



# THE TOP 100 PEOPLE IN REAL ESTATE

FEATURING YARIV BENSIRA

Celebrating  
our 15th  
Year of  
Publishing



*Meet*

**YARIV BENSIRA**

Founder and CEO  
Verdot Capital

-Story on Page 18



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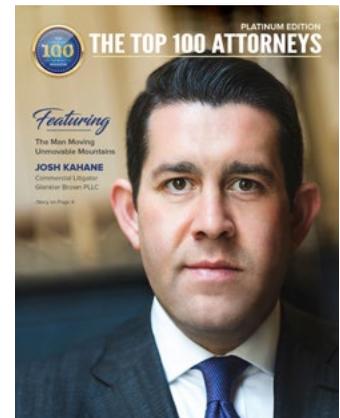
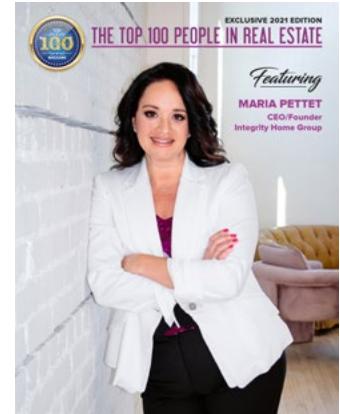
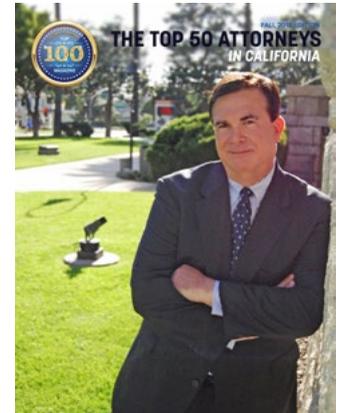
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The staff of *The Top 100 Magazine* would like to express their gratitude for having the privilege of working with the brightest, most accomplished, and esteemed professionals in real estate and related fields. Through the combined efforts of our account 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 2022 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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# THE TOP 100 PEOPLE IN REAL ESTATE

Celebrating  
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**THE TRAILBLAZERS. THE LEADERS.  
THE CHANGE-MAKERS. THE DREAMERS.**

We bring the stories of extraordinary people to the world.

# Michael Dellaquila

CEO  
& Founder

Winston Churchill said, “Some people dream of success while others wake up and work.” It is an axiom that is easily attributable to Michael Dellaquila, founder and CEO of Dellaquila Property Management Inc., for his is a career path that was carved out methodically, traversed purposefully, and tended carefully. He was not born into a dynasty of business tycoons. He was not heir to a fortune. And there most was certainly no silver spoon that fed him the promise of prosperity. Rather, his is the quintessential American success story, one that saw him rise from humble beginnings as a car salesman to a real estate titan with a portfolio of approximately \$20 million and growing. But Michael, himself, will tell you that his success didn’t happen overnight. It took years of hard work and determination—and an unbridled passion for real estate.

In the 1990s, Michael was a middle-class college student whose grandfather owned a small auto dealership on leased land. When he retired, Michael’s father, Frank, who had served as vice president of Farmingdale College, bought the company and the land as well. When Michael graduated with a business degree, instead assuming a role in the family business, he got a job selling cars at a different dealership. “My father told me to go out and get a job on my own. He wanted me to learn, not hand me a career,” he recalls.

Michael lived in a small apartment, earning just \$36,000 a year, always putting money to the side. At just 21 years old, he took out a loan and purchased his first property valued at \$79,000, then turned it into a rental property. And although he was still selling cars, with this, Michael’s rise had modestly begun. After joining the family business sometime later, he and his father began acquiring properties together while expanding the business to five locations. At the same time, Michael continued to pursue real estate independently. Then in 2008,

“  
Making  
the deal is  
always a  
thrill.”

he and his father sold the dealerships to a large public company, but they made the shrewd decision to maintain ownership of the land and lease it to the new owners. Michael stayed on to manage the five dealerships for three years, and eventually bought his father’s shares in the remaining buildings and land—which he still owns to this day. By 2012, he had acquired five rental properties on his own valued at \$3 million, generating him enough income to live. He left the auto industry, and the rest, as they say, is history. Today, as the leader of a thriving real estate firm, Michael’s upward ascent continues, born from a long-ago dream that he refused to let go of.

The *Top 100 Magazine* spoke with Michael to learn more about his transition to real estate and how Dellaquila Property Management is evolving.

## Michael, what kind of properties do you invest in?

In the beginning, I was doing a lot of fix-and-flips, which was a tremendous amount of work, but I wanted to get more involved with commercial, income-producing properties. The flips and residential projects were full of headaches such as evictions, which is not what I wanted to do. Then I discovered a niche in triple-net-leases, which are basically leases with big corporations such as Walgreens, Dunkin’ Donuts, and other big corporations. They are called “triple-net” because they’re exclusive of expenses, which means the rent may be a little bit lower, but you get guaranteed rent from the companies, even if the site closes. Currently, I own properties leased by an auto franchise, drugstores, such as Walgreens, and other large investment-grade corporations, which makes my real estate investments much more secure than privately owned businesses.

## What factors make you unique in your investment strategy?

First and foremost, I don’t carry heavy debt, as other investors do. I pay off our assets quickly and if I finance, I never borrow more than 50% of the property’s value. By using these strategies, I’ve built a

strong portfolio of holdings, in complement of the revenue streams from those holdings. The reason I don't like to assume more than 50% debt is in case of a market correction. I always want to have equity in the property in case it must be sold.

**What do you enjoy most about your work?  
What drives you?**

Making the deal is always a thrill. It's not just about the money, it's the satisfaction that comes from negotiations and strategizing. I'm creative by nature, but I'm also a salesman at heart, so I still get excited with every deal. I'm also an investor in businesses, which is not only rewarding, but aids in marketing the company as well. What really drives me is being able to use my experience and knowledge as a successful investor myself to help so many other investors prosper, and most recently, I've been working together with entrepreneurs and business owners to help bring their amazing ideas to life.

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As the leader of a thriving real estate firm, Michael's upward ascent continues, born from a long-ago dream that he refused to let go of.

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**What do you consider to be your greatest accomplishments?**

First on that list would have to be purchasing a Walgreens. I don't think I ever imagined that I'd own a multimillion-dollar property outright, with no debt. Also, selling the family dealership to a public company was quite an achievement. On a personal level, my greatest rewards come from engaging within the community. I volunteer as much as possible, and I coach youth sports, something that I started doing 14 years ago for my son's team. I think my favorite award is the one I received for *Volunteer of the Year* from the local Boys and Girls Club.



## Dellaquila Property Management Inc.

**Lastly, Michael, you have some very interesting and energetic hobbies. Can you tell us about them?**

I am a blue belt in Brazilian Ju Jitsu. I am also an amateur boxer and have fought at the master's level and in some charity boxing matches. Additionally, I teach people about fitness, and when I'm not challenging my body, I exercise my sense of humor as a stand-up comedian as well as some life, career, and business coaching on the side and on my social media and YouTube channel.

*Michael is a licensed real estate agent, holds a bachelor's degree in business marketing, and is pursuing an MBA from Suny Old Westbury.*

### Contact

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Rick has managed to maintain boutique-style standards, **finding homes to suit the unique lifestyles of each and every client.**

**D**enver, Colorado—The Mile High City. It is a place where metropolitan elegance meets outdoor adventure. Where there are 300 days of sunshine, a thriving cultural scene, and a diversity of neighborhoods and people. This is the glorious, picturesque city where Rick Janson founded the fittingly titled real estate brokerage, Denver Lifestyle®.

Denver Lifestyle®, powered and brokered by the international real estate enterprise eXp Realty, LLC, and helmed by the capable and charismatic Rick, serves the seven counties of Denver and the ski towns in Summit and Grand counties. Rick's eXp revenue share group serves 17 other states, Canada, and Brazil. Despite their tremendous growth since 2004, Rick has managed to maintain boutique-style standards, finding homes to suit the unique lifestyles of each and every client. It is a pledge to quality service that Rick established from the onset and one that he has spent the past two decades executing and perfecting.

Rick entered the real estate field in 2002 as an associate broker, just after leaving his legal practice, where he specialized in contract law. Within two years of getting his license, he opened Denver Lifestyle® Real Estate and soon discovered that he was enamored with his choice for it allowed him to leverage his propensity for identifying up-and-coming neighborhoods and, more importantly, indulge his passion for serving people at the

highest possible level. To ensure he could provide clients with comprehensive service throughout the entire process, he also worked as a mortgage broker for two years. Perhaps this is why Rick has succeeded where so many others have not. He has earned a well-deserved reputation as a trusted resource for home sellers and buyers who rely on him to provide the attention, expertise, and five-star service he built his company, and his name, on. And he's not resting on his laurels.

Currently, Rick's global revenue share group has 50+ experienced agents, who all enjoy the supported of Rick at eXp. By the end of 2022, he plans to expand that to 100 agents and then, ultimately, to a massive 500 agents. It is an inspiration motivated by the example of his eXp mentors, Tim and Julie Harris, who grew to over 2,500 agents in three years. Still, these numbers pale in comparison to Rick's preeminent objective—to continue building his client base one successful transaction at a time. It's a strategy that has served him well, with the majority of his clients resulting from referrals. Supported by his legendary work ethic and extensive social and professional network, Rick has a reputation of excelling at helping clients achieve their objectives. He has helped countless home buyers and sellers, from first timers to seasoned investors, and from modest properties to luxury estates. Clients are in capable and wise hands with Rick as their broker.

For these reasons and so many more, we sat down with Rick to learn more about his journey, how he manages to differentiate himself within such a competitive arena, and some of his distinctive achievements.

**Rick, you've built an impressive brokerage, largely from the referrals of happy clients. What makes Denver Lifestyle® different from other brokerages in the area?**

I think my background is definitely a part of what makes us, as a company, distinctive. I have a business side and a creative side. As a former attorney, I'm very analytical. As a business major with an MBA in marketing, I'm innovative. They may seem like very different aptitudes, but there's a synchronicity. I believe it inspires confidence. Clients want to know they're working with someone who has the experience to take them from contract signing to closing, and just being an "agent" isn't enough, especially when you have such a range within the market. I've been able to sell homes in two days that were previously listed and unsold for months because another agent couldn't entice a buyer.

I'm very approachable, so clients like me, but more importantly, they trust me because of my reputation. I think of every meeting as a potential relationship, and every relationship as one I'll have for life. I give the same attention to a client who's selling a \$300K home as I do to one who is listing a \$3 million property, and my agents do the same. We've built our name on delivering—delivering exceptional service, delivering outstanding results, and delivering the most modern and effective technology available. For every listing, we use drones, photography, video, 3D modeling, floor plans, single-property websites, and social media advertising. We pull out all the stops for every single home we sell.

Upon request for our ultra-high-net-worth clients in all 50 States, we do our full Platinum creative package but restrict viewing to only UHNW buyers directly interested in the property type and location. These are called "quiet listings" and are done for a variety of private reasons when our clients don't want to make a sale public knowledge. We created a website for this, called [www.TheQuietagents.com](http://www.TheQuietagents.com)

**What are some of your greatest professional accomplishments?**

Being invited to join REALM – the most elite membership of real estate professionals ever assembled – has been a pretty prestigious honor. The fact that I am networked with the most successful agents in the world has



certainly redefined my paradigm and reminded me that the opportunity is endless in this career. I am excited about what the future holds, and my business is being informed daily by thought-leaders that, like me, have a spirit of excellence.

My greatest accomplishments to date are the things that have put me on this trajectory to achieve even more in the future. For example, I know one day I will have 500 agents around the world in my revenue share group and still serve greater Denver with the same enthusiasm. I doubt I will ever lose the thrill of helping people achieve their dreams.

**What do you enjoy most about your work?**

The way the market changes and the industry evolves is exciting. Additionally, I recognize that I have been blessed with a unique skillset, and I am learning to surrender my business to God so that I may find the wide variety of people He wants me to serve with that skillset. Being able to help people and the gratitude of clients drives me every day.

Rick is one of the Top 10% in Denver that sell 90% of the homes in that market. He was also the first real estate agent in Denver to be invited to The Realm Global Network of Luxury Agents. He has received the Denver Business Journal's Forty Under 40 Award, the Five Star Award seven times, The Denver Award five times, and Denver Metro Realtors® Excellence Award multiple times. He is a GUILD member of CLHMS, has appeared on HGTV's Professional Grade and was featured in Forbes magazine. Rick is a Harris Certified Coach Affiliate. He holds a JD and an MBA in marketing.



# James George

**About** Over the past 30 years, financial commerce has experienced three major modernizations in its service delivery process. In mortgage lending, it's known as "disintermediation." In its first phase, when traditional mortgage lenders were banks with higher rates than investors would demand, they could sell their loans through the mortgage-backed securities market, essentially using bond investors to lower rates to consumers. In its latest phase, Disintermediation 3.0, models wholly reliant on financial technology ("fintech") essentially create the algorithms and software. These tools empower the direct lending platforms and, as the new breed of savvy borrowers knows, allow them to transcend conventional methods by being more agile, thereby providing faster and better service.

James George not only understands the evolution of these advancements, he's a leader in the revolution they're creating. His rare talent for predicting market trends and his in-depth knowledge of both traditional lending processes and the latest financial technologies has uniquely equipped him for predicting the lending landscape of the future. James is bringing that leading-edge insight to bear as managing partner of Panorama Mortgage Group, one of the largest Latinx specialty lenders in the country. Based in Las Vegas, Nevada, the firm was founded 25 years ago by Jason Madiedo and today originates loans in 15 states at a rate of about \$2 billion per year. Panorama looks to increase its mortgage originations to \$5-\$10 billion per year within the next few years.

That level of expansion is familiar territory to James, who began his career in finance as an analyst in Morgan Stanley's fledgling computer services department, which grew to become the gold standard of the industry. Then, in the era now known as Mortgage Disintermediation 1.0, he progressed to start the ARMS (adjustable-rate mortgages) trading desk with Lehman Brothers and then became a producing institutional sales manager for Prudential Securities. Before landing at Panorama Mortgage Group, he would take on three more pivotal roles: as producing institutional sales manager for Donald, Lufkin, Jenrette and in institutional sales for both Countrywide Securities and Incenter Securities. Over the

span of 25 years, during Mortgage Disintermediation 2.0, James impacted the growth of three of the largest private-label securitization mortgage conduits and brought an abundance of private investor capital into the residential and commercial lending space. In the process, he acquired a comprehensive understanding of a wide variety of financial instruments and of macro/micro economics and the effect on bond markets.

Now, during Mortgage Disintermediation 3.0, James is applying fintech solutions to bring efficiency and cost savings to the mortgage origination and securitization processes, making home ownership more broadly available to those who need it most. "The reason I'm at one of the largest Latino mortgage lenders in the country is to use my Wall Street and fintech knowledge and solutions to help serve this rapidly expanding, yet still underserved, American community ... particularly first-time homebuyers, which is a particular passion of mine." James shares. *The Top 100 Magazine* spoke with James to learn more about his role with Panorama Mortgage Group, the fusion of fintech and mortgage services, and how this synthesis is benefiting consumers.

## Q&A James, what brought you from Wall Street to Panorama Mortgage Group?

During the time between my Wall Street finance and mortgage company careers, I was working on my own fintech company. To learn more about digital disruption and its application, I enrolled in Wharton's Business Model Innovation in the Digital Age Program at the University of Pennsylvania. I then underwent an immersive Blockchain Technology Business Innovation and Application course at Massachusetts Institute of Technology's Sloan School of Business. I did a deep dive into blockchain's potential effect on the mortgage industry and was confident that by using it, coupled with other forms of digitalization, I could make the outdated mortgage model faster, cheaper, and more secure. After spending more than 30 years

generating revenue for big firms, I wanted to bring this concept and my experience to a company that was forward-thinking and consumer-centric. That company was Panorama Mortgage Group. They brought me in to oversee their capital markets and I saw an opportunity to implement my fintech-oriented solutions. Like many other mortgage companies, their processes were labor- and paper-intensive. In the modern digital climate of Google and Apple, the time, effort, and accompanying costs were unacceptable. Transitioning to new tools and paradigms, I can now efficiently manage a mortgage pipeline of approximately \$200-250 million, overseeing interest rates and credit risk as we address rapidly expanding demographics for primarily first-time home buyers.

“Owning a home has become the symbol of the American Dream. If we can help consumers achieve that dream with more transparency, less expense, and increased security, I think it's a game-changer for everyone.”

## How has fintech impacted the mortgage industry as a whole and benefited consumers?

Because fintech makes the borrowing process more efficient, it leads to lower rates and allows for expedited completion times—in short, it creates value across the board and avails a better, lower-rate product to more people. At Panorama, we have a large segment of Hispanic borrowers, and this particular demographic is growing at a rate of 100% each year. The implementation of fintech can facilitate that growth rate and is of great utility to first-time home buyers. There's also a social component involved. Owning a home has become the symbol of the American Dream. If we can help consumers achieve that dream with more transparency, less expense, and increased security, I think it's a game-changer for everyone. It's also helping to correct income inequality and to build wealth, especially in an era when the government is not adequately providing for retirement.



## What do you enjoy most about your work and what role has fintech played in your career?

I enjoy being able to see around corners, recognizing what may be the next big thing, and trying to capitalize on it. Using the knowledge I've acquired in finance and fine-tuning it for the fintech model is moving the mortgage industry forward, and I hope that my efforts accelerate the elimination of many of the antiquated methods. In the 2007-2008 mortgage credit crash, private-label mortgage securitization (Disintermediation 2.0) stopped. Credit for every non-GSE loan dried up as the connection to investor capital was lost. I remember how frustrated I felt when foreclosure rates soared and so many people were displaced. In fact, it was the impetus for my transition into this niche. When disintermediation first came about, allowing private capital to be underwritten by the government, I knew its success would depend on connecting investors more directly with consumers to provide lower-rate loans. The slow manner of mortgage processing now is not currently compatible with the new digital modalities. Today, we have technology to directly connect consumers with loans. This is where fintech will truly change the game. I'm gratified to be playing an important part in the development and implementation of fintech in each area of the mortgage industry and for each demographic it serves.

*James received a BA from Furman University and has held Series 8, Series 7, and Series 63 licenses.*



Managing  
Partner  
& Advisor

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We have technology to directly connect consumers with loans.

*He holds various certifications from MIT and Wharton. He achieved the President's Council of Countrywide Capital Markets and is a recent panelist and presenter for the ABS & Structured Finance Summit Outlook. He frequently writes and podcasts about mortgages and interest rates for Panorama Mortgage.*

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# Shari Lee Sugarman, Esq.



“ We plan to protect your **home**, your **business**, and your **legacy**. ”



**SUGARMAN**  
**LAW PC**

There is an old adage that asserts that a person should do one thing and do it well. Shari Lee Sugarman decided early in her career to challenge that proposition and become a phenom in two fields, merging her legal expertise with her real estate knowledge. It is an integration not only of her many skills, but a channel through which she can indulge her two greatest passions—working with and helping people.

## ● About Shari

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Shari is the founder of Sugarman Law, P.C., a boutique firm that focuses on commercial and residential real estate law, loan workouts, and foreclosure defense in addition to a full suite of business law services and estate planning. Prior to establishing her namesake firm in 2005, she worked with some of the best attorneys in litigation on Long Island. Today, she brings 23 years of experience to a role that she refers to as “the best of both worlds,” using her legal expertise—litigation, corporate operations, and contracts—in tandem with her knowledge of real estate—purchase and sale of residential and commercial properties, lending, and closing—to assist clients in a comprehensive manner.

Focus and skills are not the only differentiating factors for Shari. They are in complement of her greatest asset—personalized service. “I like being able to make a difference in people’s lives. It’s often the little things that have the greatest impact, and if I can make somebody’s life a little bit easier, then I’ve done my job,” Shari shares.

## ● About Sugarman Law, PC

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The firm’s motto says it all—“We plan to protect your home, your business, and your legacy.” This three-part approach, which represents both the mission and the service offerings, could not be more accurate. Sugarman Law assists small- to mid-sized businesses from their conception through the structuring of their daily operations, and then remains available for any unexpected legal challenges. Further still, Shari and her team work to safeguard the individuals behind these companies by preserving their legacies through estate planning and wealth preservation. For her real estate clients, she brings an uncommon understanding of the intricate language of real estate law, giving them confidence that they are well represented in commercial and residential closings, settlement loans, landlord tenant disputes, lease preparation and enforcement, condominium documents, foreclosure protection, loan modification and more.

## ● The Interview

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### **Shari, how did you come to combine your interests in law and real estate?**

I was a real estate paralegal before going to law school, working for a real estate developer. After I received my law degree, I was trained by some of the best attorneys on Long Island, and I worked for some large firms doing commercial and construction litigation, working with real estate developers and companies, and banking compliance. I found that I really enjoyed the real estate area, in particular, so when I went out on my own in 2005, I went with something I knew—real estate and other transactional matters. By combining my experience in transactional matters with my litigation expertise, I can uncover the holes in a contract to then prevent litigation. In 2007, the market crashed, and

people were losing their homes, and investors and developers were suffering tremendously. It was almost instinctual for me to combine my legal and real estate experience as a way to combat the loss and help people. While there had been no question in my mind from the beginning to focus my practice in this area, when I was able to assist so many people during that difficult time, I knew this was exactly where I was meant to be.

### **What makes your firm different from others?**

We offer big firm service with small firm personalization. Our culture is not focused on revenues; it’s about relationships. There are a lot of firms where it’s about the number of hours they can generate. That’s not what my firm is about. If my staff needs to take time off, they’ve got it. If my client works nights and I have to talk to her at 4 a.m., I’ll make myself available. The service I offer is what sets me apart and epitomizes our goal as a company. I give a small gift to each of our purchasers, usually something pineapple related, the symbol of hospitality. I know this gesture is atypical for attorneys, but that’s just who I am. It makes me smile.

### **Many law firm owners with your résumé assume more of a management role, assigning cases to their legal teams. Yet you choose to be intimately involved in each of your clients’ cases. Why is this important to you?**

It’s all about my reputation. Clients come to me to deal with me, not to be passed off to an associate or a paralegal. I’ve had many clients for over 20 years, and I still remember the details about their businesses and families. It’s important to me that my clients know, without any doubt, that they are my most valued asset.

### **Can you share a memorable experience with a client that touched you deeply?**

I was representing a woman right before COVID started. She had found a space for her “dream bakery” and asked me to negotiate the lease. It took a long time because of the pandemic, but we got favorable terms and she opened for business in 2021. The week before, we ordered cakes for my husband’s retirement party, and I got to see her doing what she loved. It was very rewarding. Another time, clients came to me at risk of losing their home due to foreclosure. By the time they left my office, we’d come up with a plan to save the home. They gave me a big hug and said, “Thank God we met you.” That had a huge impact on me, not only because I helped save a family home, but because of their happiness. It was heartwarming. My clients and I often become great friends—it’s why I love doing what I do.

Shari received her J.D. from Jacob D. Fuchsberg Law Center and is admitted to practice before all state courts in New York as well as the Eastern and Southern Federal District Courts. She is active in the Suffolk County Women’s Bar Association, having served two terms as president and as chair of various committees. She is also on the board of directors of the Suffolk County Habitat for Humanity and is active in the North Babylon and Deer Park chambers of commerce.

# David M.

# TAMM

Chief Executive Officer



David M. Tamm has a CV that would humble even the most accomplished leaders in the real estate industry, but his goal is not to intimidate. It is to propel this oftentimes archaic sector forward. And if anyone is qualified and capable of doing this, it's David.

Over the course of his career, David has founded or co-founded five successful companies, and through them, as well as in complement of them, he has acquired voluminous expertise in technology and technology startups, project and program management, marketing research, and innovations in the digital space. Through it all, he's maintained a laser focus on the future, with the goal of making the world a better place through technology. This is not someone to be called a "thought leader." This is a man who can only be described as a "thought pioneer."

While it is not his only endeavor to profoundly impact the level of his proficiency, one particular venture provided David with a rare, behind-the-curtain view of where the fundamental mechanics of real estate technology exist. It was as a co-founder of Firepoint Solutions, one of the top five real estate CRM platforms in the country. In this role, David managed the paid advertising department, oversaw millions of dollars in advertising spend, was responsible for the entire MLS coding division, and trained software engineers from around the world

on U.S. MLS/RETS architecture. In the course of these duties, and as a nationally recognized authority on MLS data structure and implementation, David became familiar with the many challenges inherent in his field. Leveraging his experience, he now works diligently to help others resolve them through information and education.

We spoke with David to learn more about his companies, and how he is using them to drag the real estate industry out of the dark ages with data, science, and proof.

**David, let's start by introducing your other enterprises. Can you tell us a little about them?**

I am the co-founder of CAST Services, which is one of the fastest-growing, research-driven technology firms in the real estate space. We serve over 370 markets and have experienced massive national growth in just a few years. CAST offers consulting services and business intelligence to real estate professionals and related sectors so they can become, or stay, relevant in this highly competitive field. We provide systems automation, technology integration, AI-driven SEO, bespoke websites, business performance audits, as well as several other integral services. It's a comprehensive solution that ultimately improves the overall performance of the individuals and businesses who operate in this ever-evolving arena.



I am also the founder and CEO of Pencerita, which is a legacy preservation platform designed to put users back in control of their narrative, data, and content. You'll be hearing a lot more about this platform in the coming months and years. Stay tuned.

Ownership Financial, which I co-founded, is an exciting new concept in bringing opportunity for real estate professionals to participate in the mortgage and insurance industry. This, too, has experienced explosive growth over last several years, with a footprint currently in 28 states. I have numerous other projects at various stages of growth, and always open to chatting with other serial entrepreneurs and do-gooders.

**You recently published the book, *SEO for Real Estate Agents in a Hurry*. What is it about?**

The book is about search engine optimization in the real estate space. Recent search algorithm shifts and seismic movement in paid advertising have changed the SEO landscape, and many are just not keeping up. I share the latest real estate-based SEO strategies, tactics, and advice to equip the reader with the tools to compete at a higher level, as larger companies begin to enter their market and apply pressure to their business model.

**We were surprised to learn about your background—before the companies and notoriety in the real estate industry. Can you tell us a little about it?**

I don't come from a privileged background. I grew up with just enough to succeed, and had to forge my own path through tireless work, creativity, and dedication. I joined the Air Force in my 20's, which was one of the greatest decisions of my life. I graduated at the top or near the top of everything I did on the enlisted and officer side. I served for over nine years, initially as an F-15 fuels mechanic, and then crossing over to commission and become an air battle manager, which is an expert in airborne command and control, air surveillance, electronic warfare, and airborne weapons capabilities. After the military, I started Firepoint Solutions with family. During this entire time, I was a full-time college student, pursuing my three degrees. I brought all this experience to real estate, which makes me unique among my peers in that I have an extremely wide lens through which I view the business, technology, and entrepreneurship.



**What would you say are the greatest achievements in your career and in your personal life?**

Professionally, it's teaching. I enjoy making other people better at what they do and enriching their personal and professional lives. I make it a priority to mentor others and to share all this experience I've been fortunate enough to gain. It has also been a total privilege and incredible learning experience understanding how to take an idea and turn it into a highly successful enterprise in a very short period of time. This is what we're working on right now with Pencerita, with the goal of making the world a better place.

On a personal level, it's my marriage. I've worked 70–80+ hour weeks for decades to master my craft and build something good for the world. My marriage is still a huge priority and I aspire to be a great husband and loving Corgi Dad every single day. I love you, Madison!

*David is currently pursuing his MBA and has attended CU Boulder, Auburn, University of Maryland, and four other institutions of higher learning. He is actively involved in PhD level research, is working on a second book, and truly cares about making the real estate industry and the world as a whole a better place.*



dtamm@pencerita.com | LI: David Tamm

# CHRISTIAN HUDSON



Photo Credit: Pamela Aquilani Photography

If you're a resident of the *First State*, you've no doubt heard of Hudson Management and the company's managing partner, Christian Hudson—not just because he was born and raised in Delaware or because his family roots go back 13 generations, but because over the past 15 years, Christian has overseen the development of a vast majority of commercial real estate and construction projects in the area.

Hudson Management is a third-generation, family-owned private investment company with assets in the U.S., although past projects include Canada, and Costa Rica. Their primary focus is on the acquisition of, and investment in, small businesses in technology, tourism, and real estate—and Christian manages it all, from the company's real estate holdings to their entire investment portfolio. Using his wide breadth of experience in governance and oversight, capital acquisition, client relationship management, and property development, coupled with his extensive knowledge of private equity, he has averaged a 9% CAGR (compound annual growth rate) during his tenure—no easy task when the assets you govern exceed \$100 million.

In complement of this already impressive résumé, Christian supervises just about everything under the umbrella of commercial real estate, including feasibility studies, contract negotiations, lender relations, sales, reviewing civil engineering plans, and working with architects. He has negotiated multiple contracts in excess of \$500 million for over \$1 billion in cumulative contract value and closed on \$50 million-plus in commercial debt and equity financing rounds. Tangible illustrations of his work shine across the landscape, including completing construction on a 68,000 square-foot, 104-room extended-stay hotel—during the pandemic—obtaining land use approvals and rezoning for 156 apartments and 45,000 square feet of commercial purchasing, rebranding 26,000

“Whether it's trying to figure out how to make a business work or optimize them, that's where I thrive and, in the process, I **create value**.”

square feet of commercial self-storage, and renovating a historic building in Easton, MD. In his own words, Christian shares, “I take a piece of raw land, do the demolition, get the permits to upgrade the property in order to get highest and best use out of it, find the tenants, then put the cash flow in place and structure the debt.”

In short, Christian is a skillful portfolio manager and commercial real estate developer who has impressed investors, thrilled clients, and helped to make Hudson Management a household name in Delaware. Now he's started a new venture into the self-storage business, Viking Storage, LLC.

Viking Storage officially opened its first location in 2021, with plans in place for additional sites. The structure, situated on Coastal Highway, offers parking for RVs and boats, as well as units for self-storage, and 5k square feet of retail space. And though it's new, the project is already a success.

We spoke with Christian to learn more about his ventures, the background that led him to its creation, and how he's “giving back” to the community that he loves.

**Christian, what led you to a career in commercial real estate development?**

I'm a third-generation real estate investor and developer. Our family was heavily invested in residential real estate prior to the Great Financial Crisis, but when the crash hit our beach resort market, it hit us hard. My brother and I are partners and we talked about it and pivoted as quick as we could to the commercial side. We had holdings that were slated for condos and we repurposed them for hotels. Our first project was a Fairfield Inn, which was the first Marriott hotel at the Delaware beaches. We followed that success with a Residence Inn by Marriott. From then on, we stayed in the commercial sector and that decision has proven to be a wise one.

**Not many people can say that their private equity experience extends back to their childhood, yet yours did. Tell us about this.**

My brother and I grew up in private equity, although we didn't call it that. In our family even holiday dinners were business meetings. I developed a real interest in it. I always understood that finance drives the real estate market, but becoming an executive really allowed me to capitalize on my knowledge. It really got put to the test when we purchased Sam Yoder & Son, a mid-Atlantic building supply manufacturer. Some people work with puzzles, I work with businesses and land. Whether it's trying to figure out how to make a business work or optimize them, that's where I thrive and, in the process, I create value.

**Where did the idea for Viking Storage come from, and what does the future hold?**

I was absolutely seeing a need for this. Infrastructure for storage has not kept pace with the population increase, especially in the Delaware Beach resort market, so it created a real imbalance in the supply/demand equation. All the new residents needed more space, and since the area has low ground water tables, the homes don't have basements. Also, I knew how hard it is to get commercial approvals and zoning in our jurisdiction, especially if you're not from here. I had a home field advantage because the governing bodies knew I could be trusted to do what's best for the community. In terms of the future, we're continuing to invest in new technologies to make our operations more efficient and to deliver better value to our customers. We're reinvesting in the properties and greatly improving them, and we're looking to expand into more locations very soon.



Photo Credit: Pamela Aquilani Photography

**You are passionate about philanthropy and serving the community. Why is this important to you and what organizations are you involved with?**

It's hard to describe, but this is where I'm from. This area has given me everything and it's a big part of me, and I'm compelled to give back. I donate 20-25 hours a month to a nonprofit hospital in Lewes, where I sit on the board of the Beebe Medical Center and Foundation. My wife, Julie, and I recently founded the Christian & Julie Hudson Foundation, which acts as a central clearinghouse for all of our charitable giving.



# Andrew Azzarello



Andrew built a firm that focuses on educating, uplifting, and serving both the agents it employs and the communities it occupies.

In 2017, Andrew Azzarello was in his sixth year as a successful real estate agent beloved by his clients. But behind the scenes, he toiled in an industry in which too many brokerages thrive on the sweat of their agents and clients are seen as merely transactions. Andrew envisioned a brokerage in which agents came first, communities were their partners, and clients were friends—not “sales.” And he made it happen. Before the year was out, he launched his first residential brokerage in Syracuse, New York, under Better Homes and Garden Real Estate Select, an international real estate company with independently owned franchises across the globe—and in no time, he was awarded *REALTOR® of the Year* by the Greater Syracuse Association of REALTORS®. A former educator, Andrew built a firm that focuses on educating, uplifting, and serving both the agents it employs and the communities it occupies—and it’s recognized nationwide as a place where ideas and ambition come together.

What began just four years ago as a single franchise with three agents has blossomed into three locations with 45 agents and 450 transactions valued over \$200 million—and they’re *still* expanding. Serving Onondaga, Oswego, Madison, and Cayuga counties, Andrew and his BHGRES team lead with a commitment to guide clients through their home buying and selling journeys. And, as a result of the culture and family dynamic that Andrew has fostered, it’s done with a focus on team mentorship, five-star customer care, and ongoing support that allows agents to flourish—and love their jobs. It is a model that was invented, tried, and proven during his swift rise in the industry, and applied in not one, but a trio of real estate businesses.

In the fall of 2021, Andrew acquired Salina Abstract and Title Services, located in downtown Syracuse, NY. Just months later, his wife Nicole expanded the reach of the brokerage to Florida, with an independent brokerage in Sarasota and ambitious plans for at least four more locations across the sun-swept region, all embodying the same vision that has agents and home buyers and sellers flocking to his East Coast branches. “We look forward to welcoming our agents and serving our neighbors and communities in New York and Florida for years to come,” Andrews shares.

With three thriving companies, Andrew is well established as a leader in the field, yet he sees himself not as a business tycoon, but rather as an advocate for agents everywhere.

It is an uncommon goal in an otherwise cutthroat industry where agents are undervalued and unappreciated. Call it destiny or call it desire, it is the path that Andrew has forged, and with each step along his journey, he's paving the way so that others can follow.

We spoke with Andrew to learn more about his vision and progress in this endeavor, and what we discovered is that this is a man who not only talks the talk but walks the walk!

**Andrew, what prompted you to create a brokerage focused on the success of your agents rather than your own or that of your company?**

I was an agent before I was broker, and I knew what I liked and what I didn't. Traditionally, agents haven't been encouraged to offer their ideas, but I believe they have valuable insight, and if it's something that would be mutually beneficial, I'll implement it. When agents feel engaged and have a sense of accomplishment and mutual partnership, they're more motivated, and as a result, they get more clients, and our charitable activities gives them a sense of belonging within the community. As a broker, you must have your agents' best interests at heart. They need to have pride in aligning their names with the brokerage. I never really had that, so I make sure my agents know they have my full support. In my companies, the agents come first, and I make sure they have the tools and resources to be successful and, above all, love their jobs.

**As the leader of two thriving real estate franchises and a title company, you also feel responsible for the people and communities you serve. Why is this important to you?**

The big thing is that we support the community, and we want to make sure that they entrust us, as we entrust them. For us, it doesn't begin and end with the sale—the relationship endures. Your clients should become part of your family, and they do! We have client appreciation events, send cards for the anniversary of the day they bought their house, and for the holidays—even for Halloween. These little things add up to big rewards because the more in touch you are, the more your referrals increase. Our clients send us gifts too because they genuinely value the relationship. We had two clients who were sisters and buying homes across the street from each other. We bought them each binoculars as a housewarming gift, and years later, they turned to us when it was time to sell. But we feel our responsibility stretches beyond



the doors of our offices. We're actively engaged in community charities and fundraisers, including the Stuff-a-Bus annual toy drive and a co-ed softball tournament for Autism Awareness, and we're hosting an NBA fundraising gala in 2022.

**Can you share some of the unique benefits that your agents enjoy?**

We're a one-stop shop, so the office staff will take care of listings, photos, and all the background work so that agents can focus on their clients. And agents support each other's success, working together to make postcards, put up "open house" signs, do listing paperwork, contracts, without ever asking for a percentage of the commission from the listing agent. With regard to commissions, I want my agents to do well—and they do—but we emphasize more the culture, the family feel of the brokerage, and by doing that, our agents stay with us. If the commission is there, but the culture is not, it won't matter what the split is.

**How is your brokerage different from others as it relates to client care?**

We take our family culture of the brokerage and we bring that to our clients, so it doesn't feel like it's a just a cold transaction. Clients are more open with us, feel comfortable asking questions, and trust our guidance, so it's an enjoyable experience where they feel like they're working with friends, not "just" a broker who will forget their name as soon as the contract is signed.

**What do you enjoy most about your work or what drives you?**

The satisfaction of the clients, the relationships, and the fulfillment of watching my agents grow and succeed. This is what I enjoy most and this is what drives me to keep growing my firm.



**CONTACT**

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# Yariv Bensira

## Founder & CEO

In sharp contrast to the forthcoming metropolis that will abut the Tesla, Amazon, and Samsung plants, Yariv Bensira was born in a *kibbutz* in Israel. If you've never heard of a *kibbutz*, it is a small village with a population of less than one thousand. And if you've never heard of Yariv Bensira, he's the farm boy-turned-founder and CEO of Verdot Capital who is developing the eagerly anticipated "city within a city"—Northpointe.

The setting for Yariv's Northpointe project is Pflugerville, Texas, and although it's a world away from his birthplace, the terrain is very familiar, as this suburb of Austin is not only reminiscent of Yariv's youth, when he worked in cotton and corn fields, but an example of what one man can achieve with just hard work and a vision. Most would have seen a huge field of hay, but even before Northpointe's famous neighbors took occupancy, Yariv saw an opportunity . . . and seized it.

Perhaps it is his breadth of experience. At one point in his career, he amassed close to 5,000 multifamily units. Or his knowledge of finance. It could be that he is an entrepreneur at heart or that he has an uncanny ability to see what others don't. Decidedly though, he has put his many talents to use, and clearly, he is head and shoulders above others when it comes to investor relations, deal sourcing, debt structuring, and raising equity, both locally and internationally.

The vehicle through which Yariv indulges his many proclivities is Verdot Capital, a real estate development and investment company with a focus on multifamily and mixed-use properties. Verdot Capital targets opportunistic assets and executes tailor-made strategies that yield strong returns, such as the forthcoming Northpointe project—a mega-complex, composed of 4,000 multifamily units, about three million square feet of office space, and specialty retail components such as restaurants, cafes, and retail shops. And while Texas is a current focus, they are also very active in Miami, Florida, where Verdot Capital is participating in the redevelopment and modernization of Little Havana.

Yariv's incredible journey, from his humble beginning on that kibbutz in Israel to the purchase of his first property with a \$15,000 loan from his parents to his ascension to a major-league developer, was one that we had to know more about. We spoke with Yariv to find out how he did it, why he did it, and what is to come.

### Yariv, what compelled you pursue a career in real estate investing and development?

After serving in the Israel military, I came to America and settled in New York. I put myself through college while working full time and got a B.S. and a M.S. in business and finance. When graduated I was already 30 years old and could not imagine starting in banking with my boss being 10 years younger than me, so I decided to go into real estate. I had business acumen but no knowledge of the field. I understood the principles and that's all that mattered at the time. My parents received a monetary compensation of \$15,000 from the German government after the Holocaust, which I borrowed to purchase my first, very inexpensive property in 2006. I renovated it with bank debt and flipped it. Little by little I purchased more and more homes and started a business. I became the contractor, the acquisition guy, the manager, and the bookkeeper.

After acquiring my first few properties, the market crashed and the housing market with it. I was a bit green, but I recognized this as an opportunity. My wife and I moved to Indiana, and we started buying foreclosed homes in bulk with equity from friends and family. In 2008, nobody wanted to touch those assets, so we were buying homes at 25-30 cents on the dollar. When the market started to turn around again in 2010, we sold all our properties for a profit. Then, in 2011, I switched to the multifamily sector and bought throughout Indiana, then expanded to other states such as TN, KS, MO and AR. Some years later, we moved back to New York, and I founded Verdot.



I like envisioning something and then seeing it come to reality. I love putting all pieces together, from **deal sourcing to equity raising** and **debt structuring**.

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### **Tell us more about your flagship project, Northpointe.**

Right now, we are still growing hay on the land, but everybody in Austin is talking about this project because it's right next to Tesla's factory, Amazon's biggest distribution center in the world, and Samsung's new chip factory 13 miles north—a \$17 billion investment. We contracted the land in 2016, before these companies decided to set foot in Texas. We saw where the wind was blowing in the market and where the expansion was. I was initially looking for land to develop a 250-unit mixed-use project, not 120 acres. When we bought it, I didn't even know exactly what we were going to do with it. I thought, "We'll buy it, we'll hire an architect, we'll sell some portions of it, etc." Then I realized, "Hey, we might be able to do this—build, in essence, a small city within a city." Some six years later, we're planning to break ground with our Phase I in Q1 2023, which includes two projects, one senior living center and a multifamily complex.

### **Tell us about some of your projects in the redevelopment and modernization of Little Havana and South Florida.**

The Miami market always attracted me and when the opportunity to purchase a condemned property with a lot of history in the middle of Little Havana came by, I jumped on it. I am a big believer in workforce housing and Miami is in big need for it. The options available in Little Havana and other up and coming neighborhoods in Miami are very limited. You either have a new, very amenitized property at higher pricing or if you cannot qualify or afford it, the next level is a run-down property.

We tried to set Verdot in that niche in between, offering nice product at fair pricing. We completed renovations on that property in the middle of COVID and had concerns with leasing. In less than 30 days, we went from



zero to close to 100% occupancy, which was mind blowing. We replicated the concept on another property in Miami Beach and reached the same results. We actually just sold it and set the record for the highest price per square foot in the area. We continue to be active in Little Havana and plan to begin working on new developments later this year, on land we already own.

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

I like envisioning something and then seeing it come to reality. I love putting all pieces together, from deal sourcing to equity raising and debt structuring. I built Verdot to become a real player in the industry with staple projects that will be spoken about for decades. To be able to develop projects for others to enjoy and benefit from is something I find beautiful.

# Steven Davis



From his role as project manager for KB Homes, to the founding of his first company, Skylar Parker Construction & Development, where he capitalized on the robust investment property market resulting from foreclosures, Steven has demonstrated a talent for recognizing developing trends in real estate. Under his direction, SPCD remodeled over 25 homes per year in the Phoenix Metropolitan market, to the delight of Steven’s investors. Add to that the adulation of an industry that has showered him with accolades—including multiple *Residential & Commercial Building Contractors Awards* and *Hall of Fame Awards* in addition to *Community of the Year Award*—and there is no question as to his invaluable experience and passion for his work.

In 2021, Steven brought it all to bear as the director of procurement for Lessen, Inc., a property service company that connects property owners to a nationwide network of vetted professionals for renovation, maintenance, cleaning, and turn services. It was the perfect opportunity for Steven to employ the unique skills and insight he had gained as a company owner and real estate builder—an incontrovertible asset to Lessen clients, who now rely on, and benefit from, Steven’s 5,460 days of experience.

Steven is genuinely thrilled with his role at Lessen because it not only allows him to utilize everything he’s learned, but indulges his passion for sharing that knowledge. “It’s exciting because I can really dig my teeth in and foster success in others,” he shares. “I’m looking forward to putting together processes and procedures for our team, but with influence from other teams as well so that we’re all working together and learning from each other.”

In what is akin to an homage to Steven, we spoke with him to *learn more* about his background and how it is shaping his future and the future of Lessen, Inc.

## Director of Procurement

**E**xperience. It is the nucleus of a business, depended upon by every successive layer of its framework. Much in the way that a biological nucleus controls the activities of a cell and carries the gene structures that contain hereditary information, *experience* governs how well a *business* functions and plays a key role in its potential for success. It is the primary consideration of clients and investors and the utmost precursor to establishing trust.

Twenty-one years. In the span of this time, a person will work an average of 5,460 days—five thousand four hundred and sixty days of learning, cultivating skills, facing challenges, growing, and improving. Such is the case for Steven Davis. He’s been in the field of real estate since the iPhone was invented and the Boston Red Sox won the *World Series*. And, in all that time, he’s been as consistent as the North Star, guiding his companies and his teams through the ups and downs and everything in between.

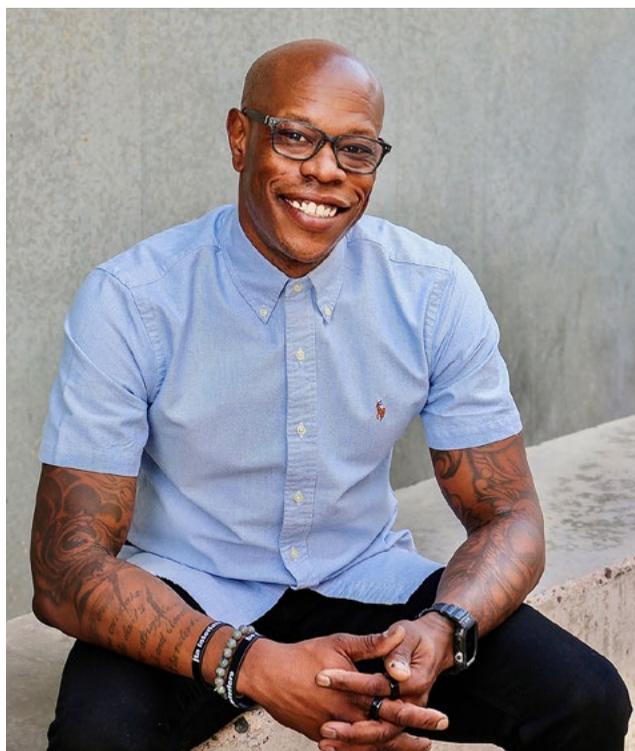
“Steve’s best qualities are his intelligence and eagerness to learn, a rare combination. - Steven Logan, Division President, K. Hovnanian Homes

**Steven, what inspired you to enter the real estate industry at such a young age?**

My inspiration to go into real estate stems from my father—I wanted to be just like him. He was division president and became the COO for a National Homebuilder, and I would tag along when he drove to job sites. I became familiar and comfortable with the industry and enjoyed seeing an empty lot turned into a home or watching the revitalization of a distressed property. I take great pride in showing my own children the transformations I've been part of and illustrating the effects this can make in a community.

**Does your experience as the leader of your own real estate development firm give you unique insight or skills that play a role in your effectiveness as a director of procurement for Lessen?**

Yes, I do believe that running your own real estate firm gives you a set of skills as well as additional insight that you might not be exposed to otherwise. Once you've owned and operated a firm and truly understand the challenges of cash flow, project costs, and business overhead, you're able to apply that knowledge and skill set to any position in a real estate development firm or property service company such as Lessen. As a business owner, you wear a lot of hats and understand the importance of how each role within a division



“ When I was building my team at Lessen, Steve immediately came to my mind. It is not only Steve’s incredibly deep knowledge of the industry that makes him a great leader, but the energy and compassion he brings with him is hard to find. We are lucky to have him as a part of the Lessen family! -Barbara Clark VP of Procurement, Lessen Inc.

directly affects the success of the company as a whole. It is imperative to respect the people who occupy those positions and value their contributions. I always say, “There are no small roles—every person in an organization is equally important.”

**What did your work entail as project manager with KB Homes? Was this your first job in real estate?**

I started as an intern with KB Homes, which entailed prepping homes for a walk-thru, and learning about the home-building process and all the components that go into it. From there, I was hired as a Builder 1, which is a back-end superintendent, supervising the build from its earliest stages to finalization. After a year, I was promoted to Builder 2, which is a front-end superintendent. Two years later, I was promoted to project manager, overseeing the front- and back-end superintendents, ensuring construction schedules align with closing dates, managing the budget, and collaborating with the sales and service teams. I could not know at the time, but the breadth of this experience would be of great value to me some 21 years later, when I joined Lessen.

**Tell us about your role at Lessen, Inc.**

As the director of procurement, my responsibility is to negotiate contracts with national suppliers for all aspects of expenditure, including direct material expenditures, which includes securing deals with suppliers for housing amenities such as flooring, appliances, paint, etc. and facilitating economy of scale. This enables us to secure

the best prices for Lessen. In turn, we can procure materials on behalf of our clients, providing them the best value and completing their projects expeditiously. I also have a focus on indirect spend, such as apparel, Lessen merchandise, and uniforms for our front facing department members.

**What do you enjoy most about your work?**

I'm an analytical person by nature. I enjoy capturing data and scrutinizing it to find inefficiencies. It's a puzzle to me—"How can I make this system or process better, more efficient, and more effective?" I like leaving things in a better place than I find them, and I truly believe people and organizations work best when they have the tools needed to perform effectively, which then increases productivity.

**What would you say are your greatest achievements?**

Professionally, it was getting my real estate license at 19, then becoming the youngest project manager for KB Homes when I was 20, then starting SPCD Inc. Personally, it was teaching myself to play the drums and touring in a popular alternative band.

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MEET  
**ACE**  
Watanasuparp



His attainments are celebrious, but he is not arrogant. His command of finance and real estate enterprise is encyclopedic, but he is not pontifical. He has eviscerated the obstructions that stalemated others, and yet, he is venerated. This is Ace Watanasuparp.

● **ABOUT ACE**

Ace is senior vice president and director of strategic sales for the Home Mortgage Division of Citizens Bank, one of the nation's oldest and largest financial institutions, with 1,000 branches in 11 states and more than \$185B in assets under management. Ace joined this distinguished institution in 2015 but his current appointment was offered and accepted just one month before the COVID-19 outbreak. Despite the early challenges of his new position, Ace accomplished what no one expected—he expanded into new markets and captured unprecedented market share during a global pandemic.

Setting precedents is nothing new to Ace. He's been doing it throughout his life. Prior to attending law school at NYU, he became the first Asian American in the University of Connecticut's history to "walk on" to the prestigious men's basketball team. Then, in the first year of his career in finance, as a loan officer for Citibank, he was ranked the sixth-highest producer in the United States and subsequently recruited by some of the largest names in banking—Bank of America and Wells Fargo, among them. Later, when the time came for Ace to decide on a bank to call home, he ultimately chose Citizens.

● **ABOUT CITIZENS BANK**

Citizens Bank services individual consumers and the full range of business classes, providing a comprehensive suite of financial amenities. They are at once a friendly neighborhood bank that offers personalized services to residents of the communities in which they operate and a national presence that has eclipsed geographical limitations by providing accessible and transparent wealth management, lending, and small business offerings to all of America. And as they continue to expand as an institution and mortgage leader, they haven't lost sight of their values—they're more committed than ever when clients need them most, whether that's during a global pandemic or in a time when *big banking* is so often detached and disconnected from real people.

“ We are constantly thinking about ways to improve relations, whether it’s through our home-buying seminars or creating products that allow more people to fulfill their American Dream. ”

## ● THE CONNECTION

Ace and Citizens Bank have a symbiosis that is rarely achieved between employer and executive. His entrepreneurial proclivities are in harmony with the directives of his role, and as the founder and owner of nine successful restaurants, he understands the nuances of leadership and solution-focused agendas. Both he and Citizens Bank have a strong vision and *that* is the differentiator that sets them both apart in an environment where congruence is the norm. As Citizens forges ahead to distinguish itself in the banking sector at large, Ace supports them by strengthening their position in the real estate and finance markets.

## ● THE INTERVIEW

**Ace, how does your experience as a college athlete play a role in your leadership style?**

As a basketball player, it was always about the team. In this role, I apply that same team mentality to support our various markets and their leaders, such as our retail and wealth partners, to grow their value propositions within our bank. In essence, I’m building teams within the real estate community. The team dynamic is also something I instill in everyone within the Home Mortgage Division—we support and encourage each other and work together to always do what’s best for the collective, not the individual, and when that requires sacrifice, we are each prepared to make it.

**Citizens Bank is known for its commitment to the people and the communities it serves. Can you share some examples?**

When you’re a regional bank, you have a responsibility to your community. Each year we give a home to a veteran. Every Thanksgiving, we read stories submitted by clients, select the best one, and give that client a home. We are constantly thinking about ways to improve relations, whether it’s through our home-buying seminars or creating products that allow more people to fulfill their American Dream.

**This commitment was especially apparent during the pandemic. Can you share some ways in which you helped during COVID-19?**

I’ll be happy to. We did not lay anyone off. We allowed most of our staff to work from home and provided laptops to 1,200 employees. To support both physical *and* mental well-being, we instituted a set of parameters to ensure no one felt

isolated. We acted as a sounding board for our staff so they could share challenges and we in turn could help them find solutions. We were particularly in tune to communications—implementing technology for e-signatures, desktop appraisal reviews, virtual closings, and online applications. And we provided education, allowing staff to pursue an MBA online through Stanford, NY, and Columbia universities. COVID showed us that we could do more than just adapt. It confirmed that empowering our staff and clients, which was always a priority, has intrinsic dividends that were just as valuable as profit.



Citizens Bank services individual consumers and the full range of business classes, providing a comprehensive suite of financial amenities.

**Citizens Bank is continuing to grow. Tell us about this and your role in its expansion efforts.**

We just acquired HSBC and Investors Bancorp and I will be spearheading both migrations. It will add 10 million new customers and increase depositories, so it’s a huge growth model for us going into 2022, and it’s exciting to see the bank continue to expand their footprint.

**What do you enjoy most about your work, or what drives you?**

I get to meet so many different people and help them achieve their goals. As a leader, you want to see the folks you work with succeed. In the beginning, it was about how can I reach my goals, now it’s about others. Also, I’m a Type A personality, so I’ve always been competitive, and I want to win on the court, in business, and in life. The environment helps, too—being around goal-oriented people is important because positivity is infectious.

*Ace holds a BS in finance from the University of Connecticut and studied law at NYU School of Law. He has been featured in the Wall Street Journal, Brick Underground, Real Estate Weekly, NY Real Estate Journal, and the Mann Report as an expert in residential lending.*

# LEVI Wanner



The state of Montana is known for its picturesque beauty, from the glorious Rocky Mountains to the Great Plains, where horses still run wild, and ranchers and cowboys are a large part of the local culture. It conjures an image of sprawling cattle farms and big skies, but life in Montana is as varied as its landscape. Juxtaposed against the panoramic scenery lies the “Magic City” of Billings, the state’s largest and fastest-growing metropolis that brings together a thriving cultural and arts mecca filled with theaters, galleries, and nightlife, and a flourishing business center, alongside a nature-lovers paradise of outdoor activities. It offers rural, urban, and suburban neighborhoods with apartment buildings and single-family homes, and everything in between. At the center of it all is Levi Wanner, who believes that *everyone* deserves luxury, and through his real estate and custom home building company, Infinity Homes, he’s delivering on his promise.

Levi founded Infinity Homes in 2008 with a mission to build custom homes and subdivisions that were functional and affordable for people and families at all stages of their lives. It was a vision that began in the early stages of his career as a maintenance worker for an apartment complex, and one he nurtured over his 20 years as a builder and a realtor. And as someone who saw firsthand the common problems and unmet needs of homeowners, Levi had the knowledge, insight, and experience to ensure that his company would be more attentive and better serve the needs of buyers, as well as the community. In essence, Infinity Homes is a fusion of Levi’s lifelong passion for improving the standard of living and his talent for building beautiful homes.

To date, Infinity Homes has built over 400 homes and the majority of entire luxury subdivisions throughout Billings, including Copper Ridge, Vintage Estates, and High Sierra. For the past two years, Levi has managed to not only oversee all the operations of the company,



**RESIDENTIAL/COMMERCIAL  
CONSTRUCTION**

but he did it while also working as a realtor for Oakland & Co., which specializes in real estate sales, construction, land development, and management of residential communities throughout the Western states. It’s a significant undertaking, but Levi is more than equipped to handle it—and he’s loving every minute of it.

We spoke with Levi to learn more about his thriving company and how he’s addressing the evolving needs of the Montana housing market.

**Q: Levi, first tell us a little bit more about Infinity Homes and why you started the company.**

**A:** I was working for another contractor and loved the process. I wanted to get out and do it for myself. I had the entrepreneurial experience and the creative vision, plus, I like the physical labor and getting my hands in the dirt. I really wanted to bring luxury to the masses. It shouldn’t be limited to the uber wealthy. I started the company with this in mind. We specialize in new subdivisions and individual homes—and ours are not cookie-cutter houses. They’re completely customized to our clients’ individual personalities and lifestyles. When you’re building a home, it’s a long process, so we get really close to our clients, and we do customer appreciation events that a lot of the families attend. I feel like I was born to do this.

**Q: You’re literally in the trenches of the home-building process, from contract signing to construction to completion. Why do you choose to remain hands-on?**

**A:** I feel like our clients appreciate that we’re on site and directing every phase of the process, from managing subcontractors to hiring vendors—and we always use local talent. Quality means everything to us and we stake our longstanding reputation on it, so I want to be involved in every aspect of the business.



**Q: You started your career as a maintenance worker in an apartment complex. This gave you a very intimate glimpse into what buyers want. Tell us more about this.**

**A:** Yes, I handled a lot of rentals and many of the tenants shared their experiences. Some were complaints and some were suggestions about what could be improved, but most just expressed their dreams of owning an attractive home that met their needs and conveyed their unique personality. Maybe it was a custom kitchen with a farm sink or high-tech appliances, or maybe it was a certain style of home. Overall, I learned that everyone, regardless of their income or family size, wanted to live in a beautiful home, but one that also appreciates how real families function.

**Q: What is it about home building that excites you?**

**A:** The mere fact that we're getting a family into a home and building their legacy is super exciting. I love seeing clients return to us to build their second, third, and even fourth homes. Whether their families grow, or their needs just change, they trust us to deliver again, the way we did the first time. I also love being able to express myself creatively *and* analytically. Customization requires a comprehensive knowledge of what's available, what will work, and what will look good, but also what fits with our client's lifestyle and personality. For instance, since we have a significant portion of aging buyers, we do a lot of single-level

homes. It's all about knowing the people you're serving and then building to suit them. The entire process never fails to motivate and inspire me to keep growing.

**Q: What led you to become a realtor for Oakland & Co.?**

**A:** I joined Oakland & Co. in 2019, but I'd already been a realtor for 15 years. They're the largest developer in Montana and I was already buying vacant lots from them to build on, and it turned into a perfect match. One of the benefits of being a builder *and* an agent is that I can develop and sell property, which creates a really unique, full-spectrum customer experience.

**Q: What do you enjoy most about your work?**

**A:** Running my business is definitely my passion and taking care of our clients through the whole journey. When we build someone their dream home, there is no greater feeling.

*Levi serves as vice president of the Home Builders Association, president of Habitat for Humanity in Billings, and a board member of the RPAC committee for realtors in Billings.*

## CONTACT

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# — Kimber White —



“When you think you have done your best, go one step further to make sure.” This is the philosophy that guides Kimber White as not only a recognized leader in the mortgage industry for over three decades and as managing partner of Florida-based RE Financial Services, but as a citizen of and passionate advocate for the diverse tapestry that is humankind. “I think it’s important that we leave a footprint of what we’re passionate about. I’ve always had a passion to help people, and in my role, I’m able to use my life experiences to help others,” he shares.

While he holds an enviable number of distinctions and awards, Kimber’s drive was not born out of a desire to secure the litany of accolades that have adorned his remarkable career. It was born out of his imperishable belief that through his service in the mortgage industry he’s able to be a voice for *all*. His mission for inclusion comes from his own personal challenges that marked his ascent in life and the industry—and it’s one from which he’s never wavered.

In the late eighties, as an openly gay male on the rise in his early days in the field, Kimber was told he’d never make it in the industry. “I was determined to change this. I wanted people to see me as a mortgage professional, and it’s not about I’m a white, gay man, it’s about the industry needing to be fair to all,” he says. At the same time, Kimber also witnessed the inequity of mortgage approvals across the impoverished areas of the Appalachian region in which he worked. He not only challenged the status quo of what was then a “good old boys” system but rose to shatter the obstacles that threatened his dreams, and those of so many others. And rise he did, from a child of poverty in rural North Carolina to a successful mortgage leader determined to eradicate inequality and level the playing field of homeownership.

“

It’s important to me to be a voice for everyone.

“ I think it’s important that we leave a footprint of what we’re passionate about. I’ve always had a passion to help people, and in my role, I’m able to use my life experiences to help others. ”

Today, Kimber stands as the immediate past president of NAMB and the recipient of the organization’s *Mortgage Professional of the Year* and *Industry Service Awards*. He’s listed among the *Top 1% of Mortgage Professionals in the United States* in 2020 and 2021 by *Scotsman’s Guide* and the *Top 100 Influential Mortgage Professional Globally* by *MPA* magazine, and he’s the mortgage chair for the LGBTQ+ Real Estate Alliance. In 2014, he was given a proclamation by the mayor of Wilton Manors for his dedicated service in the housing industry and his advocacy for fair housing for all, a fitting honor for a man who has spent his entire career championing inclusion and equity in homeownership. “Everyone deserves the American Dream of owning a home, regardless of race, gender, sexual orientation, and if I can be a part of making that happen, then I know I’ve made a difference,” Kimber shares. “That’s why I do what I do.”



We sat down with Kimber to learn more about his experiences, why he loves the industry, and his work toward inclusion and equity for all.

**Q: Kimber, let’s start at the beginning. Why did you choose a career in the mortgage industry?**

**A:** I was working in pest control in North Carolina in 1989 when I became allergic to the chemical. My accountant suggested the mortgage industry. He set up an interview with a friend of his, and I started working in a small town in West Virginia doing subprime mortgages. Later, one of my mentors said, “You’re great, but you’ll never excel because of your lifestyle.” I had owned a restaurant and other businesses, but I loved the mortgage industry and helping people achieve the American Dream of owning a home. When the market crashed in 2008, I stayed and helped people through the rough times. Our industry is ever-changing, but what never changes is the diversity of people you’re serving, whether someone needs a \$3 million loan, or a first-time buyer needs a \$60,000 loan. Unfortunately, wealth inequality is a fact, but I believe that everyone deserves a home, and I’ll do everything I can to make it happen—educating them to fix their credit or finding an affordable loan or alternative loan vehicles. For me, it’s not about the next loan; it’s about having compassion for people and helping them.

**Q: You’re a passionate advocate for inclusion and equity in terms of both mortgage approvals and the industry as a whole. Why is this important to you?**

**A:** I grew up poor, with a single mom. At times, we would run an extension cord from our neighbor’s mobile home into ours for electricity since we couldn’t afford to pay our bill. Never could I have dreamed of owning a home. I grew up, learned from the school of hard knocks, and entered the mortgage industry. Then I looked back and thought, “What can I do? Sure, I can make a great living, but what can I do to make a difference?” I had seen—and experienced—the inequality and discrimination that kept people from owning a home or rising in the industry and I was determined to change this. I think we take for granted that people are on the same playing field, and really, they’re not. That’s why it’s important to me to be a voice for everyone. I get such joy from helping a person get a house, but it’s something special when I’m able to help someone who thought they would never be able to buy a home. That’s why I’m in the industry. And the reason I advocate is I know how hard it is in this industry. We still need more women, people of color, and people of different sexual orientations—and we need to champion their upward trajectory in the field. I see my job as protecting both consumers and the industry. For me, it’s about what can I do to give back.

“Everyone deserves the American Dream of owning a home, regardless of race, gender, sexual orientation, and if I can be a part of making that happen, then I know I’ve made a difference.”

**Q: What do you enjoy most about your work, or what drives you?**

**A:** What drives me is my passion for the industry and my love for helping people realize their dreams. If you get into this business just for the money, you’re not going to last long, because that will dry up. For me, thirty-three years later, when that first-time buyer comes to me and gets into that home, or that person who is financially strapped gets refinanced, that’s what I love about my work.

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# THOMAS YOON

President & CEO



“ We’re in the process of creating our own AI underwriting technology that is specific to our non-QM product. It is the first of its kind, **allowing borrowers to prequalify and shortening the time between finding a house and closing on it.**”

the mission of Thomas Yoon, president and CEO of Excelerate Capital, one of the top three non-QM banking platforms in the country.

The non-QM (non-qualified mortgage) loan has traditionally been thought of as sub-prime, but, as Thomas points out, those typical associations from years ago are no longer accurate. This is a new non-QM for a new breed of borrower and the demand for it is both great and growing—and this is where Excelerate Capital distinguishes themselves.

Headquartered in Newport Beach, California, and licensed in 47 states, Excelerate Capital is a national lender and one of the top three origination leaders in the non-QM sector. With lending in over two dozen states, the company is expanding at a phenomenal rate and capturing a significant share of the market by offering a full suite of financing solutions that address the challenges of today’s economic and regulatory environments. And, as Excelerate Capital’s newly appointed CEO, Thomas is leading the pursuit of their long-term vision.

According to the Mortgage Bankers Association, Thomas is the youngest-sitting C-suite executive for a company of Excelerate Capital’s size, but don’t let that statistic fool you into thinking he’s new to this field. He has over 18 years of experience in mortgage bank operations and sales and has been with the company since its inception in 2014. “It’s imperative for me to focus on the big picture regarding goal-setting,” Thomas shares. “Our plan to drive \$5B in non-QM origination volume by the close of 2022, which will position us as the top non-QM lender in the country.”

In complement of the more fundamental directives Thomas focuses on, he is firmly committed to setting a standard of how a modern mortgage platform can cultivate an inclusive, fun, work culture. “I truly believe that

**W**e’ve all seen those post-apocalyptic films, where survivors search a desolate landscape in hope of finding shelter and contemplating an entirely new way of life. In theory, such is the case with the post-COVID setting we now find ourselves in. Beyond the obvious consequences—health, economic loss, and adapting to reimagined methods of conducting business, there are the not-so-obvious byproducts of that unprecedented event. Following the Great Resignation, working from home became commonplace, the freelance sector flourished, and *self-employed* stopped being a negative attribute to one’s income status. Now, more than ever, the antiquated mortgage industry must evolve to serve this ever-growing populace. This is precisely

company culture is vital. Ours is what differentiates us in the mortgage industry,” he shares.

We spoke with Thomas to learn more about his role and how Excelerate Capital is modernizing the mortgage industry to help Americans thrive in the post-COVID “new normal” by giving all borrowers access to an equal playing field.

**Q: Thomas, how do self-employed and freelance borrowers benefit from non-QM loans?**

Non-QM considers the unique income parameters of borrowers who went from a standard W-2 to a 1099, especially after COVID, when businesses closed and so many people were forced into self-employment or chose to strike out on their own. Many of these people would not qualify for a conventional loan, even though they could afford the mortgage, because there may be employment gaps, or the adjusted gross income shown on their tax return might reflect write-offs. We aren't putting them into sub-prime loans with soaring interest rates; we are just taking into account that their income documentation doesn't align with pre-existing, conventional guidelines. We're finding alternative risk assessment methods to qualify these stable yet overlooked groups.

**Q: You're driven to modernizing an antiquated industry by combining tech with finance. How are you doing this?**

We're in the process of creating our own AI underwriting technology that is specific to our non-QM product. It is the first of its kind, allowing borrowers to prequalify and shortening the time between finding a house and closing on it. Right now, non-QM and conventional loans are manually underwritten, so they take time. Our app will automate the front-end process and will be intuitive, so consumers and loan officers can use it with ease—they enter basic information and get immediate qualification results. Oftentimes, it takes a great challenge to foster a great idea. When the world stopped in 2020, we pivoted and looked to the future, then we worked feverishly to launch our revolutionary AI app nationwide.

**Q: Company culture is one important key factor of your success, and one that differentiates Excelerate Capital from other firms. Tell about this.**

I looked at what I didn't like in our industry and vowed that I'd do things differently when the time came to structure a new

company. I wanted to make it an enjoyable place to work, with an environment that helps build camaraderie. I'm a firm believer that breaking bread breaks barriers, so we created our office space like Google's, very collaborative in its set up. We have a dining area, kitchen, couches everywhere. Our people feel that they're truly part of the company, and as a result, our turnover ratio is astronomically low compared to others and many of our people have been with us from the start. We're really proud of that.



**Q: Why did you choose a career as a mortgage banker?**

It wasn't initially my objective. I came here from Korea when I was three and my parents wanted me to be a doctor or lawyer. I was studying for the LSAT when a friend suggested I get into mortgages while waiting for the test results. I started as a loan officer and worked my way up the corporate ladder. I had aspirations of running a company because I saw things I didn't like and wanted to change them. I also had a lot of great mentors who helped me to get where I am today. I've been at it for 19 years now and don't regret a single day.

**Q: What do you enjoy most about your work?**

What I really enjoy about being leader is the bunker mentality—I like when everyone is on the same page and we're trying to achieve something bigger than ourselves. I enjoy that more than us hitting records. The real fun is this process of galvanizing a group of people to have likeminded goals and trying to achieve those goals. That journey is what I really like.

*Thomas holds a B.S. from UCLA. He co-authored the best-selling book, *The Mortgage Maze* and is a continuing contributor of *Forbes.com*.*



**EXCELERATE  
CAPITAL**

With lending in over two dozen states, the company is expanding at a phenomenal rate and capturing a significant share of the market by **offering a full suite of financing solutions that address the challenges of today's economic and regulatory environments.**

# STEPHEN a'Beckett

Life imitates art for this multi award-winning Australian developer.



Stephen a'Beckett is the founder and CEO of Balfour Group. With creative inspiration from some of the most unlikely sources, he's beautifying Australian cities and raising the bar for luxury and sustainable developments. He recently shared with The Top 100 Magazine the story of his company, their goals and achievements, and what's in their future.

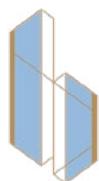
the emphasis we place on delivering high-quality design outcomes, adopting technical innovation, and incorporating environmentally sustainable design solutions to all of our projects. It's important to me that my generation builds a better world for their children than the one we've inherited. It's become more challenging, but there are always opportunities to improve and enhance the built form environment we develop in.

## What is Balfour Group and what are its core values?

We are a Melbourne, Australia-based real estate development company that specializes in high-quality, design-focused, multi-unit residential and commercial development projects. We have a longstanding commitment to corporate, social, and environmental responsibilities, which is demonstrated by

## What are your primary responsibilities?

As founder and CEO, I am responsible for identifying development opportunities and unlocking their value. I drive the initial vision for the design with the architects, then put together an outstanding project team to assist me. I love guiding the sales and marketing process, and you'll always find me on site when we are building. There's not a lot that I'm not involved with.



**BALFOUR**  
GROUP

a longstanding commitment to corporate, social, and environmental responsibilities, which is demonstrated by

### What do you think has led to Balfour Group's success?

Many things. We're heavily design and sustainability focused, but I attribute much of our long-term success to delivering on our promises to purchasers. We take great pride in meeting as many people as possible that purchase or lease a Balfour Group property. At an executive level, this personal accessibility is often lacking, and I believe it sets us apart from our competitors. It sounds cliché, but understanding our customers' needs and wants, then designing and constructing beautiful, sustainable buildings for them has been pivotal to our success. That attention to detail translates into commercial success, which allows us to re-invest in, and create, more award-winning projects.

### Can you tell us about some recent awards?

Our 2021 project in Armadale, one of Melbourne's most prestigious suburbs, recently won the *Housing Industry Association - Australian Apartment of the Year 2022*, immediately following the HIA award for *Best Apartment in Victoria*. In 2020, Balfour Group won an inaugural award from *Property Guru Asia Property Awards* for the *Best Boutique Property Developer - Australia*. The third *Property Guru Asia Property Awards* (Australia) marked the first presentation of the prestigious *Best Boutique Developer* title.

The independent judges said, "Balfour Group's impeccably designed and forward-thinking projects provide a glimpse into the future of residential development in Australia. Their residences impress with glamorous interiors, generous spaces and top-of-the-line health, wellness and automation features, raising the bar high in luxury and sustainable development." Our One Adams St. South Yarra boutique apartment project won the prestigious *Best Apartment Development in Victoria* in the same awards. We don't do it for the accolades, but it's fantastic for the team to receive recognition for their hard work and ongoing commitment to our core values.

### What were your early career influences?

I started my career as an architect and worked for some of Melbourne's leading practices. The principals of those firms became great mentors to me and graciously exposed me to the development process, which inspired my interest in property development. While studying for my master's in business (property), I worked with several of Australia's leading private real estate developers, and it ignited a passion in me that transcended pure architecture. The owners of these companies imparted invaluable advice and direction on what was required to deliver projects that responded to market demands, enhanced their surroundings, and were financially successful.

### Where does your design inspiration come from?

I get inspired traveling the world, reading a lot, and researching new trends. Design inspiration doesn't necessarily come from other buildings; it may be details in a fabric print, a work of art, in automotive design, or a piece of furniture. Nature is always a great source of inspiration too. I look at things through a design lens first, then determine how I can bring my vision for

## Founder/CEO



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the property to life without compromising the feasibility or financial success of the project. This juxtaposition is a finely balanced challenge, which I think we have mastered, given how profitable and well-received our projects have been.

### What's the property market like in Melbourne, Australia?

The Melbourne property industry is, undoubtedly, one of the most sophisticated and competitive in the world. Every participant is forced to "lift their game" on every successive project they undertake. You can see this clearly when looking at how Melbourne has evolved in the last 30 years. Every sector has been forced to improve its product offering, which is a fantastic outcome for the broader community, and is a major reason why Melbourne has been voted the most livable city in the world seven years in a row in recent times.

### What's on the horizon for Balfour Group?

I am very keen to build on our current project pipeline and extend our reach interstate. The Balfour Group has a 22-year record of proven commercial success across all types of property development, so I really want to leverage that IP at scale. We are on the lookout for some amazing capital partners who share our values and are interested in growing with us and pushing the boundaries on multiple large-scale developments opportunities.

# Jay Roberts

## Founder & CEO

### ABOUT JAY

Jay was born in Seoul, South Korea, to an indigent family who could not adequately provide for him. He spent the first three months of his life in an orphanage before he was adopted and brought to the U.S. Raised in Los Angeles by a single mother, he worked diligently to get into college, ultimately earning an MBA from NYU Stern School of Business. “I did everything on my own, but I had the benefit of great role models who showed me the value of hard work. My uncle, who was like a father, sorted mail at the post office and my sisters worked in food service,” he recalls. “I envisioned the American dream and worked towards that—voraciously reading books, actively networking, and getting a top-tier education. Then, when I started my career in real estate, I worked from the bottom—cold calling and knocking on doors, building grit that would become an invaluable asset.”

“The **design, quality, and attention to detail** of our homes are key strengths. We are very focused on our end users loving and enjoying the homes we build. We start with a vision for places we’d want to live in ourselves, mix in design and heart, and let the results speak for themselves.”



Some people are born with advantages—wealthy parents, a business legacy, a preordained career path. Some, you might say, are just lucky. They always seem to be in the right place at the right time—a seat next to a CEO on a long flight, a classmate with an inroad to the hiring manager of a Fortune 500 company, a chance encounter with Mark Cuban. *This* is not the story of someone who capitalized on that type of fortune. This is the chronicle of a man who was not “blessed” with a silver spoon or advantages from birth, who was laden with challenges, with unfavorable odds stacked against him. Yet, in defiance of probability, Jay Roberts became the leader of the thriving real estate investment and development firm, Prosper Group, and made it his mission to enrich the lives of others.

Now, some 15 years later, this unstoppable force, with the heart of an entrepreneur, the mind of a financier, and the creativity of a real estate developer, continues to use his passion and expertise to enrich communities and create prosperity for those who reside in them, as CEO of Prosper Group.



## ABOUT THE COMPANY

Founded in 2021, Prosper Group is a real estate investment and development firm focused on acquiring and building assets across specific data-driven themes. Their mission is to enhance the communities of Florida, specifically Tampa Bay and Orlando, while delivering above-market returns for investors. In that endeavor, Prosper Group builds luxury residential, waterfront, single-family homes, townhouses, and hotels, among others. Currently under development is the Fontanarosa Townhomes Community, which features 40 three-story, three-bedroom, three-bath, townhomes, each 2,143 square feet on 3.1 acres, with ponds and other water features, in the mid-to-upper \$500,000 range. “The design, quality, and attention to detail of our homes are key strengths. We are very focused on our end users loving and enjoying the homes we build. We start with a vision for places we’d want to live in ourselves, mix in design and heart, and let the results speak for themselves,” Jay explains. “On the investor side, we are fortunate to partner with blue chip family offices, tech CEOs, business executives, and other real estate owners who back our data-driven approach to investing and developing.”

“We start with a vision for places we’d want to live in ourselves, mix in design and heart, and let the results speak for themselves.”

## OTHER PROJECTS

Recently, Jay was hired as a senior advisor to capitalize a nearly half-billion-dollar mixed-use development called Legacy Miami World Center, the third largest of its kind in the history of Florida. It will be a 55-story skyscraper consisting of 310 luxury residences, a 219-room hotel, and a 120,000-square-foot wellness center.

*Jay has been featured in The Wall Street Journal, Forbes, Inc., The New York Times, and been published in: “16 Habits of Highly Successful People” for Inc. Magazine, and “8 Asian Americans Shaping the Future of Travel” for Forbes.*

**Prosper**  
GROUP

# JULIO REYES

## President ——— & Principal Broker

Nestled in the heart of Bushwick, Brooklyn, amid an evolving industrial neighborhood that is home to New York's trendiest artists, foodies, and retailers, is the office of Reyes & Elsamad, an equally contemporary real estate company. Led by Julio Reyes, they've gone from being the "new kids on the block" to the area's leaders in commercial leasing—and they did it under three years.

Serving the five boroughs of New York City, Reyes & Elsamad is a boutique sales and leasing brokerage that has overtaken the commercial market in these areas. They are now expanding their reach into Harlem, another reawakened metropolitan neighborhood, and they aren't stopping there. With plans to enter New Jersey and California, Julio and his team of 15 agents have capitalized on their expertise in this specialized sector. While the firm also handles residential properties, leading to their moniker as a "one-stop shop," the bulk of their revenue stems from industrial and retail transactions. Even during a worldwide pandemic, sales increased by 35% between 2020 and 2021 and Reyes & Elsamad are poised to exceed \$250 million in development contracts alone.

Surprisingly, Julio hasn't always been a real estate magnate. Prior to discovering his passion and flare for the vocation in 2016, and founding his namesake firm in 2018, he spent 10 years in the aviation sector. The experience proved to be invaluable to his current role, not only for the skills he developed in managing large teams, but the discipline it demanded. And discipline is required in spades when you're managing more than 50 buildings and 1,600 apartment rentals. It's no wonder that Julio has been featured in *The Real Deal New York* magazine several times—he's the hottest news since Larry Silverstein. Well, maybe not that hot, but just as spicy.

We spoke with Julio to learn more about his meteoric rise in commercial real estate, what he's doing differently from his competitors, and what drives his quest for continued growth.

### **Julio, what compelled you to pursue a real estate career and open your own firm?**

When I finished college, I focused on climbing the corporate ladder because that is the path we are conditioned to follow.

“ Our success has certainly fueled a desire to conquer new markets but ultimately, the reward of seeing my clients prosper is the greatest catalyst to my personal and professional development. ”

My degrees were in aviation management and business management, but my first job in aviation was as a baggage handler at JFK airport. I worked my way up to senior manager, which is where I learned about customer service and leading a team. I really enjoyed working in aviation, so much so that I got licensed for aircraft maintenance, and as a private pilot and aircraft dispatcher. But so much of the job was task oriented and I felt like I was drowning in the minutiae. I quit when I was 31, with no job lined up. I depleted my savings and had to move back home. The epiphany came from a Craigslist ad. I thought, 'Hey, everyone's becoming a real estate agent. I can do that!' And I did. Two and a half years later, I opened my own firm.

### **How is your firm different from your competitors?**

For starters, we employ technology such as drone video and photos, as well as virtual 3D tours, which is not common in commercial real estate. The drones provide views of the property *and* the area surrounding it so clients can evaluate if their business would benefit from a particular location. This is particularly important to buyers because they can compare properties based on both value and synergy. With our curated approach and exceptional service, complemented by a full suite of amenities such as in-house mortgage brokers, we're capturing the lion's share of business from offices to restaurants, schools and venues, to medical spaces and beyond.

### **To what do you attribute your firm's almost parabolic rise?**

It's a combination of things, really. I have an intimate knowledge of the area as a lifelong resident, and a tremendous passion for my work and building and maintaining not only strategic partnerships within the industry, but mutually beneficial relationships within the community. Also, it's probably because I'm a workaholic. Sometimes I feel guilty not spending enough time with the family, however I do set aside enough vacation time to make it up!

### **What prompted your expansion to California and New Jersey?**

Well, although I'm a true Brooklynite at heart, I want to live in California at some point in my life and this is basically



the right time to do that, with the commercial market on the rise there. However, New Jersey is the immediate requirement right now and is the clear choice as it's right next door to New York.

#### What do you enjoy most about your work or what drives you?

My passion is creating the relationships that have become friendships. This fosters additional knowledge that I would have never been exposed to. The fact that there's always something to learn drives me and my business. Our success has certainly fueled a desire to conquer new markets but ultimately, the reward of seeing my clients prosper is the greatest catalyst to my personal and professional development.

“ I have an intimate knowledge of the area as a lifelong resident, and a tremendous passion for my work and building and maintaining not only strategic partnerships within the industry, but mutually beneficial relationships within the community.

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# Jeremy & Jennifer PERKINS



Jeremy Perkins began his real estate journey right out of high school when he started framing houses and buying property in the community he still lives and works in. Jennifer began hers over a decade ago, after having returned stateside from working overseas for the military. They are now full-time investors and developers, who have dedicated countless hours to real estate investment, development, education, and mentorship, as well as masterminds. In 2018, Jennifer and her husband, Jeremy, founded Rubix Investment Group in Tennessee, a real estate investment firm that specializes in land development, residential construction, and self-storage facility development, and acquisitions. Together, they offer a brilliant combination of left- and right-brain thinking, perfectly balanced in total equilibrium to create a unique approach that's become one of their trademarks—and the foundation of their success.

While Jennifer is the engineer with an analytic mind, Jeremy is the visionary and implementer with over 20 years' experience as a commercial and residential builder, handling everything from pool and home building to renovations, and commercial-residential development. He is proficient in creative finance structure, creative deal structure, and oversees construction and project management along with investor relations, while Jennifer sources leads and underwrites them to determine if a deal exists or can be created. Where some see a trailer park, they see a self-storage facility and an investment opportunity. Three years ago, the power couple opened Synergy Storage, which spans seven acres with 224 spaces and 25 spots for boat and RV parking. It's been stabilized for the last two years, and is currently in "phase two," which includes an additional 300 units and 68 parking spaces. "We're bringing the same quality we're known for with our residential properties to self-storage and turning ugly facilities into something more beautiful, modern, and inviting," Jennifer shares. And as the winners of the *Main Street Award for Best Self-Storage Facility*, there is no question as to their flawless execution.

“ We listen to our clients' individual needs and design an investment strategy to meet their goals. ”

Known for creating wealth through value-add development and redevelopment opportunities using their signature “highest and best use”

strategy, the firm does no formal marketing, but instead garners business the old-fashion way—through word-of-mouth from their well-connected network of professionals in the investment and real estate community. Long before embarking on their latest venture, Jennifer and Jeremy had already developed a number of properties together and it's safe to say they've got it down to a science. They've worked with hundreds of investors, including doctors, lawyers, and busy professionals who want to grow their money faster than with a 401(k) plan, but don't have the time to invest in real estate themselves—and they're reaping the benefits of their partnerships, with some doubling their returns in six months to a year, while others have received a fixed-interest rate based on their required returns. "We listen to their individual needs and design an investment strategy to meet their goals," Jennifer explains.

*The Top 100 Magazine* spoke with Jennifer to learn more about their thriving company, and the self-storage bonanza.

**Let's start from the beginning. Why did you choose to focus primarily on land development, and self-storage facility development and acquisition?**

**Jennifer:** I've always been really passionate about land and real estate, and I love being involved in projects rather than just working a 9-5, and my husband is someone who's always been self-employed, so this was second nature to him as well. We'd seen a lot of interest from investors wanting to get involved with our self-storage projects, not only because it's a historically stable, lucrative investment, but because of our history of successful developments in this space. When it comes to assets, security is something that's high on everyone's priority list, and self-storage is a *very* resilient asset that has historically done well in the good times as well as the bad. It's also much more passive than other real estate investment assets and it builds equity over time, unlike other properties such as restaurant and entertainment venues, the value of which can swing widely, as we recently saw with the pandemic.

**Jeremy:** I have always had a passion for building, design and bringing creative visions to reality as well as bringing value to our community and fellow investors. Through land development we are able to change lives and bring value to everyone around



us. We strive to be the best in the business and are always finding ways to be better. Our mission is to provide what the community demands while providing superior value and the highest quality of construction. Through self-storage development and acquisitions, we are able to provide a secure investment, cash flow, and an incredible return on investment not only for our businesses family and children, but also our fellow investors and their families.

**What makes Rubix Investment Group different from other real estate investment firms?**

**Jeremy:** We're focused on elevating people and places, as opposed to cranking out turnkey, cookie-cutter products over and over again. We leverage our combined experience to deliver the best-quality properties and better returns and find ways to create massive value, which translates into money for our investors by both providing a great return on investment, and improving the areas in which our properties are located.

**Jennifer:** And we're able to handle everything in house, from site acquisition to development, rather than having to outsource the work to other firms or vendors, which allows us to ensure that the high quality that we demand is then reflected in our properties. We work to find the best fit for the area, community, and investor, which enables our ability to produce the best solutions for everybody.

**What do you enjoy most about your work, Jennifer?**

**Jennifer:** Definitely the problem-solving aspect of it. I enjoy taking the complex real estate issues that most people abandon because they're too difficult, and being able to find solutions because there's actually a lot of value in complexity. We're really passionate about what we do, and we love doing it together.

*Jennifer is a licensed realtor with a master's in business administration and a recipient of the Department of the Army Achievement Medal for Civilian Service. Jeremy is a licensed general contractor and leads a mastermind for entrepreneurs and real estate professionals called Collab. They have been featured in The Nashville Investor and Mini Storage Messenger as well as many podcasts.*



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# CORINA CORDOVA

— CCIM —

## Director of Asset Management

Fueled by her passion, Corina became a master at balancing between a successful career and family. Corina's first transaction of her commercial real estate career was valued at \$1.5 million, which she saw as a divine opportunity that she was on the right path. Since that pivotal event, she embarked on a successful real estate venture piquing her interest in commercial real estate. She has since secured a combined total sales volume of over \$81 million in closed transactions in Texas. Her extensive credentialing includes licensing by the Texas Real Estate Commission, and she is also pursuing her Commercial Property Management (CPM) designation, as well as her licensing credentials with the Louisiana Real Estate Commission. However, obtaining her Certified Commercial Investment Member (CCIM) designation, one of the highest distinctions in the commercial real estate sector, is one of her proudest accomplishments.

Today, with over 14 years of experience in the field, and a decade on the commercial side, she serves as director of asset management for Exalt Real

Estate Group, LLC. Founded in 2013 by Sovik DasGupta, Exalt Real Estate Group specializes in acquiring, developing, and managing portfolios of investment-grade, best-in-class commercial real estate, with a portfolio that has spanned across multiple asset classes, geographical markets, and industries.

Corina joined the firm in 2019 after a successful merger and acquisition of her own RE/MAX franchise. Now she brings it all to bear as she manages Exalt's multimillion-dollar portfolio of commercial assets, which includes several hundred thousand square feet of professional office space in Texas. From a small border town to the leader of a thriving and growing firm, Corina is not only driving the company forward, but paving the way for other emerging female leaders in this highly competitive industry.

We sat down with Corina to learn more about her role, her journey, and her passion to nurture the success of others.

### **Tell us a bit about your role at Exalt.**

I was initially recruited by Exalt's founder to be the director of commercial property management and later promoted to my current role as director of asset management, where I oversee and manage all operations of Exalt's extensive commercial portfolio as well as construction projects within the portfolio. My extensive experience in construction management, as well as being bilingual, enables me to effectively manage large-scale projects.

### **How does your experience with government agencies and urban planning benefit your current career?**

Early on, I joined a governmental and urban planning consulting firm as a grant

administrator. This is where I became intimately familiar with zoning, urban planning, and other developmental approval processes for master-planned developments. Because of that experience, I'm able to oversee the underwriting, planning, and construction of complex development projects.

**Corina, you're so passionate about helping minority women succeed. Where does this come from, and why is it important to you?**

When I use the term "minority," I'm referring to being a woman in the commercial real estate space, which has predominately been a male-dominated industry. It's not only been rewarding to me to earn the respect of my peers in the industry, but to also have the opportunity to pay it forward by empowering other women to pursue a successful career in commercial real estate. Ultimately, I give God all the honor and glory because it was He who rewarded me and elevated me. I encourage more women to actively take on more executive leadership roles, as I firmly believe women bring a unique perspective to the boardroom.

**Can you share just a few of your most memorable accomplishments?**

Of course. I'll share two. When I represented Oasis Financial in the disposition of a combined Phase I and Phase II – 74 acre family residential development known as Las Colinas of Treasure Hills Subdivision, as well as when I represented the Donna Economic Development Corporation in the development, planning, and land disposition of a 23-plus-acre master-planned retail and land development for economic growth. Together, these deals had a combined disposition of approximately \$17 million, which was certainly among two hallmarks of my career. However, I am most excited about my future with the many developments we have been pursuing here at Exalt.



“

I encourage more women to actively take on more executive leadership roles, as I firmly believe women bring a unique perspective to the boardroom.

**How has Exalt and Founder, Sovik DasGupta, further impacted your journey as a leader in commercial real estate?**

Sovik DasGupta, founder and president of Exalt Real Estate Group, has played a pivotal role in my career. Sovik has been the driving force behind the success of Exalt Real Estate Group and many other of his entities. He landed in New York City after college, where he modeled his experiences through countless aggressive transactions, tough negotiations, analytical, and organizational skills. Transitioning from a successful real estate investor to a real estate developer, Sovik had a vision that he was able to expand on by operating not one, but many successful entities and he continues to focus on expansion and growth in Texas, Louisiana, Alabama, and New York. Sovik is a unique leader with an infectious personality who has created a successful culture at Exalt based around honesty, integrity, and teamwork. He's genuinely one of a kind and continues to push me daily to excel. His vision and ability to inspire his team is truly inspiring. Sovik truly believes in attracting and retaining female talent and has made a concerted effort to develop women leaders in our organization. He's always told me, in his mind, the business case is clear—"When talented women are at the table, the discussion is richer, the decision-making process is more thorough, and the organization is stronger."

**Sovik, in one word how would you describe Corina and what her leadership means to Exalt?**

That's impossible. What I can say is that it is truly a great honor to have leader like Corina in our organization and on our Exalt team. Corina is a true dreamer that believes anything is possible, a visionary, a change-maker, consummate professional, and a trailblazer who is loved and respected by everyone she encounters. We are so proud of all her achievements, but know the best is yet to come.



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# Todd ESHENBAUGH

VICE PRESIDENT

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When you're in the construction and homebuilding field for more than 25 years, you acquire a lot of experience, and when you do it well, people tend to notice you. Such is the case with Todd Eshenbaugh.

Todd has a history of doing great things, especially when it comes to setting up and scaling a company. In his last role, he created a building division that grossed \$9 million in sales in its first 90 days. In his modest way, Todd shares, "My passion is taking smaller organizations, building on their strengths, and growing them into something special." Modesty aside, Todd has proven himself to be a valuable asset, and it was precisely his mastery as a market strategist that led Jim Anderson, founder of J. Fuller Homes, to recruit Todd for the position of vice president.

Established in 2009, J. Fuller Homes builds in the most desirable Triangle communities of North Carolina, including Chapel Hill, Durham, Cary, and Raleigh. Their goal is to offer well-designed, well-crafted homes in the \$500K to \$1M price range—and they've already got nearly 500 homes

under their belt in the Morgan Ridge, Sanderway, and St. Mary's, Pinecrest subdivisions. Now, with Todd at the helm, armed to infuse his mission with the company's motto, "Build your Life™," they'll set their sights on achieving \$40 million in sales for 2023. "I feel confident that we are positioning ourselves to hit that number easily," Todd declares. Still, growing the company's market share is not the only goal for Todd. He'll also focus on the customer experience while expanding their signature floor plan offerings and streamlining homebuilding operations.

"My recent focus has been on creating the business plan and marketing strategy to achieve a five-year growth pattern. My plan to fulfill that goal includes the creation and implementation of systems and procedures that allow us to grow, while creating efficiencies that achieve the best possible customer experience," Todd reveals. And, as a servant leader with the skills to back up his plans, Todd will unite his team to not only meet, but surpass, those targets.

We spoke with Todd to learn more about his new role, how J. Fuller Homes distinguishes itself in the industry, and his objectives for the coming year.

## Todd, are you seeing greater demand for homes as a result of COVID?

The demand has dramatically increased for new homes. During the pandemic and the resulting lockdowns that followed, many people discovered that they didn't have enough space or that they wanted something different, and that spurred the search for a new house that better fit their lifestyles or future plans. Seventy-five percent of our new customers are from out of state, from the West Coast to New York and Florida. Raleigh has been growing rapidly, but we're seeing a new level of interest from non-residents. We also have four major corporations opening new headquarters here—Apple, Google, the U.S. Army, and Amazon, so that influx will continue to grow exponentially.

## How does your background in construction benefit your team, the company, and customers?

It's a huge factor. I have experience in just about every role of a homebuilding company, which allows me to train as well as understand everybody on my staff. It also allows them to feel comfortable knowing that if they get into a situation that they have trouble with, I have the experience and hands-on knowledge to teach them how to overcome most challenges. I've been there and done that, so I look at challenges as opportunities for me to jump in and create a teaching moment.

**How does being a servant leader reflect in your approach to your staff and impact the overall customer experience?**

The effect has been especially important with regard to the staff. My main goal in hiring and managing is to employ people who are the best in their field and to support, not micromanage, them. I let them have a voice and support that voice. It allows them to feel invested in the company and a true part of it, and that relays back to the customers because you've built a team that truly cares about everything they do.

**How does J. Fuller's approach to its clients differ from others?**

We do "semi-custom," which we design and build to the client's specifications. The biggest difference, and we've been told this a lot, is that we are more communicative than anyone in this market. That is a major factor. In the building process, you're constructing a product involving thousands of parts—things can go wrong. What never goes wrong is our communication.

A lot of homebuilders are great at telling homeowners the good news, but they're poor at disclosing the not-so-good or they try to hide things. We never do that. Our customers are a true partner with us, so to be a good partner to them, we need to be honest and forthright. If they have questions or concerns, the response time is critical. We also ask about their current and future needs. We're designing floor plans for what customers want, not for what we want. That's where our tagline, "Build Your Life," came from.



*Todd says:*

**I've been there and done that, so I look at challenges as opportunities for me to jump in and create a teaching moment.**

**While many other homebuilders are outsourcing various aspects to the lowest bidder, regardless of location, J. Fuller remains committed to using only local vendors and experts. Why is this important to the company?**

We've built our reputation from relationships, not numbers or revenue, and we value those relationships with our clients, partners, vendors, and the community. In fact, part of our profits are donated to charity. Using local vendors also helps the community thrive and improves product outcomes because when you're engaged with the local labor force, they tend to take pride in the project and want to provide quality workmanship.

**Lastly, Todd, what do you enjoy most about your work?**

What I enjoy most is seeing communities come together through our subdivisions. We are creating a great place to live, where people can raise a family. I love seeing their excitement when they move in, with their children running through the house, exclaiming, "This is my room!" and playing in the yard. For most people, it's a dream that they're finally achieving, and we, as a company, played a small part in helping them. That's what makes it all worthwhile.



# President



“ I want to help people learn, give them good mentors, and advocate to help them get positions with larger companies.”

## James Huang

A successful shareholder and advisor to real estate syndication firms and startup technology companies, James Huang has helped to consult, raise capital, and connect with private equity investors from Main Street to Wall Street. However, he is best known for his remarkable ability to persevere. During the global financial crisis of 2009, James lost everything, but instead of conceding defeat, he bounced back stronger and better than ever. The experience taught him the most important aspects of life — empowering, helping, and giving back to others. Since that time, he has worked tirelessly to assist countless trade organizations and entire communities.

In September 2020, James was named president of eXp Commercial, the commercial division of eXp World Holdings, Inc. and one of the fastest-growing commercial real estate brokerages in the world. Having launched and managed several companies from start-up to profitability, James brings invaluable operations experience as he oversees, builds, and runs commercial and ancillary services to support the growth of eXp Commercial domestically and globally. As he connects

leaders with the goal of creating bigger and better companies, James continues to place the greatest emphasis on working to inspire others.

We had the opportunity to speak with him to learn more about his background, career journey, and current role at eXp.

**Q: Let's begin with your background. Have you always been interested in real estate?**

**A:** My original plan was to join the medical field, but in 1992, I got into Wall Street finance and then fell into real estate. I worked at one of the largest companies in the country, helping with acquisition and disposition. When I realized we were buying a lot of assets from Marcus & Millichap, I told my boss that I wanted to work there, and I went — without a paycheck. It was well worth it because they offered the best training programs and produced top-notch brokers and agents. I enjoyed being there, making calls, building relationships, etc., but my “aha” moment came when I realized that I could

start putting deals together to syndicate old properties, and that's what I did.

**Q: When did you launch your first company?**

**A:** In 2004, I left Marcus & Millichap to create a boutique regional commercial real estate firm called BRC Advisors. As with any new venture, the early days were challenging. At first, no one came, and I wondered if I'd made a mistake. Fortunately, we had a great company culture and wonderful friends, so people began to join and refer other people to us. We ultimately grew to 180 brokers, five offices in Southern California, and two satellite offices. Today, BRC is run by one of my partners and is still doing well.

**Q: How did you manage to come back after the economic crash of 2009?**

**A:** I was pivoting all the time to figure out new ways to bring business in, and renegotiating, keeping my vendors and team together. My partners and I created private money lending and fix and flip, and even started subleasing space to bring in more revenue and people. Then, in 2015, I got involved with several different multicultural groups, and I've remained close friends with many of the leaders because of our shared goals to create opportunities without boundaries for everyone. Through my involvement in these groups, I was able to partner with a legend in the commercial industry to set up a top 10 firm and create a new franchise operation.

**Q: Is this what led you to eXp Commercial?**

**A:** Yes, but eXp Commercial did not start right away. Through my volunteer work, I met some people high up in the company and tried to merge my commercial firm with eXp. Even though they declined, they still wanted me to build a commercial division of eXp and manage the ancillary services, which is the financial capital market, valuation, asset management, and creation of funds and products. eXp accepted my terms and presented me with a great offer, so I joined full force and asked my mentors and several other leaders to come out of retirement to help me set it all up.

**Q: You mentioned your volunteer work. Tell us a bit about that.**

**A:** I learned a lot from several diverse groups of people who not only gave me insight to real-life problems but also helped me realize what needs to be done to fix them. After the market crash in 2009, I really began to focus on what I needed to do, and I now volunteer as much as I work. That's how I've built many of my relationships. Active volunteering is not just being a member but taking leadership positions. It's important to lead not by title but by inspiration.

**Q: How does your volunteer work tie in with your current role at eXp?**

**A:** In 2009, I realized my passion for diversity and inclusion, which I wanted to bring full circle. Money doesn't measure me because getting more people involved and creating more diversity and inclusion in commercial real estate is what really matters—to hear and know different opinions. My goal is to recreate the perception



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of commercial real estate by creating opportunities, giving back to our communities, and helping to solve problems. I want to help people learn, give them good mentors, and advocate to help them get positions with larger companies.

**Q: Let's end with your latest news — the exciting new platform, eXp World.**

**A:** It's the "metaverse." eXp was built on a virtual platform, which was unheard of in the commercial real estate realm; however, the pandemic accelerated the way things were done. Because of the shift, people's habits changed and they no longer wanted to meet face-to-face. eXp, through Virbela, has created an interactive avatar-based virtual platform that allows nearly 80,000 eXp agents in 19 countries to network, collaborate and close transactions from anywhere in the world every day.

# Jason & Brady Kinsey



We're passionate about what we do. We care, and it shows.

We've all visited the office of a health care provider at some point in our lives. Typically, it's an active environment, with busy doctors scurrying from one room to another and front office staff swiftly pulling patient records from monster file cabinets. But, if you're like most people, you've probably never thought about how the office was set up or the type of property that was needed to accommodate the very particular and unique needs of the practice. Luckily for medical professionals throughout Colorado, brothers Jason and Brady Kinsey have focused their thriving real estate business on this very distinctive niche.

Jason and Brady are co-founders and co-partners of Kinsey & Company Commercial Real Estate (K&CO), and to date, they've helped more than 1,500 clients find the perfect space to set up shop. This powerful and productive pair, who have a combined 29 years of experience in commercial real estate, focus on tenant, buyer, landlord, and seller representation, investment services, and market analysis. K&CO is Colorado's leading independently owned commercial real estate firm, having completed over \$200 million in transactions, and never wavered from their commitment to putting clients first. It's not surprising that in addition to the lion's share of health care tenants they've acquired, they've also secured large-scale properties for several national companies. As Jason puts it, "We are built on simple principals. We take the time to thoroughly understand and prioritize our clients' needs. We believe in the power of long-term relationships and by listening to our clients, practicing compassion, and providing the best service possible, and we are rewarded in an often overlooked and very undervalued way—we get to see our clients flourish."

When it comes to health care tenants, K&CO has become renowned for their critical evaluation of prospective properties to identify the perfect site and earning their

clients' trust along the way. In this endeavor, Jason and Brady consider population-to-doctor ratios, competition, population growth, access, visibility, and the safety of employees and patients along with many other critical considerations. More importantly, they perform these evaluations from the perspective of the business owner. "If I'm a dentist or plastic surgeon, I'm questioning if a location has the right synergy and if my patients will be comfortable getting services at this location," Brady shares. "And, since we don't just deal with independently owned practices, we have to be knowledgeable of all types of commercial properties as well as the needs of a variety of clients. That expertise may manifest in the form of negotiating with a landlord for more space and better terms, or finding a large, customizable location. In any case, and with every client, our approach varies, but the standard of service does not."



With every deal and every client, we maintain a high standard and always provide the best guidance we can do to enable smart, cost-effective, and successful decisions.

At any given time, K&CO deals with 25-30 properties, and whether they are representing the tenant or the landlord, they provide a full suite of value-driven services. On the selling side, they're ensuring a sound investment by going above and beyond what the typical broker offers. "We assess the financials of potential tenants as though we are the landlord because we know the importance of stability. We want to maximize the value of the real estate," Brady shares, "After we help a landlord acquire a property, we might also help them sell it. We know every inch of a shopping center, office park, neighborhood, and intersection and we analyze the transaction from the perspective of the client and their ultimate goals."

Just as their approach to service differentiates them within their industry, so too does their method for marketing. "We believe we have best-in-class marketing materials, whether it's our brochure, an offering memorandum, or professional photography," Brady explains. "We like to show the property

Jason

Brady



## Co-Partners & Co-Founders

**K&CO** is Colorado’s leading independently owned commercial real estate firm, having completed over \$200 million in transactions, and never wavered from their commitment to putting clients first.

in the best light possible and be concise and clear about the opportunity each property presents, whether it’s for a lease or sale. I think everyone appreciates honesty and transparency, and for us, it’s become a trademark. With every deal and every client, we maintain a high standard and always provide the best guidance we can do to enable smart, cost-effective, and successful decisions.”

Underlying every innovative marketing strategy for their landlord clients and every hand-selected location for tenants is the unwavering principle upon which Brady and

Jason founded the firm—*Do the right thing*. Jason shares, “I can see around corners a lot further than most people, and our core values are very simple. It’s about taking care of people and being part of their journey to success. It’s about understanding our clients’ needs, always being available to them, and just doing the right thing. We’re passionate about what we do, we care, and it shows.”

*Brady Kinsey holds a bachelor’s degree in finance and Jason Kinsey has received the Costar Power Broker Award for multiple years.*



# EDDIE Brown

“ We’re getting loans approved in a matter of hours, not days.

There’s an old tenet in business that claims there are three options for every transaction and clients can choose just two—you can have it fast; you can have it cheap; you can have quality.

Eddie Brown, executive vice president of Villa Home Loans, decided he didn’t like those parameters, so he did something about it—he changed them.

Eddie joined Villa Home Loans in October of 2021, bringing not only 24 years of experience in the residential mortgage industry, but a clear objective to be at, and stay at, the forefront of change. By ignoring the old and antiquated operational mandates that have for too long kept clients from obtaining *all* their mortgage needs, Eddie has developed the perfect *trifecta*—a wide range of quality products, five-star service, and rapid turnarounds. And, under his direction, Villa Home Loans delivers every single time. “We understand people want speed and convenience, but they also want a customized experience. We merge fintech with good, old-fashioned customer service, backed by 25 years of success across 46 states, and a comprehensive suite of mortgage products at amazing rates,” Eddie shares. “There’s a reason we’re one of the fastest growing lenders in the country. As we were implementing our technology, we served 6,500 clients and closed over \$2 billion in loans. You don’t accomplish that by being indistinguishable. You do it by being change-makers.”

Devising and implementing change is what Eddie has become known for. “I am passionate about driving innovation, developing more efficient lending processes, and transforming the direct-to-consumer mortgage model,” he explains. And as a servant leader, Eddie constantly challenges himself and his team, which has resulted in stellar revenues as well as recognition.

Managing two offices located in Charlotte, North Carolina, and Irvine, California, Eddie is relied upon to oversee Villa Home Loan’s countrywide expansion, develop their

national footprint for retail and the building of centralized processing centers in major markets, and sponsor and support all technical innovations to improve their digital end-to-end platform. His work is integral for the streamlined processes for which Villa Home Loans has become renowned and loved. “Our production rate is three to five times higher than the majority of our competitors, so innovation and technology are crucial. It is what allows us to serve as many clients as we do, without sacrificing quality or service. Greater efficiency also means lower internal costs, which is how we can offer lower rates to our customers,” he affirms. “And the process is automated, but not autonomous. There’s always someone monitoring the transaction and assisting the borrower from start to finish.”

We spoke with Eddie to learn more about Villa Home Loans, the technology that has catapulted them to their position as a top national mortgage lender, and their storied standard of customer service.

**Q: Eddie, Villa Home Loans is bridging the gap between innovative technology and service to create a whole new standard of excellence for the customer experience. Tell us about this.**

**A:** In this business, the manufacturing of the mortgage loan has been broken for years. I’ve been focused on repairing it. We’re driving AI tech and machine learning, along with subject matter experts and *high touch*, to give customers the greatest experience possible. We spent 12 years developing this platform to make us more efficient and every aspect of our business model has been designed with this mission in mind.

**Q: We’re hearing a lot about fintech within the mortgage arena, but your model was designed specifically for today’s consumer. Tell us more about that.**

**A:** We’re a nationwide lender, so we work directly with consumers from all over the country. People want to do

## Executive Vice President

everything from a smartphone, and we enable that through fintech, AI, and machine learning. Instead of filling out a paper application or speaking with a loan officer, we offer the option to price a loan on our website. While the application is being completed, our technology is analyzing it and populating the documents we'll need, based on the info provided. It's all in real time, with the ease of drag-and-drop functionality, so there's no waiting in a stack of other applications for review. We save an immense amount of time for approvals as well because the data is captured, analyzed, and verified on the spot. The app alerts the borrower if there are any errors or omissions, then provides an immediate decision. We're getting back to our real estate agents within an hour with approval results.

“

We save an immense amount of time for approvals as well because the data is captured, analyzed, and verified on the spot.

**Q: How important is this combination of speed, tech, and high touch in a time when houses are often gone the day they're listed?**

**A:** Speed is critical right now. People are competing with cash buyers and multiple offers, so they need to get their loan cleared as soon as possible. We call it the “Premier Approval.” We're getting loans cleared to close within 10 business days, so when people are looking for a house, they're going in without any loan contingencies, essentially. It's already hit our underwriter's desk, with



**Villa** Home Loans  
by NR, Inc. NMLS# 75597

“ We merge fintech with good, old-fashioned customer service, backed by 25 years of success across 46 states, and a comprehensive suite of mortgage products at amazing rates.

conditions and financial contingencies approved. That's how we separate ourselves in a market where houses are flying off the shelves. We're getting loans approved in a matter of hours, *not days*.

**Q: What do you enjoy most about your work?**

**A:** Championing change for my staff, our mission, and our clients. We're here to transform the mortgage industry and we're driven by the question “How can we continue to create a better experience for our clients?” I'm proud of giving my team the tools they need to do what they love—helping people get mortgages.

MEET

# Clint Flowers



**“We exist to make things grow,”** and it’s certainly an apt one, not only for their clients’ returns, but for the company’s evolution as well.

Clint Flowers, an Accredited Land Consultant, started selling land in December 2003 as a temporary solution while he worked on getting into corporate banking, something he’d planned on doing during his college days at the University of Alabama’s Culverhouse College of Commerce and Business Administration. He’d gotten a real estate license in college simply because he had enough education hours to do so, so he thought he’d put it to use until the banking job became reality. But, after closing a few land deals, he was hooked, realizing how much he enjoyed helping people achieve their land goals.

Born and raised in south Alabama, the son of a consultant forester, Clint has been an avid outdoorsman his entire life, so the logic behind buying and selling land investments came naturally to him, as did the desire to help his clients and customers improve their positions. “It was intended to be temporary, but the next thing I knew, I had a business,” Clint says. Deals were

coming in and clients were happy, and Clint found he was truly excited about brokering land and learning more about the industry. He decided to shift focus from corporate banking and embrace this newfound passion. He was just 23 when he founded the retail brokerage arm of A&M Forest Consultants. Nearly nineteen years later, Clint is still just as happy as his clients that he’s in the business of land brokerage.

In late 2015, after nearly 13 years of successful independent operation, Clint saw an opportunity to scale his business with a 2+2=5 opportunity by merging his company with National Land Realty. Today, Clint, an Accredited Land Consultant who’s licensed in and operates in Alabama, Mississippi, and Florida, serves as partner and co-owner of this rapidly growing land brokerage firm that has a presence in 43 states, with plans to be in all 50 states soon.

The divisions of National Land Realty include brokerage of agricultural, recreational, timber, hunting, conservation, commercial, and solar land, a lending arm making rural land loans, and a leasing division focused on farm,

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mineral, carbon, wind, solar, hunting, and other applicable land-based leases. Since Clint's 2015 merger, National Land Realty has skyrocketed to five times its original size and continues to see an average of 40% growth annually utilizing an agent-centric model, closing \$1.5 billion in 2021 alone, making it one of the largest and fastest-growing companies in the country, with 380+ agents in their employ. Their motto is, "We exist to make things grow," and it's certainly an apt one, not only for their clients' returns, but for the company's evolution as well. Clint's clients include large landowners, high-income individuals like professional athletes and business owners, as well as several of the largest landowners in the U.S.—and they all trust Clint and the team at National Land Realty as experts to help guide their land decisions.

Due to his long-term success for his clients and his ever-expanding expertise in the land industry, Clint has been named the *Top Producer Nationwide* at NLR annually from 2015 to 2021, awarded the *RLI APEX National Broker Award* four times, named the *National Timberland Broker of the Year* twice, and earned the award *Alabama Land Realtor of the Year*.

Clint will be the first to credit National Land Realty's unique model for his success too, with a full agent support staff, a marketing

His motto is, **"Service above sales,"**  
 driven by the desire to always  
 exceed client expectations—and  
 he certainly does.

team, a GIS team, a technology development team, and NLR's culture, which has secured them both top talent and strong loyalty. "We're an anti-franchise model, so we don't require long-term financial or time commitments from its agents the way most companies do. NLR's growth is rooted in its culture of accountability to its agents and its ability to produce for them. The company doesn't make a dime until AFTER the agent does, which is a rare find these days," Clint explains. That dedication to making sure agents are supported and successful has paid off, resulting in almost no turnover since the company started 12+ years ago. And, in the era of the Great Resignation, where employees and agents across many industries are fleeing for the doors, the loyalty that National Land Realty has engendered in their team stands as a testament to their employee and agent-centric culture.

Being dedicated is something that comes naturally to Clint, just as it did 19 years ago when he was still imagining land brokerage as a temporary strategy. His motto is, "Service above sales," driven by the desire to always exceed client expectations—and he certainly does. No matter how much expertise he has, which could arguably fill a small library, Clint is eternally inspired to keep gaining more knowledge and more insight so that he can better serve his clients, customers, and his teammates. "I'm always looking to find solutions where others might not see one. I'm terrible at taking 'no' for an answer, and I hate the word 'can't.' It motivates me to find solutions more than any other word in existence," he says, which is why he's known for his ability to get things done and tackle any challenges that get in the way. Helping clients get the results they want around a piece of land is also something that drives him. "For some clients, achieving their goals isn't a monetary issue," he says. "It could be based on emotion, conservation goals, tax shelter needs, wildlife habitat desires, or a family-driven transaction. Regardless, I enjoy getting people where they want to be with their land goals."

When he's not helping and educating clients on the myriad benefits of owning, buying, or selling land, Clint, a husband and father, spends time with his family and partakes in several local and national organizations, including the Rotary Club of Mobile, the Order of Fuse, the Alabama Forest Land Trust, the Alabama Wildlife Federation, Ducks Unlimited, the Quality Deer Management Association, and the National Wild Turkey Federation.

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Founder & CEO



# Joseph Back & Eric Martin

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Chief Operating Officer



homeowner to understand their issues and design a tailored solution to fit their problems. With a network of thousands of investors, they've purchased over 500 homes valued at \$60 million. As Joseph and Eric lead a thriving company, they're also lifting up others through their involvement with local and national organizations, hosting monthly events for charities, and their new annual home giveaway initiative. "We're already improving communities, but we want to do more. That's what drives everyone here," Eric says.

**Joseph Back** started in real estate in 2018 while working for a local investor after graduating from the University of Kentucky with a degree in finance. During that time, he learned a significant amount about the industry by building a direct-to-seller acquisitions arm for his employer and helping to grow that



Rapid Fire Home Buyers has been dedicated to improving communities one house at a time since its founding by Joseph Back in 2019. He started the fledgling enterprise in a single room with just two employees—himself and COO, Eric Martin. Today, with 25 team members and 250% year-over-year revenue growth, Rapid Fire is one of the Southeast's fastest-growing real estate companies, with offices in Montgomery, Alabama; Lexington, Kentucky; and a third location set to open in Columbus, Georgia in the coming months. The company's flipping and wholesaling model allows homeowners to sell their homes without going through a realtor, making repairs, or paying closing costs. The result? A faster, more convenient experience for sellers and beautiful homes for the community. And unlike other buyers that make hollow offers from afar, Rapid Fire is a local firm with a uniquely personal approach. The Rapid Fire team meets with every

company exponentially; however, there was little room for advancement. Just as Joseph began contemplating a career move, his fiancé, now-wife, Kristen, was accepted to veterinarian school at Auburn University in Alabama. After settling in to the Montgomery area, Joseph decided to bring the experience and skills he gained in Kentucky to Alabama, and quickly founded Rapid Fire Home Buyers. Now, at the age of 25, Joseph owns 150 rentals between Alabama and Kentucky, and looks to expand the Rapid Fire brand. His 10-year goal is to reach an additional 47 markets across the county and scale up to buying 15,000 houses per year, while continuing to improve communities one house at a time.

**Eric Martin** met Joseph while also attending the University of Kentucky. Eric graduated with a degree in finance, and got in to real estate right away through an internship as a real estate investment analyst. After his internship was over, he took a leap of faith, packed all his belongings in his car, and moved to Alabama to join Rapid Fire Home Buyers. He was the second member of the team, sharing a small office with Joseph, handling everything that came along with starting a new company. After helping to significantly grow the company, Eric now holds the role of chief operating officer. He specializes in finding and purchasing off-market distressed properties, selling inventory, building and managing relationships with investors, and spearheading strategic plans that continue to increase the company's revenue 250% year after year. Eric, who has sold over \$21 million to investors and has built a personal rental portfolio of \$2.8 million by the age of 25, has undoubtedly immersed himself in the real estate world. While he continues to drive company growth, he is also passionate about serving the people and the communities in which the company resides.



Arleen & Jacob

**GARZA**

REEP | EQUITY

In 2012, Arleen and Jacob Garza combined their experience in finance and entrepreneurialism to launch Real Estate Equity Partners, “REEP.” Headquartered in San Antonio, Texas, REEP Equity is vertically integrated with its sister company, REEP Management. Together, the divisions focus on acquiring and managing under-performing, Income-producing, multifamily investments. Today, with over \$350 million in assets, REEP has been named one of the fastest-growing companies three times by the *San Antonio Business Journal* and named *Independent Rental Owners of the Year*, multiple times. Arleen has also earned the distinction of *Top Woman in Real Estate* by Connect Media and serves on the San Antonio Apartment Association Board of Directors. Celebrating its 10<sup>th</sup> Anniversary, REEP represents more than just a promising business venture for Jacob and Arleen, it has provided an opportunity for the companies to work together to improve communities throughout Texas.

REEP’s vertical integration sets it apart from industry competitors. The equity, asset, and property management teams work together to provide investments with consistent

cash flow, equity upside, and tax benefits. “You can buy a property ‘right,’ but the real magic happens in operating it to achieve the highest appreciation in value. Our investors take comfort in the knowledge that we handle everything in-house, and our business plan is executed with precision, allowing us to maintain full control of the process,” Arleen explains. That dedication to personal attention is evident throughout their portfolio and company culture, driving their continued success. “We do what is right every step of the way, from beginning to end,” Jacob says, “and, we’re very grateful for what we do and the people we get to do it with.” As they look to expand to other markets, those values are echoed in the hard work and diligence of their team members.

For Arleen and Jacob, the best part of the job is seeing the residents happy with where they live. “Happy employees... leads to happy residents...and ultimately to happy investors,” Arleen says, “We take pride in caring for these communities. Seeing the improvements and the impact of our work, makes all the hard work worth it. This really is a feel-good business where improving the lives of others is what we focus on.”



# Faith Hammes

Faith Hammes began her career in real estate 24 years ago as a young attorney handling commercial development and zoning matters for a prominent law firm. She fell in love with the field and went on to build a flourishing legal practice focused on real estate matters such as construction, foreclosure, evictions, and title issues, as well as litigation. In 2019, Faith took her passion one step further and founded Trusted Land Transfer, a full-service title agency and real estate settlement provider that serves individuals or companies who are buying, selling, or refinancing residential homes, investment



## President & Founder

properties, commercial buildings, or vacant land in Pennsylvania and New Jersey. Just two years later, in 2021, she was featured on the *Main Line* episode of CNBC's, "Financing the American Dream," as a recognized leader in the industry and the founder of a thriving firm that is already expanding operations into other states on the East Coast.

Faith's meteoric rise is certainly not surprising. When she launched Trusted Land Transfer, she brought with her the client-centric approach that she's known for and combined it with leading-edge technology resources to create a unique firm that provides both legal *and* title services—all with the goal of making every transaction as seamless as possible. "Our objective is to get our clients to the settlement table faster, and we typically reduce the clearing process from weeks to days or just hours," Faith shares.

To make this happen, Faith leads a team of eight experts who coordinate all the moving parts of the transaction, while she personally assists each client—a grand departure from the industry's typical maze of departments and employees. "People want one point of contact, not to ask fifteen different people fifteen different questions. Often, when dealing with a title company, clients are assigned one person in the beginning and then at the closing, someone else is there who knows nothing about the history of the transaction. We never do that," Faith adds. "Also, our clients don't have to juggle an attorney and a separate title service expert. If there's a problem, we can address it quickly without having to go to an outside source, and if they need additional legal services, they can also get it done in one place."

As Faith handles the myriad responsibilities of running a growing firm, underlying it all is the sheer personal joy that her work brings. "What I really enjoy is seeing my clients happy at their closing, whether they're getting keys or handing them off," she shares.

*Faith graduated from Villanova University School of Law and is a licensed attorney in Pennsylvania and New Jersey. She's also a licensed title agent in both states as well as Florida, and is currently expanding her title licensing into other states.*

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# DEAN Cottrill



Executive Vice President

Dean Cottrill is an executive vice president of T3 Sixty, a California-based management consultancy in the residential real estate brokerage industry. There, Dean is also an associate partner, helping steer the direction of the organization in providing a suite of services to clients, including brokerage and technology consulting, merger/acquisition, and event management. Dean has hands-on leadership experience from senior-level management positions held with Long & Foster, Weichert Realtors, and Coldwell Banker Residential Brokerage (NRT), where, as group president, he oversaw more than 66 sales offices and 4,000 agents from Georgia to Delaware with more than \$10 billion in annual sales volume. “The underlying driving force throughout my career has always been making an impact and a difference in other people’s lives,” he shares. “In my present role at T3 Sixty, my ability to inspire real estate leaders to higher levels of success has been my greatest professional accomplishment.”



The knowledge that Dean brings to bear is useful to brokers who are unable to exchange experiences with their local brokerage peers, who are also their competitors. His advice is authentic and comes first-hand; he is consulting on business practices he himself engaged in for more than two decades. To add even more context and knowledge, Dean connects brokers nationally so that they can share their best practices and business concerns without fear of competition.

Dean is highly effective because he has been in his clients’ shoes, and it’s this insight that allows him to quickly and accurately assess where they are in their journey, the unique strengths they can leverage, and the challenging areas that will require thought and growth. “Our experience solving problems with so many brokerages at T3 Sixty enables us to see things they should change in their culture or recruiting or productivity or technology,” Dean explains. “We ask many questions and really get to know their operation, and then offer corrective practices such as systems and structures that have been successful elsewhere. It saves them time and they start seeing measurable improvements much faster. Many times, we discover a lot of unlocked value that hasn’t been fully utilized or articulated.”

*Dean holds a B.S. in accounting from Indiana University of Pennsylvania.*

“

In my present role at T3 Sixty, my ability to inspire real estate leaders to higher levels of success has been my greatest professional accomplishment.

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# KATE



# Rudd

She has lived in Pike Road, Alabama, her entire life and knows the landscape of Montgomery County like the back of her hand. She possesses an abundance of knowledge rarely found in a real estate broker—a degree in accounting and finance from Auburn University and certifications in interior design and home staging, as an ASID associate. And when this universe of expertise converges with a boundless energy and passion for the industry, a real estate supernova is born. *This* is Kate Rudd, the owner of Katherine Madison Real Estate Co., who has been lighting up the lives of home buyers and sellers across the Southern vista for over a decade. And in doing so, she’s setting the industry on fire as well with a litany of awards, including American Institute of Real Estate Agents’ *Top 10 Best Real Estate Agents* and Zillow’s *Five Star Premier Agents*, both consecutively from 2018 to 2020, and Worldwide Publishing’s *Roster of Top Executives* in 2016, among others. But for Kate, it’s not about accolades or profits. What drives her is the desire to help people. “They’re putting a

lot of trust in me to help guide them in one of the biggest purchases of their lives,” she shares. “It’s not about my commission; it’s about my clients’ best interest—always.”

Kate enjoyed a very successful career as a licensed real estate agent for 12 years with \$50 million in transactions under her belt, but she always wanted to start her own brokerage where she could have more control over how she worked with both clients and other agents. She made that dream a reality in July 2020 when she launched Katherine Madison Real Estate. With a growing team of four agents, the brokerage serves the areas of Cecil, Mathews, Pike Road,

katherine  
madison co.  
REAL ESTATE

“ It’s not about my commission; it’s about my clients’ best interest—always.

Wetumpka, and Montgomery. Their services include new construction, renovations, luxury homes, horse properties, farms, investment properties, and Kate’s particular specialty, home staging. While most new brokerages work for months, if not years, to get their footing, Kate’s far-reaching reputation sent her agency skyrocketing right out of the gate, with \$3.7 million in their first year alone and \$5 million in just the past 12 months.

Kate’s design experience not only allows her to make properties as visually appealing as possible; it also gives her insight into how to increase a home’s value through strategic upgrades—all with an eye on her client’s unique situation and budget. “If the value of your home is \$600,000, and you added \$5,000 in lighting and this increases the value and makes it more appealing to buyers, then it’s worth it,” she explains. “But if you’re struggling to make the mortgage payments, then there’s no sense in doing it.” Kate’s unique balance of the creative and the analytical means the best of both worlds for her clients. “I love design, but I’m a numbers girl at the end of the day, and I always strive to surpass their expectations,” she says.

*Kate is a member of numerous industry organizations, including the National Association of Realtors (NAR), the United States Green Building Council (USGBC), and the Montgomery Area Association of Realtors (MAAR). She is also the owner of an interior design company, Studio 180, and serves as president of Goodwin Capital Partners*

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# TIM BROWN

Tim Brown has been a powerhouse in the real estate world for the last 16 years, where he's developed an intimate understanding of virtually every aspect of buying and selling residential and commercial properties. He is an award-winning visionary, a leader, and motivator who has served hundreds of clients with transactions valued at hundreds of millions of dollars and was named *Rookie of the Year* for GMAC Real Estate his first year in the field—a rare form of meteoric rise that can only be attributed to hard work, patience, and a deep-rooted passion that extends back to his childhood. "I've been drawing houses since I was a young child," he shares. "I started school in computer-aided drafting and then went into interior design and I still didn't have an eye on the real estate industry, but apparently destiny was leading me here all along." In 2007, Tim founded The Favour Group, an independent, Alabama-based boutique real estate brokerage in Huntsville. Also, he serves as an associate broker at Keller Williams Realty Huntsville Office.



Owner



“ I don't handle people as a number. I handle them as a human being, and I focus on their needs and concerns and unique situations, unlike many agents or brokerages who are driven solely by the numbers, the status, the sale, the commission.

In addition to leading his talented team and serving his fourth year as director of the Alabama Association of Realtors—which oversees over 20,000 agents statewide—Tim serves as a real estate agent with the Keller Williams Sports and Entertainment Division, a coveted group of less than 1% of the *crème de la crème* of KW agents. Here, he serves professional athletes, entertainers, and television and movie stars who consider privacy, discretion, and attention to detail paramount for every transaction. "Oftentimes, a client may need a house for only nine months, or they might be looking for investment properties for their portfolio," Tim explains. "And there myriad other very specific details that can vary widely depending upon their needs, such as proximity to the set of a movie

they're shooting or the arena in which they're playing to ensure an easy commute, in addition to their personal preference." To cater to this exceptional group—and *all* his clients—takes a whole different level of expertise, knowledge, and experience. And Tim most certainly has it. He holds a litany of distinctions that include *Top Growth Partner* at Keller Williams Huntsville, and a manifold of accolades, such as the *Bronze, Diamond, Ruby Medallion, Silver Team* and multiple *Sales of the Month* awards, among others.

And while most real estate leaders are driven by the race to the top, Tim is driven by the people he serves. "I don't handle people as a number. I handle them as a human being, and I focus on their needs and concerns and unique situations, unlike many agents or brokerages who are driven solely by the numbers, the status, the sale, the commission," he shares.

*Tim holds a bachelor's degree in industrial tech, an associate's degree in cosmetology tech, and a teacher's certification in biblical studies. He holds certifications from the Real Estate Academy of Learning, Cindy Singh's National School of Real Estate, and Leadership Huntsville/Madison County - Focus 29.*



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# ERICH | CEO Co-Founder Rubio



In 2017, Erich Rubio took his experience as a California cannabis business owner and applied what he knew to real estate, a transition he's called "life changing." He co-founded Cannabis Real Estate Consultants (CREC), a real estate company in California, with partner Rick Payne. Since then, they've built an innovative, technology-driven company specializing in location intelligence to meet the unique real estate needs of the cannabis industry. Today, CREC is the number one firm in the space, earning the nickname "The Zillow of Cannabis."

CREC is comprised of four divisions—in-house brokerage, compliance, technology, and government affairs. Together, they offer a veritable one-stop shop for operators and investors assisting them in securing properties, licensing, equipment, financing, regulatory compliance, and legal issues. To help people focus on building their businesses and teams, instead of getting stuck in the complexities of laws and zoning, and regulations inherent to cannabis real estate, Erich saw the opportunity to build a system—and a network—to meet their many needs.

"The cannabis industry is very complex, and there is not a lot of support when it comes to understanding what a city is doing or where cannabis is allowed," Erich explains. "With our synergistic divisions, we're able to provide wraparound services to those just entering the cannabis market to large multi-state operators looking to expand their licensed locations."

And while, of course, Erich and his team are happy to help clients from beginning to end, clients may also select à la carte services as needed. "It's a mixture of consulting and utilizing our brokerage and proprietary technology." CREC's innovative mapping tools allow them to take into account zoning laws, which can vary greatly from state to state or even city to city, while also finding the most viable and profitable properties for their clients based on that data.



CREC is the number one firm in the space, earning the nickname  
**“The Zillow of Cannabis.”**

Compiling years' worth of research and information, they offer the CREC Portal, a subscription-based database available with the same information that their own agents use every day, including real-time maps, property listings, and information on regulatory laws. CREC has also developed a vast network of cannabis agents, something necessary in a nascent market, and provides them an invaluable resource with support, services, and opportunities. "Our agents work with other seasoned agents who have experience in transacting real estate, businesses, and conducting due diligence," Erich says. While currently licensed with the department of real estate in California, CREC's presence extends nationwide, and they send lead referrals to agents across the country and support them on getting the deal done through their CREC Network and infrastructure.

As he leads a growing enterprise, Erich's favorite part of it all is watching the landscape of the cannabis industry emerge. "People relate it to the gold rush, but the cannabis industry has as much need for common services as other industries," he says. "Building things that support a brand-new industry is exciting. If this is the gold rush, we're providing the picks and shovels. It is amazing to be able to pave the way for cannabis."

# ROD BARBEE

Rod Barbee has a unique moniker. He calls himself a C.P.S., a Certified Problem Solver, and based on his illustrious career in real estate and the numerous benchmarks he's achieved, there's not a more fitting pseudonym.

Rod is the area community manager for the Gulfport, Mississippi, builder, Elliott Homes, LLC, where he is responsible for sales, marketing, and community management of their Cottage Collection. Before accepting this role, the real estate veteran had amassed an impressive 20 years of experience in the industry, completed more than \$500 million in transactions, served thousands of clients, and garnered a bevy of awards. Nothing was handed to this humble and servant leader. His success is entirely based on merit and, much like one of the company's mantras, "Conflict Builds Character; Crisis Defines It," Rod's story is defined by his ability to overcome challenges.

Rod's foray into real estate began in college, while he was in his senior year at the University of North Carolina, Chapel Hill. While his fellow students enjoyed their time off, Rod used his spare hours to study for and take the real estate exam. He then worked full time as a corporate analyst for Northern Telecom (Nortel), the largest Canadian telecommunications company of that time, where he was responsible for one of the largest weekly budgets worldwide. When he wasn't at work, Rod searched for a real estate firm where he could start part-time. After being hired by a nearby Century 21 office, he worked nights and weekends, slowly building his skills and his client roster. Within six months, Rod was producing as much, and often more than some of his full-time colleagues.

After working both jobs, Rod had acquired a holistic skill set that would enable him to accept his next role with K. Hovnanian Homes, then the fifth-largest national builder in the country. Working within their new homes division and being a consistent multimillion-dollar producer, it's not surprising that the company's Houston office recruited Rod to be their area community manager, in charge of sales and marketing for four communities, as well as assisting in their line of luxury residential homes. In this position, Rod again distinguished himself by reviving several underperforming communities and landing himself in the top 5% of producers in Houston within three months.

Rod's career path soon led him back to North Carolina, where he worked for Lennar, the second-largest builder in the country. Again, he resuscitated another failing community before repeating that success for Orleans Homes, where he staved off a shut-down of the company's Greensboro division, making it not only salvageable, but profitable.



ELLIOTT  
HOMES

Unfortunately, in the midst of triumph came catastrophe. Rod's beautiful wife of 26 years, Debra, passed away and he was left without much ambition to continue in the same trajectory. With his children grown and out of the house, Rod was looking to make a change. He had considered job offers in Houston and North Carolina, but out of the blue, a call came from Elliott Homes in the Gulf Coast area of Mississippi. "I had worked with two of their executives previously in North Carolina, but Mississippi was the last place on earth I pictured myself. After some encouragement, I took the meeting and accepted the position. It was one of the best decisions I've ever made. The owners are incredible, I love working with the people I serve, and I love the vision of the company."

*Rod is the founder of Triangle Blockchain Development, an educational platform for blockchain technology, a Certified Sales Professional and also holds certifications in blockchain technology and cryptocurrency. He completed training programs with Jeff Shore, Myers Barnes, Charles Clarke III, and a William Deming inspired course for supply chain management.*



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# ADRIAN *Smalls*



Real Estate Capital Exchange

Adrian Smalls  
Founder & CEO  
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*A*drian Smalls grew up around real estate, watching his uncles build houses in South Carolina, buying properties, rehabbing what they could, and building new. It sparked a passion in him that simmered throughout a successful career in sales management for major corporations like American Express and exploded into a calling that spawned the founding of a collection of real estate companies. At the center of them all is Real Estate Capital Exchange, an investment firm on a mission to bring ordinary people extraordinary results. It all began in 2014 with a single real estate venture as a side project while managing a fulltime job. He started in wholesaling and contracts, and continued to evolve from there, exploring new builds as well as rehabilitation projects for distressed properties. Today, he leads a thriving firm that has already completed 52 rehab projects just four years since opening their doors, and with a current focus on waterfront properties across South Carolina, he's delivering significant returns to his investors while transforming distressed properties so that they become as beautiful as their views.

While Adrian's role at his companies is founder and CEO, his unofficial title is "Professional People Helper," a moniker bestowed upon him by his clients for his expertise, his skill, and his dedication to personalize service, including one-on-one mentoring. And he's more than earned it. As Real Estate Capital Exchange continues to handle fix-and-flip projects in the residential and multifamily market, his other companies are helping clients through the

real estate process. His company, Off4er, scouts sellers and acquires talent and properties, and Lending Capital Exchange partners with lending institutions to help clients fund business ventures. Adrian's most recent company, HL Smalls Construction, will eventually take over the fix-and-flip projects and bid on prospective residential and commercial properties.

A deeply creative person, Adrian jumps at the chance to meet head-on the unexpected challenges that come with rehabilitation projects. And with his thoughtful and diligent attention, he and his team are always able to come up with a bespoke solution. "I love creating something," he says. "For fix-and-flips, you're remodeling, rebuilding, and creating new opportunities. For development, you're taking raw land and putting something totally new on it."

In just four years, Adrian's companies have made significant headway in the real estate market, and while the numbers speak for themselves regarding his success, it's about more than that for Adrian. "That I was able to pivot from a corporate environment to real estate has been just amazing," he says. That's because Adrian has a natural talent for adapting, whether it's rehabbing a distressed property or striking out into a whole new industry. It's also kept him abreast of the constant evolutions in real estate and consistently able to innovate. It's this creative process that keeps Adrian inspired and excited about a field he fell in love with nearly a decade ago.

# Andres Bernal

Account Executive

Andres Bernal is an account executive at Angel Oak Mortgage Solutions in Miami, Florida. With an overarching mission to create and foster financial equity for underserved individuals through wealth building homeownership opportunities, the firm is setting records for growth in the industry on the national stage by offering alternative, non-QM mortgage lending options. “With the explosion of entrepreneurs, small businesses, self-employed people, loan officers are busier than ever serving this growing group,” he states. “We’re able to shop the universe of lenders and give loan officers the advantage of being able to provide their borrowers with the best financial service possible, and at the best rates.”

“ Now, I’m able to serve both my passions—business and helping people to achieve the dream of home ownership.

Andres joined the firm in 2018 entrusted with helping loan officers find alternative financing for borrowers who can’t qualify for conventional loans. In just his third year in the industry, he closed 275 loans valued at \$105 million in 2021, earning a spot on the distinguished list of the top eight producers companywide—at just 28 years old. Andre keeps in his sights not only his loan officers, but those they serve, providing lending solutions with unique flexibility for qualified, underserved borrowers who might not get approved through a traditional bank using bank statements, “just-missed” prime, non-prime, and investor cash flow options, among others. “There are many self-employed borrowers that think they can’t get qualified,” he shares. “We lend our own capital, and we don’t require tax returns. Instead, we use bank statements and other means as a qualifier to help get them a loan.”

Andres has built a name for himself and garnered a reputation as a reliable consultant supporting mortgage brokers and correspondents with rapid precision and unrivaled responsiveness. And for him, it’s personal. “I’m in a unique position to truly be able to help others and open doors for our clients,” he shares. “I love being able to make such a positive impact on people’s lives.” The firm aims to make the entire loan process easy and efficient, delivering phenomenal customer service and enabling the ability to close loans as quickly as possible. “Minutes can feel like a lifetime for brokers and borrowers, and in a market where houses are gone the date that they’re listed, I know time is



of the essence to get financing approved,” he explains. “My mission is to always respond to emails within 15 minutes and return every phone call within 30 minutes.”



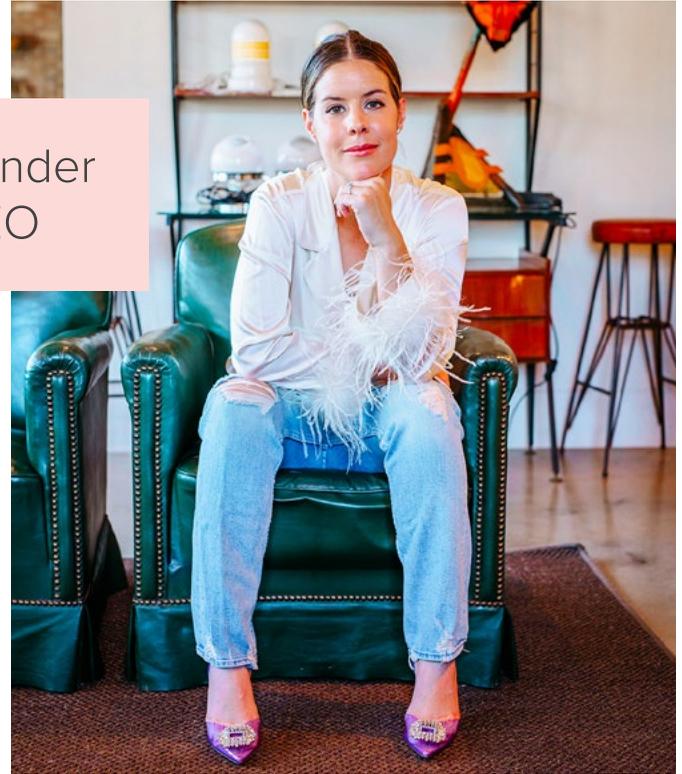
Born from an insatiable thirst for serving others, it’s evident that Andres boasts a rare form of business acumen that stems from a deeply personal place. Prior to joining Angel Oak Mortgage Solutions, Andres was a physical education coach for kids for special needs and founded the company Special All Star Fitness, which made it easy and convenient for the children he worked with to train and participate in sports. “My desire has always been helping people, but I’ve always had a head for business,” he states. “When the opportunity came along to enter the mortgage industry, I took advantage of it and just fell in love with the field. Now, I’m able to serve both my passions—business and helping people to achieve the dream of home ownership.” Andres has a bachelor’s degree in business.

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# Kelsey Stone



Co-Founder  
& CEO



Kelsey Stone is more than a little excited. That's because she and her husband and business partner, Alex Boogren, are taking their already successful real estate development and services firm, Bad Devl, to the next level by rebranding it as Heading South, a real estate company that develops raw land in Central Texas. "We're in an era where people are migrating south, to the Texas Hill Country, so our name and logo are a play on that trend," Kelsey explains. The name was also inspired by a favorite song she related to after losing her father in early 2020, more specifically in her career. After gathering numerous clients and developing long-lasting relationships with local governments and the industry since opening their doors in 2018, Heading South is uniquely poised to see exponential growth.

With a wealth of experience and a passion for the industry, Kelsey and Alex make an unstoppable team. Both graduates from Tarleton State University, they worked in real estate in Atlanta, with Kelsey managing a considerable commercial portfolio for national investors, and Alex handling investment sales for hotels as an associate with JLL. They were extremely successful and



up developing the land, and in the process, forming Bad Devl in June 2018. Their first major project was the creation of a subdivision for KB Homes named Haven Oaks. The project was sizeable with many moving parts, but Kelsey and Alex managed to secure necessary entitlements, obtain financing, and install the infrastructure required to sell finished lots to KB Home. The project was a major success, and would be the first of many. Word of Haven Oaks spread, and soon they were fielding numerous calls from potential clients looking for something similar. It also led to the creation of a suite of services including land banking as well as helping landowners and investors obtain rights and entitlements for raw land. "Offering these unique services has allowed us to expand rapidly," Kelsey says. "We develop, but we also offer the services and guidance to help people develop."

Kelsey credits their meteoric success to the fact that hers and Alex's skills complement each other perfectly. "He focuses on the beginning phases, the nitty-gritty as far as underwriting and acquisitions," she says. "My role is gathering the troops, pushing entitlements through, and managing the project through completion." Her experience in management allows them to cultivate and maintain solid relationships with clients, cities, engineers, and national homebuilders. She and Alex strive—and succeed—at maintaining the highest level of integrity and to ensure every project far exceeds expectations. "We provide an unparalleled approach, modern touch, and old school southern service to our projects. We make sure they stand the test of time," she says.

# Neil Solomon

If you ask Neil Solomon what he considers the most critical key to success, the 30-year finance veteran will tell you it's the importance of company culture. "Culture is not just a word or something you put on a sign," he explains. "It's something we build and maintain, with intentionality, every single day." As president and CEO of Florida-based real estate investment firm, PropertyForce, Neil is equally focused on maximizing shareholder value and building upon the company's dedication to helping their team flourish, which has garnered a trifecta of recognitions as a *Great Place to Work-Certified™*.

**“** We're very focused on giving back, which speaks to our mission statement of providing personal financial freedom for our partners. **”**

"Our culture is our defining factor," he shares. "It's one of caring, connection, communication, consistency, and, most importantly, one that values the highest degree of character." Those values extend to their clients as well, through a commitment to supporting investors in their search for ideal properties, and to helping them acquire the most valuable residential real estate to achieve their investment goals.

Founded in 2006, PropertyForce has reimaged the process of real estate investing by leveraging innovative technology to simplify investor acquisitions and showcase unique, off-market opportunities. While the firm has executed tens of thousands of deals, Neil sees these not as



**PRESIDENT  
& CEO**

numbers, but as part of the wide swath of people they serve. "I think of 'community' as our shareholders, colleagues, clients, and the actual community," he states. "We're very focused on giving back, which speaks to our mission statement of providing personal financial freedom for our partners, who are these four groups."

As a company that champions the notion of "be your best self" and fosters a prosperous, inspiring work environment, its rapid growth from 14 to 86 employees in just two years is a clear testament of its dedication to its core values. "I've never been part of any organization that brings together such a diverse group," Neil states. "Watching so many people in our company on this tremendous career trajectory has been extraordinary."

*Neil holds a bachelor's degree in accounting from the University of Florida. Previously, he was a strategic advisor to community banks, and the founder of the CRA Qualified Investment Fund, a mutual fund with more than \$3 billion in assets under management serving more than 500 financial institutions across the nation.*



# GHASSAN Abdelnour

## Founder & CEO

“ We bounce ideas off of each other about a property we’re going to design and then it all comes together as a masterpiece!

**G**hassan Abdelnour is the visionary co-founder of GAV & Associates, LLC, a Michigan-based architectural design firm that dedicates themselves to the principles of function and beauty. The GAV 13+ member team services each client with the utmost attention to design and integrity, driven by pure professionalism. The company also works closely with contractors, developers, business owners and homeowners, delivering excellence to every project. Ghassan, himself, has been a crucial leading force in design, site plan approval and liaises with clients. With thousands of projects completed across the country, the company offers architectural design and planning services for assembly, commercial, residential, industrial, and historical preservation development projects. Working alongside Ghassan, is his wife, Bahn, who brings over 30 years of experience to her role as the senior architectural designer, leading GAV’s award-winning custom residential department. Known for creating transformative spaces, Ghassan and Bahn prove to be two impressive instruments in an artistic composition, as their ideas flow and come together. They mesh their talents in harmonious union, creating a symphony that reflects their client’s style, needs, and budget, all while forging long lasting friendships along the way. “Our clients are like family and we work with them to help bring their visions to life,” Ghassan says.



Born in Lebanon, Ghassan moved to the United States in 1983, earning his bachelor’s and master’s degrees in architecture from Lawrence Technological University. Over a decade later, Bahn arrived after obtaining her bachelor’s degree from the University of Baghdad and master’s degree in historic architecture from Katholieke Leuven University in Belgium. They began working together in 1997 and GAV was officially launched in 1998 –the same year they were married. They’ve been together, in work and in life, ever since! Bahn shares, “We bounce ideas off of each other about a property we’re going to design and then it all comes together as a masterpiece!” After years of being leading figures in the architectural industry, there is no stopping Ghassan, Bahn and the entire GAV team from reaching their next horizon!

Ghassan is currently a member of the American Institute of Architects, Masonry Institute of Michigan, National Fire Protection Association, and US Green Building Council. Additionally, he is the planning commissioner for West Bloomfield, MI.

# RIYAZ RAUF

*a house SOLD Name*

“ What drives me is a single-minded ambition to **make every transaction a profitable and memorable** one for each of my clients.

Riyaz Rauf had an illustrious 25-year career in marketing, where he promoted and sold iconic, international brands with great success, tapping into psychology and behavior science to research and get the right products to the right people. In 2016, he took his skills, knowledge, and experience and launched into the fascinating and challenging world of real estate, joining Century 21 Innovative Reality Inc. as a realtor. In just two years, Riyaz started consistently ranking within the top 5 performers in his brokerage, a distinction he keeps to this day. In 2021, he earned the Double Centurion Award, an honor reserved only for those who perform in the top 3% of sales in the entire nation.

Today, Riyaz works with buyers, sellers, and investors in the greater Toronto area and the Durham, Peel, Hamilton, Halton, Niagara, and York regions. Last year, he closed 82 transactions, including six for just one of his investor clients. Over his career, he has handled hundreds of more.

By his estimate, Riyaz closes a transaction about once every five days, which is quite on-brand for him. He’s known in the real estate industry and to clients as Riyaz Rauf: A House SOLD Name. “What drives me is a single-minded ambition to make every transaction a



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 TO KNOW  
**A House SOLD Name**

profitable and memorable one for each of my clients,” he says. And with determination, perseverance, and a deep knowledge of real estate, that’s exactly what he’s been achieving.

Riyaz not only helps clients buy and sell homes, but he creates and helps them navigate a detailed futuristic strategy for them to invest, with the ultimate goal of owning “three homes in just five years.” For others, this might be a truly daunting feat, but Riyaz has been able to get clients to that goal time and again so that they can build wealth for generations to come. “On one side, my son, Rushdi Rauf, and I are realtors, but we are also real estate investors, so I understand the investment scenario from my clients’ point of view,” he says. “I truly appreciate where my clients are now and where they’d like to be in the future, and my goal is to help them get there.” To this end, Riyaz deploys his decades

of marketing expertise. He likens the different product mix, segmentation, and positionings he juggled in his prior career to real estate and draws on these parallels to tailor his approach to the unique objectives of each person he serves. “To be a good marketer, you need to understand human behavior and psychology,” he explains. “Now I use that to my clients’ benefit in finding them the right homes and investments based on their individual goals and needs, not only now, but in the future. When it comes to new immigrants and 1st time home buyers, I dig deep and find out about them and help them create a roadmap for their future investments in real estate.” I am a strong advocate to accumulate real estate and not to sell as much as possible, as there are ample opportunities and creative ways to keep your home and use the equity to own more homes.

He also believes that real estate is a solid and reliable investment tool and done right will give great ROI in any economic conditions. His tag line reads, “Call two realtors before you call me at +1 647 283 1966, and know the difference.”

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# JENNY LAUCK

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A multifaceted approach and multilateral experience are a must for success in the highly competitive field of real estate. That is exactly what Jenny Lauck and her partner-husband Tony have.

Jenny has acquired years of diverse experience, and Tony, born and raised in Indianapolis, was a custom home builder and construction manager for over 40 years, has expert knowledge of property valuation. The husband-and-wife team founded Lauck Real Estate Services in 2019 and have since recorded more than \$60 million dollars in sales and provided reliable, five-star service throughout Central Indiana.

Since moving from Ecuador 21 years ago, Jenny, who was formerly a leader in education, held numerous roles, successively advancing to her present position as a real estate dynamo. From waitress to teaching Spanish, to auto sales, banking, and obtaining her license to sell insurance, one variable has remained constant—her desire to nurture, help, and astound people.

Today, all of Jenny's energy is applied to three goals—educating her clients on the home-buying process, helping them prepare financially for the purchase, and serving as a guide for them throughout the entire procedure, until they are

nestled comfortably in their new home. In complement of those objectives, she maintains valuable relationships with lenders and other professionals so that she can also assist with credit, refinancing, taxes, and insurance, often going well beyond the traditional scope of the average agent. “My entire life’s work has been educating the community where I live, and I love to network with professionals and cultivate the relationships I’ve already established,” she says.

Jenny’s unquestionable passion for helping and educating others isn’t limited to the scope of real estate. She is the Executive Director of Latino Community Development, Corp., a 501(c)(3) nonprofit organization that distributes toys, food, and other services during the Christmas season. Jenny was the sole owner of a 400-student Ecuadorian K-12 school for 18 years before coming to the USA. Making dreams come true is undeniably Jenny’s passion. “That I’ve made a difference in people’s lives is what drives me,” she shares. And, without question, her many satisfied clients would agree.

*Jenny holds a master’s degree in education and has received numerous formal accolades for her contributions to the Latino community.*

# Finnie MOYE

Finnie Moye knows what it is to struggle, but she also knows that just one person sharing the right information and extending a little warmth and support can make a life-changing difference. Coming out of a traumatic divorce, Finnie had found herself without a roof over her head and was told there was no hope of her ever owning her own home based on her situation. But then she met someone whose knowledge, education, and empathy helped her find her way from the bottom to an award-winning real estate professional, and inspired her to help others in the same way. Today, as a *Centurion Award*-winning agent with Century 21, she wants her clients throughout the GTA and Durham region to have the same kind of success story that she had herself, no matter how impossible the dream of home ownership might seem to them at the time. “The vast majority of people I work with are the ones who are rejected elsewhere, who face the possibility of homelessness,” she says. “These are the people who actually need the help most.”

It’s this insight and understanding that have made Finnie incredibly successful as a realtor, because she knows how to alleviate stress and give clients hope during what can sometimes be a deeply stressful time. “Buying a home and moving from your existing home can be terrifying,” she says. That’s why she’s sure to approach all clients as family, establishing a close relationship of trust. Having lost her own mother and father, she’s especially protective of elderly couples. “I look at them as parents,” she says.



“ I want to make housing a possibility for everyone, not just the elite.”



**FINNIE THE REALTOR**  
REAL ESTATE PROFESSIONAL

upheavals. One of her most notable clients was a man who had walked through the U.S. border to get to Canada, and with his young family and a newborn infant, with no knowledge of the real estate market. Finnie, who also immigrated to Canada and knew very well the hardship of uprooting a life, was able to move them out of that basement and into a \$1.4 million property. Another is Prisca Kase, a 27-year-old mother, wife, and the first college graduate of her family. Finnie helped them buy their first property for \$375,000, then resell it later and buy a \$1.2 million home. “I want

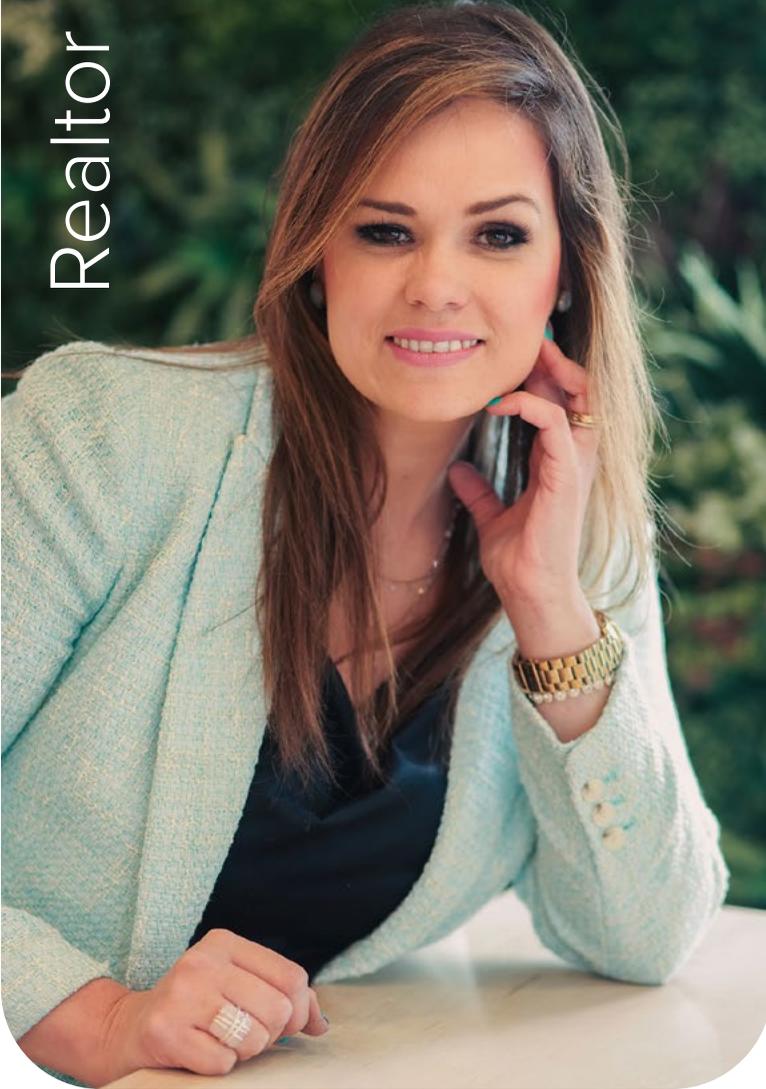
Finnie is a nearly 25-year resident of Durham, Ontario, who knows all the ins and outs of the area and an expert who knows the best times to buy or sell—and she’s a fearless advocate for clients in truly dire circumstances. She’s been able to help people going through divorces and other major

people to see that there is hope, that dreams do come true regardless of life circumstances,” she says. “I want others to see these stories and relate.”

For Finnie, success simply means seeing people happy and secure, and she believes that everyone can achieve the quality of life they deserve with the right help. Her ultimate goal is to change the narrative around real estate, housing, and home ownership. And she’s been achieving that goal many times over with each client she helps into a new place to call home, no matter what their circumstances, as well as providing them with practical education and information they can use in the future. “I want to make housing a possibility for everyone, not just the elite,” she says.

# Jennifer Pickett

Realtor



Some people choose their careers based on practicality or the popular field du jour. Then there are the “naturals,” the prodigies, the passionate spirits who were *born* to do it. As an award-winning realtor, Jennifer Pickett is most assuredly one of them. Jennifer started her career in real estate over 12 years ago in marketing franchise sales, and when she found her passion in residential real estate, her career took off. In 2015, she joined Weichert Corporate Headquarters. With an emphasis on communication and digital marketing, just four years later, she received the first of three prestigious *NJAR® Circle of Excellence Awards*, and was one of their top producing agents in 2021. Today, having served over 70 clients with \$50 million in transactions, Jennifer is an agent with Compass Morristown, an exclusive real estate agency that only welcomes the top 0.1% of talent. For the people of Morris and Essex Counties, she brings the genuine, down-to-earth nature and knowledgeable service that had her ranked as a 2022 *Five Star Professional*, a coveted honor bestowed upon less than 1% of New Jersey real estate professionals based on client satisfaction. For Jennifer, it’s not about the accolades or awards, it’s about those she serves.

“I help people to overcome their own limitations and internal struggles on what is possible and show them that new home ownership is achievable,” she says. “Buying a house is the greatest investment in people’s lives, and for somebody to trust me with this is just so immensely rewarding.”

**J | COMPASS** For home sellers and first-time home buyers to those downsizing, upsizing, or looking for luxury homes, Jennifer wields her industry expertise, marketing skills, and a literal in-house construction expert in the form of her husband, an engineer and owner of Tandem Contracting. Underlying it all is the importance she places on communication. “Buying or selling a home can be an emotional and sometimes stressful process, so communicating with my clients and ensuring they understand that process

“My goal is not to just sell your house, but to sell it fast and get you **the most money possible.**”

makes the journey seamless and enjoyable,” Jennifer explains. Her growing number of referrals stands as testament to the time, work, and care she dedicates to each of her clients. She recalls one memorable experience: “A client had come to me as a renter and didn’t think he could buy a house. I helped him overcome that mindset and connected him with a lender who assisted with the financial challenges. A year later, I got him into a beautiful home. He was so grateful to me, and he’s referred other people to me since. We keep in touch to this day.”

Now, in a red-hot market, Jennifer’s clients are relying on her more than ever. For sellers, she unleashes powerful digital marketing tools and techniques. “My goal is not to just sell your house, but to sell it fast *and* get you the most money possible,” she says. For

buyers, time is of the essence, and communication is especially critical. “You have to have someone who’s staying on top of all the moving parts to ensure another buyer doesn’t take the house from you,” she shares. Despite the dizzying market climate, her clients rest easy with Jennifer as their lifelong real estate champion. “I want to my clients to see me as a resource for advice long after the transaction,” she says. *Jennifer holds a BS from Montclair State University.*

**J** THE JENNIFER PICKETT GROUP

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# Sherry Sebree

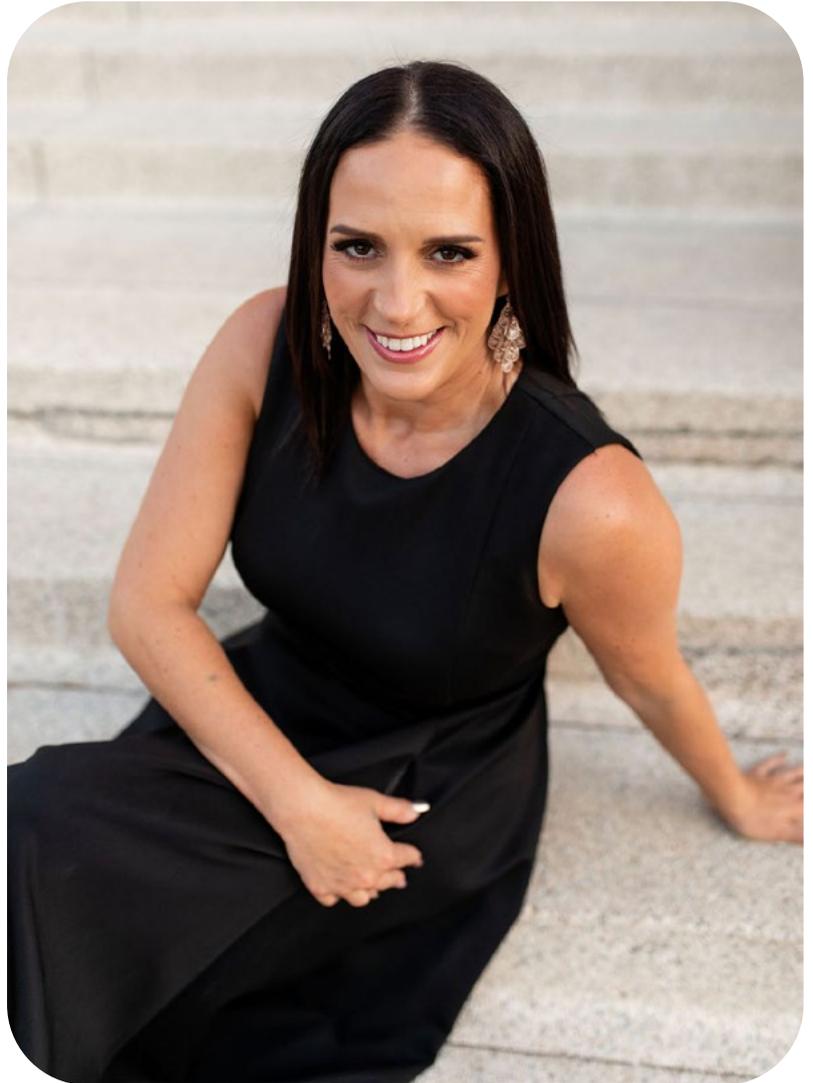
Real Estate Broker & Lead Sales Specialist

As the mother of four girls, Sherry Sebree understands the importance of family and helping people to achieve their dreams. Not long ago, she was raising her daughters as a single parent, attending school during the day, and managing restaurants at night. So if anyone knows just how significant it is to start a new chapter in life, it is most assuredly Sherry. In 2015, Sherry graduated college with three degrees in business and office administration and then set out to start her real estate career as a commercial agent assistant. "I've always been really passionate about setting a good example for single parents," she says. "I want them to know that with planning and hard work they can accomplish anything they want in life."

While many agents with a thriving career focus on their own success, for Sherry, it's about the team—and this one is on fire.

Serving as an assistant allowed Sherry to learn every nuance and facet of the real estate industry, and now she brings it all to bear as a lead sales specialist at Krake Home Sales for Keller Williams Realty in Lebanon, Oregon. When Shasta Krake first started the brokerage, she and Sherry would meet at a local Starbuck's, but together the duo built what is now one of the fastest-growing teams in the state, with five active agents, a full support and marketing staff, and their own office. Today, Krake Home Sales serves all of Oregon, is ranked #7 in the local MLS, and will sell 200 homes with \$70 million in volume this year alone. And with a reputation for delivering exceptional service to home buyers and sellers, Sherry's career is flourishing right along with them, as the top sales agent on her team who has executed approximately 170 transactions in just the past four years. "This year my goal was close to 50 homes, and I'm on track for that!" she says. "Next year, my goal will be to sell closer to 75."

While many agents with a thriving career focus on their own success, for Sherry, it's about the team—and this one is on fire. Most agents in their market complete an average of 24 transactions per year, yet the agents at Krake Home Sales are completing 50—and Sherry is committed to helping them continue their breathtaking trajectory. She helps train new agents to achieve their business goals by learning how to balance real estate with their personal lives. "My mission is to help our team make decisions to ensure that we stay oriented, education minded, and on track to achieve our goals," she says.



This year, Sherry is focusing almost solely on listings to help her clients maximize their profits and transition to the next chapter of their lives. "In the past, I've focused on buyers, and I'll still be working with them, but now I want to focus my skills on the listing side of real estate to help sellers," she explains. Regardless of which side of the transaction she's on, Sherry's favorite part of real estate is getting to know her clients. "They become our family, and we share good times, bad times, and everything in between during our journey together," she says. "When a family moves into their very first home, and I get to hand them their keys, it is so rewarding. I simply love it."



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# NENE AKINTAN



I'm very forthright and have no reservations about telling a buyer to walk away from a million-dollar property and buy something cheaper if it makes more sense financially.

Not many people can boast a 20-year real estate career that spans two continents and three countries, but Nene Akintan most surely can. Her journey into real estate started with buying and selling properties in her home country of Nigeria, thanks to growing up with parents who were real estate investors. In 2001, her husband's career path led to Canada and although Nene wasn't thrilled to give up real estate or her successful, upscale boutique, she acceded. "I didn't want to move because I was doing so well and I didn't want to leave my friends and family, so although I went, I did so reluctantly. It turned out to be the best decision I could have made," she recalls.

In 2003, Nene and her family moved from Canada to Maryland, where she got her real estate license while working in financial services, as well as on a second master's degree and raising two children. Then, in 2008, Nene and her family moved back to Canada, where she now utilizes her diverse skills in real estate to provide peace of mind for those with similar multi-national experiences.

Once Nene found her footing in Canada, she realized that the environment was a natural fit, although it was not without challenges. "I was a Black woman with an accent. I had to convince people to not only work with me, but that I was the best choice," she says. But with her "HIT" motto—honesty, integrity, and tenacity—she not only convinced them, but she's been winning the hearts and minds of residential, and most recently, commercial real estate clients ever since. "I have a default market in the Nigerian community, which has expanded over the past 12 years that we've been in Oakville. Because I've already experienced their journeys, I can help them as a concierge realtor and make their paths easier than mine was."

Nene works with first-time home buyers, investors, seniors, and sellers but to her, real estate is not just a paycheck. She is grateful that she is able to assist clients and guide them to make smart decisions. "I'm very forthright and have no reservations about telling a buyer to walk away from a million-dollar property and buy something cheaper if it makes more sense financially. Even if it erodes my bottom line, I'm offering the best service possible and I'm able to sleep well at night knowing I did my best for my clients."

In addition to her thriving career, Nene, along with family, engages in numerous humanitarian projects, something also inspired by her parents. She and her children co-run the nonprofit, I Am. I Can. I Will, which engages, educates, and empowers Black youth and women in Canada and Nigeria. Nene also works with the local authorities on addressing systemic racism and bias, is the vice chair of the Canadian Black Chamber of Commerce, and is one of the creators of *Oakville-Nigerian Culture Day*. She shares, "My greatest achievements are not job-related. They are with my family and in my community."

## Broker



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# JASON STEELE

## Chief Development Officer

While much of the world had to adjust to remote working in 2020, Jason Steele was built for it. In his 22 years in the franchise industry as a high-level executive for real estate and development, Jason has worked remotely for the majority of his career, fielding site selection, leasing, and overall development for companies in the health care, retail, and food service sectors. Today, as chief development officer of PrimoHoagies, he's now happily adjusting to an in-office environment, leading the ambitious growth plans for Westville, New Jersey-based national company. When he joined in October 2020, they had plateaued with 79 locations in 6 states. This was one of the reasons they recruited Jason, who has experience successfully growing smaller mom-and-pop companies as well as larger national brands. In less than 18 months, Jason has boosted that number to 85 locations open (at the time of this article), with 68 under development, and the projected addition of eight to ten more states in the coming year. For the first time, under Jason's development leadership, PrimoHoagies is now ranked in the nation's top 400 franchises, with its popularity spreading. "People are finally seeing this company for what it is, which is one of the best with the best products. I'm proud to be responsible for growing the brand and bringing PrimoHoagies to every city and state," he says.

Jason handles the entire franchising process, starting with recruiting and qualifying potential buyers and working with them through the company research, sales, and approval process. Then he handles site identification and selection, right-to-market process, LOI terms, and lease negotiations and agreements. Over his career, he's worked with companies on both ends of the business cycle—those that are growing and adding locations, and those that are downsizing and closing locations. This double-sided experience allows Jason deep insight into what works and what doesn't. This, combined with the considerable nationwide network he's amassed and the relationships he's cultivated, is what has driven



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I love working with someone who is looking to be in business for themselves or may be going into a field they don't know much about, and helping them realize their dream.

PrimoHoagies to its place as one of the fastest-growing QSR concepts globally. Those relationships allow him to identify new franchisees and quickly move to lease. And his attention to detail and honesty means that PrimoHoagies, just like his prior clients and employers, will know exactly what will work and what won't, and the exact reasons why.



But underlying this seasoned veteran's skill and business savvy is his personal desire to work with entrepreneurs and help them position themselves for growth and success. "I love working with someone who is looking to be in business for themselves or may be going into a field they don't know much about, and helping them realize their dream," he says. There's no doubt that Jason has been extremely successful in his work, but he humbly points to simple yet profound catalysts behind it—"Simply working hard and doing it right." While, as a young college student, Jason might not have preconceived his spectacular rise on the real estate stage, the words of Henry David Thoreau could very well have been written for him: "Success usually comes to those who are too busy to be looking for it."

For more information on the PrimoHoagies franchise opportunity, please visit [www.ownaprimo.com](http://www.ownaprimo.com).



# ALEX Reinig

“What drives me is seeing my staff obtain success and knowing that our clients got some of the best interest rates and lowest fees in our industry to help them reach their goals.”

It's been said that a leader is a dealer in hope, and as president and CEO of Red Tree Mortgage, Alex Reinig is an industry veteran who does just that. He founded the firm in 2019 on a bedrock of faith, family, strong values, and expertise. Today, the modest venture that began 18 months ago with just four employees holds the distinction of the *Fastest Growing Mortgage Company in Pittsburgh*—with a staff of 46 employees, a swelling client base of nearly 900, \$250 million in loans closed, and a net revenue of \$4.6 million. “It's amazing how quickly we've grown,” he states. “When I started the company, I had no intention of having more than just a couple of loan officers in my brokerage. Then, with the recent historically low interest rates, demand exploded and we're helping more people than ever. It really is a blessing.” Licensed in 12 states, Red Tree serves first-time homebuyers and real estate investors alike with offerings that include fixed-rate, FHA, VA, rehab, and jumbo loans, among others.

Alex started in the industry as a self-originator over a quarter of a century ago and built offices around the country, along with his reputation for providing a personal touch and the best financial options for his clients. Along the way, he soaked up the wisdom of learned authorities. “I worked for some fantastic CEOs, and they were great mentors. They made me the leader I am today,” he shares. Informed by their guidance, his experience, and his unshakable values, Alex created a culture

devoted to excellence, one in which every customer and employee is treated with superior service and respect. “I also wanted to make it part of our company culture to always give honest, sincere advice that best serves every customer.” There is no more powerful testament to the integrity of these words than the many clients who return to Red Tree to buy multiple homes or refinance their loans, and the long-term, personal relationships that Alex and his team forge with them. With this kind of commitment, it should come as no surprise that Alex was named *Top Mortgage Professional* and featured in *Forbes* in 2021.

Though he helms an award-winning company as an award-winning leader, Alex is not driven by ego, or status, but by the people he serves—clients, community, and his team of talented loan officers. “What drives me is seeing my staff obtain success and knowing that our clients got some of the best interest rates and lowest fees in our industry to help them reach their goals—whether a dream home or an investment property—that's what I enjoy most about my job,” he says. As for community, both Alex and his staff share the same

passion for serving others outside the office walls, through donations, volunteering, partaking in local food banks, and fundraising for Hope Recovery Group—a nonprofit established by one of the company's loan officers.



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# LAUREN TAYLOR

If there's one thing Lauren Taylor knows, it's the struggle for military families to find suitable housing on incoming PCS (permanent change of station) orders. As a young Navy wife, she was surrounded by fellow military families who were inundated with bad advice and impersonal service as they tried desperately to find homes in San Diego. She saw PCSing service members lose their representation and support the moment that they decided not to purchase a home and an agent would no longer receive a commission. These firsthand accounts of friends left to fend for themselves in one of the most competitive housing markets in the country led to an innovative solution and a movement within the military relocation world.



Lauren has been dedicated to resolving military housing issues since she received her real estate license in 2014. Determined to bring better resources to her military community, she created a crowdsourced support group called PCS Pay-it-Forward®, specifically focused on military members and their families in San Diego—something that didn't exist at the time.

Lauren quickly rose into the top 1% of agents in the region and into the top 3% in the country. In doing so, she single-handedly elevated the standards of military relocation services in the area. "Suddenly, agents were forced to offer more services to be able to compete with our comprehensive relocation program," says Lauren. After incorporating in 2017, PCS Pay-it-Forward® expanded nationally to become Pay It Forward Today Inc., and now works with 90 military agents, helping almost 100,000 military families and supporting over 100 active military installations across the nation.

Pay-it-Forward Today Inc. continues to develop and create solutions for military families, including offering job support forums for unemployed military spouses and the development of Pay-it-Forward Home Loans® powered by USA Mortgage. The home loan program was custom built to meet the needs of the relocating military family and has already closed \$75 million in their VA Homes partnership.



Chief Marketing  
Officer

Pay-it-Forward Today Inc. continues to develop and create solutions for military families, including offering job support forums for unemployed military spouses.

Lauren and her business partner, Pierre Cook (Air Force veteran), have stayed true to their commitment to creating housing solutions for military at all levels and have launched a philanthropic partnership with the Veterans Community Project. By the end 2022, they will have funded four transitional homes valued at \$50,000 each.

In 2021, Pay It Forward Today Inc. added 20,000 members by word-of-mouth alone. Lauren has also trained her ambassadors on the benefits of virtual house hunting, allowing clients from anywhere to view homes more easily. Lauren's use of this technology earned her a nomination by *Inman News* for *Most Innovative Agent*.

For Lauren, Pay-it-Forward Today Inc. isn't about money. She shares, "I am most proud that we have completely changed the standard of service when it comes to serving our military community, and we're helping to get homeless veterans off the streets. This our passion and our legacy."

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# Gilad Tamir & Adam Greenberg



Gilad Tamir



Adam Greenberg

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Greenline Real Estate, headed by partners Gilad Tamir and Adam Greenberg, is a bicoastal residential real estate development firm focused on hip, progressive neighborhoods in Brooklyn and San Diego, building sustainable homes for young professionals as well as affordable housing, all while maintaining the original character and culture of the neighborhoods they work in. And they do it all with a uniquely environmental focus. Greenline puts an emphasis on using the most efficient, environmentally friendly recycled and reused materials, particularly in the insulation and exterior of buildings. They also work with salvaged materials from demolition sites, and even the wood supports from warehouses, which are upcycled into doors, cladding for ceilings, and artistic design for amenity spaces. Ultimately, their goal is to build self-sustaining homes in urban areas.

Adam and Gilad take the time to track growth trends in neighborhoods, all while maintaining transparent and open relationships with investors. This openness, along with the environmental factor, is one of the pillars of Greenline's ethos, and it's setting them apart from other firms. Today, they're doing considerable work in Brooklyn's Greenpoint and San Diego's Hillcrest neighborhoods, which saw growth even during the COVID-19 pandemic, and researching underserved areas that need better housing suppliers.



We keep our design aligned with the culture of the community while fulfilling its residential needs.

**Gilad Tamir** studied structural and geotechnical engineering. After graduating, he worked on construction projects ranging from heavy civil tunneling to high-rise residential and commercial, and everything in between, to get a full understanding of the construction process and everything that goes into it. His ultimate goal was to start his own company executing and designing buildings. Today, he's achieved that goal with Greenline Real Estate, where he serves as managing partner. He sources and negotiates deals, and is involved with all aspects of design, marketing, and construction. His extensive construction knowledge allows him to make decisions that are not only sustainable, but that incorporate the existing character of the neighborhoods. "We don't want to change an area's look and feel by building modern style monstrosities that commercializes the area," he explains. "We want to keep the charm and elegance and build upon it. We keep our design aligned with the culture of the community while fulfilling its residential needs."

**Adam Greenberg** studied economics and business administration, but found, while working in the hedge fund world, that there was a disconnect between the real economy and the stock market. He felt real estate would allow him to have a better and more immediate impact on the deals being made. Today, as managing partner with Greenline Real Estate, Adam takes charge of the finance side of things, researching markets for strategic, beneficial choices, as well as underwriting deals and preparing materials for investors. He also manages the fundraising and investor reporting. In addition, Adam's research into neighborhoods has been spot-on, so he and Gilad have gotten to see the neighborhoods grow. Adam maintains Greenline's dedication to full transparency when it comes to investors, letting them know the details and potential risks to ensure a great fit. "Our approach is working, and we have a lot of interested investors, and we're seeing the same investors coming back because they're happy with the transparency, reporting, and continuous communication," he says. "One of our big things is maintaining those relationships and keeping the trust present."



**Enrique**  
TERAN &

**Andres**  
KORDA



Avanti Way Group is a vertically integrated conglomerate composed of investments, property and asset management, title services, and real estate brokerage. Its affiliate entities, Avanti Way Capital, Propfolio Property Management, Folio Title, and Avanti Way Realty, use proprietary, award-winning technology to provide unparalleled real estate solutions for domestic and international customers and investors.

Avanti Way Capital manages roughly \$1 billion in residential and commercial assets. Avanti Way Realty is one of the most productive real estate brokerages in Florida with over 1,300 Agentpreneurs™ and more than \$4.5 billion in sales.

The firm's innovation and growth have led to numerous accolades, including being ranked among the *Fastest Growing Companies* by *South Florida Business Journal*, representing Congress as one of the *Top 50 Brokers in Florida*, and being named a finalist for *Inman's Innovators Awards*. Through its philanthropy program, Avanti Cares, the firm has donated more than 25 homes with TECHO to underprivileged communities in Latin America.



Hailing from a real estate family, **Enrique Teran** grew up in the industry—quite literally. His involvement from an early age instilled a passion and solid foundation in the field. During his first three years in real estate, he closed over 200 transactions but knew the space was ripe for a technological overhaul. As an engineer, he combined his knowledge in tech and real estate to create one of the first paperless transaction platforms in the business. This evolved to a robust broker, agent and consumer online collaboration center with data analytics and easy-to-use interfaces and revolutionary online ecosystem called AVEX.

Teran received a degree in management information systems from American Intercontinental University. He serves on FIU Hollo School of Real Estate's Advisory Board and is the 2022 president of MIAMI REALTORS®, the nation's largest REALTOR association with 52,000 members.

As co-founder and principal of Avanti Way, **Andres Korda** has dedicated his career to bringing the real estate industry into the tech world. Its online support-based ecosystem streamlines the real estate process for everyone and allows Agentpreneurs™ to reduce complexity and accelerate their business, all in a community environment.

Avanti Way Group is a vertically integrated conglomerate composed of investments, property and asset management, title services, and real estate brokerage.

With 10 offices in Florida, Andres has played an integral role in Avanti Way's exponential growth, with an aggressive, strategic plan underway to enter 10 new markets by the end of 2022. He's the co-owner of Propfolio Management, overseeing a \$1 billion portfolio of residential units, multifamily buildings, and retail centers throughout Florida, and a partner in Folio Title, executing hundreds of closings each month. Through Avanti Way Capital, he works with seasoned developers to create syndicated residential projects in other cities and is a general partner in the acquisition and asset management of commercial properties throughout the state.

Andres, along with Enrique, won the Greater Miami Chamber of Commerce's *Real Estate Leaders and Achievers Award* in 2016, and was named a *South Florida Business Journal 40 Under 40* honoree. He has spoken at conferences across the country and serves on the advisory board at FIU Hollo School of Real Estate.

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# Kandy Magnotti

Professional Realtor



Kandy Magnotti knows a thing or two about change. She's undergone a lot of it, and having a first-hand understanding of how life can change, often times unexpectedly, is one of the reasons why she was extremely successful in her prior career as a therapist/grief counselor and currently as a full-time Realtor®. After working for 20 years in the healthcare industry, Kandy experienced a drastic change when she left her 10-year career as a clinically trained therapist and simultaneously went through a divorce after nearly 20 years of marriage. Today she describes all of it as a blessing in disguise. Coupled with a fierce work ethic and a first-class aptitude for attention to detail, she knows precisely how to help clients going through life transitions big or small with an empathy, kindness, and superior level of integrity that truly sets her apart.

"If you can dream it, I'll help you achieve it."



FL SUNCOAST REAL ESTATE  
*and Relocation Consulting*

[www.flsuncoastrealestate.com](http://www.flsuncoastrealestate.com)

Today, Kandy runs FL Suncoast Real Estate & Relocation Consulting with the boutique firm Preferred SHORE as her broker, serving the coastal communities of Florida, from Tampa Bay, St. Petersburg, and Sarasota, down to Naples on the west coast, to Delray Beach, Boca Raton, West Palm Beach, and Ft. Lauderdale, and down to Miami on the east coast, in addition to all coastal areas in the Sunshine State. Kandy specializes in high-end, luxury properties with a specific focus on working with people looking to relocate to Florida. Even before the COVID-19 pandemic, Kandy had a gut instinct that Florida was primed to be a relocation destination in high demand, which inspired her to transition into real estate full time. Her compassionate guidance combined with a New York bred grit and determination enables Kandy to consistently get her clients into the dwelling or investment property they desire. Having a prior sales background with Pfizer helps her effectively negotiate with precision. She helps people going through life transitions and turns them into a fresh start. "I see real estate as so much more than a transaction," she says. "It's actually a significant financial and life transition that I am facilitating."



I see real estate as so much more than a transaction. It's actually a significant financial and life transition that I am facilitating.



Kandy doesn't just credit her careers with shaping her success, but her background as well. Born in Panama, she saw firsthand the work ethic that helped her family achieve their own American Dream. Additionally, having spent time in Europe, China, Iceland, Canada, Latin America, and the Caribbean, she's well-traveled, which gives her a unique ability to relate to people of all backgrounds. While she's deeply enjoying real estate and the Florida lifestyle, she'll forever be most proud of her accomplishments as a mom to her twin daughters and the opportunity to raise them in an environment that allows them to thrive all year round. For Kandy, the most rewarding part of her work is being able to make a positive impact on someone's life, whether that's getting them through a tough time, or getting them into a new home—and now as a full-time Realtor® that's often both at the same time. As she tells her clients: "If you can dream it, I'll help you achieve it."

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# ROBERT HYTHA



Photo Credit: Kristin Moore



Hailing from a family of real estate investors, Robert Hytha grew up learning firsthand about fix-and-flips, building wealth, and improving assets, and he's carried that hands-on approach to education throughout his entire career. He started in the industry as a 20-year-old college student, and quickly built up an arsenal of knowledge and experience in mortgage and hard real estate. Now he leads his own thriving firm, FIXnotes, specializing in distressed mortgage investments, and the Mortgage Note Mastermind, which supplements the education that he provides for free on the website and YouTube channel with networking, forums, case studies, document templates, calculators, databases, and more. On a mission to mentor the next generation of mortgage and real estate professionals, Robert stands as a shining illustration of the "The Student Becomes the Teacher."

Back in 2010, Robert worked with U.S. Mortgage Resolution (USMR) alongside two partners, buying portfolios of distressed mortgage notes from banks unable to handle the influx, and taking an entrepreneurial, win-win approach to solving the debts. Robert analyzed and purchased more than 10,000 assets, more than \$500 million of principal balance, and analyzed \$3 billion of collateral value. When the business experienced a lull in 2017, Robert's partners pivoted into other areas, but Robert wanted to stay in the industry. He founded FIXnotes, a Philadelphia-based firm specializing in distressed notes. Just three months after FIXnotes launched, USMR became one of his consulting clients, and Robert was named the *2017 Real Estate Investor of the Year*.

On a mission to mentor the next generation of mortgage and real estate professionals, Robert stands as a shining illustration of the **"The Student Becomes the Teacher."**



FIXnotes does more than just consult with clients and handle distressed mortgages; it also provides information on investment via courses designed and written by Robert, available on his website. In fact, one of his first acts was not to build his already-growing client list, but to write a comprehensive course on how to invest in mortgage notes and publish it on the website—offering the culmination of knowledge from the first seven years of his career entirely free.

In addition to managing his company's trade desk and portfolios, Robert is an industry resource as a speaker at virtual events and conferences. With education in mind, he launched the Mortgage Note Mastermind in January 2021, with networking and resources offered as a monthly subscription to maximize member success. Robert has mastered the balance of providing thoughtful, well-researched material while connecting with people on a personal level. Via his free educational YouTube series, viewers can catch a glimpse of his koi pond and bird feeders—all live.

Accessibility to knowledge is Robert's passion, as he believes dissemination of information benefits everyone as well as the industry at large. While his competitors charge \$50,000 for a six-month membership, Robert's monthly subscription rates are currently well below \$200. Despite the low price, he's seen nothing but success as it attracts more students, with Mastermind now approaching 100 members.

Knowledge, ethics, and long-term planning are all part of Robert's personal life, too. His wife, Katharine, helps manage a quadplex and a rental portfolio of primarily residential buildings, in addition to commercial properties. As Robert now passes those values on to their firstborn child, he's happy to say he's been able to transition his career to be more home-based so that he can spend as much time as possible with his loved ones.

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# ARI BRODY

Originating  
Branch  
Manager



**THE BRODY GROUP**  
CROSSCOUNTRY MORTGAGE, LLC™

[www.crosscountrymortgage.com/The-Brody-Group](http://www.crosscountrymortgage.com/The-Brody-Group)

Since starting his first real job at the age of 19, Ari Brody has demonstrated incredible tenacity along with a perpetual eagerness to learn and grow. He spent many years running the closing, post-closing, and quality control division for a bank, which equipped him with a unique perspective and the ability to help clients get their loans closed smoothly and efficiently—particularly amid difficult situations. Over the course of his 20-year career in the mortgage industry, Ari has run his own branch at various companies and has issued thousands of loans valued at nearly \$1 billion. He’s also been ranked among the top 1% in the country for the last several years.

“It’s important to have someone with expertise at the helm to make sure the deal gets closed.”

In 2009, Ari was brought in to lead the sales team at the Manhattan office of GFI, which sparked his interest in helping loan officers increase their personal production through growth, development, and improvement. Nine years later, he took the helm as branch manager of The Brody Group of CrossCountry Mortgage, LLC. Headquartered in Cleveland Ohio, CrossCountry is a large national mortgage bank with offices across the United States. “We are a sales-driven company with a focus on customer service,” Ari says. “Whether buying, refinancing, or renovating,

our team is ready to give every customer the outstanding mortgage experience they deserve, thus creating what we call raving fans—customers who not only walk away with quality service, but who choose to share this experience with others by referring us.”

As part of their customer service initiative, CrossCountry offers a wide range of loan programs—from FHA and VA to conventional and jumbo—and specializes in non-qualified mortgages (non-QM). “All mortgages need to be qualified, but non-QM uses nontraditional methods to prove that a borrower has the ability to repay the loan,” Ari explains, “For example, I’m currently doing loans for several self-employed borrowers and qualifying them based on 12 months business bank statements.” This is all a part of Ari’s effort to make the home-buying and mortgage lending experience more inclusive, so that every prospect has a chance to become a homeowner and raving fan.

With a booming housing market and an increase in self-employment, Ari is serving an ever-growing number of people with non-QM mortgages. “It’s important to have someone with expertise at the helm to make sure the deal gets closed,” he says. “Anybody can close a simple loan, but a complicated situation separates those who know what they’re doing from those who don’t.” Even when a loan appears to be simple, unexpected issues can always arise, and people depend upon Ari’s expertise as a loan officer with experience to guide them through the process.

Leading by example, Ari holds a well-established reputation for providing clients with an amazing experience, which he attributes to The Core Training, Inc.—one of the most referred mortgage and real estate coaching companies in the industry. “I’ve been professionally coached for years by The Core, and it’s a very big part of who I am,” he explains. “The training I receive helps me to elevate the experience for clients, and it equips me to be of more assistance to my referral partners.” Ari draws upon his knowledge and experience with the goal of helping his partners to improve the quality of their businesses as well as to close more transactions.

With his focus on personal and professional growth and the growth of those around him, Ari has built a thriving loyal client base and he is continuing to grow it one raving fan at a time.

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# BRIAN Campbell

Broker Associate

When Brian Campbell was first starting out in real estate, he noticed that small businesses were lacking in representation and were paired with agents who didn't fully understand their needs or take the time to ensure a good match. This inspired Brian to focus his career on this specific niche, and since 2017, he's been serving the small business community of the Denver Metro area. In 2021, Brian joined Coldwell Banker with a special focus on commercial leasing and sales for small businesses, along with market research, lease and sale negotiations, and even some residential services. He holds the distinguished position of the branch's only small business specialist.



Brian works with businesses of all kinds, including industrial and office facilities, restaurants, and retail, ranging in size from 5,000 to 30,000 square feet. To date, his completed transactions are in the tens of millions and, for many of his clients, what

began as a single purchase became many—with Brian by their side every step of the way. This customer-centric approach has resulted in lifelong relationships, many blossoming into real friendships. Coupled with his attention to detail and expertise of the region, Brian has amassed an impressive roster of clients. He adds, "There's been an influx of people moving to Colorado, especially after COVID-19. Businesses found they could operate with a smaller physical space and what better place to do that than in Colorado? I'm currently working with an international company who chose Denver for their new headquarters."



I consider proximity to competition and residential areas, traffic patterns, and other factors that are key to helping clients thrive.



Brian is also able to help clients when others cannot. "One buyer came to me after losing over \$20,000 in a poorly managed deal by another agent. I was able to secure the right space and move things forward. The client was thrilled, and I felt so grateful to have been able to make the deal work."

Certainly, perseverance and commitment to 5-star service have been paramount to Brian's popularity but his experience cannot be overlooked.

As an expert on research and analytics, he can help clients make good decisions. Brian explains, "I consider proximity to competition and residential areas, traffic patterns, and other factors that are key to helping clients thrive." And it's their success that drives Brian every day. "I enjoy helping others achieve their goals and become part of the fabric of a new community," he says. "It makes me feel good to take a business from a plan to reality, and to drive by these locations with my family and know I was able to help them get established."

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# Taylor Briggs

## Senior Loan Officer

Taylor Briggs knows how hard it can be for someone to buy their first home and it's even harder to do so while making a smart financial decision regardless of credit, background, or income. He knows this because he, along with his team at Briggs Team Lending in Virginia, specialize in getting families into homes when other lenders have denied them.

Briggs Team Lending has helped thousands of clients through their combined years of experience, which not only earned them repeat and referral business, but also numerous accolades. "Our team has won every award possible for what we do within the companies we have been associated with," Taylor says. But it's not the awards or competition that drive Taylor, a former D1 athlete—it's helping those in his community who have been told they'd never own a home.

After graduating with a BS in business psychology, Taylor attained his CDLP professional certification, making him one of only six

loan officers in Virginia who specialize in divorce lending. There are currently over 9,000 loan officers in Virginia. Taylor started in the capital markets sector of the mortgage industry, ensuring that companies stayed profitable and that their loans were sellable. The experience taught him the ins and outs of the industry, how to secure the best deals, and maintain a competitive edge. Today, he helps lead Briggs Team Lending as senior loan officer with a strong focus on financial education and mortgage consultations for all of his clients.

Taylor helps lead Briggs Team Lending as senior loan officer with a strong focus on financial education and mortgage consultations for all of his clients.



Taylor and his team contribute more than 40 years of combined knowledge to the thriving company. With a large focus on the military and first-time homebuyer communities, Briggs Team Lending serves a wide array of clients from all economic backgrounds, ranging from lower incomes to those with a high-net-worth, handling loans ranging from \$50,000 to millions of dollars. They offer a sophisticated yet functional process that provides clarity and peace of mind for their clients, an approach that led to Taylor closing nearly 100 deals in his first full year alone, something that is relatively unheard of in his industry. "We specialize in loans that other lending companies don't—or won't—and make home ownership attainable for people who were told it was not in reach," he says. And to do so, Taylor employs out-of-the-box strategies based on his comprehensive understanding of lending guidelines, which has helped his clients and real estate agents close on homes they did not think they could.

While his proficiencies and experience are crucial components of ensuring client goals, it is Taylor's empathy that drives him to deliver time and again. "I've been through the process myself and I know there's nothing they teach you in school about making smart financial decisions. I take the time to educate each client with a consultation-style approach. I help people make the biggest decision they may ever make, and I treat the process with the respect it deserves," he says.

# CRYSTAL Duckworth

“ Selling something that is so emotionally connected matters to me.

Hailing from a 50-year legacy of successful real estate professionals, some might say the field was her birthright. Others might say it was her destiny. But ask any of the thousands of clients whom she’s helped over the past 15 years, and they’ll tell you it’s in her blood. This is Crystal Duckworth. She’s an award-winning certified luxury real estate agent named among the top 5% of realtors in northeast Florida, the *10 Best Real Estate Agents*, and *Best of the Best Real Estate Agents*. And as the founder and broker of Crystal Clear Realty, a boutique firm ranked *Best of the Best Brokerages*, she is *the* go-to source for developers, builders, and home buyers and sellers across the state. With tens of thousands of transactions over her career, Crystal has built a well-earned reputation as an expert across the real estate realm—from land acquisition to community development to helping people acquire their dream homes. But it’s not the accolades or the awards that drive her, it’s the people she serves. “Selling something that is so emotionally connected matters to me,” she shares. “Being able to understand people and what they want on so many different levels is what I love. That’s where my passion comes from.”

While some people seek their passion, Crystal’s found her. While she was working as a regional manager in medical sales, she got her real estate license and viewed it as more of a side hustle, but she quickly fell in love with the field. With the experience gained as a *Multi-Million Dollar Producer* and with her expertise as a former construction business owner, Crystal founded Crystal Clear Realty in 2016 to serve both residential and commercial clients across northeast Florida and internationally. As she leads a group of “rock star realtors” and the firm’s expansion with property management, new construction and community development divisions, as well as the Black Diamond Luxury Properties Worldwide division, she serves as the driving force behind multimillion dollar developments. Backed by degrees in psychology and business, multiple certifications, and a forward-thinking mindset, Crystal continues to lead her team into the future while keeping one foot firmly planted in the tradition of interpersonal connections. “We continually employ innovative technologies to ensure the greatest success of our clients, whether that means the development of entire communities or helping people buy or sell their homes, yet at the same time, we remain cognizant that people deserve our genuine commitment.”

It is precisely this unique combination of unwavering passion and wealth of knowledge that continue to draw an ever-growing number of clients to Crystal and her like-minded team. “I really feel like real estate was my destiny,” she shares. “A home is the family foundation, and to be part of that is so rewarding,” she shares. “As we continue to grow, I feel like I’ve only just scratched the surface. I’m incredibly excited for the future.”

Crystal is equally committed to her community. Through her initiative, Crystal Clearly Cares, her firm donates a portion of their commission to a charity of the client’s choice at closing. Crystal is also a certified Luxury Home Marketing Specialist and Negotiation Expert.



“ We continually employ innovative technologies to ensure the greatest success of our clients, whether that means the development of entire communities or helping people buy or sell their homes.

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# Rick Deyoe

## PRESIDENT

In 1998, Rick Deyoe struck out on his own and founded his own real estate development company. With a degree in finance and a real estate focus from the University of Texas, experience in insurance giant AIG's real estate department, and a tenure with a development company focused on multifamily and affordable housing, Rick knew the market, starting with how to create a good project all the way to knowing which governors, senators, and mayors need to be on board to get a project approved. So when he founded Realtex Development Corporation in Austin, Texas, he knew just what to do. He was also able to create a contract with a colleague that allowed him to avoid borrowing money and thus have the income he needed to grow Realtex into "the professional real estate development company with extensive experience and a unique approach to the real estate business."

Today, Rick and Realtex have been ranked in *The AHF Top 50 Affordable Housing Developers* in the U.S. since 2007, with Rick, in particular, being among the premier developers. They've also been featured in *Best in*



With affordable housing development, we have to own and manage it for 15 years, so we make sure it's perfect.

*Business – Austin* and have had multiple properties win their own awards for design and success. His knowledge and status have earned him invitations as a speaker across the nation at various events. Though they started small, Realtex soon found itself fielding three or four projects each year. After contracting out construction for a time, Rick founded Realtex Construction in 2004 to have better quality control over the projects. In 2006, he formed Realtex Housing Management, their own property management service. Since then, Realtex handles all aspects of development, from the initial stages to the finishing touches, as well as the daily management of the properties after completion, which are all handled by Realtex employees, all just as dedicated to quality service as Rick. "With affordable housing development, we have to own and manage it for 15 years," Rick explains, "so we make sure it's perfect." And he knows how to make it perfect: Rick's success with Realtex comes from the fact that he's steeped in the Texas affordable housing market, and can plan projects himself rather than rely on consultants because he already knows the lay of the land so well. Everything is done in house, including meeting with government officials.

Over two decades later, Rick is still at the forefront of the company, today aided by his daughter, Tiffany, who serves as vice president of operations for Realtex and serves alongside Rick on the Texas Association of Affordable Housing Providers (TAAHP), of which Rick is a former member of the board of directors. Tiffany, who also owns her own company, TICO Development, formed in 2016, has been a part of the real estate development industry for over 14 years. Being a historically underutilized business (HUB), TICO focuses on using a combination of rigorous research and analysis, creative approaches to challenges, open communication and inclusiveness, and a steadfast commitment to do the right thing. These two very driven, business-minded individuals alongside a strong dependable team, allows TICO and Realtex to now work together on every project they do.

When he's not working with Tiffany, Realtex, and TICO on new projects in Texas, Rick can be found enjoying the outdoors at his waterfront property or on his ranch in south Texas, where he spends time fishing and hunting with his kids and grandkids.

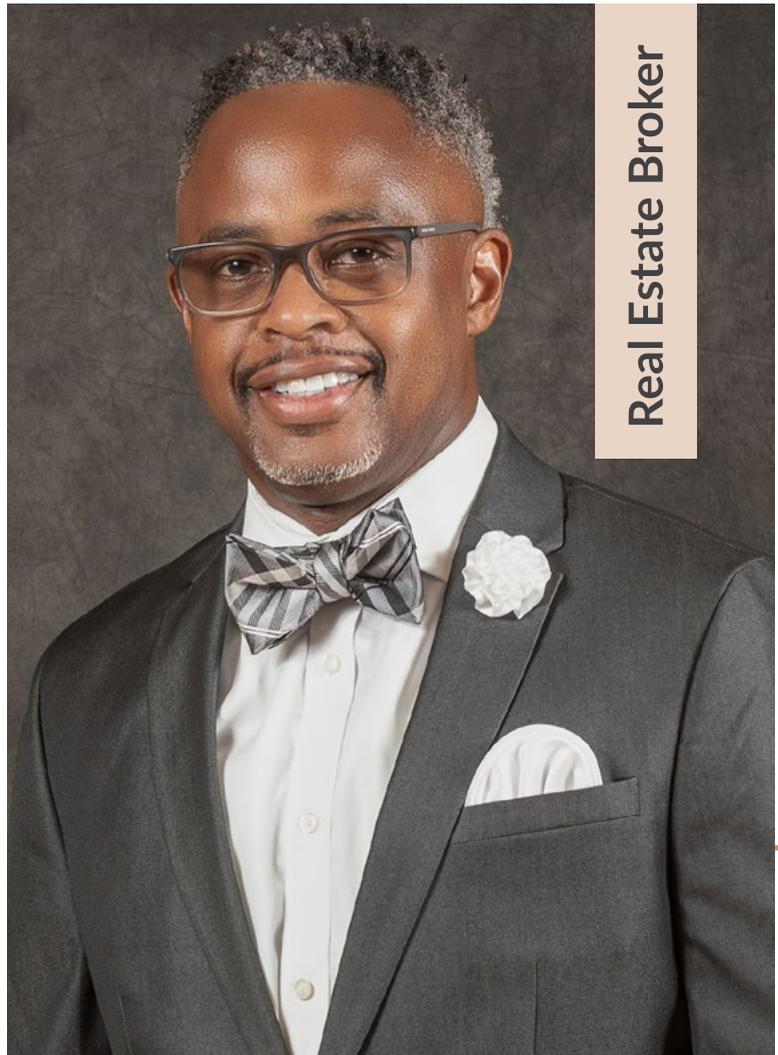
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# Dexter Binder

There's a Maya Angelou quote that stays on real estate broker Dexter Binder's mind: "People don't care what you know until they know how much you care. They don't remember what you say or what you do, they remember how you make them feel." That ethos has driven him through his 17-year real estate career with 21st Century Realty Services, where he arranges transactions "from contract to keys" throughout the Jacksonville, Florida, and First Coast areas. Since getting into the field in 2005, Dexter has personally handled hundreds of transactions totaling some \$100 million in value for both buyers and sellers, as well as corporate and military relocations. But even with this illustrious career and natural talent for the business, Dexter shines the brightest light on the people in his life, from his 21st Century team to his family and mentors. "Without them and their support, I wouldn't be who I am today," he says.

Since getting into the field in 2005, Dexter has personally handled hundreds of transactions totaling some \$100 million in value for both buyers and sellers, as well as corporate and military relocations.

Dexter's love of people carries through to his clients and colleagues, too. "It's all about how you make them feel on the inside. I love everyone. It's about caring and sharing more than anything." Back in 2005, Dexter was fortunate enough to have the real estate business shared with him. After serving in the U.S. Navy in the Gulf War and Operation Desert Storm, Dexter was a business owner, and enjoyed working for himself. His broker, Shelby Mapp, who would later become a mentor, told Dexter that he would be great in real estate thanks to his innate aptitude for working with clients. Dexter took the advice and got his license. "It was three years before I executed one deal. I was irritated about it, but I was persistent," he remembers. And his persistence paid off. "My first deal was for about \$20,000, and I never had that kind of money in my hands. I thought, 'Maybe I can do this business.'"



Real Estate Broker

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After landing even more successful deals, he went back and got his broker's license four years later. Shelby brought Dexter into 21st Century and showed him the ropes. When Shelby passed away in 2017, he left Dexter the business, and as the leader of this thriving firm, he works to uplift and celebrate his colleagues and everyone he touches, engaging in public speaking, encouraging young children to work hard and dream big. "I try to draw the best out of them," he says.

Dexter's drive comes from his deep appreciation and respect for those around him who have helped him become the success he is today: his parents for setting an example of hard work and dedication; his mentors Shelby Mapp, Bruce Perkins, Carol Henderson-Brooks, and Fred Walters, for introducing him to the business and helping him grow in it; and his wife, Nakiya, for always being there by his side, supporting him every step of the way. He's also grateful for his colleagues at 21st Century and the entire Jacksonville community for their support of his business. "Anyone can boast numbers, but clients want to deal with real people with real stories. My business is great, and I love what I do, but without your people, you're nothing in this industry," he shares.



President | Principal Broker



# Meet Joseph Roseme

“We don’t just help people buy a home, we help people build a life plan through their acquisitions, and we guide them through the entire process.”

By trade, he’s a litigator who is licensed to practice law in Massachusetts and Georgia. In addition, and simultaneously, for about a decade, he’s also dedicated much of his professional life to educating and assisting clients with buying and selling millions of dollars in properties throughout Massachusetts. This is Joseph Roseme, who is creating change through real estate, one client at a time.

Driven by the desire to help people create a brighter future through real estate, Joseph co-founded Maron Realty in Boston, Massachusetts, in 2020, to fill a clear need in the marketplace for a more holistic and educational approach to the real estate industry, especially in the Black, immigrant, and minority communities. As its principle and managing broker, he leads a full-service residential brokerage focused on assisting clients with property sales and acquisitions across the North Shore, South Shore, and western Massachusetts areas. Additionally, he will soon launch a development arm. Without question, as the leader of a thriving real estate firm, Joseph is helping to turn dreams into reality. “We don’t just help people buy a home, we help people build a life plan through their acquisitions, and we guide them through the entire process,” he explains.

A native of Massachusetts and a first generation Haitian American, Joseph hails from humble beginnings. Those humble beginnings have had a profound effect on his entire philosophy and his passion for uplifting others. “Our parents taught us to build on the foundation we’d been given in order to create a better life and also help others along the way,” he states. With this as his driving creed, Joseph left corporate America and along with his co-founder, Frantz Charles, created Maron Realty, a real estate company that gets the client to the finish line while enjoying great customer experience.

What really differentiates this team of top talent is their client-centric, advisory approach, and their focus on education. “We believe in the trickle-down effect. If we can teach one person about the process, they’ll be able to teach their kids, their friends, and it will spread throughout communities as they see these possibilities that they didn’t previously know existed. This can build a bridge that creates and/or builds on positive change and a better life for all,” he explains.

Prior to starting his own real estate firm, Joseph was an assistant managing broker under Linda Champion, the founder and managing broker of CUE Realty, among her many accolades. He credits Attorney Champion, along with Compass senior vice president, Charles George, for being guiding lights as mentors, and holds in high regard his partner and Maron co-founder, Frantz Charles. “I wouldn’t be where I am without my mentors, and Maron would not be the success it is today without a partner who shared my passion and my vision.”

Joseph is also one of the four co-founders and CEO of a Haitian rum clairin brand, Navèt 1804, which is set to launch, creating impact and change through its sale of spirits. [www.navet1804.com](http://www.navet1804.com)



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# FLEUR HOWGILL

## Senior Vice President

Fleur Howgill started her career in real estate over 20 years ago in London, where she specialized in “Castles in All Shapes and Sizes.” Hailing from Devon in the U.K. originally, she worked in television broadcasting before switching to real estate and bringing her vivacious personality into a new industry, and eventually, a new continent. Today, Fleur is a top-producing agent and Senior Vice President of TTR Sotheby’s International Realty in Washington, DC, where she’s served hundreds of clients from all over the world since joining TTR Sotheby’s International Realty in 2011. In total, Fleur has provided real estate services for thousands of clients on both sides of the Atlantic, and from all walks of life. Licensed in DC, Maryland, and Virginia, Fleur works with clients with budgets ranging from \$250,000 to several million, and prides herself on providing the same care and support no matter the price point. “I try to make it as painless as possible and hopefully fun,” she says. “I attempt to take the stress out of purchasing, as life is complicated enough.” Due to her excellence and dedication, she’s been recognized as a *Top Producer* by TTR Sotheby’s and *The Washingtonian*.



“

The process of finding a perfect home should not stressful, so I do my best to make it a pleasurable, effective, and easy experience.

Being agile and able to handle any home, client, or scenario is one of the reasons why Fleur has experienced such great success. In London, she sold some of the priciest homes, as well as equestrian and agricultural properties, and coastal residences. “Every day presented a new challenge; one day you would be walking around a stately manor house in heels, and the next, strolling amid the fields in wellingtons,” she remembers. Her international experience gives her unique insight into how to help clients from all over the world. Over the decade she’s been in Washington, she’s developed a vast network, but she remembers the transitional period of relocating to a different country. “When you make an international move, everything’s different, from language to how you drive. Even from England to America, there’s a language barrier,” she says. “I know what it’s like to wait for your belongings to arrive and

having to rent furnishings, finding doctors, and learning how to get around.” For international clients getting their bearings, Fleur takes extra care to help them find banks and open accounts without credit scores, help them find necessities like grocery stores and healthcare services, and even explains some of the uniquely American quirks, like the acceptable amount to tip in restaurants. Sometimes she’ll even give a guided tour of DC to help her buyers acclimate. “I make their transition easier so they can focus on embracing their new surroundings, and that makes all the difference for them,” she says.

While 2020 saw a shift in client interests, with people seeking larger spaces outside of the city, especially in the wake of the COVID-19 pandemic, it was one of Fleur’s busiest years to date. “Supply is tricky, but the shift in buyer preferences is toward more space and suburban settings.” Because she’s had experience with rural and coastal properties in England, Fleur is finding that her expertise has been invaluable to assisting with this transition from urban areas. Even during lockdown, she managed to close deals by making use of virtual house tour technology.

For Fleur, the most important aspect of her job is customer care. “I treat my clients like friends, and in a manner that I would expect for myself. I’m available 24/7 and no question is unimportant,” she says. The process of finding a perfect home should not stressful, so I do my best to make it a pleasurable, effective, and easy experience.”

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# Patricia & Joe AmecAngelo

The powerhouse team of Patricia and Joe AmecAngelo offer unsurpassed service to a prominent roster of commercial and retail clients throughout the U.S. and Canada.



CBRE Group, Inc., a Fortune 500 and S&P 500 company headquartered in Dallas, Texas, is the world's largest commercial real estate services and investment firm (based on 2020 revenue), with more than 100,000 employees who serve a diverse range of clients in more than 100 countries. CBRE provides an integrated suite of services including management of projects, properties, and investments, appraisal and valuation, property sales and leasing, strategic consulting, and both mortgage and development services. And from their East Brunswick, New Jersey, office, the powerhouse team of Patricia and Joe AmecAngelo offer unsurpassed service to a prominent roster of commercial and retail clients throughout the U.S. and Canada.

**Patti** is first vice president of CBRE's real estate division, in charge of advisory and transaction services, representing landlords and major national retail tenants such as 7-eleven in New Jersey and Pennsylvania, AAMCO Transmissions, The Max Challenge, Goldfish Swim School, Dunkin', and Face Foundrie. She and Joe are also the exclusive brokers for all 530 locations of AAMCO Transmissions and Voodoo Brewery.

While Patti has only been with CBRE since 2018, she has extensive experience in representing commercial enterprises, so it's no surprise that in her first three years, she completed 90 transactions, with 10 more scheduled to close before year's end. And her success has not gone unnoticed—she's garnered several awards, and a listing among the *Top 27 CBRE Retail Brokers* in 2021.

Whether it's her adaptability, commitment to quality service, and sheer determination, or the combination of those and other distinguishing qualities, Patti has made an indelible mark on her clients, her team, and the industry, and she's far from finished. "The great thing about this sector is you can keep growing and with the support of this great company, CBRE, and my partner, Joe, I plan to do just that," she says.

**Joe AmecAngelo** joined in 2018, shortly after Patti, as vice president in their transaction services sector. Bringing a decade of real estate experience, complemented by 23 years of business ownership, he is uniquely qualified for the very nuanced representation of regional and national retailers, as well as landlords, landowners, and developers. Joe has served over 1,000 clients across the U.S. and Canada and in the process, he's established enduring professional relationships and facilitated numerous development opportunities, leases, acquisitions, and contracts. Joe currently represents Paris Baguette exclusively throughout the United States and Canada. Joe also specializes in daycare transactions, representing tenants for Goddard, Lightbridge Academy, & Celebree Daycares.

While Joe's clients might attribute his success to tenacity and his history of exceeding their real estate goals, Joe notes that CBRE has provided the tools and resources that enable him to do his job effectively. "One of the main attractions for both Patti and I was CBRE's forward-thinking and technology-centric approach. When we have the analytics to understand how consumers spend, it makes it easier to find the right location for our clients, especially retailers.



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# Brandon Abidin

Brandon Abidin might have gotten into the mortgage industry by chance, but it turned out that his sports background, healthy sense of competition, and determination made him ideal for the field. After a motorcycle accident in college rendered him unable to play, he entered the mortgage industry at just 21 years old. For three years after that, he was the top-performing manager in the company. In 2005, he went out on his own and managed his own businesses for a decade, even during the 2008 mortgage collapse.

“Customer acquisition is much more important than profit.”

Today, Brandon has been in mortgage for more than 20 years, weathering the ups, downs, and everything in between. In 2013, he launched his own firm, Intelligent Mortgage, with the vision for an all-in-one mortgage firm offering every product and service and one that served underprivileged and lower-income clients who had faced rejections elsewhere. Brandon, who is licensed in LA, FL, TX, AL, MS, VA, handles tough cases others might shy away from, and it's earned him a reputation as someone who gets things done—no matter what.

Since founding Intelligent Mortgage, Brandon has been able to successfully pivot and adapt even in some truly challenging times, including Hurricane Katrina, the 2016 flooding, and the COVID-19 pandemic. Intelligent Mortgage has also been a price leader in multiple areas, always offering the best rates, even if it means taking a bit of a loss. “There have been times we've done a deal and lost revenue just to help a client,” he says. “Customer acquisition is much more important than profit.” It's this kind of dedication that has earned Brandon a place in both the Baton Rouge Business Hall of Fame and in Best of Baton Rouge six years in a row, as well as an award from Home Bridge Financial for funding \$100 million in mortgages.

For Brandon, though, it's less about the accolades and more about helping thousands of families get homes after being turned down by everyone else—and he makes lifelong friends in the process for always going the extra mile for them. “Anyone can do a jumbo loan, and I do a ton of them, but they're not as rewarding as helping families in need,” he says. The other thing that Brandon puts above



## President

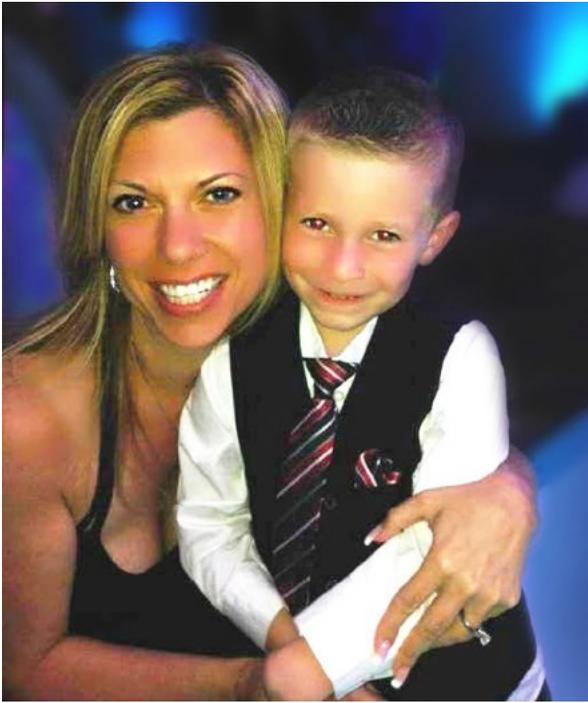
personal success or awards is the growth of his team! All of his loan officers are also personally trained by his mortgage coach, Ben Anderson, in The Academy for loan originators.

Brandon's goal for the coming years is to transition out of production and focus entirely on company growth, which led to him accepting an offer with one of America's largest and best mortgage companies, Guaranteed Rate! This was not an easy decision, but after months of negotiations and seeing the vision at Guaranteed Rate, the choice became more obvious. The layers of support, speed of underwriting, and #1 realtor-recommended mortgage company in the nation has all the tools for Brandon to continue his dream of providing the absolute best experience to his clients.



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**Sheri Sohn Chablis** is eagerly approaching her 31st year in real estate, adeptly serving an impressive roster of clients throughout New York, Florida, and soon, New Jersey. She started in the industry at just 21 years of age and opened her namesake company, SOHN Real Estate Corp., just four years later. Since that time, and with the support of 13 trusty, capable agents, Sheri has outshined much larger firms with 10 times as many agents, ranking #2 in her county for several years, and garnering a well-deserved position among the *Top 40 Under 40* when in her 30's.

Sheri assists buyers, sellers, renters, and landlords, consistently earning her moniker of "Get it Sold with Sheri." Thanks to her attention to detail and dedication, many of Sheri's clients come back for her services again and again and refer her to their family and friends. As a boutique shop, client satisfaction is of the utmost importance to Sheri and her team. "We don't sleep at night if we're not getting a client what they need or a property sold," she says. "We don't take listings to win any contests, we take them to get them sold."

For Sheri, it's not just the thrill of exceeding client expectations. The true reward comes from building long-lasting relationships with people from all walks of life. "Every transaction is a learning opportunity for me. I grow a little more and learn a little more with each client," Sheri shares.



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In complement of her thriving real estate career, Sheri maintains an active role in the community by working with the Leukemia and Lymphoma Society, a very personal commitment for her, as she lost her sister to the illness. She raised thousands of dollars for the organization by arranging a bachelor/bachelorette auction and has plans for another event as the pandemic subsides. For her generous work, Sheri was nominated for their *Woman of the Year* award.



**Aaron Cohen** might work hard and crunch numbers to improve all facets of his multifamily and mixed-use investment firm, CGI+ Real Estate Investments, but he's a strong believer in the importance of work-life balance. "One of the faults of many firms is that they want high results, but sacrifice balance," he says. "I believe you can get better results with it." And as the COO who runs a \$2 billion company's entire operation "from soup to nuts," maintaining that balance is a talent in and of itself.

CGI+ handles everything from asset and property management to real estate investment for a variety of apartment types, from flexible stay to high-end luxury. Headquartered in Los Angeles, with assets in California, Georgia, New York and Florida, the firm prides itself on its dedication to healthy culture and its creative approach to real estate. "We care more about quality and experience than just the bottom line," Aaron says. As he spearheads the aggressive growth plan for firm, with an eye on \$5 billion in the next five years, Aaron draws from a wealth of experience. His previous role as executive vice president at JRK Property Holdings saw him take that company from \$3 billion to \$10 billion while ensuring massive returns for investors. In the property management industry since 2007, he knows how to construct a firm's tools and systems so they can scale alongside company growth, while cultivating and nurturing the professional development of the talented staff and overall company culture. "It's already great," he says of CGI+, "but we work to elevate it to have a results-driven atmosphere while maintaining a healthy work-life balance." To this end, Aaron has a "player-coach"

mentality—simultaneously leading and diving in alongside his team. Further, he has a unique knack for finding opportunities and inefficiencies in the current systems, redesigning them for better performance while reducing stress and redundancy. "I also love seeing my employees grow, mature, and improve themselves," he says.



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**Steve Adamo** is a mortgage banking and financial services leader with over 25 years in the field and the recipient of the SBA Partner of the Year Award in Rhode Island and New England. Embrace Home Loans is a Fannie Mae, Freddie Mac, FHA and VA lender based in Rhode Island that also originates non-conforming loans, including jumbo and unconventional loans nationwide. But more than that, Embrace is mortgage lender recognized among the Best Medium-Sized Companies to Work For in America by Fortune and Inc., led by the core values of courage, love, fulfillment, achievement, community, innovation, empowerment. Together, with Steve as the president of national retail production, they are driving the company's unwavering mission: "We enrich the lives of our customers, teammates and business partners by conducting ourselves in a loving manner to help our customer create a home." In doing so, they're capturing a growing number of communities, consumers, and loan officers. And if anyone knows about the mortgage industry and leading companies through periods of growth, it's Steve. Since joining Embrace in May of 2021, he's helped bolster their team of loan officers from 140 to 200. "They're coming because we're excellent at mortgage banking, but also because we invest in them and care about them as the individuals," Steve says.

Prior to joining Embrace, Steve served in leadership roles for large banking firms, carving a track record of implementing successful growth strategies. Before that, he'd worked his way through the financial services industry, first, as a mortgage loan originator, then in business banking, title insurance, property and casualty insurance, and mortgage banking. By the spring of 2021, Steve had known the owner of Embrace for some time and admired and respected the company culture, and he wanted to be a part of it. "Their core values and mission resonated with me, and I wanted to be at a place where we shared a vision, and I could help create a story," he shares. He is doing precisely that as he leads the company's 39-year legacy into the future.

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**Christopher Gorman's** client list reads like a Who's Who of the real estate and construction world. As partner and director of the real estate and construction litigation department at Abrams Fensterman, LLP, his clients are some of the most well-known and well-established in the greater New York area. Practicing since 2005, Christopher has attracted and retained this impressive array, gaining both a sterling reputation and professional fulfillment from providing top-quality legal services.

At the firm's Long Island office, Christopher develops creative resolutions in litigation and advisory matters for real estate and construction firms, among others. "I've done just about everything," he says. That includes mortgage foreclosure actions, landlord-tenant proceedings, constitutional takings cases, real estate partnership disputes, and more. No matter how challenging the situation, his expert guidance is a source of stability and comfort for his clients: "It's not just law, it's also psychology."

It's this uncommon perspective that had him designated as a *New York Super Lawyer* in 2021, a distinction earned by only 5% of lawyers in the New York metro area, and named as a *New York Super Lawyers Rising Star* for 2013-2017. Yet his humility belies his accomplishments. "Abrams is a great team of people who all work together, driven by the goal to provide the best service that they can to our clients," he says.

*Christopher holds a bachelor's in politics from Catholic University of America and a J.D. from Brooklyn Law School.*

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**Gidi Cohen** knows all about actualizing dreams, as well as how to create something that can be cherished for generations to come. To make that happen as CEO of CGI+, a multifamily and mixed-use real estate investment and development firm based in Los Angeles, Gidi Cohen uses his considerable skills in bringing together the perfect elements to craft both new-build and rehab projects that are beautiful, functional, and timeless.

CGI+ focuses on properties with 200 or more units that reflect modern living while paying homage to the history and culture of their cities. His team researches the architectural heritage of locations so that even a new building will blend seamlessly into the established landscape. “If you’re building something, it has to tell a story,” Gidi Cohen explains. “We’re changing the landscape in major cities, and I take this responsibility very seriously and personally as a developer.”

This artistic approach is integral to CGI+’s company culture, celebrating collaboration and every member’s creative ideas while looking within to grow rather than simply competing with other firms. “We want people who understand the vision and deliver results while being mindful of the emotional experience, which is important to remember in the residential space,” he explains. For Gidi Cohen and CGI+, the most important things are the people, the vision, and the legacy. “You can measure success in different ways, but I look at the kind of leaders we’re creating in the company,” he says. “I believe in empowering people to build a better brand.”

**CGI+** | REAL ESTATE INVESTMENT STRATEGIES

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Building a great brand alongside great homes is something Gidi Cohen has mastered with a combination of rigorous practice as well as the humility to listen and learn from his colleagues. CGI+’s sparkling reputation in the industry is proof of that. “The sky’s the limit if you put in the effort,” he says. “The biggest success is having a vision, a dream, and being able to fulfill it.”



The United Soccer League (USL) is the fastest growing and most compelling soccer organization in the world. It oversees seven professional and elite pre-professional leagues and boasts clubs in upwards of 200 markets across the United States. Yet, the USL’s impact on local communities goes well beyond the action on the field and the energy in the stands because the USL is also the largest developer of stadiums in the world. The USL’s stadium development efforts are led by COO, **Justin Papadakis**, who holds a second title as chief real estate officer—the only one in professional sports.

Justin plays an integral role in the USL’s strategic growth plan, leading up to the 2026 FIFA World Cup, being co-hosted in the U.S. The USL is developing more than 30 stadiums as it launches up to 50 new pro teams in the next four years. Many of the new teams will be part of the USL Super League, a professional women’s league launching in 2023. “We are in a remarkable growth phase right now,” Justin says. “From new leagues to new clubs to new stadiums, we are shaping the future of soccer in America for generations to come.” The USL will eventually have stadiums in 80 U.S. cities, many of which will have an impact that extends beyond gameday. Through partnerships with city, county, and state municipalities, stadiums can anchor vibrant entertainment districts and act as incubators for sustained local growth. “We believe that these stadium-anchored entertainment districts, from a sector perspective, are the future of real estate,” Justin says. “The stadium acts as the centerpiece, providing stable cultural and economic benefits to the entire community.”



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LI: Justin Papadakis

The process of developing these entertainment complexes requires a long-term vision. The land deal alone can take up to four years, followed by the entitlement process and securing financing. It takes time and patience, but the result is worth the effort. “Piecing together all the elements of a stadium project is challenging, but I love that challenge,” Justin says. “I’m motivated by what we are doing to bring professional sports and more, to so many communities in our country.”

With thousands of real estate developmental projects under his belt in a rare combination of both public and private sectors, **Baye Adofo-Wilson**, has dedicated his entire career to transforming communities. The former deputy mayor and director for the Department of Economic and Housing Development for the City of Newark, New Jersey, has over 20 years' experience in urban planning and redevelopment. Following his four-year tenure at the helm of the city, the New York native returned to real estate development to launch BAW Development, LLC, which is helping to shape the future.

Founded in 2017 as a way to tackle complicated redevelopment projects, BAW Development is a national real estate development and consulting company focused on cultural projects, historic preservation, sustainability, and affordable development in diverse communities. And for Baye, it's personal. "When I went to school, I made the decision to work on revitalizing the types of communities I grew up in," the seasoned CEO shares. Known for its unparalleled creative approach informed by ideas of community, equity, and history, the company handles uniquely challenging preservation projects nationwide in areas often stymied by economic challenges. "They're complicated puzzles, and you have to really figure out how the pieces fit," he says. "These are the projects that help to change a community—and one change can cause a ripple effect of transformation."



Baye and his team of movers and shakers are doing the work that matters. The firm's latest venture is the Hinchliffe Stadium Neighborhood Restoration Project (HSNRP) in Paterson, N.J., which includes the redevelopment of a 7,800-seat athletic facility that was once home to a Negro League baseball team. "When people think of revitalization, they think of Times Square going from a seedy, crime-riddled place to the shiny, neon-draped tourist area that it is now," Baye explains. "But what they don't realize is that just a few miles away are neighborhoods that are still depressed and have remained untouched—and these communities matter; they are the heart and soul of cities everywhere, and I'm driven to help them flourish."

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With a career that spanned film, music, pageantry, business, and missionary work, one might call her a "Renaissance Woman." But as an award-winning, top-producing broker associate for Coldwell Banker Advantage, **Angela Brady** is known as "Real Estate Mama"—the protective, guiding, nurturing hand for home buyers and sellers, as well as her agents. "I want to encourage those I work for and with. I see myself as a servant to the people due to my Christian faith and this is the best way for my gifts to shine," she shares.

A 16-year veteran of the industry, Angela is among the elite list of Coldwell Banker's movers and shakers. Considered the leader in customer experience and overall quality and one of the oldest real estate franchises in North America, the organization is a recent recipient of the *Women's Choice Award* for the third consecutive year. In her role as a broker associate licensed in both the Carolinas, Angela is known for her experience of putting together deals on both sides. "I assist buyers with finding the perfect home that meets all of their needs and at a price negotiated on their behalf," she explains. "I also work with sellers in marketing their homes in order to obtain the absolute highest profit for their investments."

The decorated beauty queen and former model is also an author, ventriloquist, singer, public speaker, and the wife of Todd Brady, pastor of The River Community Church. She has traveled the world on mission trips, teaching children and helping those in need. Her natural ability to connect with people coupled with an unrelenting work ethic, honesty, and integrity are characteristics for which she is well known. Yet as multitalented as she is, Angela is one of the humblest leaders in the field, with a warmth that shines across not only her clients, but her community. When asked what she enjoys most about her work, she needed no pause to consider her response: "Serving people. Whatever I do in life, my philosophy is serve others as unto the Lord."



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**Chase Johnson** began his mortgage career in 2014, after graduating from St. Edwards University in Austin, Texas. Today, with more than \$500 million in loan transactions, he serves as senior vice president of Northmarq’s Austin office, where he leads the group in new loan originations and supports their growing investment sales team. Northmarq is the largest privately held servicer of commercial mortgages in the country, with more than 35 offices and 700 employees, and a 60-year legacy of providing the highest-quality service to real estate investors, developers, and lenders. The company offers commercial real estate investors access to experts in debt, equity, investment sales and loan servicing to protect and add value to their assets. Chase has leveraged these assets to become the 2021 top loan producer in Austin. Also integral to his success, Chase applies heavy focus on cultivating long-term relationships with lenders that drives his ability to deliver capital solutions for clients.

With a combination of skill, expertise, and an eye toward tech, Chase maintains Northmarq’s lender relationships in Central Texas—among them Fannie Mae, Freddie Mac, life company, bridge/mezzanine, bank, and credit unions. With each deal, he reviews borrower financing opportunities for the ideal loan keeping in mind the sponsor’s business plan. Chase meets regularly with local market influencers and has the ability to match sponsors with debt and equity opportunities in Central Texas. While he manages a myriad of responsibilities, Chase, unlike many leaders, shuns the corner office and continues to work directly with borrowers after closing and throughout the loan term to assist with general loan servicing requests. “The whole point is for me to find my clients the best deal and the best lender,” he said. To accomplish this in the rapidly changing lending industry, Chase relies on technology, Salesforce, Enterprise, and other platforms. “The most active, aggressive lender today is not always who the best lender was two months ago, so being in tune with the capital markets is important to find the client the best deal at any point in time, and utilizing technology allows me to do this.”



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**Joseph Vargas**, SIOR, has served in executive-level positions for prominent real estate firms like Grubb & Ellis, Lee & Associates, and Cushman & Wakefield for over 35 years, and now brings that experience to his role as president of Wonderful Real Estate Development. His focus since 2017 is the 1,625-acre Wonderful Industrial Park (WIP), where he handles all sales, leasing, and development. The park has a capacity of over 25 million square feet and has currently built out 9 million square feet. The logistics and warehouse distribution center boasts as its occupants, major retailers like Ross Stores, Target, Formica, FedEx, Amazon, State Farm, and Walmart’s 65-acre, 630,000 square foot, prototype, fully automated distribution facility. Clients look for labor and transportation, and with its central location in Bakersfield, California, and access to a significant labor pool, WIP, the only center of its kind in the U.S., is an ideal location for the logistical needs of leading companies, and the largest of Wonderful’s three Central Valley projects. “It’s exciting, it’s a very special project,” Joe says.

Joe’s expertise on the service side of the real estate industry ensures clients get exactly what they need to keep their businesses running smoothly. “The site was chosen with a vision to develop a world-class logistic distribution center, and that vision is happening,” he says. Our parent company, The Wonderful Company, is no stranger to visionary, large-scale projects. As a \$5 billion consumer goods company, its iconic brands include Fiji Water, POM Wonderful, Justin Wines, and more. Privately held by Stewart and Lynda Resnick, as one of the largest agricultural land holders in California, the company has a strong focus on philanthropy and empowering its local communities. “I’m here to do one thing and one thing only—lease buildings, sell land, and grow this park,” Joe says. “Our COO and executive VP, John Gwinn, runs the show, along with our senior VP of development, Jason Gremillion. They’re responsible for ensuring the vision and development of the project. We also have Erin Poulson Morris, senior director of marketing and business development. It’s an incredible team. We work together to create solutions for our clients.”



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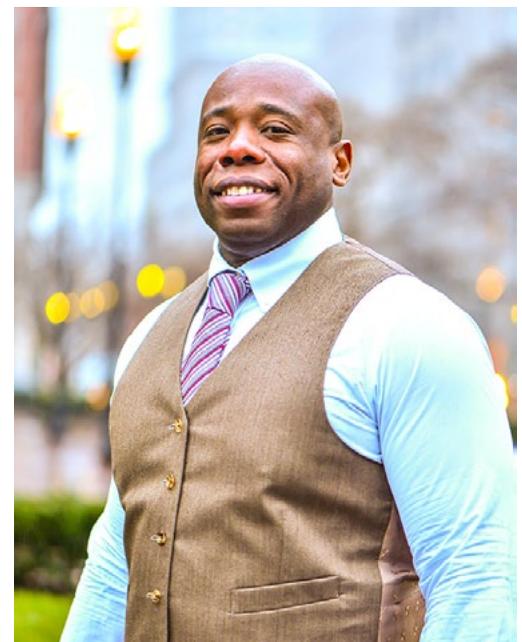
As a real estate veteran with 25 years of experience, 18 of those in development, he's been involved with developing millions of square feet of properties, and completed millions more of commercial and residential projects worth billions of dollars. From malls to warehouses, from historic preservation sites to the alluring St. Johns Town Center in Jacksonville, Florida, he's not only beautifying the landscape, but generating tremendous returns for investors in the process. This is **Ryan Hughes**, LEED AP and founder of CORE Consulting & Development, through which he buys, develops, rents, and sells properties, handling them throughout the entire development life cycle, including financing, finding the location, development and property/asset management.

Ryan launched the firm seven years ago in Savannah, Georgia, after a successful career with some of Atlanta's most prestigious development companies. Driven by the principles of integrity and executing every aspect of every project "the right way," Ryan leads a team that handles projects throughout the country as he orchestrates the careful synchronization of investors, designers, managers, and others, and creates a comprehensive plan for the project's entire life cycle, which doesn't end when the last nail is in place. CORE also provides property, asset and vacation rental management services. All the while, Ryan develops long-lasting relationships with investors, owners, vendors, architects, tenants, and everyone else involved in the process. Whether maintaining a completed property and managing it or selling it at a considerable profit, Ryan is guided by two unwavering rules: never cut corners and develop projects on time and on budget. Underlying it all is the same fiery passion that began as a spark decades ago as a young civil engineering undergrad and ignited a career in which time and again he's delivered healthy returns for both investors and CORE and value to developers and investors. "I love finding a project, bringing the team together, and seeing it through to a successful completion where everyone walks away happy and ready for the next project," he says.

[www.corecd.com](http://www.corecd.com) | LI: Ryan Hughes; CORE Consulting & Development, LLC



With a true legacy in the service of others, **Josue Velney** is committed to bettering people's lives. After completing three combat tours and two deployments in Iraq, this former Marine returned home to serve his community for 12 years as a firefighter, retiring as a lieutenant. Still, Josue knew his work wasn't finished. So, in 2010, he set out to make a difference through real estate. "Serving others is all I've ever known," he says. "I'm on the same mission but with a different vehicle." Since joining the field as an investor, Josue has owned or managed over \$20 million in developments and built a personal portfolio valued at \$10 million. He has also won the hearts of Somerville, Massachusetts, where he founded Winter Hill Homes, LLC, a construction certified minority business enterprise, veteran business enterprise, and service-disabled, veteran-owned, small business. In addition to serving as president and CEO of two companies, Winter Hill Homes and Velney Development, Josue is a licensed real estate broker and a residential and commercial developer. Investing in and around Boston, he purchases raw land, rezones, and builds. Currently, Josue is working with large developers, including Nelson Group and Abdul Barrie of Environmental Systems Engineering Corp., to build a 28-unit project in Roxbury valued at \$14 million. Whether he is finding, rezoning, designing, and financing new projects as a developer or managing the construction, permitting, and value engineering as a builder, Josue believes the most important aspect of his job is helping to revitalize communities. "My goal is to develop more homes so that real estate can be more affordable for families." Josue holds a bachelor's degree in building construction management from Wentworth Institute of Technology and he is the recipient of a *Combat Action Ribbon*, *Navy and Marine Corps Achievement Medal*, *National Defense Service Medal*, *Iraq Campaign Medal*, *Global War on Terrorism Service Medal*, *Global War on Terrorism Expeditionary Medal*, *Sea Service Deployment Ribbon*, and *Marine Corps Good Conduct Medal*.



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**Ryan K. Bonner, Esq.** has been recognized for excellence in two distinct business sectors, law *and* real estate, but he’s not just dabbling in these professions indiscriminately. Ryan has expertly merged his two passions into an extraordinary and purposeful career. He is a broker and owner of Bonner Realty, LLC, where he handles client acquisition, sales, negotiation, and marketing, and a partner in the law firm of McNickle & Bonner, LLP, where he specializes in real estate law. In addition, Ryan is a licensed insurance agent and investor, so there is very little Ryan can’t manage when it comes to meeting the needs of home buyers, home sellers, investors, or legal clients.

Under Ryan’s direction, the real estate arm of McNickle & Bonner has become the top settlement group in Western Pennsylvania, and Bonner Realty has also become one of the leading agencies in the area. As a result of his experience as both a real estate and probate/estate administration attorney, Ryan surpasses his competitors in listing and selling properties that are inherited, in probate, or part of an estate. And although the brokerage has an excellent track record with residential properties, Ryan is also uniquely positioned to assist with the purchase or sale of commercial real estate.

Ryan’s professional achievements are impressive, to say the least, but he complements them with an equally remarkable commitment to the community. He donates a portion of each commission to a local charity that provides food to school-aged children and supports other local projects to end hunger.

Ryan holds a BBA from the University of Notre Dame and a Juris Doctorate from Penn State. He is a Certified Real Estate Broker Manager (CRB), Real Estate Negotiation Expert (RENE), Pricing Strategy Advisor (PSA), a NAR e-Pro (e-Pro), and Short Sales & Foreclosure Resource (SFR). He was named one of the *10 Best Attorneys in Pennsylvania for Real Estate*, selected as one of the *Top 100 Attorneys in 2019* by *The Top 100 Magazine*, listed among the *Top Lawyers in Pennsylvania*, and is a lifetime charter member of Top American Lawyers and a *Real Estate Elite Lawyer*.

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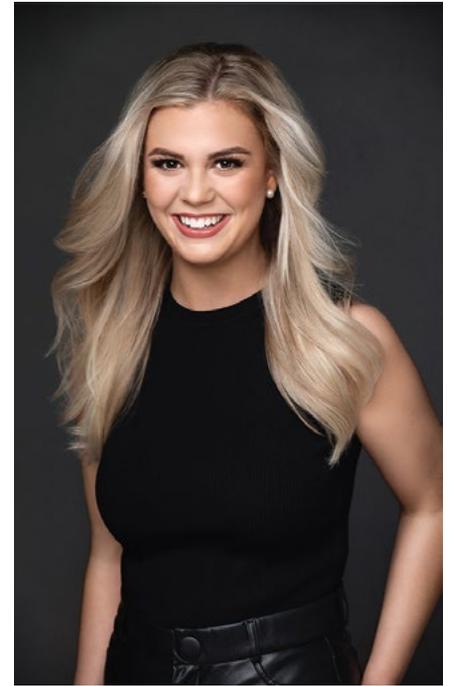
With over a decade of experience, **Matthew Wierzbinski** is a mortgage authority on a mission to help people across Colorado realize the dream of home ownership, and as the founder of PeakView Mortgage, he’s delivering with carefully curated financial solutions. “Clients tell us what they’re looking for and we tailor their loan specifically for them,” he explains. “We really try to put ourselves in their shoes and do for them what we’d do for ourselves.”

Founded in 2018 in the picturesque town of Salida, PeakView Mortgage offers some of the most competitive rates nationwide and makes the loan process simple, straightforward, and fast. Their ever-growing number of clients and avalanche five-star Google reviews stands as testament to the trust and loyalty Matt and his team have engendered among the Colorado community. From those seeking their first home to those purchasing their dream home, refinancing an outstanding loan, or consolidating debt, Matt and his highly experienced group of mortgage brokers are helping people every step of the way to a brighter future. Considered the premier mortgage experts in the area, PeakView Mortgage specializes in home purchase, refinance, jumbo, and home equity loans, among others, and provides competitive financing options for first-time buyers. “We help a lot of people buy their first home, and to me, that’s the most exciting thing, getting someone into a home for the very first time.”

In just three short years since opening their doors, the company has more than doubled the amount of loans issued annually. And while many financial institutions with such parabolic success sacrifice the customer experience for volume and profit, Matt continues to serve clients personally and points to a simple yet profound notion for their explosive growth and unparalleled ability to consistently exceed expectations: “We care. I take everything personally, and my clients and I become friends through the process,” he shares. “For us, it comes from the heart.” *Matt holds a bachelor’s degree in philosophy.*

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By the time **Sydney Phillips** was just 22 years old, she had already built and founded five successful companies in finance, tech, and real estate. A serial entrepreneur on a mission to push humanity forward, Sydney has seven years' experience in commercial real estate and as an investor and developer in multifamily, retail, office, and hotel properties. Today, she leads a commercial real estate conglomerate, with three firms focused on investment and development. In 2019, she founded Daring Greatly, supporting women, LGBTQIA+, and minority business founders, and she regularly speaks all over the U.S. to and for women in STEM leadership. In June 2020, Sydney embarked on her latest business, Zukurri, as founder and CEO. Zukurri creates interactive visualizations for real estate that enable buyers, brokers, investors, and communities to imagine real estate possibilities. "By leveraging augmented and virtual reality, we visualize and experience unbuilt spaces to plan, design, communicate and market," Sydney explains. Headquartered in Austin, Texas, Zukurri's clients include commercial real estate developers, architects, and homebuilders across the country. For her real estate work as well as her development of Zukurri, Sydney won the 2020 *Young Female Entrepreneur of the Year Award* and was named among the *Top 25 Most Influential Women in Commercial Real Estate*.



Zukurri was inspired by Sydney's own frustration with the lack of speed she found in the real estate industry. She soon realized this was due to lack of visualization. Using AR and VR to facilitate planning, design, and communication, Zukurri's proprietary software, which clients can download to their phones and computers, can be scaled to imagine homes and neighborhoods, or whole communities and cities. It turns blueprints into 3D interactive experiences, with an emphasis on breathtaking realism for better planning, risk mitigation, and design, as well as better communicating ideas to multiple parties. One day, Sydney hopes this software can be even used to plan communities on other planets. In addition to changing the face of real estate and design planning with Zukurri, Sydney is also host of her own podcast, *The Sydney Phillips Podcast*, and an author, keynote speaker, and amateur race car driver.



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**Danny Truong** brings a uniquely multifaceted background to his role at his growing Coldwell Banker residential and new construction team, DT Realty Group, which serves the greater Twin Cities area in Minnesota. When he first started in real estate three years ago, he worked in new construction with a local builder, finding success before branching off to become a listing coach for new agents. He brought with him 20 years of experience in sales, training, mentoring, and coaching. This unique combination of skills gives him a distinct edge when it comes to negotiations and customer service, critical components of real estate—and landed him in the top 15% of agents nationwide. Danny acts as a coach for both clients and agents, walking everyone through the process for a thorough understanding.



Danny launched DT Realty Group in January 2021, choosing Coldwell Banker for its history and popularity, and has been building his office ever since. This multicultural, multilingual group of talented agents speak English, Vietnamese, Ukrainian, and Spanish to serve their culturally diverse clients. Each specializes in different aspects of the Twin Cities, whether rural, urban, suburban areas, so buyers and sellers always have someone to help them with their unique needs. "My goal is to be a culturally diverse, all-inclusive team," Danny says. "We have a lot to offer different people," he says.

Danny's team reflects the very thing that drives him professionally—to improve the community and make it the best possible place for families, including his own. "It's important to change the script and public perception of real estate professionals," he says. "We want everyone to have a great, positive experience, regardless of cultural and financial background." When he's not helping people buy and sell homes in the Twin Cities, Danny spends time with his family of 5 and participates in community service, including Feed My Starving Children, one of his favorite organizations.



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**Justin O'Shell** has been around the real estate industry his entire life, growing up with a family in the mortgage industry. He worked at their company during summers and became a loan officer after graduating from Coastal Carolina with a degree in management 10 years ago. He also has experience coaching high-level youth soccer, which ended up giving him unexpected insight into the dedication, focus, and diligence needed for his current role in the mortgage industry. Today, Justin is a senior loan officer for Strong Home Mortgage, a direct lender currently in its fifth year of nationwide operation. The veteran-owned company has clients in all 50 states and is led by a CEO with 30 years of his mortgage experience.

Licensed in 24 states, Justin's reputation for his dedication to his clients and incomparable work ethic is well known among his clients, as is his active involvement in the military community. This is one of the extraordinary groups of people that he focuses on serving as a certified military housing specialist (CMHS) who specializes in VA loans. But for all his clients, from first-time home buyers to families to relocating military personnel, he takes all the time they need to help them.

While many transactions are straightforward, there are the outliers that Justin finds most memorable—the ones where someone truly in need gets the boost that they've been hoping for to start a new chapter in their lives. And as a devoted father to three sons, nothing gives him greater pleasure than helping families thrive. "Sometimes, you come across families who really need the help and really need to save that \$100 or \$200. These are the people who make the job worthwhile. Helping everyone, especially the people who need it the most, is the most rewarding," he says.



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After three decades in investments and finance – running operations, working with trustees, and navigating nearly every situation – **Beth Mazor** decided to embrace her lifelong passion for building and design. She returned to her Rhode Island roots and threw herself into transforming an old carriage house into a home, building and designing many of the elements herself. So began her award-winning career as a Realtor® with Residential Properties Ltd., where she works with buyers, sellers, and investors to help them find their dream homes or properties. Beth also lends her design skills to imagine or reimagine interior space. "One of my favorite projects was helping an investor develop a property into condos, which were successfully sold," she shares. "I helped them manage the process start to finish."

Residential Properties has been a staple in the community for 40 years, serving Rhode Island, northern Connecticut, and southern Massachusetts, using the latest digital marketing tools. "The company is deeply invested in the success of its sales associates," Beth says. "It's a great, collaborative back office for agents to rely on." Her hard work, people skills, and wealth of knowledge have earned her yearly recognition from the Rhode Island Office of Business and Development and the Greater Providence Board of REALTORS®, winning bronze and silver Circle of Excellence Awards since 2014, before scoring the gold this year! Beth is not done, however. "I'm working towards platinum," she adds.

Beth's love of the industry and passion for her clients is her primary driver as a real estate professional. She enjoys building and maintaining lasting, meaningful relationships, with the Golden Rule as her guiding philosophy, adding, "I am truly grateful and fortunate to do what I love!"



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**Brandon Whitcher** is one of only four residential real estate brokers in the state of New Hampshire who is also a certified residential appraiser. In March 2019, following a successful run as a Keller Williams associate broker, he founded W Real Estate in NH. Alongside Whitcher Appraisal Service, winner of 2019's *Best of Manchester*, W Real Estate provides a full suite of valuable real estate services to the greater Manchester area.

Armed with a combined 35 years of experience in appraisals and real estate sales, Brandon, along with his team, tripled W Real Estate's business in just three years. In the process, they earned Homesnap's *Excellence in Customer Service Award* and Broker Agent Advisor's *5 Star Broker Award*, and Brandon was recently presented with *Agent of the Month*. Working with condos, multi-families, fixer-uppers, luxury properties, and everything in between, Brandon's dual proficiencies enable him to offer more qualified analyses than those of his competitors. He has appraised over 4,500 homes and has a vast knowledge of the local communities, which has resulted in an impressive roster of clients and a reputation as a trusted resource. "I do the research," Brandon says. "I keep a close eye on the market every day and have a good sense of what's going on in terms of how much properties are increasing or decreasing in demand."

Brandon's integrity is equally evident in his treatment of staff. "It's very important for me to create an environment where agents are valued and can flourish, so I provide the tools they need and are never charged monthly fees," he notes. "Helping people to thrive and achieve their dreams is what I love most about my work," he says.



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When we last spoke with **Nathaliah Naipaul** back in 2021, the XAG Group CEO was working on implementing a core value system focused on humility and integrity across her boutique-style real estate firm in the Houston, Texas market area. In the time since then and under the stewardship of Nathaliah, the XAG Group has seen tremendous growth with staff count increasing by half a dozen members and the addition of three new major commercial projects to the group's portfolio, one of which will expand the firm's reach into the Youngsville, Louisiana area.

Despite the challenges of the COVID-19 pandemic, the firm remains committed to providing their residential and commercial clients with personalized and attentive service. Along with overseeing a stunning \$80 million portfolio, Nathaliah is also spending her time mentoring not only the new additions to her staff, but also students at the University of Houston who are qualified real estate agents and working on getting their CCIM.

In both cases, she draws on her considerable expertise and past experiences to provide them with solid career advice in combination with her honesty and humility, which her clients have come to appreciate so much. Through her mentoring work and in her role, Nathaliah is aiming to give guidance and mold a successful career for the younger generation who are interested in stepping into the commercial real estate world.

Nathaliah's experience allows her to uniquely understand the many facets of the real estate process as well as the perspective of her clients. While her multifaceted career has earned her numerous awards and published articles, she is a humble leader with a simple philosophy, "I never work a day in my life, because I love what I do."



www.xagproperties.com | 346-843-1281 | LI: Nathaliah Naipaul, CCIM



**Braden McKinnon** joined Compass in 2020 as a licensed luxury real estate salesperson specializing in residential properties located in New York City. In no time flat, he garnered a reputation for delivering five-star service to home buyers and sellers alike. And he's earned it. In one of the hottest markets in recent history where home prices are moving targets and houses are often sold the day they're listed, Braden combines his local knowledge with real-time market reports to spot trends and anticipate market movements, all with a singular goal in mind—to help turn dreams into reality for each and every one of his clients. It shows through his natural ability to connect with them and understand their unique hopes and dreams. It shows in the long relationships he forms with them that exist beyond the closing table. And it shows through his tireless efforts well beyond the norm.

"My goal with sellers is to maximize the value of their home to help them achieve their hopes and ambitions for the next chapter in their lives, and for my buyers, a great value for their dream home," he shares. "I have specific criteria and a very extensive marketing plan that most realtors don't do, designed to help them get multiple listings for their house or get them their dream home in about a week." Backed by the innovative tools of Compass and a passion for his clients, Braden delivers.

Compass is an innovative real estate brokerage that empowers agents with the smartest technology, tools, and strategies. For each person he serves, Braden brings the full force of Compass's modern platform along with his commitment to put clients first, which has quickly become one of his trademarks. "I don't want it to be a stressful journey for my clients, I want it to be an enjoyable journey, so I do what I can to make it a seamless, effortless transaction," he says. "I really just like to have fun with it."

*Braden was licensed at NYREI and holds certifications in negotiations from Harvard Business School Online.*



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**Allison Richards** has always been entrepreneurially focused, which is why, after six years and several business ventures in HR and sales, she sought out her original career — real estate. Originally licensed in 2002, she returned to the industry in 2014 with a business degree that allows her even more insight into sales, marketing, and international clientele.

Now, Allison is one-half of the Richards Group with her husband, Scotty, at Scenic Sotheby's International Realty. She works frequently with out-of-state buyers looking for vacation homes and investment properties in Destin, Florida, where the relaxed beach lifestyle draws city-weary homeowners. Starting with smaller condos and investment properties, she soon moved to luxury properties found on Scenic Highway 30A and has been expanding in that market since 2017. Today, 60 percent of her market is luxury, and the team has doubled its sales volume in just the past year from \$36 million to \$70 million, surpassing her 2020 sales by May 2021. Her tenacity and success have earned accolades including "Entrepreneur of the Year," among others from the Women's Council of Realtors in 2017 and 2020, and she was nominated by her peers to serve on Scenic Sotheby's International Realty's Leadership Council in 2021. She is CLHMS, ABR, GRI, and E-Pro certified.

Allison's vigilance and focus is the driving force behind her success. She works seven days a week to ensure a seamless transaction where "clients don't have to lift a finger," and continues to cultivate new business while maintaining relationships with her current clients thanks to her strong lead generation program and her dedication to continuing education. She even works with interior designers so that owners can bring in higher rental revenue: "Clients have been able to sell and purchase more elaborate properties and continue to gain a foothold in the real estate market," she said.



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**Lisa Brainer** had a client who was downsizing after 30 years in one home and was struggling with what to do with a jar of heirloom buttons. Lisa offered a solution: “Let’s pick out some favorites and make a throw pillow out of them!” The woman loved the idea and so Lisa found a designer who created a beautiful keepsake. That’s just the kind of realtor Lisa is though. She guides each client through the sometimes-stressful real estate experience, connecting them with specialists from her broad network to get them exactly what they need, whether it’s HVAC professionals or a custom pillow designer. “It’s all about helping them through the process and getting them excited about what the new chapter brings,” she says.

Lisa joined Keller Williams Preferred Realty in Burnsville, Minnesota, in October 2019. She works with first-time home buyers and empty nesters looking to downsize, as well as people looking for luxury properties. Lisa is also certified in the *KNOCK Lending Program* and *Home Partners of America Lease with the Right to Purchase Program*. Prior to real estate, Lisa owned her own business for 17 years, and she still mentors female entrepreneurs. Today, she’s ranked among the Top 20% at Keller Williams Preferred Realty and serves on their Associate Leadership Council. She’s been featured in *Top Agent Magazine* in 2018 and in *Super Agent* in 2021.

“My focus is to make a difference for my clients,” Lisa says. “Sometimes that means a little extra TLC.” It also means being an advocate, from educating first-time buyers to helping retirees sell unneeded items online, and ensuring all clients fully understand the processes to make the best decisions. “My clients trust me. I always work with the highest integrity, but I’ll make you laugh along the way, too!” she says. “Each person is unique in their life stage and goals. What drives me is making the experience special, enjoyable, and educational so that they can make sound choices,” Lisa says.

LisaBrainer.KW.com | LI: Lisa Brainer Keller Williams Preferred Realty



**Lori Powell** is most assuredly *not* your average real estate agent—and her well-known reputation and industry accolades stand as clear testament to this. She’s been ranked consistently in the top 1% of multiple categories, is a current *Top 125 Success* nominee, has been a featured expert on podcasts, has personally closed more than \$70 million in transactions, and has run a fix-n-flip business with a 43% AROI. With eXp Realty, Lori partners with real estate agents worldwide to share training and support. She provides her team members with over 125 training modules, a duplicatable lead collection website, live webinars, and more. “My style of coaching isn’t telling people what to do,” she explains. “It leads them to self-discover their own goals and priorities, and to build their own internal passion. My help is from the inside out.”

Lori’s team, Team-4Real, while sharing eXp’s multiple compensation sources, helps agents looking to increase production, create an exit strategy, and collaborate with other agents in a community setting. Currently, the service exists in all eXp brokerage locations, which span every state in the U.S. and many other countries. Lori dedicates herself to helping agents go above and beyond in identifying, mapping, and working toward their goals, and overcoming any obstacles. “I’ve been teased that I wear a stamp on my forehead that says, ‘Tell me your problems, I’ll gladly help you,’” she says. But as someone who happily gives help to strangers, she gladly embraces the sentiment. “My biggest sense of fulfillment is witnessing someone’s ‘aha’ moment where they discover something about themselves that will allow them to catapult.” And while she’s seen many businesses grow and flourish under her guidance, it’s seeing the growth of success in individuals on a personal level that really drives her. Consequently, she is happy to meet with any agent or broker for a virtual cup of coffee.



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If ever someone epitomized the very definition of their name, it is surely **Vardit Hacmon**. Her last name means “smart” in Hebrew, and that perfectly describes not only her decision to pivot from a 16-year career in retail and sales to real estate in March 2020, when she joined Keller Williams in Honolulu as an agent but the skill she brings to turn her clients’ dreams into realities. “After achieving every goal in my previous career, I wanted to use my skills and experience to do something bigger and help people change their lives.” Today, Vardit serves an ever-growing list of home buyers and sellers born solely from word-of-mouth and referrals and has already earned the *Team Member of the Year 2020* award. A graduate of Keller Williams’s Bold and Ignite certification courses, Vardit is on the Honolulu Board of Realtors and is a Military Relocation Professional (MRP) and a Seniors Real Estate Specialist (SRES).

Vardit’s retail and sales experience was the perfect background for her transition into real estate, especially given her natural talent as a fierce negotiator and her vibrant energy. “It’s about the relationship first and foremost—getting to know people and learning about them, what they want, and then finding that specific product that will improve their lives and make them happy.” Now she uses that same approach to get the best prices for her clients, both buyers and sellers, no matter the market conditions. Eighteen months ago, Vardit made the life-changing decision to leap into unknown to make an impact in the lives of others. There is no doubt that for people across Honolulu, she is doing exactly that—every single day.



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In 2021, **Nicole Gauthier** began her journey touring properties in Houston, Texas, when she came across a home that left an imprint on her mind. A mother and her children were living in a home with no heat, bad plumbing/foundation issues, and mice, while still paying high rent. “My own kids had no idea there were children who lived in these rough conditions,” she remembers. “That’s what drew me into real estate investing, to help other people. They need someone to care about them and make their living conditions better.”

The very next month, Nicole, a former accountant in the oil and gas industry, founded Wicked Holdings, LLC, a real estate investment company focused on social change, empowering individuals, and improving the homes of those facing less than average living conditions. “We have not only a fiduciary duty, but a moral responsibility to provide housing that is safe, clean, and a real home,” she says. And these are not hollow words. As the leader of a thriving company, Nicole is walking the walk—creating opportunities for others to acquire generational wealth while transforming communities. Her mission is twofold—to secure solid properties for investors to get passively invested, and to provide better housing in which people and families can thrive. Word of Nicole’s prosperous approach of “doing well by doing good” spread through the investor community, and after just a year in business, she is rapidly raising funds from investors for multifamily properties to create passive income streams. Her portfolio currently encompasses a mix of both multifamily value add (apartments) and residential properties she uses to build up communities.



**Wicked Holdings, LLC**

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