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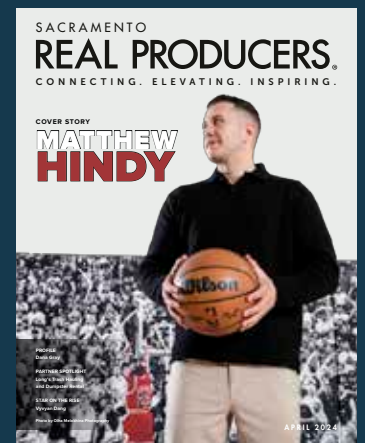
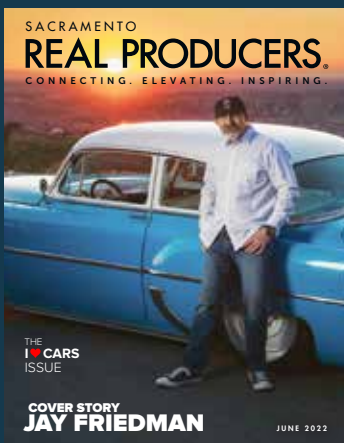
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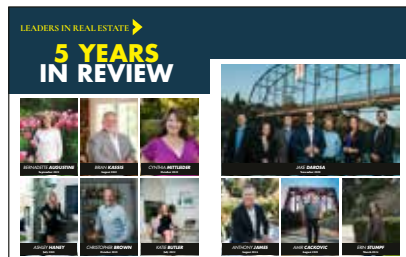
Contents

18
COVER STORY



5 Years in Review

SPECIAL EDITION



28 Leaders in Real Estate

IN THIS ISSUE

- 6 Preferred Partners
- 10 Meet the Team
- 12 Publisher's Note
- 18 Covers
- 28 Leaders in Real Estate
- 36 Profiles
- 46 Making a Difference
- 58 Star on the Rise
- 64 Previous Careers



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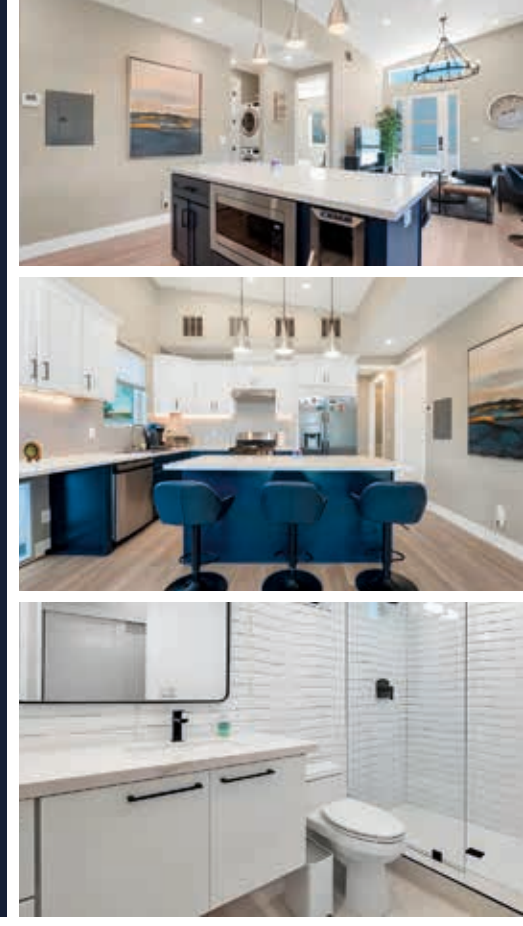


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CELEBRATING 5 YEARS of Sacramento Real Producers



Wow, what a journey it has been! This month marks the 5th anniversary of *Sacramento Real Producers*, and as I reflect on this milestone, I am filled with so much gratitude. When I first set out to bring Real Producers to Sacramento, I knew the idea had great potential. But if I'm being honest, I was also full of fear. Fear that others might not catch the vision, fear that I wouldn't be able to bring this dream to life. With no background in real estate, I had no idea what the road ahead would look like. What I did know, though, was that I loved helping people connect through storytelling — and I believed in the power of community.

Looking back now, I can say with confidence that the journey has been worth every step, every challenge, and every moment of doubt. We've published 60 issues of *Sacramento Real Producers*, featuring over 200 of the top-performing agents and 100 preferred partners across the Sacramento, El Dorado, and Placer counties. Together, we've built something truly special: a community where collaboration reigns over competition, where the best in the business come together to elevate each other and inspire greatness.

This journey wouldn't have been possible without the unwavering support of our preferred partners. You've embraced the concept of the Real Producers network wholeheartedly, and you've proven time and time again that a rising tide truly does lift all ships. Your trust in the vision has allowed us to throw more than 20 large events, countless happy hours, and create a space where connections are made, stories are shared, and success is celebrated. Thank you does not come close to expressing my gratitude for you.

And to all the Agents we were able to feature over the last 5 years, many whom you'll see remembered in these upcoming pages;

I want to thank you for being an integral part of this community as well. Watching you connect, collaborate, and support one another has been one of the most rewarding experiences of my life. Real Producers is more than just a magazine; it's a broker-agnostic family — a place where the best of the best come together not only to thrive professionally but to elevate each other personally. This, to me, is the heart of Real Producers: "Connect. Elevate. Inspire."

As we celebrate this incredible milestone, I'm humbled by the past 5 years and equally as excited about the future! It's been a journey and we are not even close to finished building each other up. So whether you've been with us since the very first issue or joined along the way, I encourage you to keep diving in! Your participation, your stories, and your support mean the world to me.

Here's to the next 5 years! Onward and upward.

With gratitude,



Katie MacDiarmid
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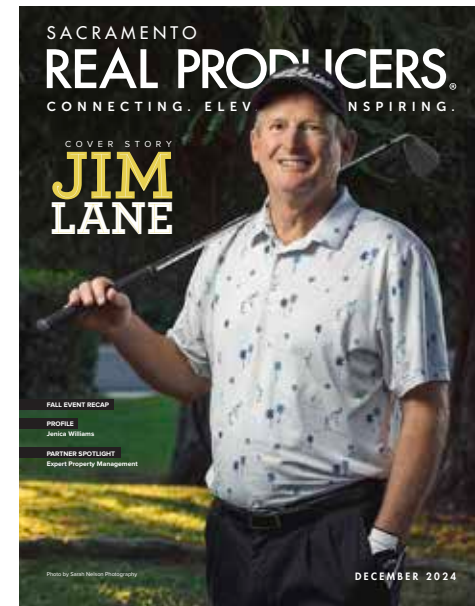
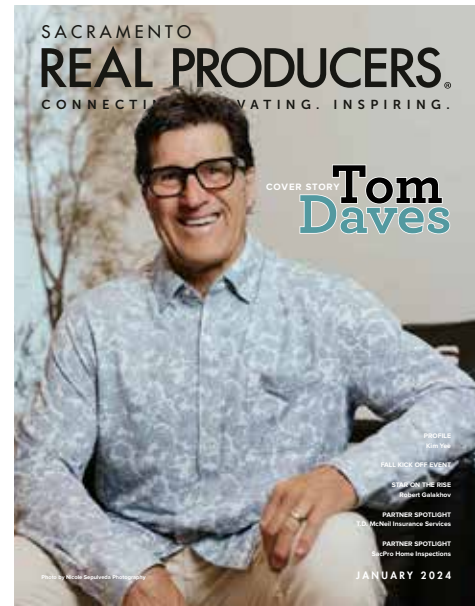
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To be on a Cover you have to not only be in our Top 100 for the year, but also nominated by multiple community members who want to celebrate your success and validate the way you conduct yourself in the Real Estate Community. Congrats to ALL of our past covers over the last 5 years! Cheers to you!







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As a team, we have made it our mission this year to focus on "gratitude". We are thankful for the Real Producer agent partners who have put your trust in our team. It truly matters to us each and every time you choose Fidelity National Title and put your confidence in our hands. We deeply value your partnership and are grateful for every new opportunity that we get to serve you.

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We are thrilled to announce that Cindy Viramontes, who has been with Placer Title for 25 years, has returned as a Senior Escrow Officer at our Sierra Oaks branch, bringing even more experience and passion to her role.

Most recently, Cindy took on a role in Escrow Operations Management with our parent company, where she expanded her industry knowledge to include fraud prevention, remote online notarization, broker compensation disclosures, and several other key issues affecting the ever-evolving real estate landscape. Her passion for closing escrow transactions and collaborating with agents, investors, buyers, sellers, and lenders led her back to her true calling in escrow. Cindy will continue to serve as an advisory escrow officer for Placer Title.

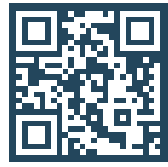
Cindy's expertise spans a wide range of transactions, including single and multi-family properties, re-sales, subdivision sales, investment properties, 1031 exchanges, short sales, refinances, and distressed sales. Cindy has maintained a long-standing membership with the California Escrow Association and regularly attends classes, meetings, and an annual conference. Her goal is to earn the trust and loyalty of her clients, ensuring that their escrows are handled by a skilled, experienced professional who is dedicated to customer care and meticulous attention to detail.

A Sacramento native, in her spare time Cindy enjoys traveling, hiking, dining with friends, and wine tasting. Some of her favorite destinations include Hawaii, the beaches of Mexico, and California's wine country. Cindy and her team look forward to working with you on your next escrow!

CINDY VIRAMONTES, SENIOR ESCROW OFFICER & MLHC ESCROW ADVISORY
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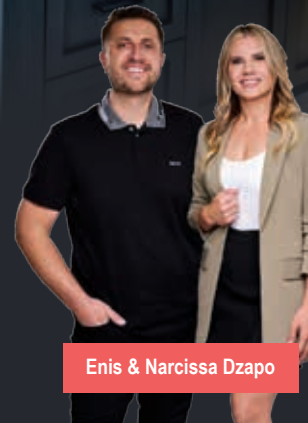


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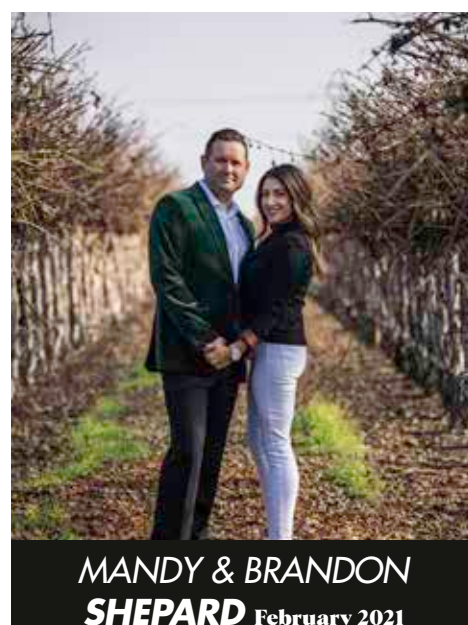
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MARK DEGENNARO
October 2022



CARLA FERRANTE
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KRISTEN HAUS
November 2022



DAWN BALTAR
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ANGIE CAROCCI
July 2023



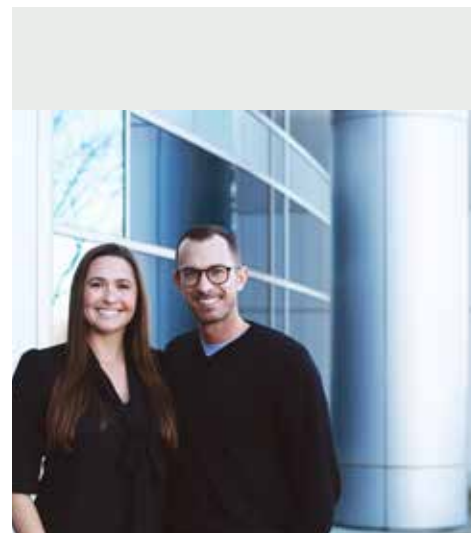
DAWN REDDOCH
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ANDI WAGNER
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JOHNNY & VALARY JENNINGS
February 2023



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PROFILES

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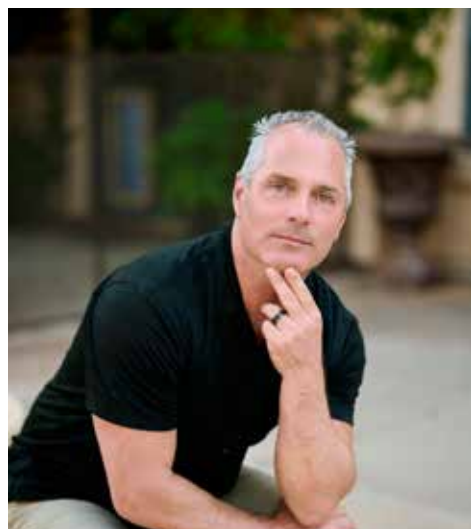
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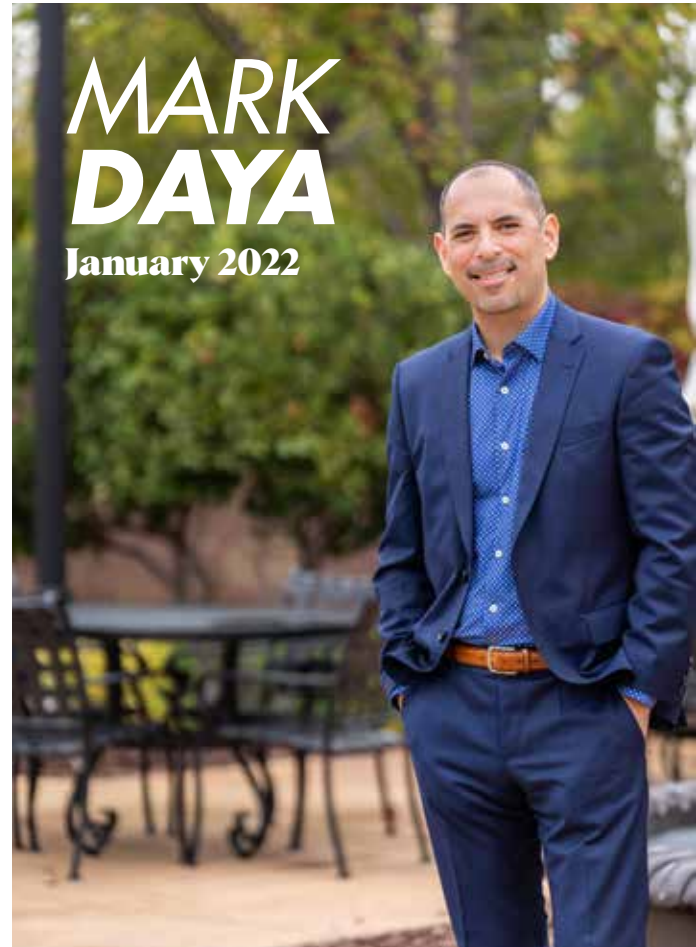


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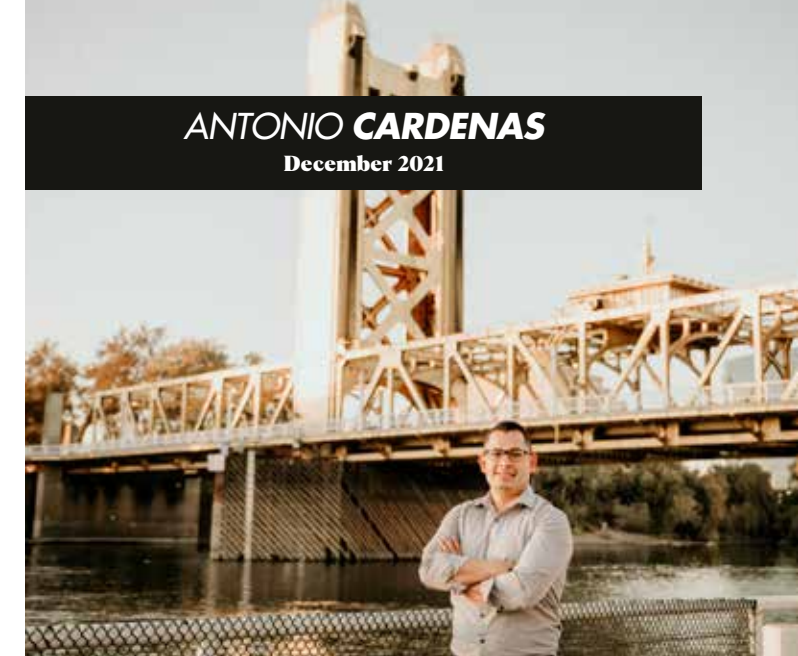
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Leo's decades-long career in the mortgage industry has been inspired by his commitment to people. As a mortgage advisor, Leo's goal has always centered around "forging meaningful relationships with his clients, becoming a trusted mortgage advisor and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