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Celebrating Leaders:
Gil Albiani

Roundtable Recap

Getting to Know You:
Ryan Lundquist

Partner Spotlight:
Amazing Spaces

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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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Join me on the Loan Hunter Podcast! Covering all things real estate and finance in the greater Sacramento area. Whether you are an industry professional, first-time homebuyer, or a homeowner looking to learn more, my goal of this podcast is to take the complicated language and conflicting information you find online and make it simple and easy to understand.



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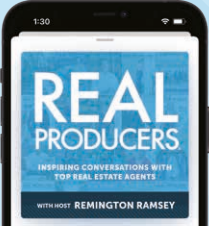
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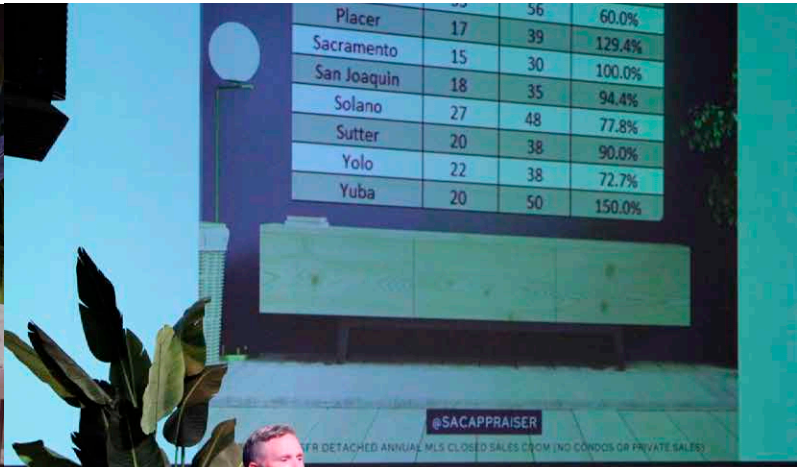
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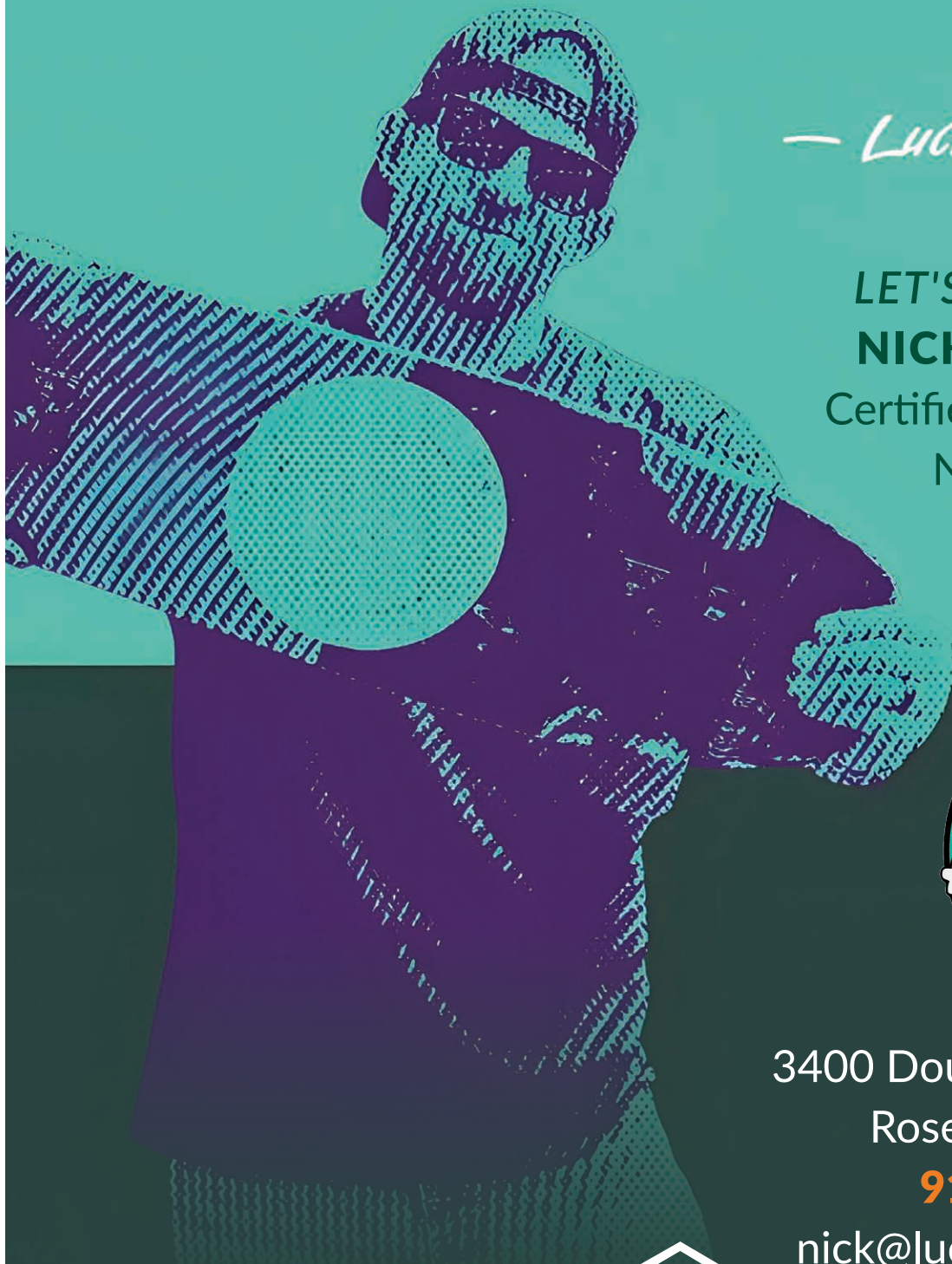
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RYAN LUNDQUIST

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Join us as we sit down with Ryan Lundquist with Lundquist Appraisal Company to get to know more about him and his business.

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Tell us about your business and what you do.

I provide residential real estate appraisals for private purposes such as estate, divorce, or litigation. I also get hired to do big housing market talks.

What did you do before you started Lundquist Appraisal?

I used to be a middle school teacher. I honestly loved it, but I do wonder what it would be like now with cell phones and social media.

How did this shape who you are today?

I'm a teacher at heart, and one thing I've learned is you get to take your gifts with you wherever you are, and you can find ways to use them in whatever setting you find yourself. That's what I'm doing as I try to speak somewhere once a week. When I started as an appraiser, I thought the teaching part of my life was over, but little did I know that people would hire me to teach.

What led you to your current business?

My wife got pregnant, and I needed to make more money, so I asked some appraiser friends if they would train me. It was as simple as that. Like most people, I got into real estate by accident maybe, but I found something I loved doing. Little did I know I would find a passion for market analysis. I don't actually wake up craving stats and spreadsheets. I'm more focused on understanding the story of the market and conveying the story. It's never about the numbers, but the trends and people behind the numbers.

What do you find most fulfilling about your work?

I love watching the market and teaching about the market. I have an insatiable appetite for data and analysis. I can't turn off my hunger to learn more and find new ways to break down trends.

Can you share with us something that you do in your business that others in your line of work don't do?

I teach appraisal classes and market updates, I give expert testimony in court when needed, and I still ride a longboard. Back in the day I used to be a skater, and

it was actually my goal to learn how to kickflip again in 2025. Probably not a wise move for my age, but I did pull it off (very clumsily though).

Tell us about your family.

I have been married for 25 years, and my wife is an author of close to ten books. Our two Gen Z kids are awesome, and they are both in college (boys at 18 and 21). We have a dog named Ollie, who is nine years old.

Do you have a favorite quote and why?

"If you torture the stats long enough, they will confess to anything." This is a good reminder that we can make numbers say whatever we want if we're not careful. We must always search for truth and proper context though.

What is something that captures you as a person and how you run your business?

The way we treat people matters, and learning to be authentic and love others is really good for business and life. I really don't care how much money people make. I care way more about

whether they are good people. I'm always checking myself when meeting people and reminding myself to always treat everyone the same.

What is the best advice you have ever received?

Don't offer it if you don't mean it. This was something I learned decades ago, so when I offer help or my time, I'm not doing that flippantly. Also, find people who want to say YES in life. Find the people who want to hang out and put something on the calendar instead of just talk about maybe getting together one day. Be a doer and find other doers.

What do you want to be remembered for?

Personally, how I treat people, and the way I loved my wife and kids. And professionally, how I helped others excel in their jobs by providing market analysis, perspective, or valuations. I also want to be remembered as a guy who brought humor into things. I've done my job if someone says I make stats fun and understandable. That's a huge compliment.

Website: SacramentoAppraisalBlog.com



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Jeanette with 22 years of expertise in the escrow industry, offers a deep understanding of the process and an unmatched ability to handle complex transactions. Jocelyne with 6 years of experience, complements the team with her fresh perspective and attention to detail. As a dynamic duo for the past 6 years, Jeanette and Jocelyne have built a strong partnership based on trust, collaboration, and a shared dedication to client satisfaction. Both fluent in Spanish and English, they bridge the gap for clients navigating the complexities of real estate transactions, ensuring clear communication and seamless experiences for all parties involved.

Known for their unparalleled professionalism, attention to detail, and personalized approach, Jeanette and Jocelyne have built a reputation for delivering outstanding service. Their goal is simple: to create happy clients and earn referrals by exceeding expectations at every step of the escrow process. With a deep commitment to building lasting relationships, they strive to make every transaction smooth, stress free, and successful for buyers, sellers, and agents alike.

Whether working with First Time Homebuyers, or seasoned investors, Jeanette and Jocelyne are dedicated to being the trusted team that Sacramento and San Joaquin residents can rely on for expert escrow services.

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Gil ALBIANI

BY NICK INGRISANI • PHOTOS BY SARAH NELSON PORTRAITS



“I SHOULD HAVE BEEN RETIRED 20 YEARS AGO BUT I REALLY ENJOY THIS BUSINESS. I’VE BEEN VERY BLESSED.”

Born in South San Francisco’s tight-knit Italian community, Gil Albiani’s roots run deep in hard work and perseverance. His upbringing was shaped by a family deeply entrenched in business — his grandparents and parents owned a hog ranch, and they operated a garbage route, collecting waste from local restaurants to feed the pigs. Italian was his first language, and it wasn’t until he started school at the age of five that he learned English.



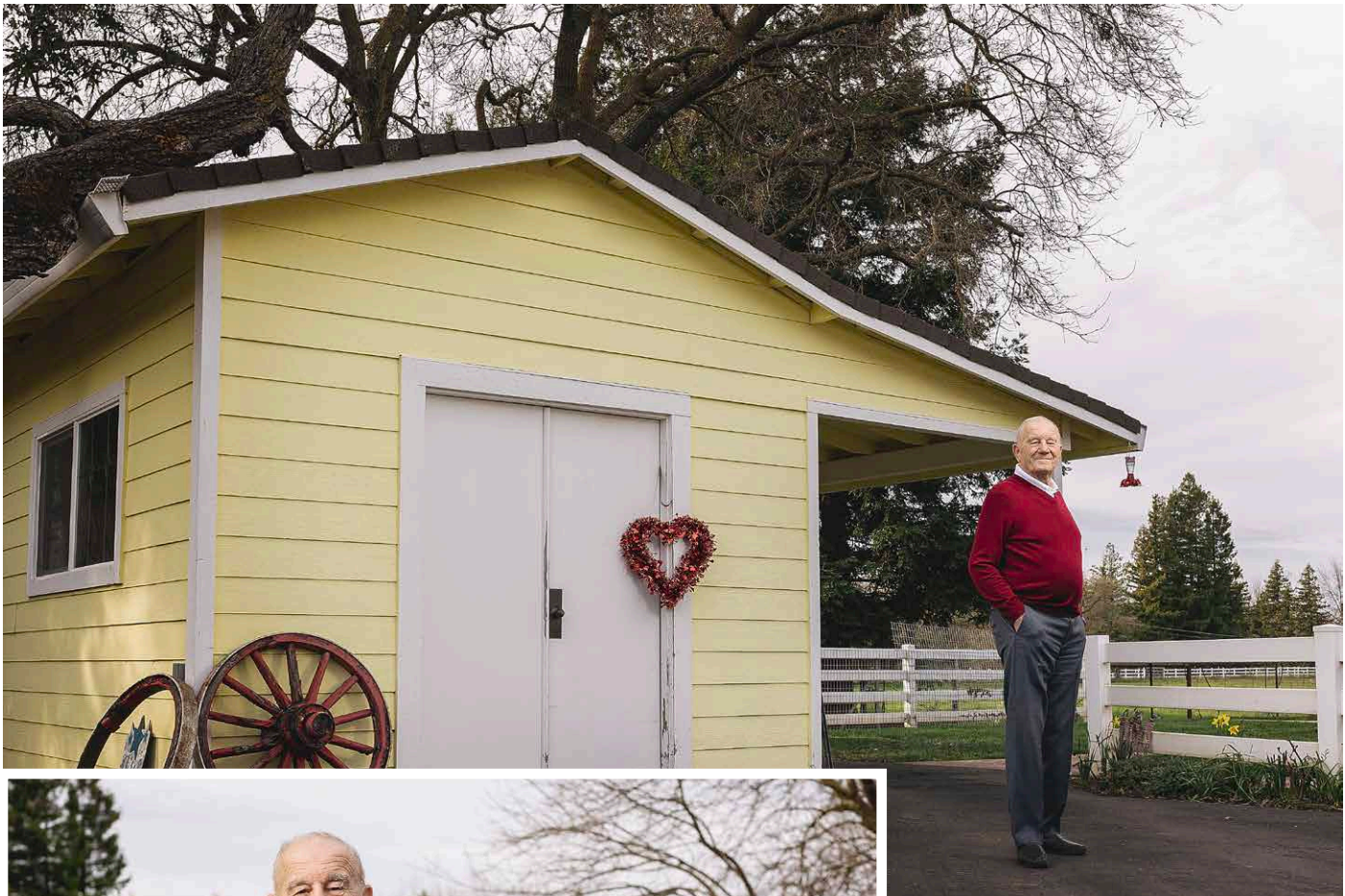
Gil eventually pursued higher education at Sacramento City College and Sacramento State, where a recommendation from a professor led him into drafting, which became his entry point into engineering with SMUD, the electric utility serving the region, then into sales and marketing. His path took a turn when he joined the nuclear energy sector, working as a plant administrator at the Rancho Seco Nuclear Plant for seven years.

He handled much of their public relations efforts, engaging with a wide range of stakeholders.

“When the Three Mile Island event happened, I went on the road to explain to people why Rancho Seco was different and that wouldn’t happen here.”

Simultaneously, Gil dedicated 23 years of his life to the National Guard, eventually retiring as a major. With

a growing family — five children to support — he sought additional financial stability and obtained his real estate license in 1977. He started out working part-time while still at SMUD, but quickly found success and was awarded the Top Agent award at Steele Realty. Encouraged by his wife, he took the leap into full-time real estate in 1979, and the decision proved to be transformative.



A pivotal moment in Gil's career came when he found mentorship under a seasoned broker specializing in land. Under his guidance, Gil developed expertise in zoning, agriculture, and rural properties. Meanwhile, his personal life mirrored his professional pursuits; he and his family raised livestock, growing from a small operation to a sizable herd. Though he stepped away from cattle ranching a decade ago, his son has since expanded the business into a respected operation.

"I had the benefit of working with an old-style broker. He was an expert on land and development and he tutored me about land, zoning, agriculture... so I began focusing on land in real estate and created a following of people who trust me."

In 1980, Gil obtained his broker's license, initially with the goal of becoming more involved with the Sacramento Association of REALTORS®. His leadership aspirations materialized when he served as President in 1990, a role that allowed him to contribute to

legislative initiatives impacting the real estate industry.

Gil's affinity for community involvement extended beyond real estate. He joined the board of Methodist Hospital in 1980, marking the beginning of a 35-year commitment to healthcare governance. His civic engagement spans various organizations, including leadership roles within the Lung Association, Dignity Health, the Mercy Foundation, and the California State Fair Board. Additionally, his 20-year tenure with the Cosumnes Community Services District provided invaluable insights into emergency response and public safety.

"Being a successful independent contractor has permitted me to follow my passion for activity outside of my profession. Being on boards and doing uncompensated community work makes all the things I'm required to do as a job more enjoyable. If I could just do community service, I would do that."

Beyond his extensive community service, Gil's passion for real estate remains unwavering. Over the years, he has cultivated a reputation as a trusted land expert. He takes pride in the intellectual challenge of real estate, particularly in land transactions that require a deep understanding of zoning, environmental considerations, and development potential. He has worked alongside top-tier professionals, including attorneys and environmental experts, to navigate complex land deals. His extensive experience allows him to craft more strategic contracts, ensuring his clients' best interests are protected.

"My experience is that you don't sacrifice integrity just to make a deal. Most of the people I've worked with in this business act that way too."

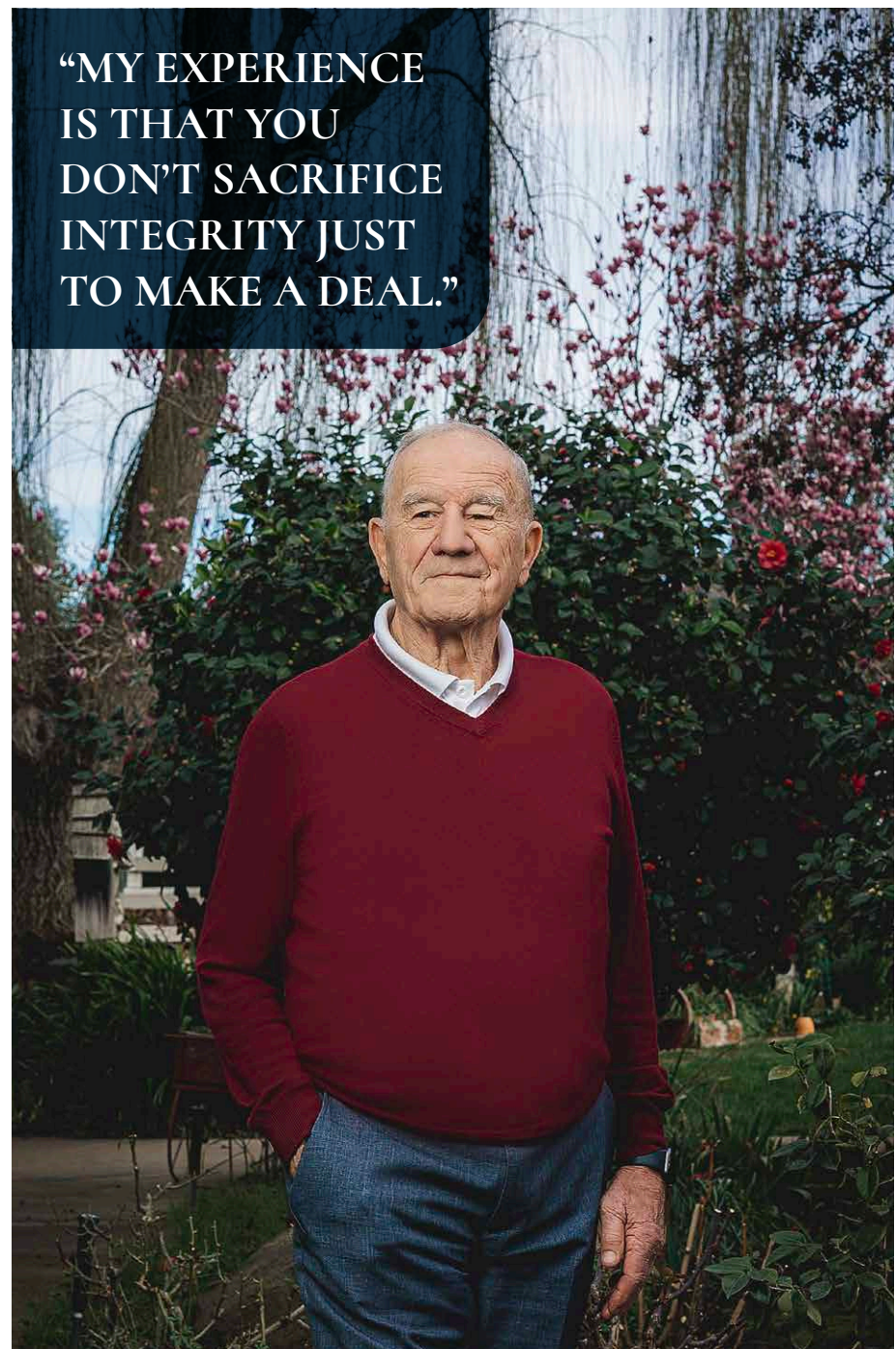
Gil's upbringing instilled a relentless work ethic in him, a trait he has carried throughout his career. While he acknowledges that today's younger agents have technological advantages, he believes experience and an in-depth understanding of land valuation set him apart.

"When I see a piece of land, I know what it can do. I know what it ought to be zoned, what it is zoned, and what the potential of that piece of ground is. And if I know the potential, I know its value."

Even after more than four decades in the industry, Gil remains active, continuing to handle high-value transactions and sharing his knowledge through mentorship. He is set to teach a class at Keller Williams this March, passing on his expertise to the next generation of real estate professionals.

Outside of work, Gil and his wife of 63 years remain deeply involved in their community. They take immense pride in their five children and 14 grandchildren, most of whom have completed college and are thriving in their respective careers.

"Our family has done really well and for that, we feel very blessed, and that's more important than being good at real estate."



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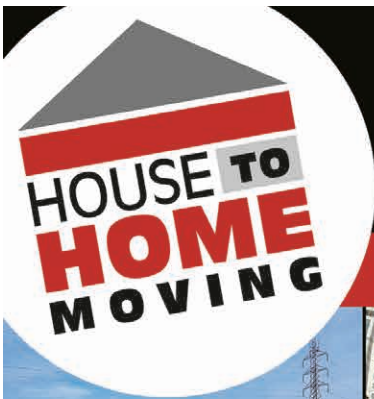
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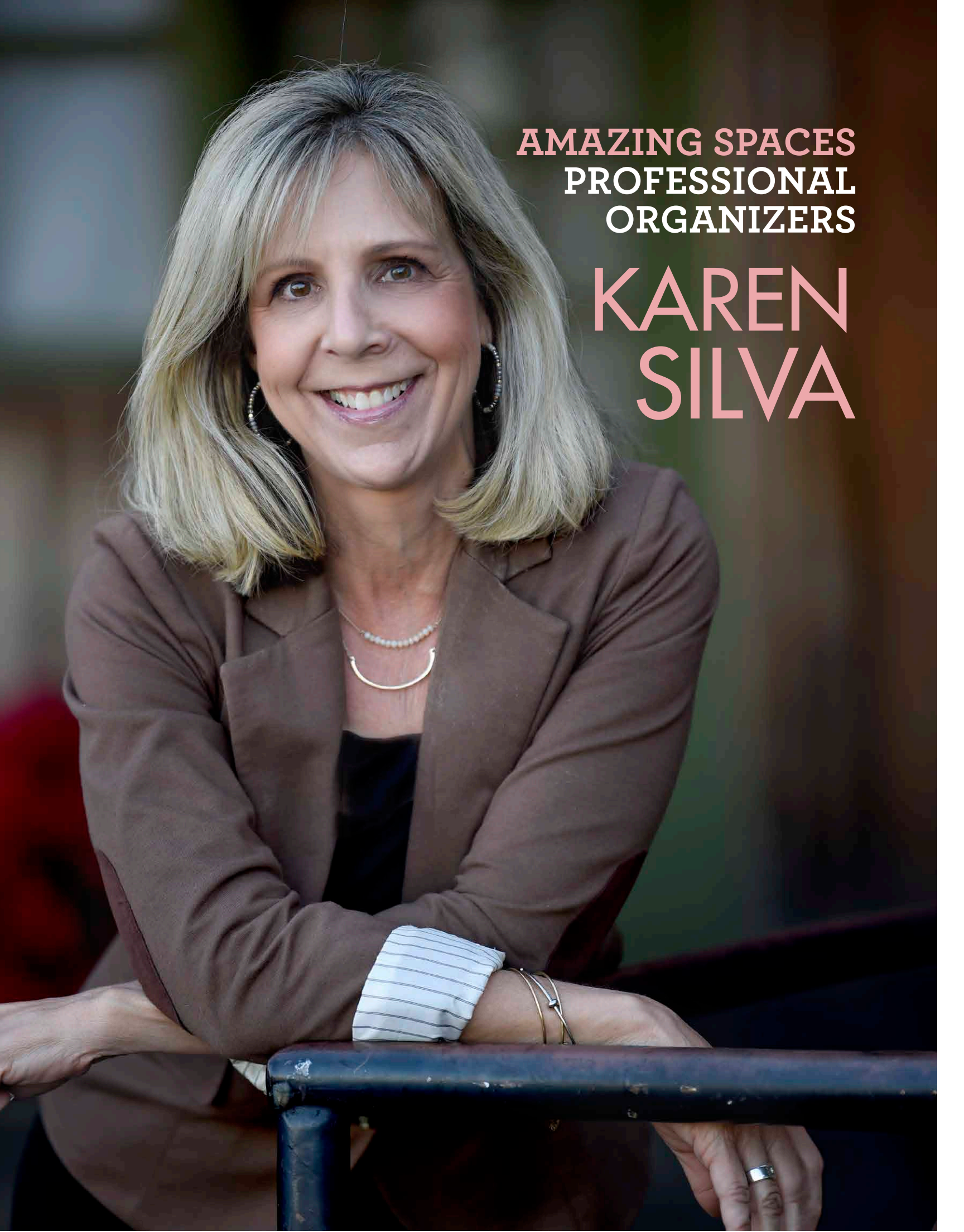
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BRINGING ORDER FROM CHAOS

BY BRANDON JERRELL

While the transactional process of buying and selling homes is complex on its own, it is only a piece of the overall ecosystem that encompasses the process of real estate. One additional part of that ecosystem is Organization — a service that Karen Silva, owner of Amazing Spaces Professional Organizers, excels at.

“We cater our services to our individual clients’ needs,” she states. Amazing Spaces can address a home at any stage and forge peace and order from the chaos.

Background in Finance

Karen has lived in the Central Valley all of her adult life, relocating to the Sacramento area immediately after college. Earning a Bachelor’s Degree in Business Administration with a concentration in Accounting, she passed the CPA exam shortly after college. “I worked in public accounting firms for many years — specializing in tax and forensic accounting,” she shares. After many years in accounting, she also took a large break to raise her children — “which was my favorite time of my life,” she adds.

Once her children had grown up and moved out, she returned to the accounting field, but she did not find the fulfillment she desired. “I just felt like there was something else I should be doing.”

“At the same time, my parents were aging and I wanted the flexibility to be able to spend more time with them and help them with their growing needs. As I was contemplating what a job change would look like, I came across NAPO — National Organization of Productivity and Professional Organizers.”

Karen has always enjoyed organizing. When her children were young, she would often organize for herself and the moms of other children while their kids





played. “That was just fun for me. At that time, I didn’t realize that it was actually a profession,” she admits.

With her discovery of NAPO, she immediately realized that her passion could be a legitimate career for her. “I joined NAPO, took courses, started volunteering with the organization, and have never looked back. It’s the best move I ever made career-wise. I wish I had done it 20 years sooner!”

A Snippet of Services

Karen has since then grown her business primarily through referrals. In addition to being a member of NAPO, she is also a member of AADMM (American Association of Daily Money Managers). Providing a wide variety of services, Amazing Spaces attracts a wide variety of clients. With every client having a specific need, she treats every client with the care and respect that they deserve. While always maintaining their professionalism, Karen shares that “the humanness that comes with the service that we provide is what is most important to me.”

Karen lists three major services that Amazing Spaces provides: Move Management, Professional Organizing, and Financial Organizing. With each service, she provides complimentary in-person or phone consultations.

With each client needing Move Management Services, she works with the client and real estate agent to come up with a game plan to prepare the house for staging and/or listing. She provides the necessary packing materials and makes certain that every box is properly packed, labeled, and placed. For this service, she separates herself from a standard mover by investing the time to help the client downsize and declutter. For larger jobs or jobs that need a quick turnaround, Karen brings in a team of organizers.

As a Professional Organizer, she provides general organizing of any area. During the initial consultation, she accesses and formulates a game plan for the project. “We discuss in detail what their goals are, what is bothering them about their living spaces, and what I can do to improve their environment.” Plain and simple, Karen recognizes that there is no “cookie cutter” solution. “Every situation is different and we come up with a plan that is workable, affordable, and, most importantly, sustainable.” This plan may involve shopping for products or reusing what the client already has. She often prefers the latter as it tends to make the service more affordable. “Many clients already have the products; they just don’t know how to properly utilize them to fit their space and needs.”

Finally, Karen highlights her growing Financial Organizing Service. As a former CPA as well as her membership in AADMM, her financial knowledge is invaluable. “Financial organizing can take on many forms — from things as simple as opening mail, paying bills, setting up online bill paying, if desired, to creating budgets, preparing monthly cash flow reports, monitoring emails for scams, organizing digital files, organizing paper files, and scanning documents to reduce paperwork.”

“Many of my financial organizing clients are seniors who don’t have the ability or inclination to do this kind of paperwork any longer. I saw this happen with my own parents, and I want to fill the void that some families have to help their loved ones feel secure and safe in this area. Affluent individuals that don’t have the time or desire to do this also seek out my services, as do small business owners.”

Beyond Business

When she first started organizing, Karen shares how she thought that “the most rewarding part of my job would be the process of creating order from chaos.” While she admits that is still a very rewarding part, the best part of her job is the relationships she forms. “There’s nothing quite like going through someone’s cabinets, drawers, offices for both me and the client — what a way to get to know someone! The stories and memories that people share are priceless. I am blessed to be able to be such a trusted part of their lives.”

While some of her clients are “one-and-done,” she truly cherishes the lasting friendships she has formed with many of her clients that desire ongoing maintenance. “Not all clients become personal friends, however, I can confidently say that I am able to make a positive impact on my client’s lives that will change how they live and feel on a daily basis. People don’t realize the stress and weight that disorganization and clutter bring them.”

With her children now adults, she loves traveling to SoCal to see them. “We also enjoy traveling together, which is a joy. Traveling with your adult children is awesome!” However, when at home in the Central Valley, she loves to read, garden, continually



organize her own home, and spend time with her friends.

As her business is ever-evolving, Karen Silva of Amazing Spaces Professional Organizers is certain to continue pouring her heart and soul into every moment.

“I would like to continue doing what I’m doing for as long as I can. I love my job – it doesn’t even feel like a job to me. I can’t imagine retiring — perhaps slowing down a little eventually, but not retiring.”

Website: AmazingSpacesOrganizers.com or SilvaOrganizingSolutions.com



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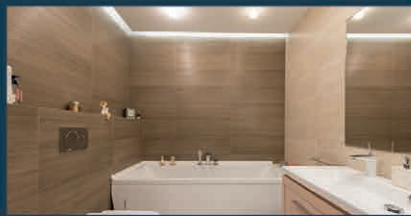


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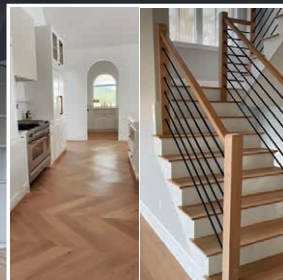
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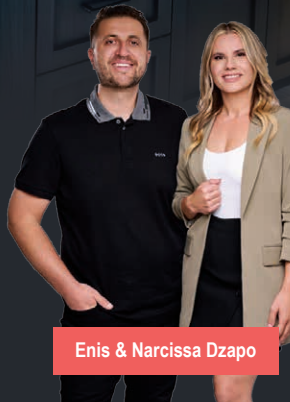


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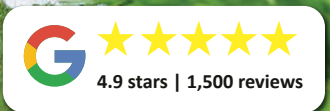
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Olivia Barrett

A Global Journey of Serendipity and Real Estate Success

BY NICK INGRISANI • PHOTOS AND COVER PHOTO BY OLHA MELOKHINA PHOTOGRAPHY

Growing up in Sacramento, Olivia lived a relatively typical childhood until, at 14, her father's career as a diplomat took the family overseas. Moving at the beginning of high school—first to Washington, D.C., then Japan, and later Trinidad and Tobago—was a whirlwind of change. Leaving was particularly difficult because she had a boyfriend at the time, but life had other plans.

Returning to Sacramento after high school, Olivia worked in retail and restaurants before transitioning to a role at a radio conglomerate. She thrived in non-traditional revenue development, creating and implementing innovative sales packages. It was during that time that she had a fateful encounter with her high school boyfriend who saw her at a restaurant one evening. He had since become a professional baseball player and their connection reignited immediately. After a year of long-distance dating, Olivia made the bold



decision to leave Sacramento and travel with him during the season.

When her husband became a free agent in 2008-09, an enticing offer led them to Tokyo. Embracing the challenge, Olivia successfully petitioned the Japanese government to work there, teaching English while immersing herself in the culture. But when an injury required Tommy John surgery, the couple returned to the States, marking a turning point. With baseball's unpredictability, Olivia sought a long-term career plan, and real estate seemed like the perfect fit.

"We had a year to figure out what I'd want to do when he stopped playing. I'd always loved looking at houses and my aunt was a broker, so I thought I'd become an agent."


She took real estate classes while pregnant with her daughter, initially thinking she'd complete a deal or two before their planned return to Japan. However, her first year in real estate exceeded all expectations. She completed five transactions, with the last one leading her into the world of house flipping.

"I half-jokingly said to my husband, 'What if we bought it?' We did the deal and it went great, so I just continued flipping from there."

In her second year, Olivia completed an impressive 35 transactions, establishing herself as a powerhouse in Sacramento's real estate scene. She has continued growing ever since and her team now averages 100 transactions a year. Her husband eventually returned to playing, but Olivia remained in Sacramento, fully committed to her career.

Recognizing the need for balance, she hired her first part-time buyer's agent in 2015. By 2017, she had formally built a team of eight mothers—who operate with flexibility, allowing space





“
**So my goal
in building
the team
wasn't about
volume—it
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work-life balance.**”

for family commitments, vacations, and a supportive work environment. Their business thrives entirely on referrals and repeat clients, a testament to their dedication and expertise.

“It's a big deal to show up for my kids' events at school and be at all their games. So my goal in building the team wasn't about volume—it was about having a good work-life balance.”

Olivia is known in the Sacramento market for her flipping expertise and remodels—particularly older homes. She's currently working on transforming an 11,000-square-foot early 1900s seed factory in Clarksburg into a stunning wedding venue, a project that exemplifies her vision and creativity. Every listing she takes on undergoes careful preparation, including repairs and upgrades—an investment she makes upfront for her clients to ensure that their home's value is maximized before listing. She also provides free staging services to ensure that her clients' homes are showcased in the most positive light for the market.

“It's a big investment for us to offer repairs and staging to sellers, but we have a streamlined process for everything and are organized. It all looks easy to our clients—they don't have to be involved in any of it.”

Beyond traditional real estate, Olivia has a deep passion for working with seniors and probate cases. Her team offers a full-service approach, helping families declutter, coordinate estate sales, and manage repairs—all with a deep sensitivity for the period of life that they're in.

“We try to be that one-stop shop for everything which helps reduce the stress on individuals who just had a loss or are going through one of the biggest changes of life downsizing or moving to a senior facility. I lost both parents and had to go through that myself, so I have a special empathy for people going through that.”

Despite her demanding career, family remains at the heart of everything Olivia does. Her daughter's competitive

“
We wanted
to make our
travel planning
more of an
experience
where our
kids are learning
along the way.”



dance competitions and her son’s sports games—many of which her husband coaches—are non-negotiable priorities. Their family also shares a deep love for travel and visits a new country together every year.

“We always learn some simple phrases together before we go. Then figure out together where we want to go, what things to see, for how many days... We wanted to make our travel planning more of an experience where our kids are learning along the way.”

For Olivia, real estate is not just about transactions—it’s about relationships, problem-solving, and creating lasting impact. Her journey from a nomadic childhood to a thriving real estate business is a testament to her adaptability, passion, and unwavering commitment to her clients and her family.



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