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*Michelle*  
METCALF



Photography by  
Jacquelynn Buck

▶▶ featuring

# michelle METCALF

## A REAL ESTATE LIFESTYLE

By **Kylea Bitoka**  
Photography by **Jacquelynn Buck**

What do a sub shop franchise owner, a licensed laser technician, an escrow officer, a mortgage loan officer, and a licensed financial advisor all have in common?

Hint: It's not a thing; it's a person.

With her nurturing personality, Michelle Metcalf could have found success in any of the careers listed above, but each time she came to a fork in the road, real estate emerged as her one true passion.

The journey began when she was a new mom working in advertising sales at a small radio station. "It was a one-woman show. I solicited the advertisements; I wrote the ad; I recorded and produced the ad." Michelle enjoyed it, but she needed medical insurance, so she applied at the bank. "I learned a lot from working in radio advertising. It helped me break through barriers. I gained confidence and learned to ask for business. My experience in radio sales helped set the tone for the rest of my career."

At the bank, Michelle worked as a financial representative, opening accounts. She worked her way into the mortgage side of the business. "I worked as a loan officer. When I was ready to try something different, I got my Series 6 and Series 63 licenses, which enabled me to help clients with their stock investments. I also had my life insurance license for annuities."

When Michelle moved to Arizona, she found herself needing a new career. "There were not any openings available for my position in Tucson. However, there was an opening in Green Valley, which I accepted. I quickly discovered that Green Valley is a retirement community, and the majority of residents already had set investments. I needed to find a different avenue."

Michelle applied at a title company and was hired as an escrow officer. "As an escrow officer, I became experienced with every aspect of closings. I also developed relationships with REALTORS®. Because of my time in radio sales, I wasn't scared to ask REALTORS® to bring their contracts

to me. After eight years in escrow, I realized I was on the wrong end of the transaction. I recognized that REALTORS® made a really good living."

In 2012, Michelle received her real estate license. Although a new agent, her experience had more than prepared her for the career. "I had a plethora of knowledge in every aspect of real estate from my time as a loan officer and escrow officer. In each position, from the radio station to the bank and then the title company, I had experience with sales and prospecting."

While Michelle's industry experience gave her an edge, it is her heart that sets her apart. She understands the soul of real estate—the

client. "Real estate is not a job; it's a lifestyle I choose to live. It's not sales; it's about helping your client get from Point A to Point B. It's providing the education and resources to help them achieve their goals and start a new life chapter."

Michelle's nurturing spirit and patience made her an ideal fit for the Green Valley community. "The average age in Green Valley is 72. Most of my clients are in their 80s or 90s." These

clients are in a different stage of life than young professionals or new families; Michelle is prepared to meet their needs. "If I'm showing homes, I always carry extra snacks and water for my clients. I have a great handyman that does pre-inspections for my listings. He helps my clients evaluate any potential problems and get them fixed. It increases the value of the listing and makes it less likely for buyers to back out."

What makes the biggest difference—Michelle is not scared to get her hands dirty. "I make the whole process as seamless as possible. I've rented Uhauls to clear out furnishings for elderly clients. Many times, their adult children do not have the time or resources to help repair, paint, or sell furniture, especially

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Michelle and her son Derrick celebrating his 29th birthday

if they are out of state. I help coordinate estate sales. Furniture that does not sell, I donate to White Elephant. White Elephant is a thrift store; all proceeds go to the local Sahuarita Unified School District for scholarships.”

In addition to her passion for real estate, Michelle also loves doing skin care. “For three years, I worked for a dermatologist, Dr. Hu, two days a week. As a licensed laser technician, I performed laser treatments and assisted Dr. Hu in medical procedures.” When Michelle tired of commuting to Tucson from Green Valley, she purchased a laser and opened a shop in Green Valley. “When COVID-19 hit, I was no longer performing treatments. I decided to sell the laser. It provided the chance to focus on growing my real estate career.”

Ever the entrepreneur, Michelle was also a franchise owner. “My ex-husband and I owned a Firehouse Subs on Valencia at the Tucson Spectrum. I completed the training in Jacksonville, Florida. I negotiated our lease and ordered the signage.” However, real estate proved to be her passion. During

the divorce, Michelle doubled down in real estate and gave full ownership to her ex-husband.

When it comes to real estate, Michelle is all in, and now, so is her sister. “My sister, Minni Borgen, is moving to Sahuarita from Missoula, MT, to help me in real estate. She will be bringing her family of six. We are teaming up because my business is growing, and I need help!” The real estate bug bit Minni when she came to Arizona to help Michelle recover from major surgery. “I had called both of my sisters and asked them to come. My one sister helped me recover, and Minni was my real estate assistant.” Minni quickly discovered the thrill of real estate. Michelle loved the idea of joining forces and paid for her real estate school. “My sister had never owned a house before. I helped her purchase her first one. It was so exciting to be able to guide her through the process.”

Michelle is always ready to lend a helping hand, whether volunteering at the local food bank, pet sitting for a client, or helping out a family member. “I support the Sahuarita Food

Bank and Green Valley Food Bank. So many seniors only have social security income. With inflation skyrocketing, they need help with food. Anytime I have a client with an overabundance of citrus from their fruit trees, I will harvest and donate.” During COVID-19, Michelle learned from her aunt that her cousin was now living in Sun City, Arizona, and having a difficult time. “We grew up in Montana together. I bought my cousin a townhouse in Green Valley and helped her move here. It’s a much better quality of life for her. I am thankful for the chance to reconnect.”

In her free time, Michelle enjoys visiting family. “My son, Derrick, lives in Colorado and works as an electrician. He recently finished wiring a new Coca-Cola building and is now working on a hotel. For his 29th birthday, I visited him in Colorado, and we did a hot air balloon ride.” Michelle is grateful for the opportunity and flexibility real estate has afforded her. Her favorite part is that real estate allows her to positively impact people’s lives. “I hope to be remembered for having a kind heart. If I can help, I will. I always say, ‘If it’s in my wheelhouse, I will do it!’”



## MICHELLE METCALF

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