#### **INSIDE FEATURES:**

Executive Agent of the Month

MAGAZINE

JIM CRUICKSHANK Seven Gables Real Estate

> DAVE GAYLORD Greenpath Funding

GREG MARQUEZ First Team Real Estate

IRMA & RICK MARTINEZ RE/MAX Orange County East

> LYNN NELSON imortgage

ALEX VARGAS RE/MAX Premier Realty

### Let your buyers lock in today's low rates while they shop for a home.

Finding a home for your clients can take longer than expected. And while you're looking, the threat of rising mortgage rates can add another twist and turn to the rollercoaster ride of buying a home.

But what if your buyers could protect themselves from adverse rate movements while they're looking? Not only would they get immediate peace of mind, they'd also be able to maintain critical focus on the task at hand: Finding Their Dream Home!

#### Introducing the Lock-N-Shop program from imortgage...

- Lock a low-interest rate today while continuing to shop for a home
- 120 and 150-day locks available
- An accepted home-purchase contract is not necessary
- If rates drop, use a one-time float-down feature to get an even lower rate!



John J. Reed (949) 705-0555 NMLS ID 869516 Branch Manager



**Kory Clifton** (949) 705-0589 NMLS ID 1042912



**Nipper Larson** (949) 705-0569 NMLS ID 273037



**Ryan Grant** (949) 705-0582 NMLS ID 118767 Sales Manager



**Chip Collins** (949) 705-0581 NMLS ID 978184



Brett McDonell (949) 705-0577 NMLS ID 303085



**Alan Cipolletti** (949) 705-0558 NMLS ID 653005 Sales Manager



**John Davis** (949) 705-0576 NMLS ID 341251



**Matthew Miede** (949) 705-0573 NMLS ID 470783



**Corv De Pass** (949) 705-0584 NMLS ID 259274



Lynn Nelson (949) 705-0580 NMLS ID 653022



**Tommy Evans** (949) 705-0572 NMLS ID 1015000



**Mina Roditis** (949) 705-0586 NMLS ID 392977



**Aaron Hanson** (949) 705-0593 NMLS ID 382768



**Connie Wick** (949) 705-0601 NMLS ID 223268



imortgage 1301 Dove Street, Suite 101 Newport Beach, CA 92660. Rates, terms and loan program availability are subject to change without notice. Consumer is subject to specific program qualifications. This is not an advertisement to extend consumer credit as defined by section 226.2 of Regulation Z. Licensed by California Department of Corporations CRMLA 4130969. imortgage NMLS ID 3096. All rights reserved. 10/2013. Equal Housing Opportunity.







Call imortgage today!

(949) 705-0555

**Chris Black** (949) 705-0567 NMLS ID 275073



Marc Bui (949) 705-0587 NMLS ID 380219

Southern California's Publication for the Real Estate Professional



#### Cover Story



**Elizabeth Bates** Executive Agent of the Month

#### Editorials

**26 - Maya Bailey:** *How To Make Your Visualizations A Reality* 

**22 - Joeann Fossland:** *Take Ten Simple Time Tips* 

**40 - Susanne Gaddis:** *Planting Positive Seeds...* 

**16 - Pam Lontos:** Believe In What You Sell Or You Won't Sell It...

**36 - Zig Ziglar:** Using Your Time



**Jim Cruickshank** Seven Gables Real Estate



Irma & Rick Martinez RE/MAX Orange County East



**Dave Gaylord** Greenpath Funding



Lynn Nelson imortgage



Greg Marquez First Team Real Estate



Alex Vargas RE/MAX Premier Realty





Fred Arrias Executive Publisher PO Box 73384 San Clemente, CA 92673 Ph: (949) 366-3349 Fax: (949) 266-8757 Email: Info@eamag.net Web: www.EAMag.net

#### **ADVERTISERS' INDEX**

Eagle Home Mortgage35 & 43
Evergreen Realty18
Greenpath Funding19
imortgage2
i Photography Studio11
Kinecta Federal Credit Union13
Prominent Escrow12
PWAOR
Realty ONE Group44
The Termite Guy42
Wells Fargo Home Mortgage

Photography: i Photography Studio, Ian Wiant, Rob Paino Graphic Designer: Garon T. Arrias Editorial Manager: Trudy Van Writers: Lalaena Gonzalez–Figueroa, Shannon Hartsoe, Julie Brown

#### © Copyright 2013

*Executive Agent Magazine.* All rights reserved. Reproduction in whole or in part without written permission is prohibited. Although every precaution is taken to ensure accuracy of published materials, *Executive Agent Magazine* cannot be held responsible for opinions expressed or facts supplied by its authors.



Nominate a fellow REALTOR® to be featured in one of our feature stories; on the cover as *Executive Agent of the Month*, or as a special feature story. All candidates must be nominated by a real estate professional. The selection process includes a questionnaire, personal interview, reference check and final approval by the Advisory Council. Candidates are evaluated based upon professionalism, length of service and uniqueness of story, as well as industry and community involvement.

**I** Nominate:



**Fax/Email nomination to:** 

*Executive Agent Magazine* Fax: 949.266.8757

Email: Info@eamag.net Web: www.EAMag.net

Tel: 949.366.3349

### Name:\_\_\_\_\_ Company: Address: City/State/Zip:\_\_\_\_\_ Phone:\_\_\_\_\_ Email:\_\_\_\_\_ **Submitted By:** Name: Company:\_\_\_\_\_ Phone:\_\_\_\_\_ Email:\_\_\_\_\_





### ELIZABETH BATES

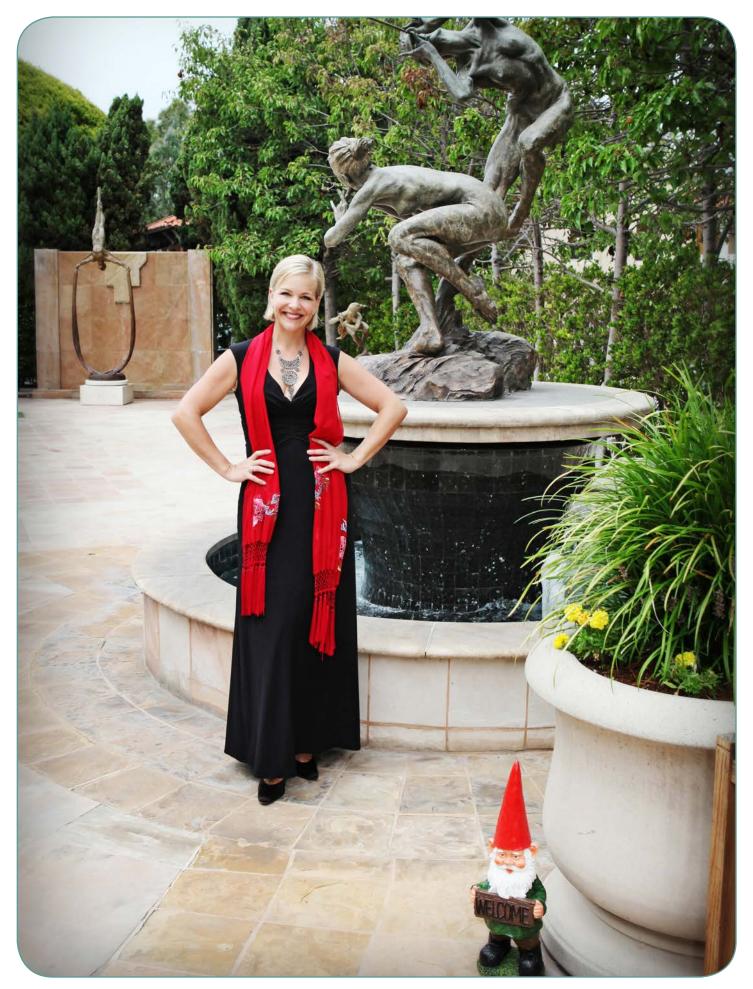
Gnome Approved Home

By Lalaena Gonzalez-Figueroa - Ian Wiant Photographer

A n accomplished real estate professional with an unconventional approach to her work, Liz Bates has achieved success on her own terms. Quickthinking and fast-talking, she exudes an effervescence that is grounded by a keen business acumen. Her easy spirit belies the dogged determination with which she manages transactions; Liz is a fierce advocate for her clients, working tirelessly to assist them in realizing their distinct goals and dreams.

"This is a business, but it should also be an exciting experience for equity buyers and sellers," remarks Liz. "I want my clients to enjoy the process, even when challenges arise." Her perspective is refreshing, and drives her business at every level. To fully appreciate Liz as a real estate professional, one must understand how the whimsical coexists with the practicality of her industry. There is, of course, the gnome. What could a mythical creature of ancient folklore possibly have to do with real estate? The connection, she explains, started with her own home. "When my dear neighbors relocated to Costa Rica, they placed their garden gnome in my yard to watch over our house," she recalls. "It was a touching gesture, and when I researched the history of gnomes, I discovered that they are known for guarding treasure. The gnome represents the importance of a home, its stories and its unique history. It is a reminder that there is a special relationship to be developed with each client, and that every home is someone's treasure."







Her free-spirited attitude and amiable nature endear Liz to her clients, but there is no denying that her professional success is the result of hard work. The Laguna Beach native attended local schools before pursuing her entrepreneurial interests as an independent businesswoman. In 1998 she launched Made to Order Body Care<sup>TM</sup>, a line of body and skin care products created from all natural ingredients. "I did the research and became self-taught on the merits of medicinal herbs and aromatherapy," says Liz. "It has been a passion of mine ever since."

She embarked upon her real estate career with the same sense of vigor and enthusiasm. After working as a transaction coordinator for a top-producing agent, Liz realized she had the drive, determination and skills necessary to succeed in the business. She earned her license in 2004 and has never looked back.

Liz is tenacious by nature, driven by a competitive spirit that pushes her to excel. "I enjoy challenges," she says. "I like the opportunity to see what I can accomplish." This is critical in the high-stakes world of real estate, where savvy agents position their buyers and sellers for success through strategic marketing, solid negotiations and industry knowledge. Experience has allowed Liz to build a comprehensive repertoire of skills and education, and has provided her with an insider's perspective on how to differentiate herself and her clients. "You have to love this business," she reflects. "If you don't, it shows."

Patience is paramount in real estate, and while she maintains an energetic sense of momentum throughout the course of every transaction, Liz also maintains perspective in her long-term approach. She takes her time with buyers and sellers, offering them the information and education they need to successfully navigate the real estate process. Communication, she says, is imperative. "The initial connection that we make is huge," Liz asserts. "I'm here to gain a thorough understanding of each client's individual goals, wants and needs, and to provide a sense of what's happening in the current market. By establishing expectations we ensure that we stay on track throughout the transaction, and have the greatest opportunity to arrive at a successful outcome."

### HOME IS A TREASURE

Liz's personal attention is enhanced by the use of the latest technological tools and resources. A social media marketing guru, she has dedicated herself to studying the strategies that yield proven results. As such, she has become known for her expertise as a listing agent in Laguna Beach and the surrounding communities.

"I'm very proactive in marketing my listings," Liz states. "Even in a sellers' market, it is important for me to take measures to go beyond the norm." Liz

increases the appeal of her listings by investing in the details early on. "I encourage my sellers to complete pre-listing inspections, to ensure that their homes are up to California standards before we field offers," she reveals. "This is one way to reach more prospective buyers. It takes effort, but that pays off in the end."

Her clients agree. Melinda Flannery raves about Liz's representation, noting, "She is the only real estate agent I have ever worked with where I actually felt that I could trust that she was always looking out for my best interests, rather than her own." In purchasing and selling homes with Liz, adds Melinda, "She has always made sure that the outcome was nothing less than I expected. She is very patient, and is continually coming up with creative ideas and angles, and a variety of options to facilitate the process. She has endless energy, and her smile and personality light up the room!" Melinda continues, "Liz combines all this with a completely comprehensive knowledge of the market and the business, and she knows how to negotiate and get what her clients need."

A Certified Distressed Property Expert whose professional accomplishments include earning Top Sales Producer, Highest Gross Commission Sales Associate, Executive Club awards, Silver Honoree Hall of Fame and was chosen as one of "Laguna's Leading Ladies" of 2012. Liz readily shares her knowledge with clients and colleagues alike. She has published contributions to the OC Register and looks forward to the launch of a weekly radio show in which she will address real estate –related topics and issues.

Her presence is notable, and Liz reveals that she's no stranger to the spotlight. She has performed professionally as a singer, most recently with the Pink Floyd tribute band Shine On. The acclaimed group has toured a number of venues around the United States. While Liz now uses her voice primarily on her clients' behalves, she is also an advocate for important issues including work to help sex trafficking victims around the world by hosting benefit functions for Finding Freedom International (www.FindingFreedomInt.org).

She's an alchemist of sorts, weaving a bit of magic into the functional fabric of the real estate industry. Liz loves the opportunity to help make her clients turn their dreams into realities, and looks forward to the journey ahead.



Liz Bates Gnome Approved Home Laguna Beach, CA 92651 Tel: 949-689-9258 Liz@gnomeapprovedhome.com www.GnomeApprovedHome.com BRE # 01434739

3 V PC

Exclusive photographer for Executive Agent Magazine

# PHOTOGRAPHY STUDIO







#### At i Photography Studio we excel in creating unique images to exceed our client's expectations.

The mission of our studio is to produce creative, dynamic and result-oriented photographic images. Whether in-studio or on-location, we create images that communicate memorable messages for our clients.

#### Contact us today for a consultation Phone: 714-721-5610

Email:ian@iphotographystudio.com Web: www.iphotographystudio.com

### PROMINENT ESCROWSERVICES

Branch Locations In Mission Viejo, Irvine, Newport Beach and Brea.

From start-to-finish, Prominent Escrow Services strives to ensure all your escrow needs are met with superior, personalized service.



Adrienne Salyer Account Executive P: 949.300.7344 adrienne@prominentescrow.com



Alissa Hittner Account Executive P: 714.496.1670 alissa@prominentescrow.com



Nancy Feathers Account Executive P: 949.282.9899 nancy@prominentescrow.com



Lance Indes Account Executive P: 714.423.6882 lance@prominentescrow.com

www.ProminentEscrow.com

RESALE • REFINANCE • COMMERCIAL • REO • SHORT SALE • AUCTION

# Kinecta can help you get a bigger piece of the pie.

- Kinecta is one of California's largest credit unions and has grown to become a major direct lender with local mortgage consultants and processing to efficiently serve your clients.
- Competitive conventional, jumbo, and niche loan products with a 21-day closing Purchase Guarantee.
- Joining Kinecta is no great mystery for your clients. It's simple and easy.
- Kinecta offers a complete range of financial services, from banking to insurance to investments and much more.

We also offer **Homebuyer Workshops** where you can meet potential clients, along with exclusive **Realtor Performance Seminars** with industry experts. Check out our special Realtor web page at www.kinecta.org/realtor for more information.

#### **Contact me for more info!**



#### Jason Sasena

Mgr., Mortgage Loan Sales cell: 949.812.8025 | tel: 949.253.5350 jsasena@kinecta.org | NMLS #465199 www.kinecta.org/jsasena

Orange County Mortgage Center 4041 MacArthur Blvd., Suite 100 Newport Beach, CA 92660





The Kinecta Difference: Not-for-profit • Member-owned • Over 70 years in business

Terms and conditions subject to change. All loans subject to credit approval. Information is intended for Mortgage and Real Estate professionals only and not intended for consumer use as defined by Section 1026.2 of Regulation Z, which implements the Truth-In-Lending Act. The guidelines are subject to change without notice and are subject to Kinecta Federal Credit Union underwriting guidelines and all applicable federal and state rules and regulations. 13173-09/13



### - LYNN NELSON Your Partner in Success

By Lalaena Gonzalez-Figueroa

or over twenty years, mortgage professional Lynn Nelson has cultivated thriving relationships with consumer clients and industry partners. Tailoring her approach to the unique needs of each individual, she offers the knowledge and experience needed to successfully navigate the complexities of an evolving financial marketplace. She works with her clients on their terms, being avail-



able on nights, weekends, via e-mail, telephone or in person. Lynn strives to achieve a transaction that is as stress-free as possible for every client, and accomplishes this through ongoing, straightforward dialogue. Speaking with Lynn, it's immediately evident that her empathetic nature and commitment to excellence make her an ideal partner in the real estate process.

### What got you into the lending industry?

After earning a Bachelor of Science in Management from Pepperdine University, I launched my career in the private sector. When the opportunity arose to utilize my financial skills to assist others on a one-on-one level, I jumped on it.

### How do you help consumers understand the lending process?

It starts with communication. I'm in touch with borrowers and agents throughout every step of a transaction. There are going to be questions and concerns, and I want to ensure that they are consistently addressed in a timely manner. I want my clients to feel comfortable utilizing me as a resource when they need information. imortgage®

#### How do you find the right products for your clients?

I work with a diverse clientele that includes first-time buyers, luxury homeowners and seasoned investors. Every individual has unique goals, so the first step is to determine their short-and long-term objectives. Once I understand what is driving a purchase, I am better able to provide options that will suit a client's distinct financial situation. By educating my clients on the products and programs that are available to them, I can empower them to make the right choices for their needs.

### How has your business changed since you joined imortgage?

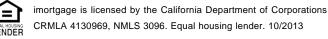
The move has allowed me to tailor my approach and maximize the experience for my buyers and real estate partners! There is a tremendous platform of internal support at imortgage; because I'm not worrying about my loans, I'm able to leverage my time to better meet my clients' needs. imortgage personnel are all focused on cultivating success for our clients, which facilitates transactions that run as smoothly as possible. And we know how to handle purchase loans; our commitment to our business has earned us a position as the number two purchase lender in the State of California.

### Talk about your partnerships within the real estate community.

Real estate professionals have unique needs, just like consumers. I tailor my approach to my industry partners, working with them to ensure that they have the resources and information they require to succeed in their businesses. Through co-branded marketing, consistent communication and an array of lending products that address their clients' needs, I'm able to maximize the results for my agent partners. It's a collaborative effort, and I enjoy the opportunity to be a part of that process. Lynn appreciates the support of her assistant Meri Cascio who has been with her for fifteen years. "Meri has been instrumental in packaging loans, ensuring that applications are complete and ready for processing," Lynn reveals. "Her efforts allow me to focus on developing relationships with clients and real estate agents, and to cultivate other business partnerships." Lynn also employs a consultative approach to her collegial relationships, revealing that she enjoys the opportunity to work with agents at every stage of their careers. "I love collaborating with veteran real estate professionals who continue to be passionate about their business," she states. "And it's great to be a part of the establishment process for newer agents, who appreciate the knowledge I've acquired throughout the course of my career. What I truly enjoy is contributing to their success, to helping them build their businesses as I build my own."

Lynn has tremendous experience in the lending industry. An accomplished top producer, she looks forward to establishing new relationships with professionals and consumers throughout the region. Her positivity is reflected in every aspect of her business; "I'm here," she states, "to help my clients turn their dreams into realities."

Lynn Nelson imortgage 1301 Dove Street, Suite 101 Newport Beach, CA 92660 Telephone: 949-705-0580 Email: Lynn.Nelson@imortgage.com Web: www.imortgage.com/lynn.nelson NMLS ID 653022



### BELIEVE IN WHAT You Sell Or You Won't Sell It...

recently went into a store that sells expensive ergonomic furniture. I asked the price of a particular lounge chair. "About a thousand," said the salesperson. "About a thousand?", I questioned. "Around that." I was browsing some other choices when she went over to help someone who had just come in.

He was looking at ergonomic pillows. I heard her telling him all about these \$50 pillows: how the shape was good for your neck, what the interior material was composed of, about the hypoallergenic covering. She was selling this pillow as though it were a ...well, as though it were a thousand dollar chair.

If you don't believe in what you sell, you won't sell it. Or at least, you won't sell it frequently as you should. How can you possibly become comfortable selling a home for \$750,000, when you think anything beyond the minimum essentials is extravagant? If you think what you're selling isn't worth it, that's what will show when you try to get someone else to buy it.

There is a way to overcome this. Start looking at things from the customer's perspective. There are plenty of people who will buy a home that costs \$750,000. As a matter of fact, there are people who will pay more than they have to just for the prestige value or because of an emotional need to own a certain house. People buy things for many other reasons than price. You don't necessarily have to figure out every customer's motivation. Just understand that location, design, status, and comfort are all reasons people will spend more money on a home. Look at your inventory and mentally note or write down all the reasons someone would want to own each property at the price it is marked. When a customer asks about a particular house, find out if any of these reasons are important to them. Then sell by focusing on that reason.

A \$1,000 chair may have seemed a luxury to my salesperson. But to someone in pain from a bad back, it would be well worth it. Seeing it in that perspective, the salesperson would have felt comfortable selling that chair at that price.

Every house on the market is there because there are people who will buy it. If there is not a niche who need a certain house at a certain price, it is taken off the market. This goes for extravagantly priced luxury homes as well as cut rate "fixer uppers." Don't second guess your customers. Sell according to their wants and needs, not yours.

Pam Lontos, CSP, MA, is one of the country's top sales trainers and motivators. Copyright© 1999, Pam Lontos. All rights reserved. She is President of Lontos Sales & Motivation, Inc. Her seminars, keynotes, and consulting are customized to your company or association. For information, please contact The Frog Pond Group at 800-704-FROG (3764) or email Susie@frogpondgroup.com.



### Written by Pam Lontos

Do the recent changes with your Real Estate company make you worry about

# stability?

Stability = Consistency:

- 2009-2012 Top Workplace in O.C. Large Company Category
- 2012 Top Management Team & Top Retention Awards
- 2011 Top Leadership Award, Broker Tina Rector
- 2010 Top Leadership Award, CEO Randy Rector
- 2009 Top Leadership & Direction Award



When you become an Evergreen Realty, HomeSmart Agent, here are just a few of the many benefits you'll receive:

- Broker Support 7 days a week
- Free Education
- Proprietary Technology
- 8 Fully Equipped offices
  - Lead Generating Tools So much more...





8 Fully Equipped Offices!



### THE PREMIER PURCHASE LENDER



Brian Liebman President 949-860-3495 NMLSR ID 519190



Brian Fraser Sales Manager 714-488-2245 NMLSR ID 653793



David Gaylord Sr. Mortgage Consultant 949-939-6011 NMLSR ID 257383



Josh Lander Sales Manager 619-602-1587 NMLSR ID 766437



J. Horacio Herrera Sr. Mortgage Consultant 619-646-5800 NMLSR ID 347564



Daniel Healy Sr. Mortgage Consultant 760-271-8243 NMLSR ID 340107



• Purchase focused Lending

exceptional service

• Turn times unmatched by other lenders

• Mortgage solutions to meet your buyers needs

• Experienced local professionals who deliver

George Radlick Sr. Mortgage Consultant 760-579-1998 NMLSR ID 681674



Joel Berman Sr. Mortgage Consultant 619-279-2935 NMLSR ID 653795



Doc Spaulding

Sales Manager 858-750-9110

NMLSR ID 657535

Carol Krock Sr. Mortgage Consultant 951-634-4807 NMLSR ID 284599



Andrew Sheftel Sr. Mortgage Consultant 619-523-4309 NMLSR ID 453464



Mark Joplin Sr. Mortgage Consultant 619-368-1294 NMLSR ID 653792



Jenna Tolman Mortgage Consultant 949-702-0532 NMLSR ID 999566



Dreama Brown Sr. Mortgage Consultant 619-890-3037 NMLSR ID 512330



Cathy Sabater Sr. Mortgage Consultant 619-846-2675 NMLSR ID 373470



Edie MacGray Sr. Mortgage Consultant 760-802-0142 NMLSR ID 301415



Teyon A. Johnson Sr. Mortgage Consultant 619-408-3433 NMLSR ID 874149



Charlie Burkett Sr. Mortgage Consultant 858-254-5774 NMLSR ID 240342



Brian Goetz Sr. Mortgage Consultant 619-229-1530 NMLSR ID 299727



Steve Meier Sr. Mortgage Consultant 619-890-4103 NMLSR ID 450464



Bryan Schurter Sr. Mortgage Consultant 714-442-2650 NMLSR ID 1098850









## Dave Gaylord

#### By Lalaena Gonzalez-Figueroa

or nearly three decades, Dave Gaylord has cultivated a thriving career in the lending industry. Known for his thoughtful, client-centric business, he enjoys the opportunity to assist clients in achieving their dreams of home ownership. He is adaptive, committed to addressing the changing needs of real estate professionals and consumers alike. But Dave remains steadfast in his core approach: "I truly care about what I'm doing and how it impacts my clients," he says. "I take to heart the elements of every transaction."

Dave transitioned into lending after years in retail sales and management. His experienced proved an ideal platform upon which to build a successful business; with exceptional communication skills, a knack for cultivating client relationships and an aptitude for numbers, he was well-equipped for the job. Building a clientele and career, though, took hard work. "I took a year to study the lending industry," he recalls. "I wanted a comprehensive understanding of the process and the business." He established a solid collegial network as well, partnering with agents on their open houses. His dedication paid off; Dave was soon recognized as a diligent professional who consistently placed his clients' needs at the forefront of his actions.

He works with a range of clients at every spectrum of the real estate market, from first-time buyers to seasoned investors and luxury homeowners. "As a direct lender, Greenpath Funding offers a variety of products and programs designed to meet the needs of a diverse consumer base," he says. "In addition to government programs including FHA and VA loans, we also have options for firsttime buyers and non-conforming loans up to five million dollars." Greenpath's ability to expedite the lending process, adds Dave, is an invaluable asset to agents and their consumer clients. "We make it a priority to close on time," he asserts.

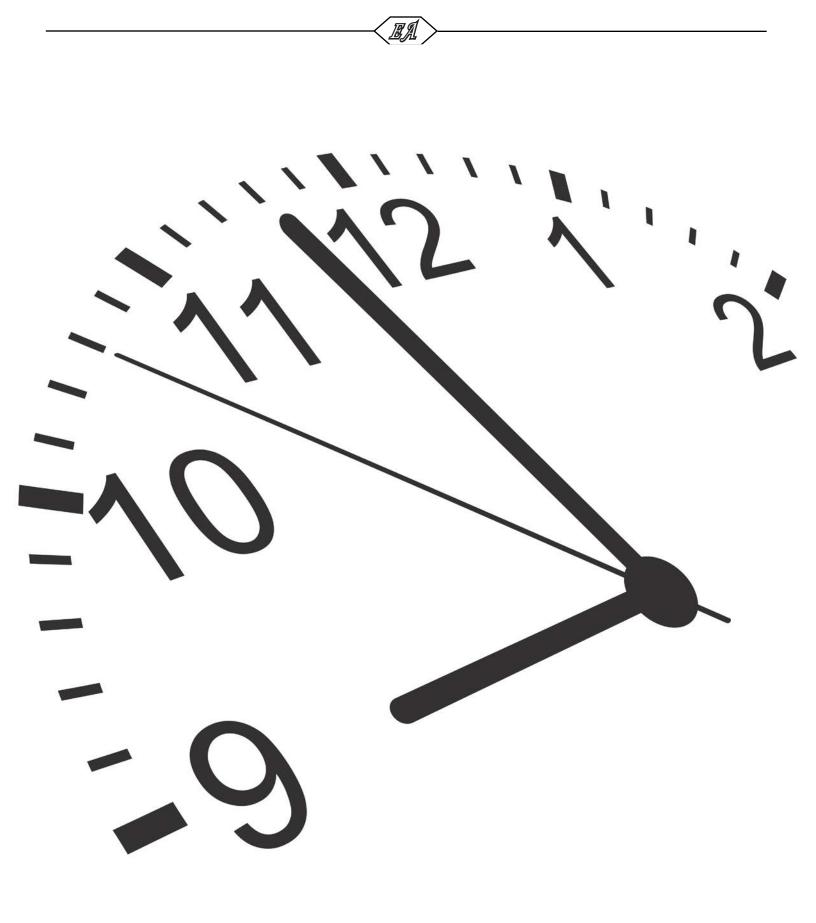
While time is of the essence in a given transaction, Dave understands that each home purchase is a uniquely personal process. To best provide his clients with the products that will assist them in meeting their distinct long- and short-term goals, he establishes a thorough understanding of their individual situations. "I'm a good listener," he reveals. "Part of what I do is common sense, but that stems from good communication. People come to me for solutions, and I'm able to provide them with an objective point of view and the resources and information they need to make the choices best suited for their needs."

Technology enhances Dave's stellar level of customer care, and he notes that his penchant for keeping up with the latest trends and tools allows him to maximize the experience for every client. He also remains up to date on the industry's constantly changing guidelines and products, ensuring that he's aware of emerging opportunities.

After over 25 years in the lending industry, Dave continues to approach every day with a sense of purpose and enthusiasm. His goal, he says, is to position his clients "so that they no longer need me." He smiles, adding, "Part of the American Dream is paying off your own home. I'd be thrilled to assist my clients in making that happen."

Established in 2009, Greenpath Funding is a direct mortgage lender with branch offices situated throughout Orange County, Riverside and San Diego. The company prides itself on its experienced and knowledgeable personnel and its commitment to building business through a relationship-driven approach.

Dave Gaylord Greenpath Funding 26800 Aliso Viejo Parkway, Suite 100 Aliso Viejo, CA 92656 Telephone: 949-939-6011 DGaylord@GreenpathFunding.com www.DaveGaylordloans.com NMLS ID 257383



### WRITTEN BY JOEANN FOSSLAND

### Take Ten Simple Time Tips

A I of those unfinished projects or areas you know you should be doing subtlety drain your energy. Do you put off projects you know would make a difference because you simply don't have the hours to set aside to tackle them? Getting done the things you are tolerating or dreading doing (but you know you need to!) frees up that energy. What are you putting off or feeling guilty about? Resolve to start to tackle them with baby steps....

Borrowing Mark Twain's wisdom:" The secret of getting ahead is getting started. The secret of getting started is breaking your complex overwhelming tasks into small manageable tasks, and then starting on the first one" can spur you into taking action. And, some times, it's the little things that make the difference. So, instead of wasting a small window of time, use it to take a forward action. You'll be surprised at how even 10 minutes a day will add up. After all, it's nearly an hour a week or 52 hours in a year.

Here are 10 ideas to start with:

1. Take 10 to attack the disorganization on your desk

2. Take 10 to call a past client and connect with them

3. Take 10 to catch up on reading or on newsletters from your email

4. Take 10 to enter financial data

5. Take 10 to walk around the block or exercise in some other way. Do this a few times a day and you'll get in that recommended 30 minutes a day of exercise!

6. Take 10 to surf the web and catch up on what the competition is doing or find a new idea to serve your market better

7. Take 10 to call someone important to you that you haven't talked with in a while because you've been so busy

8.Take 10 to learn something new on your real estate software

9. Take 10 to relax, deep breathe and get re-centered

10. Take 10 to laugh and lighten up

Now.... make your own list. Then print it out and keep it somewhere that you'll see it. Pick at least 3 a day for the next week and then assess how you are feeling about making progress. This is a great way to attract new business in because you are clearing the plate from the energy drainers and it frees up space for the new stuff!

Ernest Hemingway said, "Now is no time to think of what you do not have. Think of what you can do with what there is."

Joeann Fossland, GRI, LTG is a Master Certified Coach, national speaker, trainer, who works with highly motivated people that want to excel in business while having a life they love. Joeann created The Real Estate Game<sup>™</sup>, a daily motivational accountability call that is played in a game format for 4 weeks. She also writes a monthly newsletter and hosts free teleconference calls. For information about Joeann's presentations, coaching and consulting services, contact the Frog Pond at 800.704.FROG(3764) or email susie@frogpond.com; http://www.frogpond.com.



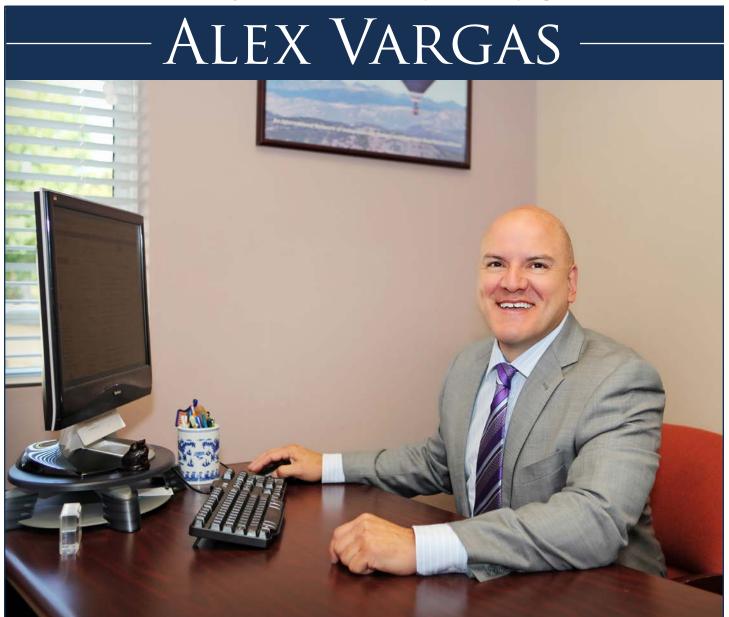


By Lalaena Gonzalez-Figueroa

n enigmatic real estate professional with a knack for sales and marketing, Alex Vargas offers his clients the knowledge and commitment they need to successfully navigate the complexities of today's transactions. His client-centric focus drives every aspect of his business; Alex thrives in the opportunity to assist individuals in successfully achieving their goals.

He was working in sales and marketing when Alex was recruited into the lending industry in 2001. With a strong work ethic and a relationship-driven approach, he diligently grew his business. Eventually clients were coming to him for assistance beyond their home loans and refinances, and Alex began to assist them in purchasing and selling their homes. "I was already licensed," he explains. "I loved the process of scouting out real estate and negotiating those transactions as well."

As the market transitioned, Alex recognized the need to dedicate his efforts to one facet of the industry. "I enjoyed the financial element of my business," he recalls, "but felt that I was best suited in the field." The benefit to focusing on real estate sales was that he was able to utilize his lending background into his work with buyers as well as sellers. Today, Alex works closely with his clients and his industry colleagues to ensure that transactions run as smoothly and seamlessly as possible.





### **EXPERIENCE MATTERS**

As a buyer's agent, Alex shares his intimate knowledge of the region to assist his clients in finding the homes and communities that meet their unique needs. "I grew up in Irvine, and am well-versed in the area's tracts and resources," he says. "I'm able to provide my buyers with information that addresses their questions and concerns." While he no longer handles the mortgage element of the purchase transaction, Alex is able to act as a liaison between buyers and their lending specialists, ensuring that communication flows between all parties. "I'm better able to prepare my buyers for the process of buying a home because I know what they need," he asserts. "It's beyond obtaining a preapproval letter; I take the steps up front to best position them for success later on."

His sellers appreciate the professionalism with which Alex handles his business. He is thorough, committed to ensuring that every detail is managed with precise care and attention. An astute negotiator, he advocates on every client's behalf, working tirelessly to achieve a positive outcome in every sale. He is also wellconnected, tapped into a network of qualified specialists and service providers including photographers, stagers, and home contractors. "My homes show beautifully because we invest in the process of preparing them for sale," he notes. "Then we maximize their exposure to prospective buyers through comprehensive print and online marketing and advertising."

Supporting Alex's efforts is an extended team of professionals including trusted title, escrow and lending specialists who offer his clients outstanding customer care. The family man also appreciates the assistance of his daughter Natasha.

Alex works with residential buyers and sellers as well as real estate investors. He is well-versed in fix and flip properties as well as wholesale purchases. "I think outside the box," he acknowledges. "That allows me to meet the needs of a diverse clientele." A certified Short Sale Specialist and Certified Probate Real Estate Specialist, he is skilled at managing transactions involving probate, trusts and conservatorships. Alex is also bilingual; the first generation born to Costa Rican parents, he is able to assist individuals who are more comfortable speaking Spanish.

Mike Capo, who has bought and sold with Alex, appreciates his friendly professionalism. "He treats you like a person, not a client," Capo explains. "Alex is easy to work with and has consistently listened to my wants and needs." He adds, "My wife and I liked



that Alex took our requests to heart, and made us feel like partners in the process of buying our home. He communicated with us to ensure that he understood our goals, and helped us achieve them."

Alex looks forward to continued success in the field, and to assisting his clients in achieving their real estate goals.

Alex Vargas RE/MAX Premier Realty 5299 Alton Parkway Irvine, CA 92604 Telephone: 714-269-8775 Alex@alex-vargas.com www.AlexSellsSoCal.Com BRE # 01332235

### HOW TO MAKE YOUR VISUALIZATIONA A REALITY

W isualize your success is something we hear a lot of these days. However, we don't always know how to make our visualizations powerful enough so that they become a reality.

Myth: "I'll believe it when I see it" Fact: "You'll see it when you believe it"

The first step in any visualization process is to believe that you can have it. As an example, let's consider success in your real estate career. Before beginning to visualize your success, you need to believe that it can happen. As Henry Ford once said, "Whether you believe you can or you can't, either way, you are right."

If you have trouble believing that it can happen, then most likely you are experiencing some self limiting beliefs that need to be cleared.

Once they are cleared, begin visualizing yourself a year from now doing the following: Doing work you love. Working the ideal number of hours per week you want to work. Working with your ideal clients, i.e. what characteristics do you want them to have? Earning your ideal income (pick a figure that is realistic and optimistic)

Here's a typical example of what you might come up with: "I want to earn \$300,000 a year, working no more than 40 hours a week, and I want to work with people who are positive decisive and committed." Great, now you are crystal clear on your desired outcome.

Next, put yourself inside of this visualization, and feel what it feels like. Take a few minutes where you can be alone, close your eyes and live the visualization, as if it's happening right now. What does it feel like? The more you breathe the more you are available to feel the positive feelings.

What positive feelings come up for you? Most people report feelings like: confidence, fulfillment, security, peace, energy, joy, safety and so forth. Please note that by adding the feelings to this visualization, you are energizing your vision. Without this essential step, your visualization falls flat.

Here's another helpful hint: picture your visualization, as a moving picture, not a snapshot. For example, visualize yourself going to the home of a prospective client and giving your listing presentation. Move it forward. See and feel them signing with you. Imagine finding a buyer easily and effortlessly. Visualize the look on your client's faces as you present them with a flawless offer.

The final step would be to imagine yourself with the check in your hand, your name on the check and the exact amount. Here's the key, imagine your desired outcome as if it had already occurred, with all of your senses involved.

Just to recap:

To make your visualizations powerful and effective, do the following:

1. Believe you can have it

2. Put yourself inside of it and feel it

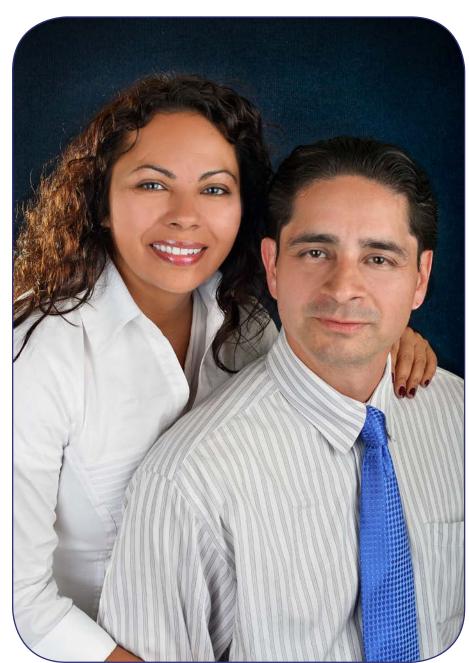
3. See the visualization as a moving picture, not a snapshot

Follow these steps and watch your visualization become a reality.

Dr. Maya Bailey, author of, Law of Attraction for Success Minded Professionals, integrates 20 years of experience as a psychologist and 12 years as a business coach with her expertise in the Law of Attraction. Her powerful work creates a success formula for success minded professionals ready to double and triple their incomes. Get Dr. Maya's free report, 7 Simple Strategies For More Clients in 90 Days, by visiting www.90daystomoreclients.com. © 2000, Dr. Maya Bailey. All rights reserved. For information contact FrogPond at 800.704.FROG(3764) or email susie@FrogPond.com; http://www.FrogPond.com.

### Written By Maya Bailey





rma and Rick Martinez are a successful real estate team with RE/MAX Orange County East. While the two aren't married or related, they do share much more than just the same last name. Having both come from similar backgrounds that led them to real estate, they have a common goal to enhance the level of service that REALTORS® provide clients, especially within the Hispanic community. "Being an agent is not just a full-time business, it's a lifestyle," shares Rick. "We wear a badge at all times and are always there to serve our clients."

Irma was a full-time mom raising two boys. When her boys got older she took a job as a receptionist for a

#### By Julie Brown

real estate office. Having stumbled into the industry, she developed an affinity for real estate and worked her way up the career ladder. Irma went on to become a transaction coordinator and eventually a loan assistant and notary. She earned her real estate license in 2007 and started building her own business as an agent. Irma continues to be a Notary Public and is a certified Loan Signing Agent.

Rick spent ten years in the accounting industry and worked briefly as a legal assistant for an eviction attorney before deciding that he needed a career change. "Working in accounts receivable, I was always the bearer of bad news," says Rick. "Plus I didn't enjoy being stuck in an office all day and wanted a career with more flexibility."

He left the comforts of the corporate world to become self employed as a loan originator and notary. Working with home buyers and sellers, Rick quickly learned he was doing more than just loan consulting. "There was a huge service void not being met for the Hispanic community," shares Rick. "There were language barriers and agents that weren't paying much attention to their clients." After realizing that the Hispanic community needed better representation, Rick earned his real estate license in 2005 and set out to make a difference.

Like many new agents, one of the biggest challenges both Irma and Rick faced was taking the risk to start their own business. "It was really tough to give up a steady paycheck and salary," says Irma. Yet with that risk also comes great opportunity

according to the duo. "Having the ability to not be limited on how much money you can earn each month makes up for that sacrifice," adds Rick.

The duo met at RE/MAX Orange County East and built a friendship that blossomed into an eventual partnership. Both were recruited to the company by friends and have been there ever since. They credit the company's tools and resources to their success. "RE/MAX has a variety of resources for their agents, but also gives you the independence to build your business," says Rick. "Plus, it was very important to us both to be with a company that has a great brand and name recognition."

### IRMA & RICK MARTINEZ RE/MAX ORANGE COUNTY EAST

The drive and work ethic that these two share is what eventually led them to become a team in 2009. They have skills that complement one another as well as areas of strength that add to the benefits of having a team of agents representing clients. "Together we can cover twice as much ground and handle twice as much work," says Rick. "Our goals are much bigger than our egos so we keep each other motivated and focused."

While many people assume the duo is married because of their same last name, the two laugh it off and say that a business partnership is like a marriage. "We spend a lot of time together and I'm lucky to have such a great friend and business partner," says Irma. They credit their mutual admiration for each other to the longevity and success of their partnership. "Plus, the common last name has made it easier for us to brand our business," jokes Rick. "We only need one set of business cards and materials."

The most important value the duo shares is their vision on how clients should be treated. "Our goal is to give our clients the best service possible and treat them the way we want to be treated," shares Irma. "We have a personal connection and friendship with all of our clients. We communicate with them throughout the entire process and are always honest and respectful." Referrals have been the key to the growth and success of the duo's business. "We don't have the money to do tons of advertising," says Rick. "We rely on word of mouth and referrals."

One area they have been extremely successful in is working with the Hispanic community, which they estimate is nearly 80% of their business. The duo is fluent in Spanish and have bilingual marketing materials. "We are able to communicate with them in the language they prefer and really take the time to listen to their needs," says Rick. The dynamic of having a man and woman team has also been appealing to many of their clients. "One of us is always able to connect with our clients and it really helps establish comfort and trust," adds Rick.

Together the duo has built a successful and growing business and have also added some distinct services to their portfolio. With Rick's background in accounting and both of their experience in the loan industry, they work with clients on credit issues. "It's not something many agents do, but we work with clients on any credit challenges they may be having," explains Rick. "Our goal is to get them into the home of their dreams and we will do whatever it takes."

Rick also has a background in property management from

his years managing apartments in Irvine in the late 90's and he recently stumbled into managing properties again when a friend asked him to manage an investment property. "It really grew from there and is about 10% of our business now, but is quickly growing. We consider ourselves fullservice real estate professionals and having the financial and property management services really sets us apart from the rest" he says. Rick is a certified e-Pro and a Short Sale and Foreclosure Resource (SFR). He is also a member of various business organizations such as; the Orange County Hispanic Chamber of Commerce (OCHCC), the National Association of Hispanic Real Estate Professionals (NAHREP), and the National Association of Broker Price Opinions (NABPOP).

When the two find time to break away from their business they have a variety of hobbies. Rick enjoys playing softball, working out and watching mixed martial arts. Irma is a single mom raising two boys and two dogs. She enjoys dance, Zumba workouts and running on the beach.

Irma and Rick hope to continue growing their business and see great potential in the areas of property management, working with investors & landlords and helping banks and asset managers with their short sales and distressed properties. "We want to create as much business and opportunities as possible without sacrificing the level of service that we provide," says Rick. Whatever the future holds, the duo can't imagine doing anything else but real estate. "It's so rewarding to be able to hand someone the keys to their new home, especially first time buyers," shares Irma. "Home ownership is a dream not everyone thinks they can achieve," adds Irma. "We're here to help as many people as possible realize the American Dream."

Irma and Rick Martinez RE/MAX® Orange County East 17561 E. 17th Street Tustin, CA 92780 Irma: (562) 900-1330 Rick: (714) 658-9200 IrmRealtyGroup@gmail.com BRE # 01836244 – BRE # 01496114







### JIM CRUICKSHANK – Seven Gables Real Estate –

By Lalaena Gonzalez-Figueroa

A s a longtime resident of North Tustin, Jim Cruickshank offers invaluable insight into the region's communities, amenities and evolving housing market. He is a knowledgeable professional, committed to guiding his clients through the complexities of real estate transactions and assisting them in achieving their long-and short-term goals.

With an adventurous spirit and a detail-

oriented approach, Jim excelled as a

corporate sales representative before transi-

tioning into real estate. "I love it," he says.

"It's a challenging and demanding business,

but there is a great satisfaction to be

had in helping people find the homes

#### of their dreams."

Jim, a graduate of California State University, Fullerton, once considered following in his father's footsteps as an aviator. "My dad was a B-24 bomber pilot in the South Pacific during World War Two, and went on to fly as a TWA 747 Captain," he explains. Though Jim earned over 1200 hours of flight time, he discovered that he thrives in the high-contact arena of real estate.

Growing up in a family of 10 children, Jim learned early on the value of solid communication and negotiation skills. Today, this translates into an innate ability to connect with a range of clients, tapping into their distinct wants and needs.

As a listing agent, Jim invests in the elements necessary to achieve maximum exposure for the properties he sells. "The best thing I can do for my sellers is to bring in qualified buyers," he observes. Professional photography showcases homes in print and online marketing campaigns, open houses appeal to prospective purchasers, and catered broker previews attract local real estate professionals to determine whether a home might be the right fit for their own buyers.

Jim's diligence is showcased in his work with buyers. He treasures the opportunity to assist others in finding their homes, particularly individuals who are relocating to or within the North Tustin region. "We're seeing people who grew up here, left, and are now returning to raise their families," he reveals. His intimate knowledge of the area is unparalleled; Jim knows local schools, neighborhoods and amenities and shares an insider's knowledge with his clientele. Delving into individual lifestyles, he is an invaluable resource to those who aren't well-versed in the local marketplace.

He represents clients throughout Orange County, but Jim is particularly knowledgeable about the communities of Corona Del Mar, Dana Point, Coto de Caza, Laguna Beach, Tustin and Lemon Heights.

An active member of Tustin's Saint Cecilia Catholic Church, Jim supports the parish as well as local schools.

Jim looks forward to continuing to assist buyers and sellers in navigating the complex real estate market, assisting his clients in achieving their unique goals.

> Jim Cruickshank Seven Gables Real Estate 12651 Newport Ave. Tustin, CA 92780 Tel: 714-925-6778 Email: JimC@sevengables.com BRE # 01215004





EXECUTIVE AGENT Magazine



#### By Julie Brown

Greg Marquez is a former rock band musician who opened for major acts including Aerosmith and Tom Petty and the Heartbreakers. After battling the competitive music scene for years, he took a corporate job and transformed into a successful career man. His sales skills and love of working with people led him to a career in real estate. Now he's rocking the real estate world as a successful agent with First Team Real Estate with attention to detail and personal approach. "Being an agent is like being a musician," shares Greg. "When I attend a listing appointment it's like I'm on stage for a brief moment of time. I get to demonstrate the skills and resources that I bring to the table to sell a home and that's an exciting part of my job."

As a guitarist and singer, Greg spent his teens and early adulthood in the music scene. His Cleveland rock band became so popular they recorded albums and had the chance to open for famous rock bands. Greg's band eventually split up. After working as a solo artist and studio musician, he decided it was time for something with more stability. He took a job as a lab technician and worked his way up the career ladder to manage sales and eventually run the company. "I really transformed from a professional musician to a career guy," says Greg. "Working in the corporate world was a big adjustment for me as I had to learn what a time clock was."

A few years later Greg decided to look for a job that allowed him to work with people, but didn't require him to be stuck in an office all day and have limitaions as to how much he could achieve in growing a business. "I also wanted a career that allowed me to get paid based on the amount of work I put in," shares Greg. His REALTOR® suggested working in real estate and invited him to attend a career night for First Team. "I saw other people who had created successful careers in real estate and figured I could do the same," says Greg.

He earned his real estate license in 2000 and joined First Team. "As a new agent, I had nothing in my back pocket," shares Greg. "First Team offered all of the training and resources that I needed to build my business." Joining a company that offered a reputable brand was also important to Greg. "No one agent is bigger than the company they represent," adds Greg. "I based my decision on what company could offer me the most resources to sell and buy homes and that was First Team."

The resources that First Team provides includes proprietary cutting-edge tools that have been the key to Greg's success. The company offers a buyer's pipeline which acts as a national database where agents can list their buyers' needs and requirements. "Before I take a new listing I can pull up a list of potential buyers looking for a home that matches those same requirements," explains Greg. The company also offers a sneak preview tool that enables agents to share homes for sale prior to them becoming listed on the MLS. "Our listings include owners who may be interested in selling their home if we can find a buyer, but don't want to be listed on the MLS," adds Greg. "These tools are proprietary to First Team and are powerful resources that I bring to my clients."

Though Greg had a background in sales, the first six months in the business were tough. Luckily his first listing ironically turned into major business for him. "I asked another agent to go with me to the listing appointment because I had no idea what to do," shares Greg. "I got the listing and held open houses every weekend. By doing so I picked up more leads from people wanting to sell their homes as well." Greg went on to sell 76 of the 90 homes in that same community as a result of that first listing.

Greg also prides himself on the level of service that he provides to his clients. "The most important thing that I do is listen," shares Greg. "I also treat all of my clients like they are my only one and am so blessed to work with people that I enjoy." He plans to keep growing his business and stays motivated by his clients and his family. "I'm working to support my wife and two children," shares Greg. "It's very rewarding to not only be able to provide for my family, but to help people achieve their goals. I enjoy solving challenges and seeing the joy clients have when I can help sell or buy their home."

> Greg Marquez First Team Estates, Luxury Homes 18180 Yorba Linda Blvd., Ste. 501 Yorba Linda, CA 92886 Telephone: (714) 264-3169 homesbygregm@yahoo.com www.gregmarquez.com BRE # 01256715



### NOW YOU CAN GET Executive Agent Magazine Online!

WE'VE GONE DIGITAL SO YOU Have Access To All Executive Agent Has To Offer-On The Go, Anytime, Anywhere



Link directly to Advertisers Search for Articles Interact and Connect

### **Executive Agent Magazine**

www.ExecutiveAgentMagazine.com 949.366.3349 Info@eamag.net



### **Take Your Career to New Heights**

At Eagle Home Mortgage, we place our associates at the center of everything we do in order to provide the best possible service to our customers and our business partners. We have spent the last 30 years refining our rare mix of stability and flexibility to create and nurture an environment where top-flight loan officers get more of what they need most to reach their full potential:

- A culture of support with talented mortgage banking professionals at their side
- The stability of a large business and the flexibility and agility of a small firm
- Cutting edge technology, operations and marketing resources
- One of the most **competitive benefits** packages in the industry today

If you are a successful, ambitious loan officer with a history of proven production and customer satisfaction and are looking to make a career change, visit **succeedateagle.com** or call us today at **949.892.2408**.

#### Four Southern California Branch Locations and Growing: \* Irvine Riverside Torrance San Diego NMLS #849059 NMLS #804830 NMLS #944511 NMLS #839289 310.602.3900 949.892.2400 619.929.0102 951.750.7952 \*Also our Southern California Underwriting Center Scan to check out our video testimonials! ome Member of the Lennar Family of Companies MORTGAGE ENNAR

Universal American Mortgage Company dba Eagle Home Mortgage. Universal American Mortgage Company of California dba Eagle Home Mortgage of California. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. RMLA #4130443, NMLS #1058. Copyright 2013 Lennar Corporation. Lennar and the Lennar logo are U.S. registered service marks of Lennar Corporation and/or its subsidiaries. I 'm frequently asked how I can be so productive in the business world and still have time for my personal and family life. The answer is that during my frequent travels I am an absolute "workaholic." When I get home I am then free to do things with my family and enjoy my personal life.

As I write this, I'm returning from a speaking engagement in Memphis. On the flight to Memphis I spent the entire time planning the presentation I was going to make. While there I was busy but still managed to read for an hour before bed. On the return trip I wrote notes for articles. I started dictating this article before I left Dallas and later gave it to my Executive Assistant, Laurie Magers. On the way home I stopped by my office, picked up my mail and headed home to take my wife to lunch. After lunch my son and I, along with a friend, played 18 holes of golf. After the golf game my wife and I had a long, quiet dinner, during which she had my undivided attention.

I give you these details to emphasize the fact that concentrating on my profession (job) when I'm away from my family enables me to focus on my family when I'm with them. This approach allows me to be more effective in both areas. It will do the same thing for you. Roger Staubach told me that he made his best grades at Annapolis during football season. His time was so limited because of football that he quickly learned to utilize every moment and focus on the task at hand to reach his objectives and to maintain his standing at Annapolis. Buy this approach and I will SEE YOU AT THE TOP!

Zig Ziglar is a beloved author and America's motivator. He is the author of 25 books and offers training and consulting to organizations all across the globe. To learn more about Zig and his business visit his website at www.ziglar.com

### USING YOUR TIME

### WRITTEN BY ZIG ZIGLAR

EA

### WHY are these PWR Members so thrilled?



#### **RED** – Rapid Ethics Delivery has arrived!

No dealing with unethical agents. No lengthy complaints process. PWR's new RED (Rapid Ethics Delivery) program takes the burden off of members who are reluctant to file an ethics complaint due to reasons such as lack of proof, insufficient penalties, or just not having enough time. RED doesn't replace PWR's existing Professional Standards program, it enhances it by making the process much easier and far less time consuming – providing members with a faster yet still effective resolution of the problem!

#### Want to learn more about RED?

Visit <u>www.pwr.net</u> and read more details about the program (located under Professional Standards.) For more information, please email **loris@pwr.net** or call 714-245-5525

PWR Leading the Way.

RED is an exclusive PWR benefit and is the first and only REALTOR<sup>®</sup> association to offer this innovative and unique expedited ethics program.

Pacific West Association of REALTORS® • www.pwr.net

### Why Wells Fargo



#### We want to be the key to your success

#### We're dedicated to helping you put more buyers into homes with more mortgage options to suit more buyers

- Buyer Connections<sup>sM</sup>: Connects buyers and sellers not working with a real estate agent to professionals in their local market.
- Full service lender: We provide financing for conventional, FHA, VA, renovation, relocation, and more!
- PriorityBuyer® Preapproval: You'll know you're dealing with serious buyers.

#### Call us today to find out more.





J.J. BallesterosSteve SBranch ManagerSales M714-593-5051714-476NMLSR ID 404462NMLSF



Sales Manager 714-476-3000 NMLSR ID 419052



Mark Brown Home Mortgage Consultant 714-241-1251 NMLSR ID 448078



Michael Ahn Home Mortgage Consultant 714-580-9412 NMLSR ID 237058

Mark Wayne Bowman

Home Mortgage

NMLSRID 450934

Consultant

714-969-1499



Robert Michael Garin Home Mortgage Consultant 714-483-5504 NMLSR ID 490240



Elli Nguyen Home Mortgage Consultant 714-408-8245 NMLSR ID 448027



Eric Bradley Schurz Home Mortgage Consultant 714-934-2066 NMLSR ID 401545



Mark Preston Sales Manager 714-585-6444 NMLSR ID 490912



Robert Rabano Home Mortgage Consultant 714-906-8824 NMLSR ID 420527



Kristi Nguyen Home Mortgage Consultant 714-580-5211 NMLSR ID 457844



Christopher James Preston Home Mortgage Consultant 714-264-5162 NMLSR ID 490895



My Hoang Home Mortgage Consultant 714-356-8991 NMLSR ID 453285



**Jenny Nguyen** Home Mortgage Consultant 714-260-6737 NMLSR ID 453520



Cindy Tran Home Mortgage Consultant 714-328-3510 NMLSR ID 892531



Steven Lee Home Mortgage Consultant 714-264-5162 NMLSR ID 516391



Jenn Levin Home Mortgage Consultant 714-904-9424 NMLSR ID 448482



Kathy Niemczyk Home Mortage Consultant 714-593-5067 NMLSR ID 433497



Rishant Taneja Home Mortgage Consultant 714-655-8861 NMLSR ID 473697



Rodney Felipe Home Mortgage Consultant 714-277-5032 NMLSR ID 487714



Felix C Shiels Jr. Home Mortgage Consultant 714-715-1234 NMLSR ID 448475



Mary C. Lee Home Mortgage Consultant 714-308-8576 NMLSR ID 420573



Jerry Dennis Tawney Home Mortgage Consultant 714-746-5067 NMLSR ID 490888



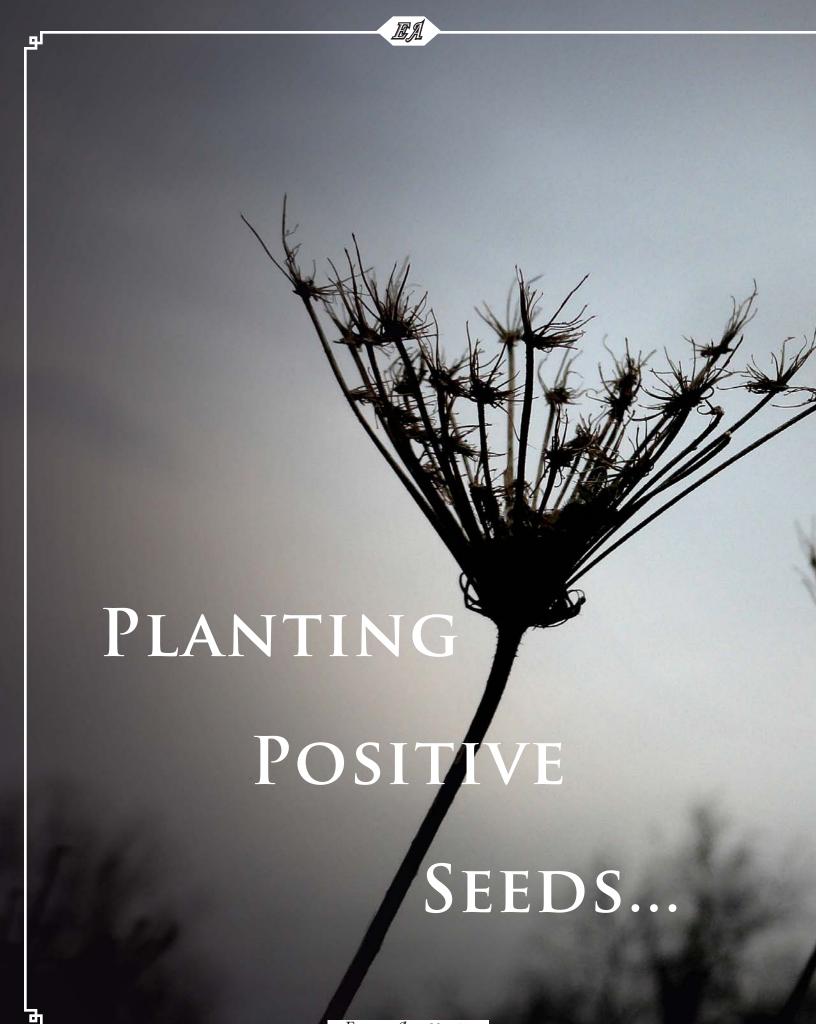
Bryan Nguyen Home Mortgage Consultant 714-913-8117 NMLSR ID 339745



This information is for real estate professionals only and is not intended for distribution to consumers.

Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. @ 2012 Wells Fargo Bank, N.A. All rights reserved. NMLSR ID 399801. AS997581 Expires 12/2013





### WRITTEN BY Susanne Gaddis

n a room of fifty participants, Katie was one of the quiet ones. I could tell she was with me, by the way she nodded frequently and the way her eyes followed me around the room. Still, all morning she hadn't said a word. The discussion that day was about the characteristics of people who are ego boosters and ego busters.

After covering ego busting behavior such as being overly critical, being a micro-manager, and gossiping, we progressed to discuss people who always seem to be in a bad mood. Suddenly, Katie's hand shot up. She said, "I was in a bad mood once." She followed with, "for about a year. And I remember the day I snapped out of it."

Katie said she was incredibility sour-spirited that day. She hated her job, she was mad at the world, and she wasn't afraid to let others know exactly how she was feeling. That day, when I came home, she said, "my Grandmother greeted me at the door. Seeing the scowl on my face, she sat me down, looked straight at me, stuck her finger in my face and said, "Katie, I love you. But if you keep spitting negative seeds, you're going to walk in an awful ugly forest one day." To make sure it would sink in, she repeated herself. This time she spoke slower, putting emphasis on each word, "If you keep spitting negative seeds, you're going to walk in an awful ugly forest one day."

As tough as it was to admit," Katie said, "Grandma was right."

Katie was well aware that she had been spitting negative seeds. She knew that what she was doing wasn't working, and yet she, like so many others, continued her negative behavior. The result was that Katie was having to walk daily down the path that she'd paved herself – one that looked less and less like the life she truly desired.

Grandma's advice may very well be some of the best I've ever heard. In my opinion, it is advice worth committing to memory and sharing with others, because it can have a profound impact on the way that we choose to behave. With every word and every action, we are either building a relationship up or tearing it down. We are either planting a positive seed or planting a seed that will grow up to block the sun one day.

Knowing this, how can we share words intended to intimidate and harm an individual and expect for them to react with kindness and consideration? How can we criticize, belittle, lie, manipulate or be sarcastic without expecting an equal and opposite response? Similarly, how can we with our actions -- ignore others, show up late or not at all, wear a frown, roll our eyes, grit our teeth in anger, and not expect others to respond in kind? The answer is – WE CAN'T.

We are all gardeners of our own life. What we sow, we will one day reap, so we need to choose our seeds wisely. Of course, the flip-side of Grandma's advice is, "If you keep spitting positive seeds, you're going to walk in a beautiful forest one day."

What will you choose? What seeds will you plant? It's your choice. Think about it.

Susanne Gaddis, Ph.D., known as The Communications Doctor, has been speaking and teaching the art of effective and positive communication since 1989. Gaddis' workshops, seminars, and keynote presentations are packed with tips and techniques that can be immediately applied for successful results. Gaddis also provides quality training and executive coaching for organizations, corporations, and associations across the United States. © 2008, Susanne Gaddis. All rights reserved. For information about Susanne's Keynote Presentations or Executive Coaching, contact FrogPond at 800.704.FROG(3764) or email Susie@FrogPond.com; http://www.FrogPond.com

# DON'T LET TERMITES SPOCK YOUR DEAL!



### CALL 1-877-TER-MITE. WE'LL SCARE THEM AWAY.





### **More Control. More Deals.**

At Eagle Home Mortgage, our world revolves around the relationships we've cultivated with the real estate community. Our culture is geared toward support and empowerment of our loan officers, in order to provide the best possible service to you and your clients. **Everyone at Eagle Home Mortgage is focused on the importance of closing loans and closing on time.** Unlike other lenders, we process files locally, use in-house underwriters and have our own appraisal management team. **This results in more control, improved communication and a faster, more efficient process; so as partners, we can make more deals happen.** 



#### Four Southern California locations:

Torrance NMLS #804830

Michelle Coolidge NMLS #176580 Branch Manager / Sr. Loan Officer / Certified FHA Underwriter

Phone: 310.818.1011 mcoolidge@eaglehomemortgage.com www.mcoolidge.com



San Diego NMLS #839289

Scott Criss NMLS #210975 Branch Manager / Sr. Loan Officer

Phone: 619.929.0102 ScottCriss@eaglehm.com www.eaglehomemortgage.com/scottcriss



Irvine NMLS #849059

**Brett Smith** NMLS #483930 Branch Manager / Sr. Loan Officer

Phone: 949.892.2422 bsmith@eaglehomemortgage.com www.eaglehomemortgage.com/brettsmith

**Riverside** NMLS #944511

Karen Virgil NMLS #613337 Branch Manager / Sr. Loan Officer

Phone: 951.750.7952 KarenVirgil@eaglehm.com www.eaglehomemortgage.com/karenvirgil





Member of the Lennar Family of Companies

Universal American Mortgage Company dba Eagle Home Mortgage. Universal American Mortgage Company of California dba Eagle Home Mortgage of California. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. RMLA #4130443, NMLS #1058. Copyright 2013 Lennar Corporation. Lennar and the Lennar logo are U.S. registered service marks of Lennar Corporation and/or its subsidiaries.

### Time to Cut the Ties

Full Commissions • Full Service • Zero Compromise

Take control of your purse strings!



JOIN US. GROW WITH US. SUCCEED WITH US.



4,500+ PROFESSIONALS



ANAHEIM 714.478.5600

CORONA 714.767.4471

HUNTINGTON BEACH

IRVINE 949.466.4542 LAGUNA NIGUEL 949.230.1597

MISSION VIEJO 949.783.2499

RANCHO CUCAMONGA 951.515.4002