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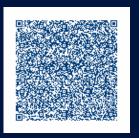
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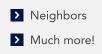


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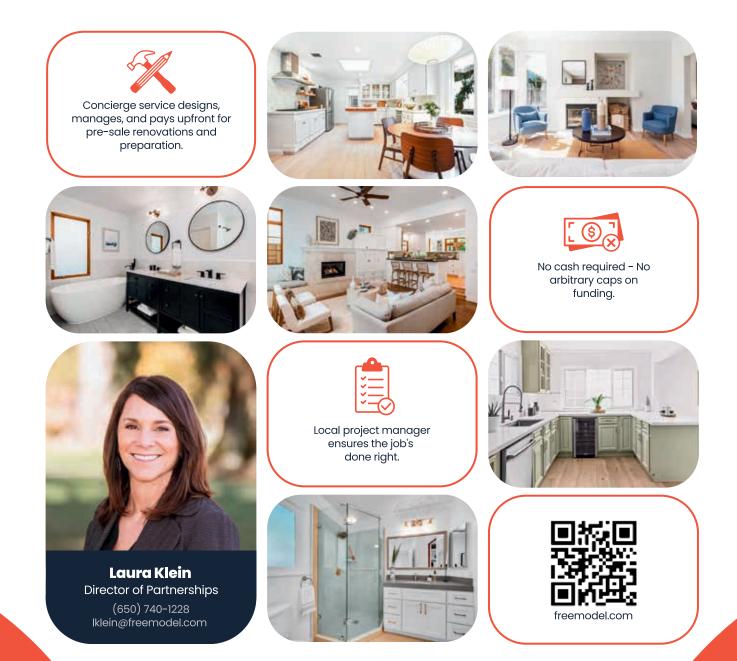
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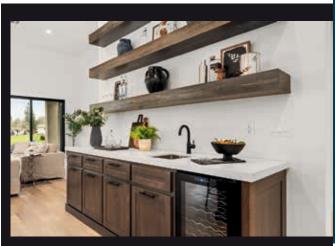


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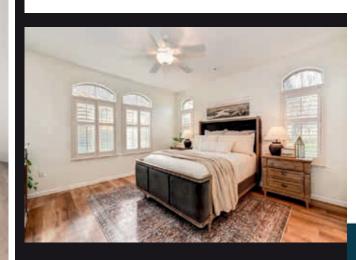
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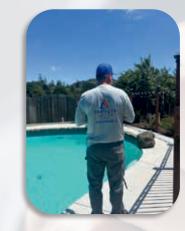


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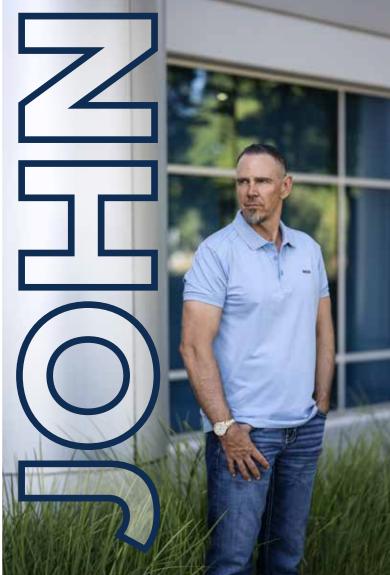
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By Brandon Jerrell Photo by Olha Melokhina Photography



KELLOGG

DEDICATED TO EXCELLENCE

For some agents when they first get into real estate, their motivation is all about the money and being the next big star. This is not how John Kellogg, Broker Associate with EXP Realty, views success. John loves the commissions, but his main motivation is helping others and giving them the best experience possible. He measures success by the quality of the transaction and how he impacted his client's life.

PASSION FOR EXCELLENCE

John was born in Sacramento and lived in the area his whole life. He attributes his strong work ethic to his father and grandfather. "My grandfather was very impacted by going through the Great Depression, and many of these hard life lessons transferred through the generations of my family. My dad was a hard worker who showed up early and left late. He taught me the value of working hard and providing for your family." John adds that his mother also had a large influence on his life by being a great role model and shaping his Christian faith.

John comes from a long line of entrepreneurs. Directly after high school, he went to college, but he was unsure what he wanted to do. Shortly after, he opened an auto restoration and performance shop restoring old Mustangs and doing performance upgrades on the new ones. "I guess you could say it was like Fast and the Furious. I have always been an adrenaline junkie with race cars, and my passion eventually became my business."

For several years, John owned one of the top performance shops in Northern California for Mustang performance. "It was so much fun, and when your work is your passion, it is never a bad day. I learned a lot about business and how a customer should be treated. Providing a great service and truly serving your client's needs brought me many customers."



PIVOTING TO REAL ESTATE

John got his real estate license in 2004 and initially only did a few deals on the side. However, after those few deals, he fell in love with the profession, and a new passion was born. "I loved helping people out and also loved the freedom I had." He shares how the upkeep and maintenance of such an auto shop was comparatively very expensive.

"Real estate gave me low overhead and a great way to make money, so I sold my shop to my partner and got into real estate full-time. In 2005 I did great like everyone, and closed several deals for my first year."

In 2007, he sought to further his independence in the industry and got his broker's license. However, soon came the housing market crash.

OVERCOMING HARDSHIP

It was around the time of the housing market crash that John's daughter was born. "Having your career completely collapse while having a family was one of the worst experiences. Real estate was completely dead for a while. Deals that were in escrow completely fell apart because the lender just went out of business. It was really rough for a while."

"The birth of my daughter was a pivotal moment in my life. When she was born it made me want to be the best I could be for her as a father and a role model. I saw everything through the eyes of being a dad. It made me take notice of who I wanted to be for her."

"If you pour water into a glass, it becomes the shape of the glass. So that's what I did. The market had changed so I had to change with it. After struggling for a while I got connected with a big asset management company and started selling foreclosures for Chase."

DEDICATED TO EXCELLENCE

As a great father and role model for his daughter, John has become an exceptional REALTOR[®]. As already stated, John loves helping people, and being a REALTOR[®] enables him to assist clients with what is very well one of their greatest life decisions. "Owning a home can add so much happiness and security to a family. It can build wealth



and be a great investment, or put your kids in a better school district, or just give a better standard of living."

"A house can also be a source of stress as well, if it's breaking down and becoming a financial burden, or the neighborhood has gone downhill, a home can also play a major role in impacting a life for the worst."

"When I work with a buyer or seller, I look the house over really well to make sure it is in good condition." John shares that he would rather lose a sale than put his buyer into a bad house. "With sellers, I can address issues ahead of time before their house hits the market. I also try to do my best to make the transaction as stress-free and seamless as possible."

As it was in his automotive business, providing a great experience is vital to making his clients feel good and building future business.

FAMILY FOCUSED

As made clear already, John's greatest motivator is his daughter. He shares that his daughter, who is now 16, is involved in theater at her high school and loves to go to plays. "I'm going to take her to Hamilton this fall. She also





loves to dance as well, so sometimes we will take different dance lessons together. Not my thing, but I will stand on my head to make her happy."

When he is not working, and besides the time that he spends with his daughter, John loves going to the gym. "Weight lifting helps me to get rid of stress and I love being healthy. I am also a big UFC fan. After watching my first one I was hooked and got into Jiu Jitsu." He is also a big racing fan and follows Formula 1 and "anything that goes fast."

Overall, it is clear that John Kellogg is dedicated to every aspect of his life and dedicated to placing his client's needs first through honesty and transparency.

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HEATHER HUNTER JACKSON

Heather Hunter Jackson began her career in the mortgage industry in 2002. She has spent nearly half of her career in the mortgage broker space, helping homebuyers achieve their dream of homeownership. Putting honesty, ethics, and transparent communication back into mortgage lending has been the cornerstone of Heather's career, and educating consumers and her referral partners is her passion. Operating from a place of integrity as a top producer in her field, she has employed out-of-the-box thinking to help over a thousand borrowers achieve their homeownership dreams and closed over \$200 million in business in the past five years alone.

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Salisbury

>> partner spotlight

By Nick Ingrisani Photos by Ashley Maxwell Photography



Revolutionizing Real Estate Sales & Changing Lives with **Professional Organizing**

Kim was born and raised in Sacramento, and her children are the fourth generation of her family to call Land Park home. Her family's legacy and deep roots in the Sacramento area are intertwined with its architectural history, as her grandfather owned Stafford King Architecture, a firm that designed many schools in Sacramento, including the iconic Sacramento City College.

Kim attended Cal Poly San Luis Obispo, earning her bachelor's degree in psychology. She didn't know it at the time, but her education would serve her well in her future career. After college, she and her husband settled in San Luis Obispo, where they lived for two decades as her career in radio advertising sales took off. Then when their daughter was just two years old, they decided to move back to Land Park to be closer to family. The experience of getting their home ready for sale set the stage for the next phase of Kim's career.

"Not only did we sell our house when no one else could, we made a profit on it after only 3 years. It was the end of 2007, and our home was the first house to sell in our area in four months. All of the agents who saw it said it was only because of how I'd organized and staged it. So I thought, 'why don't I have my own business?""

Kim realized that she'd been doing professional organizing for years without realizing it. While pregnant with her second child she was ready to leave her radio advertising career behind to step into entrepreneurship. She launched Kim's Closets Plus in 2008 and her work quickly started gaining a reputation in the real estate industry. She recalls, "I immediately started organizing for friends and family, and the feedback was incredible. Real estate agents would ask what staging company was used because they hadn't seen houses organized like this before."

Back then, she was the only professional organizer in the area. For 10 years, Kim ran her organizing business as a sole proprietor, organizing whole houses, garages, closets, and pantries... even traveling across the state to help clients move and get set up in their new homes. And she did it all by herself.

METHOD C?

As the demand for her services grew, Kim recognized the need to expand her business and bring on a team. In late 2019, she rebranded her company as Home Method Co., and hosted a grand event for the launch that was attended by over 200 people.

Her expertise also caught the attention of the media, leading to a monthly segment with Walt Gray on ABC10 and regular appearances on Good Day Sacramento and KCRA3 with anchor Diedre Fitzpatrick. Kim's ability to share her insights on live TV only further solidified her reputation as an industry expert.

Home Method Co. has grown to focus on four tiers of service: professional home organizing, concierge moving services, senior relocation services, and custom closets and storage solutions. Most importantly, she's built a team of experts who are specialized in partnering with real estate agents to ensure their clients have a seamless transaction every time. Their comprehensive services extend far beyond traditional staging to help clients declutter, pack, and get their homes ready to hit the market.

With an almost 17-year strong foothold in the Sacramento, El Dorado, and Placer County regions, Kim has built an additional team of experts to service the Silicon Valley market. This expansion allows her to fill a need by partnering with agents to help them get homes listed and their clients moved, organized, and set up in their new homes.

"The teams of organizers that we're putting together are simply unmatched. Every person we've worked for — agents, someone moving, or an organizing client — every single one has said the experience has been life-changing. Our expansion into Silicon Valley was a natural progression. We've been servicing clients there for so long that it just made sense to have boots on the ground." Hands down the most fulfilling part of this career is changing people's lives and creating calm where there was chaos. What's better than that?

Kim's expertise and dedication to helping people goes beyond mere business; it's her life's passion. She thrives in building and maintaining great relationships with everyone she works with.

"Hands down the most fulfilling part of this career is changing people's lives and creating calm where there was chaos. What's better than that? Organizing can be a very personal and intimate experience. The connection that we make with clients is unparalleled and the trust they put in us is something we don't take lightly."

In her spare time, Kim enjoys spending time with her family and friends, volunteering at her kids' schools and sporting events, and traveling. You can almost always find her at her kids' baseball game, swim meet, or water polo match. Her roots in Sacramento remain a source of pride, as is her unwavering commitment to helping others and serving her community. As Kim continues to grow her business, she looks forward to expanding her reach and making a positive impact on the lives of countless individuals and families across the state of California.







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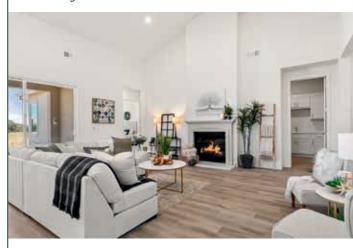
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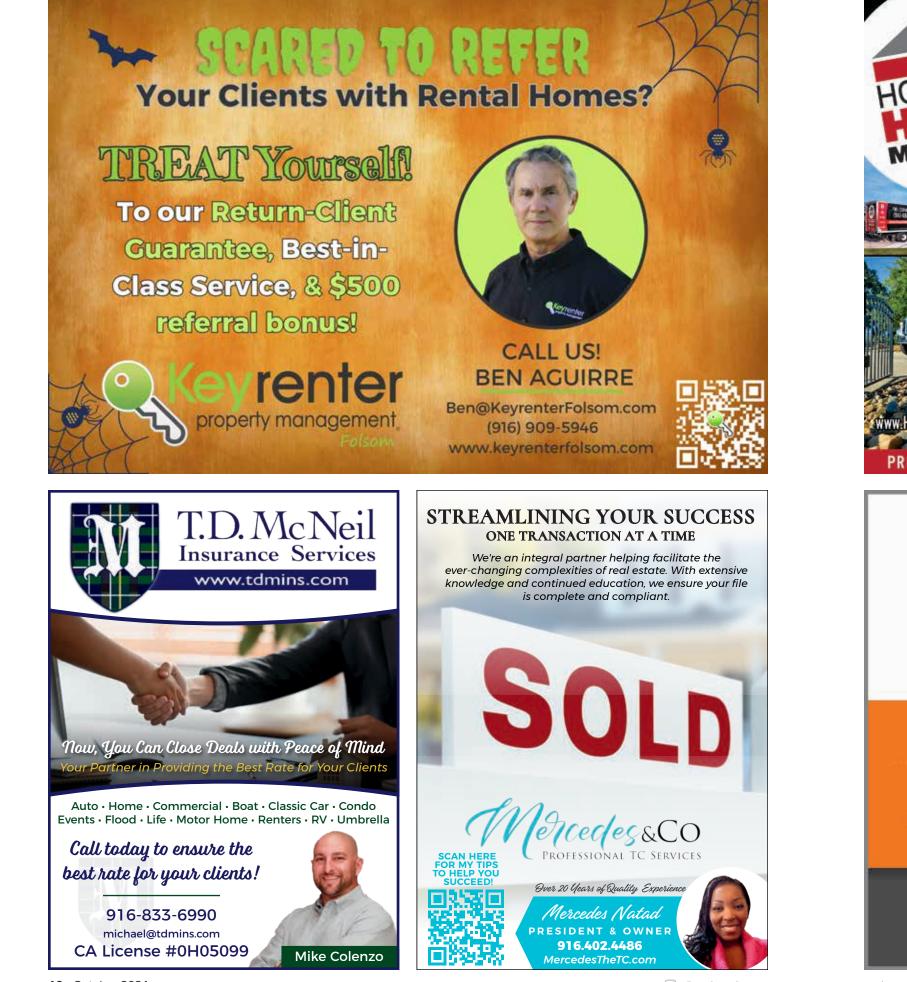
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OPPORTUNITY AND TRIUMPH

"View mistakes as opportunities for learning and growth. Identify your strengths and weaknesses, and always seek help when needed."

These are the wise words of Marisol Tovar, Broker and Owner of TerraNova Realty. Although these are easy words to claim, Marisol has proven these words true by overcoming every challenge that has come her way and living the American Dream.

GOING FOR SUCCESS

Marisol was born in Zacatecas, Mexico, and immigrated to the United States at 15 with her parents and three brothers. "Attending High School in a different country was extremely difficult as I did not speak English, so I was placed in ESL classes and a very basic class curriculum. I was so eager to learn the language that within a year I had moved up to AP Classes."

"While in High School, I asked my counselor for college applications, and she said there was no need as all students from Mexico or any other country at my age don't attend a 4-year college because of lack of English. I remember being disappointed as I had worked so hard. I remember my parents always encouraged me to follow my dreams and if one door closes another one opens."



>> making a difference

Photos by Ashley Maxwell Photography

By Brandon Jerrell

She shares that from that point, she decided that nothing would stop her: "If I really wanted to become successful, I just had to go for it."

Through a great support system of her parents and teachers, she not only graduated with honors but obtained a full scholarship. She earned her B.S. in Biological Science with minors in Chemistry and Spanish at the University of the Pacific.

PIVOTING TO REAL ESTATE

Marisol shares how she was exposed to real estate through her father. "He would buy vacant land to develop and sell it. This not only sparked my interest in investment but also instilled in me a deeper appreciation of real estate."

"My parents wanted a better life for me and my brothers, so when they chose to move to this country, their priority was to purchase a home." She shares how her parents faced many challenges along the process greatly due to the complications of being an immigrant family. "I knew then I wanted to obtain my real estate license." Before going into real estate, Marisol worked for a biotech company. However, she decided to pivot her career when her father had a stroke and her mother needed help managing the family furniture business.

"In 2004, my family entered the mortgage world and the demand for Spanish-speaking REALTORS[®] and lenders exploded," she explains. "I enrolled at American River College and took the required real estate courses. By 2005, I obtained my real estate license and achieved the American Dream by purchasing not only my first home but helped almost 90 families do the same."

In 2010, Marisol obtained her broker's license and opened her own brokerage. "Along with my family, we also started buying homes and started flipping homes. As of today, I have helped more than 1000 families with their real estate needs."



PROVIDING THE BEST

As stated, since obtaining her real estate license in 2005, Marisol has helped many families with their needs. She shares how she finds especially immense enjoyment when she has the opportunity to help first-time homebuyers achieve their dream of homeownership. "Guiding them and explaining the process of finding their perfect home and witnessing the joy and excitement they experience upon handling over the keys is truly rewarding for me."

"Over the years, I have had the privilege of working with clients who have not only entrusted me with their real estate needs, but also referred their children, extended family, and friends to me. It is a true testament to the trust they place in my expertise and the value I bring. This motivates me to continue serving my clients with dedication and passion."

Marisol ensures that she provides the best for her clients through continuous education in the real estate market. "By staying up to date with the latest market dynamics and regulations, I have demonstrated commitment to providing my clients with informed and valuable insights."

She also takes pride in being a one-stopshop service for her clients by offering a comprehensive range of services. She



explains that this is essential in providing a seamles and convenient experience. "In my 20 years in real estate, I have a vast network of preferred profession that I trust and know will take care of my clients and their needs."

BEYOND THE TRANSACTION

Throughout her real estate career, Marisol has been active member of various organizations and associations. In her local association, she currently serves as the chair of the Internship Program, Diversity, Equity, Inclusion & Fair Housing Committee Membe "Through organizations such as NHORA (National Hispanic Organization of Real Estate Associates) where I serve as Chapter President, AAREA, and Masters Club, I'm able to give back to our communit by volunteering throughout the year. In 2024, I was honored to receive the Sacramento Association of REALTORS® Community Award."

s	"When I'm asked how I met my husband, people		
	are shocked to find out I met him on New Year's in		
als	Paris, France under the Eiffel Tower. I was vaca-		
d	tioning with my best friend, and he worked in Paris.		
	Six months later we were married in Paris. When		
	our daughter was born, we named her Paris. We		
	also have a son named London as it's also one of our		
an	favorite cities in Europe. My children inherited the		
	love of traveling, and from an early age, they loved		
;	to travel. My husband is originally from Egypt and		
	I'm from Mexico so we travel there often."		
er.			
	Marisol Tovar is an inspiration to all. Despite the		
	many challenges she faced and the doubts of others,		
	she made sure to only listen to the support of oth-		
у	ers and overcome everything with confidence.		

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industry expert Written by Don Erik & Jocelyn Wolff

UNLOCKING SUCCESS: What You're Missing in **Client Construction Projects**

When embarking on a construction project, the role of a real estate agent extends beyond just facilitating property transactions. As a trusted advisor, it's essential to guide clients through the entire process, including selecting the right contractor for the job. However, one critical aspect agents must remember is to avoid discussing specific construction costs with clients. The construction market is dynamic, with prices fluctuating frequently based on various factors. Instead of guessing or offering estimates, it's far more prudent to say, "Let's ask the expert," ensuring your clients receive accurate, up-to-date information from professionals who specialize in this area.

This approach not only protects your credibility but also underscores the importance of relying on expert opinions when it comes to the complexities of construction costs. As you help your clients navigate the process, this step by step guide that we thoughtfully constructed will play a crucial role in ensuring a successful project outcome.

Conduct Thorough Research

Begin your search for the right contractor by seeking referrals from trusted sources, such as Sacramento Real Producers, friends, family, or colleagues who have recently completed similar projects. Personal recommendations often provide the most reliable leads, as they come from individuals with firsthand experience. Instagram, Facebook, and Google, these platforms not only allow you to evaluate potential contractors by showcasing their past work through

portfolios and project galleries, but they also provide a space for client reviews and testimonials. Reading through these reviews gives you insight into the contractor's reliability, quality of work, and client satisfaction. Be thorough in your research, as this step forms the foundation for a successful project.

Initiate Contact

The next step is to initiate contact. Most reputable companies have a "Contact Us" form on their websites, which you should utilize to describe your project in detail. This step is crucial for establishing initial communication and gauging their responsiveness. Pay attention to how quickly and professionally they respond to your inquiry. A prompt and detailed reply can be an early indicator of their level of customer service and organizational skills. This initial interaction is your first opportunity to assess whether the contractor is genuinely interested in your client's project and capable of delivering the results you and your client expect.

Have an Open Dialogue

Transparency is the cornerstone of a successful working relationship with any contractor. It's essential to discuss a budget upfront, as it influences every aspect of the project, from feasibility to scope of work and quality of materials. A clear and honest conversation about finances ensures that both your client and the contractor have aligned expectations and can work collaboratively toward achieving their objectives. Additionally, discussing their vision,



Photo Credit Nicole Dianne



Photo Credit Nicole Dianne

timeline, and any potential challenges at this stage will help the contractor understand the client's needs better, allowing them to propose solutions that are both creative and practical.

Understand Their Process

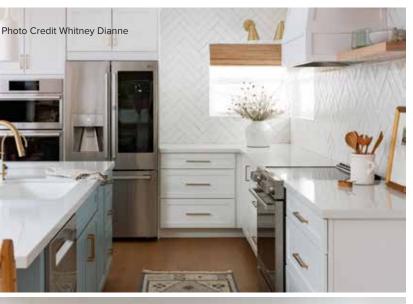
Every contractor has a unique approach to managing projects. At Wolff Construction, for example, we have developed a process designed to ensure that every project progresses smoothly from start to finish. Our approach may differ from others, but it is tailored to minimize stress and enhance the overall experience. We prioritize close collaboration with clients, designers, and architects, which allows us to make the construction process not only efficient but also enjoyable for everyone involved. Understanding your contractor's process will give you confidence in their ability to handle your client's project and provide you both with peace of mind that everything is under control.

Ask Questions, Do Not Make Assumptions

Construction projects can be complex, involving numerous stages, regulations, and potential challenges. It's natural to have questions, and your client should never hesitate to ask them. Whether they're unsure about timelines, material choices, or the implications of design decisions, the contractor should be able to provide clear and concise explanations. A good contractor welcomes questions and takes the time to ensure your client understands every aspect of the process. This transparency not only builds trust but also helps you and your client make informed decisions regarding the project.

Make an Informed Decision

Selecting the right contractor is a decision that can significantly impact the success of your client's project. Beyond just considering the budget and timelines, it's important to assess how comfortable your client feels with the contractor. Do they listen to your concerns? Do they demonstrate a deep understanding of your vision? Are they proactive in suggesting solutions and alternatives? Additionally, evaluate their experience and track record. A contractor





with a solid history of completed projects similar to your clients is more likely to deliver satisfactory results. By taking the time to carefully consider these factors, you can make an informed decision and choose a contractor who is well-suited to meet your client's needs and help them achieve their project goals efficiently.

Final Thoughts

Choosing a contractor is more than just finding someone to execute your client's vision — it's about forming a partnership that will lead to the successful realization of the project. By conducting thorough research, initiating open communication, understanding the contractor's process, and asking the right questions, you'll be well-equipped to assist your client in

selecting a contractor who aligns with their expectations. This thoughtful approach ensures that the project will be managed professionally and delivered to a level of satisfaction you would also provide to your client.

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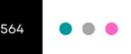


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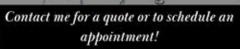






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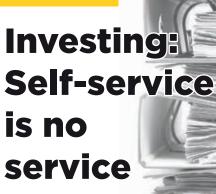


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BILL SADEK BUILDING A LEGACY

64 • October 2024

> cover story

By Zachary Cohen

Photos and Cover Photo by Olha Melokhina Photography

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Bill Sadek has been selling real estate for an impressive 35 years. He began his career in 1989, owned an independent brokerage for 30 years, and has spent the past five years as the Engel & Völkers Roseville franchise owner and Broker. Bill has seen a tremendous amount of change over the past three and a half decades, but one thing remains steady: his commitment to excellence.

NEW BEGINNINGS

Born in Beirut, Lebanon, Bill and his family relocated to Sacramento in the wake of the country's civil war. At the time, Bill was just entering high school.







"Because of the civil war, my dad put the family in boarding schools in London for four years, then we immigrated to Sacramento in '79 so we could be back together. He was traveling and finding work around the world and was ready to get back to family living, Bill reflects.

Bill remembers his transition to life in the United States as easeful and fluid. His father, who worked is real estate development, inspired him with the possibilities of creative entrepreneurship.

"I watched my dad deal with agents during land dev opment and sales, and that was very intriguing to m knew I wanted to follow in his footsteps," Bill explan

After graduating from Sacramento State University with a degree in business and finance, Bill began his real estate sales career. After a year with another bukerage, he founded Sadek Real Estate in 1990.

THE NEXT LEG OF THE JOURNEY

Over the ensuing decades, Bill's business soared. He successfully ran his small, independent brokerage wh solidifying his standing as one of California's top agen

ı re	In 2020, Bill was approached by Engel & Völkers. Excited by the opportunity to provide his agents and clients with world-class
ack 1d	luxury brokerage services, he purchased the local franchise.
ng,"	"Having your own business, you are limited in growth. By joining a franchise, you have networking, which can lead to referrals from other Engel & Völkers agents. You can sell globally in places like Italy, Spain, and France. This move gave our agents more
d in ssi-	reach and more tools," Bill explains.
	The move to Engel & Völkers has proved to be a boon to Bill's
	business. The brokerage, which was around ten agents before the
evel-	move, has ballooned to nearly 40 agents. As a result, the compa-
me.I	ny's sales have seen substantial growth.
lains.	
	"Engel & Völkers emphasizes luxury, but it's not about a price
ty	point. It's about the luxury experience we provide to our clients.
nis	We are providing luxury service at every price point, whether it's
bro-	a \$1 million home, a \$3 million home, or a \$100,000 condo. It's
	the service that makes it luxury," Bill says. "We call our salespeo-
	ple advisors, not agents. We are in an advisory role to our clients.
	We have a beautiful office in a high-end retail location in The
e	Fountains. We don't call it an office but a shop. We have window
while gents.	displays in a retail location. It's a totally different approach to real estate, and it works."

SEEKING BALANCE

When he's not selling real estate, you'll find Bill with his family or working out. Bill and his wife, Souna, have two adult children, Tima and Ramzi. Staying healthy has become one of his top priorities. In fact, he works out twice a day — once in the early morning and again around 5:00 pm.

After 35 years, Bill has mastered the art of balance. While real estate has the potential to be a flexible career, few agents actualize that flexibility. Bill is one of the lucky few.

"I don't book any appointments before 10:00 am, and then I block out time for myself after 5:00 pm when I go to the gym for two hours and lift weights," Bill explains. "If you block the time out and someone wants to look at a house, I can ask them if they are available at a different time. You have to dictate your time, otherwise, buyers will dictate your time, and you'll go crazy."

"My dad always said, 'Life ends, but work never ends.' There is always work. But eventually life ends, so know your priorities."





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