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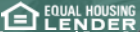
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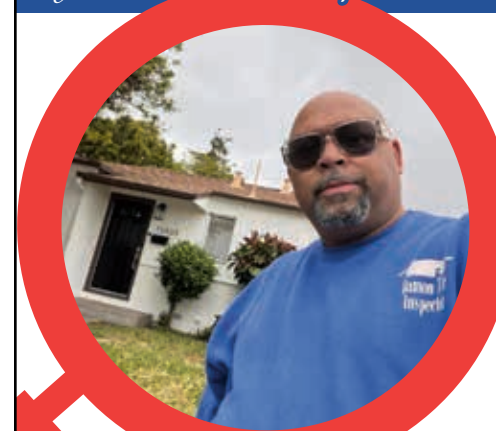
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JANET RAMIREZ

The
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if

you ask the people who know Janet Ramirez best to describe her, they probably won't start with her accomplishments. They'll tell you she's the person they call when they need encouragement, when they feel stuck, or when they're trying to figure out their next move.

Her clients describe her as “movida,” a woman who's always moving and always finding a solution. Friends often describe her as “pedal to the metal,” because slowing down has never really been part of who she is. But they'll also tell you she's funny, down to earth, and never takes herself too seriously. Whether she's leading her brokerage, mentoring agents, flipping homes, developing property, or raising her family, Janet approaches life with the same mindset: there is almost always another way forward.

That perspective wasn't learned overnight. It was built through years of hard work, sacrifice, loss, and faith.

Raised in Stockton by hardworking Mexican immigrant parents, Janet learned responsibility long before adulthood. As the second oldest of four children, she often translated for her parents, helping them navigate paperwork, appointments, and everyday conversations while watching them work tirelessly to create opportunities for their family.

“My parents worked hard for everything they had,” Janet says. “That's where I learned my work ethic.”

When her parents divorced, Janet was around ten years old. Like many oldest daughters, she naturally stepped into a leadership role, wanting to help her mother and set an example for her younger siblings.

By fourteen, she was spending her summers planting tomatoes and cherries in the fields. While many people remember that kind of work as exhausting, Janet remembers something different.

“I actually liked it,” she says with a laugh.

She enjoyed earning her own money and quickly discovered that hard work gave her opportunities. As she grew older, she worked wherever opportunity presented itself, including flea markets,



tax preparation, jewelry sales, retail management, and her uncle's audio store.

Every job strengthened her work ethic and taught her something new about people and business.

Janet attended Franklin High School, where she graduated with a 4.0 GPA, never allowing others' perceptions to define her own expectations. That same determination followed her into college. While attending San Joaquin Delta College, she worked full time while taking as many as twenty units before transferring to UC Riverside with plans of becoming an attorney.

But life had a different plan.

After years of a complicated relationship with her father, Janet and her siblings

were finally able to reconnect with him. They found forgiveness, rebuilt their relationship, and began creating new memories together.

Then, unexpectedly, he was murdered.

The loss changed everything.

Looking back, Janet remembers asking herself, "Why now?"

Needing a fresh start, she moved to Southern California. Living in a larger market exposed her to different businesses, new ideas, and a broader way of thinking. It was a season of growth that challenged her personally and professionally.

Eventually, family brought her back to Stockton.



At the time, she was managing for Wells Fargo during the foreclosure crisis. Every day she watched families lose homes they had worked their entire lives to build. Friends, neighbors, and even relatives were struggling, and Janet couldn't stand by and simply watch.

She immersed herself in real estate, attending seminars, studying investing, and learning everything she could. The more she learned, the more convinced she became that she had found her calling. She eventually earned her real estate license, later became a broker, and founded Integrity Real Estate with a simple mission: bringing integrity back into real estate.

While many agents were leaving the industry, Janet stayed.

There wasn't much money to be made during those years. The average commission was around \$2,800, but helping people mattered more than chasing a paycheck. During the foreclosure crisis, she helped more than 200 homeowners stay in their homes, building a reputation for finding solutions when others believed there weren't any.

As her business continued to grow, Janet balanced motherhood and entrepreneurship. Like her own mother before her, she found herself navigating the challenges of single motherhood while building a business during one of the most difficult housing markets in history. Even with limited income and an uncertain market, she remained committed to creating stability and opportunity for her family.

Janet believes there are rarely only two options. Life isn't simply black and white. There's almost always another solution if you're willing to keep looking. It's a perspective reflected in one of her favorite sayings: "Para todo hay tiempo." Everything has its season.

As the market recovered, so did her business. Integrity Real Estate continued to grow, and in 2021 Janet affiliated with Better Homes and Gardens Real Estate, creating Better Homes and Gardens Real Estate Integrity Real Estate. The



One phrase Janet often comes back to is, **"PARA TODO HAY TIEMPO."** Everything has its season.

partnership allowed her to preserve the culture she had worked so hard to build while giving her agents the resources and recognition of an internationally respected brand.

Today, Janet is just as passionate about developing people as she is about selling real estate.

Early in her career, she noticed many experienced agents kept their knowledge to themselves. She promised herself that if she ever had the opportunity to lead, she would do things differently. Today, her brokerage is built on collaboration, mentorship, and the belief that success is meant to be shared. It's a philosophy that has earned the loyalty of many agents who have chosen to grow their careers alongside her for years.

Those closest to Janet describe her as someone who refuses to stay stuck. She doesn't spend time dwelling on problems. Instead, she starts looking for solutions. She encourages people to dream bigger, challenges them to grow, and reminds them they're capable of more than they often believe themselves.

Janet believes in practicing what she preaches. In addition to leading her brokerage, she continues investing in real estate as a flipper and developer because she believes the best leaders never stop learning, growing, or doing.

For all of Janet's professional accomplishments, family has always remained at the center of everything she builds.

When Janet and Jesus began dating in 2013, she was already raising her two children, Damaris and Khristo. After Khristo's autism diagnosis, Janet admits she was afraid to have another child. But Jesus shared her faith and never let fear define the future they hoped to build



together. Together they later welcomed Ramesses and Jesus Nazareth, building a family centered on faith, love, and entrepreneurship.

Today, they continue encouraging one another as they grow their businesses, invest in real estate, and raise their family.

Away from work, Janet enjoys spending time with her family, baking homemade sourdough bread, working out with Jesus, and finding joy in the quieter moments of life. It's a side of her that reminds those closest to her that, beyond the broker and business owner, she's simply a wife, mom, and friend who treasures time with the people she loves.

Looking back, it's clear those beliefs have shaped every chapter of her life. From translating for her parents as a little girl to leading a successful brokerage, raising a family, mentoring agents, and helping hundreds of homeowners through some of the most difficult seasons of their lives, Janet has never stopped moving forward.

Integrity isn't simply the name on the front of her office.

It's the way she leads, the way she serves, and the legacy she's building one relationship at a time. ❧

LEARN IT Before You AUTOMATE IT

Technology has transformed the way we practice real estate. Electronic signatures, transaction coordinators, AI, and digital transaction platforms have made us more efficient than ever before.

But we should ask ourselves: Are we becoming more efficient... or simply less involved?

Somewhere along the way, some agents have stopped learning the very things they're automating. Automation should save time, not replace competence.

Know What You're Sending

Every transaction includes disclosures, preliminary title reports, home inspection reports, Natural Hazard Disclosures, HOA documents, and many other important reports. As agents, our responsibility isn't simply to obtain signatures or rely on a transaction coordinator to send documents for electronic signing. Our responsibility is to help clients understand what they're receiving.

That doesn't mean interpreting reports or acting as the expert. It means opening each document with your client, explaining its purpose, discussing why it matters, encouraging them to read it carefully, and inviting questions throughout the process. For example, you shouldn't interpret a home inspection report, but you can certainly point out where the inspector has recommended further evaluation by a licensed specialist.

When clients have technical or legal questions, encourage them to speak directly with the professional who prepared the report. Connecting clients with the appropriate expert not only protects them, but also demonstrates the professionalism, guidance, and fiduciary care they hired you to provide.



BY ALVENA MARYAM SAFAR, DRE 01509140, BROKER/OWNER OF CALPRIME REALTY & VICE CHAIR OF THE C.A.R. STANDARD FORMS ADVISORY COMMITTEE

Your Transaction Coordinator Can't Replace You

A great transaction coordinator is an incredible asset, but they cannot perform your fiduciary duties.

If your TC simply sends disclosures for electronic signatures before you've discussed them with your client, you've missed one of the most valuable opportunities in the transaction. Those conversations build trust, strengthen your relationship, and help your client make informed decisions. If you're relying on your transaction coordinator to educate your client about these documents, you're delegating a responsibility that belongs to you.

Clients will remember that you took the time to explain the process and answer their questions and point out important things they would have otherwise missed.

Don't Let AI Become Your Teacher

Artificial intelligence is an incredible productivity tool, and there's nothing wrong with using it appropriately. However, it should never replace learning your profession.

Don't encourage clients to upload inspection reports or transaction documents into public AI platforms for explanations. As agents, you should never upload confidential client documents! Aside from potential privacy concerns, AI can misunderstand context, provide incomplete or inaccurate information. If you depend on it for an answer, you are potentially breaching your fiduciary responsibilities.

Instead, develop the skills to understand the documents yourself. These professionals in the field often provide classes that allow you to learn while making powerful connections. Consider taking one or two classes a week to learn these skills.

Let me leave you with this thought

Technology will continue to evolve, and that's a good thing. It can make us faster, more organized, and more efficient.

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Learn the skill first and then automate it.



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Founded in 2010 by Pat Stone, WFG National Title was built on a vision to combine innovative technology with a relationship-driven approach to title and escrow. Today, the company has grown into a national title underwriter and settlement services provider while remaining true to the values that shaped its foundation: integrity, collaboration, and exceptional service.

Throughout California, WFG teams partner with real estate professionals, lenders, builders, investors, and homeowners, serving as trusted resources from contract to closing.

“Our business is really about people,” says Melissa Heaslett, Vice President of Sales and Strategic Growth. “Technology allows us to work more efficiently, but relationships are what truly make the difference.”

That philosophy carries through every file. From the moment escrow opens through the day keys are exchanged, the WFG team prioritizes proactive communication, experienced

guidance, and identifying potential issues before they become obstacles.

Many title challenges can be resolved long before they impact a closing when the right team is involved. By maintaining clear communication and addressing concerns proactively, WFG helps agents avoid unnecessary delays while creating a smoother experience for everyone involved.

Beyond the transaction, WFG National Title is equally committed to supporting the long-term success of the real estate professionals they serve. Through market insights, educational resources, innovative technology, and responsive support, the team provides agents with tools that help strengthen their businesses while remaining a trusted resource long after the closing.

Like the real estate industry itself, WFG's teams continue to evolve while maintaining the culture and service



standards that define the company. Each milestone reinforces the value of adaptability, collaboration, and a commitment to serving clients at the highest level.

Looking ahead, WFG National Title continues investing in agent education, technology, and strategic growth throughout California. Success is measured not only by successful closings, but by the trust they earn, the relationships they build, and the confidence they provide to the real estate professionals they serve.



Around the office, the teams are affectionately known as the "GOATs." While the nickname brings a sense of fun to the culture, it also reflects the standard they strive to uphold. Through every market shift, every challenge, and every opportunity, they remain committed to excellence, collaboration, and delivering an exceptional experience for the agents and clients they have the privilege to serve. 🐐



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has always been another way she serves the people around her. Whether she's guiding a client through the home loan process or pulling a fresh batch of cookies from the oven, relationships are at the heart of everything she does.

Krista's love for baking began in the kitchen alongside her grandma and great-grandma. Watching them prepare meals and desserts that brought family together inspired a lifelong passion for creating food that makes people feel at home. Over the years, what started as a hobby became one of her favorite ways to show appreciation to friends, family, clients, and now the Real Producers community.

Her signature snickerdoodles have become a staple at our events, earning quite

a reputation among agents who know to grab one before they're gone. She has perfected the recipe over the years, creating a cookie that's warm, comforting, and a little nostalgic.

Now, Krista is bringing that same passion to the pages of 209 Real Producers with a new monthly recipe feature. Each month, she'll share approachable recipes designed for busy families, gatherings with friends, and everyday moments worth celebrating. Her hope is that these recipes become traditions in your own home, creating memories around the table for years to come.

We're excited to welcome Krista to the magazine and can't wait for you to discover what she's cooking up each month.

Meet Krista: Bringing a Taste of Home to 209 Real Producers

If you've attended a 209 Real Producers event, there's a good chance you've already met Krista, or at the very least, you've

enjoyed one of her famous snickerdoodle cookies.

While many know Krista as a loan officer with Modern Mortgage, where she helps buyers navigate one of life's biggest milestones with confidence and care, baking

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NICOLE SURBER

GROWTH BEYOND THE COMFORT ZONE

Nicole Surber knows what it's like to take a chance.

She's launched brokerages, earned her broker's license, stepped into leadership roles she wasn't sure she was ready for, and built a career by saying yes to opportunities that pushed her outside of her comfort zone. Today, the part of the business she enjoys most is helping agents build confidence, strengthen their businesses, and reach goals they may not have thought possible.

As Manager of Century 21 Select Group's Modesto office, Nicole brings nearly two decades of industry experience to the role. Her path into real estate began early, watching her father work in both real estate and construction. While she didn't initially plan on following the same path, those early experiences left a lasting impression and eventually helped shape a career of her own.

While attending Stanislaus State University and working as a bridal consultant, Nicole

accepted an opportunity to assist an agent at Keller Williams. What began as a side job quickly evolved into a career.

Over the years, Nicole gained experience in nearly every corner of the business. She supported agents behind the scenes, managed bank-owned property operations during the foreclosure crisis, earned her broker's license, and eventually launched brokerage ventures of her own. Inspired by the successful professionals she saw around her, she wanted to see if she could build something herself.

Those experiences gave Nicole a firsthand understanding of what it takes to build a business. While the journey wasn't always easy, it ultimately helped her discover what she enjoyed most.

"I think those experiences helped me realize where I'm supposed to be," Nicole shares. "I love

helping other people build their businesses."

That realization eventually led her to Century 21 Select Group, where she joined the company in 2023 and stepped into the role of managing the Modesto office. She also serves as a Director with the Central Valley Association of REALTORS®, giving her another opportunity to stay involved in the industry and support fellow agents.

Whether she's mentoring agents, solving challenges, or helping someone navigate the next stage of their career, relationships remain at the center of everything she does.

When she's not in the office, Nicole is usually spending time with her husband, the love of her life for the past 18 years, at the gym before sunrise, out on the river kayaking, or working toward her next goal. She's currently preparing for a bikini competition, hopes to learn both Spanish and German, and enjoys finding new ways to challenge herself.

Nicole has called Oakdale home for many years and values the relationships and sense of community that make it such a special place to live. At home, the dog she happily admits runs the household keeps her on her toes.

Family remains at the center of Nicole's life, and few people have influenced her more than her father. Beyond introducing her to real estate, he modeled the work ethic, determination, and resilience that continue to guide her today. Watching

him overcome significant health challenges, including two major heart attacks, reinforced the importance of perseverance and maintaining perspective through life's ups and downs.

One day, Nicole hopes to build a home with her husband from the ground up, bringing together the two industries that have shaped her life from the

beginning: real estate and construction. It's a dream they look forward to building together, combining her passion for real estate with the life they've built together.

For now, she's exactly where she wants to be, helping others succeed, serving the industry she grew up around, and continuing to build on the foundation that started it all.



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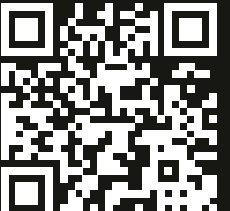
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A heartfelt thank you to Mercedes-Benz of Stockton for once again opening your doors and providing such an incredible venue, and to BAC

Community Bank for partnering with us to help make the evening possible. We are also grateful to our event sponsors, Synergy One Lending, Modern Mortgage, Best Pest, and Choice Home Warranty, whose continued support allows us to create meaningful experiences for our community.

A special thank you to the businesses that helped bring the evening to life, including Chava Jr. Tacos, Wobbly Wagon, Clark Ferrea Winery, Sounds in Motion, Megan Catering, Micky Films,

and Moments by Yeni Photography. Your generosity, professionalism, and partnership helped make the event one to remember. Most importantly, thank you to every agent and partner who joined us. Your commitment to building relationships, supporting one another, and strengthening our local real estate community is what 209 Real Producers is all about. We are grateful for each of you and look forward to another year of growing together.





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