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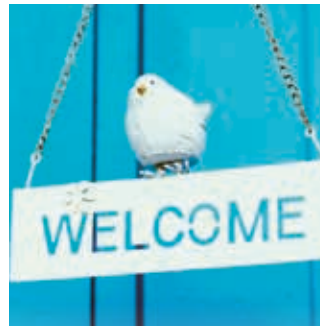
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If you are interested in contributing or nominating Realtors for certain stories, please email us at katie.macdiarmid@realproducersmag.com.

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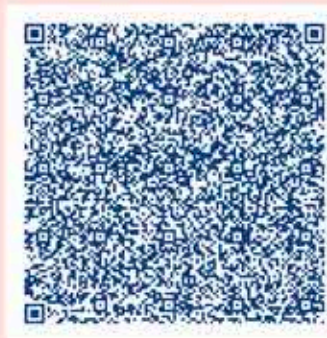
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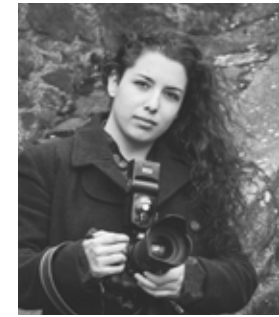
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» announcement

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 2022 MLS; the ranking is annual and resets every year. This year, the minimum production level for our community was over \$14.5 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

Sacramento Real Producers

katie.macdiarmid@realproducersmag.com

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Megan Silva



My name is Megan Silva the TC and Owner of Silva's First Class Transactions. Throughout the years in my profession, I've dedicated myself to supporting top-tier agents like yourselves by managing paperwork to make sure you (as an Agent) have a compliant file for your broker and get paid "On Time". My Job is to be the "go to" person for an agent from the very beginning when they land to listing to when a deal finally closes. I firmly believe that when agents are freed from the nitty-gritty details, they can channel their energies to what truly matters - closing more deals and serving their clients. Besides being an agent's "go to" for paperwork and filing, I most importantly cherish the personal connections I build with agents. Trust is a cornerstone of our industry and I pride myself in the relationships I build with each and every one of the agents I work with. As I look ahead, I am incredibly excited about collaborating with *Sacramento Real Producers* and the phenomenal real estate agents like yourself in our community for years to come.

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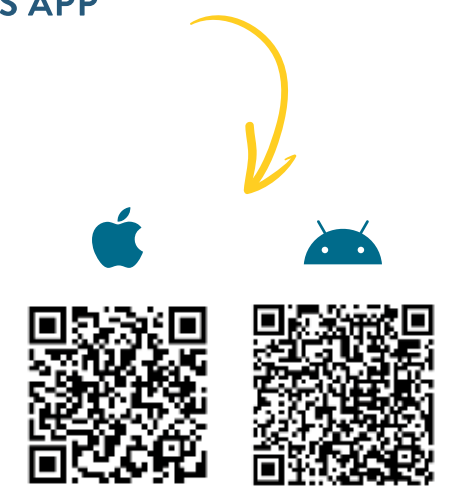
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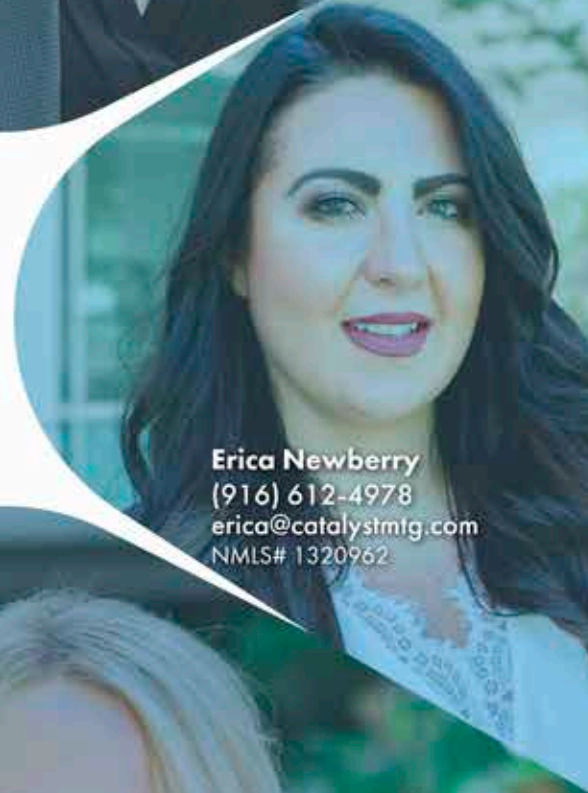
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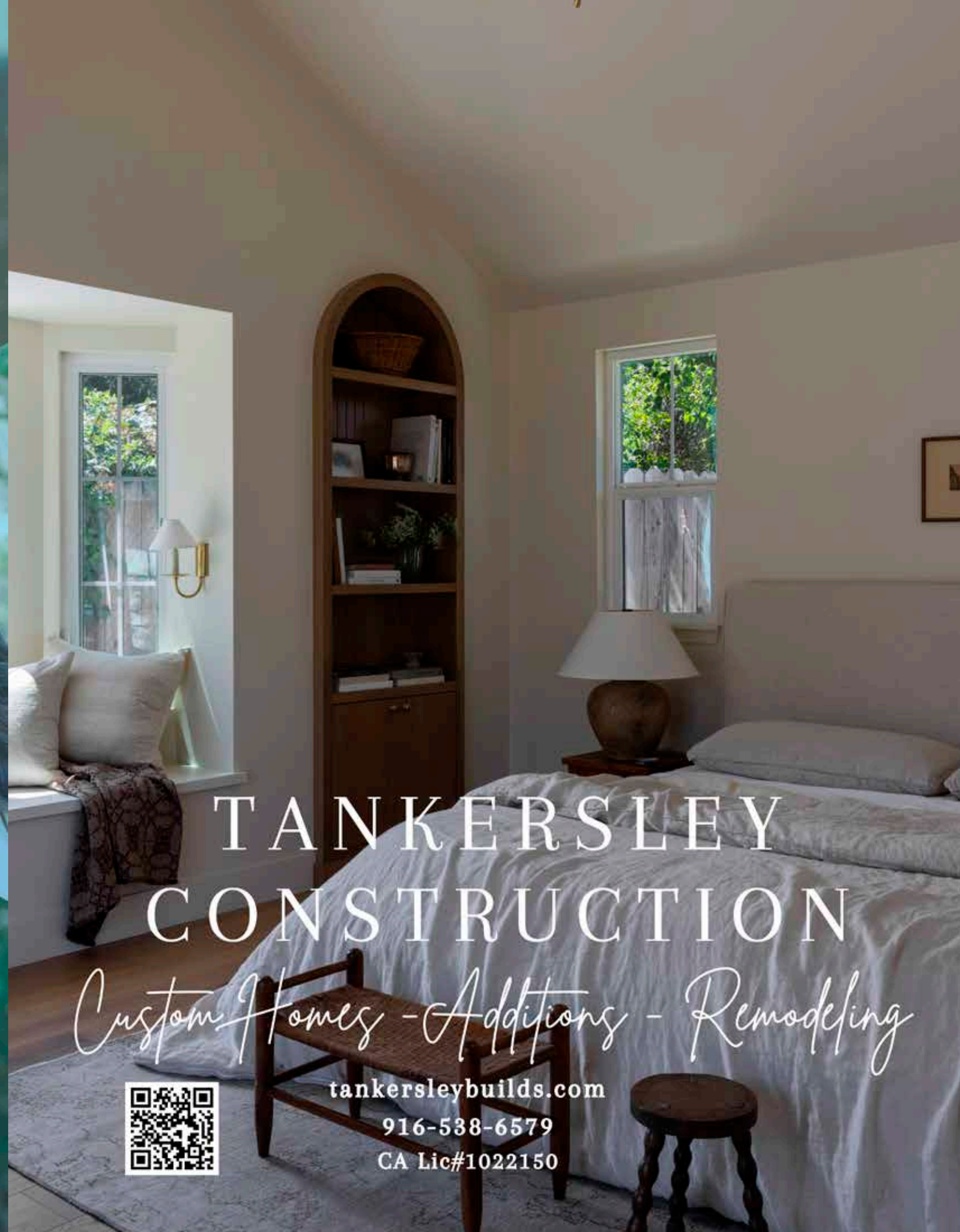
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LEO WHITTON

FOUNDING MEMBER



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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By Dave Danielson
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PULLING TOGETHER

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LIFE-CHANGING EXPERIENCES

That's the way it is for David and Tristan Messer, the husband-and-wife team with Compass who pull together to make a life-changing experience for their clients.

"I appreciate the fact that there's always variety in what we do," David explains. "You are always learning something you can do better or improve upon and expanding your knowledge base."

Tristan agrees, adding that one of the biggest sources of fulfillment for her is helping to support the dreams of those they serve.

"I love being able to help someone find their dream home and be there through the process with all of the emotions," she says with a smile. "That's where I feel the most value from holding their hand through the process. I also love negotiating ... that whole process and fighting for my clients to get what they need."

SETTING OUT ON THEIR COURSE

David earned his license 10 years ago, with Tristan taking her place in the business about six years ago.

Prior to starting his real estate path, David had been exposed to the business by his father, who had worked as a REALTOR® himself.

"Dad never had consistency with real estate, and it wasn't something I had entertained. But I tried the 9-to-5 setting and found that it wasn't for me," David remembers.

"I started looking for something where the output was dependent on my input. I felt like I was putting in so many hours and getting paid the same. So I decided to try it. From the beginning, I loved meeting new people and being the person they trusted to get them to their goals."

David and Tristan
MESSE



Tristan gained valuable experience in a number of areas. After college, she taught English abroad. When she moved back to the States, she moved to San Francisco, followed by San Jose. Through the process, she worked in the tech industry for four years and sold accounting software.

“I loved what I was doing but I thought how could I use my skillset and create the life I want. I loved real estate and building relationships with people. I was a Sociology major. Real estate gave me everything I was looking for in a career.”

PASSION FOR THE PROFESSION

Today, David and Tristan have a passion for what they do and for the fact that they are able to pursue it together.

“We really have complementary skillsets. It feels effortless when we’re doing it together,” David explains. “It’s nice having that option to work together.”

Tristan appreciates their well-balanced teamwork, as well.

“We bring different attributes to the table. We have been able to navigate projects together. We both let the other person lead in the categories where they have strengths,” she says. “We have a great flow and space that we hold for each other. We are able to understand each other entirely.”



“
We really have complementary skillsets. It feels effortless when we’re doing it together.”



It’s nice having that option to work together.”

Their dedicated efforts on behalf of their clients have earned them a spot among the top 1.5% of agents in the nation.

FAMILY FULFILLMENT

Away from work, Dave and Tristan treasure the time they have with their children — 3-year-old son, Macallan; and 17-month-old daughter, Mila.

In their free time, one of their favorite things to do is spend time with their children. They also like to exercise, as well as exploring Sacramento restaurants. They look forward to time spent outdoors. Dave enjoys a variety of sports, including soccer, softball, ultimate frisbee, hiking and golf.

As they reflect on their careers thus far, they offer helpful tips for others who are getting their own start in the business.

“First, I think it’s important for people to remember to have patience with themselves.”

“It’s a business that can take some time to get going and it’s really easy to start to compare yourself to others,” David says.

“When you’re first starting out, one of the best things you can do is to focus on activities that don’t cost you too much money but that gets you in front of people so you can build your network.



That’s how we found success with other agents and families.”

As Tristan says, “Bet on yourself. You have to go for it. You have nothing to lose. The only thing that will stop you is yourself, by doing open houses and having grit.”

DEDICATED DRIVE

For those who may wonder how David and Tristan would handle their own transactions, all they need to do is look at any one of the transactions they work through on behalf of their clients.

“The people we work with come to know that we truly care about them. We truly care about every person and we treat it as if it was our own transaction,” David says. “We aren’t in this for the short run. I hope that people know we care.”

While no two deals are the same, the way that Tristan and David work together is consistent through time. Truly they make an impact and create success each day by pulling together.

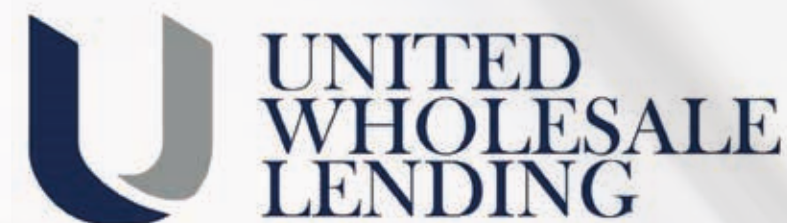
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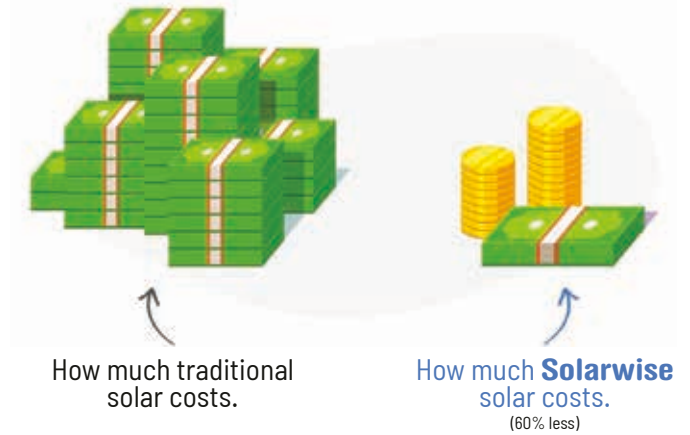
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STEVEN & HEATHER TANKERSLEY

Merging Life with Passion in Tankersley Construction

Steven Tankersley was born and raised in Morgan Hill, California. After getting his Bachelor's degree in Construction Management from Sacramento State University, he began working as a carpenter and gained valuable hands-on experience in the field. He went on to become a Commercial Construction Estimator and Project Manager for two of the largest commercial companies in the US, which set the stage for his future business success.

Meanwhile, Heather grew up in Wilton, California in a family that had deep entrepreneurial roots in pest control and cattle ranching. After high school, she studied communications at Sonoma State University and subsequently began a career in event and wedding planning, where she honed her coordination and organizational skills. Her career path eventually led to a role at an electrical construction company, where she worked her way up to become a Division Manager. Discovering a passion for the construction industry, Heather decided to obtain her certificate of Construction Management from UC Davis in 2012.



“

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STARTING TANKERSLEY CONSTRUCTION

Steve obtained his contractor's license in 2016 with the intention of one day starting their own business together. But as fate would have it, a pivotal moment came in 2017 when Steve was let go from his project management position. Heather was six months pregnant with their second child at the time, so the timing was far from ideal. But instead of looking for another project management job, Steve and Heather decided to use this as an opportunity to finish launching their own business. Tankersley Construction was already formed and licensed, so it was just a matter of pushing forward with determination.

"We both look back on this time as evidence that sometimes there is a bigger plan for you than you know of. This has deepened our faith and helped guide us through difficult circumstances in the last five years."

It wasn't long before a friend reached out because she was struggling to find a contractor for her Granite Bay kitchen remodel. Steve stepped in and completed their first major project, which got the wheels in motion.

Steve and Heather built their business around communication and collaboration. Unlike many residential construction companies who don't collaborate with the owner, designer, and architect as a team, they decided they wanted their approach to be a team effort. That way they always get the best finished result for their clients. Their careful planning and meticulous project management skills ensure that every project stays on track from concept to completion.

But above all, they're continually fulfilled by helping people achieve their dreams.

"The most fulfilling aspect of our job is identifying our clients' pain, and working together as a team to solve that pain by tangibly building something that makes their lives better. Whether that project is a kitchen remodel so they can host all their kids and grand-kids at Thanksgiving, an addition so they can have a nursery for their new baby, or a restaurant they have always dreamed of building. Being a part of peoples' lives, hopes, and dreams is something that we cherish."

Looking into the future, Steve and Heather aim to continue leaning into their role as one of the



top builders in their region and maintaining a high standard of quality and execution. Steve also serves on the NARI (National Association of Remodeling Industry) board of directors and hopes to continue his role there at the national level. The construction industry is experiencing a severe labor shortage, so they hope to bridge that gap through mentorship and sharing the benefits of working in the trades.

Heather is a strong proponent of supporting women in construction, encouraging women to join the industry through mentorship and coaching. She plans to continue raising the bar in residential construction through involvement in organizations and conferences across the country.

LIFE OUTSIDE OF WORK

When they're not working on their business, Steve and Heather love nothing more than spending time with their family and friends. A big part of starting Tankersley Construction was to gain more freedom and flexibility in their schedule to be there for their kids' sports games, recitals, and life events. Although they're working more hours, it's greatly improved their overall quality of life.

"We both hope to be remembered as great parents who instilled strong core values into our children and as business leaders who not only made a difference in improving the construction industry but also made a difference in the lives of every person we had the opportunity to work with."

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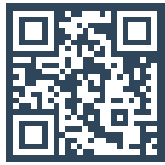
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Anna Huang & Kelvin Lin



STEEPED IN CULTURE AND SUCCESS

For Anna Huang and Kelvin Lin, their success is much more than just talking the talk of their primary clientele. It also comes from a deep understanding and appreciation of their culture.

Co-leaders of the Superior Realty Group on eXp's high-tech platform, both are natives of China and their heritage is a large part of who they are and the success they have enjoyed with the 70 percent of their clientele who are Asian.

"A lot of older, first-generation Asians don't really trust their kids in making their housing decisions," Anna says of the market. "They want to make the decision and they want to be able to really communicate with a REALTOR®."

While many agents catering to the Asian market may look Asian and even

speak the language "that doesn't mean they understand the culture," she says. "They don't know what is important in a Feng Shui sense. They don't understand why the kitchen appliances have to be arranged a certain way. They don't understand their client's values or their cultural needs."

For Kelvin, another factor in Superior Realty Group's success is the cutting-edge technology of the eXp platform, benefiting clients and agents alike. Also attractive to agents, he says, are benefits of eXp not found in many brokerages, like revenue sharing, stock options, dividends, and attractive caps.

Born in China and immigrating to the U.S. with his parents in 2008, Kelvin's family first settled in Minnesota but he didn't find the cold to his liking and moved to California. Attending UC Davis, he earned his second degree, already having earned one in China.

He says it was helping his parents shop for a house that first got him interested in real estate. Choosing an Asian agent to work with, his parents were more than a bit disappointed with the results, the agent was slow and unresponsive, and responsible for them losing out on a home they wanted.

"It left a very bad taste for me," Kelvin says. "And I realized that I can do that and I can do it better." Despite making good money working at Apple on the iPhone, he got his license and switched to real estate.

Born in China, Anna immigrated with her parents to Belize when she was three, the family was joined by the majority of their relatives who followed.

"We were kind of the first generation of Chinese that migrated there," she says. "We basically had our whole



village in China going to Belize.” Her family thrived there, owning three restaurants before moving to Sacramento when she was 15.

And while Anna learned to speak English, Spanish, and Belizean Creole, her mother thought learning Chinese and living their native culture important for her children’s futures. She sent Anna and her brother back to China for four years to attend elementary school, where they were immersed in the language, writing, and history of their native country.

With her sister working in real estate, Anna began helping at her office in her teens and when she was 18 got her real estate license. “My parents owning businesses made me want to do something, too,” she says. “And I’ve never had an employee mindset.”

Anna and Kelvin met at Remax, where they were both agents and ran a successful team before teaming up with Superior Realty Group on the eXp platform in 2019. With 17 agents and growing, the team handles between 250-300 transactions a year with a value of \$180-200 million in a relatively small area of Sacramento.

“She’s someone that’s very good at management. She’s really good at coaching too and has helped build a very strong team,” Kelvin says of his partner. As for Kelvin, Anna says “he’s very calm, always picks up his phone, and the kind of person you want answering your questions,” adding she herself can come across as a little intimidating at times.

“For me, money making is no longer the adrenaline,” Anna says, “I can easily make quite a lot of money by myself. But being a team leader is really about the people that you want



Don’t waste time on things that don’t really matter.

to see succeed.” And one of her primary goals in their success, she says, is “I’m going to teach them how to get leads better than me.”

Both Anna and Kelvin say they find it a bit strange being role models for others at a relatively young age, but Anna says there’s also a message there.

“I don’t want to be this old person moping in bed wondering what I should have done when I was younger,” she says. “Your youth and younger years are very important. Don’t waste time on things that don’t really matter.”



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cover story

By Chris Menezes
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Gilbert & Saara Torres

with Exclusive Realty & Mortgage

FROM ROADSIDE ROSES TO REAL ESTATE ROYALTY

For Gil and Saara Torres, brokers/owners of Exclusive Realty & Mortgage, real estate has always been about family, community, and bringing the dream of homeownership to life. From their initial partnership within the mortgage industry to their transition into sales and the establishment of their own brokerage in 2005, their commitment to each other and to doing right by people has fostered a business that benefits all involved, whether fellow agents, the clients they serve, or the extensive network of referral partners they work alongside.

Realizing the dream of homeownership is something that has resonated with Gil from the time he was a kid, growing up in Southern California, where, as a boy, he moved around a lot, living between his mother and father's separate residences. He looked up to his parents as blue-collar workers who worked hard for years just to save up enough money for a down payment on a house, teaching him the rewards of a strong work ethic and instilling in him the hope and belief that dreams can be achieved with hard work and planning.

As a kid, Gil did all he could to earn extra money as well, starting with a paper route in middle school, which eventually turned into him selling papers door-to-door. He also recalls helping his father earn extra money by selling roses on the side of the road.

"We'd get up at 3 am to go down to the flower mart in L.A., go to school, and come home to make single and double roses that we'd sell on Friday and Saturday on the side of the road and at restaurants to couples," recalls Gil. "The passion I have for helping people overcome that first down payment hurdle comes so naturally to me and is very personal. I'll never forget when my parents did buy their first home and the feeling of walking into my own room, having to share for so many years in apartments."

While Gil went on to thrive in sales, finding great success during the height of the dot-com industry of the late 1990s, Saara was developing a passion for customer service within the hospitality industry, working in restaurants throughout the Sacramento area, where she was born and raised. Their paths would soon merge in the most unlikely of places, however, about 30,000 feet in the air, on a C-5, heading back to Hawaii.



Gil had moved to Hawaii after the crash of the dot-com industry. Selling his two California houses, he retreated to Oahu, where he became a surfer bum for about a year and entered the hospitality industry for a short time. Saara was already living and working on the island, continuing her career in hospitality while exploring a career change into real estate.

When Gil was recruited into the mortgage business in 2001 as a loan originator, Saara became his loan processor. They grew their business together through local events and by establishing an extensive network within the military community. They soon decided to leverage Saara's real estate license to create a business that offered both services in-house. However, when they moved back to Sacramento in 2005, they put all

their focus on sales and building out their own brokerage.

"We had to start from scratch in Sacramento," Gil explains. "I was flying back to Oahu often, working in both markets for a time. This was right at the beginning of the housing crisis, and fortunately, I was already doing a lot of short sales in Hawaii. So, when it hit the mainland in full force, we had a head start. Short sales are what saved us. By 2009, we were able to secure a lease on a building and began expanding. We were opening our doors and growing while other companies were closing their doors."

While short sales helped Gil and Saara through the downturn, their success as a brokerage is largely due to their community involvement, their B2B contacts, and their incentivized, team-based brokerage model.

years has allowed me to meet those B2B partners like Rocket Mortgage, Dave Ramsey's network, etc. that have become large, national referral partners for us. As a small boutique brokerage, it helped us nurture those primarily Hispanic-owned small businesses like us and gave us a national stage to play on, which has attributed to a lot of our business today," shares Gil.

This steady stream of referrals helps fuel the entire Exclusive Realty & Mortgage brokerage. Because Gil and Saara have structured the brokerage to act more like a team than a traditional brokerage, their agents have full access to those referrals in addition to the 21 years of knowledge and experience that Gil and Saara offer through one-on-one mentorship and support.

And with a property management division to the brokerage, complete with a bilingual support staff, their team is able to offer their clients more services. With their vast network of investors, hedge funds and in-house ability to remodel distressed homes, their agents have the opportunity to sit open houses on fully rehabbed properties every single day if they wanted to – which is also how Saara and Gil built their business. In fact, these days Gil primarily focuses on creating inventory and putting it into the market for first-time homebuyers, working with investors, sellers, and a few hedge funds in finding opportunities. Saara is more focused on the buyer's side of the business, leading the buyer's team, and getting people into home ownership.

"We are very solutions-based and are all about finding solutions, working with our sellers, buyers, buyer agents, and showing agents," Saara says.

Outside of the business, Gil and Saara are very dedicated to their five children, especially the two who are still at home and are involved in several sports and activities, like softball, horseback riding, baseball, and basketball. With a deep love for the outdoors and for everything



For the past 15 years, Gil has been actively involved in many local boards, foundations, and the chamber of commerce, organizing community events like an annual trunk or treat, Easter egg hunts, and doing a lot of work in the local community. He has also played an integral part within the National Association of Hispanic Real Estate Professionals (NAHREP), serving as President in 2015 of the Greater Sacramento Chapter and co-hosting the national event in 2016, which took him all over the U.S.

"Having the opportunity to go to events and national conventions throughout the



California has to offer, they often say their backyard has a 2-hour radius. They love camping, mountain biking, fishing, wakeboarding, skiing, snowboarding, and riding motor bikes.

“We love our state and are grateful for everything God has blessed us with,” Saara and Gil emphasize. “We maintain a hard work ethic so we can fully enjoy and appreciate these things. Work hard, play hard, and pray harder is our motto.”

As Gil and Saara continue giving their all in everything they do, they will continue to cement their legacy within the real estate industry, while creating opportunities for others to achieve their dreams. It will be exciting to see everything they will continue to accomplish together.



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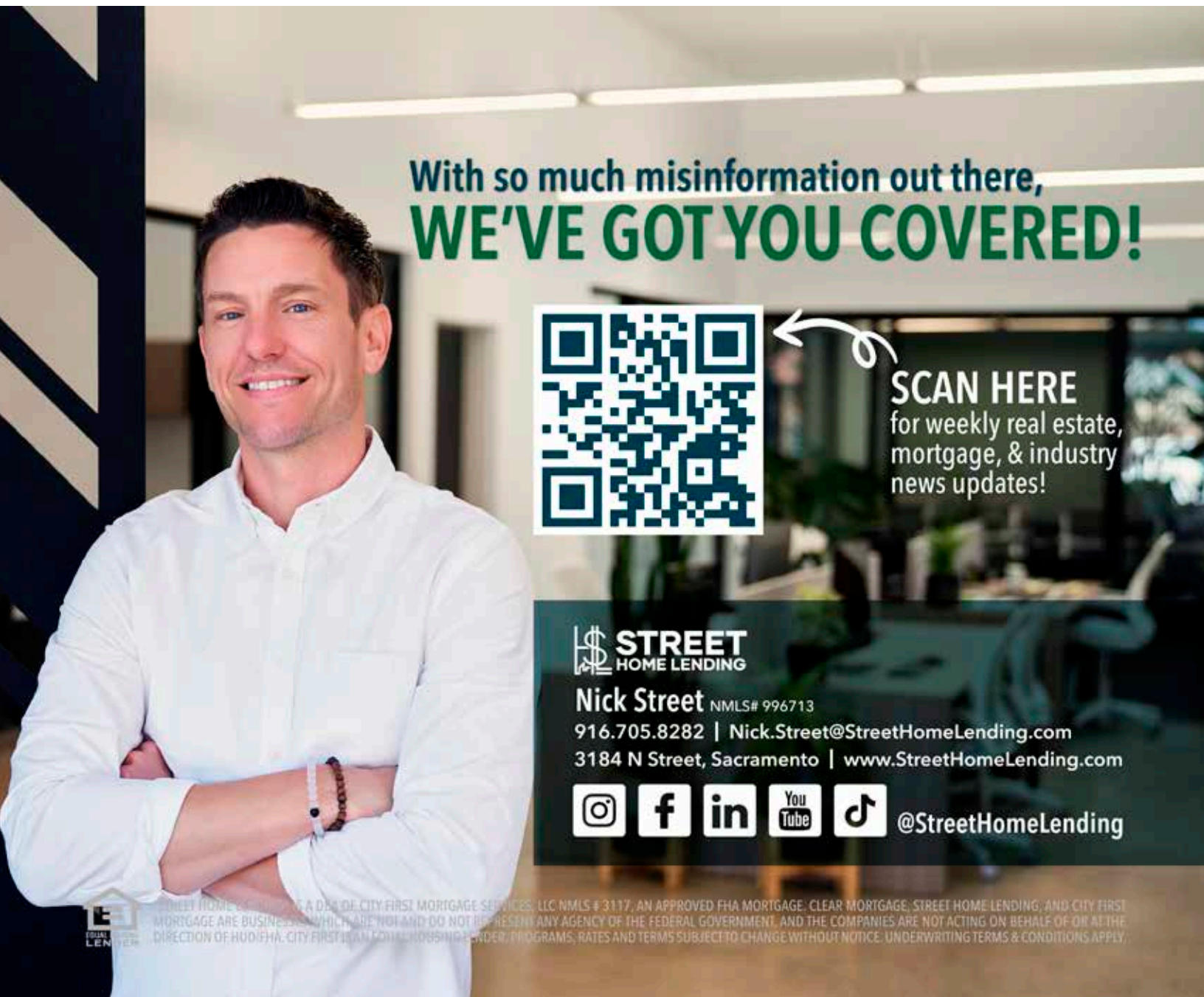
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