

SACRAMENTO

REAL PRODUCERS.®

CONNECTING. ELEVATING. INSPIRING.

COVER STORY

PARM ATWAL

STAR ON THE RISE

Kelley DuHain

PARTNER SPOTLIGHT

Premiere Home Staging

PAST CAREERS

Tom Comstock

Photo by Sarah Nelson Photography

NOVEMBER 2024

YOUR TRUSTED ADVOCATE for Off-Market Injuries

Personal Injury Lawyer

 **PHOONG LAW**

Get Help
Now!



ANH PHOONG
(866) GOT-PAIN



PROUDLY SERVING
Sacramento

loanDepot
196.08174637



\$437B+ Funded
in Loans Since 2010



2nd Largest
Nonbank Retail Mortgage Lender



Extensive Suite
of Mortgage Products

With 18 years in the mortgage industry, my knowledge of mortgage programs and underwriting guidelines makes me great at what I do. Since my start, I have helped over 4,000 families purchase homes or save money through refinancing. Serving a client in what can be a complicated process of home buying and making the experience the best it can be is one of my daily goals.

Call, text, email, or scan the code for any of your home financing needs!



**Nathan
Sibbet**

Senior Loan Consultant
NMLS #450926

 **(916) 320-3952**

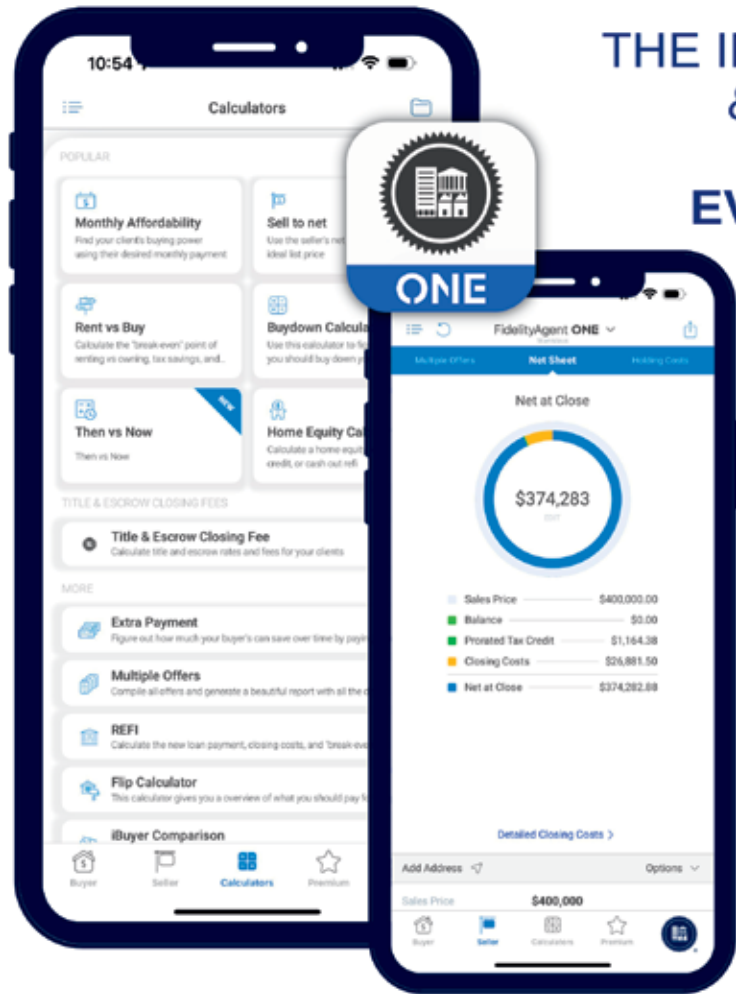
 nsibbet@loanDepot.com

Every person counts, every situation is different, and I am here to offer the best options available for YOU while making this process smooth.



1610 R Street, Suite 260, Sacramento, CA 95811. Rates, terms, and availability of programs are subject to change without notice. loanDepot.com, LLC NMLS ID 174457. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act CRMLA 4131040. (102522 839650)

FidelityAgent ONE



THE INDUSTRY'S #1 NET SHEET & CLOSING COST APP KEEPS GETTING EVEN MORE POWERFUL.

POWERFUL CALCULATORS

- NEW SELLER CONCESSIONS**
- Buydown Calculator
 - Home Equity Calculator
 - Then vs Now Calculator
 - Flip Calculator

POWER TOOLS FOR SELLERS

- Net at Close
- Multiple Offer Comparison

POWER TOOLS FOR BUYERS

- Closing Cost Estimates
- Smart Comparisons
- Monthly Affordability
- Rent v Buy
- Closing Timelines
- Extra Payment

& MORE

- Loan Balance
- Refi Calculator with closing costs
- *Premium features available. Additional fees will apply.*



SCAN FOR DESKTOP VERSION



FidelityAgent ONE is a hyper-local closing cost app loaded with data and calculations designed to empower real estate professionals. Check out the latest tools & calculators available at your fingertips.

Check out the new seller concession calculator

When it's time to *choose* your title company,

Choose wisely!

- Choose superior customer service.
- Choose premium tools & technology.
- Choose leading industry expertise.
- Choose convenient office locations.
- Choose proven financial strength.

Choose Fidelity National Title.



BRYAN SHANK
Regional Manager
916-730-5505

DONNA MARIE NOWLIN
County Manager
707-326-5552

COLIN ROE
Regional Sales Manager
916-521-5355


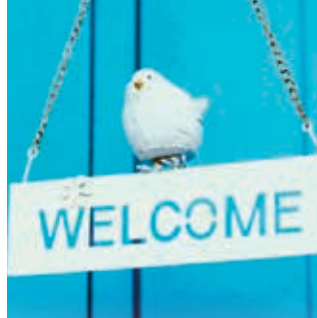






Fidelity National Title

RESIDENTIAL & COMMERCIAL SERVICES | GREATER NORCAL REGION

Visit Us Online at NorCalRealEstate.com

TABLE OF CONTENTS

 10 Preferred Partners	 24 Welcome Mat	 30 Star on the Rise: Kelley DuHain
 40 Partner Spotlight: Nicole Runkle, Premiere Home Staging	 52 Past Careers: Tom Comstock	 62 Cover Story: Parm Atwal



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

DISCLAIMER: Any articles included in this publication and/or opinions expressed therein do not necessarily reflect the views of The N2 Company d/b/a Real Producers but remain solely those of the author(s). The paid advertisements contained within the *Sacramento Real Producers* magazine are not endorsed or recommended by The N2 Company or the publisher. Therefore, neither The N2 Company nor the publisher may be held liable or responsible for business practices of these companies.

NEED INSPECTIONS? CALL US.

916.741.BUGS

INFO@FINLEYHOMESERVICES.COM
FINLEYHOMESERVICES.COM



SCAN ME



Empowering Dreams, Delighting Clients

Partnering with Top Producers
365 Days a Year



SUMER
Lopes

Sr. Mortgage Advisor/Real Estate Agent

916.813.2243

SumerHomeLoans.com

9401 E Stockton Blvd,
Suite 200

NMLS 1098154



5 Reasons to make First American Title your new Fall favorite.

- 1 **Industry Leader:** National underwriter of title insurance policies for more than 130 years.
- 2 **Top Tools and Technology:** FirstAm *IgniteRE*™ - Access property data, generate closing cost estimates, securely communicate your transaction details, and more all in one location.
- 3 **Multicultural Resources:** Information in 24 languages to help your clients understand the title, escrow, closing and home buying process.
- 4 **Community Care:** Work with people who care about the communities they serve. #FirstAmCares
- 5 **Local Experience:** Work with a local team from contract to the closing table.

Want to learn more about these and other First American Title fall favorites? [Contact me](#) today!



FirstAm *IgniteRE*™ Discover opportunities with **Farming**

A reinvented farming tool* that provides 24/7 access to the newest way to prospect from home or on the go.

Phone and Email Contact Info

Find contact information on property owners, allowing you to contact by phone or email, in addition to mail.

Life Events

Identify potential sellers based on important life events such as divorce, death, defaults, or other characteristics such as length of ownership, mailing address, etc., that lead to higher rates of sale.

Probable Seller Characteristics

Search attributes that may point to potential sellers in a market such as likely empty nesters or those who purchased at the peak of the market.

Trends and Turnover

View market trends and frequency of property sales or turnover rate, to identify potential hot spots for market activity.

Location

Target your farming area by tract, zip code, city, radius, or even postal carrier route.

Property records include:

- ▶ Owner name
- ▶ Phone number and email address
- ▶ Mortgage and transfer history
- ▶ Neighbors
- ▶ Site and mailing address
- ▶ Daily updates on assessor info
- ▶ Comparable sales
- ▶ Much more!

*Farming services are provided by Benutech Inc, a third party not affiliated with First American Title. Fees may apply.

Want to learn more and schedule a demo of FirstAm *IgniteRE*™?

[Contact me](#) today.



Shelly Gantenbein
Investor Sales & Marketing
DIRECT 916-708-2603
shellyg@firstam.com



Scan for more info



First American Title™

First American Title Insurance Company, and the operating divisions thereof, make no express or implied warranty respecting the information presented and assume no responsibility for errors or omissions. First American, the eagle logo, First American Title, and firstam.com are registered trademarks or trademarks of First American Financial Corporation and/or its affiliates.

©2024 First American Financial Corporation and/or its affiliates. All rights reserved. | NYSE: FAF | 24DID1661AD_CA_09



This section has been created to give you easier access when searching for a trusted real estate affiliate. Take a minute to familiarize yourself with the businesses sponsoring your magazine. These local businesses are proud to partner with you and make this magazine possible. Please support these businesses and thank them for supporting the Sacramento Real Producers REALTOR® community!

1031 EXCHANGE

Asset Preservation Inc
Donalee Hamm
(916) 945-3532

ADU BUILDER

Nonna Homes
(720) 244-3567

AGENT SUPPORT
WGE

(916) 519-1564

ARCHITECT

Greyscale Architecture
(916) 384-0595
Greyscaleinc.com

ATTORNEY/LAW FIRM

Phoong Law
(916) 475-6466

BLINDS/SHADES

Made in the Shade
Brando Guerrero
(515) 720-7042

BRAND PHOTOGRAPHER

Olha Melokhina
Photography
(916) 288-5839
OlhaStudio.com

CABINET PAINTING

Wet Paint
Rick Orbea
(916) 439-2049

CLEANING SERVICE

Meticulosity Cleaning
Jennifer Prado
(916) 410-4740

COMMERCIAL
INSPECTIONS

Sac Pro Home Inspections
(916) 333-0540
GoSacPro.com

CONSTRUCTION &
REMODELING

Good Life Construction
(916) 833-1379

Wolff Construction

Don Erik Wolff
(916) 205-3745

CPA SERVICES

Riolo & Associates
Dona Riolo
(916) 771-4134

CUSTOM CLOSETS,
OFFICES & GARAGES

California Closets
(510) 763-2033
californiaclosets.com

FINANCIAL ADVISOR

Edward Jones
Linda Sobon
(916) 989-1004
EdwardJones.com/
Linda-Sobon

FLOORING

Deluxe Flooring Roseville
(916) 842-5262
Deluxeflooring.net

Roseville Floors and More

(916) 617-6035

The Flooring Station

(916) 526-2925
theflooringstation.com

GIFT BOUTIQUE

The Shop
(916) 260-6454
Theshopbydsi.com

HANDYMAN SERVICES

Paul Mesa Handyman
Services
(916) 305-3922

HOME & TERMITE
INSPECTION

CalPro Inspection Group
Andrea Quyn
(800) 474-3540

Capital Valley Termite

(916) 949-6911
capitalvalleytermite.com

Finley Home Services

(916) 741-2847

Sac Pro Home Inspections

(916) 333-0540
GoSacPro.com

Trifecta Home
Services Corp.

(800) 610-3457
trifectahomeservices.com

HOME BUILDER

Meritage Homes
(916) 206-1005
meritagehomes.com

Tankersley Construction Inc

(916) 538-6579
tankersleybuilds.com

INSURANCE

Farmers Insurance Agency
Cristi Rodda
(916) 428-4520

Justin Turner -

Goosehead Insurance
(951) 965-4651
Goosehead
insurance.com\justinturner

T.D. McNeil Insurance
Services

Michael Colenzo
(916) 983-2561
TDMINS.com

INTERIOR DESIGN
COMPANY

Pepperjack Interiors
Laura Neuman
(916) 834-9751

INTERIOR DESIGN STUDIO

Design Shop Interiors
(916) 260-6454
DesignShopInteriors.com

JUNK REMOVAL

Junk Guys
(916) 471-4916
junkcalifornia.com

Junk King

(510) 316-3229

Longs Trash Hauling

Jim Long
(916) 206-7072
longstrashhauling.com

LISTING PREPARATION
SERVICES

Freemodel
Laura Klein
(650) 740-1228

MORTGAGE

Sumer
(916) 813-2243
Sumer@sumer
homeloans.com

MORTGAGE / LENDER

5 Star Team - Point Equity
Residential Lending
Sherene Gray
(916) 798-8026

Catalyst Mortgage

(916) 287-7777

Empire Home Loans

Heather Hunter-Jackson
& Leo Whitton
(916) 952-1686
Empirehomeloans.com

Fairway Mortgage -

Lucia Lending Team
(916) 730-6339

Kevin Oto - Green

Haven Capital Inc.
(916) 476-6507
greenhavencap.com

Masters Team Mortgage

Krista Watson
(916) 988-5858
mastersteammortgage.com

Mortgage Right

Brandon Kleker
(916) 396-5250

Nathan Sibbet - Loan Depot
(916) 320-3952

Premier Mortgage Resources
Cailey Murschel
(530) 370-2421
pmrloans.com/cmurschel

Street Home Lending

Nick Street
(916) 705-8282
StreetHomeLending.com

United Wholesale Lending

Shelby Elias
(209) 456-4896

West Shore Mortgage

(530) 682-4092
ilendsac.com

MOVING COMPANY

Fuller Moving Services
(916) 349-1119
fullermoving.com

House to Home Moving Inc.

(916) 484-1144
HouseToHomeMoving.com

NOTARY SERVICES

Notary Matters
(916) 990-6220

POOLS & SPAS

Premier Pools & Spas
(916) 852-0223
premierpoolsandspas.com

PROFESSIONAL ORGANIZING

Amazing Spaces Organizing
Karen Silva
(916) 502-7092

Home Method Co.

(916) 533-3315
homemethodco.com

**PROMOTIONAL PRODUCTS/
PRINTED APPAREL**

True Color Litho
(530) 409-1140
truecolorlitho.com

PROPERTY MANAGEMENT

Expert Property Management
Barry Mathis
(916) 813-7653
ExpertPropMgmt.com

Keyrenter Folsom

Property Management
(916) 790-3300
keyrenterfolsom.com

M&M Property Management

Larry Brown
(916) 922-1525

REAL ESTATE MEDIA

House Cat Marketing
(916) 287-7042
housecatmarketing.com

REAL ESTATE TRANSACTION
COORDINATOR

ClipDocs Transaction
Coordination
(818) 262-3225
clipdocs.net

REAL ESTATE VIDEO
& PHOTOGRAPHY

Top Notch 360
(916) 807-3573
Topnotch360.com

REMODELING KITCHEN/BATH

Top Notch Tile
Carlos Navarro
(209) 400-5287

REVERSE MORTGAGE

American Pacific Reverse
Mortgage Group
Liz Andersen
(916) 223-8869

SEPTIC SERVICES

Chuck's Septic
(916) 624-8500
chucksseptic.com

**SOLAR SPECIALIST/
SOLAR & MORE**

Solarwise
(916) 872-5452
Solarwiseco.com

STAGING

Lucas Home Studio
(916) 426-8241
lucashomestudio.com

Premiere Home Staging

Nicole Runkle
(916) 300-0402

Simply Chic Staging

Danielle Martin
(916) 477-1167

The Staging Connection

Kimberly Lane
(530) 713-5384

TITLE COMPANY

Fidelity National Title
Jen Vicari
(916) 616-6755
norcalrealestate.com

First American Title

Erin Barton
(916) 798-4115

Placer Title

Val Baldo
(916) 947-3747

TRANSACTION COORDINATOR

Mercedes Natad, Co.
(916) 402-4486

VIRTUAL ASSISTANT

CyberBacker NorCal
(530) 285-3470
www.cyberbacker.com

WEALTH MANAGEMENT

Sutter Wealth Management
Matthew Nadeau
CFP®, CIMA®, MBA
(916) 757-6001
sutterwealthmanagement.com

Sacramento's Premiere Home Staging Company

Preparing your home to stand out in the Real Estate Market

www.premierehomestagingllc.com | 916.300.0402



"Kevin Oto is an outstanding professional and an exceptional person. I honestly cannot say enough about his integrity, his in-depth understanding of the entire loan process, and his willingness to work for the best possible outcome. Kevin is quick to respond to all issues and continuously works as a strong advocate for his clients needs. He provides honest and transparent answers. Thank you so much to Kevin and his great team! We highly recommend Green Haven Capital." -Angela C.



Expert Mortgage Advice for Homebuyers

Begin your home loan process today!
Our mortgage advisors are standing by.

Request a free personalized rate quote.



KEVIN OTO
President/ Broker
NMLS#: 62641
(800) 618-9508 ext. 1001
koto@greenhavencap.com
greenhavencap.com



Ditch the boxed content. Build *your* brand.



MortgageRight Folsom | 785 Orchard Dr. #275 | Folsom, CA 95630 | Branch NMLS ID #1977896 | Corp NMLS ID #2239 | nmlsconsumeraccess.org



TJC Mortgage, Inc. dba MortgageRight (NMLS# 2239) is an approved lending institution. Interest rate, program terms, and conditions are subject to change based on borrower eligibility and market conditions. Certain restrictions and conditions will apply and not all applicants will qualify. Mortgage to be refinanced must be insured.

3 Reasons to choose to partner with Premier Mortgage Resources

PREMIER
MORTGAGE RESOURCES

We close more

With Xcelerate, buyers can receive an Xcelerate Approval without even having a property address within 48 hours after the initial application! Out of these, we fund **8 out of 10**.

We close faster

We can close in as little as **8 business days!** Our average closing time is 18 business days.

We communicate better

We offer **36** touch points throughout the loan process to all parties in the transaction, so you're never left in the dark.

“Cailey and Jamie are terrific! They guided me through the whole process. We ended up offering on 4 homes before finalizing on an amazing home. So their patience and availability at any time were crucial. Also, as a current military member, she worked really hard to make sure I got the best rate. She also volunteers with local veteran groups. Thank you!”
-HAPPY HOMEOWNER”



Cailey Murschel
LOAN OFFICER | NMLS 1593464
(530) 370-2421
cailey.murschel@pmrloans.com
pmrloans.com/cmurschel
2260 Lava Ridge Court, Ste 102, Roseville, CA 95661



MAKE ROOM FOR ALL OF YOU



© 2022 Premier Mortgage Resources, LLC ("PMR") | NMLS #1169 | www.nmlsconsumeraccess.org | Not an offer to extend credit or a commitment to lend. Terms subject to change without notice. Licensed by the Department of Financial Protection and Innovation, under the California Residential Mortgage Lending Act.

CALL, VISIT A SHOWROOM, OR FIND US ONLINE TO SCHEDULE YOUR COMPLIMENTARY DESIGN CONSULTATION

Roseville 1017 Galleria Blvd, Ste 150 800.274.6754



CALIFORNIACLOSETS.COM

CALIFORNIA CLOSETS

MEET THE
SACRAMENTO
 REAL PRODUCERS TEAM



Katie MacDiarmid
Publisher



Michele Jerrell
Content Coordinator



Lauren Bell
Ad Strategist



Maryssa Lappen
Event Coordinator



Olha Melokhina
Photographer



Rachel Lesiw
Photographer



Ashley Maxwell
Photographer



Sarah Nelson
Photographer



Dave Danielson
Writer



Chris Menezes
Writer



David Cornwell
Writer



Nick Ingrisani
Writer



Zachary Cohen
Writer



Brandon Jerrell
Writer

LOCAL MORTGAGE EXPERTS
**FIND THE RIGHT
 FIT FOR YOU.**

The benefit to working with a local,
72% women run company,
 is that you have experts in your
 corner with decades of direct
 lending experience.



Karin Kwong
 (916) 834-1915
 karin@catalystmtg.com
 NMLS# 448184



Patty Tarling
 V.P. of Underwriting



TOOLS IN YOUR ARSENAL

- In-House Underwriting
- Superior Pricing
- Close Purchases in 9-14 Days

CALL NOW
916.287.7777
CATALYSTMORTGAGE.COM

California DFPI License #60DB046307 NMLS # 236492
 California DRE License # 01795233 An Approved Equal Housing Lender



Paige De Kleer
 (916) 390-3272
 pdekleer@catalystmtg.com
 NMLS# 1381002



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.

LEO WHITTON

NMLS #225498 | DRE# 01172313

MANAGING PARTNER

916-804-4768

LEO@EMPIREHOMELoANS.COM

BUILD YOUR EMPIRE

OUR MISSION

We are committed to delivering our customers and business partners at large an exceptional customer experience.

INDEPENDENT MORTGAGE BROKER



EMPIRE
Home Loans Inc.

GET IN TOUCH

916-804-4768



Empire Home Loans Inc.
DRE# 01462380
NMLS# 1859243
CA DBO/CFL LIC# 60080-98315



OWNERSHIP TEAM THAT HAS A COMBINED 100 YEARS MORTGAGE EXPERIENCE

4401 HAZEL AVE., #135 | FAIR OAKS, CA 95628 | 916.804.4768 | WWW.EMPIREHOMELoANS.COM
CA DRE #02086593 | NMLS #1839243 | CA CFL #60DBO-98315

TANKERSLEY CONSTRUCTION

Custom Homes - Additions - Remodeling



tankersleybuilds.com

916-538-6579

CA Lic#1022150

Common Questions About *Sacramento Real Producers*

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

What is the purpose of Real Producers magazine?

The mission of *Sacramento Real Producers* is simple. We strive to inform and inspire the top-producing real estate agents in the Sacramento market and connect them socially. We do this by telling their personal stories. How they have succeeded and failed. What drives them to achieve year in and year out. Where do they spend their time when they are not working and what are they passionate about other than real estate. We give local top-producing REALTORS® a platform to tell their story in a way they have not been able to do so before.

The secondary focus is to provide an avenue for our affiliate partners to create and continue relationships with these top performers on a level that they might not be able to achieve on their own.

Who receives this magazine?

This magazine is mailed to the top 500 producing agents in the greater Sacramento area according to volume each year. This is based on the 2023 MLS; the ranking is annual and resets every year. This year, the minimum production level for our community was over \$7.7 million. Just to be included in this group is an accomplishment that testifies to your hard work, dedication and proficiency.

What is the process for being featured in the magazine?

It's really simple — you can nominate other REALTORS® (or yourselves!). We will consider anyone brought to our attention; we don't know everyone's story, so we need your help to learn about them! A nomination currently looks like this: You email us at katie.macdiarmid@realproducersmag.com with the subject "Nomination: (Name of Nominee)." Please explain why you are nominating them to be featured. It could be that they have an amazing story that needs to be told; perhaps they overcame extreme obstacles, they are an exceptional leader, have

the best customer service, or they give back to the community in a big way. The next step is an interview with us to ensure it's a good fit. If it all works out, then we put the wheels in motion for our writer to conduct an interview and write an article and for our photographers to schedule a photo shoot.

What does it cost to be featured?

Zero, zilch, zip, nada, nil. It costs absolutely nothing! We are not a pay-to-play model whatsoever. We write real stories about Real Producers, so nominate away, friends!

Who are the preferred partners?

Anyone listed as a "preferred partner" in the front of the magazine is a part of this community and a top professional in their industry. They will have an ad in every issue of the magazine, attend our events and be a part of our online community. We don't just find these businesses off the street, nor do we work with all businesses that approach us. One or many of you have recommended every single preferred partner you see in this publication. We won't even meet with a business that has not been vetted by one of you and "stamped for approval." Our goal is to create a powerhouse network, not only for the best REALTORS® in the area but the best affiliates, as well, so we can grow stronger together.

How can I refer a preferred partner?

If you know and want to recommend a local business that works with top REALTORS®, please email us to let us know at katie.macdiarmid@realproducersmag.com.



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

Katie MacDiarmid
Sacramento Real Producers
katie.macdiarmid@realproducersmag.com

916-402-5662
[facebook.com/sacramentorealproducers](https://www.facebook.com/sacramentorealproducers)
[@SacRealProducers](https://www.instagram.com/SacRealProducers)



We do the work. You make the sale.

Fully managed renovations that help clients sell for more.



Concierge service designs, manages, and pays upfront for pre-sale renovations and preparation.



No cash required - No arbitrary caps on funding.



Local project manager ensures the job's done right.



Laura Klein
Director of Partnerships
(650) 740-1228
lklein@freemodel.com



freemodel.com

UPGRADE TO



DELUXE
FLOORING

Elevate Your Space
with Style and Quality

916.842.5262

www.DeluxeFlooring.net




Custom ADU's **MADE EASY**



MOVE WITH MEE:

Your Journey to a Seamless Move!

Moving Supplies // Storage // Specialty Moving
Local, Long Distance, and International Moves

Call us for a free quote!

(800) 350-0065 // (916) 635-8262 // meemoving.com

Veteran Family Owned and Operated



MEE'S
MOVING & STORAGE
35 YEARS OF EXCELLENCE!



1.800.734.7238
NonnaHomes.com



Get A **FREE** Estimate!

- **Custom** Design
- **Simple** Planning & Permitting Process
- **Site** Visit
- **Satisfaction** Guarantee
- **Full Insurance** Coverage

WELCOME TO OUR NEWEST PARTNERS!

We take a lot of pride in the businesses we partner with. Our partners are highly recommended referrals from top agents, so you can trust us as a fantastic referral source.



Roseville Floors & More

Enis Dzapo

My name is Enis Dzapo, owner of Roseville Floors & More. We specialize in the installation and repair of hardwood laminate and luxury vinyl planks, known for delivering top-tier quality and service. At Roseville Floors & More, we place great value on trust and professionalism in our industry. We understand the need for reliability in every project we undertake, striving to exceed expectations at every opportunity.

It is not just about delivering a service for us. Each project we undertake exemplifies our legacy of excellence, as we aim to build enduring relationships rather than one-time transactions. Our commitment to surpassing our client's expectations stands at the forefront of our operations. We are thrilled at the prospect of potentially working with you and demonstrating our commitment to unparalleled excellence.



JunkGuys Junk Removal & Hauling

Ivan Kravtsov
junkcalifornia.com
JunkGuys Junk Removal &

Hauling provides junk removal in the Sacramento Metro area. Our business is large enough to get your job done when you want but small enough that customers and team members have access to the owner on a daily basis. This ensures that you get only the highest quality work from JunkGuys. We are not a franchise, we're truly locally owned and operated!



True Color Litho

Cindy Cogil
truecolorlitho.com
Meet Cindy, the visionary behind True Color Litho.

With a passion for amplifying your business's impact through print marketing, Cindy leverages decades of expertise in purchasing and customer service to ensure your satisfaction. From vibrant business cards to eye-catching banners, distinctive signage to custom tablecloths, and precision silk-screening to elegant embroidery, True Color Litho handles it all — from inception to delivery. Backed by over 40 years in the printing industry, Cindy guarantees top-notch quality, competitive pricing, and timely service, making every project a success story.

Paul Mesa Handyman Services

Paul Mesa

My name is Paul Mesa, and I own Paul Mesa Handyman Services. I live in Granite Bay along with my wife Denise, our daughter Jacque and our son Nico. We have two dogs, Prince and Snowy. I started my business seven years ago because I was asked by an acquaintance to help him out with an issue related to his construction business. After several various requests for repairs, he suggested I should start my own Handyman business. With 30 years of electrical, construction and homeowner experience, it made sense to put my skills to use. In the beginning, I only worked for his business. It quickly grew through personal references. My business has since grown to assisting REALTORS® with preparing homes for sale. This has become an exciting venture, as I know how important it is to get the home to market, rapidly. I have kept my overhead low, which allows me to offer competitive pricing. This also allows for a bigger return on the customer investment. I take great pride in providing my clients an extraordinary customer experience, knowing the work done was completed, correctly and affordably. My clients also know that I am available to help them at any time. No project too small. No project too big. How can I help you?



FARM EFFECTIVELY

with Placer Title

YOUR BUSINESS IS UNIQUE & YOUR FARMING EFFORTS SHOULD BE TOO

Through **PTCLiveFarm.com** we can design a personalized farming package for you that maximizes your impact:

Targeted Farming • Real Time List Updates • Farm Statistics in Graphs & Table Format • Various Exports for CRM's and Printing Companies • Facebook and Instagram Audience Ad Integration • Live Annotation Available for Graphs • Live Farm includes Life Event Updates from Public Records, i.e., Marriage, Birth, Divorce, etc.

CONTACT YOUR SALES REP TODAY TO LEARN MORE!



JR Longee
Natomas & Land Park
916.410.1250



Michelle Anapolsky
Midtown & Sierra Oaks
916.284.1626



Kerrie Hill
Elk Grove Branch
916.202.5563



Chelsey Mowbray
Folsom Branch
916.353.1953

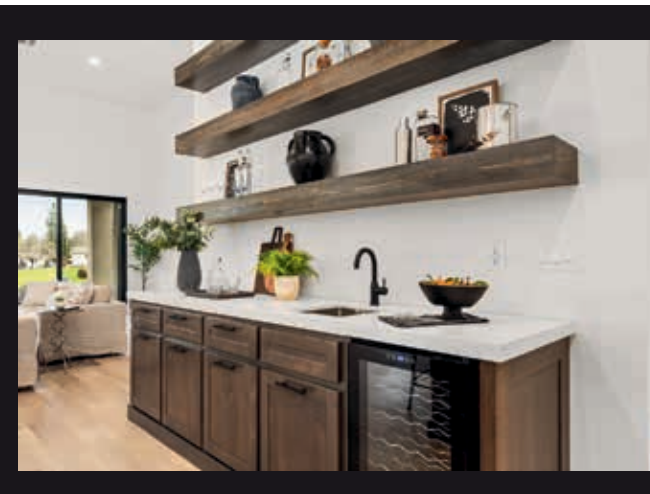


Jack Souza
Sunrise Branch
916.966.8934

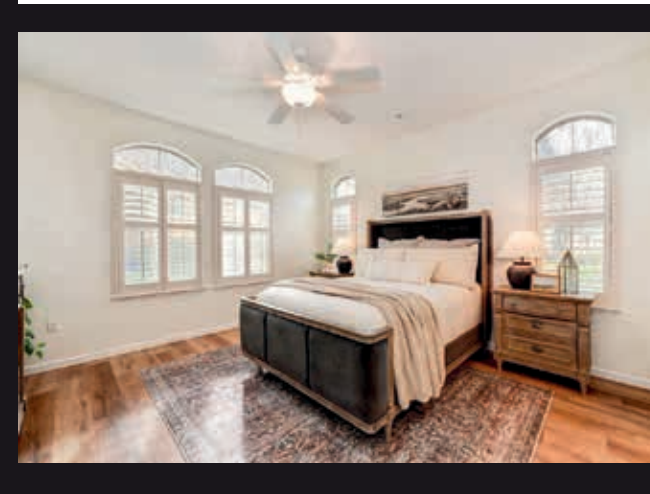


www.PlacerTitle.com

*Curating beautiful homes,
selling made easy.*



LUCAS
HOME STUDIO



DOWN PAYMENT ASSISTANCE GRANT FOR FIRST TIME HOME BUYERS.

National Grant Program provides
up to 3.5% down payment for FHA
Financing.

Forgivable 3.5% Grant, No
Repayment, No Second Lien.

ELIGIBILITY & QUALIFICATIONS:

- First Time Home Buyer
- Minimum FICO 620
- 1- and 2-Unit Properties
- Manufactured Home (Single, Double and Triple Wide)
 - Excludes homes with land lease agreement or space rent
- PUD's, Townhomes and FHA Approved Condominiums



Nick Street

Mortgage Loan Originator NMLS# 996713

916.705.8282 | Nick.Street@StreetHomeLending.com

www.StreetHomeLending.com

At Lucas Home Studio we specialize in staging and interior design, perfecting the art of home presentation. By aligning closely with the realtor's brand, we transform homes into spaces that are not only welcoming but also relatable. We create settings that go beyond the typical staged look, offering a genuinely livable feel that resonates with potential buyers. We are excited to partner with you on your next listing!

(916) 426-8241
hello@lucashomestudio.com
lucashomestudio.com



CLEAR MORTGAGE & STREET HOME LENDING ARE POWERED BY CITY FIRST MORTGAGE SERVICES NMLS #3117



HAND YOUR CLIENT
THE KEYS TO
LIFE.BUILT.BETTER.

Over the past 35+ years, Meritage Homes has defined what quality homebuilding means and how that translates to a better home for your clients. Every Meritage home comes standard with unparalleled energy-efficiency built in, smart home technology and designer-curated interior finishes. With ample inventory of quick move-ins, your clients can buy a new home with the features they want on a timeline that works for them.



SACRAMENTO

Scan the code to view available quick move-in homes



BAY AREA

Scan the code to view available quick move-in homes

WE RECOGNIZE YOUR EXPERTISE & ACCOLADES | WE RESPECT YOUR CONNECTIONS & INFLUENCE

As a valued partner, you can receive 3% commission when your clients purchase any Northern California home.

for more information visit meritagehomes.com/agents

Important terms and conditions apply. Broker will receive a 3% bonus in connection with purchase agreements for select, quick move-in homes (commencement of construction and selection of options, if applicable, must have already occurred) in Meritage Homes' Northern California area that are entered into by buyer and accepted by Meritage Homes starting on January 1, 2024 and will close on or before December 31, 2024. Promotion void and will not be honored if the home closing does not occur on or prior to December 31, 2024. Must be a licensed real estate agent/broker in the State of California to receive bonus and any other commission and must accompany buyer(s) on first sales office visit. Agents Rock Rewards Program and any details associated therewith can be found at <http://www.meritagehomes.com/agent>. Promotion must be mentioned at time of contract and is not valid on contract re-writes, transfers, or for buyers who have had a previous contract with Meritage Homes entirely canceled for any reason. Promotion is applicable solely upon closing and buyer's compliance with all terms and conditions of qualifying contract. Promotion subject to any applicable governmental and lender restrictions, and will be reduced or withdrawn to the extent required by any such restrictions. Promotion void where prohibited by law and shall be limited in all events to the specific terms set forth in the binding contract for the specific home. Meritage Homes reserves the right to cancel or change this promotion at any time, without prior notice or obligation. Promotion cannot be combined with any other promotion or incentive. Visit www.meritagehomes.com/featuredescriptions for information and disclaimers about energy-efficient features and associated claims. Not an offer or solicitation to sell real property. Offers to sell real property may only be made and accepted at the sales center for individual Meritage Homes communities. Meritage Homes®, Setting the standard for energy-efficient homes® and Life. Built. Better.® are registered trademarks of Meritage Homes Corporation. ©2024 Meritage Homes Corporation. All rights reserved.



MASTERS TEAM MORTGAGE

Leading with integrity, keeping our promise

Call us about our Buy Before You Sell program!

See How We Can Help Your Client Write A Non-Contingent Offer!

Krista Watson
Sr. Mortgage Advisor
kwatson@mastersteammortgage.com
NMLS 1402351 | DRE 01928145

Rochelle Lara
Sr. Mortgage Advisor
rlara@mastersteammortgage.com
NMLS 1504846 | DRE 02059277

Randy Masters Broker/President
NMLS 316188 | DRE 01073465

916-988-5858 | www.mastersteammortgage.com
50 Iron Point Circle #140 Folsom CA 95630

Local Top Mortgage Broker In Folsom For Over 35 years!



KELLEY DUHAIN



MEET KELLEY DUHAIN of The Dana Miller Real Estate Team with GUIDE Real Estate. Simply being of service is Kelley’s driving motivation. “Whether I’m assisting someone in finding their dream home or guiding them through a sale, it’s incredibly humbling to be part of their journey. Seeing their excitement and knowing I played a role in that makes it all worthwhile”, Kelley shares. Join us as we dive deeper with Kelley and her real estate journey.

How many years have you been a real estate agent? How did you enter the field?

I kicked off my real estate journey in 2016 as the Director of First Impressions at Keller Williams in Calabasas, CA — essentially the fanciest title for a receptionist! With a background in customer service and client care, the transition to real estate felt like a natural fit. I often heard that I would make a fantastic agent, so when I returned to my hometown of Sacramento, I decided to take the plunge, got my real estate license, and joined a team in the spring of 2020.

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

Right now, I’m really passionate about cold calling and door knocking — I’m focused on making connections and building my database while establishing my name in the community. Surprisingly, I’m grateful for this down market! Starting my career during the wild COVID market was an incredible experience, but it wasn’t exactly realistic. This current market is giving me the chance to truly grow my sphere and lay a solid foundation for the future. It’s a fun challenge, and I’m here for it!

What has been your biggest challenge as a REALTOR®? In entering the industry?

Entering such a saturated industry! It was a learning curve, especially figuring out how to say, “I’d love to be your backup agent if things don’t work out.” Plus, getting comfortable with hearing “no” constantly before those glorious “yes” moments was definitely tough. But every challenge has taught me resilience and creativity, and I’ve learned to embrace the journey and stay positive.

What is your favorite part of being a REALTOR®?

Definitely the people! I love helping clients find or sell their homes and getting to meet such incredible individuals from all walks of life. Being part of one of their biggest life decisions is



truly rewarding — it’s a privilege to guide them through that journey. Every day brings new stories and connections, and I wouldn’t trade that for anything!

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

I’d say my rapid success in the industry comes from always wanting to be the “dumbest one in the room” so I can learn as much as possible! I started on an amazing team that offered the tools, training, and supportive environment I needed to grow. Fast forward to today, and I’m fortunate to have Dana Miller as my team leader, who has become like a best friend. She truly embodies success in this industry, and I’m grateful for her mentorship and encouragement to always strive for my best.

What sets you apart?

I’ve primarily built my career as a Buyers Agent. While I absolutely enjoy helping sellers and co-listing with Dana Miller on listings, my true passion lies in working with buyers. I thrive on the hustle and effort it takes to find the perfect match for them. Every buyer has a unique story and vision, and I love diving deep into their needs and desires to find a home that truly fits. Plus, the joy on their faces when they find “the one” and we have the winning offer, makes every moment worthwhile!




Tell us about your family.


I have a 16-month-old daughter named Kennedy and a spirited 4-year-old golden retriever named Liberty, whom I rescued. As a single mom, balancing my real estate career with family life can be challenging, but it’s also incredibly rewarding. I’m fortunate to have my parents nearby, who offer invaluable support, along with my three sisters. Growing up in Sacramento, my dad was a top news reporter at KCRA, a local celebrity when news anchors were like actors back in the day. My family heritage runs deep here; my fathers side of the family co-owned the first hotel in Old Sacramento with William Land, held sections of downtown, and donated the Mother Goose statue in Fairy Tale Town. It’s a privilege to continue that legacy as I carve out my own path in real estate!

From Concept to Creation, We're with You!

Your buyers need plans before they can build, call us for a **FREE** phone consultation today.



- 
 CUSTOM HOMES
- 
 ADDITIONS & REMODELS
- 
 IN-LAW UNITS

 916.384.0595
 greyscale.architecture
www.Greyscaleinc.com
 735 Sunrise Ave | Suite 106 | Roseville

CREATE VALUE WITH CONTENT.


So much of our success at United Wholesale Lending is because of the **VALUE** we create and put out, by way of content.

I post frequently on Instagram with helpful information, I am a regular guest on KSAC RAD RADIO and podcasts to answer frequently asked questions about real estate investing and mortgages, and I have a monthly feature in Real Producers to provide value through content for REALTORS. **Consistent content helps your audience build trust with you, developing relationships and sparking conversations, it lends credibility.**

Our referral partners are also direct beneficiaries of our relationships as we give the leads to others in the real estate space! If you are a real estate agent looking to build a team, hit me up. When real estate agents we work with see success, we know that we are going to see success.

We'd love to connect with you and share our enthusiasm for great connection through content, let us help you! Shoot me an email and let us know how we can help bring value to your business.

- Shelby

Shelby@UWlmortgage.com  @shelbyelias | Follow me for tips on investment properties



(left) Rob, from RAD Radio and (right) Shelby Elias, United Wholesale Lending

A TOP PRODUCER DESERVES A TOP BUILDER

- ◆ CAPTIVATE BUYERS WITH A 3D POOL DESIGN
- ◆ ELEVATE YOUR LISTING AND SHOW OFF ITS POTENTIAL
- ◆ ADDRESS REPAIRS NEEDED AFTER INSPECTIONS



MEET PREMIER POOLS' REAL PRODUCERS TEAM!



JEFF OSTERBACK
NEW POOL DESIGNER
(916) 848-6577



NASH HANDLEY
POOL REMODEL DESIGNER
(916) 776-8655

Call Today! (209) 456-4896
UnitedWholesaleLending.com
 NMLS #279051 DRE #01864354





Did You Know?

The Loan Amount on a reverse mortgage is determined by the age of the youngest borrower (higher age, higher loan amount), the home value, and the interest rate (lower rates, higher loan amount).

With the improvement in rates (lower) recently, this may be the perfect time to see what is possible for your clients!

On a Reverse for Purchase option, this creates the opportunity for a higher priced home and lesser down payment for seasoned clients looking to downsize, upsize or relocate to a different state.

Call me today to learn more about Reverse Mortgages
916.223.8869

LIZ ANDERSEN NMLS# 1263245 3000 Lava Ridge Court, Suite #103
 Account Executive Roseville, CA 95661 / 150590
 liz.andersen@apmortgage.com



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

RIOLO & ASSOCIATES

CERTIFIED PUBLIC ACCOUNTANTS

Helping you get peace of mind.




Dona L. Riolo, CPA
 For ideal personal and business financial planning, contact us today!
(916) 771-4134





Barry Mathis
 BROKER OF RECORD

CONTACT ME
 (916) 225-7777
 BARRY@BROKERBARRY.COM
 WWW.EXPERTPROPMGMT.COM

LET'S CONNECT
 Expert Property Management
 @expertpropmgt
 www.linkedin.com/company/expertpropmgt/

“
 This Thanksgiving, We are grateful for all those who have placed their trust in us and introduced us to their clients for their Property Management needs.
”



Turning 'For Sale' into 'Sold' with Every Repair!

Major & Minor Repairs
 Electrical
 Safety Enhancements
 Maintenance & more!

Call to perfect your property today!

Paul Mesa
 916.301.3922
 PaulMesa332@gmail.com

Paul Mesa Handyman Services
 license # 112191



THANK YOU Dawn!!!



12251 Hallwood Pl, Grass Valley



“Working with TopNotch360 has been an absolute game changer for my real estate business. Their expertise in capturing the essence of each property has truly elevated my listings, making every home shine. I couldn't imagine showcasing homes without them!”

-Dawn Reddoch
 Aspire Real Estate Group/Guide Real Estate

topnotch360.com
 916.807.3573

Photography | Drone | Twilight | Video | 2D Floor Plans | 3D Matterport Imaging

Are taxes on capital gains holding your clients back from selling?

Are your clients tired of the hassles of property management?

Let us help you with our tax deferral solutions for the sale of investment/rental properties.



Matthew Nadeau, CFP®, CIMA®, MBA
Partner – Wealth Advisor

(916) 757-6001

sutterwealthmanagement.com
mnadeau@sutterwm.com

3500 Douglas Blvd #150, Roseville



Securities offered through Kingswood Capital Partners LLC member FINRA/SIPC.

Realtors!

ARE YOU TIRED OF MANAGING RENTALS?

Take the 'management' off your plate and carve out more time for sales!

- We'll BUY your property management contracts!
- We GUARANTEE to return your client when they want to sell their home!

CALL US!
BEN AGUIRRE

Ben@KeyrenterFolsom.com
(916) 909-5946
www.keyrenterfolsom.com

FAMILY OWNED & OPERATED

JUNKGUYS SACRAMENTO

#1 CHOICE OF SACRAMENTO JUNK REMOVAL & DEMOLITION

- ✓ Book an Appointment Online
- ✓ We Arrive Ready to Work
- ✓ Full-Service - No Mess Left Behind!

Refer us with confidence today!
Ivan Kravtsov, Owner | 916.471.4916 | JunkCalifornia.com

Transform Your Listings with Our Flooring
Expertise

ROSEVILLE FLOORS & MORE

Flooring Installation, Repair, & Maintenance
Hardwood | Luxury Vinyl Plank | Laminate | Trim

For Professional Floor Installation Call Today!
916.617.6035
rosevillefloorinstall.com

Enis & Narcissa Dzapo

Lic# 1117155

True Color Litho

PROMOTIONAL MATERIALS
That Drive Interest & Close Deals

PRINTING PROMOTIONAL AND MORE!

**BROCHURES
BUSINESS CARDS
SIDEWALK SIGNS**

TRUECOLORLITHO.COM

Start Your Custom Order Today!
530.409.1140 | Cindy.Cogil@TrueColorLitho.com

WET PAINT COMPANY
the smooth coat to a smooth sale.

contact me!
Rick Orbea
WetPaintCompany@Comcast.Net | 916.439.2049

**Custom transaction solutions
to streamline success**



- ▶ Brand & Customize your Transaction Processes
- ▶ Add Video Updates to Increase Client Engagement
- ▶ Free Agent & Client Portal with Live Timelines
... and much more



"...count on **clipdocs** for a great client experience and a timely transaction..."
Connie Van Real Estate Group ★★★★★



Ready to **Elevate** Your Real Estate Transactions?
Scan the QR code to get started!

clipdocs.net (818) 261-3225 julian@clipdocs.net

⚡ solarwise

THE EASIEST & MOST AFFORDABLE
WAY TO GO SOLAR - **916.872.5452**

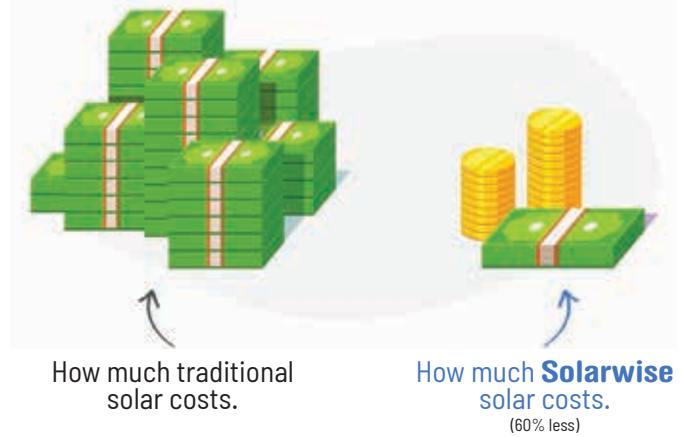
SAVE UP TO **50%** VERSUS **PG&E**
SOLARWISECO.COM

SolarWise delivers the same high quality install, materials, and warranties at a fraction of the price.

Don't believe it? Compare our quote to traditional solar company quotes to see for yourself.

THE REAL COST OF SOLAR

VISIT GOSOLARWISE.COM TO GET YOUR FREE INSTANT QUOTE!



OUT WITH THE OLD
IN WITH THE NEW

Made in the Shade

BLINDS • SHADES • SHUTTERS • DRAPERIES

Have your blinds or shades **MOTORIZED** for added function!

Our Goal

A comfortable shopping experience where you are able to make informed, educated decisions about your window fashion needs.

Call 916-300-4306 TODAY for a FREE on-site consultation!

mitsnorcal.com
facebook.com/mitsnorcal

Why Choose us?

Our name brand products and competitive pricing are turning heads all over town - and we're ready to help make your new house into a HOME!

Chuck's

SEPTIC

Septic Inspections of Rural Properties.
Pumping, Inspections, and Repairs.

Trusted Since 1968.

Our Technicians Are Standing By.

Call Now! 888-8-CHUCKS (824-8257)

Placer, Sacramento, & el Dorado Counties.

ChucksSeptic.com

AGENT SERVICES

NICOLE SCOTT

Free up time to focus on business growth and quality of life while we streamline your transactions! We are not a TC. We are a white glove service for you and your clients!

wge

916-519-1564
SERVICE ABOVE THE REST

FULLER

MOVING SERVICES

say hello to your favorite movers...

LOCAL. LONG DISTANCE. STORAGE. SENIOR MOVES.

MOVING NORTHERN CALIFORNIA
LOCATIONS IN Rocklin & Brentwood

NATHAN FULLER
OWNER

call us (916)349-1119
fullermoving.com

AGENTS FOR
northAmerican
MOVING SERVICES
CPUC # 189919 DOT # 070651



▶▶ partner spotlight

By Nick Ingrisani
Photos by Rachel Lesiw –
Indulge Beauty Studio

PREMIERE HOME STAGING

Nicole RUNKLE

Building on Her Mother's Staging Business Legacy

Nicole's story is one of resilience, passion, and dedication. After taking over her mother's real estate staging business in 2016, she has worked tirelessly to not only maintain its success but also expand its footprint and reputation across the local area. Today, Premiere Home Staging is one of the largest and most respected staging companies in the tri-county area.

Nicole grew up in the Sacramento area and currently resides in the same house her grandparents built back in the '60s that has been handed down through the generations. After a 12-year stint in the insurance industry, she took the reins of her mother's staging business when she passed, going from a steady corporate job to something much more dynamic.

"The staging business is a much more interesting job than the insurance industry with its pacing of challenging tasks and ever-changing daily needs."

Although the business was well-established when Nicole took over, she had a different vision for the future and sought to make it her own. When her mother started the business in 2005, it was a one-woman show in the business's early years. She did most of the management, administrative work, and staging herself.



The staging business is a much more interesting job than the insurance industry with its pacing of challenging tasks and ever-changing daily needs.



Everyone loves to see a beautifully staged home, and it's very easy to tell when a home is poorly staged because it shows the home in a negative light and we don't ever want to do that.

As the business grew, staff was needed and sought out through friends, family, and referrals she met through casual meetings. However, Nicole decided to take the structure of the business in a new different direction, with a goal to transition her own role from "not working in the business, but on the business." By fostering a culture of creativity and collaboration, she has managed to retain top talent, with her most tenured employee having been with the company for an impressive almost 10 years now!

"I have focused more on creating happiness and fulfillment within our team. Because we're a large business, we have multiple jobs per day. So I need to create an environment where people want to come to work. It's not just showing up. We're having a good time at the office and we try to do things outside of work to aid in that camaraderie."





Under Nicole's leadership, Premiere Home Staging has flourished into a renowned staging business in the greater Sacramento area. The company's unique approach is centered on creating an emotional connection between the potential buyers and the beautifully curated homes in which they stage.

"Being able to make that emotional connection to a wide range of buyers is so important. You don't want to limit the buyer pool any more than the price already does. Everyone loves to see a beautifully staged home, and it's very easy to tell when a home is poorly staged because it shows the home in a negative light and we don't ever want to do that. It is our job to market that home in the best light possible and we try to achieve that each and every time"

By carefully curating each design to highlight the property's best features, Nicole and her team have honed their ability to market homes to a broad range of buyers, resulting in swift sales

and satisfied clients. Their staging designs play into a home's unique architecture and appeal to ensure that everything flows effortlessly. Otherwise, people may gravitate toward noticing the negative aspects of the home they want to change, which only adds money to the overall cost.

"We want someone to walk into a home and notice the unique, warm features of the home. Not to distract them from flaws, but rather help them envision their life in the home, so they fall in love with it! Entering the home, you're entering a living room where you can imagine yourself conversing with family. In the dining room, eating with your family and guests... we're helping to create that flow throughout the house, without getting stalled on issues with flooring or tiling."

When asked about her plans for the future, Nicole expressed her commitment to continued progress and an ever-expanding footprint in Placer, El Dorado, and Sacramento Counties.

Her dedication to her craft, ongoing professional relationships built over the years, and her team's expertise, cohesion, and creativity have been instrumental in making it all possible.

Outside of work, Nicole cherishes time with her family, dogs, and personal garden. Through her career, she has learned to strike a balance between her professional and personal life, recognizing that enjoying life is the ultimate goal.

"As a business owner, we can easily work 7 days a week, but the only reason we're "working" is to afford what we want to do to enjoy THIS life. Why work so hard, so much, and NOT have time to enjoy it?! A tip: Prioritize and delegate parts of your business that you do not like to do or maybe just bad at doing, then devote focused set time for your working hours. Your priorities should not falter. They are your reason 'why', so reevaluate ever-so-often, but always keep them in focus."

Skateboard Your Way to Financial Freedom: Let's Plan Your Mortgage Ride!



Our way
is the
FAIR WAY.

NICHOLAS M. LUCIA
Certified Mortgage Planner
NMLS# 489401
Fairway Mortgage
NMLS# 2289

3400 Douglas Blvd., Suite 260, Roseville, CA 95661
916-730-6339

nick.lucia@fairwaymc.com | www.lucialendingteam.com



TOP RANKED

Residential Property Management Company in the Sacramento Region

Your one-stop shop for all your property management needs.

- We manage over 2,000 "doors", including single family, duplexes, and quadplexes. We must be doing something right!
- Our property managers are the Single Point of Contact for our owners and tenants, eliminating the need to speak to different staff members for different situations! This means accountability!
- All our property managers are licensed and experts on current California laws and regulations in the rental marketplace. This means we guide and protect our owners!
- We pay \$500 for an owner referral who becomes a M&M property management client.



Call Darren 916-500-8188 | d.babby@mmproperties.com
DRE# 01100901

Efficient Transparent Close on Time



point equity
MORTGAGE MADE HUMAN



Justin Mendonca
NMLS 102332
Mobile 916-316-7026
justin.mendonca@pointequity.com
925 Highland Pointe Dr.
Ste 330 | Roseville

Fast and accurate Pre-Approvals, available evenings and weekends.



IN THE LIFE OF A LOCAL FOSTER CHILD, AT-RISK YOUTH, OR STRUGGLING FAMILY

VOLUNTEER TODAY!

Learn more at casaplacer.org | 530-887-1006

Make A Difference



*Staging That Sells
Beyond Expectations*



TheStagingConnection.com • 530-713-5384
CHECK OUT OUR WORK! @TheStagingConnection



Your vision,
our craftsmanship.

OUR SERVICES:

- TILE & FLOORING INSTALLATION
- BACKSPLASH INSTALLATION
- CUSTOM COUNTERTOPS
- BATHROOM & KITCHEN REMODELING

(209) 400-5287
@tnt_topnotchtile

CONTACT US
FOR A FREE ESTIMATE!



Your Partner in Pest-Free Properties:
Let's Seal the Deal!



Termite Inspections, Treatments, Repairs, and Monitoring

Chris Abar
916.889.4377 • capitalvalleytermite.com

Locally Owned and Operated

STREAMLINING YOUR SUCCESS
ONE TRANSACTION AT A TIME

We're an integral partner helping facilitate the ever-changing complexities of real estate. With extensive knowledge and continued education, we ensure your file is complete and compliant.

SOLD

Mercedes & Co
PROFESSIONAL TC SERVICES

SCAN HERE
FOR MY TIPS
TO HELP YOU
SUCCEED!



Over 20 Years of Quality Experience

Mercedes Natad
PRESIDENT & OWNER
916.402.4486
MercedesTheTC.com





House to Home Moving is a full-service moving company dedicated to providing top quality direct shipment moving services at an affordable price.

YOUR STRESS FREE MOVING SOLUTION

LOCAL & LONG DISTANCE • PACKING & UNPACKING



CALL US FOR A FREE IN-HOME OR VIRTUAL ESTIMATE **(916) 484-1144**

www.HouseToHomeMoving.com CAL. PUC: T-190786

Google facebook yelp BBB

PROFESSIONAL • COURTEOUS • FRIENDLY • CAREFUL • DETAIL ORIENTED • TRAINED • EXPERIENCED

Proudly Employee-Owned™

The Flooring Station

FREE \$500 Gift Certificates for Your Clients

Realtors, boost client satisfaction by giving them a FREE \$500 to The Flooring Station.




Scan the QR Code to get signed up

916.638.5563
TheFlooringStation.com

THREE SHOWROOMS
GOLD RIVER FOLSOM SACRAMENTO

CYBERBACKER
No Call

As a business owner, You are busy!

Highlighted Service

Efficient Booking Management
Cyberbackers are essential in booking management, handling appointment scheduling, travel arrangements, event planning, and resource allocation. We coordinate calendars, manage customer appointments, maintain databases, handle billing, and integrate booking systems with CRM software for improved operational efficiency.

Our Promise
Partnering with a Cyberbacker, enables you to free-up your schedule and focus on **MORE IMPORTANT TASKS THAT ONLY YOU CAN DO.**

Get in Touch
+1 (530) 285-3470
cyberbackernorcal.com

WE INSPECT WE REPAIR SO YOU CAN SELL

GOODLIFE



Repairs ✓
Remodels ✓
Pest Exclusions ✓
Dry Rot & Termite ✓
General construction ✓
Home & Termite Insp. ✓
Water & Fire Restoration ✓

CONSTRUCTION • RESTORATION • INSPECTIONS • PEST SOLUTIONS
GLinspections.com 916.481.0268



T.D. McNeil Insurance Services
www.tdmins.com



Now, You Can Close Deals with Peace of Mind
Your Partner in Providing the Best Rate for Your Clients

Auto • Home • Commercial • Boat • Classic Car • Condo
Events • Flood • Life • Motor Home • Renters • RV • Umbrella

Call today to ensure the best rate for your clients!

916-833-6990
michael@tdmins.com
CA License #0H05099

Mike Colenzo

JUNK KING
1-888-888-JUNK
www.Junk-King.com



Let Us Help You **TAKE BACK YOUR TIME**

Google 1,500+ ★★★★★

JUNK KING
a neighborly company

We Take Just About Everything!

Furniture Removal
Appliance Removal
Foreclosure Cleanouts
Television Disposal & Recycling

Watch our TV Spot



www.Junk-King.com 916-536-7871



pepperjack interiors

Warmly Modern, Luxurious Interiors

Kitchen, Bath, Home Renovation
New Home Planning
Custom Furnishings

PEPPERJACK
ESTD *interiors* 2003



Greenview Dr. El Dorado Hills Photo: PepperJack

WOLFF CONSTRUCTION

LICENSED & INSURED // CSLB LICENSE 1056036

Built with Integrity.

Specializing in residential makeovers from kitchens to bathrooms and additions, we can turn your dreams into reality.

916.205.3745
wolffconstruction.com

VIEW SOME OF OUR PROJECTS!
@wolffconstruction @wolff construction



Photo by Nicole Dianne Photography



notarymattersllc.com

linkedin.com/company/notary-matters/
facebook.com/fb.notary.matters/
instagram.com/notary.matters/

When you need a notary, quality counts!

Providing quality 24/7 notary services.




Contact me for a quote or to schedule an appointment!

Carrie Edwards
916-990-6220
carrie@notarymatters.net

1M E&O | NNA & eSign Certified | 20+ years signing experience



FLASH SALE

\$99

CUSTOM REELS

*OFFER VALID AS AN ADD ON SERVICE. CONTACT US @ (916) 750-1792

Vacant Home Staging | Short-Term Rental Stylist

SIMPLY Chic
STAGING & DESIGNS



ARE YOU READY TO *Transform* YOUR NEXT LISTING?

(916) 477.1167
INFO@SIMPLYCHICSTAGINGDESIGNS.COM
SIMPLYCHICSTAGINGDESIGNS.COM



LONG'S TRASH HAULING & DUMPSTER RENTAL
916.206.7072
CSLB# 1108143

HERE FOR YOUR TRASH HAULING AND DUMPSTER RENTAL NEEDS

We haul appliances, furniture, trees, electronics, garbage, mattresses, and more...

Follow us on Facebook →



LONGS TRASH HAULING
(916) 206-7072 | longstrashhauling.com

TIM COMSTOCK



LIGHTS, CAMERA, REAL ESTATE

▶▶ past career

By David Cornwell
Photos by Ashley Maxwell Photography

Tim Comstock may not have found his fortune as a movie producer, but he's found it in buckets in real estate. A top-producing REALTOR® for Coldwell Banker, Tim is a fifth-generation Sacramento native who enjoyed a career in film production before becoming a REALTOR®. That included a successful six-year stint as a film producer for Big Joe Productions in Los Angeles before his oldest daughter, Josie, inspired him to switch careers.

"Courtney and I were new parents with a baby girl living in Los Angeles during a lull in my film career," Tim says of his wife and daughter. "Film, like real estate, can be a hot and cold business except it's harder to make it in film than in real estate and real estate is plenty hard."

He says there were reasons other than money that led them to move to Sacramento, the biggest of which was wanting to raise their children closer to family. "So, in 2010, we packed our bags and moved. I got my real estate license and haven't looked back."

Understanding that every client and every sale is unique has been a key to his success, Tim says. "My goal has always been to exceed my client's expectations. That's a big reason my business is referral only and my success is thanks to my clients and our successful transactions."





Another big reason for his success, he says, is Courtney. “Without her love and support, none of this would be possible,” he says. Married in 2006, the couple have two daughters, Josie (15) and Ellie (12). Rounding out the family are a Boxer named Buster and a Chug named Chug.

A graduate of UC Berkeley — where he earned a History degree — Tim explains the choice of his major was heavily influenced by his parents. “My dad was a History major and my mom was an English major so that kind of narrowed my options meaning I’ve always enjoyed reading and writing but let’s just say you’d never find me in a chem lab.”

“Plus, history has always fascinated me, especially how if you don’t learn from it, you’re doomed to repeat it. I believe that.”

He did three of his four years at UC Berkeley, taking his third year of classes at the University of Sussex in Brighton, right on the English Channel about 45 miles south of London.

“I had such a fantastic time in England and decided that after I finished my senior year at Berkeley, I was going to go back,” he says. “I had a girlfriend over there and some great friends and just decided I was going to live over there, bartend and have a good time.”

Returning to the U.S. for new adventures after a couple of years, he ended up in Los Angeles and pondered what he wanted to do next.

“I thought the movie business sounded fun,” he says. Using the research skills he had honed in college, he studied the industry, took some film classes and landed a job as a production assistant at the company that produced *Band of Brothers* and *My Big Fat Greek Wedding*.

Then he co-created Big Joe Productions as a film producer and worked there for six years during which he produced and co-produced several moderately successful films. The sports documentary *This Old Cub* was rated 8.3 out of 10 on IMDB.com while another documentary, *All Things Must Pass*, chronicled the rise and fall of Tower Records. The 2008 full-length feature *Jake’s Corner* was selected for the Sedona International Film Festival, among others.

“We had started *Jake’s Corner* several years earlier, with hopes of landing an agreement with Blockbuster for distribution, the boost many independent film companies at that time needed to survive,” he says. By the time *Jake’s Corner* was finished, though, poor business decisions and ever-increasing options for streaming killed Blockbuster. Tim and his fellow producers found that hitting film festivals to promote their film simply wasn’t enough to garner significant distribution.

““”

History has always fascinated me, especially how if you don’t learn from it, you’re doomed to repeat it.

I BELIEVE THAT.





“We put a lot of heart into that movie. We had some solid performances from talent like Richard Tyson, Danny Trejo and Diane Ladd. We also had a great soundtrack featuring Grammy Winning legend BJ Thomas and Nashville artists.”

Rather than dwell on what might have been, though, he dwells on the success that is. He’s particularly proud of being immediately responsive to his clients, having built great relationships with contractors, vendors, handymen, and other professionals to meet any client need.

“If they are in a hurry to make a move and need something done ASAP, then I will make that happen ASAP. My clients know that they can contact me anytime, day or night. There’s never a too late or too early.”

“The flip side of that is I will never pressure them to sell or buy before they’re ready. I always work at their pace and respect, honor and support whatever is in their best interests.” Tim’s most proud of the relationships and friendships he’s made with clients over the years, friendships that grow from mutual trust.

“Any success I’ve been privileged to enjoy is directly related to my clients’ trust in me. It’s something I’m extraordinarily grateful for and do not take for granted.”



“ “ ”

My clients know that they can contact me anytime, day or night.

THERE’S NEVER A TOO LATE OR TOO EARLY.



SacPro Home Inspections
(916) 333-0540



Inspection Options

Home Inspection
Pre-Offer Inspection
Pre-Listing Inspection
Commercial Inspection
Thermal, Pool /Spa, Deck, Roof



Repairs Request Tool

Included with every report
Click on the items you want.
Add prices and notes
E-mail the list



Easy Scheduling

Inspections every day
Call a team member,
24-7 online scheduling,
or contact the inspector.




GoSacPro.com

Same or Next Day Reports **Color Coded Findings** 7 Days a Week

Time is Money. We'll Save You Both.



Smarter Insurance. By Design.

America's Highest-Rated Insurance Provider



Justin does the policy searching that fits your budget and needs from Auto to Life Insurance and everything in between.

951.965.4651
justin.turner@goosehead.com
1035 Sutton Way | Suite B | Grass Valley





GET YOUR QUOTE TODAY!





- We Pack
- We Declutter
- We Downsize
- We Unpack
- We Organize

So Your Clients Don't Have To!

Do your clients need help?
Offer my services to your clients to get their house to market sooner!

We aim to make the listing, selling and moving experience stress free for your clients!

916.502.7092
amazingspacesprofessionalorganizers.com




MAKING SENSE OF YOUR INSURANCE NEEDS



I am proud to serve the Greater Sacramento area as your local Farmers® agent.

I work to ensure that each of my clients are educated on your specific coverage options.



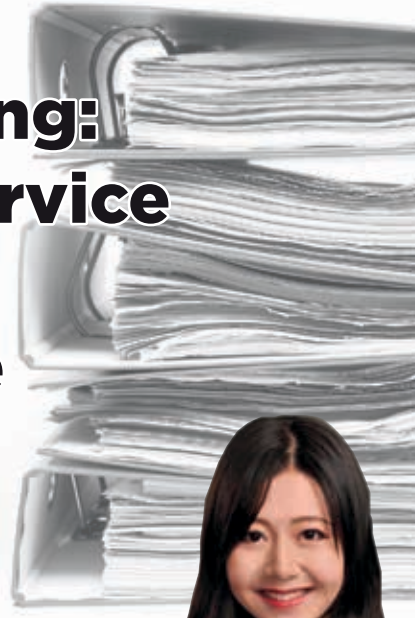
Cristi Rodda
916.428.4520
crodda@farmersagent.com
We Are Farmers

CA Producer LIC 0E49486



Edward Jones

**Investing:
Self-service
is no
service**



Linda Sobon
Financial Advisor
(916) 673-6549
linda.sobon@edwardjones.com
2360 E Bidwell Ste, Suite 102
Folsom, CA 95630

Member SIPC

1031 EXCHANGES

NEVER PAY CAPITAL GAIN TAXES AGAIN



Asset Preservation, Inc. is a leading 1031 exchange qualified intermediary, having completed over 200,000 exchanges.

Committed to providing the highest levels of experience, expertise, and security of funds.

Trusted by high-net-worth investors and Corporate America.



Jana Reyes
VP - Business Development
916-621-9880
jana@apiexchange.com



Call for a complimentary consultation.

THE SHOP | DESIGN SHOP INTERIORS

Furniture, Home Décor, Interior Design, Gifts



2024 Holiday & Gift Collection

Shop now through the end of December

Please note The Shop will be closed November 27-28, December 24-25 and December 31-January 1



(800) 474-3540 | WWW.CALPROGROUP.COM

916.260.6454

8701 Auburn Road, Granite Bay

theshopbydsi.com

@theshopbydesignshop

designshopinteriors.com

@designshopinteriors

HOME METHOD CO.

FOR A BESPOKE MOVING EXPERIENCE



Concierge Packing Services - from Start to Organizing/Setup



Scan here to see what our clients have to say!

Referral Bonuses Paid

Serving the Greater Sacramento Region

@homemethodco • 916.234.3975

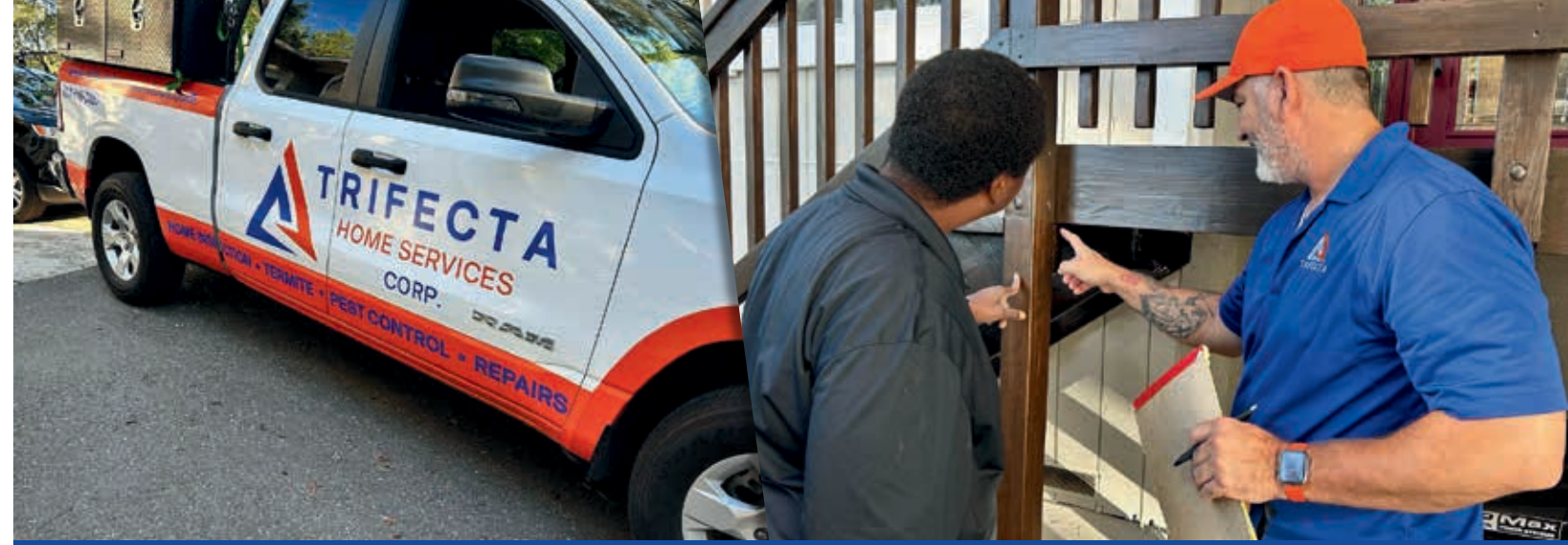


PRINT IS STILL ALIVE.

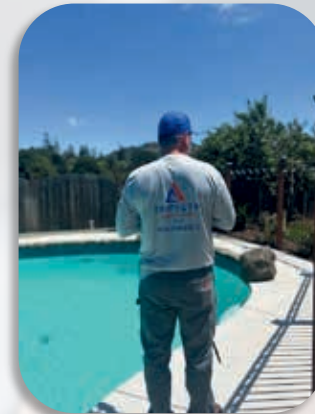
Celebrating two decades of print excellence, now 800 niche magazines strong (and counting).

THE N2 COMPANY.

STROLL. greet. REAL PRODUCERS. BELOCAL. hyport.



AGENTS - YOUR JOB JUST GOT EASIER



We will inspect, advise, and educate you during the home inspection through our knowledge, highly rated customer service, and our modern reporting software.



HOME INSPECTIONS TERMITE INSPECTIONS PEST CONTROL



(800) 610-3457

trifectahomeservices.com

info@trifectahomeservices.com

OVER 50 COMBINED YEARS OF EXPERIENCE

PARM ATWAL

» cover story

By Zachary Cohen
Photos and Cover Photo by Sarah Nelson Photography

EMPOWERING OTHERS:

PARM ATWAL'S PATH IN REAL ESTATE AND LENDING

Growing up, Parm Atwal always assumed she would be an attorney. A straight-A student who completed her MBA at just 20 years old, Parm was well on her way to achieving her dream. Before she was even of legal drinking age, she had taken her LSAT and been accepted to law school, but when an opportunity to enter the mortgage lending business arose, she veered onto a new path, accepting the new challenge and beginning a career in lending.





“ I wanted to be more community based, more local, and more rooted here. ”

It's now been over two decades since Parm began her career in the real estate field. She spent sixteen years in lending before transitioning to real estate sales over the past eight years. Meanwhile, she's seen the market go through several boom and bust cycles, started a family, and clarified her purpose.

“Lending and real estate became my career and passion,” Parm shares. “Now, my goal is to see each of my team members growing into the role they truly want. I do what I do for two reasons: to be a good example for my two kids and a good example for the people I work with. I've had the pleasure of being in this industry for 24 years. I'm happy where I am. So now, it's about driving the success of others.”

THE ROAD TO REAL ESTATE

Parm's entry into mortgage lending wasn't entirely a surprise. She holds a bachelor's degree in business and an MBA in finance. Meanwhile, her brother was already a successful mortgage lender, so she saw the opportunity available.

“Lending turned out to be a great fit,” Parm shares. “My background was in finance, and there was a big push at that time for the American dream. In 2000, the housing boom was in full swing. It was a great time to start.”

Parm thrived lending for the next 16 years, overcoming the challenges of the Great Recession and moving into management. However, by 2016, she was ready for a change.

“I got to a point where I wasn't having the connection with clients I wanted. I was in management and managing a branch office, so I was working the hours but not so much with the end consumer,” Parm explains.

Parm's decision to shift into real estate sales also had a lifestyle aspect. By that time, she had two young children, and being a REALTOR® offered much more flexibility than her role in lending.

“I wanted to be more community based, more local, and more rooted here,” she adds.

Although she was faced with building a business from scratch, Parm was able to successfully transfer her skills from lending into a successful real estate business.



“ I do what I do for two reasons: to be a good example for my two kids and a good example for the people I work with. ”



SERVING THROUGH REAL ESTATE

Today, Parm leads the Parm Atwal Real Estate Team with Keller Williams Realty. The team closed an impressive 107 homes for \$56 million in 2023 and is tracking to exceed those numbers in 2024.

“I lead a phenomenal team of people. We are a family outside of my family. We see each other on a daily basis, we support each other, and we enjoy working with each other. That’s what keeps us going, even in the ever changing landscape of real estate,” Parm says proudly.

Parm says systems and processes have been key to her success. By implementing a repeatable system, each client gets the same level of care, challenges are handled efficiently, and clients learn what to expect.

“As long as we adhere to that model, it brings us consistency,” Parm says. “Of course, we have to pivot and problem-solve, but the systems are the backbone.”

FAMILY FIRST

While Parm is proud of her accomplishments as a REALTOR®, her greatest pride is her family; she and her husband, Naval, have a son and daughter. If she’s not at work, you’ll find Parm on the sports fields watching her kids’ games, enjoying a quiet evening at home, or traveling.

“The days are long, but the years are short,” Parm reminds us. So be grateful. Be grateful when we are busy and grateful when we are not.

“My legacy is what I leave behind—turning two little human beings into good people and empowering my team to get one step closer to their goals.”

“My legacy is what I leave behind—turning two little human beings into good people and empowering my team to get one step closer to their goals.”



Matthew Cole

NMLS: #633188

Top 1% Purchase Mortgage Loan Originator

530-682-4092

matthew.cole@westshoremtn.com
ilendsac.com

Wholesale mortgage broker with internet rates and extremely fast turn times. *We do the pre-approval right so there is no mistakes!*

DID YOU KNOW

If you're self employed and write off most of your income we can still look at "outside the box" options to qualify you or your buyer. Call me to learn how.

"Despite the two challenging obstacles we were faced with our credit, Matthews unwavering commitment and belief in our ability to overcome those hurdles truly impressed us!" -Joseph and Stacy C., Buyers (2023)

West Shore Mortgage is a DBA of Capitol City Real Estate

This is not a commitment to make a loan. Loans are subject to borrower qualifications, including income, property evaluation and final credit approval. Approvals are subject to underwriting guidelines, interest rates, and program guidelines, and are subject to change without notice based on applicant's eligibility and market conditions. United Wholesale Lending is an Equal Opportunity Lender and an Equal Housing Lender. NMLS 253083



20 YEARS OF
THE N2 COMPANY



METICULOSITY CLEANING SERVICE, INC.

**Our Disinfection
fogging kills
influenza, as well as
99.9% of all other
microorganisms for
up to 60 days!**

SOLD

**SPECIALIZING IN BOTH COMMERCIAL
AND RESIDENTIAL CLEANING FOR
MOVE-IN AND MOVE-OUT CLEANS,
DEEP CLEANS, GENERAL CLEANING,
AND RECURRING MAINTENANCE.**

Everything will be taken care of, from the top to the bottom of each room, we will dust, vacuum, wipe, scrub, sweep, mop, polish and make everything look like it was brand new. We know how picky house hunters can be when they are looking for their next home.

(916) 410-4740 • meticulositycleaning.com