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INDUSTRY EXPERT



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Heather Hunter Jackson NMLS# 129963 | DRE# 01402583 Senior Mortgage Advisor 916-952-1686 heather@empirehomeloans.com



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.



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.





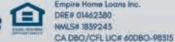


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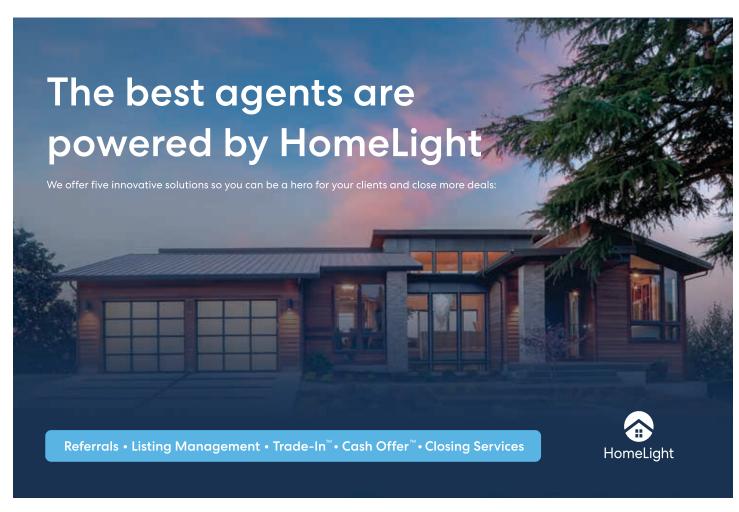






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Common Questions About Sacramento Real Producers

Real Producers is a national concept currently open in 125 markets across the country. 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 topproducing 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 \$8 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!



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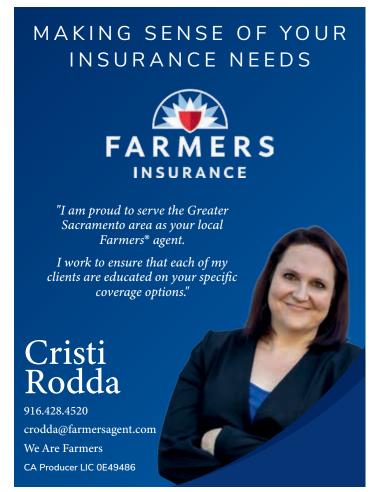
We take a lot of pride in the businesses we partner with. Our partners are highly recommended referrals from top agents, so you can trust us as a fantastic referral source.



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SPOTLIGHT

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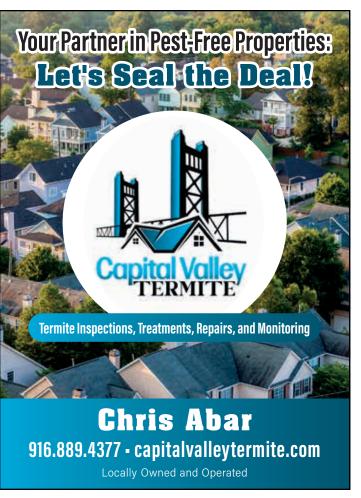


I am so happy to highlight the Catricala team with Compass Real estate. I have been fortunate enough to be involved in multiple transactions with Renne', Jenny & Tayler. The team works in a way that is both patient to answer all their clients' questions, but with an urgent efficiency that ensures a smooth transaction. Their process ensures happy buyers and sellers at the end of each transaction. Great agents, and also great people.



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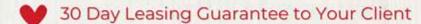


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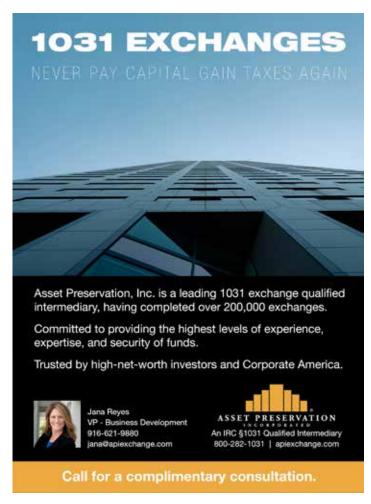




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For Leisha, real estate is more than a career — it's a way to connect with her community, help people through pivotal life changes, and find joy in every transaction. Leisha has built a reputation for excellence, communication, and heartfelt service, becoming a trusted real estate expert in El Dorado Hills and the surrounding cities.

While studying Communications at Sacramento State University, Leisha caught a glimpse of the real estate world from her friend's mother, an experienced REALTOR®, whose career resembled modern-day Bravo TV, making real estate look like an idyllic career path.

In 2000, Leisha joined RE/MAX and enthusiastically dove into the real estate industry. Starting in the days of "floor time," before the internet revolutionized the industry, she relied on in-office shifts to connect with potential clients and learn from more experienced agents.

"Everybody in the office was very seasoned and helpful. I feel like I learned from the best. It was a different time back then and successful agents really earned their share of the market."

Leisha's communications background proved to be an important asset in her early years, and she has sustained her business through the high and low tides of the tumultuous real estate world. When the market turned in 2007-2008, Leisha pivoted and partnered with an REO agent. While it was a chaotic time, the switch in focus kept her very busy.

Once things settled again, Leisha decided to set her sights on a specific area and become an expert. Today, Leisha is a key member of a successful Keller Williams team and has built a thriving business centered in El Dorado Hills. Her consistency and dedication have earned her a steady stream of business, with 90% of her clients coming from referrals or repeat customers. Leisha also lives in the area, so she's intimately familiar with all the amenities and benefits of the community.





"It's great to be able to sell properties in an area that I truly believe is one of the best places to live. It's a bucolic atmosphere, the schools are amazing, there's a strong sense of community, and it's a safe place to live."

Leisha believes that the key to success in real estate is effective communication and explaining every situation to clients from a background of experience. Approaching 25 years in the industry, she has the expertise to navigate the complex issues that can arise in a transaction in a seamless, stress-free way.

As she looks ahead to the future, Leisha is excited to continue serving her community while also expanding her work with seniors. She recently became certified as a Real Estate Planner to help guide seniors through the chapter of their lives where they're downsizing or moving into assisted living.

"Many homes in my neighborhood are owned by empty nesters looking to simplify their lives. It can be a delicate situation. I love guiding them through this process and connecting them with the resources they need."

Outside of work, Leisha loves watching her daughter play soccer, and spending time with her friends and family. The great outdoors is her happy place, especially boating and hiking.

As Leisha continues her real estate journey, she remains committed to serving the people in her El Dorado Hills community.







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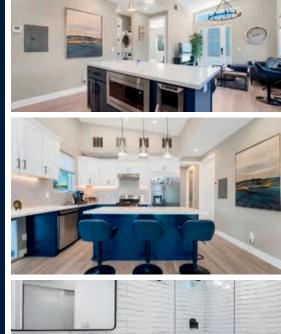
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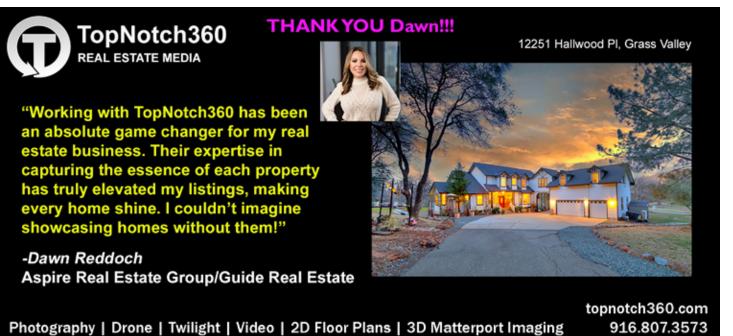


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Real estate is a people-driven industry. No matter how many times it is stated, its truth never diminishes. Nick Gonzales, Director of Sales with Elevate Realty Group, captures this importance in every action. His dedication to each and every individual is what drives him every day.

Passion Driven

Nick grew up in Stockton and moved to Sacramento 13 years ago to attend Sacramento State. Growing up, he had many interests including sports, cars, and music. As the oldest of four, much of his personality comes from being an older brother. Able to adapt and take charge in various situations, he quickly connects with the people around him.

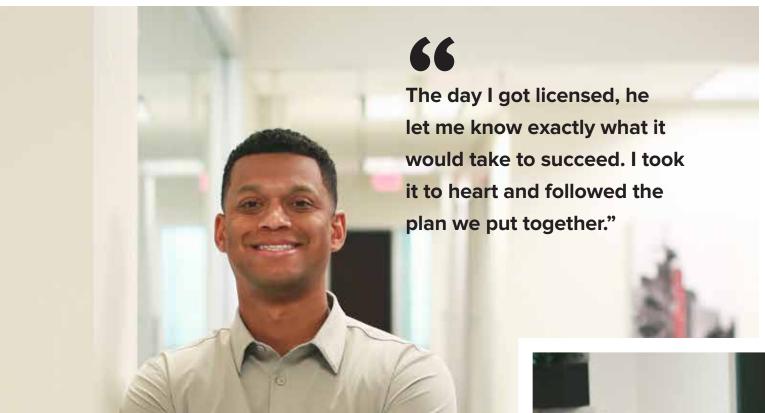
While attending Sacramento State, he worked in sales and marketing for a brewery. After five years at the brewery



and meeting his now fiancée, Nick was looking to try something else. That was when a family friend who did marketing for a local top team informed him that they were seeking to hire new agents.

Becoming an agent at 23, he admits

Becoming an agent at 23, he admits that his greatest goal when entering the industry was merely to survive. However, he would quickly do much more than just survive. "I joined a team and I grew close to the lead listing agent on that team at the time. The day I got licensed, he let me know exactly what it would take to succeed. I took it to heart and followed the plan



that in mind, he frequently does what he can to make everything simple for the client. "There are a lot of moving parts in a transaction so being able to tie it all together and problem-solve before an issue gets any bigger is the most satisfying feeling for me."

As Director of Sales, Nick faces more responsibilities beyond his duties as an agent, but that additional pressure only serves to build him up. No matter what challenge he faces, he is certain to conquer it. As he puts it, "Doing something imperfectly is better than not doing it at all." This mindset, in addition to his definition of success, is what drives him to meet every obstacle head-on.

"My team does a great job of going above and beyond to make sure that we are a one-stop shop for our clients. We have partnered with over 100 sellers and put our own money into updates for their homes to make sure they sell for top dollar. Not everybody has the money for necessary updates or repairs when it comes time to sell, so by using our own funds, we have been able to help these people."

Family and Future

As already alluded to, Nick is recently engaged. For now, it is just him and his fiancée, Tara, and their dog, Marley. "We enjoy trying out new restaurants and

traveling," he shares. "Our families are all pretty close as well, so we spend a lot of time with them." He shares that he is hoping to start a family soon and begin that next great journey in his life.

"If I'm not working, I'm trying to finish all of the projects I start around the house which is harder than it seems! I also enjoy running and training for marathons. Just staying active in general is something I enjoy."

With Nick Gonzales at the ready, Elevate Realty Group is certain to continue to rise and grow. With his consistent dedication to others and his ability to excel under pressure, he is certain to achieve success at every turn.

Website: homesbyelevate.com

we put together." He shares that agent, Steve LaMothe, is still his greatest mentor in the business. Steve is the CEO of Elevate Realty Group, and Nick is thankful that he has the opportunity to continue to work alongside him.

"As things progressed, I quickly found my passion in real estate. I love helping the people around me, whether that is clients or peers, achieve their goals while being the one who keeps their composure during stressful situations."

People Focused

For Nick, success is accomplishing goals both in and outside business.
"I think to be truly successful means that you are not only doing well in business and financially, but you are also winning at home with your family and friends."

"While success is simple, it's not easy. You have to be really clear about what you want and then put the appropriate plan into action to achieve that goal." He shares that he is a fan of the expression "no pressure, no diamonds." As he puts it, uncomfortable situations

are the key to growth. "High-pressure situations mean that you are right at the door of a big breakthrough."

Nick deeply cares for others and is often willing to take burdens away from them. "I really care about the people around me, whether that is clients or team members. I would always rather take the blame for something, fit someone into my already packed schedule, or stay up late working on something."

His experience with adaptability from his childhood enables him to see eye-to-eye with everyone he meets. With



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That Got You Here

BY JUSTIN COUPE, CO-OWNER OF POINT EQUITY RESIDENTIAL LENDING



In late September I found myself riding an elevator in Thousand Oaks admiring a beautiful pair of someone else's Oxford kicks. "Nice shoes." I said, finding out he was headed back to his room because he was, in his own words, "way under-dressed" for an event that I now realized, left me way further down the textile food chain. The invitation had arrived nonchalant in a simple email from an account rep who lives in Denver, and, as I was assessing just how under-dressed I was about to be, it dawned on me that I was probably a late scratch invite to this event.

Eaves dropping in the cocktail line among a beautiful collection of sport coats and regional accents ranging from East Coast directness to slow southern draws, reaffirmed what I learned on the elevator; I was going to be punching above my weight class on this two day wine, dine and educate tour. Amerihome, an enormous mortgage wholesaler holds a biennial symposium for their largest clients from across the country; much to my

delight, I learned they also invite two smaller banks, to rub elbows and learn from some of the biggest players in the industry. And all of that is to explain how I found myself sitting at a table with Bob Broeksmit, the President of the MBA (Mortgage Bankers Association) and Michael Fratantoni, Ph.D, the chief economist of the MBA. Voices were boisterous and optimism was high. If we were in this room, we had made it through the ice-covered, snow storm standstill that blanketed the mortgage industry the previous two years. We were celebrating surviving one of the largest year over year volume decreases our industry had ever seen, and toasting what would surely be warmer years ahead. When the meal was over. Broeksmit and Fratantoni took to the floor with charts and graphs to proclaim we are moving in the right direction; the ice is thawing, and 2025 through 2027 project sunnier times in the mortgage market. It was a fantastic evening.

A few days later I ran into fellow Real Producers alum, Leo Whitton, as we both traveled to Dallas for HousingWire's first ever Independent Mortgage Bankers Summit. The speakers were varied and wide but sentiment was again high. Broeksmit from the MBA poked his head back on stage to deliver his well timed financial jokes, which are about as funny as you imagine financial jokes to be, and once again, the outlook was pretty bright for the mortgage industry. The Fed had made their first rate cut since the beginning of the pandemic a few weeks earlier and, although rates were up, it was perceived as a small speedbump in an already projected nice, long downhill. Back at home, I ran into the dynamic

Back at home, I ran into the dynamic mother-daughter real estate team of Taffy Mauer and Darcie Stratton at a cornhole fundraiser for our local school district and I shared the good news. "I think we're through the worst of it." I said, "I was just with the President and Head Economist from the Mortgage Bankers Association and we've got a

good looking rate path in front of us. Projections are definitely better."

Fast forward another month to November 13th. I am sitting on a Zoom for Amerihome's quarterly roundtable and the voices are no longer boisterous; searching for any optimism is optimistic. Paul from Amerihome dryly stated, "Well everyone, we just got off the phone with the MBA and all projections for 2025 have been revised. The economy looks like it's not going to slow down with the new administration and that means rates are staying elevated. 2025 projections have been revised to match 2024." By this time, the Feds had made another rate cut (75bps total) and yet mortgage rates sat nearly a full point higher than they did two months prior.

When I closed the Zoom I was left with a blinking cursor on our 2025 success planning exercise I was preparing for our sales team. The narrative had changed, the flames of inflation that had settled to smoke were sparking back up and someone found a fresh cord of wood out behind the shed. I took a deep breath and thought about what I was going to tell my team.

I thought of the long hours they'd sat out at new home subdivisions and open houses, the unanswered call backs, the what-ifs running through their minds, and most importantly, the difficult world that exists when only the best of the best are left fighting for what seems like an ever shrinking piece of the pie. I thought of all the effort they had already given, the learning and re-learning they had done, the new ideas they had tried, failed at, and tried again. I dropped my head and looked down at the same pair of well-worn derbies I was wearing in the elevator a month and a half earlier. The laces slightly frayed, creases starting to wear thin. Yes, these shoes were ready for retirement, but they were the pair that had paced the halls when tough decisions had to be made during the rate spikes, that walked into offices where no one knew my name, the same shoes that hopped on late night flights, and sat in a gym bag in the early hours long before the sun would rise. "You're not done yet boys." I said to myself. If you carried us this far, then you're exactly what we're going to need to make it this last stretch.





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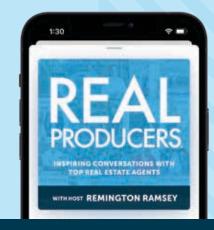






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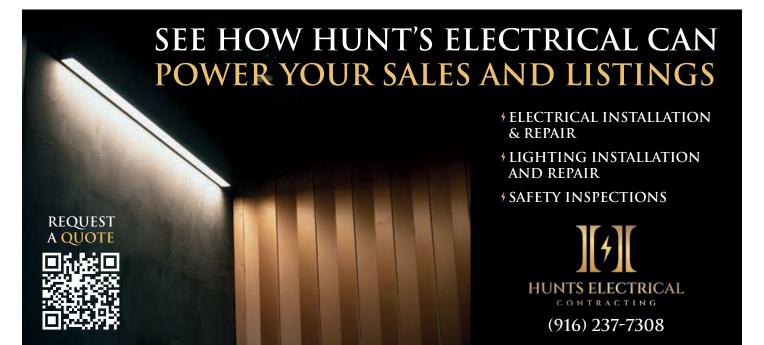
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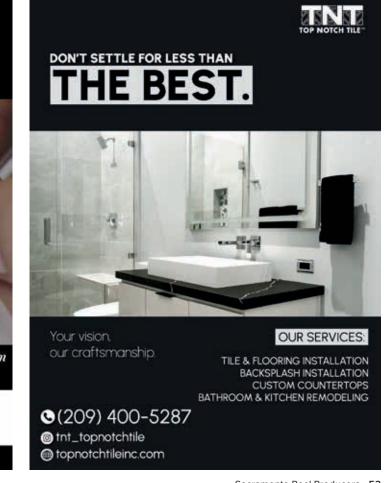
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While teams and partnerships are common throughout the real estate industry, finding the perfect person or people to form one is another challenge. However, when those perfect teams or partnerships are formed, nothing can stop them.

Christina Keller and Tiffany Solbos, the namesakes of Keller Solbos Real Estate with GUIDE Real Estate, embody a perfect dynamic duo. Known among their peers and clients for their fun, funny, and "get it done" attitude, together they are an unstoppable powerhouse.

Christina Keller

Christina was born in Santa Rosa but moved to Sacramento when she was only two. She has lived all around Sacramento and is intimately familiar with it and its surrounding communities. She graduated from John F. Kennedy High School and American River College.

With a previous career in the legal industry, she always had a budding

interest in real estate, so she took the required classes and passed the state exam in early 2018. In June of that year, she decided to jump into real estate with full force.

Christina and her family are a happy family of three. Her husband is a firefighter in San Francisco and is a veteran of the Air Force. Their son, Cash, is 14 and will be entering high school next year. She affectionately refers to her husband and son as her boys as she shares the various antics she gets dragged into because of them. "My boys are both adrenaline junkies so that is very hard for me."

"Since Cash is an only child, he always gets to bring a friend on our camping trips! All of us love our yearly trips to Dillon Beach with extended family and cousins and Maui!"

Tiffany Solbos

Tiffany spent most of her childhood in Northern California and has lived there since her junior year of high school. Out of college, she got a job offer at World Savings and Loan, where she started her career in lending and real estate.

While in that position, she interacted with many agents and became envious of the job of REALTORS®. "I loved that they got to go out, get to know the families better, and hand over the keys. It just seemed like so much fun, and above all else, so much more rewarding." When her loan center shut down in 2008, she saw it as an opportunity to follow her heart.

As for Tiffany and her family, they are a family of six with a wide range of ages: 25, 19, 18, and 8. She adamantly states that her family is her "why" for everything she does. Her husband is a Sergeant at the Placer County Sheriff's Office. He is a veteran of the Army where he was an infantry sniper. "He continues to support the community through his kids' program in Meadow Vista and non-

profit for first responders and veterans called Code Three." she shares.

"My favorite time is family time. Real estate can be demanding and I have always struggled with balance. I'm a workaholic and I never want anyone to lose out on a house or opportunity so I have a hard time saying no."

Dynamic Duo

Christina and Tiffany met at Keller Williams in 2018. Christina shares how Tiffany convinced her not to join a team as an inexperienced REALTOR®. They both share how, in 2020, they decided to "date" with the idea of a partnership. They explain how professional partnerships work best when they are treated like marriages. Tiffany shares that "if it wasn't Christina, it wouldn't be anyone else."

In 2023, they joined GUIDE Real Estate as Keller Solbos Real Estate. Christina shares that they are asked daily if they are sisters or twins. Since it is asked so often, she just started answering "Yes, we are." While never letting their fun overshadow their professionalism, they are well known for laughing all the time. This joy permeates their every action.

Christina shares how they complement each other's skills perfectly. Where one of them may fall short, the other is practically an expert. "We complement each other in all ways and our clients get the benefit of our whole package! It's a win for all!"

Commitment to Clients

While Christina and Tiffany are a powerhouse dynamic duo for many reasons, their greatest commonality is their shared drive to help others. "We absolutely love helping families, whether it's helping them find their dream home or selling and transitioning into their next chapter," shares Tiffany. "We take pride in making sure it's the right home and we

just love the relationships that we build with these families."

Both Christina and Tiffany explain how they "LOVE" on their clients. "We love seeing them several times a year and watching their families grow! We host several events a year that our clients *love* attending."

They also love facing and conquering any challenge that comes their way. "We aren't the ones to fold when challenges arise — in fact, we almost thrive on them." They enjoy presenting out-of-the-box solutions to combat the most complex problems in real estate, and these solutions always leave a lasting impression on their clients. Their unfaltering dedication to their clients is obvious on every front.

Unstoppable Powerhouse

Christina and Tiffany share that they are frequently approached by agents looking to have a partnership like theirs. These

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