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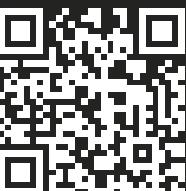
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► cover story

Written By Terrina Russell
Photography by Marissa McCutchan

the Cutka TEAM

Lori Cutka has spent her life in sales. Transitioning from a successful career in outside sales to real estate in 2005, she brought with her a wealth of experience and a commitment to serving her local community. It's not surprising that when people buy in, they stay in, becoming part of Lori's extended family, and a valued part of her success.

When her husband Matt joined her in real estate in 2017, it further solidified their partnership, laying the foundation for a dynamic team poised for success. Their journey through real estate has

been marked by resilience and adaptability. Lori's commitment to continuous learning and growth, coupled with Matt's steadfast support, propelled them forward. They navigated the

complexities of the market, leveraging their collective strengths to emerge stronger and more resilient.

But not without challenges.

"Real estate is infused into our daily lives," said Lori. "So trying to balance work and personal is difficult."

So when Lori and Matt need to talk it out, they walk it out.

"We have a route that we take, and we call it our morning meeting," said Lori. "We found that our collaboration flowed while we were out walking; and we are spending quality time together, so we are killing two birds with one stone."

Throughout their journey, Lori and Matt have prioritized family above all else. Their relatability to clients stems from their diverse backgrounds – having grown up outside of California, they understand the challenges and excitement of relocating to a new state. Lori coming from a military family also makes them relatable to the military community, a strong presence in their local area. As parents who have raised their children in the community, they intimately understand the intricacies of local schools, sports, and recreational activities, making them invaluable resources for families looking to settle down in the area.

As empty nesters, Lori and Matt are attuned to the needs of clients who are transitioning into new phases of life. Whether it's downsizing, relocating, or investing, they offer personalized guidance and support every step of the way. Their own foray into real estate investing further enhances their ability to relate to clients seeking investment opportunities, providing valuable insights and expertise.



We have a route that we take, and we call it our morning meeting. We found that our collaboration flowed while we were out walking.



“We have worked on perfecting our systems. Everyone on our team knows what role they play, so that if anyone steps away our customers are not affected.



Matt, Taryn, Nicholas, Lori & Zachary

Whatever a client is looking for, chances are Lori and Matt have been there, and know how to navigate the waters.

“We have worked on perfecting our systems,” said Lori. “Everyone on our team knows what role they play, so that if anyone steps away our customers are not affected.”

Looking toward the future, Lori and Matt remain committed to growth and innovation. While expanding their real estate investment ventures is on the horizon, they are also open to the

possibility of welcoming their children into the business, ensuring a seamless transition for generations to come.

“I think there are not enough real estate agents who treat their career as a business, instead of just a job,” said Lori. “I am setting myself up as a business, as something viable and valuable, that someone could buy from me if I ever wanted to go that route. The processes are in place, the databases are in place. The systems are there so that anyone could purchase and take over. Some agents just walk away. That is something I would never do. This is my blood, sweat and tears. But for now, I’m not going anywhere.”

Their dedication to providing exceptional service and value to their clients remains unwavering, driven by a genuine desire to build lasting relationships and make a positive impact in their community.

Lori and Matt’s journey in real estate serves as a testament to the transformative power of perseverance, collaboration, and a steadfast commitment to family values. Through their relatability, integrity, and unwavering dedication, they have left an indelible mark on their community and industry, inspiring both aspiring real estate professionals and families alike to pursue their dreams with passion and purpose.

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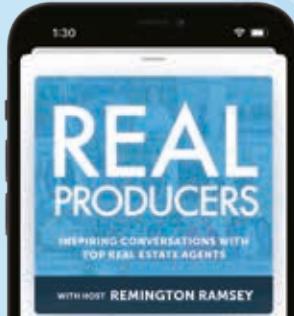
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JOHN C

Homes 4 Trade Workers

Written By Terrina Russell
Photography by Marissa McCutchan

John C knows about life on the road, literally. For five years he drove those roads, going everywhere and nowhere all at once. Long lonely nights on the road gave him time to reflect. Born and raised in California, he dreamed of making it big in the music industry. However, practicality led him down a path of unfulfilling jobs, from telemarketing to car sales and even working as an EMT. While he found success in all his endeavors, he didn't see any of them as more than a job.

None of these roles ignited his passion or gave him a sense of purpose, and driving began feeling like life passing by with every mile. That's when he decided to do something that not only changed his life but has the potential to help change the lives of other trade workers.

During one long drive in particular, John C had an epiphany. He realized he was trapped in a cycle of monotony, yearning for something more meaningful. With a burning desire for financial freedom and a sense of purpose, he boldly decided to dive headfirst into the uncharted waters of real estate. Driven by an insatiable hunger for success, he spent his nights listening to audio real estate courses he could absorb while navigating the highways. When he finally took the real estate exam, he passed his first time.

When John C finally obtained his license, he faced rejection from more prominent real estate agencies. But the Amaya Group (now Nest) recognized

his untapped potential and gave him the opportunity he had been longing for. Their supportive and laid-back atmosphere gave John C the nurturing environment to flourish.

"I've been working at this brokerage my whole real estate career," said John C. "Steven Amaya opened the door for me, and my life is nothing like I would have ever imagined if not for the opportunity he gave me. When you first get licensed, you are thrown out to the wolves. Steven returned my call and has been a huge supporter ever since."

In his first year as a real estate agent, John C encountered countless obstacles, juggling his budding career with grueling night shifts on the road. But his perseverance paid off when he secured his first listing, igniting a spark that would soon become a blazing fire of success. Even in the face of the COVID-19 pandemic, his unwavering dedication allowed him to triumph, selling nearly 20 houses in his inaugural year.

“
PEOPLE HAD NO IDEA THAT THEY HAD THE ABILITY TO OWN THEIR OWN HOME. IT SEEMED SO FAR OUT OF REACH.
I NEEDED TO CREATE SOMETHING WHERE I COULD INFORM THE MASSES AND ANSWER THOSE QUESTIONS.
”

But John C's journey wasn't just about personal achievement; it was about making a difference in the lives of others. He recognized a glaring void within his community—a lack of support and resources for trade workers aspiring to become homeowners. Drawing from his own experiences and fueled by a burning passion for creating change, John C founded Homes 4 Trade Workers, a nonprofit organization empowering blue-collar workers to achieve their dreams of homeownership.

“So many people are misinformed when it comes to home ownership,” said John C. “Did you know you don't have to have an 800 credit score? Did you know you don't have to save 20% for a down payment? People had no idea that they had the ability to own their own home. It seemed so far out of reach. I needed to create something where I could inform the masses and answer those questions.”

Through Homes 4 Trade Workers, John C provides education, resources, and grant opportunities to trade workers, bridging the gap between their aspirations and reality. He understands firsthand the value of education, financial literacy, and access to resources and is committed to guiding others every step of the way.

John C's story is about resilience, determination, and the power of pursuing one's dreams against all odds. From the monotony of truck driving to the heights of real estate success, John C has emerged as a beacon of hope and inspiration. With Homes 4 Trade Workers, he continues to pave the way for a brighter future, one home and one trade worker at a time, proving that anything is possible with unwavering dedication and a heart full of compassion.





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HUGO



OLGUIN

Written By Terrina Russell • Photography by Marissa McCutchan

Hugo Olguin has already retired once. He served more than 20 years in the Marine Corps, retiring as a Master Sergeant. With four months left in the Corps, he was encouraged to get a real estate license. Living in California, without a clear idea of what he might want to do, he went ahead and took the exam. Little did he know that his decision to obtain a real estate license during his transition would lead to such remarkable success in the real estate industry.



"Marines and people that I knew started to get ahold of me to help them buy houses," said Hugo. "And then it just never stopped. I sold 30 homes my first year, and it was all just people reaching out to me wanting to put their VA loan to use."

As an Assault Amphibious Vehicle Mechanic in the Marine Corps, the idea of pursuing a career in real estate had never crossed Hugo's mind. However, fate had other plans for him. He is now an agent, a lender, and a mentor to a team of other agents in the Inland Empire.

"I owe a lot of my success to the Marine Corps," said Hugo. "The connections I've had and the people I met along the way. Also, I have always just treated people well and I know people trust me."

Olguin's genuine care for people, honed through years of military service, set him apart in an industry often driven by financial gains.

"Me and my team invest time in people before we even know if they want to buy a house or not," said Hugo. "That part doesn't matter to me. Let me educate you, teach you, and if you decide you don't want to buy, well at least you have the information necessary to make the

best decision when you do decide it's time. I tell my agents not to chase the money. Instead, chase the relationships, that's how empires are built."

Based in Wildomar, California, Olguin has leveraged his extensive network and expertise to help clients, particularly veterans, navigate the home buying process. He recognized the power of the VA loan and made it his mission to educate veterans about this valuable benefit, conducting free VA home buying seminars across multiple states.

"There was a big need for Veterans to be able to understand the benefits that are available to them," said Hugo. "They shouldn't have to wait as long as I did to use the programs that are in place to help them. So we tweaked some of the educational programs that existed, started making them better, and then took our seminars to other states."

Olguin's commitment to serving his clients went beyond mere transactions. He recounted a poignant experience where he and his partner assisted a military family facing the prospect of losing their home. Despite almost no

financial gain from the deal, they chose to help the family avoid a short sale, prioritizing their well-being over profit.

"I knew if we didn't help this family, no one would," said Hugo. "That was the reward for me. It was just the right thing to do."

As a part of the 24/7 Realty Team brokered by the Real Brokerage, Olguin fostered a culture centered on building relationships rather than chasing profits. He emphasized the importance of trust and genuine care in guiding clients through the home buying process, often prioritizing education over immediate financial gain.

Looking ahead, Olguin envisions a future where he focuses primarily on mortgage lending and continues his mission of educating veterans about their benefits. While his real estate career has been marked by rapid success, he remains humble and committed to supporting his team and clients.

In a competitive industry driven by financial incentives, Hugo Olguin stands out as a beacon of integrity and service. His journey from the Marine Corps to real estate exemplifies the transformative power of dedication, compassion, and a steadfast commitment to serving others.



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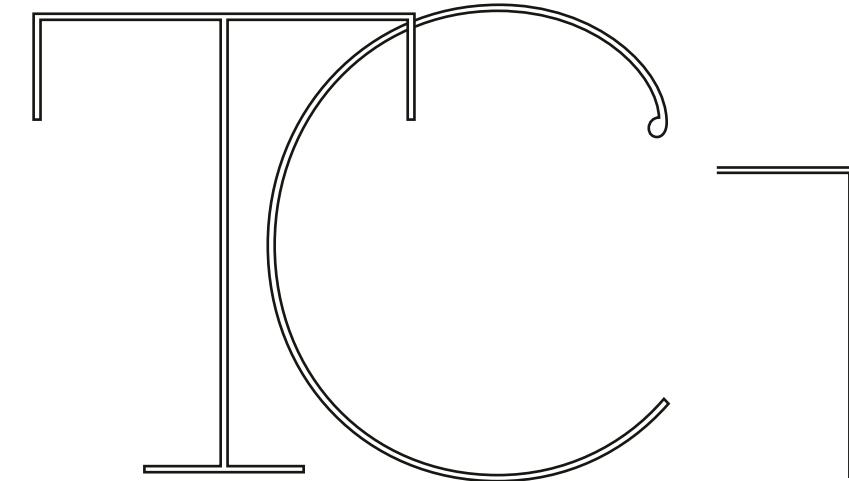
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EXPRESS

Amber Hale

Even top agents know that in real estate, deals can unravel as quickly as they're made. Amber Hale has seen this firsthand and stands as a calming force amidst the chaos. With more than two decades of experience as a Transaction Coordinator, her journey from aspiring criminal justice attorney to real estate aficionado is as unique as it is inspiring.

"I actually wanted to be a criminal justice attorney," Amber reminisces, reflecting on her high school dreams. But life had different plans for her. An injury during her freshman year of track and field altered her trajectory, leading her down unexpected paths. From working in a soul food restaurant to finding her niche in the real estate world, Amber's journey is a testament to resilience and adaptability.

Joining the real estate realm in 2000, Amber's introduction to the industry was a baptism by fire. Hired as a Transaction Coordinator with zero real estate experience, she quickly rose to the occasion, navigating through a sea of paper files and challenging situations with grace and efficiency.

"My brother's girlfriend referred me for the job," said Amber. "Then two days in the only TC in the office let me know she would be leaving for two weeks to Guatemala. I'm an avid notetaker, so I took as many notes as possible. There were 86 files in the office at that time. So the assistant manager said, 'I'm going to give you the keys to my office.' When the agents bring you these documents,

you can give them their checks. So I said no problem. There was an office poll on whether I would quit before the other TC returned. But I enjoyed the job and have been doing it ever since."

Her tenure at various real estate offices, including Coldwell Banker and Sotheby's, exposed her to the dynamic nature of the industry. Despite witnessing office closures and management changes, Amber remained steadfast in her commitment to excellence, earning the trust and respect of agents and clients alike.

In 2020, amidst the turbulence of the COVID-19 pandemic, Amber decided to chart her own course, founding TC Express. Leveraging her extensive network and reputation for reliability, she transformed her home-based operation into a thriving business, driven solely by word-of-mouth referrals.

"I have never advertised," Amber asserts. "My clients find me through referrals from escrow officers, agents, and satisfied clients. It's all about building trust and delivering results."



66

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**“I’M NOT JUST
A TC; I’M THE
CALMING FACTOR.**

I create a nurturing environment where agents feel supported, and clients feel reassured.

99

What sets Amber apart is not just her proficiency in handling transactions but her innate ability to foster genuine connections with her clients. As a mediator and sounding board, she brings a sense of calm and assurance to every deal, ensuring a smooth and seamless process for all involved.

“I’m not just a TC; I’m the calming factor,” she explains. “I create a nurturing environment where agents feel supported, and clients feel reassured.”

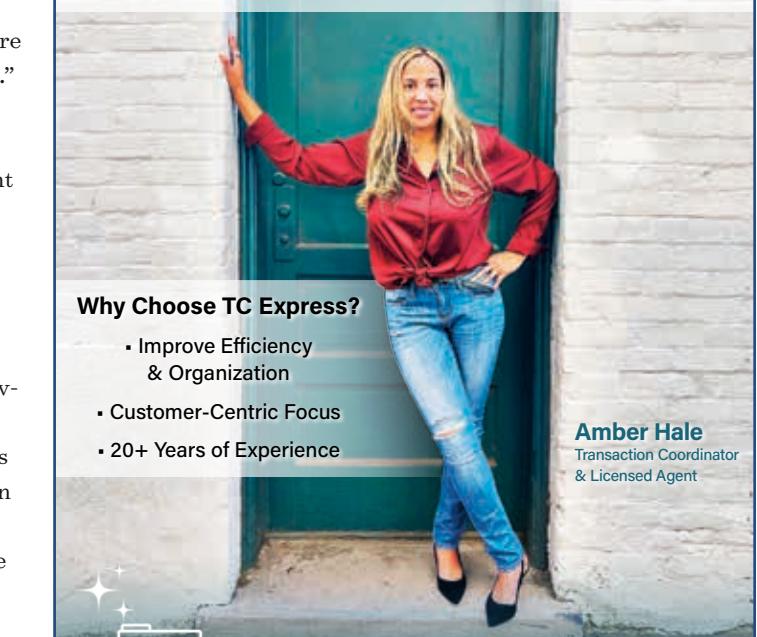
Beyond her professional endeavors, Amber’s warmth and humor shine through, bringing light to even the most stressful situations. Whether decorating the office for holidays or sharing a laugh with agents over Zoom, she infuses joy into every interaction.

Looking ahead, Amber remains focused on delivering unparalleled service to her clients while staying true to herself. While she acknowledges the occasional longing for the camaraderie of an office setting, she finds fulfillment in her independence and ability to make a difference in the lives of those she serves.

As she embarks on the next chapter of her journey, Amber’s unwavering dedication and unwavering spirit continue to inspire all those fortunate enough to work with her. In a world driven by

transactions, she reminds us that at the heart of real estate lies the power of human connection.

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