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TABLE OF

CONTENTS



08
Preferred
Partners









Star on the Rise: Gina De Lucchi



Partner
Spotlight:
Design
Shop
Interiors



Cover Story: Jill Van Dusen



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8 · September 2024 Sacramento Real Producers • 9

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- Thank you for respecting my time. Such a time saver.

- Great session. I like the electronic version.
- Susan helped us thru some challenges with my wife signing from Mongolia.
- This was absolutely amazing and so convenient! Dawn was very nice and explained everything to us. Will sign this way always in the future!
- This escrow agent was great! Very helpful to be able do this remotely for elderly people.
- Incredibly helpful as I was traveling. Thank you!
- The whole process was extremely smooth. The technology worked great and the notary was extremely helpful throughout the process. This was a really great experience that I would happily recommend to others!
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12 · September 2024



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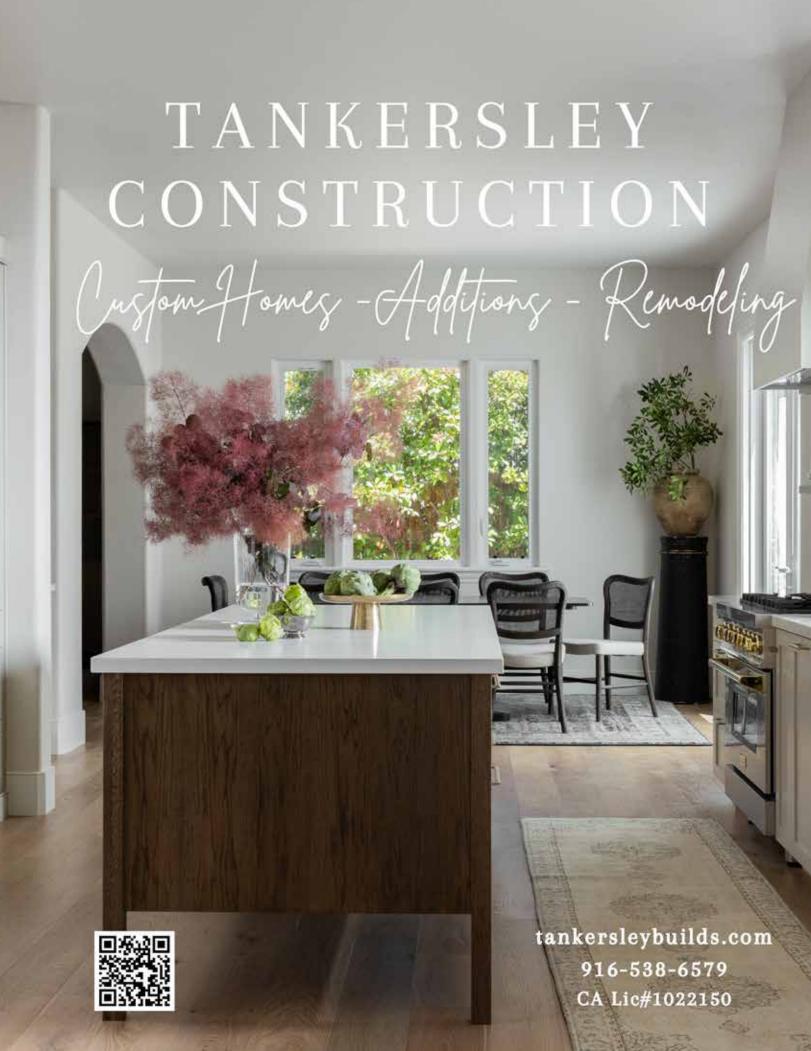
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Matthew Nadeau CFP®, CIMA®, MBA sutterwealthmanagement.com

Matt is the owner-operator of Sutter Wealth Management, based out of Roseville. Matt has been in the asset management business for 23 years. He specializes in tax deferral/mitigation strategies for the sales of investment properties, businesses, and highly concentrated stock positions. He truly enjoys helping clients find creative solutions with their tax burdens.

Matt grew up in Massachusetts, where he earned his bachelors and MBA degrees. He has his CFP (Certified Financial Planner) designation and studied at the Wharton School at UPenn to earn his CIMA (Certified Investment Management Analyst) designation. He lives in Granite Bay with his wife, Lauren (a freelance writer and editor) and

their two boys Chase (12) and Zach (8). His passions outside of his family include golf, mounting biking, hiking, and serving as board president for the Boys and Girls Club of Placer County.



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SUMMER REAL PRODUCERS ROUNDTABLE EVENT

Establishing Your Value in Any Market

We had a fantastic time in June at our Real
Producers Roundtable Event, hosted at the beautiful
High Hand Nursery in Loomis. The venue was absolutely gorgeous, adorned with stunning floral decor
by Carriage House Farms and stage set up by The
Staging Connection, creating a vibrant and
welcoming atmosphere for all of us.

Our panelists—Cherie Schaller,
Tony Alfano, Paul Boudier, and
Rachel Adams Lee—shared
some amazing insights
about the current real
estate market trends
and offered their
thoughts on
the recent

NAR settlement. Their expertise brought so much value to the conversation, making it a great learning experience for everyone involved.

A big thank you to our moderator, Scott Ostrode, for steering the discussions so brilliantly and helping everyone feel engaged and energized throughout the event. We truly appreciate the time and wisdom our panelists and Scott shared with us.

If you missed us this Summer, don't worry we're getting together very soon! Make sure you join us for our Fall Kick Off Event on October 3rd. Registration is open and details are included at the end of this article. It will be a beautiful evening to connect, share ideas, and enjoy each other's company. We can't wait to see you there!



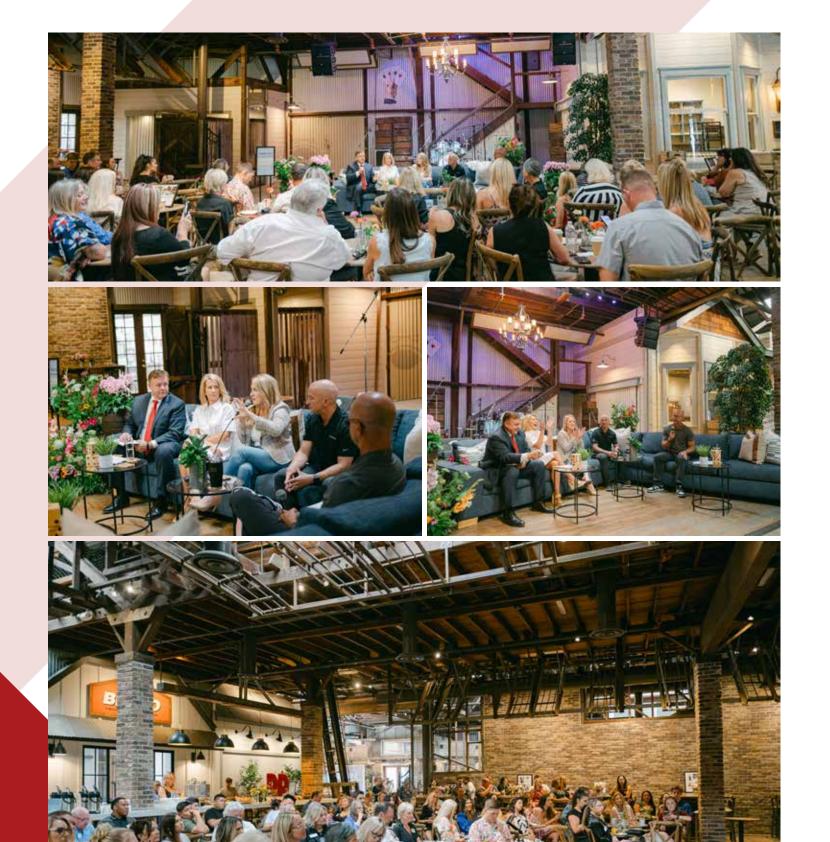








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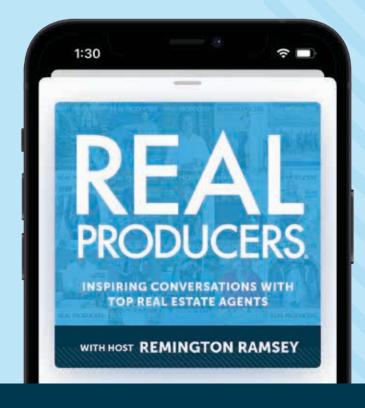
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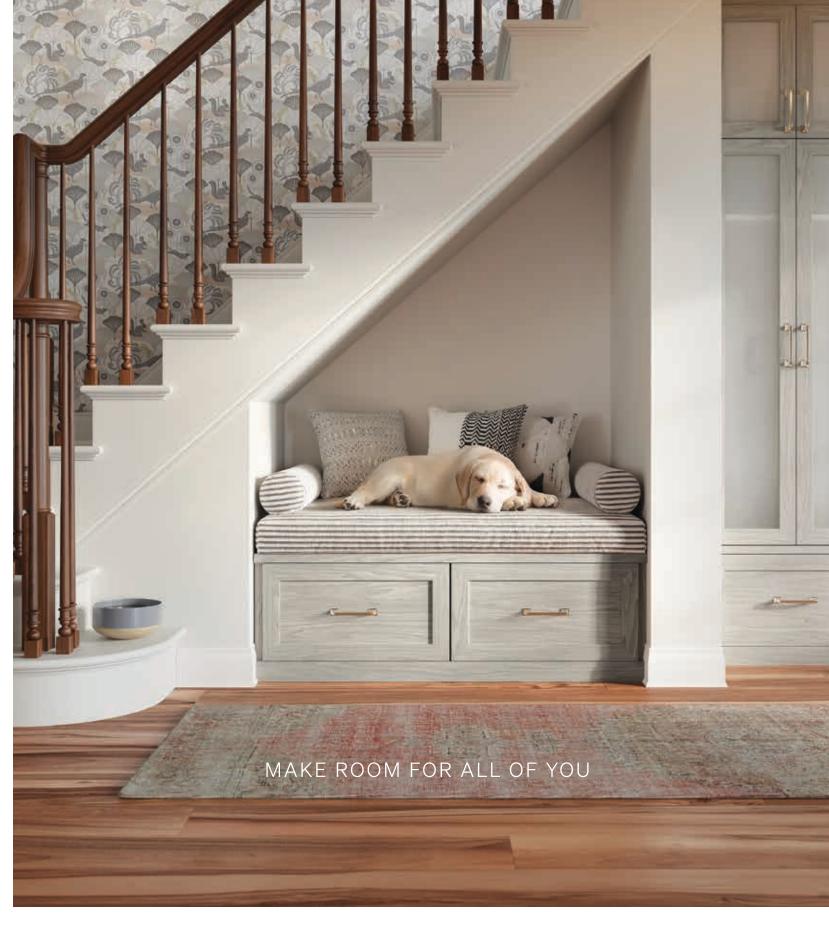
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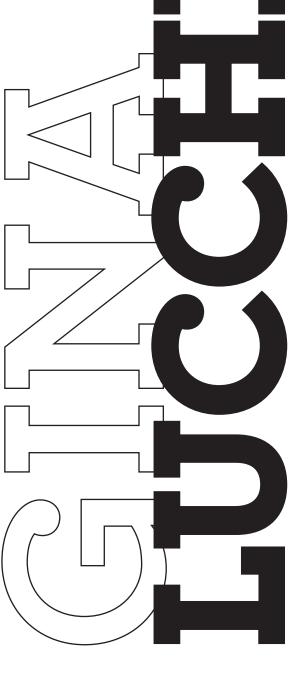














Meet this month's Star on the Rise, Gina De Lucchi, of The MORE Real Estate Group with Keller Williams. Join us as we sit down and talk with Gina about her real estate journey.

How many years have you been a real estate agent and how did you enter the field? What did you do before you became a REALTOR®?

My journey in real estate began on March 17, 2020, the day before the whole world shut down because of COVID-19. I grew up in the Bay Area and moved to Rocklin 26 years ago. I am married to my high school sweetheart, Mike, with whom we have two wonderful sons together, Nicholas and Matthew who are now 24 and 22 years old. My passion is my family. I stayed home with my boys when they were young and went back to work part time in a dental office when my kids were in school. It was the perfect opportunity for me at that point in my life. But I always knew I would be a REALTOR® one day so when my youngest was a senior in high school, it was the right time for me to get my license. I always loved real estate and meeting new people.

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

Today's real estate market is complex and changes happen rapidly. In this environment, people need a REALTOR® who doesn't just work hard but focuses on providing the highest level of service and has the client's best interest in mind at all times. I never lose focus and since the market can be tricky to understand, I think it is important to be a student of the economic trends so I can give the right advice at the right time. Our job is to be advocates for our clients and the best way we can do that is to remain steadfast in our commitment to market knowledge.



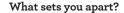
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>> star on the rise

42 · September 2024

What has been the most rewarding aspect of your business?

What I love most about what I do is really listening to what my clients want. Buying and selling a house should be fun, exciting, and a stress free experience. I love making the process all about my clients and want to leave them feeling like they had an experience they would want to repeat time and time again. It's my job to fulfill their expectations and ultimately, my goal is to create a relationship that enables me to be their REALTOR® for life.



I think what sets me apart from other agents is I never put any stress or pressure on my clients to buy or sell. I always let them know I will be available whether we need to see fifty homes or one home. I always treat each client as if they are all million-dollar buyers no matter what their price range. Everyone deserves that level of service and it is important to me that every person I have the opportunity to work with feels like they're my priority. Building relationships with clients and guiding them through what can be a complex process is very fulfilling.



I love making a positive impact on people's lives and being trusted to handle what is commonly the biggest investment they'll make.

What is your favorite part of being a REALTOR®?

In the past couple of years, I have had the opportunity to work with a lot of our local Veterans. They have a special place in my heart and there is no better feeling than handing over the keys to their first home. They are always so appreciative and grateful. I love every moment of being the one to help them build a bridge to home ownership.







MY MOTTO IS WORK HARD AND PLAY HARD.

What advice or recommendations would you give to agents just starting out?

Real estate isn't easy but if you keep showing up and doing the work day in and day out, you will build a business that you will love. It doesn't just happen overnight. You get what you give but if you remain rooted in why you are doing it, it will give you the energy you need to persist. My family is the reason I work so hard. Success will come from work ethic and dedication.

What are your hobbies and interests outside of the business?

Outside of work I love to travel and spend time with my family and friends creating lasting memories. My motto is "work hard and play hard." I love to reward myself once a quarter to plan a trip with my husband. It's a great way to recharge.

Are there any charities or organizations you support?

Every year, our team heads out on a mission trip to Mexico, funded through a commitment ingrained in the DNA of The MORE Real Estate Group.

With each client served, we contribute towards creating meaningful change in communities. From replacing cardboard walls with real walls to building homes from scratch, the real work can also be found in the transformation of our hearts and theirs since, on our team, our values really are embedded in service... something we are proud to also reflect in our relationships with our clients.

How do you define success?

Success to me is being happy at the end of the day. In this business there are a lot of highs and lows but knowing that I have always given 100% to my clients and my family makes my heart happy.

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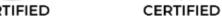
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46 · September 2024









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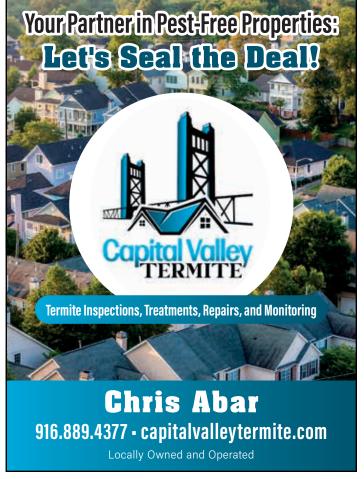


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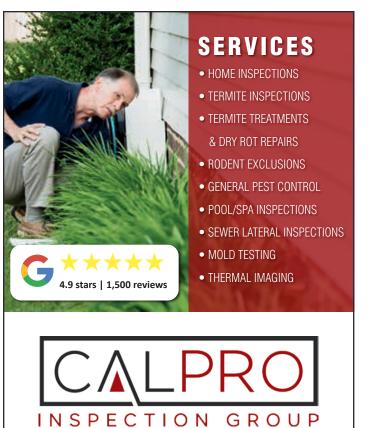
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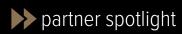
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By Chris Menezes Photo by Nicole Sepulveda Photography

TRANSFORMING HOMES AND BUILDING DREAMS

Leyla Jaworski and Design Shop Interiors are not your typical interior design business. Not only is it an all-women team offering a full range of services, including large-scale interior architecture, furnishings, décor, and in-home styling, but they also have a unique retail store, The Shop, which offers a wide selection of furnishings and décor at all price levels, as well as a client gift basket program for real estate agents.

"Our gift basket program allows agents to purchase beautiful, curated gift baskets for their clients at the end of a sale," Leyla explains. "These baskets come in various sizes, themes, and prices, making it easy for them to find the perfect gift. They can order and pay online or pick up the baskets in person at The Shop, providing a seamless and thoughtful closing gift option."

Leyla's close attention to the needs of real estate agents and homebuyers comes partly from the fact that she used to be a REALTOR. Her experience in real estate is where she first discovered her knack for walking into a home and knowing exactly what it needed to sell. Her path into interior design was unconventional, as she had no prior experience or education. In fact, she didn't even start the business until she was 38 years old.

Raised in Sacramento, Leyla moved as an international flight attendant for American Airlines to New York, where she lived for 12 years and met her husband, Scott. The tragic events of 9/11 prompted her to pivot to real estate, where she quickly discovered her talent for staging homes and transforming spaces. Her skills were soon recognized by developers across New York, Pennsylvania, and New Jersey.

In 2010, Leyla felt the call of her hometown and convinced Scott to give California a try. After staying home for three years to care for their new baby, she became a project manager for a prolific house-flipping company, designing and managing the finishing of 200 houses a year. "I designed all the finished packages and specifics for the houses we were finishing and worked with construction managers to make sure it was executed," Leyla recalls.

After the company she worked for closed, Leyla's reputation for exceptional design work and her online portfolio led to constant inquiries from potential clients. This demand propelled her to launch Design Shop Interiors in January 2014.





Their expertise extends to furnishing and décor, guiding clients through the process of selecting the perfect pieces to match their lifestyle and aesthetic. Whether furnishing a single room or an entire home, the Design Shop Interiors approach ensures that every project aligns with the client's vision and budget.

Their in-home styling services, provided through The Shop, cater to clients looking to add the finishing touches to their homes. Talented stylists bring a car full of treasures from the retail store to create a cohesive and beautiful look tailored to each client's unique taste. This personalized approach has made Design Shop Interiors a beloved choice for homeowners seeking to refresh or complete their spaces.

Leyla is the main buyer for The Shop, sourcing products stateside and globally that you won't find anywhere else. Frequently embarking on vintage buying trips, The Shop features a carefully curated collection of globally-sourced antiques like European and African furniture, and artisan home décor. "We work hard to bring the collection together. And with inflation and the economy as it is, we have price point options for everyone, not just high-end. We also carry beautiful on-brand things at a good price point as well."

A significant part of Design Shop Interiors' success and operational efficiency comes from Scott Jaworski, Leyla's husband.
Scott left his high-tech corporate career to support the business, managing the logistical and financial aspects. His expertise ensures that both the operational sides of Design Shop Interiors are handled proficiently. He also runs his own freight company that not only supports Leyla's business needs, but also delivers freight all over Northern California and Reno.

Additionally, Design Shop Interiors is expanding into a new branch of service, focusing on furnishing and staging high-end spec homes and model homes. This new venture involves working with builders and developers to stage their new builds. The idea is to offer homes that

We work hard to bring the collection together.









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We take the risk so that the buyer can just buy it and move in without paying additional fees for design and installation.

can be purchased as-is, with all furniture included, allowing clients to save on design fees and installation costs. "We take the risk so that the buyer can just buy it and move in without paying additional fees for design and installation," Leyla explains. "It's a seamless process that ensures high-quality, design-forward homes ready for immediate enjoyment."

Outside of her thriving business, Leyla is passionate about Pilates and enjoys working out with a private trainer to stay fit. She, her husband Scott, and their son Jake often enjoy family boat days on Folsom Lake, paddleboarding, and surfing.

Leyla and her team at Design Shop Interiors continue to redefine the world of interior design with their expert and innovative client-focused approach.

Visit designshopinteriors.com and theshopbydsi. com to learn more.





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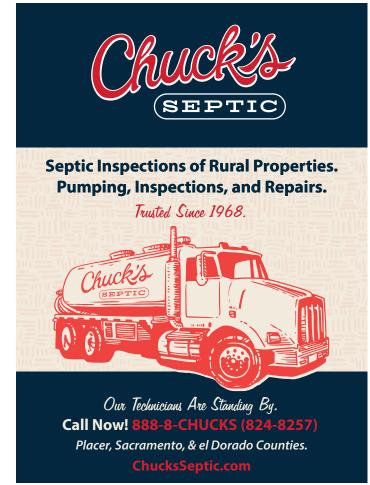
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Leo's decades-long career in the mortgage industry has been inspired by his commitment to people. As a mortgage advisor, Leo's goal has always centered around "forging meaningful relationships with his clients, becoming a trusted mortgage advisor and 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.

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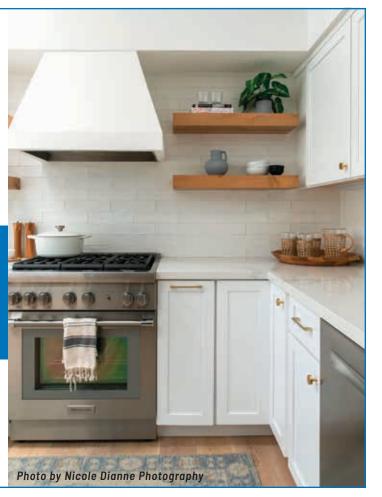
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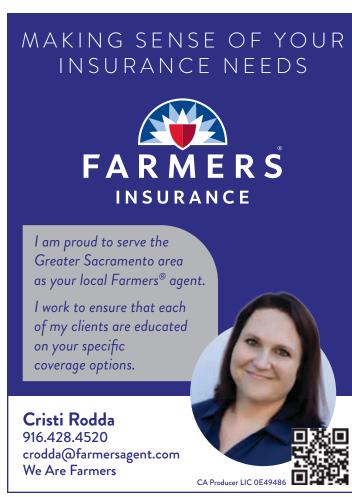
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Above and Beyond Nan Dusen

GUIDE REAL ESTATE

"Success is built through lasting friendships, accountability, and heartfelt actions. It's about nurturing relationships and having the freedom to generously give to others, whether it's our valuable time or financial resources."

These are the wise words of Jill Van Dusen, REALTOR® and Owner of Van Dusen Real Estate Investments. Guided by her faith in God, she has consistently brought success not only to herself but to everyone she has the pleasure of meeting.

INDEPENDENCE AND RELIANCE

Jill was born and raised in San Francisco. "As the youngest of three daughters and the daughter of divorced parents, I was often alone to fend for myself. Even though I knew my parents were always there for me, it was up to me to make sure I was ready for school, get to any of my afterschool activities, and make my meals." Needless to say, she was very independent from a young age.

As for her education, she attended Catholic schools and finished up at Sacramento State studying Communications. She shares that many of her childhood friends remain her friends today. "I'm blessed to have them in my life and cherish our memories together."

EARLY EXPERIENCE

"I had planned to return home after

college, but fate had other ideas," shares Jill. During college, she started working at the home of the Sacramento Kings, Arco Arena. "This period marked a pivotal time in my life, as it was here that I met my future husband, Greg (Dutch) Van Dusen, and eventually had our son, Kyle, who is now 30 years old."

"This job was a fantastic opportunity, allowing me to be surrounded by leaders, visionaries, and go-getters. The environment and the people at the Sacramento Kings' offices left me in awe... In my early twenties, I learned valuable skills in managing people, collaborating with other department heads, and providing top-notch service to guests, all while solving problems on the fly."

MAKING THE SHIFT

Before becoming a REALTOR®, Jill spent 14 years in the telecommunications industry where she oversaw the Pacific Northwest as a Client Service Manager supporting large company networks. She first became interested in the real estate industry when she bought her first home. "From 1993 forward, I would check out the weekend open houses in the newspaper and what was for sale. I'm laughing now, remembering how I would flip through the newspaper and go directly to the real estate section."

However, this interest in real estate remained nothing more than a

fascination for the rest of the decade. It was not until the dot-com slowdown of the early 2000s that she resolved to make the shift. "I decided to take control of my destiny with my career versus just being a number in a large corporation waiting for that day I am laid off."

She shares how her job became more taxing as her hours got longer and demands became more grueling.

"It was time to put a plan together and go for my dream of selling real estate. Before I left my telecommunications career, my husband at the time and my son Kyle and I would frequently drive by a sign over on Pleasant Grove in Roseville, and it said: Future home of Lyon Real Estate. Every time we drove by, I repeated to my family, 'I'm going to work there one day!' The sign went down, the building went up, and BAM... I quit my job! I contacted Steve Youngblood, the manager at Lyon, and my career in real estate began."

GOING ABOVE AND BEYOND

Jill began her career in earnest in December 2005 with her first listing. She shares that her first client was a client from her telecom career who, despite her inexperience in the real estate field, trusted her to be their REALTOR®. "This was over 18 years ago. Fast forward to the present time, I am blessed to help many members of their family... I thank them frequently for getting me off to a great start, and



MY SON, KYLE, IS MY BEST FRIEND.

The relationship we have as mom and son has grown to a respectful adult friendship.





they are great friends who I appreciate and love."

Since that day, Jill has been providing exceptional and effective service to every client she has the honor of helping. She frequently goes above and beyond for every client as she prioritizes their needs and aims to provide an exceptional experience.

This involves emphasizing transparency and recognizing the significance of their financial investment.

Since April 2020, she has also been hosting the Get Real With Jill weekly Video Podcast (originally "Half Hour Power Hour") where she discusses many topics with a range of guests every Thursday at 1:00 pm. "The show highlights and features local businesses and people who make a difference in our community. I dive into specific conversations about life's challenges, facing our fears, and being vulnerable. Guests and I share tough childhood experiences and discuss how to grow, share our faith in God to keep us going and understand that He has a purpose for all of us, and encourage viewers to live His daily purpose."

She is also a recent host of the American Dream TV show where she has the opportunity to showcase people and her community. "My special guest, Taro Arai, the Chief Dreaming Officer of Mikuni Restaurant, was inspiring, and his story is one everyone should hear. I recently filmed at Quarry Park Adventures in Rocklin, and it was quite the experience — zip-lining through the old Rocklin Quarry and falling 8 feet in another adventure was thrilling!"

In September, she will be filming with a local, nationally known as an American Professional Fisherman — but she cannot reveal his name just yet. "I'm eagerly counting down the days to highlight his story."

FAMILY AND FRIENDS

It is clear that Jill's family and friends are the most important to her. "My son, Kyle, is my best friend. The relationship we have as mom and son has grown to a respectful adult friendship. In 2022, we were baptized in the Jordan River in Israel; it was a life-changing experience for both of us. We are members of Bayside Granite Bay and enjoy time together at the weekly Sunday service. I am so proud of my son, and I thank God daily for bringing this amazing person into our world."

"My health and time with friends are a priority. I am a runner and love it. My goal is to complete at least one half-marathon a year. During the winter months, you will see me at the gym. Otherwise, outdoor running or trail walking is a must. There are many things I love to do outside of work, including new adventures with my son, volunteering at Bayside Church on Sundays, throwing pool parties, wine tasting, and going out weekly with my besties."

Undoubtedly, Jill Van Dusen has found immense success in both her business and her life. It is guaranteed that Jill will always continue to go above and beyond in every aspect of her life to ensure success and happiness for all who have the joy of meeting her.

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