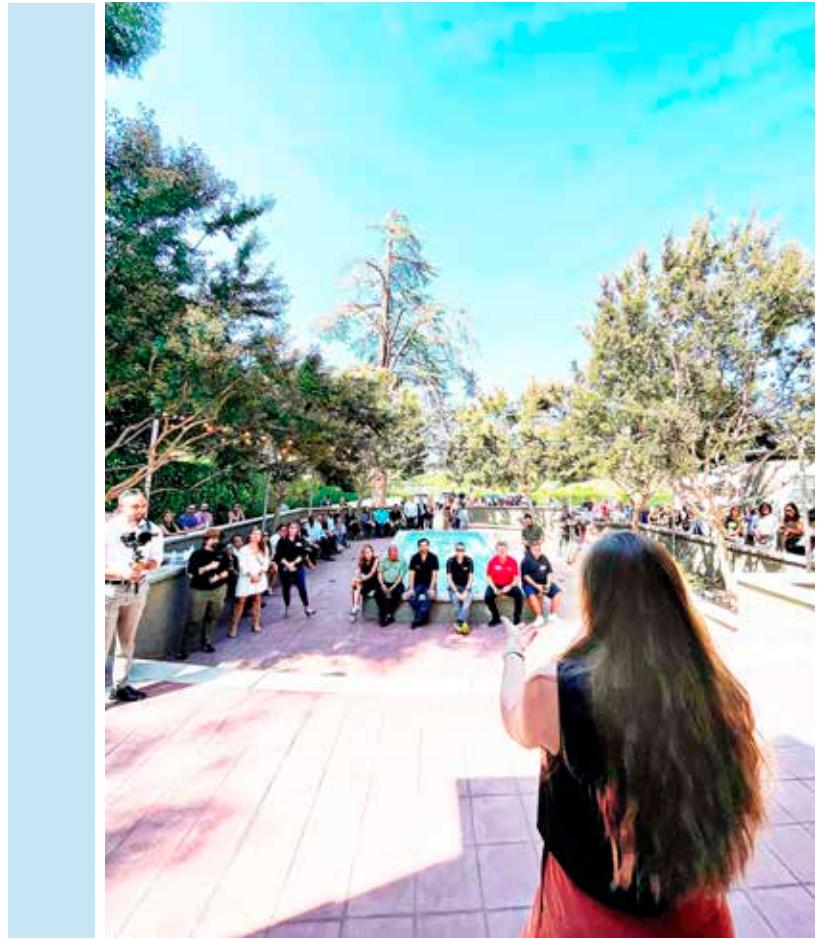
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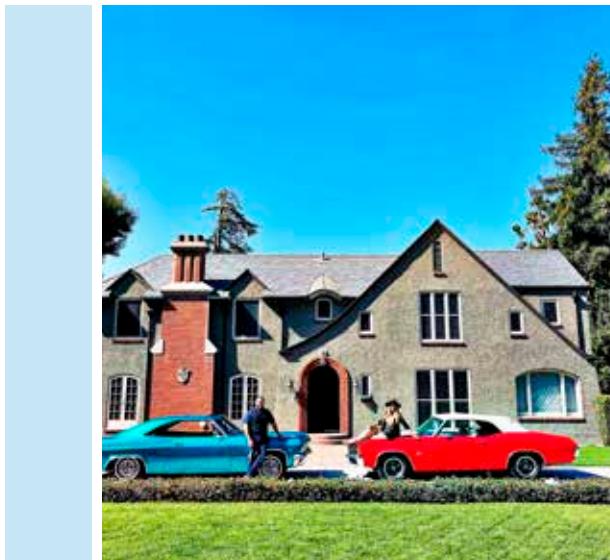




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