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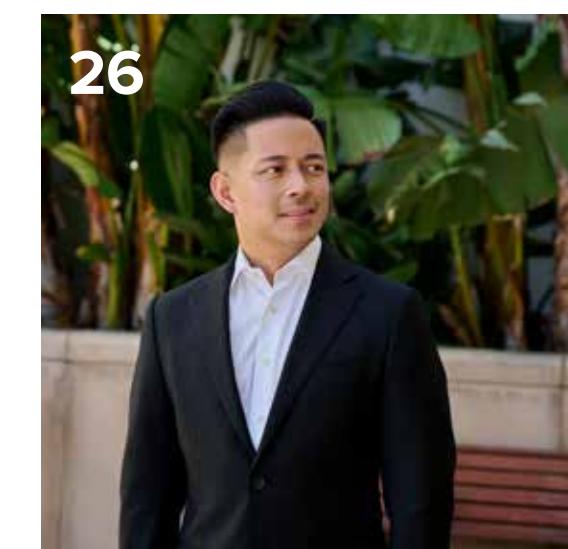
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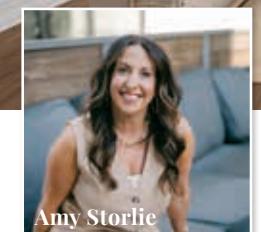
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Wen Guo

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FROM SUITCASE TO SUCCESS

BY REBECCA WILSON • PHOTOGRAPHY BY OLHA MELOKHINA PHOTOGRAPHY

Wen Guo arrived in the United States with just one suitcase, a young woman far from home and under the watchful eyes of family and classmates. The path that followed was anything but straightforward. Wen navigated careers that didn't fit, challenges that tested her confidence, and obstacles that demanded reinvention.

FAILURE AND REINVENTION

Wen didn't begin in real estate; her spark came gradually, after navigating multiple careers and the clarity that followed failure and reinvention.

Her career began in architecture—earning her license at 28 and working on landmark projects like the San Bernardino Courthouse.

Despite strong performance, she reached a standstill. The recession, glass ceilings, and factors beyond her control—gender, age, cultural expectations—kept her from advancing in a corporate world.

Facing reality, Wen launched her own fashion brand, which gained over 100 media features, got invited to New York and LA Fashion Week, and won a Gucci design competition.

Then Wen made a 'critical mistake'—placing the brand's focus on applause rather than sales. "We forgot to line up production, sell to buyers, and connect with the people who actually purchased," she explained.

In time, the oversight caused her to run out of money. "That failure cut deep, but it sparked something in me," she revealed.

Her husband suggested real estate. Though she initially laughed, she reconsidered. "Knowing that sales was the exact area I failed in, the challenge of mastering what once defeated me became irresistible," she explained.



Wen quickly felt 'at home' with real estate. It combined everything she loved—design, marketing, people, and execution. "I was finally in a space where my multicultural background, energy, and drive—everything that felt like a disadvantage in other careers—became a strength," she admitted.

As an architect, Wen learned discipline, detail, and how to think strategically. "That experience gave me the confidence to walk into any room and bring value," said Wen.

In fashion, she discovered the powers of branding and storytelling. "That taught me how to market homes not just as properties, but as aspirational lifestyles," Wen explained.

Working in technology, alongside her husband, she learned about team-building and managing across cultures and time zones. "I saw what it takes to scale something from scratch, and the value of systems and leverage," she added.

Then, Wen became a mother and stepped away from work to raise her two children. "That time grounded me—giving me a deeper understanding of families, priorities, transitions, and what people are really going through when they move," she shared.

"When stepping into real estate, I wasn't starting from scratch. I arrived with a toolbox full of skills and experience."



SACRIFICE AND REWARD

With her skills aligned and her passion ignited, she set out to build her real estate business—but momentum came with a price: sacrifices that tested even Wen's resilience.

"People usually see the polished version—record-breaking sales, luxury staging, high-end clients. What they don't see is everything that went into building this business," Wen said.

At the beginning of her career, Wen set a personal goal—to stack open houses and listings until she had no time left to be home. "My kids barely saw me. Then my husband made one of the biggest sacrifices—leaving his job as an engineering manager at Meta to take care of our children," she stated.

"My parents and in-laws also helped tremendously—raising our kids during the hardest stretches of growth. This business didn't just cost me time; it required full buy-in and support from my entire family."

When starting the Wen Guo Real Estate Group (hereafter referred to as Wen Group) with KW Advisors, building her real estate team added another layer of sacrifice. "Leading clients is one thing,

but leading a team means navigating personalities, mentoring, keeping standards high, and creating a culture where people thrive," she said.

While many agents struggle to find clients, Wen and her team thrived. Referrals, repeat business, and homeowners who seek them out directly all attest to their proven track record. Getting business was only the beginning; delivering at a high level created the real pressure.

Even family vacations involved returning home early, taking calls, or pulling all-nighters—all to build trust with her clients.

Many habits, philosophies, and routines have fueled their success. Like lead generation, from seeking new ways to connect with people to wearing clothing branded with their logo. Each morning begins with a Zoom call that keeps the team aligned and accountable.

Wen also lives by the Chinese saying: 'Like rowing upstream, if you don't keep moving forward, you fall behind'—a philosophy that helps her treat real estate as a game of constant growth—new levels, new skills, and new opportunities to deliver more for clients.

Through all these sacrifices and routines, Wen and her team were ready to face the unpredictable challenges that would test them next.

PROBLEMS AND REIMAGINING

"Working as an architect, I designed high-rise landmarks, earning just \$48,000 annually. I couldn't afford a car and lived in low-income housing," shared Wen. "After closing my first real estate sale, I earned \$48,000 in just one deal."

That moment was eye-opening. Wen realized real estate held immense potential, yet the industry often fell short in care and responsibility—so she set out reimagining how the business could be done differently.

Wen brought a fresh perspective to marketing and home presentation. She pioneered video walkthroughs with the agent speaking directly to the camera, in multiple languages. Using highlight cards, branded visuals, scents, music, catered food, neighborhood events, and social media, the Wen Group showcased homes in ways buyers might've otherwise missed.

She unlocked a new business model: a closely collaborative team with multiple empowered listing agents, backed by top-tier support, scaling together without losing quality—a rare synergy in the industry.

Her approach to client service goes far beyond listings or closings. While talent and experience matter, Wen prioritizes kindness.

"We care about the little things: sentimental items they want to protect, memories tied to their home, and the stress they carry."

The Wen Group treats clients with empathy, attention, and respect—guiding families through complex transactions while navigating market and timing challenges.

When one seller's home failed to sell with another agent, Wen's team reimagined the process—revamping the layout and

finishes, rebranding the listing, and launching it strategically. The home drew 25 offers and sold half a million over asking. More importantly, the sellers gained trust and returned to refer multiple clients. Wen's response: "People don't remember what you did. They remember how you made them feel."

“

We build, we create, we lead. We don't wait for a seat at the table.

We build the table, then invite others in.

For Wen, problems are opportunities in disguise. She's faced seasons that nearly broke her—deals falling through, team departures, and the financial strain of COVID. Yet she remained steady—mentoring her team, protecting clients, and refusing to cut staff.

Through it all, challenges became lessons, shaping how Wen innovates, builds trust, and raises the bar for real estate in her market.

Reflecting on her arrival in the U.S., Wen shared the vision that drives her: "There are millions just like me, arriving with only a suitcase, some skills, and quiet hope, wondering if they'll ever get to write their story here. My answer is this: we build, we create, we lead. We don't wait for a seat at the table. We build the table, then invite others in. That's the legacy I work toward, for my children, my team, and anyone who needs to see it's possible."



Payne Sharpley

Mr. Opportunity

BY: JESSICA WELLAR
PHOTOGRAPHY BY OLHA
MELOKHINA PHOTOGRAPHY



"I'm an opportunist, so if I see an opportunity I'll take it."

Payne Sharpley is the living definition of forward motion in Silicon Valley real estate. A native Texan who landed in the Bay in the fall of 2020, Payne now works the Valley's high-stakes corridors with the Joe Velasco Group at Coldwell Banker Realty. He didn't inherit a playbook or a pipeline — he built both with stubborn grit and a bias for action that keeps paying off.

"I am so grateful for Joe Velasco for his mentorship, leadership, and style. Being at the #1 individual producing office in NorCal, I'm surrounded by greatness," Payne begins. "It's hard for me to take credit; it's those who have helped along the way and given me opportunities."

Leap And Learn

Payne didn't chase real estate; it chased him. "I was actually sold by an ex-mortgage and real estate broker who was my landlord," Payne recalls with a chuckle. "Once he learned that I was fluent in Chinese, he sold me on this dream that I would be some sort of 'superstar' if I became a Realtor."

The pitch landed because of timing and possibility.

"I come from a place of very little opportunities, and being the opportunist I am, I figured 'Why the heck not give it a shot?'" Payne adds.

He obtained his license in late 2023 while in a demanding managerial role in operations at a Chinese-American startup, working twelve-hour days, six days a week. Eventually something had to give.

"I had no interest in operations, I only wanted to improve my Chinese skills so I stayed for almost three years until making the full-time leap to real estate in March of 2024," Payne remembers.

But the early learning curve in sales was steep and humbling: "It took me a while to learn my market and I fell on my face 50 times before I got my first offer accepted," he admits.

Momentum Shift

A chance conversation at an open house turned Payne's career around.

"A lender, Eddie Garcia, introduced me to Joe Velasco after hearing me speak Chinese at one of my listings in Los Gatos," Payne recounts with a grin. The follow-up sealed it. After speaking with Joe for over an hour at his Intero Cupertino office, Payne joined his team a week later in August 2024.

Then came a decisive, risky bet on himself. "I had only closed three deals and I was down to my last \$5,000," Payne recalls. Instead of playing safe, he doubled down on activity, putting



everything on the backburner and sent out 6,000 handwritten mailers to the tune of \$3,800.

"I felt a world of doubt around me. Within two months though, that \$3,800 had netted me a total of \$140,000. That's when I figured out I am on the right track and with the right people! "I will never forget the feeling of Wendy Kandasamy calling me to tell me we were ratified," he continues. "I've never had that feeling again. It was surreal."

That stretch turned a corner and confirmed the power of mentorship, while Payne carried forward the lessons aggressively.

"I only went with Joe on two listing appointments. That was it! I remember recording one of them and listening to it over and over again," he shares. "I applied Joe's business model directly to how I conducted business and saw instant success."

Relentless Edge

Payne's secret sauce is a mix of volume, precision, and speed. He's unapologetic about the hours he works, clocking 18-20 hours most days. "That's what I'm willing to do," he shrugs. "Based on where I come from, I don't have anything to fall back on or have anything handed to me."

He's fluent in Chinese and uses that advantage daily. Half his clients are Chinese; the other half come for the same reason — delivery. He also doesn't make excuses; he performs.

"I bring a different level of energy to the table. I am 100 percent confident in every deal I walk into that I will close," he asserts. "I have an unrealistic optimistic mindset." And he earns trust fast with transparency and 'credibility building.'

"At open houses, for example, I tell the visitor(s) something, good, bad, and ugly about the property. Good is great, bad has a solution, and the ugly has a solution. This builds trust and credibility immediately in my experiences," he shares, "but it's all about your delivery and conviction; I will probably have something new next week."

The rest is people and pace. A natural networker, Payne takes pride in the reputation he's built with other Realtors and considers this one of the most important things he has done in his fledgling career. "I've learned the hard way to never negotiate with someone that is not your friend," he advises.

And when the door doesn't open?

"I am proactive every day in the field and move quickly; but I also get over rejection and objections quickly," he states.

Perspective helps too: "There's a saying in Chinese which translates to 'All beginnings are difficult.' But my favorite Chinese saying translates to: 'Perseverance, through the good

times and bad.' It is a constant reminder that no matter what the outcome is, keep going, one step at a time."

A Bright Future

Looking ahead, Payne's goals are clear and aggressive: he aims to keep doubling his production every year until it's no longer feasible and aims to retire by 40 with savvy investments. A big fan of "The Art of the Deal," Payne thrives on negotiating to deliver results and doesn't see that changing anytime soon.

He's open to possibly forming a team someday down the road if the timing is right, but could also see himself going in the direction of development or exploring other ventures in real estate.

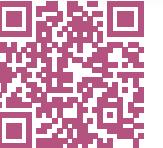
And for anyone second-guessing their own path, Payne offers some words to live by: "Just set a goal, show up, take risks, and work your butt off," he concludes.



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Olha Melokhina Photography

Elevate Your Business Presence: The Importance of Updating Your Headshot

BY OLHA MELOKHINA
PHOTOGRAPHY BY OLHA MELOKHINA PHOTOGRAPHY

In today's fast-paced business world, first impressions often happen online. Whether it's on your LinkedIn profile, company website, or social media, the importance of a professional headshot can't be overlooked. As a photographer who specializes in corporate imagery, I want to share why updating your headshots every two to three years is crucial. This simple act can enhance your professional presence, build trust with clients, and contribute to your business's success.

A headshot is more than just a photo; it's a visual representation of who you are as a business owner. Over time, our appearances change—new hairstyles, different fashion choices, or simply the passage of time can all impact how we look. An outdated headshot can send a message of neglect or unprofessionalism. On the flip side, a fresh, modern image radiates confidence and credibility. When potential clients see your profile, a current headshot tells them you're active and engaged in your business, making them much more likely to trust you and your services.

Updating your headshot can also help define your brand. Each photo can reflect your personality, your industry, and the message you want to convey. A warm, approachable image might attract clients seeking a personal touch, while a polished, formal portrait could appeal to corporate clients. By working closely with a photographer like me, we can create a headshot that perfectly aligns with your brand identity, ensuring a cohesive image that resonates with your target audience.

The process of updating your headshot doesn't have to be overwhelming. My approach is all about making it seamless and efficient, letting you focus on your business while I take care of the details. From our initial consultation to the final edits, I'm here to understand your vision and preferences. We can plan a session that fits your busy schedule, ensuring minimal disruption to your daily routine. With the right preparation, we can capture stunning images in just a short



session, making it easy for you to refresh your visual presence without any hassle.

Regularly updating your headshot is an investment in your professional image that can lead to increased client trust and business growth. I'm dedicated to making this process simple and enjoyable for you. Let's work together to create a headshot that not only reflects who you are today but also elevates your business presence to new heights. Don't let an outdated image hold you back—embrace the opportunity to make a lasting impression with a fresh, professional headshot.

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WHERE REALTORS WIN: FASTER PAY, HIGHER OFFERS

BY REBECCA WILSON PHOTOGRAPHY BY HYUNAH JANG PHOTOGRAPHY

In the fast-moving market of the Bay Area, real estate agents know that choosing the right lending partner is essential because it can make or break a deal. That is precisely why so many realtors turn to Jae Ro, Senior Mortgage Advisor with Change Home Mortgage, where speed, precision, and in-house solutions keep deals on track and commissions coming faster.

As one of the nation's most forward-thinking lenders, Change Home Mortgage has built its reputation on inclusion, innovation, and execution. The company's mission to expand homeownership opportunities aligns perfectly with Jae's approach, helping clients who fall outside the conventional lending box while still maintaining top-tier speed and service. All too often, hopeful homebuyers are overlooked by banks simply because they do not check the right boxes. But Jae is here to change that. For him, redefining homeownership means proving that a "non-qualified" buyer on paper can become a homeowner in reality. "I'm passionate about solving that problem, turning 'non-qualified' into 'approved' so buyers can move forward with confidence," said Jae.

Unlike refinance lenders, Jae's expertise lies in purchase lending. "There is a vital difference between a purchase lender and a refinance lender. A purchase lender specializes in purchases, meaning they maximize the chances of every offer being accepted by making the buyer's terms and conditions as attractive as possible. They close quickly and on time, while giving both buyers and agents confidence that the loan will get done as promised," Jae explained.

The Mortgage System Needs a Paradigm Shift

The mortgage industry operates under a long-standing assumption that the same lender can effectively serve both

home purchase and refinance transactions. That model is outdated. Purchasing a home and refinancing a mortgage are fundamentally different experiences that require distinct expertise, timelines, and priorities.

For decades, lenders have treated purchase and refinance lending as interchangeable, using the same systems and marketing strategies for both. In reality, the priorities of a buyer and a homeowner looking to refinance are vastly different.

When purchasing a home, speed, certainty, and communication are paramount. Buyers face contract deadlines, inspections, appraisals, and emotional stakes. They need a lender who can move quickly, handle complex underwriting efficiently, and close on time. By contrast, refinancing is a cost-optimization exercise. Homeowners have the luxury of time and are focused on securing a lower rate or better terms. In that context, the ideal refinance lender is one offering the lowest cost and most transparent process.

Too often, homebuyers are drawn in by refinance-style advertising with low rates and minimal fees, only to discover that their lender is not equipped for the urgency of a purchase transaction. Deals fall apart, escrows are delayed, and borrowers face unnecessary stress. "That is not the borrower's fault," Jae noted. "It is an industry design flaw. We have blurred the lines between two completely different services."

"It is time for a two-tier lending ecosystem," he continued. "Purchase-focused lenders should be built for execution speed, reliability, and communication, the things that matter most when someone's dream home is on the line."



Refinance-focused lenders should specialize in efficiency, rate competitiveness, and long-term relationship building."

Competitive Advantage

Jae has built his business around that philosophy. What sets him apart in the competitive Bay Area market is his ability to close deals quickly, creatively, and consistently, giving both agents and buyers a clear advantage.

Much of that efficiency comes from Change Home Mortgage's in-house underwriting, processing, and funding teams. With everything under one roof, there are no bottlenecks or external delays, allowing Jae to maintain full control over each file from start to finish. "Very few lenders have that type of control," said Jae. "This ensures we always close on time, and agents get paid much faster as well."

While other lending companies tend to move at a slow and stressful pace, Jae is known for completing closings in less than two weeks. "People are surprised at the speed and precision we work with," he said. "I close everything in 8 to 12 days. Every step is strategic, with no wasted time or loose ends."

It is Jae's results-driven mindset that makes the difference. "In this industry, that mindset translates into discipline and urgency," he explained. "I do not just process loans, I structure them for success."

He also understands that mortgage lending is not one-size-fits-all. There are flexible, proven programs that allow entrepreneurs, realtors, and investors to compete head-to-head with cash buyers. "The key is having a lender who knows how to leverage them," Jae added.

Expanding Possibilities

Through Change Home Mortgage, Jae offers a full suite of both traditional and non-traditional loan programs that help realtors serve more clients and sellers attract stronger offers. The company's CDFI certification provides access to programs other lenders simply cannot offer, including solutions for self-employed borrowers, investors, and buyers with complex financial profiles.

Recently, Jae helped a self-employed buyer who had been turned down by three different banks. "Using our in-house Bank Statement program, we closed in under two weeks, and she moved into the home she thought she would never even qualify for."

For realtors, the results are tangible: fewer delays, smoother communication, and clients who are thrilled with the process. "My signature is speed and precision," Jae said. "Whether it is a 1099 loan, DSCR, or foreign national program, I am relentless about structuring deals that win against cash offers. Agents know when I am involved, we are closing."



At the heart of Jae's work is a simple mission: to empower buyers, support agents, and leave a legacy of opportunity in the Bay Area. "We create win-win outcomes," he said. "My goal is not just to close loans, it is to make sure buyers, agents, and lenders succeed together." Backed by Change Home Mortgage's nationwide network, innovative programs, and commitment to financial inclusion, Jae continues to redefine lending with the precision and purpose that set both him and the company apart. "Buying a home and refinancing a loan are not the same financial event," he said. "They require different tools, timelines, and mindsets. By recognizing that distinction, we can serve clients better, reduce friction, and raise the bar for our entire profession."



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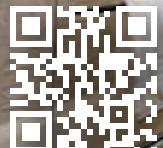
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Kevin Cruz



More Than Real Estate: A Story of Grit and Growth

BY ASHLEY KIVISTO • PHOTOGRAPHY BY OLHA MELOKHINA PHOTOGRAPHY

Kevin Cruz is living proof that with grit and determination, the American Dream can become reality.

Born and raised in the Philippines, Kevin enjoyed a childhood filled with fun and carefree days, creating countless happy memories in his homeland. During those early years, while his mother worked in the dental industry and his father in pharmaceuticals, Kevin learned to be independent. “I learned the hustle independently at a very young age,” Kevin says. At 13, he traveled to the United States to visit family, a trip he never imagined would change his life forever. While he was away, his parents decided that to give their son greater opportunities to pursue his dreams, he should remain in the U.S. to continue his education and begin a new chapter. “I didn’t realize my life was going to be here,” Kevin recalls.

Arriving as a tourist, Kevin not only started his life in America with only \$300, but also spoke no English, often carrying a dictionary with him in order to communicate. Right away, he got to work. He washed dishes, cleaned cars, and at just 15 secured his first job at a pizza parlor. From there, he took on a variety of roles, always finding ways to earn money and help his family support him.

At 18, Kevin was detained in a prison because of his immigration status. Never one to give up, he fought the case relentlessly and ultimately won. “That





“was my second chance in my life to actually make something out of myself here in America,” he says of gaining his freedom and securing citizenship. Determined to seize every opportunity, Kevin quickly recognized his potential as an entrepreneur. In his early 20s, he launched several ventures, achieving success with his event production company, which produced events for 300 to 5,000 attendees. He also started a sound and light production company, along with a variety of other side hustles. By 2015, Kevin was a father of two and knew he needed to focus on one career path, ultimately deciding to give real estate a try, part time at first. After just a year, he realized he could fully support his family in the field and jumped in full time. “Real estate is what really changed my life,” Kevin asserts. In his first year, he earned Rookie of the Year in Northern California, in his second year Kevin was chosen as the 30 under 30 Entrepreneur of the Year, and by his third year he was building his own team.

“I’m always trying to find ways to excel, innovate, and elevate our agents.”

All of us came from adversity.”

After only four years in the business, Kevin founded Kinetic Real Estate together with his fiancée Tien Le and Guillean Arradaza. The name of their brokerage holds special meaning: Kinetic blends Kevin’s initials with Tien’s first name, while also reflecting the unmatched kinetic energy they and their agents embody. Kevin is quick to point out that no one builds something like this alone. “It takes a TEAM to create what Kinetic Real Estate has become,”

he explains. That team now includes President Juan Ruan, Vice President Edgar Barreto, Operations Manager Ana Ruan, and leaders such as Pri Ruan, Bryan Cruz, Michael Lim, and Leonardo Morales, all of whom play a vital role in driving Kinetic’s growth and culture. Together, they continue to expand the vision, not only through residential real estate but also by launching Kinetic Commercial with Giovani Franco, extending the company’s reach into commercial markets in the Bay Area.

Their mission remains simple: to help as many people as possible. Today, Kevin’s team of more than 60 agents has helped over 1,600 families and closed over \$1.6 billion in sales since its inception. “I’m always trying to find ways to excel, innovate, and elevate our agents. All of us came from adversity,” Kevin says.

Kevin views real estate as a powerful vehicle for building wealth. About seven years ago, he began investing in rental properties and now owns 15 properties



totaling 40–45 doors, primarily in Sacramento. In 2020, he expanded into property flipping and has completed more than 40 fix and flips to date. He currently has seven developments underway and is one of the largest investors in a 3D-printing home-building machine in California called 4Dify. Kevin keeps his ventures close to home, feeling a deep connection to the region. “The Bay Area is where my heart is,” he says.

Today, Kevin and Tien have blended their families, raising four sons, ages 13, 14, 15, and 16, along with a four-year-old daughter they share. When he’s not working, Kevin enjoys gathering with friends for meaningful conversations and brainstorming new ideas. One of his greatest joys is watching the people around him grow and succeed in their own pursuits. He also loves spending time with his family, playing video games, and traveling the world. Some of the most exciting places he has visited are Switzerland, Italy, France, Germany, Hawaii and New York. Kevin is especially fascinated by studying architecture in the places he explores.

Kevin knows that without his parents’ bold decision to keep him in the United States, he wouldn’t have the successful career he enjoys today. “I wouldn’t be able to do what I do in the Philippines,” he explains. After battling his immigration case and spending time in prison, Kevin experienced a powerful wake-up call. He realized, “Life is not happening to you, it’s happening for you.” He also came to understand that failure is an essential part of growth and that achieving your dreams requires the grit and determination to keep getting back up. His advice to those just starting out is not to fear failure, but to embrace it. “I’ve seen both spectrums in life. The American dream is definitely what people strive for,” Kevin says.

Kevin’s journey highlights his perseverance and relentless drive. Starting with little and adapting to a new country, he rose swiftly to build thriving businesses while always investing in the people around him. His success shines brightest in the opportunities he creates for others.

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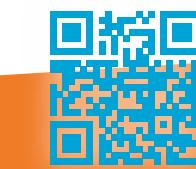


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MaryAnn List & Meghan McKinley

WITH LAWYERS TITLE COMPANY

BY JESSICA WELLAR • PHOTOGRAPHY BY OLHA MELOKHINA PHOTOGRAPHY

When MaryAnn List decided to launch Lawyers Title Company in the Bay Area, she wanted more than an office — she wanted a distinctive culture. “Our focus is to create and maintain a very collaborative business environment,” she

explains. “People are our heartbeat and there is no business without the people.”

That mindset has carried the company from its 2015 launch to four thriving offices across San Mateo County, backed

by the strength of Fidelity National Financial, their parent company. “What appealed to me about Fidelity National Financial, a Fortune 500 company, was how they built their business with multiple brands, each with their own

culture. I was charged with curating our brand from amongst some of the best in the industry,” MaryAnn adds with a touch of pride.

Deep Local Roots

MaryAnn, President, grew up in San Francisco, attended Heald College, and has been in the title industry for over 35 years. Along the way she completed advanced leadership programs with Dale Carnegie, the Disney Institute, and Management Action Program, all of which shaped her leadership style.

Meghan McKinley, Sales Manager, who grew up in Redwood City, graduated

from UC Berkeley with a degree in architecture before finding her footing in title work: “I started in title through family connections, as both of my parents worked in the industry,” she shares. “I have been fortunate to learn all aspects of the business over my 20+ years.”

Those deep local roots extend to the rest of the operation who, if not born and raised here, are long-time Bay Area locals. The original leadership team brought together by MaryAnn, includes Karen Anderson, Branch Operations, and Meghan. The escrow teams, the Business Development Executives — Carey Gorgolinski, Nicole Aissa, Andrea Simons, Patricia Pantazis,

and Arthur Navarro — serve as the face of their brand in the field.

Four Offices, One Goal

Today, Lawyers Title Company Bay Area operates four successful offices in San Mateo County:

- San Carlos – 530 El Camino Real Escrow Teams: Ron DeChaine; Danny Perez
- Menlo Park – 1460 El Camino Real #150 Escrow Teams: Art Fuenzalida; Susan Burnett; Loren Frediani
- Burlingame – 1440 Chapin Ave #250 Escrow Teams: Alma Prince; Cheryl McDonald; Carlota Villatoro & Aileen Michael
- Half Moon Bay – 785 Main Street #101 Escrow Team: Melisa Lozano

“We have 30 employees, and every single one of them is integral to our success,” MaryAnn emphasizes. “The longevity and loyalty here are a testament to the culture we’ve built.”

Building Something Different

Lawyers Title Company Bay Area stands out in a crowded industry because of its responsiveness and relationships. “We differentiate ourselves through service, years of proven expertise, and a personalized approach,” MaryAnn elaborates.

This ideology is expressed best within the business development team and their association with the real estate and lending communities. It brings it back to the company tagline that says it all: ‘People are the Heartbeat of Lawyers Title.’ That philosophy applies equally to clients and to the internal team. “Our long-standing collaboration has fostered deep bonds, making the workplace not just productive, but genuinely enriching and nurturing,” Meghan says with commitment. Much of the company’s ethos can be traced back to MaryAnn’s vision to create something distinctive. She drew on her experience from other larger firms and curated a brand rooted in collaboration, authenticity and excellence. “I carefully brought together talented people, including some I had worked with before knowing we





could create something extraordinary together," she elaborates.

Meghan and the Business Development team all agree that one of the biggest influences in their business would have to be MaryAnn's leadership: "Her decision to start Lawyers Title and keep us together as a team has shaped everything," Meghan acknowledges. For Meghan, success is measured by more than numbers. "I measure it by the feeling at the end of the day. Did we accomplish what we needed to move forward in our business?" she reflects. "There will always be those days with setbacks, but it's how we rebound from them that matters."

For MaryAnn, fulfillment comes from seeing her employees rise to challenges. "I am most proud of hiring and engaging with people that are interested in the challenge of building a brand from the ground up," she beams.

Giving Back to the Bay Area

Lawyers Title Company Bay Area is deeply woven into the fabric of its

local communities. The company supports organizations such as Shelter Network, HIP Housing, Relay for Life, Women's Council of Realtors, multiple local Realtor associations, and Rotary chapters, along with local chambers of commerce and education foundations. "We have a huge community presence," MaryAnn emphasizes. "Giving back has always been part of our DNA."

The culture at Lawyers Title Company also encourages balance and personal growth. Employees are artists, competitive bodybuilders, cooking and yoga enthusiasts, nutrition coaches, and more. MaryAnn herself practices guided meditation and often leads the team in sessions. "It helps us gain clarity on our goals and the outcomes we want to achieve in our profession and private lives," she points out.

For Meghan, recharging comes from time with family and friends. "We'd say we're a family-oriented team," she notes. "Spending time with family and friends is how we stay grounded."



ANDREA SIMONS | CAREY GORGOLINSKI | PATRICIA PANTAZIS | NICOLE AISSA | ARTHUR NAVARRO

Thankful for you— Our Valued Clients.

As we approach the season of gratitude, we want to extend our heartfelt thanks to all our clients, partners, and community members who have made this year so rewarding.

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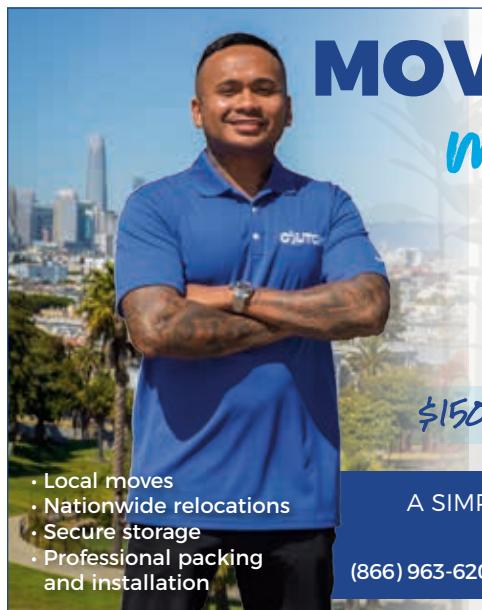
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