



# THE TOP 100 PEOPLE IN REAL ESTATE

## FEATURING PEARLSTONE PARTNERS

Celebrating  
our 15th  
Year of  
Publishing





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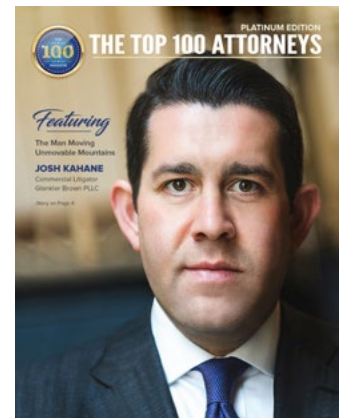
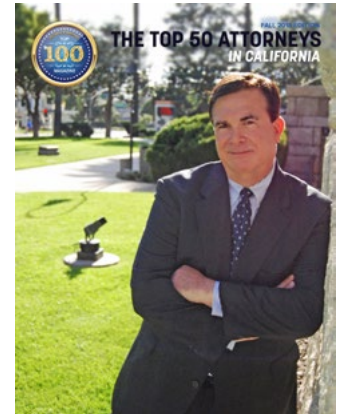
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The staff of *The Top 100 Magazine* would like to express their gratitude for having the privilege of working with the brightest, most accomplished, and esteemed professionals in real estate and related fields. Through the combined efforts of our account directors, writers, production staff, and artists, as well as the cooperation of everyone who is featured in this publication, I believe we are presenting an inspiring and exciting account of the 2022 real estate landscape.

I know that our readers will be equally impressed by these stories and appreciate the tremendous fortitude, dedication, and perseverance of these individuals, along with the many sacrifices they have made in the pursuit of their dreams. It is my sincere wish that each and every one of these amazing professionals continue to experience success and my pleasure to present *The Top 100 People in Real Estate* magazine.

*Joseph Nunziato*  
CEO, Redwood Media

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# THE TOP 100 PEOPLE IN REAL ESTATE

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

We bring the stories of extraordinary people to the world.

# BRYAN SMITH

## *Bryan Smith is betting on technology to transform the future of housing*



Bryan Smith recalls graduating from the University of California, Los Angeles, in 1996 without a computer, email address, or cell phone. “Technology’s importance in our daily lives has grown exponentially since then, and it’s empowering change,” he says. “The companies that adapt and innovate are flourishing by delivering new solutions to age-old problems. The real estate industry, however, was slower to embrace technology.”

As the chief operating officer at American Homes 4 Rent, Smith has been on a tireless mission to change that. Since 2012, American Homes 4 Rent has grown to become one of the leading single-family rental companies and top homebuilders in the nation, operating over 57,000 homes and 100 built-for-rent communities across 22 states. Under Smith’s leadership, the company now services nearly 200,000 residents nationwide, through a technology-driven platform that allows customers to manage their entire rental experience online.

“Our goal is to provide working households access to the benefits of single-family living by delivering high-quality homes, with the added convenience of professional maintenance and technology-enabled customer support,” says Smith. “We work to simplify the experience of home so that our residents can focus on what’s important to them. That’s part of the evolving American Dream. And, like all great dreams, it’s powered by creative entrepreneurship.” Creative entrepreneurship is the theme of the narrative of both Smith’s career and the burgeoning industry he helped pioneer within the real estate landscape—that of the professionally managed single-family rental space, or SFR, as it’s commonly abbreviated today.

Chief Operating Officer

Growing up in Northern California, Smith flexed his entrepreneurial muscle early and was determined to become financially independent at a young age. He juggled multiple jobs throughout his adolescence, inspired by his father, whom he credits for setting an example of hard work and high integrity. As an undergraduate at UCLA, he worked at the racetrack and waited tables to fund his studies. After graduating, he became a licensed CPA and joined the ranks of Deloitte. Later, while pursuing an MBA, he started an online traffic school and worked as a teaching assistant. In short, he believes in creating and seizing opportunities, ascribing to the principle that “things easily attained are of little value.”

This mindset proved instrumental when he met B. Wayne Hughes, the late business icon and founder of Public Storage and American Homes 4 Rent. Smith was working in commercial and residential real estate when The Great Recession hit. Soon after, in 2011, Hughes and David Singelyn, current chief executive officer of American Homes 4 Rent, approached Smith with a bold opportunity: to evaluate single-family rentals as an asset class. While the leasing of homes had historically been a mom-and-pop industry, Hughes envisioned professionalizing this business for the first time, to bring institutional backing and elevated quality to an industry notorious for unpredictability.

But the challenge they faced was how to build scale and a best-in-class operating platform to efficiently and consistently manage properties spread out across the country. In September of that same year, Smith joined the start-up, which then had only a few dozen homes in its portfolio, to accomplish just that. We asked Smith to walk us through this journey.

**Q: Tell us about how you mobilized technology to first operationalize the business.**

**A:** In 2011, Wayne Hughes set out to do something that was thought to be impossible. He established a national company to transform the largest real estate class in America. At that point, there were no national players. The first step was to figure out how to acquire these homes at scale. To assume this



We were able to provide a customer experience that had not existed in the single-family space: **easier leasing, reliable maintenance support, disaster response services, continuous investment, and stability.**



As our business matured, it became about more than just homes, more than just product. It became about people: about **improving the resident experience**, and about **building the right team** to execute that.



tremendous undertaking, we developed an underwriting platform that included an auction and inspection app that empowered our first employees to screen, inspect, and underwrite 50,000 potential acquisitions monthly, as well as manage millions of dollars in cashier's checks. Our custom acquisition platform enabled us to distribute data to a team who, at its peak pace, was responsible for buying thousands of homes a month across 40 markets in the U.S., allowing us to expand our footprint rapidly.

**Q: What innovations did you implement to improve the leasing experience?**

**A:** Once the acquisition and renovation machine was in motion, our focus moved to leasing. We knew we needed to throw out the property management playbook and redesign the traditional leasing model, which presented challenges in information collection, property showings, and the lease transaction itself. This cumbersome process could take weeks. So we completely reimagined it. We developed and deployed technology solutions to remove friction from the touring, approval, and signing process. Strong IT partners were pivotal in eliminating a key bottleneck in our business: the scheduled house viewing. Through our proprietary Let Yourself In® mobile leasing technology launched in 2013—well before our competitors and the COVID-19 distancing mandate—prospective renters could drive to a home at their convenience, tour the property at their own pace, and apply, get approved, and sign a lease all within a day.

**Q: How does technology support your customer service for existing residents?**

**A:** As our business matured, it became about more than just homes, more than just product. It became about people: about improving the resident experience, and about building the right team to execute that. We set out to design an operating model with the resident in mind, leveraging technology to eliminate inefficiencies and simplify leasing a home. As an example, from our headquarters in Las Vegas, we started expanding our maintenance operations. Initially, we utilized third-party vendors for this work. But we soon realized that we could apply technology here, too. We established a national in-house maintenance team and developed a logistics system to manage their work orders, inventory, schedules, and routes. The result was a more effective way to serve and deliver convenience to our residents.

We were able to provide a customer experience that had not existed in the single-family space: easier leasing, reliable maintenance support, disaster response services, continuous investment, and stability. After move-in, residents could now pay rent, request maintenance, and communicate with their property managers seamlessly online. Today, we use data and analytics to continually optimize this platform and really listen to what our residents want, to needs that have been historically ignored by our industry. These needs represent key opportunities to service the housing industry into the future, and they point us today to where we're going next.

**Q: What promise does technology hold for the future of housing?**

**A:** Moving forward, we continue to explore new tools through which we can unburden our customers of the bureaucracy and logistics of their home. We're creating an integrated ecosystem of tech-enabled services that will modernize the resident experience holistically, simplifying consumers' lives so they can sleep easier at night and spend more time doing what makes them happy. To accomplish this, we remain focused on both internally developing custom applications, as well as engaging in long-term strategic investments with key proptech partners and third-party innovators who we believe are transforming the space.

For instance, we recently announced our investment in Vesta Ventures, a leading proptech fund that supports emerging businesses at the intersection of technology and residential real estate, and



**“ We're creating an integrated ecosystem of tech-enabled services that will **modernize the resident experience** holistically, **simplifying consumers' lives** so they can sleep easier at night and spend more time doing what makes them happy.**

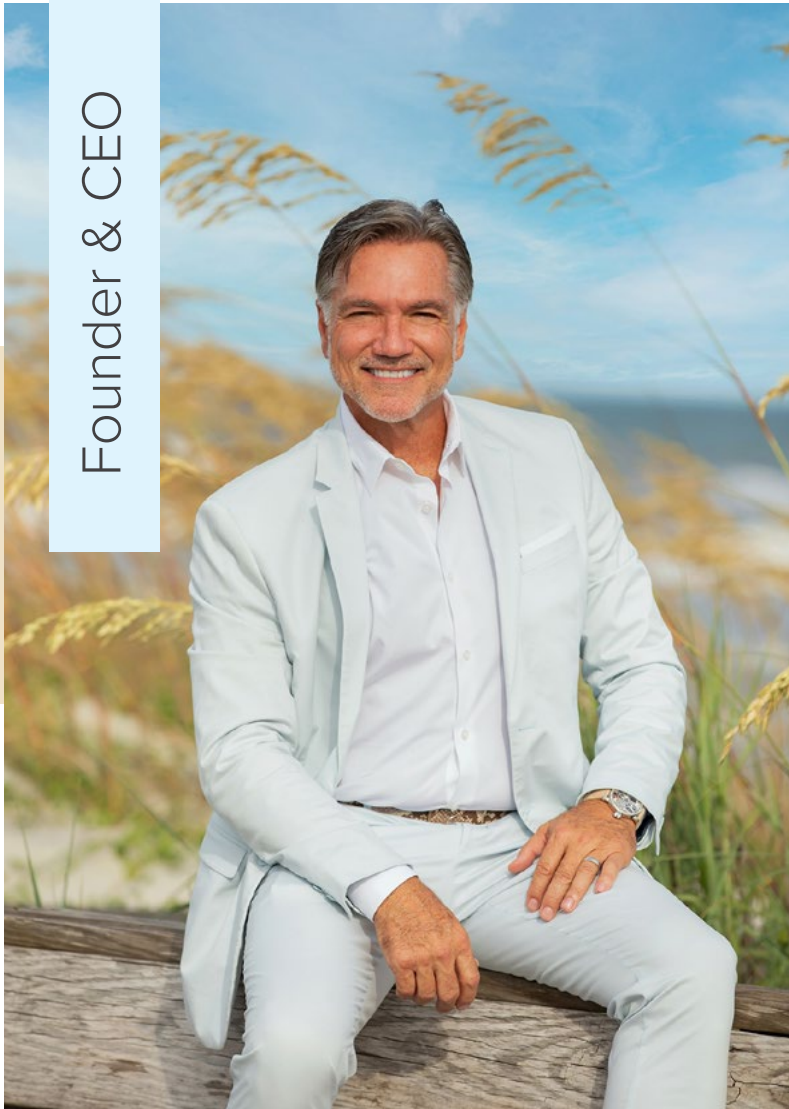
shares our ESG objectives to promote quality, sustainable housing. The pace of innovation in our industry has dramatically increased in recent years, and we're staying close to the marketplace to shape and leverage those trends. By combining our in-house resources and capabilities with cutting-edge advances and select solutions from our partners, we're meticulously curating a tech-forward microservices architecture designed to pillar transformative innovation in housing. Thanks to this unique approach, we've already begun improving the way we communicate with residents, optimizing vertical construction, implementing additional efficiencies internally, and creating data-driven knowledge-sharing opportunities with our maintenance vendors.

Looking ahead, we'll continue to bet on technology that is not only beneficial to our customers, but is also mindful of the environment, to remain at the forefront of both innovation and sustainability in our industry, which I believe are inextricably bound. It's rewarding to see these efforts already recognized by our recent ranking on lists like *America's Most Responsible Companies 2022* and *America's Most Trusted Companies 2022* by *Newsweek* and *Statista*, and *Top ESG Regional Performers 2021* by *Sustainalytics*, which confirms what I've always envisioned: technology has the potential to unlock a greener and brighter future for housing, with easier communication, lower costs, more reliability, less maintenance, and greater resident satisfaction.



# MICHAEL KING

Founder & CEO



In the mid 1970s, the King family nestled into life in the sleepy little town of Myrtle Beach, South Carolina. Michael King was only 11, but he was immediately enthralled by the coastal area's charm. By the early 1980s, both his parents had enmeshed themselves in the Myrtle Beach community, actively engaging in its favorable real estate market. He fondly recalls their conversations about exciting transactions, imagining that one day he too would contribute to the growth of this little piece of paradise.

The pivotal moment came in 1984. Michael was 19 and studying at Coastal Carolina University. He decided that he could no longer postpone what he knew to be his destiny and began what would become a dynamic career founded in, and focused on, his beloved city.

Over the next 21 years, Michael's popularity and reputation among clients grew. With a combination of Southern hospitality, infectious enthusiasm, and a genuine desire to help others, he can easily be credited with contributing to the Myrtle Beach real estate boom.

But in stark comparison to many in his field, Michael didn't want to *get* more, he wanted to *give* more. "I learned a long time ago that if you help others achieve their goals, you'll never have to worry about you achieving yours," he shares. And so, in pursuit of his altruistic ambitions, Michael founded KingOne Properties International in 2006. The company would specialize in the development and sale of residential and commercial properties, allowing Michael to further indulge his desire to share the joys of life in Myrtle Beach.



I learned a long time ago that if you help others achieve their goals, you'll never have to worry about you achieving yours.

Today, he leads a thriving enterprise with offices not only in Myrtle Beach, SC, but also in Toronto, Canada; Fort Lauderdale, FL; Charleston, SC; Pensacola FL; and the South Brunswick Islands, NC, and a client roster that stretches over a significant portion of the Eastern Seaboard. Equally important to Michael, every office, and with every client, his signature Southern hospitality trademark endures. It is more of a "culture" than an acumen, and one that has been willingly adopted by each of the 70 agents who now work for Michael. "I've never recruited," he shares. "Agents come to me because they know my character and want to be part of a company that is supportive of *their* goals and growth. I am happy to post signs or accompany them to meet a client—and I often do."

Who better to learn from than someone who has exceeded \$1.7 billion in sales during his career and put grand-scale luxury housing developments such as the Grande Dunes and developers like Heritage Communities in the national spotlight? Yet, despite having every reason to brag, this Myrtle Beach proprietor remains humble and continues to focus on increasing his *pledge*, not his *presence*. Whether that comes in the form of nurturing his agents





With a combination of Southern hospitality, infectious enthusiasm, and a genuine desire to help others, Michael can easily be credited with contributing to the Myrtle Beach real estate boom.

or preserving the natural habitats of the city through responsible development, Michael made a commitment to his community, and it is one he continues to honor. “I feel that I’ve been blessed in my life, and giving back is not something I consider an *obligation*. I *want* to do it. I sincerely enjoy passing on the values I learned, and the experiences I’ve had,” he explains.

Apart from the many ways through which KingOne Properties supports the community, Michael is personally active in numerous philanthropical projects. On the holidays, he and his family supply meals and gifts to the less fortunate. “We have shared ourselves and our resources with more than 17,800 children to date—and we don’t take credit for that. Whatever we give, we do so in the name of parents and guardians, or Santa Claus. We try to focus on 13- to 19-year-olds because they are often overlooked by many other charitable groups, who focus on children 12 and under,” he expresses. Yet, that is not the extent of Michael’s generosity. He is co-chairman of fundraising for Horry County Domestic Violence Shelter, a founding member of Myrtle Beach Chapter of Vistage Worldwide Inc., a board member of the WALBER Foundation, and past president of 2 Live Beyond, all 501 c3 charities.

As a man of many talents known for his integrity, kindness, and compassion, it’s no surprise that Michael would be the recipient of numerous and noteworthy accolades. In 2022, he was nominated for the *National Realtor’s Good Neighbor Award*,



*King Developed and also put Cottages on the Marsh.*

which recognizes the top U.S. realtor for their charitable works. That same year, he was named *Entrepreneur of The Year* by the Myrtle Beach Area Chamber of Commerce and received the *Realtor’s Image Award* by Coastal Carolina Association of Realtors. He was also nominated by *Inc. Magazine* as one of the *Top 100 Most Influential Realtors in America*. KingOne Properties International won *Best Real Estate Company* in the Myrtle Beach area for the past six years, as well as *Best Residential Developer*, *Best Commercial Developer*, and the 2020 *Business Innovation Award*. He also serves as chairman of the Grant Center in the Wall School of Business at Coastal Carolina University.



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# Get to Know **CORRY** *Deale*

"This community and its people are everything to me. I'm not just a realtor, I'm your neighbor."



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Anyone looking for a great home and community in and around Chesapeake Beach, Maryland, will get so much more if they work with Corry Deale. Working under the brand, Corry Deale Homes, with brokerage RE/MAX One, she's served hundreds of clients in Maryland and Virginia with a special focus on military families, handling everything from \$10,000 properties to million-dollar homes, from starter to vacation homes. Going into her 9th year in real estate, Corry was named a *Top 1% Realtor*, a *First Quarter Top Producer*, and was in the *Million Dollar Club* nine out of 12 months, all in 2021 alone.

But it's more than just helping families find a home. Corry makes sure they feel welcomed, connecting them with her network and getting them settled into the area she calls home. Residing near the town her ancestors founded, Corry is much more than a realtor. "This community and its people are everything to me," she says. "I'm not just a realtor, I'm your neighbor."

We sat down with Corry to learn more about what working in real estate means to her.



**Tell us about your connection to the area.**

My home is in Chesapeake Beach, 12 miles from Deale, MD, where my father was born in his uncle’s home. This small town was named after my ancestors in the 1700s. Founder, Capt. James Deale, is laid to rest in Galesville, MD. Strangers see the hereditary white streak in my hair and say, “Hey, I bet you’re a Deale.” I jokingly ask, “How did you know?”

**What brought you back to the real estate industry?**

Reeling from the loss of my mom, I reevaluated my life and decided that if I passed the real estate test, again, that was the path God was leading me back to. It was the best decision I ever made, and this is exactly what I’m supposed to be doing. My passion drives me to work every day because it’s not work to me and I’m carrying on mom’s legacy. She was very prominent in the real estate community, so I now work with people she worked with. One REALTOR® sent me a letter on mom’s birthday telling me how, if not for her guidance, she wouldn’t be where she is today in real estate. I want to make my mom proud every day. She was absolutely amazing and was a pillar in our community.

**Does your intimate knowledge of the area as a native benefit homebuyers and sellers?**

Absolutely. I watched Calvert County, Maryland, grow from farmland. My dad was a builder, so I got to know a lot of the subdivisions. As teenagers, we had nothing to do, no movie theaters or anything, so we’d drive up and down the roads and through new developments being built. I know all the nooks

and crannies; I know the roads and neighborhoods like the back of my hand. In getting to know people, I can introduce them to community activities, groups, and book clubs, and I give them a list of local businesses.

**Tell us about your involvement with Homes for Heroes.**

I gratefully give 30% of my compensation back to Homes for Heroes; they’re a nonprofit. I’m the local ambassador for the program. I always ask my clients questions to see if they fit one of the categories. Through the program, they can receive a check back after purchasing a home or I can arrange to have this money applied toward their closing costs instead.

**Why did you choose to specialize in military families?**

I have a great respect for what they do. My husband was in the Air Force, and I have family members who were in the military. There’s great sacrifice the military families make in moving to new communities. They need someone who cares and can find them a place to call home. I’ve been in their shoes, moving to where I knew no one and nothing, so I can empathize as a spouse and mom.

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

It goes back to helping families find the right home, whether to grow or retire. I go door-knocking if I have to and look for expired listings and inactive properties. I’ve found perfect homes that way. When I see pictures of a family around a table at Thanksgiving or decorating for Christmas, it makes me happy! That is the meaning of everything I do.

# Damion LUPO

“

Our mission at eQRP is to free a million people from financial bondage because money and financial illiteracy is modern-day slavery.



eQRP®

## CONTACT

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In 2008, Damion Lupo had his world rocked as he saw his hardworking parents struggle financially entering retirement like millions of Americans and simultaneously facing a personal health crisis. Seeing firsthand how lack of financial literacy impeded opportunities for his folks was a transformational moment. Using his knowledge of finance, markets, economics, and the deeper patterns of human behavior culled from 25 years of entrepreneurship, including starting more than 60 companies, Damion made it his mission to help people like his parents, creating the eQRP® System in 2012 to empower ordinary people. “Our mission at eQRP is to free a million people from financial bondage,” he says, “because money and financial illiteracy is modern-day slavery.”

eQRP provides groundbreaking retirement plans and financial training to investors, solopreneurs, and business owners with employees. “We help our clients not only invest smart, but become stronger investors. There’s no more ‘hoping’ they’ll be financially free.” With legendary customer service, Birmingham, Alabama-based eQRP is the only company in the U.S. that provides fully self-directed 401(k)s to companies ranging from 1 person to 1000 employees. The unique eQRP system, developed by Damion, means clients can invest in real estate, gold and silver, crypto, startups, and more. Thanks to Damion’s vision and the dedication of eQRP’s team of 22, affectionately known as the “Honey Badger Crew,” more than 2,300 companies from all industries and from all across the country have adopted these plans—and become known as the “Honey Badger Tribe.”

We caught up with Damion to learn more about eQRP and how he’s changing the face of retirement.

### **Q: What is tax-free real asset investing, and how can people benefit?**

The simplest but not well-known strategy is using a Roth eQRP to invest in assets so you can buy and sell those assets among different asset classes, from apartments to bitcoin, and never have a taxable event even when you end up selling and spending the money for your lifestyle. It’s truly a permanent tax-free situation unlike certain strategies such as a 1031 exchange that only delays taxes.

# Founder & CEO

**Q: What are self-directed 401(k)s and how can companies and individuals benefit from them?**

The Wall Street 401(k) limits individuals to stocks and bonds, which isn't truly self-directed, it's self-contained inside wall street. That means you have no control and can't really plan your future, it's a guessing game on a roller coaster, with uncertainty if you'll ever be able to retire with those stocks. Because conventional 401(k)s are restricted, people get stuck with paper assets and continue to watch their future vanish with zero control, only being able to exit with serious penalties and taxes. With the eQRP system, you have all the control. You can choose virtually any asset and invest in what you know and like and create a future by design, not default. Also, the eQRP system lets you pull your money out at any age with zero penalty.

**Q: You place tremendous emphasis on human interaction with your clients. What does this look like and why is it important to you?**

There are two choices in business: automate everything or humanize things. The trend is automating, which makes most companies straight up commodities, robots with an INC next to their name. Most people want to connect with smart compassionate humans, a lost art in society. The eQRP organization has a world class team in Birmingham who love real conversations with real people. Our clients get to know the team, get to talk with them and the team actually shows our clients we care through action - not just lip service. We're not a high tech robo company with a wiki FAQ, we're a team of heart-based folks here in America ready to serve. When people call, our humans answer—not a recorded phone tree you have to navigate just to get to a human being. We've worked with some of our clients for over a decade, and we've been by their side through it all—the birth of a child, the loss of a spouse and ultimately retirement. It's important they know we're available to help them navigate life—to celebrate the achievements and to lift them up when they fall.



“

We help our clients not only invest smart, but become stronger investors. There's no more 'hoping' they'll be financially free

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

I love seeing self-responsible people realize there's a tool and a team that not only supports them but cheers for them to win in life. It's so much better when they're no longer stuck on the roller coaster of old stodgy stock market 401(k)s anymore. Our clients get to invest in and have the freedom and confidence to design and direct their futures. Time after time people reach out to us in gratitude saying things like, "the eQRP gave me the tool to bring my spouse home" or "thanks to the eQRP team for supporting my mother's ability to retire." That's why we exist, to make our clients lives better.

*Damion is the author of The QRP Book, Reinvented Life, Unicornomics, and seven others.*

# Pearlstone Partners



Austin, Texas was ranked the number one metropolitan area in the country to live by *US News* and *World Report*. Yet, as is typical for thriving metropolises, as more people flock to them, housing becomes less affordable. Fortunately, for the residents and future residents of Austin, Pearlstone Partners, founded by Robert Lee, Emily Lee, and Bill Knauss, is deeply committed to the economic expansion of this 'Top 5' U.S. real estate market as one of the largest infill real estate developers in town. They have earned a reputation for creating high-quality, market-sensitive, and profitable real estate development projects for the better part of the last century.

## THE COMPANY

Pearlstone Partners is a longstanding real estate development firm that identified Austin's potential long before the city was considered "trendy." The Lee family matriarch was featured in an article by the *Austin American-Statesman*, "Rita Lee: From War-Torn China to Life's Rewards." Her brokerage and property management company were entrusted to Robert and his wife, Emily, in 1990, and they grew it into a full-service real estate enterprise. By 2014, Robert and Emily had joined forces with real estate veteran, Bill Knauss. A few successful projects later, and Pearlstone Partners was born in 2018.

With over 100 years of combined experience, Robert, Emily, and Bill focus on attainable housing and solutions that reduce urban sprawl, providing greater taxable revenues for community amenities and services. Pearlstone has already completed more than \$300 million in locally developed real estate and has more than \$700 million actively invested—all while keeping housing costs competitive and providing the infrastructure needed for a growing city with limited space. In the process, they've accumulated some impressive honors, including *Austin Business Journal Texas 100's*, *Influential Professionals to Watch in 2022*, the 2021 *Business of the Year Award* from the Greater Austin Asian Chamber of Commerce, and the 2021 *Most Influential Diversity Champions* from *Austin Black Business Journal*, among others.

“ We are proud to be at the forefront of attainable housing and will continue developing products for this demographic while also exploring hospitality, retail, and creative office spaces.

Pearlstone Partners' founders have earned a reputation for creating high-quality, market-sensitive, and profitable real estate development projects for the better part of the last century.

## THE PEOPLE

### ■ Robert Lee

**Robert Lee, partner and CEO**, is known as the “Crystal Ball” because with over 40 years of experience in commercial real estate and a reputation for foreseeing hurdles before they arise, his colleagues and fellow entrepreneurs look to him for advice. He is able to predict and navigate the Austin real estate market with a natural ease, and his track record of successful projects attests to his confidence when bringing unique solutions to the table. Robert has completed over \$500 million in transactions and supervised the development, construction, and sale of product types ranging from single-family, multifamily, condo, and office to light industrial. In 2013, Robert supervised the completion of 21 Pearl, a student housing development in Austin’s West Campus neighborhood. The 135-unit, 272-bedroom property, located just blocks away from The University of Texas at Austin, encompassed over 100K square feet of residential space. It was the company’s largest project to date and a huge milestone, providing major exposure and the means to advance operations. Robert’s vision is, and has always been, to serve what he calls “The Missing Middle.” “This segment of the population is often left out of political dialogues and economic development planning. Financially, this demographic is not served through affordable housing models, nor are they wealthy enough to afford luxury developments,” he shares. “We are proud to be at the forefront of attainable housing and will continue developing products for this demographic while also exploring hospitality, retail, and creative office spaces.”

### ■ Emily Lee

**Emily Lee, partner**, came onboard during the Lee Properties days and has amassed 28 years of experience in property management, ownership, sales, and leasing services. She is relied upon to oversee daily operations and to build and maintain strategic relationships with investors and businesses. She has assisted with the management of a \$500 million portfolio and residential projects totaling more than 1.5 million square feet. Her firsthand knowledge of both

commercial and residential properties at varying stages of the investment life cycle provides Pearlstone Partners with a unique and valuable perspective, qualifying them to sustain a long-term market position for themselves and their clients. Emily has also guided Pearlstone Partners’s charitable donations to the tune of over \$1 million, leading to their recognition as a fixture in the community. A licensed broker and REALTOR®, Emily is a member of the Austin Board of Realtors, Texas Board of Realtors, National Board of Realtors, and the MLS. When asked about her personal ambition for the company, she shares, “My hope is to leave a thriving business to my children and future generations. I come from a modest upbringing, so I’m proud to leave a legacy—one that gives my family the opportunity to pick up the ball and run with it.”

### ■ Bill Knauss

**Bill Knauss, president and partner**, oversees development, strategy and execution. A real estate veteran with over 20 years of national and international experience, he’s had his hand in the development, design, and construction of more than \$2 billion in real estate assets, including over 3,000 multifamily residences, resort and boutique hotels, office space, retail, and manufacturing facilities. Bill’s primary focus is leading the successful execution of projects that deliver results for investors and buyers. You’re only as good as the people you surround yourself with, and Bill credits Pearlstone’s success to the talented team of industry experts they have assembled. His laser focus was acquired through many years executing projects in the U.K, the Caribbean, California, and Texas. “I am extremely proud of what we have built together at Pearlstone Partners. We have an incredible team of people who work tirelessly to find creative solutions to the housing problem Austin is facing. Like the communities we serve, our ownership represents diversity, which is important because diverse companies are at the forefront of change,” he shares. Through trusted relationships in the community and industry, Bill and the Pearlstone team have built an integrated project delivery process that sets them apart and has investors and partners choosing to work with them repeatedly.

PEARLSTONE  
PARTNERS

# Meet Lacy J. Hardman

A 3X combat veteran, Lacy J. Hardman, knows how to give it her absolute all with a balanced measure of tenacity and meekness to accomplish anything she sets her mind to. “When you run into roadblocks, it’s time to slow down, reevaluate, and pivot, because there are greater opportunities just beyond that setback,” she says. At just 14, Lacy was determined to become a cardiovascular surgeon after her father’s open-heart surgery. She threw herself into it, taking every medical course she could throughout high school. In 2000, at 17, she joined the Army to pursue her goal. After a deployment to Afghanistan in 2004 and six weeks into her premedical courses, she realized that becoming a mother would be a challenge to balance as a cardiovascular surgeon and dropped every pre-med course—a bold action after investing seven years on that path. She finished earning her degree and commissioned as an active-duty officer in 2006 and devoted herself to leading soldiers through 2014 in the Army.



I developed my signature program, the PEAK Method, which I’ve been using to help agents become builder agents.

After working her way to the top 3% in her field in the military, Lacy leapt into real estate, a passion she developed as a teenager while playing Robert Kiyosaki’s game, Cashflow. All in, with a toddler and while pregnant, she won *Realtor of the Year 2019* through community service and closed transactions. In her niche market as a custom home builder agent, she was also lending her knowledge and experience to help other agents succeed. Today, as the founder of Salty Peak Real Estate in her native Utah, Lacy is just as determined as ever in this manifestation as a business owner, Realtor®, and broker. Launched in 2021, the firm focuses on serving builders and teaching real estate agents through Lacy’s signature program, the PEAK Method. She is working on a national rollout to help agents serve builders across the country and increase their knowledge and wealth in the new construction real estate market.

We caught up with Lacy to learn more about her journey, how she’s helping agents flourish, and how she’s creating an impact.



I love putting systems in place to solve problems that streamline business and I love to help others learn to be successful.



**BUILDER AGENT ACADEMY**  
*Freedom, Wealth, Impact*



**Q: Tell us about your background. How did you get into real estate?**

**A:** I knew that in order to be a mom who was available to my future children, I couldn't be in the military anymore and I prayed for guidance. It was time to close the door on my Army career for flexibility. I helped my family launch and grow three businesses and then got my real estate license in 2017. I worked for a couple builders, helping them grow their businesses. As I dug through the trenches to help establish these builders, I learned a lot. I love putting systems in place to solve problems that streamline business and I love to help others learn to be successful. I developed my signature program, the PEAK Method, which I've been using to help agents become builder agents.

**Q: What is the PEAK Method? How does it help agents?**

**A:** It's a four-step method to help real estate agents find and represent builders. It provides them with scripts, templates, and all the business tools they need to facilitate a successful relationship with builders.

**Q: Your success in real estate has allowed you to build the Swell Retreat, tell us about that.**

**A:** My husband and I were both previously divorced and had each spent a lot of time in counseling that was unsuccessful. After a deployment to Iraq, I did a retreat that I loved, which combined education and recreation. We decided to create the Swell Retreat to offer education to individuals, couples, families, and businesses who are interested in learning to strengthen themselves and their relationships while having fun. I believe that for every hardship we face, we learn lessons, and it becomes our civic responsibility to share those lessons with others so they can have a more successful way of navigating a similar course.

**Q: What drives you, Lacy?**

**A:** I love helping people be successful and happy. It is very rewarding to watch someone I have taught work to take stepping stones I created to reach their achievement. I love putting systems in place so that my expertise can allow others to have a defined path on their journeys in the pursuit of freedom, wealth, and creating a lasting impact with their divine purpose. I love being a wife and a mom and through these systems, I can help others grow their businesses and free them, and myself, up to spend more time with family.



Realtor  
& Broker

## CONTACT

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# Q & A Keith Abramo



By getting to personally know our clients, we're able to meet, and often exceed, their financial goals and expectations when it comes to home lending.

## About Keith

Born and raised in Cleveland, Keith Abramo has spent his entire decade-long career serving his communities and neighbors as a loan officer, a leader, a friend, and a mentor. As a mortgage professional, he's watched families grow, retire, flourish, relocate and return again to the town they call home—and he's been with them through it all. Today, as the Cleveland market director for Union Savings Bank, it is precisely his unique brand of Midwestern attitude that is attracting a growing number of his hometown residents to USB's inaugural Cleveland branch. And this is only the beginning.

Keith joined USB in March 2022 to establish and expand USB's well-known "care factor" across multiple Cleveland locations over the next few years. He brings with him nine years of experience as Rocket Mortgage's former director of banking. He brings with him the insight of a leader who's overseen nearly \$3 billion in transactions and built award-winning, top-producing teams. Keith, himself, received recognition as a "top producer" for originating roughly \$300 million in loans

during his time as a loan originator. To his team of loan officers, he's a teacher, coach, and mentor committed to maximizing their growth and potential. At the same time, he maintains personal and professional relationships to create the ultimate culture of success and supports USB's nearly 120-year reputation as a community anchor that puts people first—both their clients and employees.

Founded in 1904, USB has been serving local communities by promoting responsible home ownership through prudent, personalized, and flexible lending. "By getting to personally know our clients, we're able to meet, and often exceed, their financial goals and expectations when it comes to home lending," Keith shares. "Our client service is priority number one, and we make sure our employees have an extremely high 'care factor.'"

We spoke with Keith to learn more about his role and how USB's "care factor" is transforming the idea of customer service from ordinary to extraordinary.



### CONTACT

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# The Interview

**Let's start with you, Keith. What are the most essential traits of a good leader and how do you embody them at USB?**

You have to be a servant leader, doing whatever you can for your people and caring for them personally and professionally. No job is too small. It all comes down to a culture that instills trust, camaraderie, and the “we’re in this together” type of approach. Goes without saying but you also have to have fun! Compared to the rest of the industry, we have a high rate of employee retention because we not only nurture our clients, but every person on our team.

**The “care factor” is a pillar of USB and one that differentiates it from other banks. What does this mean to you and to your clients?**

Our clients are not faceless, nameless numbers or just another loan closed. They’re part of our extended Cleveland family, and we take care of them like our own. Empathy is crucial, especially from a financial standpoint. Not everyone is in situation they want to be in, and we’re here to help. Integrity and communication are essential, as is accountability, so that clients understand the process, and trust it. The biggest complaint people have about the loan process in general is the numbers changing or poor communication. Without those, the loan is going to fall through. We truly provide a personal touch. We give our cell phone numbers and meet clients in person. We don’t leave them on their own to fill out forms and get lost in a sea of red tape. We spend time to make sure they qualify so they know for certain the home they can get.

**That “care factor” has been an important value throughout your own career, too. Tell us about this.**

Yes, it has, and this is what drew me to USB, that we share this value. Some of my clients I’ve worked with for years, helping them with multiple home loans as their family expands, they relocate, buy their first homes, second homes, vacation homes, and downsize when they retire. I’ve seen just about every aspect of evolution, and I’ve been a part of their journey the entire way. While I continue to



He brings with him the insight of a leader who’s overseen nearly \$3 billion in transactions and built award-winning, top-producing teams.

keep myself available to work with clients, my main focus is on helping my team grow personally and professionally so that they can help our clients achieve their goals.

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

What I enjoy most is knowing that I’m having an impact for individual families as well as communities. When people buy a home, and they send a picture of them standing in front of it, that I’m a part of such a significant moment really motivates me. I’ve had great mentors, and I’m beyond grateful and humbled for the opportunities this path has provided me.

# Meet

# KELSEY LENTEN

# and JEFF TOOMIRE

## Cherry Creek MORTGAGE



For Kelsey Lenten and Jeff Toomire, it's people, not proceeds, that define how they run their business. They've dedicated their careers to building and nurturing relationships with their valued teammates, partners, and clients. That means they'll always go the extra mile to help others reach their professional and personal goals, whether it's a teammate looking to level up their career or a realtor partner looking to help a client obtain the right loan for them. Kelsey and Jeff believe that all these people and pieces are intertwined and create a community that is stronger together. Today, they're proud to state that 90% of their business comes from these relationships they've worked so hard to build.

Kelsey Lenten, Director, Regional Manager  
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## ABOUT CHERRY CREEK MORTGAGE CO.

Cherry Creek Mortgage Co. is a national mortgage banker headquartered in Greenwood Village, CO. It has locations in 22 states and is licensed to operate in 42. Cherry Creek doesn't measure its success in metrics or sales figures, but rather in the lives that it's touched and the memories it's helped people create in their new homes: over 100k stay-in date nights, over 500k home-cooked meals together, and over 25k dogs with their own backyards. Kelsey and Jeff share Cherry Creek's philosophy on success and put it into action every single day.

Cherry Creek Mortgage Co.  
NMLS #210102, CA Dept. of Real Estate  
Website: <https://www.cherrycreekmortgage.com/>

## MEET KELSEY LENTEN

Kelsey is the regional director of sales operations, responsible for strategic growth and development in the residential purchase markets of the Southern California, Colorado, Utah, and Oklahoma regions. In addition to supporting the vice president, she works directly with Cherry Creek's referral partners to ensure outstanding customer service. Her top priority is making sure every client's loan is closed in a seamless, stress-free manner. "We understand that a mortgage is more than just a loan—it's the vehicle that makes homeownership possible. We are in the business of getting borrowers the right loan. Not just any loan. We've built our reputation on a commitment to responsible lending and that's what enables us to succeed through varying housing cycles," Kelsey noted. "We continually strive to be the best company we can be and to positively impact the lives of those who come in contact with our organization."

Kelsey also plays an integral role in ensuring the success of the Toomire team and its valued realtor partners by providing essential behind-the-scenes support. Her specialties include operational assistance, end-to-end marketing strategies, business plan creation and execution, professional development, and event support. She works hand-in-hand with Jeff to build strong, lifelong business partnerships by delivering the best possible service to real estate professionals across the region. "We're all working towards the same goal: making homeownership a reality. I am constantly striving to find new ways to support my teammates, our partners, and the clients themselves so we can create that reality for more and more people."

*Kelsey is a certified mentor with the Developing Leaders Mentoring Program, a member of CMLA and MBA, and sits on the committee for the Colorado Coalition of the Homeless, and on the education and events board for CMLA.*

## MEET JEFF TOOMIRE

Jeff is the regional vice president of Cherry Creek Mortgage, leading a team of mortgage professionals in California, Michigan, Colorado, Utah, and Oklahoma. A finance industry veteran with over 20 years of experience in real estate, he oversees all the sales and operations for his region. He oversees 23 salespeople and 19 operations professionals, who he assists with file flow and loan processing — from origination to funding. His goal is to ensure efficiencies and best practices are being followed in order to deliver the best possible client experience. Jeff specializes in business development and production growth, spending about 90% of his time in a leadership role and the other 10% directly clients.

Prior to joining Cherry Creek in 2021, Jeff held an array of roles across the industry, including owning and operating a mortgage company. To this day, these experiences provide him with invaluable insight into how to best support his team members' success and personal growth. "The greatest benefit of owning my own company was that it allowed me to develop an operational structure built to support loan officer success. Our loan officers no longer deal with processing filed—that's handled by the operational team. This allows them to focus on serving their partners and their partners' clients and delivering exceptional service," Jeff shared. "Further, it aligns with our *people first* philosophy, which has always been the cornerstone to my approach as a leader. When I left my previous role at SunWest Mortgage, my entire team of 42 followed me. I'm grateful to have their support and continue to find ways to better serve our clients together."

*Jeff has won the President Club Award every year since 2011, with three separate companies. He is licensed in CA, CO, UT, OK, WA, WI, TN, SD, a member of Colorado Mortgage Lenders Association (CMLA), and Chief Development Officer for Colorado Homeownership Coalition.*

“ We continually strive to be the best company we can be and to positively impact the lives of those who come in contact with our organization ”

MEET  
**ACE**  
Watanasuparp



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

● **ABOUT ACE**

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

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

● **ABOUT CITIZENS BANK**

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

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

## ● THE CONNECTION

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

## ● THE INTERVIEW

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

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

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

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

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

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

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



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

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

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

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

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

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

# LEVI Wanner



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

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

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



**RESIDENTIAL/COMMERCIAL  
CONSTRUCTION**

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

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

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

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

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

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





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

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

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

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

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

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

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

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

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

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

## CONTACT

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# — Kimber White —



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

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

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



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

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

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



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

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

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

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

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

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

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

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

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# THOMAS YOON

President & CEO



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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



**EXCELERATE  
CAPITAL**

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

# STEPHEN a'Beckett

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



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

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

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

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

## What are your primary responsibilities?

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



**BALFOUR**  
GROUP

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

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

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

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

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

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

### What were your early career influences?

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

### Where does your design inspiration come from?

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

## Founder/CEO



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

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

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

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

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

# Jay Roberts

## Founder & CEO

### ABOUT JAY

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

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



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

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





## ABOUT THE COMPANY

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

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

## OTHER PROJECTS

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

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

# Prosper

GROUP

# JULIO REYES

## President ——— & Principal Broker

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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# Jeremy & Jennifer PERKINS



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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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



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# CORINA CORDOVA

CCIM

## Director of Asset Management

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

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

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

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

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

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

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

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

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

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

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

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

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

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



“

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

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

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

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

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



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# Todd ESHENBAUGH

VICE PRESIDENT

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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



*Todd says:*

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

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

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

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

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



# Yariv Bensira

## Founder & CEO

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

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

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

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

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

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

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

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



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

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

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

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

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

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



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

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

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

# Steven Davis



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

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

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

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

## Director of Procurement

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

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



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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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# MPI GROUP, LLC



**JOHN T.  
Gasper III**

**OWNER**

**RYAN  
Luke**

**OWNER**

**MARK  
Murphy**

**OWNER**

Why would an insurance agency be featured in a top 100 real estate magazine? We, at MPI Group, are here to make your homeownership experience a safe and secure investment. As an independent firm, we find the best products and services available and custom tailor solutions for each client's unique needs and budget.

Usually, the largest and scariest purchase a person or couple makes is their home. One of your biggest concerns is how to pay your mortgage in the event of an illness or injury. MPI specializes in safeguarding your investment. Our mortgage protection offers living benefits with features that provide you with the ability to keep your home in the event of an unexpected critical or chronic illness, or a critical injury. Some examples of a critical illness would be cancer, stroke, heart attack, end stage renal failure, etc. An example of a critical injury would be a coma, paralysis or traumatic brain injury. An illness or injury of that magnitude could be devastating to a family's financial future.

In addition, we offer our new proprietary "Debt Elimination Program," which helps clients eliminate their debts in full. "We

don't consolidate the debt; we help eliminate it completely." Pay off the mortgage, vehicles, student loans, home equity loans, credit card bills, etc. in an average of eight to ten years while accumulating a bank of money to use for future expenditures and a debt free retirement. The total debt is not the problem, the problem is the amount of interest being paid. "Imagine being able to pay down all your debts - including the mortgage - in a fraction of the time. That's a lot of money saved on interest. Not having thousands of dollars in interest going out the door now, can create a very comfortable retirement later."

As retirement approaches, we educate our clients on many topics. Whether it is social security planning, explaining all their Medicare options or, how the 'Sequence of Returns' on investments will impact their account values over time. We personalize a plan through our "Safe Money" investing options to produce an income you can't outlive.

Summarily, we make it our mission to protect your life, family, and business because we strongly believe "Your greatest financial asset is YOU!"



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# RICHARD Burgess



## About Richard

Richard Burgess's storied career started in 1995 and took him from floor trading to starting his own successful hedge fund, which he sold to a large bank before embarking on a journey as a financial advisor. And while given his experience and expertise, he would have no doubt succeeded in that role as well, Rick had something else in mind. He started Connect Lending, matching loans for commercial lending and outpacing most banks with 12,000 loans per month. After selling the majority of it, he opened two new firms, one of which is Prime Short Term Credit, Inc., a registered SEC fund serving clients across the country thanks to a unique model that truly sets them apart.



## About Prime Short Term Credit

Based in Chicago with satellite operations out of Florida, New Jersey, Texas, Illinois, Colorado, California, and Arizona, Prime serves clients in all 50 states with a system that allows them to have a better relationship with their carefully vetted and select clientele. And with a three-and-a-half-year track record of delivering mid to high returns, it's clear Prime is indeed doing something different. "We don't generate loans from the general public," Rick explains. "People only come to us through referrals because we're looking for partnerships." Instead of owning an asset, like a bank would, Prime partners with clients for all-around more beneficial relationships. "My dad always said to meet someone new every day. It's amazing to pick up the phone and learn someone's story," he says.

Rick's ability to create the unique service for which Prime has become known comes from his diverse experiences in finance, which includes debt brokering, trading, and advisory. But to have an even better handle on the real estate aspects of their clients, Rick works with MPI Group due to MPI's specific real estate focus. Through their marketing collaboration, Prime can outsource much of their client communication to MPI, while MPI brings in relationships from the East Coast region. Together, they take care of their clients, their families, and their homes with high-contact advisory services that deliver a brighter future. "We always tell our clients that we aim for boring. Boring is great! You don't want surprises," Rick says.

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# KEN COUTURE

He adheres to the company's motto, 'Your home sold guaranteed, or we will buy it.'



Owner

months of online training videos available to agents, they learn everything from marketing to team building, to working with buyers and sellers, as well as one on one coaching to help them hit their goals," Ken shares.

Outstanding customer service is what sets Ken apart from the competition. He adheres to the company's motto, 'Your home sold guaranteed, or we will buy it.' He prides himself in marketing the house in a way that ensures a high profit for the seller, using their database of over 17,000 buyers-in-waiting. He and his agents take the time to find out exactly what a buyer is looking for, so they can match their criteria with the right seller. Often, when they work with a seller, they already have a buyer looking to buy that type of home. "Unlike other agents who only show homes on MLS, we provide a list of off-market properties that most agents don't know how to find," Ken noted. If, after all their efforts, a sale doesn't happen, Ken sticks to his promise and will purchase the home himself. Other risk reversal opportunities he offers include the guarantee that if a buyer or seller is not happy with his services, they are free to end their contract with him, no questions asked. They also make sure their buyers love the homes they buy, or they will sell them for free.



Eighteen years ago, Ken Couture got his real estate license, and he hasn't looked back since. He began his career by working as part of a team. From there, he became

a solo agent and then the broker of another real estate company. When the market crashed in 2008, he rode out the storm by getting involved with REO's and other investments and in 2012, he opened Couture Realty with a property management division. He sold that company after a few years, joined another brokerage for a short time, and this past July, he joined the Your Home Sold Guaranteed Real Estate company and opened his own brokerage firm.

Ken will be the first to admit that starting a business is hard, but the incredible support he received proved invaluable. Now, as owner of his own business, he is committed to providing that same type of coaching and training. "We offer the best training for agents, whether it be individuals or teams. With over six

Ken vehemently believes in giving back and does this by partnering with two charities: the Disabled American Veterans and St. Jude Children's Research Hospital. He always lets clients know that a portion of every commission is donated to these worthwhile organizations.

*Ken owns two restaurants, including Gambit, which boasts three venues: The Bank; Gatsby's Supper Club and a Mezcal Speakeasy; and Bar Code Burgers, voted best burgers in Las Vegas. His son plays an integral role in the success of these establishments.*

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# Brian J. Esposito

Ranked among the world's top 10 CEOs for 2020/21 in *The World CEO Rankings Awards* by Adria Management, LLC, Brian J. Esposito, the founder and CEO of Esposito Intellectual Enterprises, LLC (EIE), is an award-winning serial entrepreneur and business leader. He is a core part of the innovative team that built Nodle—the world's largest wireless network and ecosystem of connected devices, as well as Turncoin, a registered SEC digital security that shares 100% of the revenues generated from its TheXchange's VirtualStaX platform with Turncoin holders. Turncoin is the only revenue sharing digital security that derives its value and yield from the sale of VirtualStaX. TheXchange is the First Global Talent Exchange and a one-of-a-kind platform that is set to completely reimagine and disrupt the global fan economy. Turncoin is presently sitting at just under a \$15B valuation and has the full support and investment from icons such as Drew Brees, Patrick Mahomes, Randy Jackson, David Meltzer, Luke Bryan, Von Miller, Cam Jordan, and many more.

One of Brian's early businesses ranked among *The Fastest-Growing Private Companies by Inc. 5000* for six consecutive years. In December 2019, as well as August 2022, he was featured in *The Corporate Investment Times*, the next-gen investment magazine in the Middle East. In 2022, he co-led the development and launch of ChainTech Labs, licensed and registered out of the DIFC in Dubai, UAE. ChainTech Labs holds NFT project sensations and communities such as BAPES/BAPESCLAN, CubeX, Apiens, and Bloodlines. It also developed a revolutionary NFT airlines rewards system in partnership with Etihad Airways. With over 20 years of experience in high-profile executive roles involving complex business challenges and high-stakes decisions, Brian founded Esposito Intellectual Enterprises (EIE) in New York in 2013. Wholly owned by Brian, EIE currently consists of 90+ entities, 150+ joint ventures around the world, and operates in over 25 industry focuses. There is just one degree separating any industry or market that Brian may want to enter and do business in. With a technique that he spent years perfecting, Brian connects not only the right people, but the right people at the right time. "Integrity is at the core of who we are and what we do at EIE. We strive to do good business with good people," he says.



**ESPOSITO INTELLECTUAL ENTERPRISES**  
LLC  
TIME IS OUR MOST PRECIOUS COMMODITY

With more than 20 global locations, which include Dubai, London, Chicago, NY, San Diego, Singapore, Stellenbosch, LA, Seattle, Asbury Park, and San Francisco, among others, EIE sources and invests in many exciting developments

in the beauty, fashion, technology, music, entertainment, charities, government, transportation, blockchain, crypto, Web3, Metaverse, IoT, eSports, and hotel development industries, as well as others. Brian's specialty is taking a company's vision and launching it into the market with the correct team and resources to ensure its success. "Time is our most precious commodity," he says. "I have the ability to be a connector, but I also know when to stand back and let the magic happen, and to ensure that I am part of the upside of bringing those parties together."

When potential partners come to Brian for assistance, he joins them with a company, or companies, within his holdings that will be the most beneficial for them, and if they need to raise money, he can open those avenues through this vast network. "In this chapter of my life, this is what I love to do. I utilize my experiences, relationships, resources, and



assets to work with establishments from start-ups to *Fortune 500* companies—helping them create new opportunities and self-sustaining business models that can grow from positive cash flow, eliminating the need to raise capital," he says.

Brian's job is to protect his integrity and that of the firm's holdings, projects, partners, clients, employees, and investors, while delivering value and win-win situations. "This means that I'm a man of my word, no matter what," he says. Unafraid of creating and seizing business opportunities, expanding into new markets, and launching innovative products and services, Brian also understands the importance of knowing who *not* to do business with. "Making money is a byproduct of doing great things with great people, and you can damage your reputation, integrity, and network by dealing with the wrong person or getting involved in the wrong situation," he explains.

Brian's commitment to helping entrepreneurs extends beyond the walls of Esposito Intellectual Enterprises. He has participated in hundreds of podcasts, expert panels, live interviews, and webinars, in which he shares his journey and experiences. "I talk about the nitty-gritty and the reality of how hard it is to own and manage a business, dealing with banks and partners, etc. This really resonates with the listeners, the realness of it," Brian says. "Everyone can be an overnight success if you were to wake up each day a little smarter, a little wiser, and a little stronger than the day before." — Brian J. Esposito.

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# KATE



# Rudd

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

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

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

katherine  
madison co.  
REAL ESTATE

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

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

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

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

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# TIM BROWN

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



Owner



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

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

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

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

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



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# VICTOR Milbourne



Founder  
President  
CEO

Few people can say they've had a passion for their field since childhood, but Victor Milbourne can. In 1948, his grandfather founded one of the few minority-owned construction businesses in Philadelphia, and at just five years old, Victor was helping him build churches and other buildings in his home city. "I didn't realize what we were doing at the time, but I knew we were creating something important," he says. His grandfather passed when Victor was 17, and his appreciation grew for both the industry and his familial history of military service. After serving a decade as a U.S. Army combat engineer, Victor became a project manager at IBM, developing projects for Fortune 500 companies, then a real estate investment mentor and construction manager at large public and private firms.

In 2007, Victor launched Military Construction, LLC, a general contracting and real estate development company that focuses on providing cost-effective services to the federal government. As founder, president, and CEO of this SDVOSB- and minority-owned firm, he combines his talent and instincts with multiple degrees to lead a team that delivers solutions for new construction, renovation, design build, project management and maintenance, industrial and commercial painting, and more. Today, Military Construction stands as a triple winner of *Best of Wayne: General Contractor* for 2020-2022, with Victor also named among *NYC Journal's Top 50 Entrepreneurs Under 50*.

Over the past 15 years, the company has delivered over 50 projects for the federal government, including the Department of Veterans' Affairs and Fort Belvoir, and 50 more for the City of Philadelphia. They've also completed projects for over 100 private-sector clients—from casinos to malls, like Northeast Tower Center, and national banks. This in addition to working with the Army Corps of Engineers in multiple districts throughout the eastern U.S.

"With every pipe we lay, every hole we dig, every task we're given and nail that's driven, I feel close to my grandfather," Victor shares. "I'm carrying on his legacy of not only construction, but pride in workmanship, high ethics, morals, and just good business."

*Victor holds an MBA in entrepreneurship, bachelor's in both management of information systems and finance, and a certificate in construction management.*

He combines his talent and instincts with multiple degrees to lead a team that delivers solutions for **new construction, renovation, design build, project management and maintenance, industrial and commercial painting, and more.**

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# JOHN Olinger

Founder & CEO



John Olinger is a deal maker, strategist, and prolific leader at the helm of two thriving organizations. In 2016, he founded Stay Dry Roofing, which is focused on building exteriors, such as roofing, siding, and gutters. Named to the *Indianapolis Business Journal's Fast 25 List of Fastest-Growing Companies* for the last two years, the company's client-centric approach and determination to exceed their expectations have been critical to its tremendous growth. In just six short years, the company has pushed

Having good people and doing a great job for clients by making sure we exceed expectations is how we've really been able to grow the company.

annual revenue to over \$14 million under John's leadership and seemingly innate ability to build efficient cohesive teams. "Having good people and doing a great job for clients by making sure we exceed expectations is how we've really been able to grow the company," he states. The company was built on a core value of radical ownership, which runs through the entire organization. "Our people have the mindset that anything they're responsible for, they step up and take ownership of it," he states. "Everyone on the team is focused on giving our clients the best possible experience."

In 2018, John founded Blackhawk Asset Management, a development and private equity investment firm. With a background in private equity and over a billion dollars in deals completed prior to founding the firm, John's experience in value add commercial real estate investments in up and down markets gives the



firm a strong leader to vet each deal. With a primary focus in the Midwest and Florida, the company offers its investors an alternative to the volatility of the stock market and fixed income returns via multifamily development and value add commercial real estate investments. They're also tax-advantaged, which provides people with consistent incomes and higher returns than the market in general. Unlike many firms, the principals of Blackhawk coinvest alongside investors on every deal, so they have meaningful equity at stake with each transaction. John specializes in off-market deals with an element of distress, which typically ends up providing more value and serves to differentiate him from the pack. His extensive breadth and depth of industry insights and knowledge gleaned over the course of his career serve as the driving forces of his success as a leader in the field, and beyond.

*John holds a CCIM designation and graduated from Indiana University's Kelley School of Business.*

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# Ashley Murray

Team Leader



The Agents of Your Dreams Real Estate Team was founded in 2020 and already, Ashley and her team have helped 100+ families in Hawaii Islands, nationwide, and overseas, thanks to her team, top referral partners, online presence, her free educational wealth video series, WealthTV (search Ashley Murray Real Estate on YouTube), and groups she's a part of and groups she volunteers with. In 2021, she was awarded the *Chairwoman of Growth* on Keller Williams Honolulu's Associate Leadership Council, has been the vice president of the Honolulu chapter of the Keller Williams Young Professionals, voted *Best in Real Estate for 2022* by *Honolulu Magazine*, was featured in March's edition of *Honolulu Real Producers*, and was nominated for *Aloha 'Aina Awards* in both 2021 and 2022, nominations by clients sharing how she went out of her way to make their dreams come true with impossible circumstances.

For Ashley, though, it's not about money or recognition, it's about giving hope—for a better life, better future, and the ability to actualize dreams—dreams of the people and families she and her team serve. She lets nothing stand in their way. To overcome the various and sometimes complex obstacles, Ashley approaches each situation with a combination of highly personalized attention and education. That means developing strategies for wealth generation through real estate, reducing tax liabilities, and teaching people how to effectively leverage their assets. She helps clients secure loans, homeowners' insurance, and home warranties, compare houses, interpret market data, make money, save money, and understand how to use their equity positions. Next, they help navigate the inspections, appraisals, and closings in a stress-free way. Ashley and her team handle everything. "Then it's time to get the keys, throw a housewarming party, and make lasting memories!" Ashley says. Helping to deliver those memories and a life of dreams fulfilled is precisely what drives her every single day.

For Ashley Murray, real estate isn't "just" real estate, and her career isn't just a "job." It's a calling driven by a much bigger purpose—to usher people into and beyond their dream home and into a dream life. Driven by this mission, her Honolulu, Hawaii-based real estate company on the island of Oahu, The Agents of Your Dreams (AOYD) Real Estate Team of Keller Williams Honolulu, does so much more for families than simply finding them a home. Ashley, the team leader and founder, has a background in finance, life insurance, and tax planning, allowing her to create custom plans for families with dreams. She and her team build wealth and leave families with stable legacies for future generations. Her deep compassion and infectious enthusiasm means she and her team stay with their clients every step of the way—from their first home to their last home. "I was given skills and gifts to bring life-changing value to people, and I know that my purpose in life is to use those to serve the world and make it a better place," Ashley shares.



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# MARV PETERS



**PETERS**  
REALTY GROUP

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## Founder & Principal

Beverly Hills. Home to the world-renowned 90210 zip code that's a breathtaking backdrop to a multitude of television shows, thanks to its alluring streets lined with towering palms on both sides. It's a small town in a big city that's best known for glitz, glamour, and its proximity to iconic landmarks and local haunts in the City of Angels. It's also where, in 2013, real estate mogul Marv Peters founded his boutique real estate firm, Peters Realty Group. As an industry veteran who has closed \$250 million in transactions as an institutional investor representative, and another \$100 million transacted in residential real estate over his near decade in the field, Marv leads a team of real estate brokers, agents, and administrators with over 60 years of combined experience, providing top-notch service to investors and residential home buyers across the area, as well as commercial and asset management. The firm represents some of the largest institutional investors in the country—including Offerpad, Blackstone, Riverstone Residential Group, and Invitation Homes, which selected him to represent them in their billion-dollar investment in the Los Angeles residential market.

While the term “mogul” might conjure the image of a hands-off leader in a corner office, counting his profits, Marv could not be more contrary to this mold. He sees himself as “everybody’s broker.” And not just because he speaks four languages—English, Spanish, Tagalog, and French—but because, for him, it’s not the metric that matter, it’s the people he serves. “My motivation is, of course, to bring my clients extraordinary value, but my underlying driver is to use my success to contribute to this community that has given me so much,” he shares.

Marv’s career in real estate began before he even finished high school, working alongside his parents who built a thriving

real estate firm from humble beginnings in the late 90’s. This exposure ignited a passion that has carried with him his entire career. He was trained by some of the industry’s most savvy real estate investment experts, learning the business from the ground up, and fell ever more in love with the field. Through decades of experience, having succeeded in all facets of residential and commercial real estate – acquisition, disposition, leasing, asset /property management and finance, Marv saw his net worth grow to seven figures, where he parlayed his success as a broker into his success as an investor.

Today, Marv is responsible for commercial assets valued at \$120 million and the management of 150,000 square feet of multifamily properties, retail centers, office buildings, and office parks. All while bringing exceptional value to Peters Realty Group’s clients through analytics, substantial local market data, and in-depth local market knowledge, as well as the firm’s unwavering reputation and relationships throughout the broker community. “I was taught the value of relationships early, and I foster them. Our relationships are where we thrive,” he says.

Though Marv has long since arrived as a captain of industry, his heart lies where it always has—with his community. In 2015, Marv started the company’s Community Enrichment Program wherein a portion of each commission from every transaction is donated to a local school, nonprofit, or community benefit programs. “This is the most rewarding part of my job. Honestly, this is what drives me today,” he shares.

Marv received his bachelor’s from University of Phoenix and is a member of the SWLA Board of Realtors, National Association of Realtors, AIR CRE and CCIM.

# Ilya Rabovetsky



Principal  
& Founder



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Driven by a desire to build value and improve communities, in 2010, Ilya Rabovetsky, along with his partners, launched Redblock Realty Inc., a mid-sized real estate fund focused on the Greater Philadelphia market. As a vertical company, they handle everything—from the acquisition and repositioning of distressed real estate to development, leasing, and property management. Over the past 10 years, the fund has grown to a portfolio of hundreds of properties, from scattered residential sites and multifamily buildings to larger commercial and industrial centers, which reflects their niche of purchasing value-add opportunities both big and small. As they serve a growing number of investors, developers, and high-net-worth individuals, Ilya and his team take pride in their local, hands-on management approach, with a keen focus on reputation, quality, and stakeholder relationships. Add all this to the firm’s ability to purchase properties in bulk, warehouse building materials for development projects, and handle sales and leasing in-house, and Redblock stands as a unique, all-encompassing, one-stop real estate investment shop.

Our fund has enhanced communities by restoring over 1,000 dilapidated and run-down properties into newly renovated homes for both renters and new homeowners.

As principal of Redblock Realty, Ilya is focused on acquisitions, asset management, and development of the firm’s residential, multifamily, and commercial portfolio in the greater Philadelphia area. He brings with him the knowledge and experience from a prior 15-year career in finance and asset management, with roles that included corporate finance, strategy, and asset management at Vanguard, JPMorgan Chase, and Morgan Properties. But he also brings an entrepreneurial drive instilled in him as a child by his parents, who immigrated to America when he was just five—a passion that would manifest not only in Redblock, but a spot among Drexel University’s *40 Under 40* in 2022. And while Ilya’s and Redblock’s success is undeniable, their focus is equally placed on helping others. “We pride ourselves on enabling homeownership for hundreds of families,” he says. “Our fund has enhanced communities by restoring over 1,000 dilapidated and run-down properties into newly renovated homes for both renters and new homeowners.”

*Ilya is a Pennsylvania Real Estate Broker and member of the National Association of REALTORS®. He attended Temple University Real Estate Institute, and holds a bachelor’s degrees in finance and also information science and technology from Drexel University.*



# Neil Solomon

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

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

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

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



PRESIDENT  
& CEO

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

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

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



# GHASSAN Abdelnour

## Founder & CEO

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

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



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

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

# RIYAZ RAUF

*a house SOLD Name*

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

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

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

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



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 IN 5 YEARS**  
 CALL  
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 TO KNOW  
**A House SOLD Name**

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

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

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

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

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# Jennifer Pickett

Realtor



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

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

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

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

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

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

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

**J** THE JENNIFER PICKETT GROUP

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# Sherry Sebree

Real Estate Broker & Lead Sales Specialist

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

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

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

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



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



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# NENE AKINTAN



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

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

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

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

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

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

## Broker



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# JASON STEELE

## Chief Development Officer

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

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



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

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



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

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



# ALEX Reinig

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

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

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

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

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

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



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# LAUREN TAYLOR

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



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

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

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



Chief Marketing  
Officer

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

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

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

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

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# Gilad Tamir & Adam Greenberg



Gilad Tamir



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

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



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

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

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



**Enrique**  
TERAN &

**Andres**  
KORDA



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

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

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



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

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

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

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

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

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

# Kandy Magnotti

Professional Realtor



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

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



FL SUNCOAST REAL ESTATE  
*and Relocation Consulting*

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

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



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



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

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# ROBERT HYTHA



Photo Credit: Kristin Moore



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

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

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



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

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

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

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

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# ARI BRODY

Originating  
Branch  
Manager

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

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

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

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

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



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

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

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

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

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

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# BRIAN Campbell

Broker Associate



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



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

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

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



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

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

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

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# Taylor Briggs

## Senior Loan Officer

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

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

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

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

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

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



# CRYSTAL Duckworth

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

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

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

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

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



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

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# Rick Deyoe

## PRESIDENT

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

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



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

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

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

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

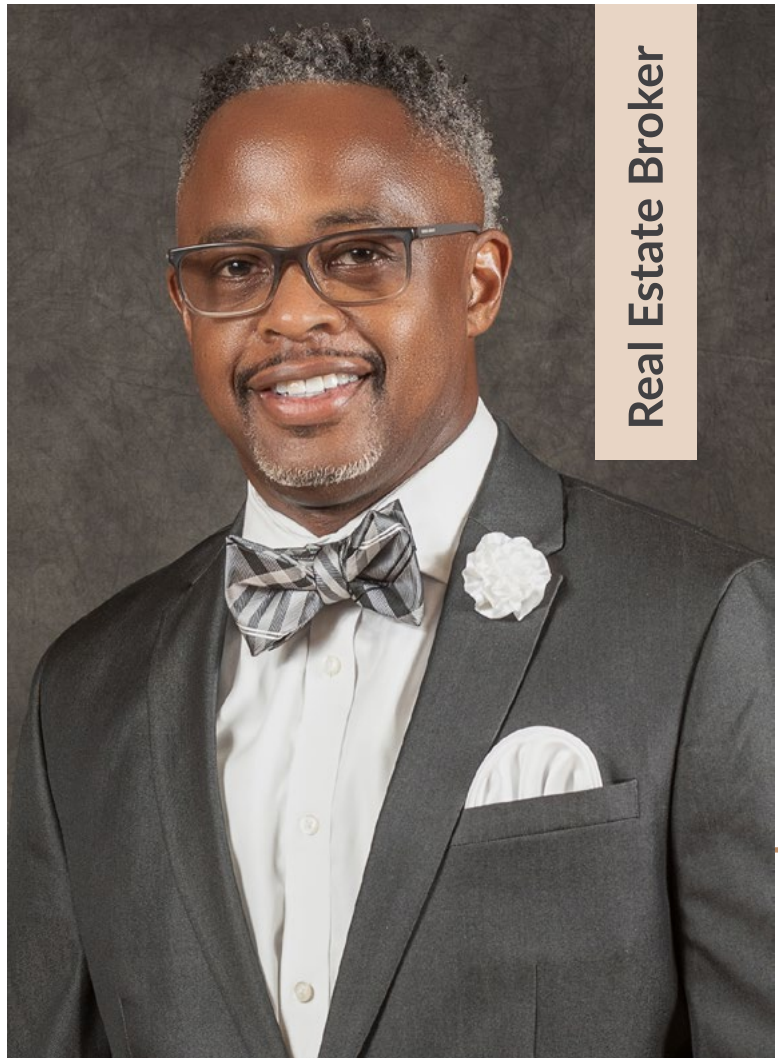
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# Dexter Binder

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

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



Real Estate Broker

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

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



President | Principal Broker



# Meet Joseph Roseme

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

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

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

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

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

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

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



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# FLEUR HOWGILL

## Senior Vice President

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



“

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

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

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

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

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

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# Patricia & Joe AmecAngelo

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



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

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

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

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

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

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



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# Brandon Abidin

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

“Customer acquisition is much more important than profit.”

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

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

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



## President

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

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



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**Ashley Pugliesi** is a Realtor® at Realty One Group in Pittsburgh, where she's quickly become a trusted resource for buyers and sellers alike. With the innate ability to execute even the most complicated transaction seamlessly, Ashley specializes in the areas of residential, probate and estate, pre-foreclosure, and divorce. She knows what needs to be done, and she gets it done. Period. In doing so, she brings people peace of mind and a joyful experience as she helps to usher them into the new chapter of their lives. Ashley's growing client list is a testament to her unwavering dedication and professional drive, which stem from a deeply personal place and serve to separate her from the pack. "I come from a line of immigrants, and when my ancestors came here, they had nothing," she explains. "I love helping people to achieve *their* American dream of planting their own roots, and owning a home."

As the 2021 Most Prominent Agent and recipient of the 2020 Excellence in Client Service Award, Ashley is not only a champion, but also a voice for positive change. During the industry-wide shut-downs that resulted from the global pandemic, she fought tirelessly for the reopening of real estate offices in Pennsylvania—which garnered her recognition from the state board. She was also invited to testify before the Western Pennsylvania Supreme Court regarding the eviction moratorium.

## REALTYONEGROUP

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*Ashley holds e-Pro and C2EX certifications.*



With 18 years of experience in the mortgage and real estate space, eight years as a general sales manager in the auto industry, decades in the music business, along with a handful of thriving enterprises, **Rick Orozco** is more than an entrepreneur—he's a dreamcatcher. And as the founder and CEO of Amped Lead Generation, he's helping mortgage brokers and realtors reach heights of success they never imagined while delivering the American Dream of homeownership to families across the country. At the same time, he's ushering the industry into the future with a game-changing digital marketing and lead-generation approach that promises to double the business of real estate professionals in a single year—and he's delivering. "With 1.5 million realtors in the U.S., all with an online presence, standing out is almost impossible, and marketing costs can be astronomical," Rick says. "I've been there, knocking on doors, sending emails, paying for mailers. I knew there had to be a better way."

In 2017, Rick founded Amped Lead Generation, a web-based lead-generation company with over 3,500 websites across 100 cities in the U.S., each with the highest search-ranking for those locations. But Amped is much more than that. From website and landing page development, SEO and SM marketing to their Amped CRM system, Amped helps realtors grow their businesses quickly. "I show them how to capture the clients and close the transactions," Rick says. "It's simple, but the only purpose of running a business at all is to deliver on a service or product and do it well."

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**Rett Babb** had all but retired after an illustrious 30-year career in mortgage, which saw him in nearly every role in the industry, including as a top-producing originator and an award-winning wholesale account executive, but he wasn't quite done yet. Because of his deep, multifaceted knowledge of the industry, professionals sought him for advice on hiring high-quality, prolific branch managers and loan originators. And thus in June 2020, Exclusive Mortgage Recruitment Services, LLC, was founded. "High-quality branch managers and originators are in short supply. Companies are competing for them, so they're often misrepresenting the company or role to attract them, and new hires only find this out once they've joined," Rett explains. "This is why I founded the company—to fix this."

Today, Rett helps prolific branch managers and loan originators find new jobs with great companies, and represents a hand-selected few lenders—some of the best in the nation. In the past two years, Rett has placed three-quarters of a billion dollars in mortgage production to the lenders he represents. That's because he takes the time to completely understand both the lenders and the hiring company so that he can recommend the perfect candidate with an unbiased opinion. "It's important to me that I get it right every time," he says. "It's rewarding to match each candidate with a company that facilitates their growth and success. I take pride in that—and I'm having a lot of fun!"

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In 2009, **Sam Rezazadeh** immigrated to the U.S. to pursue the American Dream. He slept in his car while attending college and worked two jobs—cleaning apartments and as a loader at UPS, the only positions he could attain at the time.

Now, Sam's résumé includes playing professional soccer, becoming an electro-mechanical engineer, and serving as an advisory council member of the Department of Engineering Technology for the College of Professional Studies and Applied Sciences at Miami University. He is also the CEO and founder of Sirius Construction and Management, a thriving general contracting and licensed property improvement and management firm with locations in Ohio, Indiana, Michigan, and Kentucky. The company specializes in commercial and residential service, including new construction, renovation, repair, maintenance, painting, flooring, and cleaning. With a mission that's centered on the development and betterment of the community, it's clear that Sam's company credo is a nod to his historic past.

While Sirius' success is clear from its hundreds of five-star Google reviews, Sam also credits his achievement to a surprise encounter with a generous stranger. "When I was sleeping in my car, someone who I met only once gave me \$2,000 to get an apartment," he recalls. "That's why I give back to the community and donate money and time to charitable organizations such as St. Jude Children's Research Hospital and Miami University's Engineering Technology Department. Had that person not helped me, I would not be where I am today."

*Sam holds a B.S. electromechanical engineering from Miami University and an M.S. in electrical engineering from the University of Toledo.*

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

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

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

**CGI+** | REAL ESTATE INVESTMENT STRATEGIES

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



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

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



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LI: Justin Papadakis

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

*Making the impossible possible.* It's the calling card of First National Bank's vice president of mortgage lending, **Matt Stengle**. It's been his mantra for 21 years, through a career with big banks to a community lender for over a decade. Matt joined the bank in 2017, where he's responsible for customers in the Minnesota, Iowa, Illinois, and South Dakota branches, but is able to lend in all states. He works with all types of borrowers and specializes in all types of loans, including construction, jumbo, and correspondent offerings. But it's Matt's expertise in true portfolio lending that allows him to get loans approved that other banks can't or won't. "I get many calls from lenders that have a borrower who didn't fit the guidelines of a particular loan. I can do things that they often can't, and execute it," he says. "And if people are unfamiliar with true portfolio lending, I'm always happy to talk about it with them."

This kind of dedication is the hallmark of both Matt and First National Bank, a family-owned community bank with 11 Main Street and rural branches that combines big bank strength with local decision making and hometown involvement. Their in-house underwriting and closing department allows them to turn things quickly and make local decisions right away; whereas other brokers might rely on outside vendors, which takes time. And when homeowners' dreams are on

the line, Matt knows that time is of the essence. "I tell people, 'I can do everything everyone else can do, and a bit more,'" he says. "And when I'm able to help people get into a new home, it's a truly an awesome feeling."



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

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

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



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

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



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

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



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

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

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



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



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

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

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

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



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

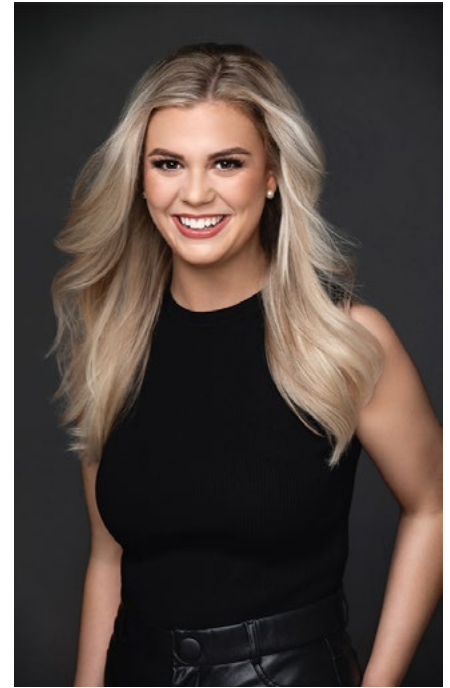
Founded in 2018 in the picturesque town of Salida, PeakView Mortgage offers some of the most competitive rates nationwide and makes the loan process simple, straightforward, and fast. Their ever-growing number of clients and avalanche five-star Google reviews stands as testament to the trust and loyalty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

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



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



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



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

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

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



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

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

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



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

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

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



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

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

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



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

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

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

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

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





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

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

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

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



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

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

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



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

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

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

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



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

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





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

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



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

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



**Wicked Holdings, LLC**

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