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TABLE OF

CONTENTS



















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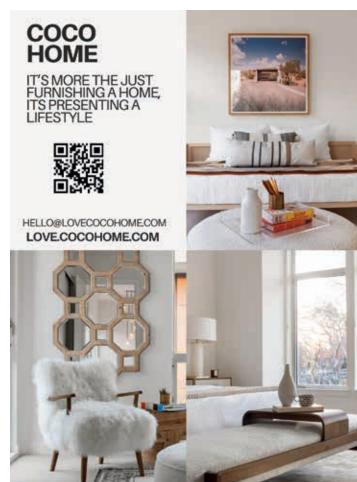


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Founded by the dynamic duo of Juliette and Derek Kulda, this group has transformed from a modest operation of two in 2014 to a powerhouse team of 17 today. An individual agent since 2003, Juliette was already a well-established top producing agent when Derek left his land development and construction company to join Juliette.

From the get-go, Juliette and Derek set out to build a team that embodied the essence of teamwork, community involvement, and the relentless pursuit of client satisfaction, a team that set a new standard for what it means to be a top-tier real estate team in the San Fransisco Bay Area.

Thinking big has since become an integral part of The Kulda Group's culture, deeply ingrained in every aspect of their operations and mindset. This ethos encourages team members to set ambitious goals, envision broader horizons, and pursue innovative solutions. It's a philosophy that empowers the team to dream big, not just for themselves but also for their clients, fostering a culture of limitless potential and continuous improvement.

The strength of The Kulda Group lies not just in its leadership and

overarching culture but in the unique talents and dedication of each team member. Every agent, coordinator, and specialist within the group brings a wealth of knowledge, passion, and a client-first mentality that collectively drives the team's success. Let's delve into the stories of the individuals who make The Kulda Group not just a team, but a family of real estate professionals committed to making a difference in the lives of those they serve, starting with their operations team.

Judy Mateo-Smith: Judy is the Vice President of Operations for the Kuldo Group and has been with the team for nearly six years now. With a 28-year career in leading business operations for a global pharmaceutical company, Judy came to the Kuldo Group looking to combine her process engineering, project management, business systems skills and knowledge, with her passion for real estate, investing, and home transformation.

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Judy's talent for streamlining operations, from implementing cutting-edge CRM systems to spearheading process improvements, has significantly enhanced the team's productivity and service quality. Enriched by her background as a longtime investor and licensed agent, Judy recently launched and now leads a new division of the business, Kulda Property Management. Her vision for a one-stop-shop real estate service not only broadens the Kulda Group's offerings but also sets a new benchmark for client service in the industry.

Recently, Judy has been working with clients to address the latest economic trends, showing homeowners how they can keep their properties, leverage low interest rates, and rent them out.

"I am passionate about helping people build abundant lives," Judy shares. "Much of the nation's wealth is tied to real estate, and many of our clients don't come from affluent beginnings. Teaching them how to build wealth for their families and communities, to create their own personal wealth and make an impact, is deeply rewarding."



14 · July 2024

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Sarah Prentice: Sarah started with the Kuldo Group two years ago as an inside sales agent, generating leads, nurturing them, and preparing them with market updates, to be successfully handed off to agents. Today she works as a showing partner for the team, partnering with agents to show clients properties. Sarah plans to continue growing within in the team and to progress in her career, a career she never intended to start.

Sarah was more interested in an events management position when she started with the Kuldo Group, having already operated her own business in hospitality. With young children at home, she was also looking for a job that balanced being a mom with something local in the community she grew up in. She never anticipated working her way into an agent role but is looking forward to it now.

"Being an inside sales agent was a wonderful way to gain experience, build my own pipeline of potential clients, and learn from experienced agents. I hope to someday utilize my fluency in Spanish and French to serve a traditionally underserved population and be the go-to agent for them," Sarah shares.

Maislinn Helfer: Maislinn is the marketing and technical wizard behind the Kulda Group's success. With a background in tech start-up consultancy and a passion for market forecasting, Maislinn brings a fresh perspective to the real estate industry. Her role in marketing, event planning, and technical integration is vital in keeping the group at the cutting edge of the market, ensuring clients receive the best possible service.

Cosette Lavin: As Juliette and Derek's daughter and one of the team's founding members and lead agents, Cosette embodies the Kulda Group's legacy and forward-thinking ethos. Cosette started her real estate career straight out of college in 2015. "I graduated from the University of Dallas on a Sunday and started with the Kulda Group that next Monday," Cosette emphasizes.

Over the past nine years, Cosette has grown through many different roles on the team, from training new agents to teaching the Quantum Leap course, instructing agents at all levels how to establish and achieve big goals for every aspect of life by focusing on small steps every day. "I have been able to utilize this approach and have accomplished so much in my career, more than I initially thought possible," Cosette shares. Cosette has helped over 100 families since starting in real estate, while growing her own family as well.

Sheran Honneyman: With over 20 years in the industry, Sheran's experience and passion for real estate shine through in every interaction. Her journey, deeply influenced by her mother's career as a real estate agent, has been marked by a commitment to helping clients achieve their dreams. Licensed in both Pennsylvania, where she grew up, and California, Sheran was a solo agent for 16 years, worked at three different brokerage and one team before joining The Kulda Group in 2022.

"My business has flourished with the support and leverage of the team, allowing me to spend more time with my clients and assist approximately 300 families in achieving their real estate goals," Sheran shares. "Real estate is not just a profession for me—it is my passion."

Sheran's passion for helping people extends to giving back to her community. Having lived in Half Moon Bay since 1987, she has supported many organizations and just recently fulfilled a lifelong dream of organizing drives through





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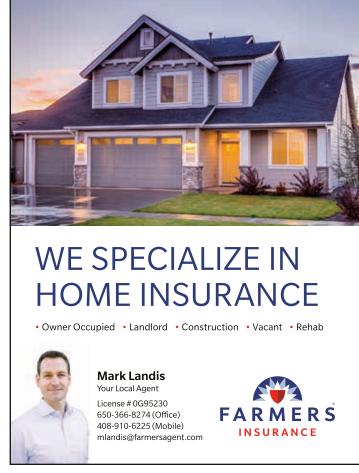


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Fuller Moving Services is not your typical moving company. As a full-service mover affiliated with North American Van Lines, the company, led by owner Nathan Fuller, provides a wide array of services — from packing to storage to local, long-distance, and international moving. They even have a large warehouse where, in September, real estate professionals will be able to witness the comprehensive capabilities of Fuller Moving Services firsthand.

"We're hosting an upcoming Real Producers event at our Rocklin location for the Sacramento Real Producers group," Nathan exclaims. "We look forward to showcasing some of the qualities that has brought us this far as a company — our warm hospitality, customer service, and commitment to going above and beyond for our clients."

Helping people through the challenges of moving has been Nathan's focus from the very beginning. The essence of moving was instilled into him at a young age. Having lived in five different states and nine different cities by the time he graduated from high school, Nathan was practically born into moving.

These experiences have provided Nathan an intimate knowledge of his clients' needs, coating everything he does with empathy. "It is very important we understand our customers' needs," Nathan emphasizes. "Without experiencing moving ourselves, it would be more difficult to do that."

Raised in humble beginnings, Nathan learned the value of hard work early on as well. Starting at 11 years old, his early jobs ranged from delivering newspapers in sub-zero temperatures to shoveling snow, mowing lawns, and even digging up worms to sell

realproducersmag.com Silicon Valley Real Producers • 21







to a bait shop for five cents each. These experiences instilled in him a strong work ethic and a keen understanding of what it takes to succeed, lessons that he carried into his professional life.

Knowing he wanted to own his own business one day from a high school age, Nathan spent 10 years in the moving industry before striking out on his own. Starting as a transportation dispatcher in 1994, he went into sales in 1996, and then purchased a local moving company in 2004. With clear vision from the beginning, Nathan steadily grew the modest business into the thriving company it is today.

"A lot of our success has to do with customer retention and being honest with customers; that's our reputation," Nathan explains. "We are not only good quality, but we do what we say, and that matters to people giving our name out for referrals, and we get a lot of referral business."

Understanding the unique challenges each client faces is at the core of Fuller Moving Services. Nathan and his team thrive on solving complex problems, especially under tight deadlines.

"We never say NO to a customer," Nathan asserts. "I almost get a smile on my face when a customer presents us with a tough situation, as I know there is always a way to get things done. I think REALTORS® realize this pretty quickly when they call us too — whether they need help getting a client out of a house that day or whatever it may be."

This can-do attitude is further reflected in the company's exclusive service offerings, like exclusive use of a truck anywhere in the 48 states which will guarantee a single date of delivery no matter where it goes.

"We find that some customers do not want to wait around for a standard delivery window, which can be up to 7-14 days depending on where in the country they are headed," Nathan explains. "This helps them avoid having to pay for extended hotel stays waiting for their belongings.

Nathan prides himself on the honest, high-quality service his company offers



and ensures that quality never diminishes. Every team member at Fuller Moving Services is personally vetted by Nathan to ensure they embody the company's values of trustworthiness and honesty. This meticulous approach to hiring guarantees that all employees not only meet the company's high standards but also mirror Nathan's dedication to integrity.

Nathan credits his wife for shaping him into the man he is today. "My wife makes me a better, stronger version of myself," he emphasizes. "She strives to help me and even makes up for my faults.

I love her now more than I did at 19.
Without her I would not be all of who
I am today."

Nathan and his wife met in high school and married shortly after graduation. A family man at heart, Nathan cherishes the flexibility his role as a business owner provided him over the years, allowing him to be present for his kids when it mattered most, having never missed an afternoon game or trip out of town.

A grandfather now, Nathan loves spending as much time with his family (especially grandkids) as time and distance permits. He also enjoys fly-fishing, playing or watching pretty

much any sport, and any excuse for a family vacation.

To get Nathan and Fuller Moving Services on your next move, give them a call at 916-349-1119 or check them out online at fullermoving.com.



MOVING SERVICES

22 • July 2024



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Denise was born in San Fransisco and has lived in Burlington and Hillsborough most of her life. She was first introduced to real estate at a very young age as she would frequently drag her mom to every possible open house in search of a new home. She explains that while living in an Eichler home as a child — despite her modern love for them — she did not like Eichlers as a child. "I wanted a home with character and charm... crazy right? Now I love Eichlers!"



At 22, she and her then-husband purchased their first home. Denise quickly remodeled it, sold it, and moved on to the next. She boasts that she has sold over 40 of her own homes in this way throughout her career — many of those houses being ones that she built from the ground up.

Denise shares that the most pivotal moment in her life was when she realized that she would unfortunately need to end her seven-year marriage. She explains that the decision gave her the inspiration and confidence to take a risk and make a change in her lifestyle and career. In hindsight, she can easily say that this was one of the best things she has done in her life.

"I immediately got my real estate license and jumped into the business. I realized early on that real estate is a 24/7 lifestyle. It was key to provide a nice lifestyle for my family."

"I have always been driven and a selfstarter and that mindset is essential for my real estate business. I have always wanted to control my successes and my real estate lifestyle provides that for me."

STILL GOING ABOVE AND BEYOND

Many, many things that can be considered "fulfilling" when working in real estate, and Denise as well as the rest of The Laugesen Team recognize this well. "First and foremost are the relationships you develop. Not only with your clients, but your other real estate associates, lenders, title officers, contractors, marketing vendors, and on and on. Many of those connections are dear friends of mine today."

In addition to relationships, Denise adds that "the art of the deal" is also one of the most fulfilling parts of their work. "Finding out from our clients what they are looking for,"

she describes. "It could be a sales price for their home or buying a dream home and being able to make that happen. The level of excitement and happiness our clients feel after we make their dreams come true is so satisfying, it's like a drug and we want to create that with every transaction."

She further explains that she continues to knock on doors to this day despite her 30 years in the business. "If our clients like a home, we will reach out to the homeowner and let them know we have a buyer either by knocking on the door or

by sending a letter," she elaborates. "We know many agents send letters that are looking for listings, but we are really looking to sell that specific home. We include the buyer's names and photos, so we will be taken more seriously with homeowners." Denise explains that she and The Laugesen Team have sold and listed many homes this way regardless of the magnitude of the sale.

Provided the seller approves it, they like to prep most of their listings. With Denise's building and design background, they are able to create a home that speaks to a large community of buyers. "We sell a lifestyle when you purchase our listings. We work with some of the best photographers who capture the best lighting and best features of our homes. We have an amazing staging partner who knows our taste and works well with our team."

The Laugesen Team is all about giving their clients the best. Stacy LaRosa, who joined The Laugesen Team three years ago, brings a strong background in mortgages to the table. Cortney Laugesen, Denise's daughter, has been Denise's business partner since 2009, and she has strong marketing and negotiating skills that she brings to the team.

As a general summary of how Denise and the rest of The Laugesen Team run their business: "*Giving* is *Getting* in this world."

BLESSED

For Denise, family is not just important, family is *everything*. "I am a mom to two amazing kids: Cortney, who has been my business partner since 2009, and my son Matthew, who is working in a startup in San Francisco." She currently lives in Hillsborough with her two dogs.

"We are very blessed. Real estate and family are my life. When anyone asks me about a future in real estate and what that looks like, I remind them: it is not a career, it is a lifestyle."

It is no surprise that Denise
Laugesen and the rest of The
Laugesen Team have found immense
success in their business. By pushing
forward through every challenge,
they will never know failure.

"I am beyond blessed and I know and appreciate that, and I am reminded every day how lucky I am. I have an amazing supportive family, I

GIVING IS GETTINGIN THIS WORLD.

have quality clients, and many have become my friends. I love real estate. Every side of a transaction, every step involved in creating successful transactions, and most of all, my team — they are in the trenches with me and give it their all. I get up every day and I am excited to make things happen, that is my success."

Website: www.thelaugesenteam.com





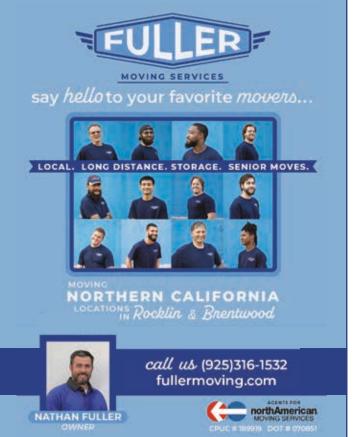
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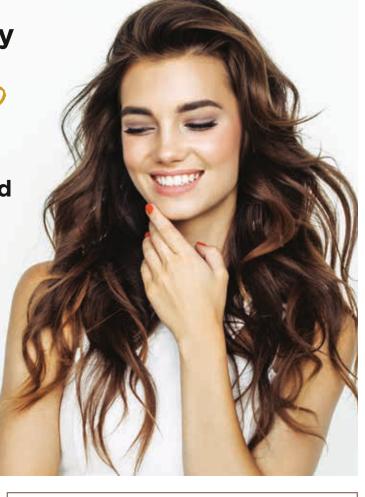
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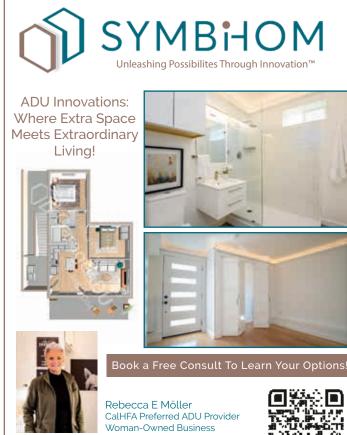
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