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eter Galvez and his business partner Shelby Elias are the Owners of United Wholesale Lending. UWL is nationally recognized as one of the top mortgage brokers in the county.

Peter being a recognized leader in the Mortgage and Real Estate industry says, "Seeing the excitement of new homeowners at the closing table and knowing I was a part of making their homeownership dream come true is one of the best feelings in the world!" Peter makes buying or selling your home an incredible, memorable experience. He uses his 18 years of experience to help you achieve your goals in the least amount of time and with the least amount of stress. Whether you are a first-time home buyer or a seasoned seller, he will bring a welcomed energy and integrity to your next real estate experience.

United Wholesale Lending over the last 7 years has quickly become one of the most respected Mortgage companies in the nation. Since 2017, Peter has been voted and recognized in the top 1% of all mortgage originators in the Nation funding over a "Billion Dollars" in mortgage volume. In 2021, Peter helped over 800 families and funded over 300 million in that year alone. He was recognized by UWM (The largest Wholesale Bank in the Country) as the #1 Mortgage Broker in

California and top 3 in the Nation. In fact, Peter was asked to share the stage at UWM live in front of over 10,000 Brokers with Tony Robbins to educate and share his strategies that have helped him succeed.

In the world of mortgage brokerage, where financial transactions can often be impersonal and focused solely on numbers, individuals like Peter Galvez stand out for their exceptional character and unwavering commitment to their clients.

As a top mortgage broker in the country, Peter has redefined the industry by consistently utilizing creative strategies that set him apart from his peers. Peter's unique approach to mortgage brokerage has earned him the reputation of a visionary professional who dares to think outside the box. While Peter's professional achievements are impressive, what truly sets him apart is his role as a loving and caring father. He is married to the love of his life Haylee and is a father of two beautiful girls Zaya and Niya. Despite the demands of his career, he places immense importance on his family and takes an active role in his children's lives. Through his actions, he imparts valuable life lessons about dedication, hard work, and the importance of balancing responsibilities.

When embarking on the path to homeownership, partnering with a dedicated and knowledgeable Mortgage Broker can significantly enhance your experience. "My goal is making your dream of homeownership a reality with confidence and peace of mind. I can assure for realtor's a pre-approval letter that they can submit with confidence and the fastest closings in the industry"

FIND OUT MORE ABOUT PETER GALVEZ AND UNITED WHOLESALE LENDING AT:

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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 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

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Success with Kindness

ara Hamm Magee has achieved great success with kindness. She's built her business on it. From the beginning, she never wanted people to see her coming and think, "Oh, great, here comes that real estate agent who is going to ask me if I want to buy or sell." Rather, she stayed true to her heart, her creative instincts and desire to love on people, and turned a 2016 Christmas card list of 250 people into a thriving database of referrals and repeat business today.

"I am not a bulldog," Sara said. "I can be if I need to, but if we can get to where we need to get while being professional and kind, then that is my goal. I love creating opportunities for clients to feel seen and cared for. Bringing value, experience, and knowledge to my clients to feel encouraged and empowered to make the decisions that are best for them."

When Sara entered real estate in 2016, she had no idea how much her passion to make people feel special, plus her past education and work experience, would fit so well into her business. However, her mentor, Kathy Fox, taught Sara to be authentic to herself and build a business model that aligned with her objectives.

Sara combines her naturally creative side with a strong business side, making her a natural in real estate. Growing up in Sacramento, she had a passion for design and fashion. She entered American River College, wanting to be a fashion designer, but switched to interior design once she transferred to California State University, Sacramento.





After Sara graduated, she continued to work for an environmental consulting company. It was a great place for Sara to learn about managing an office and running a business. After having her son, Noah, in 2004, she bought a custom wedding invitation business and ran it for ten years.

"Doing wedding invitations checked the creative box for me," she said. "It also helped me learn how to work with people, to directly listen to their needs and help them be creative about meeting their goals. I also learned how to run the financial aspect of a business."

Sara's interest in real estate was sparked after owning an investment property. She talked more in-depth about real estate with her agent at the time, Kathy Fox, and decided to take the leap.

Sara built her business with Berkshire Hathaway HomeServices (BHHS) as a solo agent up until last year (2022), when she moved to HomeSmart ICARE Realty. While Sara enjoyed the culture and family environment that they had created at BHHS over the years, she felt a calling for change to be somewhere that gave her more financial freedom.

"I came to a point where I felt confident in my abilities to make my own choices about what I earned rather than letting someone else decide. The great thing about HomeSmart is that they have all the same resources as traditional brokerages, but we as agents get to keep more of our hard-earned commissions. Our brokerage has been around for 11 years and has 397 agents, and now that Lyman Magee is the COO of our brokerage, we are going to be growing even more in the future."

Having more to invest into her business enables Sara to do more for her clients. She offers to help them in whatever way she can, whether it's helping them pack, or finding alternatives to buying or selling. She enjoys doing her own staging as well and has even helped other agents prepare their listings.

"I'll give my clients a checklist and go room by room, listing everything that can be taken out, and then bring a truckload of new furnishings to use. I've had clients in the past offer to purchase all my stuff rather than sell their home. A couple came close, but they never go through with it," she said, laughing.

When Sara is not working, she loves spending as much time with her son as she can and cherishes their popcorn movie nights. Noah graduated from Woodcreek High School this past June and plans to continue to drum for worship at church and pursue his passion for cinematography.

Sara and Lyman Magee just recently got married in July at Granite Bay Golf Club. She is always the happiest by the ocean, and adores traveling, wine tasting, making appetizers and charcuterie boards, hosting parties and having company over, shopping, decorating, and doing all those things with family and friends. She is also passionate about her faith and giving back to her community through Bridgeway Christian Church and her annual Coat Drive which has collected and donated over 2,650 coats to the Union Gospel Mission. She also has a passion for giving back to her clients through client appreciation events, personal notes, texts, and pop-by gifts.

Given her experience in real estate and the success she has achieved, Sara encourages other agents to "find out who You are and be authentic to that person as you build your business.

If you are a numbers person, be passionate about how you engage with your sphere with your data. If you are a relationship person, build and invest in those relationships. Whatever makes You, You, be authentic to that and people will trust what you say and be drawn to working with you. Also, keep work in its place with healthy boundaries, allowing you plenty of time to create memories and soak up moments with those you love."

As Sara remains true to her heart, showing people they are important, valued, and loved, there is no doubt that she will continue to grow her business and touch the lives of many for years to come.



FIND OUT WHO YOU ARE AND BE AUTHENTIC TO THAT PERSON AS YOU BUILD YOUR BUSINESS. 99







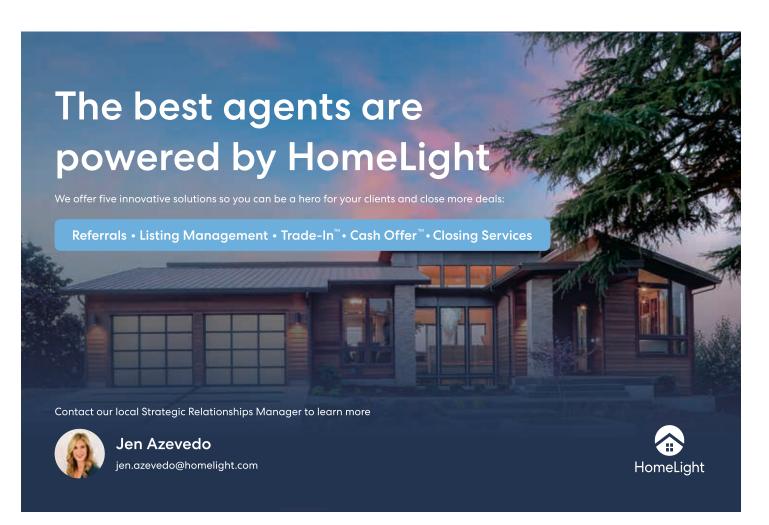


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BRANDON KLEKER

WITH MORTGAGE RIGHT











By **Chris Menezes**Photos by **Jessica Feely**

Brandon Kleker was born for mortgages. He comes from a family of industry professionals. His parents owned Pacific American Mortgage (PAMCO) growing up. And for as long as he could remember, he was running around an office. As the local branch manager and leader of the Mortgage Right team today, he is not only leaving his own mark on the industry but continuing a legacy of service instilled in him as a kid.

"I've been driving underwriters crazy for over 30 years now," Brandon quipped.
"Seriously, I was lucky enough to have a father and mother that molded me into the man I am today. They are excellent examples of hard work and attitude of humility that helps others before themselves, which, in my opinion, is the key to happiness."

Brandon always knew he was destined for mortgages. He got his first "real mortgage job" while in college in San Deigo and went on to manage a successful team at LoanPal (now GoodLeap) as the district manager, funding 100+ loans per month for 10 years. Eventually, he felt it was time to go out on his own and grow his own team, where he could create a culture that he truly believed in.

With Brandon at the helm, the Mortgage Right team differentiates itself in several key ways. First, Brandon makes sure they speak to buyers in a way they can understand – without using all the industry lingo and jargon. This helps buyers feel comfortable to ask questions they may normally not ask in fear of sounding dumb.

MORE THAN MORTGAGES—FAMILY

"I want to make sure they totally understand their loan and the process so the experience can be a positive one and not stressful," Brandon said.

Another thing Brandon ensures is comprehensive communication with both the buyer's and seller's real estate agents throughout the process. "The agents usually spend more time with the buyers than I do, so I want to make sure they know what is going on as well. Making partners out of everyone involved in the transaction makes for a much better experience."

Lastly, Brandon personally takes a very hands-on approach with every transaction. While he said that clients will definitely hear from his assistant and processor through the process, he is always there communicating, and making sure everything is on track.

"I have seen so many times where a loan originator thinks their job is done when the buyer is in contract, and it's time for them to pass them off and let someone else finish the deal. I work hands-on with my team and the agent involved until the home is recorded," Brandon emphasized.



Brandon personally loves helping first-time homebuyers. He finds their excitement, nervousness, and gratitude refreshing, and enjoys answering their questions and being the voice of confidence that they can count on. A natural leader, he also loves helping his team grow, both personally and professionally, and finds it very rewarding to see a new person come into the business and grow into a successful banker.

While Brandon does take true joy and fulfillment out of helping others today, he admitted that he wasn't always that way – despite all the lessons his parents tried instilling in him. It wasn't until he had kids that he truly understood the rewards of selflessness.

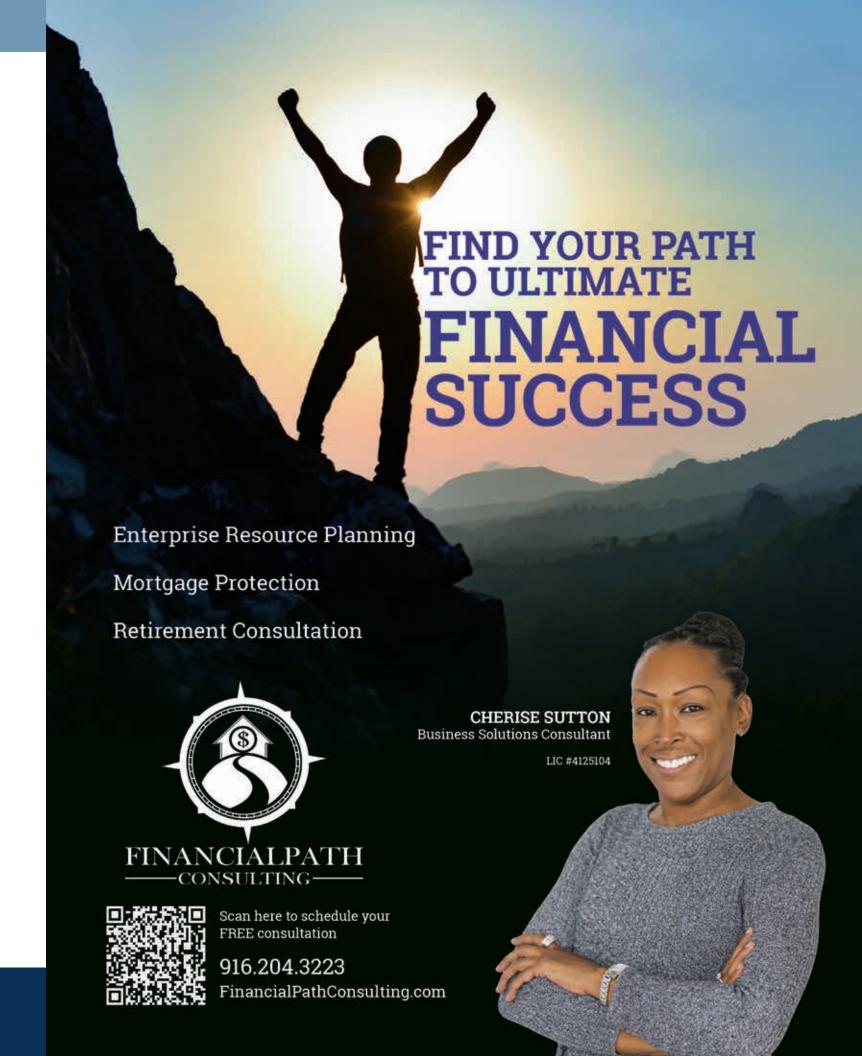
"Before I had kids, I hate to admit it, but I was selfish," he said. "I spent my time making myself happy. That changed very quickly when I saw my little girls for the first time. All the lessons my folks taught me about living the right way and living to serve became so apparent. From that day on, serving and caring for others became my focus. And just as I was told hundreds of times before, it was the key to my happiness and success."

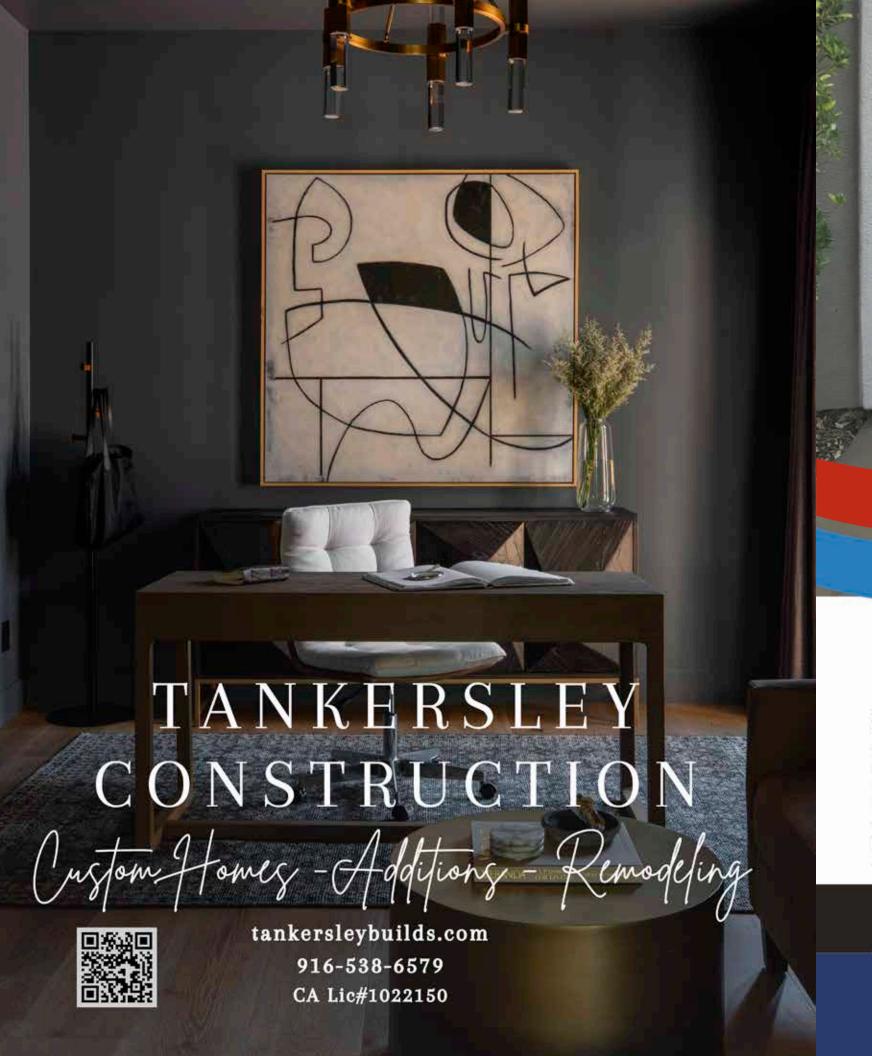
Brandon and his wife Hannah have four kids, Cienna, Molly, Reagan, and Henry. As a family, they enjoy spending time outside, camping in their RV, and exploring. They often frequented Lahaina, Maui as a home away from home and truly mourn its recent destruction. As the kids have become more involved in sports – cheerleading, gymnastics, swimming, and school plays – they have become much busier and cherish the times they do get to spend together.

As a tight knit family, they always keep at least a few things on the agenda, like Taco Tuesday, lunch after church on Sundays, and Kings and River Cats games. They are big on games at their house and love a good card game, dice, or just hanging out in the backyard in the swimming pool when they can.

For Brandon, family doesn't always mean blood relations. In fact, when you hear him talk about his brothers, sisters, and cousins, they are often not related. That's just an example of the level of connection and love he generously extends to others.

To become part of Brandon and the Mortgage Right's extended family, visit Mortgageright.com or give them a call at 916-396-5250.







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46 • October 2023

LEO WHITTON



FOUNDING MEMBER



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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 originator.

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 award-winning independent mortgage brokerage with offices from sea to shining sea.

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Meet Jonathan Lee with Portfolio Real Estate, a rapidly rising star in the real estate industry. Jonathan attributes his success to his mentors. "If it were not for my mentors Samantha Tov and Judy Cuong, as well as all my team members at Portfolio Real Estate, I would not be where I am today. They challenge me to be a better REALTOR® and man every day. Surrounding myself with people like them, who not only care about my success in real estate, but also in life is what keeps me motivated." Jonathan shares.

How many years have you been a real estate agent? How did you enter the field?

I got my real estate license 3 years ago and have been with Portfolio Real Estate ever since. My journey in the industry started with an internship in Sacramento where I learned the basics of Real Estate law, how to drum up business, client retention, and cold calling.

What did you do before you became a REALTOR®?

Before I became a REALTOR®, I was completing a Communications Degree at Sacramento State while working as a lifeguard. As a side hobby, I also began flipping cars and motorcycles.

What are you most passionate about right now in your business?

Right now, I'm focused on providing the best service for my clients, friends, and family. Whether you are a firsttime home buyer, investor, or even own rentals, I know there's always a potential for growth in owning real estate. As an agent, it's my duty to put my clients first, to do what's best for them, and to understand that it's not just about the transaction, but building a relationship.

What has been the most rewarding aspect of your business?

I think there's something super special and heartwarming about seeing those around me and helping clients become homeowners. It builds generational wealth for their families.

What has been your biggest challenge as a REALTOR®? In entering the industry?

My biggest challenge as a REALTOR® is time blocking time for myself. It requires a lot of self-discipline that I have never experienced before but I am learning every single day. Upon entering the industry, I was afraid that I was too young, at 24 years old, and that nobody would trust me in leading them through probably the biggest transaction they'll ever make. 3 years later, I feel more confident in spearheading this process.

How do you define success?

As cliché as it sounds, success to me is doing what you love, and loving what you do. It's having a vision for yourself and striving towards that every single day.

What sets you apart?

I believe what sets me apart is showing up to my office every day to educate myself on the market, educating my clients on the pros and cons of their real estate situation, learning more about updated laws, and being hungry to become 1% better every single day. I am about



people coming first, not just about the transaction, but building a relationship with my clients, watching them grow a family or building generational wealth through real estate. I am also very by the book of real estate and do not just want to make sales, but making sure my clients are happy purchasing their home and doing it in an ethical way.

Are there any charities or organizations you support?

I am a member of AREAA (Asian Real Estate Association of America). Their mission statement reads: "The Asian Real Estate Association of America (AREAA) is a nonprofit professional trade organization dedicated to promoting sustainable homeownership opportunities in Asian American and Pacific Islander (AAPI) communities by creating a powerful national voice for housing and real estate professionals that serve this dynamic market." As an Asian male, I have seen how the homebuying process affects people who look like me, and I want to make sure that I provide these people with the opportunity to purchase a home too.

What are your hobbies and interests outside of the business?

My hobbies outside of real estate include road-tripping, traveling, hiking, camping, snowboarding, skiing, and dirt biking. I love anything that has to do with being outdoors and exploring new places.





Sacramento Real Producers • 49















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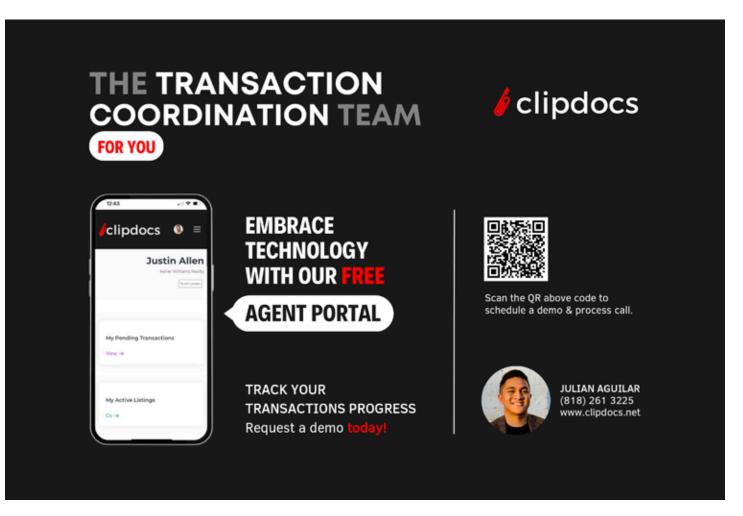
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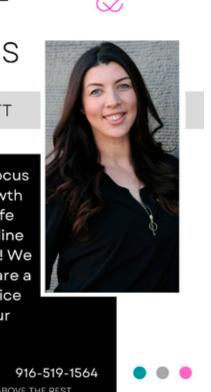
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By Chris Menezes
Photos by Shot Archives

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Rich Downing loves to hear people say "Wow." He's developed his entire business model around that one simple pleasure. And with 40 years experience in the windows, screens, and sliding door industry, he has perfected many products and services that will leave you smiling, whether you're looking to wow buyers with curb appeal or with how seamless the sliding glass door opens and closes with just one or two fingers.

"We thrive on hearing clients express surprise and delight, like when we repair a sliding glass door or promise a swift screen replacement," he said. "There's a certain joy in witnessing someone exclaim 'wow' – it's almost impossible to do without smiling. One of my primary goals is to bring smiles to people's faces."

There are several ways that Rich and Window Screen Solutions and More Inc. evoke wow's from people. First and foremost, they have amazing products when it comes to screens, sliding doors, and custom blinds and shutters – some of which they have exclusive rights to.

In addition to their general Insect Screens, which protects against insects, their Sunscreens block 80% to 90% of the sun's heat and rays, reducing how much heat enters the house

while adding a layer of daytime privacy. Their Pollen Screens, which they have exclusive rights to, blocks 99% of pollen from entering the house, and their Pet-Tuff Screens are 8 times thicker than regular screens and thus indestructible for dogs, cats, and even kids.

They also offer Pass-Through Screens that open half-way, which are ideal for kitchen windows to pass plates of food from the kitchen to the patio; Motorized Screens, which can be controlled by phone or remote; Retractable Screen Doors that can be rolled up to the side to show off the front door when not in use or even create a screened-in patio; and screen door repair and window springs replacement for those windows and screens that just need a quick repair instead of replacement.

While Windows Screen Solutions and More offer a variety of screens, they only offer one style of sliding screen doors. And that's because, for the past 40 years, it has proven reliable time and time again.

"We custom build it and we install it and never have to return for adjustments," Rich said. "The frame is

We thrive on hearing clients express surprise and delight, like when we repair a sliding glass door or promise a swift screen replacement.









The window manufacture and other companies could not make a sliding screen door 6' X 10' so we did it.

extruded aluminum, and the wheels are made from steel, so you can literally open and close it using only one or two fingers. This always makes our customers say wow."

In addition to quality products, Rich's wow factor entails swift service. While many competitors are booked out for weeks, Rich offers same-day and next-day services. This includes their ancillary services as well – like window washing, gutter cleaning, hard stain removal for windows, doors and showers, and their annual window inspections, when they check for fog or moister in double panes and ensure all windows are functional –

all of which are crucial to getting a listing to look its best. While their custom brand of wood and poly shutters and blinds take about three weeks to be customized and installed, it's a far cry from the 3-5 months that other competitors quote.

"When selling a house, speed is of the essence. You don't want to work with someone who's weeks out," Rich said. "A testament to our quality is our online presence: we're ahead of our competitors on Google with glowing reviews. As of the last count, we had 111 five-star reviews, while our closest competitor had 19. We began prioritizing Google only in November 2022 of the previous year."

The success of Window Screens Solutions and More Inc. comes down to the years of hard work, care, and expertise that Rich has poured into it. His work ethic was largely shaped as a kid, growing up on a dairy of 250 milk cows in Utah that he started working on at the age of 12 – milking cows, driving tractors, and harvesting alfalfa. At 16, he returned to Pleasanton, where he



was originally born, and graduated Foothill High School in 1981.

While Rich briefly studied business in college, his professors encouraged him to start his own business, where he would learn the most. From the beginning, Rich was drawn to providing a service people needed in their homes. Recognizing that everyone valued clear windows, he formed Sparkle Window Cleaning in 1983.

"Believing that window servicing was affordable and accessible to many, I embarked on this journey,

teaching myself every aspect without working under anyone else. My promotion was simple: I'd wash your screens for free. However, I noticed many screens were damaged or missing. Although I initially referred clients to another company for that, their response time was slow, often taking a week or more. So, I introduced a next-day service for screens."

By 1996, Rich had grown his company to 200 employees. However, the surge in workman's compensation fees in the mid-90s made his business less viable. So, he sold the company to a large window manufacturer in 1997 and moved to El Dorado Hills, where he founded Window Screen Solutions and More Inc. and resolved to never have employees again. For years, Rich ran the business just himself, and later, with his kids, while starting other businesses at the same time.

Everything changed, however, in 2020 after Rich came down with COVID-19 and nearly lost his life. He was hospitalized and it took almost five months for him to regain his ability to walk and to breathe normally. NBC even ran a 3-part miniseries on his experience with the virus.

"It affected all my organs, including my kidneys," explained Rich. "It affected my memory, my energy level, and ability to move. Even now, almost three years later, I'm experiencing degeneration of my tendons in my shoulders, hands, and feet. At first, it was attributed to aging, but with time, the same symptoms have been reported across the globe by others post-COVID patients."

"Doctors believe my survival, despite severe health challenges, is due to my enduring gratitude and positivity," he continued. "I'm still actively building my company and owe my recovery and resilience to the miracles surrounding my family. Without the unyielding support from my wife, daughters, and sons, I wouldn't be here today."

Window Screen Solutions and More Inc. now includes eight employees, including a couple of Rich's kids. While Rich remains passionate about his work, he values his time with his family. He also enjoys gardening and has become an expert with the tower garden, a soilless garden system that relies on vertical space, water, air and liquid nutrients, which he actually sold at one point around the world.

While Rich has certainly overcome a lot in the last few years, he remains joyously filled by the smiles he can bring to people's faces every day. To experience the wow with Rich and Window Screen Solutions and More Inc., visit www.windowscreensolutions.com or call 916-906-2033.



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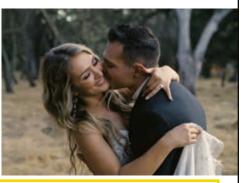
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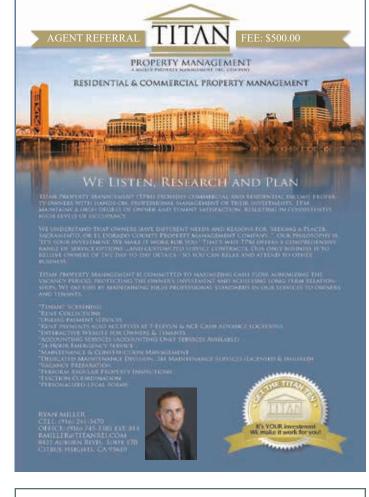
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Instead, Cheryl pursued teaching, earning a degree from San Diego State University, and later studied in higher education at University of California, Davis, while teaching middle school.

After marrying and starting a family, Cheryl and her husband began climbing the property ladder, buying homes, refurbishing them, and then selling. They used a real estate agent for this process, and after several successful transactions, Cheryl decided she should try it.

Before retiring from teaching in 2001, Cheryl was asked by San Juan Unified to teach a photography class at one of their charter schools, having worked as a local photographer for a number of years on the side. This opportunity allowed her to delve further into the art world, combining her love for teaching with her passion for visual aesthetics.

Cheryl's deep-rooted affinity for aesthetics and design fuels her ability to envision the true potential of a home. This, coupled with her love for transformation and change, has been a constant throughout her life. From her childhood days spent rearranging furniture to her adult years immersed in real estate, her appreciation for change has remained a steadfast and guiding influence.

"They say, 'change is good,' and I feel it. I love that no two clients are alike, no two homes are alike and no two deals are alike. The market is always changing, and I thrive in that kind of environment," she said.

After choosing to reactivate her license, Cheryl found that balancing family life with a career in real estate to be challenging, especially with two daughters heavily involved in sports. For a while, real estate took a back seat as she dedicated her time to her daughters, Noa and Zoe, who both became NCAA athletes. Zoe went on to win national championships in two sports at two different schools: UCLA and USC. Once her daughters were off on their own, however, Cheryl decided to put her foot on the gas of real estate.

The turning point in Cheryl's career occurred about seven years ago. It was late Thursday night, and she was getting ready for bed. Sales were slow at the time and Cheryl



wanted to improve her productivity since going full-time in the business. Then, the phone rang. It was an unknown caller, but she decided to answer it anyway. The woman on the other line said she was setting up interviews with agents, searching for someone to represent the new CEO of their company, who was looking for a new home. Cheryl said, "Great! When would like to interview?" The caller said, "Right now."

"I thought it was a joke," Cheryl explained. "But I sat up and put my interview hat on. It went well and I asked how many people were interviewing. She said three and that I was the last one. Before she hung up, she told me to send my 'electronic profile' to her email, so the CEO could review it the following day. I said, 'Sounds great!' A decade ago, I had no idea what that was."

Cheryl stayed up all night, putting together an "electronic profile," and submitted it at 8 am the following morning. They selected her, which led to many other opportunities,





Cheryl, Zoe, Noa, and Jeff Nightingale

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including representing all the other C-level executives for that company and gaining a foothold in the luxury market. In fact, just this past fall, she sold two of the few \$4 million homes in Sacramento, and just three weeks apart.

Cheryl later asked that CEO why he selected her. He said it was because she was the only one who submitted the 'electronic profile.' That experience taught Cheryl two things: always answer your phone and put in the extra effort. "Even when you are unsure, always make an effort to show up. As the saying goes - you must be present to win," she said.

As an associate agent at the Tim Collom REALTOR® Group with House Real Estate today, Cheryl continues to go above for her clients, maintaining a strong focus on relationships, integrity, and education. "Relationships and integrity – these are the two key pieces that will carry you through the many seasons of your career. Never sacrifice either for short-term success," she said.

As the real estate market is changing, Cheryl said House Real Estate is her home away from home these days. Inspired by her mother's love of travel, however, Cheryl is always planning her next trip. This summer she plans to go to Bali, where the four Nightingales will embrace the unique culture, including yoga and cold plunges. She and Jeff have a daily ritual of taking a 4-minute cold plunge into 44-degree water, turning an unusual habit into a fun daily challenge of endurance. "I love to do things that make me uncomfortable. Even though we cold plunge every day, you never get use to it. It will be just as challenging tomorrow as it was today" Cheryl said.

From her beginnings in Yuba City to her current thriving career in Sacramento, Cheryl's story is one of gradual discovery and eventual mastery, a story where the love for design, education, and real estate converges. As she continues navigating the ever dynamic and fast-paced world of real estate, she won't forget the lessons she's learned along the way. Always ready to take that phone call, put in the extra effort, or even take the plunge into the dark, cold waters, she will continue to inspire and pave the way for others, proving that with passion, tenacity, and a deep-rooted love for one's craft, nothing is truly unattainable.





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