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MATTHEW SAROUKHANOFF

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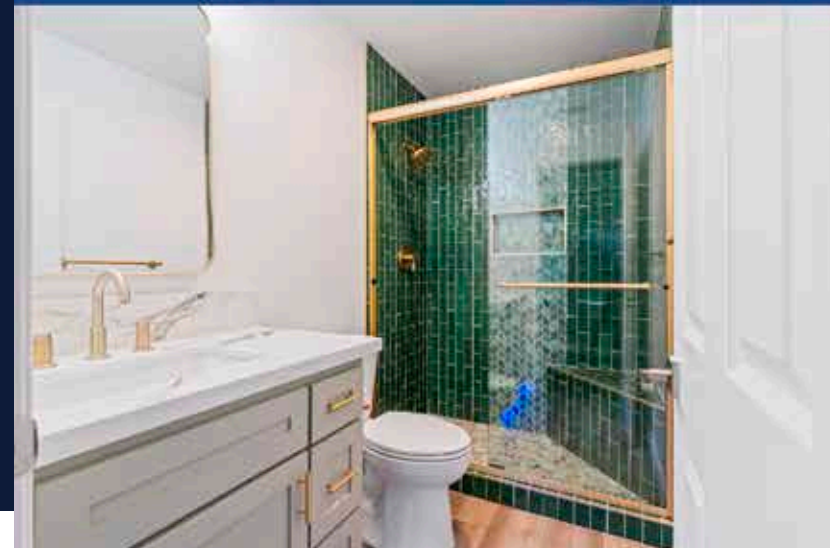


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BY ALVENA MARYAM SAFAR, DRE 01509140, BROKER/
OWNER OF CALPRIME REALTY & VICE CHAIR OF THE
C.A.R. STANDARD FORMS ADVISORY COMMITTEE



Technology has transformed the way we practice real estate. Electronic signatures, transaction coordinators, AI, and digital transaction platforms have made us more efficient than ever before.

But we should ask ourselves: Are we becoming more efficient... or simply less involved?

Somewhere along the way, some agents have stopped learning the very things they're automating. Automation should save time, not replace competence.

Know What You're Sending

Every transaction includes disclosures, preliminary title reports, home inspection reports, Natural Hazard Disclosures, HOA documents, and many other important reports. As agents, our responsibility isn't simply to obtain signatures or rely on a transaction coordinator to send documents for electronic signing. Our responsibility is to help clients understand what they're receiving.

That doesn't mean interpreting reports or acting as the expert. It means opening each document with your client, explaining its purpose, discussing why it matters, encouraging them to read it carefully, and inviting questions throughout the process. For example, you shouldn't interpret a home inspection report, but you can certainly point out where the inspector has recommended further evaluation by a licensed specialist.

When clients have technical or legal questions, encourage them to speak directly with the professional who prepared the report. Connecting clients with the appropriate expert not only protects them, but also demonstrates the professionalism, guidance, and fiduciary care they hired you to provide.

Your Transaction Coordinator Can't Replace You

A great transaction coordinator is an incredible asset, but they cannot perform your fiduciary duties.

If your TC simply sends disclosures for electronic signatures before you've discussed them with your client, you've missed one of the most valuable opportunities in the transaction. Those conversations build trust, strengthen your relationship, and help your client make informed decisions. If you're relying on your transaction coordinator to educate your client about these documents, you're delegating a responsibility that belongs to you.

Clients will remember that you took the time to explain the process and answer their questions and point out important things they would have otherwise missed.

Don't Let AI Become Your Teacher

Artificial intelligence is an incredible productivity tool, and there's nothing wrong with using it appropriately. However, it should never replace learning your profession.

Don't encourage clients to upload inspection reports or transaction documents into public AI platforms for explanations. As agents, you should never upload confidential client documents! Aside from potential privacy concerns, AI can misunderstand context, provide incomplete or inaccurate information. If you depend on it for an answer, you are potentially breaching your fiduciary responsibilities.

Instead, develop the skills to understand the documents yourself. These professionals in the field often provide classes that allow you to learn while making powerful connections. Consider taking one or two classes a week to learn these skills.

Let me leave you with this thought

Technology will continue to evolve, and that's a good thing. It can make us faster, more organized, and more efficient.

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Learn the skill first and then automate it.

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Krista's Kitchen

KRISTA'S CLASSIC SNICKERDOODLES:
THE SWEET RECIPE HER FAMILY AND FRIENDS REQUEST AGAIN AND AGAIN



Some recipes become favorites because they're delicious. Others become favorites because of the memories and people attached to them. For Krista, these classic snickerdoodles are a little bit of both.

"These are the snickerdoodles I'm known for, the cookies my family and friends request over and over again," Krista shares. "I'm so excited to finally share the recipe and hope they become a favorite in your home, too."

Soft in the center, lightly crisp around the edges and coated in cinnamon sugar, these cookies are simple, nostalgic and perfect for sharing.

Classic Snickerdoodles

Makes: Approximately 25 cookies

Prep Time: 15 minutes

Bake Time: 8–10 minutes

Ingredients

Cookie Dough: 2½ cups all-purpose flour; 1½ cups granulated sugar; 2 teaspoons cream of tartar; 1 teaspoon baking soda; ¼ teaspoon salt; 1 cup (2 sticks) unsalted butter, softened; 2 eggs, room temperature; 2 teaspoons pure vanilla extract.

Cinnamon Sugar: ¼ cup granulated sugar; 2 teaspoons ground cinnamon.

Directions

Preheat oven to 375°F and line baking sheets with parchment paper or silicone baking mats.

Combine ¼ cup sugar and cinnamon in a small bowl and set aside. In a large bowl, beat softened butter and 1½ cups sugar on medium speed for 2–3 minutes, until light and fluffy. Beat in eggs one at a time, followed by vanilla.

In a separate bowl, whisk together flour, cream of tartar, baking soda and salt. Gradually add the dry ingredients to the wet ingredients, mixing on low just until combined.

Scoop approximately 1½ tablespoons of dough per cookie and roll into smooth balls. Generously coat each ball in the cinnamon-sugar mixture and arrange about 2 inches apart on the prepared baking sheets.

Bake for 8–10 minutes, until the edges are set and the tops begin to crack. Allow the cookies to cool on the baking sheet for 5 minutes before transferring to a wire rack.

Krista's Tip: Store the cookies in an airtight container at room temperature for up to five days, or freeze baked cookies for up to three months.



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AN EVENING

at the BALLPARK

209 Real Producers recently welcomed local real estate professionals, industry partners, friends, and their families to the [Stockton Ports for an evening of connection and community](#).

More than just a night at the ballpark, the event was an opportunity to step away from work, spend quality time with family and friends, and connect with one another outside of real estate.

We shared plenty of laughs as they cheered on the Ports, celebrated two home runs, and made memories that will last well beyond the final inning.

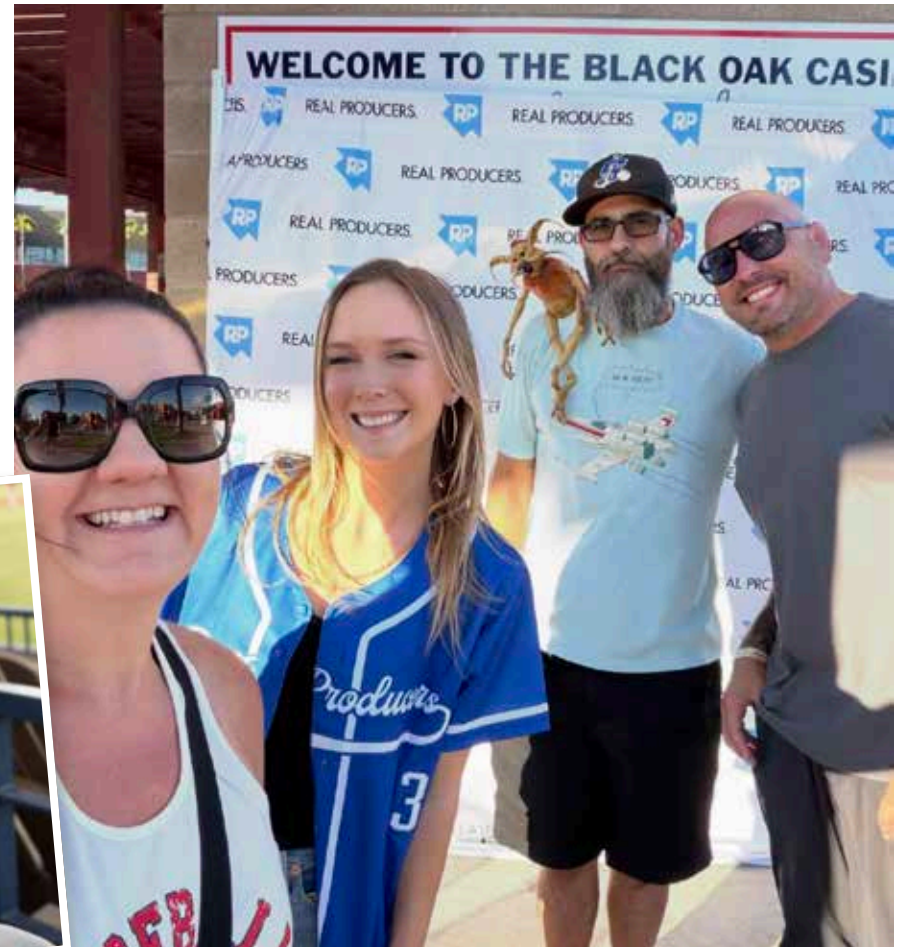
Two lucky fans from our community even went home with baseballs of their own. Mark Silva's son was all smiles after receiving one during the game, while fellow cover feature Joseph Collango caught the other.

The evening came to a close with a spectacular fireworks show, the perfect ending to a memorable summer

night spent together with the 209 Real Producers community.

Thank you to everyone who joined us and helped make the evening so special. We are grateful for the opportunity to bring our community together and look forward to seeing everyone at the next 209 Real Producers event.





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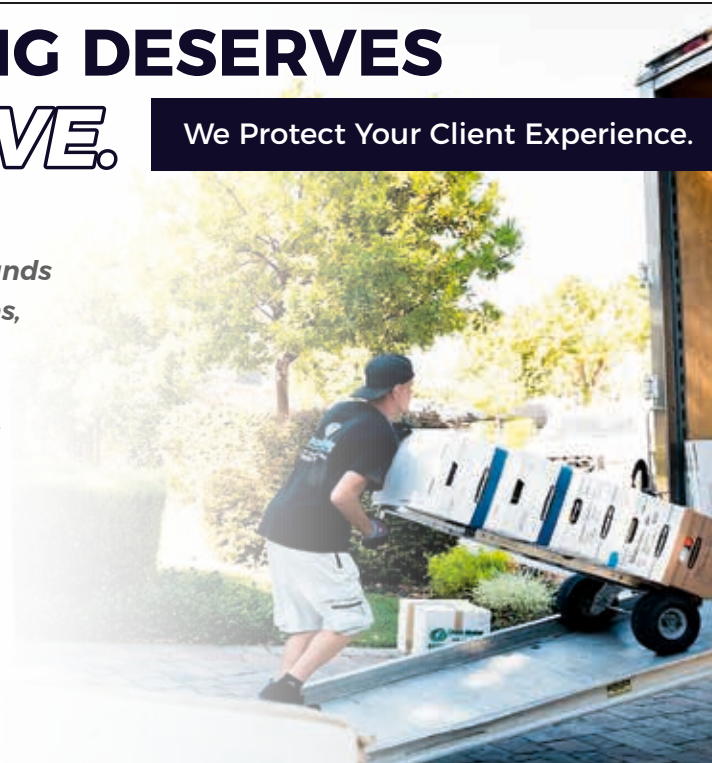
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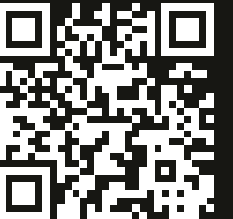
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Matthew

SAROUKHANOFF

FINDING COMMON GROUND

MATTHEW SAROUKHANOFF KNOWS HOW TO CONNECT, ADAPT AND KEEP MOVING FORWARD

Spend enough time talking with Matthew Saroukhanoff, and chances are, he'll find some common ground.

It's something that has served him well in real estate, where no two clients, agents or conversations are quite the same. Matthew has learned how to adjust his approach and connect with the person in front of him.

"Being able to adapt to the many different personalities in the industry is what I believe has helped me," Matthew says. "Whether I am speaking to another agent, client or partner, knowing how to be personable is what gets me ahead."

Turlock has been home to Matthew for nearly his entire life. He was born in Los Angeles, but his family moved to Turlock when he was two, and he has been there ever since. He remembers when much of what is now neighborhoods was still open farmland and has watched the community grow around him.

"I am a small town person," he says. "I love Turlock. I love the area."

He attended Stanislaus State and graduated in 2008 before working as an inventory manager for a local farming company. He later joined E. & J. Gallo Winery, spending several years in finance before moving into marketing.

Eventually, he found himself wanting something different. After years in the corporate world, Matthew was ready for a career where he could have more control over his own direction.

"The push toward real estate came during a bachelor party in Cabo, where a conversation with his mentor turned toward the industry.

Matthew told him he would have his real estate license within three and a half months.

Three and a half months later, he did.

By April 2019, he was licensed and, as he puts it, "hit the ground running."

He spent the next seven years with HomeSmart, eventually becoming one of the brokerage's top agents in volume and production. From 2020 through 2025, he earned Masters Club recognition and was named a HomeSmart Diamond Award winner each year. In 2025, he closed approximately \$15 million in volume.

Ask Matthew his favorite part of real estate, and his answer goes beyond the closing.

"For me, the transaction is my favorite part," he says.

He enjoys the negotiations, the back and forth and figuring out what needs to happen to move a deal forward. Handing over the keys or getting a home sold may be the end goal, but for Matthew, the process of getting there is part of the fun.

More recently, Matthew made the move to Adroit Real Estate, where he continues to actively sell while stepping into a management role. He speaks highly of his years at HomeSmart, but saw an opportunity at Adroit to take on a new challenge.

As Matthew gained experience, he began helping other agents with everything from what to look for during showings to how to approach negotiations.

"After being mentored, I wanted to give back to others," he says.

Part of what appealed to Matthew about Adroit was the chance to both mentor and keep learning. While helping other agents grow, he's also exploring areas of real estate that are newer to him, including commercial and agricultural.

His definition of success in leadership remains simple:

"Success to me is seeing the people around me winning."

Family has always been a priority for Matthew, and his wife has been one of the biggest influences throughout his adult life. The two started dating in college and celebrate 20 years together this year, including 12 years of marriage.

"My wife has been my biggest supporter and is always in my corner," Matthew says.

She has been beside him through the corporate years, his leap into real estate and now his newest chapter.

In 2023, after trying for about seven years, they welcomed their son, Christopher.

Matthew calls him their "miracle baby."

At 2½, Christopher is also, in his dad's words, a "firecracker." He's currently all about monster trucks, which means Matthew now finds himself looking for monster truck events. Family trips are a regular part

life too, including an annual Disneyland trip each November around Christopher’s birthday.

There is something full circle about Matthew now raising his own family in the same community where he grew up.

And as his career enters its next chapter, he has no plans to leave real estate anytime soon.

“I love it,” he says. “I don’t see myself going back to a corporate world. That’s for sure.”



“SUCCESS TO ME IS SEEING THE PEOPLE AROUND ME WINNING.”



GET TO KNOW MATTHEW

Hometown: Turlock

Years in Real Estate: 7

Brokerage: Adroit Real Estate

Three words that describe him: Personable, communicative, loyal

Outside the office: Family time, the gym, day trips and Disneyland

Family fun: Spending time with his 2 year old son, Christopher, and following his latest obsession with monster trucks

Something you might not know: Matthew once worked on a movie set and met Shia LaBeouf, who told him about a show he was going to star in. That show was Even Stevens.

What success means to him: “Seeing the people around me winning.”

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The Beginning

Four generations of the Zagaris family have left a lasting mark on real estate throughout Modesto, the Central Valley, and beyond. Yet the story of PMZ began long before the company itself.

In the early 1900s, the grandparents of Paul and Liberty Zagaris' children left the poverty of the Greek island of Crete for the United States, where their grandfathers were conscripted by the Union Pacific Railroad to work in the coal mines of Wyoming. It was a stark contrast to the life they had known and marked the beginning of the family's story in America.

When Paul's father was killed in a mining accident, Paul, still very young, left school to support his family by taking his father's place in the mines. Later, with that same sense of duty and resilience, he served in the U.S. Army during World War II.



After the war, Paul brought his wife, Liberty, along with his mother and younger siblings, to Modesto. He entered the real estate business in 1947 while Liberty taught at Franklin Elementary School. Together they raised four children—Mike, Steven, Jon, and Paula—who would eventually help carry the family business into future generations.

After nearly two decades with Bomberger Brothers Real Estate, Paul founded PMZ Real Estate in 1965. Beyond brokerage, he became one of the area's visionary developers, helping develop neighborhoods including Sherwood Forest, Eastridge, Westridge, River Heights, Dutch Hollow, and many others. Much of Modesto's growth can be traced to his belief in the community's future.



By the late 1970s, PMZ had become a true family enterprise, with each of Paul's children playing an active role in the company. Following Paul's passing in 1980, the family faced not only the loss of its founder but also one of the most challenging housing markets in history as mortgage interest rates climbed to nearly 20 percent.

Building Through Change

Rather than retreat, the Zagaris family chose to grow. During one of the most challenging periods in real estate history, they expanded both the

brokerage and the services it offered while remaining deeply invested in the Central Valley.

Today, PMZ is the largest residential real estate brokerage in the Central Valley, with more than 500 agents. Alongside Liberty Property Management, Generations Home Loans, and other affiliated companies, the Zagaris family's businesses employ more than 800 people.

The brokerage's reputation for stability and innovation has attracted agents looking to build long careers.

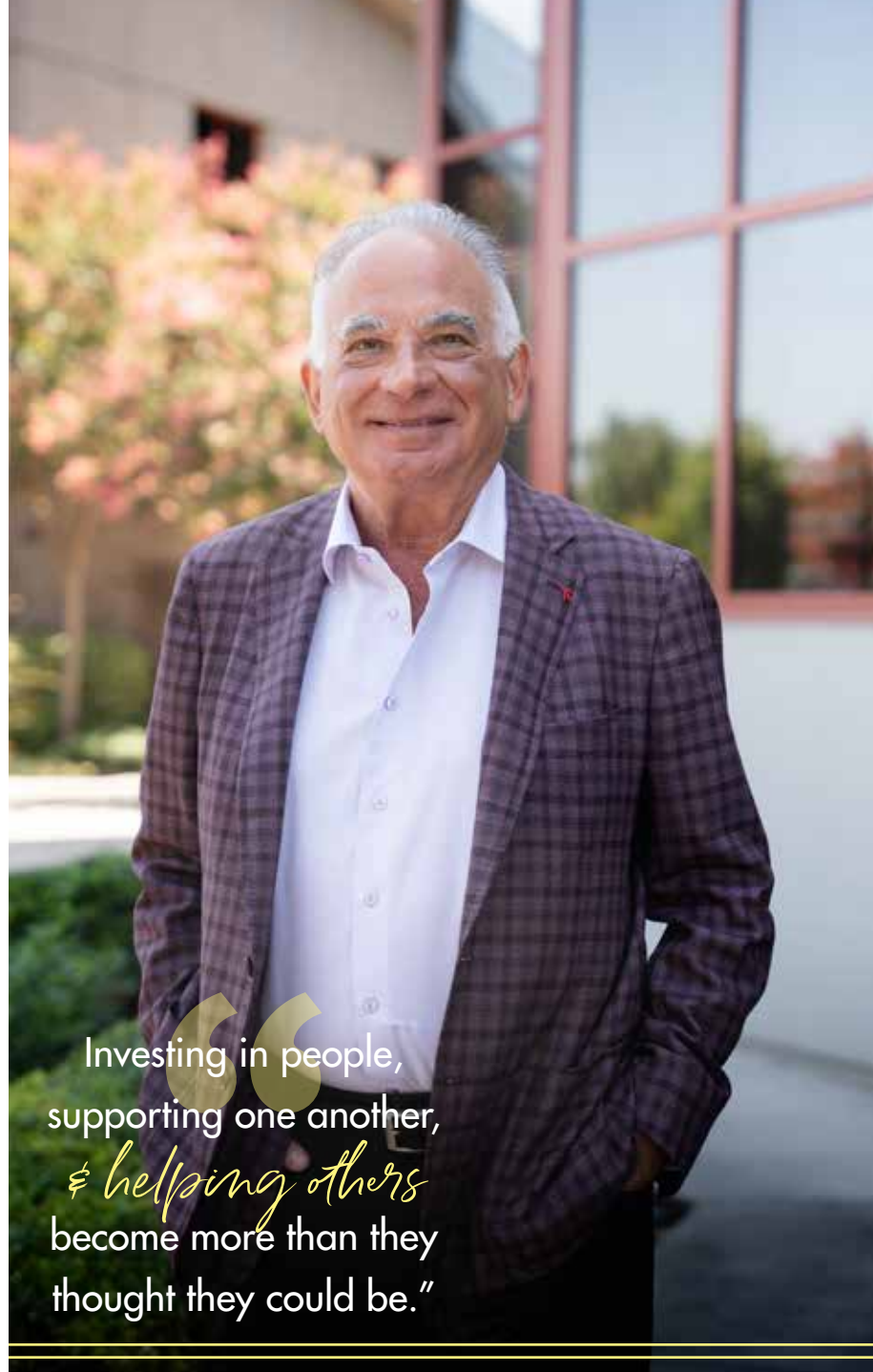
John Medeiros joined PMZ in 1986 after his older brother encouraged him not to interview anywhere else. Nearly four decades later, he credits Mike Zagaris' forward-thinking leadership and the company's reputation for staying ahead as reasons PMZ has remained an industry leader.

From PMZ's Lodi office, Christina Bahlke-Wagner, who has been with the company for 15 years, says the brokerage's strength, stability, and proven track record have given her confidence that she is part of an organization built to last. She believes PMZ has

remained successful for generations because it continues to invest in its people.

The family's commitment has also extended beyond real estate, supporting organizations such as Leadership Modesto, the CSU Stanislaus Foundation, and the preservation of Modesto's historic State Theatre.

Yet growth has never been measured solely by numbers. The company's greatest investment has always been its people.



“Investing in people, supporting one another, & helping others become more than they thought they could be.”

Built on People

The principles that guided Paul Zagaris in the early years of PMZ continue to shape the brokerage today. They are reflected in three core values—Live on Purpose, Embrace Lifelong Learning, and Be Remarkable—which influence the company’s leadership, culture, and commitment to serving both its agents and clients.

As President Ben Balsbaugh explains, “Our core values are important because they define who we are, not just what we do.”

For Yessenia Jameson, that investment began when Mike Zagaris encouraged her to step into a leadership role she never imagined for herself. More than four years later, she says that experience continues to shape the way she leads and reflects what makes PMZ unique: “Investing in people, supporting one another, and helping others become more than they thought they could be.”

Aaron West experienced that philosophy firsthand. One conversation with Mike Zagaris has stayed with him throughout his career:

“My dad raised me to be a businessman, and my business is real estate.”

West says that perspective gave him confidence that PMZ was where he wanted to build his career.

The Legacy Continues

While PMZ’s growth can be measured in offices and agents, its legacy is perhaps best reflected in the people who have chosen to build their careers there.

Nearly 30 years ago, Lorraine Cardoza returned to California after working in Chicago. She scheduled interviews with three brokerages but canceled the remaining two after meeting with PMZ.

“I knew I’d found the right fit,” she says.

Today, nearly three decades later, Cardoza says watching the brokerage continue to grow while preserving the culture that first drew her there has only reinforced that decision.

Longtime agent Tara Wagner says the company’s collaborative culture, in-house resources, and supportive network have made PMZ a place she is proud to call home.

“Being part of a local, family-owned company for generations has been an honor.”

President Ben Balsbaugh believes PMZ’s greatest competitive advantage will continue to be its culture.

“I want PMZ to remain a place where people are proud to build their careers because our culture continues to be our greatest competitive advantage.”

Nearly eight decades after Paul Zagaris first entered the real estate profession, the company he founded has grown far beyond what he could have imagined. Yet the principles that guided him through hardship, service, and opportunity continue to shape the brokerage today. PMZ’s greatest legacy isn’t simply the company it has become—it’s the generations of people who continue to carry that vision forward. ▀



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A longtime supporter of 209 Real Producers, Wendy's cakes and Bundtinis have become a familiar part of our events and an easy way for real estate professionals to celebrate closings, thank clients, recognize referrals, and bring the joy.

What started with one bakery has now grown to three locations, but Wendy says the heart of the business has stayed the same: people.

"It has always been about more than cake," Wendy said. "It is about being part of people's special moments and bringing a little joy to someone's day."

That includes giving back to local schools, nonprofits, businesses, and community organizations, as well as building a team that feels like family. One familiar face, Grandma Judy, has been with Wendy since day one and remains a beloved part of the Modesto bakery.

After a decade in business, Wendy and her team are still doing what they do best: celebrating people, supporting their community, and making life a little sweeter.



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