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If you are interested in contributing or nominating Realtors for certain stories, please email us at katie.macdiarmid@realproducersmag.com.

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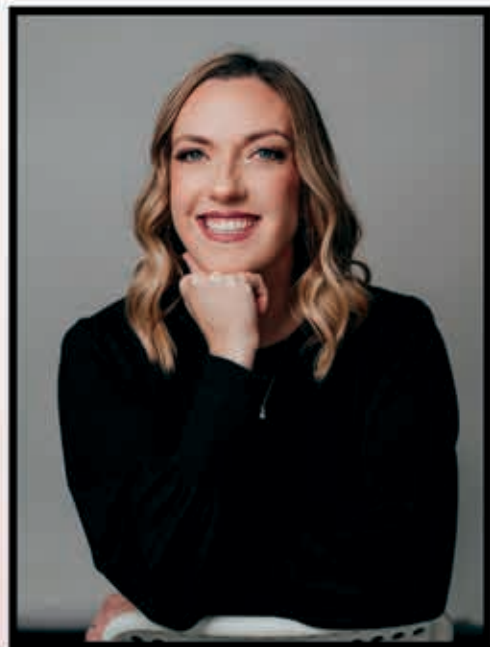
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About HEATHER HUNTER JACKSON

Heather Hunter Jackson began her career in the mortgage industry in 2002. She has spent nearly half of her career in the mortgage broker space, helping homebuyers achieve their dream of homeownership. Putting honesty, ethics, and transparent communication back into mortgage lending has been the cornerstone of Heather's career, and educating consumers and her referral partners is her passion. Operating from a place of integrity as a top producer in her field, she has employed out-of-the-box thinking to help over a thousand borrowers achieve their homeownership dreams and closed over \$200 million in business in the past five years alone.

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Join me on the Loan Hunter Podcast! Covering all things real estate and finance in the greater Sacramento area. Whether you are an industry professional, first-time homebuyer, or a homeowner looking to learn more, my goal of this podcast is to take the complicated language and conflicting information you find online and make it simple and easy to understand.



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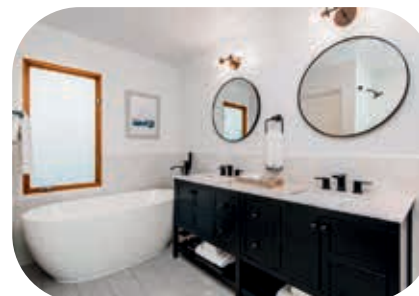
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Common Questions About *Sacramento Real Producers*

Real Producers is a national concept currently open in 125 markets across the country. As we just past our third anniversary of *Sacramento Real Producers*, I wanted to take the time to answer some pretty common questions.

What is the purpose of Real Producers magazine?

The mission of *Sacramento 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 greater Sacramento area according to volume each year. This is based on the 2023 MLS; the ranking is annual and resets every year. This year, the minimum production level for our community was over \$7.7 million. 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 katie.macdiarmid@realproducersmag.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@realproducersmag.com.



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

Katie MacDiarmid

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Jenica Williams

FIRE WITHIN

▶▶ profile

By Brandon Jerrell
Photos by Ashley Maxwell Photography



In our current era of 24/7 accessibility and fast-paced lives, well-meaning REALTORS® who are trying to exceed client expectations can easily find themselves overextended, burnt out, and losing their passion for real estate.

That is why Jenica Williams, REALTOR® and Broker Associate with Keller Williams Realty, believes that no one succeeds alone and that true joy in this career is found when it's built on the foundation of a strong

team. Jenica has nearly 20 years of real estate experience and leads The Jenica Williams Team, serving clients throughout the Greater Sacramento Area. Creating and leading a dynamic team has allowed Jenica to invest in her growth as an agent, take time to recharge, and ultimately give her clients her very best.

DRIVE

Jenica was raised in Hollister, California, and her family moved to

Monterey in seventh grade where she finished middle school and high school. She started her first job at 14 serving gelato samples. She worked nearly continuously from that point in the hours outside of school.

She explains that her parents divorced when she was only two. “We moved a lot, and I’ve always been a go-getter by nature.” Much of her drive has stemmed from her childhood during which she witnessed the

struggles of financial instability. “I received ‘Most Likely to Succeed’ in my senior year and have been driven mostly by having freedom/choices and not having to worry about how the bills will get paid.”

Her first exposure to Sacramento was when she first attended Sacramento State, but she didn’t stay long due to homesickness. “I ended up reapplying to the college and told myself that if I got in, I would force myself to go back

and finish. When I went back, I ended up getting into the dorms and had a much better experience than my first time around.”

STRUGGLE

Jenica was first exposed to real estate while working as a receptionist at a local real estate firm on the weekends while in college. “I was exposed to the opportunity for unlimited income potential and the job looked fun.” She adds that the decision to pursue real

estate was nerve-racking considering she did not have six months in savings when she started.

She became licensed in 2005. Soon after, in 2006, she earned a degree in business with a concentration in real estate from Sacramento State. Although successful through college — even earning a place on the Dean’s Honor Roll — her first few years in real estate were quite rocky.

“A few years after getting my license, I was struggling badly financially and was not closing enough deals to survive.” She shares that her business was falling apart due to the severe market shift. “After leaving the team and going solo, I still wasn’t making enough, so I considered leaving the business.”

“This was really hard as I was always a go-getter, had finished college, ran a marathon, and was so frustrated I could not get this real estate thing down. It wasn’t until a colleague introduced me to Keller Williams that everything changed.”

THE SKY IS THE LIMIT

Jenica shares that her fresh start with Keller Williams saved her career and helped her realize what she was missing. “Once I changed companies, started lead generating, and hired a coach my business completely changed. I paid for our wedding — which was a huge goal of mine at the time — and that was so exciting. I am now in the top 10 agents in our office and I am so grateful Keller Williams pushed me to get out of my own way. Now the sky is the limit!”

Jenica’s business now lives by the motto, “A Reputation for Results.” Although her real estate success is now undoubtable, she knows it is because of her perseverance through past struggles. “I never want to forget that struggle. Our struggles are what make our transformations so meaningful. I share my story when I teach classes so others know you don’t have to come from money to be able to have a successful career in real estate.”

Today, The Jenica Williams Team is a dynamic group of two agents, two admin support team members, and a transaction coordinator, each bringing unique expertise and talents to the team. Jenica is passionate about investing in team growth, preventing burnout, and supporting the goals of her team members.

“
**I NEVER WANT
TO FORGET THAT
STRUGGLE.**

Our struggles
are what make
our transformations
so meaningful.





Jenica with her family at the Kings Game

As does every great REALTOR®, she too finds great fulfillment in winning a deal for her client, and she is not afraid to recognize that the potential financial stability aspect of real estate is a continuous drive.

FAMILY FOCUS

Jenica shares that her greatest achievement is her family. She and her husband Ezra have been married for 14 years and have two boys, ages 9 and 11. “We love to attend the Sacramento Kings Games and play board games together.”

Although she wants to give her children everything, she knows doing so would not be best for them. “As a parent, blessed to provide for my family with my husband, I sometimes feel inclined to withhold certain experiences, hoping that my children will develop the same drive and determination I have. It’s a delicate balance. I often think that if my childhood had been easier, I might not have pushed myself as hard as I have.”

When she is not working, she shares that she likes paddle boarding, working out, gardening, and cooking. She also enjoys traveling and recently returned from her second visit to Switzerland, where her great-grandmother emigrated from. She notes “I take two days off each week, and my team covers for me if I leave town on those days.” She also adds that she often utilizes her baking skills by baking pies and cookies for her clients.

“Real estate has changed my life in so many ways. I’m so grateful to have stumbled upon this career. It has given me so much passion and I’ve met the most amazing people. I am also a Christian and really try to live by the fruits of the spirit. I wasn’t always this way. This is the lens I see life through now, and I am so grateful for the change it has made in my life.”

WEBSITE: JENICAWILLIAMS.COM



Jenica with Ashley Zepernick, Operations Manager, and Deanna Roth, REALTOR®

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FALL KICK OFF EVENT

What a fantastic way to say goodbye to summer at the Fall Kick Off Event for Sacramento Real Producers! It was a lively evening filled with fun, music, networking, and a great opportunity to celebrate all the amazing real estate agents who have recently been featured in the magazine.

A huge thank you to everyone who joined us — your energy made the event unforgettable! We're especially grateful to Premier Pools for opening their beautifully remodeled showroom, providing the perfect outdoor setting for our gathering. A shoutout to Capital Valley Termite for grilling up some awesome BBQ that everyone enjoyed, and to Premier Mortgage Resources for supplying custom labeled beer and wine that added a personal touch to the festivities.

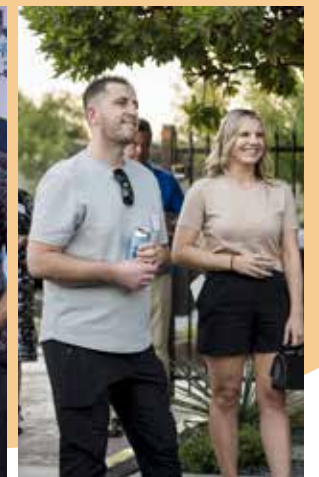
Big thanks also to Housecat Marketing and Olha Melokhina for capturing all the special moments of the night with fantastic videos and photos.

Thanks again to everyone who attended — here's to a successful fall season ahead!

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A Reverse Mortgage can make all the difference for a borrower on a fixed income when it comes to climate changes, here are some challenges seniors face during this time of year.

- ❁ **Utility Bills:** As temperatures drop, heating, gas and electric bills rise.
- ❁ **Increased Health Expenses:** Cold weather can lead to more health issues, requiring additional medical expenses.
- ❁ **Holiday Expenses:** Seniors may feel the pressure to spend more than they can afford in this economy.
- ❁ **Home Maintenance:** Harsh weather can lead to costly maintenance issues, such as roof, fence repair and snow removal.
- ❁ **Social Isolation:** The holidays can be lonely for seniors, transportation to see family to combat isolation can become costly.

Reach out to me if you have a senior client in need of exploring Reverse Mortgage options. 916.223.8869

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Reverse mortgages are loans offered to homeowners who are 62 or older who have equity in their homes. The loan programs allow borrowers to defer payment on the loans until they pass away, sell the home, or move out. Homeowners, however, remain responsible for the payment of taxes, insurance, maintenance, and other items. Nonpayment of these items can lead to a default under the loan terms and ultimate loss of the home. FHA insured reverse mortgages have an up front and ongoing cost; ask your loan officer for details. These materials are not from, nor approved by HUD, FHA, or any governing agency. Licensed by the Dept of Financial Protection and Innovation under the CRMLA



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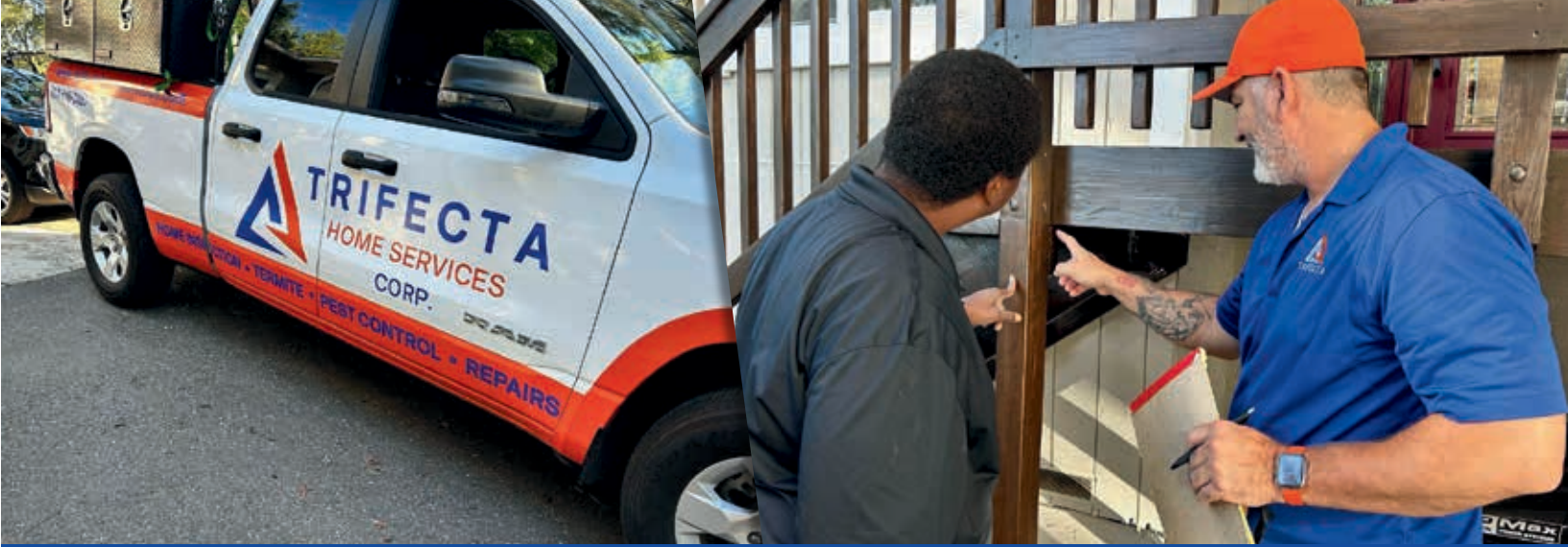



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★★★★★ 8/27/2023 Share

Thanks
zuser201507031202146 from Stockton, CA

Great service from Nick Street & team. The team was completely transparent with us. They helped us every step of the way, we hit a bump I'm the road, but they kept things moving along. Our 30 day escrow would not have been possible if it weren't for Nick. Thank ...
[Read more](#)

Loan Status: Closed Aug 2023 Interest Rate: As expected Close on time: Yes
Loan Type: Purchase Fees/Closing costs: As expected

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Nick is a great asset and finance expert!
Obadiah Lee from Elk Grove, CA

We can't say enough good things about Nick! From start to finish, he made our home buying experience an absolute breeze. We were moving from out of town and got Nick's info from a good friend. Right from the start he took the time to understand our needs and goals, and then worked to find us the best possible loan options. Nick also helped to inform and educate any decisions we needed more understanding in. Nick's knowledge and expertise are unmatched, and his communication was always clear and timely. He reached out to check in and see how we were doing through the entire process, he was like family. He was always available to answer our questions and address any concerns, making us feel confident and supported throughout the process. We are so happy with our new home and are forever grateful to Nick for his outstanding service.

Loan Status: Closed May 2024 Interest Rate: As expected Close on time: Yes
Loan Type: Purchase Fees/Closing costs: As expected

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BARRY

MATHIS

and Expert Property Management

IMPROVING LIVES WITH REAL ESTATE



partner spotlight

By Chris Menezes
Photos by Rachel Lesiw - Indulge Beauty Studio

For Barry Mathis, property management isn't just about overseeing assets — it's about forging lasting relationships, protecting investments, and "Improving lives one property at a time." As the Broker-Owner of Expert Property Management, Barry brings a unique, agent-centric approach to the table, ensuring that both property owners and their agents reap the benefits of his expertise.

"Real Estate is more than just completing transactions; it's about people and the story of their lives," Barry reflects. With 24 years in the industry, Barry's journey has been anything but ordinary. His first mentor was a top performer, Brent Gove, who challenged him to excel.

"Brent encouraged me to buy a new car," Barry recalls with a smile. "He told me, 'You don't have enough debt — you need a reason to work.' I had to push harder to sell more than the average agent, just to pay for my new Tahoe. Of course, being willing to do what others will not do serves me well in property management."

Before real estate, Barry's life was a tapestry of constant change. Growing up, he never attended the same school twice in one year, a result of his family's frequent moves. After testing out of high school, he joined the Navy at 17, where he repaired and calibrated electronics. "That sense of instability, constantly moving, made owning a home so important to me later," he acknowledges.

After the Navy, Barry worked at Hewlett-Packard, but as soon as he got a taste for real estate, he dove in headfirst, building teams, owning brokerages, and flipping properties. His passion for the industry led him to start his first property management company during the 2007 financial downturn. "A client asked me to manage his 8-plex in a rough part of town," he says. "It was more work than I expected, but it snowballed into a real company"

Barry grew that company to 300 doors before selling it a few years later. But the lessons learned were invaluable. "I realized that too many property management companies were just order-takers," he explains. "They handled the basics but didn't offer the strategic support property owners and agents needed to thrive."

In 2022, the market shifted again, leading him to launch Expert Property Management. This time, his focus was clear: to create a Property Management company that truly partners with agents and



owners. "My experience as an agent showed me the importance of protecting the agent-client relationship," he emphasizes. "We offer generous referral fees and ensure that when the property is ready to sell, it goes back to the original agent. After all, they're grooming that client for a lifetime relationship involving many transactions."

At the heart of Expert Property Management is Barry's commitment to acting as a protective layer between property owners and tenants. "The best thing I do for you is that I'm not you," he says candidly. In a state like California, with some

of the strictest tenant protection laws in the country, this buffer is invaluable. “We handle the tough conversations, enforce policies, and ensure compliance with complex landlord-tenant laws,” Barry explains. “Tenants often do not even try to get away with as much because they know, we know the laws, processes, and best practices inside and out.”

Barry’s meticulous tenant screening process further safeguards investments. “Tenant screening is the most critical thing we do,” he states. “We dive deep — verifying employment, analyzing financial stability, and even detecting fraud. It’s not just about filling a vacancy; it’s about finding tenants who will treat the property like their own.”

This dedication to quality extends to keeping tenants happy and in place for the long term. “The biggest landlord expense is turnover, so we show our tenants respect and keep them happy,” he explains. “If you take the time to make the property present well, you’ll attract tenants who treat the property like owners.”

Beyond real estate, Barry cherishes his family and faith. He and his wife love taking quick trips to inspiring locations, like Napa or the Coast. “We enjoy the simple things — good food, beautiful scenery, and good company,” he shares. Their two sons are forging impressive paths as well: Gary is an accountant specializing in subsidized housing, and Andrew is studying theology at Princeton. “I’m incredibly proud of them,” Barry beams. “They’ve found their passions and are pursuing them wholeheartedly.”

For Barry, success is simple yet profound. “It’s about finding your purpose and moving toward it a little bit every day,” he muses. I’m passionate about real estate in all its forms. The clients we work with are no longer stressed out, they’re enjoying their investments and loving their lives, and I am too.”

With a focus on building relationships and enhancing lives, Barry and Expert Property Management is setting a new standard in property management. His agent-centric approach ensures that everyone — owners, tenants, and agents — benefits from his expertise and dedication.

If you’re ready to partner with a property management company that values your relationships as much as you do, reach out to Barry at Expert Property Management. Sometimes, navigating the complexities of real estate requires a steady hand and a heart to serve. Contact Barry at Barry@BrokerBarry.com or call 916-225-7777.

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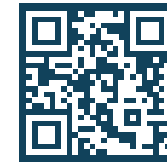
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2024: A YEAR IN REVIEW WITH PCAR



While I can hardly believe my second term as PCAR President will come to an end in a few short weeks, I am proud to look back on this year and the successes we achieved in protecting private property rights across Placer County, and our region as a whole. In summation, 2024 was a year of adapting. As the market continued to right itself from 4+ years of uncertainty, our members utilized PCAR resources to stay on top of these shifts — they made new connections and strengthened old ones through our monthly networking events, kept themselves informed through PCAR education opportunities and continued to pour into their communities through coordinated fundraising and volunteer efforts. The market kept us all on our toes, but we adapted, and continued to demonstrate our immense worth and value in the home buying/selling process.

All of that to say, because we have pushed through and done the work over the last year, we have a very optimistic 2025 forecasted, including:

- Home prices to increase by almost 5%.
- Inventory to be on the rise.
- Interest rates to lower throughout the year.

And best yet — our forecasters are telling us that they do not expect to see a seasonal slump in the market for Q4 of this year.

With the market trending in the right direction, it will be more important than ever that our association continues to lead the charge in fighting legislation that could hurt homeownership across the state, including bills that deal with rent control and point of sale requirements. We are committed to working with our local elected officials to protect private property rights and, with 13% of deals in California canceling in 2024 due to the inability to procure affordable insurance, we have our work cut out for us. But we are not alone, and our strength in numbers is growing every day through the REALTOR® ACTION FUND, with 46,648 contributors statewide, I know that we can, and will, continue to garner successes as we enter a renewed legislative process in 2025.

As we close out the year, I am encouraged by the great successes that PCAR achieved in 2024 and look forward to continuing the important work of protecting homeownership and private property rights throughout our region in the coming year. We have come so far, but there is still so much to be done! In closing, I wish you all a safe and wonderful holiday season, and I thank you for entrusting PCAR to serve as your voice for the real estate industry in Placer County.

Cheers!
Ashley Haney
2024 PCAR President

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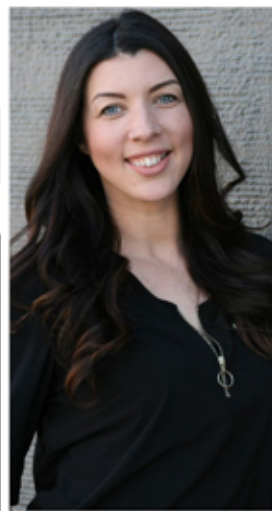


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THE IMPORTANCE OF HONESTY & GIVING BACK

Jim grew up in Southern California and was raised in the Redlands outside of Los Angeles. After high school, he decided to enter the workforce directly. At 18 years old he met his future wife Dawna and they got married three years later in 1982. They will celebrate their 43rd anniversary in May.

After working in construction and then sales for an auto parts warehouse, Jim decided to get his real estate license in 1987. Six years later, Jim and Dawna began working together in real estate and have been ever since; she manages the paperwork and Jim has the fun job of showing houses and negotiating contracts.

"My sales background gave me the confidence. I have tenacity, and thick skin, so to say, also following up, and being organized. You can't wait for things to happen — you have to make things happen."

Most of their business comes from past clients and referrals, focusing on single-family homes, custom home lots, and investment properties. They specialize in the greater Granite Bay/Roseville area. One of the core tenets of their lives and approach to real estate is being honest and doing good by others. From there, everything else falls into place.



KEYSTONE LANE

MY SALES BACKGROUND GAVE ME THE CONFIDENCE. YOU CAN'T WAIT FOR THINGS TO HAPPEN — YOU HAVE TO MAKE THINGS HAPPEN.

» cover story

By Nick Ingrisani
Photos and Cover Photo by Sarah Nelson Photography



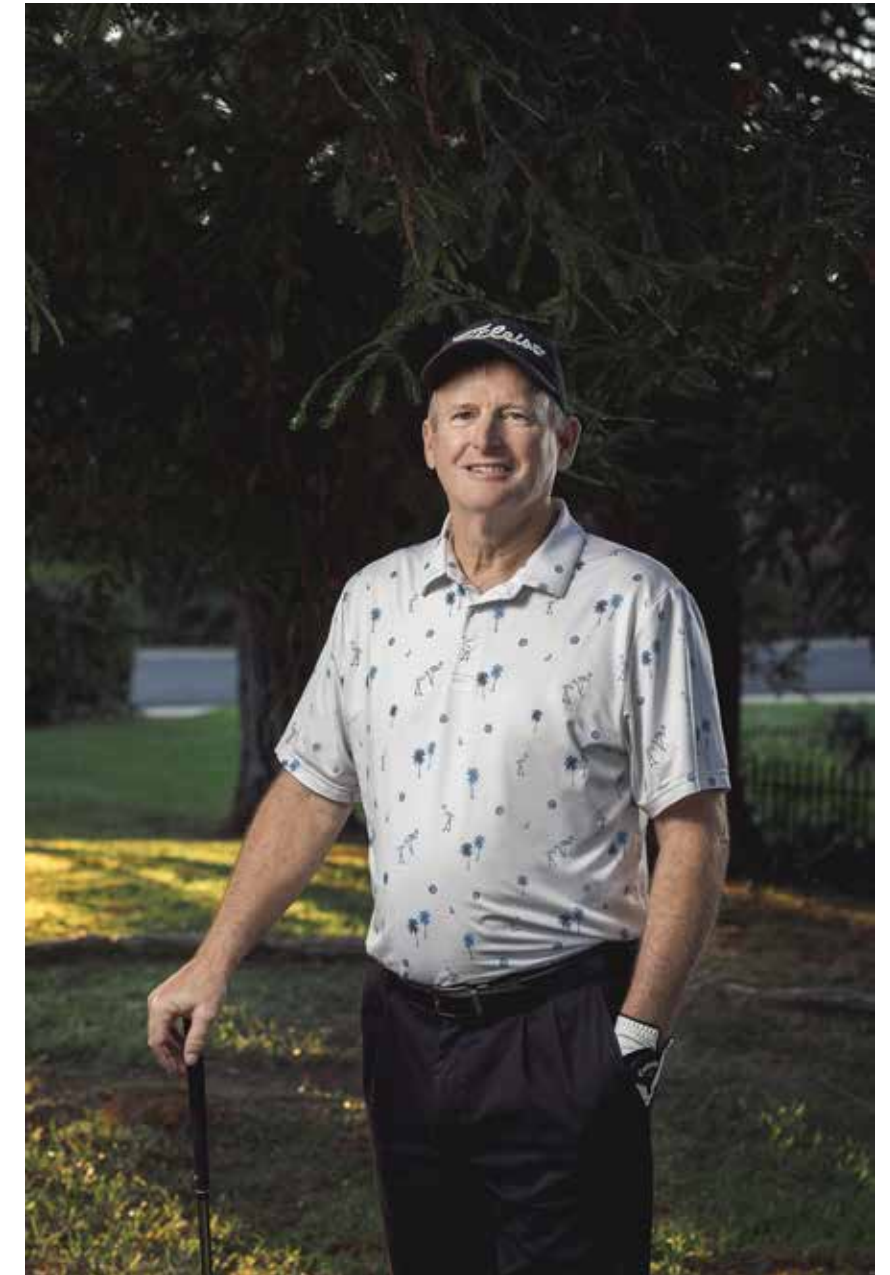
“You have to be what you present yourself to be beneath the layers, otherwise people see right through you. You have to be honest and really care about people. I have it built into my system that I want to help people. This is my passion vs. just doing this to try to make money.”

Outside of real estate, Jim is focused on giving back to the local community. He is a current member and past president of the Granite Bay Rotary Club, an international service organization that raises money and gives back to the local community. Their projects include feeding the homeless, delivering Christmas food baskets and gifts to deserving families, providing scholarships for schools, and putting on the annual Granite Bay Easter Egg hunt for the Granite Bay Community.

They are also members of Granite Bay Bayside Church. Jim has served on the Men’s Ministry team and has gone on the Mexicali Outreach trip multiple times with his two sons. The trip brings hundreds of teenagers and adults together to do volunteer work in impoverished areas of Mexico. For example, Jim led a construction team that built small houses for homeless families.

“We’ve done well and feel very blessed and fortunate so we like to give back somehow. It sets a good example for my kids too. We’re in an affluent area and they went to school with wealthy kids, so giving back helps keep everybody grounded. You have to work hard for what you have. You don’t treat people poorly because they make less than you — people are people.”

In his spare time, Jim loves to play sports. His favorite is Racketball, playing twice a week at Johnson Ranch Racquet Club. Another passion is softball, playing in the city recreation league with his son Adam. And if he has time, he also plays in the over-60 league in Sacramento.



Jim and Dawna are proud of their two sons, Jason and Adam. Jason went to Granite Bay High School, played water polo, was on the swim team, and received his Eagle Scout Award through Boy Scout Troop 121 in Granite Bay. After he graduated, he came back to coach both the water polo and the swim teams. Jason went to Oregon College of Oriental Medicine to become an Acupuncturist. He has an Acupuncture clinic in Roseville and focuses on pain relief and improved sports performance.

**YOU HAVE TO BE
WHAT YOU PRESENT
YOURSELF TO BE
BENEATH THE
LAYERS, OTHERWISE
PEOPLE SEE RIGHT
THROUGH YOU. YOU
HAVE TO BE HONEST
AND REALLY CARE
ABOUT PEOPLE.**

Adam is married to Ashley, and has a beautiful two-year-old, Amelia. They call her Mila. She is named after her Great Grandmother, Dawna's mother, Amelia. They call her Grandma Mel. Adam is the Manager of Operations for a fingerprinting software company and Ashley is a Charter School Assistant Principal. They first met in Junior High at Cavitt School in Granite Bay and have been married for 10 years. Adam was in the Emerald Brigade Marching Band at Granite Bay High School and received his Eagle Scout Award through Boy Scout Troop 121 in Granite Bay.

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WHAT YOU HAVE.
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