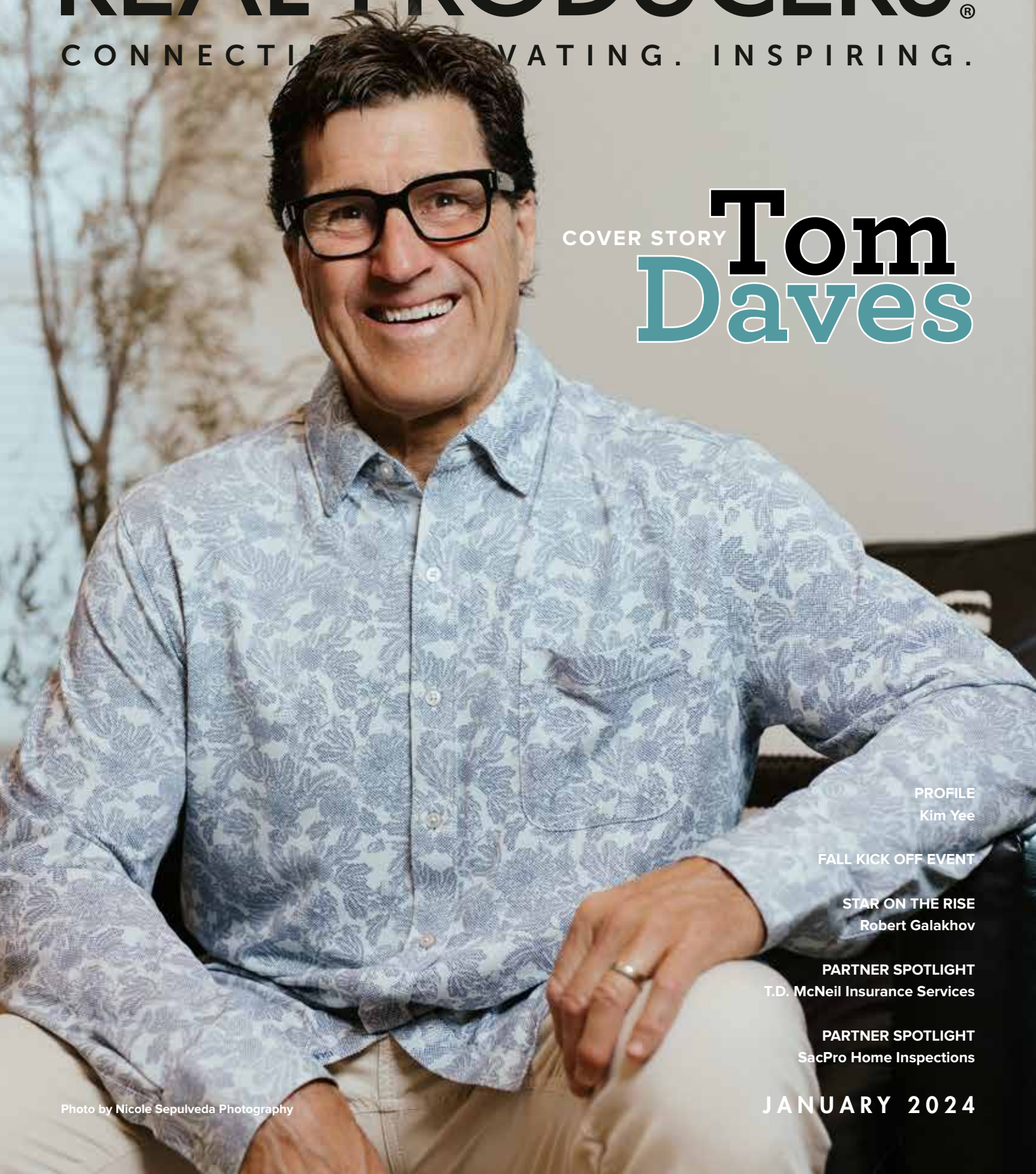


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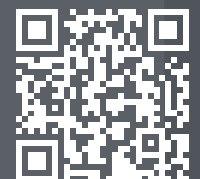
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TABLE OF CONTENTS



10
Partner Index



15
Meet the Team



20
Welcome Mat



26
Profile: Kim Yee



34
Fall Kick off Event



42
Partner Spotlight: Michael Colenzo, T.D. McNeil Insurance Services



50
Star on the Rise: Robert Galakhov



56
Partner Spotlight: Matthew Gray, SacPro Home Inspections



64
Cover Story: Tom Daves



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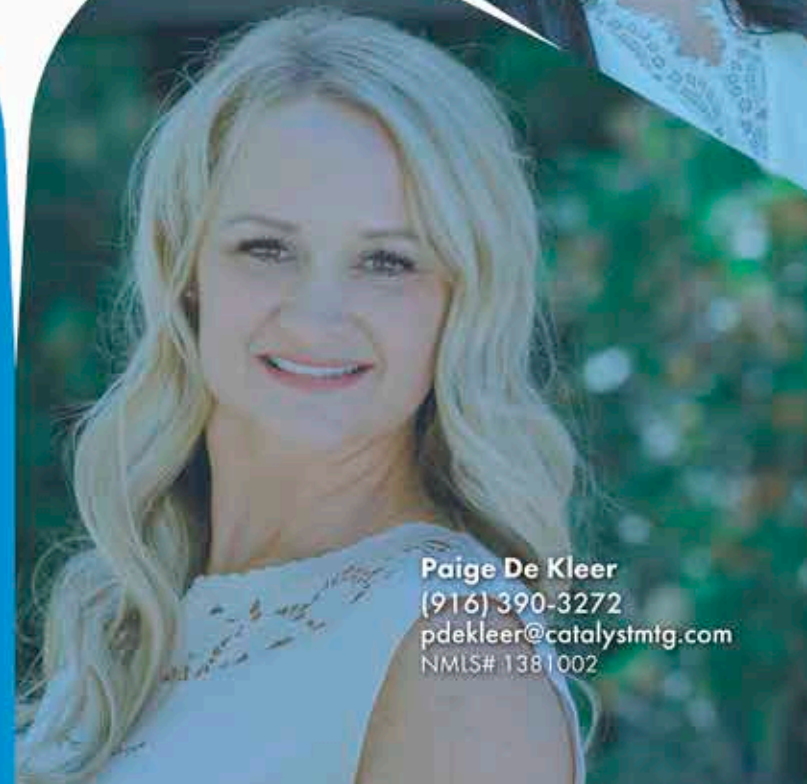
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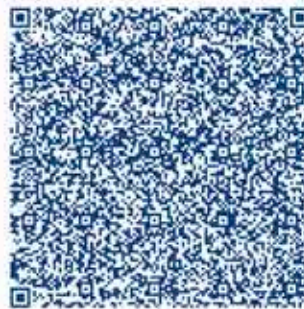
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Heather Hunter Jackson began her career in the mortgage industry in 2002. She has spent nearly half of her career in the mortgage broker space, helping homebuyers achieve their dream of homeownership. Putting honesty, ethics, and transparent communication 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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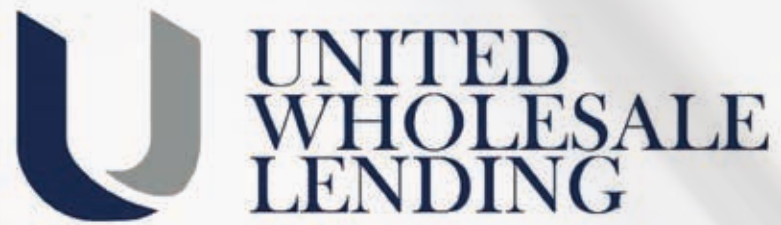
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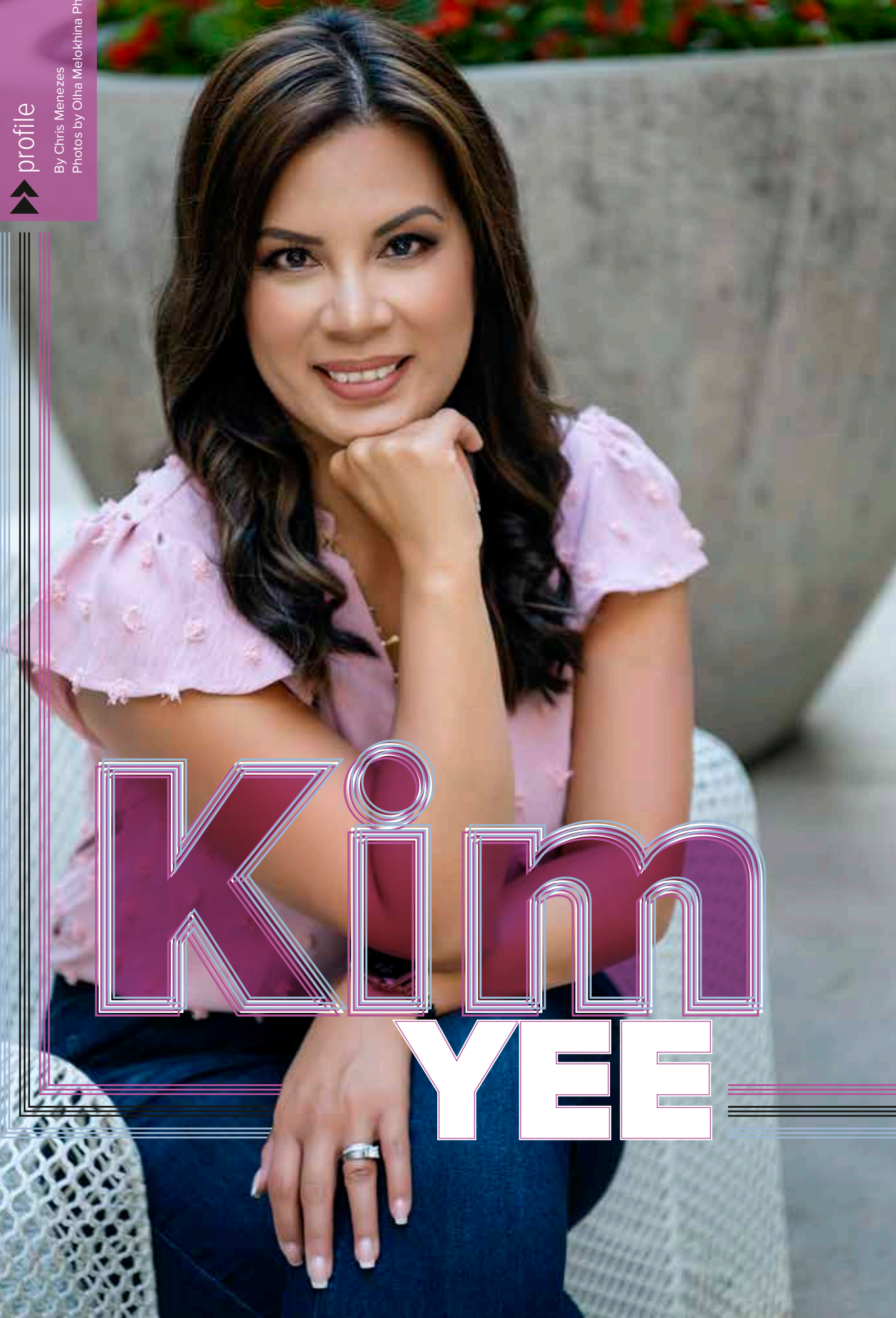
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Kim YEE



THRIVING NO MATTER THE ODDS

Marking her twentieth year in real estate this year, Kim Yee looks back on a career that has shaped much of who she is today – a woman of incredible perseverance, integrity, and authenticity. Having navigated many personal and professional adversities over the years, from starting out on her own as a young entrepreneur to balancing kids and career to having to face cancer on two separate occasions, her story is one of adaptability, strength, and thriving against all odds. And it starts almost by accident.

Kim didn't intend to become a REALTOR®. Her goal was to follow her dad's footsteps into law. He was an attorney who ran his own practice as well as owned a restaurant, together with his wife, Kim's mom. Kim recalls the early mornings at 5 a.m. as a child, begging to go with her mom to the restaurant. By watching her parents, she learned much of what it means to run your own business – the hard work and sacrifice it requires.



"It was hard to find time with my dad during my elementary school years because he was often with clients. So, part of the reason I woke up early to spend time at the restaurant was to be with him and my mom," she explains. "But through their dedication, I learned how to build something from the ground up and how to treat people, seeing how well they interacted with clients and patrons. Dad has always been and still is my idol."

Inspired by her dad, Kim attended Cal Poly Pomona, where she majored in Finance, Real Estate, and Law. She then moved to Sacramento to attend Pacific McGeorge School of Law, which was the same law school her dad attended. In her first year there, and since she already had the prerequisite, she decided to take the real estate licensing exam on a whim and passed.



“Oh my gosh, I should really pursue this.”

“I didn’t think I’d do anything with it, but I jokingly asked my law school class if anyone wanted to buy or sell a home, and someone said yes,” exclaims Kim. “I didn’t even have my license hung at a brokerage yet, so I scrambled to do that and found myself at Coldwell Banker Sierra Oaks.”

After that first sale, Kim thought to herself, “Oh my gosh, I should really pursue this.” So, while finishing up her first year of law school, she started selling part-time. Discovering a hidden passion and talent for real estate, she dove in full-time the following year.

While Kim loved real estate and was good at it, getting started wasn’t easy. Everyone she knew still lived in southern California, so she had to build a client base from scratch. That first tax season as a young agent was a wakeup call as well.

“I had to ask my parents for help because, being young and naive, I’d spent my commission without saving. Living off my parents, in an apartment while selling real estate, was humbling and embarrassing,” expresses Kim.

Although Kim’s parents were supportive, she was determined to succeed independently. Despite the initial struggles of paying for real estate signs, business cards and newspaper advertising, she resolved to buy her first home that first year as well.

As she became more established, Kim started making new friendships and worked two part-time jobs. She did transaction coordinating for a few agents and helped a few older agents in her office with social media marketing. Committing to open houses, floor time, and cold calling, she slowly began to build her business. While she worked hard for independence, Kim emphasizes how integral her family was to her success.

“My mom used to write me typewritten letters every day, and my parents, along with my brother, visited often, providing not just financial but also tremendous emotional support. So, when my mom was diagnosed with cancer in the fall of 2005, it was devastating,” recalls

Kim. “I had just gotten engaged and wasn’t sure if she would be around for the wedding. She was going through chemotherapy when I was shopping for dresses.”

Fortunately, after surgery, chemotherapy and radiation, Kim’s mom overcame her diagnosis. She fully participated in Kim’s wedding and is now a 19-year survivor. As fate would have it, however, in 2018, Kim was diagnosed with the same type of breast cancer, both women at stage one, luckily.

“It was purely coincidental,” Kim notes. “I remember when I found out. I spent three days crying and then decided that moping wasn’t going to fix anything. So, I did research on cancer, treatments, etc., and decided to work throughout the whole process. My treatment started that fall with a lumpectomy, followed by chemotherapy in the new year of 2019. Then I took about a month off between March and April, and then 21 rounds of radiation after that from April to May.”

Kim has been in remission ever since. She emphasizes how working in real estate gave her something to focus on rather than feeling sorry for herself, and how the love she received from her clients gave her the support she needed. She recalls wearing a wig for 2-3 months after losing her hair because she felt naked without it, but when she decided not to wear it anymore, her clients embraced her new look.

“They loved that I was still working and putting everything into it,” she says. “My database has always been amazing. I remember when my kids were little and having to take them with me to home inspections, to showings, babies in car seats crying, and my clients never flinched. They supported me through cancer and have stuck around for it all, the good, the bad, and the ugly.”



Kim, with her husband, two kids, brother and parents, enjoying one of the many adventures at Xcaret, Mexico.



Kim’s favorite vacation to date, a safari trip in South Africa in 2018.

Kim’s career has been marked by constant change, and even today she is in the midst of a rebrand. After years of working as a solo agent and then forming a team with a business partner, she is stepping back out on her own again as Kim Yee Real Estate with Keller Williams. She plans to grow her business by potentially adding an administrative assistant and another agent who can act as her right-hand person.

“My plan involves having individuals who can help carry my business forward,” she says. “Ideally, I’d love to build a small team capable of sustaining my business in the future, allowing me to travel, enjoy time with my family, and eventually retire.”

With two teenagers, Ashley and Connor, Kim’s life outside of real estate revolves around club soccer. She is the team manager for Connor’s team and is heavily involved with fundraising for Ashley’s team. Outside of soccer, Kim loves to ski, travel and engage in activities like rope courses and escape rooms.

Having built a life around real estate, Kim could not be more grateful for all the relationships she has developed throughout the years. She even met her husband, Adriel, through real estate. He was a client and they have been married now for 17 years (ask Adriel what his version of their story is, he’s sure to amuse you). Adriel is a P.E. teacher, and together, they share a little home in Elk Grove with their two kids and yellow lab, Biscuit, and are known for throwing the most amazing 4th of July block parties.

As Kim continues building her life and business in real estate, she looks to the past and how far she has come with pride, is filled with gratitude for the present, and hope and excitement for the future. No matter what happens next, one thing is certain, she will have the grace, strength, and resolve to thrive no matter the odds.



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Don't miss us in a few weeks at our Real Producers Roundtable, January 30th. Sequoia @ The Cannery! Check your email or our private facebook group to RSVP. See you there!





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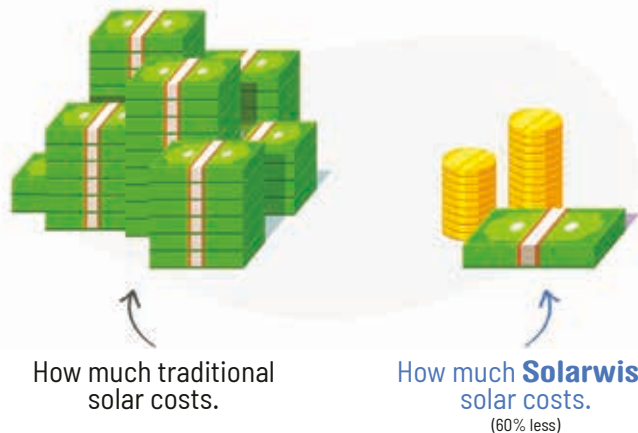
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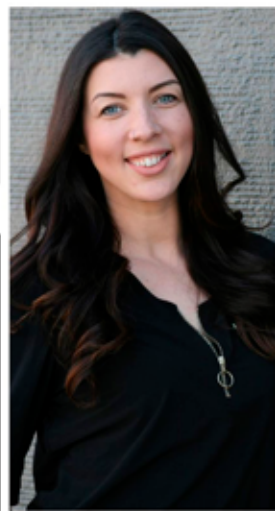
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– Zig Ziglar

If there's one thing that Michael Colenzo knows best, it's service. With over 27 years in the hospitality industry and six in insurance, he has cultivated a lifetime's worth of greatness. And his current success with T.D. McNeil Insurance Services is proof of that.

MICHAEL COLLENZO T.D. MCNEIL INSURANCE SERVICES

“Coming from the restaurant industry, I pride myself on customer satisfaction,” explains Michael. That's where I drive my philosophy from – it's about them, making sure they get what they need.”

Being an independent broker allows Michael to get his clients exactly what they need. Having built trusted relationships throughout the industry with other brokers and captive carriers, Michael utilizes his robust network to make sure that when he is referred a client by a REALTOR®, the deal will close with the right policy in place even if that means referring them to another insurance company.

Whether the policy is residential or commercial, Michael's ability to solve complex challenges that get in the way of closing deals makes him a go-to for many top producing REALTORS®. They love that he acts as a single point of contact for both the agent and their clients. Michael specializes in Residential, CA Fair Plan, and Commercial insurance, insuring real estate brokerages, lenders, etc., taking care of all their general liability, workers' comp, and professional liability. No matter your insurance needs, Michael is your one-stop shop.

“Because I don't work for any specific insurance company, my goal for all clients is to get them the proper amount of coverage for their property, pay the least amount of premium, and create a relationship for life.”

Michael's service-based philosophy applies just as much to the real estate agents he works with as to his clients. When he receives a referral, he feels a sense of duty to his referral partner to make sure their deal closes in the most efficient and cost-effective way possible. And if that means he doesn't write the policy, then he is perfectly okay with that. Leading with integrity and running a business based on trust, honesty, and service is far more important to him.

“When I get a referral, they don't become my client, they are the agent's client,” Michael notes. “As insurance brokers, we talk to the client more often than the agent would. So, we make sure to talk about the agent at every renewal. Our goal is to remind and solidify their relationship and keep their name top of mind with the client.”



Michael was born in upstate New York but grew up in southern Florida. His grandparents owned several restaurants that his family worked in. Michael was instilled with the spirit of service at a young age. Growing up in the industry, he developed a deep love for the family business.

“I just loved the culture, having regular guests, and family members gathering at my grandparents’ house for holidays. I loved how it brought the community together,” expresses Michael.

Michael returned to New York to finish out his high school years and went on to attend restaurant management school. His goal was to own his own restaurant one day. He worked in several local restaurants in Utica, New York – from pizzerias and delis to fine dining and casual restaurants – and eventually landed a management job with Uno Chicago Grill and moved out to Rochester to work in a group of restaurants out there.

After moving to California and plugging into the local hospitality community, Michael achieved his dream of opening his own restaurant, a high-end wine bar in Folsom. While the business was a local success, Michael suffered from a dishonest business partner and soon began looking for other opportunities.

Having established a large network of friends and colleagues in the area, Michael reached out to several people asking for advice and found that the insurance industry held a lot of potential for opportunity. Because there were no trusted insurance brokers within his network of friends and peers, he could help fill that need.



Michael reached out to friends and owners of T.D. McNeil Insurance Services, who were happy to help him get started. Michael then reached out to a few friends he respected – top producing REALTORS®, lenders, and business owners – and told them, “You know my work ethic, my integrity. Would you be willing to quote your business and give me a chance to work with you?” They all said yes. Six years later, Michael’s business continues to thrive.

Today, Michael remains focused on growing his team and serving more top producing agents in the tri-county area. For Michael, success isn’t a destination; it’s a process to be acted out daily, to be thankful for what you have while going after what you want, both personally and professionally.

“Honestly, that ‘process’ is in the works now – I have two beautiful kids, flexible work, and feel like I have purpose,” Michael emphasizes. “So, I really want to stay consistent in what I’m doing and strive to learn more and get better every day.”

When Michael isn’t working, he enjoys reading personal development books, playing golf, and spending as much time as he can outdoors with his kids.

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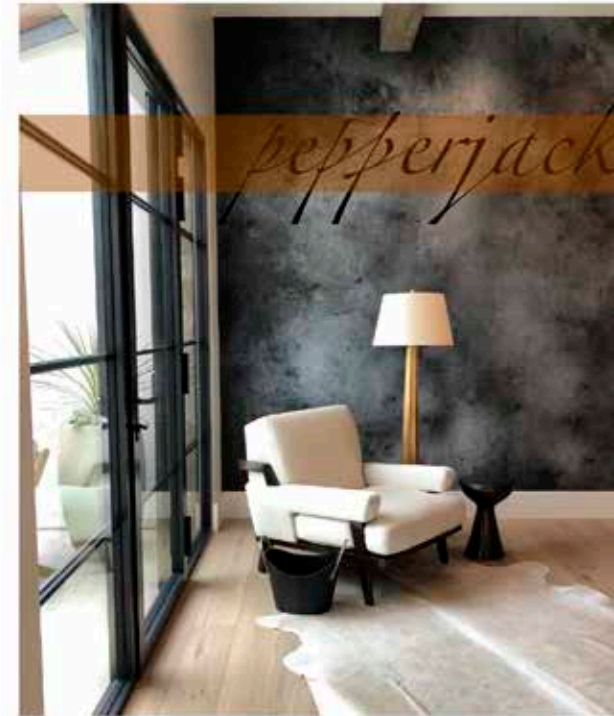


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ROBERT GALAKHOV

Meet Robert Galakhov with eXp Realty, this month's Star on the Rise. Robert has taken what for some was a challenging time and instead turned that time into an opportunity. When COVID happened Robert took the chance to step back from a career selling insurance that he was unhappy with and channel that time into figuring out what he really wanted to be doing. He reflects that he, "always loved houses, construction, design, etc., and life just so happened to push me in this direction. It couldn't have worked out better."

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

Reconstructing homes in broken neighborhoods, giving the future buyers and neighborhood a beautiful safe place to rest their heads at night, and changing the trajectory of that community I also love working with investors, first-time home buyers, and helping new agents succeed! I love working with investors because I love numbers and scoping deals. It's a lot of fun to me. I love working with first-time home buyers because the happiness and joy I get to be a part of through the home buying process is so rewarding. And working with new agents is so fun because you get to help them through stressful

situations and it's rewarding to know you are giving back to your community.

What has been the most rewarding aspect of your business?

Seeing the look on neighbors' faces as we reconstruct homes in their neighborhood that are dilapidated. I had a lady run across the street and say "Thank you for what you did to this home in the neighborhood! It's so beautiful and I wish that all the homes looked as good as this one does!" It made my day. And then definitely working with new agents. I brought my two friends Angel and Drew onto our squad and they have been straight muling the game so it's so cool to see them grow and change their lifestyles.

How does real estate fit into your dreams and goals?

I love it. It's a great way to serve the community and help people with a massive financial decision. I love being in a position to empower the community and spread positivity and good energy. When we are

“ LETS GO!!!!”

investing in properties, we get to revitalize broken communities, clean up neighborhoods, and create better living environments and a better opportunity for the next generation. I love to serve people and it gives me an avenue to do so.

What is your favorite part of being a REALTOR®?

I love the fact that I get to help people all day long. Everybody comes to us stressed with problems and we get to solve them and ease their stress. You get to be part of a life-changing moment for people and create amazing relationships for life. Not to mention help everyday people create wealth through tangible assets that might be the biggest financial accomplishment they ever get in life.

To what would you attribute your rapid success in the industry?

Serving my people, my community and always putting my clients' best interests first, no matter what the situation is. Always having their backs and making sure I am guiding them properly in the right direction. Spreading positivity and helping my clients make important financial decisions.

What are your future goals and your plan for obtaining them?

I want to keep serving my community and educate the masses on real estate investments, health, and wellness. And the importance of taking care of yourself and having your own back through life. I am going to keep doing what I have already been doing, put my clients' needs before anything else. When I do good by my clients and by myself, I never have to stress.

Tell us about your family.

I am a momma's boy. She is my rock and my best friend and I love her so much.

What are your hobbies and interests outside of the business?

I love going to the gym, pumping weights, getting swell, helping my friends with their workouts, macros, sitting outside in the sun getting tan, riding my motorcycle, hanging out with my friends, reading books to accumulate more knowledge, and hanging out with the fam.



In closing is there anything else you would like to share with the Sacramento Real Producers community?

Sacramento CA is a beautiful place to call home and I am honored to be a part of the community. There are so many amazing things going on and I am proud of our city. Any agents with fixer properties, distressed sellers, etc. send them my way so I can help. Lets go!!!!



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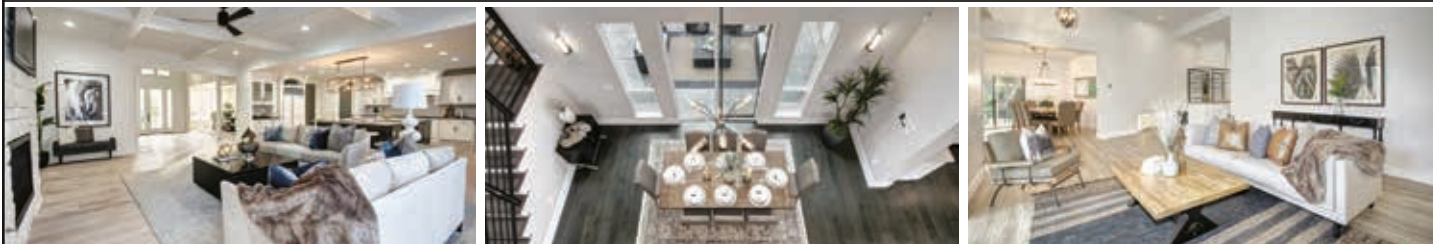
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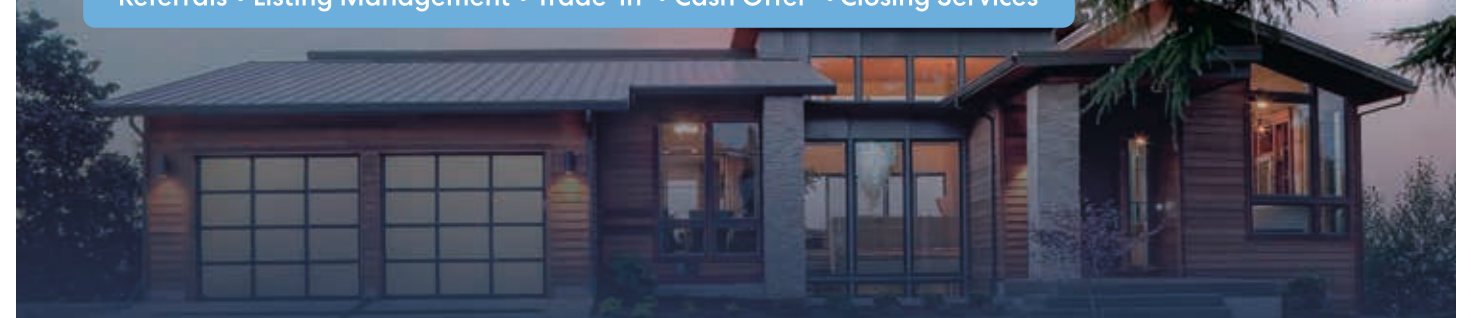
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By David Cornwell
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MATTHEW GRAY



SacPro Home Inspections

FROM TRAGEDY, A LIFE OF SUCCESS

Although they share some of the same DNA, Matthew Gray is definitely not his father's son.

Owner of SacPro Home Inspections, the area's only CREIA and ASHI certified home inspection company, saying Matt's life has been interesting would be an understatement.

A victim of domestic violence, Matthew was shot in the back by his father when he was 12 and left for dead. Years later in 2010, he crawled into a burning house and pulled a man to safety. And for 29 years he worked behind the scenes in the high-pressure world of the state legislature.

Matt says he wasn't looking for a new career when he retired from the Capitol, much of his time there working as a legislative aide and deputy chief of staff for a state senator and as an advocate for private clients.

"I wanted to do something that helped people, that was challenging, something that allowed me to work with different people and got me out of the office," he says, although he had no idea of what that something was.

The answer came one day when he joined a REALTOR® to follow a home inspector through an inspection. "After observing the home inspector for a while and reading through his report, I was surprised by some of the things he missed. I knew I could do a much better job."

It was a profession Matt understood well, himself knowledgeable in welding, woodwork and building in general. While at the Capitol, he also worked extensively in areas that included buildings and trades, public safety, public health, high-tech, and business development.

He's particularly proud of SacPro Home Inspections being the only CREIA (California Real Estate Inspection Association) and ASHI (American Society of Home Inspectors) company in the Sacramento area.

"Some inspectors may buy their certification online or don't have any certification at all," he says, noting California does not require any.

He's also proud of "always taking the time to do the job right," beginning each inspection by testing GFCI outlets using a digital circuit analyzer, "a safety check that's not required, but should be."

Also setting SacPro Home Inspections apart from its competition is its loyalty to clients and agents. "I'm willing to travel from San Francisco to Lake Tahoe and Yuba City to Modesto to make sure all of my clients' needs are met and their questions are answered."

A native of Los Altos, Matt's childhood likely seemed idyllic to anyone looking in from the outside. He traveled the world with his great-grandfather, an agricultural envoy under four U.S. Presidents. He learned to drive and hunt on the family's 680-acre ranch in Silicon Valley.

"My friends and I were almost feral children who ran all around the neighborhood and didn't come home until it was dark," he says. "We jumped dirt bikes across the creek, were involved with all sorts of sports, played Truth or Dare at sleepovers or the Ouija board in the cemetery."

But from the inside looking out, Matt's childhood was far from idyllic — an abusive stepfather and a "narcissistic and womanizing biological father who was a functional alcoholic with a fragile ego."

Then one day during a quarrel with his latest wife, and as others watched, his father grabbed an AR-15 and shot her dead in front of Matt. He then shot Matt in the back and left him for dead. He waved to the neighbors as he drove off.

Losing consciousness as blood filled his lungs, Matt remembers waking up as neighbors scooped him up and drove him to the hospital. He was there for two weeks before continuing recovery at home.



"It immediately recasts your perspective on life," he says of the experience. "It made me prioritize family and personal relationships and left me keenly aware of the perils of a fragile male ego."

The tragedy also helped him find his own voice, he says. During the quarrel, he says, "I wanted to say something but didn't feel like it was my place as a



child. To this day it bothers me when someone doesn't intervene but chooses to remain quiet."

In 2010, his conviction to choose action over inaction led to his receiving a life saving commendation from the Sacramento Metropolitan Fire District and a Senate resolution honoring him for his act of heroism.

Driving on Watt Avenue, Matt had pulled over to a crowd gathered in front of a burning house to ask if he could help. When a woman told him her older son was inside, he grabbed a garden hose and with glass shattering from the heat and flames licking the eaves of the house, he crawled inside.

"I was coughing, could barely see and it was incredibly hot," he says. "I was spraying the hose everywhere and finally came across an unconscious man in the hallway."

Matt pulled the man outside to safety, although he died at the hospital later that night. "At least his family was able to say their goodbyes," Matt says.

Married to his best friend, Matt says he and his wife love to laugh, cook, host get-togethers, travel, play games, garden and spend time with their two children.

"We both agree we've been very fortunate with both of our children," he says. "We really lucked out as parents."

As for his personal and professional future, he hopes to travel more, buy and enjoy more great wine and expand his whiskey and whisky collection. He's also looking for good, quality inspectors as his business grows.

Also in the not too distant future, he and his son will complete the 1967 Mustang RestoMod they've been working on as his son's first car, a reminder if any is needed that Matt is definitely not his father.

"I wake up happy to be alive. Every day is a gift," he says.

And if anyone should know, it's Matthew Gray.





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Tom Daves

Building a Career for a Lifetime

cover story

By Chris Menezes

Tom Daves has been a cornerstone of the real estate industry for the better part of five decades. A man of diverse interests and a wide range of talents, he has experienced life's highs and lows, yet has always found his way back to his enduring love for real estate. From his humble beginnings to becoming one of the industry's top agents, his journey is nothing short of inspiring.

"I was born and raised in Sacramento and grew up here," Tom said with evident pride, sharing the tale of his childhood spent enjoying sports and the beautiful California outdoors. Tom started his sales habit at the age of ten, selling San Francisco newspapers to Sacramento neighborhoods. The upheaval of his parents' divorce moved him from the city to the quieter, rural area of Placerville.

Although he wasn't initially excited about leaving Sacramento for "the sticks," he said it turned out to be one of the best things that ever happened to him. "I fell in love with the foothills, mountains, hiking, biking, water skiing, snow skiing, motocross, and other sports," Tom recalled fondly.

During his high school years, Tom found himself thrust into the world of work early, working at restaurants, car dealerships, and then transitioning into the grocery store business. He became one of the youngest journeyman checkers in the state of California, his work ethic shining through, even as a teenager, laying the foundation for his future success.

A friend's foray into real estate led Tom down a similar path. However, before plunging headlong into his career, he embarked on a transformative journey, traveling across Europe, Hawaii, and even attending the 1976 Winter Olympics in Austria.

Tom started in real estate with an independent real estate company, Kiernan REALTORS®, back in 1977. Despite a rough start, he kept at it, persevering through the challenging times, and learning valuable lessons. "I eventually became the expired listing king in the Sacramento area. I was the number one top listing agent in Sacramento, and from then continued as a top agent," he remembered with satisfaction.



I WAS BORN
AND RAISED IN
SACRAMENTO AND
GREW UP HERE.





Life took a poignant turn when his mother passed away, but the birth of his first daughter in 1987 provided a much-needed ray of light. Around this time, he also recalled going to a conference and hearing about “The Wheel of Life” regarding achieving balance in all facets of life - spiritual, emotional, physical, health, financial, relational, and fun – and realized his “spiritual spoke was not in alignment.”

“I went to church that next Sunday and accepted The Lord as my personal savior,” he said. “I realized God is not a peg on the wheel – He is the center hub.”

As he navigated through personal trials, including a divorce, Tom always made sure to stay involved with his two older kids, Richelle and Grant, coaching their sports teams and participating in their lives actively. He also shared his love for sports and the outdoors with his kids, often snow skiing, motocross, and even helicopter snow skiing.

Tom met the love of his life Renée in 2001 and have been happily married ever since. They are enjoying living in Auburn with their beautiful active 16 year-old daughter Sonja.



Over the years, Tom worked with various top-rated real estate companies such as Western National REALTORS®, Great Western Real Estate, RE/MAX, Lyon and Associates, and Keller Williams Realty. With each shift, he garnered new experiences and honed his skills further.

Tom’s career continued to flourish, as he pivoted through various markets, doing everything from traditional real estate to REOs, to flips, following one of his favorite quotes by Wayne Gretzky, “Skate to where the puck is going to be, not where it has been.” At one point, he even hooked up with Blackstone Private Equity and sold them 600 homes in one year! He stayed with Keller Williams for 19 years, where he was honored to be the number one agent worldwide for the entire company seven times!

A shift in his career occurred around 2013, marking a period of significant growth and change. Inspired by great mentors like John Maxwell, and his quote: “Leadership is about serving and influencing others,” Tom decided to pour into others.



He said the first half of his career was somewhat all about himself, which felt empty. He realized he needed to go from “Success to Significance.” The second half was about serving, contributing, supporting, and making a difference in others.

“I will never forget when I saw a young college grad that I knew working at a car wash, and seeing his potential,” recalled Tom. “I inspired him to get into real estate and join my team. He took my advice and has been an extremely successful agent ever since! Every time I see him he tells me ‘Tom., you changed my life!’ What gets better than that?”

Drawing on his own experience, and dealing with anxiety at times, Tom developed his “4 keys to success,” which he still teaches to others and includes: Mindset; How you spend your time; Who you spend your time with; and Taking Massive Focused Action. He emphasized maintaining a growth mindset and continuous learning, doing the right things in the right order while being disciplined and consistent with time and activities, putting yourself in “larger rooms with bigger people,” and taking massive, focused action creates “HUGE results.”

“Don’t get overwhelmed, just take focused action,” he said. “There is ready, aim, and then fire, fire, fire. I’ve always been one to get out there and just do it and make it happen. I’ve also learned its okay to fail, and when you do fall, stay down there for bit to learn from it, and then pick yourself back up and keep going.”

Just four years ago, Tom made another massive move in his business – he left Keller Williams and everything he built there to join eXp Realty. He felt that while he was successful at Keller Williams, he was on what he called a “transactional treadmill.”



Intrigued with the opportunity at eXp Realty and the clear path to an exit strategy and retirement from real estate sales, Tom saw an opportunity for him to build a new kind of real estate business.

Despite the challenges of starting over and building a new team from scratch, Tom followed his keys to success. Thinking big, he took action. Today, Tom has an “international sales organization” of over 800 agents and runs a team of 22 local agents with his partner Johnny Jennings. Their dynamic partnership revolves around a book called ‘Rocket Fuel,’ postulates there are two key ingredients: oxygen and propellant. Separate they won’t do anything but together they can “shoot a rocket to the moon.” For Tom, it’s working on the high-level aspects of the business, coaching, leading, attracting, serving, and building his sales organization on the eXp platform.

At 68, Tom enjoys his Family, 3 kids and 3 grandkids. He still loves sports and the outdoors, including biking, snow skiing, golfing, and even bare-foot water skiing. He is also involved with his church and is still excited about his work, striving to share his knowledge with others, and deriving immense satisfaction from contributing to the success of other agents.

With his experience, dedication, and passion for real estate, Tom has undoubtedly left an indelible mark on the industry and those who aspire to follow in his footsteps. Yet, his legacy is still being written today



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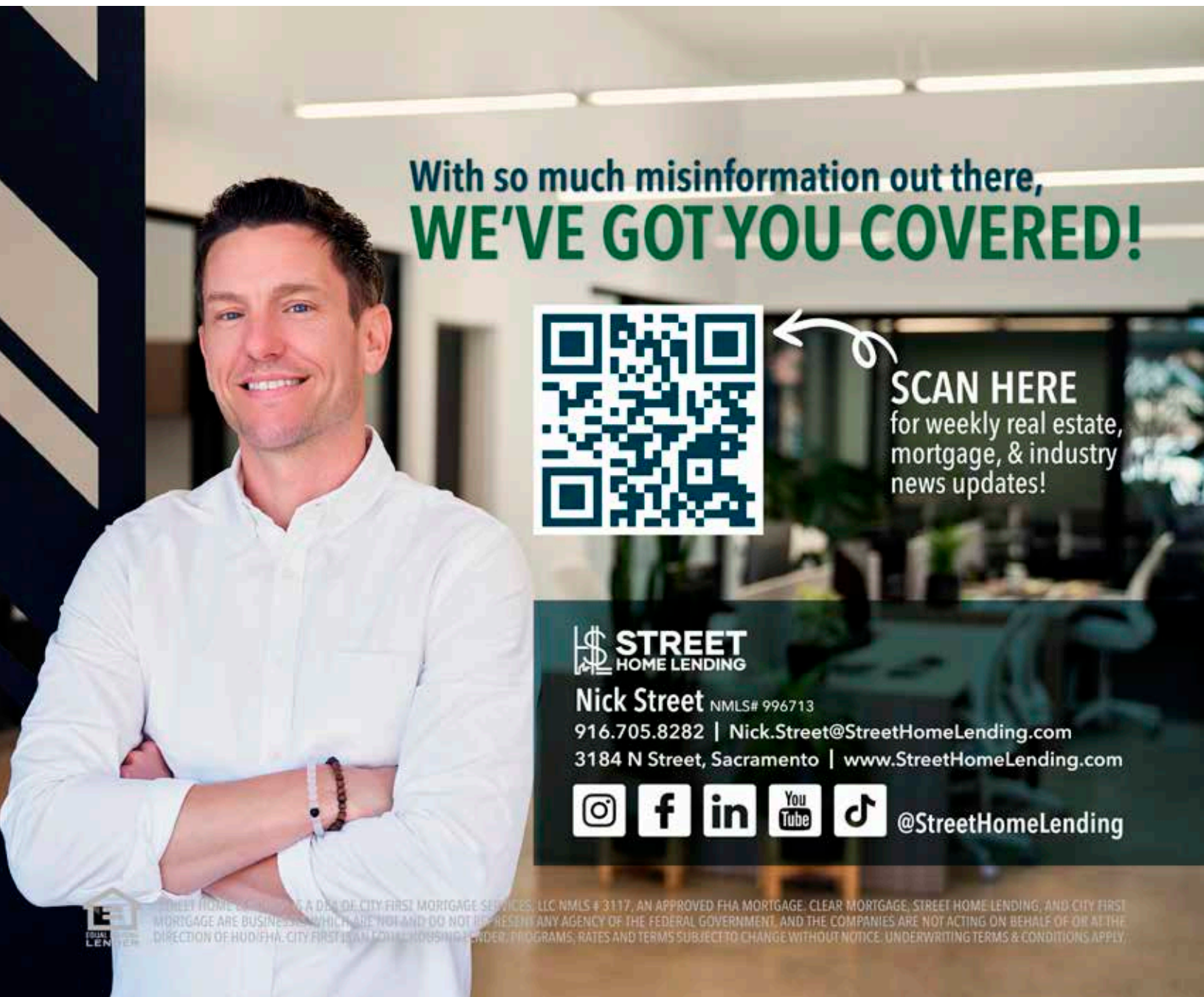
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