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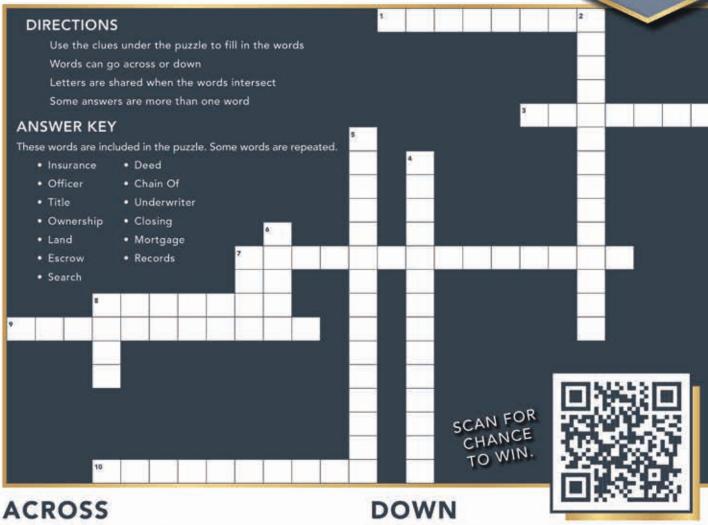
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- 1 A lender's claim against a property used as collateral.
- 3 The final step in a real estate transaction.
- 7 Protection for homeowners & lenders against title defects.
- 9 A party that guarantees the validity of a title.
- 10 The legal term for the right to use & occupy a property.

RULES: Must submit answer via QR code by May 31, 2025. Only one entry per person.

- 2 The person who facilitates a real estate closing.
- 4 The historical record of all property ownership & transfers.
- 5 The government record of property ownership & liens.
- 6 The legal process of verifying a property's history to ensure no claims against it.
- 8 A document that transfers ownership of real estate.

Crosswords should challenge you. Closings shouldn't. Let Patten Title Company handle the details.







Contents

PROFILES



12 Laura Marie Gutierrez

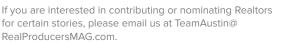


22 Todd Bailey

IN THIS ISSUE

- 6 Preferred Partners
- 8 Meet The Team
- 12 Real Producer: Laura Marie Gutierrez
- 18 Real Producers Recognition Logos
- **22 Real Producer:** Todd Bailey
- **28** Luxury Listing: 2303 Manana St.
- 32 Cover Release Party
- 40 Real Producer Cover Story: Elena Licari









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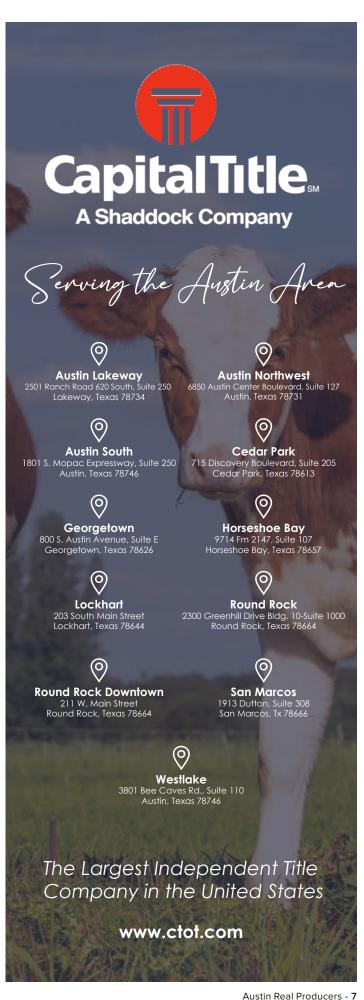
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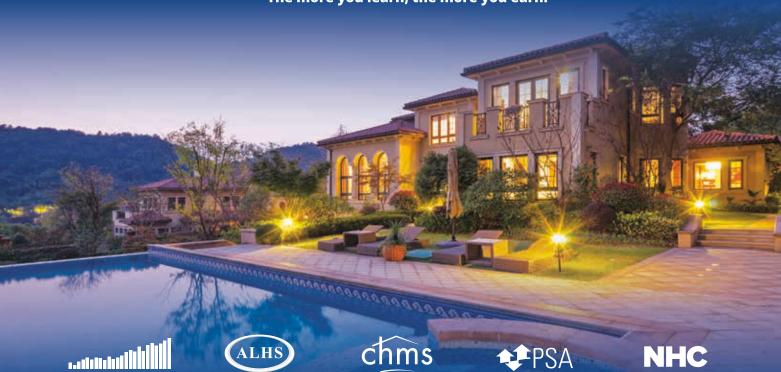
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WRITTEN BY ELIZABETH MCCABE

Passion, perseverance, and a deep love for people are the driving forces behind Laura Marie Gutierrez's success in real estate. As the leader of Three Diamonds Realty Group, powered by All City Real Estate, she has built a career on collaboration, mentorship, and creating lasting relationships with clients and fellow agents alike.

A Strong Foundation

Laura's story is one of resilience and determination. Born to a Persian father and a Mexican mother, she grew up watching her father rebuild his life and establish his own businesses. His entrepreneurial spirit and tenacity left a lasting impression, inspiring Laura to carve out her own path.

"I got my business background from my father," she shares. "He started from nothing and built something incredible. That instilled in me the drive to succeed."

Though she initially explored the medical field, Laura's love for homes, décor, and people ultimately led her to real estate. She credits her mother for inspiring her creative side and eye for design.

Encouraged by her parents and friends, she pursued her real estate license and jumped headfirst into the industry. But the beginning wasn't easy.

"When I got my license, I was clueless," she admits. "The brokerage I joined assigned me a mentor, but unfortunately, they weren't present. That experience forced me to learn everything on my own, to seek out the answers. It was tough, but it made me the agent I am today."

Building Her Business and Finding Her Place

Laura started her real estate journey in 2020 and has since navigated her



way through different brokerages, ultimately finding her home with All City Real Estate. Now, as the leader of Three Diamonds Realty Group, she has created a team that represents strength, professionalism, and support.

"The name Three Diamonds signifies past, present, and future," she explains. "We want to be a part of our clients' real estate journey in all stages of their lives."

Mentorship and collaboration are at the heart of Laura's approach. Having experienced the challenges of being a new agent, she is dedicated to supporting her team and fellow real estate agents.



"I love people, and I love collaboration," she says. "Real estate can be a lonely business, and I wanted to create a space where agents from different brokerages could come together."

Creating a Community of Support

Laura has taken her commitment to collaboration a step further by organizing networking events and initiatives that bring women in real estate together. She hosts quarterly events for female realtors across different brokerages, fostering a sense of camaraderie and inspiration. She is currently building her latest venture, *The Bloom Empire*, a networking

organization dedicated to empowering women in business.

She also helps lead *Chicas Collaborating Over Coffee*, a weekly Zoom call where women from different brokerages discuss their goals, challenges, and successes. "It's all about accountability and support," she says. "We lift each other up and keep each other motivated."

A Vision for Growth and Giving Back

While she isn't aiming to build a massive team, Laura is focused on growing Three Diamonds Realty Group with a strong foundation of empowered, knowledgeable, and professional women. "WE LIFT EACH OTHER UP AND KEEP EACH OTHER MOTIVATED."

"My goal is to have a small but mighty team—maybe 5 to 7 agents who are powerful, educated, and professional," she says. "Right now, I have agents who are doing amazing and another who is still learning, and I've taken her under my wing."

Beyond real estate, Laura is passionate about giving back to her clients and community. One of her favorite ways to do so is through her *ClientsGiving* event, held every November.

"I rent out a restaurant, bring in sponsors, and host a night of appreciation for my clients and those who refer people to me," she says. "It's my way of saying thank you and celebrating."

Life Beyond Real Estate

When she isn't working, Laura loves traveling, organizing events, and spending quality time with her family. Her husband, Phillip, is not only her biggest supporter but also assists her whenever needed. They have two children, Arianna (22) and Noah (17), and she cherishes every moment with them as they grow.

"A big reason for my success is that my business comes from referrals and social media," she says. "Clients feel they can connect with me. I'm not a pushy salesperson—I'm here to help, support, and make the process as smooth as possible." Her "Talk About It Tuesdays" series has become a highly anticipated highlight on her Instagram page.

With a heart for people, an eye for business, and a commitment to making real estate a collaborative and supportive industry, Laura Marie Gutierrez is truly making dreams come true—one home at a time!









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14 • May 2025 Austin Real Producers • 15







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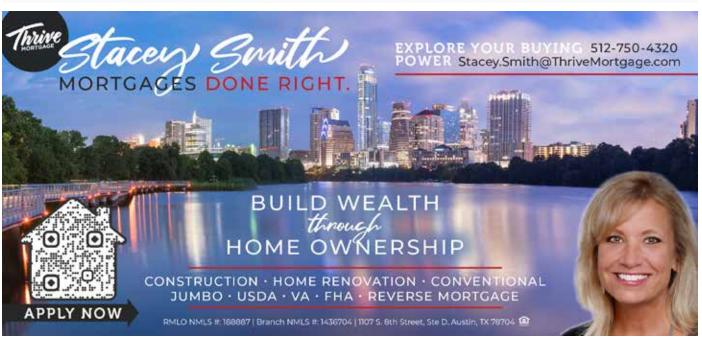














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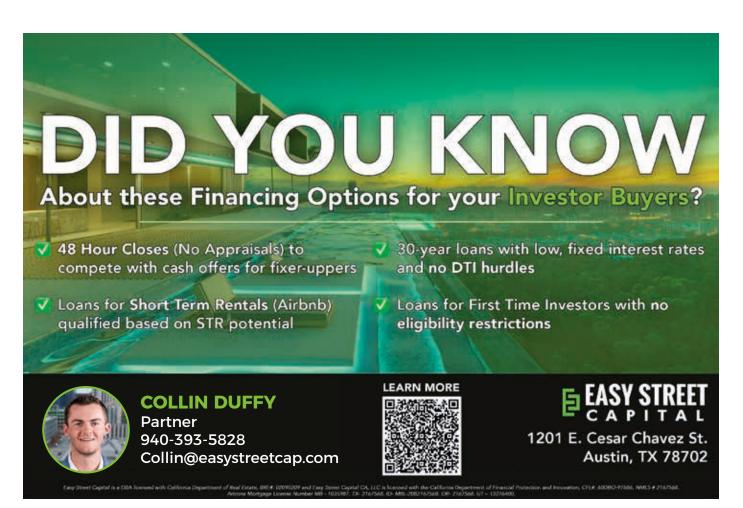




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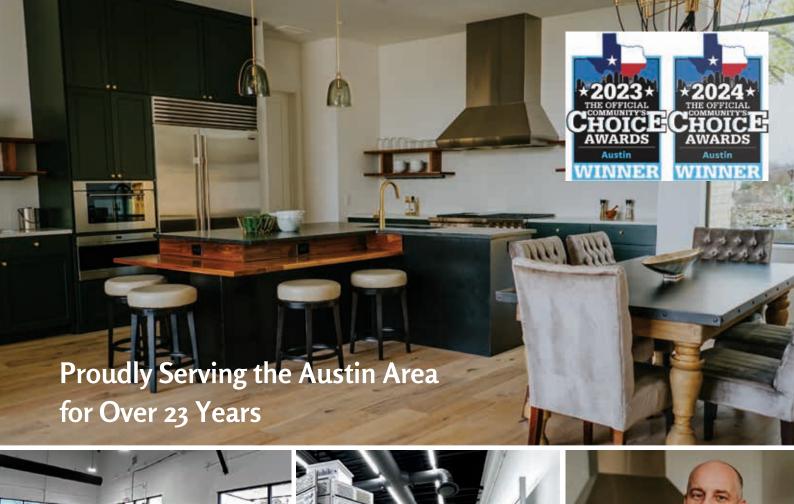
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TODD BAILEY'S

UNCONVENTIONAL

JOURNEY TO THE TOP

WRITTEN BY ELIZABETH MCCABE Born and raised in Denver, Colorado, Todd Bailey's early life was anything but ordinary. Growing up with a passion for the slopes, Todd spent his teenage years skiing over 100 days a year.

"At one point, I was in ski boots more than in shoes," he laughs. He became a junior ski patrolman at Keystone, but didn't like the late night skiing. "It was icy and super cold," he recalls.

Determined to escape the icy nights, he took a detour into a year as a ski instructor—a choice that introduced him to a new lifestyle of carefree days filled with good music (yes, plenty of Jimmy Buffett) and the lure of warmer climates. This new chapter led him south to Arizona, where he attended Arizona State for several years before attending a community college.

That's where he reached a turning point.

With his car running out of gas and his parents no longer willing to support him,
Todd found himself pushing his vehicle back home—a moment that sparked the

realization: it was time to get serious about his future.

The College Years: Finding Focus and Forging Identity

Todd's journey of reinvention took him to a university where he not only transferred his academic focus but also discovered his leadership potential. At Shriners University in Kirksville, he made the dean's list multiple times and even initiated the school's golf program, a venture that would eventually become his claim to fame.

"We were a club team and then became a real sport at Shriners University," he says.

Todd also became the president of his fraternity, Theta Sigma Beta. That's where he honed the leadership skills that would later serve him well in the competitive world of real estate.

A Bold Leap to Austin

After graduation and the seismic events of September 11, Todd's path took a dramatic turn. Leaving the snowy peaks of Colorado behind, he moved to Austin in 2002, lured by the promise

of a sunnier, warmer lifestyle. Initially, the dream of starting a restaurant with friends was intoxicating—even if that dream only lasted 120 days. Facing financial setbacks, including a steep \$4,000 credit card debt and the challenges of leasing apartments, Todd persevered. Within two years, he earned his broker's license, stepping boldly into the world of real estate.

Trials, Tribulations, and Real Estate Reinvention

Todd's early real estate days were a series of learning curves. After a stint with a mom-and-pop brokerage, he partnered with a college buddy to dabble in commercial real estate. But his true calling was always in residential sales. In 2006, he took a leap by purchasing a franchise from Real Living—a move that saw him recruiting a team of 13 agents. However, as the recession hit and market conditions shifted dramatically, Todd was forced to sell the franchise rights back for pennies on the dollar in September 2008.

Undeterred by setbacks, he joined a boutique team



at Keller Williams, aptly named "The Good Life Team," where he rediscovered his passion for simply selling houses. Over the next 13 years at Realty Austin, Todd redefined himself, building a reputation as a top producer and cultivating a team that reflected his relentless drive for excellence. Even after challenges—such as a departure from a model that cost him \$125K a year with no equity—Todd's commitment to doing business his way never wavered.

Finding the Right Model at eXp Realty

Always a forward-thinker, Todd sought a better model for top producers—one that didn't bleed money from both the franchise and team models.

"Now I have 31 people and 14 of them are super duper top producers," he smiles. "I want to show this model to top producers so they can be more profitable."

Here, Todd is proving that a lean, profit-focused culture can not only retain top talent but also empower agents to earn more while maintaining the passion for selling homes. His belief is simple: when top producers are given the right support and structure, they thrive and the old models just can't keep up.

Beyond Business: Embracing Life's Passions

Outside the boardroom. Todd's life is as vibrant as his career. In 2008, a serendipitous introduction



to wake surfing sparked a passion that has since become a constant in his life. Whether he's on the lake chasing the perfect wake, playing golf, or unwinding with daily yoga—a practice he's maintained for two decades—Todd's commitment to a balanced lifestyle is evident. His closest friend, Jeff Chen, now a yoga studio owner in Austin, shares many of these interests, cementing a bond that goes beyond business.

Most importantly, Todd treasures his role as a single dad to two amazing daughters, Isabel (9) and Adaline (6).

The Journey Continues

From the snowy peaks of Denver to the dynamic real estate landscape of Austin, his journey is marked by pivotal moments, hard-earned lessons, and a relentless drive to succeed on his own terms. Now at eXp Realty, Todd is not just a top producer—he's a visionary, shaping a future where profitability and passion go hand in hand.

In Todd's own words, his journey has taught him that sometimes, you have to push your car-and yourself-to really move forward. And as he continues to redefine success in real estate, one thing remains clear: for Todd Bailey, the best is yet to come.









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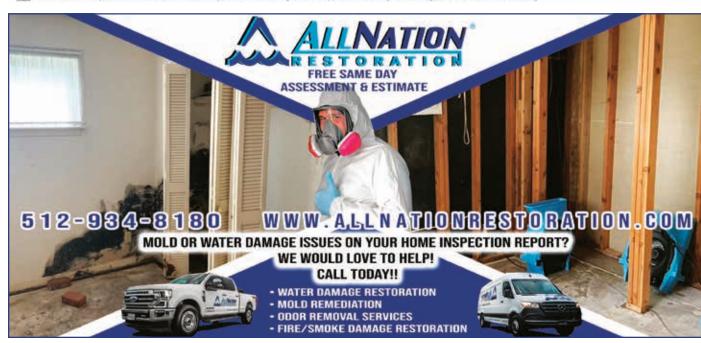
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Thank you to all our Real Producers who came out and helped to make our first event of 2025 a great success!

A Huge Thank You to **Tarrytown Roofing** for making our event extra special!







@leahfayephoto

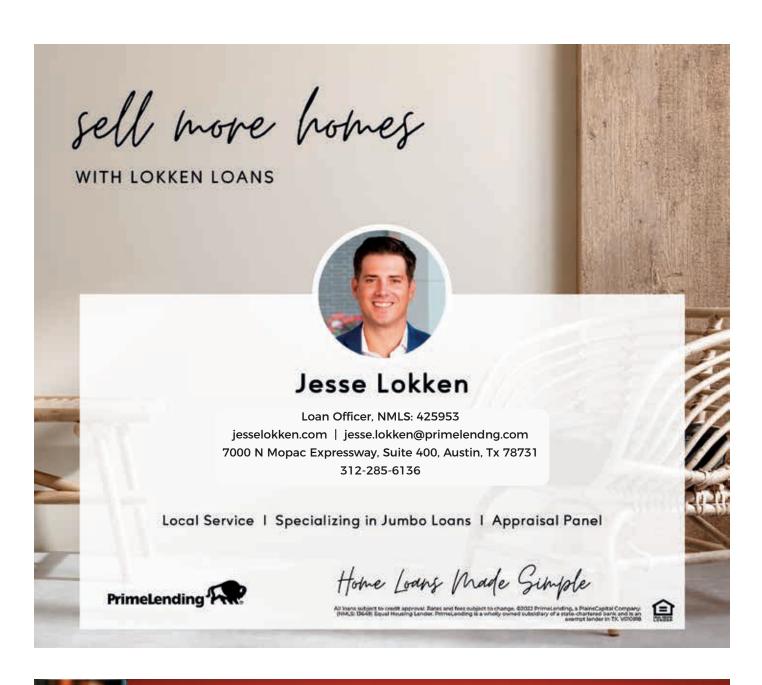








• May 2025 Austin Real Producers • **35**











HELPING YOU ACHIEVE YOUR FINANCIAL GOALS

Our hope is to have a client for life, and our 98% retention rate is proof of our dedication to this goal. Simply put, our goal is to facilitate our clients" financial goals, and our philosophy, mission and promise to you are all focused on this underlying goal.

Our Mission

To provide our clients the ultimate client experience through:

- Consistent client contact
- Rapid response to time-sensitive issues
- Strategic financial planning implementation

Our Promise to You

The advisors at Gagne Wealth Management Group will:

- Always have your best financial interests in mind.
- Always give you honest education and feedback about financial products available in the market.
- Make you feel as if your account is the most important one - because it is.

RELATIONSHIP-FOCUSED SERVICE. TRUSTED FINANCIAL ADVISORS.

The advisors of Gagne Wealth Management Group have dedicated their entire careers to providing strategic financial advice and helpful guidance to their valued clients. Jay Gagne spent 10 years at Merrill-Lynch and then transitioned their business to Raymond James in 2004. Gagne Wealth Management is a family-owned business, Jay is dedicated to the creation of financial success for you and your family for generations to come.

Contact us now for a complimentary, no-obligation financial consultation. Simply visit our Get In Touchpage or call us toll-free at 866.461.7673.

MEET JAY GAGNE

Jay Gagne is a Raymond James financial advisor who began his career back in 1995. He offers his clients more than 29 years of continuous investment management and financial planning expertise. Jay has achieved a Certification from the prestigious Wharton School of Business in Pennsylvania as a Certified Investment Management Analyst (CIMA), which translates to a deep understanding and knowledge of the available financial options for his clients.

Jay has continually been recognized for his achievements, including the following distinctions and honors:

2019-2024: Forbes Best in State Wealth Advisor

2023-2024: Forbes Best-In-State Wealth Management Teams

2014-2024: Member of Raymond James Financial Services Leaders Council*

2023-2024: Advisor Hub Top 100 Advisors

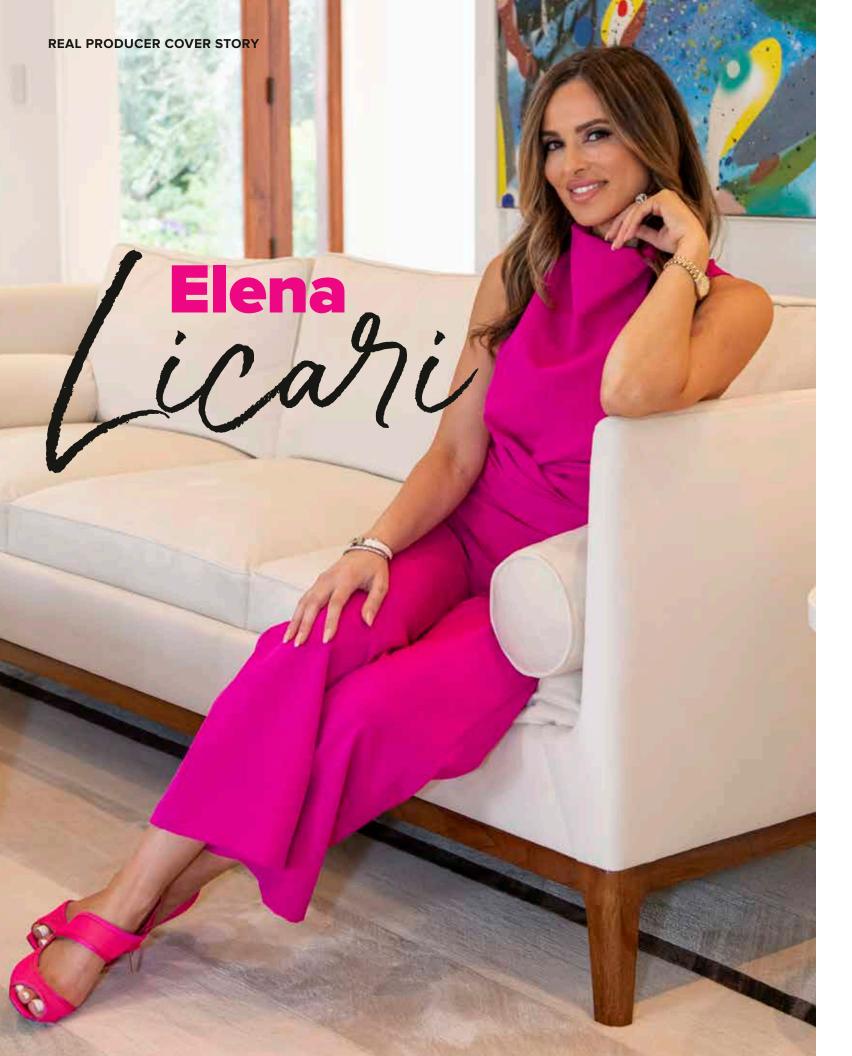
2021-2023: CollegeChoice Advisor 529 Savings Plan Award of Excellence











FROM UKRAINE TO AUSTIN, A JOURNEY OF RESILIENCE & SUCCESS

WRITTEN BY ELIZABETH MCCABE

Top Producer Elena Licari's story is one of resilience, determination, and a relentless pursuit of success. Born in Ukraine in 1986, Elena faced challenges early in life, having been just two months old when the Chernobyl disaster occurred.

> "My mom and I evacuated to Moscow," she recalls. "My dad and brother had to stay back and go separately, it was tough on the family to have to separate at a time like this!"

Elena's parents decided to seek a better life elsewhere, leading to their immigration. In 1989, Ukraine was still under Soviet rule, making their journey a remarkable one. The family received refugee status after applying about 2 years earlier and an extensive interview process. Years of not knowing if we would get to leave, living in angst! With two suitcases and not much more they spent a few months in Austria before making Italy their temporary home, living in communal immigration homes throughout their journey in each country. Six months later, San Jose became their first landing spot in the United States, although the reality differed from the "golden streets" and palm trees they had imagined.

This experience instilled in Elena the virtues of perseverance, grit, and hard work – qualities that would define her and her future.

Their initial home was a small apartment with a single twin bed for the whole family, and canned foods sustained them for weeks. Despite the challenges, Elena's parents, both highly educated – her mother a professional music teacher and nurse and her father a mechanical engineer - instilled a strong value for education. Elena

learned from a young age that although they were initially financially struggling, opportunities lay ahead if they persisted.

Pursuing Her Passion

Growing up in San Jose, Elena found her passion for martial arts at the age of 10. With her parents being workaholics, she made choices that would shape her future. At 13, she took on her first job, teaching martial arts to 3 and 4-yearolds in exchange for free training. This experience laid the foundation for her journey into sales, where she sold packages and enrolled people in martial arts, realizing her ability to change lives.

Elena's early adulthood saw her explore various paths, from becoming a personal trainer to contemplating a career in exercise physiology. However, a chance encounter with firefighters led her to consider a different path. Riding along in San Francisco on a Friday night ignited her interest in joining the fire service, an unconventional evacuated to Moscow. decision at the time, given the scarcity of women had to stay back and go in the field.

on the family to have to Determined separate at a time to pursue her newfound passion, like this!" Elena dropped her classes, attended an accelerated EMT school. and immersed herself in the world of emergency services. At the age of 20, she became a firefighter in San Jose, making her one of the youngest, at the time, to achieve this feat.

"There were 3,000 people who signed up for the test. says Elena. She was one of only 30 to join the fire department

Austin Real Producers • 41

66

My mom and I

My dad and brother

separately, it was tough

She views real estate as akin to responding to a fire, focusing on goals, objectives, safety concerns, and mapping out the best course of action.

in that first class. It wasn't easy with some 100+-degree days and wearing 100 pounds of gear.

With just under 15 years in the fire department, she climbed through the ranks up to the rank Fire Engineer (driver/operator) and spent several years in special ops as a Hazmat Specialist, gaining valuable skills in staying calm under pressure and managing emotions – skills she finds invaluable in her current real estate career.

While working as a firefighter, Elena met her husband, Tony, a builder with 27 years of experience. Their shared love for modern smart-home aesthetics and the realization that they enjoyed remodeling led them to embark on a journey together. The lightbulb moment for real estate struck, prompting Elena to obtain her license. Immersing herself in the industry, she sought guidance from the top agents and coaches.

Thriving in Real Estate

Balancing two full-time jobs, Elena thrived in real estate, applying her negotiation skills and helping clients navigate the complexities of home buying.

"My value is in negotiating, helping people get what they want, building relationships with people, and my understanding of construction," she says.

She views real estate as akin to responding to a fire, focusing on goals, objectives, safety concerns, and mapping out the best course of action. Her unique perspective, derived from her





familiarity with the building, remodeling, and design aspects of construction, sets her apart in the competitive real estate market.

Even during the challenges posed by the COVID-19 pandemic, Elena adapted by taking her business to Zoom, selling 59 houses while working full-time as a firefighter, resulting in being ranked as top 1% out of 1.6M realtors nationwide for multiple years per Wall Street Journal Real Trends. Her commitment to providing valuable information to clients, coupled with her ability to navigate home inspections with ease, has set her apart as a trusted advisor.

The decision to expand to Austin was a pivotal moment for Elena. Along with a thriving business in the Bay Area, the energy and vibrancy of Austin captured her heart. Expanding to Austin, she continued her success, working with high-value clients and embracing the unique lifestyle the city offers.

Elena's approach to real estate is not solely data-driven; it's about understanding how clients feel about a property and providing them with the information they need to make informed decisions. Recognizing a need for this in Austin, she delved into data analysis, making it her niche. Elena's commitment to her clients goes beyond expectations, joking that she is in their "real estate life, forever, " guiding them until the very end.

She stays on top of the market and is happy to provide that to clients. "You have to know what is going on in the current market so you can give people the best advice," she comments.

As she continues to make waves in the Austin real estate scene, Elena Licari stands as an illustration of the power of resilience, adaptability, and an unwavering commitment to excellence. From her early days in Ukraine to her current success in the competitive world of real estate, Elena's journey is truly an inspiring one.

I love this town.

Thanks, Austin Real Producers.

I love being here to help in a community where people are making a difference every day. Thank you for all you do.



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