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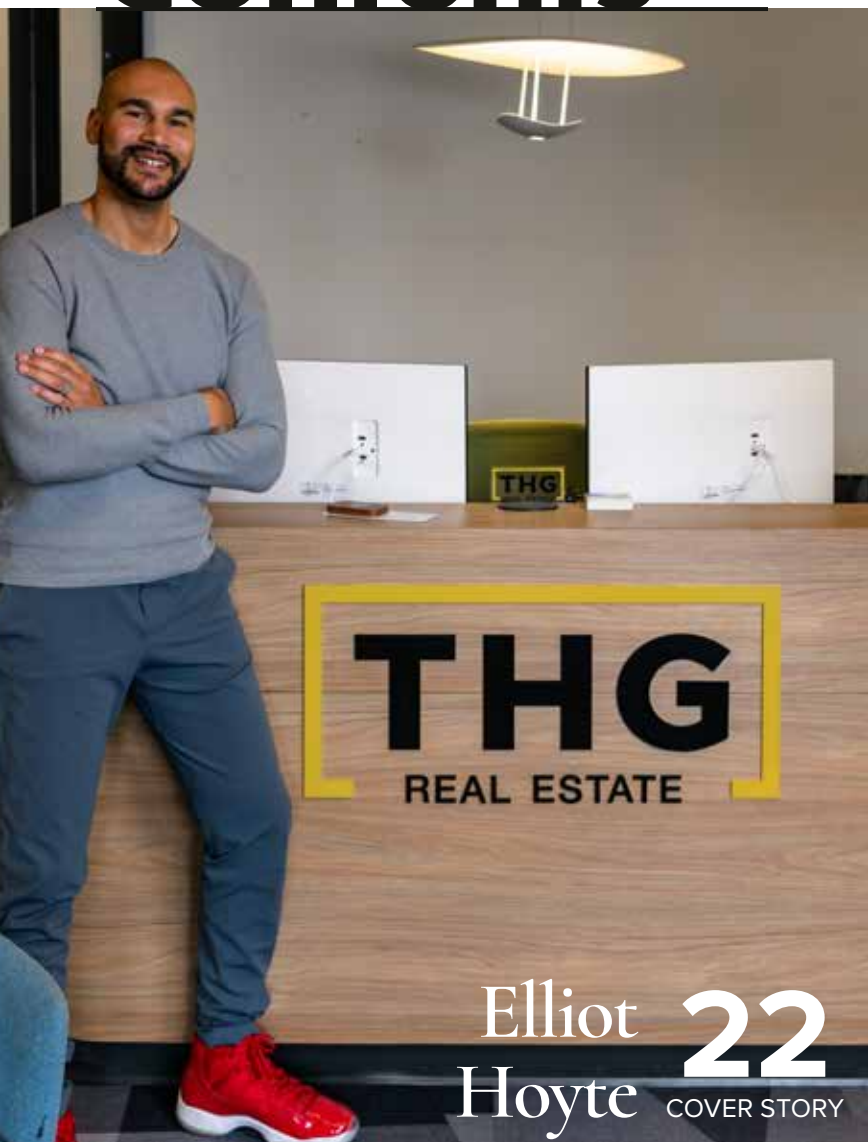
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Julia Ruis

PROFILES



34 New American Funding



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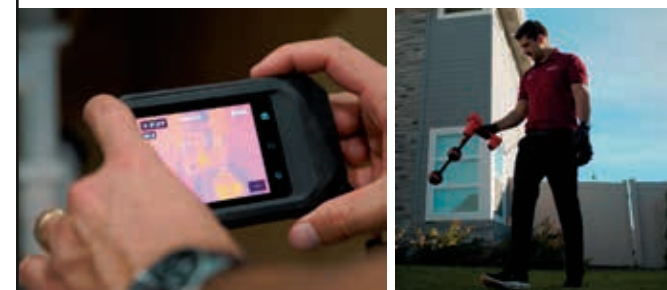
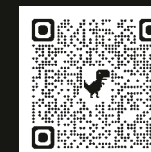


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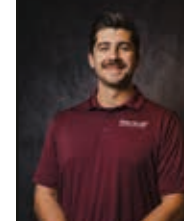


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SPRING *is in* THE AIR

BY TIM GANLEY



I absolutely love this time of year. The longer days, the warm evenings, the ability to just be outside again. It changes everything.

This is BBQ season. Golf season. Pickleball, camping, hiking. This is the time of year when we get to do life together a little more.

And for me, that's really what it's all about.

Spending time with my wife. Watching my son experience things for the first time. Being outside, unplugged, laughing, making memories we will talk about years from now. Those are the moments that stick. Those are the things that matter.

Family has always been the "why," but this time of year those memories seem to stick a little more.

To say yes to being outside. To take the extra walk. To get outside when the sun is still up. To be a little more spontaneous. To lean into the things that fill you up instead of just checking the next box.

I have realized more and more that these are not things you "find time" for. You choose them.

And when you do, everything else tends to fall into place a little better.

This season just feels different. It feels lighter. It feels full. It is a reminder of why we work as hard as we do in the first place. Not just to build something, but to actually enjoy it.

So if you are anything like me, I hope you lean into it.

Get outside. Spend the time. Play the round. Take the trip. Fire up the grill. Because this is the good stuff.

And this really is the best time of year.

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Spring Reset

The Mindset Shift Every Real Estate Professional Needs

BY ROXY FELLER

SPRING IN REAL ESTATE ISN'T JUST A SEASON.

It's an energy.

The market warms up. Listings bloom. Buyers reappear. Calendars fill. There's movement everywhere.

But here's the truth no one talks about in production meetings:

If your mindset is still in winter, your results will be too.

Spring Is Not Just About Inventory — It's About Identity

Spring represents renewal. In nature, nothing blooms by accident. There's preparation happening underground long before anything becomes visible.

Real estate is the same.

Before your next listing appointment...

Before your next open house...

Before your next record-breaking quarter...

There is an identity shift that has to happen first.

Ask yourself:

- Are you operating from confidence or comparison?
- From clarity or chaos?
- From service or survival?

The agents who thrive in spring aren't just working harder — they're thinking differently.

Clean the Mental Closets!

We all talk about spring cleaning our homes. But what about cleaning your internal dialogue?

Spring is the perfect time to release:

- The listing you didn't get
- The client who ghosted you
- The deal that fell apart
- The comparison trap on social media

Confidence is not built by perfection. It's built by resilience.

The market doesn't reward the most talented agent. It rewards the most consistent, grounded, and self-led one.

Visibility Is a Decision!



Spring invites visibility. Flowers don't apologize for blooming.

Yet so many real estate professionals shrink themselves:

- They hesitate to post
- They downplay their wins
- They soften their expertise

Confidence isn't arrogance.

It's ownership.

This season, challenge yourself to:

- Show up on video even if it's imperfect
- Share your market knowledge boldly
- Ask for the appointment without over-explaining your worth

You don't have to be louder.

You just have to be anchored.

Energy Is Contagious — So Is Doubt!

Buyers and sellers can feel your certainty.

If you're unsure about the market, they'll be unsure.

If you're frantic, they'll feel pressure.

If you're calm and confident, they'll trust you.

Spring success isn't about hype.

It's about regulated energy.

High-level agents manage their nervous system as intentionally as they manage their CRM.

This Is Your Bloom Season!

Every agent has seasons:

- Planting seasons
- Pruning seasons
- Rest seasons
- Bloom seasons

If you've been doing the work quietly, this might be your bloom season.

But blooming requires expansion — and expansion can feel uncomfortable.

Growth asks you to:

- Raise your standards
- Upgrade your habits
- Say no more often
- Trust yourself more deeply

Spring isn't asking you to hustle harder.

It's asking you to RISE!

If this stirred something in you, don't ignore it. Spring doesn't wait—and neither does momentum. This is your season to step into who you've been becoming, to show up with clarity, confidence, and intention. The agents who win right now aren't guessing—they're grounded, decisive, and fully aligned with their value. If you're ready to clear the noise, elevate your mindset, and operate at the level you know you're capable of, let's talk.

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EDITORIAL NOTE

I want to take a moment to personally address an oversight in last month's publication. The Coaches Corner article featured in April was unintentionally a duplicate of February's piece. That miss falls fully on me. Roxy shows up every month to pour into this community with intentional, thoughtful content designed to help you grow, not just in business, but in mindset. To have her voice repeated instead of delivering something new is not reflective of the standard we hold at Boise Real Producers, and I sincerely apologize to her and to each of you as readers. We take a lot of pride in delivering fresh, valuable, and intentional content every single issue. When we miss, it matters, and it will be corrected moving forward.

Thank you for your grace, your support, and for continuing to be part of this community.

— Tim

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ELLIOT HOYTE

FROM SMALL-TOWN ATHLETICS TO ONE
OF BOISE'S FASTEST-RISING BROKERAGES

WRITTEN BY
NICK INGRISANI
PHOTOS BY
GARRETT LEO

Elliot grew up in Tavistock, a small town of about 10,000 people in the United Kingdom, where he spent his youth immersed in athletics. When he was 13 years old, an American high school rugby team came through his area on tour. His father was invited to serve as a guest coach, and Elliot tagged along to practices, striking up a friendship with a player named Chase. After they left, Elliot lost touch with him until a few years later, when he was watching a Boise State football game on ESPN.

"I saw Chase playing for Boise State. I reached out to him on Facebook, and he remembered me. I told him that I'd started playing American football. He shared my game film with the coaches, I went out there to summer camp, and they offered me a scholarship on the second day."

He played for Boise State from 2012 to 2016, pursuing a degree in communications while competing at a level that demanded total commitment. By October of his senior year, he knew he was done with football. His body was worn down, and he was honest with himself about what it would take to continue. Instead, he was intent on channeling his competitive instincts into something new.

His senior thesis focused on luxury sales, which led him to visit local dealerships — Audi, Mercedes, Porsche — for research. Lyle Pearson offered him a job with their Mercedes and Porsche brands before he graduated. He became one of their top salespeople, thriving in the environment of high-end client relationships. But in his second year, he sat down with the general manager and asked about career progression. When the path was laid out — a slow climb

spanning 25 years — he knew it wasn't for him.

"Real estate was a natural gravitation. A lot of the people I sold cars to were in real estate themselves, and I realized it was something worth pursuing. I got my real estate license in July 2018 and went into it cold turkey."

For the first nine months, he sold nothing. His wife was in law school and they were close to broke. By the fall of 2018, he was driving for Uber and Lyft to cover bills and carry debt through the holidays. He gave himself one final deadline: get something under contract in the next week, or walk away and find another job.

"That's when the first person from my first open house I hosted in July called me and asked if I'd help them. I closed their listing and purchase in March 2019.





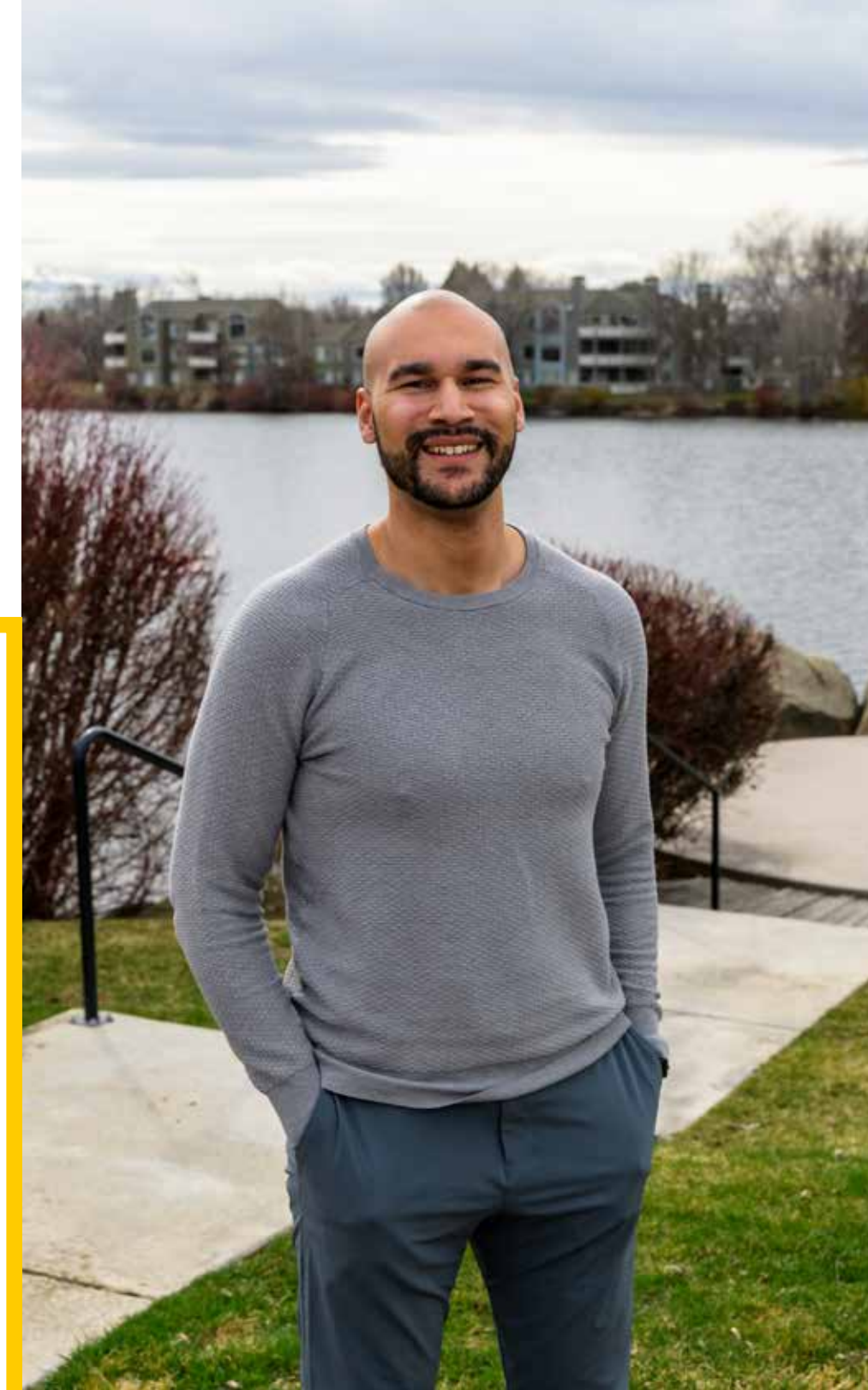
“
**I TRULY BELIEVE
THAT THE
RESOURCES AND
EXPERIENCE WE
HAVE ARE SECOND
TO NONE.”**

From March to December, I sold 27 homes and doubled it from that point onward.”

Elliot credits his athletic background for much of what carried him through. Training, conditioning, and preparing for competition with no guarantee of winning — that mindset translated directly to professional life. Doing the right things repeatedly, regardless of short-term results, became his operating principle. By the end of 2021, he had tripled his production and made the decision to pursue his broker’s license.

“I knew that moving forward, if I wanted the business I really wanted, I needed complete vertical control, which meant being my own broker.”

In 2022, he launched his own brokerage. For three years, he ran it exclusively as his team’s operation — deliberately using that time to test systems and refine standards. In 2025, he opened the doors to independent agents, who operate under the THG brokerage’s umbrella with their own branding and businesses. What makes the model distinctive, Elliot



believes, is that it was built by someone still producing at a high level — not a former agent or a business operator, but a current top producer who engineered the infrastructure around his own standards.

“I took the time to build a brokerage that would be up to

my standards as a top-producing agent. A lot of brokerage owners are people who produced a long time ago, or are entrepreneurs from other industries. It’s a completely different framework when the owner is a current high-producing agent. I truly believe that the resources and experience we have are second to none.”



“IT’S NOT ONLY ABOUT US, AND COLLABORATION BEATS COMPETITION.”



He’s assembled a dynamic and diverse group of professionals who are committed to raising the standard of service for both clients and agents. To provide that level of service, THG started with more staff than agents. Elliot brought in the best people in their fields to focus entirely on their role in the business. Their exceptional marketing helps them bring on the best people and also advocate for their clients to the highest degree.

gave him his own unlikely path to Boise.

“I give a lot of my free time to helping them grow their program, so more kids have more opportunities through football and sports, because without it, I wouldn’t have had the opportunities that I had in my life.”

“It’s important to me that our industry is looked on in a more favorable light. Many agents bring a lot of emotion and ego into the business and can lose sight of the fact that we have an important job to do. It’s not only about us, and collaboration beats competition.”

Beyond his own production, Elliot remains connected to Boise State as a mentor to current students. He’s also a part-owner of the Bristol Aztecs, an American football team back in the UK where his father works full-time. It’s his way of giving back — creating opportunities for young athletes through the sport that



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Julia Ruis

A Fast-Growing Business Built on Faith & Integrity

PHOTOS BY CY GILBERT
WRITTEN BY NICK INGRISANI



Julia grew up in San Diego in a family with a posture of service who valued diligence and generosity. Her father operated his own small business out of their backyard, giving Julia and her siblings a front row seat to entrepreneurship. More than that, He showed them how to live with open hands. Whether it was a meal, their time on the weekends, or a seat on their couch: No matter how much they had, they shared it with anyone who needed it.

“We all revered my father so much and always wanted to emulate him.”

After high school, she got an associate's degree and planned on attending nursing school, but God had other plans. Julia got married at 20 years old to her husband, Ethan, and it wasn't long before they were expecting their first child. Unlikely to afford the cost of living in California on a single income, they packed up and moved to Boise when their son was just three months old — a city they barely had roots in —with only her brother and his family living here, at the time, but one that felt like the right place to build a life. In 2019, they moved into an apartment in Boise where a seed for her real estate career was planted.

A year into living in their apartment complex, a note appeared on their door: the property owner was looking for an on-site manager. Julia brought her one-year-old to the interview. The woman interviewing her had held the same position at a similar age and decided to give Julia a shot.

“It changed my whole life. Managing those 50+ apartments, doing the showings, meeting the people, building rapport, maintaining relationships... all of it set the stage for real estate.”

While at the apartment, their family grew by one more and apartment life began to feel too small for her two boys. Julia started thinking about what came next. At the same time, her brother had started developing a small-acreage project in his own Middleton neighborhood and suggested that Julia would do well in the real estate world.

“From deciding to get my license to getting it was 3.5 weeks. Then, 2 days later, I found out I was pregnant for a third time.”

The early days were humbling. Rates had shot up to 7%, and Julia sat in the office with her broker, Colby Lampman, navigating one of the toughest markets in recent memory. She set a simple, honest goal for herself: close one deal before her 1-year anniversary so she wouldn't feel like she'd failed.



“My optimism is something that I think has been the most meaningful for my clients.”



“I closed my first transaction 1 week after my 1-year anniversary. I just trusted that I’d be successful on God’s timing, not my own, and kept praying to God.”

Her second year brought \$4 million in volume working part-time, much of it from friends and family for whom she often charged half her commission or a flat fee. Her third year brought unexpected change — they were going to build a home in the very neighborhood her brother was developing, Haven Ridge... and then her husband was laid off from his dream job. Julia found herself at a crossroads. Her brother encouraged her to try real estate full-time for a couple of months and see what happened. She invested in an Instagram presence and a social media strategy, and something started to click.

Within six months, Julia had grown her account to 11,000 followers without any paid ads. Her content resonated because it was genuine: she was documenting the experience of building a home on an acre in Middleton with her family, next to her siblings and their families. The Idaho dream.

She began to niche down and small-acreage properties became her specialty. Through her owner-build and experience with the Haven Ridge development, she immersed herself in the details — wells, septic, zoning, multigenerational floor plans, and new construction — and became a trusted resource for buyers navigating that specific and nuanced corner of the market.

“I primarily focus on small-acreage properties and have spent the last 3 years making myself an expert on acreage, especially land you can build multiple houses on or homes that have a multigenerational floorplan. That’s a huge reason why my Instagram blew up in the first place, because I was building on acreage with my family. It’s what I’ve become most known for in the industry among my peers and my clients. Finding that small acreage niche has transformed my business and made it so consistent.”

The results followed. In 2024, Julia closed \$10 million in volume. In 2025, she doubled that — \$20 million — while welcoming a fourth child. She describes her trajectory not as a strategy, but as a series of moments where God provided exactly what was needed, exactly when it was needed.

Julia’s faith and servant’s heart shape how she works with clients. She’s also known for her transparency — videoing streets on showings, describing neighborhoods honestly, making sure buyers know everything about an area before they commit. One of her favorite Bible verses is Luke 16:10: “Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much.”

“My optimism is something that I think has been the most meaningful for my clients. I know that if we hit a bump in the road, he’s going to come back with something better. Knowing



that God does care, looks out for the best. God has moved so many mountains for people.”

Now building out a small team and working with a business coach to add systems and structure, Julia is focused on sustainable growth — the kind that doesn’t come at the expense of her family. Her husband’s support has been central to everything, and she’s clear-eyed about that. She wants to keep doing meaningful work, keep giving back, and trust that the rest will follow.

“Without my husband being a full-time supporter, I wouldn’t be in the *Boise Real Producers* magazine and be able to do what I do.

Outside of work, Julia loves nothing more than being outdoors with her family. Whether she’s out hiking in the mountains or on a river walk, she loves being able to easily go outside and be a part of nature’s beauty while making memories with her kids.

Above all, Julia’s business shines because of her integrity, generosity, and commitment to doing things the right way: always going above and beyond for her clients in every way she can. ▀



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The Power of People

Inside New American Funding

PHOTOS BY TOM CHLEBOWSKI



There is something different about New American Funding. And if you spend even a few minutes with their team, you feel it.

It is not just the products. It is not just the scale. It is not even the accolades. It is the people.

And more importantly, it is how those people show up every single day for their clients, for their partners, and for each other.

Built Different On Purpose New American Funding did not set out to become what it is today.

Founded by husband and wife duo Patty and Rick Arvielo, the company was built with a simple mission to serve people well. What makes that powerful is what did not happen next. They never chased going public. They never shifted their focus to shareholders.

They stayed grounded in people.

That decision shows up everywhere.

With over 74 billion dollars in servicing, NAF has a level of stability most lenders simply do not. In a market where margins tighten and volatility becomes the norm, they do not just survive, they continue to grow. That strength allows them to offer something agents and clients both value deeply, options.



Norm Blaskoski
BRANCH MANAGER



Michelle Berkov
LOAN CONSULTANT



Cody Craig
LOAN CONSULTANT



Tina Magro
SALES MANAGER



Josh Martin
REGIONAL VP



Craig Stammer
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Ross Hoffman
LOAN CONSULTANT
Builder Division



Isacc Chavez
LOAN CONSULTANT

Real options. Real solutions.

As Craig Stammer, Divisional Vice President, puts it, “A lot of lenders say they care about the consumer, but they do not offer the products to support that. We do.”

From builder forward commitments to a deep product suite designed for real world buyers, NAF is built to say yes more often, especially when others cannot.

Leadership That Serves

If you want to understand a company, look at its leadership.

Craig Stammer did not start in a corner office. He started by highlighting the disclosures for top producers that work with him today. What pulled him into mortgages was not just opportunity, it was impact, to serve more families and help them achieve financial independence.

Twenty five years later, his focus is still the same.

“My job is to support my people,” he says. “When they are successful and happy, everything else follows.”

Craig has built his career on developing leaders, not just producing results. He focuses on helping his team grow personally so they can thrive professionally. For him, it always comes back to three things, career, compensation, and quality of life.

That mindset is echoed by Regional VP Josh Martin.



Josh entered the mortgage world almost by accident, but what kept him in it was the challenge and the opportunity to help others grow. After experiencing what happens when companies shift toward shareholders over people, he knew exactly what he was looking for.

“When companies go public, it shifts from people to shareholders,” Josh says. “NAF made a commitment to stay private and that mattered.”

As a leader, Josh is known for being open, transparent, and deeply relatable.

“I told myself I would never lose touch with what it is like to be on the ground,” he shares. “That is how you build trust.”

Together, Craig and Josh have created a leadership culture that is present, engaged, and invested in the success of their people.

A Team That Shows Up

That leadership sets the tone, but it is the team that brings it to life.

Ross Huffman keeps it simple.

“Show up. Get your job done. Communicate.”

But behind that simplicity is a deeper philosophy. Ross does not see himself as just a loan officer.

“I am a financial advisor on the largest purchase you will ever make,” he says.

It is a mindset that shifts the entire experience for clients and agents alike.

Tina Magro brings a relentless energy to her work.

“I do not give up,” she says. “If someone does not fit in the box, I will find another way.”

Agents consistently describe her as tenacious and solution driven. Where others see obstacles, Tina sees opportunity. Her ability to problem solve, paired with genuine care, has led to a loyal base of clients and partners who continue to come back to her.

And for Tina, it is the people that make it meaningful.

“The excitement of helping someone into a home, especially a first time buyer, never gets old,” she says.

Cody Riggs shares that same passion for the finish line.

“The best part is the closing,” he says. “Seeing the relief and excitement, that is why I do it.”

Cody focuses on making the process personal and stress free. He understands that communication and relationships are everything, especially in a high pressure transaction. His goal is not just to close a deal, but to create an experience that clients and agents want to repeat.

Michelle Berkov brings a steady, people-first approach shaped by more than two decades in the industry. Her passion started early, helping first time home buyers navigate what can often feel like an overwhelming process. That focus has never changed.



CONTACT US!

If you are looking for a lending partner who communicates, finds solutions, and treats your clients like their own, this is your team. Reach out, start a conversation, and experience what it feels like to have a true partner in your corner.

“Communication is everything,” Michelle says. “I am surprised how often agents are shocked that I simply call them back.”

She is known for finding solutions and keeping deals moving forward. For Michelle, the answer is rarely no, it is just a matter of how to make it work.

Rooted in Community

For Branch Manager Norm Blaskoski, success is built on relationships.

After moving to Idaho, Norm made a deliberate effort to plug into the local community. Through organizations like the Builders Contractors Association of Southwest Idaho, he built connections

that helped him grow both personally and professionally.

Today, that same focus drives how he leads.

“I want people to feel heard, motivated, and important,” he says.

Norm is intentional about creating an environment where clients, partners, and team members all feel valued. He brings energy to the market through events, involvement, and a genuine desire to connect.

His approach is simple. Work hard. Care deeply. Show up consistently.

What It Means for Agents

For real estate agents, the difference is clear.

This is not a team that disappears after pre approval.

This is a team that picks up the phone, communicates clearly, and follows through. A team that looks for solutions instead of excuses. A team that treats your clients like their own.

They have the backing of a company with strong operations, deep product offerings, and financial stability to perform in any market.

But more importantly, they have the mindset.

They care.

And in a business where that can sometimes feel rare, it stands out.

At the End of the Day

Ask anyone on the team what matters most outside of work, and the answer is consistent.

Family.

It is what fuels them. It is what grounds them. And it is what shapes how they show up in their business.

Because when people lead with that kind of perspective, it shows up in everything they do.

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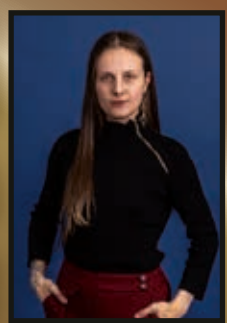
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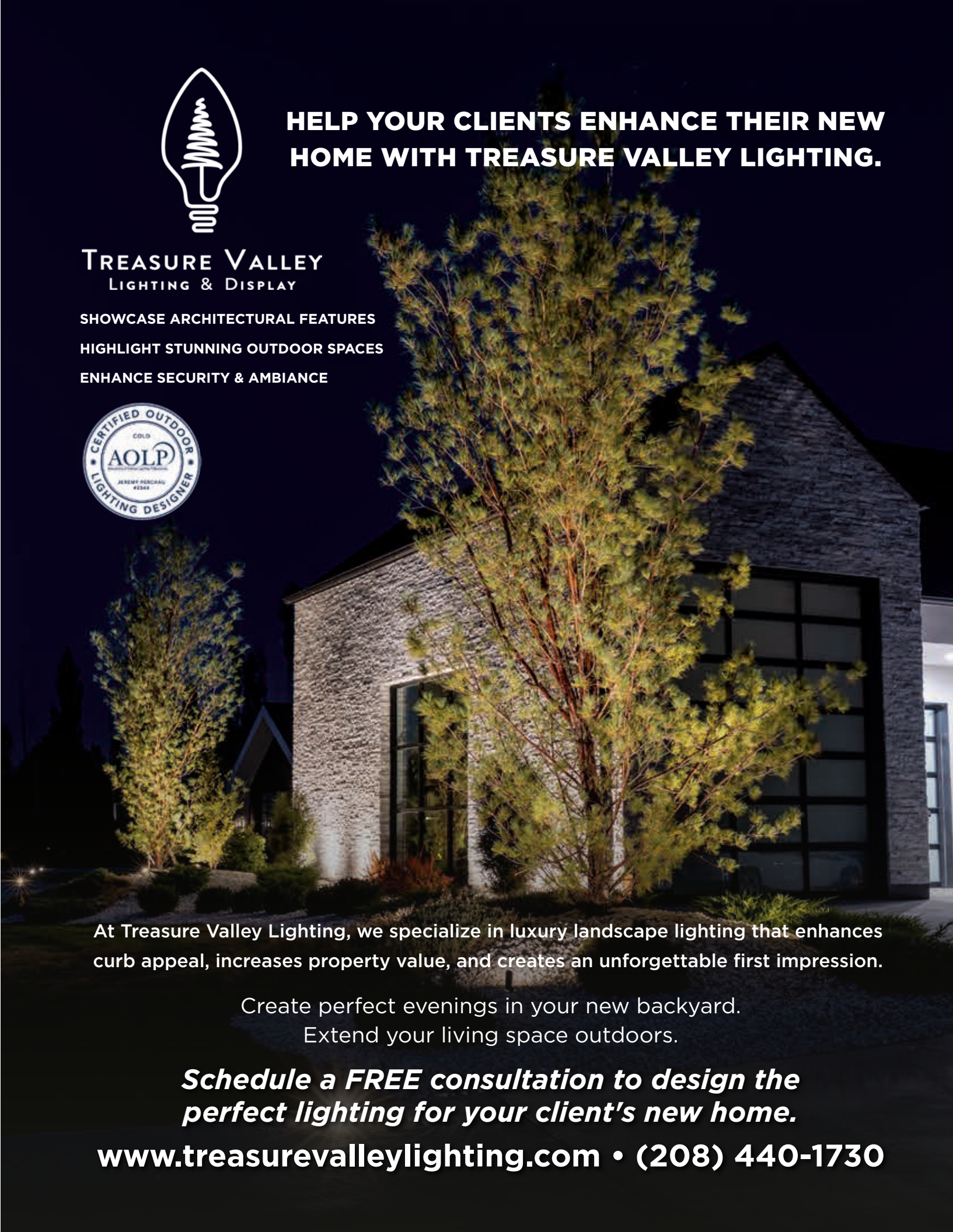
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