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Partner Spotlight  
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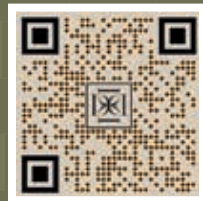
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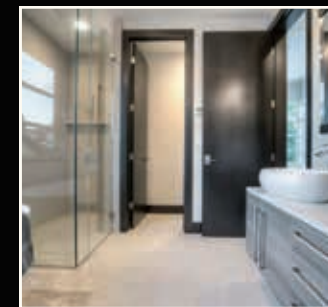
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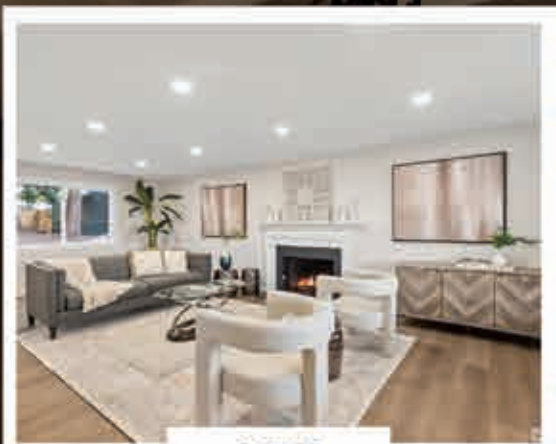


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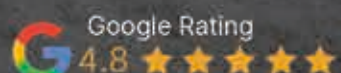
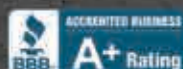
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# Welcome to the *July issue* of Seattle Real Producers!

We are very excited for this month's publication. We get feature different brokers from different offices, different paths to success, and yet all connected by this incredible industry. These stories are meant to show WHO people are as they are not solely defined by their production numbers.

As summer settles into the Pacific Northwest, there's a certain energy that fills our communities this time of year. The days are longer, the sunsets seem to last forever, and despite the busy pace of real estate, many of us are reminded to pause and appreciate just how fortunate we are to live and work in such a beautiful place.

One message that has continued to stay with me since our April event was the perspective shared by John Israel on gratitude and human connection. In an industry centered around relationships, it can be easy to view every interaction through the lens of opportunity or business growth. But one of the most powerful reminders from his presentation was that genuine gratitude should never come with

strings attached. A handwritten note, a thoughtful message, or a simple acknowledgment of someone's impact can carry tremendous meaning when it comes from a place of sincerity rather than expectation.

The best acts of kindness are often the ones where nothing is expected in return. How often do we take time to show appreciation when it's least expected? Not because we hope it leads to a referral, a deal, or recognition, but simply because someone deserves to know they matter.

As we move through the heart of summer, I hope we all continue finding ways to lead with gratitude, encourage those around us, and strengthen the relationships that make both this industry and our communities so special.

Warm Regards,  
**Shea Robinson**  
*Seattle Real Producers*



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# SEABROOK

A Coastal Town Built for the Way  
We Actually Want to Live

PHOTOS COURTESY OF SEABROOK WASHINGTON



There is a stretch of the Washington coast where something uncommon has taken root: a genuine town, designed from the ground up for walking, gathering, and slowing down. Seabrook Washington, located in Pacific Beach, Washington, is not a resort complex or a vacation subdivision. It is a neighborhood in the fullest sense of the word, and it has been growing that way since 2004.

Casey and Laura Roloff founded Seabrook with a clear vision, one rooted in the principles of New Urbanism, which holds that great communities are walkable, human-scaled, and built around connection rather than convenience. Over the past two decades, that vision has become a living, breathing coastal town complete with thoughtfully designed neighborhoods, miles of trails and shoreline, a vibrant Town Center, and an ever-growing calendar of events and amenities. For West Bellevue residents, it sits just under three hours away and represents something increasingly hard to find: an easy escape that does not feel like a compromise.

What Seabrook offers practically covers a wide range. Through Seabrook Hospitality, more than 320 professionally managed vacation homes are available year-round, ranging from cozy cottages to oceanfront luxury retreats. Every property is set within

walking distance of the beach, dining, shops, and trails, so guests can park the car and simply be present.

For those drawn to something more lasting, Windermere Seabrook Real Estate has an on-site team of agents with firsthand knowledge of the town and its neighborhoods. Offerings span one-bedroom homes to oceanfront penthouses, with options suited to full-time living, part-time use, or investment. And for groups looking to gather in a memorable setting, Seabrook's catering and events team brings the same attention to detail to intimate dinners, weddings, and corporate retreats as it does to the town itself.

What draws people in, though, is rarely a brochure. It is the feeling of the place. One homeowner named Thanh described it this way:

"We saw kids riding their bikes, families, friends, and pups enjoying each other's company on the front porch of homes or at a community outdoor fireplace, and neighbors talking and laughing with one another. Most importantly, kids were outside and just being kids! This reminded us of how things used to be when we were growing up. The way kids grow up now in today's busy world is tough on them and requires them to grow too fast. We knew immediately, we wanted to raise our kids in Seabrook, even if it's just part-time."



That sense of something older and healthier being restored is part of what makes Seabrook distinct. The town was not designed to maximize units or traffic. It was designed to encourage people to run into their neighbors, to walk to dinner, to let children roam. Architecture, trails, gathering spaces, and preserved natural land all work together toward that same end. The

regenerative farm north of the Fernwood neighborhood is also expanding.

Seabrook is also in a period of significant expansion. Over the next five years, the town is adding new neighborhoods, mixed-use residences, expanded retail and dining, and recreational amenities. Longer-range plans include a nearby medical center,

a recreation center, a new elementary school, and extended trail systems. The goal is not simply more of what already exists, but the continued evolution of Seabrook into a more complete, year-round coastal community, one where the infrastructure supports families and individuals who want to live there, not just visit.

For our neighbors here in West Bellevue, that proximity matters. A weekend at Seabrook is genuinely within reach, and for those thinking about a second home or a lifestyle shift, the opportunity to become part of a town still growing with intention is a rare one. ❧



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More information is available at [seabrookwa.com](http://seabrookwa.com) or by calling (360) 276-0265.

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**JENNI**  
*Sandmeyer*

## Consistency That Compounds

PHOTOS BY JACKIE PHAIROW PHOTOGRAPHY

*Long before real estate became her career, Jenni Sandmeyer was already drawn to it in a way that felt less like a plan and more like instinct.*



Weekend outings as a kid often meant touring open houses with her family, not out of necessity, but because it was something they genuinely enjoyed. “We’d get ice cream and go look at houses. I loved it,” she recalls. It was simple, but it stuck. That early curiosity stayed with her as she built a career in advertising sales and focused on raising her children. Years later, when the timing finally felt right, she stepped into real estate without a defined roadmap, just a willingness to work and the belief that she would figure it out.

That belief was tested almost immediately. Like many agents starting out, Jenni entered a crowded market without a built-in network or immediate traction. Instead of waiting for opportunities, she created them. Weekends became a steady rotation of open houses, often two a day, every Saturday and Sunday for months. She drove across Seattle, meeting buyers, learning neighborhoods, and showing up even when it felt like nothing was happening. “I literally did every open house I could,” she says. “Two a day, every weekend.” Just as she began questioning whether it was the right path, everything shifted. After months of consistent work, she landed her first client, a moment that changed everything.

What followed was not overnight success, but something far more meaningful and sustainable. Drawing from more than a decade in sales, Jenni leaned into what she already understood at a high level: relationships drive everything. “You’re not really selling. You’re building trust,” she explains. Real estate, in her eyes, was never about transactions. It was about connection, consistency, and showing up in a way that makes people feel confident in their decisions.

Rather than relying on scripts or high-pressure tactics, Jenni built her business through genuine conversations and honest guidance. She is known for being direct, even when it is not the easy route. “I’ve talked people out of houses,” she says. “If it’s not right for them, it’s not right.” That level of transparency has become one of her greatest strengths. Clients remember it, and more importantly, they come back because of it. Over time, those individual relationships have compounded into a steady flow of repeat business and referrals, the kind that cannot be manufactured and cannot be rushed.

Nearly a decade into her career, Jenni is now seeing the full effect of that long-term investment. “Last year was a really good year for me, and it was a lot of repeat business,” she shares. “I realized that’s probably eight years of relationships coming back.” What once required constant outreach has evolved into a business that often comes to her. Much of her work is centered in Magnolia, where she lives, though she continues to serve clients across the greater Seattle area. More and more, clients are reaching out because they have seen her work or heard her name, a shift that reflects not just success, but consistency.

Behind that consistency is a level of discipline that is easy to overlook. Jenni is the first to say she has never worked harder than she does now. “I’ve never worked harder in a job. Ever,” she says. Real estate, when done well, is not a part-time commitment. It demands long hours, constant availability, and the ability to stay focused even when results are not immediate. There are seasons where the effort feels heavier than the reward, where deals are slow to materialize, and

“Bet on yourself.  
It works out.”



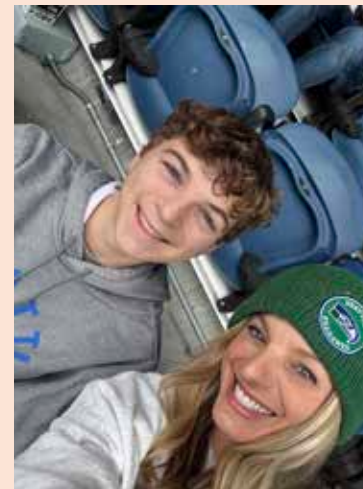
patience is tested. But having gone through that cycle year after year, she understands the rhythm. “It always works out,” she says. “You just have to keep going.”

At the same time, she has learned the importance of boundaries. Early in her career, she said yes to everything. Every showing, every opportunity, every open house. Over time, she realized that success also meant protecting the moments that matter most. “If my kids have a game, I’m not missing it,” she says. That shift allowed her to build a business that supports her life, not the other way around.

Family plays a central role in everything she does. Whether it is cheering on her kids at games, spending time together watching sports, or heading to the San Juan Islands to relax with extended family, Jenni values a life that feels full, not just busy. “It’s really simple,” she says. “Just being with my family, that’s the perfect day.” The flexibility of real estate allows her to be present in those moments, even if it means working late nights or adjusting her schedule to make it happen.

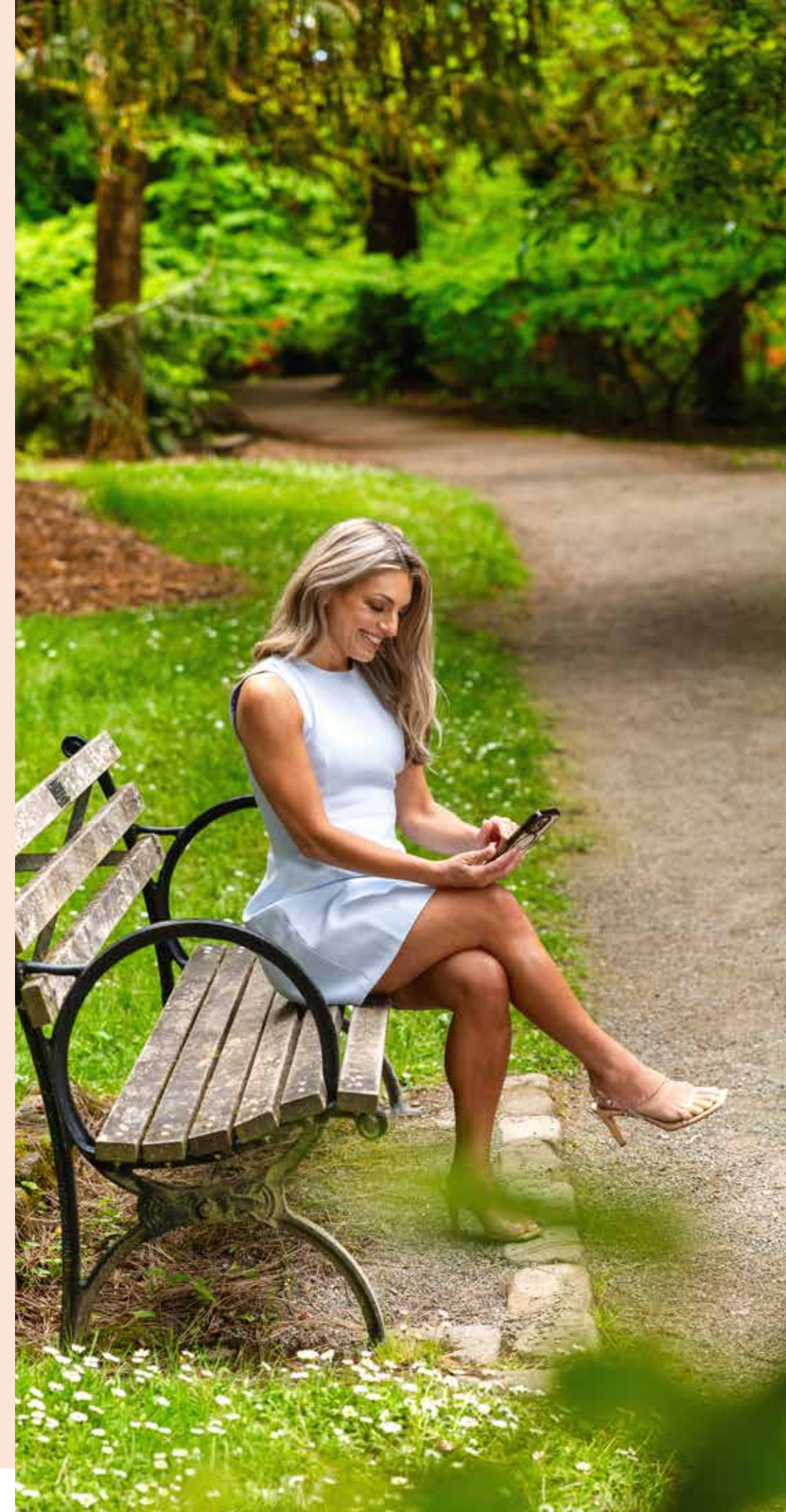
When reflecting on her business, Jenni measures success in a way that goes beyond production. The numbers matter, and she acknowledges that. But what stands out most are the relationships she has built along the way. “The reviews, the referrals, the people who come back, that means more than anything,” she says. It is a reflection of how she approaches her work and the trust she has earned over time.

Looking ahead, her focus remains steady. There is no dramatic shift in strategy, no sudden reinvention. It is about continuing



to show up, continuing to build, and continuing to trust the process that has brought her this far. If there is one piece of advice she would give to her younger self, it is simple. “Bet on yourself,” she says. “It works out.”

For Jenni Sandmeyer, that belief has proven true. ▾



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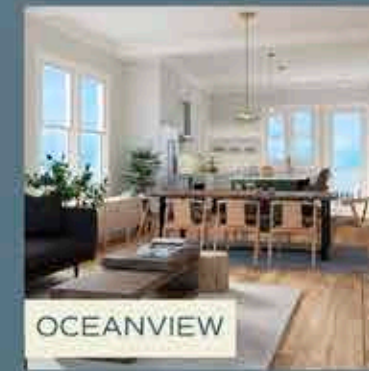
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## Leading with Heart in a Results-Driven World

PHOTOS BY JACKIE  
PHAIROW PHOTOGRAPHY

# AARON DE NUNZIO

In an industry often defined by numbers, Aaron De Nunzio has built his business on something far less measurable but far more lasting. For Aaron, real estate has never been about transactions. It has always been about people.

Now in his ninth year, Aaron's path into real estate started in property management, where he worked with AvalonBay Communities. It did not take long for him to recognize a gap between effort and reward, but more importantly, a deeper calling. Real estate was not a new idea. It was something that had quietly followed him since childhood.

"I remember being a kid and telling my mom that I loved nice things and houses," he says with a laugh. "But really, it was always about people. I've always been drawn to helping people in meaningful moments."

That perspective has shaped everything about the way Aaron approaches his business today. While many agents focus heavily on systems, scripts, and strict routines, Aaron leans into something much more personal. Connection.

"I don't operate off a checklist," he explains. "I stay in touch because I genuinely care. If someone pops into my head, I reach out. It's as simple as that."

That organic approach has proven powerful. Clients feel it. They trust it. And more often than not, they return to it.





Aaron's background plays a big role in that. Growing up around family-owned restaurants, he learned early what it meant to serve others. His father, a well-known restaurateur in Seattle, left a lasting impression.

"He was larger than life," Aaron says. "People were drawn to him, and I think I carry some of that with me."

Just connecting with people, making them feel seen."

That ability to connect has fueled impressive growth. After a slow start in his first two years, Aaron's business took off in year three, eventually scaling to over 80 transactions in a single year. But success came with a cost.

"I missed a lot of time with my family that year," he

shares. "My wife finally said, 'I want my husband back.' That was a turning point."

From that moment on, Aaron became intentional about building a business that supported his life, not consumed it. Hiring an assistant was the first step. Setting boundaries came next.

Today, Aaron is deeply committed to being present

for his family, from attending his kids' activities to creating a flexible schedule that reflects what matters most.

"I've learned that success isn't just about how many homes you sell," he says. "It's about the life you build along the way."

That same mindset carries into how he serves his clients. Aaron is known for his honesty, even when it means walking away from a deal.

"My character is worth more than any commission," he says. "If it's not the right house for someone, I'll tell them. Every time."

That level of integrity has become one of his defining traits. Clients know they can trust him, not just to close a deal, but to guide them in the right direction.

Geographically, Aaron's business spans a wide range, from Everett to Tacoma and beyond. While he has strong roots in Edmonds, he is not one to limit himself if the right opportunity or client comes along.

"If it's a good fit, I'm in," he says. "And if it's not, I'll be honest about that too."

His business has also evolved over time. What was once heavily buyer-focused has shifted toward more listings, with a steady pipeline of both buyers and sellers at any given time. Still, no matter the mix, his approach remains the same.

"It's never about me," Aaron says. "People can feel that.



“I’ve learned that success isn’t just about how many homes you sell. IT’S ABOUT THE **LIFE YOU BUILD** ALONG THE WAY.”



And I think that's why they choose to work with me."

There is a calm confidence in the way Aaron operates. He prepares, he shows up polished, and he pays attention to the details, but he does not force outcomes.

"I'm going to give everything I have, but I'm not going to pretend to be something I'm not," he explains. "If I'm the right fit, great. If not, that's okay too."

That authenticity resonates in a powerful way, especially in a market where clients are increasingly looking for someone they can trust.

At the core of it all, Aaron's "why" has never changed.

"It's those moments," he says. "Handing keys to someone who never thought they'd own a home. Helping a family realize what their house is worth after years of building a life there. That's what keeps me going."

In a business driven by results, Aaron De Nunzio stands out for something deeper. He leads with heart, builds with intention, and proves that success in real estate is not just about what you close, but how you show up along the way. ▀



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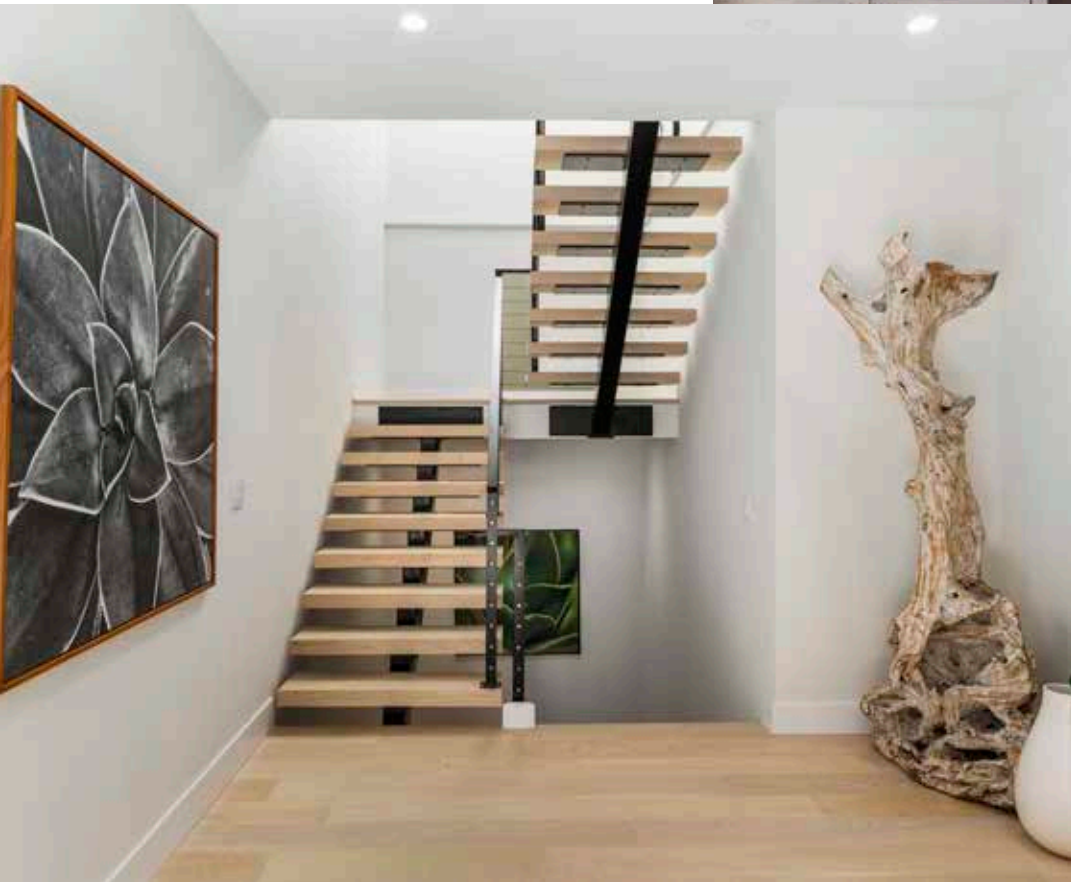
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Known for delivering a limited number of highly curated luxury residences, the developer behind Seattle's iconic Escala Penthouses has brought that same level of craftsmanship and intentional design to Bellevue with this extraordinary custom estate at 1653 105th Ave SE.

A rare expression of custom luxury, this extraordinary 6,200-square-foot residence brings together striking architectural scale, refined interiors, and an exceptional sense of privacy.

Thoughtfully composed across a five-bedroom, five-and-a-half-bath layout, the home includes a stunning upstairs primary suite and a second primary on the main level, creating a floor plan that feels both elevated and enduring.



CONTINUED ►



Walls of windows fill the interiors with natural light and lead from the dining room into the impressive great room, where a grand gas fireplace anchors the space with warmth and architectural presence. At its center, the kitchen was designed for true entertaining and is complemented by a separate catering scullery suited for intimate dinners, large-scale gatherings, and effortless hosting.

collection of carefully chosen custom details further reflect the home's quiet sophistication.

Walking distance to parks, beaches, restaurants, and shops, the location is equally as exceptional as the home itself, offering a rare blend of privacy, luxury, and convenience in one of Bellevue's most sought-after neighborhoods. ▾

A substantial private office opens directly to the backyard, while a dedicated home gym and an upstairs rec room designed for elevated media and lounge space add to the home's thoughtful livability. Expansive patios, porches, and upper decks extend the living experience outward, and the fully fenced grounds feel like a true sanctuary. An elevator and a

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# Kat All In Delay

PHOTOS BY JACKIE PHAIROW PHOTOGRAPHY

From personal training to high-end new construction, Kat Delay has found her stride by learning fast, showing up consistently, and earning trust at every level.

For Kat Delay, real estate was never part of some carefully designed long-term plan. It came out of necessity, resilience, and a deep belief that even in life's hardest seasons, there is always a way to move forward.

When Kat first entered the industry, she was navigating a major turning point. Newly single at 40, she was raising five children, from teenagers down to toddlers, and figuring out how to support her family on her own.

"I had basically never really worked outside of the home much to develop a career," Kat recalls. "I had my first baby at 21, so by the time I turned 40, I had done a little bit here and there, but mostly I had poured myself into raising my kids. Then, suddenly, I found myself single, starting over, and facing a question I'd never really had to answer before: what did I actually want to do with my life?"

At the time, Kat was working as a personal trainer, often bringing her youngest children with her to the gym because childcare simply was not an option. Her days began before sunrise, balancing early clients, school drop-offs, daytime sessions, and evening appointments. It was demanding, but it also revealed some of the strengths that would later define her business: discipline, consistency, relationship-building, and a natural ability to earn people's trust.

"Personal training is sales and relationships at its core," she says. "If someone trusts you with their health, you've already earned the hardest kind of trust there is. That carries over into everything."

After briefly exploring a path in firefighting, Kat was encouraged by one of her personal training clients, Danielle Goheen, to pursue real estate instead. Danielle saw something in her before Kat fully saw it in herself and urged her to get licensed, promising to help show her the ropes.

"She believed in me and just started pouring into me," Kat says. "She told me, 'Get your real estate license. I'm going to teach you everything I know.'"

Kat took that encouragement seriously. She earned her license while still training clients, studying whenever she could, even between

appointments with her iPad propped up on the stair mill. When she passed the exam, it marked the beginning of a career that would eventually lead her into one of the most exciting corners of the business: new construction.

From the start, Kat recognized that while personal training and real estate may look entirely different on paper, the heart of the work is surprisingly similar.

"The technical skills are completely different, but the soft skills are exactly the same," she explains. "In both, people have to trust you. You're helping guide them through something important, and if they feel confident and secure with you, that makes all the difference."

That people-first philosophy still shapes the way Kat works today. She takes pride in educating clients, giving them honest guidance, and then standing firmly in their corner.

"I educate them, I give them my professional opinion, and I tell them exactly where I think the market is," she says. "But at the end of the day, they are the ones making the decisions. If I've agreed to represent them, then my job is to go to bat for what they want."

Today, Kat has built something of her own. She and Bryndis Robertsdottir are co-owners of True Haven Property Partners, a team built on a clear division of strengths. Bryndis serves as Director of Operations, managing everything behind the scenes, the systems, processes, and



infrastructure that keep the business running smoothly. Kat handles all the client-facing and agent-facing work, the relationships, the conversations, and the day-to-day energy of the business. It's a partnership that works because each of them is exactly where they should be. Recently, they brought on a new agent, Ginger Vrooman, who earned her license last year. In many ways, the setup mirrors how Kat herself got her start with a newer agent learning the business from someone who has been in the trenches. For Kat, it's more than a business decision. It's a way of passing forward the gift she was given. "It's the same kind of opportunity Danielle gave me," she says. "I want to be that person for someone else."

While that approach helped her establish a strong foundation in the business, one of the biggest turning points in Kat's career came through an unexpected opportunity in land and new construction. After helping uncover an estate

property opportunity in Redmond and taking the initiative to door-knock the surrounding neighborhood, Kat helped connect a larger land assemblage opportunity to Murray Franklyn. That experience opened a door into the builder world and sparked her interest in learning more about the development side of the business.

Rather than simply handing the opportunity off and moving on, Kat asked questions. She wanted to understand the process, the product, and the bigger picture.

She didn't hesitate. "I wasn't going to just watch from the sidelines," she says. "I wanted in. Show me how it works, let me get my hands on it, and I'll figure out the rest."

That willingness to step into unfamiliar territory led to an opportunity at The Vintage in Woodinville, where Kat began working on-site with Murray Franklyn products. It was a major leap. These were luxury homes at significantly higher price points, and the environment required a



“  
I'm excited.  
It's so fun for  
me to be able  
to do this.”

completely different level of product knowledge, confidence, and consistency. For Kat, the experience became transformational.

Working in new construction allowed her to immerse herself in every layer of the sales process. She learned the builder's floor plans,

the nuances of the contracts and addendums, buyer preferences, lot orientation, timing, inventory flow, and how to properly position the value of a builder product to discerning buyers. Weekend after weekend, she showed up, collaborated with experienced agents, observed what worked, refined her approach, and became more fluent in the language of builder sales.

It was not just about sitting at an open house. It was about becoming an expert in the product and in the process.

That knowledge became a genuine value proposition for her clients. Kat could explain not only the homes themselves, but also what made certain lots more desirable, how timelines worked, what buyers could expect from the builder, and how to navigate the process with clarity and confidence. She even began organizing details across upcoming communities and floor plans so she could better guide buyers toward the right fit, whether it was at her site or another Murray Franklyn opportunity.

The results caught her off guard. She had walked in as the newcomer, the one with the most to prove — and somewhere along the way, without even realizing it, she had become the top producer on site. "That had never happened for me before," she says. "It completely changed how I saw myself."

The experience also shifted her mindset. For years, like many agents, Kat had leaned heavily on her sphere and felt the emotional weight

when relationships did not translate into business. New construction gave her a different kind of confidence. It proved that she could walk into a luxury environment, connect with strangers, communicate her value clearly, and earn their trust. Now, Kat is continuing to build on that momentum. She is pursuing more on-site opportunities, deepening her relationships in the builder space, and continuing to learn the land side of the business as she works alongside Murray Franklyn. Her long-term goal is clear: to keep growing within new construction and, eventually, earn a larger role on the listing side of builder projects.

For Kat, it is not only about production. It is about becoming excellent in a niche that energizes her.

"I'm excited," she says. "It's so fun for me to be able to do this."

That excitement feels especially meaningful because it has been hard-earned. It is the product of years of perseverance, sacrifice, adaptability, and a willingness to keep stepping into rooms where she could learn more.

Kat Delay did not simply find her way into real estate. She fought for it. And now, as she continues carving out her place in the world of new construction, she is proving that success is not always about taking the most obvious path. Sometimes it is about staying open, staying humble, and being ready when the right opportunity arrives. ▀





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# DARIUS CINCYS

## INTENTIONAL GROWTH IN A RELATIONSHIP BUSINESS

PHOTOS BY FOCUSED MEDIA COLLECTIVE



For Darius Cincys, success in real estate was never going to come by accident.

Long before he built a name in the Seattle market, Darius was developing the mindset that would eventually define his business: discipline, resilience, and a willingness to do the work long before the results show up.

“I’ve always been drawn to sales,” he says.

That instinct started early, but his path to real estate was anything but traditional. Darius moved to the United States when he was 12, attended high school here, and later earned his business degree from the Foster School of Business at the University of Washington. After graduation, he jumped straight into sales, taking on one of the toughest entry points imaginable: door-to-door selling T1 internet.

It was relentless work. Every day meant showing up, pushing past rejection, and learning how to keep going no matter how many times the answer was no.

“If you can learn to succeed in that environment, everything else feels more manageable,” Darius says. “It really instilled discipline.”

That early grind shaped the way he approaches business to this day. It taught him that consistency matters, that momentum is built through repetition, and that success



often comes down to showing up enough times for the right opportunity to meet you there.

From there, Darius moved into commercial sales for a large relocation company, where he continued sharpening his ability to build relationships and earn trust. One of his favorite examples from that chapter came when he landed a major national State Farm account through nothing more than persistence and cold outreach.

Still, even with a strong career trajectory, something was missing.

Over time, Darius found himself growing restless. The work was predictable, and he wanted something that felt more

dynamic, more entrepreneurial, and more meaningful. Around that same time, he began investing in real estate on the side. After purchasing a 52-unit apartment complex in Lakewood with partners, renovating it, improving operations, and later selling it, he had a realization.

“When we saw how much we paid the brokers to buy it and then to sell it, I thought, why wouldn’t I just get my license?”

That initial thought got him into the business. But what kept him in it was something deeper. After earning his license, Darius let it sit for nearly a year while he continued juggling other entrepreneurial ventures, including a CrossFit gym and a



**“**  
**I realized pretty quickly this is what I would enjoy doing for the rest of my career.”**  
**”**

media company. Eventually, with the clock ticking before the license would expire, he hung it at a brokerage simply to keep it active. But once he began helping a few friends buy and sell, the direction became clear.

“I realized pretty quickly this is what I would enjoy doing for the rest of my career.” That clarity changed everything.

Once Darius made the decision to take real estate seriously, he went all in. He joined Coldwell Banker, invested in Tom Ferry coaching right away for structure and accountability, and intentionally sought out mentorship from respected brokers already operating at a high level. That included building a relationship with Terry Allen, someone he still considers both a mentor and a close friend. Through that relationship, Darius was exposed to the level of

detail, preparation, and market knowledge required to compete in the luxury space. It opened his eyes not just to bigger listings, but to a higher standard.

“I realized I needed to know every notable architect, every important designer, every story behind the properties,” he says.

And he meant it.

Darius immersed himself in learning the Pacific Northwest luxury market, studying architects, designers, builders, and major sales. He became a student of the details, understanding that high-end real estate is not just about square footage or price point. It is about story, context, and trust.

That commitment helped create a series of turning points early in his career, including one of his first significant listings: a \$3.5

million listing in Broadmoor. For Darius, it was proof that he belonged in the room.

Selling luxury real estate, he learned, is still about people. The homes may be larger, the price tags may be higher, and the expectations may be greater, but at the core, the work remains the same: deliver exceptional service, build genuine relationships, and earn trust.

Even so, Darius is intentional about not letting his business be defined only by the top of the market. While he has represented significant luxury listings and continues to operate in that space, he brings the same level of care and quality to every property, regardless of price point. That philosophy is one of the clearest signatures of his brand. For every listing, he invests in elevated marketing, high-quality photography, strong print



“  
**I use the same team,  
 the same quality,  
 the same approach  
 regardless.”**



materials, and a polished presentation. To Darius, a client's home deserves excellence, whether it is a \$700,000 property or a \$20 million waterfront estate.

“I use the same team, the same quality, the same approach regardless,” he says. That consistency has helped him stand out and has fueled the steady, referral-driven growth of his business.

But for all of his ambition, one of the things Darius is most proud of has nothing to do with volume.

It is the life he has built around his family.

A husband and father of two young boys, Darius has worked hard to structure his business in a way that protects what matters most. He starts his mornings early, gets to the gym before dawn, takes his children to school, works with focus during the day, and is home for dinner and bedtime every night.

“I know these are the days I'm going to miss,” he says. That perspective grounds everything.

For Darius, success is not just about what he is building in business. It is about building it with intention. It is about creating something meaningful, sustainable, and rooted in the values that matter most.

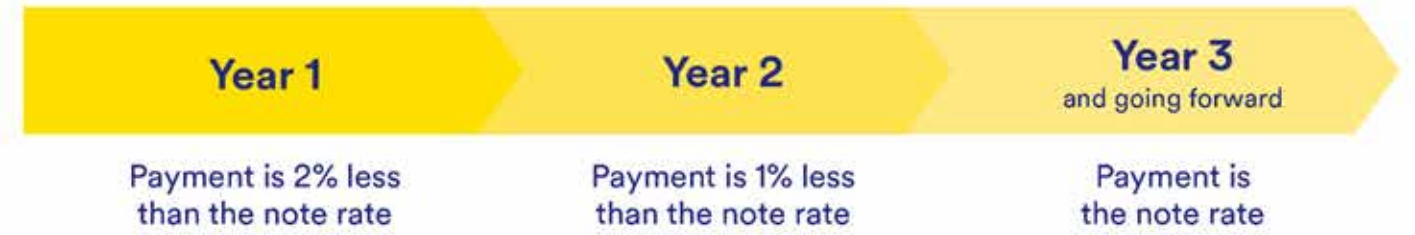
And in a business where many people talk about balance, Darius is quietly living it. ❏

# How does a temporary buydown work?

A temporary 2 year buydown reduces the interest rate on a home loan for the first two years in exchange for a cash deposit, paid by the seller, buyer or lender.

Temporary buydowns can be added to many standard loan programs such as Conventional, FHA, USDA and VA loans.

Here's an example of how a 2-1 buydown works:



Buydown program illustration is for educational purposes only. Please contact a Guild Loan Officer with any program questions.

## Let's talk details!



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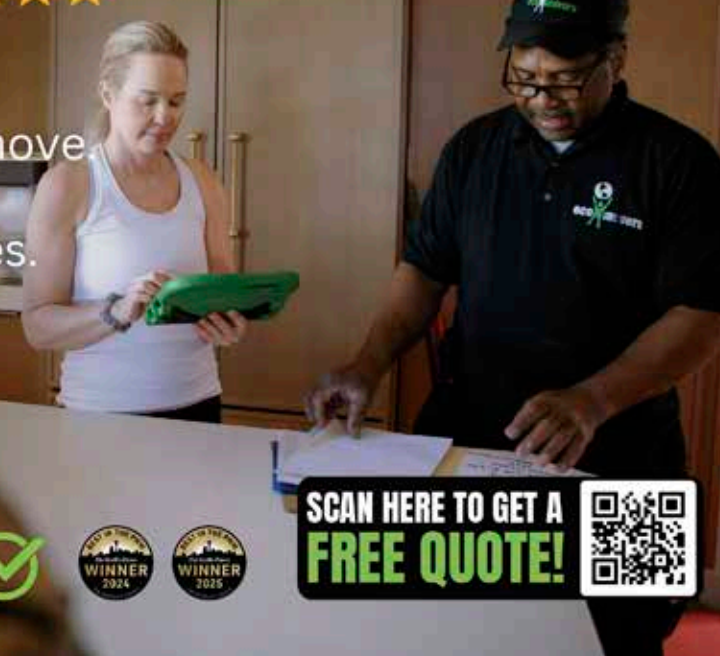
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