



SPRING 2020 EDITION

THE TOP 100 PEOPLE IN REAL ESTATE

FEATURING THE NATIONAL REALTY INVESTMENT ADVISORS TEAM



Building investor opportunity from the ground up, NRIA is an award-winning real estate investment, management, and development firm, specializing in luxury townhomes, condominiums, and mixed-use developments in the most dynamic urban centers and resort towns on the East Coast.



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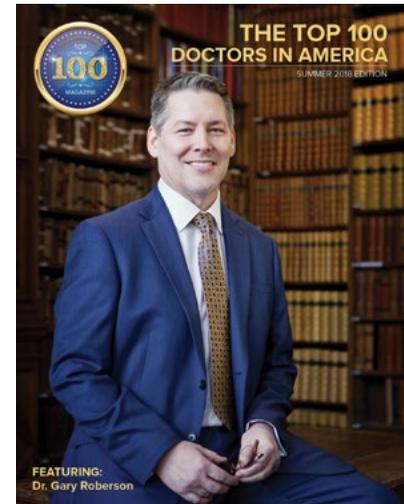
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The staff of *The Top 100 Magazine* would like to express their gratitude for having the privilege of working with the brightest, most accomplished, and esteemed professionals in real estate and related fields.

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 2020 real estate landscape.

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

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

Joseph Nunziato
CEO, Redwood Media

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2020

THE TOP 100 PEOPLE IN REAL ESTATE

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Q & A | ARTHUR SCUTARO

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Q: How is the company designed?

A: NRIA is built around a vertical-integration model that safely produces high investment returns for clients and our company. Our model works because we are actively involved in every step of the development continuum, extracting investor value as we go. That starts with land acquisition. We find prime parcels before they hit the market and purchase them below market value without competition. Because we build on the same scale as the large publicly held U.S. construction companies, our construction costs are among the lowest in the industry. We also look for areas that offer tax abatements because that adds another layer of value. When you combine all these factors with a strong demand for the beautiful product we build, it's a winning scenario for investors, and it's how we're able to produce such impressive returns.

Q: How does NRIA's investment model work?

A: We offer investors a passive investment opportunity with high returns without the typical development risks and liabilities such as debt exposure and management responsibility. The level of return is determined by the level of investment so the more invested, the higher the return. Investor risk is mitigated by balancing the portfolio by geography, asset type, and investment lifecycle, adding and retiring properties as the diversification strategy dictates. NRIA also borrows from highly-rated institutions that scrutinize the financials, creating another layer of analytical protection for investors. There are also deferred tax benefits, which is another plus. The investment process usually begins with a phone call from an interested investor. After we qualify them as an accredited investor, we do a Q&A to find out more about their goals and expectations. Then we take them to look at properties and answer any additional questions. Some clients bring along a financial advisor or lawyer so that we can all work together to achieve the client's goals.

Q: What makes your company unique from its peers?

A: If I had to choose just one, I'd say capital preservation. We haven't had a single project failure, and made it through the real estate crash of 2008 delivering promised returns to investors while many of our competitors and some of the largest financial institutions in the U.S. failed. What makes our company unique is we're a hands-on operation that manages every aspect of development from start to finish down to the smallest detail. Nothing is left to chance. NRIA's long history of successful project execution and its ability to secure premier institutional lenders and equity investors in a repeat capacity demonstrates the gold standard of our operation.

Q: If you had to choose two things that impress you most about NRIA, what would those be?

A: That's another hard question, since I can think of plenty of things. Aside from our return on investment, what impresses me most about NRIA is our ability to establish and maintain long-term relationships with our clients and our successful record in this industry. Our clients have invested hundreds of thousands and in some cases, millions of dollars, and have made the same in returns. That's why 90% of our clients return and invest again. Over our 13 years in business we've maintained a A-plus BBB rating. I'm really proud of that.

Q: Tell us about National Realty Investment Advisors.

A: National Realty is a real estate development and investment firm. We've been in business for over 13 years, and manage \$1 billion in real estate. NRIA specializes in the ground up development of townhome and condominium complexes, and multifamily apartment buildings, including commercial mixed-use rental developments. We're based in Secaucus, New Jersey, and work in four key markets: Philadelphia, Brooklyn, North Jersey and South Florida. All of our projects are strategically located in dynamic, sought-after urban markets and resort communities.

Q: What are your primary responsibilities with the company?

A: I'm vice president and senior project manager. I've been with NRIA for 12 years. My department handles the client liaison portion of the business, so bringing in new investors, introducing them to the investment model, touring the construction sites, and keeping them up to date on construction and investment progress. In short, my team is responsible for keeping investors happy. My background is in sales and marketing, and since joining NRIA my focus has been the investment side. Our goal is to build strong long-term relationships with our clients, so they invest over and over, and refer family and friends.



Smart Real Estate Investment Options for the 21st Century



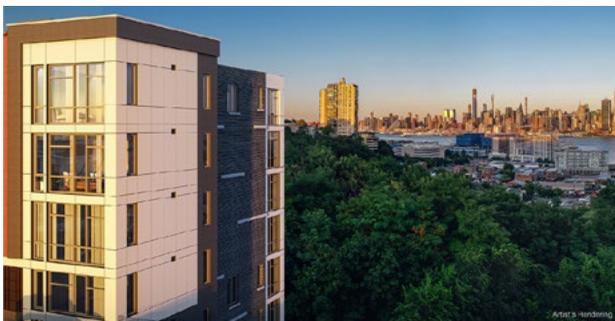
Q & A | RICH STABLE SVP, Project Management

According to a 2019 Gallup poll, a majority of Americans believe that real estate is the best long-term investment option – beating stocks, gold, and other investments. And for good reason.

Q: Why Real Estate?

A: For centuries, real estate has been a powerful way to build wealth. Industrialist Andrew Carnegie famously said that “ninety percent of all millionaires became so through owning real estate.” Many of the world’s wealthiest individuals have made their fortunes through real estate and continue to do so today.

Real estate is an exceptional way to diversify investment portfolios. There are a number of tax advantages linked to real estate investment, and in some cases capital gains taxes can be deferred. A big advantage of real estate investing is it allows investors to build equity over time.



1300 Manhattan Ave, Union City, NJ
Hoboken Heights

One of the most appealing aspects of real estate investment is the many options and strategies that are available to investors. With real estate, investors can choose their level of involvement. The NRIA Class A Property Fund offers a unique approach that gives the individual investor access to high-performing institutional level real estate investments like apartment buildings, condominium complexes and townhomes communities.

Q: Why NRIA?

A: In the NRIA Class A Property fund, equity investors are passive investors shielded from debt exposure, management responsibility and the inherent development risk. Investor risk is mitigated by balancing the portfolio by geography, asset type, and investment lifecycle, adding and retiring properties as the diversification strategy dictates. And, NRIA finances its projects with debt from highly rated institutions that also scrutinize the financials, which creates another layer of analytical protection for investors. NRIA’s real estate portfolio is 81% rental producing multifamily assets and 19% ground up resale properties. NRIA has 15 projects currently underway in prime markets including Brooklyn, NY; Palm Beach County, FL; Philadelphia, PA; and North Jersey’s Gold Coast.

NRIA’s long history of successful project execution and its ability to secure premier institutional lenders in a repeat capacity demonstrates its gold standard of its operation.

Not all real estate opportunities are the same though. The sponsor’s experience, know-how, relationships, and trustworthiness are top considerations. NRIA has \$800 Million in properties currently under management. And, 90% of NRIA’s clients invest again because of the superior returns.



647 Warren St, Brooklyn, NY



4901 Bergenline Ave, West New York, NJ | Bergenline Station



1901 South Ocean Blvd, Delray Beach, FL | Ocean Delray

Glenn La Mattina

Senior VP of International Development

Tell us about National Realty Investment Advisors.

NRIA was founded in 2006 and is located in Secaucus, New Jersey. It's one of the nation's leading specialists in middle-market institutional real estate investment management, focusing on luxury townhome, condominium, and multifamily acquisition and development. It's a vertically integrated investment platform, and through strategic partnerships, NRIA maintains complete control through the investment lifecycle, which allows us to deliver exceptional results within many supply-constrained, high barrier-to-entry urban markets across the East Coast.

What are your primary responsibilities with the company?

I am the senior vice president of Global Business Development. I manage a team of four project managers in India and I run the firm's EB-5 visa program. Our primary responsibility is to raise foreign capital to invest in real estate development projects in the U.S. via NRIA's Partners Portfolio Fund, which offers foreign investors an assured 12% return on investment, and in the case of an EB-5 investment, a pathway to U.S. citizenship. In November of 2019, the U.S. Government increased the EB -5 minimum investment threshold from \$500,000 to \$900,000 to \$1.8 million depending on the geographic area where the development project is located.

What is it about your job that drives you? What do you find most rewarding?

I believe in the American Dream and I get great satisfaction from helping others achieve it. Matching foreign investors interested in U.S. residency with investment in our real estate development projects that seek funding, and stimulating job creation—that is my mission. In 18 months, I have secured over \$15 million in foreign investment, guided many foreign investors to permanent U.S. residency, and helped to create 260 good-paying American jobs in areas of high unemployment. I get so much personal gratification from what I do; it's difficult for me to call it a "job." We all try to make money, but money is not the motivating factor. For me, helping clients achieve their dreams is more rewarding.

Your career in real estate & mortgage financing spans 37 years. What led you to the industry?

I'd say my entrepreneurial spirit and my belief that everyone should have the opportunity to achieve the American Dream. At 16, I ran a successful clamming business on Long

Island. In college, I founded a package delivery service that started with 17 interoffice mail stops and ended with 57 full-time drivers making multistate deliveries 24/7 by the time I graduated.

Then a friend of mine, a real estate broker, convinced me to get my real estate license. What really excited me though was the numbers side of the industry, putting deals together, so I got my mortgage-banking license. I've been a mortgage banker now for the majority of my adult career, running my own firm, with licenses in New Jersey, New York, and Florida, and as a partner in a New Jersey real estate office for 15 years.

I joined NRIA about seven years ago to head up project management, which has now expanded to our global operation. Now I'm able to help people achieve the American Dream on a much broader scale—whether that dream is U.S. citizenship, financial success, or homeownership.

What makes NRIA unique?

First, the company is not only focused on serving its clients, it's also committed to improving people's lives. We're building world-class projects across the East Coast that are making communities better and stronger while providing an exceptional investment opportunity for investors to help them build wealth faster via low-risk, high-reward real estate development projects. In addition, as I mentioned, we help many of our foreign clients obtain U.S. citizenship.

Second, NRIA's 100% successful track record. Since 2010, NRIA has acquired and developed, or is in the process of developing, more than 1,100 luxury residential units across more than 100 projects totaling over 2.3 million square feet valued in excess of \$1 billion—all successfully completed.

Third, NRIA's excellent relationship with lenders allows it to finance a majority of project costs with low-cost debt, which translates to more profits and higher returns for our investors. More than 900 investors have participated in NRIA's fund since its inception, and all have received full returns of principal investment and targeted returns. Ninety percent of our clients have invested again with us.

What traits are vital to the success of your company and your clients?

In real estate the three most important factors are location, location, location. In business it's listening, listening, listening.

Being a good listener helps you understand and meet the needs of the client. It's critical in our business, and my strong suit. Every investor has aspirations and dreams, and they need our help to reach their goals. That's what we do—we help investors make their dreams come true. We do that by offering an exceptional investment opportunity that outperforms the averages and builds wealth at a high stable rate of return.

"I believe in the American Dream and I get great satisfaction from helping others achieve it. I get so much personal gratification from what I do; it's difficult for me to call it a job."

What does the future look like for NRIA?

A lot of good things are happening with NRIA today. The firm is now global, as we've broadened our investment opportunities to India and other countries, and we're expanding across the East Coast—Florida, Philadelphia, New York, New Jersey. We just broke ground on a 10-story building in West New York. With 97 luxury apartments, retail space, and parking, it will be one of the tallest buildings in that area. Last month, NRIA was awarded Best International Investment Platform 2019 for India by the Times of India, which was a nice feather in my team's cap.

What is your motto in life?

My personal motto is to take action every day to achieve your dreams, don't just talk about it, as life is short and it's important to live every day to the fullest. My professional motto is NRIA's motto, "Real Estate Investing Done Right," which I wholeheartedly believe in. These two mottos are the fundamental principles that guide my work every day. In my personal life, I have two grandchildren, and I tell them this all the time: "Find the good things in every day, focus on the positive, and spread that positivity to others. Again, life is short, so enjoy it, whether that's family, friends, work, or hobbies, and live life with desire and gusto."

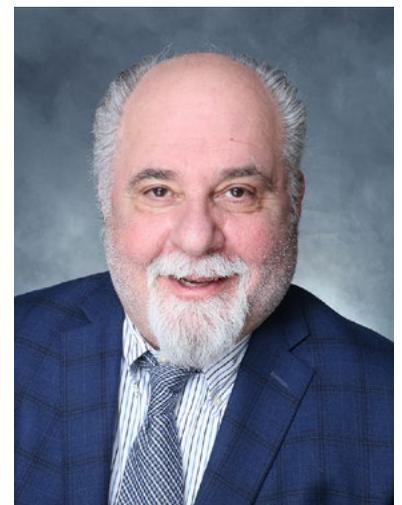
Glenn was featured in *Who's Who in American Finance* in 2003 and 2006.



Glenn La Mattina, Senior Vice President of Global Operations



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A portrait of Dora A. Martinez, a woman with long dark hair, smiling and wearing a light blue button-down shirt. The background is a blurred green outdoor setting.

Dora A. Martinez

“Now I’m my own underwriter. I secure the lease and title of the property for any claims and take care of anything that could affect the title of that property.”

As president of Apex Title Agency, Inc., a mobile title company and underwriter that offers settlement, escrow, and notary services for commercial and residential real estate, Dora A Martinez believes in making her clients feel like family. She goes above and beyond to help them reach the closing table and uses her 26 years of experience to get them the best possible deal. The company caters primarily to the senior market and to real estate developers in the Central Florida, area.

Dora founded the company in 2017, when she moved from Miami to Sebring and quickly realized that senior property owners were struggling to get to the closing table. To cater to these clients, Dora opened Apex Title Agency, a mobile title company—she goes to them. “When I moved to Sebring and saw so many older people without a way to get to the closing table, I knew I had to do something,” Dora explains. “I also help them by offering the best pricing in the industry.” Real estate developers—a large portion of her clientele—rely both on the convenience of the company’s mobile title services and on Dora’s extensive knowledge and years of experience in this complex niche.

As a female business owner in a male-dominated field, Dora, herself, is no stranger to challenges, but from her early days in the industry, she would let nothing stop her from succeeding. Dora started her career as a policy processor

with Hemisphere Title in Miami, where she learned all aspects of the title process and honed her skills. “I started from the bottom, doing policies, and moved my way up,” Dora shares.

When she launched Apex Title, Dora knew the obstacles she would face as a female business owner—she also knew that she would not shrink from them. “I have experienced how rude other title companies are and how rude realtors can be, especially in this area,” Dora explains. “Sebring is a brutal ‘boys’ town,’ so they don’t like to see a female owning a company.”

Despite fierce headwinds, not only is Dora succeeding as an independent female in a “boys’ town,” her company—and her clients—are thriving as a result of her determination. Over two decades later, Dora still maintains the valuable relationships she’s formed throughout the years with clients from Miami to Sebring to Davenport, and her considerable referral-based clientele serves as a testament to the outstanding service she provides.

“Beware, for I am fearless and therefore powerful.” Dora Martinez not only embraces this famous literary quote from Mary Shelley as her motto, she embodies the principle, which has led her from entry-level policy processor to president of a flourishing title company and underwriter.

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Richard Courtney

As a full-service broker, Richard has experience in all aspects of real estate representing both buyers and sellers in a diverse market.

Richard Courtney is a Nashville based real estate broker who has successfully mixed business with his life's passion. Richard has been a lifelong Beatles fan and has found a way to combine his musical passion with his real estate business, resulting in a unique brand in the robust country music capital of Nashville, Tennessee.

Richard has been in the real estate business for over 40 years and is currently a broker at Fridrich & Clark Realty, a premier real estate firm serving Nashville and other areas of Tennessee. In business for over 50 years, Fridrich & Clark Realty has grown to become one of the largest and most trusted independent real estate firms in Middle Tennessee.

He has combined his love for the Beatles with his business experience and by writing several books and organizing events, he has gained a dedicated clientele that consists of producers, writers and other music industry employees.

Often referred to as "the Beatles guy," Richard has written two books on the famous band. In 1979, the year he joined the real estate industry, he wrote his first book, a self-published novel titled, *I Never Saw a Beatle*. The publication of that book led to several radio interviews, which got him into the radio scene. His second book, *Come Together: The Business Wisdom of the Beatles*, was published in 2010 and is a true collaboration of his business mission and his passion for the Beatles. He has since turned the book into business-building courses covering the management and leadership of the Beatles. A writer at heart, Richard was also a real estate columnist for several local publications in Nashville. After becoming a published author, Richard began to notice that it was primarily people from the music industry that would attend his book signings. He got to know many of them, which opened the door to an elite clientele for his real estate career.

Richard has also used his passion for the Beatles to raise money for charity and has organized several Beatles-related events since 2004. The events have featured musical personalities as well as panels of speakers and industry experts. He also hosted a viewing of the Beatles' 1964 film "A Hard Day's Night" at the Belcourt Theatre in Nashville and as a result of some very successful local marketing, more than 1,200 people attended.



Richard is also the host of a weekly Beatlemania radio show called "From Me To You" on Nashville's Hippie Radio 94.5 FM on Sunday mornings.

“You can't fake it. I encourage our new agents to find something you're passionate about and go as overboard as I have and make it happen.”

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Q&A

— BO FONTANA —

Recently, at *The Top 100 Magazine*, we had the pleasure of meeting with Bo Fontana, chief executive officer of The Fontana Organization, headquartered in Fort Worth, Texas. Bo spoke with us about his journey from the construction industry into the real estate profession, his current business focus, and his aspirations for the future.

What is The Fontana Organization?

The Fontana Organization is a real estate company, but it's only one of the companies I own. For example, there's also Fontana Holdings and The Fontana Evolution. The purpose of having multiple companies is so that we can purchase pieces of real estate under different names. This allows us to keep

the apartment units and multifamily properties separate but still under the same business umbrella.

Why did you decide to keep them all under the Fontana name?

The most important reason for including the Fontana name is because I want everyone who does business with me to know that I stand behind these companies because they all have my name on them. Then, there's The Fontana Evolution, which I named after my two sons, Tristan and Easton. The letters TFE in The Fontana Evolution are from the letters in the names Tristan, Fontana, Easton.

What are your primary responsibilities as the CEO of the Fontana companies?

People are always asking my wife what it is that I do, and she always says, "A lot of things!" I definitely agree with her answer, but simply put, I have a bunch of companies, and they all, more or less, revolve around apartment complexes. I use the construction company, the management company, and the acquisition company to acquire apartments.

As far as my daily involvement goes, I call management companies each day to check in with the people who manage all my assets. I think of them as my right hand and the legal staff as my left hand, so I make sure they are all performing properly.

After I finish that task, I work on apartment acquisition, or I build my own projects. Right now, I am in the process of building a new house for my own family. I enjoy building and doing things that I don't get to do when buying apartments.

How much success have you had since you have been in apartment acquisition?

Over the past six years, we have acquired over 5000 units. Our biggest sale to date is \$81.5 million for 1,810 units all at once.

When did you get your start in the work force?

Although this may be hard to believe, I started working in multifamily real estate when I was only seven years old. I may have even been younger. My mom was a single parent, and she managed an apartment for over 35 years. Since I was an only child, and there was no one else at home to look after me, she took me to work with her. So, as Mom took me around the complexes she managed for different owners, I met a lot of people and learned a lot about buying, selling, and everything in between.

I also learned about working to earn the things I wanted at an early age. I remember when I was nine years old, I wanted a jacket, and Mom told me that I could have it if I worked for it, so I started taking care of the grounds. By age 12, I was painting and putting apartments together, and by age 13, I was doing maintenance calls. I learned a lot from my mom throughout those years, and I still keep in touch with a lot of those people.

How did you start your own company?

After I graduated from high school, I tried college, but that only lasted about a year. Still, I was always ambitious, so I started my own construction company at age 19. I was doing large jobs at the time, and I learned from the bottom up. I didn't come from anything and never expected anything. At that time, my current partner asked me why I was still doing construction if I was so smart. So, we went out and did our first deal, a tiny house. Then, we did another, and another, and it blew up from there. I still own the company 20 years later.

How did you expand into all the companies you have now?

At first, I thought I could use my own money, and I would take any extra money from construction and reinvest it into real estate. I was learning I could do it on my own, but it wasn't enough. I started to branch out and talk to people about buying apartments and rehabbing them.

Then, about two years ago, I decided I was tired of doing construction and was ready to start doing real estate only. Since then, I've devoted 100% to real estate and now I'm building an empire.



Tell us about your family.

First, there was my mom who was the one who taught me everything that I know and always pushed me to finished what I started. Then, when I was 30 years old, I met my wife, Jessica, and we had our first baby soon afterward. I wouldn't be where I am today without her. She is my rock. Today, we have two boys, Tristan and Easton, and we are currently expecting a baby girl, Gracelynn. They are my reason for going forward.

What do envision for the future?

We are looking forward to the arrival of our new daughter, and we will soon be completing our new home. Of course, we hope to continue growing our real estate empire, and after that, who knows? Maybe I will run for office and try to change the world on my own. I could possibly start out as the next mayor of Fort Worth.

CONTACT

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Justin Sokol

Senior Home Mortgage Consultant

“I love helping people get into a new home, buy a second home, buy an investment, or refinance to better their situation.”

Justin Sokol is a senior home mortgage consultant with Wells Fargo Home Mortgage. Based in the company's Belmar, New Jersey, office, Justin serves clients in all 50 states, with a commitment to his life's motto: "Complacency is not in my dictionary. I act as if every day is the last day that mortgage financing exists, and by doing this, I drive and strive to always exceed myself." In light of the awards and rankings he's accumulated, it's obvious that Justin walks the walk of this philosophy. He is a member of the Wells Fargo President's Club, ranked as one of the top 35 mortgage consultants for the volume and amount of transactions closed for purchase financing in the country for the firm—from a field of over 6,000 professionals.

Justin specializes in jumbo financing up to 89.99% and financing for relocating clients. Whether helping those who are in need of financing a new home, refinancing a current home, or planning for buying a home in the future, he defines the term "consulting" literally. "I meet clients today that I know may buy in two years, and that's okay, as I'm not focused around selling, I'm focused around consulting, and that's why I love this job as I love real estate."

Justin began his career in the mortgage industry in 2007 with Wachovia Bank, just two years after graduating with a bachelor's degree in business management from the University of Rhode Island, and grew with them as they were acquired by Wells Fargo. A mere year later, in 2008, he received the Wells Fargo *Rookie of the Year Award*. "I was only 24-25 years old at the time. As a student, I had competed in math competitions. I was really good at solving equations and quick thinking. I used those skills, and I really taught myself the mortgage business through experience, mentors, and *Mortgage for Dummies*."

The value he places on a strong work ethic and his voracious appetite for knowledge drives Justin's

personal and professional growth. "I have always worked hard. At 14, I started washing dishes. By the end of the summer, I was waiting tables. From the moment I saw that the more I hustled, and the busier I was created the greatest output from me, I decided to focus on finding a commission-based job," he shares. "In my position with Wells Fargo, being an expert is something that I strive for. Anyone who says they have ever become the expert is not realistic. I always want to be growing."

After working for six years as part of a two-person mortgage team, Justin assumed the solo role of senior mortgage consultant in 2015, and he was inducted into the Wells Fargo Leader's Club that same year and again in 2016. In 2018, he was bestowed membership into the President's Club, and he's on pace to repeat this performance. As a former resident of New York City, a current resident of the Jersey Shore, and an owner of properties across New Jersey, New York, and Miami, Justin serves his clients with a unique, intimate understanding of the mortgage industry as both a professional and as an investor.

"Investing and learning the ins and outs of certain areas has translated to me working in those markets as well, and really becoming a student of real estate, not just real estate financing," he explains. "Having bought and sold over 12 times in 10 years, I believe I was able to take my business as a mortgage consultant to new levels of not selling mortgages, but actually consulting clients on the process, the options available, and making them feel comfortable."

Justin enjoys spending time with his beautiful wife, Seema, and their two boys, Sawyer and Saurin. He enjoys traveling, boating, surfing, fishing, and playing guitar.

CONTACT:

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Senior Home Mortgage Consultant, President's Club — Wells Fargo Home Mortgage

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Jonathan Tkachuk

Jonathan strives to develop properties that are more efficient and fiscally advantageous.

Jonathan Tkachuk has used his elite experience and innovative thinking in the real estate industry to successfully change a 100-year-old business model to implement the best strategies for real estate investments, acquisitions and development.

Jonathan is the founder and owner of Tkachuk Realty Group Ltd., an accomplished brokerage, management and development consulting firm. As the owner of the business, he is the team lead on strategic planning and implementation and he offers complex



“ I have the presence to be able to take control of difficult situations and make pointed decisions. My innovative problem-solving strengths and significant experience implementing solutions results in value throughout the real estate life cycle. ”

commercial real estate management, brokerage, and development solutions. This includes acquisitions, dispositions, leasing, and consulting assignments.

He has decades of progressive experience in the commercial real estate industry and he focused on offering superior levels of performance and achieving results for all of his clients.

Real estate development has always been a passion for Jonathan. He came from an entrepreneurial family, and knew that real estate would eventually be his path because he clearly saw how you can create value in real estate with a collective of good ideas and capital. Before he ventured into real estate however, Jonathan proudly served his country and his community as a sheriff and in the army reserves. He worked as a broker and a sales and leasing associate for Cushman & Wakefield and two other smaller firms before deciding to use his expertise and experience to start his own firm.

Jonathan explains that he has a passion for solving complex problems and getting things done. He adds that he is more of a consultant than a standard

leasing agent, and he is often brought in by the owners of a property to develop strategies for improvements.

Using technology and innovation, Jonathan has been instrumental in implementing and developing new workspaces to match a changing work force. He is currently focusing on a project called Work Station, which is a “cowork” environment and event space. It is a high-tech vertical village in Winnipeg and it includes a retail component, a virtual receptionist, access control and security systems that integrate with management software, billing and payments systems.

Jonathan’s professional certifications include Accredited Residential Management (ARM), Certified Property Manager (CPM), and he is currently enrolled in CCIM program. He has volunteered his time on various boards and committees within the industry and he was also the recipient of the Bentall Kennedy Excellence Award - Top CPM Candidate in 2015.

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Q & A

with

BENTON COTTER

How did you get started in property management and the real estate industry?

I purchased my first rental home when I was eighteen years old along with my brother and sisters and it grew from there. I also got my real estate license when I was only 18. My dad was a real estate broker so he was always talking about the deals he was making and the properties that he wanted to pursue. Our Sunday family outings always included going to model homes with my dad and he would teach me about real estate and the entire business and the potential for growth and building wealth.

Careerwise, I started out in technology after I graduated with a degree in computer science and programming. It gave me a different perspective on the way things worked in property management. I worked at corporate businesses including AT&T and Go Daddy, where I learned to operate different processes and streamline procedures. I then took this experience and the skills that I learned and applied them to property management industry.

Tell us about your company, RentVest.

RentVest is a full-service property management firm specializing in high-performance property and tenant management services to meet a growing need for property management solutions that outlive outdated industry practices.

RentVest leverages innovative technology and exceptional customer service practices to provide a worry-free experience for property owners. We manage properties in large markets and bustling cities throughout the nation.



What is your role with the business?

I am the CEO of the RentVest which I founded about three and a half years ago. I handle all marketing and technology as well as overseeing the operations of the business. We are a property management company that focuses on residential single-family homes. We started with 450 properties back in 2016 and the company has grown into 4000 properties and 12 offices.

Do you have a business slogan or motto?

Yes, our slogan is: "We getter better tenants." We created this theme because our goal is for landlords to have better tenants and we use data driven science to get them better tenants. We also create a better tenant by offering a better experience for a potential tenant.



With the help of our skilled and talented property managers, you can be sure that your rental investments will flourish and rake in maximum profit with the least effort on your part.

What separates your business from your competitors in the industry?

We focus more on the experience of the customer. We use technology to help them have a great experience. Because of a better experience, their clients stay longer and submit less requests. They all (each property) get a designated person to assist them; either the resident or landlord. The designated person, who is very familiar with the landlord and the property, stays with them and helps them continually. We also charge a flat rate management fee rather than the percentage-based fee structure that many other property management companies may apply.

What role does technology play in the success of your business?

It is huge. We believe in the personal experience but technology helps support that personal experience via quicker responses, exposing issues quicker and providing quicker resolutions. When technology takes care of these things – the team can focus



on bigger issues. It is also vital for data collection. Data collection is so important because it provides extremely relevant information on good investments, locations, properties, trends, etc.

What is your business plan for the future?

To keep growing. Our goal is to be on 10,000 doors by 2020. We want to build technology that can change how we manage properties through fully functional and full powerhouse software. While 10,000 may be an extremely ambitious goal, I believe that by continuing to offer our outstanding services, we will reach it.



MYND: Our company name is officially Mynd in TX, AZ, NV, & GA

RentVest

RentVest: We are still RentVest in CO, HI, OR and WA



For a minimal monthly payment, You can get superior real estate management services from the RentVest teams. Our services include market listing, tenant placement, lease renewal, maintenance inspection, and eviction coordination.

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Q & A

Rich Brittain

Tell us about your company, Texas Acquisitions.

Texas Acquisitions is a real estate development and entitlement facilitator for public and private home builders and real estate developers. I'm in the "lot" game, so to speak. It is the apex of where supply meets demand for real estate development clients.

As its founder, how do you view your role in the company?

I view myself essentially as a consultant for builders, developers, multifamily clients, and anyone who wants to know the market. My forte is single-family units, but I know every bit of dirt in that town. I do market studies for the John Burns Company, for both San Antonio and Austin, Texas, markets, and I work with single-family home builders, public and private. I find the appropriate land, title it, sell it, close it, and put the right butt in that saddle, etc.

What led to your decision to start Texas Acquisitions?

I was a divisional president for a top-20 home builder in the nation for years, so I get both sides of the industry



What I try to do is to be a student of the market and have the vision of where the market will head in the next five years. I study them, analyze their business models, and identify where they have holes in their overall future plans—what markets they want to move in, etc.—and I fill those holes.

and I understand what works and what doesn't. I had a lot of experience in development and home building, and I was knowledgeable about the real estate markets. But what led me to start the company was personal—my kids.

I'm a single dad, and I wanted to give them the best. I wanted to be home when my kids left for school and be there when they got home. It's as simple as that. I knew the only way to do that was to work for myself, so I went solo, hit the streets, and hustled to do what I had to. This was right before the housing crash. I had zero prospects. I just knew that I was good at what I did, and I knew I had to hustle. I worked hard. I knocked on doors, met as many people as I could, and took it from there. I built relationships and people came to trust me. I bought a domain for \$10, and Texas Acquisitions was born. I wanted to give my kids the best, and I've done just that. At the same time, I'm giving my clients my professional best—I've facilitated the closing of thousands of houses over the years.

Your motto is "We do what we say." How does this drive your approach to your business and clients?

"We do what we say." This is a motto that I live by, and one that my partners and friends do as well. I'm a man of my word. I get shit done. I don't lie to my clients,





_____ Texas Acquisitions concentrates on identifying, _____
buying, and selling land and lots for single-family and _____
multifamily property builders and investors.

and I have never asked a client for a deal—ever. They pay me a fair price for what they think the land is worth. They know that the people they sell it to will be guaranteed they can build on the lot. Because of this, my clients know they can trust me. In fact, people in the builder and developer community trust me to put builders in lot positions for other developers or other builders who are selling lots.

Tell us something personal about yourself.

Having a lot of friends who are real estate developers and builders can be tricky for me, professionally. Although I've facilitated the building of thousands of houses, I will not do deals with friends because, to me, their friendship is worth more than a deal.

On a strictly personal note, I'm 6'1", 185 pounds. I'm an athlete, a good cook, and not hideous. Mom says I'm a

good kisser. I'm a country boy raised correctly. I have a talent for telling time and for being remembered, and I'm really good at what I do. Being a dad is the only thing I have been great at. And if you don't have an Italian woman, you need to get one. They make you feel alive.

_____ **Contact:** _____

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Stephen J. Nuzzolo

With an advanced education and a comprehensive background in finance, lending, construction and commercial real estate, Stephen Nuzzolo brings years of in-depth experience where he recently served as the head of underwriting at Brevet Capital Management

Recruited as the head of real estate underwriting at Brevet Capital to institutionalize the lender platform. Originated, managed and conducted due diligence for all commercial real estate properties for commercial loan transactions ranging from \$10M to \$250M

He also manages daily operations and supervises the staff of the CRE underwriting department overseeing new originations, existing asset changes and portfolio management.

Prior to Brevet Capital management, Stephen spent eight years as a senior director at Alvarez & Marshal, LP where he was responsible for managing assessment and restructuring, asset sales, mergers and acquisitions, due diligence, securitization, and litigation support. He also advised REITs, banks, funds, insurance companies, pensions and government agencies on real estate equity and debt matters in excess of \$100 billion.

Stephen began his career working for the Becton Dickinson Company as a project manager. In that role he gained experience in all facets of the construction industry, managing construction contracts and overseeing all aspects of North American capital improvement projects from design to completion. . After seven years he changed his career focus and attended Fordham University where he earned an MBA. Post MBA, worked as an associate for Deloitte & Touche where he performed valuation and advisory services in connection with acquisitions, dispositions and property financing. He then transitioned into a role as a director for CIBC World Markets Corp where he analyzed commercial real estate properties for debt financing and managed all aspects of loan underwriting, closing and client management.

Stephen received a Bachelor of Science degree in mechanical engineering technology from Northeastern University and an MBA in finance from Fordham Gabelli School of Business.

Testimonials:

- “ Stephen is a highly capable senior real estate professional. He expertly led underwriting teams over a decade ago when we worked together, and has since expanded his skill set to include senior-level roles in advisory and structured finance. I have always been impressed with Stephen’s good judgment and grace under fire. His varied experiences make Stephen someone I would wholeheartedly endorse for virtually any role.
- “ I worked with Stephen in the past and have known him for about 15 years. He is a highly trustworthy and accomplished commercial real estate professional with an excellent grasp of credit, cash flows, valuation and prudent debt structures. Clients and colleagues appreciate his affable nature and respect his expansive experience and ability to deliver comprehensive solutions for complicated situations.

Alex Del Haro

Beginning his career as a branch manager at First Magnus Financial in 1987, Alex Del Haro now boasts over thirty years of experience in the mortgage industry. After holding pivotal leadership positions for organizations such as SunTrust Mortgage, Pacific Union Financial, and Caliber Home Loans, Alex is now the divisional vice president of Paramount Residential Mortgage Group Inc. in Santa Ana, California.

PRMG is a privately held mortgage banker and residential home lender that was founded by successful retail officers, Paul Rozo and Robert Holliday, when they decided to strike out on their own in the business. The company opened on September 4, 2001 with only three employees, but today, they employ almost 2,000 people, run almost 180 branches, and lend in forty-eight states in all channels: wholesale, retail, and correspondent.

When asked what separates PRMG from other financial institutions, Alex says that it is the culture of the organization. Their corporate slogan is “Built by originators, for originators,” which he says sets the tone for the culture of the group. Because the founders are originators themselves, they understand that at the end of every transaction, there is a client depending on them. This understanding disseminates throughout the entire organization and within every position. It is this team spirit and industry-leading customer service that continues to grow the company.

Alex joined PRMG in April 2018, and his fulfillment center was named the *#1 Place to Work in Orange County* by the *Orange County Register* that same year. He was both surprised and excited because this honor included all industries, not just the mortgage companies. As divisional vice president, it is Alex’s responsibility to oversee all operations. This includes all sales for the Santa Ana Fulfillment Center and all production and fulfillment for the inside and outside sales teams.

Due to his extensive experience, he also conducts a lot of training and a lot of team building. He is always recruiting and has a reach for all positions across the country. Alex has enjoyed training employees throughout his career and says, “the more the better” when it comes to teaching people about the industry. He likes to think of training others as “paying it forward” for all of the opportunities he has received throughout his career.



Alex’s ultimate goal has always been to make a positive impact on the mortgage industry by supporting both local and national trade associations.

As another way of “paying it forward,” Alex is working on a project for local youth. He wants to collaborate with high schools in his area to teach seniors about finances including mortgages, credit, loans, etc.

Alex wants young people who saw their parents lose everything during the Subprime Mortgage Crisis to understand what happened and to teach them about all the different mortgage options. Therefore, he has maintained multiple leadership positions, such as legislative chairman, within the California Association of Mortgage Professionals, also known as CAMP. He has been involved with the organization for over fifteen years. Currently, he serves as president of the Orange County chapter.

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Hamza Kuraishi



As co-founder and chief operations officer of Berkshire Property Holdings, LLC, Hamza Kuraishi knows the value of learning through first-hand experience. After starting the company in 2013, he and his business partner, Zamir Kazi, personally tried and tested systems in place, redefined selection and underwriting processes, and developed the ability to source the correct capital for the correct deal. As a result of their efforts, Berkshire Property Holdings quickly established a reputation for moving swiftly and decisively when identifying undervalued and under-performing assets in strategic locations.

Headquartered in Miami, Florida, Berkshire Property Holdings is a boutique real estate investment firm that specializes in large, value add, multi-family housing, and redevelopments throughout California, Florida, Georgia, and Texas. Hamza and Zamir look to acquire properties in areas that have strong economic indicators such as job, rent, and employment growth and that are close to large employment centers such as international airports. They also target undervalued and poorly managed assets in growth markets.

After partnering to establish the company, Hamza and Zamir paid for and financed everything themselves for the first few years. They owned and operated all the properties and were also in charge of property management. In the beginning, they also completed their own renovations. Therefore, they knew everything about the business including costs, time frames, and the best materials to use. Although challenging, these years provided them with valuable experience in every facet of the business.

Today, as managing principal and COO, Hamza's primary focus at Berkshire Property Holdings is in raising capital and managing investor relations. Prior to co-founding the company, he served as a captain in the British military for four years. Hamza credits his military experience with providing a lot of the leadership, management, and operational training that has helped him to efficiently run the firm. He explains, "The military was helpful in preparing me for the oversight, planning of renovations, constructions, and daily operations of the company."

After completing his military service, Hamza then entered the finance industry as a stockbroker in London where he gained over a decade of experience. According to Hamza, "This helped polish up [his] financial side and business knowledge and opened up a huge door to international finance and capital." Today, leveraging his background in finance allows him to understand how deals are done, and Hamza believes his clients like to deal with finance professionals because "they trust they know what they're doing."

The overall strategy for Berkshire Property Holdings has been to operate in markets with significant growth potential, across all market sectors, in order to enhance their rates of success while also reducing their risks. Hamza and Zamir believe that their success "hinges on this careful market selection, strong sourcing capabilities, comprehensive due diligence, detailed financial analysis, and methodical execution." The partners have been frequently published in *Forbes Magazine*, *Entrepreneur*, and *The Huffington Post* and have been key note speakers at several large real estate conferences.



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Casandra Konior

Casandra Konior doesn't let bilateral hearing loss stop her as she tackles it all: real estate, life coaching, digital marketing, and venture capital consulting. If anything, it has motivated her to work harder and go farther. From helping clients find their dream second home and experience personal growth, to working with corporate clients on financing debt and revenue, her career has become a hybrid of her passions.

When Casandra first started her career, she found that workplaces had trouble accommodating her due to her hearing loss. Instead of letting this stifle her, she used it to forge her own path. Her ambition and drive has led her to overcome every hurdle she's met. Casandra first entered the real estate market at the age of 26, when she was constructing vacation rentals. The great success that she experienced allowed her to expand and grow into her current role and helped her realize her passion for real estate and helping others. Currently, Casandra is a broker with Reynolds Real Estate Group in Colorado, with a specialty in resort and second home property investments. She specializes in buying, selling, or management of properties for investment, development, retirement, or second homes



Currently, Casandra is a broker with Reynolds in Colorado, with a specialty in resort and second home property investments. She also helps first time home buyers reduce the cost of purchasing their first home.

in resort, recreational, and/or vacation destinations. She strives to help others enhance their real estate portfolios with lucrative opportunities. Confidence is key for Casandra. Life has taught her a lot, and her goal is to share those lessons with others. She wears two hats as an international life coach. The first hat is helping people gain the confidence they need to wisely invest and pursue financial freedom or discover growth through self-empowerment. The second is coaching VIP branding and marketing for "the high profile lifestyle". While she is able to cater to international clientele, her focus right now is exclusively in the United States of America.

In addition to real estate and life coaching, Casandra pursued another venture in the marketing industry. She developed an SEO digital marketing agency called Black Opal Marketing. She helps elevate local businesses with SEO digital marketing that will increase foot traffic and annual revenue. She collaborates with various entrepreneurs to create travel destination campaigns, designed to boost tourism throughout their communities. She focuses on generating more foot traffic into small mountain towns so visitors can explore with the most updated information possible.

Her goal is help other entrepreneurs thrive in success and wealth as she has done for herself. While her most recent successes have come from real estate, life coaching, and SEO digital marketing, she

Her vast portfolio across and within real estate, life coaching and venture capital consulting shows just how hard she works to help others make their dreams a reality.

is the most excited about her successes in venture capital consulting. Casandra got her start at age 24 when she began to dabble in the stock market herself. She found great success and took her self-taught knowledge to others. With

Bandwidth Capital Partners, she works on commercial real estate with companies whose revenue ranges from \$1M to \$500M. She also focuses on the startup and expansion of companies in the cannabis industry. Personally investing in this industry herself, she saw the health and medical benefits of cannabis and wants to help others have access to these products and services. If having two focuses didn't fill her plate, Casandra also works with hard money loans for real estate transactions (boasting a record of receiving funds within a few days) and accounts receivable financing for healthcare facilities.

To keep things fun, she helps establish funding for television series, movie productions, and contractors. She is motivated to grow and expand her career without greed, as she works on 45 ongoing projects and a billion dollars of funding. Casandra has worked hard to make a hybrid career of all of her passions, successfully mixing them all and building them off of each other. Her vast portfolio across and within real estate, life coaching, digital marketing and venture capital consulting shows just how hard she works to help others make their dreams a reality.



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Cheryl Travis-Johnson



As COO of Vendor Resource Management, an end-to-end mortgage services solution provider based in Texas, **Dr. Cheryl Travis-Johnson** not only runs a staff of 200 employees, but also works with clients to mitigate losses associated with non-performing loans, while preserving communities. When Cheryl joined VRM 11 years ago, she brought with her 18 years of mortgage expertise and executive leadership skills gained from her tenures at World Savings and Freddie Mac.

Having assisted hundreds of clients in navigating through the historical challenges associated with the 2008 economic downturn, Cheryl serves clients with a deep appreciation for the importance of protecting their real estate assets and the skills to design mortgage solutions for even the most complex situations. “I’ve worked for the clients that I now serve at VRM, and I know what it’s like to be a corporate service provider, so I can align myself with their needs,” says Cheryl.

Cheryl’s broad range of expertise fit perfectly with VRM’s unique design that services clients through the entire mortgage lifecycle, from origination to REO to managing foreclosed assets, all with the aim to reduce risk and cost

to their clients. To support the company’s commitment to performance excellence, VRM enlists a supplier network of more than 3,000 real estate professionals, over 6,000 property vendors, and VRM Real Estate Alliance, a partnership of six companies specializing in mortgage services to provide holistic, best-of-the-best solutions.

Deeply committed to community and to inclusion and diversity, Cheryl found VRM a natural ally. The company was built 12 years ago with these two guiding principles at its core, and it embodies these beliefs in its corporate design, business approach, and community involvement. For its employees, VRM offers a leadership certification class for diversity and inclusion and one of the largest training programs in the industry to help agents when dealing with corporate sellers.

In addition, VRM has the largest number of subcontractors that are veteran owned, minority owned, and women owned, and it supports communities through a local approach to choosing vendors, using professionals in a particular community rather than a regional player, whenever possible. Last month, the company launched its Vendor Resource Management Investor Insurance Agency, which provides online insurance for property owners who are investors, and created insurance for individual contractors, which allows them to purchase insurance comparable to workers’ insurance or workers’ compensation insurance.

“In some sense, you could say that we’re leveling the playing field for individual property owner-investors, independent professionals, smaller companies, and underutilized businesses,” says Cheryl.

“

At the same time, we’re strengthening our company while providing our clients with an invaluable range of perspectives and talent that helps them succeed.

Cheryl’s dedication to helping minorities and underserved communities succeed extends to her work outside of VRM. She founded Council for Inclusion in Financial Services four (4) years ago with this in mind. The council offers financial literacy training for underserved communities promotes efforts to increase the number of women, millennials, and minorities in the financial services industry and creates access to solutions to help small- and mid-sized companies grow. “Diversity and inclusion is an economic strength. We want to teach people – all people – how to grow wealth. As one person prospers, so, too, do communities, as do we all.”

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JAMES HOOPER

In 2017 he was named as one of “Most Connected Mortgage Professionals” by National Mortgage Press and was also listed on their Top 40 under 40 list.

With over 22 years in senior leadership positions with the mortgage and lending industry, **James Hooper** was recruited by NMSI Group to expand the business into a national market.

As president of NMSI Inc. (National Mortgage Services) for the past six months, James oversees every facet of the business including managing relationships, cultivating the client experience, overseeing compliance and operations, and running a national sales team that works with mortgage brokers and bankers across the country.

NMSI Inc. was founded in 2008 and is a privately held mortgage banker that primarily focuses on the mortgage broker-banker community and their growth in the marketplace. James explains that the company is expanding their national footprint and part of the responsibility of his new role is to expand from California into a national market. Under James’s direction, NMSI Inc. has expanded its office space to Arizona and added new products to help facilitate growth. As a result, the company has now expanded into an additional 10 states and now has a presence in 28 states throughout the country and growing.

With a long history in the mortgage and lending sector of nationally recognized businesses, James has successfully led the business into expansion including a sales team that has funded over \$100 billion in production. James explains that NMSI Inc. also has a keen focus on technology, utilizing mobile apps and other forms of technology and they are a true technology driven mortgage banker. “This advanced technology compliments the entire client experience and helps facilitate the transaction in a smooth and seamless way.” As a result, loans are originated at an extremely fast pace while remaining at a low cost, so it essentially keeps costs down for the clients. James adds, “This has definitely changed lending.”

James graduated from Jacksonville State University, where he played football, and credits the sport with developing and catapulting his leadership skills. James is also a member of NAMB Plus Board of Directors.



James Hooper

President, NMSI Group

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An Interview with **Sabina Gordeuk** Sabina Mortgage



I conduct a thorough analysis of my clients' financial situation and through my access to a wide variety of mortgage programs and tools, I'm able to find great solutions for my borrowers.

What inspires you to work in the mortgage industry?

I love the challenges that are inherent in every mortgage loan scenario. There is always a protagonist, with a background story and a problem to solve. I like to co-create the story to facilitate a "happy ending." In today's complex lending environment, and with so many people having experienced financial difficulties in the past, matching a client with the right financing solutions can require creative thinking, which is my calling. I naturally tend to solve problems which many other mortgage professionals give up on. It's particularly rewarding to help a client who was told he or she cannot get approved for a mortgage.

How do you find solutions where other mortgage companies/mortgage professionals do not?

My professional background is more extensive than that of a typical mortgage broker. I began my career over twenty years ago in the financial planning industry and have a solid understanding of finance and tax planning, along with a tremendous amount of knowledge of variant mortgage products and credit reporting. A mortgage challenge stimulates my creativity.

Do you specialize in any particular mortgage programs?

Since I've built my brand and reputation on finding solutions to challenging problems, the so-called non-conforming, or "outside of the box" programs naturally became our firm's niche. I have access to many alternative mortgage programs,

including *Stated Income, No Documentation, ITIN, Foreign Nationals and Diplomats, Fix-and-Flip, No Seasoning on Foreclosure, Short Sale and Bankruptcy*. Of course, we also offer all of the conventional programs at competitive interest rates and fast approval times.

Tell us a bit about your educational background.

I consider education to be a journey, rather than a destination, and constantly expose myself to new and different sources of knowledge and training. As a young person, I had a great interest for social science and psychology and completed a dual bachelor's program in political science and sociology at the University of Sarajevo, Bosnia and Herzegovina. I was also enrolled in the master's program in political science and sociology at the University of Heidelberg, Germany, and chose to interrupt the program just before graduation, when the opportunity to move to the US presented itself. Since then, I've obtained numerous FINRA certifications, including *Series 6, Series 7, and Series 63*, along with insurance licensure for life & health and property & casualty, and of course, my real estate license. In addition, I've completed all course requirements for a CFP Exam with the American College in Bryn Mawr, Pennsylvania. Presently, I'm enrolled in the *Master of Business Program* with Jack Welch Management Institute, and enjoy learning about leadership in the 21st Century.

What and whom do you contribute your success to?

Achieving my current status in life and business is a result of several factors that shaped who I am as a person, and how I evolved as a professional. First, I have a perpetual desire to succeed and do better, as well as a constant quest for knowledge. Second, the most important people in my life, my parents and my dear husband, Alexander, have always selflessly supported my ambitions and efforts to succeed. Most importantly, my six-year old twins, Sophia and Daniel, are the sources of my eternal love, energy, and inspiration to do well and I endeavor to serve as a role model who they can look up to. Lastly, and equally significant, the person who brought out my best "business self" is my coach, J.T. Foxx, who is creating success stories with his students worldwide.

What's next for Sabina Mortgage?

Our company has experienced a growth in excess of 300% in 2018 and we are planning to triple that by the end of 2019. We have a team of talented, loyal, young executives and marketing specialists and we are all enthusiastic about the future of the company. We prioritize our respective personal and professional advancement and have committed to a plan that will make a difference in the community by sharing the wealth and helping those who are less fortunate.

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Azizali Kanjee

With over forty-five years of real estate experience, it is not surprising that Azizali Kanjee is known as the “go-to person” for agents who are in training and for those who are facing challenges in the industry. In fact, it would be difficult to find a realtor with more extensive experience than Azizali. In addition to his commercial and residential expertise, he is also a mortgage and finance broker and is involved in international trade, development, and franchise management.

Azizali currently holds the following designations: Fellow of the Real Estate Institute of Canada (FRI), Certified International Property Specialist (CIPS), Real Estate Instructor (REI), Accredited Buyer’s Representative (ABR), Certified Business Counselor (CBC), and Accredited Mortgage Professional (AMP).

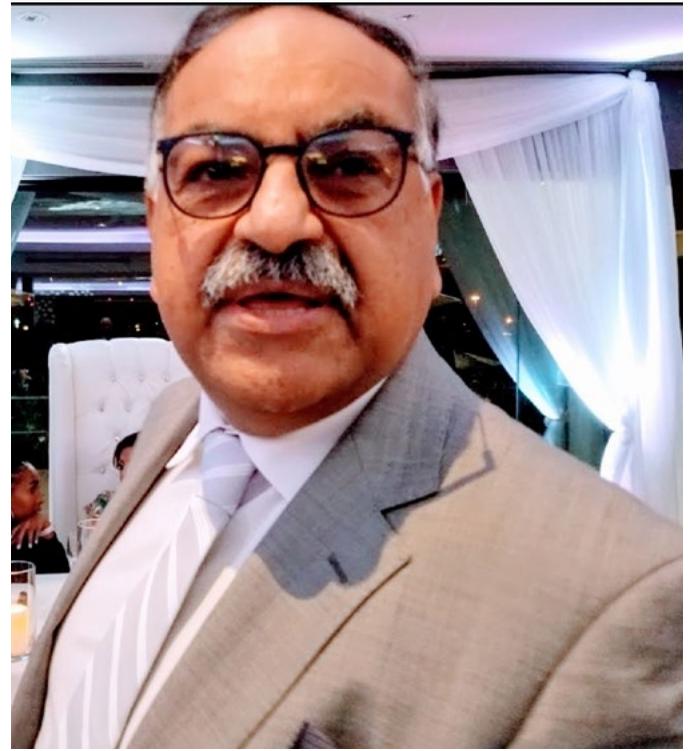
For the past twenty years, Azizali has also served as a real estate education instructor and teaches commercial real estate courses for prestigious organizations such as OREA College in Ontario and the Real Estate Institute of Canada. He is also an international instructor for the National Association of Realtors in the USA. He is also a commercial content architect for the new Ontario real estate courses being developed. In addition to these courses, he holds numerous workshops and conferences throughout the year.

As president and broker of record at IPB Group, Azizali values his company’s commitment to uphold an elevated level of personal service. However, when asked what he believes makes his company truly unique, he replied that they “are not everything to everybody.” In other words, IPB is a boutique brokerage that takes pride in being specialized. They conduct real estate sales, leasing, development, and property management.

Team members strive to stay focused and to concentrate on their specialties. As a result, they are better able to work with the individual needs of their clients and to help them achieve much more with their real estate investments.

Born in South Africa, Azizali became a world traveler at an early age. He grew up in Kenya but went on to study in the United Kingdom. When he moved to Canada in 1975, Azizali recognized that he could be an asset in the international real estate community.

Since that time, he has served in a leadership capacity on several international boards and committees and continues to do so today. For example, Azizali is a member of the International Real Estate Federation (FIABCI). He is the current president for the Canada region and the vice president for the Americas. In the past, he served as president of the Oakville Real Estate Board and as director of the Ontario State Real Estate Association for three terms. Clearly, Azizali believes in leading by example.



In addition to his responsibilities at IPB, Azizali does international consulting and conducts speaking engagements on real estate both in Canada and internationally.



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Shmuel Shayowitz



Shmuel Shayowitz serves as the president and chief lending officer at Approved Funding, headquartered in River Edge, New Jersey. With over 25 years of mortgage and real estate experience, his clients describe him as “honest” and “extremely knowledgeable about the local marketplace and the industry in general.”

Most importantly, Shmuel and his fellow team members at Approved Funding believe in three core principles of doing business: **service, integrity, and passion.**

Founded in 1987, Approved Funding is a privately held mortgage banker and direct lender that is licensed in New York, New Jersey, Connecticut, Florida, Illinois, Texas, Indiana and Pennsylvania. They plan on opening additional locations in five to ten states in the year 2020. After 3 decades, the second-generation family business still considers themselves a community mortgage banker and remains localized, hands-on, and “very much in the trenches.” In fact, the majority of their business is referral based from realtors, attorneys, insurance agents, and past clients. Shmuel believes that the company’s success is due to their core values. According to their motto, “Approved Funding is not a transactional lender; we are a relationship lender providing value.”

Although Approved Funding has the same lending authority and ability as any comparable commercial bank, they do not require board approval, a specific type of portfolio, or positioning in order to close on a loan. This difference is significant as they work with a lot of first-time home buyers in the residential mortgage market dealing with conventional, FHA, jumbo, and alternative mortgages. The common theme that sets them apart from other public lenders is the “common sense approach” they apply to everything they do. Shmuel explains, “We believe in low cost with a human touch- always having a person looking at all aspects- even if it is offering advice to increase a credit score, etc.”

As president and chief mortgage lender, Shmuel is responsible for managing the sales and operations teams. However, it is still important that he maintains relationships with the clientele as well. Shmuel explains that he does not want to become a senior manager who talks about how business used to be. Instead, he wants to set an example through his own actions. He would never ask any of his loan officers to do something he is not doing himself.

Prior to joining Approved Funding, Shmuel earned a bachelor’s degree in finance from Touro College in New York. In addition, his years of experience in the industry include licenses and certifications as a certified mortgage underwriter, residential review appraiser, licensed real estate agent, and directly endorsed FHA specialized underwriter. Shmuel says that he has handled virtually every position in the mortgage industry, and doing the jobs first-hand continues to shape the way he looks at every opportunity he undertakes.

As a mortgage banker, Shmuel strives to provide clients with superior service and exceptional rates based upon a specialized mortgage certification as well as a trusted consultative approach.



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Eric Brewer

CEO, President

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

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

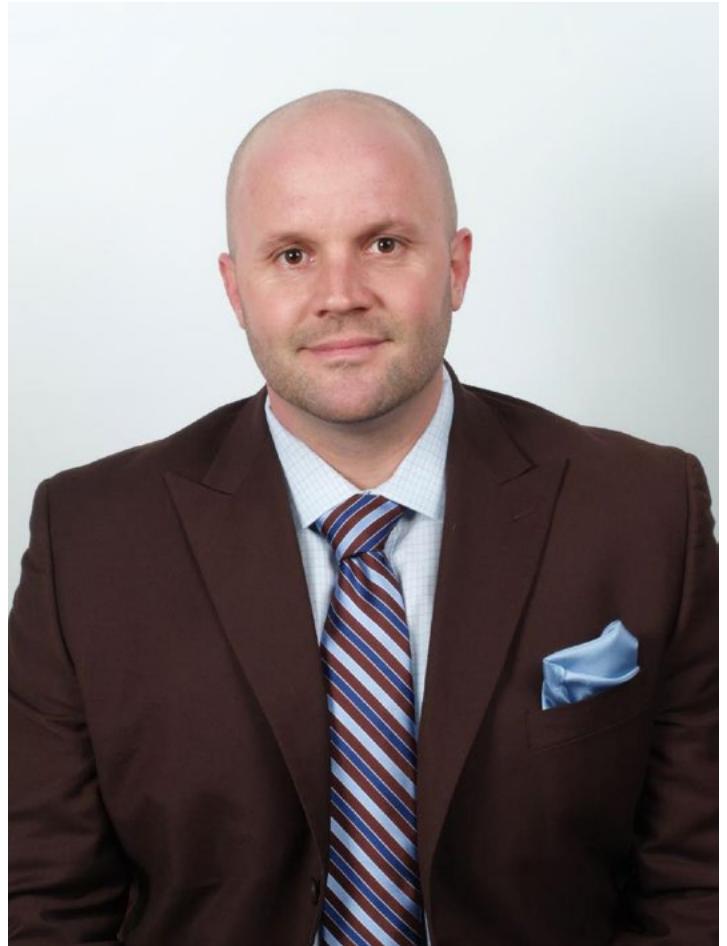


The business was founded in 2004 and has grown significantly since inception.

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

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

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



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

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

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

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

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



SOBIA SAGHIR

Described as a dynamic, energetic, and steadfast leader, **Sobia Saghir** boasts a lucrative 20-year track record in commercial real estate. Throughout her career, she has represented numerous large-scale retail tenants as well as multiple franchisors and franchisees. Due to her exceptional advisory services, Sobia has successfully guided local, national, and multinational clients through commercial real estate acquisitions, lease obligations, asset reposition, and dispositions. Her reputation as a dedicated leader, mentor, and coordinator has helped her to build a solid foundation of corporate clients.

Sobia attended Georgetown University and Bowie State University – focusing on business management and real estate. She is also an active member in the professional networking real estate groups International Council of Shopping Centers (ICSC), Certified Commercial Investment Member (CCIM), and several Chambers of Commerce. However, she notes that her specific area of expertise

Our in-depth understanding of the real estate market and awareness of the trends and variables that contribute to retail sales enables our professionals to uncover the ideal location.

is in retail tenant advisory. Sobia specializes in applying her expertise in market knowledge to broker retail and commercial assets that consistently exceed the investment goals of her clients.

Most recently, in 2018, Sobia became the president of Commercial Real Estate Advisors & Managers, LLC (CREAM). The company, based in the metropolitan Washington, DC market, provides several retailer services including strategic planning, site selection and acquisition, site disposition, and lease negotiations. CREAM’s objective is to evaluate and to identify each retailer’s business in order to understand where they need to be and why. Team advisors remain closely involved, providing seamless attention throughout the process and ensuring that every customer is satisfied.

In addition to making an impact on the real estate industry, Sobia also strives to make a difference in her community. She is a strong supporter of volunteer work and helping others. For instance, Sobia serves on the board of directors for Veteran’s Next Mission, a 501(c) (3) nonprofit organization located in Chantilly, Virginia devoted to helping U.S. military veterans successfully transition from military service to civilian life. Experienced builders volunteer their time and services to teach veterans trade skills in construction. Their mission is to provide veterans with new career opportunities and to offer them support during their transition back to civilian life.

When she is not involved with business operations or philanthropic undertakings, Sobia enjoys snowboarding, football, yoga, hiking and spending time with her family and loved ones.



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TYRONE POOLE

Founder

Not all heroes wear capes. Some wear blue jeans and a pressed T-shirt. This is Tyrone Poole, founder and president of OneApp—an entrepreneur who emerged from the ashes of homelessness to launch a property-rental company, not for riches or ego, not for fame or glory, but with one mission—to level the playing field for disadvantaged renters to help all people thrive. “Everyone deserves a place to call home,” Tyrone shares.

Based in Beaverton, Oregon, the growing web-based company is designed to help renters of all income levels find a place to live, regardless of economic status, creditworthiness, or employment history. “There are lots of website that show all the pretty listings of rental properties, but our website not only shows you these pictures, they show you which ones you qualify for and can go get the keys from right now,” Tyrone explains.

The inspiration for OneApp grew from his own experience with homelessness after suffering a devastating injury while training to become a firefighter in 2006. Medical bills overwhelmed his savings while he was in the hospital, and Tyrone was discharged to find his car had been repossessed and he’d been evicted. He found himself taken from aspiring firefighter to living on a cot at a homeless shelter, in the blink of an eye.

While struggling to find a place to live, he heard others share the same stories of the obstacles he was hitting—astronomical application fees and rejection, rejection, rejection. This sparked the idea for OneApp, a free app that allows renters to understand exactly which property, house, or apartment they’re qualified and eligible for in each state, eliminating the financial and emotional stress of paying multiple application fees without knowing whether they’ll be approved. With a single fee, the app screens everybody, as a specific property would, against all vacancies in the state at the same exact time.

Tyrone honed the concept and the technology as he moved from shelter resident to the role of housing advocate for nine years before its launch.



“

It takes a split second for your life to fall apart. It takes even longer to put it back together—and the odds are against you. I wanted to change those odds for other people, not just the homeless, but all people, give everyone a chance for a better life.

OneApp has come a long way at a lightning-fast pace and has matched thousands of people with rental housing. Currently serving Oregon and Georgia, Tyrone has his eye on expanding to Tennessee, Washington, and Minnesota in 2020.

What began as a business borne of necessity by an unwitting knight just two years ago has soared—with a parade of organizations acknowledging his innovative brainchild. He and his company have received a cache of awards, including the *5th Most Promising Tech Startup Worldwide Award*, the *2017 Fast Company United States Innovation Award*, the *2018 Business Journal Forty under Forty Award*, and *Oregon Entrepreneur of the Year Award*, with Tyrone as its first African American recipient.

Tyrone overcame insurmountable odds and emerged from the streets as a visionary entrepreneur determined to help keep others from a similar fate and as a community-minded business leader helping to lift up communities one renter at a time.



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Meet

THOMAS N. TERSIGNI

REAL ESTATE, TECHNOLOGY, AND LENDING EXPERT

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

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

What are your primary responsibilities at Savvy?

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

Tell us about company.

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

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

What sets you apart from your competitors in the industry?

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

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

What are your future goals for the business?

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



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J. JORDAN RYMER



“OUR GROWTH CAN BE ATTRIBUTED TO TWO THINGS,”

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

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

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

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

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

“

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

”

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

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

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

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

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

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

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



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JENNIFER WILLSTEAD

President, Mack Property Management LP

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NEW Website launching December 2019: www.mackmgmt.com

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

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

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

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

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

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

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

About Mack Real Estate Group

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

MICHAEL MOORE

Senior Vice President
Compass

A HARD
WORKING,
RESPONSIVE
AND
RESOURCEFUL
AGENT.



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

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

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

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Q&A

JOHN J. PRESTO

Founding Partner and President

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



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Can you tell us about the business, EnTrust Funding?

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

What sets your business apart from others in the industry?

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

What is your role with EnTrust Funding?

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

What has led to the rapid growth of your business?

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

Does your business have a specific niche?

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

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

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

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

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

What do you enjoy most about your job?

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



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

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

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

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



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

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

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

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

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

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



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STEVEN AND JESSICA POULOS

BROKERS | REALTORS | OWNERS

Northwest Home Team Realty

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

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

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

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

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

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



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JD WALT

Owner/Attorney/Escrow Officer
Chicago Title Southeast

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

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

What do you attribute your success to?

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

Tell us about the company.

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

What separates your company from others in your industry?

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



What inspired you to start the business?

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

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Joseph & Melissa Sitt Gliatta



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

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

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

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

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

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

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

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

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



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

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

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

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

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Robert Scaccia & Joe Salemi



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

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

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

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

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

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

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

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

CRAIG UNGARO

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

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

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

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

Craig believes that the true test of a mortgage lender is how well technology is leveraged to enhance the



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

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

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



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FIRAS TURKMANI

DIRECTOR OF HOSPITALITY GROUP

Although he was born and raised in Washington D.C., Firas Turkmani is a life-long world traveler. With an eclectic background consisting of being half Korean (mom) and half Lebanese (dad), both of his parents are immigrants. The family has always enjoyed traveling together, and Firas has already visited 46 different countries over the past 27 years of his life. "I think hospitality has always been running through my veins," Firas says.

After graduating high school, Firas attended the Cornell School of Hotel Administration in New York. He selected Cornell because of its reputation for having one of the strongest networks of any university. In fact, the school prides itself on the alumni staying connected and engaged. Therefore, after Firas earned a Bachelor of Science degree with a minor in real estate in 2014, he became a board member of the Cornell Real Estate Council in hopes of establishing a proper program for alumni who are in the real estate industry to stay connected post-graduation.

Firas began his career as a financial analyst with Wells Fargo. He worked in the Hospitality Finance Group, analyzing key credit metrics, including capitalization, cash flow, sponsorship, and coverage levels. During his time with the company, Firas helped originate more than \$300 million of fixed- and floating-rate loans.

Today, Firas is a director with Ackman-Ziff's Hospitality Group, where he assists in the origination and placement of debt and joint venture equity. Since joining the group in 2014, he has closed over \$3 billion in raised proceeds across redevelopment, ground-up, acquisition, leasehold, and specialty structures. At the firm level, Ackman-Ziff facilitates approximately \$6 billion per year in raised proceeds across all asset classes.

However, according to Firas, what sets Ackman-Ziff apart from other capital advisors is not the amount of money they raise each year, but rather the integrity and ethos of the firm. Ackman-Ziff is a privately held boutique real estate capital advisory firm with over 90 years of business experience and a reputation for building long-lasting relationships with their clients. Firas explains that clients choose their firm because they know that Ackman-Ziff's professionals genuinely care about honest communication and managing expectations for both the client and capital sources.

Firas is looking forward to building his next chapter at the firm as a leader in the hospitality industry. He says that being surrounded by intelligent and ethical professionals is the ideal environment for success. Additionally, having a background in hospitality has been essential to understanding both the operational and capital structure of hotel finance. Working for Ackman-Ziff has given him the confidence to optimistically look forward in the future, regardless of market conditions. He believes that a more volatile market provides abundant opportunity to help clients, because it is during the rough times that people are in most need of an advisor.

ACKMAN | ZIFF

REAL ESTATE CAPITAL ADVISORS

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DEREK ANTHONY

Assistant Vice President, The Woodmont Company

With an extensive corporate background in sales, marketing, finance and operations, Derek Anthony has successfully transitioned into a lucrative career in real estate. As a commercial real estate broker and assistant vice president with The Woodmont Company, a full-service commercial brokerage, development, and property management firm, Derek utilizes his astute client relationship and negotiation skills to assist clients and investors with the buying, selling and leasing of commercial properties throughout the nation.

Derek began his career in real estate in 2008 with Perry Homes. After gaining over 15 years of valuable experience working in a professional, corporate environment, and selling to national and regional retailers, he assisted a local real estate agent with open houses. After graduating from Missouri State University with a Bachelor of Science degree in marketing, Derek began his venture into the corporate world, working for several manufacturing companies. He spent seven years as the director of sales at Coby Electronics Corporation, where he gained global experience in marketing, sales, P&L, acquisitions, and product development, while also managing and mentoring the sales team. He continued working in the manufacturing industry, with roles as the director of sales & marketing for both Uniden and TMAX Digital, Inc., with well over \$400M in sales.

Derek explains that his years in manufacturing provided a great experience and a strong foundation in the sales and business world, but he always had a passion for real estate. He knew that he could apply the skills that he acquired in his previous career to a new endeavor in the real estate industry.

Derek realized that his background and experience in the corporate world more closely matched the commercial real estate industry and he changed his focus. Derek explains that he attended a broker's event, where one of the guest speakers was Stephen Coslik, the chairman of The Woodmont Company, and he had an immediate affinity for the business. He joined Woodmont in October 2017, and today he focuses on the brokerage aspect of the business, tapping into his experience in logistics, demographics, new business opportunities, and above all, relationships.

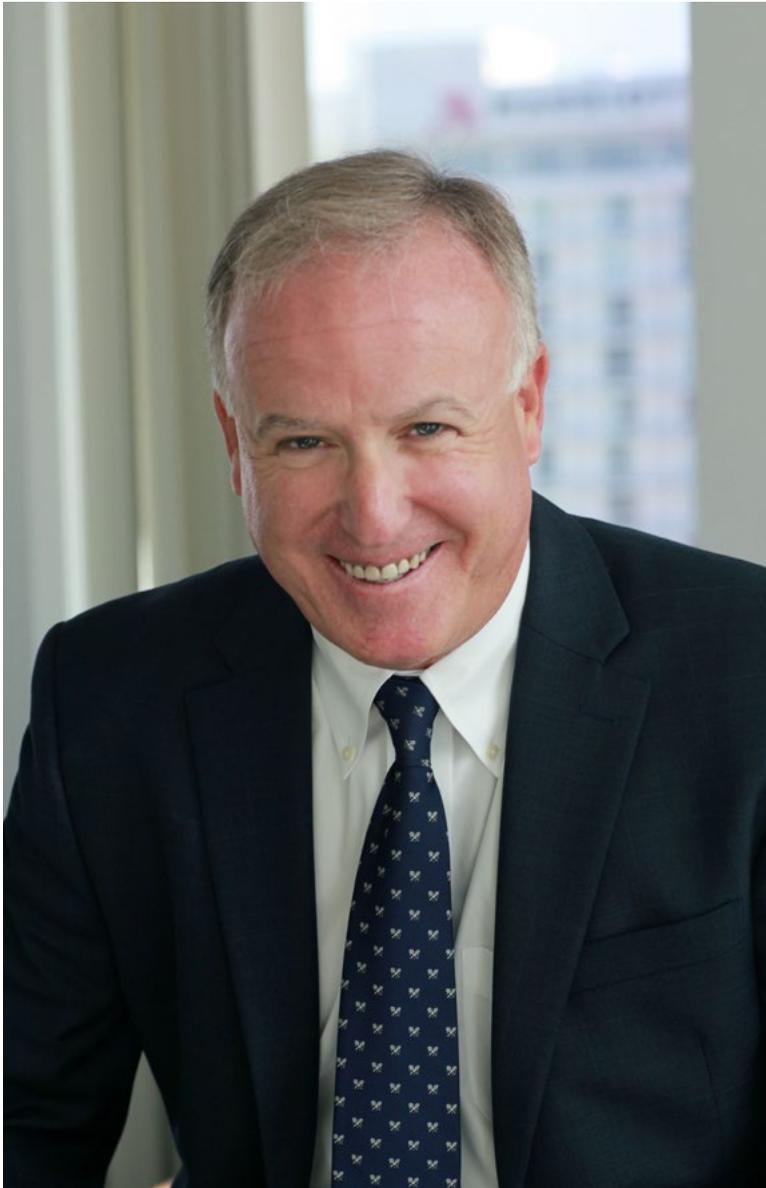
Derek has a life-long designation of GRI (Graduate of Realtor Institute) certified through the Texas REALTORS, and is certified by the Texas Economic Development Council. He is also involved in his community and is a member of the board for the Economic Development Committee of the City of Keller, Texas.



THE WOODMONT COMPANY

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MARK WITTCOFF

Managing Director, Investor Relations
Standard Management Company

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

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

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

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

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

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

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

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

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



JAMES K. O'DONNELL, ESQ.

President, Equity National Title

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

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

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

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

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



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

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

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

Matis Cohen

— CEO & Founder —

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



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



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



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

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

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

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

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

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



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MATTHEW A. FRITZSHALL

President/Managing Broker, Triton Realty Group, LLC

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

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

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

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



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NICOLE ARMINIO

Nicole Arminio is a licensed New York real estate broker for Keller Williams, the world’s largest residential and commercial real estate franchise. As a New York native, she specializes in residential home sales in Westchester, Bronx, and Queens Counties, as well as Long Island. Nicole combines her 12 years of experience in the sales and service industry, her excitement for real estate, and her genuine desire to help people to make buying or selling a home an enjoyable endeavor.

For Nicole, real estate is more than a passion. It is a calling that found her at a young age. “I always knew it was my job, even as a kid,” she explained. “I love real estate because I love dealing with people.” Her affinity for both her career and her clients shows. Nicole received Top Producer accolades four years in a row before joining Keller Williams – a company that could support her drive to provide exceptional service to her clients across a large territory.

Nicole recognizes that buying or selling a home is an important decision, and a very personal one. She focuses on connecting with people to truly understand and get in touch with their needs, their desires and, for many, their dreams. She revels in their excitement, but she also deeply appreciates that the journey can sometimes seem arduous. Nicole is dedicated to sharing her knowledge and insight to help people achieve their goals and make wise investment decisions with the least amount of anxiety. She walks her clients through every step of the process, and she is always available for them, keeping her phone on 24/7.

Nicole’s dedication to helping people extends well beyond her real estate career. She serves on the Junior Board of Breaking Ground, a program committed to improving the lives of those experiencing or at risk of homeless by providing affordable housing and support services.

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EMILY CRANE

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

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

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



Emily Crane, Principle Real Estate Advisor
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MICHAEL ROLLINS

Michael Rollins is director and founding partner of Valeo Groupe, a global, vertically integrated niche housing company offering a branded hospitality and wellness model focused on senior and student living. Headquartered in Charlotte, North Carolina, with offices in Madrid and London, the company's reach extends across three continents through its interests in Valeo Groupe Europe and Valeo Groupe Nordics. With 13 years of experience in the banking sector and real estate development, Michael oversees capital markets, with a focus on raising equity or debt, and directs the strategy of the organization.

Michael founded Valeo Groupe with his brother in 2017 with a single mission: to make a difference in residents' lives by creating the best student and senior housing properties in the industry. Though the company launched just two years ago, it emerged from the success of their 2004 inaugural venture, Campus Crest Communities, which grew to become the second-largest publicly traded student-housing platform in the world within 10 years.

To serve Valeo Groupe's founding principle to make a positive impact on communities and the world, the company's vertical-integration model encompasses all aspects of the investment and development strategies as a full-scale housing developer with its own contractor and operations company. "We handle every step of the value chain, from asset management to housing design and development," Michael explains. "We plan to take further control of that by sourcing our own capital as opposed to using a third party."

Michael's motto, "Work hard, have fun, help others," and his passion for innovation is obvious in the way he approaches his company and his work. "We get a lot of synergy and great ideas with the overlap between student and senior housing. They provide two different ways of thinking, and we leverage that to design strategies and properties that enrich the lives of our residents and clients," Michael shares. "To that end, we work diligently through the hiring process to get the right people in the right roles."

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GREGORY WILSON

As one of the few coveted professionals in the real estate industry who boasts equal experience in both leasing and asset management, Gregory Wilson offers his clients unique consulting opportunities and strategic planning that not only leases their properties but also increases their net operating incomes. Today, as leasing and property management director at Pineloch Management Corporation, Greg is responsible for the leasing, operations, and management of over 1 million square feet of retail, office, service center, and industrial product.

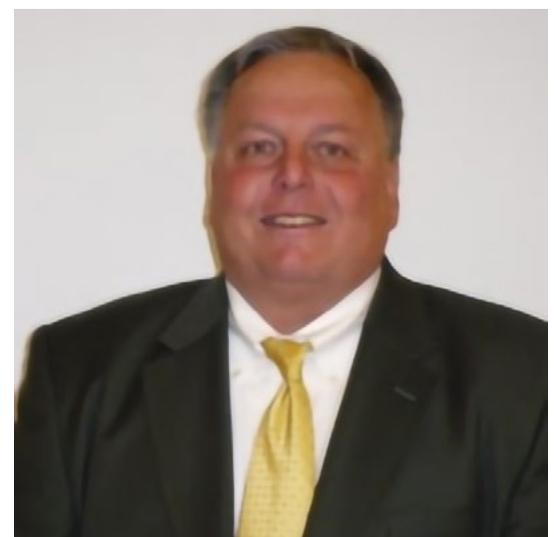
Established in 1926 as a small citrus packing house, Pineloch grew into one of the largest privately held corporations in Central Florida. Today, they are a diversified company who specializes in commercial real estate as well as investments in citrus and mining. In addition to his duties in leasing and property management, Greg provides counsel and advice to the board and represents the corporation in governmental meetings and community service functions.

Prior to joining Pineloch, Greg graduated from the University of Central Florida with a business degree and got his start with CBRE as an office properties specialist. Since that time, Greg has held several professional leadership roles, which include district manager for the Allen Morris Company, asset manager for a midwestern REIT, investment sales consultant for Marcus & Millichap, and director of multifamily services at Colliers International.

Greg is passionate about the industry and is always seeking new opportunities. His goal for the future is to be a real estate executive for a large corporation or to one day return to working as an asset manager for an REIT. Greg notes, "I am ready to manage a larger operation, and I have the know-how to do it myself."

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TRACY MARKS

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



LENDERSELECT
MORTGAGE GROUP

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

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JASPAUL KAPOOR

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

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

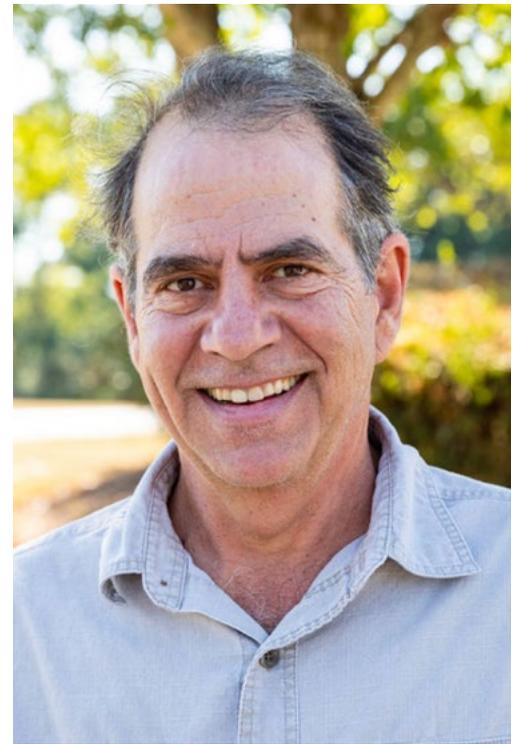
While Jaspaul is based in CBRE's LA office, his particular skill with government agencies enables him to pursue business all over the country. This allows him to help clients, especially out-of-state borrowers, who may have more limited financing options, and this is one area in which Jaspaul's unique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

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BILL BAZZEL

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

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



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KEITH UTHE

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

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



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KAMRON BARR

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

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

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

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MACDEUR ALABRE

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

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



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MATT G.M. LYONS

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

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

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

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



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TREVER EPPERSON

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

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



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A.J. CRANE

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

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

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

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

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JANINE MCVEIGH

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

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

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

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



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GUILLEM MACIÀ PUIG

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

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

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

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

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KALEIGH SULLIVAN

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

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

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

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TJ CORNWALL

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

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

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

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DEBORA PEREZ-RUIZ

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

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

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

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

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THOMAS CULLEN

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

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



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STEVEN SPERANDIO

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

B6 Real Estate Advisors ("B6") is an investment sales and capital advisory brokerage firm, founded by real estate legend and former mayoral candidate, Paul Massey, that has operations in NYC & NJ. The firm focuses on a distinct territory network model that ensures sub-market expertise for its agents, along with an owner-aligned philosophy and a technology forward platform. Steven joined B6 in September 2018, and was both privileged and excited to work with industry veteran, Paul Massey. He explains, "To collaborate with B6's investment sales professionals, combined with the ability to further advance my career at a firm that prioritizes the growth of its people, weighed heavily in my decision to join B6."

Leading up to his current role, Steven served as the key lieutenant for deal execution in the Debt & Structured Finance Group at Newmark Knight Frank ("NKF"), where he received NKF's *Rising Star Award* in 2016. Previous to NKF, Steven was a vice president in loan originations at Cantor Fitzgerald's CCRE. Steven earned a Master of Business Administration (M.B.A.) degree from the University of Miami, with a dual concentration in finance and real estate, and a Bachelor of Business Administration (B.B.A.) degree in finance from Pace University. In 2019, Steven received the *Rising Star of Commercial Real Estate – Advisory Award* from the *Real Estate Finance & Investment* industry publication.





MATT BECK | BECK INVESTMENT GROUP

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

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

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

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

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RALPH TRINIDAD

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

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

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

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

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

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AARON SAMPLES

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

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

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



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ZACHARY KAYAL

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

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

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



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Chris Bustos is the owner of Bellator Holdings LLC, a Houston, Texas based real estate firm that provides a full suite of amenities for both buyers and sellers of residential and commercial properties. Chris began his career in real estate in 2015, as a loan specialist for Innovative Lending Solutions. He accepted his executive appointment with Bellator in 2016, after a successful year as an consultant, specializing in multi-family and commercial sales.

Presently, in addition to his leadership obligations, Chris works with high-profile investors on largescale projects. Year to date, he has closed over \$50M in transactions, including a 300-unit complex in North Houston and a 200-unit apartment building in North West Houston.

Chris is a trusted advisor to his clients and has established a reputation for providing service that far exceeds the industry standard. In addition to locating, listing, and acquiring the perfect property for his investors, he is present for, and contributes to, the entire process, assisting with document preparation, financing, negotiations, contracts, and closings. This commitment to providing superior service, along with a laser-focused attention to detail, has resulted in an enviable portfolio of transactions, as well as an impressive roster of clients that includes corporate developers, private investors, and other real estate agencies.

Chris was inspired to pursue a career in real estate by his father, who was a successful real estate investor with many associates and contacts in the Houston area. After initially pursuing a degree in industrial distribution engineering at Texas A&M University, Chris moved back to Houston and continued to build upon that network. Today, under Chris' expert direction, Bellator Holdings is one of the leading agencies in the metropolitan Houston area.

Equally attentive to his civic duties, Chris maintains an active profile within the community by supporting charities that benefit education and children. When he is not engaged with philanthropic projects or professional obligations, Chris enjoys international travel, going to the gym, playing basketball, and being outdoors. CONTACT: cbustos@bellatorholdings.com | 832.980.0676



Virgil Grillone is a real estate investment professional and is president of Taurus Investment Consultants, located in Salt Lake City, Utah. Virgil accepted his appointment in 2015, complementing a long and industrious career that encompasses finance, real estate, and sales. His present specialty is the reparation and resale of unique properties, with a specific focus on historic restorations.

Virgil developed and nurtured his interest in real estate early on in his career. Coupled with his experience in architecture, drafting, production, and project management, his wide-ranging skillset has served as a strong foundation for success in current ventures.

Virgil is highly regarded within the industry for his integrity, competence, and vision. He is known for his commitment to quality and pride of workmanship, completing each project with attention to detail and without sacrificing quality. Virgil believes that whether a property is 50 or 250 years old, it has its own soul and voice and when listened to, can dictate the best course of action. "You can force your personal preferences on a property, but when you listen to what it is telling you, and react accordingly, it always turns out better," says Virgil.

This philosophy is the cornerstone of his business acumen. As a member of an elite group of real estate investors, who have built a cooperative of shared resources, Virgil is able to help people solve their financial problems through real estate. He is currently in the process of writing a book about his knowledge

of fix-and-flips, which addresses some of the common pitfalls encountered and instructs on the proper way to "flip it right." The book is scheduled for release in early 2019.

When he is not engaged with the operations in real estate, or working on his latest project, a 17th century cottage in Ireland, Virgil enjoys restoring old BMWs and sailing. 1883 W. Royal Hunte Dr., Ste. 200, Cedar City, UT 84720 | virgil.grillone@gmail.com | 801.819.8955

Arleane Merheb is a licensed real estate broker and president of The Realty Agency, a thriving Puerto Rico-based company that provides a full suite of amenities for buyers and sellers of residential and commercial properties. Arleane recently expanded her business, and she now has a real estate license for Texas, specializing in the North Texas area.

Since 2015, Arleane has confidently directed all of the day-to-day operations of the firm, while providing superb service to an impressive roster of clients that includes realtors, buyers, sellers, developers, and lenders. Her extensive practical experience was built upon a background in finance, which began in Puerto Rico over a decade ago.

In her first career achievement, Arleane served as a sales liaison between Doral Financial Corporation and their largest client, an investment company with a \$160M portfolio of construction loans and housing projects in Puerto Rico.

Arleane is highly regarded by clients, colleagues, and the real estate community. She credits this success to her commitment to providing service that exceeds her clients' expectations. Arleane also acknowledges the benefit of her education, which culminated in a Master of Business Administration degree in marketing from Universidad Interamericana.

When she is not engaged with professional obligations, Arleane enjoys spending time with her family, reading, and travel, especially to her favorite destination, Madrid, Spain. Email: amerheb@bppretail.com



Joseph Gozlan is an investment professional, specializing in multi-family acquisitions and asset management. He is presently a managing principal of EBG Acquisitions, a Texas-based group with a portfolio of more than five hundred units, valued at over thirty million dollars.

Joseph, a former lieutenant in the Israeli Defense Forces, has more than seventeen years of leadership experience in the software industry, twelve of which are with publicly traded companies. In a previous role as senior software development manager, he was responsible for the delivery of products that contributed directly to the company's multi-million-dollar bottom line.

Presently, Joseph is charged with overseeing the day-to-day operations of EBG Acquisitions, with responsibility over the repositioning and disposition of multi-family properties within the Texas secondary real estate markets. Under his astute direction, the company went from just a few units to more than 500, in under two years. Joseph is poised to triple that number within the next two years and is in the process of expanding operations to accommodate the increase.

Joseph first realized his passion for real estate in 2005, when he and his wife, Rita, purchased their first investment property in Israel. In 2007, they relocated to Plano, Texas, where they acquired a second holding and started Eureka Business Group, a commercial real estate brokerage specializing in multifamily assets. By 2018, Joseph had led the acquisition of more than four hundred units in the Lubbock community, as well as others in neighboring areas.

Joseph maintains an active profile within the industry as a speaker, commercial broker, investor and a member of the North Texas Commercial Association of Realtors and after being interviewed in countless podcasts, he is presently developing a podcast for multifamily operators, in which he shares his experience and strategies for success. He is also pursuing a master's degree at Texas A&M University, to complement his BS in information systems engineering.





Pasquale Zito is an attorney and the founder of The Zito Firm PLLC, a boutique general practice law firm servicing Long Island and New York City. Mr. Zito established the firm in 2010 and focuses primarily on real estate law. In addition to his practice, for the past fifteen years, he has managed a successful real estate portfolio that encompasses properties stretching from Long Island to Manhattan. Mr. Zito offers personalized service, insightful advice and a solid understanding of the ways market shifts and economic conditions can affect legal interests in real property. Well respected for his intellect and integrity, he attributes his success to hard work, respect, and honesty, values that were instilled in him by his parents. Mr. Zito is the son of Italian immigrants who taught him the importance of hard work and ambition. Born and raised on Long Island, he attended the prestigious Chaminade

High School in Mineola. Mr. Zito obtained a bachelor's degree in finance from the University of Scranton in 2004 and a Master of Business Administration degree from Long Island, C.W. Post in 2006. Mr. Zito gained invaluable experience as an intern for the Nassau County District Attorney and graduated from Touro Law School in 2009 with his Juris Doctor degree. He has been admitted to the New York Bar Association since 2010. Mr. Zito is fluent in English and Italian with conversational Spanish, which allows him to work with a diverse clientele. Attentive to altruistic endeavors, Mr. Zito maintains an active profile in the community and supports nonprofit organizations. In his spare time, he enjoys living a healthy lifestyle, watching sports, and spending time with his wife and two young children.

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A. Nico Wells is a leading residential realtor for Berkshire Hathaway HomeServices Innovative Real Estate, a firm that has been listed as *One of The Top Real Estate Companies in the Denver Metro Area* by *The Denver Business Journal* for the last seven years. Ms. Wells began her career in real estate to guide and empower families to make their dreams of homeownership a reality. She was raised in a military household and was fortunate to have a family that loved to travel. That came at a price however, as Ms. Wells never had a place to call home. She now dedicates herself to helping people find their dream home and a place to establish their roots. Ms. Wells is well respected for her knowledge and dedication and attributes her success to ambition, hard work, her mentors; David Hakimi and Amanda Shaver, who hired her for the Hakimi Team, and her fiancé, P.J. Mattorano, who is her number one supporter. Ms. Wells also credits her accomplishments to the solid analytical, negotiation, and networking skills she developed while owning her own business, Legal Support Services, for twelve years. Ms. Wells is

licensed by the State of Colorado and obtained her *Seniors Real Estate Specialist* designation. She also received a Bachelor of Business Administration degree from Concordia College. Ms. Wells is a proud member of the National Association of Realtors and the Colorado Association of Realtors. Attentive to altruistic endeavors, she maintains an active profile in the community and supports dog rescues as well as animal welfare organizations. In her spare time, her interests include all things cars, auto-photography, NASCAR racing, and her fiancé, who races locally in the *NASCAR Whelen All-American Series*, her three children, and three grandchildren.

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Lucille DiLorenzo is a licensed real estate sales agent, presently on staff with Realty Connect, a leading, full-service brokerage and advisory firm that specializes in the purchase, sale, rental, and marketing of residential and commercial properties.

Lucille found her passion for real estate in 2010, after being told by friends and family members that she had an innate proclivity for the field. Over the course of her career, she has established herself as a frontrunner in the Long Island property market, having accumulated an impressive total of sales and a sizeable client network. Lucille credits this success to hard work, dedication, and the support of her mentor, Victoria Halberson. Under her tutelage, Lucille learned to do her best for clients and always go the extra mile. This often translates to providing amenities such as staging a home, hosting 'open house' events, and attending closings.

Recently, Lucille has experimented with purchasing and reselling foreclosed or derelict single family homes. In just under one year, she renovated and resold several properties for a profit exceeding thirty percent. Lucille often partners with private investors and developers for large-scale projects and hopes to soon include multi-family residences in her investment portfolio.

Lucille maintains an active profile within the industry through membership in the Long Island Board of Realtors. She stays abreast of developing trends in real estate by reading and listening to podcasts. Additionally, she is active within the community as a member of the Screen Actors Guild and through support of her alma mater, Old Westbury College, where she obtained a bachelor's degree in communications. Luciex23@optonline.net



Andy Jones is the senior vice president of Chapparral Land Company, a boutique brokerage firm that specializes in residential land acquisitions and dispositions for homebuilders, apartment developers, and land developers throughout Southern California. Since joining the company, Andy has become one of the leading residential land brokers in Southern California, with a specific focus on the six major metropolitan counties within the Southland. He has established strong relationships with homebuilding, apartment, and land development executives and plays an integral role in financial analysis, property valuation, deal sourcing, and contract negotiation.

Andy is consistently ranked among the *Top Selling Brokers* within the firm in terms of total consideration and number of deals and has sold over one hundred land properties, valued in excess of six hundred million dollars. He is on track to close another fifteen deals in 2018, for more than one hundred million dollars in total consideration. Prior to joining Chapparral Land Company, Andy worked at Lennar Corp., where he was instrumental in the acquisition of twelve residential projects throughout San Diego County, valued at more than two hundred million dollars.

Andy's role and responsibilities while at Lennar included all aspects of due diligence analysis such as deal sourcing, site valuation, proforma analysis, and contract negotiation. This skill set makes Andy especially unique, as very few land brokers throughout California worked for a developer prior to their brokerage careers.

Andy is a frequent speaker for the Master Real Estate School (MRED) *Land Acquisition Program* at the University of Southern California. He holds a professional certificate in Light Construction and Development Management from UC Irvine and a BA in speech communications from Oregon State University. He maintains an active profile within his industry through affiliations with the Urban Land Institute and Building Industry Association.



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