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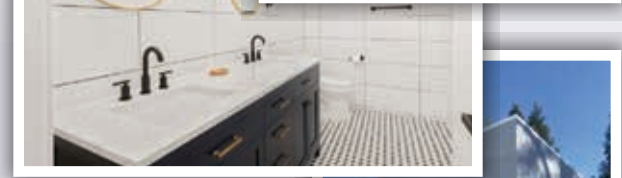
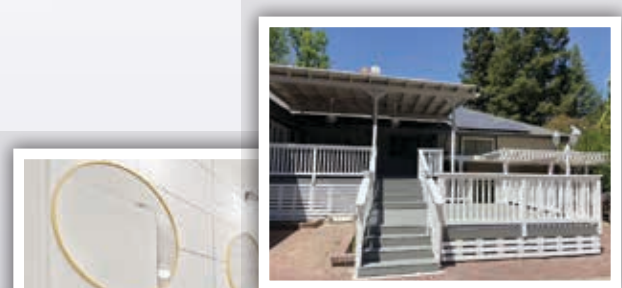


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First American Title Folsom Escrow Spotlight

DEBBIE THOMAS

When Debbie began her career in 1988 as a receptionist in a very busy escrow office, she had no idea what she was walking into. Back then, everyone still typed and faxed payoff and insurance requests. The office also had only one computer, so everyone had to sign up for a time during the day to input their files. But something about the industry intrigued her and she has never left. Although buying or selling a home can be stressful, she knows it's also exciting, and she loves being able to explain the closing process and help keep everyone calm as they move through the process.

Debbie and her husband, whom she has known since the age of 4, enjoy being with their five children and six grandchildren (with, hopefully, more to come). They also enjoy restoring cars, drag racing, and music, as well as all things related to the Christmas season, including collecting and displaying Christmas villages inside their home and putting up decorations outdoors that rival the Griswold's.

What was the hardest transaction you completed?

It was my first reverse exchange. I had never done a transaction like this before and we had to close within 14 days. With a lot of guidance, we made it happen and everyone was happy.

What is your favorite part of being an escrow officer?

I enjoy the people. Each file is different, and you never know what you are getting into. Helping people in one of the most important and stressful times of their life is awesome.

What sets you apart from other escrow officers?

I do not like voicemail. I try to answer each one of my calls during the day and I also return any emails received the same day. If I don't know an answer to something, I will find someone who does.

What types of closings do you do?

I handle residential sales and exchanges, refinances, and some commercial transactions.

What is one thing you wish real estate professionals understood about your job?

I wish they knew how important it is for us to have all the information for the transaction as soon as possible after the transaction opens. This communication is key in avoiding delays and ensuring that you and your clients have an experience that is as smooth and hassle-free as possible.

What makes you a strong escrow officer?

I enjoy my job, and I will do everything I can to make your transaction go smoothly and close on time.



TRACY FANIZZI

A 36-year veteran of the title and escrow industry, Tracy started her career in the Bay Area where she learned to handle all types of escrows, including refinance transactions, resale transactions, REO properties, short sales, commercial, land leases and easements. Tracy joined First American Title in Sept 2021, and has embraced the company's culture and the family environment where she is treated like her opinion matters and her success is important. She loves that the company helps you establish a plan to achieve your personal goals and then provides support and training to guide you.

Tracy has been part of the Folsom community since 2000, when she moved there with her two daughters. Now the proud grandparent of four, she enjoys going to all their various events. She also enjoys attending sporting events with her husband, as well as going to the movies.

What is the hardest transaction you have done?

I once handled a six-property exchange that included a property on the East Coast that was being handled by an attorney. It took 60 days to close, and I had to draw out a guide map of the transaction to see all the moving parts/people.

What is the single most successful transaction you have closed?

It was an easement for a billboard in San Francisco that sold for \$2 million and took 10 days to close. It was handled through attorneys and a realtor in San Francisco, and the document package for a single billboard was over 200 pages.

What's your favorite part about being an escrow officer?

I love getting to help people buy their home. It's very satisfying to tell them they are now officially a homeowner. That NEVER gets old.

What sets you apart from other escrow officers?

I am very organized and detail oriented. I keep track of every escrow and the timeline, and I run my files very proactively so we don't cause any delays. I am a good communicator and, as a notary, I can handle any signing in office.

What types of closings do you have experience in or your favorite to close?

First-time home buyers are my favorite because their excitement is typically so contagious. I like being able to help them navigate through the escrow process.

Anything you feel that makes you a strong escrow officer?

I am detailed-oriented and I am very good at communicating. I have many years of experience but am still thrilled to learn new things every day, so I am open to change and growth.



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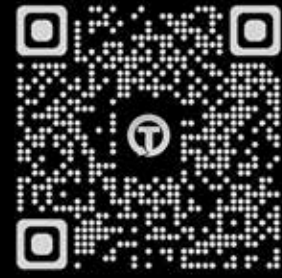
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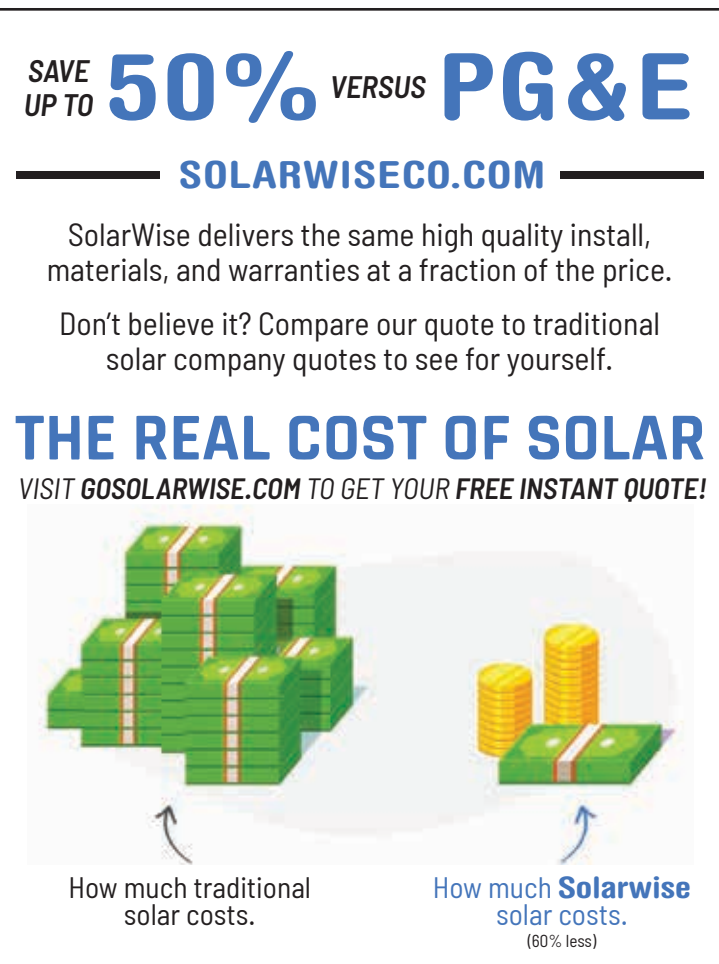
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MEET MAGGIE EISNER!

Branch Manager & Senior Escrow Officer



Maggie Eisner, a native Sacramentan and long-time East Sacramento resident, has over 50 years of experience in title and escrow. With her vast knowledge and on-going education, Maggie can close the most complex escrows with a positive, can-do attitude. Maggie's enthusiasm and warm personality shines through in her signings with sellers and buyers. She has the ability to make everyone feel at ease during the sale or purchase process.

Maggie's expertise includes single and multi-family resale, subdivision sales, investment properties, exchanges, short sales, refinances, and distressed sales.

Maggie is the mother of two grown sons who are both educators and the grandmother of two darling grandchildren—Mina and Avery. Maggie loves spending her spare time with her sons, daughter-in-law, granddaughters and her significant other. She enjoys gardening, exercising, and time at her cabin.

CONTACT ANY OF OUR ESCROW OFFICERS TODAY!

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Heartland



Cheers to 3 Years!

March has become a very special month each year for me. Not only does it mark the anniversary of our launch here in Sacramento, and not ONLY does it provide an opportunity to look back on all that has happened and changed in our lives and businesses since Covid first hit. But March is ALSO the very first issue that our NEW TOP 500 list receives each year. While our Top 500 is created from volume closed between Jan 1 and Dec 31 of the previous year, in the publishing world our first two issues of the year are already deadlined and mailed by the time we're done vetting and announcing that list at the end of January.

So with over 150 new agents in this year's Top 500, this March issue is the first time we will hit many of your mailboxes. If that's YOU, reading this right now, I first just want to say WELCOME and Congratulations! We are so excited to have you as a part of this community of top performers.

I was contemplating what I wanted to say here in this Publisher's Note, after 3 years in print and knowing so many of you but also knowing there are still so many yet to meet. And I decided to go back to the beginning and re-introduce myself, sharing what my heart and passion has been for this community since the very beginning. Below you will find my very first Publisher's Note from the very first issue of *Sacramento Real Producers* in March 2020. Before we knew anything about Covid hitting or any 'shifts' in the market that we're currently seeing, but also before any of us knew what a beautiful community *Sacramento Real Producers* would become.

Back then it was only a vision I'd hoped to see realized. Today it is here in full swing and I am feeling SO thankful. My deepest gratitude to those of you joining us for the 3rd year in a row now and cheers to you who are about to plug in. This is a wonderful place to deepen and better your business relationships, and I am thrilled that you are here.

**Cheers to you,
Katie**

welcome to the *Sacramento Real Producers* community!

▶▶ march 2020 publisher's note

I'm honored to be addressing you in our very first publication here in Sacramento. I've already met so many of you over the last 6 months, but it seems only fitting that here, in our premier issue, we begin with introductions.

Real Producers started as an idea in 2015 and is spreading across the nation like wildfire. We are now in over 100 markets and as we launch here in Sacramento the mission remains the same; to connect, elevate, and inspire the leaders in Real Estate, highlighting what makes them human and providing opportunities for the best of the best to strengthen their network and better their businesses.

As for me, I come to you as a storyteller. I have a passion for deepening community and relationships through the connecting thread we all share: Your stories. You are the experts in Real Estate, and your Preferred Partners who have brought this celebratory platform to you are the absolute best in their fields.

As I have sat with each of you over coffee, visited your offices, seen family pictures, heard bits and pieces of the journeys that have brought you to where you are today, and heard about your plans for the years ahead, one thing is abundantly clear: we always enter people's lives mid-story, and each and every one of you are so much more than what you do.

This is also true of the clients you serve. If I am a storyteller, you all are story shapers. You have the immense privilege and responsibility of walking your clients through one of the most stressful, joyous, fearful or exciting seasons of their lives. And you, with your expertise, professionalism, personalities and humanity have the power to help write the tone of it.

When I met with Eric Hatch of Century 21 he told me he makes it his personal goal to provide each client with an experience they can't help but talk about, even years down the road. Peggy Urieff of Coldwell Banker, reminds every client, in every note or email she sends, that, 'It's a good life!' and if you know her, you know she means it! Pearl Hubred of Windermere Real Estate smiled as she told me how fun it is to be able to promise her clients that no matter how long it takes, she can always guarantee this part of their story will have a happy ending.

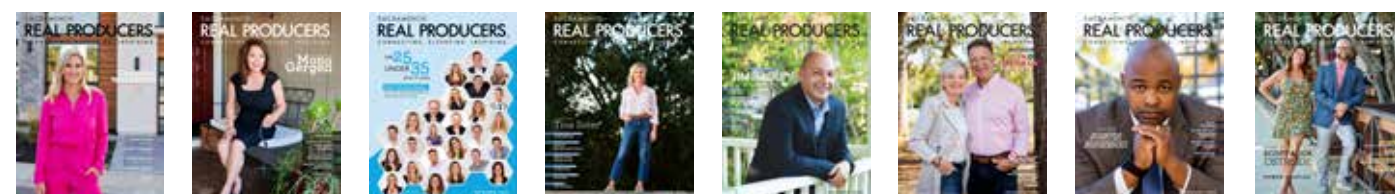
In the *Real Producers* community, we are connecting the cream of the crop. As top producers here in El Dorado, Sacramento and Placer Counties a vast majority of the volume and therefore the lives and families in this area, are taken care of by you. I have heard from you directly how seriously you take that responsibility, and so your Preferred Partners and I look forward to highlighting your accomplishments, and delivering recognition for your continued excellence in serving your clients.

Our publication will be in your mailbox every month, we'll see you at exclusive events every quarter, and we're always in touch on social media. This is your community; join in the fun and start sharing your stories, we can't wait to know you more.



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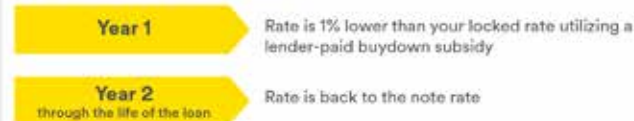
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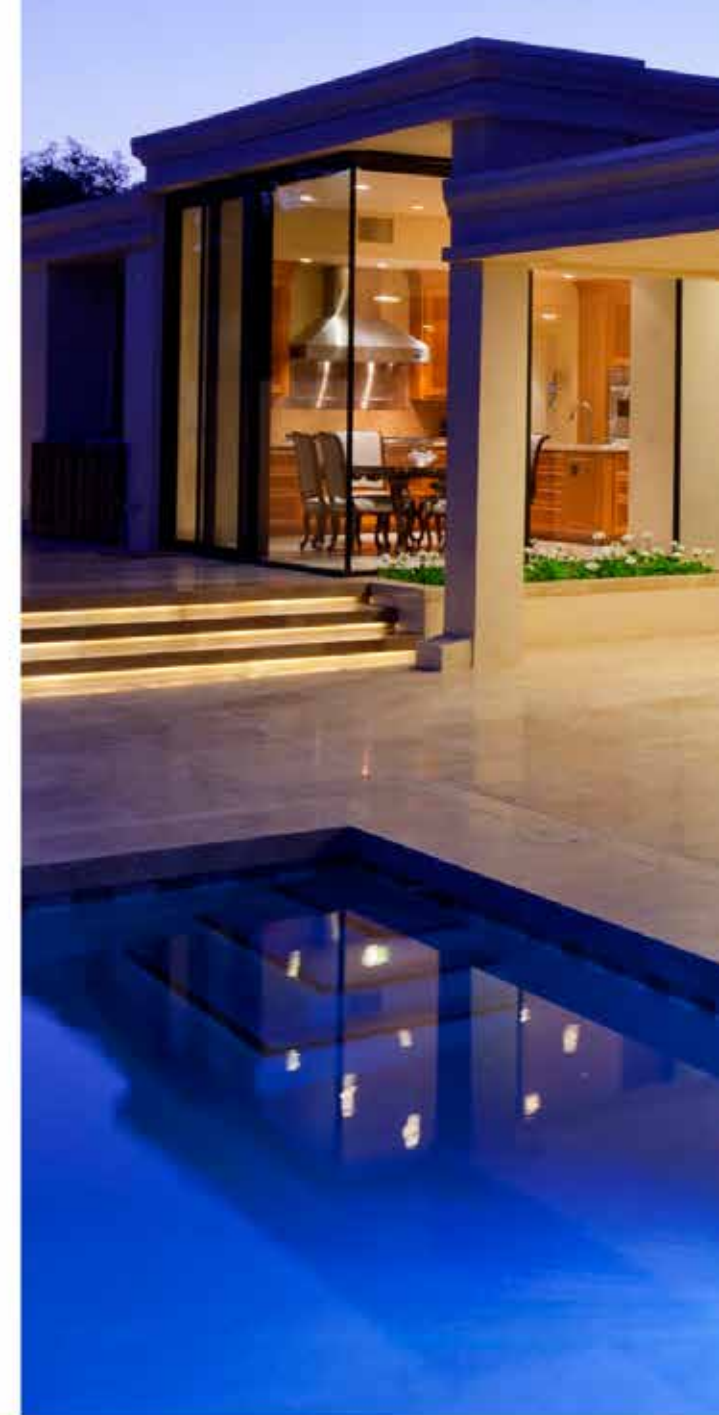
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A H R A S H

➤ profile

THE KING OF FOLSOM RANCH

By Chris Menezes
Photos by Shot Archives

Ahrash Zamanian is an engineer for the California Department of Water resources during the day and a full-time, top performing Real Estate Agent. He's not just your ordinary agent – he organizes events that bring the community together, partners with local investors, and sells an extraordinary number of homes in the area. His friends and colleagues have dubbed him “The King of Folsom Ranch”. When asked how he manages so many spinning plates, he shares “I don't see real estate as a job, the whole process comes so naturally to me, it's become a passion. The work is nonstop, the calls, emails, showings, meetings, and events – so it's really important to have a solid support system at home that allows for my hectic schedule. I am very blessed in that way to say the least.

If Ahrash had a superpower, it would be his charisma. He says that the people, by far, are his favorite part of the business and he maintains relationships with clients well after the transactions are complete. You can find him on the dance floor at their weddings, attending their kids' birthdays, baby showers, and other important milestones. He becomes part of their family.

ZAMANIAN ...

...

Ahrash is first generation and the oldest son of wonderful parents Reza and Shahnaz, who fled from Iran during the revolution. His family is rich with love and deeply rooted in culture. Ahrash followed the footsteps of his father and attended California State University of Sacramento where he received his BS in Civil Engineering. He worked for the state as an intern and secured a full-time job out of college. He soon found, however, sitting behind a desk, running and reporting data all day wasn't enough. The realization came one day while on a break:

"It was just another day at work and I had this moment as I was looking around the office. The spreadsheets, the busy calendar, the cubicles, the employees

trudging along to meetings," he recalled. "I thought to myself, 'There has to be something more for me, something that makes me feel alive.'"

Initially, Ahrash wanted to get into flipping homes. His girlfriend, Alexis, encouraged him to get his license and after talking with his friend, now mentor, Aaron Ralls at the gym, he studied for the test and secured his first listing two months after getting his license. He went on to close nine transactions his first year and has been a top producing agent ever since.

Without being an official resident of Folsom, Ahrash began selling homes there. His gym, his friends, and his brokerage were there, so right as Covid hit, he purchased a home in Folsom Ranch. Once he got the opportunity to connect with his new neighbors, his mindset changed from just being an agent in Folsom Ranch to being a community leader. Like many things in his

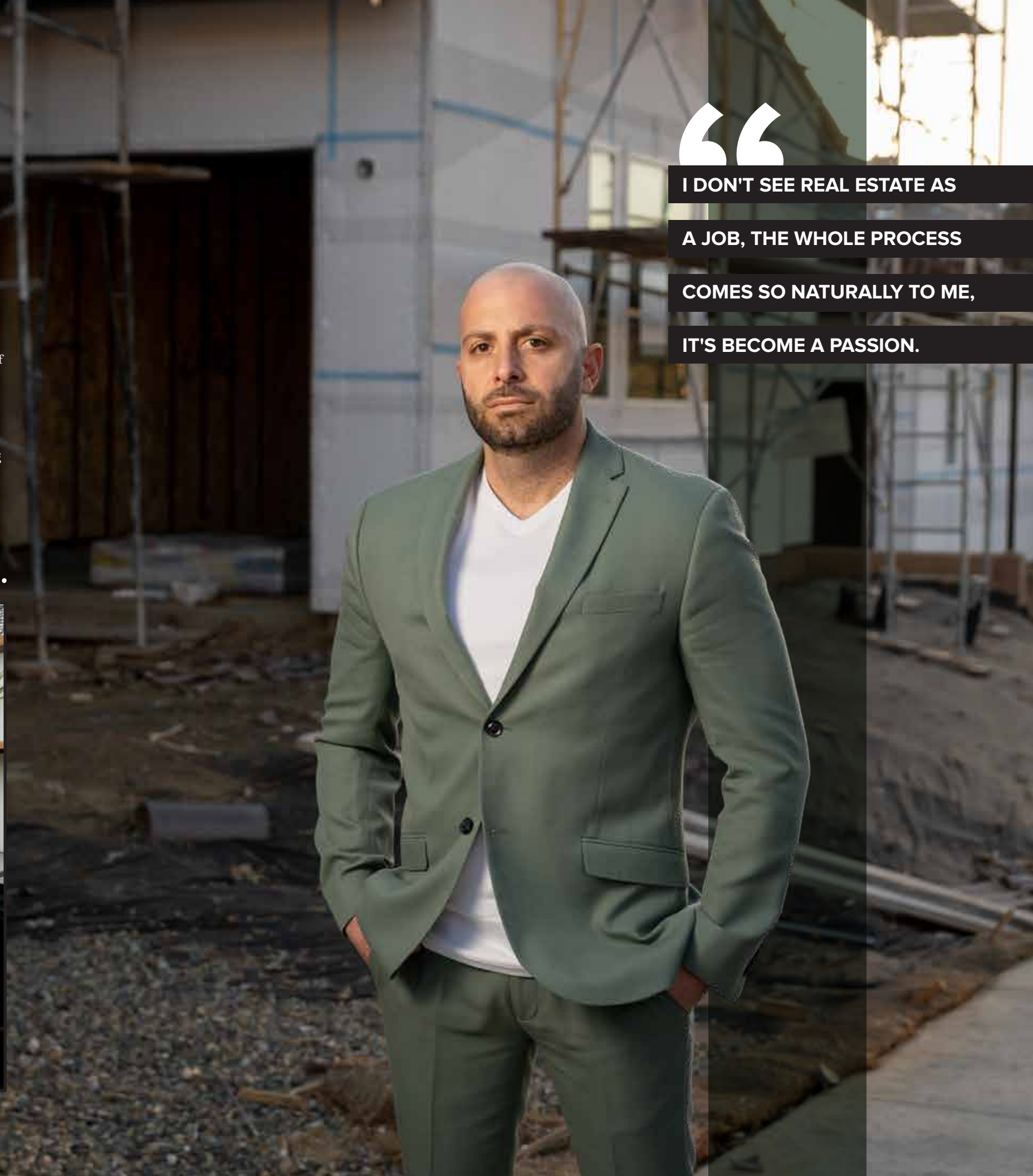
life, he made his intention clear from the beginning, and spoke his fate into existence:

"I remember drawing a crown on my mirror and saying, 'I'm going to be the King of Folsom Ranch,'" he said.

Ahrash even spoke this article into existence, after discovering Real Producers Magazine. He was actually aiming for the cover, but there is still plenty of time for that.

Naming and claiming aside, Ahrash worked hard to get to where he is today. Immersing himself into the community, he began organizing events and finding ways to give back. With a childhood love of basketball, he

...



“

I DON'T SEE REAL ESTATE AS

A JOB, THE WHOLE PROCESS

COMES SO NATURALLY TO ME,

IT'S BECOME A PASSION.



AZ
AHRASH ZAMANIAN

•••

helped form a basketball league in the community (The Folsom Ranch Basketball Association), which he oversees today, in addition to playing a couple times a week and hosting a monthly event.

He is not only a master manifester, but you could also even consider him a master when it comes to his marketing. He does monthly ice cream for over 2000 residents in the neighborhoods,

an annual pumpkin patch for Halloween, and breakfast with Santa. He's also rented out the ice-skating rink for the entire community, started a monthly poker tournament, and a wine & whiskey tasting. His events are his way to give back, they have always been complimentary and are meant to bring the community together.

All this activity has produced a tremendous amount of business for

Ahrash and the reputation of the top agent. Without ever paying for leads, he sold over 40 homes last year and will be closing on his 100th transaction within his 5-year career. Looking into the future, he plans to form his own team, where he can teach hungry agents first approach to real estate.

“Seeing the impact that you can have on people and community keeps me going and makes me want to be a better agent and a better person,” he said.

He is also looking forward to retiring from his state job down the road, so he can give 100% of his efforts to growing his business and pouring into his community that he has come to love.

For now, Ahrash is content with tucking away his crown from 9-5 and reigning as The King of Folsom Ranch the rest of the time.



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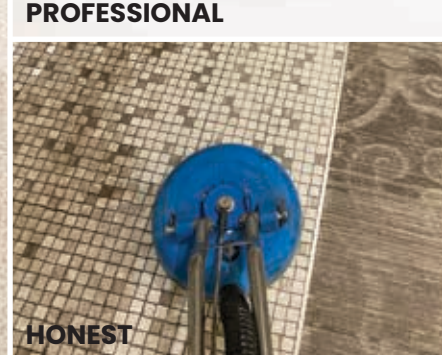
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I'm adamant about sharing information and resources that create as much value as possible for our referral partners. The new opportunity of adding solar as a vertical to your real estate business allows real estate agents to use their database and create a win / win situation for themselves and their clients.

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Here's why there is so much upside in this opportunity: 80% of homeowners are in PG&E territory, which is notorious for presenting homeowners with energy outages and challenges. Data shows that if a homeowner is considering solar after purchasing a home, they will make that decision within the first six months of homeownership. REALTORS can offer solar to their buyers when purchasing a home and have them mitigate potential home energy challenges right away.



It's important to note also, that Public Utilities Commission approved Net Energy Metering 3.0, which will become effective April 15th. This means you will be forced to adopt batteries with your solar installations if you want a reasonable return on investment. Solar will become less accessible and affordable with these new changes. Get Solar Now to be grandfathered in to NEM 2.0 Rates!

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STRENGTH
IN NUMBERS

CHERISE SUTTON



▶ partner spotlight | By **Dave Danielson**
Photos by **Shot Archives**

Out of all of the elements of business, one of the areas that is the least understood by business owners is the financial side.

That's where Founder Cherise Sutton and FinancialPath Consulting come into the picture ... as a partner who brings true strength in numbers to your business.

"I like seeing the light bulb go off with my clients when they gain a better understanding. Finances aren't usually people's number one things to like to deal with," Cherise acknowledges.

"I love numbers and analyzing them. I love stepping in and helping to guide them to help them take care of their businesses and employees."

LEARNING AND GROWING

Prior to founding her business, Cherise was born and raised in the San Jose area. As she came of age, she moved to Sacramento, finished her college education, and built an extensive business and record of results with financial aspects.

She comes with over 18 years in the A/E industry and was a Controller for 10 years at an environmental consulting firm. In time, she built the finance team and led a team of seven professionals focusing on work including AP, AR, Payroll, Contracts, Insurance and she was also the Administrator for the ERP Deltek Vision.

"In time, I decided I wanted to do some consulting. And then COVID started the next month," she remembers.

"It's been interesting, and pretty fun. I love the process of talking with business owners. I started consulting with Deltek software with various companies."

GAINING GROUND

Cherise also earned her insurance license and started helping others with retirement.

"I also continue to do Deltek consulting and help Heartland roll out some of their payroll and 401(k) products and helping owners understand the importance of having that for their employees," Cherise says.





“I meet with owners and understand what they’re looking for and educate them about the products about moving their business forward.”

A PARTNER YOU CAN TRUST

One of the most rewarding parts of Cherise’s business is working with real estate partners.

“Most REALTORS® don’t need a Controller because they don’t have a lot of employees. But they have a resource with me for the financial part of their business someone who understands organization ... from start-ups all the way to years later when they have many employees,” Cherise says.

“I can work with all facets of companies and communicate with owners. I am that listening ear for owners who are frustrated because there is so much there for them to absorb and understand.”

FAMILY FULFILLMENT

Away from work, Cherise finds fulfillment in life with her family, including her two sons — 8-year-old, Jaxon; and 6-year-old, Mason.

In her free time, she enjoys supporting them in their sports and school activities.

Other favorites for Cherise and her sons are Friday night movie nights.

“Then Saturdays are usually basketball,” she says with a smile. “It’s fun to see them enjoying sports and being on teams and seeing their personalities grow.”

When it comes to giving back, Cherise likes to donate her financial expertise. In fact, she is also planning on offering a financial class for members of the community.

ENGAGED FOR EXCELLENCE

When you talk with Cherise, it’s instantly clear that she is a good listener and is adept to plugging in, engaging, and understanding the issues that her clients face.

“During my conversations with people my goal is to listen and really get to the root of their opportunities and challenges,” she says. “At the same time,



I also like to laugh, smile, and crack jokes. I want people to have fun working with me.”

When you and your clients need a true partner who will help to uncover the strength that exists in numbers, look to Cherise Sutton and FinancialPath Consulting.

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ELIZABETH Velasco

Transforming Problems Into Opportunities

Elizabeth Velasco drew on her experience in sales, customer service, and a government job prior to entering the world of real estate. The skills she learned during the Great Recession continue to serve her today. She is mentoring six agents on her team, and has inspired family members to pursue real estate sales and investing. The investor and mentor is still very active in real estate. She helped 72 families last year alone transform “problems” into opportunities.

NEW LIFE

In July 1990 Elizabeth Velasco left her homeland in the Philippines, and was adopted by an uncle who lived in San Francisco. The teen soon found a job as a sales clerk at Fisherman’s Wharf and continued working there as she attended night school and earned her two-year degree at City College of San Francisco.

She was married at age 19, and became a mother by age 21. She worked faithfully in customer service and even served as a night-shift casino cage cashier for a time. After she acquired typing skills, Elizabeth started working as an office clerk for the State. And that is where she was working in 2007 when the Great Recession caused the worst housing market bubble that anyone had seen.

She and her husband Charlie owned two homes, one of which was an investment property that had been vacated by the former renter. Elizabeth was desperate to find a solution. Due to the rapid decline in housing value, Elizabeth found that even if she sold the house she would not make enough to fully pay the mortgage because of the expense of the sale.

She quickly pivoted and earned her real estate license. Their savings were

depleted during the process, but she had turned a problem into an opportunity.

REAL LIFE

She quickly learned the skills needed for short sales and foreclosures, and negotiated with the banks on behalf of the clients she was serving in her State job. Elizabeth distinguished herself from others by going the extra mile and investing her time in each client. She was patient and consistent, and walked her clients through the entire process, helping ease their burdens.

She continued working full-time for the State, and focused on real estate after work and on the weekends. In just two years, her real estate income surpassed her State income and Elizabeth found herself at a crossroads.

She loved helping families and found that it was very rewarding. She had the faith and passion to believe that she would continue to be successful if she stepped away from her day job and focused fully on real estate.

“When you let go of the ‘safety net’ of a steady income,” she reflected, “you *have to* survive! I can easily relate to clients because I know what it is like to struggle to pay the mortgage. It is important to me to build trust with clients. Three years after I had helped countless families during their difficult times, many of them came back and asked me to help them buy a house. They trusted me to help them live their dreams again.”

DREAM LIFE

When Elizabeth started her real estate career, her son Charles was 13, and her son Chandler was five. She worked as a solo agent for 10 years. After Charles graduated from college, he earned

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By Ruth Gnirk
Photos by Aerial Canvas





his real estate license and joined Elizabeth in the family business.

“I am proud of Charles,” Elizabeth shared. “In the beginning he was shy, but it was an honor to witness his growth over the years and to see him become a top agent. I taught him real estate fundamentals, and he has taught me about social media marketing. When I started in this industry, there was no way to share my progress with others, or my story with the world. This generation is all about sharing their struggles and successes while they are experiencing them.”

Elizabeth is also proud of her younger son Chandler. The 20-year-old is applying the wisdom that Elizabeth learned from real estate investing. He is the proud owner and manager of his own investment property while attending college at University of California, Riverside, as an Economics major.

Elizabeth leads her team by example, and knows the sacrifices it takes to be a top agent. She spends one hour each day prospecting, and her goal is one appointment per day. She was the number one RE/MAX agent in Elk Grove for 2022. Last year she

and her six-agent team sold 146 homes and had a volume of \$86M.

“Many of my clients have become my friends,” she shared. “Being a REALTOR® is not just about knowing the market and the process of real estate. It is about being a good listener. And about knowing how to be empathetic and create a comfortable environment so people can share their hopes and fears honestly. I personally helped 72 families last year and encountered all kinds of emotions. I am a REALTOR®, negotiator, advisor, and friend.”

The Velasco Team is intentional about staying connected with clients after the transaction. They host two special annual events that allow them to interact as a mini community, including a summer picnic and a movie premiere in December.

For her 50th birthday last year, she threw a big party and invited 250 guests, many of whom were clients-turned-friends and business partners with whom she has built relationships throughout her career.

Elizabeth gives back through donations to Children’s Miracle Network (CMN) at UC Davis with every



“ I CAN EASILY RELATE TO CLIENTS BECAUSE I KNOW WHAT IT IS LIKE TO STRUGGLE TO PAY THE MORTGAGE. IT IS IMPORTANT TO ME TO BUILD TRUST WITH CLIENTS. ”



commission she receives, and she was delighted to find that her busy year allowed her to give almost \$3700. She and the Velasco team also host a King’s basketball game fundraising event benefitting CMN every year.

HOME LIFE

She learned that success can “eat a person alive” if they are not careful. She also discovered that there are health repercussions for not taking care of herself. A self-proclaimed morning person, Elizabeth cares for her mind through inspirational reading and cares for her body through 30 minutes on her stationary bike before she starts her workday.

When Elizabeth wants to increase her energy or her mood throughout the day, she focuses on physical activity. She loves nature, and enjoys biking, hiking, and walking (sometimes with her Goldendoodle Pinkee). Elizabeth also enjoys Korean dramas and K-pop. Her husband manages their 10 rental properties.

Each year Elizabeth looks forward to two trips. One is a family adventure, and the other is a couple’s trip with her husband Charlie. This year they will celebrate their 31st anniversary. They have visited 26 countries so far, and this year they plan to take a trip to Asia.

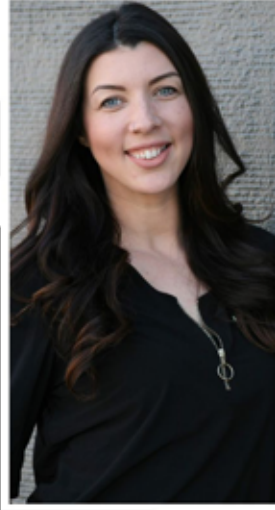
“The market now is not as bad as it was when I started,” reflected Elizabeth. “The shifts we’ve seen over the past few years don’t scare me at all. Whenever the next challenge arises, I just remind myself and my team that it is another opportunity to learn, grow, and serve.”



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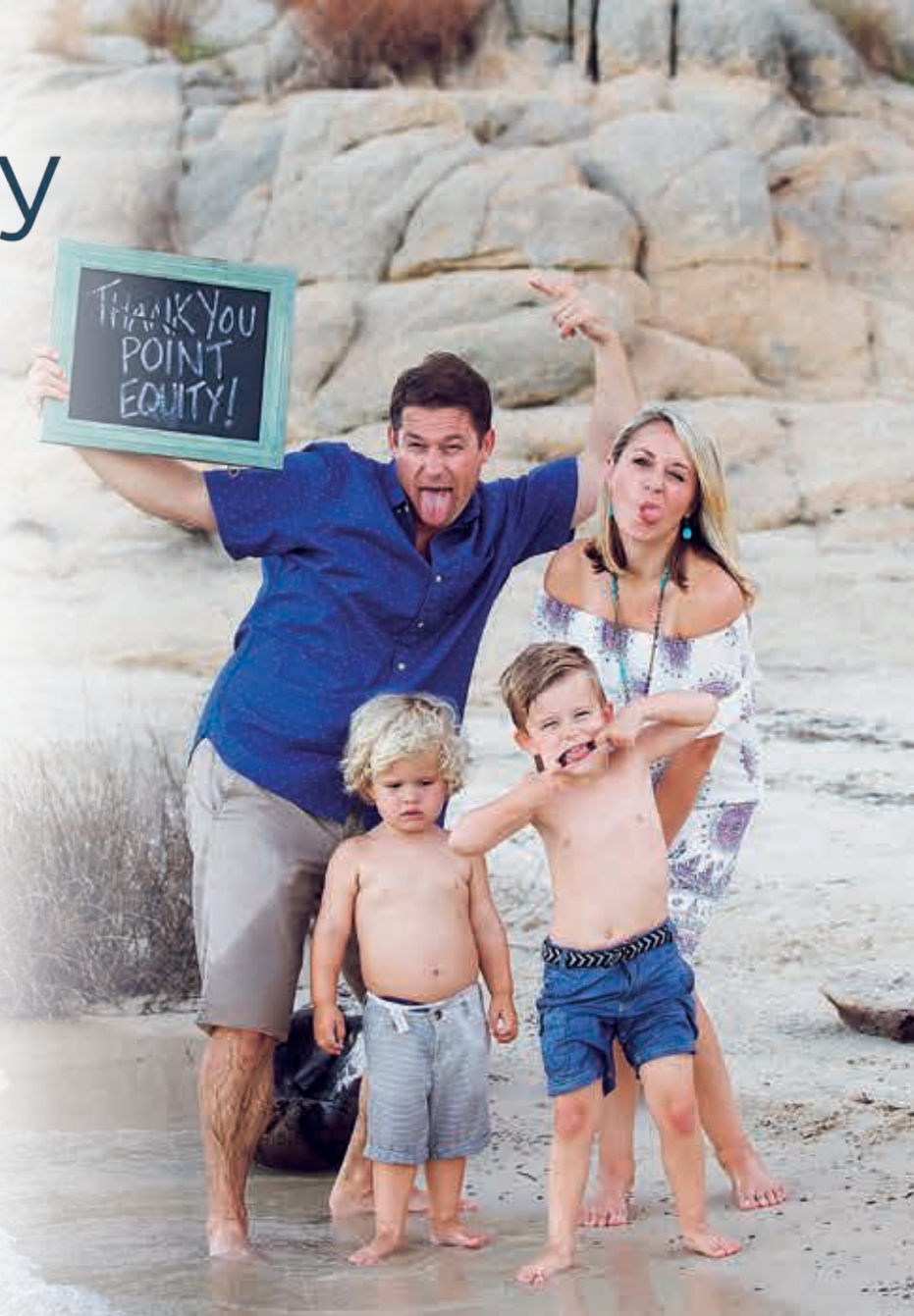
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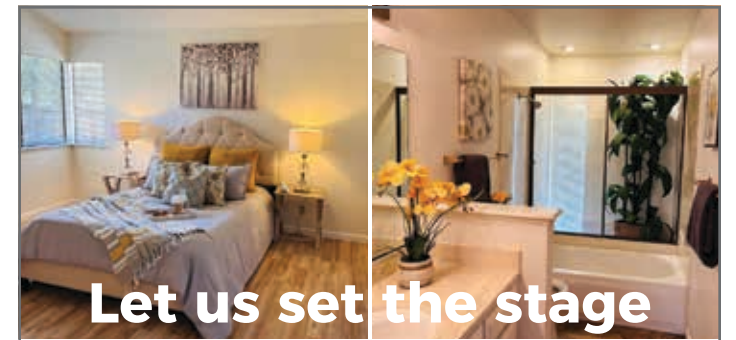
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Alicia

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HELPING OTHERS FIND A WAY

Alicia Stearman's mantra for 2023, "I will either find a way or make one," speaks to the remarkable tenacity she administers when trying to get a client into a home. She does the things that no one wants to - fixes credit for free, helps settle debts, gather documents, coach's clients on their finances, etc. She doesn't give up until they have found a way to homeownership.

"When I am given a client, they become part of my family. I don't send them off if they need extra help qualifying for a loan. I pick up the phone and I do what needs to be done. They are choosing to be transparent and vulnerable with me, and I don't take that lightly. I go fight for them," she said.

Driven by the concept of "helping the little guy," Alicia's purpose for her business is twofold: to help people who may have a hard time purchasing a home, and to fund her non-profit organization, WildHeart Ranch,

an animal therapy refuge and equine training facility for kids.

These two missions live deep in Alicia's heart, and spring from a rather tumultuous childhood. Her father was a famous nutritionist and sports trainer, who raised Alicia to think like an elite athlete, to envision her dreams and to go after them. Alicia's passion for "fighting for the little guy" comes from her mother, whom she described as being one of "the little guys."

"[My mother] never owned a home, was always afraid of losing the things she had, and passed away on social security," she said. "But she taught me how to fight for the little guy, how to fix credit, balance a checkbook, etc. So, when I became a loan officer, I targeted people like her."

Alicia's parents divorced when she was younger, and at the time, her mother struggled with substance abuse, which led to Alicia being kidnapped at the age of six, when she was left

in a car. She was kidnapped again at 16 years old, when on vacation in the Bahamas. The trauma she endured put Alicia on a troubled path as a teenager. However, she found respite visiting her aunt's farm in Rocklin, where she fell in love with horses and being in nature - which would ultimately lead to the formation of WildHeart Ranch.

"I am a huge believer that God makes us into warriors and protects us through the stuff we live through. We can't give testimonies to His miracles without having been through war. Once you are taken out of that dysfunctional atmosphere and given a fresh start, you can change your destiny - take that energy and passion to fight for others," explained Alicia.

Alicia moved from the Bay area up to Sacramento as soon as she turned 18. She put herself through college by building microchips at night and going to school during the day. When

...

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she was 20 years old, she received a cold call from a loan officer trying to sell her a home loan, and by the time the conversation ended, Alicia had sold them on hiring her.

Within ten months, Alicia had worked in every position at the firm and was given the opportunity to become a loan officer. She became a top producer shortly after and has been in the top 1% in the country for the past 12 years in a row.

In addition to getting into the trenches with her clients, Alicia conducts financial education classes through Facebook Live every first week of the month. In the past 22 years in business, she has helped over 3600 families and remains driven to reach more and more people every year, not just in the mortgage industry, but in her non-profit as well.

“By choosing to care, we get a chance to change people’s lives. I feel God provides me with the leads and business – and because of that I’ve found passion in what I do. All the money I make in my business goes towards growing WildHeart Ranch,” she said.

Alicia started WildHeart Ranch in 2015 with just one miniature horse named Big Daddy. Taking Big Daddy to visit real estate offices, builders, and corporate offices, she saw how well he did around people, and began taking him to nursing homes. By the time COVID hit, she was visiting five nursing homes a month.

In addition to visiting nursing homes, Alicia wrote a children’s book called *The Adventures of Big Daddy the Miniature Therapy Horse*, and began visiting kids at libraries, where they would read her book with Big Daddy. After partnering with Michelle Solorzano, owner of Nu Balance Vaulting Club, they expanded to include a vaulting camp,



**I WILL EITHER
FIND A WAY OR
MAKE ONE. ”**

...

which is like gymnastics on horseback, in addition to equine lessons, and animal therapy for kids and people with PTSD on Alicia's 60-acre ranch. Kids who participate in the vaulting camp have the opportunity to perform at The Folsom Rodeo and The State Fair.

"We value being able to provide these kids with confidence, a way to connect with their surroundings and the ability to develop a skill that makes them feel good about themselves," Alicia explained. "I also love that I get to teach these classes with my kids and watch them grow alongside the other kids, to teach them to love and care for strangers."

Alicia has four daughters – Charisma, Michelle, Kayla and Shelby. Her husband, John, is a veteran loan officer, who primarily runs the ranch today, along with their horse breeding program. When Alicia isn't working, she enjoys vaulting and exercising. She lives by her calendar, works out every single day, and loves being on her ranch.

Alicia would like to encourage anyone who is interested in meeting her and seeing what her business is all about to come to WildHeart Ranch.

"Our ranch relieves an anxiety many people don't even know they had, until they find themselves in nature with the horses," she said. "Come out and see for yourself. We would love to meet you."

For more information on Alicia, Cross Country Mortgage or WildHeart Ranch, visit aliciastearman.com or wildheartranchca.com.




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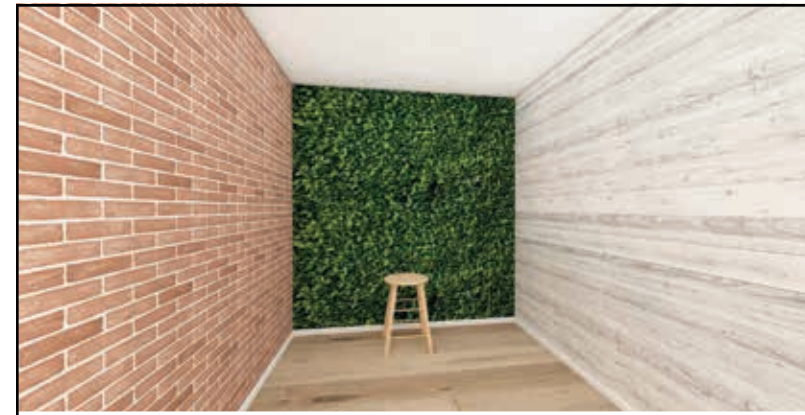


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LUANN SHIKASHO

BUILDING
A LOCAL,
GLOBAL
COMMUNITY

REALTOR® LuAnn Shikasho's love for teaching has taken her to schools all over the world, but the Sacramento native is glad to be back home. She runs her real estate business and shares her experience and market knowledge with her team members and clients while living out her core values of honesty, commitment, and service. For 15 years, LuAnn has been building up the local, global community by helping clients experience the American dream.

CULTURAL IMPACT

Part of LuAnn's inspiration for life, learning, and real estate comes from her family. Her grandparents immigrated from Japan, and her grandfather Shizuma Shikasho proudly operated a confectionary shop in downtown Sacramento from 1931 through 1962, with the exception of the years during WWII.

LuAnn is thankful that Osaka-ya (now run by the Nakatani family) still exists. It is one of only three shops in California where customers can buy fresh, traditional, hand-made mochi and other Japanese treats today.

While growing up, LuAnn was inspired by stories of what life was like for her family members as WWII reached the US. When fear began to displace reason, every member of LuAnn's family was sent away from their Sacramento homes, along with all other families of Japanese descent. They were forced to live in internment camps in California, Arizona, Colorado, and Arkansas for four years.

When her family members, and others, were released, there were no Fair Housing Act laws to provide protection from discrimination. They found it difficult to buy or even rent homes for years following their return to Sacramento. LuAnn is proud of her family's perseverance to pursue their dreams of homeownership.

CLASSROOM EXPERIENCES

LuAnn has the heart of a teacher and tutored local elementary students when she was in high school. As she pursued her master's degree in Speech Pathology and Audiology at the University of Arizona (UofA), she continued teaching underperforming students and began working with speech clinic patients as well.

Few UofA classmates had met a Japanese American before they met LuAnn. Their questions filled her with a deep curiosity about her culture and a growing desire to learn more about her heritage.

While LuAnn was in graduate school, she was accepted into a 12-month exchange program at one of the top universities in Tokyo. She moved to Japan and was an International Studies student at Waseda University. She was delighted by the opportunity to teach English while going to school full-time and enjoyed a daily authentic lifestyle with a Japanese host family.





After completing her courses in Japan, LuAnn’s adventure continued in Brazil. Within 15 years she had taught English in multiple schools and universities, learned Japanese in Japan and Portuguese in Brazil, relocated more than a dozen times, and started a family.

“I love to learn new things and I love to teach!” smiled LuAnn. “I discovered that a global view of languages and cultures brought value to what I knew and helped me connect with people on a deeper level. My experience was like *The Three Bears*. Life in Japan is regimented and safe, life in Brazil is loose and less regulated, and in Sacramento, things are *just right!*”

CAREER AND PASSION

Due to family circumstances, LuAnn moved back to the US in 2000. When several people told her that she could qualify for a home loan, she was in disbelief. She had been out of the country since 1984, had no credit history, and was unemployed.

LuAnn wanted to be a homeowner, but it seemed too good to be true. She had a passion for learning and needed to know the truth about how to buy a home, so she enrolled in a real estate finance class at Sacramento City College (SCC).

Most of her fellow classmates were enrolled so they could become REALTORS® and it inspired LuAnn to consider a career change. She earned her real estate license in 2006, and because she loved to learn, LuAnn enrolled in another class at SCC which allowed her to work as an intern for a REALTOR®.

CONNECTIONS AND COLLABORATION

She gained experience working with a top REALTOR® at Keller Williams and started doing her own transactions in 2008. “The present market reminds me of when I started out, because the market shifted, and agents were quitting since business became difficult. I learned to do the basics during a tough market and built a strong referral-based business from the beginning,” remarked LuAnn.

Having been at Keller Williams, Century21, and RE/MAX for a total of 8 years, hearing about a new brokerage model was intriguing. At the end of 2016, she was the 3,716th agent to join eXp Realty. The company now has over 86,000 agents around the globe! LuAnn loves being part of an organization, and an industry, that encourages entrepreneurship using technology and rewards diligence and hard work. Being with eXp Realty, earning the ICON award six times, and becoming a leader in the company, has been positively lifechanging.

LuAnn was recognized as the 2022 National Agent of the Year by RateMyAgent, and one of the top 100 agents in California by RealTrends (for helping 82 clients in 2021). She’s also attained Outstanding Life Member of SAR’s Masters Club and multiple A-list awards with the Asian Real Estate Association of America



“

I LOVE
HELPING
MY CLIENTS
WITH THEIR
REAL ESTATE
GOALS AND
IMPORTANT
MILESTONES
IN THEIR
LIVES.

”





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(AREAA, areaa.org). However, LuAnn measures success by the level at which she helps her clients and agents *and* still manages to do what she wants to do during her free time.

She attends at least six professional conferences every year. LuAnn also loves to read, garden, cook, travel the world, and spend time with her two adult children.

COMMUNITY

She has been serving on the local Board of Directors for AREAA since the Sacramento chapter was started in 2009. AREAA is dedicated to promoting sustainable homeownership opportunities in Asian American communities by creating a powerful national voice for housing and real estate professionals that serve this dynamic market. The members of this organization have become like a second family, and she is forever grateful for the relationships she has built by belonging to this group.

LuAnn helps with AREAA annual events to give back to the community, such as the Christmas Family Adoption and the Rebuilding Together Sacramento event which serves the less fortunate. She also participates in educational events throughout the year. She proudly supports the activities and housing efforts of

ACC Senior Services (accsv.org), donates to the Elk Grove Food Bank (elkgrovefoodbank.org) and brings a group to volunteer monthly. She also regularly contributes to New Story, an organization that has built over 3,100 new homes for families in four different countries (newstorycharity.org).

She has also bought and sold investment real estate for herself and owned homes in Brazil, Japan, and California. Currently licensed in California and Dubai (thanks to a trade mission arranged by AREAA), LuAnn stays connected with clients *wherever* they are located. She shares inspiration on being part of a local, global community on her YouTube channel (LuAnn Shikasho Team) and other social media venues.



“I love helping my clients with their real estate goals and important milestones in their lives,” LuAnn shared. “It’s such an honor to represent them well and help build our local, global community, one home at a time.”



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