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Crystal Brown

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Contents

PROFILES



20 **Forma Consulting Co**

IN THIS ISSUE

- 6 **Preferred Partners**
- 8 **Meet The Team**
- 12 **Cover Story:** Crystal Brown
- 20 **Partner Spotlight:** Forma Consulting Co



12
COVER STORY
Crystal Brown

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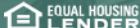
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Krista's Kitchen

Classic Banana Nut Bread



A Family Favorite with Local Roots

When I moved to Modesto, I wanted to make something special for my husband's family, who have grown walnuts for generations. I decided to surprise them with homemade banana nut bread, and

this recipe quickly became a family favorite. It's simple, comforting and perfect when you want something homemade without a lot of preparation.

Makes: One 9 × 5-inch loaf

Prep Time: 15 minutes

Bake Time: 55–65 minutes

Ingredients

- 1½ cups all-purpose flour
- 1 teaspoon baking soda
- ½ teaspoon salt
- ½ cup unsalted butter, melted and slightly cooled
- ¾ cup granulated sugar
- 2–3 medium, very ripe bananas
- 1 large egg
- 1 teaspoon vanilla extract
- ¾ cup chopped walnuts, plus more for topping if desired

Instructions

Preheat the oven to 350°F and grease a 9 × 5-inch loaf pan.

In a large mixing bowl, mash the bananas until mostly smooth. Add the melted butter and stir until combined. Mix in the baking soda and salt, followed by the sugar, egg and vanilla extract.

Gently fold the flour into the wet ingredients just until no streaks of dry flour remain. Be careful not to overmix, as this can make the bread dense rather than tender.

Fold in the chopped walnuts, reserving a few for the top if desired. Pour the batter into the prepared loaf pan and smooth the top. Sprinkle with the reserved walnuts.

Bake for 55–65 minutes, or until a toothpick inserted into the center comes out clean. Allow the bread to cool in the pan for 10–15 minutes before transferring it to a wire rack. For the best texture, let it cool for at least 30 minutes before slicing.

Baker's Note: Pecans or another favorite nut may be substituted for the walnuts, or the nuts can be omitted entirely.

Storage

Once completely cooled, wrap the banana bread tightly or place it in an airtight container. Store at room temperature for up to three days or refrigerate for up to one week.

To freeze, wrap the cooled loaf tightly in plastic wrap and place it in a freezer-safe bag or container. Freeze for up to three months.



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‘THERE’S NO PLACE LIKE HOME’

CRYSTAL BROWN



Crystal Brown
Built Her
Career in the
Community
That Built Her

For Crystal Brown,
“there’s no place like
home” is, in many ways,
the story of her life.

Home is Ripon, the community she has known since kindergarten. It is where she grew up watching her father build custom homes, where her mother showed her what it looked like to be a strong businesswoman, and where Crystal would eventually build a real estate career of her own.

Home is also Nicholas, her husband of 16 years and partner of 21, their daughters, Roxy and Tessa, and Copper, the rescue dog who claimed the family’s hearts. It is costumes, Christmas parade floats, pumpkin-carving competitions, dancing, laughing and a household Crystal readily admits is anything but quiet.

And after 11 years in real estate, Crystal still measures her success by more than business. For her, her family’s happiness and her own have always mattered most.

Growing Up Ripon

Crystal moved to Ripon in kindergarten, when her mother and brother joined her stepfather and stepsister to become one blended family. To Crystal, though, the word “step” never really fit. Her dad was simply Dad — something made official last year when he legally adopted Crystal and her brother.

Her father, Ray Davidson, built custom homes throughout Ripon. Crystal remembers house plans and building materials around the house and building forts with her best friend Micky on her dad’s vacant lots. One particularly ambitious two-story creation on Topaz Court was eventually “shut down” by Ray, who jokingly assumed the role of building code inspector.

Her mother was equally influential. A business owner and endlessly creative force, she remains Crystal’s hero.

Their home was filled with homemade Halloween costumes, holiday decorations and laughter. Crystal remembers her parents dancing in the kitchen, having food fights and genuinely enjoying life together.

“What a dream, right?” she says.

Building a Career of Her Own

Real estate had always been somewhere in Crystal’s orbit.

After graduating from CSU Stanislaus, she worked as a loan officer with her mother’s company, Tri Valley Lending, before realizing lending wasn’t where she belonged. She later built a career with US Foods, moving through several sales and management positions and learning sales, marketing and, as Crystal puts it, “the hustle.”

But when her youngest daughter was just a few months old, spending roughly 40 hours each week in her car no longer felt compatible with the life she wanted.

Her mother, who had opened Integrity First Realty, offered another possibility: come back to real estate, this time as a Realtor.

This one clicked.

Crystal spent her first year shadowing, training, networking and immersing herself in the community. Most importantly, she asked for the opportunity.

“I asked for the opportunity, the chance, the sale,” she remembers.

Eleven years later, Crystal’s career includes more than \$160 million in sales and Lifetime Master’s Club membership.



“**Ripon**
is my home and
my community.
I have invested
so much into
this town that
has **given**
so much
back.”

But her success comes back to something simple.

“I truly love helping people buy and sell homes,” she says.

Crystal wants clients to feel heard, supported and validated. She wants them to walk away thinking the process was easier than expected, knowing the stresses were handled behind the scenes and preferably feeling like they

gained a friend they can still invite to the barbecue.

All In on Ripon

For Crystal, Ripon isn’t simply the market she specializes in.

It’s home.

“Ripon is my home and my community,” she says. “I have invested so much into this town that has given so much back.”

One of the clearest examples is the Ripon Downtown Trick or Treat, an annual community event Crystal organizes and puts together, bringing local families and businesses together each year.

“Being involved in the community and receiving that support back is what really made me want to give more and more,” she says.

In 2026, that relationship came full circle when Crystal was named Ripon’s Citizen of the Year.

And perhaps no transaction illustrates what Ripon and “home” mean to Crystal better than selling her parents’ home on Riverview Circle.

Crystal lived in its pool house through college. She had her bridal shower and baby showers there. It was her





Anyone can build a house,
but your **love** is what
makes it a home.
My family and my pets make
it **home.**”

first stop after leaving the hospital with her firstborn.

“That one I cried selling,” she says.

She wished she could have purchased it herself, but today another local family gets to love the house that held so much of her own family’s story.

The Browns

If you know Crystal, you probably know one thing about the Brown family: they’re going to commit to the theme.

“Nicholas Brown is the love of my life,” Crystal says. The two met at CSU Stanislaus and have been together for 21 years, married for 16. Nick has also become a good sport when it comes to Crystal’s many creative ideas. “He reluctantly participates in all my shenanigans, but secretly loves them,” she jokes.

Roxy, 15, is a high school freshman in leadership

whom Crystal describes as funny, sweet, smart, driven and “a friend to everyone.” Tessa, 12, is a competitive dancer Crystal describes as fierce, feisty, strong and determined.

Together, they’re a family that loves vacations, Disney, parties, traditions and obviously, any excuse to dress up!

There are annual pumpkin-carving parties with trophies, elaborate birthday themes and the Christmas parade float Crystal builds each year. She considered taking this year off...until her family protested.

“They won’t always want to dress up and float down Main Street with their parents,” she admits, “so I guess I have to reconsider.”

Which makes the Browns becoming Dorothy, the Tin Man, Glinda and the Scarecrow for this photo shoot feel less like a

departure from everyday life and more like a natural fit.

Copper, of course, made a pretty convincing Toto.

There’s No Place Like Home

The Wizard of Oz theme may be whimsical, but its message couldn’t be more fitting. Crystal grew up around houses, built a career selling them and learned along the way that a house isn’t what makes a home.

“Home to me is where you are safe,” she says. “Safe for you and your loved ones to just be. Anyone can build a house, but your love is what makes it a home. My family and my pets make it home.”

As her career has grown, Crystal has learned to clock out, delegate and protect time with the people who matter most.

Because two girls have been watching.

“I hope they see me as a smart and confident businesswoman who they are proud of,” Crystal says. “I hope they see Mom always tried and never gave up, all while putting them first.”

Today, when asked what chapter she is in, Crystal answers with one word: Growing.

Growing a career. Growing relationships. Growing within the community that raised her. And growing alongside the family that makes all of it worthwhile.

After eleven years and countless homes bought and sold, Crystal Brown knows better than most that the house is only part of the story.

It’s the people inside who make it home.

And for Crystal, there really is no place like Ripon. ▀

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understand
what a property
could become.

When you're walking a property with a buyer, how often does the conversation turn to what could be done?

Could we build an ADU in the backyard? Could this garage become living space? Is there room for another bedroom? Could we expand the footprint of the home?

For real estate agents, those questions are becoming increasingly relevant. A property's value to a buyer is not always limited to what exists today. Sometimes, the opportunity is in what could exist tomorrow.

That's exactly where Forma owners Cody Lindo and Jesus Izazaga want to be a resource.

Forma specializes in design, plans and permitting for ADUs, additions, custom homes, tenant improvements, multifamily housing and larger residential developments. Their goal is to take a client's idea, determine what is realistically possible and create a clear path toward getting it built.

Their philosophy is simple: Design. Permits. Simplified.

Cody and Jesus have known each other since middle school, but their professional backgrounds developed in very different directions. Jesus pursued architecture, while Cody built experience in business, marketing and operations. During COVID, conversations about their futures eventually led them to realize those skill sets could complement one another.

When Jesus reached a point where he was ready to branch out on his own, Cody saw an opportunity to build a business around his expertise. After their first project came together, the potential became clear. From there, they focused on building the systems, client experience and foundation that would become Forma.

Today, Jesus's architectural expertise serves as the technical foundation of the company, while Cody brings his background in business, marketing and operations to the other side

“
We try to look
at a property
not only for
what it is
TODAY,
but for what
it could
BECOME.”

of the equation. Together, they have built Forma around making a process that can easily feel complicated much easier for clients to understand and navigate.

Sometimes, that process can begin with nothing more than an address.

Forma researches zoning, parcel information and jurisdiction requirements to begin understanding what may be possible on a property. As a project moves forward, they consider factors such as setbacks, lot size, utilities, access and existing conditions.

For an agent, having that information can make a significant difference. Two homes that look nearly identical can have very different development potential. A large backyard does not automatically mean an ADU can go there, and a garage that looks perfect for a conversion may come with other considerations. Zoning, easements, utilities, septic capacity and the configuration of the lot can all change what is realistically possible.

Knowing that before a client buys can change the conversation.

“We can be an extension of the value an agent provides to a client,” Cody says.

A buyer may love a neighborhood but feel that the home itself is too small. Understanding whether there is an opportunity to add a bedroom or expand the home could give that buyer an entirely different perspective on the property. For someone interested in additional rental income, knowing whether an ADU is feasible can be equally valuable. Sellers, too, may be sitting on development potential they have never considered.

Those are the conversations Forma wants to help agents and their clients navigate.

“We try to look at a property not only for what it is today, but for what it could become.”

One Forma client, for example, is transforming a two-bedroom, one-bath home into a four-bedroom, three-bath home. Another property might have an underutilized backyard that could become additional housing or potentially generate rental income.

For agents, understanding those possibilities adds another layer to the way they can advise their clients. It is not about becoming an expert in zoning, design or permitting yourself. It is about recognizing when there may be more to a property than meets the eye and knowing who to bring into the conversation.

Forma focuses directly on plans and permits while also helping clients navigate the larger process through relationships with contractors, engineers, financing professionals and other trusted partners.

As the company grows, Cody and Jesus hope to expand into larger residential developments, multifamily projects, neighborhoods and attainable housing. At the same time, they want Forma to remain a resource for the individual homeowner who simply wants to add a bedroom, convert a garage, build an ADU or make better use of the property they already own.

For real estate professionals, the takeaway may be just as simple.

The next time a client asks, “Do you think we could do this?” you don’t necessarily need to know the answer.

You just need to know who does. ▀





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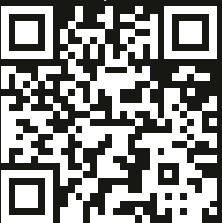
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Growing North

New homes and infrastructure are shaping Ripon’s next chapter. BY ISABEL SWEET

For years, Ripon’s growth has raised a central question: How can the city welcome new homes and businesses without losing its small-town character?

That balance is currently taking shape on Ripon’s northern edge near Mistlin Sports Park. Housing developments and infrastructure expansions offer an early look at the city’s gradual transformation.

A Larger Vision for North Ripon
These projects are part of the North Pointe Specific Plan, spanning approximately 310 acres between Highway 99, Fulton Avenue, Jack Tone Road, and Mistlin Sports Park.

Designed as an integrated community, the long-term vision encompasses residential neighborhoods, commercial shopping, office space, recreation, and technology hubs.

At full buildout, North Pointe could feature up to 1,050 homes and 1.4 million square feet of commercial space, unfolding over several years based on market demand and city approvals.

NORTH POINTE AT A GLANCE
Approximately 310 acres

Up to 1,050 homes

1.4 million square feet of commercial and employment space

51 acres of parks and open space

Meadowood Marks an Early Step

A key residential milestone in North Pointe is Meadowood, an 88-home community by Lennar near West Colony Road and Fulton Avenue. Construction is well underway, with many homes—including model residences—already completed. Given Ripon’s limited inventory of

new construction, these developments provide essential opportunities for buyers looking to settle in the area.

Building the Roads to Support It
Infrastructure upgrades have kept pace with residential development, most notably along Fulton Avenue.

The road has been widened from two lanes to four between the Colony Road roundabout and the Fulton overpass. The project added a center median, a six-foot sidewalk, and enhanced pedestrian safety features at nearby intersections.

These completed roadway improvements currently ease traffic flow while supporting future growth, ensuring schools, utilities, and public services adapt effectively.

Growth Without Losing Ripon
Ripon remains highly desirable for its close-knit community, top-rated schools, and strategic location. While new developments bring added housing and commercial options, city planning continues to prioritize preserving Ripon’s cherished small-town identity.

Meadowood and the Fulton Avenue improvements represent what is moving forward now. The larger North Pointe plan offers a look at what could follow—and how Ripon may balance its growing popularity with the character that has always made it feel like home.

Citations
1. City of Ripon North Pointe Specific Plan Public Facilities Financing Plan
2. City of Ripon Council Meeting Minutes, October 14, 2025
3. City of Ripon Fulton Avenue Improvement Project
4. City of Ripon planning documents



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