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JENN GILSON



Jennifer Gilson was born and raised in Hillsborough, California, making her a true local with a deep understanding of the Bay Area. Jenn had the gift of growing up around the real estate and development industries. Her family founded Gilson Development, a Peninsula-based luxury residential home developer. Growing up, Jenn soaked up real estate and construction knowledge from her parents. Although she didn't realize it at the time, the dinner table conversations and site visits would shape her professional path.

"I loved growing up around building, being around construction, and seeing transformations from the ground up. New construction and major remodels should wow you. You should walk into the space and imagine, love, [and] feel the calm [energy] and envision yourself living there," Jenn reflects. "I loved seeing things grow and come together. When a buyer walks into a new build that I've worked on with the seller, we want them to imagine a sense of pride of ownership. I want them to love the home, and secondly, I want them to be proud to call the property their home. I love when a buyer reacts with excitement and love for the home we put so much time and work into creating."

Real Estate Roots

As an adult, Jennifer entered the residential real estate world, representing buyers and sellers across various industries and niches — first-time



home buyers, luxury buyers, investors, and developers. She worked closely with developers and commercial builders, learning the ins and outs of new home sales.

“I was learning the financial aspects while working in the field as the right hand to the developer,” Jenn says. “I learned about construction costs, material costs, where to find products from, [and] the stages of building homes, remodels, and new construction. I toured job sites, [and] seeing the process of creating a lifelong home grew into a passion. That’s how I ended up [on] my real estate journey,” she explains.



Building a Business

Jenn started her real estate career as an individual agent and eventually founded The Jenn Gilson Group, which has been ranked the #1 team with Golden Gate Sotheby’s International Realty on the Peninsula for the past five years.

Jenn continues to leverage her unique edge in the industry with her development background, forming a niche in working in new construction and major remodels. She also brings technical knowledge and practical insights to her role as an agent. Jenn’s building background equips her with a comprehensive understanding of the properties she deals with and positions her as a trusted partner for clients seeking expert advice. Clients receive more than just a standard real estate service; they gain a partner who can navigate the intricate details of properties, ensuring their transactions are smooth, informed, and successful.

Touring job sites [and] seeing the process of creating a lifelong home grew into a passion. That’s how I ended up [on] my real estate journey.



For me, I'm able to be a mom, a successful real estate agent, love what I do, and still have time for my family. I make time for everything. It's all about leverage. *Set your boundaries in the right areas and make time for yourself. That's how I survive.*



"I enjoy being able to represent buyers and sellers [and help them] achieve their financial dreams, [become] a part of their big decisions, and [help them buy] their dream home or sell for top dollar. With my experience, I've developed an innate understanding of building, development, and real estate. I practice what I preach and understand all the ins and outs of the business. I grew up around real estate and understand all types of different home conditions and values. I have a deep understanding of what it takes to buy, sell, maintain [a home], and negotiate."

Learning Patience

Alongside her role as a REALTOR® and team leader, Jenn is a wife and mother of three young children. Becoming a mother has been transformative, teaching her balance and patience.

With a wealth of experience in the real estate industry and a heart full of love for her family, Jenn navigates both worlds, leaving a mark in both her professional and personal spheres.

"I'm the same person I was, but there's a lot more love and nurturing in me – and boundary setting. Becoming a mom has allowed me to be more patient in all aspects of my life. Patience is a quality I've connected more with after having children, and that impacts everything I do."

Jenn's patience, as well as her ability to balance multiple tasks, shows up in her business, too. She's a big proponent of creating leverage, setting boundaries, and ensuring there is time for everyone.

"People say, 'You're a mom of three. How do you have time to work?' In the intricate dance of being a mom and a real estate agent, I've tried to create as much balance as I possibly can. My balance journey consists of careful planning, clear priorities, and a heart full of love. It is possible to excel in both domains and create a fulfilling and enriched life for myself, my family, and my clients."



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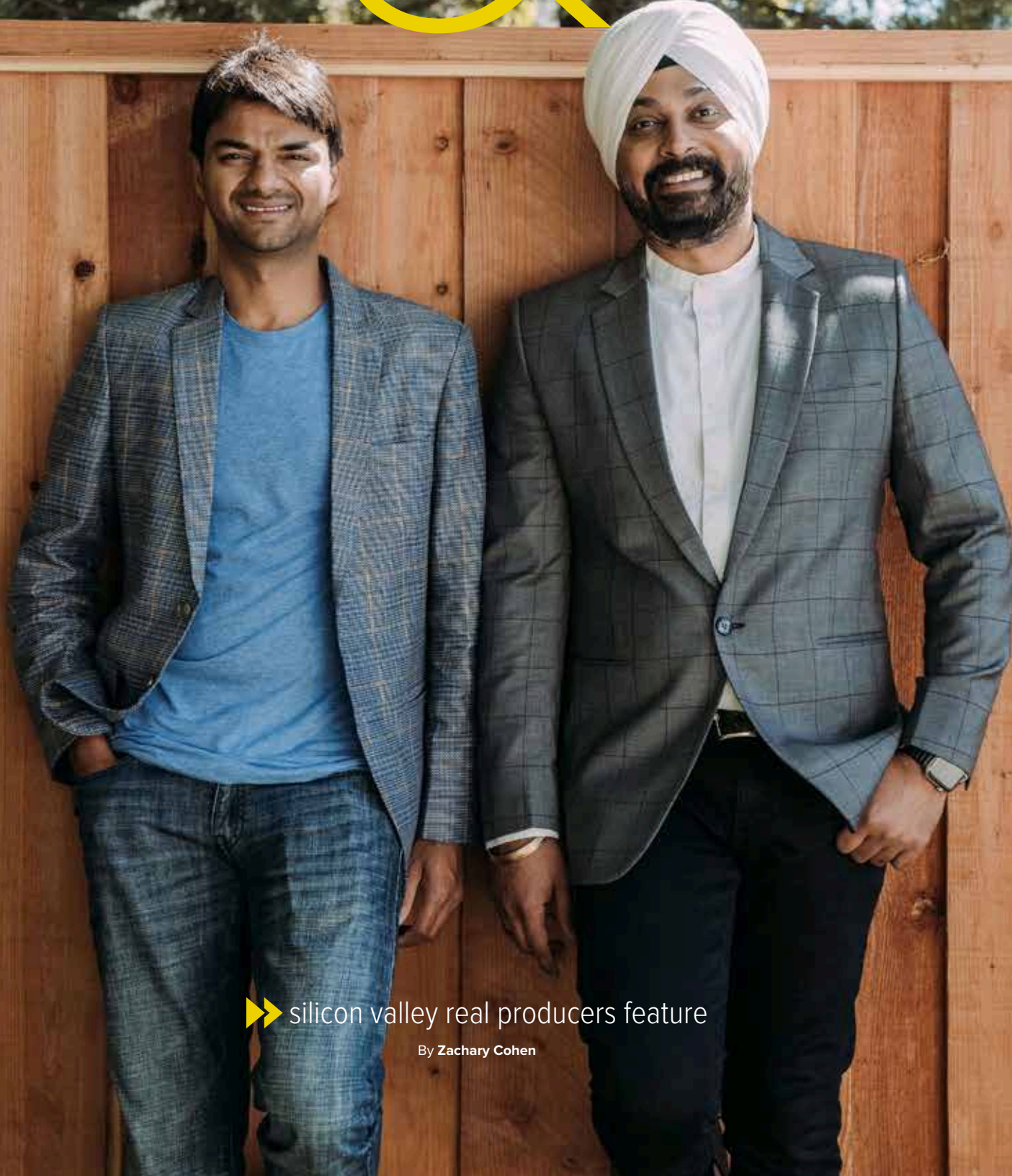
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Sid Bobba Vicky Oberoi



▶ silicon valley real producers feature

By Zachary Cohen

The Birth of SV Ventures

Over the past five years, the real estate investment space has grown tremendously. Alongside large-scale ibuyers, mom-and-pop investors have entered the landscape at record-breaking rates.

Sid Bobba and Vicky Oberoi don't fall into either category of investors. With SV Ventures, the investment group they founded in 2018, Sid and Vicky are taking a unique approach to the fix and flip market. Even in a down market, their ability to analyze data and find suitable investments has allowed them to thrive.

A Joint Venture

Sid and Vicky had their own professional journeys before teaming up to form SV Ventures. Sid, a data scientist by trade, began investing in Atlanta real estate in 2015. Vicky, an engineer and MBA by trade, began investing in Bay Area real estate around the same time.

With SV Ventures, Sid and Vicky are focused on buying homes, improving them significantly, and reselling them for a profit. Sid handles much of the backend work, systems, marketing, and processes, while Vicky, a licensed REALTOR®, spearheads contractor coordination, design, project execution, and sale. They have a couple of virtual assistants in supporting roles.

While Sid and Vicky no longer work in the sciences, their backgrounds have been tremendously supportive in their real estate business. They rely heavily on their ability to analyze data and find suitable investment projects.

“If you look at our backgrounds, we each have a strong tech education. I’m an engineer, and Sid is a data scientist. Those things help us do a lot of analysis on how things are shaping up. We are entrenched in the fabric of real estate information. All of our decisions are based on data. So while the environment has changed, we are changing according to that environment, making sure we are underwriting only the right projects,” Vicky says.



“Atlanta was a volume business,” Sid says. “We had to do a lot of volume every year to make it work. On top of that, building relationships remotely is difficult. I’m happy to be here in the Silicon Valley.”

Built on Relationships

One of the things Sid and Vicky enjoy most about investing in the Bay Area is the relationship-driven environment.

“We depend a lot on our relationships, putting a big emphasis on relationships with agents and brokers involved in real estate in the Bay Area. That sets us apart,” Sid explains.

Fun Fact
SV Ventures is an abbreviation for Silicon Valley. Synchronistically, it’s also the first letter of Sid and Vicky’s names.



Focused on the Bay

The Silicon Valley isn’t the first market most investors consider investing in; in fact, it’s a market many avoid. But Sid and Vicky see the beauty and the opportunity in Bay Area real estate investing.

“In a simple manner, it’s a low volume, high margin, very high risk market,” Vicky says.

“It’s a very good area to be in because you don’t have to do a ton of volume and can instead focus on relationships,” Sid adds. “In the Silicon Valley, you can unlock more potential, make it turn-key, and make a nice profit. It becomes a relationship business, where you can visit the property, meet the team, and ensure everything is done smoothly.”

Sid began his investing journey in Atlanta, so he knows both ends of the spectrum. Ultimately, he, too, prefers investing in the Silicon Valley.

“A lot of our business comes from agents, and we want to make sure it’s a win-win for both sides,” Vicky adds. “We are relationship-centric and want to build relationships with REALTORS®.”

Sid and Vicky also pride themselves on their execution. They do more than cosmetic improvements on their investments; they focus on genuinely improving the property.

“Our design and execution are some of the best,” Vicky continues. “We do an end-to-end remodel. There are always opportunities to make thoughtful improvements. That makes us unique. We don’t have just one strategy. We can really make the best changes for the exact circumstance.”

In the years to come, Sid and Vicky are keenly focused on gaining market share and developing a long-term investment strategy.

They want the real estate community to know they are serious players in the fix and flip space, and they are here to stay.

“This is our bread and butter, our focus. Our dedication to this is at the highest level. We are in the game for the long haul.”

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“There are always opportunities to make thoughtful improvements. **That makes us unique.** We don’t have just one strategy. **We can really make the best changes for the exact circumstance.**”



svrp agent feature:

By Zachary Cohen

MARIA



AFZAL

RIGHT AT HOME

Since launching her real estate career in 2016, Maria Afzal has made an indelible mark in the Bay Area, the Silicon Valley, and beyond. Maria is a leader in the California luxury real estate market. She has represented numerous tech company executives, professional athletes, and high-net-worth clientele, helping them navigate the competitive northern California market. As the leader of the Maria Afzal Real Estate Group with Christie's International Real Estate Sereno, she has built a thriving referral-based business built on professionalism and exceptional service.

DRAWING ON HER ROOTS

Maria was born in Pakistan and raised in Washington, DC, giving her a unique understanding and ability to work with a diverse range of personalities. In real estate, that's enabled her to establish an impressive and diverse roster of clients.

"One skill set I developed early in life was to strive harder," Maria reflects. "Being a first-generation immigrant made me want to succeed that much more. I learned I had to learn, work, try harder, and not take no for an answer. That value of wanting to succeed keeps me going and helps me go the extra mile for my clients."

Before launching her real estate career, Maria climbed the corporate ladder in education and healthcare. In these fields, she learned about effective communication, networking, time management, organization, and problem-solving - skills that have continued to serve her.

When she felt inspired to start her own business, Maria determined real estate would be



a good fit. She also made the bold decision to relocate to the Bay Area - an area that matched her entrepreneurial spirit.

"I had always been interested in architecture and how homes are designed and built - especially in the luxury/custom real estate market," Maria explains. "The opportunity and energy here is truly unique, and I wanted to be a part of it."

“

I'M BUILDING A STRONG REAL ESTATE TEAM. WE'RE GROWING. I WANT TO CONTINUE TO DO THIS FOR A LONG TIME. I WANT TO LEAVE A LEGACY, A POSITIVE IMPACT.



TAKING FLIGHT

Since launching her real estate career in 2016, Maria's trajectory has been remarkable. She secured her first buyer under contract within three days. Since then, her business has continued to grow.

Maria's exceptional ability to negotiate and close deals, coupled with her passion and dedication, has helped her become a trusted advisor and strategic partner to her clients.

"I love to negotiate. It comes naturally to me," emphasizes Maria. "It's one of my favorite parts of the sales process."

Maria feels right at home in the Silicon Valley. She particularly enjoys how educated the average real estate client is.

"They desire to be educated about their real estate purchase, and I find it gratifying to pass on my knowledge. They ask for detailed answers to their questions about all the documentation that comes with their transaction, and they want to know how each thing impacts the future value of their investment," Maria explains. "It feels rewarding to know that these highly educated individuals value your opinion and expertise and are learning from you."

The marketing of my skill set revolves heavily around being knowledgeable about the process of their real estate transaction and the microeconomics of the neighborhood their transaction will be in. I must constantly keep myself updated on prevailing trends and where the market is headed. I have to be the expert that I claim to be in my marketing and the expert my clients rely on."

LEAVING A LEGACY

Maria believes it's critical to leave a legacy of positive impact. In addition to coaching and mentoring other REALTORS®, she is the Co-President of the Portola Valley chapter of Together Women Rise (togetherwomenrise.org), an organization that supports girls and young women in developing nations and is dedicated to achieving global gender equality. She also loves spending time with her daughter, Fiza (a senior at Boston College), traveling, and witnessing breathtaking sunsets worldwide.

Maria and her team understand that they don't just sell properties; they build relationships with people to help them achieve their dreams. Maria's commitment to excellence will position her for even greater success in the years to come.

"I'm building a strong real estate team. We're growing. I want to continue to do this for a long time. I want to leave a legacy, a positive impact."



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By Kasey Schefflin-Emrich

Originally printed in January 2020 (San Mateo County Real Producers)

Wen Guo



A Designer Turned Real Estate Agent

When Wen Guo obtained her real estate license, she wasn't sure of what that would mean for her future.

"I didn't know if I wanted to be a permanent, full-time salesperson because I always thought of myself as a designer," Wen says. "I never imagined myself to be a salesperson. I like to make sales because I love people, but I am more interested in overall business-building."

Wen was previously trained as an architect and worked as an architectural designer before founding an architecture-inspired clothing design brand called Boditecture.

"We were really successful in terms of press," Wen said. "We were in San Francisco Fashion Week, LA Fashion Week. We were on a full page in the San Francisco Chronicle for Sunday fashion. We got attention from Bloomingdale's and an executive from Gucci."

Despite the great publicity, the clothing label suffered financially due to the aftermath of the 2007 recession. Wen started to explore new options after her second child turned one. "I tried many different things," she said. "I tried to do interior design and tried being a project manager for single-family house construction. I was never super excited."

Wen's husband, a tech entrepreneur, suggested she enter the real estate field.

"In the beginning, I thought about flipping [homes]. I bought my first investment property about to flip. It went really really wrong. The house was unpermitted and had a citation, but we didn't know which part. [The real estate agent] told me the wrong part. That created a huge financial loss. I realized I need to get my license if I wanted to be serious about it."

Wen began working for Keller Williams Realty in 2017.

"The Keller Williams office is really good—they get rid of all the shamefulness and unwillingness of exposing myself to the business," she said.

"Before I was very shy. I was like, 'Oh, I'm a designer, I'm not going to do sales.' Keller Williams tells you lead gen is the key; without lead gen, you're not going to have any business."



So it totally flipped me the other way and I started to door knock, which I would never imagine doing. It got me listings in the beginning.”

Wen is mostly a listing agent and is the team leader of the Wen Guo Real Estate Group at Keller Williams.

“My goal is to provide top service,” she said. “I have been so lucky in this career. I appreciate and truly cherish what I have. I really want to make good things out of it.”

Wen hopes to expand her business in the future. “I just hired a coach that manages 25 satellite teams in the country to help me to grow, to build it right and keep going,” she said. “A long-term goal is to be the real estate company of choice for agents

and their customers – to dominate markets, make millionaires, and give millions. Also, potentially branching into different supporting services. We have been using external service for staging, for TC. We can potentially have our own service as a holistic service for clients and agents as top services.”

Wen works hard to set an example for her children. “I want my kids to focus on building things either short term or long term,” she said. “I want them to make accomplishments and be positive.”

Wen has remained positive throughout her real estate journey. She has found joy working in the business and continuously dedicates herself to building long-lasting relationships with her clients.

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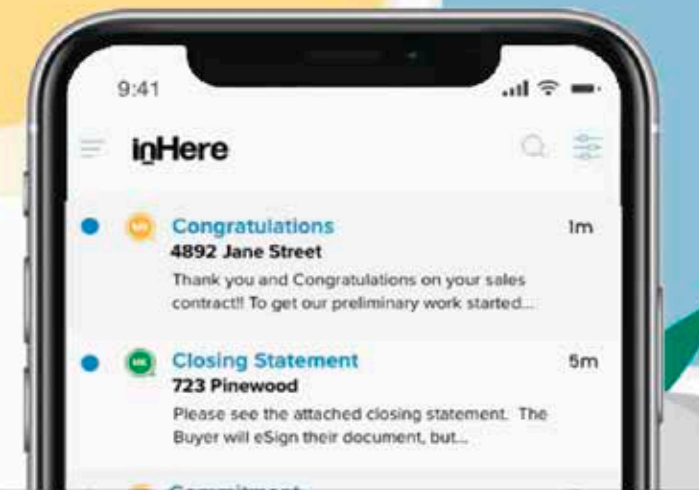


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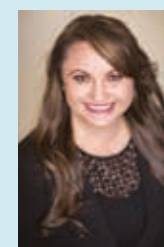
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PHIL CHEN

... I eventually dropped off, while my friends became professionals. In their *Thursday Magazine* interviews they would say things like, "I need to skate with Phil Chen, but he says, 'I will never forget that.'"

"I remember I took a four-year off and when I was in college, I registered and took my exam." Phil chuckles. "I told my parents, 'I'm going to register this my whole life. I'm going to get ahead and go on; but I never did it. And I am going to regret it my whole life. I was so young to register or even what the potential would be."

Despite the sense of loss from a skateboarding career that never was, Phil's path has led him to great things: first, a career in fitness, and now, a blossoming real estate business. He still takes lessons from his early years on a skateboard with him every day.

With the nature of a skateboarder, Phil remains willing to take chances when the time is right. "I'm constantly rolling the dice and taking risks and chances. That's my nature. I'm not conservative towards it. I'm always going to take the leap of faith," he explains.

"The business I learned from skateboarding," is now discrimination. Living, sleeping, breathing what you do, it becomes natural and instinctive. In a little ways, it's a sense of what being an elite athlete was like. I could go to sleep, dream a trick, and do it the next day. I tell my kids now, try to be the best at whatever you do."

In college, Phil dated into another... **COVER STORY** *From the Street Skate to Real Estate Sales: Continuing to Take the Leap of Faith*

"This is the key if you want to be good at something, you have to not sleep, and dream it."

Remember the early days of your group and push your limits, the early stages of the real estate brokerage world of San Francisco.

As a native San Francisco teenager growing up in the Bay Area, Phil Chen was already making waves in the skateboarding world. He was naturally talented, and one of the top sponsored skaters in the nation. He shared a deep bond with his friends, my cousins and Christiana.

"I was fresh off a record three days in a row, and probably a year from making my first million." Phil chuckles. "I would come home from school, do my homework, and then have a conversation with my sponsor's representatives."

Despite his love for skateboarding and the career options he had, Phil decided to pursue a path for a 22-year-old that was just starting to open up. Phil admits, "I wanted to find this a job, sponsor, and someone to mentor me for the rest of my life."

"When I got my father's license and getting into the business world to skate."

In the fitness world, Phil learned the hard way. It was a natural segue to shift from personal fitness training to heavy real estate. "It's the same thing," Phil explains. "Fitness is an art backed by science. Real estate is an art backed by quantitative analysis."

During his years as a gym owner in the San Francisco financial district, Phil was also able to (unintentionally) begin to build his real estate client database. Phil's private personal training studio catered to Fortune 500 CEOs, bankers, lawyers, and other affluent clientele.

"I was just in my gym, working and hanging out," Phil says, smiling. Eventually, some of Phil's clients became his business partners. "They would buy real estate, and I would manage it. I had no money back then. That's how I got my feet wet."

By 2006, Phil realized it was time to make a choice. With one foot in the fitness world and the other in the real estate world, his attention was divided. As he admits, "I was half-sitting [on real estate]."

"I had no choice. I took the leap of faith and got into real estate full time in '06."

In 2006, Phil experienced success, but the downturn of 2007 through 2009 would make him think twice about his decision to dive into real estate. "I thought, what was I thinking? I thought, what was I doing? I thought, what was I doing? I thought, what was I doing? I thought, what was I doing?"

Phil spread his own boutique brokerage, JHawkins, without ever working for a larger brokerage, using the knowledge he accrued mainly on his own through his family's investments, observation, intuition, and experience. By 2010, he put himself on the map as a top real estate agent in the highly competitive area of Millbrae.

Coming to Compare from Silicon, which he operated and ran for the better part of a decade, has given Phil a unique perspective on the state of the local real estate market. "Compare is a unique spending freight train right now," Phil comments.

"I'm fortunate to have had three centers that I've passionate about, but really great at and made the success."

Regulation of the brokerage when he bought his license, Phil knew his reputation is what carried him to success.

"People trust me. Reputation is an important cover any deal or commission. That's the reason an usually one of the first choices amongst an many talented agents in the Bay Area."

Phil stays motivated by staying humble and continuously striving to improve in all aspects of his work.

"I'm still hungry, so watch out."

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phil CHEN

From the Street Skate to Real Estate Sales: Continuing to Take the Leap of Faith



COVER STORY
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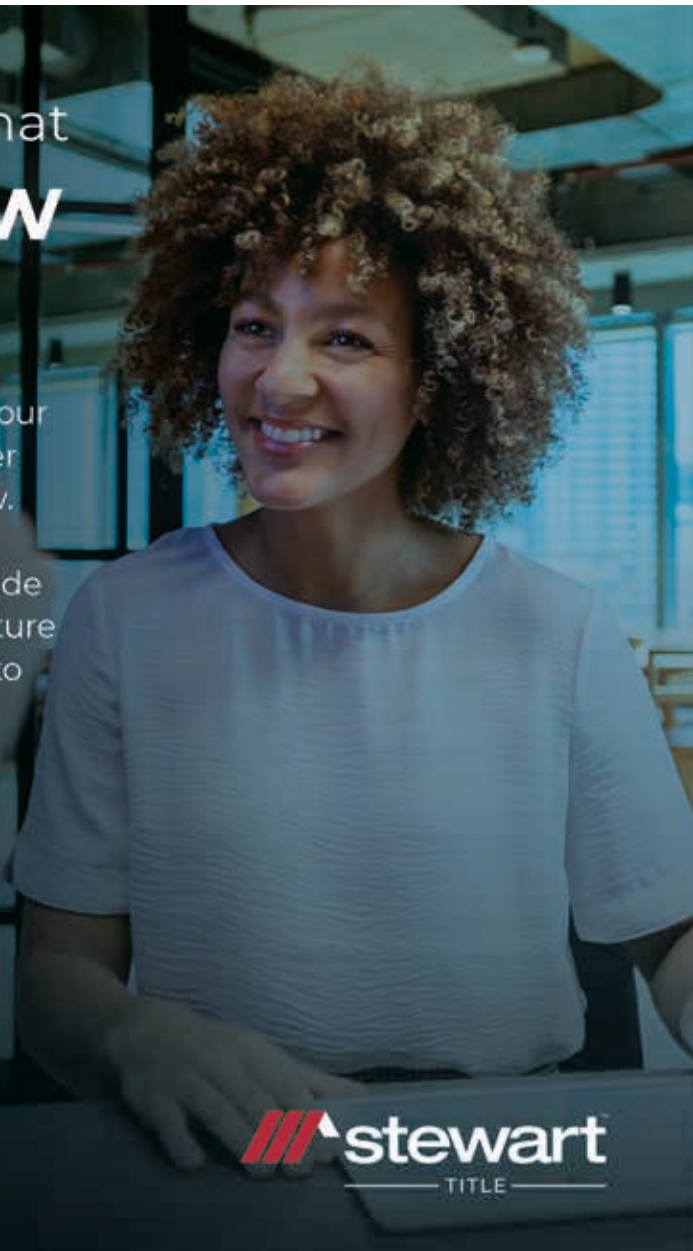
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