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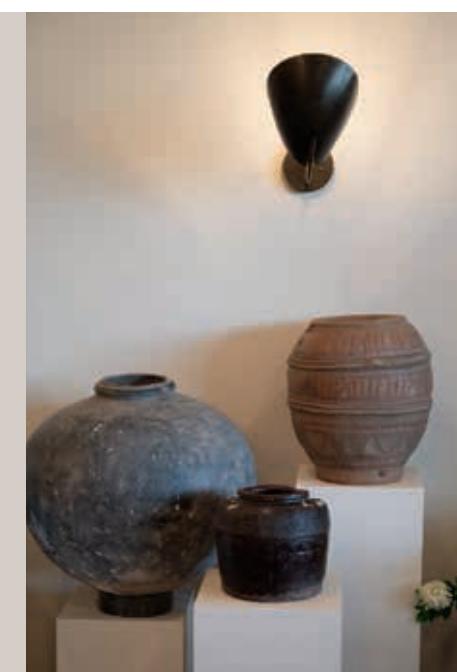
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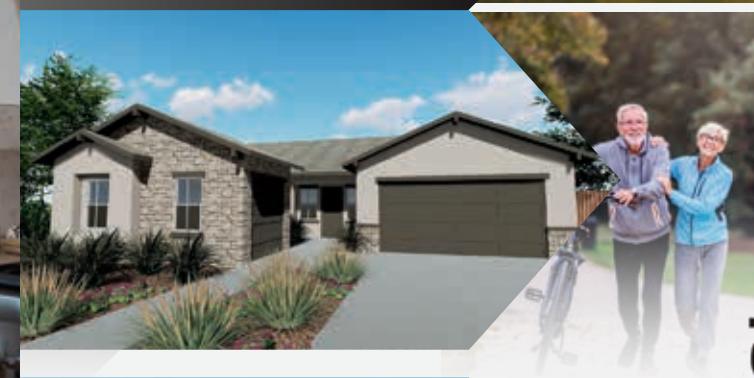
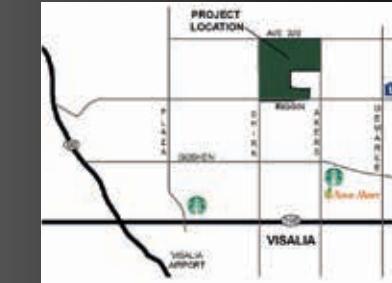
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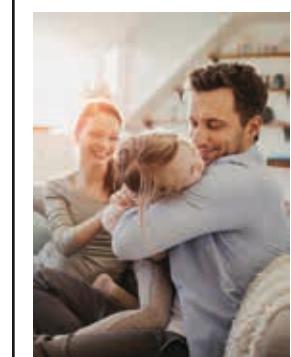
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**Coach Holley** is a 29-year-old Visalia native, nationally recognized Life Coach and Fitness Trainer with a strong background in professional and collegiate athletics. He teaches the importance behind resiliency and building a strong social and emotional 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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Our mission is to provide an outlet for families in our community to express themselves and to receive physical, mental, spiritual and emotional support. We help them find who they really are, what they aspire to be, and support them on that journey. Along with our amazing training programs we also offer evidence -based programs for students and families through our AAMP and PAM courses. With Amplify you can work on both your mind and body. Visit us in person or give us a call!

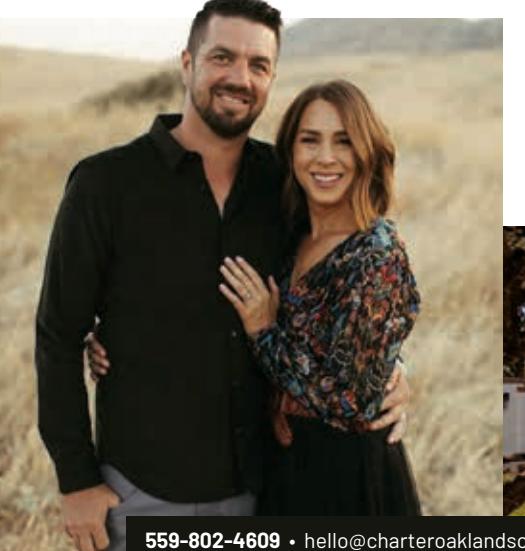
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## The Power of SHOWING UP

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TCAOR made history in 2025. The Young Professionals Network (YPN) was named both the California Association of REALTORS® and the National Association of REALTORS® Network of the Year. No other local YPN in the state has earned both honors in the same year. That kind of recognition only happens when people choose to show up.

Showing up is more than attending an event. It is the decision to lean in, raise your hand, and help shape the future of our industry. In 2026, we are inviting you to do just that by joining one of TCAOR's many committees.

Love events? The Bowling, Golf, and Community Benefit Committees bring people together and raise funds that go right back into our community and membership. Want to make a real difference in the profession? The Board of Directors, Bylaws, and Grievance Committees help lead critical decisions for the future of local Real Estate.

For those passionate about DEI and outreach, the Diversity and Fair Housing Committee and Latino Professionals Network offer powerful platforms for advocacy and impact. If education is your strength, the Education and Scholarship Committees are where your ideas can thrive.

Interested in political advocacy? The Local Government Relations Committee and REALTOR® Party work to influence policy and fundraise for local and state PACs. Even our more behind-the-scenes groups such as MLS, Budget and Finance, play a vital role in keeping things running smoothly.

Every single committee is powered by REALTORS® who choose to show up. And that choice has ripple effects. It builds your network. It sharpens your leadership. It creates a culture where we support each other and grow together.

There is a reason TCAOR is being recognized on the state and national level. We have REALTORS® who care, contribute, and collaborate. We are not done. We are just getting started.

So ask yourself—what part will you play this year?

2026 is the year to show up.  
The year to get involved.  
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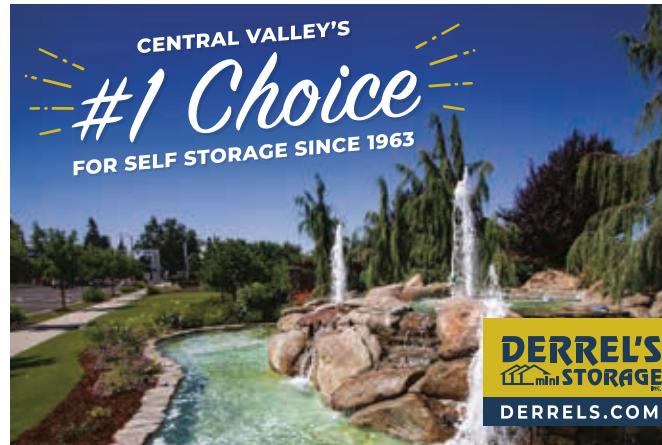
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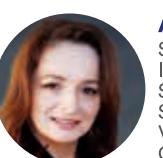
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# THE BROKERAGE THAT COACHES WINS

Turning Market Intelligence Into Monthly Momentum

BY SHAWN CARDOZA, REAL ESTATE COACH

In a tough market, the most valuable product a broker-owner or team leader can deliver is not a clever slogan or a new CRM. It is clarity. Your agents wake up every day walking into uncertainty: buyers spooked by rates, sellers anchored to last year's pricing, consumers flooded with headlines, and competitors fighting harder for fewer deals.

The companies that grow through that noise do one thing consistently: they coach with real data, and they teach their agents how to translate market shifts into client confidence.

Market knowledge is not "nice to have." It is a retention tool, a recruiting advantage, and the foundation of predictable production.

## Why market intelligence is the new "team value proposition"

Top producing agents do not need more motivation. They need leverage. And the best leverage is being early, accurate, and specific when the market changes.

When your company provides monthly market intelligence, you help agents:

1. Price listings correctly the first time.

In shifting conditions, the penalty for "try-it-high" pricing is bigger: more days on market, more price reductions, and more listing friction.

2. Buyers are not always saying "no."

Often they are saying "I need certainty." Rates, affordability, and inventory trends give you the talking points and the options.

3. Protect pipelines when volume shrinks.

In a tight market, every agent's pipeline is more fragile. The teams that teach agents to spot early indicators (like showing activity, pending volume, and inventory shifts) stabilize production faster.

4. Lead better client conversations than the headlines.

Most consumer media is designed to generate clicks, not decisions. Your agents should be the calm, credible alternative.

If you want your agents to sound like trusted advisors, you must give them the inputs. Then coach the execution.

## The leadership gap: knowledge without teaching is not leadership

Most broker-owners and team leaders track the market in their own heads, then assume agents "should know" what it means. That assumption costs money.

A coaching-first company does three things differently:

5. They make market learning systematic. Not occasional.

6. They turn data into scripts and actions. Not just charts.

7. They repeat the message monthly. Until it becomes culture.

Your goal is not to impress agents with statistics. Your goal is to equip them to win conversations.

## What to research monthly (the few metrics that actually move the needle)

You do not need 40 slides. You need a tight "Market Pulse" that agents can use in the field immediately.

Here are the core categories to cover each month:

### 1. Inventory and absorption (speed of the market)

- Active inventory
- New listings
- Pending sales
- Months of supply
- Pricing direction

### 2. Median sale price (with context)

- Price per square foot (where useful)
- List-to-sale price ratio
- Percentage of price reductions
- Time and competition

### 3. Days on market

- Showing activity (if you can access it)
- Multiple-offer frequency (even anecdotal, tracked consistently)
- Financing reality

### 4. Mortgage rate trend (direction matters more than the exact number)

- Buydown prevalence
- FHA/VA/conventional mix (if you can pull it locally)
- New construction and local supply

### 5. Permits or starts (local & regional)

- Builder incentives and price adjustments
- Economic drivers that hit housing locally

### 6. Employment trends

- Major employer announcements
- Migration/population changes

- Insurance and tax shifts (in relevant states)
- Then coach agents on the "So what?": what to say, what to change, and what to do this week.

### Internet sources you can use to build a credible monthly update

Below are reliable, repeatable sources that broker-owners and team leaders can pull from monthly. The goal is consistency, not perfection.

### 1. Your MLS and local association market reports (your strongest source)

What it gives you: the most relevant data for your exact service area.

What to pull monthly: inventory, pendings, DOM, list-to-sale ratio, price reductions, months of supply.

How to use it: break it down by your top 3 to 5 micro-markets (zip codes, school zones, price bands).

### 2. National Association of REALTORS (NAR)

Best for: national and regional context, plus easy charts for agents.

What to pull monthly: existing-home sales trends, affordability index, national pricing direction.

Source: NAR housing statistics and research reports

<https://www.nar.realtor/research-and-statistics/housing-statistics>  
<https://www.nar.realtor/research-and-statistics/research-reports/residential-real-estate-market-snapshot>

### 3. Freddie Mac Primary Mortgage Market Survey (PMMS)

Best for: rate trend credibility and simple communication.

What to pull weekly or monthly: 30-year fixed rate trendline and commentary.

Source: Freddie Mac PMMS (search "Freddie Mac PMMS")

### 4. Mortgage Bankers Association (MBA)

Best for: demand indicators and purchase application trends (a leading indicator).

What to pull monthly: purchase applications index direction.

### 5. Federal Reserve (Fed) statements and FRED data

Best for: macro direction (inflation, unemployment, rate policy expectations).

What to pull monthly: the narrative, not the nuance. What is the Fed focused on right now?

Source: FRED economic data (search "FRED mortgage rates" and "FRED unemployment")

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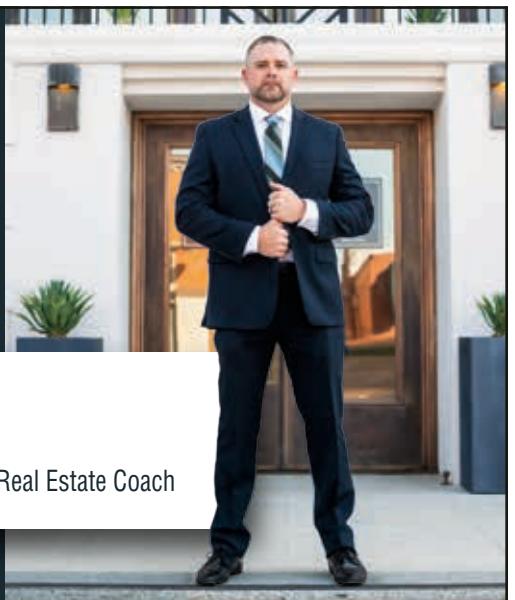


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—SHAWN CARDOZA—

Founder of RealCop Real Estate Coaching, a division of Legacy Real Estate Inc. Real Estate Coach



## 6. U.S. Census Bureau (construction, permits, starts)

Best for: supply pipeline and builder activity.

What to pull monthly: housing starts and permits trend direction.

## 7. HUD User Housing Market Indicators (government perspective)

Best for: a clean monthly housing pulse, helpful for credibility.

Example report source:  
<https://www.huduser.gov/portal/sites/default/files/pdf/Housing-Market-Indicators-Report-July-2025.pdf>

## 8. Local government, planning departments, and economic development sites

Best for: what is coming (zoning, large projects, major employers, infrastructure).

What to pull monthly: major announcements, permits for large developments, road expansions, school rezoning proposals.

### How to package this into a monthly "Market Intelligence + Coaching" system

Most companies stop at, "Here's the market update." That is information, not leadership.

Run this as a repeatable monthly cadence:

#### Week 1: Build a one-page Market Pulse

- 5 to 7 metrics
- 3 takeaways
- 3 scripts (one for buyers, one for sellers, one for investors/move-up)

#### Week 2: Teach it live (30 minutes)

- "What changed since last month?"
- "What are clients misunderstanding?"
- Role play the 3 scripts

#### Week 3: Execution challenge

- Example: "Have 10 seller pricing conversations using the new script."
- Track results and objections.

#### Week 4: Share wins and adjust

- What worked
- What objections are trending

- What to change next month
- This creates a culture where your agents stop guessing and start operating with a plan.

### The real point: confidence is contagious, and it starts with you

When a market shifts, agents either become reactive or become relevant.

If you want your company to grow in a tough market, take this stance:

"We do not hope. We prepare. We coach. We execute." And when top producers feel like their leader is ahead of the market, they stay. They bring their friends. They build bigger businesses under your umbrella.

### Stop guessing

Team leaders, lead the market with a monthly playbook your agents can actually use. RealCop Coaching helps broker-owners and team leaders turn market shifts into pricing confidence, tighter scripts, and steadier production.

You are not alone, Schedule a Strategy call with Shawn at [www.theunshakableagent.com](http://www.theunshakableagent.com)

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# Tonya Riggs

*Branding by Tonya turns who you are into a visual story people instantly trust.*

WRITTEN BY CENTRAL VALLEY  
REAL PRODUCERS  
PHOTOGRAPHY BY TRACY ARREDONDO,  
ELLIE KOLEEN, AND MIKE SANTAELLA

Tonya Riggs did not stumble into branding photography. She earned it, rep by rep, over nearly two decades of building a business, raising three boys, and learning what makes people feel confident in front of a camera. After 18 years as a portrait photographer, Tonya is retiring that side of her work at the end of June and going all in on Branding by Tonya, the service that has quietly become a secret weapon for high level professionals across the Central Valley.

"I create visual stories of what people do, either personally or professionally," she says. "I have always been a storyteller."

Her entrepreneurial origin story still makes her laugh. In 2008, Tonya won \$400 on a penny machine, tucked it away, and used it to launch a home based stationery business while staying home with three little boys. Clients started asking for family photos to go with the cards and invitations, and Tonya said yes. That yes turned into years of training, mentorship, and craft. She became known for classic, emotional black and white portraiture, and she built a beautiful natural light home studio, something she had been dreaming of



doing for years. It was a major milestone for her business to finally have a designated space for her natural light photography. Her approach to portrait work has also been shaped by training and workshops with top industry leaders, including Baby As Art, Carrie Sandoval, Brittany Woodall, and Kelly Brown. Those mentors taught her techniques to stay calm, set clear expectations, and see the beauty in each of her subjects.

Branding by Tonya was born when Tonya had to build her own brand visuals and realized the industry often skips the part clients need most. "Nobody helped me figure out what I was going to wear, makeup, the plan," she says. "I planned it all." Now she delivers that missing piece through what she calls the hallmark of her work: THE SHOOT PLAN. Wardrobe guidance. Locations. Shot list. Content needs. It is all engineered before the camera ever comes out, so clients leave with images they actually use.

That matters, especially for top producing REALTORS®, where trust is built in seconds and marketing moves fast. Tonya understands that Real Estate is relational, and first impressions happen long before the first conversation. Strong visuals create instant credibility, reinforce the know-like trust factor, and keep an agent top of mind across platforms. One of Tonya's most recent wins came from a new client who shared they found her by asking ChatGPT for the best brand



"I see you before you see yourself. For the people doing big things quietly, this turns confidence into visibility."



photographers in Fresno and Tonya's name surfaced at the top. It validated what she already suspected. Consistency online is not vanity. It is visibility.

Tonya's work is also deeply personal. She lives in Clovis with her husband

Mike, two of their adult sons, and two dogs. Her boys Tanner, Trevor, and Tobin are her pride. Her compass is simple. God first, then family, then work. That priority shows up in the way she sets boundaries, protects quality, and keeps her clients experience

high. It also shows up in her heart for service, from volunteering as a NICU cuddler at Valley Children's to donating sessions for families walking through unimaginable seasons.

If you ask Tonya what she wants people to remember, she will tell you in three words. Friendly. Positive. Fun. Then she will make it deeper. Her tagline is "I see you," and for the professionals who feel awkward on camera or unsure they are worthy of being visible, that is where the transformation starts.

# Eric Evans

## Not Over Till It Is Over

Eric Evans has been in Real Estate long enough to have seen the business change more than once. Licensed in 2001, he has worked through different markets, cycles, and roles, including title insurance, new construction, and long term buyer and seller representation. What has remained consistent is how he approaches the work. Stay calm, focus on the problem in front of you, and keep the deal moving forward.

Eric did not enter the business through a traditional path. After coming to Fresno on a track scholarship from New Mexico, Eric later moved to the Bay Area and took a job at a large golf retail store in San Jose. One of his coworkers, a retired title executive named Steve Cheney, worked there as a sales associate. They became close friends, and Steve had the opportunity to start a title insurance company in Pleasanton.

Steve gave his notice and told Eric he would be back to hire him and offer him a career. Eric gave it little thought at the time. Then Steve showed up wearing a full suit, told Eric to give his notice, and instructed him to get dress shirts, ties, and a reliable car. Eric jumped at the chance.

In a relationship driven industry, Eric learned quickly, firsthand, that building trust and providing value mattered. Showing up, doing what you say you will do, and treating people with respect became the foundation of how he worked. He also learned early that reputation travels fast, and once earned, it carries weight.

It was through the title world that Eric met his wife, Amy, an established

WRITTEN BY CENTRAL VALLEY REAL PRODUCERS  
PHOTOGRAPHY BY CHRISTIAN URENA, OWNER OF HOUSEHUB MEDIA



outcome. Sometimes that means slowing clients down, translating outside advice, or separating market reality from outdated assumptions. His role is to lay out the facts, explain the options, and guide people toward decisions they will feel good about later.

His style is proactive and personal. He picks up the phone. He calls the other agent. He asks the right questions and sets expectations early. It is not flashy, but it is effective, and it is one of the reasons he consistently earns trust in negotiations. Eric believes the best deals are built on clarity, not confusion.

Eric measures success simply. Everyone gets to the finish line. One recent transaction involved several challenges at once, including a low appraisal and a delayed new construction timeline caused by utility issues. Rather than reacting emotionally, Eric stayed focused, aligned incentives, and helped both sides land on terms that worked.

When asked what he hopes readers take away from his story, Eric points to the mindset that has guided him throughout his career. It is not over till it is over. He believes most problems have a solution if you stay flexible and keep your ego in check. He often compares it to competitive golf. Forcing shots you do not own is a quick way to fall apart, especially when one mistake gets

Realtor who had already built momentum in Real Estate. Their relationship became a partnership, and together they built a successful business across the Tri Valley and East Bay markets, including Brentwood, Oakley, and Antioch. When LandSafe, tied to Countrywide, shut down during the market downturn, Eric transitioned fully into Real Estate and never looked back.

After building a successful business in the Bay Area, Eric and Amy moved to Fresno in 2017. The decision was driven by family, lifestyle, and being present during important years for their kids. Amy expanded into leadership roles as a manager and later into new construction management. Eric expanded his experience into custom construction, working with clients on build on your lot projects with GJ Gardner, now known as High Caliber Custom Homes. He learned to help families realize the dream of building their homes, guiding them through home designs, realistic budgets, and timelines. That experience shaped him into a more well rounded professional and added depth to how he advises clients today.

Today, Eric continues to work a meaningful portion of his business in the Bay Area, which keeps him sharp across two very different markets.

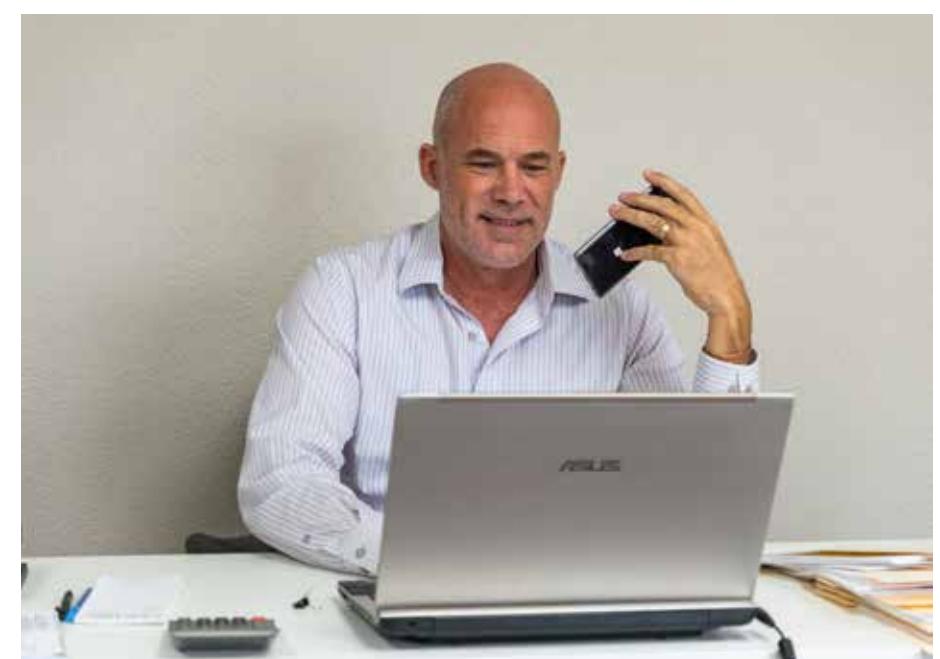
Ask Eric what he does, and he keeps it simple. He helps buyers make smart purchases and helps sellers position their homes for the best possible

compounded by the next. Bad shots and unlucky breaks happen. You reset, stay within your game, and move forward.

That mindset carries into his personal life as well. Family anchors Eric, including his wife Amy and their two sons, Colby and Connor, who now both live in San Diego. He speaks with pride about his sister, an emergency services professional whose career reflects grit and resilience. He also values loyalty deeply, including Ricardo, a teammate who has been alongside their business for more than two decades. For Eric, loyalty is not a slogan. It is showing up, giving people opportunity, and staying consistent over time.

Eric's personal philosophy is straightforward. Be kind, because you never know what someone is carrying. Do not ask someone to do something you would not do yourself. And never stop learning, even if you only take one useful idea from the room.

In the end, Eric measures success the same way he always has. Everyone gets to the finish line. His career has been built on preparation, communication, and staying steady when things get complicated. In an industry that can get loud, his advantage has always been clarity. Stay focused, stay human, and keep moving forward.



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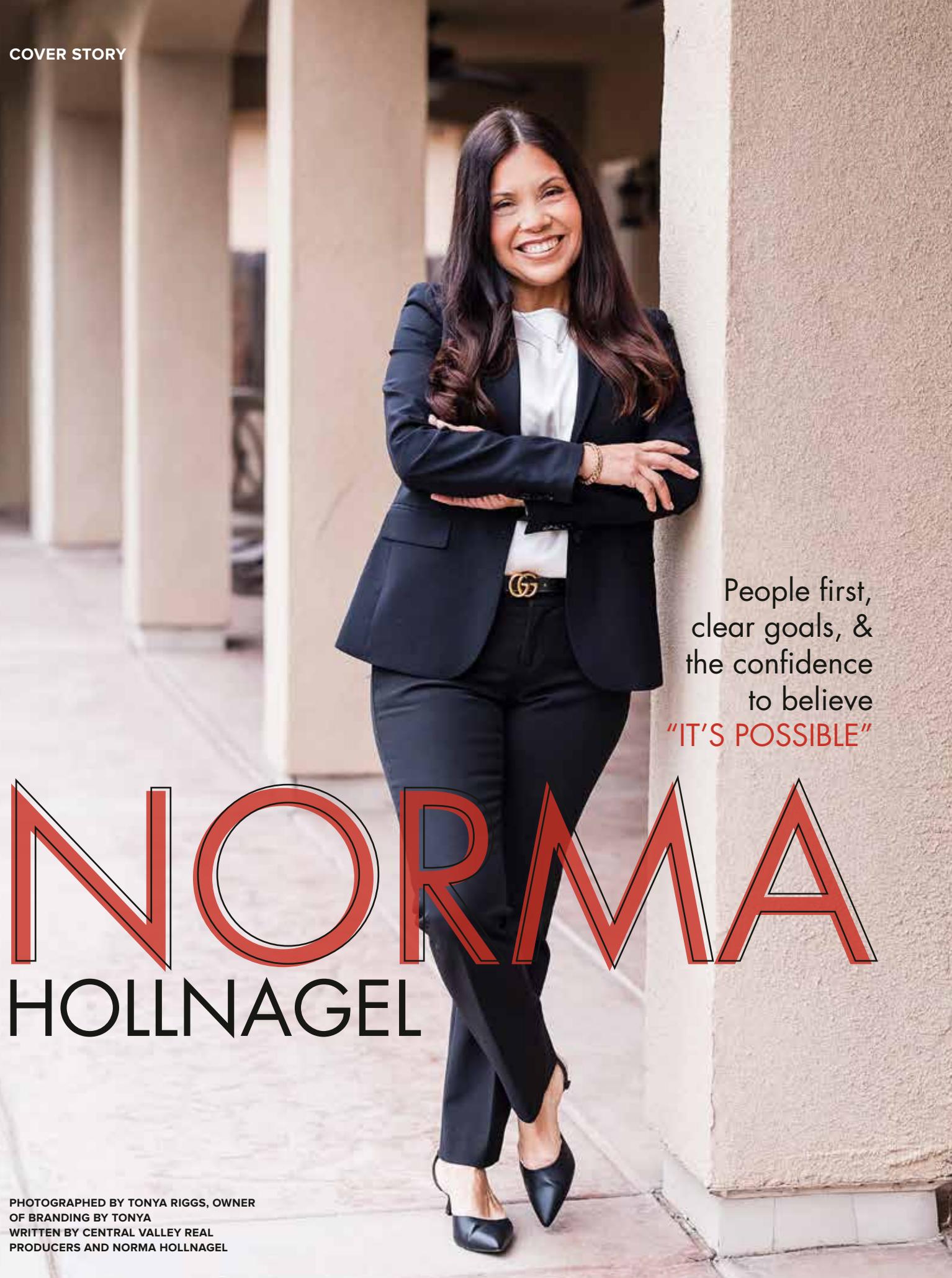


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PHOTOGRAPHED BY TONYA RIGGS, OWNER  
OF BRANDING BY TONYA  
WRITTEN BY CENTRAL VALLEY REAL  
PRODUCERS AND NORMA HOLLNAGEL

**N**orma Hollnagel believes in prioritizing people, fostering clear goals, and instilling the confidence that those goals are achievable. She does not see real estate as a transaction, but as a meaningful conversation - one that leads to a plan, and ultimately, a destination. Clients sense this immediately. Her focus is not on impressing, but on understanding, listening, and guiding.

Norma's story is shaped by humble and formative beginnings. Her parents immigrated to the United States in the early 1980s, and she grew up navigating two languages and two worlds. Speaking Spanish at home and learning English in school. She grew up in Selma and has been a resident of Kingsburg since 1999. From an early age, she learned resourcefulness, resilience, and responsibility. Watching her parents work tirelessly to

build stability instilled in her a deep respect for hard work and a quiet determination to create opportunity.

As a child, Norma often served as a bridge for her family. Translating documents, navigating unfamiliar systems, and helping others understand processes that were not designed with them in mind. These experiences shaped her empathy and her ability to simplify complex situations—skills that remain central to her work today.

Her professional foundation was built over 18 years in sales within the agricultural industry, where she rose through the ranks to become vice president. While the role brought success, Norma felt drawn toward work that allowed her to be more directly involved in helping people navigate meaningful life decisions.



During a significant life transition, she chose growth. While working and raising children, Norma returned to school and earned a degree in communication, determined to lead by example. Long before becoming licensed, friends and family naturally turned



Today, Norma sees herself as both guide and advocate. She helps clients map achievable paths toward their goals by listening closely, educating clearly, and providing the resources needed to move forward with confidence.

to her for guidance on real estate decisions. Stepping into the role of a licensed agent felt like a natural progression. An opportunity to align her skills, values, and purpose.

Leaving a stable executive career was not without risk, but a pivotal moment brought clarity. Faced with personal challenges, Norma made the intentional decision to prioritize well-being, alignment, and long-term



fulfillment. That choice solidified her commitment to real estate, where she quickly found success built on trust, preparation, and consistency.

Today, Norma sees herself as both guide and advocate. She helps clients map achievable paths toward their goals by listening closely, educating clearly, and providing the resources needed to move forward with confidence. Whether explaining financing options or helping someone turn a long-held dream into a tangible plan, she remains present and solutions-focused every step of the way.

One of her most meaningful experiences involved helping a family who believed homeownership was out of reach. By breaking the process down into manageable steps and addressing their fears with clarity and patience, Norma helped them purchase

a home that was both affordable and right for their future.

Norma's mindset mirrors her dedication to endurance sports. She has competed in over 40 races and completed the original six Abbott World Marathon Majors. An achievement that reflects years of discipline, preparation, and mental resilience. Running taught her endurance and consistency; golf reinforced patience, focus, and strategy. Together, these pursuits reflect how she approaches both life and real estate: with commitment, adaptability, and long-term vision.

Beyond her own real estate business, Norma has a passion for mentoring and helping wherever she sees a need. Norma and her husband, Casey Hollnagel, are owners of Vertical Foods, LLC, a grower, packer, and shipper of fresh specialty

fruit including stone fruit, persimmons, Asian pears, mandarins, pomegranates, and kiwi. When Norma isn't working in real estate, she can be found contributing to the family business, assisting with accounting functions while the company's accountant is on maternity leave, and helping create a positive culture. She also balances being a mother, driving the youngest of four children to and from school and dance, taking their boxer dog Lola for runs, and juggling multiple responsibilities with dedication and care. Their partnership demonstrates shared values, mutual respect, and pride in both their family and their businesses.

Norma is committed to championing the belief that growth is attainable. Her story is not about seeking sympathy, but about opening doors to possibility. She hopes to inspire others. Especially those from

humble beginnings—to pursue their goals without comparison, measuring progress only against who they were yesterday.

Her business continues to thrive on the same foundational values that shaped her journey: putting people first, setting clear goals, believing that with the right plan, anything is possible, and always mentoring and supporting others along the way.

humble beginnings—to pursue their goals without comparison, measuring progress only against who they were yesterday.

Looking ahead, Norma is excited to expand her presence and share her story more broadly, knowing it resonates with those seeking clarity, confidence, and direction. Her business continues to thrive on the same foundational values that shaped her journey: putting people first, setting clear goals, believing that with the right plan, anything is possible, and always mentoring and supporting others along the way.



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**Susan Britter**

559-269-9191 | [sbritter@firstam.com](mailto:sbritter@firstam.com)

The Ark Direct Primary Care is a **membership-based medical practice** serving families in Exeter and the surrounding Central Valley. We provide direct, personalized primary care without the long wait times, hidden fees, or insurance hassles.

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**AMPARAN DESIGN**  
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In the heart of Kingsburg, Amparan Design brings a fresh, approachable take on what it means to live beautifully. Founded by Seth Amparan, the interior design studio and furniture showroom has quickly become one of the Central Valley's most sought-after destinations for those looking to create spaces that feel as timeless as they are livable.

Amparan Design offers a thoughtfully curated collection of high-end furniture and décor, featuring designer brands not found anywhere else locally. The showroom invites visitors to experience the craftsmanship, texture, and beauty of each piece firsthand — all while receiving personalized design guidance from Seth and his team.

What sets Amparan Design apart is its deeply personal approach to design. Seth believes a home should be a reflection of the people who live in it. Whether the aesthetic leans modern, traditional, or a curated blend of styles, his designs are rooted in individuality and intention. Each project balances elegance and comfort, blending form and function to create spaces that feel effortlessly beautiful and uniquely lived-in.

Beyond interiors, Amparan Design has become a local design destination — a place where inspiration, creativity, and community meet. With an eye for detail and a passion for meaningful design, Seth continues to elevate how the Central Valley experiences home — one space, and one story, at a time.



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