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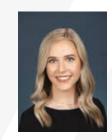
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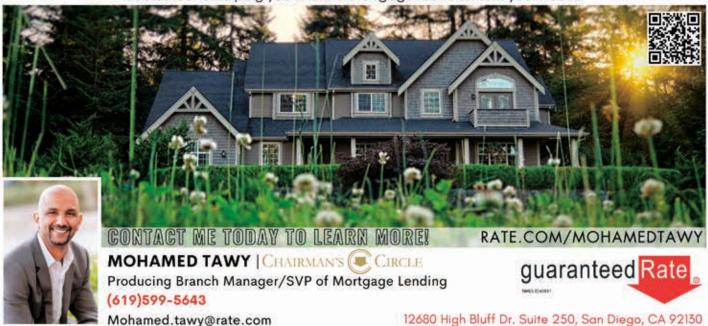
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If you are interested in contributing or nominating a REALTOR® for certain stories, please email us at **Mitch@SiliconValleyRealProducers.com.**

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Philip Mills

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Teresa Nora Trobbe

Photographer



Ewa Samples
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- ✓ 12-month term
- ✓ Max LTV = 65%

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DEAL OF THE MONTH November-23: 100% financing structured for an investor who arranged seller financing of an off-market San Francisco fixer-upper. In addition to the 100% financing, we were also able to provide the borrower with 100% of their \$550,000 construction budget.



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Common Questions About

Silicon Valley Real Producers

Real Producers is a national concept currently open in 125 markets across the country. While Silicon Valley Real Producers has been around for years now, we wanted to take the time to answer some pretty common questions.

What is the purpose of Real Producers magazine?

The mission of Silicon Valley Real Producers is simple. We strive to inform and inspire the top-producing real estate agents in the Sacramento market and connect them socially. We do this by telling their personal stories. How they have succeeded and failed. What drives them to achieve year in and year out. Where do they spend their time when they are not working and what are they passionate about other than real estate. We give local top-producing REALTORS® a platform to tell their story in a way they have not been able to do so before.

The secondary focus is to provide an avenue for our affiliate partners to create and continue relationships with these top performers on a level that they might not be able to achieve on their own.

Who receives this magazine?

This magazine is mailed to the top 500 producing agents in the San Mateo and Santa Clara Counties according to personal closed volume each year. This is based on the 2023 MLS; the ranking is annual and resets every year to include the top 1-2% of performing agents in the region. Just to be included in this group is an accomplishment that testifies to your hard work, dedication and proficiency.

What is the process for being featured in the magazine?

It's really simple — you can nominate other REALTORS® (or yourselves!). We will consider anyone brought to our attention; we don't know everyone's story, so we need your help to learn about them! A nomination currently looks like this: You email us at svrealproducers@n2co.com with the subject "Nomination: (Name of Nominee)." Please explain why you are nominating them to be featured. It could be that they have an amazing story that needs to be told; perhaps they overcame extreme obstacles, they are

an exceptional leader, have the best customer service, or they give back to the community in a big way. The next step is an interview with us to ensure it's a good fit. If it all works out, then we put the wheels in motion for our writer to conduct an interview and write an article and for our photographers to schedule a photo shoot.

What does it cost to be featured?

Zero, zilch, zip, nada, nil. It costs absolutely nothing! We are not a pay-to-play model whatsoever. We write real stories about Real Producers, so nominate away, friends!

Who are the preferred partners?

Anyone listed as a "preferred partner" in the front of the magazine is a part of this community and a top professional in their industry. They will have an ad in every issue of the magazine, attend our events and be a part of our online community. We don't just find these businesses off the street, nor do we work with all businesses that approach us. One or many of you have recommended every single preferred partner you see in this publication. We won't even meet with a business that has not been vetted by one of you and "stamped for approval." Our goal is to create a powerhouse network, not only for the best REALTORS® in the area but the best affiliates, as well, so we can grow stronger together.

How can I refer a preferred partner?

If you know and want to recommend a local business that works with top REALTORS®, please email us to let us know at katie.macdiarmid@n2co.com.

Still have questions? Don't hesitate to reach out!



Katie MacDiarmid Silicon Valley Real Producers katie.macdiarmid@n2co.com 916-402-5662





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Richardson-Daines



Roots Run Deep

Real estate has always been a central part of Jeri Richardson-Daines' life. Jeri is a lifelong Bay Area resident and a fourth-generation real estate professional. Her great-grandfather and grandfather were brokers in Redwood City, and her father is active in real estate development and investing.

Some of Jeri's earliest memories involve real estate, from visiting her father's development projects to spending hours with her grandfather, Will Richardson, at his real estate office.

Although real estate became ingrained into Jeri's life, she didn't initially intend to follow in her father, grandfather, and great-grandfather's footsteps. By the time she got to college, however, that began to shift. Jeri graduated from the University of San Diego with a business degree with an emphasis in real estate and a minor in accounting.

"But even in college, I didn't necessarily know I'd be a REALTOR®," Jeri shares. "It wasn't planned; it just happened. I graduated from college and decided to go for it. My grandfather really encouraged me to consider real estate."

Falling in Love with Real Estate

Almost twenty years later, Jeri is thriving in real estate. She began her career with her grandfather, Will Richardson, went on to work for a developer, then spent over a decade at Sequoia Realty Services. At Sequoia Realty Services, Jeri took on a VP role and spearheaded the development of their residential team. As the residential team gained its footing, she took on an ownership position in the company and began to focus more on her personal sales business. In 2022, she closed 20 transactions for \$47.5 million.

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"Along the way, I fell in love with real estate," she smiles. "There are a lot of things I really enjoy. It allows me the flexibility to be my own boss, to make my own schedule, and be present in our son's life. On a business level, I'm a people person at heart. I love being around people, being able to have conversations with them about what can make their life better. A lot of this business is about helping people through their milestones, and I love being there for people's big moments."

In May 2023, Jeri took the next leap forward in her business, founding NuTerra Real Estate Group alongside her business partner, Alicia Nardini. The brokerage is powered by Side, allowing Jeri and Alicia to develop their own brand while having the backing of a large real estate organization.

"We run the business through an old-school way of building relationships," Jeri continues. "Alicia and I have a traditional upbringing in real estate. The majority of our clients are referral clients. We really focus on knowing our clients, knowing their needs, and helping them in whatever way we can. We're willing to have those tough conversations along the way where we focus on their long-term goals and what's best for them."

Serving Her Community

Jeri is more than a real estate agent and broker. She is an integral part of the Bay Area community.

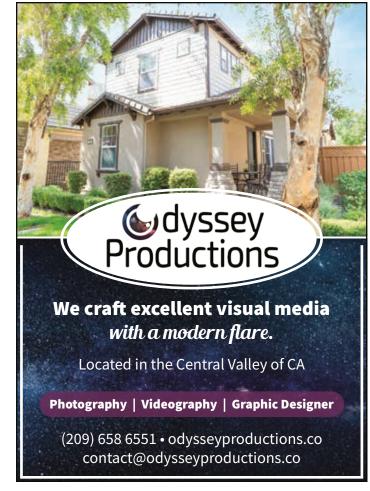
"We believe in supporting the community, being physically, emotionally, and financially involved, and giving back to the community that shaped us and continues to help us grow," Jeri shares. Community involvement is another way that Jeri is following in the footsteps of the generations before her, who always believed in giving back. Jeri keeps herself busy with volunteer work, including her role on the Board of Directors for the Sequoia Awards (an organization that gives scholarships to local graduating seniors), her role on the Pastoral Council at St. Matthias, her involvement in Bethlehem AD, and the work she does with scholarship and mentorship programs for local youth girls. Jeri also sits on several community advisory boards and stays involved at her son's school.



When she's not working or volunteering, you'll find Jeri spending time with her husband, Colton, and son, Brady. They enjoy traveling, hiking, playing and coaching baseball/softball, and spending time with family and friends.

"I want to be remembered for making a difference," Jeri says. "When I think back on my family's legacy, there are school libraries named after my great-grandparents and scholarships named after my grandfather. Being able to continue that legacy of giving back and making a difference is what's most important to me."







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Humble by Nature

A BAY AREA NATIVE, MICHELLE MOJAS SPENT TWENTY YEARS WORKING FOR THE COUNTY OF SAN MATEO BEFORE BEGINNING HER REAL ESTATE CAREER. SHE BEGAN WITH THE COUNTY IN HER LATE TWENTIES DOING PARALEGAL WORK FOR THE COUNTY COUNCIL'S OFFICE. SHE WAS THEN PROMOTED TO PLANNING AND BUILDING, WORKING ALONGSIDE THE PLANNING COMMISSION TO MANAGE LOCAL DEVELOPMENT. LATER, SHE BECAME A GRANT ADMINISTRATOR FOR THE SHERIFF'S OFFICE.

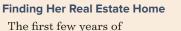
During her two decades in public work, Michelle learned a great deal about the inner workings of the county and local government. She became familiar with developers, the process of building, and all the permitting and processes necessary for construction projects.

After twenty years, Michelle left the County of San Mateo to return home. She committed herself to supporting her daughter, who was struggling in school. In the meantime, she engaged herself in volunteer work to fill her days.

"The truth is, I didn't want to resign from my work for the County. I enjoyed the work, and I enjoyed being involved," Michelle reflects, "but I wanted to be available for my daughter and make sure her needs were addressed."

After some time, Michelle found herself needing more daily engagement. Her brother had flipped several homes, which piqued her interest in real estate. She saw an

> opportunity for real estate to offer her the flexibility to be there for her family and build a career. So, in 2018, she was licensed.



Michelle's career were
difficult. She began
her career at Keller
Williams, where she
learned the business's ins and outs.
But like many new
agents, she strug-

agents, she strug gled early on.

"I was a small

business starting to ramp
up. It took a
lot of effort.
When you're
a small
business,



you need to wear many hats. You need to market yourself, and the focus goes toward hosting open houses, connecting with buyers... and then trying to learn how to write offers and contracts. It was a lot," Michelle recalls.

When Keller Williams in San Carlos closed its doors, Michelle moved to Coldwell Banker. She gained a bit of traction, but then the pandemic hit, and everything came to a stop.

The onset of the COVID-19 pandemic seemed like it would halt any momentum Michelle had built, but it turned out to be a blessing in disguise. Redfin reached out to her looking for help, and she jumped on board.

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"That was a total game-changer for me," Michelle explains. "From that point on, I was able to service a lot of customers without spreading myself so thin. I was able to focus on customer needs instead of doing so many different things."

A Ph.D. in Real Estate

Michelle has sold around 20 homes yearly since joining Redfin, capped by

an 18-transaction, \$35.9-million year in 2022.

"I feel like I got a Ph.D. in real estate with Redfin because of the volume of work," Michelle offers. "A traditional agent does two to five transactions per year. To stay on top of the market at that volume is hard. When doing a large volume of work, you know the market. You feel it. Now, I'm able to

NO MATTER WHAT I HAVE, WHAT MAKES ME FEEL GOOD IS STAYING POSITIVE AND TREATING OTHERS AS THEY TREAT ME.

better understand the market and serve my clients."

Michelle prides herself on being down to earth. She doesn't pressure anyone, preferring to be a guide and a friend through what is a momentous life decision.

"I've always enjoyed helping people, and I like focusing on customer service. When I was at the County, my most rewarding work was helping those in need. We did a lot of work with at-risk youth and the mentally ill. I found that work really rewarding. In real estate, there are a lot of buyers who do not understand the process. I like to guide people and teach people. It's a different demographic, but the idea is the same. I enjoy helping people learn to navigate the system."

Living In Gratitude

Michelle comes from humble beginnings; her upbringing has served as the springboard for the life she now leads. She's learned to work hard, appreciate what she has, and be kind to others. Her real estate work offers her the platform to do that.

"No matter what I have, what makes me feel good is staying positive and treating others as they treat me," Michelle says. "This work gives me a purpose. It fulfills me, and I enjoy doing it. I enjoy every minute."





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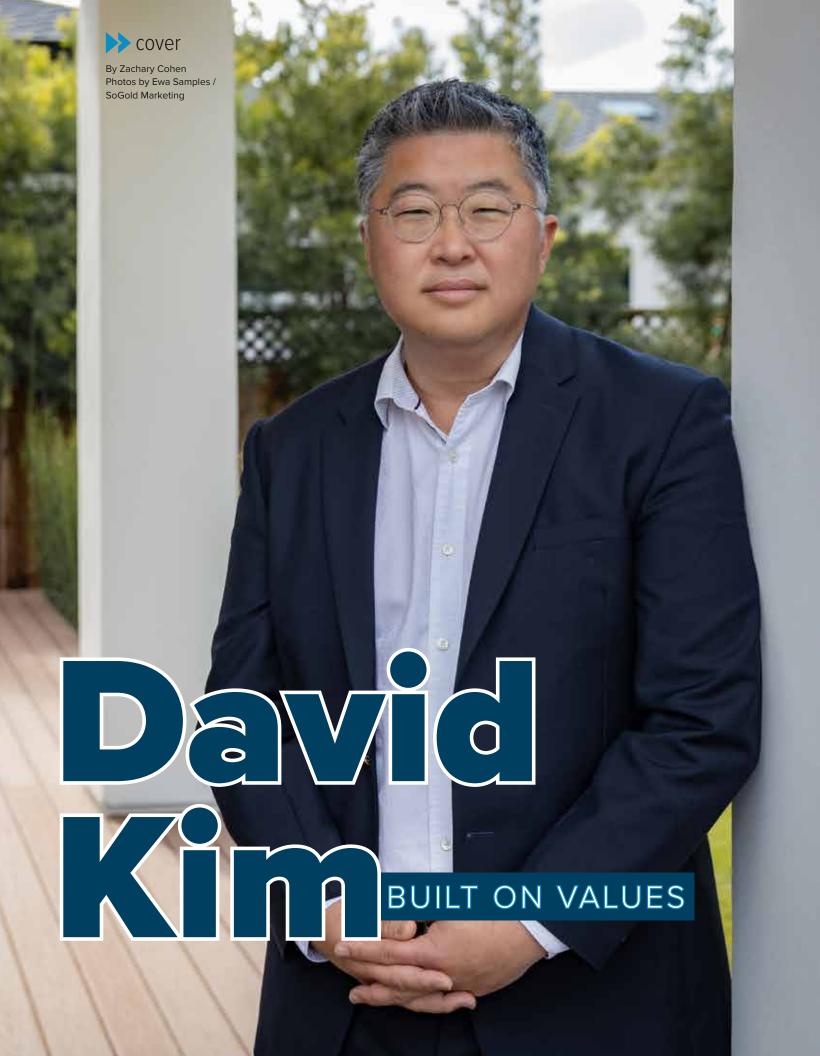
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David Kim had the unique experience of growing up in South Bay with parents who immigrated from Korea. These two distinct experiences shaped his formative years. Education was highly valued in David's family, as was integrity. His parents modeled the value of living with honesty, commitment, and a strong work ethic.

Some of David's earliest memories are from his days working at his mother's lighting shop. From junior high school onwards, he took on various responsibilities, ranging from repairing lighting systems to engaging in sales jobs. Witnessing his mother's entrepreneurial journey ignited a sense of inspiration within him.

David went on to graduate from the University of California, Berkeley with a degree in political

economy. He worked in public relations and marketing for several multinational companies, including Coca-Cola, Hennessy, Procter & Gamble, NBC, and General Motors, where he sharpened his marketing, communication, and analytical skills.

In the early 2000s, David began to consider a shift in his professional course. He was assisting his mother in purchasing a property, and they were unhappy with the level of service their REALTOR®



provided. David felt frustrated but recognized an opportunity.

"I felt the REALTOR®, at the time, wasn't really looking after our best interests. I realized that there was room to do better. If I could get my license and focus on clients, there was room for me to do well," David reflects.

David got his real estate license in 2002. He worked part-time in real estate for four years before diving in as a full-time agent in 2006.

Leading with Integrity

As David launched his real estate business, he remembered the lesson his parents taught him: always do what is right, and success will naturally follow. While the early years of his career were fraught with challenges (he began his career at the start of the Great Recession), he persevered, keeping integrity in focus throughout.

"I was trying to figure out how to make this business work, and one day it clicked — if I genuinely take care of my clients, there is a niche. The level of trust our clients place in us is immense considering that real estate represents their most significant investment. We have the duty to put their interest before ours.







I want people to feel I put my heart into everything I do every day.

I felt that was a critical component," David explains.

With hard work and dedication to his values, David found success. Nearly 20 years later, he's still thriving in real estate.

Built to Last

Today, David leads the David Kim Group with Compass, one of the top teams in the Silicon Valley. David has closed over \$500 million in his career, including 31 transactions for \$67 million in 2022.

"My team is my family," David says proudly. "We take care of each other and focus on our clients. How can we ensure they have a superior experience with us? That is our driving force."

Years ago, David read The Slight Edge, a book centered on how to turn small action steps into massive, long-term success. Since being introduced to the idea, he's modeled his business on it.

"If you do incrementally better over time, that becomes exponential, and nobody can beat that. We have hundreds of steps we go through in a real estate transaction, and with each step, we go back and ask ourselves, 'What can we do better? How can I do better?' Then we make improvements, over and over again."

David's goal isn't to grow his team into the area's largest but, rather, to be the epitome of excellence for his clients. He understands that every client has different needs, and he's out to satisfy the specific goals they bring to the table.

"Our goal isn't to create a mega-team. It's to serve our clients," David says. "I had slow growth in terms of my business — one customer at a time, one client at a time, and that's how I enjoy doing business. I want people to feel I put my heart into everything I do every day."



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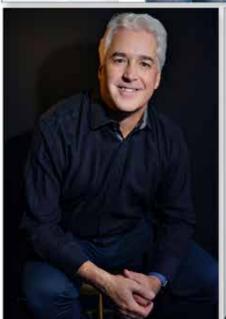
















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