



**WINTER 2019 EDITION**

# **THE TOP 100 PEOPLE IN REAL ESTATE**

**FEATURING JENNIFER DJURKOVIC OF DJURKOVIC INVESTMENT PROPERTIES**

Even in this huge city, there are some people who stand out in the crowd. In its first year, Jennifer Djurkovic's firm brokered over \$94M in deals and chalked up over \$160M in listings. See inside for the story of why Jennifer stands tall. Her drive explains why she's one of the New Yorkers who make New York, New York.

*-Story on Page 4*

# **NEW YORK**





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The staff of *The Top 100 Magazine* would like to express their gratitude for having the privilege of working with the brightest, most accomplished, and esteemed professionals in real estate and related fields.

Through the combined efforts of our account directors, writers, production staff, and artists, as well as the cooperation of everyone who is featured in this publication, I believe we are presenting an inspiring and exciting account of the 2020 real estate landscape.

I know that our readers will be equally impressed by these stories and appreciate the tremendous fortitude, dedication, and perseverance of these individuals, along with the many sacrifices they have made in the pursuit of their dreams.

It is my sincere wish that each and every one of these amazing professionals continue to experience success and my pleasure to present *The Top 100 People in Real Estate* magazine.

*Joseph Nunziato*  
CEO, Redwood Media

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# 2019

# THE TOP 100 PEOPLE IN REAL ESTATE

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# JENNIFER DJURKOVIC

CEO/Founder and Licensed Real Estate Broker





Jennifer Djurkovic is founder and chief executive officer of Djurkovic Investment Properties, a fast-growing commercial real estate services firm that brokers deals in New York, Pennsylvania, South Florida, and a growing number of other U.S. states. Jennifer formed the firm after doing hundreds of millions of dollars worth of deals, working for some of the largest brokerage firms in New York City. Within less than a year of forming Djurkovic Investment Properties in April 2019, she brokered \$94 million in deals and another \$160 million of listed properties.

Jennifer credits the early success of her firm to her extensive network of contacts she developed working in the business for 8 years. She's also attracting business thanks to her people skills and her understanding of the intricacies of real estate financing and deal structuring. "Once you truly understand the needs of your buyers and sellers in a transaction, you're halfway there," she said. "The rest is hard work and staying laser-focused on making sure those needs are met."

Jennifer grew up in New York City with a unique perspective of commercial real estate. Her father and his brothers emigrated from Croatia in 1968, when New York was in the early years of the economic tailspin that culminated with the financial crisis of the 1970s. Commercial properties were going into distress throughout the city. This proved to be an opportunity for these new immigrants, who began working for property owners. Jennifer's father worked as an elevator operator and her uncles worked as superintendents, but they learned quickly. Soon they were pooling their money to buy their own buildings.



*On The Way to Studio 54 (1978)*

Growing up, Jennifer learned about interest rates, mortgages, and capital expenses at the dinner table. Knowing what real estate did for her family inspired Jennifer to go into commercial real estate herself, because she came to regard, "It was more than a business. It was the American dream."

Prior to launching Djurkovic Investments Properties, Jennifer worked with some of New York's best known developers, investors, bankers, and brokers. She started at Massey Knakal Realty Services, now Cushman & Wakefield, where she worked on deals in New York City, particularly in Manhattan's Hudson Yards, Midtown West, and Penn Station neighborhoods. She worked with a team, headed by the chairman, that sold 142 properties worth a total of \$2.2 billion in 2014. One of the team's

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**"Once you truly understand the needs of your buyers and sellers in a transaction, you're halfway there. The rest is hard work and staying laser-focused on making sure those needs are met."**

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biggest hits was brokering the sale of 21 Penn Plaza, which sold for \$244 million in 2014 to the financial services giant, TIAA-CREF.

From 2015 to 2017, Jennifer was as an associate director and commercial broker at Eastern Consolidated, where she originated and executed Manhattan multifamily deals worth \$56.3 million. Later, at Ariel Property Advisors, she was responsible for leading business development and for networking initiatives in Manhattan's downtown east neighborhoods, with a particular focus on NoHo, East Village, and Greenwich Village.

Jennifer developed her flair for marketing as an account coordinator at *The Real Deal Magazine* in 2012, where she focused on advertising, business development, and special events. Her highlighted events included, *The Future of Hudson Yards: The New City Within the City*, which was featured on *Bravo Network's* reality show, *Million Dollar Listing*. She was also interviewed by *New York Real Estate Journal* to discuss the success of *The Real Deal Magazine* at *The Real Estate Expo* at Columbia University in 2012.

With a staff of top-notch analysts and marketing experts, Djurkovic Investments Properties is already developing a reputation in real estate circles for its informative and lively presentations. "Investors love real estate because it's an asset class that you can see and feel," she said. "We get that at Djurkovic Investment Properties and build that luster into our presentations."

Jennifer earned her bachelor's degree in business administration in marketing from CUNY Brooklyn College in 2012 and received a *Dale Carnegie Certificate of Sales Success* in 2013. Jennifer was also named one of the *Top Women to Watch in Real Estate* in 2018, and was one of the featured *Commercial Real Estate Women* in the April 2018 Issue of the *New York News*. She is also member of real estate board of New York.



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# CAL SANTANGELO

## Managing Director-Multifamily Acquisitions

In 2008, after the loss of his mother, and with only twelve thousand dollars to his name, Cal Santangelo made the bold choice to make it big in real estate. He moved from Atlantic City, New Jersey, to Key Biscayne, Florida, a tropical island off the coast of Miami. Cal now refers to this decision as his “Hail Mary” as it ultimately led to his current position as the managing director of multifamily acquisitions at Arena Capital Holdings. However, moving to Miami was only the first step of an 11-year journey that would lead to him becoming the experienced director of acquisitions that he is today.

Upon his arrival in Florida, Cal’s first order of business was to enroll in graduate school. He had already started his education at Drexel University in Philadelphia, Pennsylvania, on a scholarship for rowing crew, so he decided to pursue his master’s degree at Florida International University in Miami. Cal far exceeded his initial goal and left FIU’s campus with a total of three master’s degrees. Cal holds a Master of Science degree in international real estate, a Master of Science degree in finance, real estate investments, and securities, and a Master of Business Administration degree. As an alumnus, he continues to support FIU by serving on the board of directors for the university’s Honors College.

It was just before graduating with his second master’s degree from FIU that Cal got his start in the real estate industry. He was hired by CEO, Tom Cabrerizo, as a multifamily acquisitions analyst for CFH Group based in Miami. CFH is a fully integrated real estate development and property management company with multiple locations throughout southern Florida.

His next move was going to work for Marcus & Millichap, the largest national commercial real estate brokerage firm, and one of the top multifamily brokers in the state of Florida. There, he worked as a financial analyst under Evan Kristol and Still Hunter III, who are both known as leaders in the acquisition and disposition of multifamily assets, both statewide and at the national level. Cal continued with Marcus & Millichap

for a year before striking out on his own to do independent development and consulting.

Cal’s real estate journey next led him into the realms of entrepreneur, author, and international speaker, Grant Cardone, where he was hired to work with acquisitions for Cardone’s team. In fact, he helped to create Cardone Capital, a multifamily fund that currently boasts \$1.3B in real estate holdings. Although his time with the team was rewarding, Cal made the decision to move on and to join Arena Capital.

Working exclusively in the state of Florida, the team concentrates on acquiring, repositioning, and adding value to large scale multifamily and retail properties for long-term investment. They first target densely developed markets, which exhibit long-term growth characteristics with barriers for new development. Next, they focus their efforts on specific properties that have been either undermanaged and/or undercapitalized because both provide opportunities to enhance tenancy and overall revenue growth.

For example, in August, Arena Capital and Coral Rock Development Group closed on a \$12.75M construction loan for developing a 250-unit, mixed-use project with ground floor retail for Pura Vida Hialeah in south Florida. A transformation from the area’s aging retail and residential offerings, the new towers are expected to become the new town epicenter, creating a contemporary and convenient lifestyle for the residents of Hialeah. Cal says that he is excited to see how quickly Arena Capital is expanding and growing its multifamily and retail portfolio. He notes, “Our target is 2,000 multifamily units in the next 12 months.” Considering recent developments, they are likely to reach their goal.

According to Cal, Arena Capital’s deep understanding and knowledge of multifamily investment is one of the greatest benefits of being a member of the team. Founded in 2002, Cal says they have a proven history of combining fresh capital investment with a creative entrepreneurial approach.

Located in Coral Gables, Florida, Arena Capital Holdings is a family-owned, third-generation real estate investment company that follows a “back to basics” management and investment philosophy.



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As the managing director of multifamily acquisitions, Cal brings his own broad understanding of the business and insight into how to advise on a deal, how to identify, and how to add value. This has led to several successful investments including Prospect Towers in Clearwater, Florida; 208 apartments and a 17-story high-rise that the company purchased in January.

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Cal says that he and his team members are continually seeking these types of investment opportunities within prime Florida locations.

When he is not working with Arena Capital, Cal enjoys spending time with his beautiful and loving wife, cheering on his amazing daughter at volleyball tournaments, and helping others. His first rewarding experience was serving as an ocean rescue lifeguard for 14-years on both the Atlantic City Beach Patrol and Miami-

Dade Fire Rescue Ocean Rescue Division. Cal says that the job taught him a lot of valuable skills and gave him the desire to help others. This was an aspiration which he never outgrew. For instance, he is currently in the process of getting involved with the Make a Wish Foundation, a nonprofit organization that works to grant life-changing wishes for children fighting critical illnesses. Cal wants to donate money to the foundation so that he and his team members at Arena Capital Holding can join others in uplifting spirits and inspiring hope.



# Michel Léonard & Stephanie Léonard

President, CEO,  
& Founder

Director of Communications  
& Lease Renewals

As a broker, Michel negotiated real estate transactions across Canada and the U.S. buying, selling and leasing. He credits this experience with giving him the ability to recognize what tenants want in a property as well as the ability to recognize the difference between a “sought after” and a “less desirable” location.



**Michel Léonard** is the founder, president and CEO of BTB Real Estate Investment Trust, head officed in Montréal, Québec. Michel holds more than thirty years of experience in commercial real estate. He has been involved in numerous real estate transactions in both Canada and in the United States whether leasing, acquisitions, built-to-suit projects and arbitration. These transactions included leasing, acquisitions, strategic planning, development and taking advantage of financial markets to leverage equity.

Michel's career surprisingly did not begin in the real estate industry. In 1975, he enrolled in McGill University where he earned two degrees. The first was in business administration, and the second was in civil law. After graduating with his law degree in 1981, he joined a law firm and practiced for a while but soon discovered that he wanted to fulfill a different challenge. It was at this time that he decided to move on to the real estate industry.

Michel first began working for a brokerage firm as a lawyer and eventually became president of the organization. In 1989, he decided to open a commercial real estate brokerage firm. In 2004, Michel's firm merged with Colliers International, and he remained with them for two years.

Finally, in 2006, Michel founded BTB Real Estate

Investment Trust. He started from scratch, drafting a business plan on a plain white sheet of paper. In order to launch BTB as a real estate investment trust, he had recruit investors in order to form a capital pool corporation (CPC). Michel explains that with the required number of investors and a solid board of directors, he could transform the CPC into a real estate investment trust whose units would be traded on the Toronto venture exchange, in Canada. The transformation of the CPC into a trust was granted by a judge in the fall of 2006. This allowed BTB to raise capital in Canadian public markets in order to acquire commercial real estate properties in the provinces of Québec and Ontario.

Although it started from a blank sheet of paper, today, BTB owns sixty-six properties and close to a billion dollars of assets. In December 2013, BTB's market cap was less than \$125M and today it stands at almost \$300M. Michel states that BTB's growth is due to their focus on growing the business by purchasing one property at a time and continuously improving the portfolio. During BTB's twelve-year existence, BTB has acquired close to one hundred properties and over time and after strategic reviews, BTB sold its less productive assets and its properties located in secondary and tertiary markets to purchase better performing and larger properties. By starting on a smaller scale and adding larger properties over the years, the quality of its portfolio is the best it has ever been. Also, BTB is now concentrating its portfolio in the main cities of the provinces of Québec and Ontario by acquiring only in the Greater Montréal, greater Quebec City and Ottawa areas. Eventually it is their goal to acquired properties in the greater Toronto area.

It comes as no surprise that Michel has earned many awards and designations throughout his career. He says that the highest recognition he has received was in 2015 when he was a finalist for the *EY Entrepreneur of the Year* award. In addition, he currently is the chairman of the board for the governing body of real estate brokers for the province of Québec and has been involved with the regulator for the last eight years. He served on the board of the Québec Bar Foundation where he was a director for six years.





**Stephanie Léonard** has the privilege of working closely with her father, Michel, the founder, president, and CEO of BTB Real Estate Investment Trust, which is a publicly traded entity. Together, they have achieved a distinctive working relationship because of their ability to blend generations. According to Stephanie, she and her father have “a unique dedication to push the status quo of the industry and test its limits” within each of their respective positions.

As the director of communications and lease renewals, Stephanie takes great pride in representing the “new generation of real estate.” BTB has a relatively young employee base, which allows them to innovate in their daily thinking. Stephanie is especially pleased with how she and her father have been able to blend the older generations with the newer ones while enjoying the challenge of their different personalities. Stephanie and Michel both strive to lead by example, encourage each other, and embrace change in an industry that is constantly evolving.

Stephanie has been a part of BTB for as long as she can remember, and has been introduced to the industry at a young age by visiting her father’s different offices throughout her entire childhood. She explains that BTB owns, manages, maintains and develops sixty six properties in the provinces of Québec and Ontario, totaling more than 5,700,000 square feet. Stephanie explains that they strive to turn these assets into stronger, more valuable assets in order to enhance the asset value of the REIT and that this is mainly achieved through their hands-on approach. As BTB is internally managed, she believes that by having their own property management department, as opposed to outsourcing this critical element of daily activities, is a tremendous advantage for the REIT as they are able to maintain a direct connection with their tenants and improve the overall health of their properties. By having a direct contact with its clients, it allows BTB to be proactive at solving issues as they emerge, and it enables them to be transparent with their clients. Furthermore, it allows BTB to introduce higher standards of management, by being proactive in its services offered to clients. Stephanie explains that this allows BTB to truly understand the changing needs of their clients and allows them to create better relationships with them, which is critical for BTB.

When Stephanie first joined the workforce, her job was to assist the leasing department where she dealt with the different aspects of landlord representation. However, management began noticing that the marketing department was lacking, and that needs were not being met with regards to brand growth and communications. So, Stephanie was asked to assess the areas that needed improvement in order to ensure the notoriety of the brand. It also became her job to make sure that the brand was being properly marketed, in order to maximize visibility for new clients. Having graduated from the John Molson School of Business with a Bachelor degree in Commerce, specializing in business strategy, this task was right up Stephanie’s alley.

For the past three years, she has built the basis for the marketing department, and she is now the director of communications and lease renewals. Stephanie says that she has had the privilege of working and establishing a strong, polyvalent team that is very solid and that works tirelessly to ensure a positive brand reputation and aimed at acquiring new clients. However, with the company operating within an industry that is incredibly dependent on the



health of other organizations, being quick and responsive to change enables the team to continuously push to find new and innovative ways to market the brand.

In addition to this, Stephanie is also the company’s main contact for investor relations. She leads everything to do with both the visual and reporting processes for the annual and quarterly reports as well as how the company communicates with shareholders through the basis of press releases, quarterly reports and annual general meetings. This year, BTB’s annual report received the bronze award at the International Summit Creative Awards. Due to the fact that the marketing and communications has found its footing, in addition to being the director of communications, Stephanie is also shifting her focus on concluding lease renewals.

With a big task at hand, Stephanie states that she believes that this role is actually complimentary to her actual role as she is a strategic link between their clients and the investors because at the end of the day, their clients constitute the foundation of their business.



Justine Nelson Photography

## ALEXIS MCGEE

PRESIDENT, BROKER



ALEXIS MCGEE GROUP INC.  
BROKERAGE • INVEST • COACHING • DESIGN

"The few that do are the envy  
of the many who only watch."  
-Jim Rohn



With a long and comprehensive history in real estate and investments, Alexis McGee is a successful business owner who taps into her 36 years of knowledge and experience to provide guidance and mentoring to her real estate agents.

As the president and head broker of the Alexis McGee Group, Inc., a boutique real estate brokerage based in California, Alexis specializes in residential and commercial real estate, with a focus on acquisitions and dispositions of both wholesale and retail real estate.

Alexis began her lucrative career in real estate after she graduated from Arizona State University with a B.S in finance and real estate in 1983. She worked as an investment property specialist for Grubb & Ellis Commercial Real Estate and was eventually promoted into the role of national director of REO Properties, a position that was created for her. At Grubb & Ellis, Alexis was the first woman investment real estate agent in the Sacramento region. She closed her first deal at the young age of 24; an exclusive listing for three multi-family projects with a total sale of \$13 million. As a result, Alexis was awarded *Rookie of the Year* for the firm. Alexis adds that she had to prove herself in what was a very male-dominated industry at the time. "I wasn't successful because I was trying to be like the guys, I succeeded because I believed that I was just as talented, and there was enough business for everyone."

After the *Tax Reform Act of 1986* and the housing market crash that followed, Alexis began investing in foreclosure homes to fix and sell for profit. In 1992, she left commercial real estate and co-founded Foreclosures.com, an internet-based business that specialized in foreclosure real estate information. As the co-owner of the business, she trained and coached thousands of investors and realtors on how to make profits through foreclosures, the right way. In 2006, she was interviewed and featured on a front-page *Wall Street Journal* article that focused on the investment opportunities in the foreclosure sector. Alexis explains that this article, entitled, *Slower Home Sales Open Up a Market For Some Investors*, changed her life and as a result, she became the author of two best-selling books and a nationally sought-after foreclosure expert.

After running Foreclosures.com for over twenty years, Alexis retired from the internet and seminar businesses in 2014 and went back to her roots of real estate investing. By 2017, she had launched her real estate brokerage, where she mentors her agents to help them successfully build their own real estate businesses. Alexis explains that she has built her business on more than just technology, but by creating lasting relationships and providing her clients value; skills that she passes on to her agents. She adds, "I built my business the old-fashioned way, by getting out and meeting people and actually caring enough to provide quality service to every client. My goal is to become their number one real estate resource."

In addition to her professional accomplishments, Alexis continues to give back to the community by hosting local, monthly real estate meetups with the California Real Estate Investors: Alexis McGee Group.

Her two books, *Guide to Making Huge Profits Investing in Pre-Foreclosures Without Selling Your Soul* and *Guide to Advanced Investing Techniques You Won't Learn Anywhere Else*, are both available on Amazon.

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# DAVID DRUMHELLER

## Principal, JDM Ventures

David Drumheller is the principal of JDM Ventures, a multidimensional New York real estate operations/management consulting firm serving multifamily property investment clients across the Greater New York area. With 12 years of experience in the multifamily real estate space and boundless passion for the field, David has set his sights on serving clients through his own company to meet the growing demand by multifamily owner-operators for assistance with strategic real estate acquisitions, fundraising, deal execution, and operations.

The decision to launch his entrepreneurial venture was born from the insight and experience gained at each position he held as he worked his way up the ranks of the real estate industry, acquiring a deep understanding of client needs and the complexities of various facets of the business. However, David's journey to the top was a relatively short one, driven by his unique blend of executive skills and the ability to assume multiple roles to make sure the business runs smoothly.

David began his career in 2008, as a property manager for a large multifamily investment firm that purchased distressed assets and through doggedness and a healthy balance sheet, improved and preserved these assets for the existing resident core for many years to come. His unique combination of determination, real estate shrewdness, and an innate skill for strategic analysis launched him quickly to the role of director of operations, where he oversaw a team of 10 property managers and a portfolio of 3,000 plus units.

In 2017, David decided to take on a new challenge and joined Fairstead/GFB Management as the director of operations and property management. At Fairstead, he assumed the responsibility of building a management infrastructure from scratch, as they previously outsourced all of their property management. In this hybrid role of director of operations and property management, David successfully implemented new systems and technology while building and managing a team of 40 people. Nevertheless, this would prove to be one of the most formidable roles of his career and one in which his combination of skill and grit would shine.

As David explains, "This was one of the most challenging positions, initially, because I was thrown into a role that did not previously exist, and guidance was lacking. It was either sink or swim. I succeeded through perseverance and humility."



After more than a decade in an impressive career, David decided to leave the world of C-suite employee to spend more time with his kids, focus on building his own company, and devote more time to other responsibilities, such as his role on the board of Boys & Girls Club of Northern Westchester and his passion for supporting other causes such as the ASPCA.

As he cultivates his emerging business venture, David shares this: "I've always consulted, for the last eight years, for multifamily owner-operators, whether they're new to business or want to know more of the nuances, and I will continue to do so indefinitely. While simultaneously venturing into many other projects and industries."



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# Roei Paz

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## Q&A

**Q: Tell us about your business, T&P Development.**

**A:** T&P Development is a boutique property development company focused on building legacies and changing lives by delivering quality products within selected markets. Our goal is to help people and businesses throughout the world realize their dreams of owning properties. TP Development is a market leader in residential property development and residential rental investments and provides innovative and exceptional solutions across several markets. We work closely with investors and then deliver on the development of these properties.

Our headquarters are located in Tel Aviv, Israel. We started the business in 2008, when we began construction on our first project in Israel. We completed 12 projects in Israel before opening our office in New York.

**Q: What sets your business apart from others in the industry?**

**A:** We take care of everything for our clients – from A to Z. We start with the idea, manage the budget, seek out the best deals in the market and move on from there. We always want to do what makes the best sense for our buyers.

**Q: What is your role in the business?**

**A:** I am the founder of the business. I handle all business dealings and operations in United States and I have a partner in Israel who handles operations in that country. I basically handle everything including researching the best deals and properties, managing the building and renovations of properties, financing, sales and tenant relationships.

**Q: What is your history in the business world?**

**A:** I have worked in real estate development for six years. Before moving into the construction and real estate development industry, I worked in the diamond district for over ten years and handled the direct purchasing operations of all diamond inventories for the business. Then

I changed my focus and started believing in something new and pursued new opportunities in real estate.

**Q: What was your inspiration for starting this business?**

**A:** In 2008, a friend of mine was working in the development industry and he realized he was getting old and wanted to start buying real estate instead. While it seemed expensive, it was a good investment. Recent researches talking about world changes, by 2035, 75% out of the existing suburbs population will move into big cities, so residential

We guarantee high-quality work and the most affordable prices and best value for new homes and construction – resulting in the best investment growth.

developments are becoming much more necessary and a smart investment opportunity. I wanted to be a part of these future developments.

**Q: What is your motto in business and life?**

**A:** Always protect the money that we get from our investors, and never do anything risky. I believe in hard work and learned from the following saying from the Israeli army,

**Q: What licenses and certifications do you have relating to the real estate industry?**

**A:** I completed a *Real Estate and Development Course* at NYU. I am a certified appraiser and a general contractor and a licensed real estate agent.





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**Roei Paz, President at T&P Development**

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**“The hard we do immediately, the impossible we do just a bit after.”**







# *One on One with* **RUSSELL THOMAE**

Dedicated, Highly Experienced Real Estate Broker



Member: NAR, TAR, CSS, MLS, CCAR, MTAR, NAFWS, &  
Elite Broker Council  
REO, HUD, VA & BPOR Certified  
Multi-Million Dollar Producer

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#### **What started your sales career?**

I started working full time in sales as an early teen at a Ralph Lauren shop in Mandeville, LA. I spent my high school and college years working in every facet of the clothing industry from retail to a personal shopper and ultimately wholesale as a national sales representative for a multi-million dollar manufacturer, traveling 18 states. I met my wife in that role.

After the devastation of 9/11 and the introduction of internet sales, the clothing business changed drastically. Many of my clients, who were small “mom and pop” stores, closed their doors. I knew it was time for me to make a career change.

#### **Why from Rag’s to Real Estate?**

I have a marketing degree, so marketing is really my profession and passion. Only the product has changed. I used to market clothing and now I market real estate. My break out was at my last clothing market in Dallas. Jokingly, another senior rep in my showroom yelled out “Iceberg!” I knew what he was referring too but it was no joke, the end was near. We had lunch and he gave me some advice on real estate, as it was a hot market.

He parked in front of a building and dared me to walk into a mortgage company with the approach, I’m here for the job, when do I start? Within 2 weeks I was originating loans. I spent 2 years as a loan officer and after the refi boom I realized most real estate companies had their own in-house lender and my job was soon to be redundant.

Within six months, I obtained my real estate license and worked 4 years for two of the largest big-box brokerages in the business. I received the most elite training, won trips, and had the learning experiences of a lifetime. However, once again I

knew it was time for a change. Time to cut the apron strings! I earned my broker’s license in 2009, opened Thomae Realty the following year and never looked back.

#### **How is your market plan different from other businesses in your industry?**

I have a little bit of an advantage when it comes to pricing a property. The mortgage business gave me a jump start as a new agent and I hold a BPOR designation (Brokers Price Opinion Resource). I’m a recourse for lenders to evaluate a listing price for their foreclosures. It is an extremely simple marketing plan. I don’t chase the market down, I chase the market up.

It’s all about, “pricing and marketing.” If a property is priced right and marketed correctly it creates an influx of interest, so with more showings there are more buyers. As a result, when my listings go on the market, we typically receive multiple offers for above the listing price. Essentially, we list at the perfect price and the offers become organically higher.

#### **What separates your business from others like it in the industry?**

Quality-personalized service. We do so much more than just put a sign in the yard or drive clients around to look at homes. Buying or selling, we walk our clients through every step of the process so there are no surprises at the end. I’m a man of my word and we do business honestly and always keep the clients’ best interest at the forefront. I return phone calls, reply to text messages/emails, follow-up, and answer the most difficult questions with honest answers.

#### **Do you have a favorite saying?**

Yes. If you can’t be on time, be early!





# Meet THOMAS N. TERSIGNI

## REAL ESTATE, TECHNOLOGY, AND LENDING EXPERT

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### Can you tell us about your history in the industry and what brought you to your current role with Rate Barn?

I started out in 2003, working in the mortgage industry, gaining experience and spending ten years in a management capacity. The last three years working in that industry, I was the director of banking for Quicken Loans, where I ultimately helped develop their purchase division platform. After leaving Quicken Loans, I saw an opportunity in the marketplace for a company that would nationally align themselves with thousands of real estate agents and consumer direct mortgage lenders and act as a gateway between the two. I founded Homebird, a company that offered a platform for lenders to give prequalified clients to real estate agents and a platform for agents to access a list of interested homebuyers. It was one of the first businesses of its kind in the industry. After achieving great success, I sold the business in April, 2018 and partnered with Savvy in early 2019. Since I joined the company, we have reengineered our technology and integrated with several POS platforms.

### What are your primary responsibilities at Savvy?

I am the chief marketing officer (CMO) and partial owner of the business. As the CMO, I build relationships with experts in the industry to develop and expand the company. With experience in building digital real estate referral platforms for lenders and agents, my goal is to bring that same experience and skill set to this newer business venture. As part owner, I also have an interest in building solid relationships with consumer direct lenders, Fintech, and real estate professionals.

### Tell us about company.

Savvy offers a unique, innovative technology platform for the insurance industry. Founded in 2014, the goal of the business was to provide a digital insurance marketplace for lenders and real estate professionals. They created a platform that would provide more than a dozen quotes from insurance agencies and brokerages across the nation, so they could ensure their clients the best insurance rates. Today, based on extensive research and consumer feedback, we are refining our

business model and rebranding to offer even more innovative services to our clients. We are striving to become more than an online "form wizard" and we have upgraded our online platform to include an AI (artificial intelligence) shopping assistant that assists our users with getting the most accurate insurance information. We have integrated with a company named EzLynx to provide a simple and seamless platform and we have simplified the process and only ask for six key pieces of information to provide the top six insurance quotes available.

### What sets you apart from your competitors in the industry?

There is only one direct competitor out there that is also integrating with the marketplace community. However, they don't have access (like we do) to the same amount of carriers and captives such as State Farm and Allstate. They are not providing their clients with all of the options that we do. In addition, we do not sell insurance, so we truly offer our clients the best products and policies without bias.

The mortgage industry has gone through a digital revolution within the past few years and the one thing that has been forgotten is assisting the client on the digital platform obtain the necessary homeowners' insurance for a real estate transaction. With our platform, the client gets no phone calls whatsoever until they have received all of their quotes and they've decided who they want to move forward with. Then it is one phone call from that carrier, unlike other platforms that sell your information to dozens of insurance agents. That creates a poor client experience, and that's not what we are about.

### What are your future goals for the business?

The future goal is to truly close the loop on the digital mortgage process with our system. Our goal for 2020 is to change the way lenders and real estate agents manage the issue of insurance. We strive to offer the ideal technical solution, so they can better assist their clients with obtaining insurance during a real estate transaction.



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# Perci Piétro MBA, CEO, OWN

**“It’s simply better to OWN”**

“We always place emphasis on providing the highest level of service through experience, accurate information, education, and strong business ethics.”



As the chief executive officer of OWN Realty, **Perci Piétro** creates a world class, multi-solution experience for all of his clients. With a history as an entrepreneur and comprehensive experience, building several businesses from the ground up, Perci developed an idea to revolutionize the real estate industry when he founded OWN Realty in 2007.

OWN is a full service, luxury, international real estate and business consulting firm with headquarters in Miami, Florida. As CEO, Perci oversees a culturally diverse group of about 50 highly experienced, licensed consultants. They are professionals who assist clientele with residential and commercial sales and leasing, as well as business sales, expansion, acquisitions, and franchising.

Born in New York City, Perci is of a Persian and Italian heritage and has a family history rich in culture and aristocracy. His mother, Princess Shahnaz Shakoori of Iran, came to the United States to become a general surgeon and later brought her mother and four sisters. Perci was named Percia in homage to his mother’s native country. His mother’s family is of a royal bloodline and are direct descendants of the Qajar Dynasty of Turkic origins, first settling in Azerbaijan and ruled Persia from 1785-1925.

With an international family that placed a great emphasis on scholastic aptitude, Perci received his education both in the United States and abroad. He received a Bachelor of Science degree in biology, pre-medical from Wright State University in Ohio and earned a Master of Business Administration degree in international management from Lynn University in Florida. After college, Perci began his career as an entrepreneur and opened a New York style, upscale lounge in Miami Beach, known as W6. He then transitioned into real estate by acquiring, managing, leasing, and trading ocean front and other luxury real property in buildings such as Townsend Place in Boca Raton, 1500 Ocean Drive, Continuum, Setai and Icon in Miami Beach, and later more in the Miami Financial District at the SLS Brickell and Brickell House. In 2005, he founded World Real Estate Exchange, a successful real estate brokerage with over 200 associates. After gaining comprehensive experience in the real estate industry, his goal was to create a dynamic and global experience for clients by attending to all of their lifestyle needs. As a result, Perci went off on his OWN and his company was born.

What sets OWN Realty apart from other firms in the industry is the unique and innovative platform it offers clients. OWN stands for a “One World Network”, which links various real

Founder and CEO, Perci Piétro, at The World Strategic Forum, Biltmore Hotel, Coral Gables, Florida 2019.



estate industry brokerage brands from around the world. This unique global partnership network enables collaboration between OWN and dozens of real estate firms on a global level. It is the first alliance in the world not limited by firm size or brand, which allows all real estate firms to participate and achieve a broader, more global reach. Perci explains, “There are millions of boutique firms around the world that don’t have international offices, so conducting business on the global stage is much more difficult. With the OWN referral network, the world becomes that much smaller and doing business, that much easier. We are essentially breaking down barriers with our international platform without having limitations which larger, franchise brokerages have to adhere to.”

“ Our team is committed to the needs of the client each step of the way, coordinating everything from initial introduction to closing. ”

OWN Realty offers clients a complete concierge experience. OWN licensed consultants liaise with clientele, who are often absentee owners from around the world, throughout every step of the process, with all of their lifestyle needs. Most OWN associates are multilingual and through their extensive connections, they offer clients support in a variety of areas such as immigration, financing, legal and title services, appraisals, inspections, accounting, architecture, interior design, renovations, schooling, and other general lifestyle needs.

Perci is fluent in multiple languages and through his extensive international travel, has gained invaluable experience in understanding and interacting with diverse people from various cultural backgrounds. He has successfully built relationships with foreign dignitaries, diplomats, and business leaders from around the world and has acted as an international consultant regarding many globally related business matters. Above and beyond all of his accolades, Perci advised that he enjoys mentorship and philanthropic involvement with various individuals and organizations.

“ There are two basic things that provide meaning to the lives of most people in one form or another; growth and giving. I have found happiness by always keeping these two things in mind. ”



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OWN CEO, Perci Piétro, with Firm's licensed consultant, Ross Miller, receiving awards as a Top Business Broker in Florida for the third year in a row. Ft Lauderdale, Florida 2019.



OWN CEO, Perci Piétro, with client, Mariana Godinez, president of Tiniciti Preschool, discussing franchising initiatives. West Palm Beach, Florida 2019



CEO, Perci Piétro, with the staff of The United Nations Association of The United States of America, discussing Climate Action, at Vizcaya Museum and Gardens. Coconut Grove, Florida 2019.

# Q&A Glen Rubin



We offer our clients the personalized service of a boutique law firm with the experience and expertise that would be typical of a much larger firm.

## **Tell us about your firm, Rubin Lublin, LLC:**

### **Firm History:**

Rubin Lublin was founded in 2009 when my partner, Peter Lublin and I broke away from large general practice firm with a national footprint to form our own boutique firm. I had extensive experience in mortgage default law and Peter was a leading real estate and title litigation attorney. Together, we wanted to build a firm that offered the experience, professionalism, and legal expertise to the clients each of us had served for over twenty plus years in the industry.

### **Areas of Practice:**

Our practice concentrates in the real estate area but specializes in mortgage work and associated litigation. We handle anything mortgage related - everything from a closing all the way through a foreclosure, including representing the lender in any litigation or title work that may emanate along the way. Our practice areas formally include: residential and commercial real estate closings, default lender services such as foreclosure and bankruptcy, real estate litigation, regulatory compliance as well as title services and clearance.



## Firm Culture

Collectively, we are a firm of approximately 125 people, consisting of 30 attorneys and additional support staff of approximately 95. We are a multi-cultural firm with many of our employees coming from different parts of the globe and speaking several languages including Spanish, French, Chinese and Russian. We are big diverse family. Although we typically work a high volume of transactions, it is important to us that our attorneys and staff lead a balanced life. The atmosphere around the firm is kept very relaxed.

### What type of real estate does your firm focus on?

We specialize in mortgage work and although we have the capacity to do some commercial work, we focus mostly on the residential real estate side. We do between 100-150 closings a month; handle between 500 and 700 foreclosures a month; as well as all associated litigation and title matters. We deal mainly with major banks, mortgage servicers, mortgage investors and title companies.

### In addition to Atlanta, do you assist clients in any other geographical areas?

We have offices and do work throughout four southeastern states: Georgia, Tennessee, Alabama and Mississippi.

### What is your role at the firm?

I am the Managing Partner and in addition to practicing as an attorney, I oversee all day-to-day operations and administration of the firm.

### What separates your firm from others in the industry?

There are only a handful of firms that can do what we do at the levels we do it in each of our states. Over the years, the trend has been to use more and more para-professionals to do the type of legal work we do. However, we have bucked that trend by having lawyers touching the files at more key points than our competitors.

As such I feel like, we catch and resolve more issues up-front for our clients and minimize their exposure to liability.

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We combine that with our commitment to technology. We don't throw bodies at a problem or process. We engineer a computer driven solution to maximize efficiency. That has kept our staff counts lower than our competition and enabled us to operate in any economic climate. So more lawyers, less staff and more technology than our competitors. That has been the winning formula.

### What is your educational and professional background?

I graduated from Emory University with a B.A. in Political Science and Economics. I received my J.D. from Hofstra Law School. After graduating from law school, I worked for a large firm in New York City which is now known as Blank Rome, LLP. Back then, I was handling commercial bankruptcy cases. I relocated to Atlanta and became partner at McCalla Raymer, a very prominent law firm our industry. There, I spent twelve years and gained valuable experience. From there, I was recruited to join Adorno & Yoss, LLC which was a growing, minority owned firm with a national multi-disciplinary practice. At Adorno, I began building the mortgage practice I have today. My partner Peter joined me after a few years before we ultimately left to form Rubin Lublin, LLC.

### What is the motto of your firm?

"Personalized service, professionals results." This is the hallmark of our firm because we offer that specialized, one on one type service of a boutique firm, with the know-how and legal capacity of a much larger large firm.

### Does your firm have a mission statement that it adheres to?

To resolve the legal issues confronting our clients in the most professional, expedient, and cost effective manner while employing a personalized, service-oriented approach.

### Are you affiliated with any trade groups or organizations?

We are both affiliated and active with many industry related groups. My partner, Peter Lublin is the past president of the Real Estate Section of the State Bar of Georgia and I am former chairman of the Legal League 100, a trade group comprised of the top mortgage default firms in the nation. In addition to various bar associations, we belong to both the USFN and ALFN which are the preeminent trade groups for creditors' rights law firms working in the financial area.





**MICHAEL MATHE**

Little Pink Houses of America LLC

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### **What is the business model of your company?**

We are a real estate investment firm that specializes in nontraditional strategies, specifically what we call an *Executive Lease Purchase*. There are no real estate agents involved in the buying or selling process, nor is a real estate license required. Our strategy allows us and our partners to acquire an equitable interest in title of the home. As a result, we can successfully market the home without being the owner on title. The biggest demographic that we work with is the for-sale-by-owner population, who wish to sell their homes, but in most cases, do not want to work with agents because of their high fees.

We have taken this very niche-specific business model and put infrastructure, support, and branding behind it to turn it into a “business in a box” for people who want to be involved in real estate investing without the capital risk for inventory and also want to be a part of a national brand that is growing quickly.

### **What is unique about your business platform?**

We do not have a national competitor! Lease purchases and nontraditional real estate strategies aren’t new, but we took a very viable strategy and refined it and added an infrastructure to create a win-win-win for everyone involved. Sellers and buyers win as well as the business.

### **Where does the company name come from?**

Real estate investing is usually not attractive so we wanted something more attractive and decided on pink. Pink attracts women and women have a strong say in the purchase of a home. Our founding partners also had several family members affected by breast cancer. Singer, John Mellencamp, has a song with the lyrics, “Little pink houses for you and me,” which we interpreted as the idea that everyone can get a little slice of America and the American dream of home ownership.

### **How are you different from other real estate investors?**

Many other investors deal with run down or distressed properties in unattractive or struggling areas. We focus on pristine properties, great neighborhoods, good school districts, and elite areas, which typically brings us a higher caliber buyer. Our model is also far less competitive than the strategies that most investors utilize, such as wholesaling and fix-and-flip.

### **Do you also work with clients that want to sell their homes?**

Yes. We market to sellers by offering them an alternative way to sell their homes in exchange for waiting 6-12 months to get their cash out of the house. Typically sellers make anywhere from 10 to 20% more just by using this method and waiting. When they work with us, sellers typically get what they are asking for the house or very close to it since our buyers aren’t necessarily

in a position of leverage to negotiate. The sellers save on commission fees and don’t pay seller costs or other fees.

### **What type of buyers do you work with?**

Our biggest demographic of buyers are self-employed individuals, who make money but don’t look good on paper due to tax write-offs, which create an issue with their debt to income ratios. They can’t make it through underwriting for a traditional mortgage, even though they make enough money to support a mortgage payment. Some buyers have credit issues, so we also offer credit repair options. About 70% of the population in America today cannot get a mortgage; our company helps them get into a home. That’s the tremendous void that we fill in the real estate market.

### **What is your Mortgage Readiness Program?**

Our *Mortgage Readiness Program* helps people on the path to getting a mortgage. Each buyer we work with is provided a specialized blueprint that is specific to their needs and it is designed to give them a roadmap to successful mortgage financing. The *Mortgage Readiness Program* provides them with the steps they need to take to get mortgage qualified as well as a timeline needed, which is usually 6-12 months. While the buyer is going through the process, they are already living in the home and enjoying the benefits of home ownership.

### **How many offices and locations do you have?**

We are approaching 100 offices in over 30 states. We expanded internationally a few months ago and opened three offices in Canada, with plans to add more.

### **What are your future plans for the business?**

To expand to over 300 offices internationally. We want to be in all 50 states and want to be a household name in the U.S. and Canada. We want people to “Think PINK” when buying or selling their home. We are in the middle of the franchising process and will be a formalized franchise by the end of 2019. Coinciding with the franchising, we will also be rebranding to PINKhouse, so it’s a very exciting time for us.

### **How is your business giving back to the community?**

A portion of the proceeds that we make are donated to multiple charities. One in particular is called, Little Pink Houses of Hope, a breast cancer charity that focuses not only on the patient, but their entire family. Giving back to charities and our community is something that we hold very dear in our company core values.

# Joseph & Melissa Sitt Gliatta



**Joseph Sitt** is chairman and CEO of Thor Equities Group, a global leader in urban real estate development, leasing, and management. Founded in 1986, the company has built a portfolio spread across three continents with a focus on subniche asset classes and a development pipeline in excess of \$20 billion, spanning more than 50 million square feet. Presently, Thor operates in nearly all major US and European cities and employs more than 400 people across its offices in New York City, Mexico City, London, Paris, Houston, Miami, and Chicago.

As a pioneer in the urbanization of emerging markets over the past three decades, Joe discovered a gap in the apparel market for urban consumers, specifically urban career women, which led him to launch his own women's clothing company, Ashley Stewart, in 1991. After a decade of success and growing the company to over 400 stores

across the US, Joe decided to turn his attention back to Thor Equities.

Capitalizing on his experience as a retailer, Joe is early in identifying opportunities and was one of the first to secure space in trendy neighborhoods around the world including Brooklyn's Downtown, Manhattan's Meat Packing District, Miami's Wynwood, and Chicago's Fulton Market District.

Outside of the US, the company continues to expand into Europe, and is bullish in Latin America. The firm holds status as the largest developer in Mexico, with Thor Urbana boasting a development pipeline in excess of 18 million square feet.

Apart from developing, Thor has made a name for itself in the logistics and life sciences sectors. In 2019, the company formally announced two new divisions, ThorLogis and Thor Sciences. While Thor was an early advocate of the life sciences sector, having picked up five properties over the past two years in cities like Berkeley and Boston, it made its official debut with the acquisition of a nearly 800,000 square foot life sciences campus outside of New York City, The Center of Excellence. An instrumental acquisition in the building of Thor's global platform, the company plans to add over one million square feet of laboratory and research and development space to the complex. On the heels of the launch of Thor Sciences, Thor captured the attention of many with the launch of ThorLogis and subsequent acquisition of an industrial property in The Netherlands. The announcement of the 400,000 square foot warehouse outside of Amsterdam was then followed up with the decision to pursue industrial use at a property in Red Hook, Brooklyn. Situated on nearly one million square feet, the company plans to break ground on the development of a Class A warehouse in early 2020 at the Brooklyn site.

Further to his role as a real estate entrepreneur, Joe is also well known for his philanthropic efforts. He is a board member of many community organizations throughout the city, including the Bedford Stuyvesant Restoration Corporation, and chair and founder of the Global Gateway Alliance (GGA), a not-for-profit organization that aims to address the challenges facing the New York and New Jersey regions aging airport system and related infrastructure. Lastly, he is the curator of the Coney Art Walls, an outdoor museum of street art featuring the work of artists from around the world.



**Melissa Gliatta** is chief operating officer at Thor Equities Group, playing an instrumental role in the success and growth of the dynamic company. Melissa began her career as vice president of human resources and was later named executive vice president of stores at Ashley Stewart, which is where she first met Joe Sitt. In 2003, she joined Thor Equities and was named vice president, focusing on operations and management of the company's growing commercial real estate portfolios. She was then promoted to executive vice president in 2010 and was soon after named COO in 2016, a role in which she works closely with Joe to expand the company's global business activities.

Having worked with Joe for over two decades, Melissa has developed strategic leadership, operational and negotiation skills and oversees teams throughout the US, Europe, and Latin America. She has opened the door for female leadership at Thor Equities, playing a vital role in the appointment of two women to fill both Thor's CFO and EVP of asset management roles, and continues to be an advocate for women in the commercial real estate industry.



**As COO, Melissa oversees asset management, leasing, human resources, development and construction, as well as marketing and property management. Her strong leadership and operational skills have enabled her to attract a team of experienced and dedicated professionals to Thor Equities.**

As of late, Melissa's focus has been on the development and repositioning of assets in Thor's portfolio. In Chicago, she oversees the development of two of the most highly anticipated mixed-use projects in the bustling Fulton Market District, 905 W. Fulton Market and 800 W. Fulton Market. 905 W. Fulton was fully leased to Mondelez International for their US headquarters and construction has commenced on the nearly 500,000 square foot, 18-story office tower at 800 W. Fulton. One of her most exciting achievements to date is the completion of a mixed-use development, Kirby Collection, in Houston, Texas, featuring 1 million square feet of retail, office, and residential space. While Melissa motivates the Thor team to focus on the future and be ahead of the curve in the development of new sites,

she has guided Thor in the restoration and repositioning of a number of historic assets as well. Thor's portfolio includes a number of properties that are icons in their respective cities including Chicago's esteemed, nearly 150-year-old, Palmer House Hilton; the 200-year-old Burlington Arcade in London; the 111-year-old Phelan Building in San Francisco; and the Masaryk portfolio in Mexico City.

As COO, Melissa leads the team in all initiatives across all asset classes and helps Thor keep its competitive edge. Her extensive experience has allowed the company dive deep into all asset classes and efficiently execute deals. She recently oversaw the successful leasing of the retail portion of the esteemed Carlton House on Madison Avenue which is now at full occupancy with tenants including Tom Ford, Brioni, Morgenthal Frederics, Missoni, Sergio Rossi, and Ralph and Russo. Years prior, she played an instrumental role in the leasing of 693 Fifth Avenue to Valentino and then oversaw the sale of the property in 2016 for \$525 million. Abroad, Melissa was a key player in the sale of London's Burlington Arcade for \$407 million in 2018, and sale of 65 Champs-Elysees in Paris for \$544M in 2016. An incredible leader and brilliant dealmaker, Melissa has played an influential role in Thor's growth and laid the groundwork for female leadership in not only the company, but the commercial real estate industry.

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*Why You Need to Know*  
**Justin VanAuken**  
CEO and Founder of VanAuken Property Group

At just 21 years old, Justin VanAuken is a licensed real estate agent, the vice president of operations for a real estate firm, and the founder and owner of his own development and property management company.

Justin started in the real estate business at only 17 years of age. While he was still in high school, he started working in an investment company that dealt with distressed properties. Justin would contact residents with liens on their property to see if they wanted to sell their homes. He bought eight distressed properties and cleaned them up, then successfully sold all of them. He also gained two years of experience in the real estate investment/rehab industry before he started college in September, 2016. While in school at Pace University (where he currently attends), Justin got an internship in the marketing department of Platinum Properties, a real estate business based in New York City, and gained invaluable experience about the industry.

During the four months that he spent at Platinum Properties, Justin got his real estate license so he could take his career to the next level. After his internship ended, he began working as a real estate agent for L.G Fairmont. In that role, he got involved with renting luxury apartments to students in New York City. He created a specific niche that catered to college students





and it became quite successful. He explains, "I would group college students together and explain that they could get a luxury apartment for a much more reasonable rate than if they lived in the over priced college dorms. We would put up 'flex walls' to create separate spaces to accommodate the students. I organized about 10-15 of those type of rentals." Justin adds that he gained comprehensive experience working as a true, full time, New York real estate agent.

Justin then transitioned into a position at a commercial brokerage on a real estate development and conversion team at CPEX Real Estate. He worked there for over four months and gained a deep understanding of the commercial and development side of business.

While still attending college, and with over four years of real estate experience under his belt, in May 2019, Justin started his own development and property management company in Brooklyn, NY. VanAuken Property Group is a highly successful business that focuses on multifamily and mixed-use residential homes. Justin started the business with a team of seasoned real estate veterans (including himself), so it is owned and operated by a highly experienced conglomerate of experts.

VanAuken Property Group is a development and property management company that adeptly manages four to six family brownstones and a few single-family homes throughout the five boroughs of New York City. The development team is waiting to announce their first project in January 2020. Justin adds, "We are not only a development and property management company, we are an 'all around' property service company. We assist our tenants with anything they need, from gardening to building another story on the property or development. All aspects of property needs are covered under the company."

Justin attributes his success to gaining diverse and extensive experience over a relatively short period of time and adds, "I really was able to get experience in all aspects of the industry before I started my own company." As a business owner, Justin enjoys the freedom that comes with being your own boss but also takes the service and commitment that he provides to his clients very seriously. "I always want to move in a direction that is best for me as well as for my clients."

In addition to running his company, Justin is also the vice president of operations at ReDefined Real Estate. In this role, he manages all current listings, handles recruiting, and leads the operations team. Justin currently lives in Manhattan and in addition to practicing real estate and running his own business, he is continuing to pursue a masters degree in marketing at Pace University.



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# Danny Frye

# Q & A



**Q: Tell us about EXIT Realty and how you fit into the organization.**

EXIT Realty Corp International is located in Mississauga Canada with independently owned offices all over Canada and the United States. I knew I would go into real estate when I retired from the military. When I met with the team at Exit Realty Preferred, the first thing I noticed was that it was a family-oriented organization focused on building and keeping personal relationships. That was important to me because I wanted to be associated with an empathy driven company that focuses on providing the best possible representation, while also affording me the opportunity to personally brand. The culture and atmosphere there were unique; they ALWAYS put the client first and treat their clients as family.

**Q: What is the mission of Sequoia Solutions, LLC?**

**A:** Sequoia Solutions is the commercial division of Exit Realty Preferred, recently established by a team comprised entirely of investors. Along with my partners, Chris Young, and Jamie Tilke - we are investors first, but we are also brokers. We have the experience and passion from an investor perspective, so we can expertly advise people on their investments by creating proven strategies and building individual investment plans.

**Q: What business/marketing tools have you used to promote your brand?**

**A:** One of the things that we did immediately that generated great success and credibility was embracing LinkedIn. I devoted a lot of time to make people aware of what we do and to help them understand our different strategies. The most impactful tool for success so far has been LinkedIn. However, I am working with a specialized marketing team comprised of the Kali Payton Media Group and Antony Zamaora, Mr. Entrepreneur, to

**Q: Why do you brand yourself as The Real Estate Advisor?**

**A:** Most people do not understand real estate markets nor the position of their homes, which in most cases is the most expensive asset they own. As The Real Estate Advisor, I provide a professional insight and guidance similar to that of a financial advisor, just in the facet of real estate. It allows people to take a look at their primary residence as more of an investment asset that can be monitored just as you would a stock portfolio. Additionally, I work with clients to develop custom investment strategies in real estate that work within their means and risk tolerance.



refine my brand, guest on various podcast and You Tube channels, and launch my own You tube channel in the near future.

**Q: What is your role at Paradise Capital Investments?**

**A:** I am the managing member of Paradise Capital Investments, LLC. The main focus in this business is rehabilitating distressed properties and either renting or selling it for a profit to generate wealth and income. This model has afforded me the opportunity to service clients that are looking for a higher caliber home at a lower price point. We work with clients that are looking for a particular area or school district, but cannot find a quality property at an affordable price. With support from Paradise Capital, I can purchase the home, complete the rehab, and “Danny Frye the Real Estate Advisor” will broker the transaction so they can get a high-quality house in an area that is important to the client. My role and experience with Paradise Capital Investments, LLC also provides a degree of credibility as a real estate advisor.

**Q: How is your military background pertinent to the way you do business?**

**A:** I spent 20 years in the army with the last eight years in special operations. Two thirds of my team have prior military experience. My partner Jamie is concluding 24 years of service, all of which have been in special operations. The special operations background has provided us with a desire to win at all costs and it translates into how we represent our clients. At the same time, it has given us the ability to communicate with people on a personal level and develop a mutual trust with our clients. Our core moral values are reflected throughout Exit Realty Preferred, Sequoia Solutions and Paradise Capital Investments.

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We always want to add more value than we feel our compensation warrants, and want people to see how we go above and beyond and to know and feel that we genuinely have their best interest at heart.



# H. Joseph Younger

CEO of Younger Realty Group



**After selling a national real estate franchise brand, you opted to launch an independent brokerage that has created a tremendous amount of traction very quickly. Can you talk to us about your new company?**

Yes, we are really excited about the progress we have made in our market! Younger Realty Group is one of Central Pennsylvania's largest and fastest-growing, independently owned Residential Real Estate Brokerages. We are a full-service real estate sales brokerage that offers all of the

services that our clients need to either purchase or sell a home. We believe that our Realtors offer exceptional world-class service and that our in-house mortgage, title, and property management companies are second to none in our market.

**Can you tell us about your current role at Younger Realty Group?**

As CEO, I am charged with setting the vision for the



organization and overseeing the operations of the brokerage and ancillary services including mortgage, title insurance, and property management. I am focused on growth opportunities, both organic and through M&As that make sense for the longevity of the organization. We have a solid business model that works and we are on the constant lookout for outstanding talent that will fit into what we have built. Because we have taken the time to build something really unique, in my opinion, my most important role within the organization is to be the driver and keeper of our culture. There is no limit to how far we can continue to grow as long as we continue to attract capable talent that shares our vision and is willing to work alongside us to execute our mission.

**What sets Younger Realty Group apart from your competitors?**

Our incredibly talented people are the reason that Younger Realty Group is such a wonderful place to work! At the top of our core values is “People First”. That is not a statement that we take lightly and we are always thriving to ensure that our people have everything they need to be outstanding, not only at work but also in their personal lives. Our industry is demanding and we are constantly working on new ways to help our work family create balance so that they lead healthier lives.

Our companies’ vision statement and the foundation for all that we do is to:

**“ Attract exceptional people with a relentless commitment to excellence, supported in an environment that allows them to grow and thrive, working in collaboration on a common set of goals.**

We believe that statement says it all. We celebrate excellence at our company and we go out of our way to recognize what we consider to be the best people in the real estate sales business.



**Where is your leadership taking Younger Realty Group?**

We have invested in our people, marketing and technology in a way that will provide unlimited and sustainable growth opportunities for everyone involved. As we continue to gain market share and expand, Younger Realty Group will become a dominant regional player in several markets in the Northeast and Atlantic States. We are scalable, profitable and continue to take care of our most important asset, our Realtors. As long as our core value of “People First” remains at the heart of our decision-making processes, we will continue to prosper.

**You have built an impressive resume and have been nationally recognized as an industry leader. Do you have any guidance for those that are reading this and aspire to reach that level?**

Great question...I would say that patience and persistence will pay off. There are no short cuts to success and there is nothing that will replace a strong work ethic if you want to build a name for yourself. I stay incredibly busy and work hard to remain actively engaged at every level of the real estate industry. I currently serve as a Director for The Real Estate Business Institute, a Director of The Pennsylvania Association of Realtors and a Director of the Lancaster County Association of Realtors. I also believe that I am one of the few Realtors in the country to be fortunate enough to simultaneously serve on all three levels of the industries Professional Standards Committees, that includes the National Association of Realtors, The Pennsylvania Association of Realtors and the Lancaster County Association of Realtors. I am actively engaged with speaking at industry events, teaching and writing articles for various industry publications. I have had the opportunity to do what I love for a living and all of this work is a great way to give back to an industry that has afforded me a lot of opportunity in life.



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# Robert Martinez

## What is the history and progression of your business?

Rockstar Capital Management was founded in 2011. We started out with one property and handful of staff and we have transformed into a highly successful company, known within our industry for our online presence and commitment to be the best. In the last eight years we have grown and expanded to 21 properties and have been awarded 17 city, state and national apartment association awards. We were also ranked 15<sup>th</sup> on the Houston Business Journal's list of the fastest growing companies in Houston. We recently won our first National Property of the Year award and I was the first person ever to be named Independent Owner of the Year twice.

## Can you explain the mission of Rockstar Capital Management?

We are an investment and property management company. We raise equity, syndicate and appoint experienced property managers to run our properties. As the CEO, I look for investment opportunities, raise capital, develop business plans and make sure everything is executed properly. We're constantly looking for new amenities and features we can offer that set us above the competition.

## Do you have a niche?

We focus on value and investment opportunities, mostly Class B and Class C properties. We currently have 21 communities across Texas with an asset value of \$335 million.

## What is the future of Rockstar Capital Management?

Our goal is to obtain 10,000 units with an asset value of \$1 billion. We are focused on growing the business. 10,000 units is the next milestone, but it's far from the finish line. We'll only get bigger and better from there.

## What do you think has contributed to the rapid growth thus far?

We believe in ourselves and our knowledge of the industry. We play by our own rules with no committee to report to which allows us to make our own decisions and create our own strategies for success. Our company ranks high on the national reputation scores for online resident satisfaction, and we are very proud of that. It's a testament to not only our methods, but also the execution of those methods by the staff at each property.

We have four properties that were recently recognized by J. Turner Research – They ranked in the top 1% in the country out of 101,000 that were scored. To put this in perspective – there were only 27 properties in the Houston area that won this designation in 2018, and Rockstar Capital has four of them!

## What type of impact do you want to make in the industry?

Legacy is a big part of what we do. We want to ensure that we make a positive impact on our residents, our properties and our employees – but on the community as well. As a result, we established #RockStarCares – which is the community





We truly believe that if it is good for the residents,  
it is good for us; everything we do is with the  
resident renewal in mind.



outreach effort of our organization. We have headlined three annual breast cancer walks in our home base of Humble, Texas (where we have eight properties) and we raised over \$100k which all went towards breast cancer awareness. We also sponsored a mammogram trailer for the event. In addition, we work closely with the City of Houston and their food bank for homeless. We also adopt a family every year at Christmas and support an education program we named Rockstar Scholars.

#### Anything else that makes you proud?

The hard work that our team puts in each day, in both professional and charity efforts, falls into a category that what we like to call #RockstarPride. We are proud that our personalized and knowledgeable service shines through to all aspects of our communities. We are focused on truly establishing communities and offering the best experience possible to our residents.

We also have an incredibly unique and adventitious company culture. Every single person on this team believes that the sky is the limit and works their hardest to help us find out what lies beyond even that. We work hard to create solid relationships and build lasting connections with each other. It shows in every aspect of our work.

I was recently honored by the Houston Business Journal as one of 60 Most Admired CEO's in Houston, but it isn't my accolade alone. Without a team working with me to help me reach my goals, I wouldn't be here today. It's their heart that makes Rockstar what it is.

Our commitment is to push our market  
forward through innovation.

**THE APARTMENT  
ROCKSTAR**  
~ ROBERT MARTINEZ ~

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# Q & A

## THOMAS GAMACHE

**Thomas Gamache** is the senior vice president of strategic growth at Evolve Bank & Trust's Mortgage Division and has over thirty years of experience in the industry. It is his responsibility to assist in both strategic initiatives and the growth of the company by overseeing the recruiting, onboarding, and sales efforts of Evolve's new loan production offices as they expand across the United States.



### How did you get started in your career?

I graduated from college in 1987, and I didn't even know what the mortgage business was. I had a friend who became a loan officer and loved it, and he told me all about it. So, I applied for a job as a loan officer and found out that I loved it, too. It wasn't long before I became a top producer and went on to become a manager at NorWest Mortgage. Wells Fargo was eventually bought by NorWest, although the company retained the Wells Fargo name and brand, and I progressed to a divisional manager. I later held national sales leadership roles at Bank of America, MetLife Home Loans, Guaranteed Rate Mortgage, and Citizens Bank, and now, Evolve Bank & Trust.

### What made you decide to stay in the mortgage business?

I was lucky enough to have great mentors early on who taught me from the ground up and who had me focus on each individual customer. They helped me to understand that what makes people successful in this business is not making money but helping people get into homes. My specialty early on was first-time home buyers. Many of them were struggling and getting to work with

I have always been a positive person, so I always say,  
**“There are no problems, only opportunities.”**



them and helping them to make their dreams of home ownership come true was very fulfilling.

**What valuable lessons did you learn during your early years in the industry?**

I worked with NorWest and Wells Fargo for almost seventeen years, and what separated that company at that time was their leadership. They focused on hiring smart people, setting a strong vision for the future, working on problem solving, and finding opportunities. It takes all these aspects to become a great leader. Learning these traits helped me to progress further in my own leadership roles, such as becoming the national head of sales production.

**What kinds of people have you worked with along your journey, and how have they influenced you?**

I have worked with real estate agents, builders, and loan officers, and I have learned that one trait is consistent with accomplished salespeople in all three of those industries. They never look at a client like a transaction; expert salespeople want to build a long-term relationship and to personally know all of their clients- not only to sell the current house but to sell all future houses for the client and for that client's family members.

Two exemplary examples of salespeople who give customers priority over everything else are Regis Lavoie and Kim Sylva. Regis is the owner of Summer Street Builders in Mattapoisett, Massachusetts. He is still faithfully serving his customers with the same level of care twenty years after opening his business. If something needs to be replaced, you can call him, and he will ensure it gets done, and that it gets done quickly.

Kim is the owner of Kim Sylva Real Estate in Acushnet, Massachusetts. She creates long-term sustainable relationships with customers by building so much trust that clients not only use her again, but they also refer others to use her business as well.

**What brought you to Evolve Bank & Trust?**

Wells Fargo had an entrepreneurial spirit, and I learned a lot from my experience and different roles there, but what is really cool about Evolve is that it was built under the same concepts. The president of the mortgage arm, Lance Lemoine, and Scott Stafford, CEO of the Bank, which

has other entrepreneurial business divisions, including Payment Processing, SBA, Physicians Capital, and Litigation Trust, utilized the same philosophy of hiring great people and setting a strong vision for the future. However, they are going a step further by building a culture where they hire great people and then allow them to run their business.

Evolve has everything any company could ask for, so I definitely see it as a recipe for success. There are also areas where Evolve has very attractive opportunities to grow its Loan Production Offices, and I am looking forward to positioning Evolve to expand into new markets and accelerate growth.

**What sets Evolve Bank & Trust apart from other institutions?**

At Evolve, we say that our name speaks for itself. We evolve every day by taking advantage of opportunities other banks are reluctant to explore and by challenging one another to find new solutions to everyday problems. My teammates have my back, and it's an amazing place to work!

**What are your favorite quotes or mottos?**

My favorite quote is one of the ten laws of leadership according to The Law of the Lid by John Maxwell. He writes that if you settle for people who are threes, you will only attract the ones or twos, but if you wait and hire the fours and fives, you will attract better people. In other words, never settle!

**Describe your life outside of work.**

I am fortunate to have an incredible support system. I have been married for thirty years to my lovely wife, and we have four children together- three boys and one girl. Not only do I have an amazing family, but I also have a lot of great friends.

Overall, Evolve has a well-balanced business model; it is led by very smart people; and it has a “can do” culture.

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# J. JORDAN RYMER



“OUR GROWTH CAN BE ATTRIBUTED TO TWO THINGS,”

“First, having a great team on every level, having great support, and having the ability to get out there and find unique opportunities in a tight market. Second, really sticking within the niche market that we’re experts in, which is 1960s-1980s vintage workforce housing. We stick with what we know, and we do it well.”



## ■ Lurin was recently ranked #14 by SMU's Cox School of Business as one of the *Top 100 Companies in Dallas*. ■

Jordan Rymer, co-founder and executive vice president of Lurin, did not set out to start a real estate company, but his ambition and passion—and a serendipitous encounter—steered him down a path that found him at this undeniable terminus, vaulting him from successful real estate acquisitions consultant to a partner of a leading real estate investment firm. In his role as EVP, he serves as head of the capital markets and acquisitions teams, focusing on managing the division that identifies

Alabama, and South Carolina. The company's vertically integrated platform is unique for the real estate investment industry, with all facets of the acquisition, construction and asset management process managed within the company rather than outsourced to third parties.

Given Lurin's success, and Jordan's lineage, it would seem he was born for this; entrepreneurship is in his blood—and his destiny was one that he could not deny.

“

**We run every step of the process for our investors,” Jordan explains. “From acquisitions to dispositions, capital markets, accounting, construction, property management, investor relations, and everything in between, it’s all done in-house.**

”

and acquires properties and the group that structures the debt and equity for acquisitions and currently owned assets in Lurin's portfolio.

Lurin specializes in the acquisition of workforce housing multifamily properties, focusing on stressed and distressed assets across the southeastern United States, with roughly half of its concentration in the firm's home state of Texas, and the other half across Louisiana, Florida,

Coming from a family of entrepreneurs, Jordan had other ideas for his career path, so after graduating from Southern Methodist University with a degree in economics, he hit the ground running in a different direction. “I didn't want to go home and work in the family business,” he explains. “I went to a family friend who was running a series of multifamily funds and inquired about learning the business. I worked for him for a year and learned a lot.”

In 2011, Jordan joined Eureka Holdings as an acquisitions consultant, where over the course of his five-year tenure, he helped the company grow from 2,000 units to 12,000 units and created millions of dollars in profits before leaving in 2016 to start Lurin. It was during this time that destiny would show its hand, when Jordan met Jon Venetos, Lurin's founder and CEO.

“I began talking to Jon about starting a real estate business in 2014,” Jordan explains. “Jon was at Citadel at the time, running a multi-billion-dollar hedge fund, but his family had been in multifamily real estate for 50 years, so he knew it well.” Together, they founded Lurin in early 2016, with just three people in a shared office and zero properties under management.

Since then, the company has grown at a parabolic pace. With over 200 employees, 21 asset acquisitions, and more than 7,000 units acquired or under contract, Jordan attributes the company's success to both its distinct focus on a niche market and, in great part, to its people.

We empower our diverse teams to unlock value for our partners and improve the communities for our clients.



### CONTACT:

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## SAMUEL GILAD

### ATTORNEY AT LAW

Samuel Gilad, a New York real estate attorney with The Law Firm of Ryan J. Walsh & Associates, holds a unique role in representing some of the most prominent people in real estate. Given his savvy negotiating skills and drive to close deals that give his clients exactly what they want, it's no surprise that Samuel's focus is keenly set on this equally savvy group of real estate clients more so than on first-time homebuyers.

With a decade of experience, his passion for real estate law and the art of negotiation came early, and he began honing his skills while still in law school, with an externship with Judge Ronni Birnbaum, a prominent landlord judge in Queens. In 2012, Samuel joined Ryan J. Walsh & Associates, a 12-year-old firm that specializes in the representation of both buyers and sellers of commercial and residential real estate, including lenders such as Wells Fargo and Bank of America. He focuses specifically on lender representation, acquisition and sales, and financing for both commercial and residential clients who buy primarily multifamily properties, foreclosures, short sales, and REOs, among others.

Samuel's determination to close deals for his clients – with contracts that support and protect their interests and deposits, almost always gets them to the closing table. However, he doesn't view merely his impressive close rate as a measure of success, but rather his ability to execute contracts that best benefits his clients.

"My clients come first, always. Each deal is different, and the motivations, challenges, goals, and expectations are unique to each person I work with. I take the time to understand my clients so that I can negotiate the best deal for them," Samuel explains. "Although many of my clients have been with me for a while, and I've executed a number of deals for them, there is still no such thing as a boiler-plate negotiation. That excites me. The thrill of 'winning' for my clients never wears off. That is how I define success."

Samuel's commitment to his "clients come first" philosophy is reflected in his repeat client base and long-term business relationships, and the success of his approach landed him in *The Real Deal* last year, after he closed a large, notable deal in Brooklyn. "I live for this," says Samuel. "I am a deal maker, not a deal breaker, and for me, making the deal means getting my clients what they want, not just closing a deal to close a deal. Their success is my success."

# RJW

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## EDWIN SHIRAZIAN, CEO



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Edwin Shirazian, CEO of Redstone Title Agency, is surely not the typical chief executive officer hidden behind the closed door of a corner office. He is actively involved in every aspect of the multimillion-dollar New York title agency, which services commercial, residential, industrial, multifamily, and mixed-used properties in New York, New Jersey, and nationwide. From managing day-to-day operations to working with clients and everything in between, Edwin runs the company with its founding principle in mind: customer satisfaction.

Edwin's leadership style reflects his multidisciplinary expertise and fits perfectly with the company's unique approach to serving its clients. Before founding Redstone Title Agency three years ago, Edwin enjoyed a successful career across a broad range of management roles in the finance arena, including investment management, property management, evaluation and leasing, investor relations, finance, legal and accounting, and he executed over \$200 million in acquisitions, disposition and financing transactions throughout the five boroughs of New York City.

When he founded Redstone, Edwin's vision for the company was clear – to serve clients through every aspect of real estate

and title deals with a team of skilled professionals who reflect his own wide scope of experience and knowledge. As a full-service title agency, each of Redstone's staff members not only brings specialized expertise, each is skilled in all activities of the title process. "We have a great staff of experienced title attorneys, escrow and title officers, and title production experts. They can do everything, but each has a specialty. Redstone has very high standards of excellence, and our team embodies that standard with every client, every day," Edwin states.

Redstone's dedication to its core mission of customer satisfaction remains as strong as the day the company was founded, and its unique approach is serving its clients and the company well. Redstone continues to grow as its clients continue to thrive.

"Our motto is 'Feel Entitled.' We mean that. We want each of our clients to feel entitled – entitled to prosper, entitled to peace of mind, entitled to succeed, entitled to a better life," Edwin explains. "Our greatest satisfaction is knowing that we help our clients not only achieve their goals, but do so as smoothly as possible by handling every step of the title process, including assisting them with equity and debt services."

# TEAGAN E. GAETA



With a blend of residential and commercial property experience, Teagan's comprehensive understanding of the Boston Real Estate market is unmatched- and she is still going. Inquisitive by nature, Teagan is always learning more about her industry and strives to be a top leader within it. Teagan goes the extra mile to represent and educate her clients to the best of her ability.

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**Her goal is to change the way that real estate is executed by incorporating the top innovative solutions to sales and property management, while also providing value content through progressive and creative marketing platforms.**

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Before moving back to Boston, Teagan earned her MBA and a certificate in ethics from Loyola University in Chicago. She began her career in real estate in 2013 at Re/Max in Chicago where she worked for two years primarily doing leasing. While she was with Re/Max she served as an executive assistant to a franchiser who owned over sixty rental units outside of the city and completed short sales. All of her prior positions gave her valuable experience and prepared her for the work she does today.

Outside of her career, Teagan is an active member of the community and is passionate about helping others. She volunteers her time at Big Sister Greater Boston as well as Rosie's Place, a homeless shelter for women. Teagan also works with Women for Charlie and Latinos para Charlie, political groups that advocate for women's rights and MassEcon to foster Economic Development in Massachusetts.



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Northshore native, Teagan Gaeta, takes pride in her Boston roots. She grew up in Ipswich, Massachusetts but her family is originally from Boston. Aside from being an avid Boston sports fan, Teagan also takes pride in the historic and cultural value the city offers and she is heavily involved her communities. As local expert, Teagan educates her real estate clients and shares her wealth of knowledge pertaining to the Boston area markets.

Teagan has expertise as a "first-time home buyer specialist", which she says is one of the most enjoyable parts of her job. She dedicates a significant amount of her business to first time home buyers and she takes pride in sharing her outstanding team of lenders and attorneys. She also has access to a plethora of useful resources such as general contractors, inspectors and more for her clients.

Additionally, Teagan works closely with developers on the investment side of the real estate industry. Teagan specializes in condominium conversions in the Boston area and she prepares financial analysis for investment properties as well as property management. In the year that she has been working in Boston, Teagan has also become well-versed in the zoning process and has seen various companies' projects through from start to finish.



# CRAIG UNGARO

**Craig Ungaro** successfully worked his way up at AnnieMac Home Mortgage, from a compliance officer to a vice president, to his current role as a chief operating officer.

Annie Mac is one of the one of the fastest-growing home lenders in the nation and offers a diverse range of mortgage products, including conventional, government, and non-conforming. All of the processing and underwriting services are completed in-house, which results in quick transactions and exceptional customer service.

Craig joined AnnieMac in 2005, shortly after graduating from Temple University with a BA in finance. He began his career in sales, working as a mortgage consultant but soon moved into a role as a compliance analyst, where he oversaw all activities for the retail platform of the residential mortgage lending division.

At the age of 31, Craig was named executive vice president of operations. In this role, he would leverage his compliance background to design workflows that ensure service levels would remain consistent, even after several new regulations were levied as a result of the *2009 Credit Crisis*. To some, it was a surprise to see Craig offered this prominent role at such a young age, considering he had “no operations experience.” However, it proved to be an insightful decision by CEO, Joseph Panebianco. Not surprisingly, just a few years later, Craig was named COO, which added the elements of technology, vendor administration, and project management to his responsibilities. Craig elaborates, “At the time, there were definitely some people who didn’t understand the move or felt they were marginalized because they would now report to me but my approach to leadership has always been ‘to serve.’ With time, the employees experience this style of servant leadership and see that the organization’s goals remain the focus. Then, everything falls in place.”

Craig believes that the true test of a mortgage lender is how well technology is leveraged to enhance the customer experience, while driving down the cost



to originate. He adds, “Currently, the cost to originate is increasing but the customer experience hasn’t improved. Most lenders are focused on the wrong metrics to define customer experience. They are evaluating the speed of the application process, but we believe the customer deserves more than a mobile app and a quick decision.”

Craig believes that another part of AnnieMac’s success is their corporate culture. He is the chairman of the committee that organizes humanitarian efforts and employee activities, as well as their own charity, Freedom Service Dogs of America. FSD trains shelter dogs to be emotional support animals for veterans and other individuals in need. The team also volunteers at Cathedral Kitchen, in Camden NJ, once a month.

AnnieMac Home Mortgage has been formally recognized with the *Smart CEO Corporate Culture Award* and named among the *Top 100 Mortgage Companies in America*, the *Top 50 Fastest Growing Companies*, and *The Best Workplace For Millennials*. Craig himself, was named as one of the *Top 40 Mortgage Professionals to Watch* by *National Mortgage Professional Magazine*.

**Under Craig’s leadership, AnnieMac is developing innovative technological solutions that will improve efficiency, such as artificial intelligence that will help to transition from a document-based environment to a data driven organization.**



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# MARK WITTCOFF

Managing Director, Investor Relations  
Standard Management Company

As managing director of investor relations at Standard Management Company, a national commercial real estate investment firm established in 1961, Mark serves on the board of UCLA Health System that oversees the University of California Los Angeles' four hospitals and over one hundred clinics. Additionally, he is a member of the board of directors of Jewish National Fund in Los Angeles, a major benefactor of Tower Cancer Research Foundation, and a sponsor of the Safe Communities Institute at the University of Southern California's Price School of Public Policy.

"I don't believe in networking for the sake of networking. Instead, I encourage everyone to get involved in something that you care about as a volunteer" Mark says. He further adds that "Showing up at events to help efforts that are important to you allows you to meet influential people who support these organizations. People who see your commitment to something that they value will want to be helpful to you. My best business relationships are with people who I've met volunteering and fundraising for meaningful causes."

Previously, Mark was a member of the board of directors of the Ketchum Downtown Los Angeles YMCA, Challengers Boys and Girls Club, Meals on Wheels West, and the William H. Parker Los Angeles Police Foundation.

He credits his success to choosing good mentors and to sustaining lifelong relationships with them. He still meets regularly with his first employer, Alan D. Levy, chairman of Tishman International Companies, who hired Mark in 1987.

Mark began his career as a management trainee and leasing agent with Tishman West in Los Angeles, where he subsequently became a building manager with publicly traded REIT, Arden Realty, before becoming vice president of retail brokerage in Coldwell Banker Commercial's highest performing office in the United States. He also served as senior portfolio manager at Black Equities Group and as chief operating officer of Keller Williams Realty's first commercial brokerage and management office in Boston.

Mark lives in Los Angeles with his wife, Laura, who is an adjunct assistant professor at the University of Southern California, and he has one son and four adult stepchildren in their twenties. The whole family is involved with volunteering and they recently hosted an outdoor dinner for clients of Safe Parking, an organization that provides overnight parking for people who are homeless and living in their cars in Los Angeles.

Mark thinks that "Owners and managers of investment properties should be deeply connected to our communities, where we learn that doing good is often the key to doing well."

"All of us who profit from the physical landscape have a responsibility to help improve the social landscape" according to Mark Wittcoff, who is one of the nation's most experienced managers of investment real estate. He contributes much of his time and personal resources supporting organizations that improve people's lives in communities where he's managed every type of commercial property during thirty years of experience as an asset manager for owners and developers.

Mark believes that civic involvement and philanthropy helps increase property values. He attributes higher rental rates and greater occupancy as much to improvement of the area as to the demand for space in markets where he's managed commercial properties throughout the United States.





## JAMES K. O'DONNELL, ESQ.

President, Equity National Title

With a prior background in law and politics, Jim O'Donnell brings a unique skill set to his role as the president of Equity National Title.

Equity National Title has been in business for 30 years and is a national title company that works with homeowners, lenders, and realtors throughout the country, assisting with title research for purchases, refinances, home equity loans, and residential and commercial real estate. Jim has been with the company for over 28 years and as president, he oversees the business, leads the senior team, and focuses most of his time on business development, risk management, and compliance.

Jim explains that he manages and develops “customer inspired innovation” strategies for the business. He adds, “I basically spend time with customers to learn about and discuss any problems they may be experiencing in the business. I come in as an empathetic partner to hear their concerns and really understand them. From there, we can develop the best solutions to address the challenges they may be experiencing.”

As a result of his productive conversations with clients, Jim's team has developed unique solutions to several issues. One strategy they developed is called “Disclosure Dispatch” and it was created to address the poor pull-through rate for lenders sending their disclosure packages by mail or FedEx. Noticing that almost half of those packages fail to be returned, O'Donnell's team devised a process whereby their network or closing professionals were scheduled to meet with the borrowers and retrieve their packages; a ‘white glove’ service experience, which led to higher pull-through rates, faster processing turn times, and higher borrower satisfaction. “We've not just been able to eliminate a pain point but also point our lender to business they would never have had. It's a win-win innovation.”

Another solution that they developed focused on the inconsistencies of the e-closing space. His team built a database that was able to identify at zip code levels, what type of e-closing could be achieved, which helps lenders make e-closing decisions at the application stage and guide their internal processes and customer communication. This system is now



known as “eWays.” Today, clients that utilize the eWays tool have a competitive advantage over others in the industry.

Jim adds, “We love to develop new and innovative ways to serve our clients. We are a traditional business; however, we do much more than process transactions. We create competitive advantages for our customers.” Under his leadership, the team at Equity National Title is constantly ahead of trends in the industry and uses the latest technological innovations to enhance their customer experience. As a result, they are a leader in their industry.

Prior to his role at Equity National Title, Jim worked in local politics in Providence, Rhode Island. Jim feels that these prior roles gave him a great foundation and adds, “Politics is all about relationships and so is this business.”



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## JASON SCALLY

Founder, President

Oakwood Escrow  
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After working for several national title companies for almost ten years, Jason Scally explains that he witnessed increased favoritism and bias in the title and escrow industry and decided that he wanted to do things differently and create a better environment for both consumers and employees. He felt inspired to make a change and as a result, he started his own business.

Jason Scally is the president and founder of Oakwood Escrow, an escrow business that he started in 2012. Oakwood Escrow is an independent escrow company that is not tied to any brokerage. Jason explains, "We are a completely neutral third party. What separates us is that we have no affiliation with any other party in the transaction." The business is licensed by the California Department of Business Oversight (DBO) and adheres to the most stringent consumer protections in the industry.

Oakwood Escrow has over 100 employees and five locations in the state of California including offices in Escondido, La Mesa, Del Mar, Mission Valley, and Rancho Bernardo. The business is steadily growing and transacted over \$3 Billion in real estate transactions in 2018. Oakwood Escrow focuses on the sale

and refinance transactions of private residences as well as commercial transactions, bitcoin transactions, and business transactions. Jason oversees the daily operations of the company including management, hiring, training, investment opportunities, and growth strategies. "We are a first class settlement company. We tailor all of our transactions to meet the specific needs of our clients. Our goal is to provide a first class experience in everything we do, from our services and interactions with our clients down to our office locations and décor."

Prior to starting his own successful business, Jason was the vice president of developer services at Land America and a vice president and sales manager at Stewart Title in San Diego and in Orange County. He received a Bachelor of Arts degree in politics from Saint Mary's College of California.

Jason and his team host weekly, onsite, informational and continued education classes that are open to all real estate professionals and the community. Oakwood Escrow and its employees are also involved in several philanthropic causes and charity related events taking place in local communities throughout the year.





## **SANJAY RAGHAVARAJU**

Founder & CEO  
33 Holdings Real Estate Investments

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Founded in 2012 by Sanjay Raghavaraju and Corey Oldknow, 33 Holdings is a private equity real estate firm headquartered in Atlanta, Georgia. It is a fully-integrated vertical company, which includes brokerage, management, capital-raising, and construction management. 33 Holdings seek to generate attractive risk-adjusted returns for their partners and investors over the long term by investing in value-added and opportunistic real estate. Therefore, their portfolio includes single and multifamily assets acquired from distressed sources or raw land that has been developed into income-producing, value-added assets.

According to Sanjay, 33 Holdings emerged from “humble beginnings.” With a master’s degree in engineering management from the University of Toledo, Ohio, he has experience in technology management while his partner, Corey Oldknow, has a business degree from Mercer University and experience in real estate and sales. They quickly discovered that they complemented each other’s weaknesses and started working together. Corey worked as an agent while Sanjay raised the capital to start building the company.

Sanjay and Corey began with single-family rental portfolio. At first, they purchased several single-family properties to flip and resell. Then, they slowly started raising and building capital through friends

and family. At this point, the partners began to hold some of their properties in order to figure out how larger companies operated in terms of raising capital, deploying capital, and providing returns to investors. Eventually, they learned how to raise larger capital and started investing in multifamily apartment complexes.

Today, Sanjay credits their learning experience with setting 33 Holdings apart from other real estate firms. He explains, “We are among the few who have an innate knowledge of the market and are also a fully integrated operation. This means that we are involved in the entire real estate lifecycle and we have full knowledge of all activities.” Managing their own portfolio also allows the partners to have better control of what they do and how they do it.

With an exceptional record of success in the past few years, Sanjay and Corey have started two investment funds to help them raise larger capital faster, as they expand their footprint into build-to-rent, single-family rental communities, industrial asset class, and other opportunistic real estate projects. One of the funds is a Tax Advantaged Opportunity Zone Fund, which is a very purpose-driven fund to develop opportunities in economically developing areas while deferring, reducing, and eliminating capital gains for investors.

# Neo Hernandez, Realtor



**Long and Foster is a full-service brokerage firm, so they offer residential and commercial real estate, mortgage settlement, insurance, property management, corporate relocation, and vacation rental services.**

Founded in 1968, Long and Foster is the largest privately-owned real estate company in the United States, and it is among the top twenty largest private companies in the world. It is also the largest global affiliate of Christie's International Real Estate, which is a network of high-end brokers who specialize in luxury properties.

As one of the company's ten thousand real estate agents, Neo has many responsibilities and designations. Sometimes, she acts as a seller's representative (SRS) while at other times, she works with buyers. Neo primarily deals with investment properties, suburban living, residential resales, single family homes, and townhomes. However, her specialty is supporting first-time home buyers as well as first-time home sellers who are planning to relocate. Education is Neo's priority, so she likes to concentrate on these groups to make sure that everyone is knowledgeable about what they need to do in order to properly navigate the process.

In fact, when asked what characteristics make her unique, Neo said that her superpowers are educating others and caring about them. She explained that Long and Foster take great care in adequately training their agents to ensure that they leave no margin for error.

Another trait that makes Neo exceptional is her ability to speak three different languages. Although her native language is Spanish, and the majority of her clients are Spanish-speaking, she is also fluent in Italian (her second language) and in English (her third). Since only 13% of the world's population have the ability to speak three languages, being multilingual gives Neo the opportunity to assist more people. Therefore, it is not surprising that she was presented with the *Outstanding Excellence and Dedication Award* by the National Association of Professional Women in 2016. Neo's goal is to continue her journey helping and serving others throughout the Silver Spring area.

Many people face a hardship at some point in their lives, but few of them dedicate their careers to helping others in similar situations. However, this is precisely what Neo Hernandez decided to do after she lost her home in a short sale during the Subprime Mortgage Crisis of 2008. Her family was not completely informed about the process, so after the bank decided not to forgive their debt, they were forced to pay for the house even though they were no longer living in it. Neo was frustrated and felt the desire to assist other people in similar situations. She wanted to educate the public on how the real estate industry works and to provide them with a better understanding of contracts and financing. Neo's aspiration to make a difference is what led her to partner with Long and Foster Real Estate.

Her background, training, and experience allow her to feel confident in educating clients before the buying and selling process.

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# BRAD CULLIPHER

Founder and CEO, HomeVantage Mortgage

Brad Cullipher, the founder and CEO of HomeVantage Mortgage, has built a distinguished seventeen-year career in the mortgage industry based upon his ability to overcome complex business challenges through sound judgement and impeccable integrity. Brad is a single father to three children-ages twelve, fourteen, and nineteen. Impressively, throughout his rising career, he has managed to raise his two youngest boys on his own-starting from the time they were babies. As an avid investor, father, mentor, and leader, Brad has always been dedicated to helping those around him find and fulfill their life's purpose.

## What was your experience before you founded HomeVantage?

I served in the U.S. Army, and then transitioned into telemarketing where I become one of the top telemarketing professionals in the nation for many years. Since 2003, I've served in multiple leadership positions within the mortgage industry such as branch manager, executive vice president, top producer, and executive level coach-mentor to growing professionals. In 2017, I originated 127 million dollars in loans. By building and leveraging my team, I was able to spend less than an hour a day on my mortgage business.

## What led you to start your own company?

I'm good at what I do. I've originated at top levels for many years, and the mortgage industry comes naturally to me. I also understand the importance of putting technology into place and scaling with tools that could be used on an individual basis. I saw that everyone around me was drawn to this, so I knew that it would work if I built a company.

## How did you devise the platform to create the company?

The entire platform was based on everything I already knew-technology, sales, leadership and mortgage. I knew that technology can scale, but people can't. I also knew to take the burdens off the originators to allow them to do more with less and the difference between a successful person and an uber-successful person was the ability to understand the needs of one's clients.

## Explain your business platform.

It was a multitude of customer relationship management technology (CRMs) and software programs blended to make one perfect process. Having the right technology in place takes a lot of the nuances off the originators and streamlines communication to all parties involved in the loan transaction. Everyone wants to know where their loan is, so updates are sent out every fifteen minutes. CRM's also monitor data, and know when a potential borrower, who may not have previously qualified, may have had a change in financial status without



having to reach out to them. The mobile application, from an originator's standpoint, can be virtual, so the originator can have access to everything.

## What separates you from others or makes you unique?

It's HomeVantage; our people, our passion, our drive. We put others first. It comes down to focusing on others, which is why we've been extremely successful. HomeVantage has accomplished more in twelve months than most do in fifteen years. The focus is entirely on the loan officer, branch manager, and originator- helping them to grow their business. We are a team, so the better the team does, the better we all do.

## What kinds of charitable works are you involved with?

I try to focus on things that are important like our local heroes and anyone who shapes our generation; such as, teachers, community workers, and veterans. I am an Army veteran myself, so I always support the military.

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Blog: [theagencytexas.com/blog/2018/6/1/bestmortgageadvicein2018forbuyingahouse](http://theagencytexas.com/blog/2018/6/1/bestmortgageadvicein2018forbuyingahouse)

# Matis Cohen

— CEO & Founder —

Creating mixed use commercial and residential hub through thoughtful design, flexible leasing, and a host of accessible, local amenities.



**Matis Cohen** is the CEO and founder of Kahunah Properties in Miami Beach, Florida where he serves as the managing principal, responsible for strategic planning, government advocacy, and zoning. Known as an investor activist, Matis chairs the Miami Beach Chamber of Commerce Advocacy Council.

One such place is Miami Beach, which stood forgotten for decades. In fact, it suffered a decrease in its housing supply within the last 25 years, contradicting the trends of most major cities. Matis explains, “This little market has fallen beneath the radar, and we are pioneering an area that no one would ever think needed to be pioneered. The only way to bridge the inequality gap is to build attainable housing.”

Kahunah Properties has done just that by purchasing properties, and renovated them in order to elevate the overall living experience for Miami Beach residents. Most

recently, he has advocated for zoning changes that will allow for a more modern living experience and that will breach the inequality gap, allowing a robust middle class to reside in Miami Beach. A four-year process, culminating in a successful city-wide referendum, was passed for up-zoning of the town center into a true Urban Village that will redefine beach living.

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He creates and advocates for a positive and inclusive community in which all residents can successfully live, work, and play in an environment conducive to both prosperity and wellbeing.

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What sets Kahunah Properties apart from other companies is the holistic approach they take when deciding on an area to focus on. We take great time and care to research how the local community is connected or disconnected. Matis notes that “there are both demographics and psychographics to be considered.” This means that team members look at competing factors and what is missing instead of focusing only on providing additional development.

Kahunah Properties also takes pride in its leading role, supporting cultural institutions in elevating the community. This immersive approach and leadership has resulted in making North Beach an up-and-coming destination for diverse cultural music and arts.

Since founding Kahunah Properties in 2005, Matis has been recognized with numerous awards and designations. Most recently, Matis was awarded with a City of Miami Beach “Proclamation” for his revitalization initiatives of North Beach as well as the Miami Beach Chamber of Commerce’s and City National Bank’s Better Beach Citizen Platinum Award for his company’s foresight and innovation.



## CONTACT:

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# Eric Brewer

## CEO, President

**Eric Brewer** is a true visionary and as the owner of several successful businesses in the real estate investment industry, he implements innovative strategies to constantly improve processes and exceed business goals. Eric explains, "As the owner of the business, my role is to invoke these big ideas that help us to build strong relationships with our clients, lenders, referral partners and employees - that ultimately lead to business growth."

Eric is the president and owner of Integrity First Home Buyers, a division of CR Property Group LLC, a real estate investment company that buys and sells homes. While they focus predominantly on real estate investments, buying, renovating and selling homes, they work alongside a licensed, conventional, retail real estate team that contributes to the business model.



The business was founded in 2004 and has grown significantly since inception.

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They are different from other businesses in the industry because they offer much more than just a "cash deal" to purchase a home or property; they provide sellers with the support of an experienced real estate team working with seasoned investors.

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They also partner with a high-quality residential remodeling company that specializes in home repairs specific to appraisals and home inspections. They focus on the areas between Pennsylvania and Maryland and buy and sell over 400 investment properties yearly.

Eric adds that one of the contributing factors to business growth has been the way the company is run, "We truly operate as a team and utilize management systems that we have adopted from huge fortune 500 companies." He also credits their success with following an EOS® business model. EOS (Entrepreneurial Operating System) is a set of concepts and practical tools that are used to manage and



successfully grow a business, helping business owners and managers to identify their employees' natural strengths and abilities and place them in the positions that they are most suited for.

Eric also credits his background in the military with providing him with the drive, dedication and discipline to successfully manage the business and motivate his employees, adding, "In the military, the most important thing they teach is that you are only as strong as your weakest link, and they place an enormous emphasis on team work. I have truly incorporated this philosophy into our work culture."

After his time in the military, Eric gained sales and managerial experience working in the automobile industry, moving up the ranks from a salesman to a sales manager, where he acquired hands-on experience working with a diverse group of clients.

Integrity First Home Buyers was recently recognized as one of the fastest growing companies in Pennsylvania by the Central Pennsylvania Business Journal.

Eric credits the success of his business to the "PIER" core values that they strive to live by:  
**Perspective, Integrity, Excellence and Respect.**

# Lauren Maxwell



For Lauren Maxwell, executive vice president of CrossCountry Mortgage and team leader of the Maxwell Mortgage Team, her work is personal, her staff is like family, and the word “no” is not in her vocabulary. Helping people and making deals are what motivates her in life; that’s what drives her ambition, grounds her commitment, and what has led to a thriving career as a mortgage leader with \$160 million in loans closed in 2018 and she closed \$165 million in 2019.

Lauren’s career spans over 30 years, yet her focus has remained the same; to help first-time home buyers achieve the American dream of owning a home. While leading a team of 36 mortgage experts, Lauren is involved personally in every transaction, makes every effort to get every mortgage approved, and sends a representative to attend every closing within proximity of her office with a celebratory gift in hand. “These are not just transactions. These are real people with real dreams,” Lauren shares. “Whether the loan is for a mortgage of \$100K or \$2M, every client is treated the same.” In support of her commitment to serve all equally, her staff includes 22 bilingual professionals to cater to her Latin home buyers, who make up 65 percent of her clientele.

For Lauren, her mortgage career began not as a job, but as a calling that she answered the day after she graduated college in 1987. For the next nine years, Lauren learned every aspect of the mortgage process through roles in processing, operations, underwriting, sales, and origination. In 1994, she established her own branch with a national home builder. Although the position doubled her income, her passion for helping people could not be denied and two years later, she joined Market Street Mortgage, where she could serve individuals in pursuit of a home to call their own. Good intentions often lead to good results. Lauren’s business skyrocketed and grew at a parabolic rate, led by her steadfast commitment to first-time home buyers.

Lauren is guided by her motto, “Financing the world one loan at a time.” Her skill and expertise have led to significant growth for Maxwell Mortgage Team, with expected sales of \$235M this year, all while feeding her passion for helping people. Lauren explains, “So many clients, at least 15%, come to us in panic mode because they’ve been denied elsewhere.”

“ I get personally involved. I’ll help rush it, evaluate everything, guide them through the process, and we’ll make adjustments until it gets approved, because NO is not an option for me. ”

The industry has taken note of Lauren’s success, awarding her the #1 FHA Loan Originator in the Country for 2017 and 2018, and #2 and #4 over the past four years for USDA. She has also been featured on the cover of *Top Agent*, *Gulfshore Life*, *Elite Women*, and *Florida Weekly*.

Although a self-described “workaholic,” Lauren makes time to give back to the community, providing Thanksgiving for families and backpacks for schools, supporting Homes for Heroes, and participating in a “major giveback” annually, with Make-A-Wish Foundation, her focus this year. She loves spending time with her husband and six children, and she enjoys being tagged via her personal Facebook page.



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# NANCY KOWALIK

Broker/Owner, Nancy Kowalik Real Estate Group  
46 North Main Street, Mullica Hill, NJ 08062

With over 14 years of experience in the real estate industry, **Nancy Kowalik** has perfected the art of customer service.

Nancy is a successful real estate broker and the owner of the Nancy Kowalik Real Estate Group, a boutique real estate brokerage with a dedicated, award-winning team of agents, who expertly transact residential, commercial, and luxury real estate sales/acquisitions throughout southern New Jersey.

Nancy started her career in real estate as an agent more than 14 years ago. In 2011, she opened her own satellite office in Mullica Hill and in 2015, she followed that success by starting her own brokerage. In just under 7 years, it has already become one of the area's top independent agencies, achieving close to \$70 million in sales last year. Nancy explains that her primary goal is to create "clients for life" through 5-Star Service and building strong, lasting relationships with her clients. She proves this commitment through an uncommon pledge: "I guarantee the sale of your home, or I will buy it, as long as we both agree to price and timing."

Nancy fosters a dynamic team environment, with specialists who excel in different aspects of the business. Their collective goal is to provide an unrivaled client experience. "For instance," Nancy adds, "We never make people wait for a call back. All calls are answered immediately."

As a resident of South New Jersey for over 20 years, Nancy has the familiarity and knowledge of the local market and, as a chairperson for the Joint Land Use Board, she is equally well-versed in planning and zoning.

Prior to her career in real estate, Nancy worked in the marketing industry, which allows her to develop effective campaigns that will grow her real estate business. As a result of her impressive sales figures, Nancy was listed in the Top 10% of American Professionals and is an active participant in



the exclusive Million Dollar Craig Proctor Platinum Elite Coaching Program, where she frequently speaks on her renowned, Open House Success Formula and her Luxury Real Estate Marketing Strategies.

Nancy is involved in several outreach and charitable organizations, including Acenda, a program that finds permanent homes for teenagers who have grown out of foster care. In 2019, she donated a portion of her commissions, which, combined with additional donations from partners and clients, amounted to over \$25,000.

## NANCY KOWALIK REAL ESTATE GROUP HAS BEEN THE RECIPIENT OF NUMEROUS AWARDS INCLUDING:

- *Top Rated Real Estate Agent Award* by Philadelphia Top Rated Real Estate Agents
- *NJ 5 Star Real Estate Agent* Highest in Service & Overall Satisfaction (8 years)
- *Top Realtors (7 years)* Selected by Peers & Realtors of South Jersey Magazine
- *Top Real Estate Agents in NJ Award* by New Jersey Monthly (6 years)
- *America's Most Honored Professionals Award* by Top 10% of American Professionals
- *Million Dollar Craig Proctor Platinum Elite Coaching Program*
- *NJ Realtor's Circle of Excellence Platinum Sales Award* (4 years)
- *MAME Awards (Major Achievement in Marketing Excellence):*  
*Best Special Event or Promotion 2017*  
*Best Marketing or Branding Campaign 2017*  
*Best Realtor Promotion 2017*
- *Real Estate: Leaders in the Field 2018/2019* by South Jersey Magazine
- *America's Top 100: Top 1% Real Estate Agents 2019*
- *Outstanding Philanthropist Award 2019* by the Association of Fundraising Professionals New Jersey Southern Chapter



# MICHAEL SHOR

Founder/CEO, Shor Capital LLC

As the CEO of Shor Capital, a real estate investment company that he founded in 2014, Michael Shor is a highly experienced real estate developer and investor who consistently seeks out unique and lucrative opportunities in the real estate market.

Michael decided to start his own business after gaining valuable experience working in an executive role at Florida State Trust. In that position he focused on foreclosures, acquisitions and working closely with investors to raise capital for additional business ventures. Drawing on his comprehensive experience in the industry, Michael began focusing on building his own successful business.

While the new business originally started out investing in single-family rentals in Jacksonville, Florida, it expanded to focus on the San Francisco Bay area, where market values are considerably steady. Based in Miami, today Michael and his team at Shor Capital partner with investors on various real estate projects including rental properties, new development and the redevelopment and remodeling of luxury homes and properties throughout Florida as well as the San Francisco Bay area of California.

Shor Capital also collaborates with investors and operators to work with local cities and municipalities to lay the groundwork for brand new projects. With his expertise and investment assistance, Michael is currently working with the City of Detroit on the development of the Cadillac Tower project.

Michael credits the success of his business with the commitment that he shows to his clients and their investments. He explains that instead of a typical consulting fee, he offers an income sharing agreement to his clients, which represents his true interest and alignment with their success. He likes to follow the business mantra, "Off the charts strategies, off the charts returns"

The father of six children, the youngest only a few months old, Michael values family time and tries to spend as much time possible with his wife and children.

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**SHOR CAPITAL**

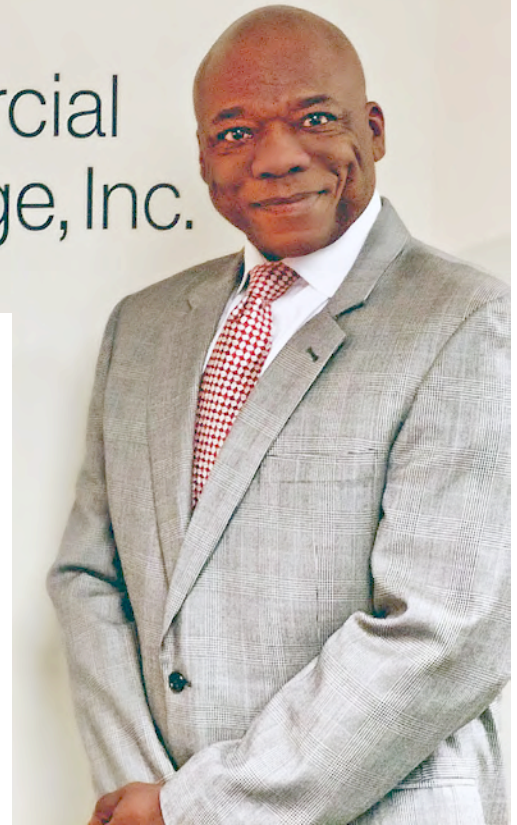


# Clayton Brown

When knowledge and experience count.

## Weichert

## Commercial Brokerage, Inc.



**Clayton Brown** is senior vice president of Weichert Commercial Brokerage, one of the largest commercial brokerage companies in New Jersey. He specializes in multifamily, retail, and office-building properties and has extensive knowledge of ground-up developments. With over two decades of experience focused solely in commercial investment properties in central and northern New Jersey, he is a real estate powerhouse with the mind of an analyst, an eye for detail, and intricate knowledge of the New Jersey commercial landscape.

Having retired from the U.S. Navy after 21 years with letters of commendation from four presidents and seven governors; he then made his transition to real estate, receiving numerous accolades and awards. Clay's inherent characteristics of discipline, ambition, and attention to detail have driven his success throughout his professional life.

When Clay entered the real estate industry, he brought with him those same traits to help drive the success of his clients and his organizations. Prior to joining Weichert, Clay served as a commercial real estate broker and investment analyst with Keller Williams Commercial and helped propel the firm's commercial sales 35 percent. He was also founder of RE/MAX Village Square Commercial Division, where, under his leadership, the agency saw a 50% increase in sales in the commercial sector.

Clay attributes this growth under his leadership to his attention to detail and his extensive knowledge of both the industry and the region. It's important to me that my clients, both buyers and sellers, are satisfied with the process. By sharing my knowledge with them, they know that they can feel confident about the transaction."

Given Clay's extensive knowledge of this New Jersey region and his specialization in commercial real estate, Weichert Commercial was a perfect fit. Weichert has also received the coveted *CoStar Power Broker Award*, an honor bestowed upon only the top performing commercial real estate firms in New Jersey.

Not only does the company focus solely on commercial properties in New Jersey, it is also committed to the success of the people it serves; one of Clay's driving principles. "A motto I live by is, 'When knowledge and experience counts.' My clients are usually people in search of knowledge and experience, so they love it when I analyze a property, focusing on all the details, especially the numbers. Numbers drive the investment" he explains.

What I like about this business is it's always full of energy; whether it's working with a first time or a seasoned investor. There's no better job than helping my clients vision come to fruition.

“

I implement growth by thoroughly analyzing properties to maximize the opportunity and give each property the proper price.

I have extensive knowledge of this area, and I have a thorough understanding of what property values should be and where they might be going.

#### CONTACT

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## MICHELLE ESPOSITO

CLHMS, SRS, RSPS, e-PRO  
Luxury Home Marketing Specialist  
REALTOR Associate  
Douglas Elliman Real Estate



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Michelle Esposito is anything but the average South Florida luxury real estate agent. As a realtor associate for Douglas Elliman, she is a dynamic force driven by her genuine affinity for people and 28 years as a successful marketing executive and entrepreneur, a magnetic combination that clients gravitate toward.

Michelle's transition from marketing to real estate was a natural one after she realized that the keys to success, for both her and her clients, were rooted in her passion for people and her skills in differentiation, branding, and marketing. "For me, it's always been about people, about relationships, first and foremost," Michelle explained. "I always ask myself, what does this client need? It's not the sale that drives me. That will come. Serving people who have put their trust in me — that is what ignites my spirit. People do business with people they know, like, and trust."

Her unique perspective and skills are obvious to anyone who works with her. Michelle sets herself, and her clients, apart by using a combination of personal investment, marketing and branding prowess, and real estate expertise to understand deeply her clients' personalities, spot trends, and identify the best property or home that fits goals and lifestyles. Her approach is powerful one that saw her featured recently in *The Real Deal*.

While she is proud of her professional success, for Michelle, the driving force is her sincere fondness for people, which shows in her commitment to her clients and in the relationships that she forms with them, many that continue long after the deal has

closed. They love her personality, diligence, responsiveness, and tireless efforts to use her skills to provide the best service possible. "No two people, no two deals are the same, so the process is unique to each of my clients," Michelle explained. "My marketing background helps tremendously because I understand the tactics very well. I analyze each situation to determine the tools and approach that will allow each client to reach their goal, whether it's social media, branding, social or traditional marketing, or a combination of platforms."

As a real estate professional specializing in property and home purchases and sales in Broward, Miami-Dade, and Palm Beach counties, Michelle's passion for people and her drive to be a top agent informs not only the way in which she works with her clients on a daily basis, but in how she approaches her overall career. Michelle's voracious appetite for knowledge pushes her to stay on top of her continuing education and work toward her GRI designation. "Real estate, like marketing, is a dynamic field. Tactics, tools, trends are ever evolving, and there is always more to learn. The more knowledge I have, the better I can serve my clients."

When she moved to Palm Beach four years ago from Broward County, she was determined to join a company that shared her enthusiasm and warmth. When she found Douglas Elliman, she knew they were the perfect fit. "They are absolutely fantastic people and my broker is amazing," Michelle stated. "The camaraderie and culture are the best, and they're experts in luxury properties. Those things are all very important to me. I couldn't be happier."



# MATTHEW A. FRITZSHALL

President/Managing Broker, Triton Realty Group, LLC

An experienced real estate broker and real estate investor, Matthew Fritzshall has the professional knowledge and personal experience to provide his clients with a unique perspective. Matthew is the managing broker and owner of Triton Realty Group, a real estate brokerage company specializing in investment real estate, specifically multi-family and mixed-use properties in and around the Chicago area.

Matthew founded Triton Realty Group four years ago, after working in the real estate industry for approximately ten years. He graduated from Illinois University with a bachelor's degree in business finance and got his first real estate experience as a leasing agent during college. Post college, he started at a large, national brokerage company during the financial collapse and crisis of 2009. While it was a financially unstable time in the industry, Matthew felt it was a perfect time to start, because he learned how the market grows and developed a well-rounded perspective in all real estate market conditions. Through his tenure as a broker, he specialized in multi-family and mixed-use properties on the north side of Chicago. After working for a couple smaller firms, he decided to take his knowledge and experience and start his own firm.

Triton Realty Group continues to excel in revenue, making an impressive 37 million in 2017 and increased to 44 million in 2018. Matthew adds that they are on track to beat that figure this year, "Production is increasing, individual volume is increasing, and a lot has to do with company culture and how we are structured. We don't just hire anyone. We have a great core group." As a business owner, Matthew explains that he fosters great energy and great relationships within his office. He has a team of six full time agents that focus on multi-family and mixed use properties around the city and immediate suburbs. Each member focuses on a specific area in the market, offering elite service and expertise to their clients. They also work well together as a team, communicating with each other and sharing their knowledge.

As a successful broker, investor and business owner, Matthew prides himself on creating an atmosphere that encourages everyone to work together and support each other – so they can be successful as individuals as well as jointly as a team.



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# Robert Scaccia & Joe Salemi

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## “The Island Team”

“We have a great network of professionals that we rely on for just about everything, which makes our transactions and the business run smoothly.”



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### CONTACT:

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the daily operations of the business including office management and business generation. Joe also concentrates on business generation and is a hands-on traditional marketing expert who handles advertising, marketing listings and the digital and online marketing efforts for the business.

With over 12 years of experience, Joe was the office team leader for the past three years and recently transitioned back into the role of real estate agent. Together, Joe and Robert formed an elite team at Keller Williams so they could offer a collaboration of the best service to their clients. They have a strong foundation and rely on a focused group of professionals that they work with including attorneys, financial experts, insurance agents and lenders.

Both Robert and Joe attribute the success of their branch to a great team of knowledgeable people who are responsible, driven and focused on getting results for their clients. “We don’t do anything particularly different; we just do everything well. We are extremely efficient and have a good system that gets results. Being efficient and on top of things is a niche in itself.”

Their branch has 135 agents and Robert explains that they all truly work as a team. Keller Williams is very focused on training when they are on boarding new agents. The company is a great landing spot for anyone who is thinking of beginning a career in real estate. “We try our best to create a very comfortable environment for our employees, especially new agents. We are a team and a family and we all help and care about each other. It’s an all hands-on deck mentality.” Both Robert and Joe are licensed real estate agents that offer knowledge, experience and personalized service to all of their customers.

Together, **Robert Scaccia** and **Joe Salemi** lead a team of dedicated and experienced real estate professionals at Keller Williams Realty in Massapequa Park, New York.

Keller Williams is one of the world’s largest real estate franchises with over 1,000 offices and 180,000 associates across the globe. It is the top franchise in the United States, based on units and sales volume.

Robert and Joe work together as a team that produces results for their clients. Based in Massapequa Park, they serve clients throughout Long Island and Queens. Robert explains, “We collaborate and work extremely well together, we have a system that gets results.” They each bring a different skill set to the table, which helps them to meet the diverse needs of their clientele.

Robert transitioned into the real estate industry just over a year ago. As co-team lead along with Joe, he oversees the buyer specialists and



# Broker of the Year



## Cher Miculka



With an established reputation for her expertise in new home sales, residential real estate, real property, and resale real estate, Cher Miculka encompasses the experience and diversification expected of a modern real estate broker. As the owner of HSA Real Estate, LLC in San Antonio, Texas, her vision is "to be a profitable leader in residential real estate." She is also the designated broker for a commercial real estate firm involving commercial land sales, real property and farm and ranch. Cher and her HSA team operate a virtual office and specialize in residential properties, which involves working with both buyers and sellers. The company has been so successful that they have been the recipient of the *Five Star Real Estate Award* for the past 9 consecutive years.

Cher has extensive knowledge and experience in all aspects of real estate. For instance, in addition to running HSA, as aforementioned she presently serves as the designated broker for a commercial real estate company that deals in land development and in building commercial properties. Prior to becoming the owner of HSA, she ran a new construction home building company as the operations manager and has worked as a licensed property adjuster and as a licensed loan officer.

Cher's focus is on building a company with motivated and experienced agents who focus on superior customer service. Her goal is to assist them in growing their own businesses since they are independent contractors. To do so, Cher is always present to assist them as their supervisor and mentor. In assisting agents as their supervisor and mentor, Cher is always available and eager to go to appointments with agents. She describes her business practices as "very hands-on and grassroots" and is very involved with all company activities." Even HSA's statement on culture and values confirms Cher's leadership approach: "We recognize the need to lead, remain innovative and accountable, with collaboration and communication as key components. Teamwork is critical, and we are lifelong learners."

Those at HSA also take great care to provide a positive and winning atmosphere for clients. According to Cher, every client is important, and team members focus to build meaningful relationships and trust. Therefore, all agents offer one-on-one consultations and support from beginning to end. HSA's mission statement says, "We strive and persevere to please our clients. We provide quality customer service to satisfy and to meet our clients' needs and expectations." Cher explains that one of her favorite quotes makes her think of her clients and their homes. It reads: "A house is made of walls and beams; a home is built with love and dreams." Cher says the quote embodies her brokerage because they are always helping to provide dreams for their clients, especially first-time home buyers.

In addition to her valuable experience in the real estate industry, Cher also holds numerous designations and awards. She is a certified real estate instructor for the state. She is qualified to teach all areas of real estate. A few of the courses she regularly teaches are: *Finance, Contracts, Principles I & II, Law of Agency, Law of Contracts, Broker Responsibility, Property Management* and the designation GRI (Graduate of Real Estate Institute). Additionally, she holds numerous designations including CREI, GRI, ALHS, ABR, CRS, ePRO, and TRLP (*Texas Real Estate Leadership Program*). Cher graduated *Summa Cum Laude* with a bachelor's degree in business management from Texas State University. She was selected to serve a 2 year term on the national level at NAR on the Professional Development Committee. She has been selected and will be serving at the state level for Texas Realtors on the Professional Development Committee. She has served throughout her real estate career on numerous committees and task forces at both the state and local levels. She was selected as the 2017 *Broker of the Year* by San Antonio Board of Realtors (SABOR) and is the 2020 chair-elect. In 2021, Cher will be the chairman of the Board of Realtors, which includes San Antonio and 9 other counties. She has served on the board of directors since 2017.



## JENNIFER WILLSTEAD

President, Mack Property Management LP  
jwillstead@mackmgmt.com | LI: Jennifer-Willstead  
NEW Website launching December 2019: [www.mackmgmt.com](http://www.mackmgmt.com)

Jennifer Willstead currently serves as the president of Mack Property Management LP ("MPM"), an affiliate of Mack Real Estate Group. Formerly known as Winthrop Management LP, MPM employs approximately 150 property management professionals, and is responsible for a portfolio of approximately 4,000 residential units located throughout major US markets including Seattle, New York, Los Angeles, and Florida, and more than 3.6MM square feet of commercial space nationwide. Jennifer is responsible for the daily residential and commercial on-site operations, as well as all aspects of the corporate operations including maintenance and engineering, training, career development, marketing, accounting, and human resources for the business.

Jennifer was recruited to what is now MPM in 2018 as part of the effort by Mack Real Estate Group, a national real estate investment firm, to build out a fully integrated organization complete with an in-house property management division capable of handling Mack investment properties as well as third-party management work. Paul Keller, a vice chairman of

Mack Real Estate Group states, "We needed someone with the resources and knowledge to lead the company toward our new goal to position MPM as a world class management firm."

Jennifer willingly accepted the challenge and has been intimately involved in the repositioning and rebranding under the Mack Property Management LP name over the last year. She and her team have been focused on introducing consistency in operations, new technology to provide operational efficiency, as well as strategies to build and grow their 3rd party portfolio, which will operate as a sub-brand to MPM and is set to launch in the first half of 2020. Jennifer adds, "This is a very exciting time for our business and our team members. We are positioning to double in size over the next five years, and I couldn't be more excited to lead this company into our next chapter."

Richard Mack, CEO of Mack Real Estate Group, stated when Jennifer joined the company, "We are thrilled to have Jennifer join the team, and confident that she will bring her enthusiasm and professionalism to the role." He continued "Quality management underpins many of our business lines and the professionals we select are essential to our success."

Prior to joining MREG, Jennifer spent over eighteen years working in all aspects of the multi-family industry. She has served in several positions, starting as a leasing consultant with AvalonBay Communities in 2000, and working her way up through the ranks. "I first got into the business when I applied for a leasing job, thinking it would be interesting to work with people by showing apartments. From that simple start came much more, a passion for; and in-depth understanding of the business of apartments. This was where I was meant to be, and I never looked back." Jennifer credits her colleagues who trusted and believed in her because of her knowledge, performance and work ethic, and as a result she was often given more responsibility and promoted throughout her career.

Jennifer is thankful for the amazing mentoring relationships she found and nurtured through the years. "I couldn't be more grateful for two women in particular; Heidi Voss, who brought me into the industry, and Heather Moore, who continues to challenge me in ways that truly helps drive my success in this business." She adds that each of her prior managers have helped to shape her career in one way or another and will always be grateful for the professional experiences that led her to where she is today.

### About Mack Real Estate Group

Mack Real Estate Capital Group LLC, dba Mack Real Estate Group (MREG), is an enterprise devoted to managing institutional, high net worth and Mack family capital by making debt and equity investments in real estate and real estate-related securities through several distinct business lines and legal entities. MREG currently specializes in domestic and international real estate investment, development and financing opportunities with a view toward long term performance and hands on management. The company and its affiliates bring together the expertise to recognize and analyze new real estate investment opportunities with the speed and flexibility necessary to execute on them.



# MICHAEL MOORE

Senior Vice President  
Compass

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A HARD  
WORKING,  
RESPONSIVE  
AND  
RESOURCEFUL  
AGENT.

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## COMPASS

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Known for his unrivaled knowledge of the real estate market and his commitment to delivering exceptional customer service, Michael Moore is one of the area's most successful and sought-after agents. Thanks to his designer's eye, unique appreciation for each home's story, and intuitive ability to match buyers with the right homes, Michael has received the highest caliber of recognition from peers and clients alike throughout his 30-year career.

Michael's in-depth knowledge of the development and construction industry and his exceptional ability to seamlessly manage renovation projects for his clients set him apart from his colleagues. Licensed in Washington DC, Maryland, and Virginia, he has built a stellar reputation as a hard-working, responsive, and resourceful agent. He has cultivated a robust referral network over the course of his career, which accounts for much of his business today.

In addition to his professional accomplishments Michael enjoys traveling, biking for charitable causes and exploring Washington DC's eclectic restaurant scene.



**Q&A**

**JOHN J. PRESTO**

Founding Partner and President

"By holding ourselves to the highest ethical standards, evoking trust from our customers and creating a workplace centered around family, we strive for excellence every day at EnTrust Funding."





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### **Can you tell us about the business, EnTrust Funding?**

EnTrust Funding is a direct correspondent mortgage lender, based out of Arizona with offices in Texas California and Colorado. Our vision is to change how the mortgage industry conducts business by building long-lasting relationships one loan at a time. We aim to go beyond the needs and desires of not only our clients but also our staff who work tirelessly to make everything possible. Through the efforts and dedication of ETF's staff, we strive to provide excellence in all aspects of the mortgage process. We understand that a mortgage is not just a transaction but rather it is a path to your American Dream.

### **What sets your business apart from others in the industry?**

EnTrust Funding, or ETF, stands for Ethical, Trusted, Family. We launched ETF with a goal to be different, prioritizing our employees and borrowers. We live by the mantra, "by holding ourselves to the highest ethical standards, evoking trust from our customers and creating a workplace centered around family, we strive for excellence every day at EnTrust Funding."

### **What is your role with EnTrust Funding?**

I am the co-founder and president. I'm highly involved with the day-to-day of our bankers' interactions with our borrowers. At ETF, we run a flat organization, prioritizing our desire for strong banker retention and encouraging a positive work culture. I actually gave up my corner office and moved to the floor to work alongside our bankers. I wanted to lead in front of the organization, not from behind a desk.

### **What has led to the rapid growth of your business?**

We have experienced significant growth since our launch in January of 2019. As of August, we have 60 employees and are experiencing 15-20% headcount growth month over month. Currently, we are licensed in 23 states, but our goal is to be in 50 states by 2020. There are many factors that have positively influenced our business growth. From our innovative platform, to our dedicated team, to our excitement to achieve greatness.

### **Does your business have a specific niche?**

Accessibility of customized products for our borrowers. We offer FHA, VA, and even alternative document loans, without traditional FICO restrictions. We can work with borrowers with as low as 500 FICO scores, which allows us to help homeowners when a majority of other lending institutions cannot.

We also focus on FHA lending, specifically VA loans. Veterans make up about 70% of our business. As someone who comes from a long line of veterans, the cause is personal. I have a deep appreciation for our ability to help the people who so bravely fought for our country.

### **What past experiences have helped shaped you and brought you to this point in your career?**

I'd like to think my diverse career path helped form my passion for helping others and gain the industry experience necessary to successfully launch EnTrust Funding.

Before moving to Arizona in 2010 to begin my career in finance, I was a paramedic for four years in Connecticut. I enjoy helping people, which was evident from my time as a paramedic, and was insistent that carryover into my new career in finance. Once I transitioned into banking, I ranked #1 and #2 in performance on the consumer direct and direct lending platforms. Assisting clients from coast to coast, I averaged \$125 million in annual funding.

### **What do you enjoy most about your job?**

The fact that I had the opportunity to build a company with a strong philanthropic focus. We are committed to charitable giving and have a staff who shares our passion. Our philanthropic pillars are helping children, ending homelessness and supporting veterans. From cooking dinner for parents staying at the Ronald McDonald House to collecting water to donate to homeless shelters to hosting back to school supply drives, we are just getting started in making a difference in the communities where we live.



## STEVEN AND JESSICA POULOS

BROKERS | REALTORS | OWNERS

### Northwest Home Team Realty

As a married couple with five children, Steven and Jessica Poulos understand the importance of home and family. Therefore, when they founded Northwest Home Team Realty in 2017, they agreed that their principle mission would be to serve others. So, instead of asking how many houses they could sell, the duo set out asking how many families they could serve. It is this the unique outlook that sets Northwest Home Team Realty apart from all the other real estate companies in the industry.

Although Steve and Jessica are both owners and work together on all projects, each of them has a specialized role in the business. For instance, with over sixteen years of real estate experience, Jessica serves as the designated broker. Her responsibilities include reviewing contracts, supervising employee training, and managing daily operations. Most importantly, Jessica acknowledges that real estate is usually a person's largest investment. Therefore, she strives to personally invest in her clients in order to help ensure financial return for them and to make their dreams of home ownership come true.

Before becoming a realtor in 2006, Steve spent fourteen years working in the construction industry. Therefore, he serves as head of the construction division- the largest part of the business. He oversees planning, marketing and building every home and neighborhood represented by the company. Still, he is not concerned with how many they can build or sell. Steve says that his "main goal is to build high quality homes and to develop well-laid out and beautiful neighborhoods to improve the community." Unlike many other developers, he is not interested in "cookie cutter" housing, which has earned him much appreciation from clients and communities.

Due to Steve and Jessica's hard work and dedication, in only two years, Northwest Home Team Realty has grown considerably. What began as four sales brokers and one administrator has evolved into an impressive company with twenty-one agents and three staff members. In addition to an increase in agents, they have been generating approximately 450 new customers per month. They also get a lot of repeat business because their agents are professional, well-trained, and always put their clients first.

In fact, Steve and Jessica say that their agents are what really separates them from other real estate companies. Unlike traditional brokerages, Northwest Home Team Realty dedicates a great deal of time to training their brokers. They coach them on how to sell a home, how to assist buyers, and how to market their properties. Training is specific, and once completed, the agent will receive a book full of business from the company. Therefore, lots of agents are now coming to Northwest Home Team Realty. They have a desire to understand real estate and how business works, and they know they will have clients to work with once they complete the requirements.

Just as they believe in the importance of family, Northwest Home Team Realty also believes in supporting the community. Therefore, each agent donates a portion of his or her commission to a community fund. Last year, they raised over \$4,000 for *Homes for Heroes* and have already surpassed that amount this year. Part of their team's philosophy is to show integrity by doing "the right thing." Steve and Jessica's commitment to their clients and to their community shows their determination to practice and to uphold this philosophy.



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# JD WALT

Owner/Attorney/Escrow Officer  
Chicago Title Southeast

## What is your background and how did you get into this specific industry?

I have been involved in real estate for over 20 years, it truly has developed into my life's passion. I started young, as my mom has been realtor for over 25 years, I had an amazing opportunity to see the industry through a realtor's perspective day-in, day-out. After graduating from Baylor University with a B.B.A. in real estate, finance and economics, I started managing foreclosures for numerous banks throughout the U.S. I also have a background in property management, construction, and real estate transactions. After receiving my J.D. from South Texas College of Law, I worked for Alliantgroup, a specialty tax firm, where I ran their legal department, overseeing 65 attorneys, engineers, and architects. It taught me a lot about where I wanted to go professionally.

## What do you attribute your success to?

First, my parents. My mother, a successful realtor, introduced me to real estate and provided the framework and foundation for my growth in the industry. My father, an entrepreneur, runs a large company and taught me the intricacies of managing people, building a business, and strategic thinking. Second, my business partner and fellow attorney, David Abrams. We built our business from the dirt up. We spent countless hours planning, researching, and dreaming of what was possible. We have different strengths and weaknesses, and we have learned to constantly challenge each other to bring out the best in us. Finally, our team. We have assembled the best team in the business. Each valued member is culturally aligned, wants to provide first-in-class customer service to our clients, and is receptive to continuous evolution so that we may continue to be at the forefront of our industry.

## Tell us about the company.

David and I connected on our shared interests for the industry. Like myself, David has background in real estate law, real estate management, and construction. We both had poor experiences at other title companies and decided that we could do better! After a lot of thought, due diligence, and strategic research, we founded Chicago Title Southeast and Abrams, Walt & Associates, PLLC, a real estate law firm and title company. In less than two years, we have grown to two offices located in Deer Park and Houston, Texas, with residential and commercial teams at each office. The culture of Chicago Title Southeast is a huge part of our success in that our clients experience first-class customer service. We are constantly evolving, challenging the conventional aspects of what a title company "should" be by striving to provide our clients with the best experience possible! This cultural lifeblood powers our growth and desire to expand out footprint in Texas. Chicago Title Southeast and Abrams, Walt & Associates, PLLC provides commercial and residential title services, real estate legal services, and absolute support for our realtor clients.

## What separates your company from others in your industry?

The experience that we create for our clients and the culture that we create within our company. Within two years we have grown to a staff of 15 dedicated employees, cohesively striving to provide support for our clients in numerous ways. Through legal, title, education, and marketing, our team supports our realtor partners by aiding them in building their book of business. If we do our job well, the realtor looks good, which in turn, helps them build their own book of business. We make our clients look good through the four cultural pillars of Chicago Title Southeast; accessibility, accuracy, transparency, and education and awareness. All are factors that are important internally within the company, and externally in the way we serve our clients.



## What inspired you to start the business?

We wanted to create a memorable experience for our clients. Whether it be excitement for a first-time homebuyer, efficiency for a seasoned investor, or a steady, calm demeanor for someone nervous about the largest purchase of their life. We want our clients to feel the emotion appropriate to them and the situation. Each transaction and client is unique; shouldn't we adapt as well? David and I found the best and most capable team to accomplish this!

### Downtown Location

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### Deer Park Location

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## MARIO CAMINO

Mario Camino is an energetic, accomplished professional with over 15 years of real estate investing experience and a reputation for being a results-oriented leader with outstanding analytical and negotiation skills. At the tender age of nineteen, while in college, Mario purchased a small townhouse, renovated it, and then sold it for a profit. This was his first step toward becoming a successful developer and the owner of a multi-million-dollar company. Today, Mario is the founder and CEO of arkadGROUP Real Estate Corp., a leading real estate investment, development, property management, and hard money lending company located in Downtown Plainfield, New Jersey.

After earning law and finance degrees from Rutgers University, Mario became a real estate broker and began to climb the ranks of production and sales. While working for the largest residential brokerage firm in New Jersey, he met Daniel Rivera, and in 2008, the pair joined forces to establish arkadGROUP.

Mario is a family man, a father, a son, local business owner, developer, landlord, and philanthropist. He co-founded and oversees the day to day operations of the arkadGROUP Real Estate Corporation as the CEO of what has become one of New Jersey's fastest growing TOD development companies. Under his leadership, Arkad relocated their headquarters to downtown Plainfield in 2012, in order to gain presence and market share. The move was ignited by acquiring, repurposing, and moving to the old Queen City Savings Bank building.

Mario has become an expert at locating and acquiring underutilized property within growing cities and emerging NJ sub-markets. He's well versed on securing approvals, financing, entitlements, and all the necessary pieces needed to materialize complex real estate development projects. Mario is also the head of Arkad Capital, LLC, an entity created to serve as a reliable and affordable lending conduit to the rehabbing funding industry.

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## ROBIN FISHER

Known throughout New York City for being passionate about real estate and for helping her clients to make sense of complicated and challenging processes, Robin Fisher is changing the event booking landscape with her latest venture. As the founder of BLACE, a comprehensive booking platform and event management tool, Robin is building the ultimate resource for corporate event coordinators, brand managers, and corporate recruiters to find and book luxury spaces for high-end entertaining and events.

BLACE, a combination of the words "blank space" and "beautiful space," currently offers an inventory of 175+ unique and luxury event spaces throughout New York City. With options across commercial, residential, industrial, and amenity spaces, BLACE offers memorable alternatives to the same old hotel and restaurant event spaces. Specialized proprietary software at BLACE provides the necessary resources and data to match clients to their ideal space, while also providing support and expertise to help execute the perfect event. Robin explains, "We are simplifying a typically tedious process and giving our clients access to some of the most unique spaces and best vendors in the city." Events range from private meetings, private chef dinners, and executive meetings to education, and corporate Christmas parties.

Robin credits her career in commercial real estate and in office and retail leasing with giving her "an entrepreneurial bug." Her work experience allowed her to see both incredible real estate and the frustrating process that often goes along with booking those spaces. Fisher created BLACE to solve those issues. For example,

Robin notes, "Next year, BLACE is launching new technology that will allow people to book or to be able to build an event using preferred vendors." Most importantly, Robin wants her clients to "BLACE themselves" as they experience a novel, game-changing culture in real estate.

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## CHRISTIAN CAMPBELL

As a life-long resident of Chester County Pennsylvania, Christian Campbell grew up watching his father, Brian Campbell, an inventive real estate entrepreneur who demonstrated first-hand how to deliver high quality service. Christian says that he always knew he would get into real estate, and after earning a business degree with a concentration in economics and marketing from Messiah College, he not only became a second-generation realtor, but he went on to become the president of Delaware Valley Financial Mortgage, LLC.

Delaware Valley Financial Mortgage is a residential brokerage that provides services to clients who wish to secure timely, dependable home mortgages from a local source. They work with agents in order to help clients facilitate and be approved for new mortgages as well as for financing. DVFM also handles refinance, so they act as a typical mortgage brokerage.

Christian says that one of the benefits of working for DVFM is that he can offer a national product with unique and personal experience. He takes pride in the fact that he can partner with large national companies in order to obtain some of the best products and pricing available while also getting to know the industry and community they are serving. However, what really separates DVFM from other companies is the service they deliver. Christian says that he especially appreciates having the opportunity to meet with clients face-to-face and to build relationships with people in the community. Christian and his team at DVFM hold a high standard and work to establish long-term relationships with both clients and agents because they always want people to return to do more business with them in the future.



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## ASHLEY SWEET

Ashley Sweet is the director of real estate for Captivate, and the owner of Maven Consulting. Maven Consulting was founded with the ambition to connect leaders to other great leaders, in turn producing optimal results within real estate projects throughout the country. Maven's focus is to help thriving businesses grow their footprint in their respective markets via several business development strategic initiatives. Maven has impacted several real estate and design operations throughout New York and beyond by increasing market awareness through curated business development experiences for each of their respective clients.

Captivate is a cutting edge, technology based business that offers a digital video network to workplaces and businesses across the United States and Canada. Captivate video screens are featured in elevators, lobbies, conference rooms, waiting areas and other prime locations in premier business around the nation. The video network delivers valuable news, entertainment and relevant business information to upscale professionals and businesses.

Ashley manages key commercial portfolios in the New York City area and works closely with her clients to personalize and enhance the value of the services that Captivate provides. She capitalizes on the strong relationships that she builds with her clients and focuses on strategic account growth by successfully marketing and selling the Captivate technology to commercial real estate and property owners throughout New York City. Ashley adds, "This technology helps to keep tenants happy and helps buildings and businesses successfully establish their brand." In addition to her career at Captivate, Ashley is the coleader of a commercial real estate 'think tank' called BizDevel. BizDevel is comprised of an exclusive group of commercial real estate leaders who all have extensive experience in the industry. They meet often to collaborate and strategize on how to bring value to their projects. Ashley is also very involved in her community and actively participates in the *Education through Music Program*, an organization that brings music programs to schools.



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## RICARDO MENDIOLA

Ricardo Mendiola has taken the elite skills and experience that he gained establishing MSI Credit Solutions, a successful credit restoration company, and turned his focus into a lucrative career in real estate. As the founder and owner of MSI Credit Solutions, Ricardo and his team work closely with each individual client, offering personal and effective solutions through each phase of the credit restoration and rebuilding process.

He explains, “I developed this idea about five years ago, as most of my clients wanted to buy homes after their credit was restored. I wanted to help these clients with the next step they were taking.” Since 2015, Ricardo has excelled as a real estate agent working for Keller Williams and explains that many of his real estate clients were previous credit repair clients who finally have their financial feet back on the ground again.

By leveraging former clients and helping them with the next steps in their financial real estate journey, Ricardo feels he has truly found his niche. He adds that his wife is also a loan officer who handles all the mortgage lending – so they have ultimately established a “one-stop-shop” for clients. Ricardo also has a wealth of knowledge when it comes to real estate investing. He has experience with long term rentals as well as investing in properties that he rents through partner companies like Airbnb and VRBO.

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## EMILY CRANE

A native to Rochester, NY and a resident of Delray Beach, FL which now she calls home since 2009. Emily began her real estate career in new multi-family development successfully selling a luxury condo building in downtown Boca Raton, FL.

Prior to real estate, Emily acquired years of experience in the tech/software arena, selling to C-Level executives all over the United States.

In Emily’s free time she enjoys spending time with her husband and two young boys. Her hobbies consist of traveling, boating, paddle boarding, golfing and working out. Emily is also an avid sports fan!

# COMPASS

Emily Crane, Principle Real Estate Advisor

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## PATTI DONOVAN

As the senior vice president of residential sales at Keliher Real Estate, Patti Donovan prides herself on being completely hands-on in every aspect of the business that she handles. Part of the Keliher Real Estate team for over twenty years, Patti has continued to gain valuable knowledge, experience and advance her career within the real estate industry, serving clients throughout the Boston area.

Keliher Real Estate is a successful, boutique, woman-owned real estate business located on Newbury Street in Boston. As a life-long resident of the Boston area, Patti has a deep understanding of the local real estate market and uses her experience & history in the industry to serve her clients. Patti assists clients with residential real estate transactions including buying, selling or investing in condominiums, brownstones, town houses and new developments. Most of these properties are located within the thriving downtown areas of Boston.

Patti works closely with her clients to provide personalized and accessible service, adding that her clients can always reach her at all times. She handles all aspects of each real estate transaction from listing to closing and deeply focuses on meeting the individual needs and exceeding the goals of every client she works with.

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## SAVITRI RICHARDSON

Savitri Richardson is a licensed real estate broker and owner of Savitri Lela Richardson Real Estate LLC, a Brooklyn-based full service, boutique real estate brokerage. With 16 years of real estate experience, Savitri's expertise encompasses brokerage, investment, appraisals and development. Over the course of her career, Savitri has established a reputation among her clients and colleagues as a professional, dedicated to exceeding expectations with a proven track record for results. Savitri's love of New York real estate runs deep. Born in the Prospect Heights neighborhood of Brooklyn, NY, she was raised in a family of landlords and developers. Encouraged by her family's success, she embraced her passion for real estate at a young age. After earning her Bachelor of Arts degree from University of Virginia, Savitri purchased her first home at the age of 22. Soon thereafter, she obtained her real estate license and began a successful career as an investor and real estate agent. Launched in 2015, Savitri followed her innate entrepreneurial spirit to open her own boutique brokerage.

Although she enjoyed a highly successful career at one of New York's top-rated real estate firms, Savitri felt there was a niche in the market for something different. Her vision was to capitalize on her years of experience in corporate real estate, coupled with her seasoned knowledge of each unique New York residential neighborhood, to offer clients the same full array of services and amenities as the big firms, but with a focused, highly personalized approach. Savitri Lela Richardson Real Estate LLC, specializes in the buying, selling, leasing, and marketing of residential properties in the Brooklyn, Manhattan, Queens, and Bronx areas. Savitri, along with her team of agents, pride themselves on (as Savitri puts it) "Brokering the Brooklyn way." As a full-service firm, they also have partnerships with vendors that provide moving,



storage, photography, staging, decorating, and other services to ensure the entire process runs smoothly for clients. In keeping with her commitment to deliver highly personalized service, Savitri works tirelessly to match her clients with exactly the right property, based on their preferences, goals, and values. Savitri has amassed an impressive network of clients and affiliates through her passion for helping people, and her devotion to providing outstanding, reliable services. As her firm continues to grow, this client-focused workmanship has paid off in the form of a stream of repeat and referral business. Savitri credits her success to hard work, persistence and the support of her family. [www.slr-realestate.com](http://www.slr-realestate.com) | [savitri@slr-realestate.com](mailto:savitri@slr-realestate.com)



## TRACY MARKS

As the president of LenderSelect Mortgage Group, Tracy Marks is an exceptional leader that focuses on building relationships, cultivating business growth and supporting and mentoring his experienced team of employees. In 2011, Tracy was approached by the leadership team at Atlantic Bay Mortgage Group to pioneer and launch a third-party origination platform for credit unions and community banks. With Tracy's strategic vision, execution and strategy, LenderSelect has experienced tremendous growth with nearly 150 community lending teammates throughout the country. Tracy focuses to be a servant leader to both his employees and business teammates. He explains, "I am providing a service to my customers and my employees to help borrowers achieve the American dream of homeownership. I strive to be attentive to the needs of clients but also to the LenderSelect team, which essentially makes them more passionate employees." LenderSelect Mortgage Group is a full-service mortgage provider committed to empowering community lenders with the necessary tools for growing a profitable mortgage platform. As a Fannie Mae, Freddie Mac, and Ginnie Mae approved lender, LenderSelect's collaborative approach offers community lenders the benefits of directly offering mortgages, without increased overhead costs or risk. LenderSelect offers a customized model that provides financial institutions maximum return on investment by increasing borrower retention, production, and profitability, while ensuring compliance oversight.



Through their unique model, they empower credit unions, community banks, and farm credit associations with access to the secondary market. Experiencing double-digit growth, LenderSelect is strategically focused on expanding into additional markets to enable more community lenders to leverage its services. Tracy adds, "We act as a consultant, a catalyst and a caretaker. When we sit with community financial institutions to talk about mortgages and how they are running their business, we really act as a consultant first and foremost. We listen to their needs and then strategize their best options." Tracy has over 20 years of experience in the finance and lending industries and previously owned a furniture business. He also worked with the government of Virginia, running a rehabilitative state agency that helped find employment for people with disabilities. Tracy adds that it was one of the most rewarding jobs that he ever had and it taught him empathy, humility, respect, and compassion.

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## JASPAUL KAPOOR

Jaspaul Kapoor is vice president of CBRE Capital Markets, the world's leading commercial real estate services firm, which offers real estate investment sales, leasing, financing, advisory and investment banking services. In his current role, Jaspaul covers the gamut of financing assignments, with a focus on apartments and government agency lending programs. Over the course of his career, he has participated in over \$5B of real estate transactions.

Jaspaul joined the Debt & Structured Finance group at CBRE in 2017 and brought with him valuable experience and specialized expertise gained during his previous tenures at ARA Newmark, CBRE and Arch Bay Capital, where he held roles in the areas of capital markets, investment sales and distressed investments. Focused primarily on institutional business earlier in his career, Jaspaul now directs his efforts and his particular ingenuity on the underserved niche of workforce housing, large targets for government agency business, and his clients are benefiting tremendously. "Given where the market is, there's enormous opportunity in workforce housing specifically and the government agency programs continue to resonate with investors," Jaspaul explains. "But I also cover small business lending, providing capital to underserved business owners for owner-occupied commercial real estate, for example."

While Jaspaul is based in CBRE's LA office, his particular skill with government agencies enables him to pursue business all over the country. This allows him to help clients, especially out-of-state borrowers, who may have more limited financing options, and this is one area in which Jaspaul's unique expertise shines brightest. "These government agency programs allow investors the ability to borrow in less liquid markets, including smaller metros in Middle America. Deep-pocketed coastal investors gain access to higher leverage, non-recourse agency loans to finance these deals, which typically sport higher cash flow and a lower price point." With Jaspaul's record of executing some of the most challenging transactions, the substantial number of deals flowing within his niche comes as no surprise.

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## BILL BAZZEL

Bill Bazzel is owner of EAM Landscaping, Inc., an Atlanta-based company that provides maintenance and installation services and stormwater solutions primarily to subdivisions, office parks, and condominium complexes across Georgia. He is also CEO and president of PondBusters, which specializes in detention pond maintenance management, inspection and certification to meet EPA requirements. After a lucrative 27-year career in the mortgage industry, executing over \$1B in loans at Bank of America and NetBank, Bill purchased EAM Landscaping in 2015. With the EPA's increasing stormwater requirements, his rare expertise in both areas is a valuable asset to his EAM clients, which include Pep Boys, Extra Space Storage, and Cortland Partners. Bill not only identifies stormwater and landscape issues that could affect the property, structure, or EPA compliance, but he also is able to provide insight into the potential impact on property or mortgage values.

Bill's interest shifted to landscaping after decades of witnessing the correlation between landscape and water-related issues and property/mortgage values. However, an epiphany in 2011 truly changed his career trajectory, after he read the book, *Half Time* by Bob Buford. "I had a successful career as a mortgage banker/lender of record, but I didn't want to be a broker; I had no passion for it," he explains. "I kept asking myself, what am I passionate about?" For Bill, the answer was obvious. Three short years later, he purchased a landscaping company. He adds, "I have a very proud mortgage background and now I'm in the really cool position of being able to use that knowledge to help people on the other side of the property coin. But the same thing drives me. I want people to be in the best possible situation and clean water is an absolute." His commitment to this mantra encompasses both his professional and personal life, with his involvement in charities such as BuildinGUATE, which seeks to empower a community in Guatemala that formerly lived on top of a municipal landfill with vital resources and the promise of God's love. Bill offers this sage advice: "Read Bob's book and find halftime. You can reinvent yourself. Change your career, do something significant, give back. Find your passion and follow it."

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## KEITH UTHE

Keith Uthe's personal vision is that 'everyone shall live a life of abundance.' As a top real estate investment advisor and successful independent mortgage specialist, Keith endeavors to achieve his vision by providing his clients with the most knowledgeable service and trusted guidance that will positively impact their lives.

As a mortgage specialist, Keith represents clients on multiple levels and works with many different lenders to find his clients the best terms for their mortgage. He is also able to assist with commercial mortgages and business financing solutions. Keith adds, "most people assume that there are fees for my services with a typical mortgage and that is actually not the case." Based in the province of Alberta, his company, Mortgage Alliance Enrich Mortgage Group, services clients across Canada. He truly believes that every home or property is an important investment and adds, "Whether you are buying your first home, your last home or an investment property, it is one of the most important purchases that you will make and you need to work with someone who truly understands every aspect of the purchase including rate and the terms of the mortgage." He passionately guides his clients and offers them the best advice so they will live an abundant life moving forward. In addition to assisting clients with the financial lending needed for their homes, Keith is also a certified real estate investment advisor, specializing in legal secondary suites, which help his clients to build portfolios that can offer continued growth. He also offers personalized coaching services to investors that may be struggling with their current real estate portfolio. As an outside the box thinker, Keith works tirelessly and exhausts every possible option to provide the best solution for his customers and to help them achieve their goals.

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## KAMRON BARR

With over 10 years in the construction industry, Kamron Barr has held a variety of titles and has worn many hats in his design, preconstruction, business development, client management, estimating, project management, and executive roles. His experience in the construction and real estate development industries include automotive, government, multi-family, medical office, educational facilities, office, retail, restaurant, manufacturing, and industrial projects. In fact, Kamron has been involved with over 80 projects totaling over \$480 million during his short career. From January 2018 until May 2019, Kamron was in a master's level program at the University of Utah. He was heavily involved not only with in-class participation and presentations but also with outside opportunities. For example, in the spring, he led a team of students to win the 2019 *Utah Real Estate Challenge*. Simultaneously, Kamron was working a full-time job (45-60 hours/week), coaching and raising three young boys at home, with another on the way.

In October, Kamron was named project manager for Project Control Inc., an owner's representative and real estate development firm with five locations in the western United States. PCI's experience covers more than \$3B in the management of the design and construction of hospitality, commercial, civic, municipal, and healthcare facilities. When he is not at PCI, Kamron recognizes the great mentors he has had in his life by giving back to others. He especially enjoys volunteering his time to

those pursuing careers in the development and construction industries. He has mentored students from Brigham Young University, Utah Valley University, The University of Utah, and Weber State. Currently, Kamron is involved with bachelor and graduate programs that offer services to students who need additional help. He teaches individuals construction scheduling, estimating, and project management. He hopes to teach a class at the University of Utah in the future because whether he is in a classroom or in an outside environment, Kamron wants to be a mentor to those who could use one.

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## MACDEUR ALABRE

Macdeur Alabre has successfully utilized his management, analytical and business skills and experience to build an innovative company that offers a technologically advanced product to the real estate industry. Mac is the CEO and cofounder of Lien Library Inc. Established in 2019, Lien Library offers an advanced software platform that assist clients with searching for, finding and fighting liens on real estate properties in southern Florida. The business was developed to change the current title search process which can often be time consuming and expensive. Mac explains, "Through our unique service and user friendly platform, we connect title companies, lien search companies, home buyers and sellers with municipalities that can offer a successful lien search on a property." As a result, liens can be litigated or negotiated based on different terms or local government regulations.

As a founder and CEO, in addition to technical support, Mac manages business growth and development, as well as offering leadership and coaching to employees. Mac says that he is always looking for ways to improve – both personally and professionally and adds, "Just because something is working, doesn't mean it can't be improved. Real estate is one of the oldest industries in the country – but I can still make a difference and the industry can always be improved and innovated." As a unique, niche business, Lien Library continues to grow and the entire staff is dedicated to the following mission, "We are committed to bringing innovation and passion right to your door and we seek to make a difference in every community."



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## MATT G.M. LYONS

As senior vice president, chief lending officer for USE Credit Union, Matt Lyons harnesses his years of experience in finance and lending to mentor and empower his team. In this role since 2017, he manages loan portfolio volume including production of all loan types, establishing competitive rates and also oversees underwriting, capital markets, loan servicing and financial solutions.

Previously, Matt worked in lending and capital markets for La Jolla's Silvergate Bank and spent 14 years in hedge fund, banking and private equity management. He holds a Bachelor of Science degree from Tulane University, A.B. Freeman School of Business.

Active in the community, he has served on the board of VETS, advised an international home building project, and currently serves on the board of the S.L. Scholarship Foundation which helps low income, single parents with college expenses.

With over 200 employees and a net worth of over one billion dollars, USE Credit Union is a California-based lending, banking, investment and financial services provider with locations throughout San Diego and northern California. Listed as one of the *Top 300 Mortgage Loan Originators* in the country in 2018, the Credit Union was also recently named among the *Top Work Places* by the *San Diego Union Tribune*.



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## TREVER EPPERSON

Trever Epperson is director of investments for Future Real Estate, a California real estate investment firm that specializes in the acquisition and sale of mobile home parks, a growing market for investors of multifamily properties. The company has locations in Los Angeles and San Bernardino Counties, with San Diego County on the near horizon. Trever launched Future Real Estate just one year ago with a primary focus on California, and the company hit the ground running, now expanding into three additional states to serve increasing investor demand. In his role as director of investments, Trever specializes in brokering mobile home parks, as well as helping clients with financing and managing the communities.

Multifamily properties have historically been defined in the minds of investors as apartments or apartment buildings—the golden children of institutional lenders, “big money,” and investors. However, mobile home parks, the “cousin” of apartment investing, so to speak, have recently emerged as attractive investment assets. “The market has been building for quite some time, as more and more investors and banks not only have noticed how well the notes on mobile home parks have consistently performed, but have realized that the sector is virtually recession proof,” explains Trever. With 11 years of experience in the industry, Trever’s journey to founding Future Real Estate was a straight and focused path. He began his career as a junior agent with a boutique real estate firm that specialized in mobile home parks, where he gained valuable expertise and honed his skills. His natural entrepreneurial spirit drove him to cofound a company that sold mobile home parks, before leaving to launch his own firm, Future Real Estate, a dual agency that represents both buyers and sellers of mobile home parks. “The concept for Future Real Estate was actually a simple one: to connect buyers and sellers of mobile home parks with the mission to add value to our clients’ selling, buying, financing, holding, and analysis of these properties,” Trever shares. “That’s exactly that we do. That’s our focus every single day.”



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## A.J. CRANE

A.J. Crane explains that he got into the real estate business, pretty much by accident. Born and raised in southern California, after graduating from San Diego State University with a bachelor's degree in political science, A.J. initially worked on staff at the district office for a California congressman, who unfortunately was not reelected. That time period became a crossroads in his life and A.J. decided to leave the political arena and begin a career in the real estate industry.

In 2012, A.J. joined Marcus & Millichap, a renowned real estate brokerage, as an investment sales broker, specializing in retail and investment assets. A.J. quickly moved up the ranks as a successful broker and together with his team, underwrote, listed and sold over \$30 million in assets.

In 2017, after spending five years in a prosperous career with Marcus & Millichap, A.J. was recruited by Sonder Inc. to become the head of real estate for San Diego. Sonder is a revolutionary business that was founded in 2014 with the idea to modernize and reinvent the short-term rental market. A.J. explains, "What we offer is a true hybrid between a hotel and a short-term rental that combines the amenities and services of a hotel with the comfort and functionality of a home."

Under A.J.'s direction the San Diego market was built entirely from scratch and is now one of the largest markets in the company. As the Head of Real Estate, A.J. orchestrated the largest deal in company history – a 38 floor high rise modular construction project, with 260 units in downtown San Diego. Sonder's real estate offerings have grown from an initial presence in nine cities to over 27 cities worldwide. They began with 600 rental units and have increased to over 8,000 and the business is valued at over \$1 billion.

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## JANINE MCVEIGH

As a successful realtor, Janine McVeigh likes to find homes for her clients that meet their very specific needs. With over twenty years of experience in the real estate industry, Janine explains, "Unlike most realtors, who focus on a local geographic area, I focus on niche markets in all five Philadelphia area counties. I help my clients buy and sell homes that have the special features that they desire. For instance, homes with in-law suites, master bedrooms on the first floor, two kitchens, and many other non-traditional amenities"

Janine's broker, Christopher Real Estate Services, is a full-service independent brokerage that focuses on superior service, building strong client relationships, and highly ethical business practices. She is licensed in the states of Pennsylvania and Delaware and while she works with clients throughout both states, she focuses on the Philadelphia 5 county area as well as beach homes on the beautiful Delaware shores. Janine shares that she absolutely loves what she does.

Janine has a unique career background which helps her negotiate agreements for her clients. Before focusing solely on real estate, she worked as an investment analyst, a bank acquisitions officer, and a senior manager of an international software company that delivered financial solutions for Internet merchants. She also managed construction and maintenance projects for commercial office parks and facilities.

Janine is also a world traveler and lived abroad for several years, which she explains, "Helps me to better understand the needs and desires of people from various cultural backgrounds." Janine has a degree in business commerce and was recently recognized by HomeLight for being a *Top 5% Buyer's Agent*.



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# GUILLEM MACIÀ PUIG

At only 29 years old, Guillem Macià Puig has an advanced education, six years of hands-on real estate experience and is already a successful business owner.

Guillem is the founder and CEO of Will To Capital, a real estate investment platform based in Barcelona, Spain. They specialize in property development that offers a 360° service that embraces a global asset management strategy, from the acquisition and start of the project until the commercialization of the properties.

Under Guillem's leadership, the team at Will To Capital studies business opportunities and advises clients regarding when and where to invest. They are a team of experts who complete a full evaluation of property assets, market analysis and business and financing plans to guarantee profitable investments for all of their clients. Whether using their own resources or partnering in joint ventures with different investors, their platform offers a comprehensive system of investment management focused on the activity of property development. Current projects include the construction of more than 60 apartments in Barcelona's top locations.

Prior to opening his business, Guillem worked for over six years in the real estate industry and gained experience in all aspects of real estate hedge funds. His education has also supported his expertise in the business world; he has two master's degrees in real estate law and he also received a bachelor's degree in law from the University of Barcelona.

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# KALEIGH SULLIVAN

After graduating from the University of Maryland in 2012 with a bachelor's degree in kinesiology and exercise science, Kaleigh Sullivan found herself in a challenging situation. Like many young adults, she had a hefty student loan debt, an entry level job and a degree that she struggled to utilize. Fortunately, her luck changed with what she describes as "an accidental house-hack" that helped open her eyes to the power of real estate investing. Buying this first house led to the purchase of additional properties and to her career in real estate.

Kaleigh became an official real estate investor in 2016 and began focusing on both short and long-term rental properties as well as flipping houses. Her responsibilities as an investor include finding the houses, analyzing the deals, securing financing, interior design, managing contractors and sub-contractors, property and project management, hosting Airbnb's, administrative work and the buying and selling process. As Kaleigh's love and knowledge for real estate grew, she wanted to find a way to share her experiences and inspire others. This led to her social media presence where she posts renovations of both hers and those she admires along with tips, statistics and facts about real estate. After she began to receive a lot of questions pertaining to the facets of real estate, Kaleigh decided to start a consulting business so that she could better answer these questions for the public.

KD Development was established in 2019, and Kaleigh serves as the founder and chief executive officer. It is a real estate-based company that specializes in design consulting, real estate investing coaching, home selling resolutions, and social media growth and influencing. Kaleigh explains that the company's motto is "from house to home" because whether it is from flipping a property or from redesigning a client's current residence, they strive to make each home unique. According to Kaleigh, clients who choose KD Development can expect to receive exceptional service, valuable information, and an increase in the property value of their homes. Kaleigh also takes pride in incorporating "a touch of personality" and "purposeful design" into every project in order to meet the specific needs of each individual client. This is how she guarantees that each house will become a home.

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## TJ CORNWALL

With a record of successful startups and a growing real estate firm, TJ Cornwall is a dream-maker of sorts. As director of sales and business development for The Realm Agency, he attributes the firm's success to his team of like-minded dreamers and the relationships they've built with their clients. Founded in 2018 in Dallas, Texas, The Realm Agency focuses primarily on apartment leasing in the Dallas-Fort Worth area, and has just opened a residential division to serve home buyers and sellers. Its leasing services are free for its clients, and the process is personalized from beginning to end. In his role, TJ is responsible for finding agents, hiring them, and growing the business. Since its launch, the company has grown from three to 10 agents, and forecasts to more than double that in the next year.

Prior to starting at the firm, TJ's short but wild career path took him from touring musician, "grinding away to make a dream come true," to a corporate role in Baltimore, followed by a stint in Australia where he met one of his first mentors, Justin Viles. "He was one of the first employees at Google Australia," TJ shares. "He shaped my entire business career teaching me that there is no dream too big if you possess the grit to bring it to life." Armed with a decade of experience and a degree in economics from Penn State, TJ helped launch The Realm Agency with the goal to become a household name. "Our immediate focus is to continue to develop talent and connect on a deeper level with the various communities in and around Dallas-Fort Worth to further expand our footprint," he explains. "Our long-term vision includes expanding into additional cities across the country and developing technology solutions to streamline the process for renters, buyers, and

sellers." TJ points to the firm's core philosophy as its driving force, and one he instills in his agents: "Provide the most elite customer service you could possibly provide to clients. Everything else is just noise. Treat your client like you would treat your best friend, and if you do everything you can, it usually ends in happiness."

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## DEBORA PEREZ-RUIZ

Debora Perez-Ruiz was one of the few Hispanics in real estate when she began her career 36 years ago. In fact, she worried about showing her last name in fear of losing potential clients. However, Debora believed that the real estate community needed to be diversified because buying and selling a home is one of the biggest investments most people ever make and having bilingual realtors available guarantees them the best service possible.

In 2007, Debora decided to start her own business in Lubbock, Texas. One of the primary reasons she was motivated to enter the real estate industry in the beginning was because she wanted the flexibility as a mom of two girls. Therefore, she was inspired to name her company after them. The name MoVaDe came from Monica, her oldest daughter's name; Vanessa, her youngest daughter's name; and Debora, her own name.

At MoVaDe, Debora specializes in residential real estate, and assists investors with property management as well. She particularly enjoys working with veterans and says, "They have fought for us and have paid their dues to use their VA loans." Unfortunately, that sometimes presents challenges, but Debora is determined to help them to get what they are owed. In fact, she just became a military relocation specialist in order to better assist her clients.

Debora says that she always does her best to get the designations needed to stay on top of the ever-changing field of real estate. In addition to becoming a military relocation specialist, she is a senior real estate specialist and has the short sales and foreclosure resource designations; GRI, CRS, and CRB, and has just obtained the Commitment to Excellence (C2EX) Endorsement from the National Association of REALTORS®. She also became the first Hispanic president of the Lubbock Association of REALTORS® in 2012.

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## THOMAS CULLEN

Thomas Cullen has been a part of the Southern New England real estate industry for over 30 years. Tom began his career at the age of 22 when he became the youngest appraisal officer in the history of Providence's Old Stone Bank. Through the years, Tom has held several significant positions at leading lending institutions in the Southern New England area. Today, as the founder and chief appraiser of Cullen Real Estate and Appraisal Company, Tom continues his successful career. Tom is a certified residential real estate appraiser in both Massachusetts and Rhode Island, as well as the broker of record for the company's selective real estate sales division.

With more than 30 years of extensive real estate valuation experience, Tom is often consulted when the issue of determining the precise market value of a property is crucial. His appraisal experience is comprehensive, and he often deals with complex appraisals commissioned by governmental agencies, municipalities and corporations as well as assignments relating to legal matters such as divorce, foreclosures, tax abatement, estates or eminent domain. Additionally, the company also has a focus on real estate sales. Most of Cullen Real Estate's sales listings are generated through attorneys, accountants and other professionals that encounter complex situations where professional expertise and market knowledge is vital to a successful outcome. Tom has written many articles on procedures and methodology when handling complex appraisal assignments. Tom is an affiliate member of the Appraisal Institute and is approved by the Federal Housing Administration and is a member of the Greater Providence Board of Realtors. Cullen Real Estate and Appraisal Company is accredited and holds an A+ rating with the Better Business Bureau. Tom was awarded *Best of Home Advisor 2019* for outstanding professionalism and customer service and has hundreds of individual 5-star reviews written and posted online by his clients.



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## STEVEN SPERANDIO

As a partner and senior managing director for the newly launched B6 Real Estate Advisors, Steven Sperandio leads production for its Capital Advisory Division, where he arranges debt, and sources equity and joint-venture investments on behalf of clients. Steven has an extensive history in commercial real estate finance, including expertise in debt placement, loan origination and asset valuation. This expertise stems from over ten years of lender experience prior to his entrance over to the advisory space, where Steven developed an elite skill set by performing loan sizing, underwriting and due diligence on \$6+ billion of balance sheet and CMBS financings. Steven explains, "I have significant experience sourcing debt and equity financing across all asset classes, which enables me to position the firm as a disruptor in the debt and equity space, ultimately allowing B6 to secure the most favorable financing on behalf of our clients."

B6 Real Estate Advisors ("B6") is an investment sales and capital advisory brokerage firm, founded by real estate legend and former mayoral candidate, Paul Massey, that has operations in NYC & NJ. The firm focuses on a distinct territory network model that ensures sub-market expertise for its agents, along with an owner-aligned philosophy and a technology forward platform. Steven joined B6 in September 2018, and was both privileged and excited to work with industry veteran, Paul Massey. He explains, "To collaborate with B6's investment sales professionals, combined with the ability to further advance my career at a firm that prioritizes the growth of its people, weighed heavily in my decision to join B6." Leading up to his current role, Steven served as the key lieutenant for deal execution in the Debt & Structured Finance Group at Newmark Knight Frank ("NKF"), where he received NKF's *Rising Star Award* in 2016. Previous to NKF, Steven was a vice president in loan originations at Cantor Fitzgerald's CCRE. Steven earned a Master of Business Administration (M.B.A.) degree from the University of Miami, with a dual concentration in finance and real estate, and a Bachelor of Business Administration (B.B.A.) degree in finance from Pace University. In 2019, Steven received the *Rising Star of Commercial Real Estate – Advisory Award* from the *Real Estate Finance & Investment* industry publication.





## MATT BECK

BECK | INVESTMENT GROUP

After running his own successful California-based real estate investment company for over 25 years, managing a full staff of employees and focusing mainly on acquisitions, Matt Beck decided to make a change. He sold the business to his partner, moved across the country, and set up a new shop in New York City.

Today, Matt is CEO of the Beck Investment Group, a business that he founded in 2018. Based in downtown Manhattan, Matt handles the investments start to finish, which as he explains, "Allows me to ensure that everything is handled properly." As the CEO, Matt manages the entire scope of the business including marketing, acquisitions, deal source communication, legal communication, sales and operations.

Beck Investment Group provides commercial banks with an exit strategy for non-performing, environmentally distressed, commercial property notes. Beck Investment Group purchases these notes, which are often secured by contaminated or environmentally challenged commercial property. His clients are banks and financial institutions throughout the US. With a fair amount of experience in the industry, Matt is an expert at assisting banks with the disposal of their problem loans. After purchasing these assets, his goal is to revitalize and remediate, in order for the properties to become fit to occupy and once again add value to the community.

In addition to his professional accomplishments, Matt is passionate about helping and giving back to communities and organizations across the world. He is very active in charitable work, spending his time in Uganda, Kenya, South Africa, Haiti, Brazil, and Mexico, working with several causes including, Free Wheelchair Mission, Care Point Ministries, and outreach with Mariners and Bel Air Church.

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## RALPH TRINIDAD

With over 20 years of comprehensive experience in the mortgage industry, focused on loan originations and sales leadership roles, Ralph Trinidad decided to use his expertise to start his own business, United Solutions Mortgage Group.

Ralph is the president and owner of United Solutions Mortgage Group, a mortgage brokerage that he founded in May, 2018. Licensed in the state of Pennsylvania, Ralph and his team focus on first time home buyers, consumer education and developing lasting relationships with clients.

Ralph explains that United Solutions is part of a resurgence of the local mortgage broker and part of a movement to deliver the best financing options to consumers, "We did our research, spoke with local real estate agents and compared our prices to our local competition. We are able to deliver superior financing options to our community." As experienced mortgage brokers, they have strong relationships with many lenders and believe the wholesale channel is the best way for consumers to obtain mortgage financing.

The business focuses on community, taking time to connect with residents and provide honest financial guidance. Ralph explains, "Here in Lehigh Valley, 53% of our population is Latino; we are a Spanish speaking organization and part of our mission is to ensure that the Latino community has an equal opportunity at home ownership, financial education and mortgage financing."

United Solutions Mortgage Group is a steadily growing mortgage brokerage and Ralph has continued plans for growth including offering clients other financial services such as insurance and financial planning. He sums up his business success, "I value my real estate partners. Above all I seek relationships with those partners and more importantly each of our clients. We are not in the transaction business. We are in the people business."

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## AARON SAMPLES

As a strategic leader and the CEO of First Guaranty Mortgage Corporation, Aaron Samples is responsible for managing and guiding an elite team of employees to fulfill the corporate vision of the business as well as continuing to build share value for stakeholders. First Guaranty Mortgage Corporation (FGMC) is a successful, independent mortgage banking firm that has been in business for over 30 years. They are licensed in 49 states and offer a variety of mortgage loan solutions across the nation. The success of the business is based on the philosophy of thinking “outside the box”, recognizing that every person’s situation is unique.

FGMC offers a robust line of products and programs to help consumers achieve their financial goals. They provide homeowners the ability to purchase homes, refinance and take out equity through their nationwide retail lending platform, GoodMortgage. FGMC also maintains a robust business to business platform with executions in both correspondent and wholesale lending. FGMC and GoodMortgage recently launched Maverick Solutions, a proprietary suite of products designed for the entrepreneurial mindset. This non-QM and alternative product offering is intended to help borrowers who fall just outside standard agency guidelines and get them into the homes they deserve. FGMC estimates it will originate over \$6 billion this year and service the loans of over 50,000 clients across the nation.

Aaron adeptly oversees the entire business at FGMC including the areas of production, operations, servicing, compliance, and strategy for the firm. He adds that his biggest daily challenge is to motivate a large employee base across the nation, including outsource services to ensure that they continue to move forward in a progressive, fresh, efficient way that best services our clients' needs and keeps FGMC ahead of the market. It is apparent that he has been successful in his leadership as FGMC was named a *Top Mortgage Employer* by the *National Mortgage Professional Magazine* in 2019.



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## ZACHARY KAYAL

As the head of marketing and business development for Lynx Mortgage Bank LLC, Zachary Kayal applies the knowledge and skills that he acquired studying mass media and communications in college and the hands-on experience he gained working as a marketing intern. A master of social media marketing, Zachary has taken Lynx Mortgage Bank LLC into the spotlight by growing their digital presence exponentially. Lynx, one of the area’s premier mortgage companies has been nominated as *Long Islands Best Mortgage Company*.

Zachary graduated with a B.A. from Hofstra University in 2018. As a student he was active in several organizations and was the president of his fraternity, *Alpha Epsilon Pi*. While studying communications, Zachary submitted an independent communications study about social media and the 2016 presidential election. As a result, he and his peers were selected to go to Boston to speak at the Eastern Communications Association (ECA). They were among the youngest participants to ever speak at the conference. In his senior year, he conducted an independent study on the connection between social media and mental illnesses for his senior thesis. Hofstra presented the thesis and Zachary was named *Senior of the Year* for the Mass Media Department at Hofstra.

While still in college, Zachary began interning at Lynx Mortgage Bank LLC, a local mortgage bank on Long Island, handling marketing and social media. After graduation, he was offered a permanent position as the head of marketing and business development. In this role, Zachary handles all facets of communications, including social media, marketing and advertising. In August 2018, Zachary was honored to be contacted by Facebook for successfully using their platform to promote a small business. He was invited to Facebook headquarters to share his feedback and give suggestions on how to enhance their platform for small businesses. In addition to his professional accomplishments, Zachary is an Eagle Scout and was recently selected as one of the recipients of the 30 *Under 30*, which honors the 30 most successful young professionals under the age of 30 in Long Island. Zachary received the award from the Huntington Chamber of Commerce.



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