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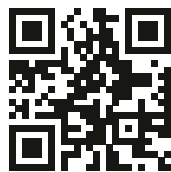
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COVER STORY

Cover photo courtesy of WASIO faces.

If you are interested in contributing or nominating REALTORS® for certain stories, please email us at danika.pictor@n2co.com.

FAQ

ABOUT THIS MAGAZINE



BY MICHELE KADER, OWNER/PUBLISHER

If you just made the 2025 Top 500 producers in South Orange County and are new to our publication, you may be wondering what it's all about. "FAQs About This Magazine" answers the most commonly asked questions around the country regarding the Real Producers platform. My door is always open to discuss anything regarding this community — this publication is 100 percent designed to be your voice and to connect, elevate the industry, and inspire!

A: It's really simple: every feature you see has been chosen based on production numbers and/or nomination. You can nominate other REALTORS®, affiliates, brokers, owners, or even yourself! Office leaders can also nominate Realtors. We will consider anyone brought to our attention because we don't know everyone's story, so we need your help to learn about them.

Q: Who receives this magazine?
A: The top 500 agents in South OC. We pulled the MLS numbers (by volume) from January 1, 2024 to December 31, 2024, in South OC, cut the list off at number 500, and our new 2025 Top 500 distribution list was born. This magazine is free exclusively to the top 500 agents in the area each year. This year, the minimum production level for our group was \$16.4 million, based on data reported to MLS.

Q: What is the process for being featured in this magazine?

A nomination currently looks like this: Email us at ocrealproducers@n2co.com with the subject line, "Nomination: (Name of Nominee)," and explain why you are nominating them to be featured. It could be 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, we put the wheels in motion for our writer to conduct an interview and for

our photographer to schedule a photo shoot.

Q: What does it cost a REALTOR®/team to be featured?
A: Zero, zilch, zippo, nada, nil. It costs nothing, my friends, so nominate away! We are not a pay-to-play model. We share real stories of Real Producers.

Q: Who are the preferred partners?
A: Anyone listed as a "preferred partner" in the front of the magazine is a part of this community. They will have an ad in every issue of the magazine, attend our quarterly 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," in a sense. 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.

Q: How can I recommend a preferred partner?
A: If you have a recommendation for a local business that works with top Realtors, please let us know! Send an email to us at danika.pictor@n2co.com.

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Edward Jones
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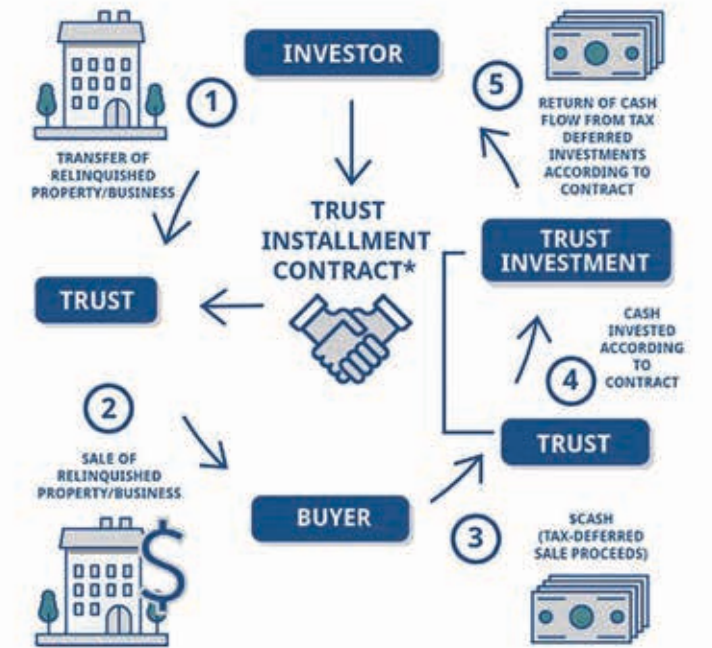
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WELCOME, NEW TOP 500 AGENTS

*“Commit to the Lord whatever you do, and he will establish your plans.”
– Proverbs 16:3 (NIV)*

Dear South OC Real Producers,

Huge congratulations to the newly named Top 500 agents of 2025! Your exceptional sales performance in 2024 has earned you a well-deserved place among South OC Real Producers' top professionals. By now, you should have received your exclusive 2025 Real Producers Top 500 badge in your inbox — a symbol of your hard work, success, and impact on the industry. We're thrilled to celebrate your achievements and look forward to welcoming you to our exclusive events throughout the year!

Join us for our 2025 kickoff event, “Toast to the Top 500,” a celebratory happy hour on Thursday, March 27, from 3:30–5:30 p.m. at Marbella Country Club! Let's raise a glass to the achievements of 2024 and the inspiring agents we've featured in the magazine in 2025. We look forward to reconnecting with familiar faces and welcoming those new to the Top 500 and our community.

Keep an eye out for invitations to our big Spring Soirée on May 19 at Marbella Country Club! When you register for the event, you'll also have the opportunity to submit nominations for this year's 40 Under 40 awards. We have many more exciting events planned throughout the year, and we can't wait to celebrate with you.



This month, we are deeply saddened by the untimely passing of Christopher Smith, a cherished member of our South OC Real Producers family. In this issue, we honor his memory with a special photo gallery celebrating his time with us. A GoFundMe has been created to support The Chris Smith Foundation, a tribute to his generosity, kindness, and commitment to helping others. To contribute, please scan the QR code below or contact me for more information.



To our 2025 Top 500 agents, once again, congratulations! Keep an eye on your inbox for your exclusive invitations to our Real Producers events throughout the year — you won't want to miss them! And as always, if you have ideas for feature stories, event locations, or anything else that would make this community even better, I'd love to hear from you.

With gratitude,

Michele Kader
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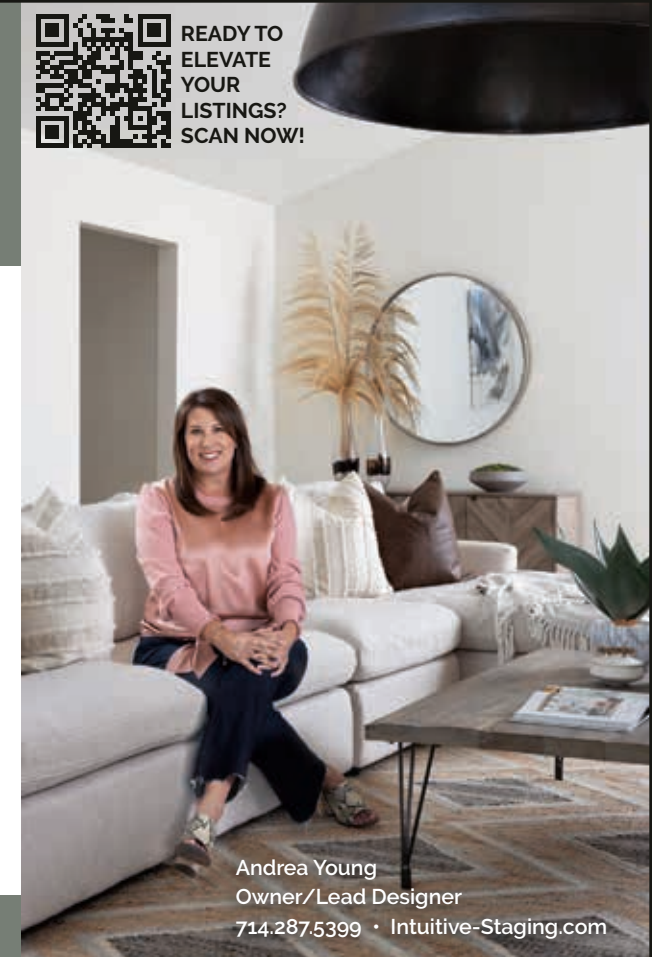


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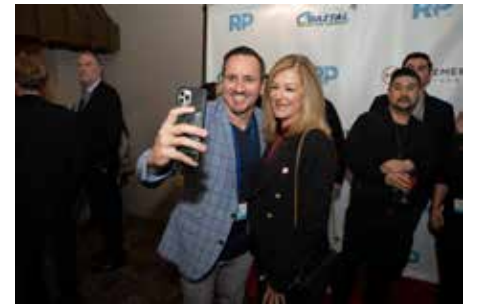
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Additionally, we invite you to join us for the first Chris Smith Foundation event, a Bowling Fundraiser on Wednesday, March 12th, from 4–6 p.m. at Lucky Strike Ladera Ranch. This gathering will be a time to celebrate Chris’s life, share memories, and support the causes he deeply cared about. We hope to see you there.

Thank you for helping us honor Chris in the most meaningful way possible.

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Remembering Christopher Smith

A Look Back at His Time with Our Real Producers Family

In January 2025, we lost a shining light when our dear friend and partner, Chris Smith, tragically passed away in a car accident. Chris was more than a colleague — he was a beloved friend, a dedicated father, and an unwavering supporter of our Real Producers community. His vibrant energy, infectious smile, and generous spirit touched countless lives, and we honor his memory with this gallery, reflecting on the moments we shared and the impact he made.

To carry forward Chris’s legacy of kindness and generosity, we have established The Chris Smith Foundation. This foundation will support causes closest to his heart, including children’s charities, scholarships for aspiring mortgage professionals, and family-focused organizations — continuing the work Chris so passionately believed in. A GoFundMe has been created to help launch this meaningful tribute. Your contributions, no matter the size, will play a vital role in ensuring Chris’s legacy of giving lives on.





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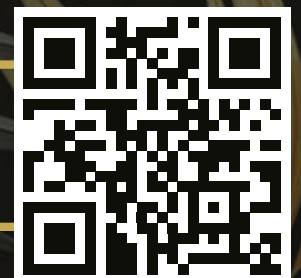
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LEADING THE CHARGE FORWARD

BY DAVE DANIELSON • PHOTOS BY JENNY MCMASTERS

In the world of title insurance, Ryan Raphael and Alex Hernandez set themselves apart through the results they help their partners and clients achieve.

As the driving force behind the Title Solutions Team at First American Title, they bring a combination of deep industry knowledge, unmatched customer service, and a commitment to building lasting relationships with clients. Their approach has not only made them successful but also positioned them as leaders in the competitive South Orange County market.

A Storied Journey into the Title Industry

Ryan Raphael's career in title insurance began over 16 years ago, and it's a path that has shaped his understanding of the business. "I started at Fidelity in 2007 and transitioned to First American 12 years ago," Ryan shares. His early years in the industry were spent working on the foreclosure side of the business, providing him with a strong foundation in the intricacies of title and underwriting.

"I've seen the business from a lot of angles," he continues, reflecting on the diversity of experience he gained at both companies. "But what really set me apart was getting a hands-on understanding of the full underwriting process. At First American, I was able to apply that knowledge in ways that allowed us to solve challenges that others couldn't."

Alex Hernandez's journey into the world of title insurance was slightly different, though equally rooted in a strong desire to understand the business. "I was finishing up my bachelor's degree in finance when family friends recommended First American to me," Alex explains. "I started off assisting the Orange County sales team, which gave me invaluable background experience. That eventually led to me moving onto the sales team in 2020, where I've been able to build relationships and help our clients grow their businesses."

A Unique Approach to Title Insurance

What makes Ryan and Alex stand out in an industry that often operates on standard procedures and protocols is their ability to think outside the box. The duo emphasizes their extensive knowledge of the underwriting process, which has set them apart from many of their competitors.

"We have a unique ability to find the missing pieces of the puzzle," Ryan notes. "If a deal has been denied elsewhere, we have the know-how to look at it from a different angle and potentially find a solution. Last year alone, we closed 66 deals that had been rejected by other title companies."



Alex echoes this sentiment, emphasizing that their service is about far more than just processing transactions. "We see ourselves as business partners with our clients," he says. "When you approach things from that perspective, the business becomes about more than just providing a service. It's about being there every step of the way, helping clients achieve their goals, and being a trusted ally in the process."

The Power of Relationships and Teamwork

What truly drives Ryan and Alex is the relationships they've built with their clients. Both men are firm believers in the importance of mentorship and teamwork, and their dedication to these principles has created a strong network of clients who trust them year after year.

"The relationships we get to build are the most rewarding part of the job," Ryan says. "A lot of the people we work with become friends. We celebrate their successes with them and, in turn, they celebrate ours."

Alex agrees, adding, "There's nothing more fulfilling than sitting down with a client and helping them generate business. Watching them succeed is a shared experience, and that feeling is what drives me."



Ryan Rafael, vice president of First American Title in Laguna Niguel, California

A Life Beyond Business

While their professional lives are incredibly demanding, both Ryan and Alex know how to balance work with family and personal passions. Ryan, who has been married to his wife Shannon for 14 years, has three children: Michael, Makenzie, and Maxwell. His free time is often spent coaching baseball and softball or enjoying family vacations, fishing trips, and travel adventures.

“I coach baseball and softball in my free time,” Ryan shares. “We also spend a lot of time as a family traveling and fishing. It’s a great way to bond and recharge.”

Alex’s personal life is equally vibrant. He and his wife Jasmine have been married for five years and have a 2-year-old son named Luca. When not working, Alex enjoys outdoor activities like fishing, camping, golfing, and snowboarding.

“We love spending time outdoors as a family,” Alex says. “Whether it’s at the beach or up in the mountains, we make it a priority to enjoy each other’s company.”

An Industry Leader in South Orange County

Ryan and Alex’s success speaks for itself: they are the number one title team in South Orange County. This impressive number

“WE SEE OURSELVES AS BUSINESS PARTNERS WITH OUR CLIENTS.”

-Alex



Alex Hernandez, sales executive with First American Title

At the heart of their success is their ability to work as a team. Ryan and Alex are backed by an experienced and reliable staff, including their assistant Lisa, who acts as the “back-end captain of the ship,” along with their title unit closers and customer service team. With over 30 years of combined experience, members like Bob and Ashley ensure that everything runs smoothly, and their long-term relationships with Ryan and Alex help foster an environment of mutual trust.

“We have 10 people in our title unit who serve as our backend support, and that allows us to have real conversations with them to come up with creative solutions,” Ryan explains. “It’s all about teamwork, both internally and externally, to get the job done right.”

The First American Advantage

One of the key differentiators for Ryan and Alex is the strength of their company, First American Title. With 126 years in the industry, First American Title is the largest direct title insurance company in the U.S. and the only one headquartered in Orange County.

“We’re proud of the legacy we’re part of,” Ryan says. “It’s important to note that we’re not just a team at First American; we’re part of a company with a long-standing reputation for excellence. Our clients know they’re getting the best in the business when they work with us.”



“OUR GOAL IS TO CREATE A SEAMLESS EXPERIENCE FOR OUR CLIENTS.”

- Ryan

Alex Hernandez (left) and Ryan Rafael (right) lead the Title Solutions Team at First American Title.

underscores not only their commitment to excellence but also their ability to consistently exceed client expectations in a competitive market.

“Our goal is to create a seamless experience for our clients,” Ryan says. “We want to be the team they can rely on every step of the way. From the beginning of a transaction to the closing table, we make sure everything is in place and that expectations are exceeded.”

Whether it’s through their deep understanding of the title process, their dedication to client relationships, or their unwavering commitment to excellence, Ryan Raphael and Alex Hernandez are a force to be reckoned with in the title insurance industry. For those seeking a team that not only delivers but builds lasting partnerships, Title Solutions at First American Title is the team to call.

For more information, call Ryan Rafael at 949-482-9428 or Alex Hernandez at 714-376-5752, or email them at TitleSolutions@firstam.com.



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CONNECTIONS MADE TO LAST

GAETANO LO GRANDE

BY DAVE DANIELSON • PHOTOS BY WASIO FACES

The foundation of lasting results lies in the relationships you enjoy with those around you.

Gaetano Lo Grande exemplifies this principle. As a REALTOR® with Bullock Russell Real Estate Services, Gaetano proves that good things happen when you nurture meaningful connections for the long run.

With over 15 years of experience in the industry, Gaetano's approach to real estate has been shaped by his deep passion for the business, his family roots, and an unwavering commitment to delivering exceptional service.

A Background Rooted in Real Estate

Gaetano's path to becoming a top-producing Realtor

began on another side of the business. His mother is a real estate agent, and he had a background as the owner of a nationwide notary service, which provided him with valuable industry insights.

"I've always been around the business. I knew a lot of agents and escrow officers, so getting started in real estate felt like a natural progression," Gaetano explains. His familiarity with the industry, combined with his own entrepreneurial spirit, made the transition into real estate a seamless one.

A Quick Start in the Industry

Gaetano wasted no time in making his mark. He recalls diving into the business "head first," taking on numerous leases and

working with investors on property flips even before the trend gained mainstream attention on television. Within just two months of obtaining his license, Gaetano had already closed his first deal.

"I started off fast. I was hungry to learn and succeed, and that energy helped me hit the ground running," he says. His determination and strong work ethic laid the foundation for his future success.

Building Genuine Relationships with Clients

One of the hallmarks of Gaetano's approach to real estate is his genuine, family-oriented attitude toward clients. He doesn't see the people he works with as just transactions; he views them as part of his extended

family. Gaetano's emotional connection to the process is what truly sets him apart in a field that can sometimes feel impersonal.

"When I work with clients, I take a true-to-heart approach. I look at everyone as a family member," he shares. "I feel their desires, their pains, and their stress. I want them to have a stress-free experience, and I work hard to make sure they feel comfortable throughout the process."

This deep empathy for his clients' needs is evident in the lasting relationships Gaetano has built over the years. Many of his clients from the early days of his career are still with him, a testament to his dedication and unwavering support. As his business continues to



The Gaetano Lo Grande Team



Top producer Gaetano Lo Grande leads a successful team at Bullock Russell Real Estate.

grow, so does the number of clients he serves, yet Gaetano remains committed to maintaining those strong, personal connections.

“We do a lot of business, but it’s all about consistency and showing up every day. We work hard, and we take care of our clients. That’s why I’ve been able to sustain success in this industry,” he says.

A Passion for Helping Others

For Gaetano, real estate is more than just a job; it’s a passion. “I love the win for my clients,” he says, emphasizing that the sense of accomplishment he feels when helping clients achieve their goals is one of the driving forces behind his success. His competitive nature pushes him to be the best, and he’s never content with “just getting by.” Gaetano takes great pride in knowing that his clients are always well-represented and well-cared for throughout the entire process.

“I’m very passionate about this job,” he says. “I really want to do the best for my clients, and I don’t like losing. It’s important to me that they get what they deserve, and I’ll always work to make sure they’re taken care of.”

This commitment to excellence has earned Gaetano impressive results over the years. He closed an impressive \$75 million in sales volume in 2024 and continues to build a reputation as one of the top real estate professionals in Orange County.

Building a Winning Team

Though Gaetano is the face of his business, he credits much of his success to the strong team he’s built around him. His team members are like family to him, and together they work toward a common goal: becoming the best in the business.

“We run a tight ship, and we all work hard,” he says.



“WE WORK HARD, AND WE TAKE CARE OF OUR CLIENTS.”



Cadee Bartolone is Gaetano Lo Grande’s senior partner.

“I always tell my team that we want to be the Yankees and win the World Series. To do that, we have to be the best and never cut corners. We’re always asking ourselves, ‘What are champions doing today?’”

Gaetano’s team includes real estate partner Cadee Bartolone, as well as Jackie Valdez, Yvonne Ramirez, Monique Mangum, and Brenda McNaughton. Together, they provide unparalleled service to clients, making sure that every detail is taken care of and that no stone is left unturned.

A Family-Oriented Lifestyle

Outside of work, Gaetano is a devoted husband to his wife Jenny and a loving father to their two sons, Salvatore and Giovanni. As a family, they enjoy spending time outdoors, whether it’s relaxing at the beach or skiing in Mammoth during the winter months. For Gaetano, spending time with his loved ones helps him recharge and stay focused on his work.

“We like to get away to our place in Mammoth,” he says. “It’s a great way to disconnect from work and enjoy some quality family time.”

Advice from Mentors

Throughout his career, Gaetano has been fortunate to receive guidance and mentorship from some of the top professionals in the industry. He cites Tim Smith, a renowned Realtor, as one of the key figures that influenced him. Smith’s advice to “pick up the phone and don’t hang it up for the rest of your career” resonated deeply with Gaetano, emphasizing the importance of persistence and communication in the business.

Another mentor, lender JJ Mazzo of CrossCountry

Mortgage, played a significant role in Gaetano’s journey. “He really took me under his wing when I was struggling to find my way,” Gaetano says. “He’s a big reason I’m here today, and I owe everything to JJ for showing me how to run a successful business and believing in me.”

A Lasting Legacy

Gaetano’s journey in real estate has been defined by his passion for helping others and his commitment to excellence. Whether it’s the advice he shares with his team, the lasting relationships he’s built



From left to right: Monique Mangum, Yvonne Rameriz, Gaetano Lo Grande, Brenda McNaughton, Cadee Bartolone, Jackie Valdez

“

I HOPE MY CLIENTS REMEMBER ME AS SOMEONE THEY CAN TRUST.

”

with clients, or the way he prioritizes his family, Gaetano Lo Grande is a Realtor who leads with heart. His dedication to building lasting relationships and serving others is truly inspirational.

“I hope my clients remember me as someone they can trust,” he says. “I want them to know that I have their best interests at heart, and that I’ll always be there to help them get what they deserve.”



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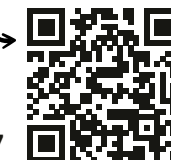
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