



PLATINUM EDITION

THE TOP 100 PEOPLE IN REAL ESTATE

Featuring

**JOSH
KAHANE**

The Real Estate
Industry's David
Who Just Slayed
Goliath.

-Story on Page 4





Produced By:
Redwood Media LLC

Senior Editor:
Heather Andrews

Contributors:
Adrianna Barkey
Laura Casely

Graphic Design:
Soha Farrokhi

The Top 100 People in Real Estate
Copyright 2021
All Rights Reserved

www.TheTop100Magazine.com

Redwood Media Group
1 Plaza Road
Greenvale, N.Y. 11548

This magazine is the intellectual property of Redwood Media LLC and its content is protected by federal and state copyright infringement laws. No part of this publication may be copied, reissued, republished, or represented by any person or entity without the express written permission of Redwood Media LLC. Violations will be prosecuted to the fullest extent of the law. The individuals represented in this magazine shall also be covered by the same federal and state copyright infringement laws and their editorial content and images shall not be reproduced or published without their express written consent.



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

Through the combined efforts of our account directors, writers, production staff, and artists, as well as the cooperation of everyone who is featured in this publication, I believe we are presenting an inspiring and exciting account of the 2020-2021 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

All of the information, images, logos, and individuals contained in this magazine are subject to copyright laws and intellectual property guidelines. No part of this magazine may be copied, published, or reproduced for any reason, without the express permission of the publisher. The editorial content of this magazine is not an endorsement for any particular financial service. The Top 100 Magazine is not a financial advisor. Consult with a professional financial advisor before making any financial decisions. FINRA information can be found here: <http://finra.complanet.com/>

2021

THE TOP 100 PEOPLE IN REAL ESTATE

WHO'S INSIDE

- A - C:** Alino, Michelle: 82, Asfoura, Georgie: 97, Balsam, Joshua: 90, Beigel, Ofra: 88, Benner, Laura: 50, Bennett, Brad: 96, Birgel, Richard: 105, Blumenthal, Andrew: 98, Bruno, Italo: 86, Buish, Kimberly: 94, Bulur, Fatima: 64, Chaudhary, Babar: 42, Cleary, Brian: 97, Contrucci, Mario: 96, Crandall, Meri: 98, Crowell, Danielle: 56, Crum, Mona: 32, Cullen, Thomas: 102
- D-E:** Davenport, Lance: 74, Dharod, Sunny: 14, DiCiero, Luca: 59, Dowling, Kerri: 99, Drage, Claire: 70, Elser, William: 83, Esposito, Brian J.: 66
- F-J:** Folk, Dennis: 84, Fortune, Suzanne: 48, Frank, Stephen: 89, Frère, Marie-Laure: 38, Gatihi, Janet: 99, Gelfman, Yuriy: 50, Gonyea, Sue: 107, Grosenick, Jerry: 101, Harmon, Heather: 92, Hazard, Scott: 102, Horowytz, Jason: 22, Johnson, Jeff: 44
- K-L:** Kahane, Josh: 4, Kelley, Meghan: 72, King, Clayton: 69, Lemon, Jessica: 40, Leonard, Sarah: 65, Levine, Mario: 18, London, LaShelle: 105
- M-N:** Marsh, Megan E.: 52, Mays, Bonnie: 93, McGuire, Lindsey: 77, McLean, Kristen: 104, Meyer, Mark L.: 75, Meyers, Matthew J., Sr.: 60, Milvenan, Desmond: 32, Moon, Jared: 76, Morris, Jonathan: 106, Munar, Andres J.: 52, Muniz, Jayme: 103, Murray, Liam: 34, Musick, Nataliia: 62, Naipaul, Nathaliah: 103, Nathans, Aaron S.: 104, Norville, Dan: 54, Novotny, Jaqueline: 91
- O-R:** Orsi, Ginger: 79, Parrella, Lauren: 61, Paulsen, Terise E.: 36, Pegg, George: 68, Pegg, Stephani: 68, Pendergist, Juliana: 67, Pettet, Maria: 16, Porter, Carriene: 8, Preston, Van: 78, Qoku, Erion: 81, Raygor, Ben: 46, Rennell, Richard J., Jr.: 85, Roca, Marco: 101
- S-V:** Schnall, Steve: 63, Senko, Robert: 20, Sharpe, Laura: 80, Siegel, Steve: 30, Simon, Karen: 100, Smith, Jason C.: 10, Sokol, Justin: 95, Somar, Gregory: 87, Stock, Ed: 73, Tomlinson, Corban: 18, Toothaker, Stephanie J.: 26, Trentham, Brandon: 71, Tucker, Jeromie: 100, Valdes, Michael: 28, Vidales, Jared: 56
- W-Z:** Weiss, Yale: 58, Weller, Marc: 30, Wheelless, Brandon: 12, Wigler, Susan: 24, Wilson, Arleesha: 106, Wingo, Tracey: 107

Honorable Mention:

Andrew Abas, Ian Bel, Jodi Blakemore, Thompson Bourque, Tim Bratz, Trenton Bright, Steve De Laveaga, Kinh DeMaree, Nathan Demosthenes, Colleen Edwards, Anthony Kolich, Andrea Kramer, Joseph Podluso, Zia Rahman, Zia, Bryn Sherman, Jordan Wall, Mark Wittcoff, and John Young.

Josh Kahane

The Real Estate Industry's David Who Just Slayed Goliath

But more than anything else, Josh is a man who has spent his entire career fighting for the rights of real property professionals and advancing the interests of the real estate industry. Perhaps this is why Josh could not stand by as silent witness to what he deemed as an unconstitutional and dangerous precedent threatening the very livelihood of an industry already beset by the rage of COVID-19.

In a time of unparalleled challenges facing the country, and as government regulations threaten a collapse of the residential real estate market, Josh took on the government in a landmark case seeking to vindicate the rights of the real estate industry infringed upon by the CDC's September 4th Halt Order on residential evictions. In a Federal District Court ruling, now upheld and affirmed by the Sixth Circuit Court of Appeals, Josh defeated the government! The CDC's Halt Order was struck down as unlawful and unenforceable in the Western District of Tennessee.

With the kind of excellence, intellect, determination, and passion, for which Josh is known, he has just won another monumental battle for the real estate industry—and this time it was the epic fight of David versus Goliath.



Josh is a man who has spent his entire career fighting for the rights of real property professionals and advancing the interests of the real estate industry.

Josh is a “Bet the Company” attorney who has successfully litigated public and private companies’ most important and highest-stakes legal matters. He is a leading national trial lawyer and the go-to lawyer for property management firms, property owners and operators, and high-volume residential investors in his hometown of Memphis, TN, and across the country.

As a lawyer, Josh’s commitment and skill in the courtroom has garnered him too many accolades to list—among them, *Best of the Bar*, *Best Lawyer in America*, *Super Lawyer*, *Top 100 Trial Lawyer*, and *Top 100 High Stakes Litigator*, in just 2020 alone! He has been featured in *Forbes*, *Fortune*, *Money*, and *Bloomberg Business Week*, as well as legal publications published by no fewer than eight states. In 2021, Josh has already been named a Tennessee Supreme Court *Attorney for Justice Awardee* and both the “Face of Litigation” and a “Memphis Business Power Player” by Memphis Magazine.

The Man Behind One of the Biggest Legal Triumphs in Modern Real Estate History

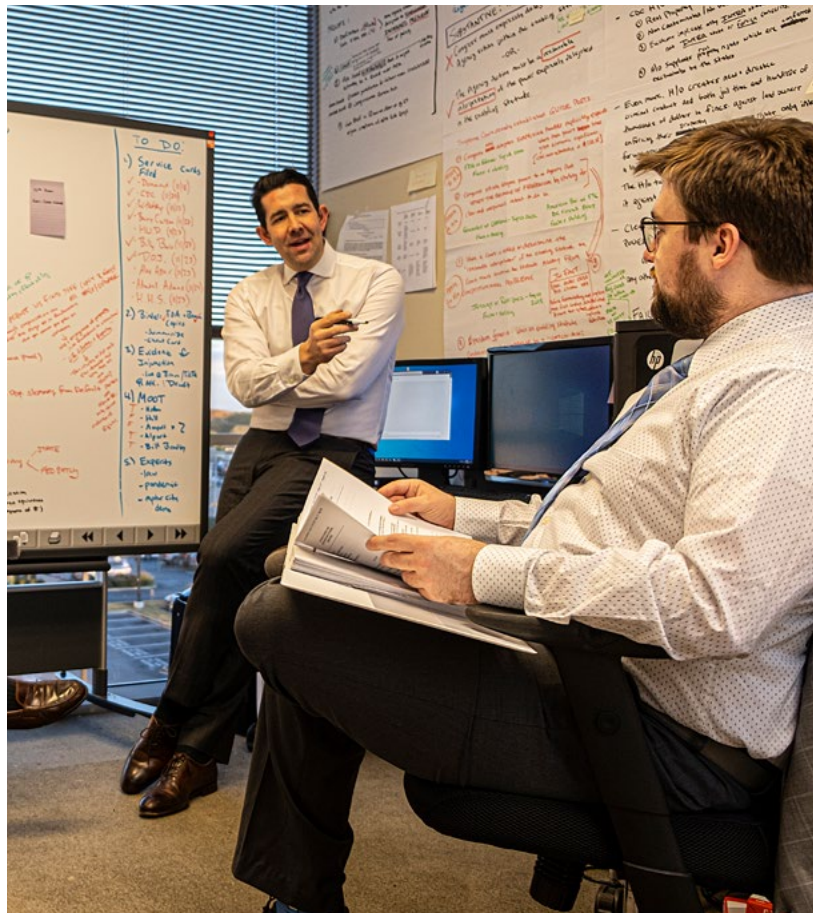
That Josh undertook this monumental case will come as no surprise to those who know him or whose rights, he has spent his entire 17-year career successfully protecting.

Long before Josh became a nationally respected trial lawyer and sought-after legal expert in business litigation and real estate law, he was a middle-class kid living a humble life in a modest Memphis neighborhood. The son of a college professor and a speech pathologist, Josh's parents instilled in him the importance of education, commitment to faith, a sense of purpose, and the values that guide him to this day. And perhaps it is these same values that inform his almost unfathomable determination to wage war against imperious giants of injustice—and win.

Josh continues to achieve truly remarkable results for his clients.

After receiving graduate degrees in both law and business at two of the nation's top schools, Josh jumped into his career with both feet as a litigator in a top-five national firm. While the experience he gained there was invaluable, Josh's values urged him to return to his hometown of Memphis, where he could work more closely and personally with his clients and make a difference as a civic leader in the broader community. And while Josh focuses a great deal of his energy representing Memphis companies and others who have invested in the Memphis market (and serving in the executive leadership of numerous philanthropic organizations around town), his record of victory in the litigation of cases in 14 states—with stakes that collectively exceed more than a billion dollars—has garnered Josh the reputation as a go-to litigator for real estate and business-related litigation anywhere in the country.

From a New Jersey client whose company faced a targeted set of GSE multi-jurisdictional federal lawsuits totaling more than \$70M, to a Florida client who was denied more than \$32M in hurricane coverage from a market of the world's leading insurers, to an Illinois client whose lender refused to remove a cash sweep resulting in the withholding of millions of dollars per month in tenant revenue, to a Texas client against whom the local municipality sought to block the development of a \$47M mixed-use development, to an Ohio company seeking the recovery of tens of millions from a set of multi-national electronic companies whose careless factory operations now



Commercial Litigator

require massive environmental clean-up, and anywhere and everywhere in between, Josh continues to achieve truly remarkable results for his clients.

And, now as the real estate industry's David, Josh has slayed Goliath, successfully restoring the rights of property owners and managers in the Western District of Tennessee and establishing binding judicial precedent being relied upon by other courts around the country. In this rare four-page feature, we invite you to a very special conversation with Josh, who tells the story as only he could—and shares the reasons that compelled him to take up the fight to protect the very livelihood of the real estate industry.

**GLANKLER
BROWN.**
ATTORNEYS
resolved. period.

jkahane@glankler.com
<https://www.glankler.com>
901.525-1322
Memphis, TN
LinkedIn: Josh Kahane



Meet the Man Who Defeated the U.S. Government and Restored the Rights of the Real Estate Industry:

A Conversation with Josh Kahane

As Josh Kahane prepares to make his oral argument before the United States Supreme Court in the landmark case of *Tiger Lily et al. vs U.S. Department of Housing and Urban Development, et al.*, he took a few minutes to sit down with us and explain what this case means for real estate owners and managers across the nation—and the catalyst that drove him to undertake this effort.

Before we get into the case, let me start with a personal question, Josh. Both of your parents chose careers in the service of others. Did the values they instilled in you influence your desire to become an attorney?

They certainly did. My parents are people whose commitment to honesty, integrity, and fighting for what is right is something that inspired my initial interest in law and serves as motivation for me in each and every case I handle. The guiding principle for me has always been upholding the law and doing everything I can to zealously advocate for the rights of my clients. One of the reasons I chose the law was so that I could be involved day-to-day with ensuring that important issues are addressed and that rights are protected. Whether it's an individual down the street or a multinational company headquartered somewhere else in the world, my focus aimed at achieving a maximally beneficial result for my client is the same.

Why have you dedicated so much of your legal practice to the real estate industry?

From a professional standpoint, the real estate industry offers a lawyer really diverse and varied legal issues. My clients are always calling with interesting questions and concerns that challenge me to think out of the box. But from a personal standpoint, I believe that the real estate industry in general, and multi-family owners and operators in particular, are critical pillars of society. The ability to provide quality and safe housing to families is a foundational need and those professionals who have dedicated their lives to this effort should be supported and strengthened not compromised and weakened.

You took on the U.S. Government in a landmark case to strike down the Halt Order, or rent moratorium, would it be correct to assume that these same values drove your determination to bring a lawsuit of this magnitude?

Absolutely. With respect to this lawsuit, perhaps more than any other case in which I've been involved in my entire career, this is truly a case that touches on who we are as a nation and how we can appropriately balance the important needs of those most vulnerable with the fundamental rights upon which our country is grounded. Clearly, the Covid-19 health crisis has impressed upon all of us a great responsibility to help one another. The efforts that have been taken to support the citizenry during this pandemic

have no doubt been undertaken nobly. And yet, government action—particularly at this time—must still be consistent with the fundamental and protected rights of all and cannot be the result of an overreach of authority. Our lawsuit was an important one to help define the boundaries of permitted and unlawful government action and, at the same time, to push our government to refocus its attention towards undertaking real comprehensive action to meaningfully assist those in need without violating or infringing upon the constitutionally protected rights of others.

What impact on the real industry have you seen as a result of the eviction moratoriums mandated first under the CARES Act and now the Halt Order?

The practical effect of these rent moratoriums is the loss of billions of dollars per month for owners and managers nationwide and an emerging and potentially catastrophic collapse of the residential rental market because of loan defaults, foreclosures, and the layoff of thousands of hard-working Americans employed in the real estate industry. Many property owners and managers are really struggling, having now gone well over a year without rental income.

While we had all hoped that as the pandemic abated, the government issued moratoriums would be lifted, they have not. Instead, the government has extended the moratorium time and time again. It is simply no longer reasonable to expect owners and managers to provide quality housing, service their debt obligations, and pay taxes without recovery of income. The domino effect of economic and operational challenges is increasing, with potentially catastrophic implications cutting through every element of the real estate industry and beyond.

Will you give us a brief primer of the Halt Order and your winning case against the government?

In essence, in the furtherance of President Trump's executive directive, the Centers of Disease Control (CDC) issued the Halt Order in September of 2020, which enacted a sweeping national ban on all evictions against any non-paying residential tenants in all properties through December 31, 2020, plus any extension [the Halt Order has now been extended under the Biden Administration]. The Order provides no monetary relief of any kind to owners and managers during this mandated eviction moratorium, nor does it offer any relief in the form of loan forbearance or tax deferrals. For some owners and real estate professionals, the Halt Order came on the heels

of six months of lost rental income resulting from the eviction moratorium contained in the Coronavirus Aid, Relief, and Economic Security Act (the “CARES Act”) issued in March 2020.

Our case, *Tiger Lily et al. vs U.S. Department of Housing and Urban Development, et al.*, was the first lawsuit of its kind filed in any United States District Court seeking to strike down and vacate the CDC’s Halt Order on behalf of a class of diverse owners and managers of residential property. The basis for the challenge lies in the CDC’s substantive and procedural violations of the Administrative Procedure Act and what we believe are, at least, eight unique violations of the U.S. Constitution. Our plaintiffs own and/or manage multifamily apartment complexes, duplexes, townhomes, and single-family residences totaling more than 5,000 residential units in the Western District of Tennessee (Memphis).

Beyond the significance of the underlying challenge, in the *Tiger Lily* case we also framed and presented to the court an extremely novel 4-prong analysis for interpreting government agency action based upon applicable canons of statutory interpretation and Supreme Court case law. Other courts across the country have now adopted our analysis and it is becoming the legal standard to be utilized by courts in all jurisdictions for judicial review of agency action.

I’ve seen an enormous amount of media attention on this case. How has that impacted your day-to-day practice?

Yes, the attention has been one of the most interesting parts of the experience. We receive almost daily calls for comments and interviews from TV news outlets, newspapers, and magazines across the country. We do the best we can to be responsive to as many requests as possible, as we recognize the importance of this case to so many. I am fortunate to have such supportive partners at Glankler Brown, and my litigation team has been remarkable. Since the Sixth Circuit ruled in our favor denying the Government’s emergency petition to stay the strike down of the Halt Order, the media attention has been even greater. Balancing this case, the media, and the needs of my other clients has certainly been a real challenge, but everyone has been very understanding and encouraging. I could not ask to have by my side a better team of people or better legal minds.

Your remarkable success record in the courtroom on behalf of your clients is well known. However, the decision to bring this case was driven not only by your commitment to your clients, but also by your values and your strong sense of civic duty, is that right?

To be quite candid, we brought this action with humility and a healthy sense of reticence. We have great respect for our governmental leaders, including those we felt compelled to name as defendants in our case by virtue of their official capacities. We did not want this important legal challenge to be viewed as a critique of our government’s intentions or as a



political attack on the motivations of our elected and appointed governmental leaders—only weeks before the presidential election. At the same time, we are very sensitive to the reality that the current health crisis and associated economic downturn has created for millions of Americans the prospect of job, income, home loss, and the fear of uncertainty. We join in supporting any lawful efforts that will assist those who are vulnerable and in need, especially tenants at risk of losing their homes. And yet, despite the health crisis and need for assistance, government action must still be consistent with fundamental and protected rights. As I argued to the district court judge at our first hearing, there simply is no pandemic exception to the Constitution and our foundational principles of liberty. As a lawyer who has dedicated his career to fighting for property owners, managers, and the real estate industry, I felt it was my duty to take on this challenge.

Josh, this is a complex case with far-reaching implications. Thank you for taking the time to help our readers understand the case and its significance for not only the real estate industry, but for so many Americans.

Thank you. It has been my pleasure and I really appreciate your interest and that of your readers.



CARRIENE PORTER

About With two decades of experience as a real estate professional who has brokered six offices and co-owned four brokerages in the Salt Lake Valley, Carriene Porter is the broker/owner of Precision Realty & Associates LLC. Based in Lehi, Utah, and backed by an executive team with a combined 60+ years of experience as former brokerage operators in the Wasatch Front area, Precision serves real estate professionals and their buyers and sellers of residential and commercial properties through dynamic and modern technology platforms.

In 2012, after a career of leading and building successful brokerages, large and small, Carriene broke away from the typical industry model of hiring agents in masses and founded Precision Realty as an independent brokerage built with only Utah's most accomplished and elite real estate agents. With genuine care for their agents and clients at the heart of everything they do, Precision is dedicated to helping their team reach a higher level of success with innovative marketing, training, sales, and closing practices that foster both superior agent performance and the highest client satisfaction. As Carriene leads a growing firm, she does so with the same passion that has driven her stunning career—and the remarkable success of her agents—for 20 years.

We had the pleasure of speaking with Carriene to find out more about Precision Realty, and her innovative approach that is attracting the “crème de la crème” of agents and keeping happy clients coming back.

Q & A **How is Precision Realty different from other brokerages?**

First, we differ from the standard real estate brokerage that hires agents in masses, hoping the numbers will “play out,” to financially sustain the brokerage. Instead, we’re more selective, hiring only full-time, experienced agents who are seriously looking to reach the next “big” step in their careers. Through teaching, coaching, and training, we focus on the *implementation* of the training, followed by workshops, mastermind groups and agent mastery coaching, to guarantee successful results.

Second, while we serve clients throughout Utah, our main focus is Salt Lake and Utah Counties. It is extremely important to us that we know our customers and our market. We watch, we discern, and we match our agents and clients to their wants and needs. With the huge influx of people moving to Utah from out of state, they rely on us to provide our insight and knowledge of the geography and communities to help them find the perfect home or commercial property.

Tell us a little bit about your background and what led you to start Precision Realty.

I worked for several years in corporate management and eight years in property management before moving into a real estate career in 2000 as an agent. Four years later, I obtained my broker's license, and for the next eight years, I co-owned and/or led brokerages across the Salt Lake Valley, including one that I built from just a few agents to a team of 250. I positively love the real estate industry, and I particularly enjoy helping agents reach their greatest potential and providing my clients with an exceptional experience. Throughout my career, I began to see common issues that were going unaddressed by most brokerages that stifled the potential of their agents and left the client experience wanting. Agents are so buried in admin tasks that they have little time to focus on their clients, and as a result, clients can feel lost or abandoned during what should be a positive experience. My greatest pleasure is seeing others reach their goals, and I founded Precision to fix these issues so that both agents and clients can thrive.



We're not looking to build a brokerage of hundreds of agents, rather a small boutique brokerage of the best and brightest who support one another and share their personal expertise in the industry, encouraging a diverse, safe, and open yet tight-knit Precision community.

Tell us about your unique Proprietary Company System that solves these problems for your agents and how they benefit from it.

For agents, one of the biggest problems in creating a sustainable real estate career is the lack of follow-through and relationship building between agents and their clients. Most agents get so caught up in the “middle” of working on

the transaction at hand that they can't keep up with past clients or future leads. This lack of training and support to create an effective time management system is all too common, and the agent is left looking for new business at the end of every month. Our Proprietary Company System supports transaction solutions, allowing our agents to be the rainmaker of their own business while we provide a follow-up system, managed in-house with hired staff, through our CRM for each agent and their secure SOI fostering repeat/referral business.

It's like the perfect assistant to the CEO. We also have an in-house transaction coordinator provided for our agents, who works with our agents to keep them informed of every step of the process so that our clients don't feel lost or abandoned, and know what's going on at any given moment. With these systems, our agents positively shine. It allows them to truly enjoy the best part of their jobs—working with their clients and building their businesses.

Our mission is to give clients a positive and memorable experience, with continual knowledge, communication, and professionalism, and to foster our relationship with them for years to come.

Your training model is also unique. What makes it different from others, and how does it help your agents reach that “next level” of success?

Most brokerages offer training. The difference between what we offer and what others offer is that we focus on the *implementation* of training. Our agents are serious about their careers, committed, and driven to get to that next level of their business. With that in mind, we offer mastermind groups, agent mastery coaching, and implementation workshops so that they can apply everything that they've been taught to real-world scenarios. It's the practical application of this knowledge that makes the difference. Through role-playing of actual situations that they've encountered with their clients, I teach my agents what they should or should not do, what they missed, or provide negotiating tips, so they understand the whole concept and can apply it to a situation they're facing right now. I build really close relationships with my agents. I want to know them individually and help them succeed both personally and professionally.

As a result of both our training and our proprietary systems and support, our agents are getting to that next level that's eluded them in their careers.

You also implemented unique systems to solve the most common problems that home buyers and sellers experience. Tell us about these and how your clients are benefitting from them.

Throughout my career, when new clients would come to me, I'd hear time and again that their previous agent or broker didn't make sure they fully understood the process, and as a result, they felt lost and it was a stressful experience, or they were left on their own after



Broker/Owner

they purchased their home. Our mission is to give them a positive and memorable experience, with continual knowledge, communication, and professionalism, and to foster our relationship with them for years to come. This is one of the reasons so many of our clients come back to us time and again, and also why they refer their friends and family to us.

What is on the horizon for Precision Realty?

This is an exciting time for us. We'll be opening a property management division within the company to support our investor clientele. We're not looking to build a brokerage of hundreds of agents, rather a small boutique brokerage of the best and brightest who support one another and share their personal expertise in the industry, encouraging a diverse, safe, and open yet tight-knit Precision community.

Let's end with a personal question. What do you enjoy most about your work?

I love helping people see their potential. I love it. Whether it's a client or an agent, I love helping people step into their greatness and see who they really are, because who they are is really beautiful. People have more knowledge, and more talent, and more heart than they often realize. When people know they have someone on their side, they start reaching that potential.

CONTACT

Broker/Owner, ABR, AHWD, PSA, RENE, SRS, SRES
Lehi, Utah | carriene@gmail.com
www.UtahHomeSellingTeam.com | 801-809-9866





Jason C. Smith —

President & Managing Partner

Jason C. Smith is the president and managing partner of M.M. Smith & Partners, LLC, headquartered in Pittsburgh, Pennsylvania. M.M. Smith & Partners is the general partner to a private equity real estate partnership, The Meraki Partners Fund, L.P. Founded earlier this year by Jason and his partner; the up-and-coming company is a niche commercial, multifamily fund focused on finding hidden gem properties and generating superior returns for investors over the long term. On their current project, where rents were significantly below market rates, they have been able to increase rent by 60-70% while increasing the project's ROI by 35%. Prior to the COVID pandemic, the fund is over 15% subscribed; the first fund will be capped at \$20 million, which should enable them to purchase \$70 - \$100 million (70-80% LTV) in real estate, targeting specifically value-add properties.

Jason founded M.M. Smith & Partners after a successful career that saw him win awards as both a patent examiner and an asset manager. Earlier in his career, as a primary patent examiner for the United States Patent and Trademark Office (USPTO), where he specialized in the railway/transportation sector, he received the *Bronze Medal Award* from the Department of Commerce—the highest honor given at the USPTO received by less than 5% of the employees. Later, his passion and skill for finance and investing earned him the *Top Advisor Award*

We currently specialize in commercial and multifamily real estate.

from AIG, where he worked in asset management from 2012 to 2017, consistently ranking among the top 10% of advisors in the country. We sat down with Jason to learn more about M.M. Smith & Partners and the path that led him to join his engineering expertise and financial savvy to start this thriving new company.

Let's begin with a bit more about your background. Tell us about the start of your career.

I graduated from the University of Pittsburgh with a B.S. in civil engineering and started my career at a geotechnical engineering firm in Miami, Florida, which designed foundations for many of the luxury condos built in the early 2000s. I then accepted a position in Washington, D.C., with an engineering firm contracted by FEMA to approve plans for flood mapping in new developments. Three years later, in 2007, I was given the opportunity to work for the U.S. government in the Patent Trademark Office, which had the largest telework workforce in the nation. I remained there for several years, working mainly in the mechanical division, but after passing the patent bar exam to become a registered patent agent, I decided to return to Miami.

Is this where you got into financial sales?

Yes, in Miami, I accepted a position with AIG, so I was juggling two full-time careers—selling financial investment products during the day and doing patent work at night and on weekends. This was when I discovered my passion for finance. I saw a different side of finance that involved analyzing the products that we were selling, and I learned what drives stock and asset prices. I fell in love with investment valuation and began buying books on security analysis, valuation, and finance. They all resonated with me, and I realized that I could combine my engineering background with finance.

How did you go about combining your two passions?

I enrolled in Florida Atlantic University's financial analyst program. While there, a professor saw my passion and mentored me. He taught me everything, including how to understand different valuation models and the prices of stocks and assets. Since my goal was to transition from financial sales to the analytical side of finance, he referred me to a hedge fund in Florida, which focused on small-cap value investing with activism in their strategy. I learned a ton during my three years there.

When did you return to Pittsburgh?

After meeting my wife, I applied to the NYU Stern School of Business. We found out we were pregnant during the application process, and I almost gave up on applying. However, she pushed me to continue with my dreams. Shortly after graduating with my MBA, I decided to leave the hedge fund and start my own private equity investment firm with a similar strategy in real estate. After ten years in Florida and with a pregnant wife, it was time to go back home to Pittsburgh. We moved back and hit the ground running.

Tell us about M.M. Smith & Partners.

We currently specialize in commercial and multifamily real estate. My partner and I focus on older urban/suburban areas with apartment complexes that need a lot of work because there is a ton of margin in those projects. We target value-added real estate investments valued below intrinsic value with a built-in margin of safety. We then reposition our owned properties to increase competitive appeal to expand demographics while implementing innovative plans and systems to improve operating efficiency, such as marketing and property management. What does this mean? It means we are seeking undervalued cash flow positive real estate investment properties, where the value we create will increase rents and generate a higher valuation.

In terms of the fund, we keep our fee structure light to deliver better returns for our investors. Our investment objective is to seek long-term capital appreciation proportional to reasonable risk. On top of that, we leverage our relationships within communities to attract more investors, to raise more capital, and to find bigger and better projects.

What sets your company apart from other real estate firms and larger investment funds?

We know the Pittsburgh area well and have a lot of ties and relationships within the community. Our own personal capital is also tied to the projects, and we personally guarantee each project. Our investors, or partners as we like to refer to them, are only liable for the equity they put into the deal; they are not liable for any of the loans or



In terms of the fund, we keep our fee structure light to deliver better returns for our investors. Our investment objective is to seek long-term capital appreciation proportional to reasonable risk.



financing on any deals. Their liability is capped where ours is unlimited. Because there aren't many institutional investors concentrating in the Pittsburgh area, you can still find 7-9 cap rates in the multifamily space when the national average is 5%. Pittsburgh is currently the third-largest growing tech city, in terms of jobs, in the country, which also drives the area. In addition, many real estate investors and portfolio managers outsource work on their projects while we try to keep everything in-house. As we move forward, we want to vertically integrate to keep our costs down. Instead of paying a property management company 10% of our revenue, we will keep the costs fixed and hire someone from within. My partner's family comes from the construction industry, so we try and leverage that to get great deals on some of our other costs as well.

What is in the future for M.M. Smith & Partners?

We are confident with the capital we have raised, but we are looking forward to getting in front of more people. It has been difficult with COVID, but we're happy with our success so far and with the partners who remain committed to our firm. It speaks volumes about our ability, and the confidence people have in us.



M.M. Smith & Partners, L.L.C. | The Meraki Partners Fund, L.P.
js@mpflp.com | 412.631.8067 | LinkedIn: Jason Smith
301 Grant Street, Suite 4300, Pittsburgh, PA 15219
333 S. E. 2nd Ave., Suite 2000, Miami, FL 33131
www.mmsmithpartners.com

Brandon Wheeless

Chairman & CEO, Alux Properties



While professionally, Brandon is the next generation of real estate developers, personally, he is a shining example of what can be accomplished through perseverance.

orchestrated by Brandon. In his words, “The Bailey, set to break ground in January 2021, is a \$160M mixed-use development, designed to be the ultimate *live-work-play* community in Alpharetta, Georgia. It includes retail, residential, medical, and hospitality components such as a rehab facility, exquisite hospitality suites, housing units, and a full list of amenities designed to redefine the look, feel, and meaning of mix used projects everywhere.”

When asked about his inspiration for this magnanimous project, Brandon replies that it was the culmination of the phases and experiences of his life. As a former D1 athlete for the Norfolk State Spartans, Brandon knew he wanted to include a sports training facility to cater to professional athletes but more than that, he wanted to incorporate body enhancement, agent selection, financial services, and healthcare in one location. Brandon’s father, Darryl R. Evans, who passed away from cancer in 2014, also had a profound impact on the project. Brandon had assisted his mom with his father’s care and saw firsthand, a broken healthcare system that he wanted to fix. His vision was a 50,000sf state-of-the-art facility, for which he hand-selected the medical personnel. Brandon believed that people needed more than just basic healthcare; they needed to minimize stress during treatment, access to comprehensive testing, rehabilitation services, and a surrounding conducive to healing. Being well-traveled, Brandon also saw an unmet need for luxury accommodations and believed that a five-star boutique hotel would be the perfect complement to the space. “I thought we needed to cater to local markets and really bring our version of luxury...*redefined luxury*,” Brandon adds.

The development process of The Bailey not only requires a laser-focus, but extensive planning and groundwork. Brandon’s experience with large scale developments, which began during his military service, certainly lends to his ability to handle this undertaking. While serving in Operation Iraq Freedom, Brandon got his first glimpse into property acquisition and development. He had

There is no modest way to introduce Mr. Brandon Wheeless. His numerous accomplishments and remarkable history combine to form a story that is both inspiring and extraordinary. While professionally, Brandon is the next generation of real estate developers, personally, he is a shining example of what can be accomplished through perseverance.

Presently, Brandon is CEO and chairman of Alux Properties, an Atlanta, Georgia-based behemoth in the fields of Luxury design, building, and construction management services. Founded by Brandon in 2017, with a mission to *enhance the quality of life – one project at a time*, Alux Properties has established a stellar reputation for innovative, tech-centric projects.

One of Alux Properties’ most recent successes is The Bailey, which was conceived of, purchased, developed, and

transitioned from a force protection specialist in the Navy to a commissioned officer in the Army, where he was responsible for acquisitions and master planning. This role entailed the buying and selling of property, repositioning of portions of existing military bases (both domestically and abroad), and the relocation of forward operating bases in Afghanistan. The experience not only provided Brandon with a competitive edge for his move into the real estate industry but ensured he had the discipline and skills to succeed.

Brandon's determination proved to be a valuable asset in more ways than one. Despite the fact that African Americans comprise under 2% of the commercial real estate industry, and less than 0.7% of the development and ownership arena, Brandon pursued and achieved PMP accreditation and acquisitions certifications. He then began managing several large building projects at various Army bases around the world. These ground-up, large-scale developments ranged in budget size from \$2M to over \$2.7B. One of his more notable domestic projects was a community hospital, a 745,000sf design that doubled the size of the medical center's existing facility. Another major achievement for Brandon was the Army's motor pool in south GA, an on-demand dispatch and maintenance center for various field vehicles, primarily tanks. Brandon brought the 40,000sf project from conception to ribbon-cutting with energy-efficiency and environmental remediation initiatives working in parallel along the way.

Brandon's many professional attainments are complemented by an equally impressive academic and military history. He graduated *magna cum laude* from Norfolk University with a major in psychology and a minor in finance and finished in the top 10% of over 6,000 commissioned officers, leading to the title of *Distinguished Military Graduate*.



Founded by Brandon in 2017, with a mission to *enhance the quality of life – one project at a time*, Alux Properties has established a stellar reputation for innovative, tech-centric projects.

CONTACT

Brandon Wheelless | Alux Properties | Atlanta, GA | bw@aluxproperties.com
www.brandonwheless.com | 404-986-8768 | LinkedIn: Brandon Wheelless
Business Facebook: Alux properties | Instagram: @bd_wheless

Sunny Dharod

Principal

A personal message from Sunny Dharod:

First off, I'd like to thank the people who have helped me to grow and be in the position I'm in today: My dad, Harshad, for his undying support for myself and so many others around him to chase their dreams and to ALWAYS think BIGGER; my little brother, Shan, who's inspired me to push myself to be better and reach new heights in so many different aspects of my life; and to my hero, Kobe Bryant, who's Mamba Mentality has given me a blueprint to structure my life around so that when things are going good or bad, I have a reason to keep pushing forward. Also, a big thank you to Joe Leon, who helped our company take a step into a different stratosphere.

Known for his inquisitive mindset and friendly disposition, Sunny Dharod is driven to produce returns for his investors through the investment vehicle he and his family have created. As principal of Silver Star Real Estate, he sources deals, secures financing, establishes renovation plans, and projects each property's current appraisal and estimated exit value. Friends, family, banks, and institutions are then offered the option of investing in the real estate opportunities through his company—a private family office with properties located throughout central and Southern California as well as Arizona. Since its founding in 2006, Silver Star Real Estate has acquired nearly 50 properties valued at \$600 million. Since assuming the role of principal and acquisitions lead in 2015, Sunny has continued expanding its portfolio, driving \$300 million in acquisitions over 20 different properties. He is also responsible for dispositions and the portfolio's daily operations.

We recently met with Sunny to learn more about his real estate journey, accomplishments, and plans for the future.


How did Silver Star Real Estate come to be?

In the late 1970s, my dad came from India to California, and the first job he found was working in a fast-food restaurant. He got a job at Jack In the Box and over time, he worked his way up and ultimately bought his own franchise. From there, he learned the system, worked smart, and eventually built up to a portfolio of about 20 stores in the late 90's. By 2000, he had sold the JIBs and purchased a franchise of 70 underperforming Carl's Jr. restaurants. In 2001, by implementing some of the things he had learned at JIB, such as opening 24 hours, he was able to boost AUV from \$1.1MM to \$1.7MM per store. This led to lots of cash sitting at our banks, achieving very low returns. Eventually, by 2006, we made the decision to invest

the excess cashflow from the restaurant holdings into apartment buildings, thus the beginning of Silver Star. We get a healthy profit from the franchise and can add more cash by refinancing, which we roll into more real estate. Since the company has grown a lot in recent years, we now offer investment options for other people to use as a vehicle to increase their wealth as well.

Is the company still in expansion mode today?

Definitely. For the past couple of years, we've been working with institutional partners and other private family offices to build our portfolio. We currently buy one to two institutional buildings per year and are projected to grow fivefold with partners in the near future. Right now, we own 1,700 units, but we're equipped to manage much more.

 Known for his inquisitive mindset and friendly disposition, Sunny Dharod is driven to produce returns for his investors through the investment vehicle he and his family have created.

What kinds of services do you provide your clients, and how do you add value?

Our tenants are the most important people we serve, and our mission is to make their lives better by improving their homes and communities. We provide great value for our institutional partners as well—much more than just returns. For example, we own all of our buildings, so we have skin in the game. We manage almost everything in-house because management companies never take care of properties the same way the owners do. We also bring operational expertise with which few other companies can compete. Compared to the restaurant industry, real estate is a lot simpler—we renovate, fix things, and collect rent. The key is to be organized and to have good managers in place to take care of the tenants. The restaurant business has taught us how to keep our fingers on the pulse of every building, and that's how our institutional partners benefit—in addition to receiving a great ROI.

Tell us more about the institutional partners you work with.

One of our partners is The Related Companies. They are currently developing the Hudson Yards, a \$25 billion project in NY. The owner of the company submitted a proposal to build a platform above the city's 30 acres of train tracks and it was accepted. So, Related is now building skyscrapers, office parks, and art structures comparable to the Eiffel Tower. They're really amazing. We're managing and renovating a property for them now in Long Beach—a \$78 million deal and the largest thus far in our company history. The goal is for Related to make back 135% of their investment.

As principal of Silver Star Real Estate, he sources deals, secures financing, establishes renovation plans, and projects each property's current appraisal and estimated exit value.

Who have been your biggest sources of inspiration?

My dad has an incredible mind that I'm tapping into every chance I get, not only has he been a great example and educator, but he has also given me access to many other great minds and resources as well. The vast network of people I have been able to learn from, my uncle, principals of other very prominent businesses, high level brokers and lenders, prestigious institutional partners, and many other interesting people I've met through my own work. Just observing and conversing with them has taught me so much about who I want to become—a role model for my brother, sister, and nephews, just like my dad was for me.

Kobe Bryant is another person who inspired me. He was my neighbor and I would many times hear all these great stories about the things he did for others and see him at the community center coaching his daughter and her team. Even though we didn't personally know one another, the way he treated me whenever I ran into him left its mark on me; he was much more than a basketball player. Kobe taught me that no matter who you are or what you do, true character is what's most important.

Do you have a motto or philosophy that you live by?

This quote, a Kobe quote, has inspired me to keep going no matter what the circumstances: "What I'm most proud of isn't the championships but about the down years, because we didn't run—we played through all that stuff."



You've already accomplished a lot, so what do you have envisioned for the future?

What I've achieved so far is just the beginning. As a result of my father's hard work and success I have been given numerous advantages—but instead of taking these things for granted, I take pride in my work ethic and in my ability to make the most out of what I've been given, when it's all said and done, I want them to say, "He didn't waste too much time and he didn't get bogged down with things that didn't matter. He stayed focused and did everything he could with what he was given." My number one priority right now is keep my head down and stay methodical and see where I can take this thing, I'm excited to see where the chips land.

Maria Pettet

Founder & CEO



across the Midwest. Her unwavering commitment and approach can be best described as operating with the best intentions, honesty, precision, and excellence in service. Those that know her say she always leads with strong moral principles. With over 3000 personal sales, countless awards, and accolades, her most notable achievement is the thousands of lives she has changed. Her career is not about the numbers: it's about the people. In 2019, she founded Integrity Home Group, a company where people matter, and its name embodies one of her core principles; "to do the right thing always." Under the Keller Williams brand, the Ohio-based company specializes in residential, commercial, luxury, and new construction with a focus on the Greater Cleveland market. We recently spoke with Maria to learn more about her real estate journey and her thriving company that's making dreams come true for their clients.

Q: Let's start with some background. What inspired you to join the real estate industry?

A: When I was 22 years old, I purchased my first home, and after talking with me, the sales representative suggested that I consider a career in real estate. At the time, I was working in a different industry, but decided to explore what a career in real estate could look like. The excitement, energy, and possibilities were obvious and captured my attention. Shortly thereafter, I accepted a sales role with a small locally owned home builder and developer. I was so young and inexperienced that when I told the owner I would sell 10 homes a month, he chuckled and said, "I'd like to see you try." What they didn't realize was that he was talking to a daughter of Greek immigrants. My sisters and I were born after my parents migrated to the U.S., and my dad passed away when I was only four years old. At the age of 32, my mother was left to raise three daughters on her own in a foreign country. Throughout all the challenges, I learned at an early age, to be resilient, work hard, and never let anyone prevent me from achieving my goals. His comment just made me even more determined to prove that I could do it, and I did.

About Over the course of her 18-year career as an executive leader in real estate, Maria Pettet has epitomized her personal mantra: "It is not what you get, it is what you give to others." Driven by an extraordinary work ethic, boundless energy, and tenacity, she is constantly failing forward. Her heart and passion have always given her the edge that has propelled her forward, not to mention, she has an innate ability to connect with people. With that fueling her, Maria's leadership and direct involvement has led to her shattering ceilings in the real estate industry for almost two decades for the companies she has led, her clients who entrust her, and the team she leads. Throughout her highly successful career, Maria has garnered extensive experience in a variety of real estate niches outside of the traditional sellers and buyers that includes new construction, development, commercial, and luxury, in a multitude of markets

I really didn't know what I was doing, but I genuinely cared about my clients, and helping them achieve their real estate goals, I ended up selling 80 homes in my first year. By the fourth year, I had moved into a leadership capacity and then earned the role as the regional sales manager, responsible for driving the sales and marketing efforts in over 30 new home communities across Greater Cleveland. I developed and grew the business to being the #1 in the market, surpassing many of the other national builders, utilizing my entrepreneurial business background, marketing expertise, and reputation for finding, coaching, and training talent, while overseeing all aspects of the sales operations. Now, with the launch of my company, Integrity Home Group, I'm getting back to my roots!

Q: How does your previous experience benefit your clients at Integrity Home Group?

A: My former role equipped me with tremendous insight. We dealt with a wide variety of clientele, and I not only learned how to understand their motivations, but also how to successfully navigate constantly changing markets and interpret it for them. I learned pricing strategies, how to increase cycle times, and how to negotiate with vendors to create win-win scenarios, all while providing white glove service with a personal touch for my clients. Today, I bring all the tools, experience, and skills that I learned, navigating both healthy and stressful economic environments, to get the best overall value for our clients without losing the integrity of the product or service we deliver.

Q: How does Integrity Home Group differ from other real estate groups?

A: What sets us apart is am I blessed with an astute real estate knowledge. I also possess exceptional interpersonal skills to form true long-term relationships throughout the course of every transaction. Right now, more than ever, that experience is what sets us apart because we will help you navigate this crazy market we are in. Yes, the current market is red hot, yet having me help you maximize your opportunity and avoid any pitfalls is key right now. At Integrity Home Group we are interested in gaining clients for life by being realistic and truthful. We live our core values and are differentiated by our unwavering commitment to providing fanatical client care with integrity and excellence, in service for every client that entrusts us. We go above and beyond with each interaction and truly partner with our clients all the way through the process. It is with this mindset and foundation that all of our clients and partners benefit from choosing Integrity Home Group.

Q: What is the energy like daily working at Integrity Home Group?

A: We like to work hard and play hard. We also realize that there is a spot for everyone; it's just a matter of figuring out each team members motivation and what drives them. Our team is constantly growing personally and professionally. We push each other like we are family. We have the same goals, drive and determination. For me, I get in business with and create opportunities for people who are on the same mission as me. As for our clients, they



Maria has garnered extensive experience in a variety of real estate niches outside of the traditional sellers and buyers that includes new construction, development, commercial, and luxury, in a multitude of markets across the Midwest.

get the benefit of working with a well-rounded, knowledgeable and experienced team that truly cares about them.

Q: What do you find most enjoyable about your work?

A: My personal passion is leading and driving results while helping others achieve their goals. We deal with more than the 4 walls our clients live in—they are homes, shelter for them and their family. The global pandemic last year really amplified this for us. It is immensely rewarding to help buyers, sellers, and their families create a safe space and life no matter their situation. I also enjoy working with our agents—watching them change their lives and provide a legacy for their families.

Q: What is next for you?

A: Well, we have created a couple of other entities to our Integrity Home Group parent company to expand our offerings for our clients and future ones. We have launched a commercial division as well as a renovation division. Our clients trust us, have a need, and we are going to deliver. Additionally, many other top real estate companies have reached out to hire me to lead and build highly functional and successful organizations for them. The most important goal in of all of our growth, is that our Integrity Home Group teams' personal life is not sacrificed. That matters more than anything else. While we create amazing experiences for our clients and partners, we do the same in our own lives too.

Contact: Cleveland, OH | maria@ihgcle.com | mariapettet.kw.com
440.567.4498 | FB: @ihgcle, @mariapapouraspettet | LI: @mariapettet
IG: @integrityhomegroup, @mariapapouras



INTEGRITY
HOME GROUP

Corban Tomlinson & Mario Levine



Corban Tomlinson and Mario Levine are the co-founders and managing directors of Georgetown Partners, a real estate sponsor that targets defensive real estate opportunities across the Washington, D.C., metro area. They focus on opportunities with in-place stabilized yield and significant value-add or opportunistic components. Georgetown Partners, founded in late 2017, specializes in multiple product types, with a special focus on workforce and affordable housing.

Mario and Corban have maintained this commitment to community over their extensive careers, which have included the acquisition and asset management of distressed debt and traditional real estate valued at nearly \$4 billion. Corban's experience includes the acquisition and asset management of over \$3 billion of distressed debt, largely collateralized by real estate or operating businesses. Corban also serves as the director of Acquisitions for Aspect Health (formerly Maplewood Healthcare), which has developed over 250,000 square feet of medical office space valued at about \$100 million. Mario served as the director of real estate for Allegiance Realty Corporation, Maplewood Healthcare, and Trigild, where he contributed to the development and asset management of a \$500 million conventional and medical office portfolio, \$300 million worth of acquisitions and disposition of property, and a two-million-square-foot portfolio of CBD offices across the nation.

Georgetown Partners has grown quickly since its inception, having acquired \$68 million of real estate to date with a pipeline of another \$45 million of deals under contract with

fully committed capital. Their core commitment is to help to revitalize underrepresented communities while creating value to their investors. We sat down with Mario and Corban to find out more about Georgetown Partners and their mission to invest in and improve the "forgotten" communities in their own backyard.

Your passion for your work and your community is compelling. How would you describe what you do?

Corban: We are active participants and stakeholders committed to the progress of Washington, D.C., and its diverse population. Our goal is to make investments in multifamily real estate where we can create value and effectuate change. Our focus is on improving the quality of life for our tenant residents by investing significant amounts of capital back into the real estate and operating the properties to a high standard. Unfortunately, the tenant demographic that we serve has been neglected and disenfranchised for decades. It is our responsibility to rebuild trust within these communities. We see the issues firsthand, and we are working to create a better environment for our residents to live in.

When we acquire a property, we immediately start working with our property management team to address any major concerns we have at the property. Our goal is to decrease crime in the area, keep the properties clean, and generally make the neighborhoods better places to live. The time is right for investing capital into these properties. In Washington, D.C., there is a significant priority to preserve affordable housing (naturally or subsidized). Many of these properties and the neighborhoods where they are located have been deprived of the necessary capital reinvestment for decades. A lot of capital needs to be deployed into these areas and it requires the participation of both the public and the private sector. We are one small part, but we are working to create a healthier, better environment for our residents.

You are improving the lives of D.C. residents while also providing a return for your investors. How does your experience allow you to successfully serve both communities and your clients?

Mario: We both have experience in managing asset portfolios and developing commercial properties. We have dealt with all types of assets throughout their lifecycle. This experience helps us identify value in what otherwise appears to be a challenging asset. We are not afraid to get to the hard work. The education of entering the Washington, D.C., housing market has been extremely rewarding for us. I was born and raised in D.C., so I know pockets of the city that are growing and have the greatest potential. Corban and I have experience in rehabilitating properties through capital investment, and we have witnessed the results. While working together at a previous firm, we operated a portfolio of multifamily properties, often properties in distress. In most cases, we brought in new management, hired security guards, and did whatever was necessary to get rid of criminal activity. In these situations, the residents are desperate to live in an area where they feel safe. Once safety and security were restored, we focused on improving the quality of the property and generally increasing our residents' quality of life. We saw our efforts rewarded as occupancy and collections increased at the properties. You can feel the difference when something like that is achieved. The diversity of our experience provides Georgetown Partners with a

strong foundation for building a successful, enduring real estate investment company. We hope that we can help restore these communities in the process.

What drew you to founding a firm focused on workforce and affordable housing in disadvantaged communities in Washington, D.C., in particular?

Mario: Corban and I both live here, and I grew up in D.C. and have seen the city grow in the last 30 years. Areas that were full of culture and diversity have evolved into predominantly institutional ownership. Although D.C. has grown, and in many ways improved, we have also seen the culture of D.C. dissipate. We invest where we see long-term growth potential, but we also prioritize maintaining the integrity of the communities.

What makes the housing situation in Washington, D.C., unique, and how is Georgetown Partners helping to change it?

Corban: We are passionate about workforce and affordable housing in Washington, D.C., and the surrounding areas. The D.C. area has a drastic shortage of quality housing for the working-class population. Most of the affordable housing stock was constructed prior to 1940 and has deteriorated over the years. D.C. has a unique environment for multifamily housing relative to the rest of the country. Rent control regulations and legislation around tenant rights make for a high barrier to entry.

For several years now, we have participated in this market and have navigated the complexities. Given the recent social turbulence, the economic and social dynamics of workforce and affordable housing in Washington, D.C., has become a very pertinent example of the challenges we are facing as a nation. These communities have been disregarded by landlords who have allowed the properties to become dilapidated. Intentionally or not, many landlords in these areas have become slumlords and, unfortunately, these neighborhoods are better known for illicit drugs and high crime rather than being a safe place to live and raise a family.

We do what we commit to, and that is the most important thing. We involve ourselves in the details of the property operations. Sustainable change requires proactive effort. The only way to create real change is to build trust with our tenants and the greater community. We are proving that we are legitimate and committed; this is not just lip service.

Why is this important to you? What do you find most fulfilling about your work?

Mario: We enjoy our fiduciary duty of returning a profit for our investors while at the same time prioritizing the wellbeing of the property, our residents and neighborhood. We are not your typical firm in the industry. We are a small firm with a deep care for our properties. A community is a lot more than just an apartment that people live in. We are making a cleaner, safer environment for our D.C. residents. The quality and management of a building affects the entire neighborhood. Improving the quality of housing for our residents brings us the most joy.

Corban: We have been fortunate that the greater Washington, D.C., community has embraced us. Our investors range from traditional real estate capital, entrepreneurial family offices, and high-net-worth investors. The individuals themselves range across many ethnicities and belief systems. We are proud that Georgetown Partners and its investors reflect the diversity of the Washington, D.C., area. Again, to reiterate, our core passion is to create a better environment to live in. We do that by on-the-ground efforts and by putting our money where our mouth is. We hope to grow a portfolio that improves the quality of life for our residents and the surrounding neighborhoods. Addressing these challenges in Washington, D.C. has the potential to set an example for the rest of the US.



Corban Tomlinson



Mario Levine

Their core commitment is to help to revitalize underrepresented communities while creating value to their investors.

CONTACT

corban@gtownpartners.com | mario@gtownpartners.com | www.gtownpartners.com | 202.815.1726 | Great Falls, VA
LinkedIn/Corban: /corban-tomlinson-a06ba610 | LinkedIn/Mario: /mario-levine-26177526

Robert Senko, President

We make common-sense loans that other mortgage lenders and banks are passing up, and we're committed to making loans that benefit the community and the underserved markets.

Robert Senko is president of both ACC Mortgage, Inc. and Right Opportunity American REIT Corp. Headquartered in Rockville, Maryland, All Credit Considered Mortgage is the oldest non-QM lender in the nation, offering a full array of non-traditional loan products. Specializing solely in non-qualifying mortgages, ACC focuses on the underserved consumers—the self-employed, Jumbo, minorities, and credit-challenged—with products that include bank-statement lending, interest-only, no-income verification investments, second-chance lending, and debt consolidation programs.

During his early career as a marketing and sales professional, Robert witnessed the recession of the early '90s through the lens of a businessman with a degree in finance—and one of millions of Americans who began to rethink their futures. A recruiting event introduced him to life insurance and mortgage products, changing his career trajectory. It catapulted him from a marketing executive to a commission-only loan officer, which led to the founder of his first company, Senko Financial Services, at just 26 years old. After selling the thriving firm in 1999, Robert took all the lessons he learned from his career, including his experience during the recession, and launched a mortgage company that has flourished for 22 years.

We sat down with Robert to learn more about ACC and how his firm—and its clients—have prospered through two financial crises and a global pandemic.

ACC has thrived for over two decades while never straying from its mission to focus solely on non-qualifying mortgages. Tell us about this.

ACC was founded on the heels of the *Long-Term Capital Management Financial Crisis* of 1998, which seized up the capital markets, as a true non-QM lender and we've been dedicated to non-traditional lending since the day we opened our doors in 1999. ACC is in our non-QM DNA. We have navigated and thrived through two financial crises—and we never stopped lending during the COVID-19 pandemic. Our motto is “We provide solutions... not just loans.” So, while other lenders were freezing their loans during some of the most challenging times in history—including what we're enduring now—we were finding solutions for our clients and issuing loans through our non-QM model. We make common-sense loans that other mortgage lenders and banks are passing up, and we're committed to making loans that benefit the community and the underserved markets.

ACC's unique non-QM model seems built on not only good business, but on your commitment to helping people. How has your lending philosophy helped to propel ACC to being a market leader and withstand turbulent times?

I've always believed that everyone should be able to own a home. There are a lot of people who should have a home, and can afford a mortgage, but they're unable to get a loan through traditional means because of a variety of factors, such as credit issues or self-employment. They can prove their income and that they have the ability to repay the loan, yet



most lenders will turn their nose up at people with unique circumstances that don't fit their “cookie-cutter” loan-approval checklist. This is why I founded ACC on a non-QM model that focuses on simple “good lending” criteria: ability to repay and willingness to repay; not necessarily their credit score or job status or income. Of course, our loans have to perform for both our investors and our partners, so for us, it's not about closing a loan, it's about closing a good loan that benefits everyone. It's just good business. This is the same philosophy that has allowed us to thrive since 1999.

Many lenders are freezing or reducing loans, or tightening lending restrictions, as the pandemic continues, yet ACC has recently increased its lending capacity above \$1 billion. Are you seeing growing consumer demand for your non-QM products right now?

We are seeing tremendous demand from borrowers and investors, and we're also expanding our abilities to fund real estate loans, both commercial and residential. So much money has been pumped into the economy, so industries are picking up, more hiring is happening, and we're looking at explosive growth.

The watershed moment was March 20, 2020. This is when the pandemic first struck and markets, banks lines, and companies started shutting down. We recognized what was on the horizon, just as we had during the onset of financial crisis in the late nineties and again in 2008, with the global economic crisis. What

separated us is that we have a strong balance sheet and institutions committed to buying non-QM. We never stopped lending, even during the dark days of COVID. We didn't have a lot of exposure that other companies were dealing with. They were fighting for their lives; they were playing defense while we were playing offense. We chose the right trading partners, so we were able to continue to lend, which attracted additional capital partners and displaced non-QM folks because more people wanted to lend non-QM. They were saying, "These guys are lending, they've got products, let's go over there."

In fact, a recent internal report showed that our performance has outpaced, conventional and FHA products, and we offer attractive yields to our investors, so they have continued to make money. The institutions that we sell to are looking for above-market yields. We create those income-bearing assets for our partners.

One of your founding principles is to help underserved communities. Was this the reason you chose to become a designated CDFI?

It was. In 2015, I wanted to develop more non-traditional mortgage products to serve these markets that general lending institutions were shunning. At the time, the government bond program, through the CDFI, could be used as a financing tool to support non-QM products. While the market has since filled this void, I maintain this certification and still service these markets.

You've spent almost three decades in this field. What is the most fulfilling part of your work?

I enjoy finding solutions when others can't or won't. There was a short time before I started ACC that I got out of mortgage lending—literally, three weeks. I just couldn't stay away. I missed making deals. I enjoy the people I work with and the clients I help. I enjoy the friendships I have made in the industry and in my office. I enjoy creating a fun and productive culture and an environment where people have success. Some people treat the job as a job, but I just truly enjoy getting up for work every day.



Specializing solely in non-qualifying mortgages, ACC focuses on the underserved consumers—the self-employed, Jumbo, minorities, and credit-challenged—with products that include bank-statement lending, interest-only, no-income verification investments, second-chance lending, and debt consolidation programs.

JASON HOROWYTZ



The company was founded with one mission in mind: To center everything we do around our clients and our staff—from the service we deliver to the way we take care of our team.

In an industry that has not seen significant change in a number of years, Jason Horowitz, co-founder and managing partner of Monarch Realty Group, is pioneering the transformation of an antiquated field, bringing much-needed reform to property management and development, especially in the Manhattan and Brooklyn landscapes. As the managing partner of Monarch Realty Group, one of the fastest-growing management companies in New York City, he's still expanding and refining his vision, and doing it amid a global pandemic.

Jason's admirable career in real estate started in commercial lending, with leadership roles in several prominent financial institutions, such as JPMorgan Chase, Capital One, and Santander Bank. By 2019, he had involvement in more than 100 new development projects and opened almost half as many buildings, which gave him the experience and confidence to

reposition himself as a leader of a new company. That same year, he co-founded Monarch Realty Group with the goal of becoming a full-service property management company, specializing in new construction, condos, rentals, and co-op management. Under the direction of Jason and his partner, John Ricco, the firm has flourished despite its debut coinciding with one of the most challenging times in modern history—a global pandemic. In just its first year, Monarch has surpassed all expectations by exceeding revenue forecasts, growing their staff sixfold, and establishing a significant network of both partners and clients, including some of the most prestigious developers in the industry, which they're proud to represent. Even more impressive are the projections for the next 12 months, which estimate that their number of clients will double, revenues will triple, and projects will increase dramatically from the 14 developments now underway.

We sat down with Jason to learn more about his thriving company, plans, and ventures.

What led you to start your own company?

When I was in commercial banking, I specialized in real estate-focused portfolios. During my career, I have personally owned and was involved in nearly a dozen projects, and I noticed a tremendous gap between what my expectations were and what reality was in the property management industry. From my years of experience, I realized there was a large, unmet need in the market. Even though property management was a real challenge for developers, no one was making them a top priority. I knew that I could disrupt the entire property management industry by providing that service, so my partner and I decided to name the company Monarch to signify the level of service we expect to deliver and our ability to adapt. My goal was to deliver a service that had never been provided before as well as a new, client-focused brand.

Tell us more about Monarch Realty and what sets it apart from other property management firms.

The company was founded with one mission in mind: To center everything we do around our clients and our staff—from the service we deliver to the way we take care of our team. Instead of focusing on the immediate ability to monetize, we place value on the long-term relationships we build. Another way we differentiate ourselves is by adding value in new construction development. I work closely with developers and their extended network from day one throughout the entire process, where we consult and provide a number of items, including projections of operating expenses, staffing costs, tax projections, marketing strategies, and nontraditional, value-add strategies for construction to enhance efficiency and save money for owners. We then ensure all goals are met in support of the owner's financial strategy and operating the building while maintaining an eye on the projected costs, which benefits the residents of the building as well. In addition to the financial components, we also work with architects on the layouts and efficiencies of the buildings.

So, you provide building staffing as well?

Yes, since we primarily work with new developments, condos, and rentals throughout the Greater NYC area, being able to provide building staff enhances our ability to provide the level of expectations that we desire and the brand that we're looking to deliver. Whereas most management companies typically provide service via phone or email, it's our providing additional boots and eyes on the ground on a daily basis that allows us to provide the superior service that we strive to deliver constantly. Our portfolio ranges from a 10-unit boutique building up to 200-unit residential apartment buildings. We have the ability to customize our staff based on the building needs. Although having a mutually aligned service is uncommon in this arena, it is much more efficient for our clients, who enjoy not having to deal with two competing businesses.

What specific staffing services do you offer?

We basically act as a one-stop staffing shop that handles everything: supers/resident managers, handymen, porters, janitors, concierge, door persons/security guards, and more. Since we have a tremendous network and database, most everything is kept in-house, which reduces the operating costs for our owners. I always make sure to familiarize my staff with the advantages and disadvantages of each building so that they can anticipate any challenges and customize our staff based on the individual skill sets of our employees and the needs of the building.

My family instilled in me many things, among which were integrity and purpose—making sure that the reasons WHY I do my job remain more important than WHAT I do.

What are your other responsibilities as managing partner?

My responsibilities vary from day-to-day, but I mainly oversee our properties to ensure the management teams are performing in accordance with our high standards. I also serve as a direct contact to the numerous developers we work with and provide them with information and strategies related to tax, utility, and labor costs, budgeting, and the sourcing of construction or permanent debt.

What drives you every day?

There are a number of things. I consider myself to be a very self-motivated person. My family instilled in me many things, among which were integrity and purpose—making sure that the reasons WHY I do my job remain more important than WHAT I do. I also receive unwavering support from my Monarch Realty family. For example our senior management team has assumed a lot of responsibility, which has allowed me to strategize and expand our overall growth by focusing on our brand and enhancing it in ways that I'd never expected. My partner, John Ricco, has been especially instrumental in my life over the past year, guiding and mentoring me and ensuring Monarch Realty is poised for the growth we expect to achieve. Being able to deliver something that has not been seen in this industry motivates me to continue to redefine the scope of the property management.



One of your core values is to align the betterment of people's lives with your services. Why is this important to you, and how does this synergy benefit both employees and clients?

One of the main reasons I started Monarch Realty is because I realized over my career that most companies failed to invest in ensuring a happy workplace and care for their employees, which we have found improves the service that companies can provide. Although I felt disheartened at the time, those experiences equipped me to develop an effective team approach and to understand the importance of doing right by my employees, the company, and our clients. As a result, I take pride in offering employment opportunities that will enhance people's lives during these difficult times. Despite COVID-19, our company has continued to grow month over month, and we continue to grow our management and staffing portfolio as well. Another reason we work directly with our building staff is it helps us recognize their hard work and have a direct impact on how they provide for their families. We feel that this is the best way to maintain a loyal working environment, which helps to retain our staff over the long term—ultimately bettering the service we provide and ensuring that we deliver top-notch quality and superior client satisfaction.



19 West 34th St., New York, NY
jhorowytz@monarchrealtygroup.com
www.monarchrealtygroup.com
212.901.2682



SUSAN WIGLER

CEO & Co-Founder

Susan Wigler found herself in 'relationship' selling while waiting tables when attending college where she discovered the importance of selling herself as well as her love of working with people - she realized back then that she was destined for a career in sales. The love of working with people would come to serve her well when she embarked on a record-shattering career in real estate. Discovering that there is more to becoming successful than simply enjoying working with prospective clients, Susan became a student of the business - she invested in every learning venue with whatever was available at that time. Within her first 8 months, she closed \$15 million in transaction volume as an agent at Coldwell Banker Realty, earning her the Tampa-Bay *Top New Agent of the Year Award* in 2003.

What makes Susan especially unique is that she not only has been on the front lines as a top-producing REALTOR®, but she also earned a seat on the executive leadership team of the largest agent-owned brokerage in the country, with nearly 1,300 agents across 85 offices and over \$2 billion in sales. As a director and then vice president of corporate development for HER, REALTORS®, she trained thousands of agents to successfully reach their goals and guided her relocation team to win *Sirva Worldwide Relocation & Moving United States Broker of the Year 2018*. Susan is also a Certified Speaker by the Floyd Wickman Organization, a negotiation expert, and a luxury property specialist. Now in her role as CEO and co-founder of Elite Partners Training and Coaching, Susan brings over three decades of industry experience, thought leadership, and best-in-class training methods to help agents and brokerages achieve new heights in their business.

Susan co-founded Ohio-based Elite Partners Training and Coaching (EPTC) a full-service training and coaching company, with Carol Ludtke Prigan. Carol, a 20+ year veteran of the real estate business, earned a Ph.D. before beginning her sales

career. She met Susan while working as the director of training at HER, REALTORS® and serves now as the chief content officer of Elite Partners Training and Coaching. Together they built EPTC to offer customized curricula for companies. They also offer top-notch coaching for everyone from real estate agents and team leaders to brokerage owners/managers. With Susan's accomplished track record of success spanning 30+ years, as well as her established reputation and credibility as an industry thought-leader, EPTC quickly signed their first client--Michael Mahon, CEO and founder of Corcoran Global Living. Susan and her team developed a fully customized package of training and sales education for Corcoran Global Living's nearly 2,000+ agents in nearly 50 offices.

Susan has come a long way from her first job waiting tables, but her core ambition, passion for people, and innate drive to help others succeed has propelled her into this new chapter of her evolving career journey, which already promises to be ripe for incredible growth potential and personal fulfillment. We sat down with Susan to learn more about her flourishing new firm and how it supports the success of agents across the nation.

Our curriculum consists of courses that not only help new agents get a jumpstart on their careers, but also help experienced agents grow their business to new levels.

What led you to a career in coaching and training?

I've been entrenched in sales throughout my career. After consistently being recognized as a top salesperson, my managers started asking me to leverage my sales acumen into training. I found so much enjoyment and satisfaction from training others, that I officially transferred into the training and coaching side of the real estate business. I enjoyed selling homes, but I love helping people change their lives even more. In 2015, the president of the brokerage I worked for, asked me to coach a struggling agent who was considering leaving the brokerage. That was a pivotal moment for me—the president was relying on ME to help an agent find her way. Her name was Heather Stasel. She smashed her original goal that year, and since then, her income has grown by 10X, if not more. Because of Heather's first-hand experience in the power of great training and coaching, she is now an investor in Elite Partners.

Elite Partners offers training programs for both new and experienced agents, correct?

Yes, we develop training curriculum that our clients utilize to train both types of agents. Our curriculum consists of courses that not only help new agents get a jumpstart on their careers, but also help experienced agents grow their business to new levels. We cover everything from business planning to negotiations to how to deliver winning listing presentations for the new agents. For the experienced agents, we train them on how to take their business to the



Carol Prigan, Chief Content Officer



Cindy Robinson, Chief of Staff



Heather Stasel, Chief Sales Officer

next level, hiring their first employee and how to market themselves at more than a novice level. Our courses are traditionally taught in person, but because of COVID, we have seamlessly pivoted to deliver all of our curriculum virtually.

What is the difference between your “on-demand” and customized curriculum?

One of our top goals is to help smaller brokerages provide their agents proven, results-focused training in an affordable way, so that they can continue to attract top-talent agents while also nurturing the success of their existing agents, in order to stay competitive. We do this by offering a comprehensive package that includes on-demand virtual sales training that is interactive with accountability attached. We'll even train their trainers for an additional fee. All of this allows the brokerage to keep their training in-house. We also create custom training programs tailored to brokerage's specific needs. With our customized programs, Elite Partners builds our curricula around any existing brokerage training or technologies, while also ensuring all training is congruent and aligned with their company culture.

How does Elite Partners training differ from other real estate training courses?

When someone decides to become an agent, they take a series of courses to prepare for their licensing exam. While these courses teach them about a myriad of legal issues and state-specific regulations, they don't even begin to dive deep enough into how agents can actually make money and grow their business. Then you've got the providers that offer continuing education for agents to keep their license in compliance. But there is a gap between licensing and what CE companies offer, and Elite Partners Training and Coaching fills that void with the written curricula, on-demand training, and courses. Our new agent training gives agents the ability to become productive within their first 90 days of licensing and our experienced agent training gives a new perspective on the business model for an agent while introducing relevant and current information.

How does your experience as a real estate agent and brokerage leader benefit your clients?

First, because I've been on the front lines, I understand what agents go through and what they need to be successful. Second, having led training, coaching, and relocation for the largest agent-owned brokerage in the country, I understand the recruiting, retention, and training needs of broker-owners, as well as their need to manage the ROI of training their brokerage population. Because I understand how large brokerages

operate, and what they leverage to train their agents, it gives me a unique vantage point in helping all large and small agencies thrive and be competitive.

Who makes up your team at EPTC?

Carol Prigan and I have worked side by side for nearly 7 years and I enjoyed that so much that we decided to create EPTC in order to serve the real estate community. Heather Stasel joined us as CSO and is also one of our lead coaches. Then we have Cindy Robinson as our chief of staff, who has worked with me in one way or another since 1991, Cindy is key to all things EPTC.

What do you find most fulfilling about your work as a trainer, and business coach?

I'm most fulfilled when I'm able to help seed and amplify people's confidence—by helping them build new skills and knowledge that they can then leverage to pave the way to success in their goals. There is nothing that makes me prouder than when an agent thanks me for helping them achieve their goals after going through my training. This is why I do what I do. This is why I love my job.



CONTACT

susan@elitepartnerstraining.com
www.elitepartnerstraining.com
614-418-6172
LinkedIn: /elitepartnerstraining
Facebook: /elitepartnerstraining



Stephanie J. Toothaker, Esq.

President

Launched in 2019, Toothaker.org is a Fort Lauderdale-based firm dedicated to excellence in development, land use, procurement, and politics, with a client base ranging from global billionaires to local entrepreneurs and innovators.

Stephanie J. Toothaker is a Martindale Hubbell AV-rated governmental and land development attorney with over two decades of experience as a lawyer, lobbyist, and strategist. However, she is more than an award-winning legal mind regularly recognized as a *SuperLawyer* by Florida Trend's Legal Elite. As chairwoman and chief strategist of Toothaker.org, Stephanie's expertise in complex land development and procurement projects combined with her business savvy have earned her the *2020 South Florida Business Journal Terry Stiles Deal of the Year Award* and had her named as a *2020 South Florida Business & Wealth Apogee Award* nominee.

With a career that began as a young, unpaid intern opening mail for U.S. Senator Bob Graham and launched her into the role as special projects director. After going back to law school, she was later appointed Special Counsel to the Senator, — the first female and the youngest in history to serve in that position — Stephanie's well-known reputation for making the impossible possible was born decades ago. It's no surprise, then, that she founded Toothaker.org with this as its mantra, building it into an organization with a national reputation for success and unparalleled strategic alliances.

Launched in 2019, Toothaker.org is a Fort Lauderdale-based firm dedicated to excellence in development, land use, procurement, and politics, with a client base ranging from global billionaires to local entrepreneurs and innovators. Having successfully executed complicated development projects like Tavistock's reimagining of the iconic Pier 66 and unique public/private partnerships like David Beckham and Jorge Mas's InterMiami stadium and training facility, Stephanie and her team prove time and again their ability to deliver on tight timelines and difficult scopes. We had the privilege of sitting down with Stephanie to learn more her firm, her role as an industry leader, and the booming Florida real estate development market.

Tell us about your role as the leader of Toothaker.org.

My overarching charge is to find the most efficient pathway to success for my clients. My primary responsibilities are to first recognize challenges to proposed projects, identify the most efficient solutions to those challenges, and then implement those solutions with the highest possible velocity. From my decades in the national political arena and public policy, I have the relationships, resources, and a profound understanding of what it takes to execute complex land deals and developments, so I'm able to seamlessly navigate multi-agency processes, manage the government relations process, and achieve success within aggressive timelines. I represent private equity firms, innovative companies, and entrepreneurial individuals seeking complex land development entitlements. I have specific expertise in innovative activation of property rights, public/private P3 initiatives, complex mixed-use projects, land use plan amendments, zoning modifications, and site plan approvals in the commercial, residential, sporting, and hospitality sectors.

Your clients include Red Bull Global Rallycross, Swatch Volleyball World Championships, Key West Race Week, and the Lauderdale Yacht Club, to name a few. What is one of your most memorable projects in which you "made the impossible possible?"

Every one of my projects has left an indelible mark on me, so I'd have to say all them! But bringing the Lockhart Park/InterMiami Stadium and training facility dream of David Beckham and Jorge Mas to life in 13 months—I'm particularly proud of this accomplishment. This was a deal that everyone said could not be done. That made it appealing to Toothaker.org, as we specialize in making

the impossible happen. It typically takes two to four years to complete a project of this size and complexity, but the soccer season was scheduled to begin in just over a year, so we had no time to lose. It took a lot of sheer determination and guts and faith, cooperation between the city of Ft. Lauderdale and the ownership group, all of us working closely together to navigate all the moving parts. They were ready to kick their first ball of the season in March 2020.

You're an acclaimed attorney and an industry leader with a thriving firm, Stephanie. But it all began with picking up trash on the side of the road, correct?

It was. I'll never forget that day. I had just graduated from University of Florida and I was working as an intern in the mailroom for U.S. Senator Bob Graham in the Tallahassee office when the state director came in and said, "Hey, interns, Senator Graham's office has adopted this stretch of highway and we're asking you to join us at 6 a.m. tomorrow to help clean it up." I showed up bright and early, and I was the only intern there. The state director and I walked together, picking up trash, and he said, "You were the only one who showed up, and we really appreciate it. Would you like to work on the senator's re-election campaign?" I was giddy! After the senator won, I was asked to go to Washington. I packed my car with everything I owned and landed in D.C. as a young Florida girl in the center of the political universe. Within six weeks of answering phones for Bob Graham, I moved to special projects coordinator and then to running the federal judiciary nominating commission under Bob's leadership. To have that kind of access and be part of those decisions at the highest level as a young neophyte, what an opportunity. I love Bob and Adele Graham like my parents. Later, I served as an attorney on Capitol Hill before founding Toothaker.org in 2019.

What led you from Capitol Hill to the field of real estate development, specifically in Florida, and how does your experience help your clients?

After my first year as a litigator, I really felt like I wanted to find an area of practice that was more in line with my experience and interest. I came from being an attorney on Capitol Hill, so being a lobbyist was the perfect fit—developing properties and practicing in the areas of government relations, representing clients at the federal, state, and municipal levels throughout South Florida. Because of my diverse background, I'm able to merge my success in business and politics—and my intimate understanding of the Florida market as one who was born and raised here—to provide a unique perspective on development, start-ups, and business development.

Your company has seen explosive growth in just two years since its inception. Has the COVID-19 pandemic changed the real estate landscape or the pace of development plans in Florida?

This is the busiest I've ever been. Business has doubled, at least, and the quality of the projects and the quality of the developer is just unmatched. I look at the list of my clients, and they're household names across the world—*"The Real Deal"* page one above the fold names. I'm honored that they trust me to take on these massive projects. With COVID, I've found



I have specific expertise in innovative activation of property rights, public/private P3 initiatives, complex mixed-use projects, land use plan amendments, zoning modifications, and site plan approvals in the commercial, residential, sporting, and hospitality sectors.

that the developers that are coming here have changed, and they're more aggressive in identifying and acquiring land and projects for development opportunities. While I'm still serving local developers, many of the people that I'm working with now are big international players, like Kushner Companies, Tavistock, Kolter and David Beckham who are all now heavily invested in Ft. Lauderdale and doing projects all over world. Ft. Lauderdale is my home and so many of my clients really do care about the community. To be able to help my clients to turn their visions into realities while adding value to South Florida communities is tremendously fulfilling—and I'm loving every second of it.

Contact

stephanie@toothaker.org | www.toothaker.org/
954.648.9376 | Fort Lauderdale, FL
LinkedIn: stephanie-toothaker-b295493

Michael Valdes, President

With more than 25 years of expertise in global real estate and finance—and a career that includes transactions in excess of a billion dollars—Michael Valdes serves as president of eXp Global, a cloud-based company, and the fastest-growing real estate firm in the country that saw 56% agent growth and 103% revenue growth last year. With the skill and insight as the former senior VP of Global Servicing for Realogy Corporation who oversaw the international servicing platform for all Realogy brands including Century 21, Coldwell Banker, ERA, Better Homes & Garden, Corcoran, Climb and Sotheby's International Realty in 113 countries for 15 years, Michael took the helm eXp Global in May 2020. Despite a global pandemic, he's led the company's historic expansion into five countries in just two months—a first for the real estate industry. And he's not done yet. With a footprint in nine countries already, including the newest entrants of South Africa, India, Mexico, Portugal, and France, eXp Global expects to add four more offices in new global markets by the end of Q1 this year.

An industry leader on the forefront of one of the most innovative real estate companies in world, Michael's success extends far beyond the walls of eXp. He has the distinction of being the first Latino director of Deutsche Bank in the United States at the age of 25. He is an author, a motivational speaker, an international business expert, a visionary leader, and the founder and host of the popular *Global Luxury Real Estate Mastermind* podcast, which has gained over 1.5 million listeners monthly across 70 countries just since its launch in January 2020. We had the privilege of talking with Michael about the secret of his success, and that of eXp Global, and his motivation to start one of the most popular podcasts in the industry.

Tell us a little bit more about eXp Global and your role with the company.

We are a \$5 billion market cap company that carries zero debt and is fully cloud based. We have no brick-and-mortar offices anywhere in the world. Our agents are avatars and operate in a technology-based virtual platform. I'm in charge of the company's global expansion, so my team and I strategize on the best countries to expand into to continue the strength of building a global network. In a two-month span of time this year we opened South Africa, India, Mexico, Portugal, and France without ever jumping on a plane.

To what do you attribute the astounding growth of eXp Global?

Our growth has been a combination of things. I'm building a global brand, so I look at expansion in a very strategic way, but also with an eye on building a sense of community both within each of our global offices and across eXp Global. I think part of our success has been that we cater to the country that we're entering into. We become a local company there, rather than a franchise. We own everything that we do, so we set up a corporation in every country we're in, hire a broker in that country and a country leader to lead the operations. Each office has small teams of five to 12 people who live locally. Our innovative platform and business model that we offer agents is also a driving force of our growth, where we actually allow our agents to become their own brand, and then eXp becomes the platform under which they conduct business.

How does your previous experience as a global real estate leader and as an agent help drive not only the successful expansion of eXp Global, but the success of your agents worldwide?

While I certainly rely on my expertise in global real estate and finance to direct the strategy of our expansion, I also draw from my five years of experience as a real estate agent. I started my career as a luxury agent in 2005, and then led my own team, which was among the top 1% in the state. That experience allows me to look at growth from the perspective of our brokers and agents because I know firsthand the challenges that somebody is going through to open an office and be successful in the real estate industry—wherever they're located. I had that skill set that allowed me to teach others, and I think that's driving the success of our expansion, and the success of our agents in our 13 global offices. I know what my clients, my agents are experiencing because I lived it.

An industry leader on the forefront of one of the most innovative real estate companies in world, Michael's success extends far beyond the walls of eXp. He has the distinction of being the first Latino director of Deutsche Bank in the United States at the age of 25.

Tell us about your incredibly popular podcast, *Global Luxury Real Estate Mastermind*. What inspired you to start it and what does it offer?

I was doing a lot of mentorship with people entering the real estate business. My greatest thrill is seeing somebody else succeed, and, for me, I wasn't touching enough people, so I started the podcast to reach more people to help to inspire and elevate them. The podcast is about the luxury real estate industry on a global scale in general terms, and they're centered around conversations with friends of mine and thought leaders across the

Our agents are avatars and operate in a technology-based virtual platform. I'm in charge of the company's global expansion, so my team and I strategize on the best countries to expand into to continue the strength of building a global network.



world who share candid and useful stories of how they achieved their success. I've interviewed brokers, owners, agents, developers, interior designers, real estate attorneys. It comes from all angles, and it really is about looking at the luxury real estate industry through different lenses. I think that's also what makes it interesting. I've interviewed the president of Berkshire Hathaway, the presidents of some Sotheby's franchises, brand presidents, top agents in the world, some of the guys from *Million Dollar Listing*, and everyone has a different perspective.

Why do you think so many people are gravitating toward your podcast?

Very humbly, I think it's because it's real. I think people can relate to it because I am talking to my friends. It's grown so quickly, but I've never interviewed someone that I didn't know. That's a big part of what makes it a *real* conversation, and not a lecture. The podcast isn't just about, "What have you done in real estate?" You don't learn anything from someone reading off their résumé. The idea behind it is to learn from it. I ask them about their greatest lessons, failures—that's where the conversation gets interesting. When you're listening to it, you're learning about them as people, and how they succeeded, and their careers, but also how they, as people, accomplished this.

Will you share a few of your favorite podcast episodes?

It's so hard to choose, but I'll share a few that have stayed with me.

Darren Jacklin, "Ripple of Impact." He has one of the most amazing stories. He sits on the board of eXp. He was dyslexic as a child, but was misdiagnosed as mentally challenged and made to undergo 12 years of special education. He has gone on to coach over a million people and 157 of the top *Fortune 500* companies have used him. He's a brilliant man. He overcame so much, and the greatest lesson is that you reprogram your own script.

Hisashi Kitami, "Live from Tokyo." That was one of my favorites because it was a live interview that I did in Tokyo right before the pandemic. The entire

interview is in Japanese with translators. It truly was global. He owns the baseball team in Tokyo, but he's also one of the largest developers. He taught me discipline. He is a triathlete, and he's run in the New York marathon every single year.

Glenn Sanford, founder of eXp, "Be a Mono-Maniac on a Mission." He calls me a "mono-maniac." He taught me about vision. He has the most innate ability to create things in his head and have them reach fruition. I mean, who creates a virtually realty platform where every agent is an avatar—11 years ago? He's an absolute genius. He's like the Steve Jobs of our era right now. He just doesn't stop thinking.

Do you have a favorite quote or motto that you live by?

I do! "The world is vast—so let's start thinking about it that way."



MARC WELLER & STEVE SIEGEL

Transforming Cities Through Development



MARC WELLER

In 2012, Marc Weller and Steve Siegel, now Partners of Weller Development Company, embarked on a journey to undertake one of the largest urban revitalization projects in the nation—the sprawling 235-acre Port Covington site, with up to 18-million square feet of mixed-use development in South Baltimore. Pursuing this ambitious development project was driven by the fundamental principle that has guided them for more than two decades—to develop a financially viable real estate development while elevating the surrounding communities and providing a positive social impact for the betterment of the entire city and its residents.

It is this same human-centric, double bottom-line approach that drove them to develop and transform a dilapidated commercial pier in Fells Point, Baltimore, into the 128-key luxury landmark that is the Sagamore Pendry Baltimore Hotel—awarded *#1 Hotel in the U.S.* in 2018 by *Condé Nast Readers' Choice*—adding a celebrated landmark in the historic Fells Point neighborhood and creating hundreds of jobs. Those same development principles led them to build a number of projects in Port Covington, including the award-winning, state-of-the-art Sagamore Spirit Distillery, the Rye Street Tavern restaurant, and the City Garage technology and innovation incubator—clustering innovators and creating jobs where there were few previously, and imbuing a swelling sense of community pride and restoring vibrancy in an underutilized area of Baltimore's waterfront.

Now, under the largest community benefits package in Baltimore history, including more than \$100 million in commitments, Port Covington holds the promise of changing the lives of residents across the entire city. With current businesses such as the Sagamore Spirit Distillery and Rye Street Tavern, City Garage, Nicks Fish House seafood restaurant, and the Baltimore Sun headquarters, this transformational endeavor will include tens of thousands of jobs, new opportunities for all city residents, affordable housing, workforce development initiatives, and 40 acres of parks and green space for everyone to enjoy.

The full-service real estate development firm specializes in waterfront development, complex financing deals, generating community and economic impact, property management, place-making, and activations.

“We wanted Port Covington to serve as the rising tide to lift all boats—far beyond its boundaries,” Steve Siegel shares.

Marc Weller further explains, “We think about how Port Covington can serve as a catalyst to improve the lives of people in Baltimore, with our main focus on the six adjacent communities. We wanted to create something bigger that could really help them. We formed real partnerships with the community to find out what they needed and put together a project that will uplift people in these neighborhoods and the entire city of Baltimore.”

Above and beyond the commitment to community, the goal of the Port Covington project is to build an urban waterfront neighborhood with a vibrant mix of uses, including residences, housing, shops and restaurants, extended stay, public spaces, marinas, and more. The offices are designed to create a thriving ecosystem of technology companies, entrepreneurs, innovators, and venture capital—to make connections, catalyze growth and create new opportunities. Utilizing the region's already rich talent pool that can compete on a national level, Port Covington is designed to help companies attract and retain talent and grow.

Weller Development Company has projects completed or underway in Maryland, Washington, D.C., and Virginia, and actively seeks opportunities to expand. The full-service real estate development firm specializes in waterfront development, complex financing deals, generating community and economic impact, property management, place-making, and activations.

Marc Weller, President & Founding Partner

Marc Weller has over 25 years of experience developing and building residential, commercial, and mixed-use real estate development projects. Prior to founding Weller Development Company, Marc and Under Armour founder, CEO, and chairman, Kevin Plank, founded Sagamore Development Company. Prior to Sagamore Development and Weller Development, Marc owned and operated Denning, LLC, a mixed-use development enterprise constructing market-rate and affordable residential units in urban, mixed-use development projects. As founding partner and president, Marc developed housing units in the Washington, D.C., metropolitan area with partners including JBG Companies, Lowe Enterprises, Perry Real Estate Capital, NFAHS, Urban Matters, and the District of Columbia. Prior to founding Denning, LLC, Marc founded and operated Ellis Denning Construction and Development, a full-service development and construction company specializing in multi-family and mixed-used projects. There, he developed and constructed thousands of residential units in Washington, D.C., and surrounding suburbs, as well as a variety of mixed-use projects.

Steve Siegel, Partner

Steve Siegel has been a partner at Weller Development Company since its inception. He oversees development, master planning, leasing, finance, and new business development, among other essential functions. Steve led the negotiation and structuring of Goldman Sachs's \$233 million equity investment in Port Covington as well as the \$660 million Tax Increment Financing investment by the city.

Steve has over 25 years of development, finance, and public policy experience with expertise in executing public-private development transactions. Prior to joining Weller Development, Steve served as executive vice president at Sagamore Development Company. In this capacity, Steve led the transaction, legislative and public relations efforts related to the development of the 128-key luxury Sagamore Pendry Hotel and assembled and led the Port Covington project team by overseeing the master planning and entitlements, public and private financing, strategic planning, and policy and lobbying teams.

Previously, Steve was founder and president of Davey Street Partners, a real estate development and advisory firm focused on public-private projects in the Washington, D.C., metropolitan area. In 2007, Steve was appointed by Mayor Adrian M. Fenty to serve the District of Columbia government in the Executive Office of the Mayor. As director of development in the Office of the Deputy Mayor for Planning and Economic Development, he managed the city's \$13 billion public-private real estate and economic development portfolio. He also served as vice president of acquisitions for a mid-Atlantic multi-family developer, where he led the pursuit, acquisition, financing, and development of over 1,000 multi-family residential market rate units.

About Weller Development

Weller Development Company is a full-service real estate company with expertise in large scale mixed-use projects, infrastructure, placemaking, brand development, technology and innovation, acquisitions, development, leasing, construction management, and property management.



STEVE SIEGEL

Above and beyond the commitment to community, the goal of the Port Covington project is to build an urban waterfront neighborhood with a vibrant mix of uses, including residences, housing, shops and restaurants, extended stay, public spaces, marinas, and more. The offices are designed to create a thriving ecosystem of technology companies, entrepreneurs, innovators, and venture capital—to make connections, catalyze growth and create new opportunities.



CONTACT

mweller@wellerdevco.com
ssiegel@wellerdevco.com
www.WellerDevelopment.com
Baltimore, MD | IG: @WellerDevCo
FB: @WellerDevCo | Twitter: @WellerDevCo

Mona Crum & Desmond Milvenan

"Not your ordinary Real Estate Professionals!"

Meet Two of Austin's Hippest Luxury Real Estate Veterans Shaking Up Central Texas

From "running with the bull" to shuttling strangers from a roadside mishap—and stories left untold—don't expect the "same old same old" real estate experience from these two extraordinary women. Texas natives with a combined five decades in real estate—and a litany of awards—Mona Crum and Desmond Milvenan have seen it all, experienced it all—and then some.

Mona and Desmond are two of the most passionate, fun, accomplished—and unique—women in Austin's real estate community! They are both among the founding members of Portfolio Real Estate, a top-tier luxury brand boutique for Keller Williams Realty International. And now, we invite you to sit back and enjoy some of the most entertaining stories from their truly remarkable careers.

Mona Crum, Broker Associate

An Austin and San Antonio-area real estate professional, Mona was ranked among the *Top 10 Women in Austin Real Estate for 2020*, had the distinction of being named Austin's first *Sales Manager of the Year* in 2012, and serves as a board member for Luxury League of Austin. She brings her clients a wealth of knowledge, and fierce negotiation skills backed by a degree in business and marketing to help them find the perfect home, or sell their existing one, at exactly the right price. "Developing relationships and helping people find the perfect home is what I love! Becoming their Realtor for life and developing relationships that last a lifetime brings me tremendous joy!"

Most embarrassing moment of my real estate career—The accidental "kissy" emoji. *I was representing a couple with a young daughter as both buyers and sellers. I sent the husband a text message to get some information for the prospective buyer, and ended it with a kissy-face emoji. The second I sent it, I was mortified! I immediately sent another text: "I am so sorry, I did not mean to send you a kissy face, I meant to send you a smiley face." He replied, "That's okay, it's happened to me, too!" I was so thankful he was good natured about it!*

Taxi! *It was the early nineties, and I was driving down the highway when I saw a family standing by their minivan on the side of the road—parents, kids, grandparents. I had one of those giant portable phones, so I pulled over and asked if they needed help. They didn't know who to call, but asked if I could take the grandparents home. "Sure!" I loaded them into my car and drove them home. I ended up helping that one family with more than eight transactions over six years—the parents, grandparents, and their children, when they were older. From that moment on, I realized that just being nice and being genuine is the way for me to build my business, and that's what I've done ever since.*

Desmond Milvenan, Luxury Real Estate Agent

A former banking veteran with over 20 years of experience in the Austin market, Desmond was a founding member of the Austin Luxury League and named a top producer with Keller Williams as well as a competing brokerage in Austin. She gives her clients an advantage in navigating the housing market, with an eye on each client's unique situation to make their dream a reality. She has been named among the *Elite 25* for many years, and ranked among the *Platinum Top 50* five years in a row and among the *Top 20 Agents* by *Austin Business Journal* for several years. "When people love their house or are happy with the way it's sold, it makes my heart sing. It's not about the money; it's that I've helped someone realize a dream," she says.

Texas natives with a combined five decades in real estate—and a litany of awards—Mona Crum and Desmond Milvenan have seen it all, experienced it all—and then some.

Running from the Bull (literally). *In 2010, was showing a ranch property in the Austin Hill Country Ranch area. My client and I were walking through this field to the house, and we saw this bull—and it started running towards us. I yelled, "Run! Run!" We both scrambled to get in the car, and just as we shut the doors, the bull gets to my window, snorting at it, fogging my window. My client was laughing hysterically. I didn't sell the property, but we had a good laugh.*

Hide the Mastiff! *Years ago, while I was working for a different brokerage, one of my clients had a 200-pound mastiff dog. We were showing her home, and we had to get him out of there before the prospective buyers arrived. I loaded this giant dog into my car and sneaked him into my office—which was not allowed. The whole office was in on the "mission." They kept a lookout for our broker, and while he came in the front door, we'd sneak the dog out the back. When the coast was clear, we'd bring him back in.*



1801 S MoPac, Suite 100, Austin, TX 78746 | monalucascrum@gmail.com | 512-426-1341
www.austinoriginalrealestate.com | desmondm@kw.com | 512-294-4740 | desmondhomes.com
LinkedIn: mona-crum-a94185ba | Facebook: @monacrumrealtor



Desmond Milvenan, Luxury Real Estate Agent



Mona Crum, Broker Associate



Mona and Desmond are two of the most passionate, fun, accomplished—and unique—women in Austin's real estate community! They are both among the founding members of Portfolio Real Estate, a top-tier luxury brand boutique for Keller Williams Realty International.





Liam Murray

We have a team of solution architects, software developers, engineers, and real estate professionals who work closely with them to put the data control and integrity in the hands of the property owners and we act as integrated ongoing support and training partners.

Liam Murray is CEO and founder of Build-Apps, a proptech company that provides a single source of truth for commercial real estate portfolio data. Build-Apps is a Microsoft Integrated Services Vendor (ISV) headquartered in Brisbane, Australia. Liam's technological brainchild, Build-Apps, is a cloud-based Microsoft 365-integrated, smart real estate portfolio solution for the built environment designed to help commercial real estate owners and property developers identify sustainability improvement pathways to achieve their specific goals. Born 18 months ago from Liam's sister company, Building-Performance, Build-Apps has already executed over 100 deployments supporting \$4 billion in assets for their clients, including 25 real estate investment trusts and funds, and property portfolio owners. Together, his two companies have assisted property owners in managing over \$52 billion worth of property.

As Build-Apps enters its launch onto the global stage, we sat down with Liam to learn more about the company and how they're helping their clients thrive in an ever-changing industry.

What is Build-Apps, and how are you helping your clients?

Simply put, we provide property owners with a single source of truth for the data relating to their property portfolio. Our clients are managing multiple properties, massive developments, and large real estate portfolios. We deeply appreciate that time is money for them, and access to accurate, real-time information is absolutely imperative. Build-apps improves efficiency, productivity, and cybersecurity, and gives our clients clear insight into forecasting and business into the future—all in a single platform. With our app, ADAMM, the data is transformed into a vital asset and can assist with strategic planning.

For example, before adopting Build-Apps, asset managers, developers, and sustainability professionals were all working on separate platforms and data was scattered everywhere, making it difficult, time-consuming, and frustrating for all the various departments to access critical information in a timely manner. After the implementation of Build-Apps, all departments—finance, management, leasing, development, engineering, etc.—are now working on a single platform, making it fast and easy to access the data they need in real time.

we provide property owners with a single source of truth for the data relating to their property portfolio. Our clients are managing multiple properties, massive developments, and large real estate portfolios.

How does your expertise across IT, engineering, and real estate help your clients, and how did it culminate into the idea for Build-Apps?

I've been in the IT and engineering fields for 14 years now, and as managing director of my other company, Building-Performance, I've been advising clients for six years on energy and environmental performance within the built environment to ensure building performance is optimized. As a mechanical engineer focused on building services and sustainability, I give builders advice on what they're doing. I work for developers, architects, and others to design or improve concepts and give guidance on how to adhere to LEED standards in the U.S. (Greenstar in Australia). I also help improve existing buildings.

The idea to merge my expertise in all three areas to form Build-Apps and to develop our app, ADAMM, emerged from frustration—mine and my clients—in asking them for information that I needed to help them, but they were unable to find it because it was spread across different systems, platforms, and spreadsheets. It became clear to me that what the industry needed was, as I mentioned, a single source of truth—easy access to all information—and a team of experts to help clients implement and customize it for their specific needs.

After five years of work to develop ADAMM, and then testing it with some of the biggest property groups in Australia—Lendlease, Stockland, JLL—who adopted it and have been using it now for the last two or three years—I founded Build-Apps to bring it, first, to the entire Australian industry, and now to the U.S. and global markets.

Who can use Build-Apps, and how do you help them implement it?

Anyone who has Microsoft 365 can use it. We go into their 365 environment and configure it and put in a structure to improve their asset management and sustainability. It gives our clients a structured database and a single source



After the implementation of Build-Apps, all departments—finance, management, leasing, development, engineering, etc.—are now working on a single platform, making it fast and easy to access the data they need in real time.

of truth, so they own the data and have control over who has access to it. We build dashboards and other tools customized to their specific needs. We have a team of solution architects, software developers, engineers, and real estate professionals who work closely with them to put the data control and integrity in the hands of the property owners and we act as integrated ongoing support and training partners. Customization is critical, as each client has very specific needs and goals, but, surprisingly, it's not offered in the traditional software world. Customization is at the core of both our app and our implementation.

You put a tremendous amount of time and work into developing ADAMM and launching Build-Apps, all while running Building-Performance. How does it feel to be on the cusp of a global launch?

We've proudly served, and will continue to serve, our clients across Australia. To now be able to provide property owners in the U.S.—and worldwide—with a single source of truth for the data relating to their portfolio makes the effort all worthwhile.

Build-Apps

CONTACT

+61.731.610.730 | liam.m@build-apps.com
Manly, Queensland, Australia | LI: Liam John Murray

TERISE E. PAULSEN



Owner, The Paulsen Group LLC



The powerhouse behind The Paulsen Group, LLC, Terise Paulsen pioneered the niche of affordable housing real estate recruitment long before it became a trendy sector and has led the industry—and her clients—through its evolution every step of the way. Over three decades, Terise has successfully completed over 800 searches, placing qualified candidates in various roles for their clients across the nation. These clients include syndicators, developers, NPOs, housing authorities, contractors, pension funds, and property management companies, among others, and many of the placements have gone on to become C-level executives.

“It is rare to be able to work in an industry you are passionate about and have the opportunity to change peoples’ lives. We are all so grateful for this opportunity and continue to pay it forward by remaining engaged, continually building relationships, and collaborating with the next generation of leaders,” Terise exclaims.

Rewind. The year is 1984. Ronald Reagan is president, the Boston Celtics have won *the NBA Championship*, the average cost of a home is \$80,000, and Terise Paulsen has just launched a new career in executive recruitment. The transition would prove to be especially insightful for several reasons, not the least of which is a booming housing market. Terise was already a successful and savvy businesswoman, having managed a telemarketing company and owned an accounting service, which specialized in real estate. It was, therefore, a clever strategy to focus on executive recruitment within the same arena.



I’m often told by my clients and candidates that they’ve never encountered a ‘headhunter’ like me and that’s because I know my industry and I actually care about people. I fully embrace and respect the fiduciary responsibility I have to shape careers and cultivate effective teams.



Terise fully immersed herself in the fledgling business, building her client roster one phone call at a time, initially using phone books to generate leads. This was a time without mobile devices, internet, or even fax machines, so her only resources were perseverance, intelligence, and motivation. In a short amount of time, Terise had developed relationships with over 20 loyal clients and continued to gain momentum over the next four years. In 1988, she founded The Paulsen Group LLC and, at the same time discovered an unmet need, and a promising niche, within the industry—affordable housing.

At the time, the majority of real estate recruiters were focused on the office, retail, single family and market rate clients. Terise recognized a critical sector of the real estate market that needed attention. She notes, “The affordable housing market appealed to me greatly because it presented new challenges and addressed issues that were important—low income housing, housing for vets, the homeless, the elderly, and the blue-collar workforce. I knew that it would be hard work, but it would also be rewarding.” Terise also knew that to bring affordable housing to the market, there would be an upsurge in the need for specialized talent in development, asset management, underwriting, finance, as well as consultants, and other real estate executives, which inevitably led to her increased value as a recruiter.

Thirty years later, Terise remains a formidable presence in the field, fully entrenched in the business of recruiting and placing a high priority on bringing value to her clients as well as the community. “I’m often told by my clients and candidates that they’ve never encountered a ‘headhunter’ like me and that’s because I know

Over three decades, Terise has successfully completed over 800 searches, placing qualified candidates in various roles for their clients across the nation.

my industry and I actually care about people. I fully embrace and respect the fiduciary responsibility I have to shape careers and cultivate effective teams,” Terise asserts.

To that end, Terise is especially mindful of the need for her company to evolve and grow along with changes in the marketplace, as well as the latest job requirements and hiring processes. She expounds, “We must adapt to the changing landscape of affordable housing. This is more than just staying abreast of market trends. It means we have to remain strategic, versus reactive. We are working with all generations, from Boomers to Gen Z, sharing information and building upon the past, while preparing for the future. We are infusing the traditional, personalized client care standards of the Baby Boomers with the technology of Gen Y and Z, combining conventional work ethics with relationship building. I believe that this could very possibly lead to a new generation of skilled problem solvers and exceptional producers.”

To forward her mission, Terise not only finds candidates with affordable housing experience, but recruits from other real estate sectors as well. With the importance of affordable housing growing, she is finding more people who share her ideals and interest in making a difference and aspiring candidates who are seeking to pursue this personally and financially gratifying vocation. Terise adds, “It’s important to mention that my business has exceeded my five- and ten-year averages in 2020. The affordable housing industry is not recession proof, but it is certainly *recession resistant*. In addition to the unpredictable stability of our economy, the COVID-19 pandemic has presented new challenges, so we are seeing eligibility requirements change and need grow. Affordable housing is not just a program for low-income individuals anymore.”

With her knowledge of the industry and forward thinking, Terise has made a quantifiable impact on affordable housing, while steering her company toward a place among the top recruiting firms. Although she has been chronicled in *Cosmo* magazine, participated on numerous panels, and appeared on television and radio broadcasts, she remains a humble practitioner whose motivation is wholly humanitarian.



With her knowledge of the industry and forward thinking, Terise has made a quantifiable impact on affordable housing, while steering her company toward a place among the top recruiting firms.



The Paulsen Group
powered by TAX CREDIT JOBS



Marie-Laure Frère

Chief Executive Officer

Known as the *Gypsy of Real Estate*, Marie-Laure Frère is unlike any other professional within the lucrative industry. She holds over 19 years of executive-level experience in the sales and business development of luxury urban high-rise development and resort sun & ski destinations, both nationally and internationally. Her direct involvement in projects has resulted in dozens of real estate sales launches and an excess of \$3 billion in project sales. She has been licensed in 12 states, speaks four languages, and has sold real estate across the globe. Throughout her highly successful career, Marie-Laure has garnered extensive experience in a variety of real estate niches, including recruiting, and training —both on site and remote sales teams - and working with developers from finance sourcing to the finer details of design and product mix to market analysis. Today, she is CEO of Indoors | Outdoors, a real estate consulting firm specializing in pre-construction sales and turnaround projects throughout Europe and the U.S. Marie-Laure recently sat down with *The Top 100 Magazine* to tell us more about her fascinating background, her unique approach to real estate, and the projects she has underway.

Let's begin with your moniker. How did you come to be known as the Gypsy of Real Estate?

That name always makes me laugh - friends in the industry started calling me that, and it stuck. They would call and never know where they would reach me. And to be fair, though I am very comfortable in a pair of high-heels and a board room, I am known to be found fly fishing in a river or walking barefoot on a beach somewhere in the world well off the beaten path. Fortunately, the developers I have come to work with appreciate this side of me as my point of view on projects tends to be more global as opposed to singular. I travel a lot and have consulted on many projects, both virtually and face-to-face. I recognize quickly what is working but most importantly, what isn't and won't work.

What kind of work do you do with developers?

I'm often hired directly by developers to be the director of sales and, in essence, become the "face" of a project. I will manage everything from sales, marketing budgets, public relations to punch lists and final walkthroughs. Or, alternatively, I will be called to help with a specific need in a consulting facet. It's impossible for me to be on every project, so it's a great mix. I appreciate that every developer has a unique concept, every brand has their own culture and I help bring some of the most sought-after real estate to the market.

Tell us a bit more about your firm, Indoors | Outdoors.

I started Indoors | Outdoors in 2009 when the world of large developments came to a halt. At that time, I was brought

on to help projects that were stalled in the marketplace. I was reviewing everything from reach strategies to working with sales teams on using effective language, shifting how they present their real estate to different marketplaces, and handling objections. For a while now, I have been more mobile, and I am found on-site with a singular development a lot more.

It sounds like you work in a lot of different areas. What is your specialty?

My personal passion is leading and building highly functional and successful sales teams or working with existing sales teams to understand where a pivot is needed. I love the challenge of finding ways to get a development's sales to pick up speed. That's why Indoors | Outdoors is known as an urban, resort, sun, and ski real estate sales consulting firm. Let's face it, if you don't have sales, it really doesn't matter how special the marble countertops and wood floors a developer has picked are.

She is CEO of Indoors | Outdoors, a real estate consulting firm specializing in pre-construction sales and turnaround projects throughout Europe and the U.S.

How did you get your start in the real estate industry?

I started in public relations for hotels & resorts with a company called Novom Marketing, Charlotte Novom still remains a great mentor of mine. From there, I moved to New York for a position with *VOGUE*. I worked with the most defining fashion brands and was exposed to the fashion world through a business eye. Understanding the specific language brands used, their advertising and reach strategy — it was fascinating. I was quite young and decided to leave the fashion world and moved to the Dominican Republic to teach Kite Surfing and then to Lake Tahoe and became a ski instructor. Everyone thought I was out of my mind but that side of me is actually what landed my real estate career. I was hired by a company called Intrawest and responsible for the commercial real estate at the base of their ski destinations, specifically The Village at Squaw Valley. I was then recruited to leave the commercial side by their residential real estate arm and started traveling from destination to destination. From there, it snowballed, and I was hired by various developers and sales & marketing companies throughout the U.S.

What other brands have you worked with over the course of your career?

I've been very fortunate—before the current project I am leading in Nashville, Four Seasons Private Residences Nashville, I was in Bermuda supporting the on site sales team for Tucker's Point,

Throughout her highly successful career, Marie-Laure has garnered extensive experience in a variety of real estate niches, including recruiting, and training —both onsite and remote sales teams - and working with developers from finance sourcing to the finer details of design and product mix to market analysis.



Rosewood Bermuda and their Harbor Court Private Residences. I have worked with developers who have partnered with Fairmont, Trump, Lowe Destination Hotels & Resorts, Four Seasons, you name it. There are a handful of unbranded residential developments I have helped, and I love those just as much. The bottom line is that I make developers a lot of money by selling their real estate, often over proforma. I am selective about the developments I choose as I have clients who follow me from projects to project, financial managers who call to get my take on real estate investment their clients are considering. My name is on those recommendations as well as the developments I partner with.

Didn't you recently set a record in Nashville as well?

Yes! Just last year, my team at Four Seasons Private Residences set a record for the most real estate ever sold in Nashville—over \$80 million in one day. We are on track for another successful sales launch this Spring 2021.

Those are incredible results! What is your secret to success?

I wish there was a secret! I'll be honest, I don't have the best work/life balance sometimes and I am

often checking email at 2am. Frankly, I don't see that as a bad thing, when I'm on, I'm on. I get plenty of downtime between projects.

I've never tried to fit in a box, which has helped me connect with a lot of different types of people on many different levels. I'm quite tender by nature but I am direct. It may sound cliché, but it's about asking questions that matter. The most forgotten one is "Are you buying real estate?" It amazes me how "in the weeds" sales agents can get without asking the most basic questions first. Oh, and price per square foot is taboo on my sales teams as it's truly and completely irrelevant.

Since we've been focusing on business, let's end with some interesting facts about your life outside of real estate. What can you tell us about yourself?

I was raised in Paris, France, and a very small town south near Fontainebleau where my grandmother lived. My aunt and uncle still live there. I played in fields or hay mounds all day - my uncle had a Friesian named Oscar, who we would hitch to beautiful antique carts and take into town. Looking back, it was simple, but idyllic. I volunteer with a couple of different organizations that teach children with special needs how to surf and have worked with an amazing international au pair agency that places specialized au pairs with families who have children with special needs. But I can just as easily sit on a porch for hours and watch absolutely nothing and just have a great conversation.

CONTACT

Indoors | Outdoors | www.Indoors-Outdoors.com | 615.749.9772 | LinkedIn: [marie-laure-f-b97a933](#)



JESSICA LEMON

ABOUT

Centered around the values of trust, communication, and transparency, Jessica Lemon has devoted her entire professional life to helping others. After a career in the fire service, Jessica's entrepreneurial spirit led her to combine her business degree and her lifelong passions for real estate and for helping others to launch J. Lemon Investments, LLC, in Sacramento, California. With the same commitment and energy that drove her as an EMT and a firefighter, Jessica wasted no time in solidifying her career as a real estate investor, building an impressive portfolio with multiple investments across the Eastern Seaboard in just her first two months in the field—including a triplex in Pennsylvania and a single-family fix-and-flip in Texas projected to bring a profit of nearly 40%.

In April of 2020, Jessica founded J. Lemon Investments to help other people achieve their own financial goals through real estate investment opportunities. The company focuses on acquiring a variety of properties nationwide—including fix-and-flips, buy-and-holds, single-family, and multifamily—and equips clients with the knowledge and resources to fulfill their objectives, whether they're looking to buy, sell, or invest in real estate. We met with Jessica to learn more about her firm, her astounding early success, as what's on the horizon.

First, tell us a bit more about your company.

Our mission is to organically build genuine relationships and to create win-win situations for everyone involved. That's why our motto affirms to our clients: We are "investing in real estate, so we can invest in you." We truly care about our clients and we're dedicated to helping them increase their income or build generational wealth through real estate investments.

As soon as people saw that I'd launched my own company, they began reaching out to me and asking for help with their investments. We received a lot of interest right out of the gate, and I make it a top priority to communicate with our clients quickly and often throughout every step of the process. Transparency is incredibly important in all relationships, especially with my clients, and I take pride in being someone they can trust.

 The company focuses on acquiring a variety of properties nationwide—including fix-and-flips, buy-and-holds, single-family, and multifamily—and equips clients with the knowledge and resources to fulfill their objectives, whether they're looking to buy, sell, or invest in real estate.

What is your primary role as president of J. Lemon Investment?

Clients often come to me with money to invest, but they have limited time and knowledge, so I begin by finding out what type of investment they're looking for, passive or active ventures, and then explain their options. Clients investing significant capital generally want passive investments, such as engaging as a limited partner on a multifamily property to produce monthly cash flow. My goal is to at least double their investment so that they can reap the financial rewards without having to worry about the property management side.

We also work with seasoned investors who want to partner with us on a deal or want us to help them find a property that meets their criteria and objectives. I help these clients with networking as well as determining whether a property is worth acquiring for their portfolio. First, I find out what market they're looking for, how many units, and any other preferences. Then I go through the DTLs and present them with options of properties that will not only fit their needs, but will also get them the highest return on their investment.



You clearly have a passion for helping people. Was this the inspiration behind starting your own real estate investment company?

I've always had an entrepreneurial soul, but my main objective was to find a job where I could help people and still have time with my family. In fact, that was why I left fire service. While it was so fulfilling to be helping people, I'd be gone two or three days each week. After meeting several people who worked in the real estate industry, I realized that's what I really wanted to do. Now I'm still fulfilling my sincere desire to help others, but I'm doing so through real estate.

You're also engaged in industry podcasts. Will you tell us about this?

My eyes light up whenever I talk about real estate, so podcasts have been a great way to share my knowledge and experience with a broader audience beyond my own clients. I also love picking the brains of other members of the real estate community so that we can gain insight from one another. Some of the podcasts I've had the pleasure to participate in include *The Real Estate Syndication*, *Cash Flow Generation*, and *My First Investment Property*.

You've accomplished a great deal as a real estate investor in a short amount of time. What's in store for the future?

I want to continue to grow my company to include a team of amazing staff that shares my passion for the field and for our clients. With respect to our portfolio, we have several exciting potential new acquisitions on the horizon—a 66-unit apartment in Sacramento, CA, and some larger apartment properties, including a 124-unit in Texas and a 200-unit in the southeast region. I'm also in the process of building a huge network of like-minded individuals—people who value giving back to their communities more than focusing on dollar signs. To me, it's all about being a light in the world.

You also have the noble goal to start a handful of nonprofits. Will you share some of these?

My long-term goal is to start four or five nonprofits. Since I have children, I want the world to be a better place when they get older, and because the youth is our future, I believe it's important to help them

President



We are “investing in real estate, so we can invest in you.”

and to assist the lower-income communities as well. I also love animals, so I want to start a nonprofit that would train shelter dogs. As a volunteer, I used to help train the dogs at local shelters to increase their chances of finding forever homes, and I learned that 60% of those adopted are returned due to behavioral issues, and many of them are euthanized. By starting a nonprofit, I could help lower that statistic.

What do you find most fulfilling about your work?

It's incredibly fulfilling to have a job that allows me to help people improve their lives. For example, for many single moms, real estate investing could give them financial freedom as well as more time with their kids. For me, it's never about the money. I find it empowering to guide clients toward generational wealth and to show them that they can do anything.

CONTACT

Carmichael, CA | jessica@jlemoninvestments.com | 916.757.0839
Instagram: [@jlemoninvestments](https://www.instagram.com/jlemoninvestments) | Facebook: [jlemoninvestments](https://www.facebook.com/jlemoninvestments)
LinkedIn: [jessica-lemon-41b4b61ab](https://www.linkedin.com/in/jessica-lemon-41b4b61ab)

BABAR CHAUDHARY

FOUNDER



Tell us about Mortgage Automation and what drove you to found it.

I've been in the mortgage industry for decades, and I noticed that our industry solved problems by adding employees. It's an archaic solution that doesn't work. When more people are getting loans, mortgage companies must hire more people to support the demand. What happens is, one, even if you do find qualified people, you still must train them in your processes and there's diminishing return and, two, even with a fully qualified staff, there are only so many hours in a workday, and human error still occurs. To address these issues, I started a mortgage software automation company that eliminates human errors, decreases the time it takes to close a loan, and cuts costs.

Babar Chaudhary is a serial entrepreneur with a head for tech whose innovative software solution increased profitability for oil and gas companies with properties in the hundreds of millions of dollars.

Will you explain how your innovative technology is solving these problems?

Leveraging RPA technology, lenders can take any task that used to be time and manpower intensive and assign it to their workforce. Tasks that used to require entire departments can now be automated and virtualized, requiring no human intervention, by using bleeding-edge technology with intuitive bots that process the information as a human being would—but with a 99.01% accuracy rate. Mistakes are very

ABOUT Babar Chaudhary is a serial entrepreneur with a head for tech whose innovative software solution increased profitability for oil and gas companies with properties in the hundreds of millions of dollars. Today, as the founder of Mortgage Automation with 20 years of experience in the mortgage industry, Babar has done it again with his latest technological brainchild. Launched in January 2019, Mortgage Automation focuses on helping lenders close loans faster, with greater accuracy, and cut costs. In just nine months since its release in March 2020, Babar's software solution has already been adopted by over a dozen lenders with more than 4,000 brokers and over \$8 billion in mortgages, including Lend US and PRMI. We sat down with Babar to learn more about his three-year endeavor to solve a long-standing problem for lenders across the globe and how his technology is benefiting the entire real estate industry.

costly to lenders. Robots don't make mistakes, they're not worried about their personal drama, professional or career challenges, which are common sources of mistakes.

The adoption of your technology is growing at an astounding rate. What value does your software bring to mortgage lenders, specifically?

The biggest value to our mortgage lender clients is two things. One, it will reduce their processing fees by 50% and closing time by half, and can double the money they make. Two, it effectively eliminates the costs associated with human

Launched in January 2019, Mortgage Automation focuses on helping lenders close loans faster, with greater accuracy, and cut costs.

errors, which could equal the entire loan amount. Simply put, the more loans lenders process—and accurately—the more money they make. That was the goal with the technology—and we're delivering that to our clients.

Your technology benefits not only mortgage lenders, but professionals across the real estate industry. Will you explain this domino effect, so to speak?

Of course. There are many players across the real estate acquisition process, and our solution brings tremendous value to each of them. Real estate agents can thrive because they can get their clients in a home quickly and with a better deal. Mortgage lenders can save money, improve their processes, and increase the efficiency of the loan process, which, in turn, will allow them to not only process more loans, but attract more agents and borrowers, further increasing profitability.

Designing this software was a three-year labor of love for you. What prompted you to develop it?

Developing this technology was a long journey and a lot of sleepless nights. At the time I was consulting for mortgage companies and working on the software nights and weekends. It was a lot of weekends home and staycations! I had watched the rise and fall of the mortgage industry over my career, especially the 2008 housing crisis, when the government imposed greater regulations on mortgage companies. As a result, lenders are making the same money per loan, but now they need to have all these staffing requirements to be compliant with government regulations, and borrowers now expect to get loans closed at record times because we live in a society where people want everything right now. Bottom line, more staffing, less money, and more pressure to close loans quicker.

I realized the only way to achieve all those mandates and still make money was through new technology that makes the process more efficient and more accurate. You can't eliminate

government regulations, you can't change that people want loans now, but I knew that lenders could significantly reduce their staffing costs to increase profit. I had done something similar with my previous software for the oil and gas industry, so I knew that I could develop technology for the mortgage industry that would allow them to reap the same benefits.

How is Mortgage Automation helping its clients succeed despite the challenges of the pandemic?

Managing people during COVID is incredibly difficult for lenders. Everyone is doing their best, but quality suffers, your costs suffer, and your operations overall. If you were to take your operations and hand it off to bots, this solves those issues because bots work 24 hours a day. They don't take sick time; they're not having to navigate remote offices in their homes while trying to care for their families and deal with connectivity issues and just overall infrastructure obstacles. With bots, businesses, even in the era of a global pandemic, can continue uninterrupted. Lenders who have already adopted our software are reaping the benefits, and mortgage brokers and real estate agents are thriving.

Let's end with a somewhat personal question. What motivated you to follow an entrepreneurial path and start your own businesses—two of them?

My father, Younas Chaudhary, came to North America with \$35 and a dream. He worked three jobs, was going to school, and supporting our family. Since then, he started an oil exploration company that achieved the highest levels of success, wrote a book, *From Dirt Roads to Black Gold*, and became a philanthropist. He's been a great example of how work ethic, passion, and believing in yourself can make your goals attainable.

To address these issues, I started a mortgage software automation company that eliminates human errors, decreases the time it takes to close a loan, and cuts costs.



Contact

babar@encompasextend.com
<http://mortgage-automation.com> | 949.510.6069

Jeff Johnson



Co-Founder/Principal

About

A former U.S. Army officer with over two decades of experience in real estate and nearly 30 years in sales and marketing, Jeff Johnson is the co-founder of Pinnacle Real Estate Advisors, the largest privately owned, full-service commercial real estate firm in Colorado. Based in Denver, with a team of 58 brokers and staff, the firm specializes in the sale and leasing of retail, office, and industrial properties, as well as the sale of multifamily investment properties.

Throughout his illustrious career Jeff has closed over 500 investment transactions as a broker. In 2006, Jeff took his passion for commercial real estate and co-founded an award-winning company that is outperforming some of the national real estate firms and is responsible for 50% of all apartment sales in

Our focus is private capital investors, non-institutional, such as local or national investors or syndicators, that own properties in the \$1M to \$25M range. That's really what I love, because I'm working with the owners directly and I'm helping them reach their financial or investment goals.

the Denver Metro Area since 2007 in the 5-200 unit range. Recipients of the CoStar *Power Broker Award* almost every year since its inception and ranked many times as a top brokerage firm by the *Denver Business Journal*—currently ranked # 5, the highest ranking for any privately owned commercial real estate company in Colorado—Pinnacle Real Estate Advisors has completed over 2,540 transactions totaling more than \$3.95B in sales volume.

While Jeff takes pride in the success of his firm, it is not the figures and stats that he finds most rewarding, but the industry's recognition of Pinnacle's commitment to its employees in naming the firm as a *Top Workplace* by *The Denver Post* for 2015, 2019, and 2020. The company has also been recognized multiple times by the *Denver Business Journal* as one of the *Top Denver Area Veteran Owned Companies* (all industries), currently ranked # 12 in this category. We sat down with Jeff to find out more about Pinnacle Real Estate Advisors and his role as the leader of a thriving firm.

Q & A

First, tell us a bit more about Pinnacle Real Estate Advisors and your role as a principal.

Our focus is private capital investors, non-institutional, such as local or national investors or syndicators, that own properties in the \$1 to \$25 million range. That's really what I love, because I'm working with the owners directly and I'm helping them reach their financial or investment goals. Our objective is to help individuals build generational wealth using commercial real estate investments as the avenue to do that.

With respect to my role, I have two primary responsibilities. First, I share responsibilities as CEO/COO with my business partner, Matt Ritter. Second, I am the lead broker for a large commercial brokerage team here at Pinnacle, which handles multifamily, retail, office, and industrial investment sales.

What was your inspiration for starting the firm?

Matt and I started out as commercial brokers at a large national firm, and we learned the good and bad that comes in that environment. Then we both transitioned to a small boutique firm, and we learned what we liked, and didn't like, there. Our objective was to build a firm that embodied all the good qualities of each, but we also wanted the culture and fun of a small firm. So, we have all the capabilities of a national firm, but a small-firm culture. We try to under-promise and over-perform for our clients. We put their needs first, always, and because of this, they trust us, and they stay with us long term. Many of my clients from back in the nineties are still working with me.

Our objective is to help individuals build generational wealth using commercial real estate investments as the avenue to do that.

What led you from a career in sales and marketing to real estate?

After I graduated from West Point in 1984, I served as a U.S. Army infantry officer with both Airborne and Ranger designations. My first job after I got out of the Army was as a medical sales rep, so I learned a lot about sales, and then I was director of sales and marketing for a medical software company. What I learned from those two experiences was that I didn't like someone else setting my income ceiling or telling me what I had to focus on. I realized that I was really an entrepreneur and I wanted to be in charge of my own destiny, without limitations. I found that being a commercial real estate broker gave me that freedom and unlimited income potential, so I took that path, and I really fell in love with commercial real estate as an industry.

How does your experience in sales and marketing help your clients?

Working in sales and marketing for years gave me a profound appreciation for the critical importance of understanding a person's goals. We put together a process called "The Pinnacle Experience", a seven-step process that we train

Based in Denver, with a team of 58 brokers and staff, the firm specializes in the sale and leasing of retail, office, and industrial properties, as well as the sale of multifamily investment properties.

our brokers on about how they can be successful and truly add value and help their clients. One of the most important aspects of this is Step One, which we call the Insight Appointment, where we ask open-ended questions about personal and professional goals. We need to understand what is important to them and how we can help them before we go out and look at properties that will be a good fit.

In addition to your myriad industry accolades, you've won multiple workplace awards. What is it that you do to foster a good workplace culture?

We do a great job of hiring good people, people that you want to hang out with. After all, we spend more time at the office than we do at home. We train them in our system so that they have everything they need to succeed, and then we get out of the way and let them do their thing, rather than micromanage, because people thrive in that environment. Generally, the people who are with us have been with us for years. I really enjoy developing, mentoring, and training new brokers, and as a military veteran, I try to recruit other veterans to Pinnacle and the commercial real estate industry in general. Teaching new brokers what I know, and then watching them go out and do great things is incredibly fulfilling. In fact, many of the top-producing brokers in Denver in our niche started out on our team and were trained by me and Matt.

To what do you attribute your own success in real estate and your success as the leader of a thriving firm?

Far and away the reason that I'm successful and that Pinnacle is successful is that our number one value is integrity, and I take that very, very seriously, given my background in the military. I will do my best to ensure a great outcome for my clients, even if I don't get a commission on the deal. My relationships with them become long term because they're based on trust. I work really hard. I stay focused, and I try to do my best every day. I don't skip days; I don't take off a month. All of it has to do with caring about my clients, and then being able to put in the hard work.



Contact

jjohnson@pinnaclearea.com | www.pinnaclearea.com | 303-962-9556
LinkedIn: <https://www.linkedin.com/company/pinnacle-real-estate>
Facebook: <https://www.facebook.com/PinnacleREA>
Twitter: <https://twitter.com/PinnacleREA>

Ben Raygor, CPA



ABOUT An esteemed certified public accountant and real estate tax strategist, Ben Raygor holds an accounting degree from the University of Wisconsin, Eau Claire, along with a decade of first-hand experience. As the owner of Raygor Tax, LLC in Rochester, MN, he has built a reputation for going the extra mile for his clients, who have now reached well over 150 in number. Due to Ben's personable manner and superior service, the firm boasts an impressive retention rate of over 97% and has doubled its revenue every year since its founding in 2015, with more than 95% of that business growth resulting from client referrals. We recently had the honor of speaking with Ben to learn more about his journey to success as well as the services his firm provides for real estate investors, agents, and brokers.

Let's begin with more about your role as owner. What are your primary responsibilities?

First, I manage our client roster to make sure we are working with investors who a) are growing and b) want to learn. For all clients, this means checking

in and evaluating the relationship to make sure we are delivering a lot of value to them. Second, I am deeply involved in the tax strategy and education of our clients. I love to teach and relish those opportunities to help others see how they can joyfully reduce their tax liabilities now and in the future. Annual strategy calls are a requirement for most of our clients. I have more interactions with my clients as their portfolio and businesses grow. Third, I oversee the annual tax return filings from start to finish and the necessary training of our team members to accomplish this massive project together each year.

I work with clients to save them taxes in a way that aligns with their investing, cash flow and time goals.

What interests you the most about the real estate industry?

It's not a one-size-fits-all investment for tax purposes. The tax results of a real estate deal can vary greatly depending on a client's personal financial circumstances, how they spend their time, and the specific order of events. The tax code is huge when it comes to real estate taxation.

How would you describe the firm's typical clientele?

We work exclusively with real estate investors and agents in over 25 states with our clients ranging from small rental property owners and flippers to real estate developers and brokerages. The majority of them buy and hold rental properties and want to grow their family's wealth in the most tax efficient way possible. Many are thriving real estate professionals who are simply sick of paying the IRS and are ready to slash their current year tax bill by thousands of dollars. They all want the IRS off their backs and value the attention that a real estate focused CPA can provide.

What other services are offered at Raygor Tax?

Aside from making sure our clients stay compliant through tax return preparation and that tax savings are happening through our strategy conversations, Quickbooks Online (QBO) support is the one I haven't mentioned. While most of our clients are good at maintaining their own books,

we bring a lot of investors to the next level by setting up the books properly in QBO. This increase in organization and collaboration is powerful when you have multiple rental properties and projects happening at the same time. Everybody ends up saving a lot of time and our firm can then help out with additional QBO support on an as-needed basis. To elaborate further on the tax strategy part of my client relationships, this is where they get the highest return on their investment. For many, my goal is to help them save enough in tax savings to entirely cover their engagement price. We are frequently discussing things such as tax efficient renovations, cost segregation studies, 1031 exchanges, installment sales, S-Corp planning and retirement account strategies.

How does your approach to tax strategy differ from your competitors?

I work with clients to save them taxes in a way that aligns with their investing, cash flow and time goals. For example, I'm not going to pat myself on the back simply for telling someone to maximize their 401K contributions, take on high-interest debt, buy a new vehicle and give all of their money to charities for the tax benefits. They may grab some sweet tax savings, but will these strategies always serve them best in the long run? Probably not. Also, a lot of CPA's who learn the basics of real estate taxation stop too early in the strategy conversations. With real estate transactions, there is more than one way to get into and out of a deal with varying tax results. So, I often ask my clients something like this, "Would you be able to consider selling this property differently? If so, we could save tax dollars in the following way..." CPA's who don't specialize in real estate miss out on key tax opportunities, and many who do focus on real estate miss out on delivering those great experiences to their smaller clients.

So, how did Raygor Tax come to be and get to where it is today?

In 2012, I began my journey of working for local regional CPA firms. While there were a lot of great things happening, I wanted a different type of relationship with my clients and more control over my work life. In 2015, I thought that the grass wasn't going to be any greener by switching to a different local CPA firm, so I launched my own tax business. I started out by networking with others in the real estate industry and ended up joining the team of a like-minded CPA who is a pioneer for virtual tax firms, despite being physically separated by more than 1,000 miles. He taught me how to provide top-notch services to ideal clients nationwide. After working with him for a few years, and two additional children later, I loved my job but still desired more family time. In 2019, I made the switch to running Raygor Tax full-time so that I could create the right balance between work and family. My wife and I have four children, and when our youngest daughter was born with cerebral palsy in 2019, it solidified this direction for my career. I now have the flexibility my family greatly needs, and our firm has grown tremendously.

What is involved in running a virtual firm?

Utilizing technology well. We work with people from Alaska to Florida and from California to Maine. Our strategy sessions are done via video conferencing and phone calls. For document transfer and storage, we use secure online portals to safely share sensitive information. Our clients enjoy this benefit because it saves them tons of time and frustration from having to rearrange their schedules to meet in person. Although we do serve some local clients, most live far from Minnesota and have investments and projects happening in multiple states. For our team, it means we use tools that make communication and accountability possible. While in-person interactions are infrequent, the flexibility we have for getting work done allows everyone to thrive.

We are frequently discussing things such as tax efficient renovations, cost segregation studies, 1031 exchanges, installment sales, S-Corp planning and retirement account strategies.

In what other ways is Raygor Tax unique from other firms?

As a specialized firm, we work exclusively with people in real estate. Our expertise in real estate taxation alone sets us apart from the vast majority of other CPA firms, who are generalists and don't intentionally hone in on one industry quite like we do. Also, I work directly with my clients instead of handing the relationship off to a subordinate. Although I may have support from team members, I am the point of contact for all of our clients and oversee all tax deliverables. This allows for more familiarity with the client and greater accuracy in tax returns, so my clients feel more confident because they know they will be working with an expert who understands their goals.

What inspired you to focus on the real estate industry and work with real estate investors?

I grew up around real estate deals. My father began investing in real estate when I was young. When my brothers and I got into our teenage years, he roped us into various flip projects he had going on. Eventually, one of my brothers began buying and holding a bunch of rental properties. As a result of that family involvement in real estate, I knew that this was the industry I most wanted to be working with as a CPA. Early on in my career, I began to realize that "the riches are in the niches," and the quickest way to establish and grow a CPA firm was going to be to focus on one specific industry. Since swinging the hammer is not my strong suit, I figured that getting into the real estate game primarily through providing professional and financial services would be the way to go. It also helps that people will always need a place to live. I don't see the residential real estate industry, whether rental or flipping or developing, being truly disrupted anytime soon.



CONTACT

Rochester, MN | 507.320.4784
ben@raygortax.com | www.raygortax.com
FB: Raygor-Tax-LLC | LI: benraygor

Suzanne Fortune



Broker

Revered by all who know her as a true client advocate, Seattle native Suzanne Fortune provides both real estate buyers and sellers with professional representation, personal attention, and lightning-fast response times. Over the course of her 20-year career, she has remained dedicated to leading and empowering her clients during one of the most defining moments of their lives—buying or selling a home. A successful investor in her own right and former CEO of Verona Corporation, Suzanne joined Windemere Real Estate in 2015 as a broker in the firm's Woodinville, Washington, office. For the woman-based team of Suzanne Fortune Realty, she built a brilliant team of passionate female experts known for delivering white-glove concierge service backed by an engine that drives excellence—all with the goal of a stress-free journey for their clients. Suzanne is much more than a skilled negotiator with market expertise. She is an energetic, empathetic partner with an unmatched work ethic who collaborates with her clients every step of the way. With this combination, she was named *Woodinville Windemere's Top Producer* in 2020. Suzanne recently met with us to share more about her commitment to women in business, the clients she serves, and her unique focus on helping senior clients begin the next chapter in their lives.

What led you to a career in real estate, and how does your experience as an investor help your clients?

I began as a residential and commercial real estate investor, and I still invest in real estate, so I already had a wealth of experience before I got my license to sell real estate. I built a portfolio of rental houses, and renovated

and flipped houses, and then I started a company that focused on land development and preconstruction services. When the downturn hit in 2008, I took my years of experience as an entrepreneur and put that into my real estate business as a broker. That experience as an investor allows me to look at both sides of a transaction—both the beauty and location of the home along with the return on investment at the time of listing and sale—and because I have experience in rehabbing, I'm very adept on advising essential home improvements to increase a home's livability as well as its market value.

What are your primary areas of focus as a broker?

I'm a listing broker as well as a buyer's broker. I love helping people navigate through the process, and many of my clients are personal representatives, attorneys, financial advisors, and estate advocates. The aging population holds a special place for me, and I delight in helping them, whether they're looking to downsize their home or relocate closer to their families. I'm also an estate sales specialist, so I frequently assist vulnerable spouses and family members after they've lost a loved one. I also enjoy working with millennials, advising them about the areas that will gain the most appreciation the quickest. Since they're making money where they live through real estate, where they decide to purchase will make a huge difference in how much money they make down the road. I enjoy being a trusted advisor.

How does being a Seattle native benefit your clients?

Since I grew up in the area, I know the communities intimately—both urban and rural—which helps me to perfectly match clients with homes at the right price and in the right location that best suits their lifestyle and needs, and I have a big footprint. I specialize in north King County, south Snohomish County, and the East Side—Bellevue, Kirkland, Redmond, Bothell, and Woodinville.

How are you helping your aging clients to smart size their homes for the next chapter in their lives?

Many senior clients come to me because they're ready to move someplace they've been dreaming of for years. I love seeing them get excited over picking out new furniture for their homes and starting new chapters in their lives. There are also emotional times when a client has lost his or her spouse. In these instances, I work to help them through the mourning process, listening to their stories and holding their hands. Nothing about real estate is transactional for me. It requires humanity and empathy to be genuine and present with these clients, and it's my privilege to assist them in any way that I can. Every time I hear clients say how grateful they are for our help, that we worked so personally with them, and that we truly care, my heart just swells.

You are a staunch advocate for women in business, as is Windemere. Was this the driving force behind your building an all-female team?

Yes, I intentionally built my powerhouse team to give women the opportunity to build a career they love based on meaningful work they enjoy. I take a lot of pride in employing happy, well-paid women who have a purpose that inspires them, and I've made a concerted effort to hire women who are experts at what they do. They bring skill sets that pull the team together to support the business. In turn, I can focus on our clients and on keeping the home buying or selling process as simple, straightforward, and seamless as possible. For example, Kelly Smith, the brilliant and creative mind responsible for our marketing and digital sphere.

What inspired you to support other women in business?

When I was growing up, I was a natural-born leader, but leadership development wasn't available to me. I kept trying, and it was a struggle, but I persevered and honed my leadership skills. Since I'm now in a position where I can help the next generation of women succeed and build a financial future for themselves, I want to give them a hand up. Collaborating with female business owners forms a place of abundance and creates success and financial wellbeing for everyone.

What services do you provide for tech industry clients?

We love the tech industry because our area is a hub for big tech companies like Microsoft, Google, Facebook, and Amazon. We get a lot of clients who work in tech moving here from out of town, and commute times to work are a major point of consideration for them. As a native of the area, I understand the traffic patterns and can help them find the perfect home in a location that might allow them more time with their family and less time on the road.

Let's end with a personal question. What do you enjoy doing in your free time?

I'm a member of Women Business Owners (WBO) and the Rotary Club of Seattle. I also raised three amazing boys as a single mother, and they all love soccer and skiing. My involvement in their sports led me to become CEO of Soccer2Unite, a 501(c)(3) with the purpose of empowering the disadvantaged youth of Uganda through the sport of soccer. Whether I'm at work or at home, I enjoy helping others and giving back to the community.



Suzanne is much more than a skilled negotiator with market expertise. She is an energetic, empathetic partner with an unmatched work ethic who collaborates with her clients every step of the way.



Windemere Real Estate
sfortune@windemere.com
425.343.2623
www.SuzanneFortuneRealty.com
IG: @suzanne.fortune.realty
FB: suzanne.fortune.realty
LI: suzanne-fortune



Laura Benner

SVP of Hotel Asset Management

Laura's knowledge spans multiple areas within hotel asset management—operations, process improvement, strategic planning, valuations, renovations, design, hotel brand initiatives, budgeting, and contract negotiations.

About Laura Benner is an accomplished hotel executive with over two decades of experience in hotel operational and real estate asset management. Named among the elite slate of 13 for *Boutique Design's 2019 Women Leaders in the Hospitality Industry*, she is a thought leader in hotel real estate and a sought-after speaker who has presented at notable conferences and educational institutions such as the NYU International Hospitality Industry Investment Conference, the Phoenix Lodging Conference, Cornell's Baker Real Estate Program, and Marriott's General Manager and Owner Conferences.

Throughout her career, Laura has played critical roles in asset management, dispositions, acquisitions, and consulting involving more than 400 hotels valued in excess of \$10 billion. Her résumé reads like a *Who's Who* of the most prominent hotel brands and hotel companies in the world—Four Seasons, Westin, Ritz-Carlton, Hyatt, Courtyard, Residence Inn, Marriott, Starwood, the famous Gramercy Park Hotel, the historic Greenbrier Resort, and the list goes on. As a Six Sigma Master Black Belt, Laura's knowledge spans multiple areas within hotel asset management—operations, process improvement, strategic planning, valuations, renovations, design, hotel brand initiatives, budgeting, and contract negotiations.

Laura currently serves as senior vice president of hotel asset management for Colony Capital, Inc., a leading global digital infrastructure, real estate, and investment management firm with \$47 billion in assets under management and 20 global locations. She is responsible for the asset management of 157 hotels valued at more than \$2.5 billion. Laura focuses on creating value through the implementation of effective operational and real estate asset management, and when overseeing hotel renovations, Laura closely analyzes both ever-changing consumer preferences and profit maximizing improvements. We had the privilege of sitting down with Laura to find out more about what it takes to keep hotels thriving in a highly competitive and evolving marketplace.

Q & A You are currently responsible for the asset management of 157 hotels—20,000 rooms. Generally speaking, what does a typical day look like for you as a hotel owner executive?

My responsibilities include multiple areas in a large number of hotels, so my typical day requires efficient multitasking. On any given day, I may shift from selecting carpet for a guest room renovation to reviewing operating and capex budgets, or from finding value-add uses for non-revenue-generating real estate to developing asset sale strategies. It's difficult to distill all the facets of my work, but to put it simply, I create value for hotel owners.

Can you give us a few examples of successful value-add/ROI initiatives that you've executed in your career?

There are a lot to choose from, but two examples come to mind. When I led the asset disposition program at Starwood, I always implemented a competitive bidding process. This disciplined approach to marketing hotels enabled me to maximize our selling prices. For example, I was able to increase the sale price of one hotel by 65%, which amounted to several million dollars.

Another example involved underutilized real estate at the Marriott Miami Airport hotel. In the lobby, there was a small Starbucks that would close daily at 5 p.m. Every time I visited the hotel,

it bothered me to see the dark, closed space when I knew that it could be generating revenue at all hours. When I renovated the hotel in 2018, I enlarged the space and converted it to an all-day food and beverage grab-and-go concept, enabling revenue generation 24 hours a day. This ROI project was very successful and far exceeded initial financial return expectations.

What should hotel brands be focusing on to successfully navigate the challenges of the pandemic and to thrive in the future?

The COVID-19 pandemic is forcing hotel brands to re-evaluate their long-term business models. As operating costs, such as labor, benefits, property taxes, and insurance, continue to increase, the brands need to alter some of their operating standards so that owners can maximize profits while maintaining guest satisfaction.

For example, I've been saying for years that hotels should charge for housekeeping, which would generate incremental revenue to help offset higher housekeeping costs. This change would also empower our customers, since guests would make the decision to opt in or out of housekeeping services.

In many industries, there are few women in the senior executive ranks. What have you seen in hotel real estate, and do you see opportunities for women to participate at senior levels in this industry?

I believe we need more women in senior positions in our industry. Recently, as a senior vice president of hotel asset management, I received a call from a man who told me that he dialed my extension from the company directory because I was the first woman listed, and he assumed I was a secretary who could redirect his call. This event highlighted for me the lack of senior women in the workforce and reminded me that there is still a lot of work to be done to fully involve women in the hotel real estate industry.

In another instance, not long after I graduated from business school, I attended my first hotel investment conference and found myself as one of very few women in attendance. Today, attending these same conferences as a senior professional, I still see the same lack of female representation. I believe this highlights the fact that there are still opportunities for the hotel real estate industry to benefit from the talents and perspectives of women.

You place a tremendous amount of emphasis on mentoring your team and providing guidance to those interested in hotel asset management. Will you tell us about this, Laura?

Many leaders evaluate colleagues by simply checking boxes on a form. That is not me. As a manager, I help my team succeed and identify areas for them to pursue that would advance their careers. For example, we work together to select hotel real estate classes, conferences, and/or seminars that would provide professional growth opportunities.

Also, students from Cornell, my alma mater, often reach out to me for advice about pursuing a career in hotel asset management. I'm always happy to take these calls and to give my best advice based on my own experiences. Supporting and mentoring my team and sharing my experiences with others are both important and rewarding to me.

Laura focuses on creating value through the implementation of effective operational and real estate asset management, and when overseeing hotel renovations, Laura closely analyzes both ever-changing consumer preferences and profit maximizing improvements.



Marriott Hotel — MIA's Pantry — Entrance



Marriott Hotel — MIA's Pantry — Lobby



Marriott Hotel — MIA's Pantry — Starbucks

Contact: lbenner1@nyc.rr.com | 646.275.7583
New York, NY | LinkedIn: /laurabennernyc/

Andres J. Munar & Megan E. Marsh



Always willing to go the extra mile for clients, mortgage specialist **Andres Munar** finds joy in helping people achieve their dreams of home ownership.



A real estate investor and entrepreneur, **Megan E. Marsh** boasts a distinguished 16-year career in the mortgage and finance industry.

Always willing to go the extra mile for clients, mortgage specialist **Andres Munar** finds joy in helping people achieve their dreams of home ownership. Throughout his 20-year career in customer service—including 14 in the mortgage industry—the multimillion-dollar producer has consistently generated extraordinary results. In addition to being named an *Originator of the Year* finalist, a *Top 100 Originator*, and a *Lighthouse Award* winner, Andres has been listed among the *Top 100 in Real Estate*, the *Top 20 Mortgage Professionals* in 2020, the *40 Most Influential Mortgage Professionals under 40*, the *50 Most Connected Mortgage Professionals*, *Foremost Under 40*, and the *Top 100 People*.

A real estate investor and entrepreneur, **Megan E. Marsh** boasts a distinguished 16-year career in the mortgage and finance industry. After earning both a bachelor's and master's degree in business and accounting from The University of Connecticut, she began her career working for Ernst & Young in Manhattan. Since her very first year, Megan has been a consistent multimillion-dollar and top-producing mortgage loan originator. In 2020, she was named an *Entrepreneur of Impact* by The *HatchTribe* and listed among the *Women Worth Watching* by The *Diversity Journal*. Megan is also a contributing author and has been published in *Nextdoor* and *Scotsman Guide*.

In July 2016, Andres and Megan co-founded Keystone Alliance—a privately owned, multimillion-dollar mortgage broker company based in PA with offices in Erie, Meadville, Harrisburg, and State College. Named a *Top 100 Organization*, Keystone Alliance is *Military Mortgage Boot Camp* certified and specializes in serving self-employed business owners, investors, and other underserved buyers who have been turned down by previous lenders. In an industry that requires no advanced education, both founders and the entire leadership team hold either undergraduate or master's degrees. Since its inception, the team has doubled in size, and the company has expanded into additional markets that include FL, OH, IL, and Puerto Rico. While Keystone Alliance offers a multitude of mortgage loans, including FHA, VA, USDA, conventional, renovation and more, its sister division, Keystone Alliance Capital, provides loans for the commercial industry.

In August 2020, Andres and Megan co-founded The CoLab Podcast—a step-by-step program designed to help the real estate and broker community avoid mistakes and reach success. Within its first nine episodes, CoLab was named one of the *Top 25 Entrepreneur Podcasts* and had more than 500 downloads. We recently had the pleasure of speaking with Andres and Megan to learn more about Keystone Alliance, CoLab, and their newest project—the Mortgage Broker Fast Track.

What led you to start Keystone Alliance?

Andres: I wanted to create a safe space where people could succeed without feeling forced or compelled to fit into a gender-based, cultural, or aesthetic mold that so many businesses pre-define as “successful people.” I’ve worked for employers who never invested in me, so I wanted to create a mortgage company where people could have a voice and be themselves without feeling micromanaged. We value

diversity within our staff, and we want to be able to provide resources, tools, and opportunities to help everyone succeed.

How is Keystone different from other mortgage companies?

Megan: We are a mortgage broker, which is different from a mortgage bank, retail lender, or traditional bank with checking and savings accounts. Those banks pick the programs they offer as well as the rules they put into place to protect themselves. As a mortgage broker, we choose the best lenders for our clients. Instead of making rules to protect ourselves, our objective is to help clients work around the rules, so they can find the best options available for buying their dream homes.

You just recently opened your newest location in Puerto Rico, and the response has been staggering. Tell us about this.

Andres: We opened in fall of 2020 as one of only two mortgage brokers serving the millions of residents in Puerto Rico. Originally, I hadn't considered opening a location on the island, but I received so many requests, it became evident that there was a huge need. As soon as we opened shop, people started blowing through our doors, and we're now starting to hire local staff. It's been great to give back to people who have been through so much—hurricanes, earthquakes, and more. We saw this as an opportunity to contribute to homeownership and to the building of generational wealth so that more families can envision themselves owning a home one day. I love Puerto Rico—it's given me a second chance at life.

What was the inspiration behind founding CoLab?

Megan: The Collaborating Community, or CoLab, is a brand we created for entrepreneurs and small business owners who want more out of life than to be chained to a business—those who are looking for support as well as ways to grow and scale. We wanted to try something new, so The CoLab Podcast came about as a way for us to connect to people going through the same challenges we have faced and continue to face. It also enables us to offer value to others—such as W2preneurs, freelancers, solopreneurs, and



As a mortgage broker, we choose the best lenders for our clients. Instead of making rules to protect ourselves, our objective is to help clients work around the rules, so they can find the best options available for buying their dream homes.

small business owners—who are looking to build a team and business beyond themselves. We discuss topics such as team building, financial literacy for business owners hiring, and the onboarding process.

Let's end with the program you currently have in the works. Tell us a bit about the Mortgage Broker Fast Track.

Megan: It's a combination of an online educational portal, one-on-one guidance, and group coaching. We used the resources and checklists we've accumulated over the past 15 years to develop the primary course. It consists of a 90-day roadmap that covers the steps of launching a brokerage without making a lot of mistakes. Participants also have the option to enroll in nine additional months to learn how to run a business effectively, profitably, and productively. The Fast Track will be especially beneficial to loan officers who have never worked for or with a brokerage. Those who join us will transition faster, put more loans in their pipeline, and be confident in their decision to run their own business.

We see new broker owners making mistakes that cost them hours of their time and thousands of dollars. Some are even forced to turn away buyers because they failed to complete a step or because they didn't have the right lenders set up. FastTrack members won't make these mistakes, nor will they spend time on things that don't return value to their business. This is a great industry, but in order for the younger generation to succeed, they need to be trained by someone who knows what they're doing. That's us! We're here for our clients and for our fellow brokers.

CONTACT:

Co-Founders | andres@keystonealliancemortgage.com
megan@keystonealliancemortgage.com
www.keystonealliancemortgage.com | 814.861.5626



Dan Norville | CEO & Founder

Two shining examples of Vivo's work include The Bigelow Hotel and Residences and Vivo Mesa.

With the cost of housing continuing to rise across the U.S. and the nation's supply of low-cost rentals continuing to plummet, Dan Norville became determined to help fulfill the immense need for affordable housing in California, Arizona, and Utah. In May 2020, the serial entrepreneur combined his passion for real estate with his 16 years of industry experience to found Vivo Investment Group—a full-service, private real estate investment and management company with a novel answer that is turning around communities—and has investors clamoring to get involved. Based in Torrance, CA, and serving both global investment firms and major investors, Dan and his team specialize in converting low-demand hotels into vibrant efficiency apartment complexes with market-rate pricing as a creative solution for the millions of people who are being forced to spend more than half their monthly income on rent. By turning the decrepit buildings into lively communities filled with young professionals, they're also transforming local economies and improving neighborhoods by reducing crime, traffic, waste. Just a year after its launch, Vivo has already completed five projects valued at \$72 million, with another \$130 million of projects in the pipeline, and investors lining up to take part. "We are expecting and have realized in the range of 50% to 100% annualized on our properties," says Dan. "Our goal is to become the Hilton of residential."

His myriad responsibilities include raising capital and overseeing underwriting, research, sourcing, business development, and deal negotiation to ensure that all projects align with the company's vision and mission.

Dan's diverse career has encompassed the structuring, financing, acquisition, disposition, leveraged buyout, valuation, and due diligence of more than 40 transactions, which total over \$1 billion in completed real estate and M&As. In addition to serving as an investor and developer, he has held a variety of roles in real estate investment

banking and private equity. A seasoned entrepreneur, Vivo Investment Group is Dan's fourth successful venture and his second real estate endeavor—though some would argue that describing Vivo as "successful" would be a tremendous understatement, given its astounding growth. "When I started doing this, I discovered there were many two-story hotels that look like apartments, and they're functionally obsolete properties, so big hotels have no interest in them. They're dying on the vine, no one is putting money into them, and they look like garden-style apartments. This was my light bulb moment in starting the company," he explains.



As soon as Dan launched the company, word among the investor community spread like wildfire, and they're continuing to join the swelling queue at Vivo's doors. As the leader of this flourishing firm, Dan has his hands in every aspect of the developments, leveraging his corporate operations and finance experience to lead the entire Vivo team. His myriad responsibilities include raising capital and overseeing underwriting, research, sourcing, business development, and deal negotiation to ensure that all projects align with the company's vision and mission. "Investors back us, and then we take on the renovation with our in-house construction," Dan explains. "We do this before we buy anything, so within 30 days of acquisition, we have our crews on site working. This saves our investors tons of time and money and ensures that the quality of the workmanship meets our incredibly high standards." Vivo is also in control of each project's budget, schedule, and quality, so everyone involved is motivated, aligned, and accountable.

As a growing number of investors across the country are participating in Vivo's innovative conversion projects, the owners of these abandoned properties are also reaching to Vivo for help. "More hotel owners are finding themselves in distress, so they're contacting us to convert their hotels as well," says Dan. As a result, dilapidated properties that once

By turning the decrepit buildings into lively communities filled with young professionals, they're also transforming local economies and improving neighborhoods by reducing crime, traffic, waste.

attracted drugs and prostitution are now upwardly mobile communities comprised of individuals who contribute to the neighborhood and to the local economy. Two shining examples of Vivo's work include The Bigelow Hotel and Residences and Vivo Mesa.

In 2019, Vivo converted a low-end hotel in Ogden, Utah, into a bright community with 112 apartment units. Complete with a gym, coffee bar, conference room, ping-pong table, and other amenities, The Bigelow's entire selection of one- bedroom two-bedroom, and studio apartments were built to be both welcoming and luxurious.

Vivo Mesa, the firm's most recently finished project in Mesa, AZ, is comprised of 132 apartments units with similar amenities. The former Ramada hotel received a multimillion-dollar facelift and now provides flexible studio living to residents who feel right at home. "We have lot of experience in the hotel world," says Dan, "and we're taking notes from Hilton and Hyatt, so we can offer the same types of services and amenities with our apartments in a residential setting." With growing interest among both residents and investors, it's clear that Vivo is doing it right.

Dan holds a B.S. in accounting and finance from New York University's Leonard N. Stern School of Business.



Dan and his team specialize in converting low-demand hotels into vibrant efficiency apartment complexes with market-rate pricing as a creative solution for the millions of people who are being forced to spend more than half their monthly income on rent.

CONTACT

www.vivoinvestmentgroup.com | Torrance, CA | LI: dan-norville-51380015

Jared Vidales & Danielle Crowell



Jared Vidales, Co-Founder, CEO, COO



With over 15 years of combined experience in real estate investing and property management—and more than \$800 million in transactions—Jared Vidales and

Danielle Crowell are the co-founders of Equity Connect Holdings. Founded in 2015 in Phoenix, Arizona, the firm focuses on the acquisition of single-family homes in the Phoenix and Las Vegas areas with a growth strategy to acquire and stabilize a rental portfolio of dependable homes in prospering neighborhoods. With demand for real estate skyrocketing across the area, investors are clamoring to take advantage of Equity Connect's unique acquisition and owner-direct strategies that allow them to increase the return for the clients significantly above the competition.

With a growing portfolio of 50 single-family rental properties, and 50 more in the pipeline, Equity Connect has diversified into building and managing single-family communities for rent through profit sharing with capital partners. Danielle is the former owner of a successful property management company, with an impressive career that includes over 1,500 flips valued at half-a-billion dollars. She handles the financial side of Equity Connect, as well as project and property management. As the company's CEO/COO with a keen analytic mind that has resulted in 1,000 transactions totaling \$325 million in volume, Jared is responsible for the acquisition

and disposition strategy of assets and development site analysis. We sat down with these two innovative entrepreneurs to find out more about Equity Connect, their current projects, and what's in store for investors during a bull market that shows no signs of slowing.

Equity Connect has seen astounding growth since its inception. Why do investors invest with your group over large institutions?

Jared: Investors like investing with our group due to the natural agility that comes with being a small group. Decisions can be made much quicker, and returns are greater due to our smaller management team.

What is different about your company's acquisition strategy?

Jared: We acquire existing assets and development parcels 100% off-market through a direct-to-owner acquisition strategy. By deploying highly niche marketing strategies, combined with highly skilled acquisition analysts, we're able to successfully purchase these assets significantly below market value, in desirable locations, without being limited to what's available on the open market.

Tell me about your development projects.

Danielle: Current market and demographic research suggest there's high demand in the single-family asset class over traditional urban apartment units. The product that we've designed combines both assets classes—high-tech, high-density single-family homes with apartment amenities. This allows us to capture the single-family demand, which is also capturing the efficiencies that comes with apartment communities. Unlike the single-family REITs, this new hybrid asset class is able to be capitalized with Freddie Mac financing, the best financing available, further increasing yield.

We've been in the longest bull market recorded. Do you think real estate has more room to continue that trajectory?

Jared: There are a few macro trends that allow us to believe we still have further growth. First, the Fed has committed to keeping interest rates low for the next few years, which is making housing more affordable than ever. Second, home builders were late to re-start building after the last recession, creating lack of delivery of new units, creating extreme inventory issues. Third, the millennials, which is now the largest generational cohort, are now reaching their peak home-buying years, creating further demand. From a micro perspective (market specific), Phoenix is ranked in the top three for new people moving to the state, and new job creation, creating further fuel towards demand.


What led you to a career in real estate, Jared?

I'm an investor/entrepreneur first, and I only invest into assets that are tangible, that I can touch or feel. The advantage of real estate

is it does not fluctuate the way stocks, bonds, equities do. I have 100% control of how I purchase that asset and how I operate it to ensure that it performs. The number one advantage of investing in real estate is that I can buy an asset for under market value and create immediate equity, and then take advantage of tax laws so that I'll never pay taxes on that property.

Jared, how does your previous experience of managing \$40 million in construction projects with Johnson Controls help your investors?

I got direct experience with material sourcing, project management, and seamless delivery of projects. However, the most valuable experience came from understanding how a *Fortune 50* company built and managed teams, how we reported earnings and forecasts to shareholders, and how to make an overall division profitable.

 Founded in 2015 in Phoenix, Arizona, the firm focuses on the acquisition of single-family homes in the Phoenix and Las Vegas areas with a growth strategy to acquire and stabilize a rental portfolio of dependable homes in prospering neighborhoods.

Danielle, you owned a property management company at 25 years old—just five years into your real estate career. Tell us about your background and how you and Jared joined forces.

I graduated with a degree in finance from WP Carey School of Business at Arizona State University, and then, in 2010, I met an investor from Los Angeles who was in Phoenix buying homes at the foreclosure auction. He was only here three times a year, and he needed someone to run his Phoenix office, so he hired me. I was 20. My first role was on the property management side and dealing with homeowners to work out rental agreements with them after he'd purchase their property at auction. That developed into the finance and office management side. We would sell turnkey properties to investors, and then manage them in house. Then I started my own property management company with him. We sold the company in 2015, and then Jared and I met. At the time, I was looking to branch off and do my own thing, and I wanted to flip properties, and it was becoming more difficult to find deals because we were buying off the MLS. Jared and I started this company with our unique acquisition and marketing strategy to source off-market properties.

How does your combined experience help Equity Connect's investors?

Danielle: Property management is a key component in the performance of a rental portfolio. By keeping the property management of our properties in-house, we have the advantage of building systems and processes as well as structuring the reporting and gathering data to optimize the performance of the portfolio. When working with a third-party management company, a monthly report for the previous month's financials is all the visibility that we have. We believe that to optimize the performance of the properties, only rearview mirror reporting is not sufficient, but rather real-time financial visibility and operational data is needed. We're able to have that through self-management. This



Danielle Crowell, Co-Founder

allows us to make adjustments and corrections throughout the month. In addition, we have a more hands-on approach to pushing lease rates while aggressively maintaining vacancy rates below market standard.

This question is for both of you. What drives you?

Jared: First, at the end of the day, I'm an analyst. I'm always after the best risk-adjusted ROI, and real estate fits within my comfort level because I have control. Two, I love providing beautiful houses, beautiful properties with great architecture that the tenants or homeowners can enjoy while also providing a great return for us and our investors.

Danielle: What drives me is the flexibility to design a life how I want it, whether that means I want to spend this year working extra hard and next year taking some time off. In general, just building something is what drives me, whether that means building a company or renovating and flipping a property that we put work in up front and then reap the benefits in the long run because we've built something strong.



Yale Weiss

Managing Director

As managing director of Weiss Investment Group, Yale Weiss helps to lead a unique family-owned real estate development firm committed to delivering affordable luxury housing. Founded in 1980 by his father, the New Jersey-based firm's core focus is on value-add multifamily properties. But this is more than a real estate development company. This is a firm dedicated to the betterment of people's lives and the communities in which they live, as Yale and his group help develop properties in transitioning neighborhoods, breathing life into underdeveloped buildings that have been neglected. "We believe that affordable and luxury are not mutually exclusive. We put a lot of our own vision and creative thought into our properties and are not just driven by economics. We want people to be able to afford the luxury that we bring to a community," he explains.

Yale joined Weiss Investment Group in 2016, but his passion for real estate and his appreciation for hard work were instilled in him since childhood, working alongside his father, who worked his way up from waiter to real estate agent to real estate developer. "I've been working with my father since I was five years old. We come from strong roots. We try to help the people that we house." They try to not only house people, but give them a personalized experience while living in a property through their hands-on management approach.



We believe that affordable and luxury are not mutually exclusive. We put a lot of our own vision and creative thought into our properties and are not just driven by economics. We want people to be able to afford the luxury that we bring to a community.

After his time as a broker, Yale's father began to syndicate real estate on his own, and slowly built Weiss Investment Group through the decades to what it is today—with property locations spanning New York, New Jersey, and now North Carolina. Despite the astounding success of Weiss Investment Group, its philosophy remains the same as it did since its inception—to be more of a family operation as opposed to just a business and to treat their residents as a part of that family.

Yale points to two sources of inspiration that laid the foundation of his career and explains how he grew into this business. His father has always been the most inspirational figure in his life and has helped shape his career since the beginning. His second source of inspiration was the time he spent working with Kushner Companies, where he worked alongside some of the most talented people in the industry. "My experience at Kushner Companies and the knowledge I acquired working at such a prominent institution really catapulted my career."



This is a firm dedicated to the betterment of people's lives and the communities in which they live, as Yale and his group help develop properties in transitioning neighborhoods, breathing life into underdeveloped buildings that have been neglected.

Even in the midst of a global pandemic Yale and Weiss Investment Group show no signs of slowing—in business or in their efforts to help people. This past year Yale became one of the youngest members of the Forbes Real Estate Council, and the company has expanded into the Southeast. All the while, they are giving back now more than ever. "We are delivering care packages to struggling tenants, and working to accommodate their financial needs during these trying times. We are offering hotel rooms to first responders and health care workers in our hotel." Yale and Weiss Investment Group are unwavering epitomes of the firm's motto, "Adversity doesn't build character; it reveals it."



Weiss Investment Group
Real Estate Investment & Development

Luca DiCiero

Founder and CEO

Boasting a level of experience with which few can compete, Luca DiCiero has spent the past two decades at the forefront of New York's real estate industry. In addition to founding NYSpace Finders, Inc., in 2008, he has served as an advisory board member at both Sussex and Providence Banks and engages in business brokering—creating numerous buying and selling opportunities in real estate and land development worldwide. As a licensed real estate broker, property manager, and salesperson, Luca has been featured in *The New York Times*, *Give Me Astoria*, *QNS*, and *Astoria Post* and was included among *Star Network's 40 Stars Under 40*. His honesty, pleasantness, and persistence have led to a plethora of winning results and hundreds of transactions valued at over \$100 million. Luca's success derives not only from his proficiency in market trends and ability to fulfill customers' needs, but also from his highly professional work ethic and sincere interest in bringing his clients' dreams to realization.

Luca began his career as president and CEO of Real Estate Management Associates, where he gained valuable experience within the various markets of Queens. He then moved on to Murray Hill Properties in Manhattan, where he expanded his knowledge and expertise as the company's commercial leasing director. With a loyal and long-established client base, he decided to launch NYSpace Finders to give his clients more personalized attention. "I've kept relationships with my clients from day one, and they've become like family. Not only have they continued to work with me for nearly 20 years, but they have also continued to refer other sellers and landlords to me," he says.

Those same deeply rooted relationships quickly became a stepping stone for a greater social network and ultimately helped NYSpace Finders grow into one of the most multifaceted real estate firms in the state. With one office based in Luca's hometown of Astoria and another located in Glen Cove, the boutique firm employs 18 experienced agents who cover the greater NY area from Manhattan to Montauk. From single-family to multifamily, Luca specializes in property sales, management and marketing—overseeing new construction development projects ranging in value from \$500,000 to \$5 million. The commercial sector has proven to be especially lucrative for the firm with industrial warehouses, office buildings, and mixed-use residential commercial properties ranging from \$1 million to \$20 million.

Since the firm is made up of native New Yorkers, every agent possesses intimate knowledge of the region—giving clients a valuable advantage. "We can offer personal insight on the market conditions of neighborhoods. We know the voids and can help



“ We can offer personal insight on the market conditions of neighborhoods. We know the voids and can help our clients place new business concepts in areas that offer the most promising ROI.

our clients place new business concepts in areas that offer the most promising ROI,” Luca explains. “Our team is very hands-on to ensure that the process is seamless from development to leasing or sales. A large part of that is because we are well connected in the community.”

To stay ahead of market landscapes, NYSpace Finders is constantly evolving—utilizing diverse marketing techniques and adopting new technologies and strategies. “As New York rapidly changes, so do we,” says Luca. As a result, the firm successfully navigated through the economic turbulence caused by the financial crisis in 2008 and came out stronger than before. “I started my firm only six months after the global economic crash in 2008, but I strategized with clients, revamped our marketing, and was able to fill a lot of vacancies and sell properties on their behalf,” Luca explains. Now Luca is using his experience to help his clients do the same and succeed during the COVID pandemic. “At NYSpace Finders, we thrive on meeting obstacles and challenges and that is why our clients entrust us with their most valuable assets,” he says.



Queens County, NY | luca@nyspacefinders.com | www.nyspacefinders.com | 347.242.0353
Instagram & Facebook: @nyspacefinders | LinkedIn: luca-di-ciero-929b9649



was buried in 28 inches of snow, the APS Snow Team comprised of Certified Snow Professionals was able to get the properties open and cleared within 48 hours to keep their clients open for business. "Snow is not a service everyone can provide and excel at," he says. "It is by far one of the most strenuous and challenging facilities maintenance services. It requires 24/7 readiness."

Matthew is extremely delighted in the ten-year growth of his business. He is currently working on developing proprietary software to help the synergy and flow of the business even more. He is also passionate in creating career longevity for his current employees, but to continue to expand and open new branches. "You have to invest everything back into your company," Matthew says. "You have to be very passionate and strategic in what you do and how you do it. For me, it is rewarding to see your employees grow, your client expectations are met, and your business has no limits."

Matthew is also committed to giving back to his community. He initiated Alliance Together which is a non-profit organization that contributes to national, regional and local causes that affect our employees, clients, service providers and vendors through the relationship with ALLIANCE Property Services. With supporting the Red Cross, Toys for Tots, organizations for adults with disabilities, annual food drives and extreme involvement with the Epilepsy Foundation of Georgia, Matthew believes in being a positive impact in the community he resides.


CONTACT

Matthew J. Meyers Sr., Founder
m.meyers@alliancepropertyservices.com
www.alliancepropertyservices.com
alliancetogogether.org | 800.755.6411 Ext. 104
Dawsonville, GA | Twitter: @alliancePropSvc
LinkedIn: @matthew-j-meyers-sr
Facebook: @alliancepropertyservices



Matthew J. Meyers, Sr.


Matthew J. Meyers, Sr., began working in landscaping to pay his way through college in 1993. Ten years later, his passion for the field compelled him to start his first company, The Greenway Group, Inc. which was a full-service landscape maintenance, irrigation and snow removal company for commercial real estate. In 2010, he founded a new company, Alliance Property Services, to serve a broader range of clients. With the mission to become one of the leading facilities management companies in the real estate industry, APS offers an expansive portfolio of services for commercial properties—from snow and ice management, landscape, asphalt and parking lot maintenance and capital improvement projects. Today, APS is a thriving 65-employee company serving 550 clients with about 750 locations across 41 states, including National Chains as well as other publicly traded REITs. With their corporate office in Georgia and offices in New Jersey and Boston, APS plans to expand into the Chicago area soon in response to growing demand. APS is undoubtedly on its way to achieving Matthew's founding mission.

 We bundle all the services and manage them, so the Client has a single point of contact—us. We manage 47 buildings for one Client, and we handle maintenance across all his/her properties, saving them time and money—and frustration.

Alliance Property Service's clients range considerably in size and scope, from small properties to expansive industrial complexes, but APS excels in managing their clients' unique needs. In fact, their core ethos is making property management an organically thriving relationship. "If you're a property manager with 10 locations, you would physically have to call all the landscapers, snow removal, etc., for each location," he explains. "We bundle all the services and manage them, so the Client has a single point of contact—us. We manage 47 buildings for one Client, and we handle maintenance across all his/her properties, saving them time and money—and frustration."

All that coordination means that Matthew relies on a talented and dedicated team of employees, who, through Matthew's hands-on involvement, can navigate and resolve complex issues for the Clients' benefit. Once, in 2017, after the northeast

Lauren Parrella

 Always hands-on and in the moment, Lauren mentors her agents to provide the same exceptional level of service for which she has become widely recognized.

At only 30 years old, New Jersey native Lauren Parrella is an unstoppable ball of energy, selling more than \$20 million as an individual agent just last year. The award-winning Realtor®, sales associate, and broker not only ranks among the top 1% of agents at Realty Executives, but she is currently in the process of opening her own franchise—Realty Executives First Class in Montville, NJ—which will open in March 2021. An app Lauren created for realtors will be launching at the same time, and for a small one-time fee, agents will have everything they need at their fingertips. In recognition of her extraordinary accomplishments, Lauren was featured in the Top Agent Magazine and has been a recipient of the 5-Star Real Estate Award every year since entering the industry in 2012. She is also a winner of the Bronze (2016-17), Silver (2018), Gold (2019), and Platinum (2021) sales awards from the North Central Jersey Circle of Excellence.

Lauren became a licensed Realtor® in 2013, and after working as a part-time agent for six years, she decided to wholly embrace her passion for helping people find their dream homes. In 2018, she became a full-time Realtor® at Realty Executives, obtaining her broker's license a year later. With her vast knowledge of the North Jersey area, she continues to make both buying and selling enjoyable—providing an open line of communication and continual support throughout the entire process. As a direct result of her efforts, Lauren receives numerous referrals, especially for first-time home buyers, sellers, landlords, and renters.

"The leaders at Realty Executives are all very supportive, both investing in their agents and genuinely caring about them," says Lauren. "As I am now starting my own franchise, I am definitely following their example." She is off to a great start, successfully recruiting and training 12 agents from the ground up—most of whom are already selling a lot of properties. Lauren makes herself available to them 24/7, does one-on-one training sessions, and provides plenty of resources and materials for her agents to use as valuable reference tools. In fact, since Lauren is currently writing a book to serve as a guide for new agents and to motivate seasoned agents as well.

Although her mother works as her assistant, she is not the only person who has a special relationship with Lauren. "All my agents have become family," she says. Since maintaining a supportive atmosphere is among Lauren's top priorities, her agents are asked to complete vision homework. "You can't be successful in real estate if you're not successful in other aspects of your life," she explains. Always hands-on and in the moment, Lauren mentors her agents to provide the same exceptional level of service for which she has become widely recognized.

Boasting a bachelor's degree in law from Ramapo College and a master's in life coaching from Liberty University, Lauren began working

Broker/Owner & Salesperson



as a police dispatcher in 2012, where she combined her legal experience and love of helping others. She then went on to work in another real estate office for three years before joining Realty Executives, which she calls the best decision she ever made.



Lauren credits much of her success to her husband. "I truly wouldn't be where I am today without his support. He is my rock, and I am so grateful to have such an understanding partner," she says. Lauren is especially excited that he will be playing a large role at her new office in Montville where they will continue going the extra mile for clients and changing the landscape of real estate together.



New Jersey | www.realtyexecutives.com/agents/lauren-shaw | 973.634.3394
laurenparrella@realtyexecutives.com | FB: @RealtyExecutivesWayneNJ | LI: Lauren (Shaw) Parrella



Nataliia Musick



Nataliia Musick is a broker associate with eXp Realty, one of the fastest-growing real estate tech companies in the world with more than 46,000 agents in the United States, Canada, the United Kingdom, Australia, South Africa, India, Mexico, Portugal, France, Puerto Rico and Brazil and continues to scale internationally. Nataliia provides advisory and investment sales services. She specializes in multifamily, hospitality, and residential real estate. She's a Certified International Property Specialist (CIPS), a Real Estate Negotiation Expert (RENE), a Global Real Estate Practitioner (GREP) designee, and an upcoming Certified Financial Modeling and Valuation Analyst (FMVA). She has also been awarded the *Seven Star Certificate of Excellence* by the real estate trade publication *Broker★Agent™ Advisor*.

Nataliia's appreciation for real estate started when she held positions with government property and development agencies in Europe. In these roles, she consulted on mergers and acquisitions, dispositions, and debt restructuring of various enterprises. Working with diverse industries and properties gave her an initial appreciation for the real estate field. That

appreciation grew into a passion when Nataliia enrolled in an MBA program at Virginia International University and landed an internship with a real estate group in Virginia. She saw an opportunity to contribute to the community and local economy by rehabbing foreclosed homes and introducing them back to the market. Before long, she launched a successful real estate business upon earning her MBA in 2011. "I am very fortunate to have great mentors from the beginning of my career and up to this day," she says, expressing her gratitude to some accomplished real estate practitioners, successful investors, and academic instructors she learned from along the way.

Nataliia provides advisory and investment sales services. She specializes in multifamily, hospitality, and residential real estate.

Besides real estate, Nataliia has another passion – the art of intercultural communication. Working as an assistant with the School of Business while she was studying for her MBA, she served as a liaison to the diverse international student body. "That's where I acquired my global mindset and intercultural skills," she says, and she credits her international background for her success today. "In a real estate transaction, it is crucial to be able to guide clients with different cultural backgrounds, which happens pretty often. You need to understand the cultural differences in communication and negotiation styles. It's like being a cultural interpreter."

Today, she uses all her experience and knowledge to help her clients, both sellers and buyers, accomplish their goals. Her approach is to contribute to others, and she always seeks to add value for her clients. "There are many different investment strategies, and each client has their own goals and meaning of success. I am mindful of that."

Nataliia is a member of the National Association of Realtors, along with the Florida and Greater Tampa Realtors organizations; and is also a Global Affiliate of the Canadian Real Estate Association. She's amassed a global network of real estate professionals in over 100 countries. "I am a global practitioner. Whether a client is looking for properties in Florida or around the world, I can help in one way or another."

At the end of the day, Nataliia's favorite part of the job is the people she gets to meet. Not only does she get to learn from each client to be an even better broker with each transaction, but she loves the relationships she has developed along the way. "I love meeting people, learning their stories, helping them. That is the best part."

CONTACT

Nataliia Musick, MBA | Broker Associate | vesteddeals.com
nataliia@vesteddeals.com | 813.441.1700
Address: Siesta Key, FL | Twitter: /MusickNataliia
LinkedIn: nataliamusick | Facebook: /NataliiaMusickTop100

Steve Schnall

A serial entrepreneur and digital banking executive with three decades of experience, Steve Schnall is revolutionizing traditional retail banking. During the 2008-2010 global credit crisis, he purchased a small failing bank, which he ultimately transformed into Quontic—an adaptive digital bank with 250 employees that is disrupting the age-old brick-and-mortar retail banking industry. Among the rare 2% of mission-oriented Community Development Financial Institutions (CDFI), Quontic strives to make homeownership possible for underbanked and low-income families, specifically small business owners, immigrants, and gig economy workers who have difficulty obtaining home loans conventionally. With innovative deposit products, like Bitcoin Rewards Checking—the first of its kind—Cash-Back Checking, and high-Interest Savings and Checking accounts with rates that dwarf those of traditional banks, Quontic was named a *Top Online Bank* of 2020 by Bankrate and listed as one of *Inc. 5000's Fastest-Growing Companies in America*.

“While most banks prefer to lend to the wealthy, our mission is to lend to low-income people and in low-income communities, so we do whatever we need to do to make sure that at least 60-70% of the loans we make are to these target markets.

Quontic's growing success as a digital bank enables it to bring in retail deposits from across the U.S. and then use those funds to actually do good. Quontic's mission is to “break the mold for financial freedom.” “While most banks prefer to lend to the wealthy, our mission is to lend to low-income people and in low-income communities, so we do whatever we need to do to make sure that at least 60-70% of the loans we make are to these target markets,” says Steve. And, despite that Quontic serves the underserved, it does so safely and has experienced virtually no losses on its residential mortgage lending strategy since inception 11 years ago. In recognition of his success, work ethic, and sincere desire to help others, he was named *UF's Distinguished Alumni Entrepreneur* in 2017 and Quontic was ranked among the *Top Mortgage Employers* by National Mortgage Professionals in 2020.

Steve was inspired to create Quontic after the 2008-2010 credit crisis when he discovered that many people who had previously been eligible for financing were being left out. “One of my core competencies is mortgage lending, and I saw an opportunity to bring that skillset into banking at a time when it was difficult to get a home loan. I wanted to help people who were underserved and build a profitable and safe business at the same time,” he says. Consequently, Quontic was founded upon the idea of tailoring products and services to the individual and unique circumstances that exist in its customers' lives. “Many of the people who come to us for home loans don't have easily documented income because of the nature of the work they do—like freelancers and gig workers,” Steve explains. “That's why we look at credit history, ability to repay, money in the bank, and other family resources, while most other banks just want to see two years of steady income.”

Quontic projects that it will make \$2 billion in mortgage loans this year with roughly two-thirds of them dedicated to low-income customers or those in low-income census tracts. Since a low-income household does not always mean low wealth, the bank has loan products to meet most borrower circumstances. For low-income, low-wealth borrowers who meet traditional documentation guidelines, Quontic offers products like FHA loans which requires modest credit and only 3.5% down. “Sometimes, we can even help them obtain a grant for closing costs,” Steve adds. “For those who so have low income but can demonstrate other favorable qualification criteria, we have our Community Development Loan products which provide traditional



income documentation relief,” Steve adds. “Also, as a CDFI, we're exempt from the regulation that requires us to underwrite income documentation the traditional way, so we can exercise a lot more flexibility when issuing loans. In short, we can adapt to the borrower's unique circumstances and view their application in totality, rather than just by calculating a debt-to-income ratio from their tax returns.” Non-traditional loans have become one of Quontic's specialties.

As Quontic's founder and CEO, Steve is responsible for driving financial performance and regulatory compliance—while not stifling growth and innovation—directing the organization's overall vision and strategy, and fostering a corporate culture where employees can flourish. “The way we build our company culture revolves, in part, around ensuring that all employees have key performance indicators as well as minimum, primary, and visionary metrics to which they are held accountable. Employees then receive financial rewards for each level of metrics they achieve,” he explains. As everyone who has visited Quontic would surely agree, Steve has set a new precedent for creating happy employees and for building profitable businesses that serve a valuable social purpose.



CEO and Founder | New York, NY
www.quonticbank.com | LI: stevenschnall
IG: @quontic | FB: Quontic | TW: @quontic



Fatima attributes much of her success to the high level of commitment she makes to fulfilling the unique requirements of each client. “Every family and individual I work with has different needs—specific schools for their children, transportation options, amenities, and more. Knowing the different nuances between the towns helps my clients to decide where they’d like to settle,” she explains. As a lifelong resident of NJ, Fatima offers extensive insight into the distinct features and charming qualities that make each community and neighborhood special. “The most rewarding part of my job is being able to help people find the perfect home for their families at the best price possible,” she says.

Although her clients normally have a basic idea about the main features they are looking for in a home, there are times when Fatima needs a deeper understanding of their needs to find and discuss any particulars they may not have considered. When she is in the process of learning about each client and interpreting their goals, Fatima’s strong sense of empathy comes into play. “Putting myself into the shoes of my clients allows me to see things from their points of view and to put together an accurate and detailed list of options for them,” she explains. “For example, I once worked with a family that was undecided about an area because having a short commute between work and home was an important factor. Before I could help them narrow down which areas to focus on, I needed to know the specific locations of their workplaces as well as the approximate length of time they were willing to spend commuting. Only then could I suggest their best options.”

Clients also benefit from Fatima’s determination to stay up to date on trends as well as the current market conditions and changing values. This is especially true in New Jersey, where single-family homes are in great demand. “It’s essential to understand the recent shifts in market prices,” says Fatima. “For instance, a property that likely would have sold for \$500,000 two years ago may now sell for \$625,000 as a result of low inventory and high demand.” Whether she is working directly with clients, conducting research, or participating in professional development, Fatima loves the real estate industry and being a part of the process. “My clients know they can rely on me to answer all their questions, to provide well-founded advice, and to guide them every step of the way,” she says.

Fatima Bulur

Realtor

“My clients know they can rely on me to answer all their questions, to provide well-founded advice, and to guide them every step of the way.”

After a successful 20-year career as an entrepreneur and business owner, Fatima Bulur leveraged her skill set to wholly embrace her passion for real estate. Along with an MBA from the New York Institute of Technology, she holds a license as a real estate specialist and is a recipient of the *New Jersey Realtors Circle of Excellence Sales Award*. Within her role as a realtor, Fatima specializes in condos and single-family homes throughout Bergen and Hudson Counties, providing clients with customized service, targeted options, and expert advice. Since 2017, the New Jersey native has been a part of one of the highest-producing groups in the area—The Chen Agency, a family-owned real estate office based in Fort Lee. Comprised of knowledgeable, industry-leading agents and a dedicated support staff, the company provides personalized and professional real estate services to all clients, whether they are buying, selling, or renting. Fatima and her team members employ their diverse experience, intimate knowledge of the marketplace, attention to detail, and exceptional negotiation skills to help clients achieve their real estate goals and to offer them peace of mind throughout the process.

SARAH LEONARD

Broker/Leader

“It’s a combination of just my entire team truly having a passion for the people that we help, our clients. They work nights and weekends and are empathetic to what they’re going through. I love my job. I think that enjoying what you do and finding pleasure in what you do, it’s a lifestyle for me, not a job.”

Sarah Leonard started her career in real estate, specifically at RE/MAX, at the front desk in 2002, and since then can confidently say that she’s worked in literally every real estate role imaginable. By 2013, she had a *Number One Agent Award* under her belt. That award came when she closed 208 homes in the MLS—the most homes closed by a single agent. “I should have been excited and happy, but I was inundated with working 100 hours a week as the service started to grow,” she says. “That’s why I decided to start my own team to make sure that my clients would still get personalized attention as our business continued to build.” In 2014, she started her own RE/MAX team, the Sarah Leonard Team, which, like Sarah, has been award-winning right out of the gate. In their first year, the team was ranked in the top 10. Since then, they’ve received both a *RE/MAX Hall of Fame* and a *RE/MAX Circle of Legends Award*, were named the best team by *Chicago Agent Magazine* in 2019 and featured on the cover of *Top Agent Magazine*. In 2020, they ranked as the top real estate team in Illinois and eighth in the entire U.S. among all medium-sized teams. And they’re not done yet.

“We’re still growing,” Sarah says. “We have people that want to apply within our team, but we grow very cautiously and are very selective of our team because we hold them to a very high standard.” To Sarah and her colleagues, real estate isn’t just a job. “Selling your home isn’t any small event....it’s a major life experience! Not to mention, you’re dealing with one of the largest assets people will have in their lifetime, so it is important that each client feels like they’re our only client during their selling/buying process.”

It’s that personalized care that keeps clients coming back as well as referring friends and family. With 500 transactions in 2019 and 600 in 2020, despite the pandemic, it’s truly



a testament to Sarah and her team’s dedication to keeping that personal connection. Currently, the team of nine has eight locations throughout the Chicagoland suburbs, and specializes in all kinds of residential sales, including new construction, bank-owned, investment, and retirement properties. She enjoys all aspects of real estate, from the marketing and pricing to the special relationships she gets to form with each client, some of which span over a decade.

A Chicagoland native herself, Sarah keeps in touch with her clients throughout the year, hosting social events like movie screenings, mani-pedi parties, wine tastings, and pumpkin patch visits that allow her to connect with them and their families on a level beyond business. “When people ask me why we’re different, it’s not any one thing,” she says. “It’s a combination of just my entire team truly having a passion for the people that we help, our clients. They work nights and weekends and are empathetic to what they’re going through. I love my job. I think that enjoying what you do and finding pleasure in what you do, it’s a lifestyle for me, not a job.”



CONTACT

Sarah Leonard with RE/MAX Suburban | sarahleonard@remax.net
www.sarahleonardsells.com 224-239-3966 | Schaumburg, IL | LinkedIn: [sarahleonardteam](https://www.linkedin.com/company/sarahleonardteam)

Brian J. Esposito



CEO & Founder



brian@eie.rocks | www.eie.rocks
Twitter: @brianjesposito
LI: <http://linkedin.com/in/brianjesposito>

With more than 20 global locations, which include Dubai, London, Chicago, New York, San Diego, Los Angeles, Seattle, and San Francisco, among others, EIE sources and invests in some of the industry's most exciting developments—beauty, fashion, technology, music, entertainment, charities, government, transportation, blockchain, crypto, IoT, eSports, hotel development, and much more. 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."

As a successful entrepreneur, Brian appreciates the obstacles that business owners often face, and it was his reputation for solving them that led to his founding EIE. "I've always built companies. Then people started to come to me to grow their companies, help them succeed or solve problems. I know a lot of people, have access to a lot of industries, and people knew this and wanted me to help them. That's what led me to start my company and build joint ventures where I create value, but I'm also a complete resource for these businesses," he says.

When potential partners come to Brian for assistance, he joins them with a company 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.

As the company's CEO, Brian's job is to protect his own integrity, but also that of the firm's holdings, projects, partners, clients, employees, and investors, while delivering value and win-win situations. "This means that I am always a man of my word no matter what, and no matter how long it takes," he says. Brian is unafraid of creating and seizing business opportunities, expanding into new markets, and launching innovative products and services, but he also understands the importance of knowing who not to do business with. "Making money is a by-product of doing great things with great people, and you can damage your entire reputation, integrity, and network by dealing with the wrong person," he explains.

Brian's commitment to helping entrepreneurs extends beyond the walls of Esposito Intellectual Enterprises. He has participated in over three dozen podcasts, 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.

“ 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.

Ranked among the world's top 10 CEOs for 2020 in *The World CEO Rankings Awards* by Adria Management, LLC, Brian J. Esposito is the founder and CEO of Esposito Intellectual Enterprises, LLC, (EIE). An award-winning serial entrepreneur and business leader, he is recently renowned for being a core part of an innovative team to build Nodle—the world's largest wireless network and ecosystem of connected devices—and for one of his early businesses, which ranked among *The Fastest-Growing Private Companies* by *Inc. 5000* for six consecutive years. In December 2019, he was featured in *The Corporate Investment Times*, the next-gen investment magazine in the Middle East. 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 has 65 entities within it and over 150 joint ventures that have been accumulated around the world over the last 20 years. To date, there are over 25 industry focuses and just one degree separating any industry or market that Brian may want to enter into 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.

— Juliana Pendergist —

Juliana Pendergist is a first-generation American and a successful business woman with over 25 years of experience involving real estate, mortgage lending, and finance, and superior leadership and customer service skills—a combination that has driven her remarkable career, from a young intern to her current role as a mortgage broker for C2 Financial Corporation. Born in South America, a Chinese-born Colombian, she immigrated to the U.S. with her parents at age nine. The youngest of three siblings, she was designated to take care of her family's business during high school. In college, she assisted her family in several real estate and lending transactions that helped her realize that she was building a passion for finance in the real estate industry.

After graduating from the University of California, Irvine with a double major in economics and art history, and with a minor in business management, Juliana was quickly recruited to be one of the last interns for Merrill Lynch. She acquired her Series 7 and 66 and quickly became the youngest financial advisor in her region. That is where she met a colleague from Cendant Mortgage and transitioned her career to residential lending working for a big national internet mortgage lender, Ditech.com/GMAC Mortgage, in the mecca mortgage hub of Orange County.

Starting out as a loan processor, then promoted to a processing manager, it wasn't until she decided to become a loan officer that she realized that by helping people achieve their financial goals, she was able to make an impact in their lives. With a strong background in operations, she's able to ensure a smooth transaction from start to finish. "I believe having processing experience has provided me with a strong backbone and more knowledge to understand what we can and cannot do right off the bat, which essentially helps us not waste time for our clients," she explains.

After being in the mortgage industry for over a decade, Juliana was recruited by JPMorgan Chase to be their regional operations manager for the Northeast regions within the commercial term lending division. She helped with process improvement, created sales training materials, and managed numerous projects, including the creation of the "perfect file" and an in-house title ordering process, which was not easily accepted in the attorney/broker East Coast environment.

In 2014, Juliana joined CBRE as a vice president within the debt and structured finance department spearheading the launch of the Freddie Mac Small Balance Loan Program, which focuses on multifamily lending nationwide.

To broaden her market knowledge, Juliana also received her California real estate license, and as she worked with these big and highly credited financial institutions, she quickly realized that getting back into residential lending during these times would allow her to add value and make a substantial impact in the industry. Having experience in both commercial and residential lending, becoming a mortgage broker would give her more flexibility, a work-life balance, all while helping her clients with all aspects of real estate lending.

Juliana has always been recognized as a top producer, proven to be one of the highest-rated agents, and consistently maintained the highest conversion/funding pull-through in her company. Her competitive nature and strong work ethic have been recognized by the relationships she has developed, and her clients are always amazed by her excellent customer service skills, which have allowed her to expand her client base over the years.



Her knowledge as both a real estate agent and mortgage broker allows her clients an extra advantage. "When I was a loan officer, I worked with real estate agents with all levels of experience, and, therefore, I'm able to make sure that the entire transaction, from start to finish, goes smoothly and that the client has a great customer experience. My knowledge in both areas means I can work with all parties in the negotiation process to ensure maximum value for all." Juliana especially enjoys working on VA loans, which allows her to give back to veterans, who have provided service to the country.

"I'm all about a personalized approach, working closely with my clients so that they understand each step of the process and set the right expectations. What I enjoy the most about my work is helping people by increasing their cash flow and improving their overall quality of life. We are living in a different world right now, so every little thing counts these days." As a broker and mortgage loan advisor, Juliana strives on helping people with one of the biggest transactions of their lives.

George & Stephani Pegg



Founders

As they assist home buyers and sellers with everything mortgage related—refinancing, home purchases, and general mortgage questions—they make the experience an enjoyable one.

CONTACT

Blaine, MN | 763.670.5580
TeamPegg@princetonmortgage.com
www.teampegg.com
Facebook: TeamPeggMortgage

With over 20 years of combined experience in mortgage processing, underwriting, operations, and origination, George and Stephani Pegg bring expert analysis, a sense of humor, and creative solutions to every unique mortgage scenario. Along with a BA in business management and leadership, Stephani possesses extensive knowledge of both mortgage lending operations and guidelines—having held a variety of leadership roles such as VP of credit at Princeton Mortgage and loan origination solutions manager at Summit Mortgage. George holds an MBA in leadership and organization strategy and brings perfect balance to the partnership as a mortgage loan originator with an entrepreneurial background. In June 2020, the two joined forces and founded Team Pegg at Princeton Mortgage, a mortgage lender headquartered in Ewing, New Jersey—on a mission to disrupt the mortgage industry by offering a higher level of service. As they assist home buyers and sellers with everything mortgage related—refinancing, home purchases, and general mortgage questions—they make the experience an enjoyable one. Backed by a lender that consistently outperforms the competition in customer satisfaction and interest rates, Team Pegg has already grown to become the international lender for the region.

Stephani and George believe that the loan process does not have to be scary, intimidating, or overly complex, and with this in mind, they provide their clients extensive knowledge of every loan scenario. Stephani brings her wealth of experience with a variety of client circumstances to help home buyers obtain the loan they need, which is particularly beneficial to those who are self-employed. “If a buyer is having difficulty getting a loan approved, we will find a way to make it happen. Since I use my underwriting expertise with a sales focus, I tend to look at loans differently than either a salesperson or an underwriter, which has made me capable of finding ways to make both loans and relationships between sales and underwriting work,” Stephani says.

As they help their home buyers and sellers achieve their goals, they are equally committed to helping realtors succeed. Instead of following

the traditional practice of realtors sending loan officers business with no reciprocity, the duo is forging a new path with them in mind. “We are building a system that helps bring business to our realtor partners by connecting them with customers who will likely bring them more referral business. Helping our partners grow their businesses helps us to grow ours,” George explains.

The symbiotic power of Stephani and George has propelled Team Pegg into the hearts and minds of home buyers and sellers and real estate professionals alike.” As the firm continues to grow, they each focus on specific areas to provide the best service possible. Stephani utilizes her expertise to help members of Team Pegg excel at originating and structuring loans as well as to improve operations at Princeton Mortgage. Concurrently, George focuses on the business and marketing side of Team Pegg, with a focus on growth through creating new markets, recruiting additional branches and loan officers nationwide, and working with those recruits to build their businesses and become more successful. He’s implemented user-friendly websites, engages in sophisticated online marketing activities and has developed digital tools that make Team Pegg more efficient in its own originating activities as well as those of the branches and loan officers it manages. “We just love planning and building in an industry that is typically dry and boring because it gives us the opportunity to find creative ways to do it better,” George says.



Clayton King

CEO, Founder, Principal

Starting your own commercial real estate company would be a daunting task in the best of times. Clayton King did it this past June at the age of 30 – in the middle of an unprecedented economic downturn and word-wide pandemic.

“You’re taking a risk when there’s all this negative energy and negative news, so it was very daunting,” King told *Albuquerque Business First*. “Most of the time, the best opportunities arise at the worst times. With the market and retail being where they were, I had a good platform to become established and get my processes up and going.” Although the company may be new, Clayton has hit the ground running thanks to his considerable experience and more than \$100 million in closed transactions under his belt. With King Capital, Clayton specializes in tenant representation with a deep knowledge of both ownership and management of properties. In his 10 years in the commercial real estate business, he has built an impressive list of clients including Raising Canes, Freddy’s Frozen Custard, Blaze Pizza, Wingstop, Denny’s, Hibbett Sports, and Del Taco.



With King Capital, Clayton specializes in tenant representation with a deep knowledge of both ownership and management of properties.



Clayton has amassed multiple top producer awards and was the youngest person ever to reach the level of senior director at New Mexico’s largest commercial brokerage. He has also represented New Mexico at ICSC and co-founded his own podcast, the *CRE Project Podcast*, which tackles commercial real estate topics of all kinds to educate listeners the world over. In just six months, King Capital has expanded to include five in-house brokers, all with great reputations of their own, as well as operations and marketing managers. Innovation is key to his success. King Capital added QR codes to its listing signage currently popping up at commercial sites all over Albuquerque. An interested party can get instant information about a listing – including details on the intersection, vehicles per day, lease rates and more, by taking a picture of the code with a smart phone. If this listing is something the client is interested in, a link is provided to make an appointment with the listing broker.

“Albuquerque is experiencing major commercial development,” Clayton says, “and as someone born and raised here, I believe I am the right person to help businesses, both local and national, make the smartest choices for optimal growth. The best thing about being a native of Albuquerque is that I have relationships in the community that can benefit my clients. I know landlords, tenants that are moving, and property owners that could be selling. Having those relationships is extremely valuable.” With the commercial real estate growth that New Mexico is experiencing, there is a demand for businesses with drive-through window services as a result of the COVID pandemic. King

Capital is currently providing site selection services for a number of single-tenant, net lease users such as Burger King and it’s a match made in heaven. Clayton has also worked on a number of other ground-up projects throughout New Mexico, all of which have resulted in the positive redevelopment of real estate. In addition, he is affiliated with the International Council of Shopping Centers, NAIOP, the Commercial Association of Realtors New Mexico, and the New Mexico Angels. The best part of his job, Clayton says, is the sheer variety of his clientele and all the opportunities for learning that come with them. “I work with several different entrepreneurs, so I have the opportunity to learn and grow with clients with multiple different types of concepts -- from an Applebee’s to a local jewelry store -- and learn how they operate their business, how they grow,” he says. “I’m in a really unique position to have a hand in developing the commercial landscape and see what people are seeing on a daily basis. The opportunity to have a lasting impact on my community through commercial real estate development is incredibly rewarding.”

Claire Drage



Chief Executive Officer

Claire Drage is the CEO of The Windrose Group, a mortgage company headquartered in Waterdown, Ontario, with agents working across Canada to bring clients top-tier mortgage services and education. Claire has been in the mortgage industry for 20 years. After leaving a corporate job in 2007, Claire moved to Tenerife from the UK, managing properties there before coming to Canada. Living in different places with different markets and needs has allowed her to be nimble and adaptive as an entrepreneur. But wherever she may be, helping clients is what drives her. Claire became an independent mortgage broker, working out of her bedroom during the subprime crash. Despite the economy, she managed to close some 400% above the average broker.

Over the years, the growth continued with Claire under the banner, The Windrose Group – A Mortgage Alliance Team, while adding staff and agents over time. Today, The Windrose Group employs 78 agents from Ontario to British Columbia, all of whom Claire mentors and coaches. Since going solo in 2007, Claire has provided service for 6,000 clients, and The Windrose Group is one of Canada's Top 3 Mortgage Alliance Teams, ranking within the top 1%.

Currently, with the COVID-19 pandemic causing unprecedented financial issues for many, Claire has been



I really want to help our clients understand their relationship with their money and how to make it an ongoing part of their regular maintenance.

focused on helping her clients maintain and improve their finances. "In order to be successful in real estate, you need time, money, expertise," she says. "What COVID has done is given us more time, and if we have the money, and we can help them with the expertise; even a first-time homebuyer with budgeting and which price is right for them," she explains.

To reach as many clients as possible, Claire trained an elite group of agents to focus on client education. She and her team employ a deep-dive strategy to get to know her clients, asking specific questions to find the core of each client's unique goals—and even sometimes dispel illusions. She often says, "You need to be prepared that I'm going to tell you what you need to hear and not what you want to hear. Lip-service won't help them. Honesty helps them, and they appreciate it," Claire says. "I really want to help our clients understand their relationship with their money and how to make it an ongoing part of their regular maintenance."

As she leads a thriving firm that shows no signs of slowing, she does so with infectious enthusiasm for helping her clients and her staff succeed. "No matter how successful I am, my goal is to remain humble," she says. "It's about that authenticity and doing to others what they do for you. That's why I plan to help other agents do the same thing. We're not taught this. We're taught how to do mortgages, not how to help people discover the 'why' behind investment."

And her strategies have paid off, earning her a number of awards, including being named one of *Canadian Mortgage Professionals Women of Influence* for 2020, namely for her work in an advocacy and empowerment series, which helps women gain control of their financial future. But the real reward is achieving success with a client. "One of the best parts of what we do is being able to tell a client that they can quit their job, as we have created enough cash flow for them to meet their goals!" she says.



Contact

info@thewindrosegroupp.ca | 289-800-9620
Waterdown, Ontario | Facebook: TheWindroseGroup
LinkedIn: the-windrose-group-a-mortgage-alliance-team
Instagram: @thewindrosegroupp

Brandon Trentham

In 2001, Tennessee native Brandon Trentham arrived in New York with \$300 in his pocket and a thirst for success. Working as a fashion model and actor, he spent the next decade traveling across 25 different countries and building an impressive network of artists, fashion celebrities, actors, and foreign investors. Upon returning to NY in 2012, he embraced his passion for real estate and hit the ground running—signing on many of his former friends and colleagues as clients. Within months, Brandon was nominated *Rookie of the Year* by the Real Estate Board of New York (REBNY), winning in both sales and rentals for Manhattan. Then, in 2016, he established The Trentham Team—a growing group of accomplished individuals with more than 30 years of combined experience in NYC real estate. Since that time, PropertySpark has ranked Brandon #12 out of the *Top 100 Real Estate Agents on Social Media*, and the team has been featured in *Architectural Digest*, *The New York Post*, *Mansion Global*, and *6sqft*. Together, they are part of Compass—a privately held real estate technology company with a powerful end-to-end platform and over 20,000 agents who operate in 22 regions across the U.S. “Since its founding in 2012, Compass has essentially left the competition in the rearview mirror due to its unparalleled background in AI and technology,” says Brandon.

Today, he and The Trentham Team serve clients throughout the entire NYC area. While other team members concentrate on the uptown areas, Brandon’s primary focus is on downtown, where he specializes in penthouses and townhouses. He is also responsible for overseeing the team and its listings, knowing the micro and macro markets, educating buyers and sellers on how to navigate the ever-changing market, and forecasting future real estate trends. Brandon loves design architecture, so he is involved in renovation construction and interior design as well. “We have a program called Compass Concierge, which allows us to flip a property without spending out of pocket until after it sells, so I recently took advantage of the program to complete a project for a foreign investor. I enjoyed being in charge of the design, hiring contractors, and every other element of the renovation process,” he explains.

No matter what projects they undertake, The Trentham Team thinks outside the box and constantly works toward setting new building and neighborhood records. They have never lost a sale listing, and 2020 was the best year they have ever had—despite a global pandemic. The team’s comprehensive market knowledge and in-depth understanding of the industry’s complexities ensures a positive experience for clients, and if anything does go wrong, Brandon is there to immediately address the issue. “I’ve always taken pride in starting my team and surrounding myself with such talented people, and it has certainly paid off. I’m now to the point where clients not only trust me to sell their homes, but to also steer renovations and advise them on what will sell the best,” he says.

Clients are especially appreciative of the personal touch Brandon includes within every transaction. For instance, after spending



He is responsible for overseeing the team and its listings, knowing the micro and macro markets, educating buyers and sellers on how to navigate the ever-changing market, and forecasting future real estate trends.



THE TRENTHAM TEAM

the past decade obtaining historian certifications for most of the downtown neighborhoods in NYC, he is now equipped with an intimate knowledge of the area with which few can compete. He and his team also maintain close relationships with their clients, hosting monthly dinners and other events. In turn, 90% of their business comes from referrals, and many of their clients come to them for second and third purchases. This is a feat within itself as statistics show only 12% of clients from other agents return to their first agent. “Lots of my clients become good friends, and I love seeing them and catching up. Since many ask if I can refer them to doctors, dentists, architects, etc., I made a vendor list that includes people I’ve worked with,” Brandon explains. Clearly, The Trentham Team is dedicated to maintaining its high retention rate and number of referrals—evidence of the exceptional client services they provide.



Meghan Kelley

Senior Director
Global Operations

CONTACT

meghan.kelley@exprealty.net
www.expglobal.partners
Facebook: /meghan.kelley.55
LinkedIn: /meghankelley55

Meghan is the senior director, global operations at eXp Realty, one of the fastest-growing global real estate companies in the world. In her first three months at the cloud-based brokerage, she and the global team opened and staffed eXp offices in five new countries without ever setting foot outside the U.S.—and during a pandemic! With more than 18 years of experience, Meghan holds uncommonly broad knowledge across the real estate realm. While serving as the director of operations for the CEO at Realogy Franchise Group, she launched an automated social advertising initiative to five real estate brands in only seven weeks. After that role, Meghan went on to become director of agent retention and recruiting at Realogy Franchise Group to build the new department. Meghan has additional previous experience as manager of global operations at Sotheby's International Realty, where she was a driving force in the company's global footprint before taking on the role of director. Even while launching products to thousands of offices, discovering operational inefficiencies, launching new real estate businesses globally, and providing solutions and process-improvement measures, she is rarely seen without a smile.

In addition to her positive attitude and upbeat personality, Meghan has a talent for recognizing the strengths of others and for utilizing those strengths to meet the company's goals. She always works to ensure everyone on the team is happy, impactful, and recognized for all their contributions—a trait shared by eXp's leadership. As a subsidiary of a publicly traded company, eXp takes pride in rewarding its agents and gives everyone the unique opportunity to earn

■ Meghan holds uncommonly broad knowledge across the real estate realm. While serving as the director of operations for the CEO at Realogy Franchise Group, she launched an automated social advertising initiative to five real estate brands in only seven weeks.

corporate stock. Agents also receive revenue shares from the sales activities of agents they sponsor into the firm. "Our leadership is ethical, transparent, and truly strives for the greater good," says Meghan.



eXp Realty has more than 50,000 agents throughout the U.S., Canada, the U.K., Australia, Mexico, India, France, Portugal, Puerto Rico, Brazil, Italy and South Africa, and they're still growing. "We have so much interest and support from our current agents in helping to build the company globally; it's amazing," Meghan says. "We have agents waiting to join before we even launch in a country." Agents in the U.S. now enjoy a massive network of real estate agents both nationally and abroad who collaborate to help eXp grow while succeeding right along with them.

Ed Stock

Managing Partner

Ed Stock is the managing partner for Insula Capital Group, LLC, a direct private lender based in Farmingville, New York. Insula Capital specializes in lending to real estate investors throughout the country. Ed and his team primarily focus on serving buy-and-hold landlords and fix-and-flip investors—approving over \$200 million per year in loans and executing closings faster than anyone else in the business, with closing typically taking place in just 1-3 days. In just five years, the group went from raising capital via friends and family to securing significant institutional relationships and building their own balance sheet. In fact, Insula was named *The Best Private Lender in New York* in 2019 by *M&A Magazine*. “We’re at the forefront of the ever-changing marketplace, and we’re on a very solid growth path. This company is well positioned for significant growth over the next 3-5 years,” says Ed.

“

We make loans fast and we always deliver because we have our own capital.

”

Before founding Insula in March 2015, Ed spent 10 years flipping properties and borrowing money from local private lenders. They were expensive and failed to execute quickly, and he knew there had to be a better way of conducting business. After setting up a small fund between himself and a partner, Ed began raising capital from friends, family, and other individual investors. Although he was told it would take years to get institutional funding, he and his partner accomplished it within months. “Once we had essentially secured virtually unlimited capital, we focused on expanding our retail operations, and our growth exploded. We went from closing five loans per month to 15 and then to 50—all over the course of a couple of years,” Ed explains.

Even during the COVID-19 pandemic, Insula made loans when no one else was making them. While many national lenders, who do over a billion dollars a year in loans, froze at the beginning of the pandemic, Ed had a big enough balance sheet to keep lending without interruption to clients, not only locally, but across the U.S. “We make loans fast and we always deliver because we have our own capital,” says Ed.

With over 20 years of real estate finance and investment experience, Ed acts as a full-time real estate investor as well as a private lender. As managing partner at Insula, he is responsible for overseeing all aspects of daily operations, dealing directly with department heads, problem solving,



managing consumer capital, making private loans, and raising capital from both individual and institutional investors.

Ed and his team work personally with each client, some of whom conduct multiple transactions a week, and we strive to build relationships that will last for years. “We give them the customer service of a small firm. Our borrowers have our cell phone numbers and they always work with the same person, but we’re never going to run out of capital like a local private lender,” Ed explains. “When people work with some of the larger lenders or mortgage brokers, they may work with them once or twice and get bounced from person to person but we get to know our borrowers very well and we always look to work together for years.”

Throughout his career, Ed has been a top producing closer and in 2019, he was named *Portfolio Manager of the Year* by the *Pitbull Private Lending Conference*. However, he considers his ability to find and take care of talent his greatest professional accomplishment. “I have some of the best salespeople in the business, and my operations team is second to none. My team is very loyal to me and I am very loyal to them. Without them, my companies would not be where they are today. My team members are the brightest and the best that I’ve ever known,” says Ed.

INSULA

Contact

Mount Sinai, New York | estock@insulacap.com
www.insulacapitalgroup.com | 631.468.8810
mobile: 631.468.8100 | LI: @InsulaCapitalGroup
Twitter: @Insula Capital | FB: Insula Capital Group



Lance Davenport

Over the course of his 28-year career in real estate development and project management, Lance Thomas Davenport has demonstrated the experience, vision, and willingness necessary to do what has never been done before. Principled in environmental leadership and strong design, he co-founded Davenport Worldwide Management, a Georgia-based real estate investment, acquisition, and development firm, with a focus on niche locales within both primary and select secondary markets. Since its founding in 1994, the company has built a global network of relationships in finance, design, construction, and related disciplines—completing development projects throughout the U.S., Honduras, Spain, and the U.K. At an estimated value of \$1 billion, approximately two dozen projects totaling more than 10 million square feet have been developed by Davenport Worldwide—most notably the first loft condominium in Atlanta, which served as the catalyst for what is now the city's burgeoning loft condo market. Lance's pedigree also includes a role as co-founder of a private equity fund, which raised \$350M between 2007 and 2008.

As the firm's CEO, Lance is responsible for overseeing all new projects and business development, providing technical insight, writing proposals, and recruiting new business. His role was particularly challenging in 1997 when he took on the challenge of Walker Street Lofts. Despite obstacles to find a lender for the innovative

endeavor, the group succeeded in developing the very first loft condos and went on to consult on the design and redevelopment of the massive, Fulton Bag and Cotton Mill, an historic renovation and loft project by one of the largest developers in Atlanta. Davenport Worldwide has since continued taking a proactive approach to development, creating mixed-use projects and livable, sustainable environments designed specifically for the neighborhoods in which they are built.



Whether in land, value-add, or existing in-fill development, Davenport Worldwide's principals and management are united in the firm's commitment to development projects that are tailored to a community rather than imposed upon it. In 2006, they served as part of the development and project team for London's Ten Trinity Square, which acquired the historic Pinnacle Square Port Authority building for complete renovation and development into an ultra-luxury hotel and branded residences. Lance and his team worked diligently for several years to complete the entitlement and capital structure.

Principled in environmental leadership and strong design, he co-founded Davenport Worldwide Management, a Georgia-based real estate investment, acquisition, and development firm, with a focus on niche locales within both primary and select secondary markets.

Lance was first inspired to enter real estate development while working on his engineering degree at Tulane University. During his internship at Williams, Russell, and Johnson, he was given the opportunity to work on large projects such as the Georgia Dome. It was then that he began to dream of creating them. He saw that much like a coach or player on a sports team, developers created concepts, too. "Coaches encourage the minds of their players and explore their creativity within a structured environment just as developers do in business—developing neighborhoods and cities within the structures of zoning laws and regulations," Lance explains. "Following my intuition, understanding the locale, and playing to the strengths of everyone involved helps me to keep up with what is going on and what people are looking for." Today, Lance stays connected by serving as a chairman on the construction committee and on the principal's advisory board at Southwest DeKalb High School in Decatur, Georgia.

While his decision to become a real estate developer spawned from his interest in engineering, Lance's business pedigree came from his parents, who were both entrepreneurs in the restaurant and hospitality industries. His father, Henry "Hank" James Thomas, is a well-known business leader, and was also a civil rights activist and one of the original 13 Freedom Riders who traveled through the South on buses to protest racial segregation.

With all his success, that first loft condominium still serves as a shining point of pride for Lance—and one that solidified his reputation as a visionary who doesn't know the meaning of the word "can't." "Everyone said it couldn't be done," Lance shares. "My father read a newspaper article about the lofts, and called and said, 'I see it, but I don't believe it.' I said, 'I told you.'"

Mark L Meyer

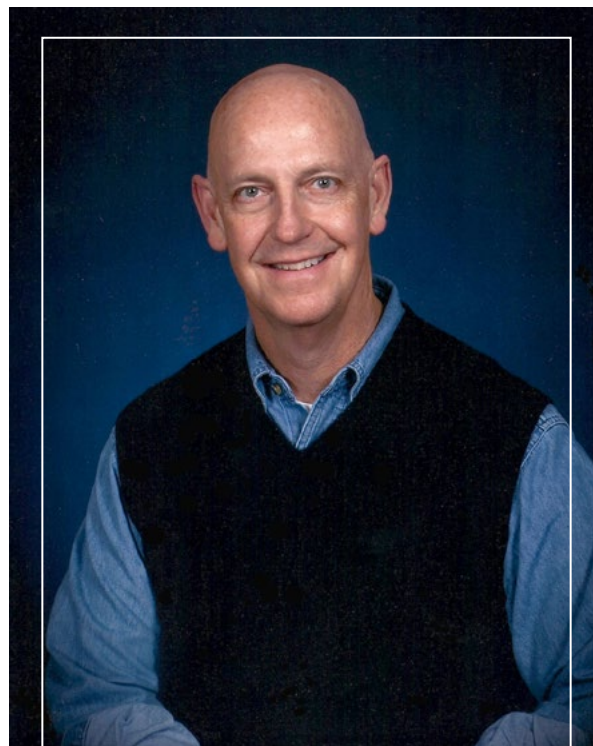
In 1999, Mark Meyer felt there was something missing in the residential home purchase market, something that could help bring together more companies with compliant, collaborative, win-win business arrangements, while creating a smoother and all-around better homebuying experience. With over two decades of information consulting experience from a career as a business consultant, CEO, COO, and CIO, and a business degree from Southern Methodist University, Mark launched MLinc Solutions to fill the void. Based in Dallas, Texas, MLinc is a nationwide provider of expertise, insight, and innovative solutions to the residential settlement services industry. With over 650 clients nationwide, MLinc is an information consulting leader in providing support for complementary business relationships. For their innovative solutions, from turn-key tools for affiliated business arrangements and services agreements to its related services valuation offerings, *National Mortgage Professional Magazine* named MLinc Solutions a *Visionary Organization* in the mortgage industry. “Everything we do is about helping clients establish strategic relationships that work, in a smart and compliant way. In the process, I love to see the creation of better solutions for consumers and all parties to the transaction,” Mark says.

As the leader of a thriving firm, he continues to develop innovative solutions to benefit professionals in every role of the residential settlement process, from real estate firms to mortgage banks to title insurance companies and others.

To this end, Mark created an industry-wide offering for helping residential settlement service providers forge compliant relationships that are a catalyst for improving the homebuying process. MLinc’s Affiliated Business Arrangement (ABA) and Services Agreements Solutions and related transformative valuation offerings have brought hundreds of companies the independent expertise and diligence to forge thousands of mutually beneficial business associations that are compliant with the *Real Estate Settlement Procedures Act* (“RESPA”). Specifically, MLinc’s tools, templates, and information consulting help clients assess, design, sell, value, set up and verify strategic relationships and agreements. MLinc’s valuation services (e.g., *ComplyMSATM*, *ComplyWSATM*, *ComplyEventsTM* and *ComplyOfficeTM*) have become an industry standard in helping clients to value and verify services provided by business associates, including marketing activities, web advertising, sponsored events, and office leases, to enhance RESPA compliance.

“All these activities are highly regulated, and we’re here to help companies form relationships in a way that improves the process,” he says. “It’s collaborative, and importantly, it’s compliant with federal regulations. We determine reasonable value for the services that these businesses are performing for one another so that our clients don’t overpay or aren’t overpaid, which is an important requirement for compliance. When properly structured, these agreements and cooperative efforts can lead to positive results for all those involved in the homebuying process.”

At the core of MLinc’s approach is Mark’s mission to support their clients’ business objectives and goals. He also believes that industry challenges and obstacles can lead to creative solutions and opportunities. “I’m a firm believer that by working together, companies can overcome difficulties and create solutions that are helpful to all parties involved in a home purchase,” he says. As a former leader within Centex Corporation, he knows of what he speaks. During his tenure there, Mark ran a leading quality control audit company for the mortgage industry, helped operate



the second largest non-bank-owned mortgage originator in the U.S., and directed information systems for one of the largest public home building and construction companies in the country.

Since that time, Mark has developed a proprietary productivity improvement methodology for assessing and implementing business practices that positively influence revenue, expense, throughput, quality, and risk. As the leader of a thriving firm, he continues to develop innovative solutions to benefit professionals in every role of the residential settlement process, from real estate firms to mortgage banks to title insurance companies and others.

A thought leader in the field, Mark has been a guest editorial contributor in a number of publications, including *Mortgage Banking Magazine*, *Real Estate Magazine*, *RESPRO Magazine*, *RESPA News*, *RISMedia Real Estate* and *The MReport*, among others, and he’s a sought-after lecturer and panel participant in many mortgage banking and real estate industry forums. Still, despite the success, what drives him is the accomplishments of the people he serves. “The biggest reward I receive from my work is seeing people and companies improve, become more productive and win. If MLinc plays even a small role in helping our clients thrive, it gives me great joy,” he says.

MLinc Solutions
A better way to work

Founder & CEO | mark@mlincsolutions.com
<https://mlincsolutions.com> | 214.553.1002
Dallas, TX | LI: Mark L Meyer, MLinc Solutions

JARED MOON, CEO

“ Staying true to your word will always guarantee repeat business.”

Jared Moon is CEO of Paragon Property Group, a private equity real estate investment and development company based in Tampa, Florida. He and his team not only maintain a disciplined approach to formulating and implementing their investment strategy, but they also identify and underwrite potential investments; detect development risks and hurdles; and provide proactive development, construction, and asset management. This approach as well as an in-depth understanding of the fundamentals of the real estate being evaluated has ensured success in delivering profitable returns for investors.



Paragon was founded in 2017 to invest equity capital in “developing thoughtful, sustainable, integrated, developments for the surrounding communities,” as the company’s motto states. Headquartered in Florida, team members serve the greater southeast area and work to remain on the cutting edge of developments in the retail sector. The goal at Paragon is to continue delivering outstanding long-term, risk-adjusted returns by upholding their acquisition fundamentals across numerous markets.

Since the onset of COVID-19, Jared and his team have been reevaluating many of their developments and incorporating drive-throughs, outdoor seating, and walk-up windows. “From a residential perspective, it is an integration of amenities for the



entire community. We try to keep in vein with the surrounding density levels and remain consistent with what is already there,” Jared explains. However, because Paragon specializes in both residential and retail sales, they look at each project through a full scope to determine the best use of the land and to decide whether Jared should partner with someone or lead the project the entire way himself.

A seasoned real estate developer, Jared first entered the industry in 1997 at the age of 18 and has since overseen a half billion dollars’ worth of development as well as 2,500 finished lots. His previous experience with larger development companies — such as his management role in the southeast division of one national company — has given him his current edge, setting him apart from others in the real estate sector. “Throughout my career, I have witnessed a lot of greed with people trying to get every last dollar out of a deal to keep in house. That’s why I choose to focus on how a deal enhances the community,” says Jared. He sees each project he undertakes as part of his legacy, so even if he must work on a smaller scale or take part of a development outside of the company, he is willing to make those compromises.

He and his team not only maintain a disciplined approach to formulating and implementing their investment strategy, but they also identify and underwrite potential investments; detect development risks and hurdles; and provide proactive development, construction, and asset management.

In addition to his first-hand experience, Jared’s degree in finance helped to equip him with the ability to analyze a project at its onset and determine the best way of capitalizing on it to make it into a profitable development. From a residential standpoint, Jared does not look for power centers or massive developments because he believes it is the blend of national, regional, and local retailers that make a retail development thrive. It also takes dedicated leadership. “At the end of the day, success comes down to doing what you say you’re going to do. Staying true to your word will always guarantee repeat business,” Jared says.

Lindsey McGuire

Business Development Manager

Lindsey McGuire is blazing a trail through the industry to help—and possibly save—one of the most underserved markets in the country—American farmers. With five years of expertise in real estate and property management with a focus on the construction space, Lindsey set out to develop a network of brokers, agribusiness experts, financial experts, attorneys, and others to help farmers become better educated about business and real estate choices to prevent their farms from being needlessly sold or lost. For Lindsey, it all stems from a deeply personal place. She grew up on her family's large, multigenerational Angus cattle farm in the Ozarks, which exposed her to land leases and development since she was a child—as well as the hardships that many farming families faced. Witnessing firsthand the challenges her own family experienced, Lindsey became determined to ensure that they—and others—would never struggle again. “I’ve lived it, and I’ve found throughout my career that there is a major need for representation of people like my family and childhood community. I believe my calling is to use my skills, experience, and understanding to help them reach their goals and leave an honorable legacy through real estate,” she explains.

Lindsey set out to develop a network of brokers, agribusiness experts, financial experts, attorneys, and others to help farmers become better educated about business and real estate choices to prevent their farms from being needlessly sold or lost.

Lindsey began her professional career not in real estate, but in marketing for the Augusta GreenJackets, born from a love of watching baseball with her father growing up. As fate would have it, her skills soon led her to a commercial real estate brokerage firm. As her real estate career blossomed, covering commercial transactions, construction, business development, and assisting with the management of industrial properties, so, too, did her desire to support the farming community. “Working with industrial business owners is what made me think that maybe I should go back to my roots,” she says. “I’m passionate about helping farmers and ranchers thrive now and for generations to come.”

With this realization came the awareness of the widespread struggles and virtually nonexistent support facing America's farmers and ranchers. “I realized that the phrase ‘having to sell the farm’ comes from farmers and ranchers not having access to professionals who understand this field of planning. They think they have no choice but to sell the farm,” she says. “They’re losing their retirement, their livelihood, and someone needs to figure this out. People are suffering, but I think this is only an epidemic if we don’t help. My desire is to help them evolve, be agile, and think on their feet to survive, and thrive. This is the type of consultation I want to provide. *This is my calling.*”



Lindsey's goal isn't to simply work with farmers to get them fair deals and provide them with financial and real estate education, she also looks to collaborate with professionals interested in investing in farms, such as agribusiness professionals, attorneys, investment experts, and others who specialize in the niche of agricultural properties. This includes natural food companies and restaurants, who look specifically for locally sourced foods for their stores and farm-to-table menus. This way, she can help farmers look farther afield for business and financial strategies. “Selling the farm isn't the only option. There are many laws about how property owners can pass down assets, and each grantor should choose the avenue that is best for them. These decisions affect taxes and healthcare, so it's important to know what rights we might be giving up without knowing it.”

Lindsey currently works as a business development manager at Hill Commercial Construction in Littleton, CO. Her expertise and growing network of professionals has led people from other industries to ask for her help, and she is happy to oblige. “I want to be a person who sees a need and meets it,” she says. “Of course, I encourage people to contact attorneys, financial advisors, CPAs, etc., for expert advice. Having industry allies helps me point them in the right direction.”



Van Preston

Founder and President

A seasoned real estate investor and specialist with over two decades of experience in property acquisition and residential redevelopment—and an impressive career that includes innumerable transactions with combined value in the hundreds of millions—Van Preston is the founder of Wealth Enterprises, LLC: Real Estate Investment Portfolios. With locations in both Memphis and Nashville, the boutique real estate firm offers specialized services to clients wishing to build wealth and assets through property acquisition, renovation, and restoration. Herself an investor, Van has amassed a portfolio that includes 14 residential properties in Tennessee and Missouri, two commercial buildings, and three properties in Brazil with a total projected value of \$3.3 million. Driven by a passion for the field, Van founded the firm in 2012, where she lends the same real estate savvy and marketing expertise that drives her own success to help her clients achieve their financial goals.

A licensed realtor in both Tennessee and Minnesota for the past 22 years, Van currently is an independent Broker/ agent with Kaizen Realty in Memphis. Van spent part of her career as a lead sales agent with Redfin and ran her own marketing agency in Nashville. She combined her marketing and real estate expertise and launched Wealth Enterprises to focus on helping investors build wealth through real estate investments. Her particular niche is investors, whom she helps with building rental portfolios and with commercial acquisitions, sales, and leases. “I love what I do, so it doesn’t even feel like work. I have many long-time clients whom I continue to work with, as we find new properties to add to their investment portfolios,” Van says.

Van bought her first house at just 20 years old and followed that with flipping her first property for a profit of \$10,000. Nine years later, in 2000, at 29 years old, she flipped a mid-century house as a bed and breakfast for a \$350,000 windfall. After that, she was addicted to real estate. Her clients have been reaping the benefits of her experience, passion—and fierce negotiation skills—to get the best deals possible ever since.

“ I love finding undervalued properties that will give my clients the greatest potential ROI—this is my sweet spot.

To find the most suitable properties for her clients, Van and her team frequently travel to view them, and then put together packages of properties within their price range. Van researches the cash flow of the properties, repairs needed, current rent rates, vacancy rates, and projected ROI, and then reviews the options with her clients. “I love finding undervalued properties that will give my clients the greatest potential ROI—this is my sweet spot.”

Although collecting new properties has been her main thrust, Van has recently been focusing more on the development of her commercial properties, with two renovations ongoing, while continuing to add rental and commercial properties. She’s currently in the process of buying a large, old bank in a tourist town. “It has six stories and will be my most impressive venture to date. I plan to convert it into a boutique hotel with nearly two dozen rooms and a high-end cocktail lounge/restaurant. I also plan to turn one of my Brazil properties into a small boutique hotel or an Airbnb,” she shares.

With all her success, Van keeps an eye on the future, anticipating the needs of her clients and how she can serve them. “Since Memphis borders Mississippi and Arkansas, I’m frequently asked to help investors there, so I’ll be getting my broker’s licenses in both states soon,” she says. In 2021, Van also has started a private monthly magazine, ‘Central Gardens Living’, in her historic neighborhood of Central Gardens in Memphis, a way of giving back and participating in her home community.

As if being the leader of a thriving firm isn’t accomplishment enough, Van is also signed to a record label in the U.K as an award-winning singer and songwriter and runs a small ministry as an ordained minister. “I’ve always enjoyed singing and songwriting and was fortunate enough to headline several festivals and shows across the East Coast and to tour throughout Europe and Australia. However, real estate is how I earn my living—and I absolutely love it!”

GINGER ORSI | Realtor™ — & — Advisor

A seasoned Realtor™ with a decade of experience in the real estate industry, and a successful independent investor in her own right, Ginger Orsi's melding of passion, business savvy, and creativity has paved the way for an illustrious career with \$15 million in sales for 2020 alone. Hailing from a family of successful industry professionals, Ginger's extraordinary talent for real estate purchasing, investing, and negotiating is a combination of her DNA and her uniquely diverse artistic background. After receiving an early introduction to production and design as a child actor who starred opposite Brad Pitt, she spent nine years working behind the camera as an assistant art director for television. In 2011, she followed her passion for real estate and entered the field as an investment manager for Nu Urban Residential, LLC, a real estate investment company in Los Angeles. Five years later, she combined her knowledge of real estate and design to launch Sunset Dwellings, LLC, an Arizona-based company, providing development of commercial and residential properties, real estate investment, and holdings of residential rentals. She also sells real estate as a Realtor™ with Compass California and Real Living in Phoenix with a focus on investments.

Ginger's success as an investor began before she even had her California and Arizona licenses in hand. Over the course of her career as a developer, she has flipped 52 houses, renovated 88 apartment units, developed over 28,000 square feet of apartments and townhomes, and constructed 36,000 square feet of commercial real estate. For her clients, she brings to bear the same techniques and expertise that drove her own success, as she caters to upscale investors and first-time buyers alike. As an experienced acquisitions specialist, she represents buyers with a methodical approach—educating them and ensuring that they are happy with their purchases. For her home sellers, Ginger wields her talent in set design to elevate listings, offering moving, cleaning, and staging services so that each property shines out among the masses.

The idea for Sunset Dwellings emerged after Ginger had the opportunity to work on a project in Arizona with her dad, a developer who specializes in schools and childcare centers. While she learned the development ropes from her father, Ginger soaked up knowledge on the transactional side from her mom, a successful real estate broker. Now, she brings this depth of insight from a lifetime of exposure and years of experience to serve her clients in myriad capacities. Ginger sells and acquires real estate on behalf of individuals and investors, provides investment consulting, and manages the development or improvement of properties to bring the highest possible return on investment. "I have a background in design, so I'm able to give my perspective on that as well, which tends to be clean, modern, and fun. So far, I've flipped more than 50 homes with a high success rate, and design is a critical part of that process," says Ginger. "People want something that looks good and is unique."

Along with design, acquisitions, entitlements, construction management, and research and development, Ginger provides several due diligence-related services, which include financial and property analysis. For the past 10 years, her niche has been multifamily investments, where she brings



a detail-oriented, customer-focused approach. She especially enjoys working with her fellow millennials—the country's largest rental demographic—as she can easily relate to their individual needs and lifestyles.

In addition to her personal knowledge, Ginger leverages her experience in the entertainment industry to benefit her clients—thinking of each home as its own production. "Whether updating a house or putting together a TV show from start to finish, both processes involve working with numerous people, dealing with a lot of moving parts, communicating a vision, and then organizing everyone to create that vision," she explains. With every role she has played throughout her career, Ginger's honesty, commitment, and passion for accommodating the people she works with have resulted in long-term, trusting relationships as well as financial success.

Ginger holds a B.A. in humanities from Cal State University Northridge. She has been a guest lecturer at the University of Southern California; California State, Long Beach; and California State, Northridge.

Laura Sharpe



Real Estate Development Manager

Laura Sharpe began her AutoZone career as a store development coordinator nine years ago. In 2015, she became executive administrator and 2017, she was promoted to real estate development manager. In this role, she focuses on identifying and selecting sites for new AutoZone locations. She has led the efforts of opening more than 30 stores across multiple states, with many additional store openings in the pipeline. Laura has earned numerous distinctions and recognition within the company, including, but not limited to, most contracts signed, most approved stores and highest performing stores.

Laura is part of the development process from beginning to end, identifying new markets based on market growth and demographics, managing the preconstruction and design teams, handling the negotiations, and working on the construction process. "You have to be on top of your projects in every aspect of the role, and there are times I am working on several deals, whether it is a new site, potential site, or an approved store in the design phase," said Laura Sharpe.

Laura has earned numerous distinctions and recognition within the company, including, but not limited to, most contracts signed, most approved stores and highest performing stores.

"Certain markets necessitate creative solutions and I have found ways to make even the most challenging deals come together. I truly enjoy what I do because no deal is the same and it makes for a good connection with the customer," said Laura.


A key component to Laura's success is her ability to negotiate. "I never negotiate for the sake of negotiating, every negotiation must be substantive and purposeful. Candor is key in my approach and useful when working with both brokers and landlords," said Laura. She also establishes and cultivates internal and external relationships, which supports the ongoing and continued growth of the company. It is also her personal approach that has earned Laura a tremendous reputation among landlords, brokers, and sellers.



laura.sharpe@autozone.com | <https://www.autozone.com>
901.604.4153 | West Memphis, AR | LI: laura-sharpe-8a341846

Erion Qoku

Erion Qoku's journey into real estate has taken him all around the world. While studying at Stony Brook University, he played Division 1 soccer, then was quickly scouted for the Albanian National soccer team. Soon, he found himself traveling the world as a professional footballer. During his travels, he fell in love with architecture and developed a passion for real estate. After settling in New York City and enjoying a successful 15-year career at Universal Realty Group, Erion took his experience and skills to found not one, but two companies: Aurora General Construction in 2018 and Dream Real Estate Services in 2020. Based in New York City, and serving all five boroughs, Aurora is a full-service, licensed general contractor, while Dream is a full-service licensed real estate broker. Both companies have been continuously growing and surpassing their monthly goals.

 Dream Real Estate, though still a startup firm, benefits from Erion's experience, drive, and specialization in investment, commercial and residential sales, property management, and rentals.

Even before founding his own brokerage, Erion had started Aurora as a direct result of his clients asking him to recommend contractors for renovations. With the experience he gained from watching his father run a construction company for 20 years, Erion put together an experienced team of contractors to provide the highest quality of construction services instead of referring them to third-party companies. Meanwhile, Dream Real Estate, though still a startup firm, benefits from Erion's experience, drive, and specialization in investment, commercial and residential sales, property management, and rentals.

"I'm starting from scratch, so I get to direct the dynamic and direction of both companies. I have a certain way I like to run things—not like a boss, but as a leader," Erion says. "I have a lot of visions and ideas that I can implement with my team. Bigger companies started small, like my firm, but in my opinion, we're special, because I'm building them brick by brick." It also means that he can provide clients with personalized attention, taking the time to sit down with them, really get a feel for what they want, and then delivering exactly that. "My work ethic is unstoppable. My number one goal is to achieve results that keep my customers satisfied."

As the president of two growing companies, Erion's responsibilities run the gamut, including: obtaining new clients and projects, managing agents and subcontractors, overseeing marketing and quality control, and most importantly closing deals and keeping his clients happy. With ever an eye on the future, Erion has plans to utilize the two companies and become a developer, acquire properties, and build a portfolio nationwide. "When I hung up my boots from soccer and entered real estate, I said to myself, each year I need to do better than the last, and always keep doing better. So far, I've kept that word to myself."



President

As the president of two growing companies, Erion's responsibilities run the gamut, including: obtaining new clients and projects, managing agents and subcontractors, overseeing marketing and quality control, and most importantly closing deals and keeping his clients happy.



CONTACT

Phone: 718.530.8437 | New York City | Email: Erion@dresny.com | Erion@auroragc.nyc



Michelle Alino

Specializing in multi-brand business development and real estate management, Michelle Alino has grown with Jollibee Foods Corporation (JFC) since 2003. Starting straight out of university, she accelerated through multiple roles—from an assistant in real estate departments in the Philippines, to her current position as real estate head of their JFC North America Philippine Brands operations – Jollibee, Red Ribbon and Chowking. When Michelle took the helm at the firm's North America headquarters in Los Angeles, California in 2017, Jollibee operated 39 stores across the U.S. and Canada. Under her leadership, that number nearly doubled within three years, ending 2020 with 60 stores. Currently, the company is projecting to end 2021 with 87 stores. Jollibee North America is aiming to hit 300 stores by 2024, a growth rate of nearly 700% from 2017.

As one of the fastest-growing Asian restaurant companies in the world, JFC operates in 36 countries, with over 5,800 stores globally. It has 8 wholly-owned brands (Jollibee, Chowking, Greenwich, Red Ribbon, Mang Inasal, Yonghe King, Hong Zhuang Yuan, Smashburger), 3 franchised brands (Burger King and Panda Express in the Philippines, Dunkin' Donuts in certain territories in China), 80% ownership of The Coffee Bean and Tea Leaf, and 60% ownership in the SuperFoods Group, which owns Highlands Coffee and PHO24 brands. In the United States, JFC operates six brands - Jollibee, Red Ribbon, Chowking, Smashburger, Coffee Bean and Tea Leaf and a business venture with award-winning chef, Rick Bayless for Tortazo.

Jollibee North America has experienced historical and unprecedented consecutive double-digit store network growth year-over-year, starting from 23% in 2019, 22% in 2020, and with sites already secured for 2021, they'll grow 45% their network from last year – its greatest number of new store openings in one year. Reporting an average unit volume of \$3.5M, Jollibee currently owns 60 stores across North America with an additional 4 new stores as of early March this year—in the US: Washington, California, Nevada, Arizona, Texas, Florida, Virginia, Illinois, New York, New Jersey, and Hawaii, and in Canada, Alberta, Saskatchewan, Manitoba, and Ontario. “Also, as part of our strategy for brand exposure and

As real estate head of JFC North America Philippine Brands, Michelle focuses on the strategic expansion of new stores, as well as the entire portfolio, generating significant contributions to financial targets from new stores and builds brands through leadership positioning.

dominance, we secured flagship locations at the center of key cities in North America,” Michelle explains. These downtown locations include 7th Avenue in Los Angeles, Market Street in San Francisco, Michigan Avenue in Chicago, Times Square in Manhattan, Yonge St in Toronto, and Granville, Vancouver.

As real estate head of JFC North America Philippine brands, Michelle focuses on the strategic expansion of new stores as well as the entire portfolio—generating significant contributions to financial targets from new stores and builds brands through leadership positioning. “We work with a location-based software company called Tetrad, whose systems provide demographic information and other services, and have partnered with Birchwood Resultant, who provides us with customized real estate models,” Michelle explains. “While they help to target the most valuable sites and to make better business decisions, Michelle makes sure the company has the right broker partners and legal team to help obtain them, partnering with Starr Finely in the U.S. and with Minded Gross in Canada.

Michelle credits her success to having an ownership mindset in everything she does, to setting goals that will achieve win-win outcomes, and most especially to her resilient and hardworking team. She not only believes in valuing quality over quantity, but also in fostering long-term relationships with all who do business with JFC. “I strive to espouse our JFC values especially integrity, when building trust with landlords and external partners, so they are confident to partner with us. I also encourage my team members to uphold those same values, so we can all celebrate hitting our financial targets and making our partners happy,” says Michelle.



William Elser

CEO/Principal

William Elser is the owner and CEO of Adelaide Real Estate, a Houston, Texas-based firm focused on providing real estate products and services, ranging from advisory to full development, tailored to an unrealized segment of the market. Over William's career, he's executed and supported nearly a dozen projects totaling approximately 3,300 units and \$1.2 billion in total capitalization, responsible for all phases of development, from sourcing the site through disposition of the asset and managing development teams. Today, he leads a thriving company dedicated to providing customizable and innovative real estate solutions for multifamily, condominium, hospitality, and mixed-use developments. Just eighteen months since opening its doors, Adelaide Real Estate already boasts a growing number of clients—three currently, with five more in the pipeline—and an impressive portfolio of projects, including eight projects ongoing across Denver, Seattle, Austin, and Houston, valued at \$1.8 billion, and 10 more in the pipeline worth approximately \$600 million and growing, including two condos and eight multifamily projects.

As the former head of urban multifamily development for the southwest region of Hines Real Estate for 11 years, in 2018, William brought his extensive experience and knowledge to found Adelaide Real Estate, named in honor of his first daughter, who passed away in infancy. His goal—to fill a niche in the urban market by providing boutique multifamily projects that meet a broad spectrum of household incomes and using his expertise to provide advisory and residential development services. William quickly built a talented, dedicated team with combined experience of 43 years in real estate and nearly four decades in development, and expertise in all phases of real estate, from construction to development to analytics. “From the development aspect, we can help with any part of the development process that any big firm can, but we do it at a fraction of the cost. In addition, we have a well-developed network of partners, allowing us to connect our clients with the right companies to maximize value and minimize risk,” he says.

While 2020 has seen its challenges for developers across the country as a result of the pandemic, Adelaide Real Estate remains as busy as ever. The company is currently handling development and construction management for a condominium and multifamily building in Houston, full development for another multifamily project in Houston, and working in an advisory role for a condo development in Austin. In addition, for one of Adelaide's largest clients, he helped them build a development company over two years including the commencement of design on four multifamily projects around the country and although it is currently on hold due to COVID, work is expected to continue when the certainty around the impact of the pandemic is more known. Adelaide Real Estate's ongoing success over such a relatively short period is truly incredible but for William, it's just further evidence of his team's experience, talent, and hard work. “I'm very proud of how well we've done just in the short amount of time since we opened our doors, despite the challenges of COVID and the current economic environment, specifically in Houston,” he shares.



From the development aspect, we can help with any part of the development process that any big firm can, but we do it at a fraction of the cost. In addition, we have a well-developed network of partners, allowing us to connect our clients with the right companies to maximize value and minimize risk.



CONTACT

2410 Tangle Street, Suite B, Houston, TX 77005
william.elser@adelaiderealestate.us | 281.224.4961
www.adelaiderealestate.us | Facebook: /addyresi
LinkedIn: adelaiderealestate



Dennis Folk, President

“What makes us successful, I think, is really good communication, responsiveness, fiduciary duty and we know these communities. We focus on professionalism, consistency, service and the rest takes care of itself.”

Dennis Folk started his company, Terrafin Real Estate, in Puyallup, Washington, in 2017, and in just three years, has conducted 631 closings at a total value of \$258 million, ranking him eighth in closed transactions. Dennis, who has been in real estate since 2006 and got his managing brokers license in 2014, describes Terrafin as “a bit more institutional than the average real estate office,” with the bulk of their clients being corporations and larger investors, and Terrafin selling homes on behalf of residential developers. While Terrafin might be a relatively young company, Dennis’s experience is what has driven its rapid growth and continued success. He has

executed over 1,000 transactions in excess of over a quarter of a billion dollars—all before the age of 34. And with this track record, Dennis surely holds a depth of knowledge of all the involved processes and the know-how to hire the right community of professionals to best serve his home builder clients.

Today, there are 10 people on the Terrafin team, including eight real estate brokers, and they continue to pull in higher-than-average revenue. “We’re a strong, consistent, producing outfit, and our tight-knit team is dedicated to providing personalized service to each of our clients,” Dennis says. “What makes us successful, I think, is really good communication, responsiveness, fiduciary duty and we know these communities. We focus on professionalism, consistency, service and the rest takes care of itself. It goes really far and people will remember when you put your clients’ interests above your own in all circumstances.”

One of the team’s larger projects over the last few years has been representing Brookstone Homes in a master planned community called Tehaleh in Bonney Lake, WA. This sprawling community consists of thousands of homes, and the project is on its seventh phase of development. On behalf of Brookstone, Terrafin has sold 150 single-family homes with an average individual value of half-a-million dollars. And Brookstone is just one among some of the largest home builders that Terrafin counts among its clients. Dennis and his team have represented eight of the regional home builders in 30 local communities throughout Pierce, King, Thurston, and surrounding counties, comprised of homes of all sizes and price ranges. As a resident of the South Sound area that he and his family call home, Dennis is passionate about the region and has a depth of insight into its nooks and crannies known to few, and he shares this with his clients to help them find opportunities before the masses hear about them.

Dennis’s experience and expertise have made him and his team popular among their many clients, but he credits his natural communication skills, unshakable ethics, and the value he places on his clients above all else as the real keys to his success. “When you put the thought of the commission check last, and you put service first, that’s when people remember you for years to come,” he says. “That is why our clients return to us and refer others. You’ve got to put service over commission every single day.”

Richard J. Rennell, Jr.

Richard and his team finance projects from \$1 million and up for a portfolio of clients that reads like a *Who's Who* of the biggest names in commercial real estate.

Richard J. Rennell, Jr. is a national production manager of CRE Term Lending at Sabal Capital Partners, LLC, a diversified financial services firm specializing in commercial real estate lending and investing. Headquartered in Irvine, California, the company's commercial real estate lending, servicing subsidiaries and affiliates have originated over \$4 billion nationally through their highly specialized wholesale lending platform. As a commercial real estate executive with over 15 years of operational and financial management experience who has directed the financing of close to 1,000 properties, Richard is a market expert committed to delivering the best financing options and best-in-class customer service to his clients and borrowers. Based in Sabal's Chicago office, Richard and his team finance projects from \$1 million and up for a portfolio of clients that reads like a *Who's Who* of the biggest names in commercial real estate.

Since joining Sabal's Chicago office in 2016, Richard has led the company as the largest Freddie Mac Small Balance Program lender in the Central Region for the past four years and as one of the top in the country in terms of loan volume. He brings his wealth of real estate expertise and financial acumen to originate and facilitate multifamily financing as well as other commercial real estate financing throughout the country through Freddie Mac's Optigo Small Balance Loan Program, Freddie Mac's Optigo Conventional Loan Program and Fannie Mae's Small Loan Program as well as through Sabal's Bridge and CMBS programs. As Richard serves his clients, he attends both national and regional commercial real estate conferences and seminars to further expand Sabal's footprint in the marketplace, such as MBA, NMHC, MREJ, Bisnow, and others.

While Richard serves as a leader of a firm honored by GlobeSt. *Real Estate Forum* as one of the *Top Influencers in Multifamily* in 2019 and a *Lender Influencer* in 2020, the foundation of his success lies in the long-term relationships he's cultivated throughout his career and with Sabal's external partners, including investment sales firms and commercial mortgage bankers and brokers as well as agency partners such as Freddie Mac and Fannie Mae. "A lot of the relationships that I'm forming today are as a direct result of referrals and business dealings with past and current clients because of what I've been able to deliver for them over the years," Richard explains.

While the COVID-19 pandemic has stalled his slate of conferences and events, and some areas of the real estate market, Richard's work on behalf of his clients shows no signs of slowing, with demand for investment acquisitions on fire right now. "COVID has had a tremendous impact on virtually every aspect of financing,



As a commercial real estate executive with over 15 years of operational and financial management experience who has directed the financing of close to 1,000 properties, Richard is a market expert committed to delivering the best financing options and best-in-class customer service to his clients and borrowers.

whether it be agency, life companies, or banking institutions; however, multifamily housing remains at an all-time high," he says. "There are opportunistic acquisitions, rates are at near-record lows, and even with the COVID crisis that continues, rent payments are still being made and continue to show improvement, primarily in the suburban markets."

Still, as busy as Richard is closing loans and executing financing for a bevy of clients, he does so with the personal and approachable style for which he is known and being aware of the diverse needs of each client—and even some who aren't. "I have random people who call me up and ask me questions because they saw me at a conference or on LinkedIn and are seeking my advice and I'm always happy to help them," he says.



National Production Manager, CRE Term Lending at Sabal — Sabal Capital Partners, LLC
richard.rennell@sabal.com | 216.644.3991 | Chicago, IL | LI: /in/richard-j-rennell-jr

Italo Bruno

President and Broker



With over 21 years of in-depth experience in the finance industry as well as an abundance of energy and drive, Italo Bruno serves as president

and broker of Max Capital Financial, a franchisee of Mortgage Centre Canada, one of Canada's most established brokerage networks. With access to over 50 lenders, the firm handles loans ranging from \$250,000 to \$100 million, with more than \$1 billion in available capital, the firm provides commercial mortgage brokering and commercial financing services. Max Capital also has access to broker-only mortgage lenders who offer rates and features that clients may not otherwise be able to access. With an array of funding resources, Italo leads a team of mortgage specialists who assist clients in making well-informed decisions regarding their mortgage financing options and work hard to provide all the information necessary to help clients achieve their goals. Through Max Capital's Business Advisory Group, the company also offers business restructuring and consulting services.

"Our aim is to help our clients get access to the most suitable terms and to the best rates possible on all kinds of commercial, first mortgages, second mortgages, refinancing, construction, land financing, mezzanine financing, and commercial bridge loans," says Italo. "Sometimes when people have been turned down elsewhere, they have come to us because they know we will find ways to get them access to mortgage options and approvals."

Founded in February 2019 in Edmonton, Alberta, Max Capital has experienced astounding growth in just its first 18 months. To serve the increasing demand

from clients—and in the year of a global pandemic—the firm is opening a second location in Vancouver, British Columbia. In addition, Max Capital has been working with developers on purpose-built rental buildings in the \$50 million to \$75 million range. Given Italo's widespread reputation as one of Edmonton's original automotive credit rebuilders and as a successful entrepreneur and a financing expert, that his firm is thriving likely comes as no surprise to the hundreds of clients he's served over the decades.

“Our aim is to help our clients get access to the most suitable terms and to the best rates possible on all kinds of commercial, first mortgages, second mortgages, refinancing, construction, land financing, mezzanine financing, and commercial bridge loans.”

Italo leads Max Capital with uncommonly broad experience as an accredited master home builder who owned and operated a master home building business and started, built, and sold a thriving finance company. He understands the importance of his team staying abreast of current market trends, rates, and regulations to provide their clients sound, practical guidance. He also holds the expertise and resources to provide commercial mortgage and finance lending solutions that fit the unique and wide-ranging financial lifestyles and goals of his clients.

"Using our exclusive Mortgage Market technology, we're able to factor in several options and financial variables to search for the mortgage and financing that's exactly right for each commercial client," Italo says. "We take expert care of the financing details for our clients with their best interests in mind. We shop mortgage options through leading Canadian financial institutions that have been trusted for generations."

Throughout Italo's career, the single driving force has been the people he serves. The same work ethic and commitment to his clients that drove him to become a household name as an automotive credit rebuilder two decades ago still drives him today. "I'm very passionate and committed to what I do. I started Max Capital Financial because I want to grow a team of dedicated commercial mortgage and finance experts to serve our clients the way I think they should be served," he says. And that is exactly what Italo is doing, every single day.

Edmonton, Alberta, Canada | ibruno@maxcap.ca | www.maxcap.ca | 780.306.4242

LinkedIn: [italobrunomaxcapitalfinancial](https://www.linkedin.com/company/italobrunomaxcapitalfinancial) | Facebook: Max Capital Financial Inc | Twitter: Max Capital Financial INC

Gregory Somar

Real Estate Agent

Greg specializes in working with home buyers and sellers throughout the Dorchester, Roxbury, Hyde Park, and Roslindale areas.



Exemplifying hard work, charisma, and a true passion for business, Greg Somar is no ordinary real estate agent. He is a 10-year industry veteran who has closed 100 transactions valued at \$20 million plus—and whose success allowed him to purchase his own two-unit multifamily property at just 35 years old. Greg joined Great Spaces ERA in October 2020, and brought with him eight years of unique insight into the entire process—from construction to closing—gained from his prior career as a sales agent for a developer. Based in Boston, Great Spaces ERA is known as one of the most respected real estate agencies in the city, ranked in the top 5% for transaction volume since 2017. From the agency's first Distinctive Properties office in the Savin Hill neighborhood of Dorchester, Greg specializes in working with home buyers and sellers throughout the Dorchester, Roxbury, Hyde Park, and Roslindale areas. "I'm such a people person, and I truly enjoy working with my clients and building relationships, so they've stuck with me through the years and they keep coming back," says Greg.

Greg's uncommon expertise and his genuine affinity for his clients show throughout every step of the experience, from touching base with his clients continuously through the process to celebrating with them at the closing. For home buyers, his mission is to ensure he finds a house that fits their unique tastes and needs as well as their budgets. He draws on his insight from his career with a developer to help them envision changes, whether removing a wall or modifying the lighting. For sellers, he makes sure everything is done in the house for a viewing—from staging to decluttering to photos. "I love spending a whole day at a house getting them ready. In doing so, I'm helping my clients get more money for their house. I got one of my clients double what they paid for it originally," Greg shares. At the closing table, for both his buyers and sellers,



“ I’m such a people person, and I truly enjoy working with my clients and building relationships, so they’ve stuck with me through the years and they keep coming back.

Greg includes one last special touch: he presents them with a gift, such as a nice bottle of wine or champagne, to celebrate the next stages of their lives.

With all the time and effort Greg puts into relationship building, it comes as no surprise that he has an ever-growing number of referrals and repeat customers. "Many of the clients I've sold to in the past have asked for my help to sell or rent their homes because they now have families and need to upgrade. Those are the best compliments I could ever receive—clients sticking with me through the years and continuing to come back," he says.

In addition to the support of his clients, Greg attributes much of his success to the developer who gave him his start in the industry. "He trained me to be an effective and efficient real estate agent—from filing paperwork with the city to staging a house—and my clients continue to benefit from that skillset today."

Ofra Beigel | Principal & Founder



condominium apartments, and mixed-use properties. “The combination of our multi licenses brokerage, experience and knowledge, allows us to engage in all aspects of real estate, including flipping, renting, buying, leasing, and more,” Ofra shares.

Ofra’s expertise is in identifying solid cash-producing properties. When working with other investors, Ofra guides and supports throughout all phases of acquisition and management. “We provide our investors with excellent investment portfolios with a value-add approach that will yield a long-term, stable cash flow,” she says. Her commitment to the procurement of quality properties is reinforced by her integrity and experience. “We love our investors and the people we’re working with, so we always keep things clear, straightforward and reliable. It isn’t just about our bottom line; we want everyone to make money,” Ofra shares.

“ We provide our investors with excellent investment portfolios with a value-add approach that will yield a long-term, stable cash flow.

Revered throughout the real estate industry as a dedicated, knowledgeable, and enthusiastic professional investor, Ofra Beigel has built a reputation as an expert in added-value commercial and residential properties.

Ofra is the founder of OB International Real Estate, a firm that specializes in the acquisition of real estate investment opportunities. The company, headquartered in New York City, purchases properties from banks, foreclosures, and short sales. “Real estate is a great investment if you buy it right,” says Ofra. “I find distressed properties where the numbers aren’t great; these properties are in need of a massive renovation in order to appreciate in value and maximize their cash flow.”

Ofra and her team of licensed real estate professionals manage and lease properties through their New York and Pennsylvania offices, utilizing their profound knowledge of the East Coast market. Their portfolio consists of warehouses, multifamily units, single family homes,

Surprisingly, when Ofra first arrived in New York 15 years ago, with her husband, Ron, and their two daughters, Shira and Keren, she had no prior involvement with business or real estate. In fact, she had received her bachelor’s and master’s degrees in linguistics from Israel’s Bar-Ilan University, before continuing her studies at New York University, ultimately becoming a Ph.D. candidate. During this time, Ofra began to invest in real estate in the United States, buying a few condos and multifamily properties. With each of her purchases, Ofra found herself seeking out professionals to answer her questions about local laws and other issues involved in the process. “I remember asking my husband, Ron, who is also a businessman and CPA, so many questions. Ron is my best friend and has been my most trusted advisor since I was 17,” she says. But it was after reading a book on the New York real estate industry that she decided to pursue a career in the field. She was now on her way to a lucrative profession.

In 2015, eager to open her own company, Ofra returned to school and worked for two years to gain the additional knowledge and skills that would allow her to succeed. Over these two years, she made several investments and by doing so, gained a practical understanding of the process. Finally, in 2017, her dream became a reality and OB International Real Estate was born. Ofra credits her success in part, to her lifelong mantra: “Wherever you go, go with all your heart.” She is also considerate of her actions and time at the personal level, especially since the sudden passing of her business partner, Margaret, who was an architect and who she saw as a friend and mother. “Her death has taught me the importance of living every day to the fullest as well as being a strong, independent and determined woman. I used to call Margaret ‘the Renaissance woman.’ I learned many things from her that are a primary part of my everyday life and I will miss her very much,” Ofra shares.

Stephen Frank

President

Stephen Frank is president of CMN Funding, a full-service commercial finance and advisory firm based in Albany, New York. A division of CMN Real Estate Group, CMN Funding serves commercial clients, as well as a vast network of private investors, in both the domestic and international markets.

As the firm's president, Stephen is responsible for overseeing all underwriting, structuring, and debt/equity placement, and generally handles most large balance transactions personally. A hands-on leader, he also lends his expertise to assist with loan originations, business development, partnership efforts, and staff development.

A hands-on leader, he also lends his expertise to assist with loan originations, business development, partnership efforts, and staff development.

Since its founding in 2003, CMN Funding has closed hundreds of loans, both in-house and through finance partners. CMN's highly talented staff of eight works with over 150 external lending sources. "The most important element of a successful financing company is having an efficient underwriting process. Part of our acumen, which contributes greatly to our success, is to categorize deals into different stages for the underwriting process, guaranteeing a streamlined, accurate, and timely completion," Stephen states. Because the process Stephen created has proven to be so effective, CMN Funding has come to be known as the "underwriting experts."

This year, CMN Funding has proven its resilience in an especially challenging landscape by successfully navigating the Covid-19 pandemic. "Similar to 2008-09, when credit restrictions tightened and many of our competitors went out of business, 2020 has presented a unique set of obstacles. Only five of our seven direct funds are now active, and although we anticipate the other two returning



A division of CMN Real Estate Group, CMN Funding serves commercial clients, as well as a vast network of private investors, in both the domestic and international markets.

in 2021, we will continue to forge ahead and find new ways to evolve. One strategy that the firm has adopted is to expand its footprint within the international markets, primarily in Latin America," Stephen adds.

Inarguably, if Stephen's history is any indicator of the future, the firm is in capable hands. As far back as 1999, when Stephen first entered the real estate financing industry, he was focused on building a stellar reputation, founded on his work ethic and perseverance. These qualities, in addition to an enviable skill set and practical experience, have had a pivotal role in his rise to becoming a self-made entrepreneur.



CONTACT

Albany, New York | sfrank@cmnfunding.com | office: 518.435.1119 ext. 105 | <http://cmnfunding.com>

Joshua Balsam



Joshua Balsam is the owner of Balsam Real Estate, a full-service management and investment company located in the Bronx, New York, and in Westchester County. Led by the core value to enhance communities through real estate, the firm specializes in fix-and-flips, rebuilding distressed properties, and property management. With over a decade of experience in the industry, and a real estate investor himself, Josh brings tremendous value to investors while improving neighborhoods, helping home sellers prosper, and giving buyers the perfect place to call home. “While it’s always exciting to make money, both as a business and for our investors, to be able to do so while putting somebody into a new home or watching the surrounding community thrive because of our contribution, there really is no more rewarding feeling,” he shares.

With over a decade of experience in the industry, and a real estate investor himself, Josh brings tremendous value to investors while improving neighborhoods, helping home sellers prosper, and giving buyers the perfect place to call home.

Josh’s skill, expertise, and a passion for his work are illustrated in nearly a dozen fix-flip and management projects across the Bronx and Hudson Valley, including the monumental undertaking of nearly 200 units in 2 distressed

CONTACT:

Owner — Balsam Real Estate | Rye Brook, NY
josh@balsamrealestate.com | 646.643.4601

properties, transforming them from depressing, dilapidated buildings hemorrhaging revenue into an inviting community of happy residents—and profitable assets. He brought in new management, new staff, and improved the building and the property. In doing so, he increased the long-suffering occupancy rate from 85 percent with an epidemic of unpaid rent to nearly 100 percent with vastly improved consistency in rent collections.

“When I took over, the buildings were among the worst managed buildings in New York City, with countless violations and maintenance issues that hadn’t been addressed for a decade,” Josh says. “Now we’ve created a true neighborhood. Residents are happier, and the community and buildings feel like home.”

Led by the core value to enhance communities through real estate, the firm specializes in fix-and-flips, rebuilding distressed properties, and property management.

Josh founded Balsam Real Estate in 2016 as a hands-on service—and he takes this seriously. While he manages the myriad responsibilities as the owner of a growing company, he is involved in every aspect of the business. He monitors the details of each project, from staff to tenant work orders, rent collections, and finances, and works together with JLA Realty Advisors to maintain and build their rental portfolio. Josh and his team work closely with home sellers, personally walking them through the sales process to acquire their homes, helping many of them out of difficult situations, and then works with contractors, real estate agents, and other investors to facilitate deals, whether fix-and-flip or resale.

In keeping with the company’s overall mission to enhance communities, Balsam Real Estate’s focus on fix-flips and wholesale homes is on not only beautifying distressed—sometimes crumbling—properties, but on raising home values in line with the area. Josh has done exactly this with nearly a dozen transformations across the New York area. “Taking this home that is a blank canvass and making it a home for the right buyer is tremendously rewarding,” Josh says. “We don’t want to make it the most expensive home in the neighborhood, but a good-quality home that fits and that can enhance community.”

Even in light of his astounding success, Josh shares the credit with his sister and part-owner, Eve Balsam, whose creativity has helped revive the properties, and his mentor, John Coleman, for being a “fantastic mentor and for setting a great example in the industry.”

Jacqueline Novotny, SVP

If you ask Jacqueline Novotny what the secret to her success is, she does not hesitate to say, “Persistence,” as she recites a quote from Benjamin Franklin: “Energy and persistence conquers all things.” She may also respond with a homage to her firm, CBRE, a worldwide leader in real estate services. And, while CBRE is certainly worthy of esteem, Jacqueline’s clients might have another explanation. In the famous words of Mark Twain, “If you find a job you enjoy doing, you’ll never have to work a day in your life,” and Jacqueline loves what she does!

Jacqueline is a senior vice president of advisory and transaction services with CBRE. Although she only assumed this role in October of 2020, her relationship with the firm goes back to 2013, when she started as an associate in the company’s Westchester/Fairfield County office. In this relatively short period of time, Jacqueline has completed more than 400 transactions and amassed an enviable roster of loyal, highly satisfied clients, including Prudential Insurance and The Leukemia & Lymphoma Society. Jacqueline’s 12 years of dedication to the commercial real estate arena has contributed to her progress, but her diverse experience across tenant and landlord representation, middle-market investment sales, as well as regional, national, and global portfolio management for several large-scale companies plays an equally impactful role. Add to that her commitment to providing exceptional customer service, and the result is a winning combination of talent rarely seen in the industry.

Standing out in an industry, or a company, for that matter, that is both competitive and fast-paced is no easy task. In 2020, CBRE completed over 69,000 transactions valued at over \$290B and is ranked #128 on the *Fortune 500 List*. With over 100,000 professionals located throughout 530 offices in over 100 countries, CBRE was named a *Top Company* by *Forbes*, and among *Barron’s 100 Most Sustainable Companies* for 2018-2019. Therefore, it’s easy to understand that personal and professional achievement within such an impressive environment comes only with ambition, intelligence, hard work, and dedication—traits that Jacqueline possesses in abundance.

To her credit, Jacqueline remains humble and praises her team for their valued contributions. “I wake up every day looking forward to going to work. I am fortunate to interact with people who are knowledgeable, driven, and passionate. They are constantly teaching and empowering me, encouraging me to be the best version of myself,” she shares. “As a team, we take pride in creating real value for our clients by providing comprehensive solutions for their real estate portfolio. While many teams are limited to one line of business, i.e., leasing or investment sales, our team employs a diversified business model so that we can advise a wider array of clients. Understanding the investment sales and leasing business makes me more prepared to respond to the complex real estate issues our clients face,” Jacqueline adds.

Jacqueline and her team provide service options that are both wide ranging and integral to a company’s real estate investing and management. One such service is disposition, which is often required by individual owners as well as nonprofits when they need to monetize or relinquish an asset. Jacqueline elaborates, “We sold the March of Dimes headquarters in White Plains, which was purchased by Windward School. This was an interesting sale because the land traded from one 501(c)(3) to another enabling the property to stay off of the tax records; creating value for both parties involved.” Jacqueline also works with the sellers of a property to determine its optimal use, which often includes discussions about zoning, rezoning potential, and strategies to achieve the maximum purchase price while meeting the client’s overall objectives. In addition to investment sales, her team oversees the leasing of office and industrial assets and maintains an extensive client base, including Alaska Permanent Fund Corporation, George Comfort and Sons, Onyx Equities, GTJ REIT, as well as smaller boutique owners.



CBRE

As a unique addition to this already impressive suite of services, Jacqueline’s team represents corporate and institutional clients with their philanthropic endeavors, overseeing the portfolios of the Leukemia & Lymphoma Society, while assisting with negotiations, proposals, site selection, etc. “We’re incredibly creative,” Jacqueline says. “The skills I have honed working with major corporate clients allow me to assist charitable organizations in the achievement of their real estate objectives.” Her skills in creative deal structuring were fostered in the early stages of her career as a salesperson with Sheldon Good & Company, one of the leading real estate auctioneers in the United States. Jacqueline participated in the sale of over \$150M of real estate transactions across all asset types and managed the company’s first endeavor into Puerto Rico.

In summation, Jacqueline’s career is not just inspiring, it serves as a testament to what one can achieve through fortitude, tenacity, and integrity.

Contact: Stamford, CT | jacqueline.novotny@cbre.com | www.cbre.com | 203.858.6262



Heather Harmon

Cofounder & COO

A third-generation real estate broker, Heather takes pride in her role as a female founder of a tech company that is poised to disrupt the industry. She specializes in real estate and mortgage technology; omnichannel customer focused technology; accessibility and equality in representation and data related to property value; and mortgage qualification and options. As broker of record for RedDoor, she is responsible for leading the technology products as well as her team in delivering an exceptional experience for agents as they connect their clients with fast verified pre-approval, low rates, and expert loan officers. Heather's overall mission at RedDoor is to ensure every decision is based upon best serving consumers. "It's time for change and time to be empowered because people deserve to be when they're buying a home and pursuing their happiness," she says.

Along with her team at RedDoor, Heather not only believes in doing what is right for the customer by providing "equality, accessibility, and affordability," but she also guarantees "instant, convenient, and human" transactions.

Heather Harmon is a cofounder and COO of RedDoor HQ, an online mortgage broker designed to make the home buying experience fast, simple, and transparent for buyers and their real estate agents. Currently serving thousands of borrowers and agents throughout California, with plans of expanding to other states in 2021, RedDoor's mission is to deliver a game-changing platform to the real estate and mortgage industries that cuts costs, accelerates timelines and accuracy, and delivers expertise from top professionals with technology accessible to everyone.

Along with her team at RedDoor, Heather not only believes in doing what is right for the customer by providing "equality, accessibility, and affordability," but she also guarantees "instant, convenient, and human" transactions. After completing four simple steps to discover their maximum buying power, customers can instantly invite coborrowers. Then, once they discover the loan options for which they qualify, they can conveniently generate verified preapprovals from the palms of their hands. Customers are also given the opportunity to chat with a dedicated human loan officer if they require further assistance.

Although her grandmother was the first licensed female contractor in Northern California, as well as a great role model, Heather had not planned on joining the real estate industry and never accepted it as the status quo. When she worked at her grandmother's office during summers, they had binders of MLS numbers and newspapers with houses for sale. After her grandmother typed the contracts, her grandfather would fly his plane across CA to get the deals signed. "We did everything manually because it was not a tech world then; now the landscape has changed dramatically," says Heather.

According to her, what has not changed is the importance of understanding the preapproval process and the actual acquisition of the mortgage. After the economic crash of 2008, when millions of people lost their homes and savings, Heather believes every American should watch *The Big Short*, a film that explains what happened and why. "What is fundamental to change is the quality and accessibility to what is going on behind the scenes – not just realtors or appraisers lying to people. One recent example involves an incident in FL where homeowners removed photographs that revealed a black woman lived in the house, and the value increased by 40%," Heather argues.

Heather studied at the University of California, San Diego; the University of Washington, the University of Guadalajara; and the University of California, Berkeley. She holds a Bachelor of Science degree in biochemistry and artificial intelligence. Because she genuinely cares about her clients and works hard to make a difference in their lives, she has been named a *Top 100 Agent* and a *Top Realtor*. She is also a contributing writer to *Forbes*, *California Association of Realtors*, and *USA Today*.



RedDoor HQ | heather@reddoor.com | 916.365.5327 | www.reddoor.com
NMLS #1813993 | DRE #01804799

Bonnie Mays

Broker & CEO

Bonnie provides resources to fuel agents' growth through training and coaching platforms, including small focus groups, live training and consultation, digital marketing portals, and a substantial video library for agents at all levels of development.

With over three decades of experience and honors such as *Broker of the Year* and *Top 25 Most Influential Women in Real Estate in the US*, Bonnie Mays is the award-winning CEO of United Real Estate in Louisville and Lexington, Kentucky, leading an award-winning—and growing—team of nearly 400 real estate agents and a thriving company, specializing in pairing buyers and sellers for all types of property, including residential, farms, commercial, investments, and multifamily. While Bonnie has driven United Real Estate in Kentucky through another year of astounding growth—despite a global pandemic—it is her widespread reputation for helping her agents succeed that means the most to her.

"I'm inspired by watching my agents excel and grow, and I think a strong leader has to have that focus. My success, the success of the company begins with each individual agent," Bonnie says. "I know what it's like to be in the trenches day to day, and I can appreciate the work that my agents do."

In 2013, after a 15-year career as the senior vice president of a major international real estate organization, and as a real estate educator, Bonnie opened United Real Estate in both Louisville and Lexington, with a mission to put not only her clients, but her agents, at the center—and she means it. United offers a flat-fee, 100% commission model in which agents pay only \$495 per closing, regardless of the price of a home, increasing their income by as much as 30% over most traditional models. *"My goal is to change the trajectory of their careers and ultimately their life by giving them more income to realize their dreams,"* Bonnie shares.

"We're not just focused on the home ownership goals of our clients, but equally on the success of our agents," Bonnie explains. *"One of the biggest differences between my company and other real estate agencies in my market is that I'm a hands-on leader. I do not list or sell real estate, so I don't compete with my agents for business." I spend 100% of my time supporting them and resolving issues that lead to their success.*

With an emphasis on education, professional development, coaching, and technology, Bonnie provides resources to fuel agents' growth through training and coaching platforms, including small focus groups, live training and consultation, digital marketing portals, and a substantial video library for agents at all levels of development. The company leadership



team includes four other associate brokers who assist with agent development along with a technology director, two agent-services directors, three transaction coordinators and several virtual assistants.

When it comes to elevating her team, Bonnie walks the walk, and her burgeoning team—and the 100 new agents that joined United Real Estate in Kentucky in 2020—are reaping the benefits of her personal commitment to their success. She believes that the more education she can provide her agents, more money and fun will follow for the entire team. She also believes that success for her agents is not measured merely in sales, but in their ability to live the fulfilling life they envision.

"To me, my greatest accomplishment is having the people that I love and trust the most respect and love me and what I do. Family comes first; I feel you must have a work-life balance to be truly successful. This job is not who you are, this job is what you do," Bonnie shares.



With experience as a real estate agent, investor, property manager, and managing partner of a brokerage, Kimberly is equipped to guide her clients in all aspects of the business—from property management and building new construction to buying and selling resale homes and investing in luxury real estate or the rental market. In late 2018, she and her husband, Mike, partnered with broker John Altic to open a JLA Realty franchise in Atascocita, TX. John founded the company in 2011 and owns 21 offices in and around the Greater Houston area. In less than three years, The Buish Team has grown into a 110-agent office—part of the 1,000 agents that make up the JLA family. Kimberly and her team have also produced \$20 million in sales YTD and \$150 million total. In 2020, 26 of the Realtors under her lead became *Million Dollar+ Producers*.

Kimberly attributes the company's growth to the education-based, family atmosphere John established 7 years ago, her office's talented business coach, and the split plan offered by JLA. The plan consists of a flat rate that agents pay the brokerage annually in lieu of the abundance of small fees incurred at most large companies. The Buish Team also provides in-house specialty options for its agents such as partnerships with Inspectors, and they house an insurance company, a property management company, and JLA's commercial group. She also contributes their success to the many affiliate partners such as title and lender partners.

Mike and Kimberly first started buying rental homes in 2006—two years after she obtained her real estate license. They have bought, sold, flipped properties, and held on to them. Today, they own a total of 29 homes and a property management company (complete with specialized software) for handling their rentals as well as over 200 additional properties they manage from referrals. In 2013, the duo partnered with a builder, purchased more than 38 lots in the Lake Houston area, and started building inventory homes. Since that time, they have sold (and even resold) many of the homes and are also continuing to build and hold as rentals for the future.

As a native Houstonian, Kimberly not only holds intimate knowledge of the area, but she also genuinely cares about her clients and their needs. She understands that they are making the biggest investments of their lives when they purchase a home, so she goes above and beyond to ensure the right fit for every family. Kimberly also uses her passion for helping other realtors by passing along the knowledge she and Mike have garnered over the course of their careers. As the mother of two grown children and three beautiful granddaughters, she knows the importance of looking at the big picture and maintaining long-term relationships.

Kimberly Buish

Realtor

With experience as a real estate agent, investor, property manager, and brokerage owner, Kimberly is equipped to guide her clients in all aspects of the business—from property management and building new construction to buying and selling resale homes and investing in luxury real estate or the rental market.

As a 17-year real estate industry veteran, Kimberly Buish possesses a diverse range of knowledge and a success-driven mindset. Both are evident within her role as a leading Realtor® for JLA Realty-Atascocita and through the many awards and recognitions she has received—starting from the very beginning of her career, when she was named *Rookie of the Year* by Century 21-Texas/Louisiana in 2004. In 2011, she was listed among the *Top 20 Under 40 Rising Stars in Real Estate* and was featured on the cover of the *Houston Realtor Magazine*. Kimberly has also been named a *Top Quarterly Listing Agent* three times by the Houston Association of Realtors and was ranked #17 in their 2014 list of *Top Buyers*. In addition, she is an eight-time *5-Star Award* winner in *Texas Monthly Magazine* and has been listed as a *Top Market Leader* by *Forbes Magazine* for the past three years consecutively. Most recently, Kimberly was selected to be featured in a 2021 issue of *Fortune Magazine*.

JLA Realty, The Buish Team | 713.819.1642
kim@thebuishteam.com | www.thebuishteam.com
LI: Kimberly Buish | FB: Kim Hall Buish

Justin Sokol

Senior Home Mortgage Consultant

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

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

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

Justin began his career in the mortgage industry in 2007 with Wachovia Bank, just two years after graduating with a bachelor's degree in business management from the University of Rhode Island, and grew with them as they were acquired by Wells Fargo. A mere year later, in 2018, he received the *Wells Fargo Rookie of the Year Award*. "I was only 24-25 years old at the time. As a student, I had competed in math competitions. I was really good at solving equations and quick thinking. I used those skills, and I really taught myself the mortgage business through experience, mentors, and Mortgage for Dummies."

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

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

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

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

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

CONTACT:

Justin Sokol, NMLSR ID 429718
Senior Home Mortgage Consultant, President's Club — Wells Fargo Home Mortgage
www.wfhm.com/justin-sokol | Justin.M.Sokol@wellsfargo.com
732-861-2545 | 201-714-5551



BRAD BENNETT

Brad Bennett has always had an entrepreneurial spirit and a natural talent for business, reselling yard sale items at a profit and selling candy bars at school as a kid. He credits this “hustler mentality” and insatiable thirst for knowledge for helping him make his first million at the age of 27. Coming from humble, blue-collar roots, Brad knows intimately the value of grit, determination, and risk-taking, as well as being outgoing, personable, and connecting with people. These traits, combined with his business savvy and skill, have earned him numerous awards over his 13 years in the consumer direct financial services industry—including 2009 *Rookie of the Year* and 2010 *Loan Officer of the Year* in the reverse mortgage industry and inclusion in the elite 2017 Millionaires Club. As vice president of the Retail Consumer Direct Division of RealFi Home Funding Corp., Brad brings that same passion and drive—and the experience that comes from personally executing 1,400 loans over his career—to lead growing a team of loan officers and operations experts in serving clients in a nationwide, expanding footprint.



Brad joined New York-based RealFi, a non-bank mortgage lending firm, in June of 2020. He brought with him valuable experience as a licensed mortgage loan originator and his insight from previous roles as managing partner and co-founder of the Reverse Mortgage Corporation and director of

operations for GSF Reverse. A hands-on leader, Brad works closely with his team to provide retail consumer services for RealFi Home Funding client base. He strives to create and maintain a culture of individualized attention, empowerment, and support for everyone. With consumer demand growing, the firm is continuing to recruit new talent to meet their needs. RealFi is currently expanding rapidly, creating new leadership roles as well as investing in abundance of new technology for even better customer service and conversion. To support this expansion, Brad is moving into an executive leadership management role, where he will create, scale, and develop a new consumer direct division for the company. “Since I got into this business, I’ve always been focused on how to become a better leader, a better salesperson,” Brad shares. “Now, at 34 years old, I’m very excited for what the next decade will bring in terms of personal growth and professional success.” Brad is a Certified Trainer in SLP (straight line persuasion sales training) and is certified in I.M.P.A.C.T selling. In addition, he has honed his skills through enormous amounts of reading and targeted research in the subjects of call center management, sales psychology, sales leadership, and budgeting and forecasting (projections/proformas).

bbennett@rhfunding.com | www.rhfunding.com | 717.701.9367 | LI: brad-bennett-3967aa114



MARIO CONTRUCCI

Mario Contrucci is a REALTOR® and real estate broker for The Contrucci Group, a professional real estate agency specializing in residential real estate in Albuquerque, Santa Fe, and the surrounding areas of New Mexico. Representing both buyers and sellers, Mario and his team of local real estate experts strive to provide million-dollar service, regardless of the price of the property being sold. “Whether it’s a \$30,000 condo or a \$3 million house, we are committed to taking the stress off of our clients and their families — never cutting corners, so they can find the perfect place to call home,” says Mario, who founded the company in 2018 at only 28 years old.

After joining the real estate industry five years ago, Mario became a million dollar producer and was named the *Most Influential Realtor of the Year* within his first 12 months. He has since developed numerous long-term relationships with property managers and mortgage experts and has served hundreds of clients — 95% of whom are referrals and repeat customers. Mario has also sold over 100 homes with values up to \$1 million, the highest in the area. Born and raised in NM, he knows the state as well as the hidden gems within each of the neighborhoods, which helps him in finding properties to fit the unique needs and lifestyles of his clients.

Prior to starting his own company, Mario worked as a banker for over a decade, which helped to equip him for his current role. As a result of his background in finance, he is adept at guiding clients in purchasing homes they can comfortably afford. He also takes pride in working closely with lenders to make sure everyone is doing their best for his clients.



The Contrucci Group

Real Estate Broker & REALTOR® | thecontruccigroup@gmail.com | Rio Rancho, NM | www.housesforu.com | 505.417.1827

GEORGIE ASFOURA

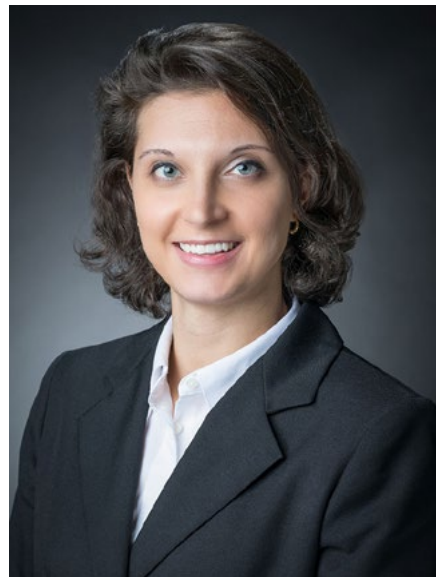


With a master's from Vanderbilt University, a law degree from Ohio State, and an Ohio real estate license, Georgie Asfoura is the founder and CEO of Georgette Properties, LLC. Launched in July 2020, the firm creates opportunities for individuals to invest in residential real estate by acquiring, improving, and managing value-add properties in central Ohio. From start to finish, Georgie and her team of experts manage the entire process—identifying the property, securing investor funding, and overseeing the capital improvements—so that investors can receive passive income with ease. From fundraising and communicating with investors, to negotiating property purchases, and collaborating with design professionals to develop new housing units, Georgie leads this thriving firm with her finger on the pulse of each project.

Why would this law school graduate pursue this kind of real estate career? Georgie's path to Georgette Properties began before the idea for the company ever emerged. For years before law school, Georgie worked in community development. Her work focused on housing and residential operations—managing a women's shelter, organizing support for zoning and land use issues, and overseeing a residential community and neighborhood relations programs as a director at Georgetown University. Her knowledge and experience in housing converged with her legal training to catalyze the launch of Georgette Properties.

"I chose this path instead of practicing law traditionally, because I believe in the mission of using investing as a tool to reimagine housing options, especially in central Ohio, where the market is growing increasingly tighter. There's a need to strategically design investment opportunities around principles of equity and access so that all community members can participate fully," Georgie explains. Georgie is particularly excited about the company's latest development project—exploring possibilities of how to alter traditional building design and materials to present housing options that could make homeownership more easily attainable for people at every income level.

Georgette Properties, LLC | Columbus, OH | 614.321.2515 | www.georgetteproperties.com
georgie.asfoura@georgetteproperties.com | LI: [georgieasfoura](#) | IG: [georgette_properties](#) | FB: [georgetteproperties](#)



BRIAN CLEARY

With a broad skill set across real estate finance, management, investment, and development, Brian Cleary is an integral part of Northwood Investors, LLC, a privately held, SEC registered real estate investment advisor headquartered in Denver, CO. Brian holds an MBA in real estate finance and urban land economics from the University of Wisconsin, an engineering degree from the University of Colorado, a professional engineering license (PE) —and the skill and experience gained from five years working in private equity real estate and managing a portion of University of Wisconsin-Madison's endowment, investing in publicly traded real estate securities. "I focus on office, retail, and multifamily, and my engineering background has proven beneficial to our development and redevelopment opportunities. My role requires not only a deep understanding of the finance and economics associated with an investment, but also the psychology of people and how people interact with the built environment," Brian explains.

Brian joined Northwood in 2019, and in his role supporting the company's asset management, development, and investment teams, his responsibilities are vast and varied. He oversees ground-up development and redevelopment projects and plays a key role in the execution of Northwood's annual business plan. He provides senior management with investment models and recommendations, including discounted cash flow calculations, return metrics, financing/disposition analysis, and interacts with the brokerage community, investors, JV partners, lenders, and prospective tenants. He is also a member of Northwood Investor's ESG team which focuses on sustainability, compliance, and tenant/community engagement. Founded in 2006, Northwood invests alongside institutional and private clients in a broad range of real estate investments - operating assets across five vertically integrated platforms; hospitality, office, retail, Northwood Ravin (a residential joint venture), and Northwood Urban Logistics (a UK logistics platform). With locations throughout the U.S. and Europe, the company employs a value-driven investment strategy with a longer-term investment outlook. Brian credits his educational and professional backgrounds with equipping him for his current role—particularly his experience in engineering construction management and as a graduate student at the University of Wisconsin-Madison. While completing his MBA, Brian served as co-president of the real estate club and participated in a study abroad programs in Hong Kong and France where he attended MIPIM—the largest international real estate conference in the world.



bcleary@northwoodinvestors.com | www.northwoodinvestors.com | 847.529.8336



MERI CRANDALL

Meri Crandall is an associate broker at Summit Sotheby's International Realty in St. George, Utah; a full-service brokerage that brings all properties to market and provides million-dollar marketing no matter the area or price-point.

With 15 offices throughout the state, over 50 support staff members, and full-time teams dedicated to transaction management, accounting, legal services, and operations, the firm boasts a four-to-one sales associate to employee ratio. "I am fully backed by both the power of the Sotheby's International Realty brand and Utah's only full-service real estate brokerage — a dynamic in-house advertising agency comprised of graphic design, digital marketing content, web development, photography, videography, and public relations departments," says Meri.

Since joining the company in 2017, Meri's primary responsibilities have revolved around keeping clients informed and up to date throughout the buying and selling process. She utilizes her strong negotiation skills to serve and advocate for them, taking care of all their questions and needs. As of Dec 31st 2020, she completed over 45 closings and

was the #1 agent for 2020 in her St. George, Utah office.

With 14 REALTOR® designations, Meri has been buying, selling, and investing in real estate for over 38 years — becoming a top producer in every company she has worked with, including Coldwell Banker. She was inducted into the *RPAC Hall of Fame* and served as president for both the Washington County Board of REALTORS® and the Women's Council of REALTORS®.

Throughout her career, Meri has excelled in assisting clients and truly cares about everyone she serves. "My clients want to talk to me, and I want to talk to them. This is not work for me; it's a joy!" she says.



Meri Crandall | Associate Broker | 151 N. Main Street, St. George, UT
mericrandall@gmail.com | 435.229.7424



ANDREW BLUMENTHAL

Andrew Blumenthal is a senior broker focused on investment sales, industrial and infill land transactions with Legacy Real Estate Advisors. Based in Charlotte, North Carolina, the firm provides brokerage services to clients across the Southeast United States. Andrew is also co-founder of Commercial Investment Property Group (CIPG), specializing in income-producing investment real estate. As a Charlotte native, a real estate investment expert, and a member of the planning commission for the City of Charlotte and Mecklenburg County, Andrew brings clients invaluable insight into every square inch of the city's geography and the skill and experience to uncover properties across the region that maximize investor return.

Andrew launched the CIPG platform under the Legacy brand in April of this year to help investors successfully navigate the unprecedented, volatile markets introduced by the COVID-19 pandemic. He lived up to his well-known reputation for an ability to adapt and pivot quickly, and where most of the industry saw risk, Andrew saw opportunities in investment and industrial real estate. "We had the idea for CIPG for a year, but when COVID hit, we knew that our clients needed us. We wanted to help them succeed despite everything that was going on, and we launched immediately," he explains.

Andrew leads an experienced team of experts in real estate, investment, and asset management who help clients maximize their ROI by finding properties that meet their individual investment criteria and analyzing the best time to buy or sell. As CIPG continues to grow, its clients rely heavily on Andrew's local and regional market insight to provide opportunities that allow them to prosper regardless of market conditions.

As an emerging industry leader, recipient of *Charlotte Agenda's 30 Under 30 Class of 2018 Award*, and a lifelong Charlotte resident, Andrew is driven by his passion for urban planning and sustainability and seeing the city continue to grow and be a better place for everyone. In support of this goal, he also serves on the board of directors for Foothills Conservancy of North Carolina, an organization dedicated to preserving land for public use and facilitating conservation.

Senior Broker — Legacy Real Estate Advisors | Co-Founder — Commercial Investment Property Group
ablumenthal@legacymre.com | 704.618.1802 | Charlotte, NC

KERRI DOWLING

For Kerri Dowling, real estate is a family affair. She grew up in the industry watching her family members work in the real estate business. Now, with a 20-year career and more than 3,000 transactions as a real estate broker, Kerri has made her own considerable mark on residential real estate. After two decades working for a national builder and selling re-sale, Kerri joined EXIT Realty DTC as a managing broker in July 2019. She leads a team of 80+ agents who are committed to helping people buy or sell their homes with the highest level of expertise. Kerri is already in EXIT's top 2% of realtors worldwide. She has also received the *5-Star Professional Award* in Colorado for the past seven years, and continually receives referrals from her satisfied clients.

The combination of Kerri's passion for her work and her family's real estate experience gives her clients an edge. "My mom and husband work for national builders. It has helped me because I'm able to keep informed of the current events in the industry, which gives my clients an advantage." Kerri also uses that experience to help her agents succeed. "Not only do I get to coach agents one-on-one to help them be successful, I also get to lead group meetings such as Motivational Mondays to share my insights that might not be taught in books," Kerri says. "I enjoy helping agents with their questions and overcome challenges that I faced when I was a new realtor and still experience today."

Kerri also cherishes her work with her clients. "My clients trust me to help them through the process from finding a home to smoothly closing the transaction," Kerri says. "One client asked me at the closing table whether it was supposed to be this easy. That always makes me smile. That's what I love about my job. It is what ignites the flame within me to always do better for my long-standing clients as well as the many referrals they send me."



Exit Realty DTC | kerri@exitrealtydte.com | www.DowlingGroupDenver.com
720.341.3469 | LI: Kerri-Dowling | IG: kerri_j_dowling | FB: Kerri Powell Dowling



JANET GATIHI

If history is any indicator of the success that Janet Gathihi will achieve in her newest venture, Zenith Flip and Sell For Profit, LLC, we can expect to be impressed in the very near future. Janet is what can only be described as the quintessential *Renaissance Woman*. She is a veteran of the US Army (honorably discharged in 2006), a photographer, a licensed massage therapist, a certified peer specialist, a volunteer, and now, a proud business-owner.

While her transition to the business world is somewhat unusual, Janet's career history is nothing short of ambitious. Growing up in the Bay Area, she was enamored with the Bohemian influences around her and initially pursued a career in the arts. She attended the Academy of Art in San Francisco to study digital photography but with a proclivity towards altruism, she then progressed to health services. Janet completed studies at the National Holistic Institute, then worked as a massage therapist almost three years. After a move to Los Angeles, she became interested in social work, so she enrolled in Santa Ana College, with plans to complete her BA at Fullerton. With this endeavor in mind, she worked at a mental health center and also worked at a homeless shelter. In 2018, Janet attended a real estate workshop with her mom and found her passion and purpose.

After that initial exposure to real estate, Janet began doing research and realized that as a career, it offered two very important advantages; it allowed her to work with people and provided financial freedom. After building a network of partners and potential clients, Zenith Flip and Sell For A Profit, LLC was born. While still relatively new in the market, Janet's company will focus on residential property in urban areas that are experiencing growth, such as Kansas City, Philadelphia, and Pittsburgh. Armed with a diverse skillset and a wide array of practical experience, under Janet's leadership, the venture promises to be a successful one. "What doesn't kill me, makes me stronger" is a mantra Janet lives by.



Janet Gathihi | Real Estate Investor | Janet@Zenithflipandsell.com
415 571-0908 | www.janetgphotography.com | LI: www.linkedin.com/in/janetgathihi





KAREN SIMON

Karen Simon is president and managing partner of Emersons Commercial Real Estate, a large, full-service commercial real estate firm that includes property management, leasing, and sales in and around Dallas-Fort Worth, Texas. With offices in Oklahoma City and the Houston and Austin areas, the company manages over seven million square feet of property in the Dallas area alone and 100 million across the country through its partnership with 1045. With over 30 years of experience and a career that includes the execution of over 2,000 transactions across thousands of acres and 6 million square feet of property, Karen leads Tarrant County and other counties in the DFW area.

Karen specializes in office, retail industrial and land sectors in both leasing and sales, and she leads marketing activities for three counties. She opened Emersons's Tarrant County office in 2016, bringing her broad experience and knowledge as a talented leader in the industrial real estate space and recognition as the first female industrial realtor in Dallas and Tarrant Counties.

Karen began her career in 1982 with not a bang, but an explosion, when she joined Henry S. Miller, the largest real estate company in Texas at that time. Before she left six years later, she would be the first female broker to be named as the highest industrial producer in the Dallas-Fort Worth area. Unfettered by standing as the rare woman in a traditionally male-dominated industry, Karen's passion and determination have driven her success across every role she has taken on. As managing partner for Bradford Company from 2003 to 2014, she built the entity board for the organization in Tarrant County and opened that location before serving in the same position for Tig, another industrial and office group. Now, Karen brings the same drive, skills, and expertise to lead Emersons Commercial Real estate as it continues to grow. A woman of many talents, Karen is also a custom jewelry designer and the owner of Rings from Things. Since 2011, she has specialized in serving third-party customers and has done trunk shows with Neiman Marcus.



President & Managing Partner | <http://emersonscre.com/people/karen-simon>
www.ringsfromthings.com | ksimon@emersonscre.com | 817-529-9090
6221 Southwest Blvd. Suite 200 Benbrook, Texas 76132
LinkedIn: Karen Simon | FB: Karen Simon | IG: Ringsfromthings



JEROMIE TUCKER

A solutions-driven entrepreneur with over 15 years of leadership experience, Jeromie Tucker makes a positive impact by inspiring and educating every individual and family he assists within the real estate industry. His vast background in recruiting, marketing, change management, HR, sales, and account management has equipped him with unique ways of doing business and the ability to develop relationships at all levels. Today, as the CEO of Transcendent Realty Investments, Jeromie specializes in identifying both current and future market opportunities and in understanding all aspects of real estate. The primary focus of Transcendent Realty Investments is on strategically acquiring and selling both multi-unit and single-family properties through investing partners, wholesaling and fix-and-flip. "We take a multi-faceted and innovative approach to expanding into numerous markets and impacting lives," says Jeromie.

After graduating from Oklahoma State University with a business degree and a minor in marketing, Jeromie began his journey as a diverse business professional. He first served as a director within the staffing and recruiting sector, supervising 300-400 people for over 10 years before being promoted to a regional director, and ultimately, to director of the professional recruiting division. In 2016, he entered the next phase of his professional journey as associate director of development for the Oklahoma State University Foundation, where he spent three years securing private funds for the school. It was during this time that Jeromie was introduced to wholesaling and flipping real estate, which he researched throughout the following years.

With the desire to create a family legacy, Jeromie utilized his diverse knowledge and extensive work experience to build Johnson Tucker Enterprises. The umbrella company includes Transcendent Realty Investments as well as his other businesses: Transcendent Rental Properties, LLC; and Transcendent Capital, LLC. "We were created to impact, inspire, and educate people to change generational cycles. This is why I do what I do," he says.



Jeromie Tucker, Chief Executive Officer | Transcendent Realty Investments
jeromie@transcendentinvestments.com | 918.408.2690
www.transcendent-realty.com | FB: Jeromie Tucker | IG: Jeromie Tucker
LI: [jeromie-tucker-08310736](https://www.linkedin.com/company/jeromie-tucker-08310736)

MARCO ROCA



Marco Roca has always been a trendsetter. After growing up in Mexico City, Roca moved to Miami in 1984. Roca's passions in his youth featured travel and admiring architecture in global destinations. Therefore, it is of little surprise that he pursued a career in hospitality development. Roca initially created a strong personal brand in Latin America by executing several hundred franchise and

management contracts, which he was also personally responsible for operating. During the next decade, he held senior development roles with Starwood and Wyndham, where he won multiple awards for top sales producer.

In 2011, Roca assumed leadership of worldwide development for Realogy (owners of Century 21, Coldwell Banker, ERA, Better Homes and Gardens and Sotheby's). In this role, he tripled the company's development goals. Three years later, Roca returned to hospitality and gaming as chief development officer for Hard Rock Hotels and Casinos. Roca added 36 new hotels and casinos in as many months. From here, Roca became president and chief development officer for Caesars Entertainment. While at Caesars, he created a new brand, Caesars Republic, and grew the company by eight new hotels & casinos and two pure-play hotels. Additionally, he worked on integrated resort projects in Athens, Greece, Paraguay, Australia, Virginia, and Japan. He also was simultaneously responsible for activating over 400 acres of underutilized land near Caesars casinos. This included the largest live-work-play development in Las Vegas and an entertainment district in Baltimore. Roca's department created an enterprise value of \$500 million under his leadership.

Following the merger with El Dorado, Marco co-founded Reveille Hospitality with his son and partner, Marco Roca, Jr. Reveille has real estate holdings under contract with a value of over \$40 million. They are developing a portfolio of 14 projects, including 10 Extended Stay America hotels, a Marriott Springhill Suites, a Marriott Residence Inn, a Hyatt Place, and a Hilton Curio. Their consulting arm, Palindrome Hospitality, has active projects with most of the global, top 10 hospitality brands. Reveille also owns a minority stake in a startup hospitality tech firm, Revolinks, and recently executed a master development agreement to develop 12 restaurants between Jupiter and Key West.

marco.roca@reveillehospitality.com | 678.975.0555 | LinkedIn: marcoaroca



JERRY GROSENICK



Jerry Grosenick is a real estate veteran with nearly three decades of experience whose career includes a cache of awards—*Five Star Real Estate Agent* for 11 consecutive years, *EXIT Realty Corp. International Broker of the Year*, and a listing among *Top 100 Agents for 2020*, to name a few. Now, as the founder and owner of EXIT Realty XL, Jerry is committed to leading his growing team of agents across Southeast Wisconsin to the heights of his own success with a model that focuses on training and coaching to help them maximize their dreams and potential powered by his vision, to empower agents to deliver an exceptional real estate experience. "I'm passionate about my business and about my agents getting the best training and support in the industry," Jerry says.

After entering the real estate field in property management in 1992, Jerry served on the planning commission for nine years, built spec homes in the early 2000's, and worked on developing a 48-unit, 55 year and older condo project, and a 10-unit subdivision. In 2006, he took his rare, broad experience and entered real estate sales as an agent. Just three years later, in 2009, he founded EXIT Realty XL, with a focus on training and coaching real estate agents to help them succeed—and he means it. In addition to training, Jerry helps his team with branding and technology, supported by a culture that puts them at the center. "First, I get my agents to brand themselves so that the leads go back to the agent, not the company. Second, EXIT is large enough to be able to develop great technology, and then we show our agents how to use that technology to help them build their careers and thrive," Jerry explains.

In addition, EXIT Realty allows agents to build a business within a business and potentially earn over 100%, where they can enjoy retirement and beneficiary benefits for the family—the only company in the industry that provides these benefits. With "empowering agents" as his driving force, Jerry has built a nurturing environment within a company that provides financial security and stability. "I love doing fun events with my agents, which builds a great culture. I just hosted an event to celebrate the success of our agents and to get our agents excited for the new year at a local restaurant," he shares.

iwantjerry@gmail.com | 262.573.9334 | www.exitrealtyxl.com | LI: jerrygrosenick | FB: iwantjerry | TW: Jerry_Grosenick



SCOTT HAZARD



Scott Hazard's success in commercial real estate comes from a multidisciplinary approach thanks to his somewhat unusual background that allows him to understand both the business and the technical sides of a venture, as well as the most important side—people. His undergraduate focus on economics and engineering, along with his master's in engineering management from Dartmouth, landed him roles at Apple and Google, where his transparent, trusted leadership style saw him build not only innovative products and retail spaces, but the teams to support them. Today, as global head of real estate and workplace experience for Atlassian, Scott manages the marketing and branding of a commercial real estate portfolio comprised of one million square feet across 14 commercial spaces in eight countries. And he brings that same passion for team building and for connecting products to physical spaces—with people at the center.

Scott's career began with an internship at Apple during his master's program, which, in 2005, evolved into a full-time position in product design focusing on Mac products and input devices. In 2008, he moved into Apple Retail, managing and developing the custom glass and AV/network systems across the fast-growing Apple Retail portfolio. Nine years into his Apple tenure, Google approached him to lead a product design team for Google Glass within Google X. Scott turned it down. But nine months later, when Google approached him with a role to build a team to think about physical products and retail, Scott accepted the challenge. While there, Scott and his team designed and built 15+ retail spaces for Google across various business units; designed to ensure guests had a good experience. Five years later, Scott was approached by Atlassian, an Australian software company that develops products for software developers and project managers. "I knew what I was passionate about—connecting products to environments," he says. "We've taken that approach to commercial real estate, constantly evolving and changing, and we do this by designing with flexibility and experimentation." This might mean designing "the opposite of a Silicon Valley-style office building" to create a more welcoming, human atmosphere or building the tallest hybrid timber structure in the world in Sydney to set the bar for sustainability. As a leader, Scott strives to cultivate a deep connection between himself and his employees, leading with the values that drew him to Atlassian—transparency, authenticity, support, and partnership.

Global Head of Real Estate and Workplace Experience — Atlassian | shazard@atlassian.com | www.atlassian.com
925.899.0494 | LinkedIn: Scott Hazard | Instagram: SHaz327

THOMAS CULLEN



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

With over 30 years of extensive real estate valuation experience, Tom is often consulted when the issue of determining the precise market value of a property is crucial. His appraisal experience is comprehensive, and he often deals with complex appraisals commissioned by governmental agencies, municipalities and corporations as well as assignments relating to legal matters such as divorce, foreclosures, tax abatement, estates or eminent domain. Additionally, the company also has a focus on real estate sales. Most of Cullen Real Estate's sales listings are generated through attorneys, accountants and other professionals that encounter complex situations where professional expertise and market knowledge is vital to a successful outcome. Tom has written many articles on procedures and methodology when handling complex appraisal assignments. Tom's expertise is often sought after by his industry peers from across the country for consultation or advice when handling complex, difficult or unique real estate appraisals.

Tom is an affiliate member of the Appraisal Institute and is approved by the Federal Housing Administration and is a member of the Greater Providence Board of Realtors. Cullen Real Estate and Appraisal Company is accredited and holds an A+ rating with the Better Business Bureau. Tom was awarded *Best of Home Advisor 2019* for outstanding professionalism and customer service and has hundreds of individual 5-star reviews written and posted online by his clients.



Locations in Providence, Rhode Island and Boston, Massachusetts
www.cullenrealestateandappraisal.com | cullenre65@gmail.com | (978) 315-0141 Office
(401) 368-2669 Tom Cullen | (401) 919-7114 Jessica (Business Mgr.)

NATHALIAH NAIPAUL

Nathaliah Naipaul is a Trinidad native and an award-winning real estate agent who has been featured by Red News magazine for her outlook on commercial and retail development. She serves as a partner and CEO at XAG Group and XAG Properties, one of Houston's leading private equity and real estate brokerage firms specializing in the acquisition, development, and management of retail and commercial properties. Since the company's establishment in 2017, and with the new brokerage branch launched in 2020, she has implemented a value system for her agents, focused on the core values of humility and integrity and upholding the XAG Group's mission to create intrinsic and sustainable value for clients. "Our developments are an artistic expression of our vision for the communities we build in," says Nathaliah, which is evident in their approach for commercial developments in upcoming neighborhoods, providing sorely needed service-oriented retail centers, infrastructure, and businesses. XAG Group has four divisions: Real Estate Brokerage, Private Equity, Commercial Development, and Investments and Property Management focused on C-Store, Restaurants, Retail Centers, and Event Venues.



XAG Properties is a boutique-style residential and commercial firm. As a Certified Commercial Investment Member (CCIM), Nathaliah leads a team of skilled agents that provides a personalized service to each client. At XAG, all agents are aware of the end-to-end development value chain of the business, inclusive of sourcing and acquisition of properties, assistance with and sourcing of lenders/contractors, permitting, construction, leasing/tenant management, property management, exit strategies, suppliers, and retail. "Everyone at XAG Properties is dedicated to going the extra mile to see that our clients are satisfied and supported with the information they need to make good decisions. Whether it is a 5-year Proforma or a comprehensive lease analysis - we want to ensure our offerings provide a high ROI while building relationships and providing consistent, superior service with everyone we work with," Nathaliah explains. Despite the implications of COVID-19 related impacts, XAG Group and XAG Properties have seen such rapid growth and success they are actively recruiting well qualified and similarly motivated agents to join their team.

XAG Properties | 6115 FM 359, Richmond TX77406 | nathaliah@xagproperties.com
www.xagproperties.com | 281.630.0596 | LI: [nathaliah-naipaul-ccim](https://www.linkedin.com/in/nathaliah-naipaul-ccim)

JAYME MUNIZ

Jayme Muniz is a realtor at The Real Estate Group (TRG), one of Southern California's largest independent and family owned residential real estate companies with over 300 professional agents. Throughout his career, Jayme has listed numerous properties and has worked tirelessly to find great deals for sellers, buyers and developers. After beginning his career in auto sales, Jayme's place of employment was bought out by a one-stop car company, and everyone was placed on a leave of absence. When his friend, an appraiser at the time, heard the news, he invited Jayme to stop by his company in order to learn more about his role. While visiting, Jayme was hired on the spot, which eventually led to his becoming a licensed appraiser and getting his start in real estate in 2002.

Later, when the market crashed in 2008, Jayme found a group of investors and slowly began purchasing properties to fix and flip, as well as holding for its income stream and later disposition or possible 1031 exchange. He was fortunate enough to make great returns on his first five investments, and his business grew from there. In 2010, Jayme obtained his real estate license and started his career, a couple of years later, at Keller Williams. Shortly after, Jayme moved to The Real Estate Group, where he was named *Rookie of the Year (2015)*. He also enrolled in El Camino College — ultimately graduating with honors, earning two degrees (one in mortgage loan brokerage and another in real estate).

Today, Jayme is a proud Palos Verdes Peninsula Specialist (a designation by the Palos Verdes Peninsula Association of Realtors) for The Real Estate Group and continues successfully representing buyers and sellers achieve their real estate goal and dreams, as well as buying and selling properties with investors and his own family. Jayme is also highly involved in the community on a personal level. He joined The Rotary Club of Torrance Del Amo in 2015, eventually becoming the club's president in the 2018-2019 term.



REALTOR – DRE #01869407 | 23805 Hawthorne Blvd., Suite 103
Torrance, CA 90505 | info@jaymemuniz.com | Mobile: 310.863.3004
info@jaymemuniz.com | www.jaymemuniz.com | LinkedIn: Jayme Muniz



KRISTEN MCLEAN

Kristen McLean leads Metro Phoenix Bank's (MPB) Commercial Lending Division with her longstanding and comprehensive Commercial Real Estate (CRE) expertise. With over two decades of experience, Kristen has sourced, negotiated, facilitated, and maintained lasting commercial lending relationships. Her ability to connect and establish a rapport with business owners is twofold. Her hands-on approach illustrates she is committed to client needs and knows commercial lending, but her practical CFO experience of a development company elevates her ability to genuinely connect with clients. Her unique blend of experience, dedication, and drive outshines other bankers in both CRE investment lending and commercial construction lending. Her success over the years has yielded the involvement in hundreds of projects, bringing over \$500 million in investment real estate to the finish line. She states, "I've learned something different from every developer throughout my career and have been fortunate to have had some amazing mentors along the way."

Metro Phoenix Bank, Inc., established in 2007 and headquartered in Phoenix, Arizona, is a full-service community bank that caters to small- to mid-sized businesses and real estate professionals. MPB offers commercial clients a variety of services ranging from commercial real estate lending, construction lending, outdoor media lending, SBA financing solutions, and a robust treasury management platform that includes a Homeowners Association (HOA)/Property Management specialty program. Prior to joining MPB in January of 2019, Kristen earned a business management degree from the University of Phoenix, all while working full-time and raising three children. She first entered banking in the early 1990s as a teller then quickly moved up the ladder, culminating experience that enriched her banking knowledge and ultimately sparked her interest in commercial lending. Among MPB's recently approved loans, sourced and managed by Kristen, was a multi-million-dollar construction project located on tribal land. This project was complex with many moving parts and required an extreme attention to detail to all parties involved. Kristen embraced the challenge, further building MPB's presence in the local market and establishing her foothold as one of Arizona's top real estate performers. When Kristen was asked what she valued most about Metro Phoenix Bank she replied, "The reason why Metro Phoenix Bank is such a good fit for me is simple – MPB is one of the very few true community banks left in Arizona. It is truly gratifying knowing that one's efforts directly support local business owners and the community alike. Who wouldn't want to be part of that?"



METRO PHOENIX BANK

kmclean@metrophoenixbank.com | 602-346-1826

LI: kristen-mclean/metro-phoenix-bank | FB: Metro Phoenix Bank



AARON S. NATHANS

Aaron S. Nathans is the managing director of NYC Red Group, LLC, a full-service real estate brokerage and development firm based in Rego Park, Queens. The firm focuses on the acquisition, development, leasing and sales of mixed-use, commercial, residential, and hospitality properties primarily across the Bronx, Brooklyn, Manhattan, Queens, and Staten Island, and serves investors outside the state as well.

With over 12 years of experience and a reputation as a skilled negotiator and an expert across the realm of commercial and residential real estate, sales, and development, Aaron founded NYC Red Group seven years ago as a "one-stop shop." From ground-up developments to sales and leasing to marketing and everything in between, he and his team of experienced professionals provide innovative solutions and unparalleled service to property owners, investors, and corporations. NYC Red Group's projects span from hotel and office building development and acquisition in the Bronx and Brooklyn to sales of retail, office, and condo properties in Manhattan, to name a few.

Aaron has extensive experience working with developers, investors, and real estate professionals such as architects, lawyers, and accountants. Additionally, he has worked with numerous asset management firms, assisting them with REO properties and pre-foreclosures. Mr. Nathans knows that communication and personalized attention is paramount—and he takes it very seriously. In fact, it's one of the main reasons that clients come to his firm. "If someone calls me, I answer, no matter what," Aaron says. "Some of our investors and developers have multiple projects going on at the same time, so we follow up with sellers and advise our clients on a daily or weekly basis on the status of a property."

Experience, knowledge, and professionalism stand as the core principles that guide Aaron and the entire NYC Red Group team. "Experience is key and knowing what you're doing and passing on that knowledge to your clients is important," he shares. Aaron is a licensed broker in New York with specialized training in property development and real estate management.

www.nyc CredGroup.com | aaron@nyc CredGroup.com | LinkedIn: Aaron Nathans | Facebook: NYC Red Group

LASHELLE LONDON



Thanks to LaShelle London, director of real estate for the pizza franchise, Papa John's International, the company has increased its geographical footprint, allowing their delicious product to grace the doorsteps of many homes in North America, while increasing Papa John's awareness on a global scale. Papa John's

International started over 30 years ago in Jeffersonville, Indiana, and now boasts over 5,000 stores in 45 separate countries. As a real estate development professional, LaShelle London has over 25 years of national and international experience in the planning and execution of development over several sectors of the market for retailers like Taco Bell, Shell Oil, Dunkin' Brands, and others. Currently, as a team leader, her area of responsibility covers a whopping 630 stores, spanning across 14 states throughout the Midwest and Central United States, Canada, and Alaska. After joining the company in November 2020, LaShelle began implementing and executing growth strategies for corporate and franchise stores under her management. Her primary duties include market planning, trade area analysis, site selection, and approval for new and relocated stores. She is also responsible for property management in her areas of coverage, including lease renewals, extensions, terminations, renegotiations and managing sub-tenants' lease issues. LaShelle's global endeavors have also impacted her ability to skillfully tackle tasks. While traveling to different markets around the world in the process of forming and leading the International Retail Division of a manufacturing company, Federal Mogul, LaShelle met with local architecture and engineering firms to adjust the company's original American design and construction plans to better suit local standards. Her travels took her to South Africa, Chile, Australia and Puerto Rico. Through this experience, LaShelle gleaned the ability to effectively create policies and procedures around growth strategy, real estate policies, and design—skills she now expertly applies in her area of influence at Papa John's. LaShelle manages projects for Papa John's in a hands-on fashion, venturing out to immerse herself in the field in order to assess what is changing, what has grown, and what is new across markets. "I've always got that real estate hat on," says LaShelle. As she gathers empirical research to enhance the company's reach, her global experience continues to inform her in navigating how to remain aware of cultural differences. "Traveling the world, you begin to understand culture and diversity," LaShelle asserts. LaShelle's broad range of experience allows for self-sufficiency, as well as ample success in team settings. This collaborative nature aligns with the company's core values; "1) Everyone Belongs, 2) Do the Right Thing, 3) People First, 4) Innovate to Win and 5) Have Fun!" For LaShelle, this positive working environment, in tandem with the rewarding nature of the job, continues to incite success. "The biggest motivator for me," she states, "is to go back to markets that I'd been in in the past, and think, "Wow, that store is there because of me."



lashelle_london@papajohns.com | 708.305.8249 | www.papajohns.com | LI: lashelle-london-mba

RICHARD BIRGEL



Richard Birgel is the founder and president of Real Estate Executive Search, Inc. an executive recruiting and staffing firm dedicated to fulfilling the hiring needs of companies that own, manage, and develop commercial real estate -- apartment buildings, offices, retail centers and hotels throughout the US. Real Estate Executive Search places candidates in a wide range of roles including property operations, asset management, development, construction management, accounting, finance, marketing, and facilities management and maintenance.

Richard leads his company with the idea of building and maintaining long-term professional relationships. Many of his clients and candidates have worked with him for 10 years or more across their careers as he helps place them in new roles and build new teams.

When he founded Real Estate Executive Search in 2001, Richard brought a broad expertise to his new company as well as the insights from being an entrepreneur. He has dedicated nearly his entire 22-year career as an executive recruiter to serving the specific staffing needs of the multifamily and commercial real estate industries. His prior roles included work as a recruiter for an accounting and finance firm and for Liberty Executive Search in Houston. Richard holds a bachelor's degree in political science from Davidson College and an MBA from the University of North Carolina at Chapel Hill.

He has always been an advocate of giving back to the community through charitable works. For the past 10 years, he has served as a volunteer and chairman of the board for El Centro Hispano, an organization that offers after-school tutoring to immigrant children in grades one through five.



President and Executive Recruiter | Real Estate Executive Search, Inc. | www.reesearchinc.com | Twitter: @ReeSearchInc
LI: real-estate-executive-search-inc | FB: /Real-Estate-Executive-Search-Inc-101819374575923 | IG: @realestateexecutivesearchinc



JONATHAN MORRIS

Jonathan Morris is a nationally recognized REIT expert with nearly three decades of executive real estate and REI experience. As a former chief investment officer and executive for three public REITs, he acquired, financed, and capitalized over \$4 billion in transactions—with performance beating pro forma in every case.

For the past 10 years, Jonathan has been giving back to the industry as an adjunct professor at Georgetown University, where he has taught hundreds of graduate students over his career. Most recently, Jonathan founded REIT Academy in response to growing requests from industry professionals and executives to gain specific knowledge of the REIT sector and the REITs themselves.

Set to launch in April 2021, the new educational platform will encompass a global perspective of REITs in the U.S, the Pacific Rim, South America, Europe, the Middle East, and Africa. “More and more people were asking me to start this class, and I realized that there is a vacuum at the highest level of REIT education, so I decided to launch the academy. It’s a very deep dive into the study of REITs,” he says. As the academy’s managing director, Jonathan will work in conjunction with an advisory board of several industry professionals to provide a series of online courses taught live via Zoom. The program will begin with The Executive REIT Masterclass, an in-depth, 12-week study of public REITs from inception to conversion and beyond. For approximately \$2,500, students will also learn the differences between a private and a public format, how public REITs became popular, how a private company converts to an UPREIT, ways to accomplish growth, and much more. Team members are currently setting up monthly international podcasts, and, in time, they will record REIT Academy’s online classes, which will allow people to take them at their convenience.

“Every course at REIT Academy is developed in the spirit of top-level REIT education,” says Jonathan. “The best award I receive is positive feedback from students and former students who have used the tools I taught them to succeed in their careers and in life.”



Founder and Managing Director | Washington, D.C. | jonathan.morris@reitacademy.com
202.365.0955 | Jonathan Morris Adjunct Professor, Georgetown University | Real Estate
Investment Trusts | Master’s of Real Estate Program | jm2634@georgetown.edu



ARLEESHA WILSON

Attorney Arleesha Wilson is the owner of the Law Office of Arleesha Wilson based in Cleveland, Ohio. Specializing in real estate law, her practice handles foreclosures, evictions, landlord/tenant law, and a variety of other legal matters such as inhabitation and security deposit issues. She also does civil litigation involving real estate, which includes trespass lawsuits, property disputes, conveyances, and closings for buyers and sellers.

Arleesha is also vice president of A&J Property Doctors, a single-family, fix and flip that she co-founded in 2009 with her fiancé, who has over 20 years of construction experience. The company’s ultimate goal is to make multimillion-dollar development deals. Since the duo recently closed on their first residential flip, they are off to a great start.

Always knowing what she wanted to do in life, Arleesha earned both her master’s degree in urban planning and her law degree simultaneously at Cleveland State University, where she also obtained a certificate in real estate finance. Known as “the people’s esquire” — an attorney who provides legal advice to everyday people — Arleesha is not only one of the few African American real estate lawyers in the Cleveland area, but she also offers payment plans to help

ensure that all her clients have access to justice.

When she is not at work in her office or at Property Doctors, Arleesha volunteers at The Legal Aid Society, which provides services at no cost to low income clients. In 2019, she was presented with *The Home Grown Heroes Award* by cleveland.com for her substantial contributions to the economic development of Cleveland.

A&J Property Doctors, LLC, Vice President | Law Office of Arleesha Wilson, Owner | justice@attorneyawilson.com
216.688.7112 | office: 216.479.6839 | 600 Superior Avenue E., Suite 1300, Cleveland, Ohio 44114 | www.attorneyawilson.com
Facebook: The People’s Esquire | Instagram: @thepeoplesesquire | LinkedIn: Arleesha Wilson

TRACEY WINGO

From the moment she stepped into the world of finance, Tracey Wingo has had a talent for finding opportunities amid challenging situations. Skilled in cash flow and data analysis—and backed by a degree from Temple University as well as a pending master's from Georgetown—Tracey's career has taken her from the finance side of the business to the development side, giving her the uniquely broad experience and insight for which she is known. She entered the field with PGIM Mellon and later transitioned to BNY Mellon, where she was instrumental in creating the firm's first-ever real estate platform. She also had the distinction of being the youngest person on the BNY Real Estate Portfolio Analytics team before she was promoted to manager. Now, at just 29 years old, Tracey serves as assistant vice president of real estate development at Invest Newark, a nonprofit organization supporting numerous economic and cultural development projects throughout New Jersey. The firm is committed to supporting small, and women- and minority-owned businesses while accelerating redevelopment and reducing blight. For Tracey, the best part of her job is seeing the positive impact the company has made on the black and brown community. "I love the leadership and culture of Invest Newark as well as the values we encompass," she says.



Tracey joined the organization in January 2021, where her overarching mandate is the management of all aspects of real estate, budget, design, and the permitting and construction phases of development and rehab projects. She works closely with the project supervisor to ensure the project meets all financial and regulatory guidelines, including grant and federal procurement requirements. Throughout her career, Tracey has been involved with the development of charter schools. Today, one of her current projects with Invest Newark stands as another shining example of both Tracey's and the firm's commitment to transforming neighborhoods—the management of a new artist co-op community comprised of 27 apartments. Tracey is also a private investor and works part-time as an agent at Keller Williams City Views Realty in Fort Lee, specializing in commercial real estate—purchasing, rehabbing, and selling properties. She is also a member of the Golden Key International Honor Society. "In what most people would view as insurmountable challenges, I find opportunities instead, and I strive to take advantage of them and empower more young women to pursue their dreams in real estate despite how the industry may look," she says.

Invest Newark | Somerset, NJ | tracey.wingo14@gmail.com | 908.420.8128 | LinkedIn: @traceywingo

SUE GONYEA

Sue Gonyea is the founder and president of Gonyea Properties, Inc., a Minnesota-based real estate company that has been providing residential and commercial services to buyers and sellers since 1994. She and her team are not only industry leaders in investing, selling, and leasing, but they also specialize in rehabs, rentals, and property management solutions throughout the Minneapolis and St. Paul Metro areas.

With over 30 years of real estate experience, as well as a bachelor's and a master's degree in education, Sue is a natural teacher with a passion for educating her clients and listening to their individual needs. She is deeply protective of everyone she represents and works to navigate the process to bring them to a place that makes financial sense for them. "People come back to me because they trust I will work my hardest for them, and they know I would rather they not buy anything than buy something that isn't right for them," Sue explains. For her, real estate is not about money; it's about helping people make educated decisions that will improve and enrich their lives.



In addition to her role at Gonyea Properties, Sue is also the founder of Do Good Things, a nonprofit organization that provides young people with local volunteer opportunities. The program teaches them how to be better leaders and helps them acquire the skills necessary to become successful as adults in the "real world."



Founder and President | Hopkins, Minnesota | sue@gonyeaproperties.com | 612.267.5310
<http://gonyeaproperties.com> | Do Good Things: <https://www.dogoodthings-gonyea.com>

BRING YOUR MED-TECH PRODUCT TO LIFE.



Facilitated Growth Specializes in Go-To-Market
Implementation and Private Investments.



FACILITATED GROWTH

Call Us or Submit Your Business Plan Online to Learn More.
212.697.1316 | www.facilitatedgrowth.com



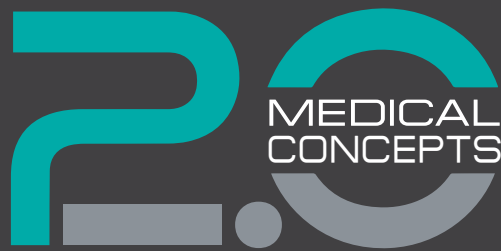
PROMOTING YOUR BRAND CAN BE CHALLENGING

WE CAN HELP

Contact Our Promotion Team
to Learn More About Increasing
Your Brand Exposure

offers@TheTop100Magazine.com





THE NEXT VERSION OF YOU AWAITS

MEDICAL WEIGHT LOSS | HGH PEPTIDES | AMINO THERAPIES



USING MEDICAL SCIENCE TO ACHIEVE THE OPTIMAL YOU

All Programs are Doctor-Assisted & Tailored to Your Specific Needs | Convenient Consultation Platform

Any Age | Any Body Type | Male or Female | Any Fitness Level

CALL OR VISIT US ONLINE TO LEARN MORE:

833-206-3326 | www.2point0mc.com