

SACRAMENTO

FEBRUARY 2026

REAL PRODUCERS[®]

• SPECIAL ISSUE •

INKING DEALS



Agent Profile
ERIC LAM

Partner Spotlight
**EMPIRE HOME
LOANS**

Power Couple
**AJ AND
CANDACE
SAMRAI**

Aaron Ralls

CONNECTING. ELEVATING. INSPIRING.

YOUR TRUSTED ADVOCATE for Off-Market Injuries

Personal Injury Lawyer

 **PHOONG LAW**

Get Help
Now!



ANH PHOONG
(866) GOT- PAIN



THE ULTIMATE 55+ RESORT LIVING

NEAR ROSEVILLE



Exciting Offer! Up to 3% on Homes that can Close by 2025!

Discover our Distinctive Lifestyle at the planned Ridge Wellness + Social Club™:



Scan to
Explore our
Website

Resort Club | Pickleball | Fitness & Strength | Movement | Resort Pool
Restaurant & Bar | Nearby Walking, Hiking & Horse Trails

Onsite Lifestyle Director | Events & Excursions | And Most of All – Fun!

ALL HAPPENING NOW!

Move-In Ready Homes Available from the \$600's • Trilogy55Sacramento.com

**Trilogy**
Bickford

Sales: Shea Homes Marketing Company (CalDRE #01378646); Construction: SHALC GC, INC. (CSLB #855368). Homes at Trilogy Bickford are intended for occupancy by at least one person 55 years of age or older, with certain exceptions for younger persons as provided by law and the governing covenants, conditions and restrictions. This is not an offer of real estate for sale, nor a solicitation of an offer to buy, to residents of any state or province in which registration and other legal requirements have not been fulfilled. Trademarks are property of their respective owners. Equal Housing Opportunity. Models are not an indication of racial preference. Base Price does not include closing costs, options, upgrades or lot premiums.

Contents

Aaron
Ralls **64**
COVER STORY

PROFILES



28 Power Couple: AJ and Candace Samrai



40 Agent Profile: Eric Lam



IN THIS ISSUE

- 12 Preferred Partners
- 20 Meet the Team
- 28 Power Couple: AJ and Candace Samrai
- 40 Agent Profile: Eric Lam
- 52 Partner Spotlight: Empire Home Loans
- 64 Cover Story: Aaron Ralls

If you are interested in nominating people for certain stories, please email us at: katie.macdiarmid@realproducersmag.com

BIG
VALLEY
MORTGAGE

There’s something special about finding a place that feels just right. This February, we’re celebrating the joy, comfort, and connection that come with loving where you live. At Big Valley Mortgage, we’re honored to help families and partners create those moments one home at a time.

bigvalleymortgage.com

Legacy Strong. **Future Ready.**

ASSET FINANCIAL CENTER



EMPOWER YOUR CLIENTS

WITH BETTER, FASTER, CHEAPER MORTGAGE SOLUTIONS



Kevin Miller-Coe
Senior Mortgage Advisor
New Construction Director
NMLS #1981703

81% of Kevin's 2024 Purchase Transactions
Cleared for Closing within 10 Days of Application

916.440.6999 • kevin.afc360.com • teamkev@afc360.com • 1424 21st Street

NEED SCREENS OR REPAIRS?

Call Rich Downing For A **WOW** Experience Today!



✓ Re-Screen/New Screens

✓ Sliding Screen Doors

✓ 80-90% SunScreens

✓ Pet Tuff Screens

✓ Sliding Glass Door Repair

✓ Window Washing



916.906.2033. | windowcreensolutions.com

THIS DREAM

IS YOURS



INSPIRING VIDEO SERIES
New episode released every month on
YouTube.com/@Elizabeth-Axelgard

FILMED BY



HOUSE CAT
MARKETING



THE SHOP | DESIGN SHOP INTERIORS

REALTOR GIFT BOX PROGRAM

Boxes 1-3 are purchased at their regular price

Boxes 4-6 15% Off

Boxes 7+ 20% Off



Learn more about our full service interior design firm and brick & mortar home store.



ADU 
FULL HOME RENOVATION 
COMMERCIAL BUILDS 



RiseCon
NORTH AMERICA
General Contractors

916.378.7878



T.D. McNeil
Insurance Services
www.tdmins.com



Now, You Can Close Deals with Peace of Mind
Your Partner in Providing the Best Rate for Your Clients

Auto • Home • Commercial • Boat • Classic Car • Condo
Events • Flood • Life • Motor Home • Renters • RV • Umbrella

Call today to ensure the best rate for your clients!

916-833-6990
michael@tdmins.com
CA License #0H05099



Mike Colenzo

JACQUELYN

**ELEVATE
YOUR
EVERY
DAY.**

THE JACQUELYN
SACRAMENTO'S PREMIER
PRIVATE SOCIAL CLUB



CONNECTION. CREATIVITY. LUXURY. WELLNESS.

**FROM MARKETING TO CLOSING-
WE ELEVATE YOUR
CLIENT EXPERIENCE**



Complimentary Branding Videos for Your
Buyers & Referrals

Let's Partner for Seamless, Market-Ready Success

LYNEL FORD
LENDING + BRANDING



Lynel Ford
NMLS# 1993005

Residential Lown Specialist
FHA | VA | Conventional

**MORE THAN A
DREAMER**
JULLIAN WALLACE



Brand Strategy & Creative
Solutions for Agents
& Homebuyers

Partnering with Lynel Ford
for Buyer Success Stories

**COMPLIMENTARY BUYER
BRANDING PACKAGE**

Includes custom welcome videos, social
media content, and agent collaboration

@lynelford @manifestwallace

WELCOME TO OUR NEWEST PARTNER!



HOTCO
The Hot Water Heater Co Inc
Help people. Solve problems.
One water heater at a time.

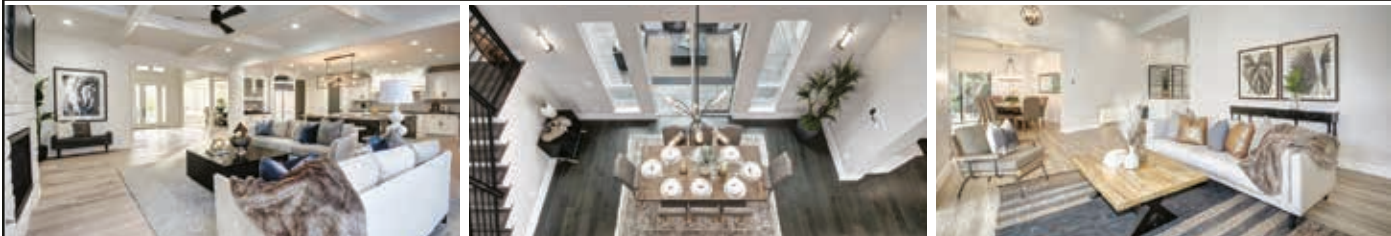
For nearly two decades, HOTCO has served families, property managers, and businesses across the Greater Sacramento, Placer, and El Dorado regions with trusted water heater replacement and repair services. Family-owned and veteran-founded, HOTCO was built on integrity, fast service, and genuine care for people—values that continue to guide every job.

Our story began when co-founders Doug and Jen Grant saw the stress homeowners faced during unexpected water heater failures. They created a company that treats every call like helping a neighbor—offering fast service, fair pricing, and unmatched expertise. Today, HOTCO remains Northern California’s most trusted source for traditional and tankless water heater solutions.

Trusted. Local. Family-Owned.
Legacy Built.
916-905-4468
www.hotcousa.com
Contractor | Lic # 848086



Sacramento’s Premiere Home Staging Company



Preparing your home to *standout* in the Real Estate Market

www.premierehomestagingllc.com | 916.300.0402

LOCAL MORTGAGE EXPERTS FIND THE RIGHT FIT FOR YOU.

With the fastest closings in the industry, Catalyst Mortgage’s Fast Track Mortgage guarantees a **two week closing**, giving you the speed and certainty other national firms simply can’t match. That means less waiting, more winning offers, and a faster move into your new home.



Karin Kwong, Loan Officer
(916) 834-1915
karin@catalystmtg.com
NMLS# 448184



John Meussner, EVP Production
(916) 678-5428
john@catalystmtg.com
NMLS # 138061



TOOLS IN YOUR ARSENAL
In-House Underwriting
Superior Pricing
Close Purchases in 9-14 Days

CALL NOW
916.287.7777
CATALYSTMORTGAGE.COM

California DFPI License #60DBO46307 NMLS # 236492
California DRE License # 01795233 An Approved Equal Housing Lender



Paige De Kleer, Loan Officer
(916) 390-3272
pdeklee@catalystmtg.com
NMLS# 1381002

Preferred Partners

This section has been created to give you easier access when searching for a trusted real estate affiliate. Take a minute to familiarize yourself with the businesses sponsoring your magazine. These local businesses are proud to partner with you and make this magazine possible. Please support these businesses and thank them for supporting the Sacramento Real Producers REALTOR® community!

1031 EXCHANGE

Asset Preservation Inc
Jana Reyes
(916) 621-9880

IPX 1031

(530) 755-8355
ipx1031.com

1031 EXCHANGE / DST'S

**Legacy Investments
& Real Estate**
(916) 908-1031
legacyire.com

55+ ACTIVE ADULT COMMUNITY

**Catalyst Media Design -
Trilogy Brickford Ranch**
(480) 471-8390

AC/HEATING/DUCT WORK/ HOT WATER TANK

**HOTCO The Hot
Water Heater Co.**
(916) 905-4468
www.hotwaterco.com

AGENT SUPPORT

WGE – Client Care Manager
(916) 519-1564
whitegloveexperience.com

APPRAISAL SERVICES

Lundquist Appraisal Company
(916) 595-3735
sacramentoappraisalblog.com

ARCHITECT

Greyscale Architecture
(916) 384-0595
Greyscaleinc.com

ATTORNEY/LAW FIRM

Phoong Law
(916) 475-6466

BLINDS/SHADES

The Blind Guy
Mark Drennan
(916) 952-9421
blindguy.net

CLEANING SERVICE

Happy Homes Cleaning Service
(916) 891-1980
happyhomescleaningservice.com

Meticulosity Cleaning

Jennifer Prado
(916) 410-4740

CONSTRUCTION & REMODELING

Good Life Construction
(916) 833-1379

RiseCon North America

(650) 274-4484
www.risecon.com

CUSTOM CLOSETS, OFFICES & GARAGES

California Closets
californiaclosets.com

ELECTRICAL CONTRACTOR

Hunts Electrical
(209) 366-4791
hunselectrical.com
valleywashsystems.com

EVENT DESIGNS

Petite Events
(916) 716-9417
www.petiteeventsco.com

FLOORING

Roseville Floors and More
(916) 617-6035

The Flooring Station

(916) 204-1635
theflooringstation.com

FOUNDATION REPAIR AND ENGINEERING

Pinnacle Home Services
(916) 820-6712
www.foundationfixed.com

FURNITURE, HOME DÉCOR & GIFTS

Design Shop Interiors
(916) 260-6454
DesignShopInteriors.com

HANDYMAN SERVICES

Paul Mesa Handyman Services
(916) 305-3922

HOME & TERMITE INSPECTION

Capital Valley Termite

(916) 949-6911
capitalvalleytermite.com

Finley Home Services

(916) 741-2847

Nighthawk Inspections

(916) 587-4295
nighthawkinspections.com

Trifecta Home Services Corp.

(800) 610-3457
trifectahomeservices.com

HOME BUILDER

Meritage Homes
(925) 360-0985
meritagehomes.com

Taylor Morrison

(916) 804-8658
www.taylormorrison.com/
ca/sacramento

HOME FIX & FLIP, INVESTING & CONSULTING

NorCal Homes & Development
(916) 817-9501
norcalhomesllc.com

HOME ORGANIZATION AND DECLUTTERING

Decoratize
Arcelia Cervantes
(916) 478-1693
Decoratize.com

Home Method Co.

Kim Salisbury
(916) 533-3315
homemethodco.com

INSURANCE

Farmers Insurance Agency
Cristi Rodda
(916) 428-4520

Justin Turner -

Goosehead Insurance
(951) 965-4651
www.goosehead.com/agents/ca/
grass-valley/justin-turner/

T.D. McNeil Insurance Services

Michael Colenzo
(916) 983-2561
TDMINS.com

INTERIOR DESIGN STUDIO

Design Shop Interiors
(916) 260-6454
DesignShopInteriors.com

JUNK REMOVAL

Junk King
Larry Alarcon
(916) 367-8477
junk-king.com/
locations/sacramento

LISTING PREPARATION SERVICES

Freemodel
Laura Klein
(650) 740-1228

LUXURY SENIOR LIVING

Sonrisa Senior Living
(916) 953-3057
sonrisaseniorliving.com

MORTGAGE / LENDER

AFC Mortgage
(916) 440-6989
www.afc360.com

Big Valley Mortgage

(916) 246-1491
bigvalleymortgage.com

Catalyst Mortgage

(916) 287-7777

Delta Lending Group

(916) 601-7162
deltalending.com

Element Mortgage

(843) 813-6745
ElementMortgage.com

Empire Home Loans

**Heather Hunter-Jackson
& Leo Whitton**
(916) 952-1686
Empirehomeloans.com

Fairway Mortgage -

Lucia Lending Team
(916) 730-6339

Fordy Realty + Lending

(510) 846-6415
fordyrealty.com

Integrity Mortgage

(916) 987-0899
www.myintegritymortgage.com

Kevin Oto - Green

Haven Capital Inc.
(916) 476-6507
greenhavencap.com

Masters Team Mortgage

Krista Watson
(916) 988-5858
mastersteammortgage.com

Nathan Sibbet - Loan Depot

(916) 320-3952

OneTrust Home Loans

Cailey Murschel
(530) 370-2421
onetrusthomeloans.com

Point Equity Residential Lending

Nick Cunningham
(916) 302-2018
pointequity.com

RAC Home Loans

(510) 303-5464
www.rachomeloans.com

Street Home Lending

Nick Street
(916) 705-8282
StreetHomeLending.com

US Bank

(408) 398-2267
mortgage.USBank.com/
EddieGarcia

MOVING COMPANY

Auburn Moving and Storage
(916) 786-8683
auburnmoving.com

Fuller Moving Services

(916) 349-1119
fullermoving.com

House to Home Moving Inc.

(916) 484-1144
HouseToHomeMoving.com

NHD

Property ID
(800) 626-0106
propertyid.com

PAINTING SERVICES

Certa Pro Painting
(916) 361-1023

POOLS & SPAS

Premier Pools & Spas
(916) 852-0223
premierpoolsandspas.com

PROMOTIONAL PRODUCTS/ PRINTED APPAREL

True Color Litho
(530) 409-1140
truecolorlitho.com

PROPERTY MANAGEMENT

Expert Property Management
Barry Mathis
(916) 813-7653
ExpertPropMgmt.com

M&M Property Management

Larry Brown
(916) 922-1525

REAL ESTATE MEDIA

Daniel Oni Media Company LLC
(832) 315-1164
domediacompany.com

House Cat Marketing

(916) 287-7042
housecatmarketing.com

REAL ESTATE TRANSACTION COORDINATOR

**ClipDocs Transaction
Coordination**
(818) 262-3225
clipdocs.net

REAL ESTATE VIDEO & PHOTOGRAPHY

Top Notch 360
(916) 807-3573
Topnotch360.com

REMODELING KITCHEN/BATH

Top Notch Tile
Carlos Navarro
(209) 400-5287

REVERSE MORTGAGE

**American Pacific Reverse
Mortgage Group**
Liz Andersen
(916) 223-8869

ROOFING/REMODELING

Titan Roofing
(916) 975-3811
TitanRoofingCA.com

SEPTIC SERVICES

Chuck's Septic
(916) 624-8500
chucksseptic.com

SOCIAL CLUB

The Jacquelyn
(916) 594-2411
thejacquelyn.com

SOLAR COMPANY

The Sun Broker
(916) 999-9819
thesunbroker.com

STAGING

Premiere Home Staging
Nicole Runkle
(916) 300-0402

Revive Design Co.

(916) 208-4490
revivedesigncollective.com

TITLE COMPANY

Chicago Title
(916) 508-4061

Fidelity National Title

Jen Vicari
(916) 616-6755
norcalrealestate.com

First American Title

Erin Barton
(916) 798-4115

Placer Title Company

**Matt Hargon / Nate Blatnick
/ Bridgette Holmes**
(530) 721-0094 / (916) 802-3300
/ (916) 500-9605
www.PlacerTitle.com

VIDEO PRODUCTION

Fordy Realty + Lending
(510) 846-6415
fordyrealty.com

Steezd Media

(707) 225-1678
steezdmedia.com

WEALTH MANAGEMENT

Legaci
(209) 649-8863
legacitomorrow.com

WINDOW SERVICES

Window Screen Solutions
Rich Downing
(916) 906-2033
windowcreensolutions.com



♥ WE LOVE OUR AGENTS ♥



Bring your clients home

With 18 communities across **Lincoln, Folsom, Sacramento and Elk Grove** and more coming in 2026, Taylor Morrison offers a wide range of opportunities to match your clients with the right home for their lifestyle. Backed by a decade as America's Most Trusted® Home Builder¹, we can work together to help them find the perfect fit.



taylor Morrison.com

¹Taylor Morrison received the highest numerical score in the proprietary Liberty Research 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024 and 2025 America's Most Trusted® Home Builder study. Study results are based on experiences and perceptions of people surveyed. Your experiences may vary. Visit www.libertyresearch.com for more information. All information including, but not limited to, prices, views, availability, school assignments and ratings, incentives, floor plans, elevations, site plans, features, standards and options, assessments and fees, planned amenities, programs, conceptual artist renderings and community development plans is not guaranteed and remains subject to change, availability or delay without notice. Representative photos above for illustrative purposes only of available plans, features and structural options shown, not necessarily the actual community or the actual homes that will be available. Any community improvements, recreational features and amenities described are based upon current development plans, which are subject to change and under no obligation to be completed. Maps and plans are not to scale, are not intended to show specific detailing and all dimensions are approximate. For communities with a public report, No Purchase Agreement may be republished or signed by a prospective buyer for the purchase of a home until the Community's applicable Conditional or Final Public Report has been issued by the Department of Real Estate (DRE). This is not an offering in any state where prohibited or otherwise restricted by law. Please see a Taylor Morrison Community Sales Manager for details and visit www.taylorMorrison.com for additional state and community specific disclosures, marketing information and other details (as applicable). © September 2025, Taylor Morrison Services, Inc., DRE 00660795, Taylor Morrison Services, Inc., CDB License #519465, Taylor Morrison of California, LLC. All rights reserved.

ESPLANADE.

Where every day is a vacation

Unique opportunities await at Esplanade where signature experiences and wellness programs are designed to invigorate the mind, body, and spirit. 55+ resort-style living is right outside your client's door at two locations in the area, **Esplanade at Madeira Ranch in Elk Grove and Esplanade at Turkey Creek in Lincoln.**



discoversplanade.com

Resort-living by Taylor Morrison

¹For our age-qualified Esplanade at Madeira Ranch and Esplanade at Turkey Creek Communities. At least one (1) resident of household must be fifty-five (55) years of age or older, and additional restrictions apply. Some residents may be younger than fifty-five (55), and no one under eighteen (18) years of age is permitted to reside. Please see Taylor Morrison Community Sales Manager for complete details. All information including, but not limited to, prices, views, availability, school assignments and ratings, incentives, floor plans, elevations, site plans, features, standards and options, assessments and fees, planned amenities, programs, conceptual artist renderings, tax rules and community development plans is not guaranteed and remains subject to change, availability or delay without notice. Representative photos above for illustrative purposes only of available plans, features and structural options shown, not necessarily the actual community or the actual homes that will be available. Any community improvements, recreational features and amenities described are based upon current development plans, which are subject to change and under no obligation to be completed. Maps and plans are not to scale, are not intended to show specific detailing and all dimensions are approximate. Community Association and other fees may apply for certain activities and events. No Purchase Agreement may be republished or signed by a prospective buyer for the purchase of a home until the Community's applicable Conditional or Final Public Report has been issued by the Department of Real Estate (DRE). This is not an offering in any state where prohibited or otherwise restricted by law. Please see a Taylor Morrison Community Sales Manager for details and visit discoversplanade.com for additional disclosures. © September 2025, Taylor Morrison Services, Inc., DRE 00660795, Taylor Morrison Services, Inc., CDB License #519465, Taylor Morrison of California, LLC. The Esplanade logo and logo variant by Esplanade Resort Experiences, LLC are federally registered and used with its express permission. All rights reserved.

♥ LET'S DO THIS TOGETHER ♥





**Happy Homes
Cleaning Service**
Where Quality Meets Purpose

Residential Services

- Deep Cleans
- Recurring Maintenance Services
- Move Out Cleans
- Post Construction

Commercial Cleaning Services

- General Offices
- Childcare Facilities
- Salons
- And More!

We value our community and are pleased to offer special pricing to teachers, first responders and veterans.

We provide high quality residential and commercial cleaning services to the Greater Sacramento area.

(916) 891-1980 • www.happyhomescleaningservice.com



OneTrust
HOME LOANS NMLS# 46375

HELPING YOUR CLIENTS
*Turn Houses
Into Homes*

**Partner with OneTrust Home Loans —
where personalized lending meets trusted
service, so your buyers feel cared for every
step of the way.**

TURNING CLOSINGS INTO
Confident Coverages

"I am proud to serve the Greater Sacramento area as your local Farmers® agent. I work to ensure that each of my clients are educated on your specific coverage options."

**FARMERS
INSURANCE**

Cristi Rodda

916.428.4520 | crodda@farmersagent.com
CA Producer LIC 0E49486

CertaPro Painters®
★★★★★

VETERAN & LOCALLY OWNED
916-361-1023

THE BRAND OF CERTAINTY

Services

- ✓ **Residential Painting**
 - Interior
 - Exterior
 - Cabinets
- ✓ **Commercial Painting**
 - Office Buildings
 - Retail Shopping Centers
 - Hotels Inside and Out
 - Large Warehouses Inside and Out

Brendan & Theresa

Locally Owned and Veteran Owned

When you refer your clients to OneTrust Home Loans, you're giving them more than a mortgage — you're giving them peace of mind. Our personalized approach, clear communication, and trusted expertise help buyers feel supported every step of the way from first showing to keys in hand.

"Great experience start to finish! Buying a house can be an intimidating experience but Cailey and her team made everything so easy and simple!"



Cailey Murschel
MORTGAGE LOAN ORIGINATOR | NMLS # 1593464
(530) 203-6019
cmurschel@onetrusthomeloans.com
3838 Camino Del Rio N, Ste 305 San Diego, CA 92108



Let's Connect!



CalCen Mutual Mortgage LLC, dba OneTrust Home Loans is an EQUAL HOUSING LENDER NMLS #46375; 3838 Camino del Rio N Suite 305, San Diego, CA 92108. Corporate phone (888) 488-3807. Licensed by the Department of Financial Protection and Innovation under California Residential Mortgage Lending Act. Branch License # 4131248. For more licensing information visit: <https://onetrusthomeloans.com/licensing-information/>, | (nmlsconsumeraccess.org) This is an Advertisement.

From Concept to Creation, We're with You!

Your buyers need plans before they can build, call us for a **FREE** phone consultation today.



916.384.0595

greyscale.architecture

www.Greyscaleinc.com

3009 Douglas Blvd | Suite 115 | Roseville

Do you or your clients have questions about DSTs?

Jamie Furlong is a top producer in Delaware Statutory Trusts and your partner for professional guidance and client care.



Securities offered through Concorde Investment Services, LLC (CIS), member FINRA/SIPC. Legacy Investments & Real Estate is independent of CIS.



CALL JAMIE TODAY:

(916) 908-1031
legacyire.com



SELLING A HOME WITH SOLAR? STOP GUESSING. CALL THE SUN BROKER.



Most realtors assume solar adds value. But the truth? Solar can KILL a deal if you don't understand it.

"Paid off" solar means nothing without documentation. Leased? Owned? PPA? Do you know the difference – or what that means for your buyer?

PG&E and SMUD no longer buy back power like they used to. Buyers are stuck wondering what they're inheriting – and agents are crossing their fingers.

YOU WOULDN'T SELL A HOME WITHOUT CHECKING THE ROOF. WHY DO IT WITH SOLAR?

You need answers:

- ✓ What kind of inverter does it have?
- ✓ How many kilowatts does it produce?
- ✓ What's the true monthly cost with energy factored in?

It's not just PITI anymore.

It's PITI-E – Principal, Interest, Taxes, Insurance... and Energy.



I'M PETER GALVEZ – THE SUN BROKER.

After 20 years as one of the top mortgage brokers in the country, I saw the same issue over and over:

No one truly understood solar.
Not agents. Not buyers. Not sellers.

So I became the go-to expert. I inspect, decode, and explain every solar setup – lease PPA, or "paid off" – in plain English.

No guesswork. No fluff. Just facts that save deals.

IF YOU HAVE A SOLAR HOME, CALL ME BEFORE YOU LIST.

If there's a solar contract involved – I need to see it. If you think it's "owned" – I need to confirm it. If your buyer is asking questions – I'll give real answers.

You owe it to yourself and your client to get it right.

Solar is not a scam – but it can be a nightmare when done wrong. I'll make sure it's done right.

PETER GALVEZ – THE SUN BROKER
Your go-to expert for Mortgage and Solar.

Don't lose another deal.
Call me. 916-999-9819

Meet The Team



Katie MacDiarmid
Publisher



Maryssa Lappen
Director of Operations



Christina Kitchen
Content Coordinator



Mariya Stout
Ad Strategist



Olha Melokhina
Photographer



Rachel Lesiw
Photographer



Ashley Maxwell
Photographer



Sarah Nelson
Photographer



Chris Menezes
Writer



Nick Ingrisani
Writer



DISCLAIMER: Any articles included in this publication and/or opinions expressed therein do not necessarily reflect the views of The N2 Company d/b/a Real Producers but remain solely those of the author(s). The paid advertisements contained within the Real Producers magazine are not endorsed or recommended by The N2 Company or the publisher. Therefore, neither The N2 Company nor the publisher may be held liable or responsible for business practices of these companies.

A TOP PRODUCER DESERVES A TOP BUILDER

- ◆ CAPTIVATE BUYERS WITH A 3D POOL DESIGN
- ◆ ELEVATE YOUR LISTING AND SHOW OFF ITS POTENTIAL
- ◆ ADDRESS REPAIRS NEEDED AFTER INSPECTIONS

JEFF OSTERBACK
NEW POOL DESIGNER

(916) 848-6577

NASH HANDLEY
POOL REMODEL DESIGNER

(916) 776-8655

WHO HOW MANY

Savvy businesses know it's all about *who many* you reach – not how many.

Our niche publications, exclusive events, and targeted digital marketing get your brand in front of ideal clients affordably.

Let's talk!

Reach out to the publisher of this magazine today.

REAL PRODUCERS

ClipTC by Clipdocs

Tech enhanced transaction coordination to streamline success

- ▶ Brand & Customize your Transaction Processes
- ▶ Add Video Updates to Increase Client Engagement
- ▶ Free Agent & Client Portal with Live Timelines
- ▶ Offer Submission Link & Review Portals

"... experts at systematizing the process of transaction coordination..."

★★★★★ Google Reviews

Ready to Elevate Your Real Estate Transactions?

Scan the QR code to get started!

ClipNHD by Clipdocs

Compliance made simple with accurate reporting

- ▶ Fast, reliable Natural Hazard Disclosure reports
- ▶ Clear compliance for California real estate
- ▶ Snapshot page with must-know details
- ▶ Accurate disclosures delivered with ease

Need Fast, Reliable NHD Reports?

Scan the QR code to get your report today!

featured in **November 2025 Issue**

cliptc.com
(866) 977-3581
tc@clipdocs.net

HOME
METHOD CO.

FROM SIGNED TO SOLD - WE MAKE MOVING SIMPLE



We make getting market-ready simple—and moving in seamless.

Concierge Moving Services - Declutter, Occupied Staging, Unpack

Serving the Greater Sacramento Region

@homemethodco • 916.234.3975



Our Services

Chuck's
SEPTIC

Septic Inspections of Rural Properties.
Pumping, Inspections, and Repairs.

Trusted Since 1968.



Our Technicians Are Standing By.

Call Now! 888-8-CHUCKS (824-8257)

Placer, Sacramento, & el Dorado Counties.

ChucksSeptic.com

Your Clients Deserve the Best



Offering Tailored
Mortgage Solutions
to Meet Your Clients'
Unique Needs



Traci
Ghilardi
Branch Manager
NMLS: 1570347



DELTA
LENDING GROUP
Let's Connect!
916-601-7162
traci@deltalending.com
2014 Capitol Ave #200
Sacramento, CA 95811



Valerie
Dreher
Loan Officer
NMLS 252974

Delta Lending Group is powered by Alameda Mortgage Corporation NMLS #271603. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act. www.nmlsconsumeraccess.org





HAND YOUR CLIENT
THE KEYS TO
LIFE.BUILT.BETTER.®

Over the past 35+ years, Meritage Homes has defined what quality homebuilding means and how that translates to a better home for your clients. Every Meritage home comes standard with unparalleled energy-efficiency built in, smart home technology and designer-curated interior finishes. With ample inventory of quick move-ins, your clients can buy a new home with the features they want on a timeline that works for them.

SACRAMENTO

Scan the code to view
available quick move-in homes

BAY AREA

Scan the code to view
available quick move-in homes

WE RECOGNIZE YOUR EXPERTISE & ACCOLADES | WE RESPECT YOUR CONNECTIONS & INFLUENCE

As a valued partner, you can receive 3% commission
when your clients purchase any Northern California home.

for more information visit meritagehomes.com/agents

Important terms and conditions apply. Broker will receive a 3% bonus in connection with purchase agreements for select, quick move-in homes (commencement of construction and selection of options, if applicable, must have already occurred) in Meritage Homes' Northern California area that are entered into by buyer and accepted by Meritage Homes starting on January 1, 2024 and will close on or before December 31, 2024. Promotion void and will not be honored if the home closing does not occur on or prior to December 31, 2024. Must be a licensed real estate agent/broker in the State of California to receive bonus and any other commission and must accompany buyer(s) on first sales office visit. Agents Rock Rewards Program and any details associated therewith can be found at <http://www.meritagehomes.com/agent>. Promotion must be mentioned at time of contract and is not valid on contract re-writes, transfers, or for buyers who have had a previous contract with Meritage Homes entirely canceled for any reason. Promotion is applicable solely upon closing and buyer's compliance with all terms and conditions of qualifying contract. Promotion subject to any applicable governmental and lender restrictions, and will be reduced or withdrawn to the extent required by any such restrictions. Promotion void where prohibited by law and shall be limited in all events to the specific terms set forth in the binding contract for the specific home. Meritage Homes reserves the right to cancel or change this promotion at any time, without prior notice or obligation. Promotion cannot be combined with any other promotion or incentive. Visit www.meritagehomes.com/featuredescriptions for information and disclaimers about energy-efficient features and associated claims. Not an offer or solicitation to sell real property. Offers to sell real property may only be made and accepted at the sales center for individual Meritage Homes communities. Meritage Homes®, Setting the standard for energy-efficient homes® and Life. Built. Better.® are registered trademarks of Meritage Homes Corporation. ©2024 Meritage Homes Corporation. All rights reserved.

22 • February 2026



A TEAM YOU WILL *love* TO WORK WITH.

Partnering with you to provide seamless, reliable Title & Escrow support—every transaction, every time.

THE EXPERTS YOU NEED. THE PARTNERS YOU CAN TRUST.

www.PlacerTitle.com

FIND YOUR LOCAL
PTC OFFICE HERE



PROUDLY SERVING SACRAMENTO, PLACER AND EL DORADO COUNTIES!

BERKLY HARGON EL DORADO HILLS/PLACERVILLE 916.719.6498	CURT ROTH AUBURN 916.768.3394	JR LONGEE LAND PARK/NATOMAS 916.410.1250	JACK SOUZA SUNRISE 916.932.3535	JULIE BERGSTROM ROSEVILLE 916.801.4360	KERRIE HILL ELK GROVE 916.202.5563	RACHAEL HUFF GRASS VALLEY 916.996.4339
--	-------------------------------------	--	---------------------------------------	--	--	--

MICHELLE ANAPOLSKY MIDTOWN/SIERRA OAKS 916.284.1626	CONNIE CONTINELLI ROSEVILLE 916.298.9381	JAN LIPPI ROSEVILLE 916.716.9305	CHELSEY MOWBRAY FOLSOM 831.588.6929	CORY LAWVER LAND PARK 916.548.1856	GINNY WADSWORTH S LAKE TAHOE 530.542.1811
---	--	--	---	--	---


DIVISION PRESIDENTS

MATT HARGON
SACRAMENTO COUNTY
DIVISION PRESIDENT
530.721.0094

NATHAN BLATNICK
PLACER COUNTY
DIVISION PRESIDENT
916.802.3300

BRIDGETTE HOLMES
EL DORADO COUNTY
DIVISION PRESIDENT
916.500.9605

Get the Facts DEFER THE TAX 1031 EXCHANGES



NATIONALLY renowned 1031 training
for your team

LOCAL 1031 Resource with over 29 years
experience, Certified Exchange Specialist (CES®)

Why is IPX1031 the best?


- Largest Qualified Intermediary in the nation
- Highest level of safety, security, transparency and expertise in the industry
- Fortune 500® Company (NYSE: FNF)

Russell Marsan
Senior Vice President
Mobile 530.755.8355 | russell.marsan@ipx1031.com
www.ipx1031.com/marsan


Investment Property Exchange
Services, Inc.

THE MISSING LINK
TO MORE LISTINGS!

As seen on Tom Ferry's
national podcast



Scan to
Learn More



READY FOR A THROUGH
INSPECTION?



CONSULT
TRIFECTA
TODAY!



HOME INSPECTION • TERMITE (WDO) • SEWER • POOL/SPA
• MOLD • THERMAL • PEST • IN-HOUSE REPAIRS

(800) 610-3457
trifectahomeservices.com
info@trifectahomeservices.com

Every Space Has The
Opportunity to *Shine!*

We refine what's already remarkable — preserving your home's
essence while enhancing its beauty with effortless sophistication.



HOME STAGING & STYLING

REVIVE DESIGN CO.
STAGING & STYLING

Contact Lauren Williams
(916) 208.4490 | Lauren@revivedesigncollective.com



MASTERS TEAM MORTGAGE

Leading with integrity, keeping our promise

Call us about our Buy Before You Sell program!

See How We Can Help Your Client Write A Non-Contingent Offer!

Krista Watson
Sr. Mortgage Advisor
kwatson@mastersteammortgage.com
NMLS 1402351 | DRE 01928145

Rochelle Lara
Sr. Mortgage Advisor
rlara@mastersteammortgage.com
NMLS 1504846 | DRE 02059277

Randy Masters Broker/President
NMLS 316188 | DRE 01073465

916-988-5858 | www.mastersteammortgage.com
50 Iron Point Circle #140 Folsom CA 95630

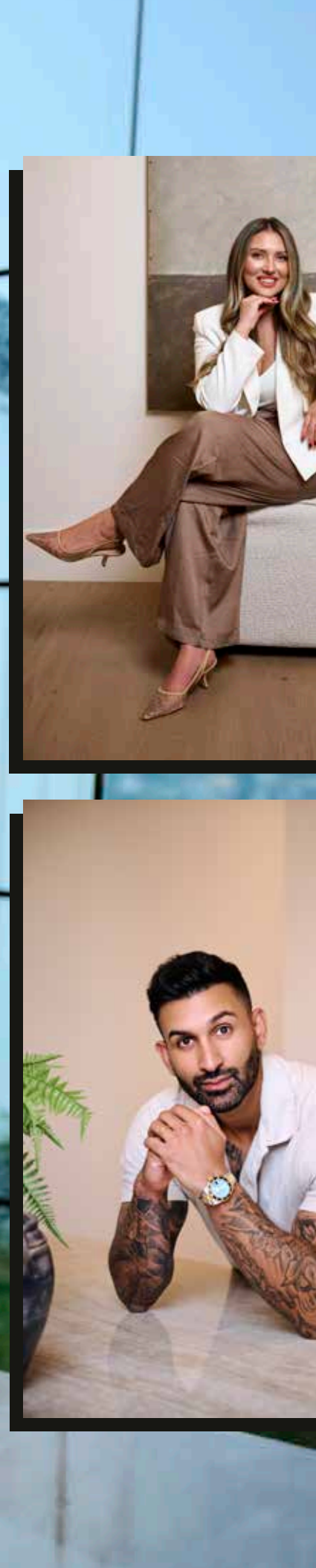
Local Top Mortgage Broker In Folsom For Over 35 years!




POWER COUPLE:

AJ & CANDACE SAMRAI

SAMRAI PROPERTIES GROUP



Some couples meet by chance and create a meaningful love story. AJ and Candace Samrai met by chance and built something far greater. Their shared drive and vision have evolved into one of Sacramento's fastest-rising luxury real estate brands, blending their individual strengths into a unified approach that is bold, thoughtful, and client-centered.

Where Art, Faith, and Ambition Meet

Their tattoos speak before they do.

AJ's full sleeves, angel wings, and a detailed portrait of Candace are more than ink. They are reminders of loyalty, devotion, and the life they are building together. Candace's wrist and neck tattoos reflect the same philosophy, showing symbols of purpose, meaning, and identity. For the Samrais, tattoos are a visual expression of who they are. They believe in showing up authentically, living with intention, and staying connected to what matters most in their marriage and in their business.

A Track Record That Started Before Sacramento

Before building their brand in Sacramento, Candace was sharpening her skills in two highly competitive Southern California markets. She began with her Orange County team, then later joined her Los Angeles team, a private boutique firm off Abbot Kinney that produced more than seven billion dollars in sales.

That level of exposure shaped her expectations for service, presentation, and performance. It also helped her understand how elite real estate operates behind the scenes. AJ brought his

own strengths to the partnership, pairing a strong business mindset with a commitment to excellence and consistency. Together, they saw an opportunity to create something distinctive in Sacramento, rooted in luxury service but grounded in genuine human connection.

Building a Brand That Feels Like Family

Samrai Properties Group is more than a name. It is an extension of their values. Every client is treated with sincerity, respect, and the feeling of being cared for beyond the transaction. AJ and Candace are not guided by gimmicks or scripted philosophies. Their focus is on fundamentals: doing the right thing, building real relationships, and delivering at a level that reflects the standards they learned in Southern California. Clients describe their experience with the Samrais as warm yet elevated. The process feels high-end, but the communication remains personal. There is structure, strategy, and precision, balanced with the ease of working with people who genuinely care about the outcome.

A Professional Identity Rooted in Connection

For AJ and Candace, their identity as professionals comes from the way they show up every day. They lead with integrity, prioritize honest communication, and create an atmosphere where clients feel supported from start to finish. Their success is shaped not by slogans but by consistency, quality, and the trust they build with every person they serve. This approach has allowed their reputation to grow quickly. Their business expands through referrals, returning clients, and a



THEIR SUCCESS IS SHAPED
NOT BY SLOGANS BUT BY
CONSISTENCY, QUALITY,
AND **THE TRUST THEY**
BUILD WITH EVERY
PERSON THEY SERVE.



growing network of people who appreciate the blend of warmth and excellence the Samrais bring to each transaction.

Looking Ahead

As Sacramento's luxury market evolves, AJ and Candace are expanding with purpose. Their goal is to develop a team that reflects the authenticity, professionalism, and high-level service on which they have built their business.

They want every client to feel the same combination of comfort and confidence, knowing they are in the hands of a team that delivers results without sacrificing the personal touch.

What began as a chance meeting has transformed into a powerful partnership. AJ and Candace continue to show that when love and purpose align, something extraordinary can rise from unexpected beginnings.



A seamless transition into maintenance-free living.
A trusted partner in your client's journey.
A community you can count on.

Discover an Elevated Lifestyle Your Clients Deserve

We're looking forward to partnering with you.

Call 279-600-3822 or scan to connect with us.



SONRISA
SENIOR LIVING

INDEPENDENT LIVING
ASSISTED LIVING & MEMORY CARE
SonrisaSeniorLiving.com



RCFE LICENSE #315920051 2512-RSS-2764A
A WATERMARK RETIREMENT COMMUNITY™




KEEPING YOUR ENVIRONMENT SAFE

 <p>Mold Testing \$295 with TWO free samples, next day lab results</p>	<p>Mold Removal Free Consulting</p>
<p>Mold Remediation Water Damage</p>	<p>Odor Removal Smoke, Pet, Urine, Mold</p>
 <p>Residential Cleaning Commercial Cleaning Industrial</p>	<p>Disinfecting Cold, Viruses, Allergens Sale-Prep</p>
 <p>Pre/Post Move In/Out</p>	<p>Pack-Out Moving Services</p>

MORE THAN 22 YEARS IN THE INDUSTRY. CERTIFIED, LICENSED, AND INSURED

(916) 410-4740 meticulositycleaning.com

Where Property Investment Meets True Independence.




OWN THE INVESTMENT. LEAVE THE WORK TO US.

CONTACT US

(916) 225-7777

BARRY@BROKERBARRY.COM


WWW.EXPERTPROPERTYMANAGEMENT.COM

LET'S CONNECT

Expert Property Management

@expertpropmgmt

www.linkedin.com/company/expertpropmgmt/



SACRAMENTO'S TOP AGENTS KNOW: SUCCESS ISN'T A SOLO GAME.

Behind every thriving real estate career is a trusted circle of professionals who make the impossible look easy. As a mortgage loan officer with deep local roots and a passion for collaboration, I'm here to help strengthen your reputation — not just close your deals.

When we work together, you gain:

- ◆ A lender who treats your clients like VIPs
- ◆ Proactive communication that keeps you in the know
- ◆ Creative strategies for complex scenarios
- ◆ A professional ally who helps grow your network

Your clients deserve more than just a loan.
They deserve a smooth, confident experience that reflects your excellence.

NICK STREET
Branch Manager NMLS# 996713

916.705.8282
Nick.Street@StreetHomeLending.com
StreetHomeLending.com



Street Home Lending is a division of Canopy Mortgage, LLC NMLS ID 1359687
www.nmlsconsumeraccess.org 3184 N Street, Sacramento, CA 95816.833-361-6501
Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act.

STREET
HOME LENDING





CHOOSE STABILITY. CHOOSE SUCCESS.
CHOOSE THE COMPANY YOU CAN COUNT ON AS YOUR
ROCK SOLID PARTNER.

FIDELITY NATIONAL TITLE IS PROUD TO BE A MEMBER OF THE FIDELITY NATIONAL FINANCIAL (FNF) FAMILY OF COMPANIES RANKED #313 ON THE FORTUNE 500 LIST FOR OVER 15 YEARS, AND COUNTING.

313 FORTUNE[®]
500

DID YOU KNOW WE ARE:

- Named to the FORTUNE 500[®] for over 15 years
- Highest ranked FORTUNE 500[®] in the title insurance industry
- TIME World's Best Companies
- Forbes World's Best Employers
- Forbes Global 2000
- Forbes America's Best Large Employers
- Forbes Best Employers for Diversity
- Forbes Best Employers for Women
- Newsweek Most Trustworthy Companies in America
- Newsweek America's Greatest Workplaces for Diversity
- Newsweek America's Greatest Workplaces for Women
- Newsweek America's Greatest Workplaces
- Newsweek America's Greatest Workplaces for Parents and Families
- Newsweek America's Greenest Companies



**AND THERE
IS SO MUCH
more...**

Scan to find out.

FORTUNE and FORTUNE[®] 500 are registered trademarks of Time Inc. and are used under license. FORTUNE and Time Inc. are not affiliated with, and do not endorse products or services of Fidelity National Financial. Newsweek is a registered trademark of Newsweek, LLC. Newsweek is not affiliated with, and does not endorse products or services of Fidelity National Financial or its subsidiaries. Fidelity National Title is a member of the Fidelity National Financial family of companies and the nation's largest group of title companies and title insurance underwriters - Fidelity National Title, Chicago Title, Commonwealth Land Title, Alamo Title, and National Title of New York - that collectively issue more title insurance policies than any other title company in the United States.

**MUCH MORE THAN
JUST A NUMBER**

When you choose to partner with the dedicated team at Fidelity National Title, you choose more than just a number: You choose a partner with a mission to represent true industry excellence through our four pillars of strength.

TOOLS Count on the leading tools, technology, and resources that you would expect from a cutting-edge, FORTUNE 500[®] company. We equip our exceptional team and clients with the tools needed, not to survive, but to THRIVE.

TEAM Our team is dedicated to professional development and growth. We are focused on consistently molding a team founded on the pursuit of SUCCESS that our clients have come to count on.

TENACITY We continue to shine as industry leaders in market share, revenue, earnings and the claims reserves our CLIENTS have come to count on throughout any economic climate.

TRUST Our clients, partners, affiliates and team members - next door and across the world - have come to trust in our commitment to excellence. This trust that we have had the honor to earn remains one of our most valuable STRENGTHS.

Count on your
GREATER NORCAL TEAM



Jess Baucum
Commercial Sales Executive
Jess.Baucum@fnf.com
916.990.1288



Ben Cox
Sales Executive
Ben.Cox@fnf.com
510-414-1024



Pete Dawson
Sales Executive
PDawson@fnf.com
530-306-3564



Tarin Delavoye
Sales Executive
Tarin.Delavoye@fnf.com
916-947-7414



Nick Ellsworth
Sales Executive
Nick.Ellsworth@fnf.com
916-342-7504



Diane Felt
Sales Executive
Diane.Felt@fnf.com
208-269-6705



Noah Galgan
Sales Executive
Noah.Galgan@fnf.com
707-613-0811



Tonya Gibson
Sales Executive
Tonya.Gibson@fnf.com
916-955-5301



Jen Goodman
Sales Executive
Jen.Goodman@fnf.com
916-995-5886



Heather Janda
Sales Executive
Heather.Janda@fnf.com
916-337-3494



Don Keller
VP Builder Services
Don.Keller@fnf.com
916-616-0300



Michelle Kloss
Sales Executive
Michelle.Kloss@fnf.com
916-342-8237



Tim Mikulin
Sales Executive
Tim.Mikulin@fnf.com
916-601-5500



Kimberly Mullen
Sales Executive
Kimberly.Mullen@fnf.com
209-327-3797



Gus Murphy
Sales Executive
Gus.Murphy@fnf.com
530-526-1328



Kelly Parish
Sales Executive
Kelly.Parish@fnf.com
530-556-5816



Mitch Perez
Sales Executive
MPerez@fnf.com
916-505-8828



Katie Reiners
AVP/Sales Executive
Katie.Reiners@fnf.com
916-521-8550



Debbie Sajdak
Sales Executive
Debbie.Sajdak@fnf.com
530-545-0275



Cisely Sandoval
Sales Executive
Cisely.Sandoval@fnf.com
707-301-0397



Jennifer Vicari
Sales Executive
JVicari@fnf.com
916-616-6755



Danelle Workman
Sales Executive
Danelle.Workman@fnf.com
530-492-0070



BRYAN SHANK
Regional Manager
916.730.5505



DONNA MARIE NOWLIN
County Manager
707.326.5552



COLIN ROE
Regional Sales Manager
916.521.5355

**Visit us online at
NorCalRealEstate.com**



Fidelity National Title
GREATER NORCAL REGION

BORN ON A CLIFF

WORK WITH THE COMPANY THAT NEVER QUILTS



MORTGAGE MADE HUMAN
916-248-4620

Highest average loan volume per LO in the area

Point Equity Residential Lending, NMLS ID 1404205. Main Office 925 Highland Pointe Dr. Suite 330, Roseville, CA 95678, Telephone Number: 916-248-4620, Equal Housing Lender, Licensed in: California (60DBO-56023 & 01987090), Idaho (MBL-2081404205), Washington (CL-1404205), Oregon (140425). This is not an offer to extend credit or a commitment to lend.

Transform Your Listings with Our Flooring

Expertise




Flooring Installation, Repair, & Maintenance
Hardwood | Luxury Vinyl Plank | Laminate | Trim

For Professional Floor Installation Call Today!
916.617.6035
rosevillefloorinstall.com

Enis & Narcissa Dzapu

Your Partner in Pest-Free Properties:
Let's Seal the Deal!



Termite Inspections, Treatments, Repairs, and Monitoring

Chris Abar
916.889.4377 • capitalvalleytermite.com
Locally Owned and Operated



MAKE ROOM FOR ALL OF YOU

CALL, VISIT A SHOWROOM, OR FIND US ONLINE TO SCHEDULE YOUR COMPLIMENTARY DESIGN CONSULTATION

Roseville 1017 Galleria Blvd, Ste 150 800.274.6754



CALIFORNIACLOSETS.COM

CALIFORNIA CLOSETS®



SEE HOW HUNT'S ELECTRICAL CAN POWER YOUR SALES AND LISTINGS

- ⚡ ELECTRICAL INSTALLATION & REPAIR
- ⚡ LIGHTING INSTALLATION AND REPAIR
- ⚡ SAFETY INSPECTIONS



REQUEST A QUOTE



HUNTS ELECTRICAL CONTRACTING
(916) 237-7308



TEAM INTEGRITY: WORKING WHEN YOU WORK

Because Realtors Don't Keep Banker's Hours - And Neither Do We.

From clean, fast approvals to complex scenarios that need a steady hand, Integrity Mortgage helps top agents turn "maybes" into "sold".





Mike Miklaus

Michelle Kinkaid

Sean Whitten

INTEGRITY MORTGAGE

Trusted by Sacramento's Top-Producing Realtors Since 1996.
916-987-0899 • myintegritymortgage.com
Integrity Mortgage NMLS 794419 DRE 01441803



NIGHTHAWK INSPECTIONS

Empowering confident property decisions through expert inspections



Scan to book,
or call 916-587-4295

HOME • PEST • SEWER • MOLD

[@nighthawkinspections](https://www.instagram.com/nighthawkinspections)





CHICAGO TITLE®

GREATER SACRAMENTO AREA

Sales Executives THAT MASTER THE MARKET








Heather Bierwirth

Karen Lindsay

Natalie Dudding

Stephanie Phan

Nicole McKane

Heather Durborough





Kelly Fontes-Hyde
Sales Manager

Will Sayre
County Manager

Terra Fletcher
Escrow Manager



Strength Expertise Service

ChicagoTitleSacramento.com



AGENT PROFILE:

ERIC LAM

PHOTOS BY OLHA MELOKHINA PHOTOGRAPHY



Eric Lam, a top agent at Portfolio Real Estate, has quickly made a name for himself since starting in 2018. With nearly \$13 million in transaction volume and 27 deals in 2024 alone, Eric combines his entrepreneurial drive, passion for design, and strong personal ties to the community. From flipping houses to creating a business centered around family values, his real estate journey is all about hard work, meaningful connections, and a dedication to helping clients reach their goals.

Q1: Can you tell us about your tattoos?
A1: My first tattoo was in October 2018, when I was 19 years old — a realistic owl on my left shoulder. I wouldn't say I regret any of my tattoos, but if I had the chance to go back, I'd probably choose not to

get them. At the time, I was in my late teens and early twenties and thought they looked cool — and I still do. But as I've gotten older, I've grown to appreciate simplicity, and I'd probably prefer my bare skin now as a personal choice. The tattoo that holds the most meaning for me is the Roman numerals on my left arm — they represent the date my aunt passed away from cancer. She essentially helped raise my siblings and me until I was about four years old. My parents had recently immigrated to the U.S. and were working long hours to make ends meet, so my aunt stepped in and cared for us while they worked. She played such an important role in my early life, and that tattoo is my way of honoring her memory and the impact she had on who I am today.

Q2: How long did it take to get all of your tattoos?
A2: Roughly about 40 hours total, spread over eight sessions.

Q3: Can you tell us about your background before real estate?
A3: Before becoming a real estate agent, I worked at Vic's Ice Cream — a local Sacramento staple — from my sophomore year of high school all the way through getting my license. About six months after becoming licensed, I left Vic's to pursue real estate full-time.

Q4: What led you to real estate?
A4: After high school, I went straight to UC Davis to study managerial economics. While I was there, I kept asking myself what I wanted to do once I graduated, but nothing really clicked. I couldn't see myself working a typical 9-to-5 in accounting, finance, or a job of that nature. After about a year of going through the motions, I decided to drop out. I didn't know exactly what

I wanted to do next, but I knew college wasn't the right path for me.

Getting into real estate after dropping out of college was completely unplanned. I was talking to a friend who had just gotten his license, and after hearing about what he was doing, it sounded interesting, so I decided to give it a shot. Growing up, I've always had an entrepreneurial mindset. In elementary school, I sold Yu-Gi-Oh and Pokémon cards. In middle school, I resold Nikes and Jordans — my mom would drive me around in her minivan to meet up with guys way older than me. In high school, I was selling snacks out of my duffel bag between classes. So even though real estate was brand new to me, it felt like a natural fit — just another form of business and sales, but on a much bigger scale.

Q5: What do you find most fulfilling about being a real estate agent?
A5: What I find most fulfilling about being a real estate agent is helping people achieve their goals. Whether it's a first-time homebuyer planting roots or an investor expanding their portfolio, being the person who helps make that dream a reality is incredibly rewarding. Seeing my clients' excitement and knowing I played a part in that milestone is the reason I do what I do.

Q6: How is your business unique?
A6: I'm sure there are other agents who do similar things, but here are three ways I think my business stands out:

I'm a real estate investor and house flipper. Since 2020, I've completed over two dozen fix-and-flips. That hands-on experience with construction,

“
IF YOU CAN DO SOMETHING ABOUT
A SITUATION, WHY WORRY? **AND IF
YOU CAN'T DO SOMETHING ABOUT
A SITUATION, WHY WORRY?”**

— UNKNOWN.



budgeting, and design allows me to better advocate for my clients and provide practical advice grounded in real numbers.

I'm both data-driven and design-oriented. I love crunching numbers to see if a potential flip makes financial sense or if a rental property will cash flow — but I'm equally passionate about design. While having the numbers pencil out is crucial, I believe great design plays a huge role in achieving those numbers. Certain returns are only possible when a home looks and feels a certain way, and I take pride in bridging that gap.

I specialize in mid-century modern architecture. There are other agents who focus on this niche, but I think my perspective is unique because I've not only sold and flipped many mid-century homes — I also live in one. That personal connection helps me speak the language of

design and authenticity that mid-century buyers and sellers value.

Q7: How has your background shaped your work ethic?

A7: I was born and raised in Sacramento, but my parents immigrated here from China in the 1990s. They didn't have much when they arrived, but they worked incredibly hard to buy their first home in 2004. We didn't grow up wealthy, but my parents always did their best to make sure my siblings and I were happy and had what we needed. As a first-generation American, I was raised in a very traditional Chinese household — so you can imagine the reaction I got from my dad when I told him I was dropping out of college, haha.

Looking back, I think my upbringing is what gave me my drive. The constant reminders from my dad about the importance of hard work, along with watching my parents build a life from nothing, taught me the true meaning of perseverance and sacrifice. That foundation shaped my mindset and work ethic, and it's something I carry into everything I do in real estate today.

Q8: What motivates you in your career and personal life?

A8: A pivotal moment in my life wasn't a single event, but rather watching my parents work countless hours just to make ends meet. We didn't get to travel much or do some of the things other families could, and while I'm incredibly grateful for everything my parents provided, seeing that struggle firsthand lit a fire in me. That experience shaped me into someone who's driven and grounded. Watching my parents sacrifice so much taught me that nothing worth having comes easy. It pushed

me to work hard and stay disciplined. It also made me value freedom, which is a big part of why I'm so passionate about real estate and helping others create that same stability for themselves.

Q9: What are your hobbies or things you enjoy outside of real estate?

A9: My family really values spending quality time together. My dad loves to cook, so we often gather at my parents' home for family dinners and just to hang out.

I genuinely love what I do, so I often find myself working even in my downtime — it rarely feels like work to me. Outside of real estate, I love spending time with my two dogs, Polo and Stella. I'm also big on staying active, so you'll usually find me at the gym or out for a run. I also love to travel and explore new places — visiting different National Parks has become one of my favorite new hobbies.

Q10: Do you have any quotes or personal philosophies that guide you?

A10: “If you can do something about a situation, why worry? And if you can't do something about a situation, why worry?” — Unknown.

I love this quote because it's such a simple yet powerful reminder to let go of unnecessary stress. It helps me stay grounded and focus on what I can control. Whenever I catch myself overthinking or worrying, I come back to this quote.

Q11: What is your definition of success?

A11: To me, success isn't defined by numbers or status, but instead it's about freedom and giving back to the people who got me

here. My idea of “making it” is being able to provide an annual, all-expenses-paid vacation for my immediate and extended family. Creating those memories together and giving them experiences we didn't have growing up would be the ultimate reward.

Q12: What do you hope your legacy will be?

A12: I want to be remembered as someone who was genuine — a person who brought laughter, joy, and positivity to the people around.

Q13: What are your personal and professional goals?

A13: Personally, I hope to have a family and children someday. I love Sacramento — especially Elk Grove — and I can easily see myself raising a family here. Outside of real estate, running has become a big part of my life, and completing a full marathon is definitely on my personal bucket list.

Professionally, I plan to continue selling real estate for the foreseeable future, but one of my long-term goals is to develop a small subdivision of mid-century modern homes throughout Sacramento and Elk Grove. I think there's a real demand for that architectural style and not nearly enough supply, so it would be amazing to bring that timeless mid-century design into today's market.

Q14: Any final thoughts or thank-yous?

A14: Thank you to Katie and *Sacramento Real Producers* for this amazing opportunity! And a huge thank-you to my friends, family, clients, and my partner, Lindsey, for the continuous love and support — none of this would be possible without you all.



PINNACLE
HOME SERVICES

Warranty Backed Solutions
13+ Years of Experience

916.820.6712
FOUNDATIONFIXED.COM
License #897075

Foundation Inspections & Repairs You Can Trust

Are You Seeing Foundation or Wall Cracks?



DON'T LET HIDDEN FOUNDATION ISSUES DERAIL YOUR CLOSING.

Spring Moves Made Easy
for You and Your Clients



Refer With Confidence.
Partner With a Mover You Can Trust.
Call us for Realtor Referral Information.

A moving partner your clients will thank you for. Reliable, professional movers you can trust - because a smooth move makes you look great at the closing table.




Call Today: (916) 786-8683

AuburnMoving.com
CAL-T# 190985
8845 Washington Blvd #160 Roseville, CA 95678

TRANSFORMING LISTINGS ELEVATING BRANDS

PARTNER WITH A MEDIA COMPANY TRUSTED BY SACRAMENTO'S TOP REALTORS



PURPOSE DRIVEN VIDEO PRODUCTION CREATIVE DIRECTION



BRANDING VIDEOS PROPERTY TOURS STORY TELLING

Steezd Media specializes in creating high-impact property tours, engaging social media content, and custom branding videos that set your listings apart and boost your personal brand.

Contact us today for a free consultation! **888.438.7893**
INFO@STEEZDMEDIA.COM



PROUDLY SERVING
Sacramento







\$437B+ Funded
in Loans Since 2010



2nd Largest
Nonbank Retail Mortgage Lender



Extensive Suite
of Mortgage Products

With 18 years in the mortgage industry, my knowledge of mortgage programs and underwriting guidelines makes me great at what I do. Since my start, I have helped over 4,000 families purchase homes or save money through refinancing. Serving a client in what can be a complicated process of home buying and making the experience the best it can be is one of my daily goals.


Call, text, email, or scan the code for any of your home financing needs!



Nathan Sibbet

Senior Loan Consultant
NMLS #450926

 **(916) 320-3952**

 **nsibbet@loanDepot.com**

Every person counts, every situation is different, and I am here to offer the best options available for YOU while making this process smooth.



1610 R Street, Suite 260, Sacramento, CA 95811. Rates, terms, and availability of programs are subject to change without notice. loanDepot.com, LLC NMLS ID 174457. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act CRMLA 4131040. (102522 839650)



SCHEDULE
HERE

Finley

HOME SERVICES

The
Realtors
Choice

Termite | Home Inspection | Repairs
(916) 347-7000

✓ Fast & Thorough Reports ✓ 1 Year Work Guarantee ✓ Competitive Bids



TopNotch360
REAL ESTATE MEDIA

THANKYOU Dawn!!!

12251 Hallwood Pl, Grass Valley



"Working with TopNotch360 has been an absolute game changer for my real estate business. Their expertise in capturing the essence of each property has truly elevated my listings, making every home shine. I couldn't imagine showcasing homes without them!"

-Dawn Reddoch
Aspire Real Estate Group/Guide Real Estate



topnotch360.com
916.807.3573

Photography | Drone | Twilight | Video | 2D Floor Plans | 3D Matterport Imaging

MOVE WITH MEE:

Your Journey to a Seamless Move!

Moving Supplies // Storage // Specialty Moving
Local, Long Distance, and International Moves

Call us for a free quote!

(800) 350-0065 // (916) 635-8262 // meemoving.com

Veteran Family Owned and Operated



MEE'S
MOVING & STORAGE
55 YEARS OF EXCELLENCE!



"Kevin Oto is an outstanding professional and an exceptional person. I honestly cannot say enough about his integrity, his in-depth understanding of the entire loan process, and his willingness to work for the best possible outcome. Kevin is quick to respond to all issues and continuously works as a strong advocate for his clients needs. He provides honest and transparent answers. Thank you so much to Kevin and his great team! We highly recommend Green Haven Capital." -Angela C.

200+ Five Star
★★★★★
Google
Reviews

Expert Mortgage Advice for Homebuyers

Begin your home loan process today!
Our mortgage advisors are standing by.

**Request a free personalized
rate quote.**



KEVIN OTO

President/ Broker

NMLS#: 62641

(800) 618-9508 ext. 1001

koto@greenhavencap.com

greenhavencap.com



GREEN HAVEN
— CAPITAL INC —
MORTGAGE LOANS

Proudly Employee-Owned™

 The Flooring Station

FREE \$500 Gift Certificates for Your Clients

Realtors, boost client satisfaction by giving them a FREE \$500 to The Flooring Station.

916.638.5563

TheFlooringStation.com

THREE SHOWROOMS

GOLD RIVER FOLSOM SACRAMENTO



Scan the QR Code
to get signed up



Advance

GET THE SUPPORT WHERE IT MATTERS MOST.
CLIENT CARE MANAGERS

wge

WhiteGloveExperience.com | 916-519-1564



FULLER
MOVING SERVICES

say *hello* to your favorite movers...

LOCAL. LONG DISTANCE. STORAGE. SENIOR MOVES.

MOVING
NORTHERN CALIFORNIA
LOCATIONS IN Rocklin & Brentwood


NATHAN FULLER
OWNER

call us (916)349-1119
fullermoving.com

AGENTS FOR
northAmerican
MOVING SERVICES
CPUC # 160912 DOT # 070851

Grind Your Way to More Closings

Let's Plan Your Mortgage Ride!

— *LUCIA LENDING TEAM*

LET'S RIDE TOGETHER
NICHOLAS M. LUCIA
Certified Mortgage Planner
NMLS# 489401



3400 Douglas Blvd., Suite 260,
Roseville, CA 95661

916-730-6339

nick@lucialendingteam.com

www.lucialendingteam.com



Share the love. Serve with understanding.

First American Title's multilingual real estate resources, available in up to 24 languages, help you deliver confidence, clarity, and care from the very first conversation. **Because supporting every client with care isn't just good service, it's how we put love into action.**

Want to learn more about First American Title multicultural resources?
Contact us today!



First American Title El Dorado Hills Escrow Team



Minnette Thompson
Senior Sales Representative
530-556-9341
minthompson@firstam.com



Colleen Gallagher
Escrow Officer
916-605-2744
cgallagher@firstam.com



Debbie Zsoka
Escrow Officer
916-605-2749
dzsoka@firstam.com

First American Title El Dorado Hills Leadership



Jamie Corcoran
VP, Division State Manager
916-969-7713
jcorcoran@firstam.com



Erin Barton
Sales Director
916-798-4115
erbarton@firstam.com



Teresa Campodonico
Area Manager
916-597-7809
tcampodonico@firstam.com

 **TENTH YEAR IN A ROW**
Fortune 100 Best Companies
to Work For® 2025

 **TENTH YEAR IN A ROW**
Fortune Best Workplaces
For Women™ 2025

 **NINTH YEAR IN A ROW**
Fortune Best Workplaces in
Financial Services and Insurance™ 2025



First American Title™

First American Title Insurance Company, and the operating divisions thereof, make no express or implied warranty respecting the information presented and assume no responsibility for errors or omissions. First American, the eagle logo, First American Title, and firstam.com are registered trademarks or trademark of First American Financial Corporation and/or its affiliates. ©2026 First American Financial Corporation and/or its affiliates. All rights reserved. [NYSE: FAF]

First American Title - El Dorado Hills
1010 White Rock Road, Suite 300
El Dorado Hills, CA 95762



Scan for
more info.



EMPIRE HOME LOANS

BUILT ON
RESILIENCE,
RELATIONSHIPS,
AND THE BELIEF
THAT ANYTHING
IS POSSIBLE
—

BY CHRISTINA KITCHEN • PHOTOS BY SARAH NELSON PHOTOGRAPH

For Leo Whitton, Vice President of Empire Home Loans, the mortgage business was never part of a carefully mapped career plan. Instead, it found him at a pivotal moment in life — and once it did, there was no looking back. What began almost by accident quickly revealed itself as a calling, one rooted in service, resilience, and a deep belief in helping others achieve the American dream of homeownership.

Raised in Roseville and a graduate of Oakmont High School, Leo's journey into lending began in the early 1990s. At the time, he was a full-time student at American River College while bartending at Fanny Ann's Saloon in Old Sacramento. After earning his associate degree and preparing to transfer to Humboldt State, a late paperwork submission changed the trajectory of his future. Leo stepped into the mortgage business during that semester —

and discovered a profession that fit him perfectly.

"I didn't plan on a career in lending," Leo shares. "But it didn't take long to realize this was it for me."

That sense of alignment has guided Leo through decades in the industry, including some of its most challenging seasons. Like many in real estate and finance, Leo faced significant adversity during the 2008 financial crisis. He lost everything, filed for bankruptcy, and went through a divorce — a period that tested him both personally and professionally. But it was during this difficult chapter that he received advice that continues to shape how he leads today.

Sitting in a Starbucks with a coach, Leo shared his failures and the disappointment he felt as a father and husband. The response was simple, but powerful: failure would not define him — it would strengthen him. That moment reframed how Leo viewed obstacles, pushing him to focus forward, not backward, and to see opportunity where others might see defeat.

That mindset now sits at the core of Empire Home Loans.

At its foundation, Empire Home Loans exists to serve consumers by providing thoughtful, strategic home loan solutions. But Leo is quick to point out that the company's true differentiator goes beyond rates and products. It's about education, composure, and doing what is right — even when that means referring business elsewhere.

"I educate my competitors, I'll refer loans to competitors if it's better for the consumer, and I pride myself on keeping my poise — especially when clients feel overwhelmed," Leo explains. "Our job is often to talk people off the edge and help them make clear, confident decisions."

That level of integrity resonates deeply with real estate professionals who value long-term partnerships over transactional wins. Empire Home Loans has built a reputation as a steady, trusted resource — one that protects agents' relationships while delivering a seamless lending experience for clients.



“

IN MY YOUNGER YEARS, SUCCESS
WAS ALL MONEY-DRIVEN.
NOW, IT'S ABOUT BALANCE -
DOING THINGS AND BEING WITH
PEOPLE WHO FUEL YOUR SOUL.”

Equally important to Leo is the culture he has helped create inside Empire Home Loans. In addition to serving borrowers, the company has become a place where loan officers can truly learn, grow, and build sustainable careers. Leo is intentional about leading by example, guided by a principle he lives by: never ask someone to do something you wouldn't do yourself.

That leadership philosophy is deeply rooted in Leo's upbringing. He didn't grow up with financial privilege, and after his parents



divorced at a young age, he learned early the value of hard work. By the age of eight, Leo was already an entrepreneur — mowing lawns, building fences, painting, and raking leaves throughout his neighborhood. That same work ethic continues to drive him today.

Outside of the office, Leo's life is centered on family and the outdoors. He is the proud father of two sons, ages 29 and 26, who share his love for adventure. Together, they spend time snowmobiling and boating, with his sons very much

a part of his “crew.” Recently, Leo stepped into a new and cherished role as a grandfather — a season of life he looks forward to with gratitude and excitement.

When he's not working, Leo can usually be found embracing the outdoors — boating, wake surfing, snowmobiling, riding motorcycles, or catching live music. That sense of balance now defines how he views success.

“In my younger years, success was all money-driven,” Leo reflects. “Now, it's about balance



— doing things and being with people who fuel your soul.”

Looking ahead, Leo remains focused on continuing to grow Empire Home Loans into the best broker shop for loan officers to learn, thrive, and succeed. Personally, he has his sights set on earning a pilot's license and traveling more — embracing life fully and intentionally.

At the end of the day, Leo hopes to be remembered simply and sincerely: as a good father, grandfather, friend, and someone who lived life to the fullest. It's that authenticity — paired with resilience, experience, and an unwavering belief that anything is possible — that makes Empire Home Loans a valued partner within the Sacramento real estate community.

For agents seeking a lending partner who leads with integrity, perspective, and purpose, Empire Home Loans stands ready to serve.



We've rebranded with one mission in mind, giving senior homeowners more ways to win, with more program options, more flexibility and more solutions.

- Why now? Because the landscape of reverse mortgage is expanding.
- We have programs available and entering the market that fulfill all seasons of senior client needs.

We're excited about what's ahead. Because when it comes to retirement goals, one size doesn't fit all and neither should your senior mortgage options!

Cheers to you, your family and our Sacramento Real Producer Family.

LIZ ANDERSEN

NMLS# 1263245

Account Executive

916.223.8869

liz.andersen@apmortgage.com

3000 Lava Ridge Court, Suite #103
Roseville, CA 95661 / 150590



Licensed by the Dept of Financial Protection
and Innovation under the CRMLA.



Junk Removal:
Professional and Insured

Google
1,900+
★★★★★

JUNK KING
a neighborly company

We Take Just About Everything!

Furniture/Appliance Removal
Garage Clear-Out
Whole House Clean-Out
Business Clean-Outs

www.Junk-King.com

Watch our
TV Spot



916-536-7871

CONSTRUCTION • RESTORATION • INSPECTIONS • PEST SOLUTIONS



GOODLIFE



916-481-0268

GOODLIFEGRP.COM

CSLB: 979670



BEHIND EVERY LEGACY IS A GUARDIAN



Chris Herrera

Managing Director

209-649-8863

christopher.herrera@glic.com

1 Capitol Mall

Ste 300

Sacramento, Ca 95814



LEGACI

Tomorrow | Insurance & Financial Services



- Life Insurance
- Disability Insurance



- Investments
- Annuities
- Retirement Plans



- Group Benefits
- Business Planning

an associate member of

The
Guardian
Network®

Registered Representative of Park Avenue Securities LLC (PAS). Securities products offered through PAS, member FINRA, SIPC. Financial Representative of The Guardian Life Insurance Company of America® (Guardian), New York, NY. PAS is a wholly owned subsidiary of Guardian. Legaci Tomorrow Insurance & Financial Services is not an affiliate or subsidiary of PAS or Guardian. CA Insurance License Number - 0G56465.

TOP RANKED

Residential Property Management Company in the Sacramento Region

Your one-stop shop for all your property management needs.

- We manage over 2,000 “doors”, including single family, duplexes, and quadplexes. We must be doing something right!
- Our property managers are the Single Point of Contact for our owners and tenants, eliminating the need to speak to different staff members for different situations! This means accountability!
- All our property managers are licensed and experts on current California laws and regulations in the rental marketplace. This means we guide and protect our owners!
- We pay \$500 for an owner referral who becomes a M&M property management client.



Call Darren 916-500-8188 | d.babby@mmproperties.com
DRE# 01100901



Time is Money. We'll Save You Both.



Smarter Insurance. By Design.

America's Highest-Rated Insurance Provider



Justin does the policy searching that fits your budget and needs from Auto to Life Insurance and everything in between.

951.965.4651
justin.turner@goosehead.com
1035 Sutton Way | Suite B | Grass Valley



GET YOUR QUOTE TODAY!



OUR SERVICES:
BATHROOM & KITCHEN REMODELING
TILE & FLOORING INSTALLATION
BACKSPLASH INSTALLATION
CUSTOM COUNTERTOPS



(209) 400-5287
@tnt_topnotchtile
topnotchtileinc.com

Loan Hunter

GREATER SACRAMENTO REAL ESTATE AND FINANCE



Heather Hunter Jackson

NMLS# 129963 | DRE# 01402583

Senior Mortgage Advisor

916-952-1686

heather@empirehomeloans.com

Expert Guidance,
Honest Solutions



SCHEDULE YOUR CONSULTATION

Where Integrity Meets Innovation in Mortgage Services

I'm Heather Hunter Jackson (NMLS #: 129963), and with over 20 years of deep experience in the mortgage industry, I have committed myself to providing tailored financial solutions that perfectly meet your unique needs.

Personalized Mortgage Solutions: Every financial scenario is unique, and I specialize in creating customized plans that align perfectly with your specific circumstances.

Unwavering Ethical Standards: Built on a foundation of honesty and transparency, you can trust me to offer sincere and straightforward advice without any hidden agendas.

Exceptional Customer Service: I believe in building relationships that last beyond the closing table, ensuring that you feel supported throughout your entire homeownership journey.

Deep Industry Knowledge: With my extensive expertise in market trends and diverse loan products, I ensure that you receive the most beneficial guidance and options available.

Whether you're looking to purchase your first home, lower your rate, cancel mortgage insurance, payoff debt and improve cash flow, or expand your real estate portfolio, I am here to help you navigate the complexities of mortgage financing.

When you work with me, you're not just a client you're part of a lifelong partnership. My goal is to be your trusted advisor today, tomorrow, and for all your future financial decisions.

BUILD YOUR EMPIRE

OUR MISSION

We are committed to delivering our customers and business partners at large an exceptional customer experience.

INDEPENDENT MORTGAGE BROKER



EMPIRE
Home Loans Inc.

GET IN TOUCH

916-804-4768



Empire Home Loans Inc.
DRE# 01462380
NMLS# 1839243
CA DBO/CFL UC# 60DBO-98315



OWNERSHIP TEAM THAT HAS A COMBINED 100 YEARS MORTGAGE EXPERIENCE

4401 HAZEL AVE., #135 | FAIR OAKS, CA 95628 | 916.804.4768 | WWW.EMPIREHOMELOANS.COM
CA DRE #02086593 | NMLS #1839243 | CA CFL #60DBO-98315



Petite EVENTS COMPANY

SPECIALTY EVENT RENTALS & DESIGN

making life beautiful one event at a time

916-235-8845 | info@petiteeventscsco.com | www.petiteeventscsco.com



HOTCO Help People. Solve Problems. One Water Heater at a Time.

HOTCO The Hot Water Heater Co Call or Text 916-905-4468

Top Savings for Realtors Every Time.

Get HOTCO's exclusive multi-unit discount—even on just one install.

Residential | Commercial | Restaurants | Property Management

Handyman Services

Turning **'For Sale'** into **'Sold'** with Every Repair!

Paul Mesa
916.301.3922
PaulMesa332@gmail.com

Paul Mesa Handyman Services
license # 112191

Debra 

Your Local NHD Rep
Roseville to Tahoe, Sacramento & More

Debra@PropertyID.com (916) 233-5101

Order Report easyhazcheck
Free AB38, Fire, Flood info

Congratulations and Thank You to Real Producers!
Order on C.A.R. RPA drop-down menu - select "PropertyID MAX"
Email, Text, or Call me!



decoratize

PROVIDING BEAUTIFUL AND FUNCTIONAL SOLUTIONS ONES SPACE AT A TIME

- HOME ORGANIZATION
- DECLUTTER SERVICES
- DESIGN PARTNER WITH CA CLOSETS & CONTAINER STORE
- HOME STYLING
- LISTING PREP SERVICES
- RELOCATION CONCIERGE

(916) 478-1693 | decoratize@yahoo.com | @decoratizewitharcelia

The Blind Guy

"Your Blind & Shutter Experts"

(916) 952-9421 Mark
(916) 686-7997 Office

Promotional Materials

trueColor Litho

BROCHURES
BUSINESS CARDS
SIDEWALK SIGNS

Start Your Custom Order Today!

PROMOTIONAL MATERIALS
That Drive Interest & Close Deals

530.409.1140
cindy.cogil@truecolorlitho.com
truecolorlitho.com

FLIPPING THROUGH THESE PAGES SAVES LIVES.

With the help of our sponsors, this magazine supports organizations fighting human trafficking worldwide.

REAL PRODUCERS PROUDLY SUPPORTS THESE IMPACT MAKERS



n2gives.com



RAC HOME LOANS

"Big Bank Resources, Small Broker Attention"

Specific Finance Options
Purchase, Refinance, Reverse & Home Equity Loans

Conventional, FHA, VA & Jumbo Loans
Tailored Solutions for First-Time Buyers, Veterans, and Luxury Homes

Investor & Self-Employed Programs
DSCR, Bank Statement, and Other Flexible Options for Real Estate Investors and Entrepreneurs

Special Financing
Renovation, Construction, and Large Project Loans to Upgrade or Build Your Dream Home

Retirement Options
Reverse Mortgages to Access Your Home Equity in Retirement

CONTACT US TODAY!

6085 Douglas Blvd. Granite Bay, CA 95746

510.303.5464 | rachomeloans.com

NMLS#1030702 



House to Home Moving is a full-service moving company dedicated to providing top quality direct shipment moving services at an affordable price.

YOUR STRESS FREE MOVING SOLUTION


LOCAL & LONG DISTANCE • PACKING & UNPACKING



CALL US FOR A FREE IN-HOME OR VIRTUAL ESTIMATE **(916) 484-1144**


www.HouseToHomeMoving.com
CAL. PUC: T-190786

PROFESSIONAL • COURTEOUS • FRIENDLY • CAREFUL • DETAIL ORIENTED • TRAINED • EXPERIENCED




**We do the work
You make the sale**

Fully managed renovations that help clients sell for more.



Laura Klein
Director of Partnerships
(650) 740-1228
lklein@freemodel.com

freemodel.com



1031 EXCHANGES

- Free Client Consultations
- Free Agent Trainings
- Dedicated Alternative Passive Real Estate Division
- Trusted by High-Net-Worth Investors



Jana Reyes
(916) 945-3519
jana@apiexchange.com




HELPING FAMILIES GET

APPROVED

Every client gets a mortgage plan or a mortgage approval.. No one gets denied!

One Lender. Three Lanes.


Residential.
Commercial.
Hard Money.




ELEMENT MORTGAGE

Out of your element when it comes to creative financing?
Give us a call!

Evan Miller | Division President | NMLS 101705
O: 916.787.9977 | C: 916.801.5669
1741 E Roseville Pkwy Ste 300 Roseville, CA 95661



INKING DEALS

AARON RALLS

FAITH, FIRE, AND FIGHTING BACK

Across his back, an angel stands triumphant over the devil — sword raised, wings unfurled, light breaking through the darkness. For Aaron Ralls, that image of St. Michael defeating the devil is more than a tattoo. It's a reflection of his life, his faith, and the relentless drive that's carried him through every battle he's faced. Today, as President of Ralls Realty Group powered by eXp Realty, Aaron leads with that same energy — determined, grounded, and guided by purpose.

Having grown up in Rosemont, Aaron attended Folsom High School, where he met his wife,

Laura, and, as he admits, “barely graduated.” After getting married and starting a family, Aaron and Laura built a life in Folsom that, for a while, felt steady and secure. Then came 2008. Aaron lost his job unexpectedly.

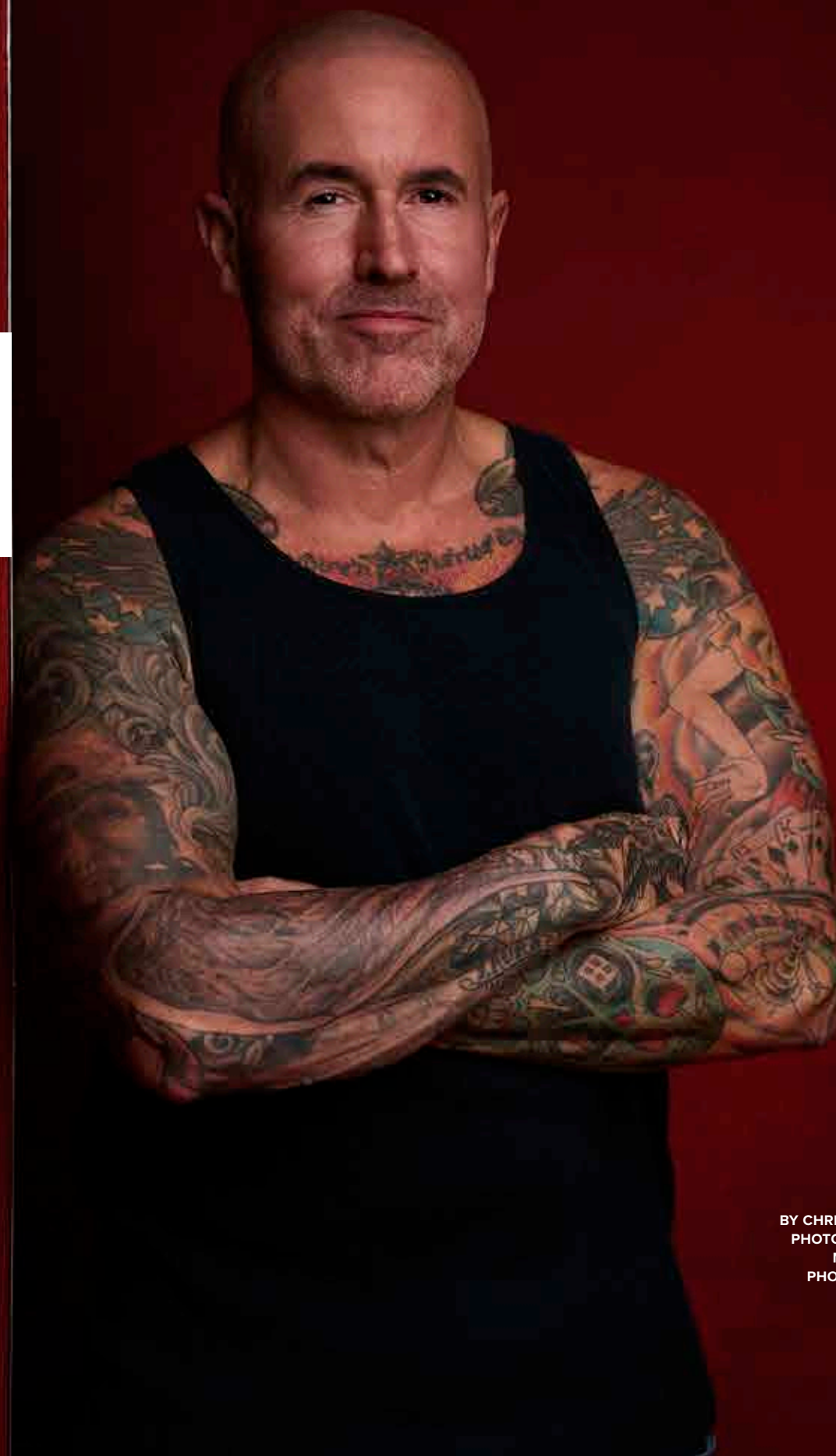
“We still had Laura’s salary from her job at the DMV, but with three young children and a new mortgage, it wasn’t enough,” Aaron explains. “In 2012, our home was in foreclosure, and we nearly lost everything. With no money, we were peeling foreclosure notices off our door.”

They did everything possible to stay afloat. Aaron worked three

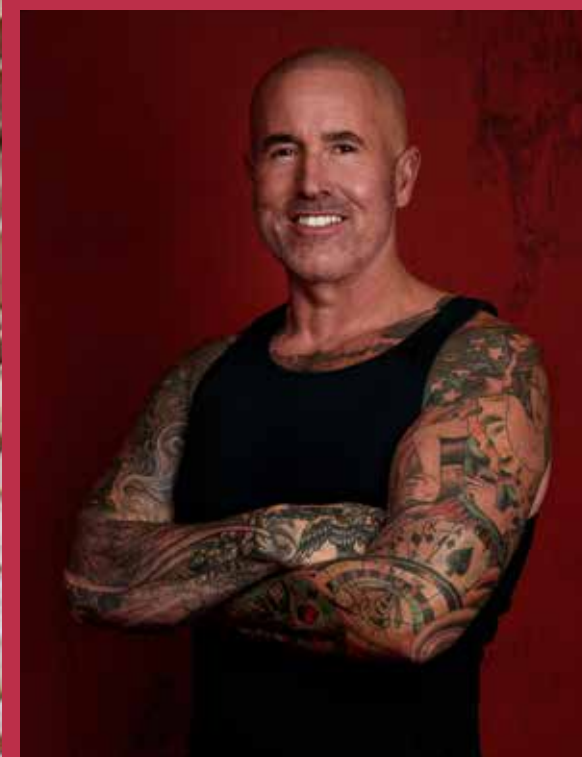
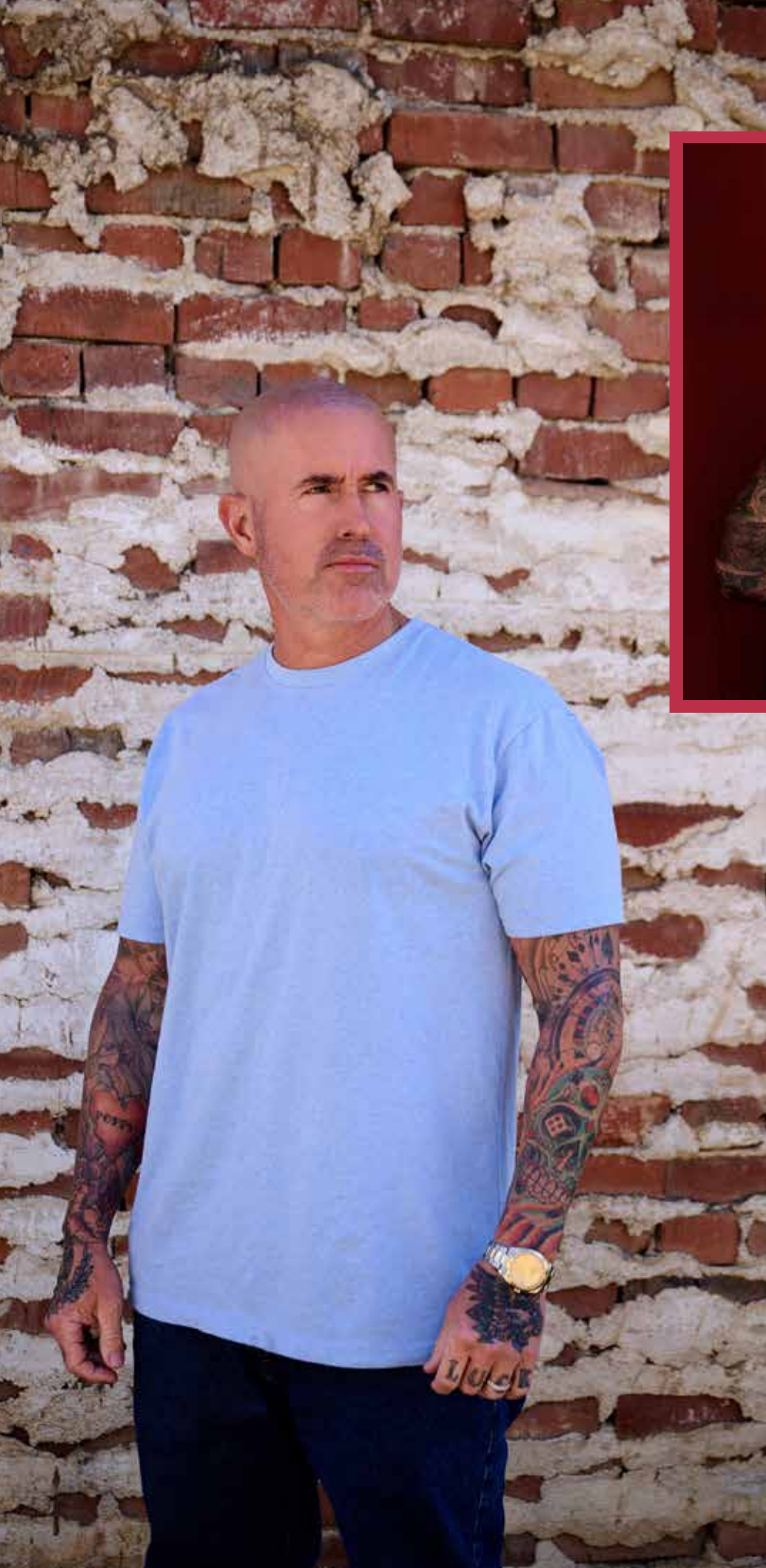
jobs, sleeping only four to five hours a night. Laura worked with the bank to modify their loan, begging for a chance to stay in their home. They cashed out all their assets and changed their entire lifestyle, which wasn’t easy on the kids — but through it all, Aaron’s faith never wavered.

“I was never worried that things wouldn’t work out, because I knew that I would do whatever it took to make it.”

Finally making it over the hump, Aaron started something new: a barbershop called Lucky’s. He poured everything he had into it — long days, late nights,



BY CHRIS MENEZES
PHOTOS BY OLHA
MELOKHINA
PHOTOGRAPHY



“
**WHEN WE
TAKE ON
A CLIENT,
THAT’S THE
MINDSET
WE BRING.
WE’RE ALL IN.**
”

and endless determination. What began as survival became something much greater. The shop quickly turned into a gathering place — a hub for conversation, connection, and community.

“Though I never imagined my career path would lead me in that direction, it became obvious that this was where I needed to be. We didn’t have to worry about losing our home anymore, and through the process we found something we loved even more — working with people and being an active part of the community,” he says.

Over time, those conversations in the barber chair began to spark a new idea. “I was connecting clients with other people constantly,” Aaron says. “One day, I realized I could take that same energy and use it to help people in real estate.”

In 2015, Aaron earned his license and founded Ralls Realty Group, with Laura eventually joining him

full-time after a 21-year career at the DMV. Together, they built their business the same way they rebuilt their lives — through hard work, honesty, and heart. “We’ve been through tough times, and that taught us to do whatever it takes,” he says. “When we take on a client, that’s the mindset we bring. We’re all in.”

Today, Aaron has become one of Folsom’s most recognizable REALTORS®, known not just for his success — over \$31 million in volume last year — but for his authenticity. He drives his lowrider to open houses, shows up in Converse, a T-shirt, two full sleeves of tattoos, and brings a down-to-earth energy that clients trust.

The St. Michael tattoo on his back isn’t about appearance; it’s a reminder of what he’s already overcome. “I decided back then to turn all problems over to God and take my future into my own hands,” Aaron says. “That’s when everything changed.”



At home, life has come full circle. He and Laura's three grown kids — now 25, 22, and 19 — are the pride of his life. They spend their free time boating, camping, and enjoying the simple moments that once felt out of reach. Together, they also support local causes through Friends of Folsom, continuing to give back to the community that gave them their second chance.

"I live my life based on what people will say about me at my funeral, with my kids sitting in the front row," Aaron says.

For Aaron, every challenge, every sleepless night, every risk has been another battle in his own version of that St. Michael story — faith conquering fear, light overcoming dark. And through it all, he's emerged stronger, more grateful, and more determined than ever to help others find their way forward.

Because at the end of the day, his tattoo isn't just a symbol of victory. It's a story — and he's still writing it.



TITAN

ROOFING SOLUTIONS

RESIDENTIAL + COMMERCIAL

(916) 975-3811



NorCal Homes & Development

We are the Realtor solution company buying homes and land in any condition, closing on your sellers timeline and offering you a beautiful new listing after remodel.



- **We Buy As-Is**– Let us take care of it all. No need for repairs or stress!
- **We Handle Any Situation**– Whether it's a hoarder home, deferred maintenance, or an inherited property, we've got you covered!
- **We Reinvest in Communities**– Every home we renovate helps improve and beautify the neighborhood!