

CENTRAL VALLEY

JULY 2026

# REAL PRODUCERS<sup>®</sup>

## Ashley Lovrencevic



A Life That Inspires  
**CLEADUS AND  
ERIN SHELTON**

Ask The Expert  
**OPTIMAL COVERAGE**  
Damon Jimenez

PHOTO BY TONYA RIGGS

**AMPARAN DESIGN**  
Furniture Store & Interior Design

(559) 207-3077  
amparandesign.com

# Kitchen & Bath Remodeling

3D Rendering



Finish List

NO.	DESCRIPTION	QUANTITY	UNIT PRICE	TOTAL PRICE
1	Removal of Existing Kitchen Cabinets	1	1000	1000
2	Removal of Existing Kitchen Island	1	1500	1500
3	Removal of Existing Kitchen Countertop	1	800	800
4	Removal of Existing Kitchen Backsplash	1	500	500
5	Removal of Existing Kitchen Sinks	2	200	400
6	Removal of Existing Kitchen Appliances	1	1000	1000
7	Removal of Existing Kitchen Floor	1	1000	1000
8	Removal of Existing Kitchen Walls	1	1000	1000
9	Removal of Existing Kitchen Ceiling	1	1000	1000
10	Removal of Existing Kitchen Windows	1	1000	1000
11	Removal of Existing Kitchen Doors	1	1000	1000
12	Removal of Existing Kitchen Stairs	1	1000	1000
13	Removal of Existing Kitchen Balcony	1	1000	1000
14	Removal of Existing Kitchen Deck	1	1000	1000
15	Removal of Existing Kitchen Driveway	1	1000	1000
16	Removal of Existing Kitchen Foundation	1	1000	1000
17	Removal of Existing Kitchen Foundation	1	1000	1000
18	Removal of Existing Kitchen Foundation	1	1000	1000
19	Removal of Existing Kitchen Foundation	1	1000	1000
20	Removal of Existing Kitchen Foundation	1	1000	1000

Design Plans



## What To Expect?

- Concept Design
- Material & Finish Selections
- 3D Renderings
- Design Plans
- Trusted Network of Contractors & Trades
- Construction Management
- Furniture Procurement & Installation

@amparan\_design

# A NEIGHBORHOOD FOR EVERY LIFESTYLE



## Carleton Acres

### RESIDENTIAL COMMUNITY

- Located in North West Visalia at Shirk & Riggan
  - A Master-Planned, Mixed-Use Community designed for modern living
  - Thoughtfully crafted neighborhoods for every lifestyle
  - Close proximity to shopping, schools, and parks
  - Integrated bike paths and walking trails
  - Now accepting reservations
  - Included Features – Gas Cooktop, Large Kitchen Islands, Choice of Elevation - Spanish, Ranch, or Farmhouse
- carletonacreshomes.com | 559.909.2492



"We Build Better"



Brought to you by

2004 W. Bratton Avenue, Kingsburg CA 93631  
559-897-0349 | weststarconstruction.com



Phase 5 of Kings Estates is now open



# Contents

## PROFILES



**20** Cleadus and Erin Shelton



**36** Luxury Listings

## IN THIS ISSUE

- 6 Preferred Partners
- 8 Meet The Team
- 10 Trusted Trades
- 14 Coaching Corner
- 16 The Download
- 20 Life That Inspires: Cleadus and Erin Shelton
- 26 Cover Story: Ashley Lovrencevic
- 34 Ask The Expert: Optimal Coverage- Damon Jimenez
- 36 Luxury Listings



**26** Ashley Lovrencevic  
COVER STORY

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

*Take the Worry Out of Home Ownership With a Home Warranty*

Our plans protect you against the high cost of unexpected repair bills. With a home warranty plan from HWA, you don't have to face household breakdowns alone.

**Franceen Holden**  
(559) 554-6445  
[franceen.holden@hwahomewarranty.com](mailto:franceen.holden@hwahomewarranty.com)

**SUPER AIR, AIR CONDITIONING REPAIR AND INSTALLATION.**  
Air Conditioning and Heating - Commercial Services  
HVAC Inspections

**(559) 394-4878**  
[help@superairrepair.com](mailto:help@superairrepair.com)  
License #1021965

*For memories that last a lifetime*

events by **SAMANTHA**  
Day-of Coordination & Event Planner  
**Samantha Adney**  
(559) 471-5708  
[connectatsamanthasevents@gmail.com](mailto:connectatsamanthasevents@gmail.com)  
[@events.by.samantha](https://www.instagram.com/events.by.samantha)

**FOCUS ON CLIENTS, WHILE WE HANDLE THE DETAILS.**

**Confident Closings**  
• CERTIFIED TRANSACTION COORDINATOR  
• CERTIFIED ZIPFORMS TRAINER  
• INDEPENDENT  
**CRISTIE CLEMENTS**  
(559) 333-8482 • [confidentclosingstc@gmail.com](mailto:confidentclosingstc@gmail.com)

**WE ARE THE EXPERTS IN PEST CONTROL SERVICE**

*Your Experienced Local Ally For Pest-Free Listings*

**Mister SPRAYMAN PEST CONTROL**  
Commercial and Residential Pest  
Termite and Rodent Control  
Termite & Fungus Damage Repairs  
No Contract Options

*Get Your Free Estimate Today!*  
**559.322.5252 | [MisterSprayman.net](http://MisterSprayman.net)**

# 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 REALTOR® community! Please try and place the Preferred Partners toward the beginning of the magazine and if possible include Chicago Title Ad on the page.

## 1031 EXCHANGE SOLUTIONS

**Accruit 1031 Exchange**  
**Karen A. Clemans**  
 (661) 319-1378  
[www.accruit.com](http://www.accruit.com)

## CONCIERGE MEDICINE

**The Ark Direct Primary Care**  
**Noah Sarr**  
 (559) 530-8151  
[thearkdpc.com](http://thearkdpc.com)

## CUSTOM DESIGN & BUILD/REMODEL

**Build with Ryan**  
**Ryan Leffingwell**  
 (559) 392-3307  
[buildwithryannow.com](http://buildwithryannow.com)

## EVENT PLANNER

**Events by Samantha**  
**Samantha Adney**  
 (559) 471-5708

## FINANCIAL ADVISOR

**Edward Jones**  
**Mike Young**  
 (559) 732-2836  
[edwardjones.com/mike-young](http://edwardjones.com/mike-young)

## Morgan Stanley

**Eric Todd**  
 (559) 679-6553  
[advisor.morganstanley.com/the-todd-group](http://advisor.morganstanley.com/the-todd-group)

## FITNESS / WELLNESS

**Quadrant Fitness**  
**Brian Duboski**  
 (559) 610-4607  
[quadrantfitness.net](http://quadrantfitness.net)

## HOME INSPECTION

**WIN Home Inspection**  
**Nathan Houck**  
 (559) 697-1833  
[www.visalia.wini.com](http://www.visalia.wini.com)

## WIN Home Inspection

**Rob Blackstone**  
 (559) 674-5332  
[www.visalia.wini.com](http://www.visalia.wini.com)

## HOME STAGING

**Upstaged**  
**Traci Gardner**  
 (559) 731-6831  
[www.facebook.com/upstagedstyling](http://www.facebook.com/upstagedstyling)

## HOME WARRANTY

**American Home Shield**  
**Kristin Aguilar**  
 (559) 309-7657  
[Pro.AHS.com](http://Pro.AHS.com)

## Fidelity National

**Home Warranty**  
**Michaela Paz**  
 (209) 639-2344

## First American Home Warranty

**Susan Britter**  
 (559) 269-9191

## HWA Home Warranty of America

**Franceen Holden**  
 (559) 554-6445

## HVAC/PLUMBING

**Super Air Repair**  
**Anthony Estrada**  
 (559) 394-4878  
[superairrepair.com/](http://superairrepair.com/)

## INSPECTIONS

**ABA Property Solutions, LLC**  
**Robert Barr**  
 (559) 315-3713  
[www.abahomeinspections.com](http://www.abahomeinspections.com)

## INSURANCE

**28 Insurance**  
**Chase Dias**  
 (559) 680-2334

## Farmers insurance

**Kelly Brooks**  
 (559) 358-5203

## INTERIOR DESIGN STUDIO

**Amparan Design**  
**Seth Amparan**  
 (559) 304-5258  
[www.amparandesign.com](http://www.amparandesign.com)

## LANDSCAPE DESIGNER/ LANDSCAPE CONTRACTOR

**Charter Oak**  
**Landscape Development**  
**Devon Brown**  
 (559) 802-4609  
[charteroaklandscape.com](http://charteroaklandscape.com)

## LENDERS

**AgWest Farm Credit - Country Home Lending Division**  
 (530) 379-2936  
[www.agwestfc.com/financing/country-home-loans](http://www.agwestfc.com/financing/country-home-loans)

## LIFE COACH/ MOTIVATIONAL SPEAKER

**Amplify**  
**Coach Ronnie Holley**  
 (559) 786-9990  
[amplifylevelup.com](http://amplifylevelup.com)

## MOBILE DETAILING

**Mobile Shine Club**  
**Matt Thomas**  
 (559) 258-2158

## MORTGAGE LENDERS

**Core Home Loans**  
**Nancy Mota**  
 (559) 740-8522  
[coreloans.com](http://coreloans.com)

## Gold Standard Mortgage

**Ryan Dias**  
 (559) 318-6058  
[goldstandardmortgage.com/](http://goldstandardmortgage.com/)

## Guild Mortgage

**Patty Grissom**  
 (559) 490-6972  
[branches.guildmortgage.com/ca/fresno/patty-grissom-532-ckpg.html](http://branches.guildmortgage.com/ca/fresno/patty-grissom-532-ckpg.html)

## Mid Valley Financial

**Elizabeth James**  
 (559) 256-3620  
 7644 N Palm Ave  
 Fresno, CA 93619  
[www.mvloans.com](http://www.mvloans.com)

## Nancy Mota Castillo

**Home Loans**  
**Nancy Mota Castillo**  
 (559) 909-6116  
[www.nancyhomeloans.com](http://www.nancyhomeloans.com)

## Royal Charter Mortgage

**Aaron Bunting**  
 (559) 972-8668  
[aaronbunting.com](http://aaronbunting.com)

## Western Pioneer Financial and Properties

(559) 840-3333  
[wpfloans.com/](http://wpfloans.com/)

## MORTGAGE PROTECTION/ LIFE INSURANCE

**Optimal Coverage**  
**Damon Jimenez**  
 (559) 230-7747  
[optimal-coverage.com](http://optimal-coverage.com)

## MOVING / STORAGE / SECURED STORAGE

**Derrel's Mini Storage, Inc.**  
**Ashley Ferguson**  
 (559) 224-9900  
[www.derrels.com](http://www.derrels.com)

## Storland

**Josh Miller**  
 (559) 529-9448  
[www.storlandstorage.com/](http://www.storlandstorage.com/)

## NATURAL HAZARD DISCLOSURE REPORTS

**SnapNHD**  
**Lisa Swenning**  
[snapnhd.com](http://snapnhd.com)

## SnapNHD

**Heather Ruggles**  
 (559) 696-0357  
[www.SnapNHD.com](http://www.SnapNHD.com)

## NEW HOME BUILDERS

**West Star Construction**  
**Dave Crinklaw**  
 (559) 897-0349  
[weststarconstruction.com](http://weststarconstruction.com)

## PEST & TERMITE CONTROL

**Hexapod Pest Control**  
**Hector Davila**  
 (559) 469-4400  
[hexapodpc.com](http://hexapodpc.com)

## Mister Sprayman Pest Control

**Bob Webster**  
 (559) 338-5557  
 1450 Tollhouse Rd #107  
 Clovis, CA 93611  
[mistersprayman.net](http://mistersprayman.net)

## PHOTOGRAPHY/VIDEO PRODUCTION

**HouseHub Media**  
**Christian Urena**  
 (559) 212-4067  
[www.househub.media/](http://www.househub.media/)

## Summit Visuals, LLC

**Jose Lopez**  
 (760) 258-6123  
[www.summitvisuals.com](http://www.summitvisuals.com)

## REAL ESTATE COACHING

**RealCop Real Estate Coaching**  
**Shawn Cardoza**  
 (559) 318-6727

## REAL ESTATE INVESTMENTS

**Simple Real Estate Solutions**  
**Marie Meza**  
 (559) 246-4905  
[info@simplerealestate.com](mailto:info@simplerealestate.com)  
[solutions.com](http://solutions.com)

## SOCIAL MEDIA MARKETING/ MANAGEMENT

**Sionsg Marketing**  
**Lucy Siong**  
 (559) 575-1618

## WIN Marketing Agency

**Lily Winslow**  
 (559) 381-5248  
[www.winmarketing.agency](http://www.winmarketing.agency)

## SOLAR & MORE

**Sunrun**  
**Frank Andrews**  
 (559) 300-8260  
[www.sunrun.com/](http://www.sunrun.com/)

## TITLE & ESCROW

**Chicago Title**  
**Jennifer Shepherd**  
 (559) 451-3700

## First American Title

**Karen Hunton**  
 (559) 730-1444  
[www.firstam.com/ownership](http://www.firstam.com/ownership)

## Old Republic Title

**Sarah Plowman**  
 (559) 720-0657

## TRANSACTION MANAGEMENT

**Confident Closings TC**  
**Cristie Clements**  
 (559) 333-8482

## TRANSPORTATION/ LIMOS/PARTY BUS

**Absolute Comfort Limousine**  
**Paul Mendes**  
 (559) 804-1712  
[absolutecomfortlimousine.com/](http://absolutecomfortlimousine.com/)

## WEALTH MANAGEMENT

**Pacific Point Wealth Management**  
 (858) 776-6682  
[pacificpointwealthmanagement.com](http://pacificpointwealthmanagement.com)

### 10 Locations In The Central Valley:

Fresno  
Clovis  
Kingsburg  
Reedley  
Madera  
Oakhurst

CHICAGOTITLEFRESNO.COM





## CHICAGO TITLE

The Choice of the Valley

1847

2024

DEEPROOTS FOR  
A STRONG FUTURE

177

YEARS & GROWING

Visalia  
Tulare  
Porterville  
Hanford

CHICAGOTITLEVISALIA.COM



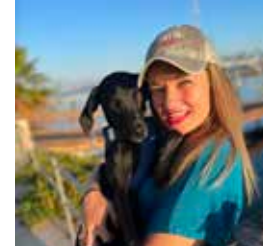
# Meet The Team



**Brittney Shull**  
Owner/Publisher



**Steven Peeples**  
Owner/Publisher



**Evona Niewiadomska**  
Marketing/Operations



**Dan Allsup**  
Content Coordinator



**Christian & Kay Urena**  
Photographer/Videographer



**Tonya Riggs**  
Photographer



**Jose Lopez**  
Photographer



**Ken and Alisha Allison**  
Photographers

**RP** DISCLAIMER: The articles and opinions expressed in this publication are those of the respective authors and do not necessarily reflect the views of The N2 Company d/b/a Real Producers ("N2"). Advertisements appearing in this publication are paid placements and are not endorsed or recommended by N2. N2 is not responsible for the statements, opinions, or business practices of any authors, contributors, or advertisers featured herein. Portions of this publication may include content created with the assistance of artificial intelligence (AI) tools by authors or contributors and may not be independently verified by N2.



If You Can Dream It,  
**We Can Finance It.**

**Specializing in all loan types:**

- FHA
- USDA
- VA
- Conventional
- DSCR
- Commercial
- Ag Loans
- Bank Statement

**Cole Dias**

NMLS #2615790, #1779283

559.381.2623 | cole@goldstandardmortgage.com



**Build With Ryan**  
Residential Construction



TOP CHOICE FOR RELIABLE GENERAL CONTRACTORS  
IN FRESNO, CALIFORNIA

CUSTOM HOMES, ADUS, STEEL BUILDINGS,  
KITCHEN AND BATHS, AND MORE!



**RYAN K LEFFINGWELL**

(559) 392-3307

rkbuidersus@gmail.com

Buildwithryannow.com

**Edward Jones**

Member SIPC

**As a real estate agent,  
are your investing  
needs being met?**

We're here to help you  
navigate the market one  
conversation at a time.

**Let's review your strategy.**



**Mike Young**  
Financial Advisor

527 S. Pinkham Street, Suite B  
Visalia, CA 93292  
559-732-2836

> edwardjones.com



EFA-22386-A-E-AD AECSPAD 28725850

**FIDELITY<sup>®</sup>  
NATIONAL  
HOME WARRANTY**

*Michaela Paz*

**BUILT FOR AGENTS,**  
Trusted by Homeowners



**SEE HOW I CAN  
HELP COVER  
YOUR CLIENTS!**

**209.639.2344**

Michaela.paz@fnf.com



# Trusted Trades

Trusted Trades are valuable vendors who know how to serve the needs of Licensed Agents. You may not require their services for every transaction, but when the need arises, you're grateful for them. This group of vendors is critical to your business. Most importantly, these Trusted Trades will get the job done and make you look awesome to your clients!

THEMOBILESHINECLUB.COM | @MOBILESHINECLUB

PROFESSIONAL. RELIABLE. CAR DETAILING.

WASH ME

CONTACT US 559.258.2158

DETAILING AT YOUR DOORSTEP!

THE #1 HOME SOLAR AND BATTERY INSTALLER IN AMERICA!

With 1 million homes and counting, no one has more installation expertise.

FRANK ANDREWS  
559-300-8260 • frank.andrews@sunrun.com  
solarbatterynearme.com

AFFORDABLE & SECURE SELF STORAGE

STORLAND SELF STORAGE

559.529.9448 | STORLANDSTORAGE.COM

Proudly serving our Real Estate Community

THE INDUSTRY LEADER FOR NATURAL HAZARD DISCLOSURE REPORTING

HEATHER RUGGLES 559.696.0357 HEATHER@SNAPNHD.COM

LISA SWENNING 559.213.7404 LISA@SNAPNHD.COM

CENTRAL VALLEY'S #1 Choice FOR SELF STORAGE SINCE 1963

DERREL'S STORAGE

DERRELS.COM

Helping people on their fitness journeys since 2015

strength and conditioning coach

Matt Garcia  
Matthewg8956@gmail.com  
559.827.7384

LIFT YOUR SPIRIT ONLINE FITNESS TRAINING

Close More Sales with a Mortgage Lender You Can Trust

MID VALLEY FINANCIAL

Competitive Rates • Customized Solutions  
RESIDENTIAL, COMMERCIAL & AG REAL ESTATE

PARTNER WITH US TODAY!

mvloans.com • 559-206-0400 • 7644 North Palm Avenue, Fresno

First American Title™

This 4th of July, spark new opportunities in your business.

From finding the perfect property to connecting with clients and uncovering new leads, FirstAm IgniteRE™ helps you keep everything within reach, wherever your summer takes you.

Stay one step ahead with the data, insights, and tools you need to move deals forward with confidence.

Ready to turn up the heat on your listings? Contact us to learn more!

First American Title - Visalia: 3000 W. Main Street, Visalia, CA 93291

<b>Courtney Rosenberger</b> Sales Representative 559-359-5621 crosenberger@firstam.com	<b>Tammy Fuller</b> Sales Representative 559-993-8618 tfuller@firstam.com	<b>Ann A. Kay</b> Sr. Commercial Escrow Officer 559-635-6803 akay@firstam.com	<b>Allyson Carreno</b> Senior Escrow Officer 559-625-1550 acarreno@firstam.com	<b>Lupe Aguilar</b> Escrow Officer 559-625-1550 laguilar@firstam.com	<b>Marilou Saldana</b> Escrow Officer 559-635-6802 msaldana@firstam.com

©2025 First American Financial Corporation and/or its affiliates. All rights reserved. | NYSE: FAF | JULY 2026



VISIT US AT:  
CORELOANS.COM  
OR SCAN BELOW:



LOCATIONS

FRESNO VISALIA PISMO REEDLEY SELMA PORTERVILLE

LOAN PROGRAMS AVAILABLE:

- CONVENTIONAL
- FHA/ USDA/ VA
- DOWN PAYMENT ASSISTANCE
- ITIN LOANS
- HARD MONEY
- COMMERCIAL FINANCING

REACH OUT TO LEARN MORE OR EXPLORE ADDITIONAL PROGRAMS AVAILABLE!

(559) 808-2673  
INFO@CORELOANS.COM

© 2024 CORE HOME LOANS, A DIVISION OF ALAMEDA MORTGAGE CORPORATION, NMLS #271503, LICENSED BY THE DEPARTMENT OF FINANCIAL PROTECTION AND INNOVATION UNDER THE CALIFORNIA RESIDENTIAL MORTGAGE LENDING ACT

Working with investors?

Assist buyers to secure financing using the subject property's cash flow.

Real estate investors can benefit from a Debt Service Coverage Ratio (DSCR) mortgage, which is a type of non-income loan. To qualify, investors simply divide the property's annual gross rental income by its annual mortgage debt to calculate the DSCR.

**Guild mortgage** Let's help your clients expand their real estate portfolio.

- Program highlights:
- No employment verification or tax returns
  - LTVs up to 80%
  - Loan amounts to \$2.5M
  - Credit scores as low as 660

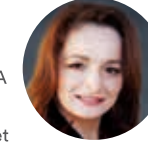
$$DSCR = \frac{\text{Gross property income}}{PITIA}$$

Rent, investment gains, etc.  
Principal, interest, taxes, insurance and association dues



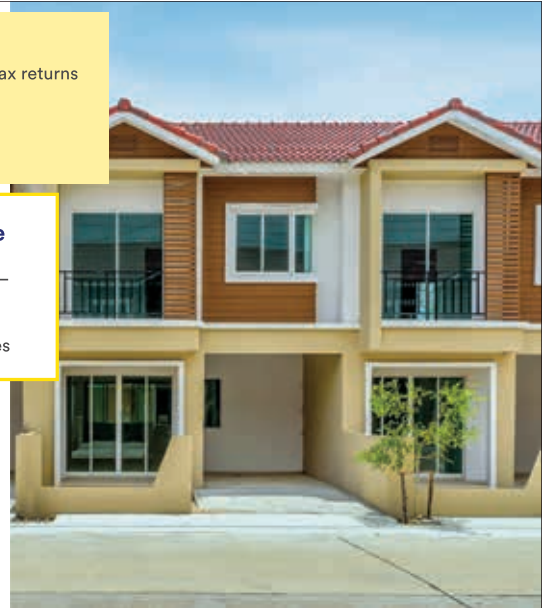
**Patty Grissom**  
Branch Manager NMLS ID# 350159  
7485 North Palm Avenue Suite 103 Fresno, CA 93711  
O: 559.490.6972 | M: 559.307.7611  
pgrissom@guildmortgage.net

Apply Online  
[www.home loans by patty.com](http://www.home loans by patty.com)



**Alicia Morfin**  
Senior Loan Officer NMLS ID# 293114  
2318 W. Sunnyside Ave. Suite 5 Visalia, CA 93277  
O: 559.627.1823  
amorfin@guildmortgage.net

Apply Online  
[guildmortgage.com/aliciamorfin](http://guildmortgage.com/aliciamorfin)



QUADRANT FITNESS  
STRENGTH TRAINING-PILATES-NUTRITION-PRIVATE TRAINING



915 E MAIN ST  
VISALIA, CA 93292  
(559) 610-4607  
CALL OR TEXT US



VISIT ONE OF OUR STUDIO LOCATIONS TODAY!



1155 N FOWLER AVE.  
CLOVIS, CA 93611  
(559) 610-4606  
CALL OR TEXT US

YOUR FIRST CLASS IS FREE!  
USE PROMO CODE "FREE"

SIGN UP ON THE QUADRANT FITNESS APP



1031 EXCHANGE SOLUTIONS BACKED

BY INDUSTRY-LEADING CREDENTIALS

KAREN A. CLEMANS, CES®  
Business Development Director  
**(661) 319-1378**



Revolutionizing 1031 exchanges through world-class service & innovative technologies



Your clients deserve

Luxury



Paul Mendes • 559.334.3234 • [absolutecomfortlimousine.com](http://absolutecomfortlimousine.com)



# GAME READY: WHY PREPARED AGENTS AND LENDERS WIN MORE DAYS

There is something powerful about watching professionals prepare before the world ever sees them perform.

I was recently watching Backstage: Dodgers, the behind-the-scenes Dodgers program, and one of the scenes that stood out to me was the way the team was preparing during spring training. The episode, “Spring Training Begins,” gives a look inside Camelback Ranch as the Dodgers get ready for another season.

What caught my attention was not just the baseball. It was the mindset. Dave Roberts, the Dodgers manager, was having conversations with his players about what they were playing for. In one moment, the message was not really about batting practice, fielding drills, or spring training reps. It was bigger than that. It was about purpose. It was about understanding the reason behind the daily work.

That matters.

Because when a player knows what he is playing for, the reps mean more. The swings in the batting cage mean more. The ground balls mean more. The early

mornings mean more. The preparation has a purpose.

In another spring training conversation, Roberts talked about how the Dodgers approach their work. He spoke about showing up each day with enthusiasm, practicing the right way, making everything matter, and focusing on getting better one day at a time.

That is the exact mindset real estate agents and lenders need right now.

Because this business will expose the unprepared.

If a baseball player is not prepared, it shows in the batting cage. It shows in the field. It shows in their footwork, timing, confidence, and decision-making.

If a real estate agent or lender is not prepared, it shows too. It shows in the calendar. It shows in the follow-up. It shows in the database. It shows in the listing appointment. It shows when a buyer asks a tough question. It shows when a seller challenges the price. It shows when interest rates shift. It shows when the market gets uncomfortable.

And eventually, it shows in the results.

## Real Estate Has a Spring Training Too

The problem in real estate is that most agents do not think they have spring training.

They wake up, check their phone, answer a few texts, scroll social media, look at email, maybe check the MLS, and then wonder why the day got away from them.

That is not preparation.

That is reaction.

Professional agents and lenders need a daily warm-up just like professional athletes. Before the market starts throwing curveballs, you need to know your plan.

Here is the daily question:

### Am I prepared for the business I say I want?

Not interested. Not hopeful. Not motivated for 20 minutes after a good podcast.

Prepared.

Prepared means you know who you are calling. Prepared means you know what you are saying. Prepared means you know your market. Prepared means you know your numbers. Prepared means your CRM is not just a storage unit for forgotten leads. Prepared means your calendar reflects your goals. Prepared means you have practiced the conversations that make you money.

### Your Reason Fuels Your Reps

One of the best takeaways from the Dodgers example is this: elite performers connect the daily work to a bigger reason.

They are not just taking batting practice to take batting practice.

They are preparing for October.

Real estate agents and lenders need the same connection.

You are not just making calls. You are building a business.

You are not just following up. You are creating trust.

You are not just posting content. You are staying visible.

You are not just studying the market. You are becoming the advisor people need when things feel uncertain.

You are not just going on appointments. You are creating income, impact, and opportunity.

When your reason is clear, your routine gets stronger.

So before you start the day, ask yourself:

### What am I playing for today?

Family? Freedom? Debt payoff? Wealth building? A better future? Leadership? Serving clients at a higher level? Becoming the professional you know you are capable of becoming?

If you do not know what you are playing for, the work gets easier to skip.

### The Business Will Reveal Your Preparation

Here is the hard truth: real estate does not hide a lack of preparation very long. If you are not making contacts, your pipeline will show it. If you are not practicing scripts, your conversations will show it.

If you are not studying the market, your appointments will show it. If you are not following up, your database will show it. If you are not managing your time, your income will show it.

This is where agents and lenders have to stop blaming the market for everything.

Yes, the market matters. Yes, rates matter. Yes, inventory matters. Yes, buyer confidence matters.

But preparation still matters.

The prepared agent finds conversations in a slower market. The prepared lender creates value when buyers are nervous. The prepared professional knows how to educate instead of panic. The prepared professional has a plan when everyone else is waiting for things to get easier.

### The Daily Game Ready Checklist

Before your workday starts, take 20 to 30 minutes and get yourself ready. Ask:

**Mindset:** Am I mentally ready to lead people today?

**Mission:** Do I know what I am playing for?

**Market:** Do I know what is happening locally?

**Money:** Do I know my pipeline, closings, and income goal?

**Messages:** Who needs to hear from me today?

**Meetings:** Am I prepared for every appointment?

**Muscle:** What sales skill am I practicing?

**Movement:** What lead generation activity must happen today?

That is your batting cage.

That is your fielding practice.

That is your spring training.

### Final Thought

The best agents and lenders do not just show up.

They show up ready.

They know the plan. They work the plan. They review the plan. They improve the plan.

And when the opportunity comes, they are not scrambling.

They are prepared.

So tomorrow morning, before the phone rings, before the emails take over, and before the day starts managing you, take a few minutes and get game ready.

Know what you are playing for. Know who you need to call. Know what skill you need to sharpen. Know what activity will move the business forward. Then step into the batter’s box and take your swing.

## REALCOP REAL ESTATE COACHING

is dedicated to empowering real estate professionals with the tools and strategies they need to succeed. From mastering sales techniques to developing effective marketing strategies, RealCop Real Estate Coaching offers comprehensive support to elevate your real estate career.



REALCOP  
—CONSULTING—

—SHAWN CARDOZA—

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

559.318.6727 / shawn@cardozaregroup.com





## PROPERTY RIGHTS, FREEDOM, AND THE REALTOR® VOICE

SUBMITTED BY TULARE COUNTY OF REALTORS MEDIA AND PR COMMITTEE



**REALTOR® OR AFFILIATE**

---

**SUCCESS STARTS WITH MEMBERSHIP**

WHETHER YOU'RE A REALTOR® OR AN AFFILIATE, TCAOR CONNECTS YOU TO THE TOOLS, EDUCATION, AND PEOPLE THAT HELP YOU SUCCEED. GROW YOUR BUSINESS, STRENGTHEN YOUR COMMUNITY, AND ELEVATE YOUR CAREER.

*Hello*  
**NEIGHBOR**

**YOUR COMMUNITY YOUR ADVANTAGE**





**JOIN TODAY**

559. 627. 1776  
[info@tularecountyrealtors.com](mailto:info@tularecountyrealtors.com)  
[www.tularecountyrealtors.com](http://www.tularecountyrealtors.com)  
 2424 E. VALLEY OAKS DR.  
 VISALIA, CA 93292

As America marks **250 years** and C.A.R. celebrates 120, July is the perfect time to reflect on the connection between freedom, homeownership, and the professionals who help protect both.

**T**his July, we have a unique opportunity to reflect on two meaningful milestones, America at 250 and the California Association of REALTORS® at 120. Both anniversaries point back to values that remain deeply connected to the Real Estate profession: freedom, opportunity, and the right to own property.

For generations, homeownership has represented far more than a financial transaction. It has stood for independence, stability, and the chance to build something lasting. Property rights are a foundational part of that story. They help shape strong communities, protect individual opportunity, and create a pathway for families to build security and long term wealth.

That is one reason the work of REALTORS® matters so deeply. While the public often sees the profession through the lens of buying and selling, the role of organized Real Estate reaches much further. REALTORS® are also advocates for the policies and protections that help preserve homeownership and private property rights for future generations.

The Tulare County Association of REALTORS® plays an important role in that mission at the local level. Through education, advocacy, and member engagement,

the association helps ensure that REALTORS® are not only prepared to serve their clients, but also equipped to protect the larger principles that support the housing market itself.

The 120 year legacy of the California Association of REALTORS® is a reminder that this work has always mattered. For more than a century, C.A.R. has helped champion the interests of property owners, homebuyers, and Real Estate professionals across the state. That legacy continues today through local associations like Tulare County, where members bring real world insight to the issues affecting their communities every day.

As America marks 250 years, this is a fitting moment to remember that freedom is not only something we celebrate in history. It is something many families still pursue through the dream of owning a home. That dream depends on more than inventory and interest rates. It depends on strong advocacy, ethical leadership, and professionals willing to stand for the value of property ownership.


The Tulare County Association of REALTORS® is proud to support members who carry that responsibility forward. In doing so, they are not just closing transactions. They are helping protect one of the most enduring foundations of freedom, opportunity, and community

# WHAT'S A PROMO?

**A Promo is a unique promotional piece created for agents featured in the pages of Real Producers. A previously printed Real Producers article is transformed into a four-or eight-page leave-behind, laid out like the original article.**

## WHY DO TOP AGENTS LOVE THEM?

A Promo is a one-of-a-kind marketing tool that highlights your personal brand and legitimizes you as an agent worth profiling

 *If you've been featured in Real Producers and want to make the most of your story, reach out to the publisher of this magazine for a Promo.*



Envelope & Letter



Fold & Tab

[www.ABAHomeInspections.com](http://www.ABAHomeInspections.com)



*Inspecting the world one home at a time*






 **559-315-3713**

**Residential & Commercial Property Inspections**

**YOUR TIME & MONEY MATTER. LET'S NOT WASTE EITHER.**

From fast, custom digital quotes to a completely streamlined online loan application and approval process, you can get your money and do what you want with it — usually in less than 30 days.

*Specializing in:*

- Down Payment Assistance (DPA) Programs
- FHA Loans
- Conventional Loans
- VA Loans
- USDA Loans
- Other Mortgage Programs too!

FRANCESCA GUERRERO  
LOAN ORIGINATOR





[fran@wpfloans.com](mailto:fran@wpfloans.com)  
559-412-9621

**INSURING TODAY FOR A BRIGHTER TOMORROW**



**Kelly Brooks Agency**  
**Kelly Brooks**  
**559.358.0917**  
**kbrooksagency@gmail.com**  
*Nationally recognized Prime Agent*

*From Pre-Approval  
to Front Door.*



**559-972-8668**  
**Aaron@royalcharter.com**  
**6440 N. Maroa Ave, Fresno, CA 93704**

**GET YOUR BUYERS TO THE CLOSING TABLE**

**Pre-Approved.  
Closed with Confidence.**

- ✓ Same-day pre-approvals
- ✓ On-time closings
- ✓ Direct access to me, start to close

**START A PRE-APPROVAL**

**AARONBUNTING.COM**



SCAN TO VISIT

**Aaron Bunting**  
Mortgage Loan Officer | NMLS #2816233



NMLS #2816233 | Royal Charter Mortgage  
Licensed by the California Department of Financial Protection and Innovation (DFPI)  
Pre-approval is not a commitment to lend. Subject to complete application, credit, income, assets,  
property approval, underwriting conditions, and program guidelines.



We design and build *unique* outdoor spaces!



Led by husband and wife team **Joel and Devon Brown**



**CHARTER OAK**  
LANDSCAPE DEVELOPMENT



**559-802-4609** • [hello@charteroaklandscape.com](mailto:hello@charteroaklandscape.com)

**113 North Church Street**  
Suite 502 | Visalia, CA 93291

SOCIAL MEDIA MANAGEMENT, CONTENT SHOTS,  
BRAND AWARENESS & MORE

**WIN**  
**MARKETING AGENCY**

Your next *win* is one call away.  
**(559)381-5248 | @win.marketingagency**





# CLEADUS AND ERIN *Shelton*

WRITTEN BY CENTRAL VALLEY REAL PRODUCERS  
PHOTOS BY VIRTOUR MEDIA, GAVIN PALMER, AND MAXWELL FRANK

**BUILT TO LAST**

Some people get into Real Estate because they spot an opportunity. Cleadus and Erin Shelton got into it because life cracked wide open, and in the middle of that heartbreak, they found something that felt like purpose.

In 2013, after Erin's father passed away, the couple stepped into a project that was deeply personal. He had left behind her childhood home, along with renovations that were only partly complete. There was still paint to finish, carpet to replace, windows to update, and a long list of details that needed attention. What could have felt like one more burden in an already painful season ended up becoming something else entirely. As they worked through that home together, they realized they were not just capable. They were aligned. Erin could see what a property could become. Cleadus could figure out how to make that vision real.

That first house was not the start of a business plan on paper. It was the start of clarity.

Erin is the visionary. She has the kind of eye that can walk into





a property at its absolute worst and immediately see the finished product. She talks about it like X ray vision. Floor plan changes, finish selections, layout improvements, function, flow, design, all of it starts in her mind before a wall ever comes down. Cleadus is the operator. He is the one driving teams, managing the site, keeping execution tight, and making sure the work actually matches the standard they put their name on. Their roles are distinct, but the force comes from the combination. She sees it. He builds it. Together, they have spent more than a decade creating homes that feel intentional, elevated, and built with care.

That partnership matters because the Sheltons are not in the business of fast flips and forgettable finishes. They are known for the opposite. Their work is design driven, detail obsessed, and grounded

in a standard they set from day one. If they cannot buy it right and do it right, they do not touch it. That principle has shaped every project, every decision, and every reputation building moment along the way. Over the years, they have built a name people trust because they know the Sheltons are not cutting corners to chase a check.

That standard did not come from comfort. It came from survival.

Cleadus and Erin are open about the fact that their story did not begin in stability. There was a season when they were homeless and living out of their car. Both of them know what it feels like to live in hopelessness and uncertainty. Both of them know what it means to dig out of a hole most people never escape. A major turning point came when they got clean and sober together, a date Cleadus still

marks as foundational to everything that followed. Long before there was a company, a portfolio, or a name in the market, there was the hard inner work of rebuilding their lives. That part of the story is not separate from their success in Real Estate. It is the reason their success has depth.

It also explains why they lead the way they do.

The Sheltons spent years working full time jobs in the nonprofit world while flipping homes on the side, often juggling multiple projects at once. Even after they found momentum in investing, they were not interested in building a business that only rewarded them financially. They wanted to build something that reflected who they had become. People before money. Relationships before ego. Integrity before convenience. They talk about

“  
IF WE CAN'T  
DO IT RIGHT,  
WE'RE NOT  
DOING IT.”

giving back the same way they talk about construction and design. Not like a side mission, but like part of the blueprint. They know they did not get here alone, and they have not forgotten the people who believed in them before the results existed.

That mindset shows up in the way they invest, and it shows up in the way they mentor. One recent win had nothing to do with profit. A deal came across their path, one they easily could have taken down themselves. Instead, they handed it off to a newer investor who had shadowed one of their projects and was ready for her first shot. No fee. No strings. No angle. Just an opportunity passed forward. For the Sheltons, success is not just about what they can build. It is about what they can unlock in somebody else.

Of course, even the strongest stories have seasons that test everything.

When Covid hit, they had several projects in motion. A couple of them turned painful fast. Properties sat longer than expected. One private money lender wanted out. In the middle of all that uncertainty, Cleadus and

Erin had to write a painful loss check. For plenty of people, that would have been the chapter where fear took over. Instead, they did what they have done before. They got uncomfortable and moved anyway. They found new lenders, kept going, and pushed harder when it would have been easy to back down. That season ended up becoming one of their biggest growth accelerators. What they had to unlearn was the idea that safety creates momentum. Sometimes the only way forward is to bet on yourself before the evidence catches up.

There have been other pivotal moments too. A boarded up structure that most people saw as a liability became a bold single family transformation. A massive hoarder house became a months long renovation and a standout success. More recently, a chance conversation at a hotel in Montecito opened the door to an entirely new chapter. Today, they are actively flipping homes in Santa Barbara, with projects underway in a market where the price points are higher,

the learning curve is real, and the barriers to entry would intimidate most investors. The Sheltons went anyway. Not because it was easy, but because growth rarely is.

That new market has brought them back to a feeling they have not had in years. They are stretching again. Learning again. Making mistakes again. And for both of them, that is part of what lights them up right now. After more than a decade in the business, they still have the hunger of people who remember exactly what it took to get here.

Outside of business, what keeps them grounded is simple. Their marriage. Their two bulldogs, Oliver and Penelope. Their time together. The quiet things. The intentional things. They have built a life where success is not just measured in profit or volume. It is measured in peace at home, in shared purpose, in the ability to create something meaningful side by side. They do not pretend that balance happens automatically. They protect it. Because in their world, if success costs the



relationship, it is too expensive.

If there is a thread that runs through the Shelton story, it is this: transformation is possible, but not by accident.

It takes vision. It takes standards. It takes resilience when the numbers hurt and the path is unclear. It takes the discipline to do things with excellence when shortcuts would be easier. And maybe most of all, it takes the kind of partnership that knows how to turn pain into purpose without wasting the lesson.

“  
WE DON'T  
FOCUS ON  
THE MONEY.  
WE FOCUS ON  
THE VISION.”

Cleadus and Erin Shelton are building beautiful homes, yes. But the bigger story is that they have built a life with the same philosophy. Intentional. Honest. Strong. And made to last. 🏡





# UNLOCK YOUR DIGITAL POTENTIAL

SOCIAL MEDIA | EMAIL | WEBSITE



## How does it work?

Our team of experts help your business stay visible, credible, and connected online through expert social media, email marketing, and website solutions.

VISIT [WWW.N2.DIGITAL](http://WWW.N2.DIGITAL) FOR MORE INFORMATION



### SOCIAL REACH

Affordable organic social media management



### EMAIL CONNECT

Targeted email and SMS campaigns



### WEBSITE ENGAGE

Smart website design with chatbot integration

# YOUR CLIENTS CLOSED. NOW HELP THEM BUILD WHAT'S NEXT.



Buying a home is one of the biggest financial milestones your clients will ever experience. It is only the beginning. At Pacific Point Wealth Management, we partner with real estate professionals to offer complimentary financial reviews 6 months after closing.

### We help your clients:

- Align their mortgage with long-term goals
- Improve cash flow and savings
- Plan for investments, retirement, and taxes
- Build a clear financial roadmap

This is a simple way to stay valuable and strengthen relationships after the deal is done.

Give your clients a reason to remember you beyond closing.



[pacificpointwealthmanagement.com](http://pacificpointwealthmanagement.com)  
[ben@pacificpointwealthmanagement.com](mailto:ben@pacificpointwealthmanagement.com)  
 @pacificpointwmgmt  
 CA #4305158  
 858-776-6682

Pacific Point Wealth Management LLC. Investing involves risk, including possible loss of principal. Past performance does not guarantee future results.

USE CODE REAL100 TO GET 25% OFF YOUR FIRST BOOKING



## REAL ESTATE MEDIA

EVERY HOME HAS A STORY,  
WE HELP YOU TELL IT

[WWW.HOUSEHUB.MEDIA](http://WWW.HOUSEHUB.MEDIA)



- LISTING PHOTOS
- CINEMATIC VIDEOS
- DRONE
- CONTENT CREATION
- 3D MATTERPORT
- HEADSHOTS

[SUPPORT@HOUSEHUB.MEDIA](mailto:SUPPORT@HOUSEHUB.MEDIA) (559) 212-4067 @HOUSEHUB.MEDIA

# MIND, BODY, AND SPIRIT WITH COACH HOLLEY

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

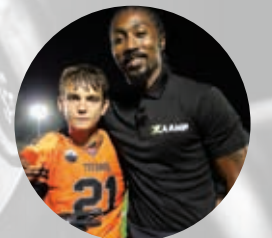
Absolute Body Armor is a division of Amplify that hosts a diverse range of amenities, such as modern training facilities, instructor-led Classes, personal trainers, nutritionists, and monthly memberships.

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

to pursue their fitness goals online. With the Coach Holley Fit app, users gain access to tailored workouts, the ability to track nutrition and health information, and direct communication with Coach Holley, his team, and the Coach Holley Fit app community.

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!

Call or text Elena at 559-339-9281  
[pamluna@absolutebodyarmor.com](mailto:pamluna@absolutebodyarmor.com)  
@CoachHolleyOfficial



# Ashley Lovrencevic

## Serving the Families Behind the Uniform

Every Fourth of July, we celebrate freedom in the way most of us know how.

Flags rise over porches. Families gather around food, laughter, music, and fireworks. The sky lights up in red, white, and blue, and for a moment, the country pauses to honor something bigger than one day on the calendar.

For Ashley Lovrencevic, that freedom has never felt distant or symbolic. It is personal. It has a face. It has a family. It looks like a service member leaving for deployment, a spouse holding everything together at home, and children starting over in a new school, in a new town, with new friends. It looks like military families packing up their lives, answering the call, and trusting that somewhere along the way, someone will help them land.

Ashley does not simply work with the military community. She is part of it.

Her husband, Mark Lovrencevic, is an F/A 18 Super Hornet pilot currently serving in the United States Navy Reserves, and their family has built much of their life around military service, aviation, sacrifice, and transition. Together, they are raising three boys, Luke, Blake, and Elijah, in a world where schedules shift, duty calls, and community becomes something you create wherever you are planted.

Those experiences have shaped Ashley's entire Real Estate career.

"Buying or selling a home is one of the biggest financial and emotional decisions people will ever make," she says. "I am honored to help guide them through it."





“**Mark saw something in me that I couldn’t see in myself at the time.**”

For many of Ashley’s clients, that transition is tied directly to military life. Families arrive in the Central Valley because the needs of the country brought them here. Naval Air Station Lemoore is not just a military base. It is a point of connection for service members, spouses, and children who are often uprooted from everything familiar and asked to rebuild quickly.

They are not just looking for bedrooms, square footage, and a good floor plan. They are looking for stability. They are looking for safety. They are looking for someone who understands that a home search may be happening across time zones, during deployment, with movers delayed, orders pending, children in transition, and no relatives nearby to help.

Because she has lived this lifestyle herself, Ashley understands that every move carries a story far bigger than a change of address.

“It is such a privilege to help these families during this time,” she says. “They’re navigating a major life change, and it’s my goal to make that transition as smooth as possible.”

Before Real Estate, Ashley envisioned a career in medicine. She studied biology at UC Davis with plans to become a physician, inspired by several physicians on her mother’s side of the family. She believed medicine would be the way she helped people. But after spending time in an emergency room setting, she realized something honest and important about herself. She wanted to serve people, but in a different environment.

Eventually, she found her way to E. & J. Gallo Winery, where she built a successful career in sales and management. She became a District Sales Manager at a young age, led a large territory, managed teams, and later earned a coveted role in brand marketing.

The title was impressive. The career trajectory was clear. The future seemed mapped out.

Then she met Mark.

At the time, Mark was serving on active duty in the Navy at Naval

Air Station Lemoore as a newly winged F/A 18 Super Hornet pilot, while Ashley was a District Sales Manager based out of Fresno. They fell in love quickly, and for the first time, Ashley could clearly picture a future that looked different than the one she had spent years building.

“When I met Mark, I could finally see the life I wanted,” Ashley says. “I wasn’t focused on the next promotion anymore. I was focused on building a family and a future with someone I loved.”

When he proposed, Ashley had to face the reality of military life. She was commuting from Hanford to Modesto, leaving early, getting home late, and trying to build a life with someone whose career already required sacrifice, service, and separation. She knew something had to change.

So she decided to leave the career she had worked so hard to build.

“So much of my identity was tied to my career and the title I had earned,” Ashley says. “Leaving that was terrifying.”

That transition was deeply humbling. Ashley had gone from a structured corporate path filled with recognition and promotions to a new life where she was trying to figure out who she was and what was next. She describes it as “one of the most challenging seasons of my life,” adding that it was the loss of identity, the transition, and the uncertainty of her next career step all at once.

One of the people who never doubted her was Mark. Even when Ashley struggled to see what was next, he remained confident she would find her path.

“Mark saw something in me that I couldn’t see in myself at the time,” Ashley says. “When I was struggling to figure out what came

next, he kept telling me I would be incredible in Real Estate. I honestly didn’t believe him. Looking back now, he believed in me before I ever believed in myself.”

Slowly, the same drive that helped her succeed before started to rise again. She knew how to sell. She knew how to follow up. She knew how to create systems, build relationships, handle rejection, and keep moving.

Mark was right.

At first, Real Estate was a way to understand investing and create opportunity for her own family. Then she started helping other families navigate the weight of moving, buying, selling, and starting over.

That is when everything clicked.

Real Estate gave Ashley a way to serve people in a deeply personal capacity. She was not treating patients in a hospital, and she was not chasing a corporate title. She was helping families through some of the most emotional, financially significant, and life changing decisions they would ever make.

When Ashley talks about service members and their families, she does not speak in clichés. She talks about the unseen sacrifices. The spouse carrying the emotional load while the service member is deployed. The children adapting to yet another school. The family arriving in a new town with no built in support system. The pressure of finding housing quickly because orders do not always wait for perfect timing.

She knows that freedom costs more than most people see.

“You have to think about what these families go through,” Ashley says. “They move to places where they have no family, no

grandparents to help with the kids, and they really depend on each other.”

That is why Ashley’s role often becomes bigger than buying or selling a home. For many of her clients, she is the first local phone call someone trusts.

“**I am not going to quit until I have exhausted every single option.**”





She is the person who explains neighborhoods, schools, timelines, inspections, lenders, and what life actually looks like here. She understands the unique questions military families face. Where can we build a community and support system? Who can I call when my spouse is deployed and something inevitably goes wrong at home? How do I make this feel like home when I do not know how long we will be here?

Ashley does not take that responsibility lightly.

She has dropped off furniture so families had a dining table while waiting for household goods to arrive. She has welcomed spouses and children into her home during holidays when loved ones were far away. Every Easter, she hosts a gathering for those who may not have family nearby. What began as a simple act of hospitality has become a tradition rooted in something much deeper. Long after closing day, Ashley remains the person people call when they need a recommendation, a helping hand, or simply someone who understands the unique realities of military life.

It is her way of helping others find connection, belonging, and a place to call home.

That heart feels especially powerful in a Fourth of July season, when the country celebrates freedoms largely in thanks to those who serve to protect them. We may not always see the families standing behind the service members, but Ashley sees them. The spouses. The children. The friends who become family. The people who rebuild home over and over so the mission can continue.

That same heart also shows up in her technical skill. Ashley has become deeply experienced with VA loan assumptions, a tool that can create tremendous value for veterans and military buyers when handled correctly. They are not easy. They take patience, persistence, and a willingness to push through layers of process that many would rather avoid.

For Ashley, that is where the real work begins.

In one transaction, after a bank denied a VA assumption twice, Ashley studied the VA handbook, learned the process, appealed the decision, kept pushing, and found a path forward. It took months. It was frustrating. It required resilience. But for Ashley, helping a veteran family access opportunity was worth the fight.

“I am not going to quit until I have exhausted every single option,” she says.

That persistence has become part of her reputation. Ashley does not disappear when things get complicated. She does not panic when a transaction gets messy. She stays calm, communicates, problem solves, and never loses sight of the people she is serving.

But she has also learned that success does not mean trying to force every opportunity to become hers. Early in her career, Ashley took lost opportunities personally. Over time, she learned one of the most freeing lessons in business: not every client is meant to be your client.

“It is not about winning every opportunity,” Ashley says. “It is about being the right fit.”

Today, after 12 years in Real Estate, Ashley has built a respected career with London Properties LTD, but what stands out most is not a number, a ranking, or a sales statistic. It is the way she has allowed her life experiences to become part of her value. She understands transition because she has lived it. She understands military life because it is woven into her own family.

She understands that for the people she serves, a move is rarely just about changing addresses. It is about stability, timing, trust, and finding a place to land when life is asking them to start over again.

Outside of Real Estate, Ashley’s world is full and lively. She loves cooking, hosting, traveling, wine tasting, and creating memories with Mark and their three sons. Aviation has become an important part of their life outside of the military, giving them opportunities to explore new places and spend quality time together.

She is also a Certified Specialist of Wine (CSW), a respected professional designation that reflects advanced knowledge of wine regions, varietals, production, and tasting. The credential serves as a full circle connection to her years with Gallo. She loves making wine approachable, teaching people how to taste and appreciate wine, and using hospitality as another way to bring people together.

While she is proud of the business she has built, success has never been just about what is achieved on paper. It is about the life being built behind the scenes. Helping at community food banks and animal shelters, while showing her boys that they can make a positive impact through service to others, is something she deeply values. For Ashley, the greatest work of her life is raising her sons to understand that success means very little if it is not rooted in love, service, and the way we show up for others.

As the Fourth of July reminds us to honor freedom, Ashley’s story reminds us to honor the families who carry the weight of protecting it. The service members who miss birthdays, holidays, anniversaries, school events, and ordinary Tuesday nights at home. The spouses who become the

“  
***It is not about winning every opportunity. It is about being the right fit.***”



steady anchor while life changes around them. The children who learn resilience before they fully understand the word. The communities that step in when extended family is far away.

Ashley sees the sacrifice behind the service. She sees the courage in starting over. She sees the quiet strength it takes to build home in a place that may only be home for a season.

And she considers it one of the greatest privileges of her career to serve the families who serve all of us.

“I think God knows what you need before you do,” Ashley says.

“He puts you in roles you did not think you wanted, and it is humbling and reassuring at the same time.”

Ashley Lovrencevic did not become the physician she once imagined. She left the corporate career she once thought defined her. She stepped into a community built on sacrifice and discovered that purpose is not found in a title or profession, but in the lives we impact and the communities we help build.

It was here.  
In the homes.  
In the transitions.  
In the military families.  
In the freedom to serve. 🇺🇸

**Hexapod Pest Control**

CALL: (559) 670-0565 / carellano@hexapodpc.com  
 10th Ave, Kingsburg, CA 93631 / Office hours: M-F 8am to 5pm  
 I speak Spanish / Yo hablo Español

If you can dream it, we can finance it.

**Ryan Dias**

**GoldStandard Mortgage**

IG: @goldstandardmortgage  
 teamdias@goldstandardmortgage.com

559.318.6058  
 1490 Draper St, Kingsburg, Ca

**YOUR MARKETING PARTNER** *For*

**MARKETING STRATEGY  
 SOCIAL MEDIA MANAGEMENT  
 EMAIL CAMPAIGNS  
 CONTENT CREATION  
 VIDEO MARKETING  
 BRANDING CONSULTATION  
 PRINT ADVERTISING  
 EVENT MARKETING  
 & MORE!**

*Siong*

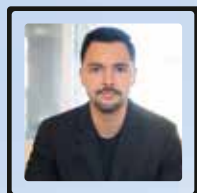
**MARKETING**

DRIVE GROWTH WITH INNOVATIVE MARKETING SOLUTIONS

**LUCY SIONG**  
 LUCY@SIONGSMARKETING.COM  
 559.575.1618

# Home Protection FAQ: WHAT TOP PRODUCING REALTORS SHOULD KNOW

▶ OPTIMAL COVERAGE - **DAMON JIMENEZ**



For most families, a home is more than a place to live. It is their largest asset, their stability, and often the foundation of everything they have worked to build. Damon Jimenez of Optimal Coverage helps families look beyond standard homeowners insurance and ask the bigger question: if the income stopped, would the home still be protected?

For top producing Realtors, this conversation adds real value. It helps clients think beyond the transaction and see homeownership as part of a larger financial protection plan.

### What does homeowners insurance actually protect?

Homeowners insurance protects the physical property. It may help cover the structure, belongings, and liability, depending on the policy. But it does not replace income if someone dies, becomes seriously ill, or can no longer work. That is where many families are often left exposed.

### Why does this matter to Realtors?

Top producing Realtors are not just helping clients buy or sell a home. They are helping them make one of the largest financial decisions of their lives. When agents understand the protection gap, they can ask better questions, make stronger introductions, and help clients avoid preventable financial stress.

This is especially valuable for buyers, move up clients, investors, business owners, and families with children. The conversation does not need to be complicated. It simply starts with, "Have you reviewed how your family would keep the home if something unexpected happened?"

### How can life insurance help protect a home?

A properly structured life insurance policy can create immediate liquidity

when a family needs it most. The death benefit may help pay off the mortgage, cover monthly expenses, replace lost income, and give loved ones the financial breathing room to stay in the home.

Damon's role is to help families understand how much coverage may be appropriate, how long they may need it, and how it fits into the bigger picture of their financial life.

### Is life insurance only useful after someone passes away?

Not always. Many modern policies include living benefits, also known as accelerated death benefits. These benefits may allow the policyholder to access a portion of the death benefit while they are still alive if they experience a qualifying serious illness or injury.

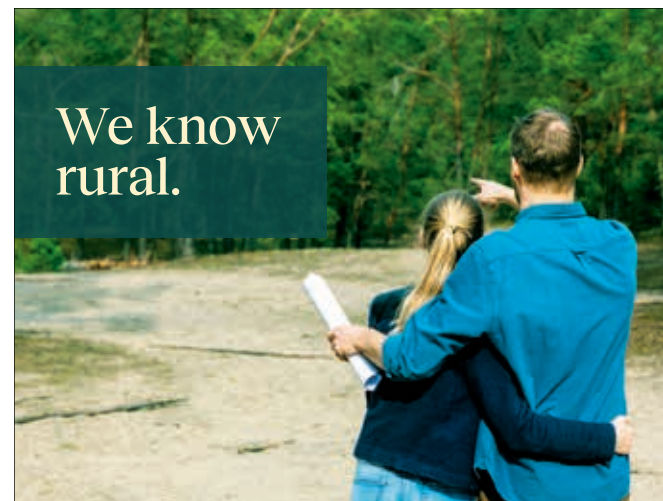
Damon recently helped a client access 20 percent of his policy, resulting in just over \$80,000 tax free. That money gave the client options, dignity, and breathing room during a difficult season.

### How does this elevate the Realtor client experience?

When Realtors introduce clients to the right professionals, they become more than an agent. They become a trusted connector. They help protect the relationship after closing, create deeper client loyalty, and show that their service extends beyond keys and contracts.

### What is the biggest takeaway?

Protecting a home is not just about protecting property. It is about protecting the people inside it. For Damon and the team at Optimal Coverage, the goal is to educate families before life forces the conversation. For top producing Realtors, that insight creates a better client experience, stronger long term relationships, and a deeper level of value.



We know rural.

Help your buyers find their perfect country homestead or build their dream home from the ground up with a local lender who specializes in rural residential financing. From bare land to all in one construction loans, we'll simplify the process with flexible financing options, local expertise and personalized service. Your clients will thank you.

Learn more at [AgWestFC.com](http://AgWestFC.com).

Equal Housing Lender  
This institution is an equal opportunity provider and employer.



## SKIP URGENT CARE. TEXT YOUR PROVIDER INSTEAD.

Direct Text Access  
Same & Next Day Visits  
Individual & Family Care



Affordable, membership-based care built around you, not insurance.

NOAH SARR

LEARN MORE AT [TheArkDPC.com](http://TheArkDPC.com) | 559-530-8151



OPTIMAL COVERAGE

## SECURE YOUR FINANCIAL FREEDOM

A Plan That Protects Your Family's Future.

Host of Damon John Talks Podcast

Contact



**Damon Jimenez**  
(559) 230-7747  
[damon.jimenez@gmail.com](mailto:damon.jimenez@gmail.com)



## YOUR HOME WARRANTY PARTNER!



We founded the home warranty industry in 1971 and for more than 50 years, we've covered what others don't, backed by our Shield Assurances. *We have you covered!*

**SUMMER OFFER: \$100 OFF**  
Real Estate Plans August ONLY!

*Kristin Aguilar*  
[kristin.aguilar@ahs.com](mailto:kristin.aguilar@ahs.com)

**Video Chat** is here! Free on selected plans, AHS members can video chat in minutes with live repair Experts on our AHS app, who can help assess or fix breakdowns in real time.



**(559) 309-7657**

# 5036 LAKEWOOD DRIVE

Presented by **Lisa Ritchie**

PHOTOGRAPHY BY LONE WOLF MEDIA



5036 Lakewood Drive  
Visalia, CA 93291

**List Price: \$1,199,000**



Located in prestigious gated Chardonnay Estates, set in Visalia's premier school district, this beautifully updated home showcases a refined contemporary elegance. Stepping into the grand two story foyer you are greeted with a beautiful curved staircase. To the right is the bar, perfect for entertaining. To the left is the formal dining room which opens to the gourmet kitchen. The kitchen with breakfast nook, has been updated with stainless appliances, cabinets and quartz counters. The open-concept living room with soaring ceilings, fireplace and views of the lush backyard. The main-level primary suite serves as a serene retreat, featuring a spa-like bathroom and two custom walk-in closets. Finishing the first floor is a spacious laundry room and second staircase. Upstairs, two large bedrooms share a beautifully updated bath. Third bedroom is ensuite with walk-in closet. Media room with vaulted ceilings is the perfect spot for movie night. The resort-like backyard is ready for summer entertaining with pool, fire pit and outdoor kitchen.

## Boost Your Brand

**Grow Your Audience!**  
Powerful Social Media strategies to elevate your business

**Our Services**

- Content Creation
- Listing Photography
- Photo
- Video

**Reach out Today!**

www.summitvisuals.co  
(760) 258-6123

**Trustworthy & Reassuring**

- Protection you can count on.
- Peace of mind you deserve.
- Your home's best backup plan.
- We've got your home covered – so you can breathe easy.

**Service-Focused**

- When things break, we make it better.
- Fast fixes. No surprises.
- Repairs made simple. Service made personal.

**Modern & Clever**

- Because stuff breaks. We don't.
- Smart coverage for life's "uh-oh" moments.
- Your home's fixer-before-it's-a-fiasco.

**First American Home Warranty**

**Susan Britter**  
559-269-9191 | sbritter@firstam.com

## UPSTAGED

We take listings from listed to LOVED!

**Traci Gardner**  
(559) 731-6831  
upstagedtraci@gmail.com

Check Us Out On Facebook!

**core HOME LOANS** | **NMC NANCY MOTA CASTILLO HOME LOANS**

**EXPERIENCE MATTERS**

With nearly 30 YEARS in the lending industry, you can trust me to provide the best options for your clients and assist you in closing MORE DEALS in 2026!

**SCAN TO LEARN MORE**

**NANCY MOTA CASTILLO**  
SR LOAN OFFICER  
NMLS #284902  
NANCY@CORELOANS.COM  
559.909.6116  
Hablo Español

**NANCYHOMELoANS.COM**

2024 CORE HOME LOANS. A DIVISION OF ALMEDA MORTGAGE CORPORATION, NMLS #271603, LICENSED BY THE DEPARTMENT OF FINANCIAL PROTECTION AND INNOVATION UNDER THE CALIFORNIA RESIDENTIAL MORTGAGE LENDING ACT



### Old Republic Title has protected the property rights of countless Americans for more than a century.

In an industry where markets move, rates shift, and property values fluctuate, our role remains unchanged: protecting each transaction with the unwavering integrity that defines our legacy. Our experienced professionals work with meticulous care, safeguarding consumers' ownership rights, supporting real estate professionals through a smooth closing process, upholding lenders' lien priority and investment security, and reinforcing confidence for investors. Together, these efforts help preserve ownership today and the property rights that shape tomorrow.

★ [oldrepublictitle.com/fresno](http://oldrepublictitle.com/fresno) ★ 559-440-9249

© 2026 Old Republic Title | All Rights Reserved



**WE'LL GIVE YOU A CASH OFFER BEFORE IT EVEN HITS THE MARKET OR IF YOU HAVE A STALE HARD TO SELL LISTING.**

### *Need a fast solution for a hard-to-sell home?*

Perfect for sellers who don't want to list due to repairs, need to close fast, or have properties that just aren't moving. We make fair cash offers and handle the details so your clients can move forward with confidence.

**CASH PURCHASES | QUICK CLOSINGS | NO REPAIRS OR SHOWINGS  
NO LISTING HEADACHES | WE PAY YOUR COMMISSION  
IF THE HOME IS RESOLD YOU CAN BE THE LISTING AGENT**



**WHEN TRADITIONAL LISTINGS HAVE OBSTACLES, WE'RE YOUR SIMPLE SOLUTION.**



**MARIE MEZA** | eXp Realty  
marie@mariemeza.com | 559-246-4905  
Marie DRE#01772801 eXp Realty DRE #02188471

### Morgan Stanley

### Taxes can have a significant impact on your future wealth.

Paying less through proactive tax management strengthens your ability to prepare for retirement.

A Morgan Stanley Financial Advisor will work with you to create a personalized tax-advantaged investment strategy to help you reach your retirement goals.

Contact me to learn more.



Eric Todd  
Financial Advisor  
Senior Vice President  
520 W Main St  
Visalia, CA 93291  
**+1 559 636-5644**  
Eric.Todd@morganstanley.com  
<https://advisor.morganstanley.com/the-todd-group>  
CA Insurance Lic. #0K61624  
NMLS #1700901

Morgan Stanley Smith Barney LLC ("Morgan Stanley") and its Financial Advisors and Private Wealth Advisors do not provide any tax/legal advice. Consult your own tax/legal advisor before making any tax or legal-related investment decisions.

© 2025 Morgan Stanley Smith Barney LLC. Member SIPC. CRC4986338 11/25 556766\_2996998 01/23



### Our core philosophy

is to challenge the status quo of how the insurance industry operates. Create complete transparency in a muddled system from the consultant to the insurance carrier side, analyze forward thinking strategies and help guide employers to new opportunities in the insurance process.



**Chase Dias**

(559) 381-2437 | [cdias@28ins.com](mailto:cdias@28ins.com) | [28ins.com](http://28ins.com)

California Association of REALTORS® Certified

# WIN<sup>®</sup>

HOME INSPECTION

**SERVING THE ENTIRE  
CENTRAL VALLEY**

*Certified. Insured. Trusted.*

**WE SEE MORE. CLEARLY.®**

### Nathan Houck - Owner/Inspector

WIN Home Inspection Visalia  
[www.wini.com/visalia](http://www.wini.com/visalia)  
559-303-5100

WIN Home Inspection Hanford  
[www.wini.com/hanford](http://www.wini.com/hanford)  
559-415-3500

WIN Home Inspection Porterville  
[www.wini.com/porterville](http://www.wini.com/porterville)  
559-615-5505



### SERVICES INCLUDE:

- Home inspection
- Sewer Scope
- Pre-list inspection
- Mold Test
- Pool & Spa
- & More!

**Rob Blackstone - Owner/Inspector**  
WIN Home Inspection Madera-Merced  
[www.wini.com/maderamerced](http://www.wini.com/maderamerced)  
559-674-5332

