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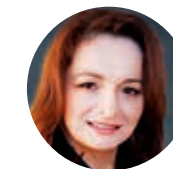
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If you are interested in nominating people for certain stories, please email us at: [Brittney.shull@realproducersmag.com](mailto:Brittney.shull@realproducersmag.com)

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# From Realtor to Real Estate Mogul

A Practical Guide for Agents Ready to Invest

Stop chasing commissions and start building your empire—real strategies from the trenches for agents ready to own more than just the deal.

BY SHAWN CARDOZA, REAL ESTATE INVESTOR & COACH

Hey there, fellow real estate pros! Shawn Cardoza here, and let's talk about something I know you've been itching to dive into: real estate investing. As agents, we're constantly surrounded by properties, market trends, and potential deals. It's only natural to want a piece of that investment pie for ourselves. But most real estate pro's are stuck in the "One Track Mind" syndrome where they are only thinking about listing and selling real estate! This is bad. Each door knock, each seller lead, each person that goes into an open house, can be a potential opportunity for you to build your real estate portfolio.

I remember starting my career back in 2009, right in the thick of the market crash. Talk about a trial by fire! But it was also an incredible opportunity. My good friend Kevin Blain was a genius in the investment world. His family owned an investment company that was the flagship of the real estate investment push in the Central Valley. As part of Kevin's team, we agents had the inside scoop, handling listings with sign assignments and marketing these renovated homes. It was a fantastic learning experience. If you know an agent who was part of this amazing team, you should connect yourself close to them and learn all you can!

In 2013, my team leader and good friend Kevin showed me exactly what I needed to do to get into the investment business. This led to me to launching my own venture, California Properties, LLC, which I still run today. Each year, I invest in both buy-and-hold properties and fix-and-flips. And let me tell you, it's been an amazing ride.

But here's the thing: many realtors want to get into flipping or build a rental portfolio, but they don't know where to start. So, let's break down some actionable steps to help you make the leap from agent to investor.

12 • May 2025

Book your free coaching call with Shawn Cardoza and start stacking doors, not just deals.

## Flipping Fantastic: Your Guide to Fix-and-Flip Success

Flipping houses can be incredibly lucrative, but it's not as simple as it looks on HGTV. Here's a roadmap to get you started:

### Education is Key:

- **Market Analysis:** As realtors, you already have a leg up here. You understand local market trends, neighborhoods, and property values. Use this knowledge to identify areas with high potential for appreciation and demand.
- **Flipping Fundamentals:** There are so many amazing resources out there to teach you the basics from calculators, to repair cost sheets.

### Finding the Right Property:

- **Off-Market Deals:** Leverage your network! Talk to other agents, wholesalers, and contractors. Look for distressed properties, foreclosures, or homes that need significant repairs. In today's market, if the property is on the MLS, every investor in the world already knows about it. You need to focus on what you can find off market.
- **Evaluate Quickly:** Time is of the essence. Develop a system for quickly assessing the profitability of a deal. Consider factors like the purchase price, renovation costs, and potential resale value.

### Financing Your Flip:

- **Creative Financing:** Don't limit yourself to traditional mortgages. Explore options like hard money loans, private lenders, HELOC loans and partnerships. Consider working with partners like me (California Properties, LLC), Blyss Investments (Brad Berg) and House Junkies Inc (Abel Ulloa) who will all partner 50/50 with you if you find the property. Creative financing also includes Novations/Subject to opportunities.

### The Renovation Game Plan:

- **Scope of Work:** Create a detailed scope of work, budget, and timeline before you start any renovations. This will help you stay on track and avoid costly surprises.
- **Hire the Right Team:** Your contractors are crucial. Find reliable, experienced professionals who can deliver quality work on time and within budget.

### Selling for Top Dollar:

- **Staging and Presentation:** Make the property shine! Invest in professional staging and high-quality photos to attract buyers.
- **Pricing Strategy:** Work with your agent (or yourself!) to develop a competitive pricing strategy that reflects the property's value and market conditions.

### Building a Buy-and-Hold Empire

Buy-and-hold investing is a longer-term strategy focused on generating passive income and building wealth over time.

Here's how to get started:

### Define Your Goals:

- **Cash Flow vs. Appreciation:** Determine whether you're primarily focused on generating immediate cash flow or long-term appreciation. This will influence the types of properties you target.
- **Location, Location, Location:** Choose markets where your strategy thrives—cash flow often favors stable, lower-cost areas, while appreciation is driven by growth markets.
- **Research:** Look for areas with strong rental demand, low vacancy rates, and potential for future growth. Dive into local trends, job growth, and infrastructure development that can impact long-term value.
- **Property Types:** Consider different property types, such as single-family homes, multi-family units, or condos. Each has its own pros and cons. Evaluate maintenance costs, tenant turnover, and ease of financing based on property type.

### Financing Your Purchase:

- **Mortgages:** Work with a lender to secure financing. Consider factors like interest rates, loan terms, and down payment requirements. Get pre-approved to strengthen your offers and understand your borrowing power.

### Property Management:

- **Self-Management vs. Property Manager:** Decide whether you want to manage the property yourself or hire a professional property manager. Legacy Property Management, managed by Monica Morales, focuses on investor relationships. Monica would be an amazing resource to talk to about pricing and growing your portfolio. Explore how management impacts your ROI, your time, and tenant retention.
- **Tenant Screening:** Thoroughly screen potential tenants to minimize the risk of vacancies and property damage. This includes background checks, credit reports, income verification, and rental history.

### Your Realtor Advantage

As real estate agents, you already possess valuable skills and knowledge that can give you a significant advantage in the investment world. Leverage your expertise, network, and market insights to find great deals and build a successful investment portfolio.

So, what are you waiting for? The world of real estate investing is waiting for you. Go out there, do your homework, and start building your empire!

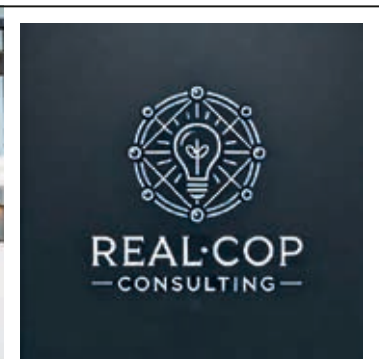
Need a coach on this? I have coached many investors on every aspect of investing including finding the money needed, finding the contractors, door knocking techniques, etc. Feel free to reach out to a free coaching call to discuss it!

-Shawn Cardoza

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### SHAWN CARDOZA

Founder of RealCop Real Estate Coaching, a division of Legacy Real Estate Inc. Real Estate Coach with Icenhower Coaching & Consulting



# MIND, BODY, AND SPIRIT WITH COACH HOLLEY

Coach Holley is a 29-year-old Visalia native, nationally recognized Life Coach and Fitness Trainer with a strong background in professional and collegiate athletics. He teaches the importance behind resiliency and building a strong social and emotional climate. Coach Holley and his team reshape people's thoughts and feelings about themselves and their daily lives.

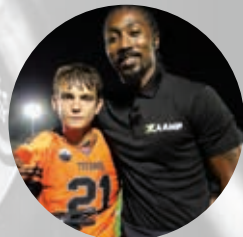
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While Coach Holley would like to train everyone in-person at the ABA facility, some may not have availability for in-person sessions or live in other places throughout the world. To address this, he developed a virtual training solution through a personally designed app, allowing everyone

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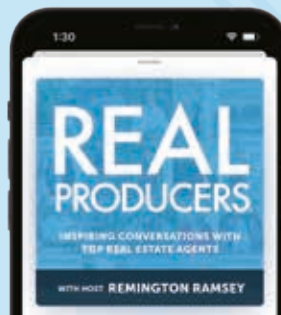
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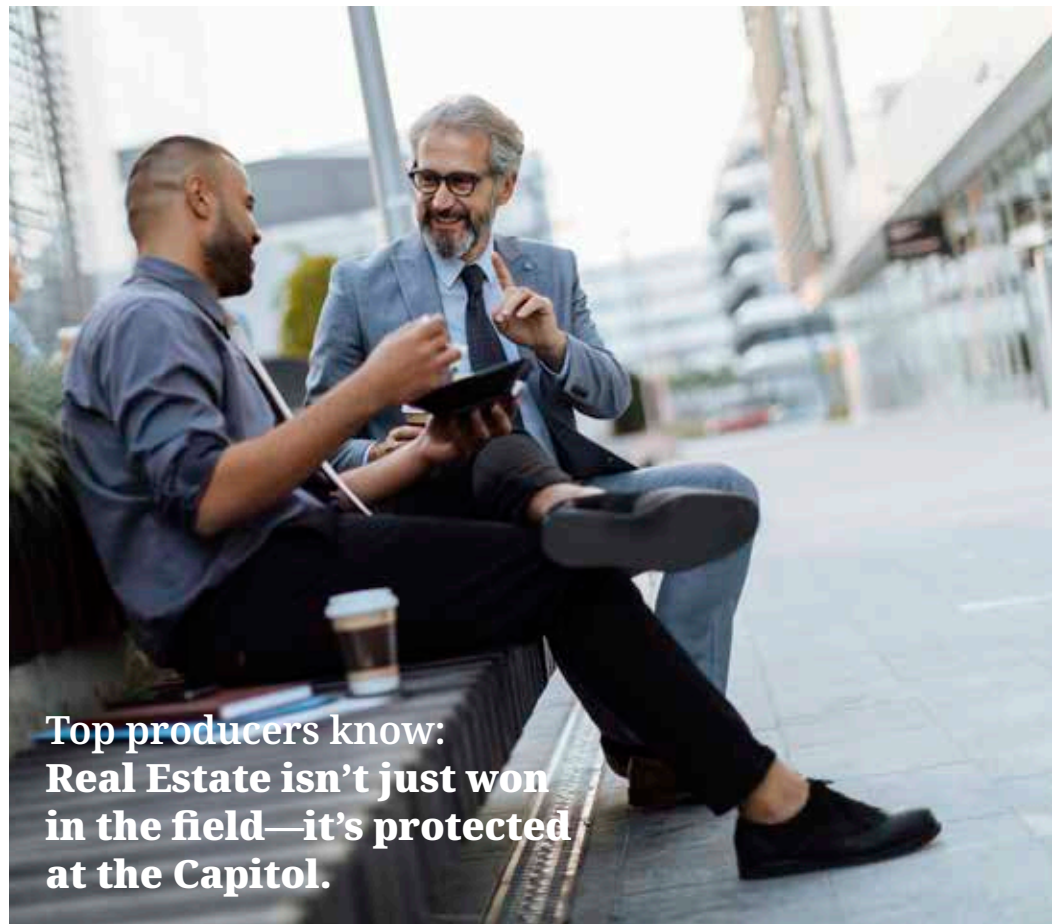
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# Why Top Agents Invest in Advocacy

The Power of RPAC and Political Action

SUBMITTED BY TULARE COUNTY ASSOCIATION OF REALTORS MEDIA AND PR COMMITTEE



**Top producers know: Real Estate isn't just won in the field—it's protected at the Capitol.**

In Real Estate, we're all about protecting what matters—our clients, our communities, and our industry. But here's the truth: none of that protection happens by accident. Behind the scenes, there's a powerful force fighting to keep our industry strong, fair, and thriving. That force? RPAC—the REALTOR® Political Action Committee.

Let's talk real.

Top agents aren't just crushing sales—they're investing in the future of our business. The smartest in the game know that success isn't just built at open houses and closings... It's built at the Capitol, too.

### Protecting Your Income

Let's start with the money. You work hard for every dollar you earn. RPAC helps make sure it stays in your pocket. Through advocacy and lobbying, RPAC fights back against policies that threaten how and what we earn—like proposed legislation that would restrict

compensation structures or dismantle the MLS cooperative model. These threats are real, and RPAC is the front line of defense.

### Fighting Overregulation

Overreach? Not on our watch. From zoning restrictions and rent control to licensing requirements and property tax laws, RPAC is actively fighting back against excessive regulation that makes it harder for us to do our jobs—and harder for our clients to buy or sell homes. When government decisions start creeping into our business, RPAC is there, standing guard.

### Influencing Pro-Realtor Legislation

RPAC doesn't just play defense—it plays offense. It helps elect and support local, state, and national leaders who understand the value REALTORS® bring to their communities. Thanks to RPAC, we've seen wins like mortgage interest deductions, flood insurance reforms, and COVID relief for independent

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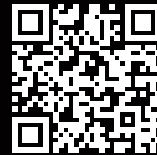


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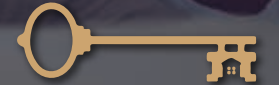
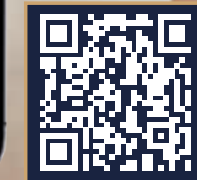
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# TOAST TO THE TOP: Honoring the Best in Central Valley Real Estate

HUNDREDS OF TOP PRODUCERS GATHERED FOR A NIGHT OF RECOGNITION, CONNECTION, AND CELEBRATION OF EXCELLENCE.

## Toast to the Top: A Night to Remember

The *Toast to the Top* celebration was an unforgettable evening with over 200 guests gathering to honor some of the most driven and inspiring professionals in Central Valley Real Estate. From fresh faces bringing new energy to established leaders setting the standard, the event showcased the power of connection, community, and excellence in our industry.

To everyone who attended—thank you. Your presence made the night one to remember. To our sponsors, your continued support means everything. And to our winners, congratulations on the recognition. Your hard work and dedication continue to raise the bar.

Special thanks to JR Party Rentals for creating such a stunning event atmosphere and to Chef Audrey for delivering an incredible culinary experience that had guests raving all evening.

We also extend deep appreciation to our Premier Sponsors: Ryan Dias of Gold Standard Mortgage, The Avenue Home Staging, and Events by Samantha. Thank you to our Award Presenter Sponsors: Smee Homes Inc, SnapNHD, Fidelity Home Warranty, and Fresno Pure Maintenance.



## CONGRATULATIONS TO THIS YEAR'S TOAST TO THE TOP AWARD WINNERS:

- Community Builder Award  
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  - New Energy Award  
- Casey De Anda
  - Rise and Grind Award  
- Caprice Parry
  - Team Builder Award  
- Gayle Phillips and Pamela Santy
- Social Media Marketer Award  
- Bryann Buhl
  - Ultimate Connector Award  
- Darren Wade
  - Rising Star Award  
- Cynthia Mares
  - Male Realtor of the Year  
- Oscar Mata
- Female Realtor of the Year  
- Sarah Hedrick
  - Leader of the Year  
- Carmen Jimenez Phillips
  - Broker of the Year  
- Sarah Catalina, Downtown Realty

Here's to another year of winning, connecting, and leading the way in Central Valley Real Estate.



CELEBRATE WITH US BY CONNECTING WITH THIS YEAR'S WINNERS, REACHING OUT TO FELLOW ATTENDEES, AND TURNING ONE NIGHT OF RECOGNITION INTO A YEAR OF OPPORTUNITY.





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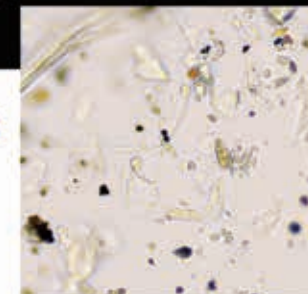


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From Farm, to Foreclosures, to Flipping

# Marie Meza's

Journey of Hard Work & Mentorship

How Marie Meza turned early lessons in leadership and discipline into a high-powered real estate career driven by systems, strategy, and service

PHOTOGRAPHED BY AMANDA BRAZZELL • WRITTEN BY ASHLEY KIVISTO

Marie Meza's career is a testament to resilience and growth. From her childhood on a fruit farm to closing a vast amount of real estate sales, Marie has built a thriving business through hard work, invaluable mentorship, and a strong drive to succeed. Discover how her experiences shaped her approach to success in the competitive world of real estate.

Marie Meza grew up watching her parents run a fruit farm, where they cultivated peaches, plums, and nectarines. The family also operated their own packing house on the property. From a young age, Marie and her seven siblings volunteered to help on the farm and the packing operations, inspired by their parents' dedication and long hours running the business. Their parents not only paid them a fair wage for their work but also gave them complete freedom in how they spent it, knowing some would go toward essentials like new clothes and shoes. This experience taught Marie the value of hard work, money management, and its role in shaping one's lifestyle. As teenagers, the siblings took on more



“  
**Show me your  
cards, and I'll show  
you the best hand  
you can make.”**





responsibilities in the business, handling inventory purchases, bookkeeping, and payroll—gaining invaluable experience in the professional world.

“

**For me, it's all about balance. I'm committed to growing the agents I mentor while also fulfilling my obligations to my partner and the investment side of the business.”**

After high school, Marie began pursuing a degree in Psychology but quickly realized it wasn't the right path for her. As she searched for her next endeavor, she reflected on her love for houses, properties, and challenges—especially those that required piecing things together like a puzzle and producing the best outcome. “Show me your cards, and I'll show you the best hand you can make,” Marie says of her problem-solving skills. Real estate became a compelling career choice, offering both the independence she desired and the opportunity to build her own business.

The first few years in real estate were challenging for Marie. Unsure where to apply her talents, she struggled as a young agent. Her advice to new agents facing similar challenges is to “get in where you fit in” and seek out people who will help you grow and learn. While at her first brokerage she felt directionless. As the foreclosure market took over the industry, she moved to a new office, and it helped her gain her footing.

Determined to succeed, Marie took notice of the most successful foreclosure

listing agent, Bill Pfeif, who held the most foreclosure listings at the time. Taking a leap of faith, she emailed him, curious about his key to success. Pfeif responded to her with advice and an invitation to chat in person, and ultimately an invitation to join his office. “He saw that I had the drive,” Marie recalls.

Overloaded with listings, Pfeif entrusted many tasks to Marie. She assisted Pfeif with his BPO foreclosure appraisal reports while he provided her with buyer leads which helped her grow her clientele, many of which she still engages with today. He also taught her his assembly-line foreclosure system, which resonated with Marie, reminding her of how her parents structured operations at their family business. A team-like assembly line was where Marie felt at home and comfortable. Bill averaged 100 foreclosure assignments at a time. This gave Marie a vast knowledge of the valley and required diving into areas and neighborhoods she may have never otherwise been exposed to. The listings were spread out over a 2 hour radius and it really pushed Marie to understand the surrounding area's property values, difference in home builders, quality of construction, etcetera. “It gave me a great basis of knowledge that still helps me today,” says Marie.

In 2011, Osborne and Associates, today known as Osborne Homes, opened a position to value their potential flip purchases and list some of their flips. Marie applied for the position supported by Pfeif. She passed the testing stages and earned the internship along with 2 other men and ultimately won the full-time position. With years of experience managing high inventory



and handling BPOs for Pfeif, she was well-qualified for the role.

Osborne Homes specialized in flips, purchasing a high volume of properties at foreclosure auctions each day. Over 8 years, Marie gained extensive knowledge of buying, flipping, and reselling the flip homes. She was involved from the initial property evaluation to the home's resale, witnessing every step in between. “It was fulfilling seeing the unfolding of each home” Marie says.

When Osborne Homes ventured out to flip homes statewide, Marie knew it was time to part ways. Her extreme gratitude to Osborne Homes is apparent when speaking to Marie. “They entrusted me with so much and submerged me into such a fast paced and high volume of sales. I am forever grateful for all the experience and mass amount of

knowledge and negotiating skills that I was able to learn by being part of their team,” she explains. Osborne Homes flipped approximately 200 homes a year with two sales agents, each selling around 100 homes annually. Marie was with the company for eight years, navigating the fast-paced, high-volume sales environment. It was a constant juggling act, but she thrived in it.

When Osborne Homes relocated its main office to Southern California, Marie stayed with their company a bit longer, continuing to sell homes in the local market as well as Southern Ca until the company established itself in the new location. Eventually, she transitioned out, deciding to build her own team—a move that yet again felt like a natural return to the structured, high- efficiency environment where she excelled.

Today, Marie leads her sales team at Real Broker, where she manages office staff, mentors team agents, and operates two sister companies under one roof. She explains, “We have the real estate sales side of the business and an investment flipping business that I run with a partner.” Her goal is to excel in both, striving for the highest level of performance in each. “For me, it's all about balance,” Marie says. “I'm committed to growing the agents I mentor while also fulfilling







“  
**You need to steer the ship and protect your client from any harm or stress along the way.”**

my obligations to my partner and the investment side of the business.” Over the past few years, they have successfully flipped 25 to 30 homes annually and continue to push for growth.

Drawing from her past experiences, Marie developed a streamlined, assembly-line system for her business. In 2024, her team closed an impressive 95 deals with ease. Despite the high volume, they never felt overwhelmed. “We have our systems in place,” Marie says with a smile. “We have a clean system established from beginning to end and we really enjoy the process. It scratches that itch in all of us involved.”

Hitting 20 years in real estate, Marie has built a business she is proud of and hopes to help aspiring agents do the same. Her key advice for new agents includes knowing the sales contract like the back of your hand, protecting time with family, and thoroughly understanding taxes and tax laws as an independent contractor. She also emphasizes the importance of taking control in client relationships. “You need to steer the ship and protect your client from any harm or stress along the way,” she advises, noting that confidence in your abilities builds trust with clients and future clients. Maintaining connections with past and present clients is equally essential. Marie makes it a priority to send Christmas cards, birthday notes, host several client events throughout the year, and stay engaged on social media.

Having surpassed 1,500 sales in her career, Marie reflects on her high volume of transactions: “I’ve been blessed and I’m grateful for having the opportunity to align myself with the biggest foreclosure listing agent, followed by the largest flipper in the valley. My journey has been very unique and it gave me so much knowledge and the ability grow”

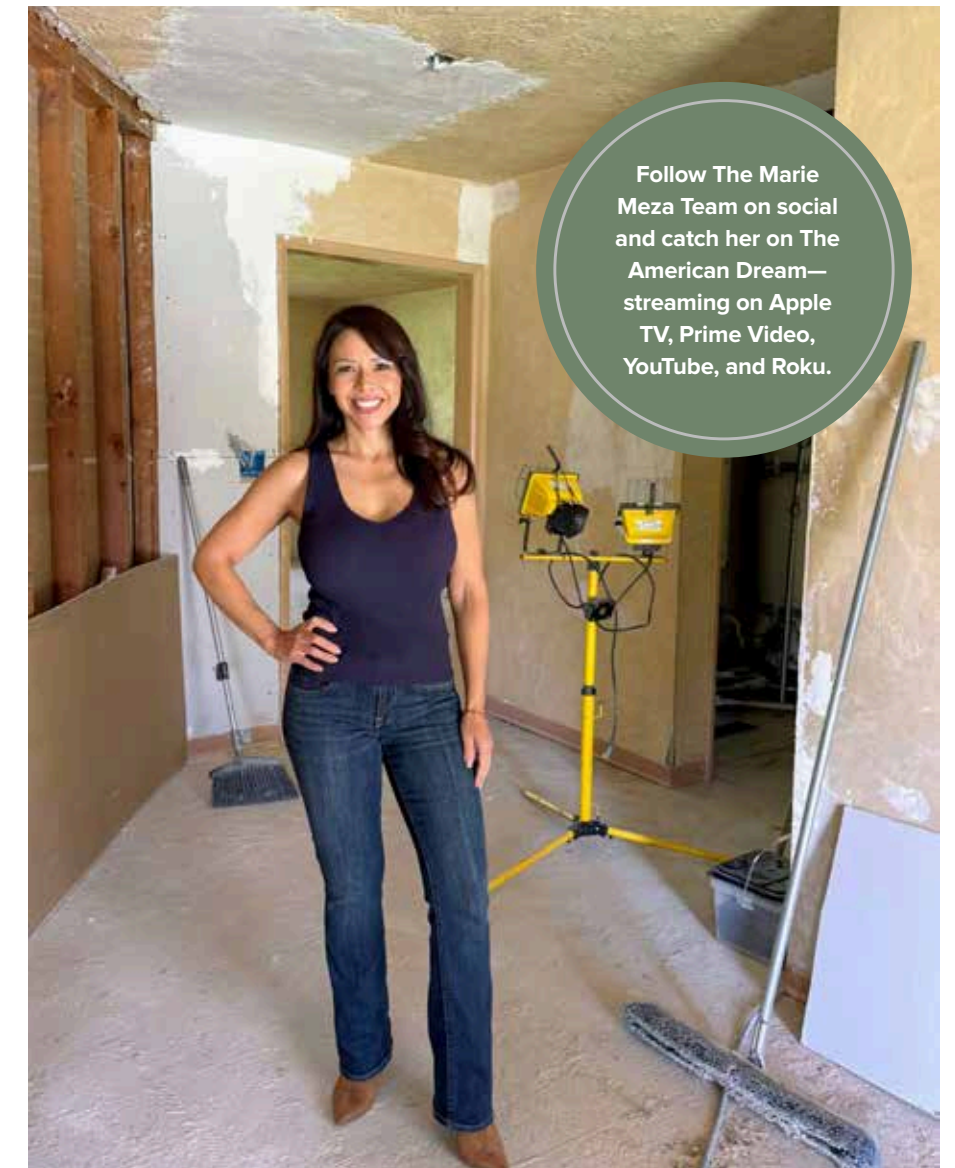
Despite her success in real estate, Marie is most proud of her three daughters. “Being a mother is most important,” she emphasizes. Her oldest daughter, 22, serves in the Air Force, while her two younger daughters, ages 11 and 13, are

only 16 months apart and best friends. Marie cherishes her home life, starting her day with a quiet early morning routine, enjoying coffee, reading books, working out, and preparing for the day. “I’m very routine with my morning schedule. I’m an early riser and my favorite time of day is coffee hour when it’s quiet before the hustle of the day begins and it’s go time,” she says.

Marie Meza’s journey from growing up on a fruit farm to becoming a top real estate professional highlights the power of hard work, mentorship, and continual growth. She has built a business based on a streamlined approach, relentless determination, and a passion for helping others succeed. Marie’s story proves

that with the right mindset and support, success in real estate—and beyond—is within reach. Her unconventional journey has given her the ability to be well equipped and versatile from selling luxury homes to helping liquidate investor portfolios and everything in between. “Whatever the need, we have a system for that,” says Marie.

Keep up with The Marie Meza Team of Real Broker via Facebook and Instagram. Marie also just took up the opportunity to host for The American Dream, ADTV and will produce and highlight lifestyle in the valley and keep us abreast on the real estate market. ADTV is streamed on Apple TV, Prime Video, YouTube and Roku.



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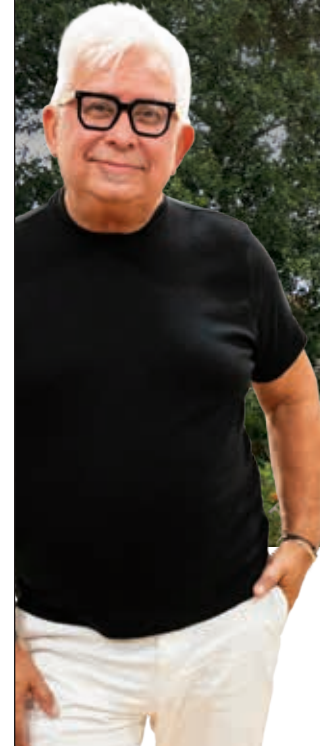


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# Cara

## Peracchi Douglas

A TRUE INNOVATOR AND OUR WOMAN TO WATCH

WRITTEN BY ASHLEY KIVISTO • PHOTOGRAPHY BY TONYA RIGGS

From heartbreak to home sales, Cara Peracchi Douglas turned personal tragedy into powerful triumph—emerging as a fierce force in Real Estate and life.

**H**ow Cara Peracchi Douglas found beauty amidst tragedy and transformed it into a flourishing and successful career in real estate and life is what has earned her recognition as our Woman to Watch in 2025 and beyond.

For Cara Peracchi Douglas, one of the most important things in life is finding a way forward. Several years ago, Cara experienced the tragic loss of her husband, and found herself at a major crossroads. During that time of intense grief Cara was overwhelmed by the support of her family, friends, and community. Through acts of kindness and her sheer determination, she was propelled forward and found hope for a future for her and her children. “Looking back, I developed a mantra that saved my life in a way; ‘Just keep moving forward,’” she asserts.

At the time that her first husband passed away, Cara was working on her Graduate Degree in Marketing. After missing one class, her professor showed up at her door urging her not to give up and to come back and finish the degree. Despite all the heartache

and grief, Cara picked herself up and went back, completing the program at the top of her class with a 4.0 GPA, earning the Distinguished Graduate Student Award, and the Honorary Dean’s Medalist Award. During this time, Cara made the hard choice to move to the Bay Area for greater career opportunities. “To support my three children, I had to find a job where I could make more money,” Cara recalls. There, she procured a position with the City of San Jose’s Department of Economic Development and was hired to rebrand the city for a global audience. As Director of Brand Marketing, she often met with new companies wanting to do business with the city. With that came the opportunity to welcome a new service to the area: Airbnb. At the time, the company and the business model were new, and highly scrutinized. Cara and her colleagues saw the potential and welcomed them to San Jose with open arms. “We wanted to invite the world to our city,” Cara recalls. Seeing the success of other rental managers, Cara saw this as an opportunity for herself. Traveling weekly home to Fresno, she decided to try out the model by renting out a room in her home when she was

Get inspired by Cara’s unstoppable journey—read her full story and see why she’s our Woman to Watch in 2025 and beyond.



not there. It worked so well that she was determined to continue down the path of acquiring investment properties. "I honestly did not know how I was going to do it but was determined to invest in short term rentals," she says. Taking a huge risk, Cara purchased a four-plex, beating out numerous offers, and started her journey. "I couldn't believe it; it was my first step at carving out a future for my family. I was determined to do more," Cara states.

Today, she and her husband Gordon have continued to grow their portfolio, and manage properties on their own. "What started as a challenge became my calling. Whether representing clients to find their dream home, or investing in a new property, real estate is my passion," Cara reflects.

When Cara's daughter started high school, she told her mom that she wanted to move back home to Fresno. Shortly after this realization, Cara received a phone call at her office in San Jose. It was Fresno State offering her a chance to come back to Fresno to work in the School of Business as their Director of Development. During her time there she was on the Gazarian Real Estate Advisory Board where she planned and executed the Tri City Real Estate Tour. Cara says, "Although I took a significant salary cut, returning home to Fresno was the absolute right choice."

While working at Fresno State, Cara was introduced to her husband Gordon, who was a graduate of the Business School and returned to campus to meet the Dean, University President, and to speak with a class of students. It had been almost ten years since she had lost her first husband, and Cara knew that Gordon was the one she was meant to spend the next chapter of her life with. "I feel so lucky to have met him," Cara says of Gordon. Cara and Gordon share a love story of deep connection, joy, and unwavering partnership. Together, they have built a bond rooted in friendship, shared dreams, and a profound appreciation for the life they continue to create. They are endlessly grateful to have found each other at this stage in their lives—to grow, to love, and to cherish not only one another but also the beautiful family they are shaping. Cara often shares words of encouragement with those still searching for their person: "Don't give up. Instead, look up and smile." To them, every day is a gift, and they embrace it with hearts full of gratitude and excitement for all that is yet to come.

Combined, Cara and Gordon have five adult children and one granddaughter whom they adore, Summer, who is one year old. Family is incredibly important to Cara and Gordon. The couple travel back and forth from the Bay Area and Fresno, enjoying life



and activities in both locations. They play bocce, pickleball, and tennis, and enjoy golfing and skiing together. Her home's kitchen was recently renovated into a true Italian kitchen, a space Cara loves sharing with family and friends. She is also passionate about serving her community and participates in numerous events and fundraisers to support those around her.

In 2020, Cara retired from her position at Fresno State and jumped headfirst into real estate. She quickly found her place in the industry, embracing the collaboration and teamwork she shares with fellow agents. "Agents are doers—to be successful, you have to connect with others, build trusted relationships, and ultimately work collaboratively to get things done!" Cara says of those in the profession. Behind the scenes, real estate requires constant effort, with agents always working to serve their clients.

Cara builds her business on three key pillars: creativity, commitment, and connection. Her dedication earned her a nomination for the "Ultimate Connector" with Real Producers. She has also received multiple Top Producer awards and was honored with the Rising Star Award by Commercial Real Estate Women of Silicon Valley. Additionally, her passion for brand strategy earned her the prestigious Global Alice L. Beeman Award for Research in Brand Architecture.



“*Agents are doers—to be successful, you have to connect with others, build trusted relationships, and ultimately work collaboratively to get things done!*”





Cara prides herself on curating her clients' experience to make everyone feel special and as stress free as possible. She even offers staging services to her clients, supplying the inventory and styling homes herself. Staying connected to other agents and her current and past clients is of high importance to Cara.

Cara's journey is a testament to resilience, reinvention, and the power of perspective. She has faced life's hardships head-on, choosing to see beauty where others might see only loss. "I thrive on building meaningful relationships and pushing forward,

no matter the obstacles," she explains. While her path hasn't always been smooth, she has discovered that even in life's toughest moments, there is light to be found. Her advice to those standing at a crossroads, unsure of what comes next? "Get busy living." Because if Cara's story proves anything, it's that even in the face of adversity, growth is always possible—and sometimes, the most extraordinary chapters begin when we refuse to stand still.

For these reasons, and many more, we hope you will join us in saluting Cara as our Woman to Watch.



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# Norma Lopez De Takahashi:

## FACILITATING THE DREAM OF HOME OWNERSHIP

From farmworker roots to mortgage expert, Norma turns determination into homeownership for families across California.

WRITTEN BY ASHLEY KIVISTO

PHOTOGRAPHY BY



From humble beginnings to a career built on helping others achieve homeownership, Norma Lopez De Takahashi carries forward the values her mother instilled in her—making the dream of owning a home a reality for others.

Norma Lopez De Takahashi was born in Mexico and came to the United States at the age of eight, entering the third grade. She was one of six siblings—her two older siblings were born in Mexico, while her mother had three more children after settling in the U.S. The family made their home in McFarland, California, where both of Norma’s parents worked as farm laborers, primarily picking grapes in vineyards. From a young age, Norma learned the value of hard work and perseverance, lessons instilled in her—especially by her mother.

Despite never receiving cash aid or food stamps, Norma’s mother managed to provide for her family, even paying for her pregnancies through a payment plan with her doctor and hospital. She prioritized homeownership, first purchasing a home in Mexico and later buying one in McFarland, instilling in Norma the importance of owning property. “She always put us first. She set a great example of how to strive for more by working hard for it,” Norma says of her mother, who worked tirelessly until retiring at age 67.

After finishing high school, Norma began working as a receptionist at a car

dealership. What she loved most about the work was witnessing the joy and excitement of customers purchasing a vehicle—a feeling she continues to cherish in her career as a loan officer today. Norma’s dedication and strong work ethic led her to advance within the dealership, eventually taking on roles as a Customer Service Manager, DMV Clerk and anywhere else they needed the help.

Norma has been in the mortgage industry for about 17 years and joined NEXA Mortgage in July 2024. She began her career as an assistant, quickly advancing to a loan processor and later training as an operations manager. Through these roles, she gained invaluable knowledge of the loan process behind the scenes—expertise that continues to benefit both her and her clients today. “I feel like I look at things differently. I’ve seen loans fall apart and seen how the loan officer was able to fix them” Norma explains. Her background allows her to approach challenges from new angles, helping clients navigate obstacles and secure approvals, even in difficult situations.

Norma’s ability to leverage her background to assist clients is what sets her apart in the industry. She is dedicated to doing everything possible to help individuals achieve homeownership, using creativity and outside-the-box thinking to find the best solutions. Her affiliation with NEXA Mortgage also provides a significant advantage, giving her clients access



to over 200 wholesale lenders. “I am in the business to help people become homeowners,” Norma reiterates, emphasizing her commitment to making homeownership a reality for those she serves.

For Norma, success isn’t measured by a large paycheck, but by being someone others can trust and rely on. “Success is knowing people are going to trust what you have to offer,” she explains. While thriving in her career is important, Norma’s family will always come first. “My greatest achievement in life is the kids that I have raised,” she says.

Norma met her husband, Kevin Takahashi, while they were both working at the car dealership. Their friendship quickly deepened, eventually blossoming into something more. Just two weeks into dating, Kevin proposed, and they were married a couple of months later. “I took a leap of faith and it paid off” she said. This year, they will celebrate their 27th anniversary. “The way he loves me and puts me first? I couldn’t have asked for a better partner,” Norma says of Kevin.

Before meeting Kevin, Norma was a single mother to a boy and a girl. Together, she and Kevin had two more sons, who later became the first in the family to attend college. Both graduated from Fresno State without any student loans, paying for their education entirely on their own. Norma is proud to have provided all her children with the best possible environment to succeed. “We were able to give our kids their safe space,” she explains. “That’s so important. Life is hard and it’s our job to teach them how to thrive while giving them a safe space to do it in.” Today, their four adult children are thriving, and Norma and Kevin enjoy spending time with their six grandchildren.

As empty nesters, Norma and Kevin are cherishing their time together, continuing their tradition of weekly date nights and

weekend getaways to their home in Ventura. “We’re in our honeymoon stage now,” Norma beams. When they go out, they enjoy discovering new craft cocktails and excellent food. Their favorite local spots include The Vault in Porterville, known for its great craft beer selection, and The Palace Kitchen & Craft Bar, where they can indulge in expertly crafted cocktails.

Norma also takes great pride in serving her community and working to better the lives of those around her. She is an active member of several organizations, including the Tulare Kings Hispanic Chamber of Commerce, Latino Professionals Network, Our Success Manifest Networking Group, and the Zonta Club of Porterville. She is particularly dedicated to the mission of the Zonta Club. “We provide scholarships, international education programs, and so much more to women locally, nationally, and internationally,” Norma explains. Zonta also works closely with the Family Crisis Center in Porterville, supporting victims of domestic violence and providing essential resources to those in need.

Norma Lopez De Takahashi’s journey from humble beginnings to a thriving career in real estate is a testament to her perseverance, dedication, and deep-rooted belief in the power of homeownership. With years of experience and a strong foundation in loan processing, Norma goes above and beyond to find creative solutions for her clients, ensuring they have the best possible path to homeownership. Whether assisting first-time buyers, Spanish-speaking clients, or those seeking mobile home loans, she is dedicated to making homeownership accessible to as many people as possible.

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