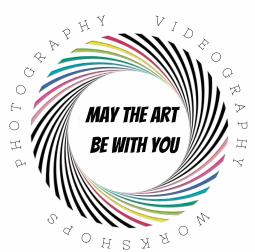
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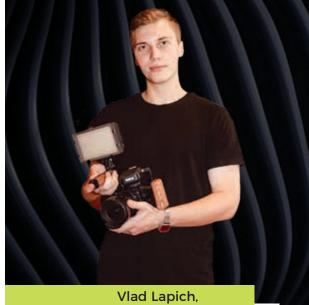






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TABLE OF

CONTENTS









18







32

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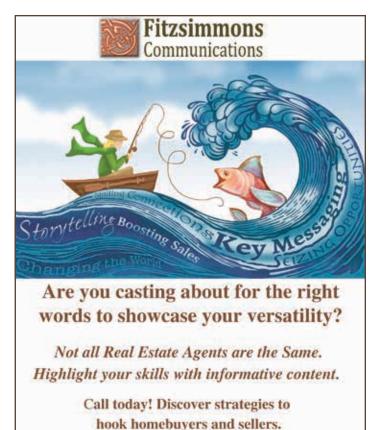
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VLADIMIR WESTBROOK

GAINING WISDOM

The last time we sat down with Vladimir Westbrook, he had recently founded his brokerage, Westbrook Realty. His aspirations were high, and he had his sights set on building one of the Bay Area's most prominent teams.



In the years since, there have been monumental and unexpected world events — the COVID-19 pandemic, the ensuing real estate boom, and the current market slowdown, as well as the war in Ukraine. Vladimir has undergone significant changes in his personal life, too, becoming a father when his son, William, was born in 2020.

After so much change, Vladimir has become wiser. He's learned tremendous lessons over the past few years, allowing him to become a better REALTOR®, broker, leader, husband, and father.

LESSONS LEARNED

Before the COVID-19 pandemic, Vladimir had aspirations of growing his team to over 100 agents within the year. Looking back, he now sees that goal as a bit naive. He's learned a lot about hiring, training, mentoring, and managing real estate agents.

"These past three years taught me a lot of lessons," Vladimir says. "I feel like I'm not as naive. Initially, the idea to open a brokerage was, to be frank,

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to get passive income. I wanted to open a company, hire agents, and make broker commissions. Then reality hit. It's a lot more work than that. Running a brokerage isn't easy. I came to the realization that a lot of work needs to be done before getting to a place of having 100 agents."

Vlad continues to sell real estate, but most of his efforts are now devoted to recruiting, hiring, training, and mentorship. The team now has over a dozen active agents. Including back office staff and referral agents, the brokerage's headcount surpasses 30.

BUILDING CULTURE

Most importantly, Vladimir and his team have coalesced around common goals, values, and culture.

"We're hitting over \$100 million in sales in 2022 and have lots of room to grow," Vladimir says. "I've had to learn that people will come and people will go. It's a normal thing, and it's leading us in the direction of creating a strong environment. I know not everyone I hire will stay, but if I build an environment where people connect and become part of the culture, that's a sign we're moving in the right direction. Now, we are developing culture, building a team where everyone has the same values."



I've had to learn that people will come and people will go. It's a normal thing, and it's leading us in the direction of creating a strong environment.







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Vladimir and his team value teamwork. He's created a collaborative environment where agents can learn from each other and share ideas. As a result, the team is growing strong together.

The ongoing war in Ukraine has affected Vladimir's business, as well. His back office was in Ukraine until the war started.

"We had to help evacuate our employees to Europe in March, which was a challenging and stressful moment," he explains. "We had to stop concentrating on sales as our priority became ensuring our teammates could get out alive."

Agents came together to send funds to support their teammates. Clients came through, too, donating money and equipment for humanitarian relief. Fortunately, all of Vladimir's teammates were able to evacuate with minimal injuries. While they no longer have their homes, they still have their jobs.

"It was amazing to see the community of our agents and clients volunteer and connect toward a good cause," Vladimir says.

Vladimir and his team have become more involved with past clients and the larger community, too.

They started hosting community events in 2022 and plan to scale up through 2023. During their recent Thanksgiving event, they provided food, music, and prizes and gave away hundreds of pies.

A NEW VISION

With new wisdom in hand, Vladimir is taking his brokerage into the future with clear goals. He has a three-tiered plan: 1. To have Westbrook Realty create passive income, 2. To direct that passive income into the development business, and 3. To design programs for agents to invest in real estate themselves.

Vladimir has already achieved the first step in moving toward development; his first development project, a \$2 million single-family home, is scheduled to be completed in the spring of 2023.

Vladimir's vision for the future undoubtedly includes his family at the forefront. He and his wife, Liubov, welcomed their son William to the world in 2020. Being a father has given Vladimir a new perspective on work and life.





"William has given me a completely different reason for the business and for what we do. A lot of the things I've been doing the past couple of years are to have more family time with William and my wife, to build a better life for all of us," Vladimir says.

William is already dipping his toes into the real estate business, going on house showings with his dad and even appearing in a few marketing pieces. As he grows older, he's sure to gain even more exposure to the business through his parents.

"Recently, we were touring houses with clients who we first helped buy a house four years ago. At the time, I was 26 and didn't have any kids. Four years later, they had a one-year-old and wanted to move into a bigger house. There was a moment when we were touring homes. Both of us had kids. Their daughter and my son were there at the house tours, playing. Moments like that are causing me to look at the business from a different perspective. We're not just here to buy or sell homes. We're here to be a part of a family."

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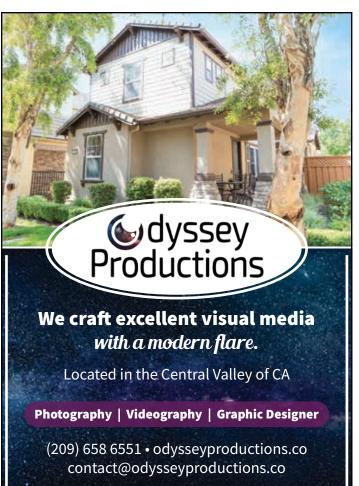


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GIVING THANKS

At the age of 6, Lila Kazemi and her family left Afghanistan in search of a better life. At the time, Afghanistan was embroiled in war and revolution. Lila and her family arrived in Iran after over a week of walking through the desert. Four years later, they relocated once more to Islamabad, Pakistan.

Lila and her family were persistent in their search for a better life. That search eventually brought Lila to the United States at 16, when she landed in New Jersey to stay with an uncle.

COMING HOME TO CALIFORNIA

Lila struggled to find her place in a cast New York City metro. Her English was poor, and the culture was a shock. So, when another uncle — whom she had never met — invited her for a visit to California, she jumped at the chance

"And I never went back to New York. I ended up staying," Lila laughs.

Lila remembers landing in San Francisco for the first time. She looked down upon the city from the plane and marveled at its beauty. From the moment she arrived, it felt like home.

"I looked down at San Francisco, how beautiful it was, and I told myself, 'I'm not going back."

Lila's uncle had a wife and two young children, so she helped as a live-in nanny for a few years. After some years, her parents arrived in California, and The Golden State became home.

"Even now, every time I go to Marin County, when I pass the bridge, there's a feeling of home. I feel so good there. There's a calming feeling," she says.

REAL ESTATE CALLS

Over the ensuing years, Lila married, had two children, and built a career in banking. When her kids were young — just 4 years old and 18 months old — she divorced. That led her to reconsider her career options.

"When I got divorced, it was very difficult with two small kids to work that eight to five at the bank. So in '99, I went and got my real estate license. I quit the bank. My boss told me that, given the difficulty in the real estate industry, I wasn't going to make it. But once I made the leap, I never looked back."

Lila stepped into the real estate industry for two reasons — the earning potential and the chance to have a flexible schedule. She soon found she also had a passion for the work. Over the years, she steadily grew her business, becoming one of the Bay Area's top agents. She built a small team along with a reputation for service and honesty.

"I just love what I do," she beams. "Now, I'm in the position where I really enjoy what I do because I get to pick who I want to work with. Most of my clients have become life-long friends."

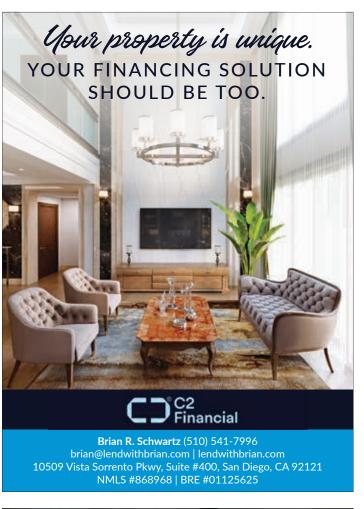
Lila's team currently consists of her and three buyers agents — Robert Aguilera, Maryan Rezaei, and Lila's daughter, Niaz, who Lila lovingly calls her boss.

"We care deeply for our clients, and it shows in the work we do," Lila says. "We had an incredible year this year — our best year in real estate. And 99.9% of my business is referral based. We treat our clients like family. We do an exceptional job for them, and they become clients for life."

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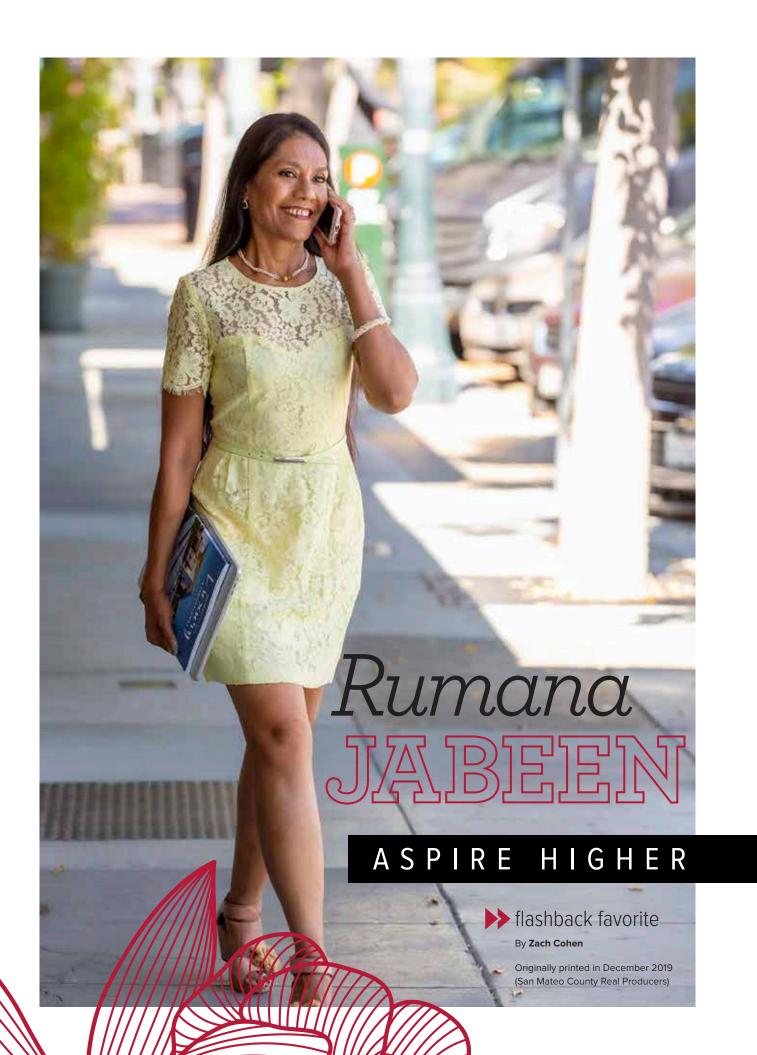
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"I conduct an interview with my clients, just the way you are interviewing me. 'What do you want to achieve? What has been your lifestyle?' If I get to know them well, then I get to do a better job for them."

It's been over two decades in real estate now for Rumana Jabeen, but she still draws nourishment from her roots: her home country of Bangladesh, the way her parents raised her, and her first

career as a social worker. It's these experiences that allow her to approach real estate with a dynamic and original perspective, one that brings client care into focus, slows down the process, and aims to help each party in the transaction achieve their highest goals.

BORN AND RAISED: BANGLADESH

Rumana was born and raised in Bangladesh, a country with a conservative, patriarchal outlook. In many families, sons are still favored over daughters. Men are tasked with caring for their parents as they age, while women are often married off to start a life within their husband's family structure.

"Bangladesh is a different mentality,"
Rumana says. "You want to have a
son, so your legacy is there ... But my
parents never raised [me and my sister]
that way. They raised us with an attitude that you can do anything you want;
all you have to do is establish your
mindset, have a goal, and work for the
goal. Really, I have to give huge credit to
my parents for that mentality."

After college, Rumana traveled to the United States to attend university, where she studied to become a social worker and earned a master's degree in sociology.

FINDING HER WAY: A CAREER AS A SOCIAL WORKER

Upon graduating from university, Rumana launched her career as a social worker. She worked in a domestic violence agency in Tuscon, AZ, and when she moved to the Bay Area with her husband, she took a position as the program director for a local homeless shelter.

In her seven years as a social worker, Rumana came to understand the inner workings of homelessness intimately. Looking around the Peninsula, it can be hard to imagine the depth of the struggles of many individuals and families, but Rumana knows firsthand that the challenges for many are ever-present.

"One of the biggest problems we face with the homeless population is the high cost of living on the Peninsula," Rumana begins. "There are people working two or three jobs and still unable to make ends meet to afford a home. I learned of a fire chief living in a friend's garage because he couldn't afford a home."

Another problem is that unexpected expenses, especially medical bills, can knock people off their foundations. "Sometimes this has to do with mental health issues, as well," Rumana says. "There are people who seemed to have everything going for them but had situations that cost them everything. People who are suddenly unable to work or unable to keep up with medical bills. There are tremendous pressures on people. Homelessness is not a matter of choice or laziness; it is an issue that can be very difficult to resolve."

While she loved her career in social work, Rumana admits that after seven years, she was ready for a change. Her husband, who is originally from Burlingame, works as a music professor. "It's his love and passion," and as Rumana says, "He's very good at it." As Rumana and her husband took stock of their combined income — his teaching salary plus her salary as a social worker, they both agreed that more financial freedom would be ideal.

"His job is his vocation. It made no sense for him to leave it. So I said, 'I'll try out real estate."

"Real estate always interested me," Rumana continues.
"When we were living in Tuscon, Arizona, I purchased a home and went through the buying process. It



It's really
important to
listen to clients
and help them
understand the
market. Both
buyers and
sellers. They
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stuff, read all
sorts of stuff.

99

fascinated me. When we came [to the Bay Area] and bought a small townhome, I thought real estate looked like something I might enjoy."

So with a willingness to learn and an open mind, Rumana opened the door to her real estate career. That was more than twenty years ago now.

FINDING HER CALLING: REAL ESTATE

"The social work background really helps me do real estate," Rumana says. "In both cases, you are helping people make critical choices with serious implications for their future."

Rumana still remains active in the social work field but has grown an amazing business in her new career. "Given the high cost of homes on the Peninsula, my husband teases me that I used to do housing for poor people, and now I do housing for rich people," she adds with a laugh.



In 2018, Rumana was recognized as the No. 1 agent for Keller Williams's Northern California and Hawaii region. She's built her business on the listening skills that she developed in her time as a social worker and continues to bring that level of care and patience to every client and every transaction.

"It's really important to listen to clients and help them understand the market. Both buyers and sellers. They hear all sorts of stuff, read all sorts of stuff," Rumana says. "But I live and breathe this every day. My job is not to lecture them but to handhold, teach them, and let them know the reality of current market conditions. I explain to them: 'This is how I can help you achieve what you want to achieve."

While her ambitions are vast — Rumana increases her personal goals by a consistent 20% each year — her outlook remains humble. She strives to take time off as needed, spend time with family, and offer gratitude for all that she's been given.

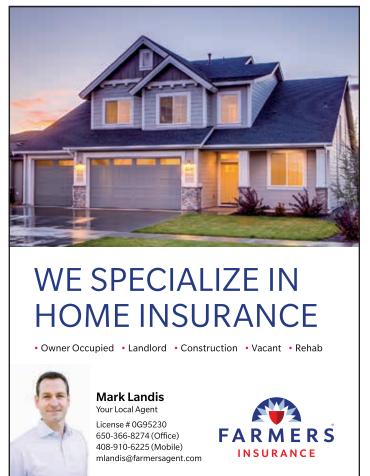
"In order for me to really do a good job for my clients, I have to take some time off. I find my clients are really understanding," Rumana says.

"I have to thank my clients. It's humbling. A lot of my business comes from referrals. It's a community. A village that helps me to grow. I feel very blessed."



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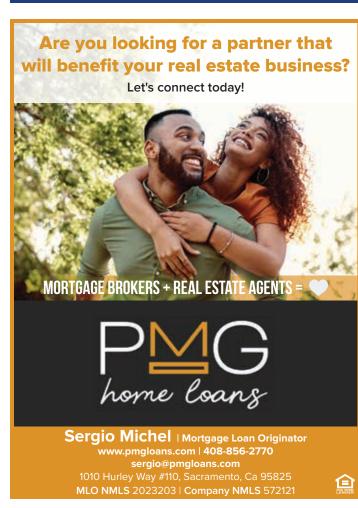
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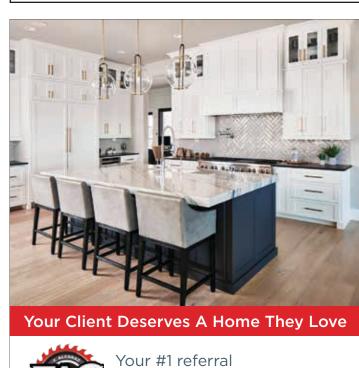


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PALERMO PROPERTIES TEAM

A Dynamic Team on a Mission

"WE'RE GOING TO DO BUSINESS WHEREVER WE CAN GET IT.
THAT BULLETPROOF ATTITUDE IS RECESSION-PROOF."

Building a successful team requires bringing on people from diverse professional backgrounds. When Mark Palermo set out to form the Palermo Properties Team in 2013, he knew it wouldn't be your standard run-of-the-mill real estate team. He wanted to assemble a dynamic team of people who each bring a different personality, skillset, and career path to the table.

Everyone working in the Palermo Properties Team has an extensive corporate background. Whether they come from executive positions in sales, marketing, customer relations, or product management, each individual has something unique to offer. Now, their combined experiences from the corporate world form the foundation of their real estate business that provides exceptional results for their clients.

When asked why he sought to bring people with corporate backgrounds onto the team, Mark spoke to the attitude that's required to succeed in this cut-throat industry.

"I wanted to find people that understand that it takes 10-14 hours per day to get things done. We're not afraid of long commutes or putting in the work required. And we don't specialize in any areas either — we are the Bay Area experts."

Ultimately, the team funnels their extensive experience into innovative strategies that put their clients in the best possible position to sell or buy their dream home.

A CLIENT-FIRST APPROACH

When an agent in the Palermo Properties Team gets hired, they view it as forming a strategic partnership with that client. It's not just about closing a transaction on a home. It's about fully understanding the essential needs, wants, and desires of every client and distilling all of that into tactful strategies that net the best end result.

Real estate is all about relationships, and the Palermo Properties Team values every relationship they nurture in their work. When clients work with Palermo Properties Team, they know they're in for a smooth, efficient process from start to finish.

"The ability to converse and engage with people, listen, and execute ... The



most important thing for us is getting the job done for our clients."

TEAM HIGHLIGHT

The Palermo Properties Team includes partners Kirsten Hagen and Stephanie Sills, who cover the coast side and 280 corridor, veteran agents Umi Park (Willow Glen and surrounding Santa Clara County) and Irina Luck North (Peninsula, San Francisco, Berkeley/Oakland Hills), and two newer agents, Sean Sabean and Craig Sargent, who cover the entire Peninsula, South Bay and San Francisco area.

RESULTS THAT MOVE THE NEEDLE

"Any opportunity that arises, we go after."

Since forming in 2013, the Palermo Properties Team has become a force to reckon with throughout the Bay Area. After a few years at Keller Williams, the team switched to Compass in 2019. The improved technology, name recognition, collaboration, and tools provided by Compass made a huge difference in their overall output. Joining Compass led to the team tripling their overall sales in just two and a half years.

Although the market share and influence of Compass had a big impact,

it's the tenacity and work ethic of the Palermo Properties Team that sets them apart from the competition. They've chosen never to specialize in any neighborhoods or areas. Instead, they focused on becoming experts in the entire Bay Area since the beginning. This bulletproof mentality has allowed the team to produce consistent and tremendous growth, despite changes to the overall market.

They didn't let the COVID-19 pandemic slow them down either. Instead, they took it as an opportunity to grow their knowledge and footprint across the Bay Area. If there's ever any downtime, the team would go out and explore different areas to get more acquainted with day-to-day life in them. That

effort has paid off. Since May 2020, 35% of their new business has come from outside of the areas where the team actually lives.

Remarkably, 90% of all their business in 2021 came from referrals. It's a testament to the dedication and work ethic that they bring to the table for every client they work with. The Palermo Properties Team has all intentions of continuing its record growth well into the future, starting with a goal of over \$200M in sales for 2022.

Above all, they're on a mission to be the top team in the Bay Area, and they aren't showing any signs of slowing down.





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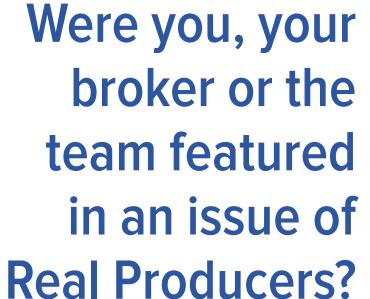














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