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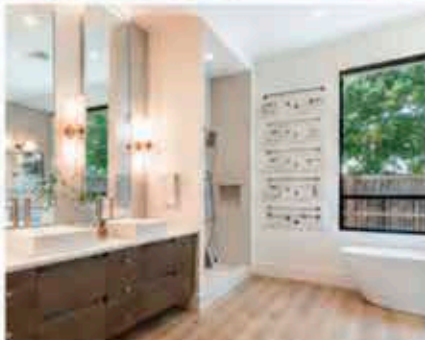


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Sydney

BURTWELL

*Full Circle in the
Treasure Valley*



PHOTOS BY
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NICK INGRISANI

Sydney was born in Spokane, Washington, but her family moved to Meridian when she was just six years old. Since then, Idaho has shaped every chapter of her life. After graduating from Rocky Mountain High School, she joined the Navy, where she spent five years as a heavy equipment operator with a naval construction battalion. She left the service in 2017 and moved back to Idaho, living in Caldwell and Kuna before returning to Meridian.

“I’ve lived in almost every county in Treasure Valley. Now I live around the corner from my childhood home, and my kids go to the same schools I went to and even have some of the same teachers.”

While Sydney was exploring career options, a family member was working in project management for a home builder, and Sydney joined the company as a sales assistant. The builder sponsored her real estate license, and she spent a year selling for them before deciding she wanted more: branching into resales and working both sides of deals with a range of builders. In 2018, she joined Idaho’s number-one-ranked team, where she stayed for almost six years. She realized quickly that her life experience, although not directly related to real estate, made the career path a perfect fit.

“In high school, I was on the debate team. I also did competitive speech and was a waitress at IHOP. I didn’t realize it at the time, but I was comfortable talking with people, connecting with people, and those skills definitely helped me. I’m not scared to put myself out there, initiate conversations, and connect with people.”

Her time in the Navy added something else: a belief that a team is only as strong as its weakest member. That mindset followed her into real estate, where she treats mentoring newer agents as second nature rather than trying to guard what’s made her successful.



“I’ve taken on this mentality that nobody gets left behind. If someone wants to succeed in this industry and is open to learning and putting in the work, I’ll never shy away from taking on a new mentee or giving the secrets that I’ve learned. I call it giving someone the keys to the castle.”

When her team disbanded in 2024, Sydney became a solo agent with Silvercreek Realty Group. The collaborative instinct didn’t disappear with the team, though; she simply built a new home for it, launching a mastermind group that brings top producers together every Friday to compare notes on the market. Behind the scenes, her transaction coordinator, Rachel, keeps the day-to-day operation on track. Sydney feels that Rachel is the backbone of her company and keeps operations running smoothly and efficiently.

Most of her business today is residential, but she works with builders when she already has a buyer lined up. She’s also carved out space for commercial and investment deals, work she credits with keeping her analytical side sharp. Those transactions run on numbers rather than emotion, and they remind her that a home is never just a home.

“That side of the business reminds me that everything is an investment. You can have your primary residence, but at the same time there’s so much power in parking your money in an appreciating asset. Doing some commercial transactions brings me back to the mindset that not only is this your home, but it’s also future debt being paid off, kids going off to college, and future retirement. So I try to bring that into conversations with my clients.”

The core of her approach centers on communicating quickly, communicating well, and never waiting for the client to reach out first. Sydney describes herself as tenacious, someone who wants every client to end up as close as possible to their version of a dream home, and someone who's willing to do whatever it takes to get them there.

"I ask my clients to tell me what their perfect world scenario looks like and I'll try my best to make that a reality."

Looking ahead, she's intently focused on growing her sphere of influence and has built a marketing style around

staying personally connected to the people already in her circle. Clients hear from her monthly: sometimes a lottery ticket, sometimes free coffee, sometimes a small gift tied to a holiday like National Watermelon Day or National Pancake Day.

"I keep my clients in the loop: they know my family, my kids. I send out family updates, family photos. With my very unique personal touch marketing, my plan for the future is to continually build up the list of people that I'm marketing to so I can stay front of mind, and they can refer me to their friends, family... anyone they know."

Outside of work, Sydney is usually somewhere with her three kids: on bike rides, rollerblading, floating the river, or spending the day at Roaring Springs. She also makes time for friends, wine tasting, and trying new restaurants around the valley, always ordering something she hasn't had before.

"I spend a lot of time outside with my kids. I'm very social and extroverted. So no matter what, I'm just looking for where the people are. That's where I want to be." 🍷



“I’ve taken on this mentality that nobody gets left behind.”



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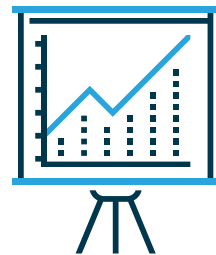
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TONY & SHAWN

LARSON
CARDOZA

BUILDING AN ETHICAL BUSINESS CENTERED ON PEOPLE

Tony Larson has spent his whole life in the Treasure Valley. He was born into a family that was deeply entrenched in real estate; his grandfather was one of the valley's biggest developers, responsible for more than 10,000 lots before he passed, and Tony's oldest brother built homes for a living. Tony worked in fire protection before becoming the design manager for Hubble Homes. Don Hubble was the one who talked him into getting his real estate license in 2016.

Despite initially wanting to go in a different direction with his career, his business took off in the first 30 days. He went on to work for a few different brokerages before linking up with Shawn Cardoza to build something of their own.

Shawn's path to real estate was more serendipitous. He was a carpenter in the Carpenters Union right out of high school and built residential homes for a local general contractor. Eventually, he shifted into agriculture as a tree fruit farmer and started a business with a partner called Sierra View Orchards, which farmed 200 acres of stone fruit. He bought his first home at 21, which led to buying and selling homes for a profit on the side.

When his agriculture business took a huge hit in 2003, he decided to join the police academy to pay his mortgage and support his family, but real estate was always right there.

"My taste of real estate investing made me truly love the idea of real estate. Through life's curves, I went through an unfortunate divorce and remarried my amazing wife, Laura, who introduced me to the #1 real estate agent in our area, Kevin Blain. Kevin eventually talked me into getting my real estate license." — Shawn

After Shawn completed numerous flips around the

2008 market crash, he began getting leads through Zillow, and his business shifted significantly.

"I started getting leads through Zillow, and the next thing I knew, our team was going full bore and started growing so fast. I was selling 50+ units a year while on duty as a police officer. I had to make a decision and retired early from law enforcement to pursue a real estate career." — Shawn

Shawn soon became general manager of the Kevin Blain Real Estate Team, a sixty-agent team at Keller Williams, and by 2018 it was selling more than 80 properties a year. The Kevin Blain Real Estate Team was awarded the top real estate team in California and the top Keller Williams team in the nation. When his business partner Kevin tragically died, Shawn stepped in as GM at the local Keller Williams Realty and started the Cardoza Real Estate Team, eventually building a second team in Idaho. He also began coaching real estate agents across the nation and in Canada through Icenhower Coaching and Consulting.

In 2024, Shawn began coaching with Tony, who'd sought him out to sharpen his own business. The two hit it off, and Shawn, needing a local partner who already knew how to produce, asked Tony to join as a 50/50 partner. The Idaho



side now outproduces the California team; together, the two teams closed \$66M last year, their first full year in partnership. The Idaho team alone is on pace to surpass that in 2026.

Tony and Shawn now lead the Cardoza Larson Real Estate Group. They have 12 agents in total covering Idaho and Oregon and are focused on ethical growth that benefits people.

“The money follows when you do right by people and let God lead the way. We want to see our team members succeed. We’re sharing our knowledge, training, and coaching to build up the next generation of good, ethical agents who will do right by people. That was a big deal and exactly what we’ve built and continue to build. Our goal is to be different and stand out above the rest in the sense that we truly care, and when people see our name they’ll know we’ll do right by them. We do what we say and always follow through.” — Tony

Their future plans center on investment and development work: more flips, more land deals, more listings drawn from Tony’s roots and his inventory of investors and developer landowners, echoing what his grandfather built decades ago.

“I have a big inventory of investors and developer landowners. We’re trying to put it all together so we’re bringing stable future work to the team through land development projects.” — Tony

“

MY TASTE
OF REAL
ESTATE
INVESTING
MADE
ME TRULY
LOVE
THE IDEA
OF REAL
ESTATE.”
— SHAWN

Both partners point to their knowledge depth as a key differentiator in the Idaho market. Shawn also started a coaching platform, The Unshakable Agent, which provides module-based coaching that teaches agents the Pathway to Production. Tony points to relationships and roots that go back generations in the valley, the kind that make big subdivision deals possible.

“A lot of newer agents have never seen a short sale.

Today there are multiple short sales happening across Idaho. With our depth of knowledge and experience running big brokerages and teams of all sizes, we can handle it all.” — Shawn

“Between Shawn’s knowledge and my roots here, we’re putting big land development deals together, working it out with our agents to sell subdivisions as well because of how connected we are here.” — Tony

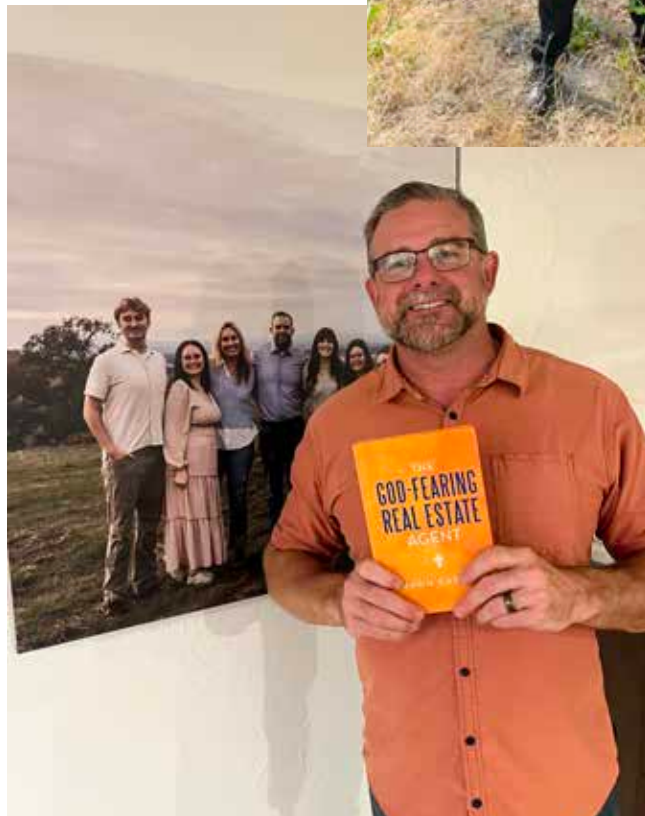




Outside of work, Tony enjoys modifying cars, golfing, camping, and traveling with his family throughout the year. Shawn is a licensed pilot who flies for fun as much as for business. He's also an avid horseback rider who follows the rodeo circuit around Idaho with his wife and daughter, who performs with a bareback riding team called EhCapa. In 2025, Shawn published his book *The God-Fearing Real Estate Agent*, which is a powerful reminder that there is room for God in every facet of life, including real estate. His book is available for purchase on Amazon.

Going forward, Tony and Shawn are committed to the values, commitment,

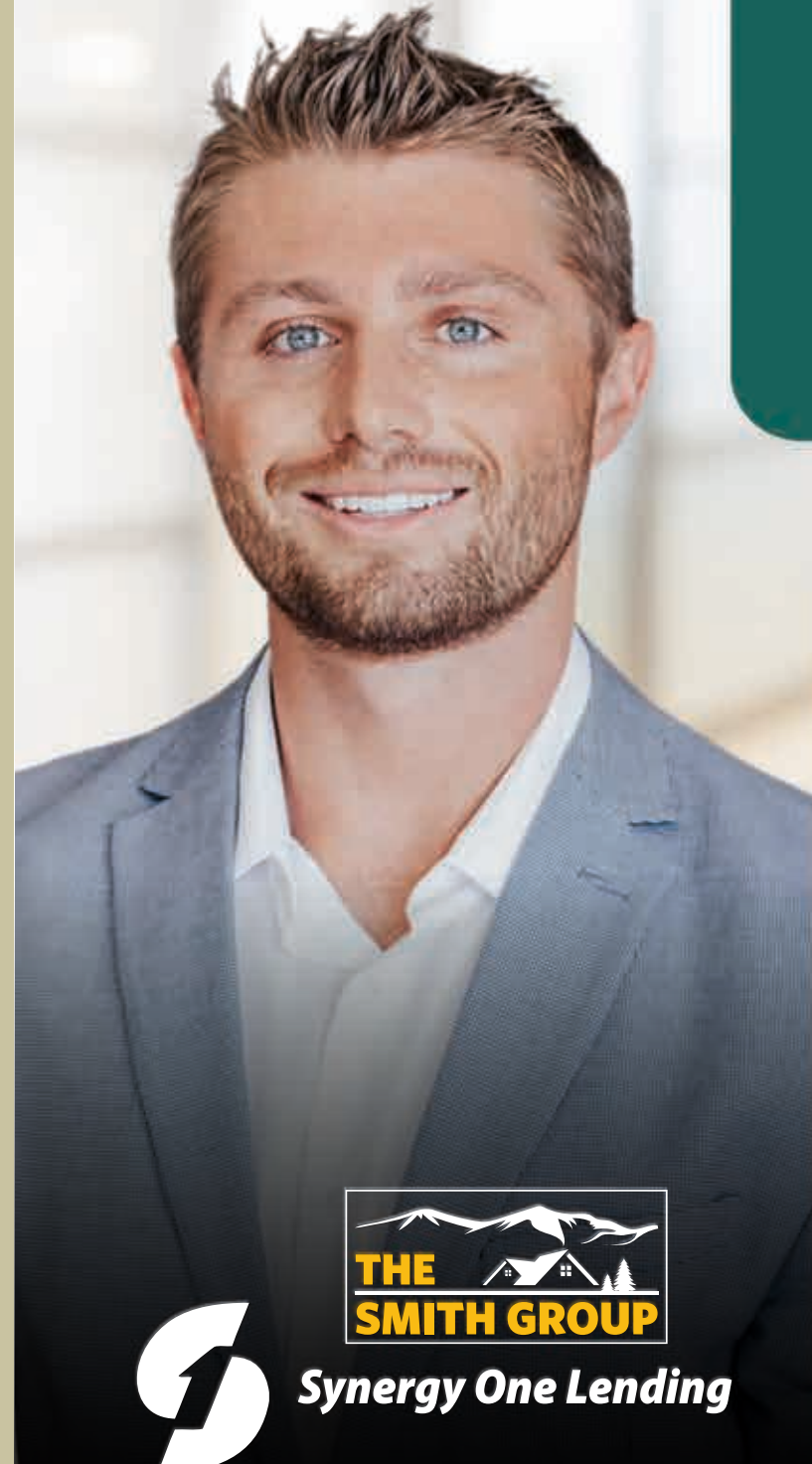
and care that have guided their success from the beginning. If you take care of your clients and your agents, everything else will fall into place. 🏡



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“

Bryson Smith

Branch Manager | NMLS #2027799

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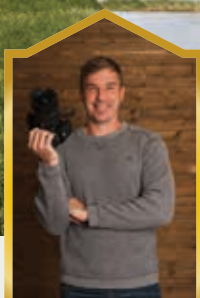
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PHOTOS BY
CY GILBERT

HOW BRYSON SMITH TURNED AN UNEXPECTED OPPORTUNITY INTO ONE OF IDAHO'S LEADING MORTGAGE CAREERS

Long before Bryson Smith understood loan guidelines, interest rates, or the complexities of structuring a mortgage, he understood the value of a dollar.

Every summer, Bryson's parents took him and his younger brother, Spencer, to the Oregon Coast. Before the new school year, each brother received approximately \$300 to buy his school clothes. Bryson treated the experience like a strategy exercise, searching clearance racks at Nike, Abercrombie, Old Navy, and anywhere else he could stretch his money.

He would return home with as many as 25 items. Spencer, meanwhile, might spend the same amount on five or six of the newest releases.

It was a simple family tradition, but it reflected a much larger lesson Bryson's parents consistently taught their sons: meaningful results come from making thoughtful decisions and putting in the work.

Both of Bryson's parents are educators, and their lessons extended far beyond the classroom. When Bryson wanted his first cell phone, they told him he could earn it by receiving straight A's for the entire school year. He did. When he wanted the newest baseball bat, they encouraged him to win it by selling the most pies during his team's fundraiser. With his parents driving him around town and promoting the fundraiser to their friends, he accomplished that goal too.

"They weren't doing it because they couldn't afford those things," Bryson explained. "They wanted me to understand that hard work created opportunities, and that the things you earn tend to mean more."

That mindset became the foundation for everything that followed.

As Bryson prepared for college, his parents promised to help him graduate debt free under one condition: he had to apply for every local scholarship for which he qualified. Bryson completed more than 75 applications and earned enough scholarship money to cover nearly half of his education at Oregon State University.

The freedom of graduating without student debt ultimately allowed him to take chances, work relentlessly, and build a career earlier than he might have otherwise imagined.

Interestingly, mortgage lending was never part of the original plan.

In early 2020, Bryson was a senior studying exercise science when he decided he no longer wanted to become a physical therapist. Changing majors was not practical that late in college, so he began considering law school. At the same time, he felt ready to leave Western Oregon, challenge himself somewhere new, and figure out what came next.

Bryson called his cousin Aaron, who lived in Boise and had established a successful mortgage career, to ask whether he knew of anyone hiring for the summer. Aaron requested his résumé, and one day later, Bryson was invited to interview for a processing assistant position with Synergy One Lending.

He flew from Portland to Boise over spring break on a flight with only seven passengers. COVID had just reached the United States, and no one yet understood how dramatically the world was about to change.



“

I want people to know that if they trust me with their client, their career, or an opportunity, I’m going to take that responsibility seriously.”

Bryson began working at Synergy One Lending on June 13, 2020. His first months were spent handling much of the behind-the-scenes work that keeps mortgage transactions moving. Instead of being discouraged by the grunt work, he became fascinated by the loan officers around him. He watched them build relationships, solve problems, meet with agents, and guide clients through important financial decisions.

By late summer, he wanted to know how he could become one of them.

Aaron advised him to become an assistant to an experienced, high-producing loan officer who could teach him the business properly. That opportunity came through Monica Davis, a respected mortgage professional with nearly three decades of experience.

Bryson listened to Monica’s calls, studied how she responded to objections, and observed how she built lasting relationships. Monica taught him how to originate and serve clients, while Jessica Clow helped him master the operational side of lending, including guidelines, documentation, and the details required to close loans successfully.

Those lessons became the foundation of Bryson’s approach to the business. As his knowledge and relationships grew, so did his production and his team. He eventually launched The Smith Group, built around the same principles he had learned early: know the details, communicate relentlessly, and never lose sight of the people behind the transaction. Today, Bryson and Monica lead Synergy One Lending’s Idaho branches together, which have ranked as the company’s number one branch for five consecutive years.

The growth since then has been substantial. Today, the Idaho branches Bryson helps lead fund more than \$275 million annually, while his personal team funds more than \$80 million, including approximately \$55 million in Bryson’s own production. He has twice been named a Scotsman Guide Top Originator, earned Synergy One Lending’s Rising Star award in 2023, and received President’s Club recognition three times and Chairman’s Club recognition twice. But for Bryson, growth has never been about production alone. He takes just as much pride in helping build an environment where loan officers and team members can grow their own careers.

Yet Bryson’s greatest differentiator is not simply production. It is the way he approaches each loan.

With a math teacher for a mother, Bryson naturally views every mortgage as a story problem. He studies the client’s income, goals, timeline, desired payment, available funds, and long-term plans, then works to create the strongest possible strategy.

“My job isn’t just to quote a rate and take an application. It’s to understand the client’s entire situation well enough to build the right strategy—and to know the guidelines and products well enough to find solutions when a transaction gets complicated,” he said.

That preparation matters when a transaction becomes complicated. Bryson takes pride in finding ways to save loans other lenders could not complete, not by making impossible promises, but by understanding the details well enough to recognize options others may have overlooked. Sometimes the best solution is finding a path forward. Other times, it is being willing to tell a client or agent that something does not make sense. Bryson believes long-term trust is worth far more than closing any single loan.

For real estate agents, that creates a valuable advantage. A knowledgeable and responsive lender can strengthen an offer, protect a transaction, communicate confidently with clients, and help more buyers reach the closing table. Bryson views every referral as an extension of the agent’s reputation. When an agent introduces him to a client, he understands that how his team communicates, performs, and solves problems reflects directly on the person who made the introduction. He wants his agent partners to know that when they refer someone to him, that client will receive a mortgage plan built specifically for their circumstances.

Whether he is helping a first-time buyer who never believed homeownership was possible or an experienced investor who needs a smooth transaction, Bryson’s goal is the same: provide an experience that makes the client grateful for the entire agent and lender team.

As his business has grown, Bryson has also become increasingly intentional about building a team capable of delivering the same level of service clients and partners have come to expect. He still believes there are moments when a transaction demands immediate attention, regardless of the hour, but he has learned that great leadership is not about doing everything yourself—it is about building great people, strong systems, and a culture of accountability.

Outside the office, Bryson enjoys traveling, golfing, wakesurfing, hunting, and spending time throughout the Idaho and Oregon backcountry. He values time with his girlfriend, Sabrina, their dog, Nala, and the close circle of family and friends who continue to motivate him. His brother Spencer

is even part of the business, managing Bryson’s social media while serving as Synergy One Lending’s social media strategist.

Another surprising chapter in Bryson’s story is his five years as a college basketball referee. He traveled throughout the western United States officiating NCAA games, an experience that taught him how to prepare, communicate clearly, make difficult decisions with incomplete information, accept accountability, and remain composed when the pressure was highest. Those same qualities now influence both the way he lends and the way he leads.

Years from now, Bryson does not want his reputation in Boise to be defined by how many loans he closed or awards he won. He wants to be known as someone who mastered his craft, treated people well, created opportunities for others, and did business the right way—even when doing the right thing was not the easiest or most profitable option.

For Bryson, the philosophy is ultimately about responsibility: “I want people to know that if they trust me with their client, their career, or an opportunity, I’m going to take that responsibility seriously.”

For agents searching for a lender who is driven, deliberate, responsive, and genuinely invested in finding the right solution, Bryson Smith offers more than financing. He offers a partner who will study the details, protect the relationship, and work relentlessly to help everyone succeed. ♥






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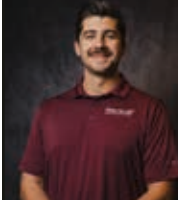



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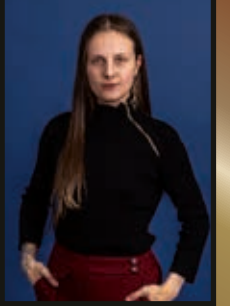
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