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Part 2: INSIDE THE BUSINESS

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DECEMBER 2023





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We love

Partners:

Caring for

the Loan



If you are interested in contributing or nominating Realtors for certain stories, please email us at katie.macdiarmid@realproducersmag.com.

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Premier Mortgage Resources Cailey Murschel (530) 370-2421 pmrloans.com/cmurschel

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greenhavencap.com

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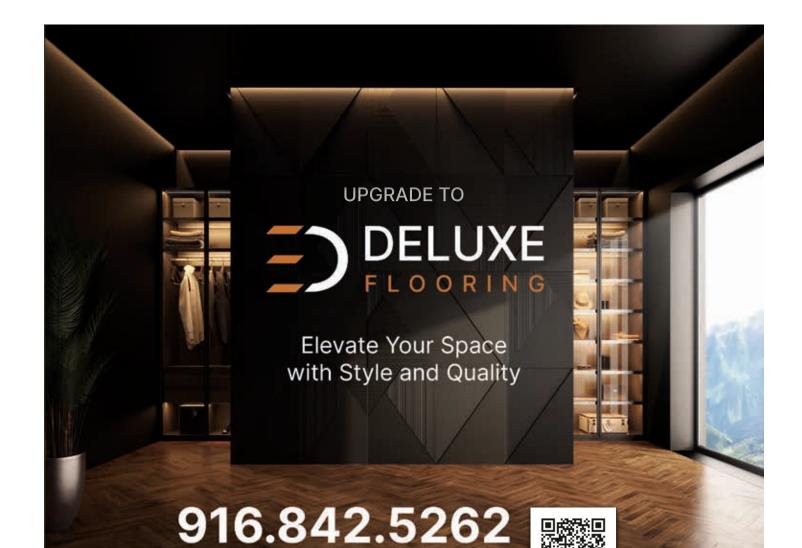
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"Great things in business are never done by one person. They're done by a team of people." Steve Jobs

PAUSE for our **PARTNERS**

PUBLISHER'S

I'm writing this month's Publisher's Note with salty air filling my lungs and a view of the ocean in front of me. My 4 boys are running in the waves throwing the football back and forth. As I watch them huddle up and then break apart to execute their elaborately planned Super Bowl winning plays, I'm struck by how much more fun it seems to be for them when the ball changes hands multiple times within the run. Sure, there are a couple times when one boy makes the big long touchdown run themselves. But the plays that elicit the biggest celebrations, the loudest whooping and hollering, the silliest of end zone dances, are the times that everyone plates a part in the win. Those are the epic plays that end with dog piles in the sand and fist pumps in the air.

I guess some things really are the same across childhood sports and business transactions.

Real Producers came to the Sacramento Region at the begin ning of 2020. What I have seen happen amongst our partnership and presence here in the 3 years since then has both humbled and completely amazed me. As more and more of you, our Top 500 REALTORS, came to grasp what we were looking to build here, you brought more and more fantastic businesses to us as Preferred Partners to help produce this platform and celebrate the very idea of trusted Teamwork amidst the transaction. We are a strictly referral based network; they support you and you support them. It has been a beautiful thing to watch and it has inspired the creation of two very special issues coming to you this month and last.

The Holiday months of November and December are traditionally when we come together as a society to remember how much we have to be thankful for. So I thought it was the perfect chance to hit the pause button on our regular content for just a brief second and turn our spotlight all the way back around to the army of Preferred Partners behind the

scenes who make the whole of our Community, Publication and Events tick. Inside you will get a quick chance to read about and get to know over 75 business owners and representatives that have said YES to supporting the Real Producers Network. They are the lifeblood of SRP and without them we wouldn't exist here in Sacramento. I am personally SO thankful for them.

They are also offering to be your teammates in a variety of different ways as you strategize your plays and strive for your touchdowns. Each one comes highly recommended by another agent in this Top 500 Network. They are professional, genuine and hardworking. So I encourage you to hold on to these issues, read them, keep them as your resource guide, familiarize yourself with the faces and real people behind the services they provide and consider how they might be able to help you reach your goals. We all know that Real Estate is NEVER a one-person run down the field. With multiple components to every transaction, there are always so many hands on the ball, but getting to run those plays with a team of partners you know you can count on makes all the difference.

And when you've pulled off epic touchdowns with people you consider friends or even family, the celebration at the end is all the sweeter.

Yours for the cheerleading and highlight reel reporting,



Katie MacDiarmid Sacramento Real Producers katie.macdiarmid@realproducersmag.com 916-402-5662 facebook.com/sacramentorealproducers @SacRealProducers



Inside this Issue: THE BUSINESS

From Lenders and Inspectors to Systems and Support. From Title and Transactions to Investments, Insurance, Closing and Client Gifts. Meet the team of professionals prepared to take your business to the next level of efficiency and excellence.

Special Note Some of our Preferred Partners were simply not able to make the deadline to create their highlighted section in this issue but they are a huge part of our partnership and we are so thankful for them!











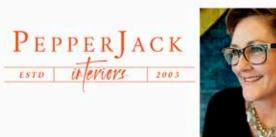


Greenview Dr. El Dorado Hills Photo: PepperJack

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"Karen is professional, compassionate and meticulous. She makes the home staging and moving process much less stressful and time consuming. We recommend her for all of our clients!" -Lisa Paragary and Steve Miller, NRS Sotheby's



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American Pacific Reverse Mortgage Group

I began my Reverse Mortgage journey in 2009, during one of the most significant events in the housing market and the most challenging in history. At a time when reverse mortgages were not a popular choice and no one was willing to take a

risk due to lack of education and the negative history associated with them, I went for it! My goal at the time was to educate our local Real Estate community and consumers alike on how to best utilize the Reverse for Purchase in a down market. My commitment remains the same to REALTOR® partners and clients with education and kindness throughout the process. Grit is what got me here.

GET IN TOUCH! Location: 3000 Lava Ridge Court # 103 Roseville, CA Phone number: 916-223-8869 Website: aprmg.com

HOW WELL DO YOU KNOW ME? **TWO TRUTHS AND ONE LIE!**

For the answers, follow us on Instagram @SacRealProducers I absolutely LOVE attending concerts, my favorite genre is country music. I accidentally had dinner with Jerry Rice. I currently own over 200 pairs of shoes.





- 🔆 Increased Health Expenses: Cold weather can lead to more health issues, requiring additional medical expenses.
- 🔆 Holiday Expenses: Seniors may feel the pressure to spend more than they can afford in this economy.
- 💥 Home Maintenance: Harsh weather can lead to costly maintenance issues, such as roof, fence repair and snow removal.
- 🔆 Social Isolation: The holidays can be lonely for seniors, transportation to see family to combat isolation can become costly.

Reach out to me if you have a senior client in need of exploring Reverse Mortgage options.916.223.8869

LIZ ANDERSEN NMLS# 1263245 3000 Lava Ridge Court, Suite #103 Account Executive

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\$500

A Reverse Mortgage can make all the difference for a borrower on a fixed income when it comes to climate changes. here are some challenges seniors face during this time of year.

💥 Utility Bills: As temperatures drop, heating, gas and electric bills rise.



AMERICAN PACIFIC **REVERSE MORTGAGE GROUP**

Reverse mortgages are loans offered to homeowners who are 62 or older who have equity in their homes. The loan programs allow borrowers to defer payment on the loans until they pass away, sell the home, or move out. Homeowners, however, remain responsible for the payment of taxes, insurance, maintenance, and other items. Nonpayment of these items can lead to a default undi the loan terms and ultimate loss of the home. FHA insured reverse mortgages have an up front and ongoing cost; ask your loan officer for details. These materials are not from, nor approved by HUD, FHA, or any governing agency. Licensed by the Dept of Financial Protection and Innovation under the CRMLA





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Client Testimonial

"I've been working with Matt Cole for 5+ years! He has made even the toughest transactions easy - saving multiple deals that were being dropped by other lenders. He greets each of my clients with a team-focused approach that they love and stays communicative with me through the process. Overall, I never worry when I'm working with Matt Cole." - Marin Haley, Compass

GET IN TOUCH! Location: 2600 Fair Oaks Blvd #105, Sacramento CA 95865 Phone number: 530-682-4092 Website: ilendsac.com



Matthew

HOW WELL DO YOU KNOW ME? TWO TRUTHS AND ONE LIE!

For the answers, follow us on Instagram @SacRealProducers Wife and I have 6 children. I can ride a bike backwards. I love to run!

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DAVØJROVES

Inner Circle

Inner Circle Mortgage

We aim to offer internet-low rates with superior local service. We treat every client as if they were a member of our family, or "inner circle."

Client Testimonial

"Time after time, David and the entire Inner Circle Mortgage team impress me and my amazing clients. The service is continuously amazing and their rates and fees are so much better than almost anyone else in the industry it is easy for me to refer my clients, friends and family for years now. To try them once is to keep you coming back for the rest of your life. They have earned my business and I will continue to refer. Thanks Inner Circle!!!!!!" - Aaron Ralls, Sac Real Producer

HOW WELL DO YOU KNOW ME? TWO TRUTHS AND ONE LIE!

For the answers, follow us on Instagram @SacRealProducers I was a band nerd in high school. I'm a Raiders fan. I was a jock in high school.

GET IN TOUCH! Location: Folsom

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Sherene



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Client Testimonial

Brian Perry at Compass Real Estate - "I've had the privilege of working with Sherene Gray over the past five years. The lending industry is highly competitive so it's hard to stand out. Sherene's ability to work with all personality types & communicate clearly is her secret weapon. She also gives me feedback during transactions that help me work more effectively with my clients. Yes, she also has great programs, competitive rates, and super quick closings when needed. Sherene also cares about our clients as much as we do and that's why we will continue to use her for years to come!"

HOW WELL DO YOU KNOW ME? TWO TRUTHS AND ONE LIE! For the answers, follow us on Instagram @SacRealProducers I wanted to be a Sportscaster as my career growing up. I absolutely love Country Music. Blake Shelton is my favorite! I was once a Jamba Juice Store Manager.

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I am passionate about educating borrowers about their home loan options and making sure they understand the process. I maintain a high level of communication with my clients and referral sources so no one ever feels in the dark. With 22 years of loan experience, I have seen almost all situations and can help navigate those tricky cases. Being a mortgage broker, I have a wide variety of solutions for just about any client I work with.

Client Testimonial

"Heather is simply amazing! I know that every time I send a client to her, they will be well taken care of during the entire home loan process. She is one of the smartest people I know and is so good at taking the time to clearly explain and educate my buyers on every step of the process, making the complicated loan journey easy to understand. She is available for my clients and I anytime we need her and is a true partner in my success, I know when I have her on board as the lender on a transaction we will not only get the offer accepted, but have a successful closing! I can not recommend Heather enough!!" - Jenny Sapien





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HOW WELL DO YOU KNOW ME? TWO TRUTHS AND ONE LIE!

For the answers, follow us on Instagram @SacRealProducers I was once Conan O'Brien's wife's

personal trainer.

Empire Home

Loans

I played professional beach volleyball for 2yrs after college.

My undergrad was in psychology and working with mental health patients was the best training for the mortgage/real estate industry.

GET IN TOUCH! Location: 4401 Hazel Ave. Ste 135

Fair Oaks, CA 95628 Phone number: 916-952-1686 Website: empirehomeloans.com



LEO WHITTON

FOUNDING MEMBER

Leo's decades-long career in the mortgage industry has been inspired by his commitment to people. As a mortgage advisor, Leo's goal has always centered around "forging meaningful relationships with his clients, becoming a trusted mortgage advisor and even their friend." Since 1993, he's done just that, guiding aspiring homeowners as they navigate the ever-changing landscape of the housing market and the various economic seasons at play.

He has spent nearly 20 years in wholesale, supporting hundreds of mortgage brokers, and managing large teams of Account Executives throughout Northern California. At this time, his wholesale personal production has exceeded more than \$4 billion. This experience has helped him transition back to being a loan

A pillar in the lending community and stalwart in Sactown's business scene, Leo has been a longtime member of the California Association of Mortgage Professionals (CAMP) since 2005. His energy and love of the industry soon caught the attention of his peers, who voted him a board member for the Greater Sacramento Chapter in 2007. Leo then went on to become the president of that Sacramento chapter and served four terms as president. In 2017, he was named vice president of the California Association of Mortgage Professionals at the state level, a distinct honor and achievement.

Early 2019, Leo stepped into the next phase of his career as a founding partner of Empire Home Loans alongside Anthony Lombardo and Julie Yarborough. Combined, the trio has an impressive 75 years of industry experience and is taking the independent lender channel by storm. As Vice President of the rapidly growing brokerage, Leo is motivated by the return to his roots as a mortgage broker. "I've spent the last 20 years educating and supporting others, so I felt it was time for me to jump back into originating so that I can give my clients more personal attention." Teaming up with Julie Yarborough and Anthony Lombardo to build Empire Home Loans has made the decision to return to loan origination an easy one for Leo. What started as a crazy idea among three friends in Sacramento is now an awardwinning independent mortgage brokerage with offices from sea to shining sea.



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Brandon Kleker



Mortgage Right

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Client Testimonial

"In the world of real estate, finding a mortgage partner like Brandon Kleker and his team is a game-changer. Their expertise, dedication, and commitment to helping our clients secure the best financing options made all the difference in our client's journey. Brandon goes above and beyond for all of our clients and even delivered multiple in-person visits with our most recent client who doesn't use technology. With Brandon by our side, we found not just a mortgage partner, but a trusted ally in achieving our clients' homeownership dreams."- Russell Enyart

HOW WELL DO YOU KNOW ME? TWO TRUTHS AND ONE LIE!

For the answers, follow us on Instagram @SacRealProducers I have 4 lifetime hole-in-ones. I have been playing golf since I was 7 years old.

I am an avid golfer.

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Nicholas LUCIA



Fairway Independent Mortgage – Lucia Lending Team

I've built my business around three core values - #1) Trust, #2) Transparency, and #3) People (my teammates), Process, and Product. Last but not least - Who You Work With Matters.

GET IN TOUCH! Location: 3400 Douglas Blvd., Suite 260, Roseville, CA 95661 Phone number: 916-730-6339 Website: lucialendingteam.com





HOW WELL DO YOU KNOW ME? TWO TRUTHS AND ONE LIE!

For the answers, follow us on Instagram @SacRealProducers I can do a kickflip. I played football in college I was on Romper Room (TV show as a child).



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is the

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NICHOLAS M. LUCIA Certified Mortgage Planner NMLS# 489401 Fairway Mortgage NMLS# 2289

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Cailey and Jamie are terrrific! They guided me through the whole process. We ended up offering on 4 homes before finalizing on an amazing home. So their patience and availability at any time were crucial. Also, as a current military member, she worked really hard to make sure I got the best rate. She also volunteers with local veteran groups. Thank you!

-HAPPY HOMEOWNER



Cailey Murschel

LOAN OFFICER | NMLS 1593464

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Premier Mortgage Resources

I love using programs and products to be creative for my clients. A large portion of my business is first-time home buyers, educating them on their options and answering their questions continues to make me better and better at what I do. Education, communication, fast turn times and on-time closes make me, and my team stand out.

Client Testimonial

"Cailey and I have had the pleasure of working together for years. I value her knowledge and fortitude so much, that I have utilized her for many of my own personal loans. I can always count on her to educate and find the best solution for our clients. She really is a lender who comes from contribution. I am so proud to be in business with her!" - Jessica Riley Morris

HOW WELL DO YOU KNOW ME? TWO TRUTHS AND ONE LIE!

For the answers, follow us on Instagram @SacRealProducers I went to eleven schools from K-12. Soup is my favorite meal. I am an award-winning author.

GET IN TOUCH!

Locations: 2260 Lava Ridge Crt 102 Phone number: 530-370-2421 Website: pmrloans.com/loan-officer/ cailey-murschel





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Green Haven Capital is a mortgage brokerage that was established in 2008 that's all about building meaningful relationships. At Green Haven Capital, we prioritize people over profits, aiming to create lasting partnerships with you and our community. With a strong commitment to exceptional customer service, we ensure your clients are taken care of every step of the way. We specialize in competitive financing solutions, dedicated problem-solving, continuous improvement, and client education. Our goal is to not only assist your clients but also add value to your business. Let's team up and support each other's growth in this dynamic real estate market.



Green Haven Capital Inc.

GET IN TOUCH! Location: 5890 S Land Park Drive, Sacramento, CA 95822 Phone number: 714-457-2087 Website: greenhavencap.com





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KEVIN OTO

President/ Broker NMLS#: 62641 (800) 618-9508 ext. 1001 koto@greenhavencap.com greenhavencap.com

"Kevin Oto is an outstanding professional and an exceptional person. I honestly cannot say enough about his integrity, his in-depth understanding of the entire loan process, and his willingness to work for the best possible outcome. Kevin is quick to respond to all issues and continuously works as a strong advocate for his clients needs. He provides honest and transparent answers. Thank you so much to Kevin and his great team! We highly recommend Green Haven Capital." - Angela C.









With 18 years in the mortgage industry, my knowledge of mortgage programs and underwriting guidelines makes me great at what I do. Since my start, I have helped over 4,000 families purchase homes or save money through refinancing. Serving a client in what can be a complicated process of home buying and making the experience the best it can be is one of my daily goals.

Call, text, email, or scan the code for any of your home financing needs!



Nathan Sibbet

Senior Loan Consultant NMLS #450926

[] (916) 320-3952

🐹 nsibbet@loanDepot.com

Every person counts, every situation is different, and I am here to offer the best options available for YOU while making this process smooth.







loan Depot

LoanDepot

Nathan's knowledge of mortgage programs and underwriting guidelines makes him the best at his job. He can position borrowers with the best possible options for financing their home through his vast knowledge and close quickly and efficiently. Serving a client in what can be an arduous, complicated process of home buying and making the experience the best it can be is one of Nathan's daily goals.

Client Testimonial

"Nathan is the best lender I have ever worked with! I sell 40-60 houses a year, so I have worked with them all. Nathan is so honest, smart, easy to work with, and he makes the process so simple and enjoyable. He knows the underwriting guidelines like no one else! Every transaction I have ever had with Nathan has been successful! The process is so easy and he handles everything from beginning to end, so I do not have to do anything. When I use Nathan, my offers get accepted because everyone in the industry knows him and they know that he will close the loan faster than any lender

I know. I do not know how he does it! No one compares to Nathan Sibbet! Not only is he a great lender, but an amazing person. I cannot say enough good things about him." - Mona Gergen, Dunnigan REALTORS®

GET IN TOUCH!

Locations: 1610 R St. Ste 260, Sacramento, CA 95811 Phone number: 916-320-3952 Website: loandepot.com/nsibbet



my life.

1610 R Street, Suite 260, Sacramento, CA 95811, Rates, terms, and availability of programs are subject to change without notice. loanDepot.com, LLC NMLS ID 174457. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Londing Act CRMLA 4131040. (102522 839650)

Nathan

HOW WELL DO YOU KNOW ME? TWO TRUTHS AND ONE LIE!

For the answers, follow us on Instagram @SacRealProducers

I got a hole-in-one at Edgewood Golf Course.

I have attended over 350 live concerts in

In 2012 I closed over 400 loans with an assistant.

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Nick



Street Home Lending

Street Home Lending is committed to providing the highest level of service and added value during the home buying process and beyond. We support true professionals looking to succeed in any market. Our competitive nature and passion shines through as we help borrowers accomplish their financial goals no matter how big or small.

Client Testimonial

"Nick Street and his rock star team are exceptional at what they do. We have worked with Street Home Lending Group both professionally and personally and each time, they match what they say. They are professional and keep their clients informed throughout the entire transaction. In our competitive market, we have been able to secure offers, because of the reputation Nick has in the agent community. If you want a solid lender on your side, work with Street Home Lending." - Renee Catricala, Catricala Real Estate Group

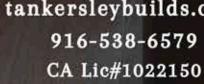
GET IN TOUCH! Locations: 3184 N Street, Sacramento CA 95816 Phone number: 916-705-8282 Website: StreetHomeLending.com



HOW WELL DO YOU KNOW ME? TWO TRUTHS AND ONE LIE!

For the answers, follow us on Instagram @SacRealProducers Nick was in a viral NFL Super Bowl highlight video. Nick is a 3rd generation original SF 49er season ticket holder dating back to Kezar Stadium. Nick played catch on the sideline of Candlestick with Joe Montana.





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T.D. McNeil Insurance Services

The team at Inner Circle Mortgage has called me the "Easy Button" concerning the insurance portion of the transaction. In short, we work for our clients and referral partners, not the carriers we place business with. Our goal is to find your clients the least expensive premium, with accurate coverage as efficiently as possible. When checking in with clients throughout servicing, we make it a point to bring up your name and remind them to check in with you concerning any of their Real Estate questions.

Client Testimonial

"Mike has been my "Go To" insurance guy for years now. He is always fast to respond and completely honest and ethical in all his dealings. I highly recommend his services to my team and clients for all their personal and commercial insurance needs." - Aaron Ralls EXP Realty Icon Agent

HOW WELL DO YOU KNOW ME? TWO TRUTHS AND ONE LIE! For the answers, follow us on Instagram @SacRealProducers I trained as a chef in Central NY. I'm an amazing golfer. I co-owned a wine bar locally.





Mike Colenzo



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- Dmitriy Tupikov, CEO

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on delivery and complete every

project to the highest standard."



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At Good LIfe Home Services we provide all inspection services and repairs for buyers and sellers catered for needs of REALTORS®. Our services are designed to work with REALTORS® for an easier and smoother real estate transaction, one call for all inspections. Our in-house repair crews are equipped to repair or remodel anything your client desires within your escrow time frame.

Client Testimonial

Testimonial from Cyndy Silva - eXp - "I have been honored to call Good Life Home Services my preferred home/pest company for many years. They truly care about their clients and will do whatever it takes to make sure my clients are satisfied. I know that no matter how big or how small the job is it will be done with pride and integrity. Good Life Home Services I appreciate you being part of my team & look forward to many years of business together in the future."

HOW WELL DO YOU KNOW ME? TWO TRUTHS AND ONE LIE!

For the answers, follow us on Instagram @SacRealProducers My first job was working at Hot Dog on the Stick. I'm deathly afraid of loud noises including popping the Pillsbury Dough container.

I won homecoming queen my senior year in high school.

GET IN TOUCH! Locations: 3720 Madison Ave. North Highlands, CA 95660 Phone number: 916-833-3531 Website: nahspro.com



Good Life Home Services

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Matthew Grav SacPro Home Inspections

SacPro Home Inspections

SacPro has the only CREIA and ASHI double certified inspectors in the region. Customer service is of paramount importance to us, which is why SacPro has the highest ratio of 5-Star reviews across Google, Yelp, and Zillow combined. SacPro Home Inspection reports and inspections are unparalleled. We look for more. We find more. We take the time to do the job right. We remain a resource to our clients and agents long after the inspection is over, and maintain an extensive list of qualified and trusted contractors.

Client Testimonial

"Catricala Real Estate has been working with Matt Gray on our buyer & premarket seller inspections for several years now. We value his knowledge, his patience and delivery with clients. He is excellent at explaining items that are discovered and possible solutions to resolve the issue. He's positive, shows up on time, and always with a smile. We highly recommend Matt with SacPro for

all your home inspection needs." - Reneé Catricala

GET IN TOUCH! Locations: Counties of Sacramento, El Dorado, Nevada, Placer, Sutter, Yolo, and Yuba Phone number: 916-333-0540 Website: GoSacPro.com



HOW WELL DO YOU KNOW ME? TWO TRUTHS AND ONE LIE!

For the answers, follow us on Instagram @SacRealProducers

I think cauliflower is amazing and belongs in everything from pizza dough to mashed potatoes. I would much rather eat cauliflower than enjoy a Tri-Tip or Ribeye steak. One day I hope to open up a niche boutique store which features all Cauliflower products and caters to exclusively to left-handed people. I am the District 2 Director for Northern California, and sit upon the Board of Directors for the California Real Estate Inspectors Association (CREIA). I train inspectors for the National Home Inspectors Exam (NHIE), and audit home inspection reports for attorneys and insurance companies.

I was awarded a Life Saving Commendation from the Sacramento Metropolitan Fire District for going into an active structure fire and extracting an unconscious man, pulling him to safety before fire personnel arrived on scene.





Inspection Options

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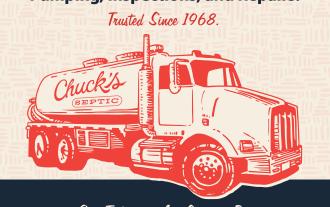
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Good Dog Inspections, Inc.

We are focused on service and education, and our goal is to provide you with all of the information you need about the property in question, and its overall condition. We encourage our clients to ask any questions they may have throughout the inspection process, even Dad or Uncle Dave. In a past life, I spent 20 years in the corporate travel industry so service is a priority for me. I fully understand how

the REALTOR® owns the relationship with the buyer or seller and I know how to communicate effectively to honor that. Remember, we are not here to alarm anyone, just to educate everyone on the overall health of the home. REALTORS[®] are the experts in how to navigate the transaction, and manage the client, once they have all of the information about the condition of the home.

Client Testimonial

Kevin Cooper with Cooper & Associates - "Peter at Good Dog Inspections is an amazing person and an amazing home inspector. I was impressed with him when he came calling on me at my office and my agents and staff and they all said "You have to talk to this guy." I am a very loyal person and was with my previous home inspector for 19 years, until he left the business. What I like about Peter is that he is very thorough with his inspections and very patient with my clients when reviewing the inspection results. He provides them with all the information that they need without unnecessarily alarming them. Oftentimes, he will discuss his findings with the client and give them perspective about the challenge and what it might take to overcome it. His mannerism is calm, cool, collected, and professional. I appreciate Peter more than he may ever know. He is my guy....hopefully for the next 19 years."

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GET IN TOUCH! Location: 52 Sandburg Drive, Sacramento CA 95819 Phone number: 916-420-9853 Website: gooddoginspections.com



HOW WELL DO YOU KNOW ME? TWO TRUTHS AND ONE LIE!

For the answers, follow us on Instagram @SacRealProducers I donate \$15 of every REALTOR® referred inspection to the SPCA. I love to sing in crawlspaces. It brings out that dark, eerie tone in my voice. It's like a hollow body guitar. Dire Straits, Tears for Fears, Grateful Dead, and The Velvet Underground are all great crawlspace bands. I coach basketball at Del Campo High School in Fair Oaks.





Our Promise

We will not be alarmists. We will explain what we observe. We will respect you and your client's time. We will provide great service.

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Finley Home Services

We were born of supporting the Real Estate Community. We pride ourselves on serving our local communities with professional, punctual and personal service. We offer home and termite inspections, dryrot and construction repair services and also Pest Control. Our family based business approach is second to none!

Client Testimonial

"Finley Home Services is my one-stop shop and my easy button. It's very convenient to just have to make one call to schedule a Home, Pest, and pool inspection when needed. Highly knowledgeable inspectors, easy to read reports, reports that won't scare a buyer/seller, and everyone at the company seems to go above and beyond to make sure things are done, and done right the first time. I use Finley Home Services

exclusively, I even use their bi-monthly pest on my own personal cannot go wrong Zack, Dan, Anthony, of the Finley Family." eXp Realty

GET IN TOUCH! Location: 530 6th St. Roseville CA 95678 Phone number: 916-741-2847 Website: finleyhomeservices.com

6.741.BUGS INFO@FINLEYHOMESERVICES.COM **FINLEYHOMESERVICES.COM**



northAmerican

HOW WELL DO YOU KNOW ME? **TWO TRUTHS AND ONE LIE!**

Finley

For the answers, follow us on Instagram @SacRealProducers We are a new venture. I'm fluent in 2 languages. I was married in Brazil. I have lived in 4 states.



Glennen and Andrea OUYNMal Pro Cal Pro

CalPro Inspection Group

CalPro Inspection Group is the only call you have to make for all things property inspections and pest control. With one call, you can schedule all inspections to take place at once. We offer fast scheduling, next day reports, and the world's greatest customer service (over 1,200 FIVE STAR Google reviews and counting!!).

Client Testimonial

"CalPro is an asset to my business and I consider them a partner in success. They are a one-stop shop for any inspection, making it easier to schedule and allowing us more time for other activities. I appreciate their quick response from the team and ability to make things work if needed. They explain the findings very well to the clients and get reports back promptly. CalPro continues to grow because they do things right and always make me feel like I am a valued partner to them. Keep up the great work." - Kevin McDonald, McDonald Real Estate Group

HOW WELL DO YOU KNOW ME? TWO TRUTHS AND ONE LIE!

For the answers, follow us on Instagram @SacRealProducers We both grew up in small California towns. Glennen's two favorite things are surfing and gardening. We started dating 22 years ago and have

three incredible kids (one now an adult!)

GET IN TOUCH!

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HOW WELL DO YOU KNOW ME?

Cristi

Rodda

TWO TRUTHS AND ONE LIE!

For the answers, follow us on Instagram @SacRealProducers I've been to Thailand. I love coffee. I love Disneyland vacations.

GET IN TOUCH! Location: 6360 Belleau Wood Ln #5 Sacramento, CA95822 Phone number: 916-428-4520 Website: agents.farmers.com/ca/ sacramento/cristi-rodda



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Cristi Rodda Insurance **Agency – Farmers Insurance Agency**

We have the expertise to help with all needs for home, auto, life, umbrella, flood, recreational, and more! We white[1]glove our referrals and educate our clients so they know what they need and why. We have English and Spanish speaking reps to help even more of our community. Reach out and let us know how we can help.

Client Testimonial

"Cristi made my coverage happen very quickly and seamlessly. We had to make adjustments to the final coverage that also happened very easily. Couldn't be happier with her service." - John V.

MAKING SENSE OF YOUR INSURANCE NEEDS



I am proud to serve the Greater Sacramento area as your local Farmers[®] agent.

I work to ensure that each of my clients are educated on your specific coverage options.

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//clipdocs

Transaction Coordination

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We provide a modern take on transaction coordination, utilizing our home-grown web-app and automations to help customize, brand, and track your transactions at the highest level. To top it off we provide "Disney" level customer service to you and your clients. Our process is always improving along with yours. Schedule a discovery call today!

Client Testimonial

"Working with Clipdocs is a literal lifesaver. I feel our team can confidently count on them for a great client experience and a timeline transaction. Our clients have positive reviews and our team trusts in our business relationship with Clipdocs. Glad we found them!" - Connie Van Real Estate Group

HOW WELL DO YOU KNOW ME? **TWO TRUTHS AND ONE LIE!**

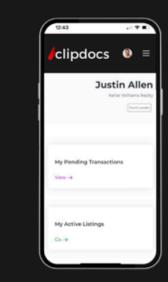
For the answers, follow us on Instagram @SacRealProducers I was the lead guitarist in the jazz band at my high school. I was an intern at Disney World in Orlando Florida to become a corporate chef. I spent my high school years as a dancer; traveling and performing.

GET IN TOUCH!

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Paige De Kleer

(916) 390-3272

pdekleer@catalystmtg.com NMIS# 1381002

Karin Kwong

NMLS# 448184

(916) 834-1915 karin@catalystmtg.com > we love our partners: title & transactions





Notary Matters LLC

Notary Matters provides the highest quality, professional mobile notary services in El Dorado, Sacramento, Placer

& surrounding counties as well as Santa Clara & Reno. Our mission is to create lasting partnerships and ensure that our services address our client's unique preferences and exceed their expectations! We look forward to helping you.

Client Testimonial

"Carrie Edwards and her team at Notary Matters is a top-notch notary company that goes above and beyond normal customer service! They're patient, informative, reliable, hardworking, and willing to go at any time that the client needs. Many of our clients don't work normal business hours and they're always available and willing to take care of them when needed. If you're looking for a company that provides Diamond Level experience, Notary Matters is the one." - Sherri Patterson, Broker Associate. The Sherri Patterson Team

HOW WELL DO YOU KNOW ME? TWO TRUTHS AND ONE LIE!

For the answers, follow us on Instagram @SacRealProducers I used to be a Pharmaceutical Representative in Hawaii. One of my biggest dreams is to own and operate a residential assisted living home. We have 4 generations of notaries as part of our Notary Matters team.

GET IN TOUCH!

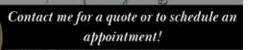
Location: 850 Iron Point Rd. Folsom CA 95630 Phone number: 916-990-6220 Email: carrie@notarymatters.net Website: notarymattersllc.com





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"Shane Karlin is a very proficient and knowledgeable notary. His standard of service is incredible. Shane traveled for us over 100 miles to get documents signed and brought back the same day. He is a lifesaver!" - Margaret Melville, The Melville Group

HOW WELL DO YOU KNOW ME? TWO TRUTHS AND ONE LIE!

For the answers, follow us on Instagram @SacRealProducers I used to be a cop. I was a bartender at the House of Blues in Las Vegas.



I'm Yours"

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Transactions in / mint condition from open to close lint Condition "Amanda and Joe are hard workers. Plain and simple. Their work ethic and efficiency are top notch and I trust them completely to handle my clients and files professionally and compassionately. The Mint Condition team has been a partner of mine for the last 2.5 years and I wouldn't change a thing!" -Kimberly Yee, Keller Williams Realty Transaction Management **Listing Services** Sales Services **Client Care** 916-792-1248 • 🕜 @MintConditionRES amanda@mintconditionres.com 705 E Bidwell St, Suite 2 #416, Folsom CA

EDICO PLACER TITLE COMPANY NATOMAS OFFICE

A Northern California native, Lynn grew up on the North Coast in Eureka where he started his career in title and escrow right out of high school at the age of 17 in 1987. Coming from a long line of family working in the industry, he started out as a courier and recorded the documents at the county for the escrow closings. In

FEATURED ESCROW OFFICER

1988, he moved to Sacramento and learned all he could over the years as he continued his career in the title and escrow industry where he still works today as an Escrow Officer at Placer Titles Natomas Office.

Lynn and his assistant Sheryl Young have been working as a dynamic team for 10 years and counting. With 36 years of experience in the business, Lynn has become very experienced, knowledgeable and professional and over the years, he has successfully handled and closed thousands of transactions.

Lynn is very passionate about providing a personal and professional experience for every closing. He works in a prompt and pro-active manner and will usually have things done before being asked. Passionate about the work he does, he plans to be here for many years to come.

Lynn has always loved his automobiles, especially German cars. His current love is a recently acquired Red 1989 BMW 325i convertible. There's nothing like taking a nice drive in the evening or Sunday morning on the river road along the Delta with the top down.

LYNN M. BISHOP, JR., ESCROW OFFICER lbishop@placertitle.com

LORA VAN DALSEM, ESCROW OFFICER lvandalsem@placertitle.com

Bishop,

2280 DEL PASO ROAD, #200 | SACRAMENTO, CA 95834 OFFICE: 916.928.9800 | FAX: 916.515.1289

Val Baldo, President Sacramento County Division 916.947.3747 vbaldo@placertitle.com

Matt Hargon, Vice President Sacramento County Division 530.721.0094 mhargon@placertitle.com

JR Longee, Business Development Natomas/LandPark 916.410.1250 jrlongee@placertitle.com

>> we love our partners: title & transactions





My role is to support agents with industry tools and resources. I am the liaison between agents/lenders and the escrow officers. My goal is to be of service and help agents offering my years of experience to help them reach their goals. I am a go to person and connector of people. As a mentor and coach in the sales field, I know the importance of having a great team and being a great team member for the greater good of others.

Client Testimonial

"Patti has a rare blend of leadership, motivational, and interpersonal skills. The combination of tenacity, passion, and sensitivity to others makes her truly unique. Her successful drive to master what she sets out to achieve makes her unquestionably one of the best in our industry" -Jim Pojda

HOW WELL DO YOU KNOW ME? TWO TRUTHS AND ONE LIE! For the answers, follow us on Instagram @SacRealProducers I studied in Mexico.

I have skydived twice.

I have six grandchildren.

Placer Title

"I have worked with Patti for over 20 years. She was one of the first title reps I met when I became a REALTOR[®]. And since that day, she has grown to become what I consider to be a very valuable member of my preferred title and escrow team. Patti is always available to myself and my agents and has proven time and again to go above and beyond to assist us with tile and escrow matters as well as keeping us up to date on the latest marketing tools. Patti is a great listener, communicator and definitely an effective problem solver. She is the consummate title and escrow industry professional and always a pleasure to work with." - Scott Palmer

> **GET IN TOUCH!** Locations: Sacramento, Elk Grove, Natomas, Midtown, Fair Oaks, Sierra Oaks Phone number: 916-996-8065 Website: placertitle.com





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transaction and work towards a solution to anything that arises. We also love sharing our best of breed title and escrow resources to help them in their day-to-day business activities.

HOW WELL DO YOU KNOW ME? TWO TRUTHS AND ONE LIE!

For the answers, follow us on Instagram @SacRealProducers I can't swim. I was born in Europe. I cut my family's hair.



Fair Oaks, CA 95628 2365 Iron Point Road

Folsom, CA 95630 3620 Fair Oaks Blvd Ste 200 Sacramento, CA 95864 9257 Laguna Springs Dr. Ste 100 Elk Grove, CA 95758 9355 E. Stockton Blvd. Ste 160 Elk Grove, CA 95624 2200A Douglas Blvd Ste 200 Roseville, CA 95661 516 Gibson Dr. Ste 200 Roseville, CA 95678 500 Auburn Folsom Rd Ste 300 Auburn, CA 95603 3905 Park Dr. Ste 200 El Dorado Hills, CA 95762 Phone number: 916-599-0122 Website: norcalrealestate.com

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Locations:

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(left) Shelby Elias, owner of Soar Energy, (center) Tarek El Moussa, (right) Brian Decker

"REALTORS are the best networkers around. Agents have an incredible database of clients. I want to share a resource for agents, that brings value to their dient database

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Client Testimonial

"Mercedes has an eye for detail, technologically savvy, and very efficient. She works her best to make sure that I and my clients plus my broker/Lyon RE are completely satisfied. She utilizes DocuSign, which allows agents and clients to sign electronically, cutting down on paper-waste and lost documents including the file in PlanetRE for easy record keeping and timelines. She is well versed in current RE law, forms, and local requirements. Mercedes ensures that all necessary disclosures are signed, orders the NHD Report, correspond with escrow and clients, and guarantees the file is complete and ready for broker review in a timely manner. She often helps the other side of my escrow to get the job done. Mercedes is so kind and has such a sweet soul even under pressure. She is a first class act, very well-liked in the industry and I am a very blessed agent to have her on my team!" – Tanya Curry

HOW WELL DO YOU KNOW ME? TWO TRUTHS AND ONE LIE!

For the answers, follow us on Instagram @SacRealProducers I want to retire in Japan. I was born on Mather AFB. I loved showing homes to clients, once upon a time.

GET IN TOUCH!

Location: Sacramento, CA Phone number: 916-402-4486 Website: MercedesTheTC.com



we love our partners: title & transactions



I am proud to have worked at First American Title for 18 of my 29 years in the industry. I have developed expertise in partnering with my $\operatorname{REALTORS^{\circledast}}$ and connecting them with Escrow officers who become an extension of their business. Some of my clients have worked with me for 25-plus years, trusting my judgment and knowledge along the way. I have developed

expertise in



HOW WELL DO YOU KNOW ME? TWO TRUTHS AND ONE LIE!

For the answers, follow us on Instagram @SacRealProducers Worked in the music industry and highlights were meeting and hanging out with Van Halen, Def Leopard, INXS, Tesla, Guns and Roses.

Drove a Suburban down to Cabo San Lucas for a month and camped and windsurfed the whole way down. No hotels, fished for food and learned to love the taste of a warm corona beer! I was a professional house sitter for Robert Redford's home in Santa Monica CA for a number of years and still have his phone number.



First American Title

RANDALL-GANTENBEIN

helping people build their business and sharing ideas that aid in their growth and exposure in the market. A handful of my agents started as brand new agents and are now in this TOP 500! That's something I'm so proud of. I pay close attention to market trends and have personally experienced ups and downs of pricing in the re-sale markets, expired listings, short sales, foreclosures, trustee auctions, and the currently challenging low inventory markets. So this experience is what you need when trusting a partner in your business.

Client Testimonial

"Shelly, our Escrow Sales Rep, is simply outstanding! She's an expert and true veteran in real estate

> marketing, technology, and title insurance. Shelly provides valuable information that I can share

with clients, and her marketing solutions have been a game-changer for our business. Beyond her impressive skills and knowledge, what truly sets Shelly apart is her unwavering dedication to our success. She takes a genuine interest in our business and goes above and beyond to ensure smooth and seamless transactions, along with her trusted partners in escrow and title. Her professionalism and attentiveness have fostered a sense of trust and reliability, making her an indispensable ally in our real estate endeavors. Grateful to have her on our team!" - LuAnn Shikasho

GET IN TOUCH! Locations: 1 Park Center Drive Suite 120, Sacramento, CA 95825 6939 Sunrise Boulevard Suite 123, Citrus Heights, CA 95610 4080 Truxel Rd Suite 290, Sacramento, CA 95834 9381 East Stockton Boulevard Suite 122, Elk Grove, CA 95624 2230 E Bidwell St #100. Folsom, CA 95630 915 Highland Pointe Dr #140, Roseville, CA 95678 1010 White Rock Rd Suite 300, El Dorado Hills, CA 95762 Phone number: 916-708-2603 Website: local.firstam.com/ca/ reps/shellyg







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HOW WELL DO YOU KNOW ME? TWO TRUTHS AND ONE LIE!

For the answers, follow us on Instagram @SacRealProducers I plan to run for president of the USA. I was on a state championship ice hockey team at age 18. I love water skiing and snow skiing.







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Homelight

Client Testimonial

"Jen Azevedo with HomeLight has proven time and time again to be an amazing asset for our business. Through our partnership with HomeLight, and the products they provide our team, we are able to offer incredible solutions and opportunities for our clients. I'm grateful daily for our partnership with them!" - Julee Patterson - Broker/Owner, **Gateway** Properties

HOW WELL DO YOU KNOW ME? TWO TRUTHS AND ONE LIE!

For the answers, follow us on Instagram @SacRealProducers I listen to at least one audiobook a week. I'm fluent in American Sign Language. I've been a vegetarian for 30 years.

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HOW WELL DO YOU KNOW ME? TWO TRUTHS AND ONE LIE! For the answers, follow us on Instagram

@SacRealProducers I was born in the Bay Area but grew up on a farm in the Central Valley after I was adopted at 2 days old. I love traveling and exploring, including hiking and kayaking, but I have never left the country. I wanted to be an author when I was a child

but turned it into wanting to be an attorney by the age of 5.

> **GET IN TOUCH!** Location: 6207 S. Walnut Street, Suite 400, Loomis, CA 95650 Phone number: 916-652-8296 Website: clowerlaw.com





HOW WELL DO YOU KNOW ME? TWO TRUTHS AND ONE LIE!

For the answers, follow us on Instagram @SacRealProducers Do yoga every morning to get my thoughts together before I start my day. Went Cenote (underground caves) diving off the coast of Cozumel. Decorated over 550 Holiday and Theme Christmas Trees for corporations, airports and lobbies throughout the Sacramento area.

GET IN TOUCH!

Locations: Sacramento, Folsom, Carmichael, Roseville Phone number: 916-367-3090 Website: seasons-change.com



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What is it Asset Allocation: All investments carry some level of risk, asset allocation spreads your investments across various asset classes. This means, you won't have all top performers all the time, but you also wont have all the worst performers either! This cuts down on some of the emotions people feel when the markets go up and down.

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



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HOW WELL DO YOU KNOW ME? TWO TRUTHS AND ONE LIE!

For the answers, follow us on Instagram @SacRealProducers I was a ranked Jr. Olympic Archer. I'm a single digit handicap in golf. I can speed read.





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HOW WELL DO YOU KNOW ME? TWO TRUTHS AND ONE LIE!

For the answers, follow us on Instagram @SacRealProducers I spend too much time in my hammock with umbrella drinks. I am the 5th generation to grow up on the same Farm/Ranch land in Roseville. I have a passion for literature and complex puzzles.

> **GET IN TOUCH!** Location: 1227 Pleasant Grove Blvd. Roseville, CA 95678 Phone number: 916-771-4134

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Client Testimonial

"I can wholeheartedly recommend WGE to anyone in need of top-notch support for their real estate business. Your clients deserve the Nordstrom service, and WGE has created that for you! I have had the pleasure to work with Nicole and her team for a few months now and I can honestly say the feedback I'm getting from my clients is amazing and the peace of mind and extra quality time I've been able to have with my family has been a game changer. She provides you and your clients a Nordstrom-level service, impeccable communication, and an unwavering commitment to excellence. The White Glove Experience is now an invaluable asset in my business. From sending questionnaires out to my buyers and sellers, tracking leads, and sending emails that actually support your clients throughout the process, it's the service and support clients need and deserve." - Kaelyn Blaser



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HOW WELL DO YOU KNOW ME? TWO TRUTHS AND ONE LIE! For the answers, follow us on Instagram @SacRealProducers I have dated one person my whole life. I have gone shark fishing. I love sushi.

> **GET IN TOUCH! Locations: Currently Servicing** California, Texas, & Tennessee Phone number: 916-519-1564 Website: whitegloveexperience.com





Client Testimonial

tunities. She always knows the market trends, rates, and is a great advisor on financial information." - Melonie San Filippo and Overhead Door Company Of Sacramento

HOW WELL DO YOU KNOW ME? TWO TRUTHS AND ONE LIE! @SacRealProducers Not a big fan of wine. I know how to play the piano. I have a very sweet tooth.



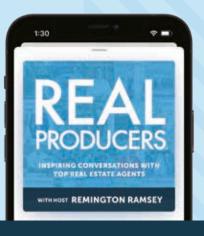
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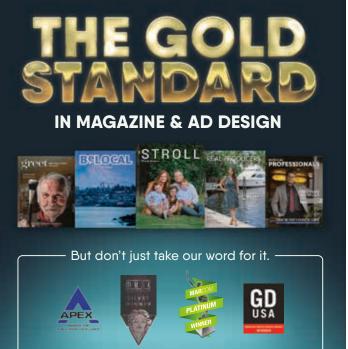
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S. LLC NMLS # 3117, AN APPROVED FHA MORTGAGE: CLEAR MORTGAGE: STREET HOME LENDING, AND CITY FIRST IT ANY AGENCY OF THE FEDERAL GOVERNMENT, AND THE COMPANIES ARE NOT ACTING ON BEHALF OF OR AETHI OGRAMS, RATES AND TERMS SUBJECTTO CHANGE WITHOUT NOTICE. UNDERWRITING TERMS & CONDITIONS APPLY