THE TOP 100 PEOPLE IN REAL ESTATE

FEATURING MIKE PARKER

Celebrating our 15th Year of Publishing

Meet

MIKE PARKER

President and Owner
Parker Real Estate Group
HUFF Realty

-Story on Page 30

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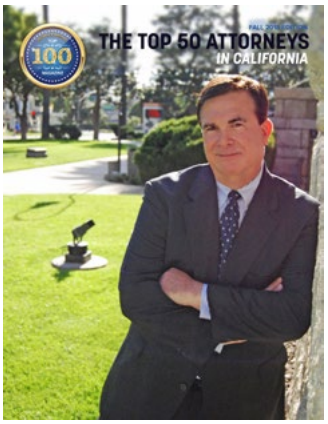

The staff of *The Top 100 Magazine* would like to express their gratitude for having the privilege of working with the brightest, most accomplished, and esteemed professionals in real estate and related fields. Through the combined efforts of our account directors, writers, production staff, and artists,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

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

Joseph Nunziato
CEO, Redwood Media

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THE TOP 100 PEOPLE IN REAL ESTATE

Celebrating our 15th Year of Publishing

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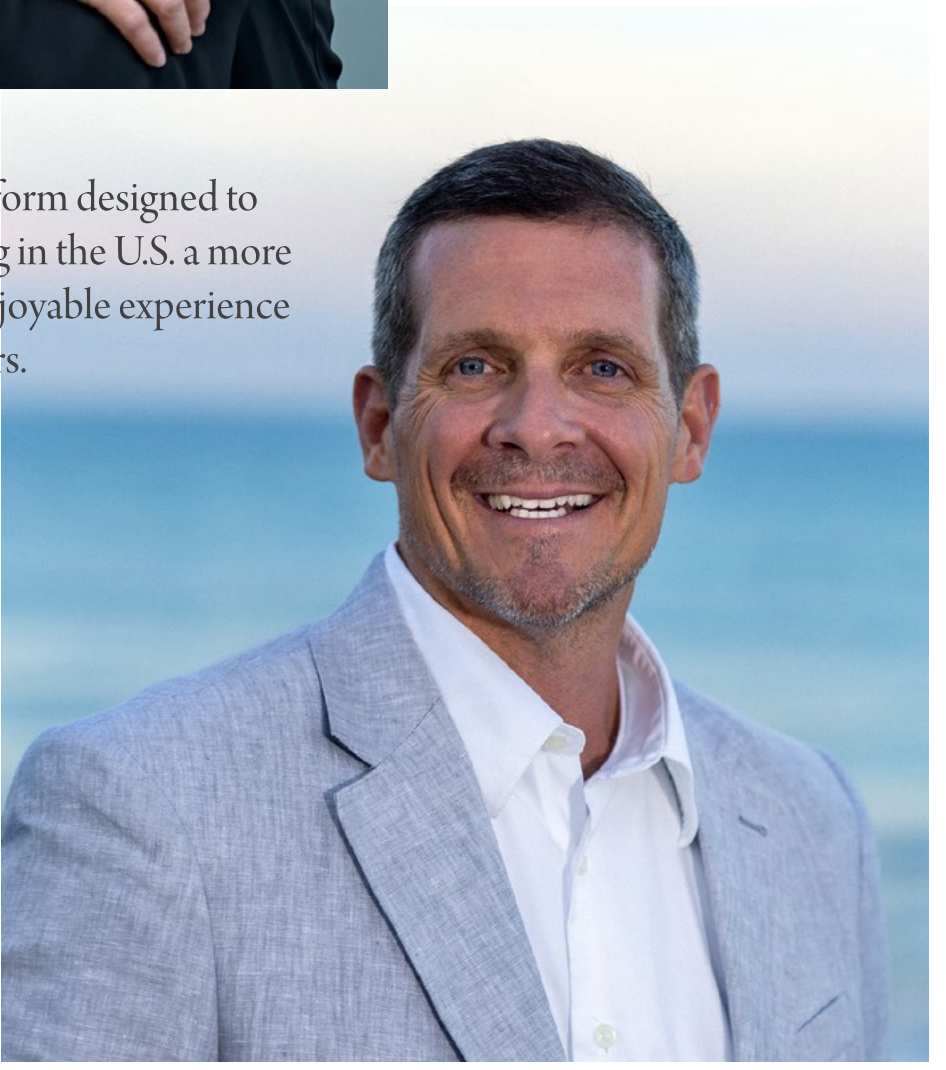
THE TRAILBLAZERS. THE LEADERS. THE CHANGE-MAKERS. THE DREAMERS.

We bring the stories of extraordinary people to the world.

Kathleen Yonce & Gibbs Baum



> KEY Arena is the digital platform designed to make the process of investing in the U.S. a more successful, profitable, and enjoyable experience by educating foreign investors.

A veteran real estate executive, investor, and coach with over 28 years of experience, **Kathleen Yonce** has worked on more than three million square feet of commercial investment properties valued at over $3 billion. As the founding partner of the full-service firm KEY Group, she works with individuals, entrepreneurs, Fortune 500 companies, and many others to achieve their investment goals in commercial real estate. Along with an MBA from Nova Southeastern University, she holds multiple designations as a certified international property specialist (CIPS), a resort and second-home property specialist (RSPS), a certified commercial investment member (CCIM), and licensed real estate broker.

KEY Arena's motto is "**Unlocking Your American Dream.**"

Since the start of her commercial real estate career in 1993, Kathleen has helped corporate, institutional, and private buyers as well as owners, developers, landlords, and tenants to invest in commercial real estate throughout the state of Florida. In recognition of her expertise and dedication to the industry, she was recognized as an *Up and Comer for Commercial Real Estate Development* by the *South Florida Business Journal* and was listed among the *Top Women in Commercial Real Estate* by the *Florida Real Estate Journal*.

As the other half of this extraordinary duo, **Gibbs Baum** is a licensed real estate agent, broker, and residential investment coach. With over 16 years of direct real estate experience and a business degree from the University of Central Florida, he averages more than 100 transactions per year valued at over $45 million. He is also a successful real estate investor—profiting from purchase-to-rent-or-flip, high-end residential investments in land, and residential income property throughout Florida and the Carolinas.

Kathleen and Gibbs recently launched an innovative digital platform called KEY Arena to assist foreign nationals in investing in real estate within the U.S.

The Top 100 Magazine had the opportunity to speak with them to learn more about their thriving firms and how they deliver extraordinary value in helping international investors through their groundbreaking platform.

Let's begin with KEY Arena. What does this exciting new platform have to offer?

Kathleen: The KEY Arena platform came about as a result of our respective experience in Florida real estate, which has a consistent influx of international investors from all over the world. Gibbs and I also both work with international brokerage brands and have a massive global network through those brands. We have both seen the disadvantages faced by foreign nationals who come to the U.S. to invest. We have seen them grapple with the challenges of learning new practices, markets, and finding the right professionals, and many times we have seen this go incredibly wrong. Unfortunately, they are often presented with the worst deals on the market because they lack adequate market knowledge and local industry connections. Most importantly, they don't have access to off-market or pre-market deals, like we do.

So, KEY Arena is the digital platform designed to make the process of investing in the U.S. a more successful, profitable, and enjoyable experience by educating foreign investors. KEY Arena provides international investors with access to EXPERT knowledge, coaching, training, and solid execution assistance with U.S. corporate and real estate transactions and investment opportunities. Anyone who becomes trained in the KEY Arena, our KEY Players, will be ready to play on a level playing field. They will be ready to play successfully with a team of expert coaches that remain committed to their success.

Gibbs: The professionals on our coaching teams have an exceptional experience level. The professional certifications we have earned are a testimony to the quality of the individuals our KEY Players will have as coaches through learning the game of real estate investing. We collectively hold more than 125 years of combined experience, having been involved in over $3 Billion in commercial investment and over $250 Million in residential investments. Our international brokerage brands: Sotheby's International in residential sales and Sperry Commercial Global Affiliates in commercial sales, offer real-time global reach so that our KEY Players, from anywhere in the world, can invest, anywhere in the U.S., with us on their team throughout the entire process. This also includes immigration expertise from the beginning as well, should they choose to have a long-term desire to migrate to the U.S.

Kathleen: We also curate our own investment opportunities. Our Sperry Commercial Global Affiliates has a team specializing in business acquisition opportunities and our executive and investment teams identify investment worthy projects of all types. KEY Players, who turn out to be VIP players through commitment to learning from our programs, will ultimately be invited to have the opportunity to be our Partners on our investments. These investments are currently funded by us, wealthy individuals, and private investment groups. Our KEY VIP Players will have the first opportunity to participate, along with us, in the investments. These will be investments that are never publicly offered. So, individuals can participate in profitable investments at smaller capital increments than carrying an investment on their own, if desirable.

What are the main goals of the platform?

Kathleen: KEY Arena's motto is "Unlocking Your American Dream." Our highest aim is to motivate and inspire people that have been watching on the sidelines for years- wishing they had the knowledge, connections, and ability to act- to finally take that step with us as their coaches. People dreaming of the American dream now have a partner to make it happen. Once we inspire them to take that first step to join us, we will see them through to making it happen. The platform works under three main levels of engagement: train them to invest wisely, customize a strategic plan with their long-term immigration goals in mind, and present them with resources and connections so they may participate in profitable deals that meet their ideal American investment parameters.

> “I simply have a lot of vision on a property’s potential, and I understand the nuts and bolts of how to take ‘the potential’ and turn it into ‘reality’ with redesign and remodel.

Are there any prerequisites they must meet before participating?

Gibbs: They simply have to come ready to learn and willing to invest in the knowledge to get in the game and play. But we have made that super easy and manageable, from a financial and time commitment perspective. They will avoid so many of the mistakes that first time investors make, especially foreign investors, and therefore save a HUGE amount of time and money.

And where do the investors go once they have completed the training program?

Kathleen: It really depends on where they WANT to go. We are helping them realize THEIR dreams, it’s all customized to fit their desires, preferences, geographical, investment type, etc. We cover the full spectrum of investment types and span the entire Country through our international brokerage brands. We also begin with their immigration desires in mind, and have many investment types and avenues we can point them down depending on their available capital and risk/return desires, etc. If they want to invest in existing business operations and migrate within the next two years, we can help them with that too. It is THEIR dream, not ours, we are here to educate coach, and support them in making it happen.

Gibbs: But, if they become a VIP Player, they will be offered the first come, first serve opportunities to invest in a myriad of deals that they would never have the opportunity to see elsewhere, and frankly, nobody does, because we grab them before they ever “see the street”. Our KEY Players, once fully trained, will have the opportunity to experience front row seats for all of our deals. That’s an exciting opportunity. In my business today, the most frequent complaint I personally hear now is “why didn’t you let me in that deal?” So, if at the end of our training, they don’t want to go out and procure their own, they can sit in the ARENA with us and get a front row seat to view the deals we are investing in before we offer them to our outside Partners, and participate if they want, or wait for the next deal we present.

It sounds like KEY Arena will certainly help to give foreign investors the opportunity to level the playing field in participating in American investments. What does your firm, KEY Group, do outside of working with foreign nationals?

Kathleen: KEY Group‘s daily operations include our brokerage operations that spans all facets of commercial investment—identifying all types of investments for a wide range of investors through our Sperry Commercial Global Affiliates brokerage, which has 57 offices throughout the United States. Our development team orchestrates the acquisition and development process for industrial and other development projects. Our design partner has completed over 30 million square feet of interior design, and our current design-build team is working on industrial, condominium, and residential construction projects. We completed over 1.2 million square feet in ground up development in 2021 and we are actively pursuing projects that will total over 10 million square feet of space over the next 10 years.

Gibbs, how about you and your Sotheby’s team?

Gibbs: Our Sotheby’s International residential investment team has experienced our best year ever in 2021. On our investment portfolio of properties, we procured and invested in

for sale; we sold three investor units in the 4th quarter last year for 40% return on investment. We are filming on our most recent beachfront conversion units next week that will be featured on the KEY Arena website. It's a perfect representation of what we can do on a smaller scale for direct investors, which was a really fun, successful, and quick deal.

You are both clearly exceptional in what you do and committed to your clients. What brought you together for this venture?

Kathleen: We already invest together. Since we both operate under international brands and see the tragic waste of time and money that some investors face, we were both inspired to create this solution. We strive to make our Partners and Clients happy at a level that we do not find often in the marketplace. We are not transaction focused—we are partner focused whether it is someone we invest with or work for. We also thrive on long-term relationships, and we understand that the only way those relationships work is by creating satisfactory outcomes for our clients. We focus on win/win relationships. And what better way to make a win for someone than making their American dream come true?

> We are not transaction focused—we are partner focused whether it is someone we invest with or work for. We also thrive on long-term relationships, and we understand that the only way those relationships work is by creating satisfactory outcomes for our clients.

Gibbs Baum: Our backgrounds are different, and our brains operate a little differently, which is why it is a good partnership. Kathleen relies on her commercial experience, making details matter on large scale development projects and articulating with spreadsheets and numbers. I simply have a lot of vision on a property's potential, and I understand the nuts and bolts of how to take "the potential" and turn it into "reality" with redesign and remodel. Lastly, I have a solid gut feel from being on the front lines of a tremendous number of residential investment transactions. So, our two different perspectives and approaches create a great balance through transactions which allows vision to guide our actions, but our relationships, diligence and experience come together to produce outstanding results.

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QUATTRO CAPITAL

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THE COMPANY

Quattro Capital, formed in 2019, is an alternative investment firm that currently specializes in residential, multifamily properties such as apartment complexes and mobile home communities. Their mission is to enact purposeful ventures that provide exceptional ROI through their four core pillars, which focus on the human aspects of doing business: It begins with people, and it's for people. Collaboration leads to profits, which can then be recirculated through philanthropy. All of this is practiced and continually developed by each of the five partners and with more than 95 years of combined experience throughout nine industries, including the Global Fortune 50, engineering, supply chain, education, military, medical, and entrepreneurship, it is a synergy that is as successful as it is uncommon. Their primary goal is to help everyone involved by Amplifying wealth. Amplifying life. The Quattro Way.

MEET THE PEOPLE

Chad Sutton

Chad Sutton, Managing Partner and Director of Acquisitions:

From a young age, Chad Sutton recognized his creative proclivities. While initially he pursued a career in engineering, working for prominent companies such as NASA and GE, he realized it was a role that deprived him of his time and geographical freedoms. Because of his unique mix of technical background and emotional intelligence, Chad transitioned into global supply chain, where he acted as an international negotiator and quickly learned about what he calls "Zero Sum Games." In short, if Chad were to win, many others had to lose, and this was something he was not willing to accept. As a third-generation investor, Chad knew that generating income through real estate didn't hurt anyone. In fact, it was a service that actually benefited people. And too, his unique background would be a significant advantage in the analytical aspects of acquiring properties. This, to Chad, was an "Infinite Sum Game"—a chance to serve communities, create jobs, provide lucrative investment opportunities for his investors, and improve the quality of life for others.

Maurice (Moe) Philogene

Maurice (Moe) Philogene, Managing Partner and Director of Client Relations:

Maurice's professional background includes a dual track career in management consulting and public service. He's a now retired from his 25-years as a senior executive for Accenture and 22 years as a Lt. Colonel and federal agent of the US Air Force. Maurice added a third career as a police officer in Washington D.C. as a means to give back to the local community. His business ventures include restaurant ownership, personal real estate investments, and single and multi-family development projects in the U.S. and Mediterranean region, where he lives part time. Moe, as he's better known, is commonly referred to as "the most interesting man in real estate" because not only does he speak four languages, but he's also unapologetic about lifestyle design, leveraging "Freedom Principles" of financial freedom, time freedom, geographic freedom, freedom of purpose, and freedom to build relationships...and he's achieved each one and coaches others to do the same by using resources like Quattro Capital. As a worldwide traveler who has visited over 100 countries, he is able to engage people from all walks of life and as a seasoned businessman, he works with investors to educate them on using real estate to generate profits and passive income to live on.

Dr. Erin Hudson, Managing Partner and Director of Client Relations:

As the mother of five beautiful children, Erin is all about having freedom in her life. Hailing from a background in chiropractic services, she pivoted to real estate to have more time for family and to teach them, as well as others, about building generational wealth and creating opportunities. While she enjoys seeing everyone succeed, she is especially focused on helping women get into the industry. In her role at Quattro Capital, she handles equity relations, working with investors to learn their goals and educating them along the way.

Kim Wendland, Managing Partner and Director of Asset Management:

Kim is responsible for ensuring that Quattro Capital's quality and financial expectations are realized. With a background in business, IT, global project management and real estate, complemented by a predilection for altruism, she not only believes that "by doing good, we also do well," but puts that philosophy into practice every day. From working with property managers of Quattro Capital assets to supporting the Quattro Capital partners, Kim's impact results in the fruition of business plans and everyone winning.

Tammy Sutton, Managing Partner and Director of Transitions:

Tammy is the proud mother of three, Chad among them, and grandmother of six. Her background as an educator for 15 years fostered her passion for helping others, especially children. Now, Tammy focuses that enthusiasm on improving their environments and helping their families secure suitable housing. Tammy's role is director of transitions, meaning she is responsible for the critical handoff between acquisitions and asset management, ushering the loan through the closing scramble, and setting the project up for success in its early days. In her own words, "This was not something I dreamed I'd ever be doing, but I'm having a great time doing it."

Dr. Erin Hudson

Kim Wendland

Tammy Sutton

WHAT CAN TEAM QUATTRO DO FOR YOU IN 2022?

Moe, what makes Quattro Capital unique?

We don't really compare ourselves to anyone—what anyone else is doing is irrelevant. We just make sure our partners can achieve our collective goal to assist residents. While it's true that we have a duty and obligation to generate revenue, we're doing it the right way—with integrity. We have a strict "no slumlords" policy because the home is a sanctuary. We take our fiduciary responsibilities very seriously. Before taking anyone's money, we make sure it's the right fit for the investment, and, of course, the investment performs well, but prior to that, there's a rigorous process to make sure it's a sensible, mutually beneficial decision.

Erin, How does this benefit investors?

It's about achieving life dreams and goals. There's a massive number of investors who are working professionals with high-paying jobs, but their greatest struggle is time and achieving the goals they want for their families and legacies. What Quattro can do for them is help with bridging cash flow, finding ways to pay for colleges, and attain the lifestyle they want. We're all about changing lives for the better. We also want to inform people of alternative investing, outside of the stock market. Our investments allow people to be more involved in the process. At Quattro, we treat investors as partners. We offer syndications and joint ventures so that by investing *in* us, you're investing *with* us.

Lastly, Chad, what drives the team? Why do they do this?

As a team, we love making old things new—improving buildings, properties, neighborhoods in many cases, as well as people's lives. The team has great synergy, so there's a culture where we empower each other and make things happen together. The work we do contributes, makes a difference, and regardless of our backgrounds, that is the common denominator.

Steve Warren

Founding Partner & CEO

Integrity, respect, trust, and above all, honor. These are the characteristics for which Steve Warren is known throughout Florida's coastal communities and among investors across the globe. As a veteran of the U.S. Army's elite 82nd Airborne, he carried those same principles to a career in real estate to become a successful investor with breathtaking properties at wildly popular locations such as Majestic Beach Resort and the founder of Pineapple Realty Group, one of the fastest-growing vacation rental websites for properties in Panama City Beach and Bay County.

> **Steve provides his clients with a unique and valuable advantage by helping them create properties for maximum rental income—and investors are lining up at Pineapple's door.**

Since 2013, Steve has helped hundreds of investors buy, sell, and design thousands of properties with transactions in the multimillions. In 2017, he launched Pineapple Realty Group. In less than four years, its grown by an astounding 500%—along with his personal portfolio valued at $5 million with properties that have doubled in value and bring an annual revenue of nearly $1 million in rental income. As a former title insurance executive and mortgage professional who executed hundreds of loans, Steve provides his clients with a unique and valuable advantage by helping them create properties for maximum rental income—and investors are lining up at Pineapple's door. We sat down with Steve to learn more about his background and his commitment to helping people find the most lucrative properties in Florida.

What compelled you to start your own company?

I was raised by a single mom and grew up as the poorest kid in a lower-middle-class neighborhood in Dallas. I would come home from school to make my own dinner and change my sister's diapers, so my sense of duty was instilled in me at a young age. My time in the 82nd Airborne ingrained discipline, work ethic, and my sense of honor. After receiving my university degree in 2013, I worked in title insurance for two years and then as a loan originator for three, but I've always had an entrepreneurial spirit and ideas about investing. One day, I said, "I'll start my own company and bring my ideas to my own clients."

Tell us about some of your favorite investment properties.

Every investor has properties that they're most proud of, and mine are the beachfront condos my company owns in Panama City Beach. My favorite childhood memories involve going to the beach every summer with my grandfather and grandmother. We'd walk the pier in Stone Harbor, New Jersey, eat ice cream as the sun set over the ocean, and build sandcastles. After my grandfather passed away in 2016, I wanted to create something to keep his memory alive, and in 2017, my company purchased its first property. The immediate success of that one provided leverage for another property, and so on. My favorites are located at Majestic Beach Resort and Long Beach Resort because they make up the foundation of Pineapple Realty Group. Both are beachfront with a view of the white sands of Panama City Beach and have bedrooms facing the ocean with private doors to the balconies. The Long Beach Resort property is 1,426 square feet with two bedrooms facing the ocean and two bathrooms. The Majestic Beach Resort property is 1,274 square feet with three bedrooms, two bathrooms. Both have received recent renovations where the entire unit was taken down to the studs and built back to meet the vision that I had of them.

How does your insight as a successful real estate investor and the owner of rental properties give your clients an advantage?

When potential investors approach me about buying a property, I start by asking about their goals and reasons for the investment. My goal is to explain the steps in

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WELCOME HOME

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the process—from the point of buying a property to getting the property online and guest-ready. Each step requires proper planning, negotiation, and the right team. As the owner of rental properties, and having gone through this process many times, my knowledge gives my clients the edge in this competitive market.

> I know what it takes to get a property to where it brings maximum rental revenue, the costs of the renovations needed, and what guests look for when booking a rental property.

As a real estate veteran with a long record of successfully guiding local, national, and multinational clients in their real estate acquisitions, asset reposition and dispositions, I can offer clients an opinion about a property's value beyond the traditional six-month comparable set of sold properties. I know what it takes to get a property to where it brings maximum rental revenue, the costs of the renovations needed, and what guests look for when booking a rental property. All those factors, which are unaccounted for by other real estate agents, can determine if a property is a "hidden gem" or bad investment.

To what do you attribute your company's almost immediate success?

I attribute much of our success to the market research and business planning done prior to purchasing a rental property. Once those steps are complete, then the real work begins—waiting for a buying opportunity, recognizing it when it presents itself, and acting on it, which is critical to setting yourself up for future success. Purchasing the property is only the first step in the process. You want to leave enough room financially for necessary renovations that will garner maximum rental income.

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

At a young age, I knew I wanted to be an entrepreneur, and real estate allows me to be creative and gives me the opportunity to build a product that differs from others on the market. Building a successful business is what drives me, and seeing my investors thrive.

What's on the horizon for Pineapple Realty Group?

In addition to acquiring more long-term and beachfront vacation rental properties, Pineapple Realty Group is in the process of launching its own cleaning and maintenance company to service vacation rental owners in Panama City Beach and Destin. It will supply rental units with upscale amenities equivalent to those found in upscale hotels. It's time for the individual vacation rental market to take the leap toward such offerings.

LONG DOAN &

CEO/Broker

> While the traditional real estate model is brick and mortar, Realty Group offers a client centric approach for a small transactional fee.

With nearly 30 years of experience in lending, selling, marketing, and management, Long Doan is one of the most highly respected brokers in the real estate industry. Since 2009, he has successfully led Realty Group, a full-service, independently owned brokerage, serving both Minnesota and Western Wisconsin. In 2014, Long was joined by his business partner, Mike Bernier. Together, both Long and Mike have continued to grow Realty Group into the largest independent real estate firm in Minnesota. Realty Group has received numerous awards, including *The Top 150 Largest Independent Brokers in America, The Top 500 Brokerages in America*, and *The Top 1,000 Power Brokers in America*. Additionally, Realty Group has also been named the *#1 Independently Owned Brokerage in Minnesota*.

Realty Group has a different consumer model compared to most brokerages. While the traditional real estate model is brick and mortar, Realty Group offers a client centric approach for a small transactional fee. “The key to our business model is that we treat each agent as the CEO of their own company—providing training, marketing, innovative technology, and the support they need for success,” Long says.

With a unique model and an emphasis on workplace culture, it comes as no surprise that Realty Group now has more than 700 real estate agents. Contributing to its overall development, the brokerage has ongoing support from their vast network, further enabling their growth. As a result, Realty Group’s new goal is to build a team of 1,500 agents, and with plans to expand into Florida and Arizona—the brokerage is off to a good start.

RG. REALTY GROUP

Another point of pride for Realty Group is being able to offer its agents lots of perks, including access to My Steady Mind, a program that focuses on mindset and mental wellness. The course is available to all agents as well as to their families. “This is a rapidly changing industry, and we always want to stay ahead,” says Long. “Due to our continual efforts, agents are now averaging 104% increase in their business after joining us.”

Because they are focused on growth, Realty Group has one of the most active agent teams when it comes to giving back to the community. Long, who always leads by example, serves on the board of directors for Spare Key, an organization that aids families in crisis through housing grant payment assistance, engaged resource referral, and advocacy. “Whether working with charities or through our office, we want to help change peoples’ lives,” Long explains. We know this can be accomplished by sticking to our core beliefs: that people want to feel safe, to be connected, and to have a shared future.”

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& MICHAEL BERNIER

President/Broker

A passionate broker, real estate coach, national speaker, and inspirational leader, Michael Bernier holds a 20-year track record with which few can compete. He is a former *Top 1% Agent* in Minnesota as well as president and co-owner of Realty Group. Similar to his business partner, Long Doan, Michael has many responsibilities, but he is best known as the company's visionary and implementer. While those roles have remained constant, his other responsibilities have shifted as a number of exceptional department heads have joined the team. Michael is now moving away from operations and toward strategic planning so he can focus more on the company's growth, agent development, and education—all top priorities at Realty Group.

Michael leads and oversees Realty Group's strategic partnerships, such as the vital relationships with national public companies. This arrangement not only provides better experiences for clients, but gives the agents better tools for eliminating competition.

With Michael's vision and dedication, Realty Group is hyper focused on creating end-to-end solutions for mortgage and title companies, movers and stagers, and insurance companies, among others. "Because of these alliances, we have access to everything our clients need—from life and home insurance to title agencies," Michael says. "We've removed many of the fragmented challenges that are typically inherent in real estate and created an ecosystem that allows us to provide the best possible service."

> "We have access to everything our clients need—from life and home insurance to title agencies."

This ecosystem of partnerships makes the company's concierge approach possible. For example, some of Realty Group's partners give special deals on home construction, which ultimately helps to fund a portion of the remodeling for the homeowners until they sell their property. Meanwhile, another collaboration allows for easy buying and selling by offering the client two choices: to receive a cash offer, or to have one of the companies finance the purchase of the new home and give them six months to sell the old home. This is what Michael jokingly calls, "bridge financing on steroids." Another program that Michael created for Realty Group agents is called ReFresh, which funds up to 5% of the listing price for home repairs to help the home sell for a higher price. "These are all branded under the *Seller Success Kit*, exclusively for Realty Group agents," he explains.

Due to its growing number of partnerships and agents, Realty Group looks much different from when Michael and Long first started in 2014. Today, they are building more platforms, adding technology, and increasing support for their agents. "I believe the primary reason for our success is that we've learned to listen, react, and pivot," says Michael. At the onset of the COVID pandemic, the company buckled down and began to offer more core services for clients and agents—including the addition of Ponara Eng, who was brought in to lead marketing. "We've invested a lot in infrastructure and have increased our recruiting efforts," Michael explains. "As a result, our staff size has more than doubled and we've succeeded in departmentalizing. I also attribute much of our growth to the leadership, agent community, and positive company culture."

Ivan Barratt

Ivan Barratt is a multifamily owner, manager, and syndicator who specializes in large apartment communities throughout the Midwest. In 2010, he founded The BAM Companies, a best-in-class, vertically integrated asset and property management firm headquartered in Indianapolis, Indiana. Consisting of BAM Capital, BAM Management, and BAM Construction, The BAM Companies specialize in the acquisition and management of multifamily apartment communities, and offer a vast array of real estate services that draw upon the strengths and knowledge of their employees and market expertise to achieve maximum benefit for investors as well as community residents.

> The BAM Companies are democratizing real estate for individual investors, and our mission is to provide superior returns and client loyalty so that we can continue to scale that mission.

Today, Ivan focuses his time on equity finance, acquisitions, and company strategy as the firm has swelled to over $700 million in total assets under management. Due to their astonishing growth, The BAM Companies have been listed among the *Inc. 5000* for four consecutive years and recognized as one of the state's fastest-growing companies by the *Indiana Business Journal*. As an industry leader, the firm was also featured on the Fox Business segment of *Trending Today*.

The Top 100 Magazine recently had the pleasure of speaking with Ivan to learn more about his impressive career journey and his remarkable leadership of The BAM Companies.

Let's start at the beginning. How did you first get into real estate?

Before joining the real estate workforce, I went to business school and got a degree in business and finance. Shortly after, I managed to get my foot in the door with my first mentor by saying that I'd work for free just to gain experience.

What made you decide to establish your own firm?

I've always had the passion to be an entrepreneur, and I dreamed of growing an organization that would outlive me, so once I entered the workforce, I quickly developed a burning desire to create and grow a large real estate company.

How did The BAM Companies get their start?

I started out as a one-man show with a few rental properties and a property management firm that assisted small landlords. This experience enabled me to scale a company by utilizing what I'd learned doing property management for others. It allowed me to grow a team, expand, and eventually do my own deals. I'm thankful to be rooted in property management because that's how we deliver superior returns today—with boots on the ground. The BAM Companies are democratizing real estate for individual investors, and our mission is to provide superior returns and client loyalty so that we can continue to scale that mission.

What sets you apart from other real estate firms?

A lot of companies our size go to Wall Street or to larger firms because they're investors. However, I decided to go in a different direction by focusing on individual investors and creating a platform where they can invest directly into these assets. This is what we refer to as "democratizing" real estate. In the past, we've delivered 20% on returns, and we manage every facet of the assets of the communities we own on behalf of nearly 600 families that invest alongside us. When I use the term "platform," I'm referring to the "machine" we've built with our own people, systems, and technology. Through BAM Capital, BAM Management, and BAM Construction, our investors can work directly with us rather than going through an intermediary.

What types of clients do you typically serve?

We serve clients from four states with BAM Management. However, for BAM Capital, we have partners in over thirty-seven states, and they come from all sorts of backgrounds. However, the one common thread is that they're all busy families and individuals who want to own real estate due to the advantages but who don't want to deal with the "tenants and the toilets," if you will. So, The BAM Companies handle all of that as their

partner, and clients reap the benefit of having it in their portfolios without dealing with the headache. This is a growing trend in the industry.

Describe your company's culture. What is it like to work at The BAM Companies?

When I started The BAM Companies, I set out to build a culture in the management industry where people would want to work. We place a lot of value on our culture, which we call our "BAM Fam." In fact, we actually place employees higher than our community residents. Of course, we want residents to have a great experience, but we focus more on the people who make our company work like a well-oiled machine, which, in turn, leads to superior service for our investors, clients, and residents. I've put very talented men and women in charge of our company culture, and they have done an exceptional job.

What drives you?

I'm driven every day by the firm's long-term vision and strategy.

What does the future look like for The BAM Companies?

I plan to continue running the company with our core values in mind and maintaining the culture while scaling up. We're going to be a multibillion-dollar company one day, stewarding billions in capital for families across the country—and, hopefully, around the globe.

In addition to his role as CEO of The BAM Companies, Ivan sits on the board of directors for the Indiana Apartments Association and is an active member of Young Presidents Organization (YPO).

WaterStone at Green River

The Ventry

The Summit at Heritage

BAM CAPITAL

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COREY HASTING

Chief Executive Officer

From a defensive starter on the football field to a rock star in the real estate industry, Corey Hasting is the epitome of honesty, integrity, and hard work. After graduating from the University of Ohio with a bachelor's degree in business, he relocated to Florida, where he commenced to transform the entire face of real estate. At 23 years old, Corey became the youngest person at Keller Williams, but what he lacked in years he made up for in tenacity. Within months, he became a top producer, and in no time, he became one of the most award-winning brokers in the state.

In 2017, Corey joined Engel & Völkers, one of the largest international brokerages for premier and luxury properties. The following year, at age 27, he opened his first office on Jacksonville Beach as the youngest owner in the franchise's history. Corey has since opened three additional shops on Amelia Island, Neptune Beach, and St. Johns—where 89 selling advisors sold over $726,000,000 in sales volume for 2021. Engel & Völkers Jacksonville ranks among *The Top 10 in the Engel & Völkers Americas Network* for most closed transactions in both 2019 and 2020, and the office has been awarded 13 *Engel & Völkers Florida* awards since its launch, making it the most awarded Florida franchise in company history.

With a talent for recruiting agents and an unparalleled work ethic, Corey has earned countless awards and recognitions of his own since opening the Jacksonville franchise. In 2016, he was ranked 48th in the city for sales, and in 2017, he was ranked 45th. He was also a member of the class of 2020 for the prestigious *40 under 40* list by the *Jacksonville Business Journal*. This year, under Corey's leadership, Engel & Völkers Jacksonville, has been named the *12th Fastest Growing Company in Northeast Florida* as well as the *#1 Fastest Growing Real Estate Brokerage* by the *Jacksonville Business Journal*.

The *Top 100 Magazine* met with Corey to learn more about his real estate journey and record-breaking franchise.

First, we must know how you transitioned from a professional football player to a real estate expert.

I'm originally from Cincinnati and played football at Ohio University. After college, I was blessed to train with the Miami Dolphins and to play with the Cincinnati Bengals for a year. After I got cut, my trainer told me that he wanted to move me to Jacksonville to play with the Florida football teams. That's when I got into real estate. I really needed a job that would allow me the freedom to make my own schedule and continue to work out so I could get picked up by other NFL teams. However, within six months of getting my license, everything changed. I loved the job so much that I quit football to focus on real estate, but when I went to the brokers office at Keller Williams to ask for a higher split, I was told no. So, I went joined a local RE/MAX and finished second in the office there.

Did your prior work experience help to prepare you for your current role as CEO?

I learned a lot and established my own network. While at Keller Williams and RE/MAX, I primarily did residential sales, which was difficult because I didn't know anyone when I first moved to Jacksonville, so I paid a lot for lead services. But when I moved to client acquisition, I began building relationships. For the first few years, I sold everything and anything, tried to get in front of as many people as possible. I didn't want anyone to outwork me—which is part of my competitive spirit. I started with buyers, which turned into sellers and future buyers.

> Clients simply want to work with really good people.

What led you to join Engel & Völkers?

One of my friends and former teammates is a licensed partner with Engel & Völkers, and he spoke with me about getting into the franchise back in 2017. At the time, I wasn't sure if Jacksonville was ready for a premier, luxury brokerage, but while on vacation in Georgia and North Carolina. I walked by the Engel & Völkers shops and saw it as a sign that I needed to move forward with the franchise.

In the three years since opening your own franchise, you've become the fastest-growing real estate company in Jacksonville. To what do you attribute this?

Seeing how fast we've grown has been amazing. When I started in 2018, my only employee was our head administrator, Christina. Now, we have over 85 selling advisors and 92 total licenses. I attribute this growth to following my philosophy that clients simply want to work with really good people. We're the only brokerage in the city that has a non-revolving door because potential employees must meet strict criteria before we allow them to join. For example, an agent must sell $3 million or more per year to be a part of our firm. I want to provide an all-star team and a platform for big agents to grow their businesses, so we offer the best technology and listing enhancements. Culture is also very important to us—from knowledge to integrity.

How does Engel & Völkers differ from other real estate franchises?

Engel & Völkers is very different from ordinary brokerages and has a lot to offer that many American-based companies don't. The company has locations in 35 countries, over 15,000 advisors, and 40 locations in Florida alone. For us, luxury is a service, not a price point. We pride ourselves on premier customer service, and also offer amazing technology the best marketing tools, systems, and products for both franchise owners and advisors. Many companies have a "luxury" division, but we live and speak luxury—the listing presentations, power tools, back-end systems, etc. From corporate down, we strive to hold ourselves to a higher standard in everything we do.

ENGEL & VÖLKERS®

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RUDY LIRA KUSUMA

> “Everything is about the clients, everything.”

When award-winning real estate broker, Rudy Lira Kusuma, set out as a solo agent more than 14 years ago, he learned that agents were spending most of their time cold calling and door knocking. Refusing to accept a status quo that limited both clients and agents, he devised an alternative strategy for client acquisition by hosting the *Cash Flow Game*. Buyers were invited to come to him to play the game, and Rudy would make offers on their homes. The groundbreaking concept was an instant hit—eliminating the hours spent prospecting and allowing for more time to service clients. He then used the successful strategy to start his own team, which ranked for several years as the number one RE/MAX team in the state of California.

The next highlight in Rudy’s career came in 2019 when he launched Your Home Sold Guaranteed Realty. Based upon the Quantum Leap System innovative business model and experience selling more than a billion dollars in real estate, the company helps agents join existing teams or build their own “Multi-Millionaire Real Estate Teams.” All training is conducted by billion-dollar real estate agents who work to uphold the motto, “Our name is our promise.” While the brand itself consists of independently owned offices spread across 27 states in the U.S. and four provinces in Canada, Rudy’s company focuses on California. Your Home Sold Guaranteed Realty is home for top producing real estate professionals across California, including Los Angeles County, Orange County, Inland Empire, San Diego, Sacramento, San Jose, and San Francisco and is the only company that fulfills buyers’ criteria by showing homes that are listed online as well as those that are not. Known as “The real estate office of the future,” the company places clients at the center of its business and fosters the success of its agents. We recently had the pleasure of meeting with Rudy to discuss his methods for empowering agents to join or build their own teams, his dedication to clients, and his strategy for remaining relevant in a world of evolving technology.

Tell us more about your core principle: putting clients first.

Everything is about the clients, everything. That’s why I wanted the company’s name to reflect our dedication to them: *Your* Home Sold Guaranteed. We also strive to make a positive impact on

YOURHOMESOLD GUARANTEED REALTY™

Our Name is Our Promise

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"We have four main guarantees: income increase, second-mile service, homes sold at the highest levels, and greater success for agents."

the communities of our clients through second-mile service, innovative systems, and charitable giving. A portion of every closing is donated to a variety of nonprofit organizations committed to helping those in need.

What other factors set Your Home Sold Guaranteed Realty apart from more traditional brokerages?

Our business model is fundamentally different because the focus is on growing and developing teams. I believe this is the way of the future as it's no longer efficient for agents to do everything solo. When agents join our team, we book them face-to-face with buyers and listing appointments—as opposed to prospecting—and position them for success from day one. We provide an exclusive marketing and lead generation system with a guaranteed flow of leads, referrals, and appointments with ready-to-act sellers, and buyers at above-average price points. Also, our agents get more listings, thanks to our Guaranteed Sale Program: Your home sold guaranteed, or we'll buy it!

As technology becomes more and more advanced, what is your strategy for maintaining the value of agents?

The main focus is on the quality of the training. If a machine can do what you do, then your job is eliminated. To keep our agents relevant and able to compete in this ever-evolving industry, we teach them how to set, negotiate, and collect their own buyers' brokers fees. The agents on my team also receive client calls, so there's no need to do prospecting. Instead, they use their time serving clients and improving their skill sets to show all types of homes—especially those that are not online. In fact, we advise our agents *not* to rely on MLS, which is different from the traditional model. They show buyers homes that match their criteria and that are *not* on MLS yet, including for sale by owner, coming soon, probate, previously listed, etc. Our intellectual property plays a large part in our success because we have access to over 100 sources with homes that are not yet available on MLS.

How much do your agents earn in comparison to other real estate agents?

According to the National Association of Realtors, the national income for real estate agents is steadily decreasing. Fortunately, we equip our agents with the skills necessary to negotiate and earn their own income, so they make $100,000, on average, with only one year of experience. They receive 33% to 100% bigger commission checks and currently rank among the highest agents in real estate as a percentage of sale.

You offer a list of agent guarantees. What does it include?

We have four main guarantees: income increase, second-mile service, homes sold at the highest levels, and greater success for agents. We guarantee our agents an increase of $100,000 in new, additional income, or we'll pay the difference. They are provided brokerage services 12 hours per day, seven days per week. All calls and requests for assistance will be handled by a qualified team member within one hour, or we'll pay $500 as a penalty for poor service. Next is our guarantee that associates, brokers, and mentors are selling homes at the highest level, in the trenches and out front on what works and what does not. We are committed to helping our agents overdeliver on service and results. Whether they are fresh out of college, in pursuit of a new career in real estate, or an industry veteran, they'll achieve higher levels of success faster at Your Home Sold Guaranteed Realty. We guarantee it!

Marissa Pistritto

Q&A Benjamin Franklin said, "Without continual growth and progress, such words as improvement, achievement, and success have no meaning." In the world of real estate, change is constant and anyone who wishes to survive in this habitually turbulent industry must embrace all its shifts and advancements. It is a paradigm that Marissa Pistritto is not only familiar with, but one she has mastered.

Marissa is the managing broker of the state of Connecticut for eXp Realty and eXp Commercial, a full-service real estate brokerage with offices across the globe. The firm represents buyers, sellers, and investors in all types of residential and commercial transactions—and Marissa oversees it all.

To say Marissa has her hands full is an understatement. Her responsibilities don't start and end with "leadership." In a changing real estate landscape, she is depended upon to ensure the development of strategic partnerships and agent growth. The latter is a mammoth undertaking, especially in light of the current market conditions—COVID ignited a home-buying frenzy in 2021 and predictions for 2022 show a further increase of nearly 7%. So, just as demand has intensified competition, Marissa has upped her game to not only stay the course, but to capitalize on it. In short, in this new climate, and with the rare combination of tenacity and patience, Marissa is helping eXp Realty and eXp Commercial and all its agents to adopt, adapt, achieve—and thrive.

What makes her performance even more impressive is that Marissa has only been in real estate for six years. After just 90 days as an agent, she was recruited for a leadership role. Then, after only two years, she received her broker's license and started her journey towards managing broker, where she oversaw all operations while ensuring the brokerage and agents were in compliance with company policies and procedures, as well as all state and national fair housing and real estate laws. She was also required to develop and execute strategic plans for enhancing profitability and productivity, expand ancillary services and divisions, and recruit, train, and counsel top talent—and it seems Marissa is a magnet for the industry's best and brightest. Her proven training methods, powerful coaching strategies, and genuine value proposition elicited noteworthy success in that noble endeavor. Now she brings it all to bear for eXp Realty and eXp Commercial. Ask any of the agents she has mentored, and you'll likely hear, "Marissa is a quintessential servant leader who works tirelessly to help others achieve their goals."

> "We work with the best professional network to ensure an outstanding experience for each client, every time.

The Top 100 Magazine spoke with Marissa to learn more about her training methods, her background, and how she navigates the fluid dynamics of the industry.

Q: Marissa, how does your time in the trenches as a real estate agent inform your leadership style?

A: When you're in leadership, most companies won't allow you to sell, but with eXp, I can be out there and actively engaging, thus provide more than "textbook knowledge" and advise agents on what's happening *now*. In real estate, things change on a daily basis, so having real-world, real-time context is essential. Also being hands-on gives me the expertise and skill to resolve any challenges that might arise during the process. This not only ensures a smooth transaction for the client, but helps us and our strategic partners to close the deal without hiccups or delays.

Q: You are known as a true servant leader in the industry. Why is it important to you to nurture the individual success of your agents?

A: It's important to nurture each and every agent because their success is my success. I want them to be grateful for the journey and then pay it forward to someone else, the way I did for them. Real

Managing Broker

estate is such a hard, cutthroat business, and it doesn't have to be. If a mistake or something I've learned can help another, then I want to share it. Secondly, the better they do, the better the company does, and while the financial aspects are important, they don't drive me. I always put people over business.

Q: With the dynamic changes taking place in the real estate industry, strategic partnerships are more important than ever. Why is this and how are you playing a role?

A: Strategic partnerships are super important because they strengthen our ability to provide outstanding service. It means aligning with top-notch individuals across the spectrum to ensure the client's satisfaction. Basically, any person with a real estate license can sell a house, but it's about achieving the desired result. We work with the best professional network to ensure an outstanding experience for each client, every time. In real estate, your network is your net worth and in this new age, we are leading the way.

Q: What are some of your training methods and coaching strategies that have not only helped your own agents succeed, but that continue to attract top talent to your brokerage?

A: It's a three-pronged approach—training, coaching, and mentorship. With training, we need to get you and keep you proficient in technology, the market, and the fundamentals. Coaching is done on a continuous, one-on-one basis, creating goals, dissecting goals, and reinventing goals. Mentorship is provided by doing deals together. I must understand what the agent's flow and process is in order to fine-tune it. The key is often in the basics—I have agents who "plateau" and aren't sure what to do next. I will deep dive into their business, figure out whether they're using the right tools and strategies, then help them in a client-facing situation to ascertain how they can improve. I go well beyond what is required and take however much time is needed. It is common for most brokers to work nine to five, Monday through Friday—I get 10 p.m. texts, "Hey, I need help," and I'm happily there for them.

Q: What do you enjoy most about your work?

A: In real estate, a common phrase is, "What's your why? Why do what you do?" My *why* in life is my husband, Anthony, my French Bulldog, Diesel, and my family. They are truly my biggest fans and the reason I get up every day, work as hard as I do, and why I will never give up. I love them with all my heart. My *why* in real estate is my wonderful clients, agents, and brokerage staff. I want to lead by example and pave the road for them. I am grateful for their confidence and trust in me. I tell people, "You have to have a 'why' because this profession is too hard not to."

Marissa holds a bachelor's degree in finance from Central Connecticut State University, an MBA in finance from the University of Hartford, postgraduate certificates in entrepreneurship from Harvard, is a licensed Connecticut real estate broker, and a member of the Greater Hartford Association of Realtors, Connecticut Association of Realtors, National Association of Realtors, and Real Estate Educators Association.

eXp REALTY

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Photo Credit: Michelle Wagner-Yeats of MWY Photo Services

GREGORY PETERSON

BROKER/OWNER

The real estate leader bringing back a business philosophy from days-gone-by while leading one of the fastest-growing boutique firms in Colorado.

The very concept of creating a business so that the employees could prosper is not only unheard of, but almost hard to believe. Yet, that is exactly what Greg Peterson did when he painstakingly structured his real estate firm, Top Dog Properties, to benefit brokers over the business. For anyone who's ever crossed paths with Greg, this was anything but surprising. He's never been driven by ego, or money, or status, but by a simple yet profound idea—helping people. And if you think that Greg's concept for Top Dog Properties was doomed from its inception, think again. This trendsetting team of multicultural, multilingual brokers serve nearly 80% of the Colorado population, specializing in resort areas and the Denver Metro area—and they're still growing! "Seeing my brokers grow and succeed. This is why I founded the company, and this is what drives me every day," Greg shares.

In the highly competitive and often predatory market of real estate, you simply will not find another brokerage using a wholly beneficent business model. It doesn't exist. Perhaps this is why, in just its first few months of operation, Top Dog Properties has already completed nearly a hundred transactions valued at over $30 million, with a company comprised predominantly of new brokers. But amid the buzz of financial success, lies a culture of selflessness, where brokers are rewarded for helping each other and are paid more than the owner. It's a system that was invented by brokers *for* brokers, with a collective goal to disrupt industry norms and reinvent the way business is done. "We don't strive to be ahead of the curve, we create the curve," Greg says. And he means it. Top Dog Properties has the most dynamic commission structure in the market, *and* not only are there no monthly fees for brokers, but at the end of every year, Greg divvies up to 25% of his profit as an additional "Thank you" to all his brokers.

With national franchise opportunities and international expansion in the works, there is no doubt that this unicorn of brokerages is not only succeeding, but flourishing—along with every one of Greg's brokers, to whom he gives all the credit. "We're a family, more than anything. Without them, there is no company. I'm just another broker out there working."

We spoke with Greg to learn more about the innovative culture he's created, his plans for expansion, and his favorite topic, the Top Dog brokers and support team.

Q: Greg, I know most of our readers want to know why on earth you started a company geared more toward the success of others than yourself. How did this idea come about?

A: When I was a broker with other brokerages, I had many associates who shared the same dissatisfaction and felt the same frustrations as I did. It began as conversations, discussions about the utter lunacy that existed in real estate brokerages but nowhere else, like having to pay the company every month to work there. We started realizing that what existed did not have to continue, so we created new policies as a collective. Whatever we didn't like, we eliminated. Being charged for leads—gone. Owners cherry-picking the best leads—nope. Small commissions—no more. Then, when we decided to leave the company, the owner said to me in front of members of my team, "You're a failure of a leader and a failure of a broker, and no one will follow you." One hundred percent of the team did. Now, at Top Dog Properties, I'm able to enact the clear vision of what my job as owner is: To help my

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people succeed and build wealth through multiple revenue streams. I also teach a small, intimate real estate licensing course several times each year, and many students have gone on to become absolute superstars, crushing it their first year in the industry with our model.

Q: You're currently expanding into Mexico. What led to this decision?

A: I first discovered the real estate opportunities in Mexico when my wife, who owns UMA Fitness Massage and Bodywork, had several clients who had second homes there. Then, last year, when we purchased a condo in Tulum, I noticed the large number of properties being developed. I also realized that this could be an intimidating ordeal for someone who had no experience purchasing in another country. Can you trust an unknown foreign developer? How do you find a realtor? How does the process differ from America? It was a niche that needed to be filled, so that's what we did. We'll be opening our corporate office in Playa del Carmen with a bilingual staff to serve both Mexican nationals and American clients. I'm working with two Top Dog Properties brokers who have dual citizenship and we're all property owners and know the neighborhoods intimately. It's also a way to create additional revenue streams for our brokers. And we're purchasing another property in Mexico for our clients to have the opportunity to stay at while we're helping them view and purchase properties. This is all part of our commitment to keeping our service a step above. Next, we're planning to incorporate a financial arm, which will eliminate the hassle of finding a lender who will work domestically and internationally. This will also create an additional opportunity for our brokers to earn additional revenue through lending.

Q: We touched on your upcoming franchise plans. Can you elaborate on that a bit?

A: We plan to launch the franchise model in 2022, but we'll be doing it in a completely different way. One of our primary goals is make owning a franchise a viable, affordable option for the average broker. Most franchise models are geared toward top producers, and this relates to how the industry

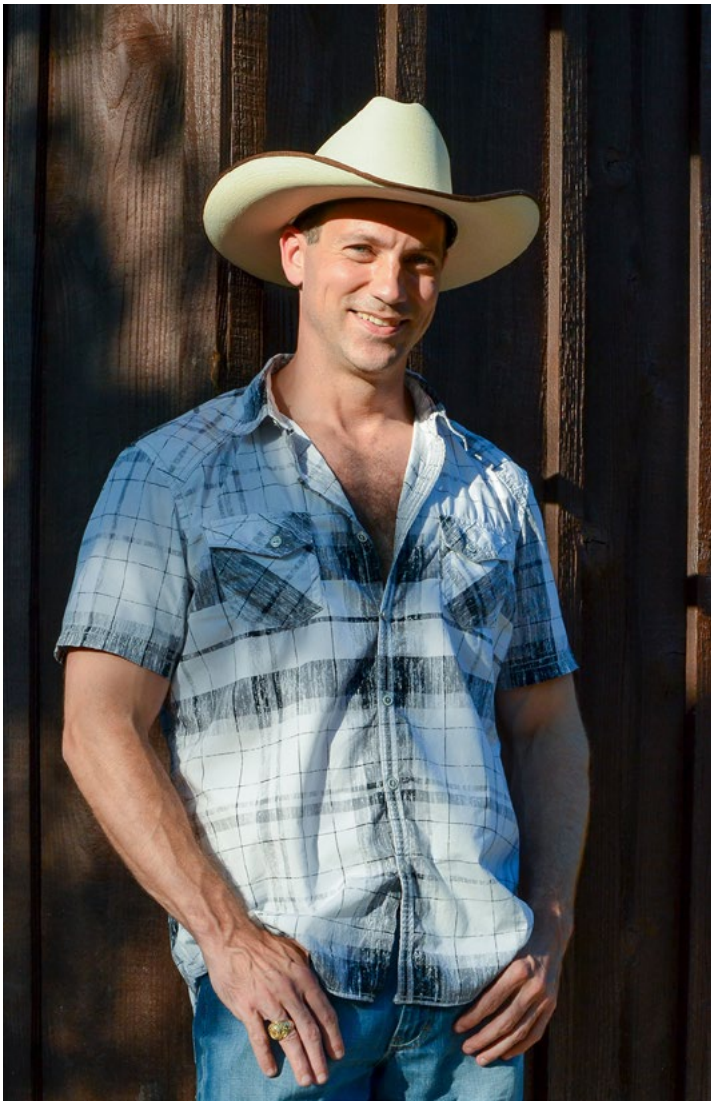

Photo Credit: Michelle Wagner-Yeats of MWY Photo Services

model is predicated on the company making money, rather than the people who do the work. Most big companies charge a percentage franchise fee and high buy in fee, so the franchisees have to pay a high price to the company for the "privilege" of using their name. We're changing all that.

Q: Lastly, Greg, in testament of your commitment to your team, you wanted to include them by name in this profile. Who specifically would you like to mention?

A: From our Denver Metro team: Angie Serna (broker and COO—TD Luxury Properties Mexico), Jesus Gonzales (broker), Debbie Blanc (broker—Blue Shield team), Bobby Blanc (broker—Blue Shield team), and Jessica Villegas-Lopez (broker). From the Mountain Resorts: Greg Peterson (broker/owner/CEO— TD Luxury Properties Mexico), Cynthia Ebert (broker), Sviatlana Masenzhuk (broker), Veronica Pinela (broker/CFO—TD Luxury Properties Mexico), Emanuel "Manny" Pilas (broker), and Jeanelle Chavez (broker). From our support team: Alejandra Billoni (architect/designer/stager), Patti David (new development specialist), Bob Ebert (appraiser/broker), and Precision Transaction Management (transaction coordinators/compliance).

Deanna ARMEL

Q & A

As a former lieutenant firefighter paramedic-turned-real estate extraordinaire, Deanna Armel has dedicated her entire career to changing lives and helping others. She has been ranked among the *Top 10 Real Estate Agents* of Central Florida and is consistently listed as one of the *Top 100 Real Estate Agents* in the area. Deanna has also been featured on *Fox National News* with Bob Massi and has graced the covers of both *Orlando Real Producers Magazine* and *Orlando Style Magazine*. The recipient of a *Professionalism Award* by top real estate agent peers and an award finalist for *Orlando Real Producers*, Deanna personally closes more than $35 million in real estate sales annually. In 2021 alone, she sold $77 million.

> When I get the deal done and help my clients move on to their next chapters in life, I'm fulfilled.

In 2008, Deanna founded Armel Real Estate Inc., a mom-and-pop boutique brokerage firm located in Lake Nona, Orlando, one of the fastest-growing, most innovative areas in the country. Driven by the motto "We Care. It's That Simple," Deanna and her team are committed to building and maintaining long-term relationships through compassion, professionalism, and superior service. From families to professionals to notable athletes—among them, legendary Notre Dame football coach Lou Holtz; NFL football player Jared Gaither, PGA and LPGA golfers Gary Woodland, Ross Fisher, Ben An, K.H. Lee, and Yani Tseng, and pro tennis player Cici Bellis—the firm has assisted hundreds of clients with over $300 million in transactions. Armel Real Estate specializes in luxury residential real properties, golf course sales, operating business sales, commercial sales, and land sales for development. Deanna recently spoke with *The Top 100 Magazine* to share more about her passion for service, Armel Real Estate, and the three words that serve as her North Star: passion, compassion, and service.

Let's start with Lake Nona. Why has it become such a sought-after location for luxury home buyers?

Lake Nona is an up-and-coming area of 17 square miles in the heart of Orlando. It's a wonderful location for executives and families—especially with Lake Nona Medical City, golf courses, and a 650-acre health and life sciences park that includes the VA hospital, Nemours Children's Hospital, and the University of Florida Research Center. It's located within five minutes of Orlando's International Airport, and it's bringing lots of jobs and medical professionals to the area. Phase one is Lake Nona Towne Center—4 million square feet of premium retail shopping, dining, entertainment, and hotels. Phase two is the second town center—100 acres of restaurants, the 17-story Lake Nona Wave Hotel, and Lake Nona Resort, which features a 15-acre crystal lagoon. Disney is relocating its corporate headquarters there, as is the U.S. Tennis Association—with 98 fully lit courts and two championship courts.

As a former firefighter, you were clearly committed to helping people. What led you to choose real estate to do the same, and how do you draw from that experience to serve your clients?

I thrive on solving problems, so I loved the fire service because each day brought new challenges. Real estate is the same. You never know what each day or transaction will bring. As a firefighter, I also loved saving lives, and now I'm changing lives by helping people buy and sell real estate. I draw from my experience as a firefighter paramedic by realizing that life is too short to settle. That's why I encourage buyers and sellers to decide exactly what they want and need, plan and prepare, and then go for it. I also encourage them not to be overly emotional about a house. There will always be another one, and they will always end up where they're supposed to be.

What makes your firm different from others?

We're a small, boutique operation where the focus is personal for every individual. We don't have the corporate mentality of striving for quantity of sales. Our focus is on quality, showing compassion, and caring for our clients. The relationships we build are for life—not just for the transaction. As the broker, I work closely with both our clients and my agents. I'm here for them on every level and always respond when they call, text, or email. Many of my agents are firefighters whom I worked with years ago, so we're a family. As a retired firefighter, I also have tremendous knowledge of building construction, and by shedding light on a home's condition prior to a formal inspection, I help buyers save time and money.

You also specialize in golf course sales. Tell us about your work in this area.

After I retired from the fire service due to a back injury, I obtained my real estate license and called my long-time

"We Care. It's That Simple."

Broker & Owner

family friend, Hilda Allen, who was, and still is, the nation's leading golf course broker. In 2008, she allowed me to work with her, and that same year, my first real estate sale was a golf course. Also, my husband and I own two golf courses—one in Boca Raton and the other in Kissimmee—so we stay aware of everything happening in the market.

What do you enjoy most about your work?

I live, breathe, eat, and sleep real estate. I live to help people. I love a challenge and appreciate that every day and every deal is different. My greatest satisfaction in real estate is the "thank you," the card, or the hug. When I get the deal done and help my clients move on to their next chapters in life, I'm fulfilled.

The words "passion, compassion, and service" define the heart of who you are. Can you share a little bit about this, Deanna?

I'm beyond passionate about what I do and love every minute. I have compassion for every person, and I'm sensitive to every story. I serve others. It's what I love doing. Every client receives the same level of service, period. I want to make a difference in the world and in people's lives. I've gone from saving lives to changing lives.

Deanna holds a bachelor's degree in sociology and communications from Rollins College in Winter Park, FL, and an associate degree in both fire and emergency medical services.

Armel Real Estate

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Evan Silverio

President & CEO

A real estate investor with a purchase history of nearly 100 properties within 10 years and a current portfolio worth millions; president & CEO of two thriving insurance agencies, Evan Silverio is a remarkably successful entrepreneur who has built his entire career on trust, honesty, respect, and service excellence—core values instilled in him by his mother and father. As the owner of Silverio Insurance Agency, Woodcome Insurance Agency, and Diverse Real Estate, Evan's principles anchor the culture and mission of this trifecta of family-owned firms, all of which are known for building trust with the tens of thousands of clients they serve across Massachusetts. In recognition of his leadership, he was named among *Merrimack Valley's 40 under 40* and was the recipient of the Merrimack Valley Chamber of Commerce's 2021 *Emerging Leader Award.*

Silverio Insurance Agency was founded in Lawrence, MA, in 1984 by Evan's mother, who arrived in the U.S. from the Dominican Republic at just 15 years old. With a bilingual staff, the property and casualty insurance agency serves primarily the Spanish-speaking community. In 2006, after working as a loan officer for six years, Evan joined Silverio Insurance as a producer. The agency expanded their offices to Haverhill and Lowell, bringing the agency to over $1 million in revenue and solidifying its standing as the leader in providing world-class auto, home, personal, and business protection for individuals, families, and companies throughout New England. Just three years later, in 2009, Evan founded Diverse Real Estate, LLC, and with a disciplined eye on market trends, focused the company on flipping, renting, and developing real estate on a case-by-case basis.

> "Our job is to earn the trust of our customers every day. As the trust is earned, the business grows. Without trust we have nothing."

In January 2020, with both Silverio Insurance's expansion and Diverse Real Estate well-established, Evan acquired a second property and casualty insurance company, Woodcome Insurance Agency, in Leominster, MA, and along with it, the firm's book of business of nearly 4,000 clients. As president and CEO of the 25-year-old firm, Evan brings the same unwavering values that are embodied in Silverio Insurance's promise to its customers: "Our Service is Your Protection." We spoke with Evan to learn more about his companies, his insight as a successful business leader, and his dedication to providing trustworthy services to people of all races, cultures, and backgrounds.

Trustworthiness is one of the core pillars of all your companies and a characteristic for which you are known. To what do you attribute your stalworth reputation?

In the insurance industry, we have a lot of volume, so most of our customers deal with my staff rather than me, personally, so I make sure we have the right people to protect our reputation and that everyone in the organization is rowing in the same direction. So, as CEO, I put together the following core values and hired accordingly: "Educate our customers and ourselves. Treat everyone with respect. Be accountable and honest. Strive for excellent customer service. Pay great attention to detail." To this end, we focus a great deal on staff training, resources, and work environment, which leads to a better experience for both our customers and our employees. Trustworthiness is the

result, and our job is to earn the trust of our customers every day. As the trust is earned, the business grows. Without trust we have nothing.

How does your dual insight both as a successful business owner and a real estate investor benefit your clients, both companies and individuals?

Being a business owner and real estate investor has given me the ability to connect and empathize with customers on many levels. It has created another level of trust because I know and respect the amount of work that goes into building, growing, and maintaining the name of a business in good standing. That is why when they ask us to insure their business, we take into account that we are insuring our customer's livelihood.

SILVERIO
INSURANCE AGENCY

> "Being a business owner and real estate investor has given me the ability to connect and empathize with customers on many levels."

What are some of the unusual needs of companies, and how do you serve them?

We assess each prospect's company to figure out their insurance needs, and our producers are more than capable of doing so. We value their education and have put a curriculum into place to help our producers stand out. Our approach is a personalized approach. Every business is different, and a variety of factors can change their exposure. Through experience, research, and product knowledge, our producers can tailor a policy that offers great coverage at competitive prices. The sweet spot.

You're very sensitive to the distinct cultural backgrounds of your staff and customers across both Silverio and Woodcome. Tell us why this is so important to you.

People like to do business where they feel comfortable, and the culture of the agency has a lot to do with this. Silverio primarily serves the Spanish-speaking community, and our entire staff is bilingual. This is our niche, but it's not just about the language. We make our Spanish-speaking customers feel comfortable, and we've raised the bar to give them great service. It is not good enough that we just speak the language. Woodcome, on the other hand, serves a predominantly English-speaking community. When I acquired it, I could have moved it, changed

"Our Service is Your Protection.

its name, or replicated the Silverio model, but my experience as a first-generation American has made me culturally sensitive to people of all backgrounds and races. Although the demographics of Silverio and Woodcome are different, we still maintain the same positive work and service culture across both companies.

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

My work and my desire to make others around me successful give me the greatest reward I could ever hope for: Purpose. The goals that I place on myself, both personally and professionally, are what get me up in the morning. I am a deep believer in inspiring positive changes through my own actions rather than just my words, but the ultimate goal is to be a business owner that supports and contributes to those individuals, groups, and organizations that are making real changes in the world and our communities.

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Fatima Hasan Callahan, President

From her earliest days of childhood, Fatima Hasan Callahan was destined to be an entrepreneur, as she grew up in the business world—quite literally. In 1986, her parents launched American Kitchen Delights, a food manufacturer and co-packer of fresh and frozen foods. Fatima began accompanying her parents to work each day and spent hours in the playroom next to her mother's office. She also became familiar with the production and assembly lines, where she learned how to speak fluent Spanish. Later, while pursuing her bachelor's degree, Fatima worked her way through every position, learning the ins and outs of the business and gaining invaluable knowledge and experience. Upon graduation, she took on the role of department manager. However, that is not where her success story ends. Today, 25-year-old Fatima is an entrepreneurial force of nature, leading American Kitchen Delights as well as three other thriving companies in Harvey, Illinois—Ameri Realty, Blue Line Security Solutions, and The Good Music Collectiv—and she's just getting started. Although each business is uniquely different, they share one purposeful commonality, for underlying them all is her unwavering commitment to build, transform, and improve communities as well as the lives of the people within them.

We recently had the pleasure of speaking with Fatima to learn more about her extraordinary family, the four growing companies she leads, and her passion for breaking barriers both as a woman, and as a first-generation American.

You attribute a lot of your success to your family. Why is that?

I couldn't speak about my accomplishments without first mentioning my parents. My dad immigrated from India at age 16 with just $8 in his pocket, and my mom immigrated from Poland at age 11. They both worked extremely hard and became very successful entrepreneurs. My parents made sure that I was exposed to business throughout my life. It's because of their efforts that I have many professional interests, and I'm eternally grateful to be able to channel my passions into several industries.

What compelled you to start Ameri Realty?

Ameri Realty launched in 2016, when I was a sophomore in college. I started attending school part-time shortly afterwards to further focus on my career. My father and I started the business because we believe that real estate allows us to invest in the future and it provides individuals with opportunities for freedom and scalability. Between stock market investing and real estate investing, there's a notable gender disparity where women aren't represented nearly as much as their male counterparts. So, my main goal is to demonstrate that women are fully capable of holding their own in this industry and that we can positively impact our financial wellness while adding value to our communities.

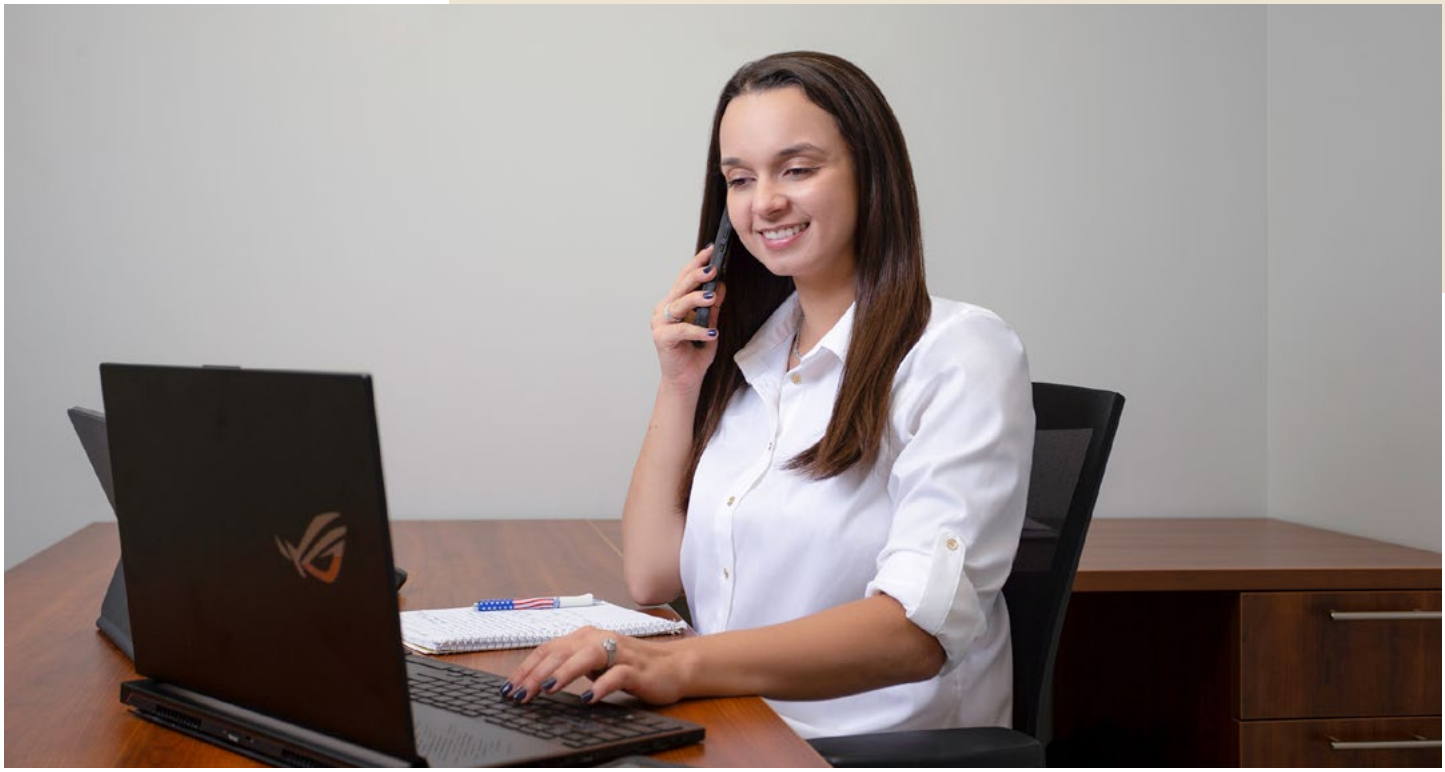
AMERI REALTY, INC.

Where did the idea for Blue Line Security Solutions come from?

My business partner, Jack Harris, is a retired Chicago police officer who has extensive experience and a vast network of law enforcement and security personnel. We came up with the idea to start the company because we wanted to provide a truly customized, comprehensive, and professional security experience for our clients. Our intention from the start was to elevate the security industry and help officers build meaningful careers through growth and inclusiveness. We truly are a family and we put these words into action through our management style and our close personal relationships with our staff.

Tell us about The Good Music Collectiv.

I came up with the idea for The Good Music Collectiv in 2017, while driving home from my radio show at Lake Forest College. I'd always had a deep passion for music and art,



especially the underground scene, and I wanted to create an outlet to further cultivate that passion. Many amazing artists and producers are overlooked because they don't fit into the traditional mainstream mold, so that is where I wanted to make an impact. I started the business on my laptop in my bedroom by first creating a rudimentary website and social media presence.

> Fatima is an entrepreneurial force of nature, leading American Kitchen Delights as well as three other thriving companies in Harvey, Illinois—Ameri Realty, Blue Line Security Solutions, and The Good Music Collectiv.

I also give a tremendous amount of credit to my husband and best friends, who spent a lot of time and effort helping to grow The Good Music Collectiv. After I built up some content, I reached out to organizations and promoters. We worked and even volunteered our time and energy just to get our brand out in the public's eye. It took us about two months to get our first opportunity to cover *Summer Camp Music Festival* in Chillicothe, IL. Although I didn't have any formal experience in the field, I dove in and took everything as a learning opportunity. We established our strategy and intention in the industry and then started to blend many music media and production functions: photography, videography, promotions and marketing, event curation and production, exclusive music releases, journalism, interviews, and bookings. We also hosted a concert series and brought in several artists for their Chicago debut. We featured live painting, local vendors with handmade jewelry and artwork, and flow performers at each of our events.

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

I love being part of something greater than myself. My team is my family, without question. We care for each other and go out of our way to help whenever needed. I love being challenged through my work and collaborating with other talented individuals. I believe we should strive to be the best we can be and tap into our unrealized potential. Personal growth, self-realization, and development for not only myself, but for those around me, is a significant factor that drives me.

I have a desire to break barriers, and as a female leader in male-dominated industries and a first-generation American, I'm in a unique position to do just that, so I strive to pave the way for other women and minorities to succeed. I truly believe you can be a leader, a formidable business competitor, and impact the world—all while being kind, tough but caring, and fun but sharp-witted. My future goal is to take my knowledge and experience and pass it on to others, and hopefully make the world a better place in whatever way I can. I'd love to eventually become a professor and participate in our political sphere. In the meantime, I'm eternally grateful to be on this journey, and I'm excited to see where life takes me.

Fatima graduated magna cum laude from Lake Forest College, where she double majored in finance and communication and minored in legal studies. While there, she was inducted into three honors societies—Omicron Delta Kappa, Omicron Delta Epsilon, and Lambda Pi Eta—and was awarded the Senior Prize in Communication. She is currently pursuing dual master's degrees in communication and business administration at Johns Hopkins University.

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Mike Parker | President & Owner

Lead. Teach. Serve. These are the simple but impactful principles that Mike Parker has woven into the fabric of his life. More specifically, he is committed to lead *differently*, teach *relentlessly*, and serve *passionately*. It is a trilateral philosophy that actualizes a singular purpose—to be a "Man of the People."

Mike has been called a rainmaker, a mentor, a servant leader, and a sales phenom, but his most treasured moniker is "giver." It is a title befitting one who has bestowed so many gifts to so many people. Whether he is putting a client in the home of their dreams, helping someone succeed in their career, or providing spiritual guidance, his sole mission is to enrich the lives of others. In his own eloquent words, Mike shares, "I'm here to help people become the best version of themselves, which in turn, helps me be the best version of myself."

One platform from which Mike conveys his spirit of generosity is his business. He is president and owner of the Parker Real Estate Group, an agency under HUFF Realty, which is part of the Berkshire Hathaway affiliate HomeServices of America. As a 35-year veteran of the real estate industry and one of the top agents in the U.S., Mike offers clients a full suite of financial amenities backed by experience and integrity and delivered by a true and humble gentleman. He has assisted buyers and sellers with all property types in all price ranges, never failing to educate the client and prioritize their specific needs. To date, he's helped

> "Work hard, play hard, treat people fairly.

more than 3,000 people buy or sell their Northern Kentucky properties and, in the process, he's earned the trust and respect of clients and made a whole lot of friends. "It's not *strictly business* for me. I want to uplift others and that might happen while I'm conducting business or when I'm not." For Mike, whether it's giving away turkeys through his hometown food pantry or laying wreaths on the graves of soldiers every time he visits Italy, it's a matter of practicing good deeds and being kind.

And to that end, Mike was kind enough to speak with *The Top 100 Magazine* and share his unique perspectives on merging business with humanity.

Q: Mike, who or what inspires you to give, share, and be a "servant leader?"

A: It comes from a few places. My mom taught me to be a *Southern Gentleman* and all that that implies. Whatever admirable qualities I have can be credited to her. Doug Aulick, my baseball and basketball junior coach, taught me sportsmanship, which I apply in doing business. He was forgiving, and if I made a mistake, he wouldn't chastise me. He would say, "You'll get them next time." Also, when you grow up in a tiny town, you all look out for each other. I've got a few colleagues in real estate who continually inspire me—Pat Zaby, who I've I always looked up to as a speaker and leader; Howard Brinton, who's had a huge impact on my life; Gee Dunsten and Amy Stoehr, who have guided me through many business decisions; Tom Ferry, who mentors me using his ECO system; and Tausha Fournier, our phenomenal business coach. You model yourself after people you respect, and, hopefully, the full breadth of your experiences nurtures others.

Q: You place a tremendous emphasis on sharing your experience and teaching real estate agents. Tell us a little about your process.

A: I always ask my people, "How much money do you need?" Then, in response to the sum they mention, I say, "Okay, you need 'X' number of closings. Let's get you there." At the onset, this gives me an idea of what type and level of training an individual needs, and we employ a number of methods because everybody learns differently. One of our techniques is to provide vision boards because 85% of the human race learns through visuals. People appreciate the resources made available to them, and in turn, they have job satisfaction and stick around. In 1998, Melondie Sullivan came on board and she's been with me ever since. She became the operations manager after completing over 2,500 closings. I've always had the motto, "Work hard, play hard, treat people fairly."

Q: What led you to a career in real estate?

A: My first job was doing construction for Kentucky Utilities. Sometime later, I decided I wanted to serve my country, so I joined the Marine Corp Reserves. After I completed 15 months of active duty, I returned to my job at Kentucky Utilities but as fate would have it, a breaker exploded in front of me and I was badly injured. I spent 57 days in the burn unit, then two years in rehab, but in retrospect, it was one of the best things to happen to me because it led me to reevaluate my career options. I had a friend in real estate and decided to try it out.

Whether he is putting a client in the home of their dreams, helping someone succeed in their career, or providing spiritual guidance, his sole mission is to enrich the lives of others.

At first, I did commercial transactions but I soon realized that I preferred the residential side. Initially, I was not at a status I was comfortable with—I was a novice and that is something I'm not used to. As an athlete, I played in 38 states for 19 years and won numerous state, local, and world championships with different teams, so I was conditioned to perform at a certain level. That's when my competitiveness took over. I set my sights on getting to the top, and that's what I did. That appetency never faded—I'm still as motivated as ever and my goals keep evolving, so there's no ceiling and I'm always learning. I've been to 32 of the last 33 real estate conventions and I spend 15-20 days each year learning from the top professionals in the country. People in real estate say you have to recreate yourself every five years—I do it every 18 months.

Mike is the only agent in the U.S. to be in the Hall of Fame of both RE/MAX and HUFF Realty. He has received more than 200 awards in real estate, has spoken/trained in 42 states, completed the University of Notre Dame's certification course, received the Nate Sanders Educator of the Year Award, has served in local, state, and national roles for the National Association of Realtors, is a Certified Residential Specialist (CRS), an Accredited Buyer's Representative (ABR®), a Seniors Real Estate Specialist® (SRES®), and a Graduate, REALTOR® Institute (GRI).

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Brandon CARRERO

Co-Founder & CEO

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Shelter. It's one of the fundamental needs of every human being. Beyond that visceral need, however, we long for a place to call "home." Unfortunately, with each passing year, housing seems to become more and more unaffordable. Even for those who can afford the price of an average home in the United States, many people cannot qualify for a mortgage loan. Until now, the only other option was to rent, and too often, rental payments are as much or more than a mortgage.

Thankfully, Brandon Carrero is disrupting that status quo with two companies that are changing everything people know about homeownership. Founded in 2021 with locations in Miramar, Florida, and Corpus Christi, Texas, Boxx Builder Corporation (www.boxxbuilder.com) is melding luxury with affordability with their high- quality, innovative container homes. Touted as "The Homebuilder for Today's Generation," they are turning renters into homeowners.

In their inaugural year, Boxx Builder was featured on *ABC, CBS,* and *NBC* and presold their first line of Amore homes, achieving over a million dollars in sales. At the start of 2022, they'd already received presale deposits, representing over $2 million in projected sales, from customers eager to own a Boxx Builder container home. Seamlessly, with his second company, Carrero Mortgage Advisors, Brandon is helping buyers to finance their purchases.

Carrero Mortgage Advisors, NMLS 1734670 (www.carreromortgage.com) equal housing lender, specializes in both residential and commercial mortgages, as well as construction finance, and both portfolio and private investor mortgages. The company was voted the 2021 *Top Mortgage Company in Hollywood Florida* by expertise.com. With conventional and alternative financing options, they've not only assisted Boxx Builder clients, but a throng of other buyers, to the tune of around $100 million in closed loans. As Brandon says, they "Run the gamut of lending."

"By combining the services of Boxx and Carrero, we provide a fully integrated approach to designing, building, and financing, as well as assisting our realtor partners in the process," Brandon says. "We're looking to address the affordable housing crisis in America by providing superior, high-quality container homes at a price that's attainable for everybody, which we are very excited about!"

It seems that Brandon has done what few others have been able to—he's delivered a high-quality, long-lasting home that consumers can be proud of, while making it affordable and attainable in a market where those options are nonexistent. And, more impressively, he didn't do it for personal gain.

With his reputation in the real estate and mortgage industries, Brandon could have started a firm specializing in glistening, multibillion-dollar high-rises. He could have launched a company that served only the uber wealthy, with palatial gardens and mansions that harken to Italian villas, tucked far away from the "people." Instead, driven by the benevolence of faith and the kind of expertise that only comes with a veteran of his stature, Brandon set out to serve the heart of the nation—mainstream homebuyers. And he's on a mission to deliver the American Dream into the hands of all.

The average price of a Boxx home is just $219K, versus the U.S. median home cost of $360K, and most units boast 1,440 square feet, 3 bedrooms, and 2 baths. To put this in perspective, a mortgage payment for the average Boxx home is about 40% less than that of the U.S median home. Based on extensive multiyear research, Boxx has developed a proprietary construction methodology that easily allows the addition of square footage as the homeowners' needs grow. To boot, a box home features upgrades from Tesla, Google Nest, Amazon Ring, Apple, and more.

We spoke with Brandon to learn more about Boxx Builder and Carrero Mortgage Advisors, and their combined efforts to make homeownership a reality for those who had previously only dreamed of it.

Brandon, where did the idea for Boxx Builder come from?

We're just trying to do good things—for our clients, for our employees, for humanity. I knew I had to do something when, as a loan officer, I qualified people for mortgages. I'd speak with hard-working people who wanted to buy but could not afford the cost of a decent home. I thought, "There's got to be a better way. How can we bring housing costs down and meet the needs and budgets of the average American?" I couldn't stand not being able to help, so I did something about it.

How does Carrero Mortgage Advisors complement Boxx Builder?

I wanted to build a team and a business from scratch that I could be proud of. After all, what good is 19 years of knowledge if I can't use it to help others? I'm a Certified Mortgage Planning Specialist, so I put a mortgage plan in place to help Boxx Builder buyers become homeowners. My team and I work with all different types of credit and life situations. Our mantra is, "Everyone is qualified, it's just a matter of work and time."

Are you seeing increasing demand for Boxx Builder homes?

Yes, the scalability factor is generating great interest, making a Boxx home personal yet affordable for homebuyers. For example, our fifth unit was sold to someone who is disabled, so we modified it by lowering the counters and customizing the entryway. Housing needs are changing—more people are cohabitating and multigenerational houses are becoming the norm. Our additional housing unit, or ADU, allows owners to easily increase their living spaces. Even if the primary residence is not a Boxx home, one can be added to the property. Through this feature, we're disrupting the housing market, and that's what makes us special.

> We're looking to address the affordable housing crisis in America by providing superior, high-quality container homes at a price that's attainable for everybody, which we are very excited about!

How serious is the housing shortfall and how are you addressing it?

The estimated shortage of homes is currently at 5.5 million and expected to outpace available supply over the next 20 years if home building continues at the same rate. Approximately less than 7% of new home construction falls into the starter home category, which is at a 50-year low. Starter homes just aren't being built. Most developers are building houses that are well outside the financial reach of a good portion of the population. There's such a divide in that and that's not okay. We're really trying to reintroduce the starter home, while also making it luxurious and affordable.

What do you enjoy most about your work?

As a man of faith, I'm driven to serve, both personally and professionally. A lot of people come to me because I'm the mortgage specialist. When things go south for them, I'll find a way. I'm driven by the challenge. Sometimes I feel like I'm in surgery, operating on a deal to save it. Other times, I'm in mortgage court, advocating on behalf of my clients to the underwriter. That's my day. That's what I do. That's why I love helping others.

Brandon is a Certified Mortgage Planning Specialist (CMPS) and holds an MBA with a concentration in real estate.

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Antoinette KHATIB

From the Eastern Seaboard of the United States to the Middle East is approximately 6,500 miles—a quarter of the Earth's circumference. To even fathom that anyone could amass a client roster that spans this astonishing distance is inconceivable, and yet, it is exactly what Antoinette Khatib has done. With a cache of prime residential and commercial listings throughout Washington, D.C., Virginia, Maryland, and soon New York and Florida, foreign investors are lining up to do business with Antoinette and her boutique agency, Metropolitan Realty.

Antoinette's is a story that has evolved and ascended over the past 20 years, reaching one apex at her company's inception in 2005, and several more still on the horizon. And during her journey, she has traversed the full spectrum of real estate ventures. It is perhaps the chronicle that produced her maxim, "No request is out of reach, there is only the matter of how we can make it happen!"

Making it happen is what Antoinette has become known for. In 2021 alone, Metropolitan Realty closed more than 92 multifamily units totaling over $30 million. They currently manage close to 100 apartment units, single-family homes, commercial and industrial properties, and maintain a diverse portfolio, having collaborated with Michael & Son, Krispy Kreme Doughnuts, Cinnabon, and NT Autobody. It is a unique model that transcends the role of a traditional broker, encompassing sales, condo conversions, investments, developments, management, government contracting, and purchases of virtually every property type. It is a company that Antoinette was destined to create from a career she was born to have.

You might say that real estate is in Antoinette's DNA. Her father owned a brokerage, and when she followed in his footsteps, it was the fruition of a family legacy as well as the fulfillment of her true passion. It was a meteoric rise for Antoinette, who entered the field in 2000 and obtained her broker's license and opened her own firm within just three years. In complement of her unwavering ambition is a certification as a REALTOR® and an appraiser's background, as well as practical experience in project management for General Resources Development Group and Ward Hall Associates, where she oversaw the renovation of the American Red Cross buildings.

Making it happen is what Antoinette has become known for.

Few people can claim such a pedigree and fewer still can juggle the myriad responsibilities of such a position—and do so while upholding the commitment to exceptional client care. In her own words, Antoinette shares, "As the owner of a boutique brokerage, I oversee each agent's transactions and contracts with the same level of precision and care that I do of my own. I train every agent on my team and continuously work to improve the process for the benefit of our clients and the staff. This year we invested in additional education, resources, and training to strengthen our commercial real estate unit to provide unsurpassed property management and transaction execution."

We spoke with Antoinette to learn more about Metropolitan Realty's business acumen and how she has managed to capture such a large share of international investors.

Q: Antoinette, your company is unique in that you employ specialized professionals for various aspects of real estate. What led you to create this model and how does it benefit your clients?

A: I'm very selective in *all* aspects of my business. With regard to agents, I've learned that when you have people who specialize in particular areas of real estate, it results in better client service. Initially, I operated with a small staff, and they did only residential listings. I had the experience to handle residential *and* commercial transactions as well as property management and development. At the time, I wasn't really considering expansion, but agents were constantly reaching out to me. By year five, I hired my first specialist, Jennifer, who was an expert in commercial leasing. From there, it just evolved, and I began to bring more experts onboard.

Q: Metropolitan Realty has a designated property management division for its commercial clients, investors, and government entities. Tell us about this.

A: I'm definitely not your average broker—specialized services are my niche. We provide management for almost every property type, from single-family homes to office buildings, subsidized housing, multifamily residential buildings, and townhomes. Currently, we have four larger multifamily apartment buildings, 60% of which are subsidized (Section 8). Not many people want to manage these properties. For our investors of triple-net investment retail properties, many of whom are foreign, we handle every aspect of management and serve as the point of contact. For example, when we acquire a space for Starbucks or McDonald's, we ensure their lease payment includes upkeep and maintenance expenses, property taxes, and insurance, which provides a 6% to 7% return for our investors.

Q: You've been serving foreign investors for over 15 years. Are you seeing increased demand for U.S. real estate from overseas clients?

A: I'm absolutely seeing greater demand for our property management and acquisition services from foreign investors. They're cash-liquid and want to put their money where there's more stability. The U.S. markets are not as high risk as those in Europe and the Middle East. We have many clients in the Gulf countries—Kuwait, Qatar, Jordan, etc. My father is Middle Eastern, so I speak the language and know the culture ,and that makes this particular group of clients comfortable. Many of my agents are bilingual, so we're able to serve foreign clients from many other countries as well.

Q: What gives you such insight into the needs of your clients?

A: It's a combination of factors, really. When you're doing this for as long as I have, you develop a sixth sense for what each type of client wants. I've learned a lot from buyers, sellers, investors, and even tenants. Typically, in this industry, realtors only work with buyers and sellers; they don't manage properties or deal with outside investors. They know only one side of the transaction, whereas we have such a wide range of services and people who specialize in various aspects of those services, so our knowledge bank is expansive and still growing. My background in construction and development is also a distinct advantage. Oftentimes, commercial clients don't even see the properties—they trust me to choose on their behalf, and my appraisal background allows me to make a realistic assessment that mitigates risk and facilitates a profitable venture. All of this not only makes the client confident, but reduces costs and helps to expedite closings, which is critical in hot markets like we're seeing now.

Broker/Owner

> I train every agent on my team and continuously work to improve the process for the benefit of our clients and the staff.

Antoinette studied business management at George Washington University, is a diamond member of NVAR Top Producer's Club, and qualified for CoStar Power Broker of the Year and 2022 Agent of the Year awards.

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Samina CHOWDHURY

Imagine the volume of sales and number of agents you would need to be known as one of the largest real estate franchises in the world. Now imagine what it would take to be the #1 team for that franchise. Then, try to perceive what goes into being the *Top Producing Agent* for that team. Samina Chowdhury is that *Top Producing Agent* of that #1 team in the world, for that largest real estate franchise in the world. Let that sink in for a minute.

Samina's team is the Lucido Agency, and they are part of the Keller Williams brokerage. Located in Maryland and comprised of more than 285 team members who serve the markets of 16 states across the U.S. and Canada, this group sells a home every 3.5 hours! And they're still expanding.

Samina, a luxury real estate specialist and trusted Dave Ramsey agent, helps to drive the team with their combined experience and ever-present enthusiasm. Not only do they have mind-boggling sales stats, but this group, with Samina at the forefront, is changing lives while redefining the service, purpose, and future of real estate.

Samina has been in the field of real estate for almost two decades and with the Lucido Agency since 2013. An expert on luxury properties, specializing in million-dollar-plus listings, she's completed over 1,000 transactions valued in the hundreds of millions and assembled a client roster worthy of their own recognition. In the process, she's made some very prominent contacts and friends, among them, members of Congress, international diplomats, and affluent families. Yet, despite her reach and influence, or the $30 million in sales she recorded amidst a global pandemic in 2021, Samina is the antithesis of self-absorbed. Her focus on each and every sale is, and always will be, her client. In words that truly reflect her very essence, Samina shares, "I help people achieve their dream home goals and guide them with great care, integrity, and expediency."

Putting clients in their dream homes doesn't begin to scratch the surface when it comes to Samina's acuity. She personifies everything that one could hope for or want in a leader, as an agent, and as a person. This has been especially meaningful to the largest segment of her business—the international community. Over the past 19 years, Samina has helped numerous families from other countries purchase real estate in America, and, as an immigrant herself, she is acutely aware of what is involved with assimilation into a new environment. She knows the importance of preserving one's culture and lifestyle, and this is not only essential to communications and connecting with her clients, but in understanding the style and features of a property that they can call "home." In addition to speaking Bengali, Urdu, Hindi, and English, she is a Certified Negotiation Expert, Certified Distressed Property Expert, and a Certified Luxury Home Marketing Agent. Hers is a story that was seeded from passion and cultivated by skill, ultimately blossoming into a career that is both profound and magnificent.

We spoke with Samina about her background, her unique selling system, and what drives her to serve clients with such empathy and dedication.

Q: Samina, tell us a little about your personal story and how it relates to your international clientele.

A: I was born in Kolkata, India—the second of five children. My father was an entrepreneur who owned several businesses and founded the first private-sector bank in Bangladesh. He later became the Secretary of State for Bangladesh. I attended a British school. This provided me not only a first-rate education, but a keen awareness of diversity. My mother was a homemaker who often hosted lavish parties for family, friends, diplomats, and many high-profile individuals. She was a natural when it came to entertaining and designing, which I naturally absorbed. I am always reminded of those times when I host my own social events and when I infuse some of that culture—that "hominess." It is really welcoming to my international

clientele. Both of my parents emphasized the importance of appreciating other cultures, and that is something that I share with clients, as well as my own family. My husband, Imran, and I have been in Maryland for 30 years, but we haven't lost a morsel of our traditions or values, and we instill them in our own children.

Q: Tell us a little about the slogan "Sell it Like Samina."

A: I was looking to invest in real estate. My fledgling business gained incredible momentum after I received coaching from Brian Buffini and then Ryan Serhant, who actually came up with that tagline. It's now a fundamental aspect of my brand.

Q: What is your "unique selling system" and how does it benefit your clients?

A: In short, I listen to their needs. In this profession, you must be able to interpret the subtext of what clients verbalize. For instance, one of my clients was moving from Los Angeles and told me she needed a short commute time to her stressful job in the city, and a living environment that was peaceful, where she could unwind in peace. But her needs were contradictory because urban life and quiet don't exist on the same plane, so it was my job to show her both environments so that she could envision living in each of them, and allow her to make the right choice.

> "I help people achieve their dream home goals and guide them with great care, integrity, and expediency.

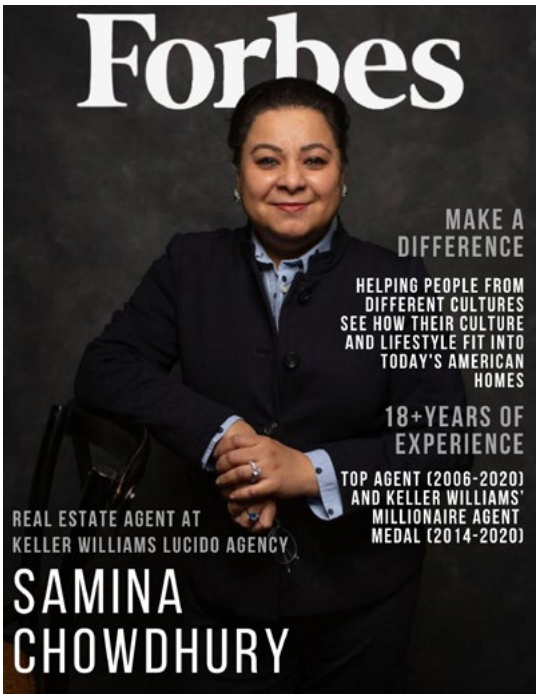
Q: One of your specialties is helping international clients maintain their cultures and lifestyles in their U.S. homes. Tell us about this.

A: Most of my clients are from different countries and many are from the Middle East or Southeast Asia. I understand this culture and know what they need in a new home. Entertaining is a major part of our culture, so parking is a primary consideration in a prospective property. I won't even show a house that can't accommodate this need. Often, women and men occupy different areas of the home, so a good fit must include more than just one living room. *Vastu*, the Indian term for *feng shui*, is very important to some Indians because families who practice it cannot have property that faces south. It is also a very service-oriented culture—in India, guests are welcomed with every conceivable form of hospitality, and that is something I bring to my own standard of service. It's what sets me apart from other agents.

Q: What do you enjoy most about your work?

A: Making that "connection"—where the service and support shows through. When you care about your clients and their needs, it is very easy to know what to focus on. It's so fulfilling to help them attain their goals, to respect their cultural needs, and to use creative thinking when the pieces don't go together easily. There's a reason God has given us two ears and one mouth. You listen to people's needs, and then see what you can do to cater to them.

Samina is the co-founder of Women 4 Empowerment, a nonprofit in Maryland that supports underserved women and girls who face social or economic challenges. She was featured in Forbes.com, Baltimore Magazine, Baltimore Real Producers Magazine, and recognized as one of top 4% of agents out of 12,000 agents in state of Maryland for 2021.



BALTIMORE REAL PRODUCERS TOP 500 2021

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Amber Milton

> I really like to guide my clients through the entire process, consulting and advising them through each critical step.

Some realtors are salespeople, driven by the numbers, the rankings, and "outselling" their peers. Then there are the matchmakers, that rare breed compelled not by metrics, but by finding "the one"—that perfect home that people fall in love with. *This* is Amber Milton.

Amber is an award-winning realtor, one of the top-selling agents at Century 21 Everest—and the *ultimate* matchmaker with true mastery of the region. From the bustling environment of Salt Lake City to the serenity of the mountain communities in which she specializes in, Amber knows every nook and cranny and the diverse lifestyles that they offer. Her widespread understanding and insider knowledge lends itself to the rare kind of market intelligence which has, since 2014, enabled her to instinctually connect clients with their ideal properties and give them an indispensable form of newfound confidence as they embark on their life-changing journey.

In short, Amber doesn't just sell houses. When clients list their homes with Amber, she goes above and beyond, pouring her heart and soul into ensuring it is a wonderful, stress-free experience for them! "I really like to guide my clients through the entire process, consulting and advising them through each critical step," Amber explains. With her exemplary work ethic, unlimited dedication, aggressive negotiation skills, and meticulous attention to detail, it's no wonder she's had such a banner year, having helped over 75 families with over $33 million in real estate transactions this year alone. This girl is on fire!

It's these very characteristics that have earned her the Salt Lake Realtors *Distinguished Service Award* by Realtor® for the past two consecutive years and a well-known reputation for her commitment to helping her clients—and the agents she works with—thrive. It should come as no surprise that Amber is a continued member of the *Hall of Fame* and in the *TOP Realtor® 500*—on the heels of rankings as a *Centurion Producer* in 2017, 2018 and 2019, a *Double Centurion* achiever in 2020, and a *Grand Centurion* in 2021—one of the highest awards granted by Century 21 Everest.

"Century 21 Everest is such an extraordinary company," Amber says. "They really take pride in successfully bringing out the very best in their agents, and I'm so proud to be part of the team." Often described by her peers as energetic, responsive, knowledgeable, and personable, Amber certainly lives up to her given name which, by definition, is representative of a wondrous find.

We sat down with Amber to learn more about her journey to real estate, her role, and what fuels her drive to nurture these carefully crafted love connections that embody the timeless ideal, "Home is where the heart is."

Q: Let's start from the beginning. What prompted you to start a career in real estate?

A: I've always had a passion for real estate. I grew up in the Salt Lake area and my husband and I got a wild hair to build a house in Heber City. We sold our home, bought a vacant lot, built our dream house on it together, and the idea of a real estate career excited me. I wanted to do something I really loved, but I had no idea that I'd end up loving real estate as much as I do now. I didn't realize just how rewarding it would be!

Q: Share with us a little bit about your current role.

A: As a realtor, much of my time is spent out in the field with clients, either showing properties or out at listing appointments. Your average person doesn't buy or sell a house every day, but I am a professional that deals with these transactions daily, and I enjoy helping people navigate their way through the process— it's what I do. I LOVE helping people! Nothing is better than handing the keys over to a new homebuyer!

Q: Are you seeing a greater demand from people moving from out of state? If so, how do you tailor your approach to cater to these clients specifically?

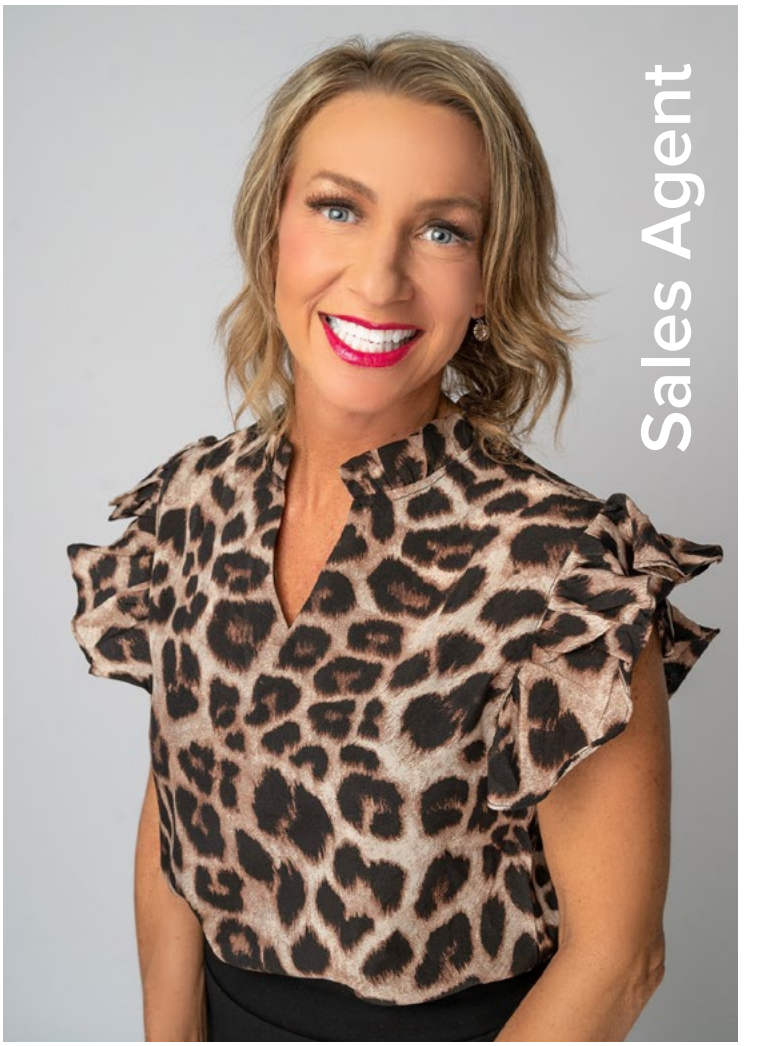
A: Yes, especially with more people working from home because of the pandemic. People of all ages and demographics are really flocking to mountainous areas that offer a peaceful atmosphere. With new clients, I like to have an introductory visit just to help me understand what it is that they're looking for—whether it's a really rural community, the mountains, or maybe a smaller town that's quiet but not quite as rugged. I like to really listen and consider both their current lifestyle and where they're coming from so I can then tailor my recommendations accordingly.

Q: How does your intimate knowledge of the area benefit of your clients?

A: While I specialize in the mountain community, I serve the more urban areas as well, and everywhere in between. I am also an expert in the Salt Lake Valley, where I grew up, and serve as a member of both the Salt Lake and Park City Boards of Realtors. I came from an urban lifestyle and moved to the mountains myself, so I'm able to speak from my own personal experience and shed light on the adjustment process. I help narrow down the search for my clients based on their specific needs. Factors such as where the hiking trails are located, or how long it takes to get to the grocery store, even the reliability of an Internet connection in certain areas are all critical things to consider, especially with so many people working from home. These little insights are crucial, and I pay attention to details.

Q: Let's end with a personal question. What is it that drives you?

A: What drives me is the ability to help someone accomplish their goals, whether they're buying or selling property. I just thrive on it, and I love what I do. For some people, it's about the money, but for me, it's the fight for that dream home on behalf of my clients, and being able to help them is such a win because, at the end of the day, I truly care about them. It's so exciting to be able to play such an important role in the lives of others. Bringing value to the people that I get the privilege to service is what drives me!



Amber holds a handful of special designations, including having been a Seller Representative Specialist, Pricing Strategy Advisor, and RPAC Major Investor since 2019 and a Certified Cartus Network Affinity Specialist since 2017. She's also a USAA Real Estate Rewords Network Preferred Agent.

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Q&A | Kevin Boyle

He is at once an intellectual and entrepreneur bringing it all to bear to the benefit of students seeking an immersive education at a top-notch university.

To describe Kevin Boyle as an educator *or* a real estate authority is to do him a great disservice. While he has a career pedigree that entitles him to be labeled a "savant" in either sector, Kevin is using his extensive knowledge not to line his pockets, but to usher in future generations of real estate professionals. He is at once an intellectual and entrepreneur, and, as founding director of the Blackwood Program in Real Estate at Virginia Tech, he is bringing it all to bear to the benefit of students seeking an immersive education at a top-notch university.

Virginia Tech, an R1 research university with a main campus in Blacksburg, Virginia, is the college of choice for 37,000 students. The academic program is rated among the best colleges for real estate majors, placing third for undergraduate programs behind Penn and Berkeley by *Great Business Schools*. Named for the Blackwood family, the real estate program is also ranked in the top five by *College Factual* and has gone from four first-year students in 2013 to nearly 400 majors and over 100 minors today, making it one of the fastest-rising programs in the country.

We spoke with Kevin to learn more about his background, the Blackwood Program in Real Estate, which he led the development of, and what makes it unique.

Q: Kevin, tell us a little about the Blackwood Program in Real Estate.

A: The program was created to provide a comprehensive study of the entire life cycle of real estate assets, preparing students for careers in development, finance, sales, property management, and beyond. While students receive an exceptional academic foundation overall, they are thoroughly engaged by interaction with and guidance from successful real estate professionals. Students learn to work in a simulated, industry-focused environment and to solve complex challenges that occur in the real world. Real estate is an exciting puzzle where one gets to form the pieces and decide how they fit together. Our academic program is a dynamic learning atmosphere, where students' goals are cultivated and facilitated to become creative problem solvers. This program is on the frontier of modern education.

> The program was created to provide a comprehensive study of the entire life cycle of real estate assets, preparing students for careers in **development, finance, sales, property management,** and **beyond**.

Q: Tell us a little about your background. How did you get started in real estate education?

A: When I was working on my Ph.D. at Wisconsin, I discovered that there were not many academic programs for real estate. It was a time when data were becoming more available, and the industry was learning that there was more to the value of properties than just the physical elements. It prompted me to begin research of property value assessment methods and the processes used to measure value. It also led to my consulting on breach of contract and property damage matters. As my research progressed and I began collaborating with people in the field, the gap in education became more obvious. Real estate courses were added to finance programs, but these programs do not provide broad spectrum knowledge of the industry. I thought a holistic program was needed that takes students from the initial conceptualization of an asset all the way through to its sale or

Founding Director

> Our academic program is a dynamic learning atmosphere, where students' goals are cultivated and facilitated to become creative problem solvers.

disposition at the end of its life because there are many important aspects that real estate professionals must understand and utilize throughout their careers.

Q: What makes Virginia Tech's Blackwood Program in Real Estate unique?

A: A few things. First, it is an innovative program. We encourage entrepreneurship and we're not afraid of change. It is not always easy in the academic world to make changes but thinking about change and innovation is the spark of educational success. Second, students get to customize the breadth and depth of their education through choosing a second major or minor. Third, students love the classes, the university, and the campus. There's a palpable school spirit here and students thrive within it.

Q: Tell us a little about your fellowships, research, and publishing.

A: I am a fellow of the Association of Environmental and Resource Economists and of the Agricultural and Applied Economics Association. I have published over 100 journal articles and I've co-authored four books, which include the globally recognized *A Primer on Nonmarket Valuation* and the National Academies of Science's *Valuing Ecosystem Services: Toward Better Environmental Decision-Making*.

My research includes stated-preference methods, contingent valuation and choice modeling, revealed-preference methods, property-value, travel-cost models and averting behavior models, and benefit transfers. Application of this research includes surface and groundwater, land use, forest health, climate change, marine resources, and human health, and I've participated in numerous projects throughout the U.S. and in Canada, Chile, Australia, Bangladesh, and India.

Q: What would you say is your greatest professional accomplishment?

A: Without a doubt, it is working with our team to create this academic program. Real estate affects people's lives 24/7/365 through where they live, work, shop and play, and this academic program will be here long after I'm gone and will continue to benefit society in the future.

Kevin holds a Ph.D. from the University of Wisconsin, an MS from Oregon State University, and a BA with distinction from the University of Maine. He has received awards, including Publication of Merit, U.S. Professor of the Year from the Carnegie Foundation for the Advancement of Teaching and Council for Advancement and Support of Education, Alumni Award for Research Excellence and Academy of Faculty Leadership from Virginia Tech, and Distinguished Maine Professor and Presidential Research and Creative Achievement Award from the University of Maine.

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CHRISTOPHER AUDETTE

Real-Estate.ca Founder

Successful real estate marketer, serial webpreneur, and founder of the popular real estate portal, www.Real-Estate.ca, Christopher Audette has always viewed life as one continuous learning experience.

Real-Estate.ca has given Christopher a few valuable life lessons. Started as a local real estate lead generation site, over the years it has morphed into a popular national syndication portal. It has become well known throughout Canada with nearly 2 million homebuyers visiting the site annually looking for a new place to call home.

A Rare Method to Success

Christopher's venture into the online world started when he was working with a media buying company that was bought by a notable interactive advertising firm. This was a catalyst where Christopher gained insight that not only encouraged him to branch out on his own, but also revealed specific ways he could help others succeed.

In 2001, he formed a small startup marketing company called Christopher and Co. with the following mandate: "find people who are good at what they do and help them be successful at it." It is this mandate that inspired Christopher to start a lead generation company for real estate agents. This venture revealed significant opportunities within the real estate industry. From that point on, he has leveraged his experience, actively applying all the lessons he learned from past iterations of his business and websites to his successful current business model.

> Our goal is to make it easier for people to search for new development locations and to navigate the process.

Real-Estate.ca A Top Tier National Real Estate Portal

www.Real-Estate.ca is known for being a front runner in the online real estate listings category in Canada. When Real-Estate.ca first entered the field, most of the sites looked archaic and were difficult to navigate. The first rendition of the website was branded Realesto.com and modeled after that of an online shopping catalogue, which had numerous products and an appealing format. Since that time, Realesto.com has morphed and expanded from its original local listings site for Calgary, Alberta Canada.

In 2017, the site was rebranded to Real-Estate.ca and expanded significantly. It is now a national site that serves hundreds of thousands of listings from Canadian coast to coast. It is popular with both the search engines and homebuyers. The ease of navigating has always been the number one reason users give for loving the website. However, there are numerous other reasons that Real-Estate.ca is so popular, such as informative neighborhood pages that include community videos, write-ups, agent opinions, interesting facts and figures, and more. The site also makes it easy for clients to learn what it is like to live in different areas. To make Real-Estate.ca even better, Christopher recently announced that he will be adding a third-party feature that will allow users to conduct searches based off different features and architectural styles, or search for homes with photo details that resemble those of a particular photo. This feature will allow the homebuyer to search using criteria not available on competitive websites," Christopher explains. "From our research, Real-Estate.ca will be the first real estate portal in Canada to offer this technology for real estate search, and we project it will be up and running by the first quarter of 2022."

Real-Estate.ca and Beyond - Award Winning Marketing

Most recently, Christopher's marketing campaign found itself listed alongside the likes of big-name companies

such as Geico, BMW, and Hewlett Packard, as the winner of 2 international awards from the Internet Advertising Competition (IAC): *Best Real Estate Website* and *Best Real Estate Ad*. Still, Christopher is far too humble to accept all the praise for this extraordinary achievement, making sure to credit his exceptional team, and the collaboration with web provider REW.com, graphic design company, FreshTake Marketing, and the talented videographer at Inthehood.io for the significant contributions they made toward the marketing receiving such distinguished recognitions.

REAL-ESTATE.CA

www.Real-Estate.ca is known for being a front runner in the online real estate listings category in Canada.

Creating a Cohesive Team

When he originally started the lead generation company, people would inquire to view homes and the company would refer them to various agents. However, Christopher rarely received feedback on whether the agents did a good job. Four years ago, he created a hybrid of the business model. Local inquiries are retained for his team, The Group at Re/Max First, and out-of-area inquiries are referred to affiliates. After he became a team lead, the group put together structure and processes that gave them much more control over the different aspects of the real estate timeline. They were then able to guarantee service levels to a much higher degree and monitor fiduciary duties. By the teams second year, their conversion rates had doubled over the straight lead generation model.

The Future is New

In the latest news, Christopher and his team are in the process of capitalizing on the immense popularity and momentum of Real-Estate.ca and are launching a new construction and new development website, New.ca, which aims at branding and marketing of new construction. It will help buyers figure out where to go and assist them in their search for new developments. "I've always wanted a new construction website that operated similar to our MLS system," Christopher explains. "Our goal is to make it easier for people to search for new development locations and to navigate the process."

Life Gets Better with a Group

From winning marketing and production awards to creating new websites and business models, Christopher attributes his success to the team of people he works with—a stellar group of professionals who put their work and results first and collaborate with him hand in hand. "They're a phenomenal group and I feel very lucky to work with them all," Christopher says. "When you're around quality people, it inspires you to do more and to be more, so I'm fortunate to have built such amazing relationships."

Since joining RE/MAX four years ago, Christopher and his team have received multiple recognitions and awards. They have been ranked among the *Top 10 Real Estate teams in Western Canada* and among the *Top 50 in Canada*. The brokerage Re/Max First has captured the #1 spot as the top producing RE/MAX office in the world for closed transactions, and Real-Estate.ca continues to dominate online. Christopher holds a new home designation and serves as both an associate broker and team leader. For the last three years, he has been one of the *Top 5 Contributors* to The Children's Miracle Network for Western Canada.

NEW.CA IAC the group™ Chris Audette TEAM LEAD at RE/MAX FIRST

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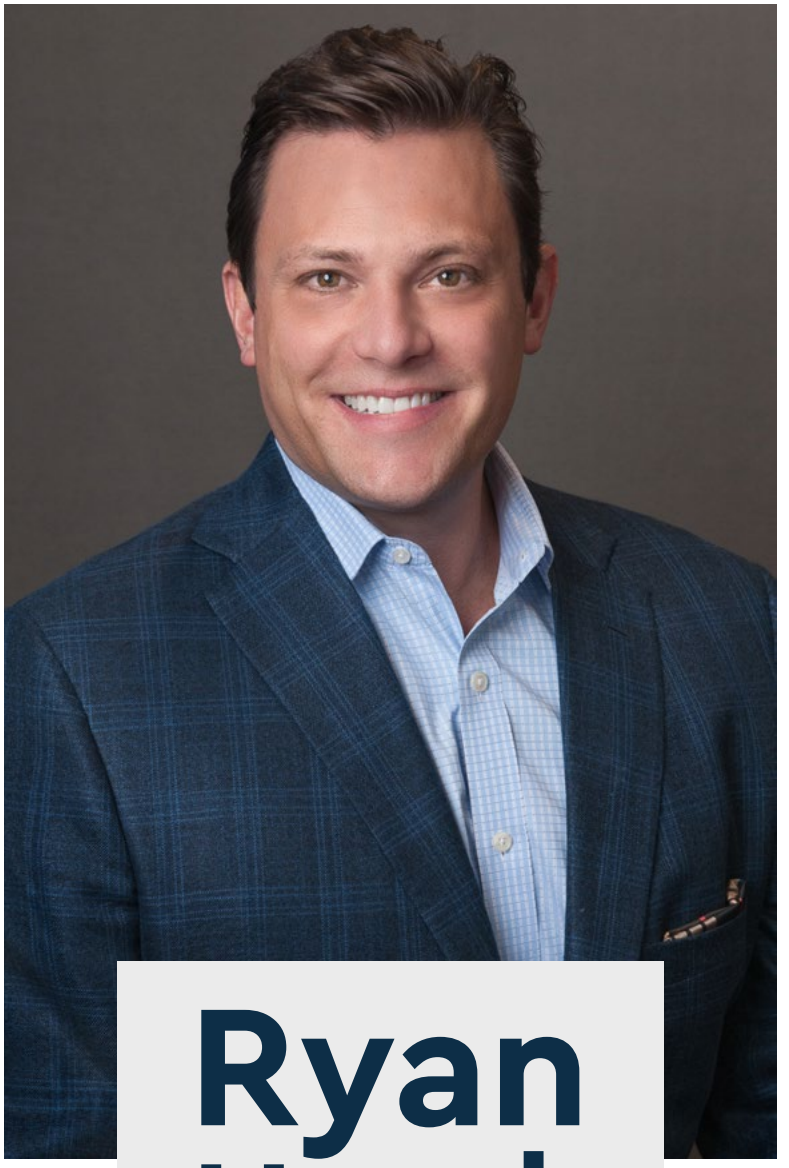

Ryan Urech

In April 2020, commerce all but halted and financial institutions everywhere pressed the pause button, waiting out the unknowns of the COVID-19 pandemic. But where the behemoths saw fear, Ryan Urech saw opportunity. Having built a 19-property portfolio of 1.5 million square feet with a gross value of over $300 million as a senior VP regional executive with Wells Fargo, "stagnation" was an unacceptable strategy. Ryan left his C-suite role that marked a successful two decade-long career in investment banking and direct real estate investment and founded Rycore Capital LP in Houston, Texas, in partnership with three family offices. The firm provides wealth services, investment solutions, and real estate transaction expertise, with its two subsidiaries: Rycore Commercial, a real estate brokerage company, and Rycore Capital Advisors, an SEC-registered investment advisor representative. Free from the bureaucratic stranglehold, Ryan and his small, nimble team immediately scooped up grossly underpriced properties with significant discounts to appraised value before the sun set over Texas.

Less than 36 months since the firm's founding, Rycore's gross AUM swelled to $260 million, with over 1.45 million square feet, across a portfolio of office, industrial, healthcare and retail assets in Texas and the Sunbelt. Among their portfolio of gems is the glistening six-story Broadfield property at Park Ten Centre. Only 60% occupied when Rycore acquired it during the shutdown, Ryan did what others thought impossible—leasing an entire floor and increasing occupancy by 20%, bringing investors healthy returns while the rest of the industry sat idly by. With Ryan's reputation as a savvy investment banker who completed $22 billion in capital raising over his career, today, Rycore has already partnered with institutional capital, registered investment advisors, and high-net-worth investors.

Indeed, Ryan is no typical banking and real estate investment expert—and Rycore is no typical "startup." Their immediate success is as rare as their business model designed with strategies not offered by traditional firms. From core-plus and value-add investment opportunities to their unique commercial real estate direct investment advisory services, Rycore counts among its clients Bank of America Private Bank, Wells Fargo Private Bank, Juncture Wealth Strategies and other independent RIAs, as well as professional athletes. And they're just getting started. We sat down with Ryan to learn more about how Rycore is breaking the mold of a sloth-like industry with a combination of ingenuity, fearlessness, and a lightning-fast "strike team" with the aim to bring the greatest ROI to their investors.

Q: Let's start at the beginning, Ryan. What compelled you to start the company?

A: I've always had an entrepreneurial fire in my belly, and while I was very successful at Wells Fargo, I wanted to do things differently from a larger bank and have the flexibility to act on big investment opportunities fast. Banks get bogged down in committees and long approval processes, often losing some of the best opportunities with a short window to buy. Here, I'm the decision maker. When we find a property, we move within 24 hours to get it done. We represent so much capital from third parties and take their trust very seriously, so we outperform and protect their money, and with interest rates at historic lows, speed can make all the difference in terms of ROI.

Q: How does your background in investment banking benefit your clients?

A: I began my career as an investment banker with Banc of America Securities, and I worked on 150 transactions, from M&A to commercial mortgage-backed securities. When I switched to private equity real estate, this foundation allowed me to be able to raise money, present opportunities to investors, and gave me an in-depth understanding of corporate finance. We take a deep dive into the financials of both the property and the tenants, whereas most real estate investment folks don't—or can't. This allows us to bring higher ROI to our clients.

Rycore Capital provides wealth services, investment solutions, and real estate transaction expertise.

Q: Your firm specializes in core-plus and value-add investment opportunities for investors. Can you share some details about how this works?

A: Simply put, we sponsor value-add income-producing property investments and asset management to wholly owned client assets. We focus on current income and future growth appreciation through active asset management, with an aim to get investors 7% to 10% annually and double their investment within five years. We find good assets that have value today, and we increase their value through updates, renovations, leasing, etc. A lot of our properties are in partnership with investors, and we have skin in the game, investing side by side with our clients. Our Bellaire Medical Plaza is a prime example of a great cash-flow opportunity. It's 60,000 square feet, and we acquired it during COVID at 85% occupancy; it's now at 90%. We bought the building and four acres of land, two of which are parking, so we're selling some of those acres to a developer who is putting up a second medical office building, so we're also monetizing the land for our investors.

Q: You also offer direct investment advisory, which is unique to the commercial real estate private equity sector. Tell us more about this.

A: Our third-party asset management service is one not normally offered by other investment firms. I developed this concept when I was at Wells and replicated it here. Investors today want more control, and are looking to own their properties fully, often for generational wealth transfer purposes. We partner with wealth management firms across the country to offer direct investment opportunities to their clients. This gives our clients much greater opportunities.

Q: What does the future look like for Rycore?

A: It's a great time for us. Our goal is to reach $1 billion in assets in five years, and by year's end, we'll be at $260 million. When I started Rycore, people said, "Who is this guy?" Now, people know us—especially in Texas. When we put an offer out, they know we'll close. The sky's the limit for us in terms of growth as we continue to find the hidden gems and opportunities for our clients.

RYCORE CAPITAL

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AARON & ANDREW SCHLAG

BROTHERS, BUSINESS PARTNERS, ENTREPRENEURS

The relationship between brothers is special because they share childhood memories, but it becomes remarkable when they share their grownup dreams. Such is the case with 29-year-old Andrew Schlag and 32-year-old Aaron Schlag, who have worked together as brothers and business partners since 2014. Having built a multimillion-dollar portfolio by age 25 and having obtained a master's degree in reinvesting from Financial Freedom Academy, Andrew wanted to share his experience and knowledge of real estate. As a result, Profit with Purpose, LLC was born. The innovative coaching business introduces newcomers to the world of real estate and propels experienced clients to the next level. When Aaron joined the company as a partner, the brothers discovered that they complemented each other perfectly. Aaron's creativity, combined with Andrew's tenacity, forged an ideal dynamic for providing practical and profitable solutions to both buyers and sellers. In fact, the brothers have been mentoring and coaching for legendary real estate entrepreneur, Ron LeGrand, since 2017.

When they are not busy coaching, Andrew and Aaron can be found at Diamond Valley Homes, a real estate solutions company based out of Newburgh, Indiana. The family-owned business helps homeowners with issues such as probate, foreclosures, and burdensome properties. Their goal is to provide win-win solutions so clients can overcome their challenging situations and continue to do the things they love. We recently sat down with Andrew and Aaron to discuss each of their journeys into real estate, their winning system for investing, and the creative solutions they provide for clients.

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Q: Tell us a bit about your background and how the two of you developed an exceptional work ethic at a very young age.

Andrew: Our work ethic was instilled by our parents. We were born and raised on a farm in southern Illinois, and our first venture was buying feeder calves. We fed and grew them to full size before selling them. Later, as teenagers, we both had a drive to do more, so we joined our dad's construction company to learn the business and how to build houses.

> "We provide win-win solutions so clients can overcome their challenging situations and continue to do the things they love."

Aaron

Andrew

Q: How long did each of you remain in the construction industry?

Andrew: At age 19, I experienced a major medical situation and was placed in the intensive care unit for a while. After that, I began to experience major shift in my life. I stopped doing construction at age 21, when I heard Ron Legrand talking about buying houses with no money or credit. I started buying houses myself, and the following year, I purchased 50 houses in 52 weeks, which is what I want to help others achieve through my training system *30 Days to 30k*. The objective is to share how I came to own a multimillion-dollar company when I started out with no experience, money, or credit.

Aaron: I ran a construction crew for four years while attending college, and I also married my wife during that time. So, at age 21, I was working and going to school full time with a new wife and baby on the way. Although I'd originally planned to go to law school, when Andrew found the real estate opportunity, I loved the idea and left college—the best decision I've ever made. Once I got into real estate with Andrew, I found my passion for helping people find alternative solutions and got my real estate broker license. I practiced an agent for a few years and when business exploded, I knew I wanted to build out my own team. Today, I run our team in Indiana, which includes a project manager, property manager, maintenance, and acquisitions.

Q: Andrew, would you share more details about your *30 Days to 30k* training system?

Andrew: Absolutely! *30 Days to 30k* is winning system that explains how to identify properties, fill them, and manage the cash flow while owning a business. I personally spend less than 10 hours a week doing real estate because it is completely automated. I'm essentially peeling back the curtain and revealing my system to those who want to be successful with real estate investing. The principles and techniques are designed to work for clients at their own pace—whether they're looking to bring in a little extra money, hustle now so they can retire early, or build a real, additional income stream with part-time effort.

Q: People have asked why you don't push to do 20 or more real estate deals per month. How do you respond to that?

Aaron: We average four to six deals per month. We enjoy real estate, but we also love teaching others how to make money. That's why our coaching business is so important. It's designed for people who have never made a real estate transaction—we educate them on wholesale deals, flipping a contract, buying houses, and the cash flow/creative finance world—which includes taking over debt. We also work with more experienced clients, who have been involved in real estate, but want to progress further. We help them get to the next level by building out their teams, assisting creatively, and teaching them how to automate and delegate.

Q: Do you have any recent examples of creative solutions you'd like to share?

Andrew: We were recently working with a person whose house was going into foreclosure and Aaron worked out a reinstatement plan to avoid it. On the flip side, he also just dealt with a buyer who was unable to get approved for a traditional loan. Aaron secured a rent-to-own option, which gave the client a path to owning a home.

Many of your clients have commented on how well the two of you balance one another out. Does that come naturally for you, or does it take a lot of effort?

Aaron: We do have a wonderful balance and a clear division of labor, which I attribute to our different personalities. For example, people say that I'm more analytical. I work closely with the teams to adhere to deadlines, but I enjoy interacting with customers as well. Andrew has a reputation for being engaging. As a former pastor, he easily connects with people, and he is passionate about changing lives.

Sherri Wirtz Murphy, Realtor

Born and raised in Texas, Sherri Wirtz Murphy is a renowned regional expert on Dallas-Fort Worth real estate and a specialist in the luxury market. Over the course of her 35-year career as a licensed real estate agent, Sherri has garnered experience from every aspect of the spectrum—from lending and property management to foreclosures, short sales, and new construction. She also holds multiple designations as an accredited luxury home specialist with the National Association of Realtors, an NAR Military Relocation Professional, and an author of an upcoming book series to educate homeowners and assist first-time buyers. However, Sherri is best known for her role as team leader for The Ultimate Real Estate Group at Coldwell Banker Realty's Southlake Regional office, where she is responsible for training and mentoring other agents and administrative staff. We spoke with Sherri to learn more about her extensive background in the industry, her passion for coaching, and the unique services of The Ultimate Real Estate Group.

Q: How much growth have you seen since forming The Ultimate Real Estate Group?

A: I'm delighted at how quickly we've grown. After starting out with one additional agent and a part-time assistant, I'm now looking to add two buyer specialists, two listing specialists, and one leasing specialist. Just as the team's name implies, I've always taken pride in giving clients "the ultimate real estate experience" and in maintaining those relationships for life. That's why I'm teaching my team to provide the same kind of service to our clients as we become a leader in the Dallas-Fort Worth market.

Q: What sets The Ultimate Real Estate Group apart from its competitors?

A: I work as a real estate agent and as a real estate advisor to provide knowledge and information that will empower my clients to make the best, most informed decisions. I'm in constant contact with our customers, and they know that they can call me for advice anytime. We don't stop serving our clients at closing, we're available to them for life.

Q: In addition to maintaining lifelong relationships with clients, you spend a lot of time mentoring other agents. Tell us about that.

A: I'm a member of the John Maxwell Team, and I completed their coaching program so that I could pass my knowledge on to other agents and help them to become successful. Coaching and mentoring have always been my passion because this business is really challenging, and it takes time to learn the nuances in an ever-changing market. To be able to teach my own agents how to properly advise their buyers and sellers is not only important, it's also very rewarding.

Q: What inspired you to pursue a real estate career?

My uncle and grandfather were both builders, so I grew up around new home construction. While growing up, I dreamed of being an architect and interior designer, which is why I got my real estate license at an early age. I've flipped homes, managed rentals, and represented both buyers and sellers. Even though I went into mortgage originations for a time, my passion was always on the real estate side.

Q: When did you become a licensed real estate agent?

A: I initially obtained my license in 1986 while working for a private mortgage insurance company in the REO department in Houston. During this period, the foreclosure rate was extremely high due to the oil bust, and I was responsible for the loss mitigation on foreclosed homes we acquired through the mortgage companies. Neighborhoods were empty and abandoned, and families were walking away from their homes because the value had depreciated below the mortgage balance. I volunteered with Houston's

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Just as the team's name implies, I've always taken pride in giving clients "the ultimate real estate experience" and in maintaining those relationships for life.

Neighborhood Revitalization Program and started speaking at homeowner's association meetings to educate people on the consequences of walking away and how to get involved with their HOAs to help improve the stability and future of their neighborhoods.

From there, I was hired on with the Resolution Trust Corporation in New Jersey and was responsible for selling portfolios of property from failed savings and loans while mitigating the losses on the acquisitions. I then moved over to the FDIC and continued to do due diligence on foreclosed properties—hiring property managers and brokers to assist in restoring the properties so they could be sold on the open market to get the highest value. After getting my real estate license in New Jersey and New York, I went to work for Kislak Property Management in Woodbridge, NJ, where I managed a portfolio of commercial, industrial, mixed-use, and multifamily properties.

Q: You're also actively involved with charitable giving. What organization do you support?

A: I'm a partner with Homes for Heroes, a nonprofit that gives back to our police officers, firemen, paramedics, medical staff, and teachers. My son is a pilot in the U.S. Air Force, and seeing how these men and women sacrifice their lives every day for us has touched my heart, so I do everything I can do assist and serve them. All my volunteer work goes towards helping these amazing people.

Sherri Murphy
REALTOR®

COLDWELL BANKER REALTY

Q: You're currently in the process of writing a book series. What else is in store for the future?

A: The next phase of The Ultimate Real Estate Group will be staging for sellers, then I plan to add a moving company to assist our buyers and sellers with their local moves.

Q: What do you enjoy most about the work you do?

A: I have a passion for serving others and for helping my clients find the right home at the right price. I'm beyond blessed and love giving back and making others smile. I wake up in the morning and can't wait to get to work because it doesn't even feel like a job to me. It truly is one of my greatest pleasures, and I love every minute of it!

Jason Neapolitan

Founder & Director of Operations

If ever there stood a quintessential embodiment of a self-made man, it's Jason Neapolitan. Self-employed from the age of 20, he began his decades-long entrepreneurial journey in real estate, pivoted to found a string of successful businesses—from tobacco and convenience stores to pizza shops and restaurants—and then returned to his roots in 2014 with the launch of a real estate investment firm, US Buyers Group. Four years later, Jason merged his entrepreneurial insight with his passion for real estate to found More Options Realty, LLC, a real estate brokerage with an innovative business model that focuses on agent development and growth. As a successful business owner, he's flipping the script on an industry that too often fails the very lifeblood of their companies—the agents themselves. Designed to help them thrive, the company partners *with* the agents and franchisees who work under their brand and broker license, providing leads, conversion education, cutting-edge technology, and everything they need to succeed. "As our slogan says, "We don't recruit top agents, we build them," Jason explains.

Licensed in Ohio, Pennsylvania, and Florida, More Options Realty has seen a remarkable rise, with rapid growth in multiple markets with large national brand brokerages, doubling its total sales volume in 2020 alone, and expansion underway into West Virginia, North Carolina, South Carolina, and Maryland. And they're racking up industry accolades in the process. Featured on the cover of *Top Producer Magazine* in January 2021, More Options ranks among the top 50% of companies in Mercer County, PA—having just entered the market in 2021—and is consistently named among the *Top 10 Companies* in Northeast Ohio by The Youngstown-Columbia Association of Realtors. We sat down with Jason to discuss the brokerage's unique "agents first" business model, national expansion, and prospects for the future.

Let's begin with a bit of background. What compelled you to start More Options Realty?

After the 2008 financial crash, I took a break from real estate and pursued other ventures. When I opened US Buyers Group

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> "Agents come to us from other firms, and within the first year, they're reaching higher levels of success than they ever have in their careers."

in 2014, the response was huge, and the inspiration for More Options Realty came from the demand from clients for brokerage services. We quickly realized that other brokerages weren't doing anything for their agents—marketing, providing leads, or nurturing their talents—and we were. We began focusing more on that unmet need, and we've continued to grow ever since.

How is your business model different from that of other brokerages?

The beauty of our business is that it's based upon agent number and company number, and we can see the rankings. Within six months, brand new agents are ranking among the top 50 in our areas because we're providing them opportunities that other companies don't. I like to say, "We're a marketing company that does real estate" because we funnel leads, teach our agents how to convert, and provide licensing. The marketing is just as important as the real estate. We help them increase their conversion rates, we have a CRM program that we train them on, and we're always adding innovative tools, including AI, into our lead system. Because of this, agents come to us from other firms, and within the first year, they're reaching higher levels of success than they ever have in their careers. If agents have their own book of business, they can include their licenses. However, if they don't have enough business or funds to market themselves or to drive leads, that's where we come in. We have an entry-level split for agents—where we provide them leads—and then we help them graduate to higher commissions.

Will you share some memorable success stories of your agents?

One that comes to mind is an agent who came to us in late 2018. He was with a large national firm for five years and did about $500,000 during his last full year there. After his first year with us—in a NE Ohio market where the average sale price is $100,000—he did $2.6 million in revenue and made the President's Club for the Ohio Association of Realtors. He was a great agent when he came to us, but they weren't feeding him any opportunities to succeed. Another new agent just joined us in February 2021, and in the first six months, in this same market, she did $5 million.

Tell us about a few of your exciting real estate development projects in Southwest Florida and Roatan, Honduras.

I've purchased a few pre-construction projects in the Fort Myers area of Southwest Florida. They were very lucrative, and I've gained a lot of knowledge through the process of those builds. As for Roatan, Honduras, it's a beautiful island. I had the pleasure of building a home there, and what an experience it was! All these experiences have helped me to become well rounded within the real estate industry.

MORE OPTIONS REALTY
LIVE DREAM MOR

What does the future look like for More Options Realty?

We are very excited about where the company is going. We're looking to grow nationally by expanding our corporate territories as well as partnering with others who want to purchase territories under our brand. We have already been approached by multiple large brokerages wanting to merge for expansion. We're looking forward to welcoming all our new franchisees across the country and helping them flourish just as we have.

What do you enjoy most about your work?

I enjoy building the business and seeing it grow, but, importantly, witnessing lives change through our company. Seeing agents who were punching a clock and struggling financially transform into making their own schedules, improving their financial positions, and getting to spend more time with their families—those are among my favorite things to see at More Options Realty.

Jason is a licensed Florida realtor as well as an acquisition specialist for US Buyers Group. He also coached Jr. High and High School wrestling for 20 years and is a member of the 2015 Eastern Ohio Wrestling League Hall of Fame and the 2019 Boardman Wrestling Hall of Fame.

Genaro DIAZ LOZANO

Chief Executive Officer

Genaro is determined to keep building great communities where people can feel safe and happy.

“People really appreciate what we do for them, and that’s the reason we keep doing what we do.”

Best-selling author Simon Sinek once said that truly effective and inspiring leaders are not actually driven to lead people—they are driven to serve them. Such is the case with Genaro Diaz Lozano, a passionate real estate expert and entrepreneur who loves his work and leads with purpose. With more than 20 years of experience in financial services and multifamily real estate, he uses his extensive knowledge and expertise to create dignified communities while bringing strong financial returns to his investors.

As founder and CEO of GDL Investment Group, LLC, Genaro assembles management teams and oversees the originations, acquisitions, and operations of both the company and GreenWater Investments portfolios. GDL is an asset manager and general partner of multiple real estate portfolios, which currently contain 13 properties with 2,773 units. Additionally, GDL’s investment experts have over $1 billion dollars in executed transactions, and based upon project level returns, the company has averaged 25%+ IRRs on exits and a 1.7x in equity multiples—all within an average three-year holding period. The company previously operated in Florida, Texas, Arizona, and New Mexico, and it is currently raising capital for the acquisition of multifamily assets in Arizona.

For more than a decade, Genaro has dedicated his time to transforming predominately Hispanic areas with safety concerns into respected communities where individuals and families can thrive. By providing safe housing, modern amenities, fun activities, lush landscaping, and superior customer service, he has strengthened numerous communities, which are grateful for his commitment to making a positive impact. In fact, he has been featured in well-known publications such as *El Nuevo Herald* and *Voyage Dallas* in acknowledgement of his heroic efforts. In the latest headlines, Genaro announced an exciting new project, the Aspen Wildlife Foundation, which will focus on improving the environment by protecting and preserving wildlife in Colorado.

Although Genaro is undeniably successful, his extraordinary accomplishments did not come easily. In the 1990s, the Mexico City native made the difficult decision to leave his home country in pursuit of a place that could provide him with greater opportunities. So, against his family’s advice and without any financial support, Genaro set out on his journey to the United States.

Long after his arrival in America, Genaro continued to face obstacles while working toward his goals. He spoke very little English, he had no friends or connections, and he did not understand the systems that were in place. But with his rebellious spirit and determination driving him, Genaro not only embraced the challenges along the way, but learned and grew from them. “Looking back, I know the difficult times taught me the most valuable lessons and guided me toward the path to success,” he says.

Finally, after four long years of hard work, Genaro began to see the glimmer of light at the end of tunnel. He officially became an entrepreneur at the launch of his first business, an authentic Mexican taqueria. In less than two years from the day the restaurant opened its doors, it was a hit, and hungry customers were packing the place every night of the week.

All was going well until 2008 when the global financial crisis almost brought down the world’s financial system. Within months, Genaro once again found himself destitute, but this time it was worse. He now had a family to care for and multiple expenses hanging over his head, but he refused to accept defeat. Instead, he practiced patience and learned how to believe in himself. Genaro knew that he would need to be more creative than ever to develop a new business model. So, he took out a loan, and after raising enough capital, he began a new venture in multifamily real estate.

Once he was back on his feet, Genaro vowed to never focus on the revenue of his company, but to lead with purpose. He was passionate about becoming the best in the industry and making a difference in the world by creating dignified communities. He paid close attention to the tenants of his properties as well as their individual needs, and with the majority of his residents being Hispanic, he wanted to give them the homes they deserved for the many contributions they made toward building America. From irrigation systems to lighting and landscaping to the little features inside that truly define “home,” Genaro doesn’t define improvements based solely upon the monetary return on investments, but on the priceless metric of quality of life. “I tell people, ‘You will see that it paid off later, and these investments will have a huge impact on the economy,’” he says. “The magic will come.”

Genaro has never thought of success as just buying, remodeling, and selling. Instead, he defines success as being able to work with cities, police departments, and fire stations to transform downtrodden areas into safe, bright, beautiful communities. As a result of his vision and commitment to leading with purpose, Genaro’s properties were soon full, and the revenue followed. “It’s not just about building a property, but maintaining it. After we’ve completed a new property or rehabbed a building and the community, the residents say, ‘Thank you. We were living in a crime-riddled place, we couldn’t walk outside,’” he says.

Genaro doesn’t define improvements based solely upon the monetary return on investments, but on the priceless metric of quality of life.

“When the pandemic hit, even more families wanted to move into our communities,” he explains. “The parents and children were living in small units, and they desperately needed more space while social distancing.” Such situations are why Genaro is determined to keep building great communities where people can feel safe and happy. “People really appreciate what we do for them, and that’s the reason we keep doing what we do,” he says. “If you do good things, you won’t need to worry about money because the reward will always follow.”

Genaro is a graduate of the Universidad Iberoamericana in Mexico City where he earned a Bachelor of Laws degree.

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PARTHIV PATEL

PARTNER AND PRESIDENT

Growing up, Parthiv Patel watched as his father invested in hotels and retail establishments, using his business savvy to identify the most lucrative gems. While Parthiv's success as an investor and a hotelier with a portfolio of nine hotels did not come from inheritance, a passion and natural talent for finance, banking, and real estate were infused in his DNA during his formative years. Now, with nearly two decades of experience in banking and finance—and a particular skill in hotel financing, brokerage, and operations—Parthiv is the partner and president of a private real estate financing and real estate brokerage company, which consists of Creative Lending Solutions Corp., CLS Mortgage Inc., CLS Hospitality, and CLS Real Estate Group. With headquarters in Chicago and offices in Atlanta and LA, Creative Lending Solutions specializes in hospitality financing across U.S., providing a quarter-billion in annual financing, brokerage, and mortgages, attracting buyers and sellers from across the nation.

From individual hotel owners to first-time hotel buyers and franchisees, Parthiv's clients trust not just his knowledge and skill as a finance expert and a former banker, but his insight as the owner of the most well-known hospitality names in the industry—Comfort Inn, Hampton Inn, Hawthorne, Red Roof Inn, Quality Inn, Motel 6, Super 8, and others. As president of CLS, Parthiv is a hands-on leader, not only managing the team's sales, operations, productions, and processes, but serving as a producer, himself, projected to complete nearly $100 million in financing deals this year alone. We spoke with Parthiv to learn more about his career journey and what drove him to leave the C-suite of one of the biggest banks in the nation to found CLS.

What inspired you to join the real estate industry?

I started my career as a banker with Fifth Third Bank and worked my way up to managing multiple branches over 10 years, with positions of branch manager to vice president to team lead of Small Business Banking in Chicago. Then, in 2015, my partner started CLS and I left the corporate world two years later to start my own private financing business. We ultimately joined in 2016 and it was just the two of us doing around $30 million in financing. Now we've grown to well over $250 million. It wasn't easy getting here, and I'm still working close to 80 hours per week, but I take pride in how far CLS has come in such a short time.

What compelled you to start your own firm with a focus on hospitality financing?

While I was working for Fifth Third, I always dreamed of starting my own financing company but it was having my son that pushed me to finally do it. It really bothered me that I had to rush to drop him off at my parents' house before work, and my wife had to rush to pick him up. In March 2015, I gave the bank notice that I was leaving at the end of the year. Three days later they said, "If you're going to leave, go now." So, I launched my company by the end of the week. The Indian community is very embedded in hotels here. Most of us are from the same state in India, where citizens own 49% of the hotels, and we speak the same language. Given my culture and background in financing and marketing, it was easy to attract clients, and we've been growing ever since.

How does your insight as a successful hotelier benefit your clients?

As the owner of hotels, I understand what the buyers are looking for—the operation/profit side. I can spot when margins are up, when sellers are doing well or making mistakes, and I can explain how the market works. I also understand the financing side of it. Sometimes lenders lack that insight—the margins and what's required to run a successful hotel—and I can tell them that because I live it with my own hotels.

To what do your attribute your success?

I saw my dad working seven days a week growing up and that instilled a strong work ethic in me. All I've ever known is how to work hard—for my family and for my clients. Fortunately, my wife is very understanding about my long office hours. She knows I'm building generational wealth for our children and grandchildren.

What do you enjoy most about your work?

Although the financial aspect is important, I really enjoy helping people build generational wealth. Many of my clients who own multiple hotels won't buy another without my blessing. They turn to me as their trusted advisor because I was there for their first purchase and each one after. That's what matters most to me.

Parthiv is a graduate of Roosevelt University where he earned a bachelor's degree in finance.

"ALL I'VE EVER KNOWN IS HOW TO WORK HARD—FOR MY FAMILY AND FOR MY CLIENTS."

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JOE BELZ

Founding Agent & Broker Associate

Innovative, resilient, adaptable, and customer-centric are all words clients have repeatedly used to describe Joe Belz—and for good reason. Over the course of his 30-year career in the real estate industry, he has experienced the highs, the lows, the booms, and the busts, maneuvering through the ever-changing market climate with the grace and speed of basketball great, Michael Jordan. After starting out as a sales associate in his early twenties, Joe was recruited by Centex Homes, the nation's largest home builder at the time. During the years he worked for the Fortune 500 company, he was promoted from community sales manager to division sales and marketing director to division area manager.

Joe then went on to open his own boutique brokerage firm, but when new home sales crashed in 2006, he quickly pivoted into general real estate. Fortunately, he was able to adapt quickly and ultimately founded Belz Properties, a development company in Naples, Florida. Since its inception in 2012, Joe has led the company in developing more than 20 luxury properties, that originally ranged from $2.5 million to $8 million and that are now worth between $5 million and $15 million. He has also consistently been ranked among the *Top 1% of Agents in Naples* by the Naples Area Board of Realtors and listed as *a Five Star Real Estate Agent* in *Gulfshore Life Magazine*.

JOE BELZ + APEX TEAM

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To elevate his business even further, Joe became a founding agent for the Naples market of Compass, an innovative residential real estate firm that pairs the industry's top talent with technology. With coast-to-coast regional offices and more than 18,000 agents, Compass is changing how agents and clients navigate the process of finding or selling a home. Joe recently met with us to share more about his Apex Team and what drives his passion as an award-winning leader in the field.

Q: In what ways has your business benefited from your role at Compass.

A: Before I joined Compass, I enjoyed a successful career, selling $20 million +- annually. But after coming on board here and learning how they do things, I realized that I only thought I knew what a good listing presentation or good marketing strategy was. With their resources, by the end of May, 2021, I'd already sold over $100 million. I also spend a lot of time networking with Compass agents, attending Compass events, and going to feeder markets, such as Chicago, where I can meet with other top agents. This has proven to be extremely beneficial as 40% of my business this year was a result of a direct referral from another Compass agent.

Q: Tell us a bit about The Apex Team.

A: I feel very fortunate to be surrounded by such a great group of people. It really is an "A" team. We are small in number—with a full-time operations manager, three other agents, and me—but The Apex Team has the best, most highly skilled agents around. We do largely residential sales, with the commercial side accounting for only about five percent of our business, but we just sold a new development that was mixed-use.

"THE APEX TEAM HAS THE BEST, MOST HIGHLY SKILLED AGENTS AROUND."

Q: What are your team's specialties?

A: One of the things that sets us apart from our competitors is that the agents on The Apex Team cover everything, such as working with buyers, sellers, etc. However, we do have specialties as well. One of our agents specializes in new development, which is where my company, Belz Properties, comes into play. Then, we have another agent who is part of the sports and entertainment division within Compass. We also have people in general listings and sales, so our agents are a bit more specialized if you will.

Q: How do you personally differ from other real estate agents?

A: One aspect that makes me unique is my knowledge base of the market and the area because I've been in the Naples market for over 25 years. I'm also not the type of agent who will only deal with luxury properties. Even though I do put a lot of time and energy into the luxury market, I have many other listings as well. Another way that I'm a bit different is that virtually all my business comes from past clients and referrals. When I first transitioned back into general real estate, I was on the phone at least three hours per day searching for listings and prospects. Over time, it developed into repeat business because I focus a lot on service, and clients refer other people to me.

Q: You're also passionate about giving back to the community. Would you like to tell us about some of the organizations you've worked with?

A: I'll be happy to. I'm very active with Habitat for Humanity, and I volunteer to help build houses in addition to contributing monetarily. At Belz Properties, for every house we built and sold, we donated a kitchen to the organization. This led to helping Collier County form a partner program based on our model. I'm also a founding member and former board member of the PAN Florida Challenge, an organization that raises money to feed hungry kids and to help kids fight cancer.

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

A: On a personal level, what drives me is my eight-year-old son. This summer, I took a month off work, and we went on a family trip to the Carolinas. My time with him serves as my motivation. What continues to drive me on a professional level after 30 years in the real estate industry is the excitement of the changing markets. Currently, I'm focused on general real estate and being a team leader, so I work a lot on listings and with buyers. The market is changing so fast, with technology and everything else, it's exciting to stay on the forefront of the industry. I also love the business, and I'll always be passionate about real estate.

NICK T. TINCH

Managing Partner & CEO

Nick is more concerned with his contributions toward the betterment of all and **“bringing light to the darkness.”**

There are those who measure success by wealth and power, doggedly pursuing goals to ascend the corporate ladder or attain some predetermined benchmark of prestige. Nick Tinch isn’t one of them. While he certainly has the attainments to warrant a lofty position among a list of notables, Nick is more concerned with his contributions toward the betterment of all and “bringing light to the darkness.”

In a career that embodies the sentiments of Martin Luther King Jr., Nick believes “The time is always right to do what is right,” and he has built a life and career founded on serving people and uplifting communities. For Nick, it’s all about relationships and his role in improving the lives of his family and his clients. To that end, when Nick started his company, Equity Real Estate Group, in 2016, he crafted two mission statements: First, to build legacies and communities, and second, to employ the strategy he calls “DIP” (discipline in acquisitions, integrity in conducting business, and patience in every transaction).

Equity Real Estate Group is not Nick’s first venture into real estate. While it is the second phase of his career, Nick became familiar with the field as a home buyer when he was just 21 years old. At the time, he was working for a community bank, and it was in this role that Nick learned much about business and relationships. Nick remained in banking for 15 years, then, in a life-changing epiphany that led him to evaluate the “why” of his existence, he made the bold transition to a new vocation. He recalls, listening to a podcast ‘Your money has to have a job and work for you.’” Nick knew then that real estate would be the vehicle to building generational wealth and achieving his goals.

Since that time, Nick has built an astoundingly successful business, and while many in his shoes might be driven by the personal extravagancies brought by wealth, his motivation is the legacy he leaves behind for his two daughters and for the people whose lives he works to change for the better.

We spoke with Nick to learn more about his company, how it is improving communities, and what differentiates them in the real estate market.

Q: Nick, first let’s talk a bit about your backstory. You had to work very hard to get where you are. How has your personal history affected your career?

A: I come from a large family and humble existence. I have four sisters—one is my twin, and four brothers. We lived in an impoverished neighborhood and relied on food stamps, but we were all close. By the time I was 16, I was living on my own, and when I graduated high school, I was only reading at grade-school level. I often wonder how I overcame those obstacles, but I always believed in working hard. You have the ability to

create the life you desire, and I just refuse to let my past determine my future. My grandfather used to say that I had a "God-given talent for turning a dollar," and although I use money to make money, I'm a businessman at heart. Like many others, I just use my good fortune in ways that aren't self-indulgent.

Q: Can you tell us more about Equity Real Estate Group?

A: Equity Real Estate Group has a diverse portfolio of commercial property, land, single-family homes, and duplexes. In Q2 and Q3 of 2022, we are scheduled to build new construction homes and four apartment buildings. As a result of our rapid growth, we will expand from one office in Richmond, Virginia, to a second location in Arlington.

We are almost entirely autonomous and perform all the renovations internally. We own several dump trucks—a F350, a F450, a 2019 Bobcat, and a 2021 excavator, and other heavy equipment, and our staff includes HVAC, plumbing, electrical, carpenters, framers, and contractor specialists. This is not only convenient, but yields a higher return for our stakeholders and investor clients. Our ultimate goal is to get the properties completed and return the investment back to stakeholders and we work as a well-organized team, who understands that our mission allows us to do that.

Q: What makes Equity Real Estate Group different from competitors?

A: I believe it's our business model—we're focusing more on the value we bring *to* the community, not the other way around. We always want to add equity and resources to a neighborhood. We do that by hiring local labor, donating to local charities, and reinvesting in the area. I don't see it as doing anyone a favor. I'm grateful for the enrichment I receive from the work we do and the people we do it for.

Q: You have a rather unique perspective on your purpose and role as owner and CEO. Tell us about that.

A: Real estate affords me the freedom to spend time with my daughters and enjoy life—I'm not motivated by financial gain. I also feel a great responsibility to do the "right thing," and quite often, an owner or executive is restricted by business objectives, which countermand principles. I don't allow that to color my decisions. I value relationships above all else, and I consider everyone I work with a partner and look for ways to benefit not myself, but the *relationship* I have with them.

Nick received a bachelor's degree in psychology from Saint Leo University. He is a board member of the YMCA of Richmond and is a U.S. patent inventor.

Nick has built a life and career founded on **serving people** and **uplifting communities.**

EQUITY
Real Estate Group
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Sriram Koneru

Q&A

Over the course of his career, Sriram Koneru has built a reputation for bringing the best to teams and clients. With a constant focus on quality, he develops high-performance teams from members who start out with little to no experience and then transforms them into exceptional problem solvers and decision makers—positioning them to exceed both the current and future needs of their customers. Sriram's talent for team building was apparent during his tenure as senior vice president and director at Citibank, throughout the 20 years he spent working for various Wall Street firms, and in the different technological roles he held in Silicon Valley. Today, he leverages his experience and team-building skills as the founder of Skyline Development Corporation, one of the largest luxury, single-family, FEMA-compliant home builders on the South Shore Barrier Island, based on volume of over 3,000 square foot homes. Headquartered in Atlantic Beach, New York, Sriram's multifaceted team holds a global vision, aspiring to become one of the largest luxury home builders across the northern hemisphere.

Consisting of thousands of items and encompassing a wide array of supply chains, the corporation's newly constructed homes quickly become local reference points and are frequently published in local newspapers and online publications such as *Newsday*, *Patch*, *HAVEN NEW YORK,* and *LIBN*. However, Sriram's plans don't stop there. With an eye toward the future, Skyline Development wants to help innovate a global outfit in leading construction and associated services across multiple verticals, including residential and commercial infrastructure. Sriram recently met with us to share more about the group's global mindset and the ways they are working to win and nurture the hearts and minds of consumers around the world.

Begin by telling us a bit more about your role as Skyline Development's founder.

I'm responsible for the company's global vision, leading our multifaceted team in applying innovation across financial services, building science, and technological areas of the construction industry. I also work to transform the current luxury construction process through defining and investing in best practices, covering financial risk management, integrating technology, and optimizing logistics.

Your motto is "better, faster, and cheaper." How do you provide these benefits to clients?

Being better, faster, and cheaper (BFC) without sacrificing quality is a multidimensional process that puts us ahead of competitors and applies to everything we do. We're *better* because we understand the value behind the houses we build. Constantly looking at the products as well as the process and asking "why" puts us deep into the supply chain and allows us to be better. We're *faster* because I'm passionately involved in the entire process, and my background in operational research has equipped us to fully understand the logistics, to cross reference, and to execute things quickly. Our attention to detail also allows things to be faster for us and contributes to getting ahead. We're *cheaper* because we're aggressively ahead on the supply chain and get the best for our clients. For example, I will go and negotiate a price to make it cheaper for the customer, but I do this in a very critical way—without gouging prices. Since some people say they don't have margins, I use a similar method to that of Amazon or Walmart. Because I have a lot of volume, I may work out a deal with Home Depot to get hurricane windows at a lower price. This is how we consistently outvalue our competitors.

I also work to transform the current luxury construction process through defining and investing in best practices, covering financial risk management, integrating technology, and optimizing logistics.

What initially drew you toward the real estate industry?

I come from a self-made, entrepreneurial family, so I learned how to be efficient and cut costs at a young age. I also developed a drive to help others succeed, and it upsets me whenever I see people not getting what they deserve in exchange for the hard work they've put in. I especially dislike hearing that people can't afford things. Throughout history, there have been many things that only the wealthy could afford, and it took years for common people to gain access to them, so my mission is to make that process faster and cheaper. For example, we provide FEMA construction, but the single-family homes we build

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Founder

With an eye toward the future, Skyline Development wants to help innovate a global outfit in leading construction and associated services across multiple verticals, including residential and commercial infrastructure.

exceed current FEMA standards. If FEMA's rules say to build a house five feet off the ground, we will build it seven feet off the ground because global warming affects sea levels, and it's important to take such things into consideration. This is only one of the many ways we look ahead to prepare ourselves and our clients for the future.

How has your engineering background been beneficial to your career?

Back home, I earned a Bachelor of Technology in Industrial Engineering from Nagarjuna University and then traveled to the U.S. to study financial engineering at Columbia. However, I couldn't find a job in the banking industry after I graduated because no one at the time knew what financial engineering was. Consequently, I ended up in Silicon Valley, working on multiple start-ups, including B2B integration. Eventually, I contacted a publicly traded company that was working on integrating different systems, and my financial engineering background helped me to land a job. Later, I came up with two deals with two publicly traded companies for $8 million. My career journey has been about finding an outlet that would allow me to express my creativity and innovation, and my Silicon Valley and Wall Street backgrounds helped to equip me and my company to understand the various facets of construction and building. That's why I can easily scale. It's also why I would love to become a mentor to show people how engineering is cool and multifaceted.

To what do you credit Skyline Development's immense success?

The reason we succeed is because we never put profits ahead of our construction. I also believe it's important to ask "why." For instance, I may ask why we're doing something that seems antiquated. I'm constantly looking at the procedures and asking why we use the tools we're using because this allows us to stay ahead and upgrade if needed. There will always be unpredictable events, but because of the way I've positioned us, we're always prepared, and our homes are always appraised for higher values.

Amir

Zandifar

Branch Owner

Work hard, stay focused, and make history. This is the personal mantra that has driven Amir Zandifar throughout his entire adult life. From the time he wakes up at 3:30 a.m. until he falls asleep each night, he never loses one ounce of energy or enthusiasm. “I love what I do, and when I set a goal, I refuse to quit until I achieve it,” he says.

Since joining the real estate industry seven years ago, Amir has done just that—reaching goal after goal and receiving more than 50 awards as a top producer in the process. In May 2021, he became a branch owner at Veritas Funding, an equal housing mortgage lender based in Scottsdale, Arizona. Since opening its doors less than eight months ago, Veritas has grown at lightning-fast speed, building a team of more than 30 people and doing more than $550 million annually, and Amir will be further increasing his staff by 40% before the New Year’s fireworks ring in the start of 2022.

At Veritas Funding, the interest of its clients always comes first. “We have an obsessive focus on customer service,” Amir explains. “They receive surveys after each interaction, and team members hold weekly discussions with them as well as with each other.” Its this commitment to Veritas’s principles that gives the company its competitive edge. “We offer a wide variety of products and services, fast and efficient delivery, and very fair to low prices,” he says. “But what’s even more exciting is that our three-part formula is sustainable over time, so we can continue to focus on the customer experience.”

> We offer a wide variety of products and services, fast and efficient delivery, and very fair to low prices.

Prior to entering the world of real estate, Amir rocked the financial industry as a talented young banker. At only 19 years old, he began working at Network Capital Funding, where he was ranked #1 within his first month of employment. Just a few weeks later, Amir was promoted to become the youngest manager in the company and began managing more than a dozen people as well as nearly $25 million in production each month. He interacted closely with the firm’s CEO, and he quickly learned the complexities of business, including what it takes to become the best at what you do. “Banking involves 100-hour workweeks and demands pure dedication and undivided attention, “Amir explains. “I experienced the physical and mental grind and learned how much focus it takes to accomplish your goals.”

After serving as the firm’s manager for more than a year, he knew that he wanted more and accepted a position with Loan Depot. During his three and a half years there, he quickly

VERITASFUNDING

rose to #2 in the United States for consumer-direct and did close to $550 million, soaking up knowledge of the industry in the process, such as how a large corporations and different departments operate and how a big business runs. But more than that, he learned about the immense amount of focus businesses place on the customer experience and on their employees. “Loan Depot’s CEO and operator, Anthony Hiesa, is someone who was a huge inspiration to me, and I continue to look up to him,” says Amir. By watching him, I learned how to build a competitive culture of sales as well as how a high-level executive operates—from leadership to technology to the customer experience.”

Whether at work, within the community, or at home, Amir loves making a positive impact on the lives of everyone around him.

His voracious appetite for knowledge about banking led Amir to the role of vice president at the Federal Savings Bank. During his two-and-a-half-year tenure, he did up to $110 million annually while helping veterans and becoming more familiar with the banking side of real estate. “I learned about everything that went into a loan, from A to Z, as well as how profitability and marketing worked,” Amir explains. “I really enjoyed working with veterans, and the experience helped me to see how detail-oriented mortgage manufacturing processing can be.”

Over the course of his remarkable career, one aspect has always remained the same—Amir’s genuine desire to help people. One of his greatest joys is mentoring his staff and nurturing their success. “I love my employees at Veritas, and I love helping them. My biggest reward is hearing them say how much they love their jobs and that they truly enjoy working with me,” he shares.

> By watching Loan Depot’s CEO and operator, I learned how to build a competitive culture of sales as well as how a high-level executive operates—from leadership to technology to the customer experience.

Outside of his role at Veritas, Amir spends a lot of time continuing his education and giving back to the community. He holds numerous certificates and regularly takes online courses through Harvard and Stanford Universities. He also enjoys volunteering for United Cerebral Palsy of Central Arizona (UCP), where he has been helping children with disabilities for the past 14 years. Amir gives back on a personal level as well. His mother worked for several years at Walmart, so when he began earning a substantial amount of money, he purchased a house by the beach for her and helped her to retire. Whether at work, within the community, or at home, Amir loves making a positive impact on the lives of everyone around him.

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ADAM Marburger

> I've developed my group and personal mentoring program to help as many people level-up in this life as possible.

From working as a paperboy to earn enough to purchase his first car, to a multi-medal winner in martial arts, to a successful serial entrepreneur, Adam Marburger is not only driven to succeed but to help others do so in the process. As a direct result of his committed path to personal growth as well as his extraordinary work ethic, the 41-year-old powerhouse has already accomplished more than most people do in a lifetime. He is the author of an upcoming book, *YOU'RE THE FU*KING PROBLEM*, and the owner of four thriving businesses: a real estate company, a brokerage firm, an investment company, and a martial arts studio. Therefore, it comes as no surprise that *Automotive News* included him in their *Top 40 Under 40* in 2018 or that the International Transportation and Automotive Summit selected him as one of their top business leaders in 2021.

Still, as if those accolades were not impressive enough, Adam recently launched a flourishing speaking career. In 2019, he served as a keynote speaker at the Ethical F&I Managers Conference, and he has continued doing speaking engagements throughout the country. Adam is also a regular on *CBT News,* and his passion for writing, speaking, and coaching recently led him to establish an exciting new platform: AdamMarburger.com, which will offer online services such as workshops, speaking opportunities, and book releases—all with the mission to help others achieve their greatest potential.

Adam recently spoke with *The Top 100 Magazine* to tell us more about his incredible work history, which started at the age of 13, as well as his upcoming book and online business venture.

Q: While many kids take up a paper route for a few months to earn "fun money," few can point to that job as the beginning of an illustrious career. Tell us about this.

A: Yes, my story is definitely a bit different from most in that regard. I started as the typical local paperboy, like many others, but when I saw my father often stressed about finances, I wanted to help, and tripled my route. Once I'd made up my mind to do whatever it took to make as much money as possible, that's exactly what I did. By the time I was a senior in high school, I had enough credits to attend classes during the first half of the day and work during the second half. My determination definitely paid off because I was able to buy my first house at the age of 20, and I still own it today, as it serves as one of my rental properties.

Q: When did you transition into the automotive industry?

A: Shortly after I'd enrolled in college, a friend talked me into selling cars while going to school full time. Even though it was a challenge, within a few years, I was making more money than I'd ever imagined. I was consistently one of the top salespeople, and that eventually led to a management opportunity. I became a finance manager at age 22 and remained in that role for the next 15 years.

Q: What made you decide to start your own company?

A: At that point, I was 37 years old, and I was ready to branch out on my own. I started Ascent Dealer Services, which is a brokerage firm that provides insurance products to auto, RV, power-sports, and marine dealerships. We also coach and mentor those dealerships on how to sell those products at the highest levels. That's one of my favorite parts of the job because I enjoy writing, speaking, and giving back to the industry. I consider it a privilege to have spent time with a lot of different types of people. I had to learn personality types and best practices to adapt quickly and serve them. This is the biggest takeaway that I've maintained throughout both my personal and business lives.

Q: So, how does real estate play into all of this?

A: I had a mentor who wanted to show me how to retire by flipping houses, so I started buying and holding onto houses, and then renting them. After hitting a few homeruns, I never looked back. In 2005, I founded The Marburger Investment Group in the St. Louis Metro Area, and we specialize in single-family rentals and flips. I also co-own a company called A2 Investments that does multifamily houses in the same area.

Q: With all your success, why did you choose to launch a coaching/mentoring venture?

A: My purpose on earth is to speak to as many people as possible and inspire them to do more because together we can change the world. "Speak, Inspire, Change," that is my mantra. So, I've developed my group and personal mentoring program to help as

Speak, Inspire, Change.

Chief Executive Officer

many people level-up in this life as possible. For example, one of our workshops is called, *Unf*ck Yourself in 6 Weeks*. I will also be doing a lot of one-on-one coaching and mentoring in small groups, which will include the real estate, automotive, and personal growth markets. Essentially, AdamMarburger.com will be a one-stop shop.

Q: Tell us about your upcoming book.

A: In 2017, I was going through the absolute worst time of my life, so I decided to go soul searching in the Sedona, Arizona, desert. When I returned home from that trip, I had more clarity than ever before, and my life was forever changed. Because I've lived a very colorful life with lots of ups and downs, I wanted to share my stories in hope of inspiring people. The book is for those who feel stuck, hopeless, and as if they are sleepwalking through life. I write about my failures—along with some of my wins—and I believe it will be a great read for those who want to grow in their personal and professional lives. This book is intended for my readers to become more self-aware and to realize that we MUST get out of our own way.

I'll also add that the book was a long time coming. I've been so overwhelmed that I put it on the back burner, but I've been working extremely hard over the past year. The book is scheduled to launch in May, 2022. I believe God gave me the gift of communication so that I could help others maximize their existence, and that's exactly what I'm doing. I live every single day of my life with purpose, and on purpose. We get one shot at this life, and if we do it right, that's all we will need.

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Michael Foxman

Q & A

For more than 35 years Michael Foxman has been involved in various business endeavors. Since 1996 he has focused his career on the evolving sector of risk management. Being agnostic about industry, he centered his strengths toward resolving fundamental issues of various kinds, particularly those which have broader impacts on a community, society, or the environment. His passion ultimately is regional economic development with employment, homeownership and social cohesion as his agenda, but his personal mission is simple, and that is to be "purposeful."

Michael has created hundreds of thousands of jobs worldwide and enabled countless communities to flourish. In 2009, he brought his invaluable skillset to RiskWise Global Capital Group, a strategic, technical, and project risk management firm based in Denver, Colorado. Operating across the globe, the group specializes in the planning, risk and finance underwriting and delivery of business and project solutions for a variety of industries. We sat down with Michael to find out more about his career journey and the success of RiskWise.

Q: Let's begin with your background. How did you get your start in the work force?

I credit my mom with instilling my strong work ethic and good moral values. My parents owned several businesses including petrol stations, where I started working at eight years old. At 14, wanting to know more about business, I got a job at the fast-food restaurant, Hungry Jacks. My motivation was merely to learn about

> "At RiskWise, we deal with complex problems. We are information and analytics based, and relationship oriented—attributes that ensure projects have clear objectives, while being feasible and bankable before they begin.

the business and then move on. I'd only planned to work there for a few months. Soon enough my sister, mother, and I ended up buying a hamburger business on Bondi Beach for $40,000. After running it for a year, we sold it for $180,000. This was my first business and first major transaction. Investing the capital, I helped expand a video store chain my mom and sister had purchased. My involvement led to creating an entire new sector within the video industry and brought licensed products from Disney to Paramount into the Australian market. This was all very innovative for the 1980s.

Michael has created hundreds of thousands of jobs worldwide and enabled countless communities to flourish.

Building Commercial Certainty
RISKWISE®
Group

Q: What sets you apart from your competitors?

At RiskWise, we deal with complex problems. We are information and analytics based, and relationship oriented—attributes that ensure projects have clear objectives, while being feasible and bankable before they begin. We often find ourselves stepping in on projects or businesses as issues arise. Our clients can be innovators, corporate enterprises, real estate developers, builders, government, and non-government agencies.

Our global footprint and network of experts enables us to serve clients worldwide. Our focus on real estate does not limit us in terms of the type of development; from heavy industrial and infrastructure to scientific and academic, to master planned communities, to commercial and residential projects. We apply traditional fundamentals with our own propriety methodology to enable viable solutions to be delivered. For example, a real estate development client, where market dynamics have changed: We pull the project apart and extrapolate a pathway to achieve the greatest potential. We look to market indicators from research we conduct, but we reach much deeper as we endeavor to solve underlying problems and package a full and comprehensive solution, which usually includes the introduction of third-parties for collaborations and other viable solutions that yield value to the client.

Q: Tell us about the philanthropic side of RiskWise.

We work with many different organizations—from religious to community groups, to social justice and humanitarian organizations, to those who seek to innovate and commercialize solutions for the good of humanity. We're forward planners, involved in evolving brilliant concepts such as smart city networks, super smart cities, mega-data and financial platforms, to the global rollout of rent-to-own residential developments. We're currently working with several ambitious ventures such as carbon negative electricity generation (CapEx reduction of 50-70% and wholesale electricity at $0.02 KwH), as well as national public lighting and safety systems with integrated broadband, water, road, transport and logistics infrastructure.

Q: You also work in very complex, regulated spaces. Can you give us some examples of those?

Over the years we have been extensively involved in the casino, gaming, telco, fin-tech, pharma, and non-combat weaponry markets. Our feature specialization is licensing and regulatory compliance for casino and manufacturing developments, and the commercialization of patentable innovations, particularly those which require extremely discrete positioning. The tech-type clients we're focusing on today are market disruptors whose solutions benefit humanity. For example, we're advising groups with innovations such as a self-energizing technology to replace dry ice. It reduces energy cost and environmental challenges while lowering the overall cost in cold storage and logistics. Another client has developed a patented process in creating nanoparticles that reduces production costs from $1,000 to $50 per kilogram, while bringing energy demand down to 240 volts. There are numerous applications for industry, one being the substitution of graphite for silicon-nanoparticles in lithium-ion batteries, which extends battery life by 12x and has a huge impact on overall life-cycle costs. We look for innovations such as these which can rapidly capture a dominant worldwide market share. We're mindful about finding ways to boost employment prospects and endeavor to achieve this by encouraging deployment of profit yields into industry creating symbiotic relationships, encouraging partnerships that lead to growth.

“We're mindful about finding ways to boost employment prospects and endeavor to achieve this by encouraging deployment of profit yields into industry creating symbiotic relationships, encouraging partnerships that lead to growth.

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Dominic Fonte

You won't find seasoned realtor, Dominic Fonte, coasting down the streets of his native Northeastern Ohio in a flashy car or see him in a cheesy television commercial, or even on a billboard. While his popularity is long etched in hundreds of five-star ratings for his namesake firm, Dominic Fonte & Associates, and their reputation for exceeding expectations, he shuns the spotlight and shines it squarely on those who matter most—his clients. Dominic worked his way up from virtual anonymity in the real estate industry one client, one referral, and one success at a time. Now, with 30 years and 2,300 transactions, he is as unassuming as he was on his first inauspicious day in the field, when he tirelessly combed through a phone book, trying to make that first connection. He is in effect a "humble ninja" who has earned his stripes without ever sacrificing his integrity—and his clients absolutely adore him for it.

> "He's made it his mission not merely to serve home buyers and sellers as a commission-focused agent might, but to be a faithful guide and enable them to make informed decisions.

More than beloved, Dominic is a true professional in every sense of the word. He's made it his mission not merely to serve home buyers and sellers as a commission-focused agent might, but to be a faithful guide and enable them to make informed decisions. As he, himself, will tell you, "An informed decision maker is a happy decision maker." And Dominic can do this so adeptly because he studies the market meticulously and knows exactly what's going on in it. In what he refers to as "perception versus reality," he interprets how emotions can impact people's choices, and patiently examines, then articulates the specifics of a given scenario with each client. He also understands the vital importance of communication—and not just because "it's what you're supposed to do." He enjoys people, and he and his team go above and beyond to keep their clients informed every step of the way through videos, phone calls, and emails. Because of this, and for so many other reasons, Dominic's clients find him relatable—a rare quality in the real estate sector. Rarer still is his infectious energy, which can light up half of Ohio.

Dominic's journey has not been without challenge, but it has never veered from a path of merit. It began in 1988, when, as a frustrated retail store employee, he set his sights on a career in real estate and fearlessly pursued it. As a newly licensed Realtor®, he quit his job on a Friday, and started with real estate on Monday. "I had no experience, no clients, and I was scared to death," he shares. "I was tasked with cold-calling, and didn't go well. I was hung up on, and frankly, I felt a little embarrassed in front of the other agents." Determined, and not one to give up, Dominic started making calls from his basement, and when that didn't work, he started leaving his card on doorsteps, then knocking on doors. "One time, a man threw my card on the lawn and told me to get lost. That really discouraged me, but the next day, I was back at it." Finally, his fortitude paid off and Dominic found his first client—and made his first sale. It was just the confidence boost he needed to continue, and in his first year, when other agents were selling an average of 10 homes, Dominic sold 40. And that was the catalyst for Dominic Fonte & Associates.

We spoke with Dominic about his commitment to a whole new definition of "personal service," and how he's helping people achieve their dreams in one of the hottest—*meaningful*—housing booms in a generation.

Your company is known for a personal touch that's far and above that of others. Tell us about this.

We communicate with our customers in a manner they are comfortable with, and unlike many in this industry, we take whatever time is needed to make sure they feel calm and confident throughout the process. To us, communication is vital at every stage—before, during, and after a transaction takes place. We never want a client to ask, "What's next?" I'm analytical by nature, so I create a detailed outline of what a client can expect, from the contract to the closing table, and I answer any questions in between. I send short video and email updates as we progress through the various stages, and our clients love that. They return to us and refer us, which is why the majority of my business comes from word-of-mouth.

How does your insight as a native of the area benefit your clients?

I was born and raised in Northeastern Ohio—I grew up in Stark County and planted my roots in North Canton. I have five children who have been through the school system here, and I'm very involved in the community. I am an Eagle Scout, an active member of my church, and served on the city council for nearly eight years. I've built many long-term relationships with both real estate professionals and residents, but the greatest benefit is knowing the area and what's going on in the local markets.

How is your understanding of market dynamics helping people during this time when houses are often sold the day they're listed?

To succeed in real estate, you must understand supply and demand dynamics, including the psychology behind them. There's always a public concern about interest rates, housing prices, etc. My focus is on

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what *is* happening, not what *might* be happening. The perception is that only 38% of buyers think it's a good time to buy when in reality, interest rates are historically low right now, and even if rates go up, they'd still be uncommonly low. Understanding the market—its trends, predictors, and changes—is key, and knowing how to apply that knowledge is even more important. I recognize the reality, not the perception flaunted by social media and the news. I've always looked ahead, especially in the face of major events—the Gulf War, 9/11, the 2008 crash, and now COVID—and instead of panicking, I just adjusted the sail. My clients are counting on a trusted advisor to guide them, and that's what I give them.

DOMINIC FONTE & ASSOCIATES

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Q & A

Faris Tadros

Founder & CEO

"Making it work" has become the norm for Faris. Where deals fall apart elsewhere, they come together with The Tadros Team.

Faris Tadros has two official titles—senior loan officer and director of the VA department for The Tadros Team, an independently owned organization based in Troy, Michigan, under the larger, National Mortgage Home Loans.

While Faris expertly performs the responsibilities of his dual designations, they do not represent his character, neither in profession nor persona. He is, by nature, a caring and compassionate soul who incorporates these traits into everything he does. Even in business, where many of his industry peers exercise an opposing philosophy, Faris has carefully constructed a culture where clients and colleagues are family, and he ensures they are treated as such. "A lot of brokers and lenders treat people like numbers. They're invested in the *deal*, but not in the *client*," Faris shares. "I want the transaction to be successful to put families into homes, not to put money in my pocket. There are times I can't sleep because I'm worried about how to make a challenging deal work. I have a growing family myself and I know how important the home buying or refinancing process can be."

"Making it work" has become the norm for Faris. Where deals fall apart elsewhere, they come together with The Tadros Team. And, while their ideology is a major factor in their success, the team has the added benefit of a sound leader who has the experience to ensure their achievement as a collective unit and as individuals reaching for their own personal goals.

Real estate has been a part of Faris's life since his childhood. His family has been involved in commercial real estate in Chicago for years and his uncle is a well-known developer. However, in a surprising departure from that legacy, Faris did not initially pursue a career in the industry. He had been in finance early on, before serving as district manager for AT&T, where he oversaw 15 locations, but the role was not "his calling." Although he had learned much about the market, trends, and management, he was a "numbers guy" at heart and knew the next phase of his career should capitalize on these strengths. The choice to join Quicken Loans as a mortgage broker seemed like a natural progression. This role not only boosted his sales skillset, but prepared him for what was to come next.

Faris had always hoped to open his own mortgage brokerage and the opportunity presented itself in a rather unusual manner. He had been discussing the topic with a colleague who knew of a company that was looking to expand. This was an exciting prospect. After having a meeting with the company owners, Faris, along with eight of his associates, made plans

to leave their current jobs and collectively open a new office for that company in January of 2019. But, when the time came, only Faris made the move. Never one to be discouraged by a challenge, he jumped in full force, determined to *make it work*, and work it did! In reflection, Faris shares, "It was a lot of hard work, but it's the best thing I ever did."

Faris has since thrived in his office because the entire culture is relationship-based. As part of his commitment to growth, he mentors 90% of his loan officers, providing guidance on how to generate business in the changing markets, while maintaining their commitment to providing exceptional service, industry expertise, and a family atmosphere.

> "We specialize in **residential real estate lending.**

The *Top 100 Magazine* spoke with Faris to learn more about him, The Tadros Team, and what makes them both unique.

Faris, what is the primary focus of your team and how do you differentiate yourself?

A: We specialize in residential real estate lending, primarily. Although we have the capability to work with niche products, we prefer to remain entirely focused and be experts in one area. As far as service goes, we are unmatched. We typically close a loan in nine days, which is unheard of. It's a competitive market so a quick turnaround, along with a standard of service that is unrivaled, really separates us from the pack.

Q: Tell us a little about your work with veterans.

VA lending is a drastically underserved market, but there are a lot of programs available. These are people who served our country and we want to get them more than what they are *entitled* to—we want to get them what they *deserve*. As of 2020, we were among the top 1% in the state for lending in this sector.

Q: To what do you attribute your success as the leader of The Tadros Team?

A: I never stop trying to be better. Year after year, deal after deal, client after client—I try to imagine ways I can improve on every facet of the process. I hold myself to a very high standard, both professionally and personally, and I want to be a great role model for my team. I feel that inspiration is a far better tool than authority when it comes to leadership. When I say that I want to help people, that it's my passion, I'm not qualifying that with "clients", "veterans" or "agents." It's *all* people, *all* the time.

Q: What do you enjoy most about your work?

A: Meeting new people and making connections—not in the business sense, per se, but in the human connectivity aspect. I also like to 'push the "envelope" to see how much more I can accomplish. Income is always incentivizing, but my first thought is: How can I use it to help more people? I'm a family man, so I'm particularly in tune with the rewards that come from putting a family in a home. It makes me feel like a better dad, someone who my daughter will be proud of.

Q: You mention family. How do you balance your professional obligations with your personal life?

A: I am a super-proud dad. My wife and I had our daughter, Sophia, a little over a year ago and I try to avoid spending all my time in the office. Earlier in my career, I often worked 60-plus hours a week and it took a huge toll on both of our lives. Now I have more freedom to decide how and when I work. I'm still driven, but I've learned to prioritize and compromise.

THE TADROS TEAM
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ADAM Dobrinich

Realtor Founder

Adam Dobrinich is no stranger to a multitude of facets in the real estate industry. He has been in real estate for 17 years and during that time, he has owned more than 30 properties, ranging from long term buy-and-holds to fix-and-flips, with both multi-unit and single family homes. Adam is a top producing realtor with eXp Realty in the San Francisco Bay Area, serving mostly sellers, with a specialty in those looking to relocate either within the Bay Area or moving outside of the Golden State. In addition, Adam is a certified probate and trust specialist with the California Association of Realtors, which means he often works with probate attorneys on property sales for their clients.

BROKERED BY eXp REALTY

Adam entered the industry on the loan side, working in mortgages for three years, but when the 2008 economic downturn hit, he saw the opportunity to help people get into homes at discounted prices and quickly transitioned to working with real estate buyers. Over time, as he increasingly worked with sellers, Adam found his passion with the process of preparing and strategically marketing a home for sale, leveraging what he calls his *Concierge Method* for selling homes. Today, while he still routinely works with home buyers, Adam's clientele consists primarily of sellers. "I enjoy helping clients who would otherwise feel overwhelmed by the selling and moving process," he says. "I've had to work through some very unique and complex transactions but being able to do it correctly, and in a way that the client feels comfortable, is a big deal."

> "I've had to work through some very unique and complex transactions but being able to do it correctly, and in a way that the client feels comfortable, is a big deal.

Adam's clients can attest that he is always willing to go above and beyond to find solutions that fit their specific situation and makes a point to always explain the entire process in detail so they can make informed and educated decisions. And that consistent communication pays off, not just in a business sense, but in a personal way. "A lot of my clients become friends who I stay in touch with and meet up with for a ballgame or a beer every now and then," Adam says. "That's because ultimately, this business is not about me, it's about my clients and what they need. And I think they feel that." It's not just his clients who appreciate his knowledge and communication. "Probate attorneys like that I can take a lot of work off their plates," he says. "One of the biggest complaints I hear from them is that they feel they end up doing the real estate agent's job." But because of Adam's expertise in the probate process, they know they can count on him.

Adam enjoys every moment of being in the world of real estate. "I get to meet a lot passionate people who have an interesting story to tell," he says. "Every situation, every person is unique, so being able to address those specific real estate needs and feeling that I can legitimately help is the most satisfying." Adam's desire to do so extends beyond the doors of his thriving business by supporting a number of causes that he and his wife hold dear. In particular, because both of their grandparents, as well as her father, served in the military, he donates to the Wounded Warrior Project. And, as animal lovers for whom their dog is seen as part of their family, Adam and his wife also donate to the SPCA with every closed transaction.

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Michael Smith

Award Winning Sales Associate

Michael Smith has over 30 years of real estate sales and finance experience but could not have predicted how this expertise would serve him in the face of extreme challenges. Starting his career in banking, specifically mortgages before transitioning into real estate, he's always been uniquely qualified to provide thorough, multifaceted advice to all his clients whether dealing with residential, rental, land, or new construction transactions. His dedication to personal service has made him a top agent with Weichert Realtors in Middletown, New Jersey, with many prestigious awards. He's been named one of the *Top Elite Real Estate Agents in Monmouth County* by *Monmouth Health and Life Magazine* and the *Asbury Park Press*, was featured in the *Top Ten Real Estate Agents in the State of New Jersey* by the American Institute of Real Estate Agents and *Best of the Best Real Estate Agents* as well as consistently receives the NJ Association of Realtors *Circle of Excellence Award*. So, when the COVID-19 pandemic swept the globe and radically changed how business was done, Michael was able to call upon not only his expertise, but his determination to emerge triumphant.

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"A lot has happened," Michael says. "When COVID first hit, we were all very weary and by May, the market changed and there was a completely new way of doing business." Michael had to rethink, rebrand, and pivot to adapt to this strange new world. Thanks to Weichert's unwavering support of their agents, Michael was able to use their tools to turn his real estate business from 100% in-person to 100% virtual. Combined with his extensive knowledge of listings, technology integration, social media sales and marketing, global relocation, and mortgage lending, this new approach kept Michael at the top of his game and helping clients just as he always has and he's still a top, award-winning agent in his region.

To provide the same quality of service in a virtual environment, Michael went from guiding walkthroughs to being a videographer and photographer for virtual tours. This was especially important since, as a certified relocation agent, some of his clients relocate from all over the world. He learned to do live tours on Facebook and Zoom as well as adapt to the new health requirements to keep clients, colleagues, and spaces safe. "It really tested the skill level of the agents across the board," he says. "Now, the market is so incredibly strong that the competition has increased so you're dealing with the changes to industry standards *and* the volume of competition." Michael's background in marketing and advertising was an enormous asset to his success and he was excited to use those skills and get really creative to reach clients.

Perhaps, most remarkably, is that apart from the tools provided by Weichert, Michael did all of this by himself—no team, no assistant, just him. "I'm available to clients 25 hours a day, eight days a week!" he says. "I'm 100% focused 100% of the time." He's an award-winning agent with award winning service at any price point and his dedication and attention are both consistent and continual.

When he's not working with clients and drawing on his vast network of sellers and buyers to invigorate sales, Michael pays it forward by mentoring up and coming agents who are just entering the field and finding their footing. And if his tenacity, creativity, and dedication, even through these strange and unprecedented times is any indication, these newcomers are in solidly capable hands.

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Turkia Awada Mullin

Founder & CEO

Turkia Mullin is an attorney, a finance professional, a real estate broker, a business leader—and a decorated Army veteran. From her years in the military through every role she's held over her 25-year career, she's led with purpose and with the future in mind for both industry and the people she serves. As chief development officer of Wayne County Michigan—the 13th largest county in the U.S.—Turkia spearheaded some of the most notable developments in the county and saw her team recognized as one of the *Top 10 Economic Development Groups* in the country. She then went on to found her own firm, APIS, LLC, in 2013, serving as the owners' representative on large-scale, multifaceted real estate developments, with a focus on analyzing issues affecting development, legal, finance, workouts, restructuring, receivership, and tax considerations. Now,

> Making a meaningful impact. The fact that I'm able to leverage my knowledge and experience to help others, I really love that I can do that.

Turkia brings it all to bear as the chief of staff for The Ciena Group, a Michigan-based provider of skilled nursing and rehabilitation care services with 10,000 employees and facilities in five states. In support of its mission to "Redefine Excellence," she deploys her expertise in both the public and private sectors, her skill as a strategist, and her forward-thinking mindset. Underlying it all is a philosophy that has guided her entire career—that leaders can do well by doing good.

Through the myriad hats of her storied career, Turkia gained an uncommon breadth of knowledge and experience—and a reputation as a powerful strategist with an unwavering personal belief that passion and care are the two most critical ingredients for being a good leader and community steward. It is precisely this unique combination of expertise and commitment to the service of others that drove her through an eight-year commitment in the military, where she was awarded *Army Commendation* and *Achievement Medals;* years more in government service as both a principal attorney for the Wayne County real estate department and a municipal leader; and then into her own thriving firm before being recruited by The Ciena Group in June 2021. "I love the challenge and I am fortunate to love what I do," she says. "I'm loyal to both the organizations and the communities I serve."

In her role with The Ciena Group, Turkia serves as a trusted advisor, working with senior leadership on key matters such as strategic planning, political advocacy strategy, addressing operational challenges, and promoting effective communication between various organizations, and leading and executing the CEO's top initiatives. When asked what she enjoys most about her work, Turkia took no time to contemplate. Her devotion to the betterment of all shone as brightly as it did that day long ago as an 18-year-old stepping into boot camp: "Making a meaningful impact. The fact that I'm able to leverage my knowledge and experience to help others, I really love that I can do that."

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Sherry Sebree

Real Estate Broker & Lead Sales Specialist

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

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

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

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

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

KRAKE HOME sales

kw MID-WILLAMETTE KELLERWILLIAMS REALTY

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NENE AKINTAN

Broker

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

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

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

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

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

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

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JASON STEELE

Chief Development Officer

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

Jason handles the entire franchising process, starting with recruiting and qualifying potential buyers and working with them through the company research, sales, and approval process. Then he handles site identification and selection, right-to-market process, LOI terms, and lease negotiations and agreements. Over his career, he's worked with companies on both ends of the business cycle—those that are growing and adding locations, and those that are downsizing and closing locations. This double-sided experience allows Jason deep insight into what works and what doesn't. This, combined with the considerable nationwide network he's amassed and the relationships he's cultivated, is what has driven PrimoHoagies to its place as one of the fastest-growing QSR concepts globally. Those relationships allow him to identify new franchisees and quickly move to lease. And his attention to detail and honesty means that PrimoHoagies, just like his prior clients and employers, will know exactly what will work and what won't, and the exact reasons why.

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

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

For more information on the PrimoHoagies franchise opportunity, please visit www.ownaprimo.com.

JAMES K. O'DONNELL. Esq.

HELOC transactions but also has REO experience and works with mobile home lenders, both of which have more complex transactions than traditional residential. And as 30-year veterans of the market, both Jim and Equity National Title have seen it all, from drastically changing interest rates, down to 3% from the 11% he saw back at the company's founding in 1989, and all manner of trends.

Having such vast experience with markets and their trends, Jim continually focuses on innovations which meet challenges and problems he sees customers working to solve. A good example, according to Jim, is a growing trend with homebuyers getting pre-approvals from lenders before starting the home shopping process. Lenders will refer those borrowers to realtors but have a low rate of return. In response, Jim created Equity National Title's "Hometeam," which connects those pre-approved borrowers to accredited buyer agents. The agents work closely with Equity's in-office concierge to drive higher return rates to the lender, thereby boosting transaction success, which results in positive reviews and repeat business for the lender.

They've also invented "VIP-Closings" (Virtual and In-person Closings") in response to COVID-19 restrictions on closings. The unique service provides a buyer with an attorney who reviews the loan documents in a secure virtual setting, followed with an in-person notary to notarize documents. The enhanced service gives borrowers a complete review of the documents and provides answers to any questions they have with the reduced time for signing. "We innovate based on circumstances," Jim explains. "We're not just solving transactional issues, but creating advantages for our clients. Lenders and loan officers working with us get an edge on their competitors that can only come from a company that sees itself as a partner and not a vendor."

The key to what he calls their 'customer-inspired innovations' is staying on top of customer feedback and data to get people the services they really need and keep them happy.

When we last checked in with Jim, he was gearing up to celebrate Equity National Title's 30th anniversary. Today, he's celebrating his own 30 years with the Rhode Island-based company. Jim had been serving as both president and COO, but after hiring a new COO, he's been free to focus on business development and customer innovation, as well as culture building. "I felt like I was playing 'defense' for the past couple of years, but my strength is 'offense,'" he says. Through the challenges of the COVID-19 pandemic, Jim learned the importance of intentionality and flexibility as it pertains to remote work and has been designing the plans for what he calls the "title company of tomorrow."

Equity National Title is still going strong, too, working with borrowers, lenders, agents, and anyone else involved in transactions, and working with clients as a partner rather than a vendor or provider. "We prefer to not work with people who consider us just another vendor," Jim says. The company focuses on first mortgage and

The key to what he calls their 'customer-inspired innovations' is staying on top of customer feedback and data to get people the services they really need and keep them happy. And that attention, which Jim has dubbed "delighted-ness," has paid off: Equity National Title's approval and satisfaction rates are far above industry averages, with a 95% borrower satisfaction score among some 46,800 reviews. "We leverage our data to delight everyone in every transaction."

A three-time winner of the Rhode Island Mortgage Bankers' Association *Outstanding Service Award*, Jim has also more recently been featured as a panel speaker at various industry events, lending his expert perspective on topics like the future of real estate transactions and electronic closings. He's also dedicated to constantly educating himself to take his company even farther into the future.

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JOHN SILVIANO

John Silviano's career in real estate unexpectedly evolved out of a high school job working in a jewelry store located in his hometown of Whitestone, Queens, owned by a man named Frank Barone. During that time, John befriended Frank's son, Scott, and after working under his tutelage for four years, joined Scott as principal and partner of his namesake firm, Barone Management, which was previously founded in 1999. Today, John still serves in that role, leading the New York City-based construction and development firm in major projects throughout the five boroughs. Having established a reputation within the industry as an aggressive and savvy dealmaker, at just 36 he has also been named on the *Top 40 Under 40* list for the *City and State* publication. Under his supervision, Barone has taken on larger and more complex commercial projects throughout Manhattan and Brooklyn, in addition to multifamily, office, educational, and industrial projects. Today, the company has over 1 million square feet of real estate transactions under its belt in and around New York.

As a principal, John is involved in all aspects of the company, with a key focus on day-to-day management, new deal sourcing, underwriting, financing of current deals, and managing investor relations. He also handles Barone's construction management division, where he oversees budgets, code compliance, job scheduling, and signoffs. Furthermore, John is a New York City certified site safety manager, a challenging recognition to obtain.

His first significant project with Barone dates back to 2012, characterized by a sophisticated, 99-year ground lease in Hudson Square upon which a large, ground-up hotel development was constructed. Shortly after commencing construction, the project was acquired by a London-based hedge fund, proving to be a financial success and shifting the firm's focus solely to developing properties for its own account with an emphasis on long term ownership.

If that 2012 deal was any indication, John never shies away from large, complex deals with many moving parts and multiple intricacies that must be delicately balanced among various parties. Another more recent example is reflected in a ground lease in Long Island City, Queens, which also entailed a New York City tax abatement program, two tiers of lender, and ultimately six parties with, at times, competing interests. Furthermore, Barone's recent endeavors have focused on the charter school space, a largely untapped market sector prior to Barone's foray into this niche industry, characterized by complicated non-profit structuring coupled with rewarding social impact investment.

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BARONE MANAGEMENT

However, no matter the size or complexity of a project, John and his team consistently see it through to fruition and have never defaulted on a loan or other obligation. Importantly, since the company has a time-tested foundation in addition to the agility that accompanies self-funding, they can withstand market pressures that many other companies cannot. Today, Barone's entrepreneurial approach to construction and development has propelled the company's growth into a realm that never-before seemed possible. Despite an often unstable and unpredictable market, Barone has achieved consistency by employing a keen focus on an outside-of-the-box approach to its craft. In fact, the firm has developed such a steady pipeline of projects that it is actively recruiting new members to its team to juggle the numerous obstacles it encounters. And John is excited about the prospect of working with new people. "I tell my staff to question everything," he says. "And as a company, we offer stability, excitement, and growth."

Raymond Lee

Broker/President

Raymond Lee never thought he wanted to get into real estate. Back in 1989, his mother paved the way for his immigration from London to Southern California. Lucy Lee was a realtor, and so her son was exposed to the business from an early age. “I thought my mum’s job was so boring!” he remembers.

> Raymond goes above and beyond for each client, creating spreadsheets to help him analyze data for the best possible course of action, as well as previewing many houses before showing them to clients. One of his priorities is to ensure clients never overpay for anything.

In hindsight, real estate was always the natural choice for Raymond. He started in the business in 2001, working part-time at a loan brokerage started by a friend, while also working as an analyst with a small tech start up firm. His experience cold-calling people about their mortgages got him into sales; he quickly realized that he enjoyed sales more than his life as an analyst. So, when he was laid off from his full-time job, it was actually a relief for him to move into loans full time. He opened an office with several agents, but soon realized real estate felt more natural and certainly more fulfilling. “I became a resource rather than a commodity,” he says. While he managed to continue closing four or five transactions each month, he soon longed for his own company. So, 15 years ago, Raymond founded Clarity Capital Group with a couple of his peers, and since then has worked with hundreds of residential clients on the Peninsula and South County regions. Since July 2020, he’s closed over 60 transactions. A hectic period and one he couldn’t have done without the two most important women in his life, his partner, Patty, and his daughter, Alanna; “Without their love and support, these past 18 months would have been impossible. They are literally my entire reason for going to work every day.”

Raymond focuses solely on residential real estate and though he works with both buyers and sellers, he especially loves working with buyers as he feels that’s where the most meaningful relationships are born. “I point out everything I have learned over the past two decades, good or bad, and am always transparent with them so they can make the best decisions,” he says. “It is so much more than just the closing of the transaction; it is the journey and the long-term relationship.” Those relationships are things Raymond values above all else; they have led to countless repeat and referral customers. He goes above and beyond for each of them, creating spreadsheets to help him analyze data for the best possible course of action, as well as previewing many houses before showing them to clients. One of his priorities is to ensure clients never overpay for anything. Even his bachelor’s degree in management information systems helps him today by giving him an underpinning of analysis and detailed information he can pass along to clients so that they can get the fullest picture possible. “I listen first, second, third, analyze, then I talk,” he says.

One of the most important reasons clients feel so comfortable with Raymond is that he’s never in a rush. “I don’t push for them to buy or sell; they’ll never get that pressure from me,” he explains. “My clients control the throttle.” He always keeps in mind something his father, a restaurant owner and entrepreneur in London, told him: “If you do a good job, they will tell three people. If you do a bad job, they will tell 100.”

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clarity

DENA Hobbs-Lix

Dena Hobbs-Lix is one of the few people who can say she got into real estate since high school. Her mother was in real estate, and Dena started helping with files, and when her mom got into mortgage, she helped with that aspect as well. Today, after 25 years in sales, education, and consulting, she's returned to real estate as a residential agent with JLA Realty in Houston, Texas. JLA Realty is just over seven years old, but already at 20 locations and 1,200 agents throughout the state. She works with her managers, Kim and Mike Buish, and partners with other JLA agents and offices. Since getting back into real estate, Dena has sold everything from lots to million-dollar homes, urban and waterfront properties, and everything in between, all while constantly growing her client base through referrals. She was top producer in her office of over 100 agents in 2020, and has been ranked in the top 10 producers consistently over the years. She is the 2020 co-chair for marketing for the Women's Council of Realtors, as well as the 2021 membership director. She's also been named a *5 Star Professionals Rising Star* in the Houston area. To describe Dena's rise as parabolic would be an understatement.

> "Many of my clients are friends and family, and if they're not, they're friends by the time the transaction is done.

As an awarding-winning industry professional, Dena brings not only the insight gained from her early foray into the field, but over two decades of experience in sales, education, and consulting, which gives her a unique insight and approach to the real estate process. Dena got into sales and education first, a career she would stay with for 25 years, serving as regional education managers for several major companies, responsible for recruiting, training, and developing teams for various firms. Later, she and her then-husband, who was working in the oil and gas industry, were living and working internationally, including in Yucatan, Mexico. Returning to the U.S., they started their own oil and gas consulting firm, which enjoyed considerable success for a number of years. When Dena went solo again, she took her wealth of international experience and insight and pursued real estate full time—with all her business coming from the referrals of extremely satisfied clients. That's because not only does she have the insight from her years in education, sales, and consulting, but because she's dedicated to her clients and their needs. "Many of my clients are friends and family, and if they're not, they're friends by the time the transaction is done," Dena says. Not only do her clients appreciate her caring and dedication, but her fellow agents do, too, and she's built and maintained close relationships with many colleagues.

When she's not helping clients and collaborating with colleagues, Dena is active in her community. She's been the co-associate director for Miss Southeast Texas, a scholarship provider for young women in the nation, for more than 16 years. She's also a volunteer for the Texas Children's Hospital's prom night, and is on the scholarship committee for her high school alumni association. In the past, she's volunteered for the American Cancer Society. And perhaps what she's most proud of is her son, who's been her "rock" through everything. Now 28, he's a Texas A&M alum and former Corps of Cadets and Ross volunteer who is now working in the renewables industry and splits his time between Houston, Boston, and Belgium.

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Luke Strawn

As CEO, Luke leads 500 AllFirst employees across 51 offices in four states: Oklahoma, New Mexico, Texas, and, most recently, Arkansas.

Luke Strawn, a graduate of the University of North Texas, had been working in mortgage and real estate for more than 10 years when he was recruited to run McGraw Realtors in Tulsa, Oklahoma, which also happened to have a small title company. “I felt like I was being led to focus on the title side of the business,” Luke recalls. In 2015, he left McGraw to focus on FirsTitle, a Tulsa-based title company, and Smith Brothers Abstract, a historical Tulsa company founded in 1920, which Luke’s group bought in 2014. It was FirsTitle’s only company at the time, alongside their 70 employees and two Tulsa locations, but that wouldn’t be the case for long.

FirsTitle is now part of AllFirst, which is a holding company encompassing eight brands, all of which deal with title insurance and real estate closings. FirsTitle, their Oklahoma company, closes transactions and writes title insurance for realtors and builders and Allegiance is their brand in Texas, among others. They recently purchased their 19th company.

Today, as CEO, Luke leads 500 AllFirst employees across 51 offices in four states: Oklahoma, New Mexico, Texas, and, most recently, Arkansas. Luke attributes AllFirst’s considerable and relatively rapid growth partially to timing, but mostly because AllFirst has acquired many family-owned companies over the years, all while providing solid support and service to their clients and employees. Very much focused on their employees, they’ve built a solid reputation of doing right and getting the best results for everyone involved in every transaction. Their companies work together to efficiently help clients across the four states. “We can help in just about any area of the four states we’re in,” Luke says. “And it’s beneficial to our employees, as well, because they get to work for the local brand with the benefit of a larger company behind them. If it’s good for our employees, then it’s good for the client.”

AllFirst.

Very much focused on their employees, they’ve built a solid reputation of doing right and getting the best results for everyone involved in every transaction.

Their breadth of operations extends to the kind of work they do too, which includes both residential and commercial transactions. They’re also vertically integrated, which better allows them to handle anything to do with title insurance and real estate closings in all four states thanks to the inclusion of key software, which Luke saw as necessary to the firm’s continued growth. “We’re real estate and business people first, and that comes through in the service we provide to our customers,” he says. “We’re employee-focused and that really is the differentiator in the industry.”

In addition to leading AllFirst, Luke sits on the Board of Regents at OSU Tulsa. He’s also involved in organizations such as A New Leaf and Lead Learn Live, both of which help people with developmental disabilities lead full, vibrant, and productive lives. “I’m passionate about helping people with special needs improve their lives, and I know firsthand what they bring to a workplace he says. In fact, AllFirst has a department currently employing three people with special needs. He also coaches youth sports in his community. Luke lives in the Tulsa area with his wife, Paige, and their four children: Turner, 18; Shelby, 15; Mack, 11; and Bodie, 10.

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Nykole WYATT

When she got her master's degree in public administration from NC Central University, Nykole Wyatt originally thought she would go into a public-sector job, but instead landed in real estate. She found that her education ended up helping her throughout her 10-year career, first as an office assistant and then manager, through getting her license six years ago and finally opening her own real estate company last year. Kole's Keys Real Estate, located in Charlotte, North Carolina, serves clients in North and South Carolina, as well as in Georgia. In addition to the knowledge gained through her advanced academic accomplishments, Nykole has her ABR, SRS and GRI designations, and holds certification to teach real estate by the North Carolina Real Estate Commission. And while she seamlessly manages her growing firm and ushers her clients through the home-buying and home-selling journey, she continues to feed her pursuit of knowledge, just finishing her GRI designation.

> "I don't exclude people based on their purchase or sell limit. I love first-time home buyers as well as luxury real estate.

In her office, Nykole handles all listings and first sales herself, and has an assistant as well as a transaction coordinator who helps with resales. Her growing team helps clients and brings their own business to the table. "We believe that team work make the dream work," states Nykole. The business is primarily residential brokerage services for both buyers and sellers, but also does work with some commercial, rental, and development properties, and is looking to expand. "My agents have years of experience. They're thorough and just great to work with, and they love what they do," Nykole says. Along with two support staff members, her office handles everything, so she doesn't need to outsource or refer clients out. In fact, she accepts all incoming referrals.

Despite opening her brokerage office in the midst of a global pandemic, Nykole and her team have seen steady growth and have been fortunate enough to be full-time in the industry that is riddled with ups and downs. Nykole attributes this to her open, honest, and transparent personality, and the fact that people are naturally drawn to her. Today, 98% of her business is referral-based. "I treat people the way I want to be treated," she says. That includes being welcoming towards clients of all backgrounds. "I don't exclude people based on their purchase or sell limit. I love first-time home buyers as well as luxury real estate," she says. It also sometimes means being brutally honest. "I let people know things up front," she says. "They might not like what I'm telling them, but I won't lie to make them hear what they want. I believe that when you tell people the truth and lay out their options, it allows them to make the most informed decision and they will be better for it."

Throughout her career, Nykole has been widely recognized for her success, including a write-up in *Top Agent Magazine, Featured Agent Magazine* and being named a *40 Under 40* member by her alma mater in 2018 and ranked as America's *Top 100 Agent* in 2020 and 2021, and was on the cover for *Formidable* magazine's *Power 20*. She will grace the cover of *Charlotte Magazine* this December. *VIP Global Magazine* also recently wrote about Kole's Keys Real Estate, calling them an "amazing start-up to watch."

In addition to her professional success, Nykole partakes in a lot of charity and volunteer work, including but not limited to being a drive coordinator for the American Cancer Society and an after-school tutor with the Prodigal Son Foundation and Blossom Academy. Each holiday season, she collects and donates blankets for the homeless through her program called "Blanket Blessings". She's also the VP of the Charlotte chapter of her alumni association, currently serving a two year term.

Nykole leaves you with this..."you don't have to be great to start, but you do have to start in order to be great. Let's get started together and be great together."

KOLE'S KEYS
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ALEX Reinig

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

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

Alex started in the industry as a self-originator over a quarter of a century ago and built offices around the country, along with his reputation for providing a personal touch and the best financial options for his clients. Along the way, he soaked up the wisdom of learned authorities. "I worked for some fantastic CEOs, and they were great mentors. They made me the leader I am today," he shares. Informed by their guidance, his experience, and his unshakable values, Alex created a culture devoted to excellence, one in which every customer and employee is treated with superior service and respect. "I also wanted to make it part of our company culture to always give honest, sincere advice that best serves every customer." There is no more powerful testament to the integrity of these words than the many clients who return to Red Tree to buy multiple homes or refinance their loans, and the long-term, personal relationships that Alex and his team forge with them. With this kind of commitment, it should come as no surprise that Alex was named *Top Mortgage Professional* and featured in *Forbes* in 2021.

Though he helms an award-winning company as an award-winning leader, Alex is not driven by ego, or status, but by the people he serves—clients, community, and his team of talented loan officers. "What drives me is seeing my staff obtain success and knowing that our clients got some of the best interest rates and lowest fees in our industry to help them reach their goals—whether a dream home or an investment property—that's what I enjoy most about my job," he says. As for community, both Alex and his staff share the same passion for serving others outside the office walls, through donations, volunteering, partaking in local food banks, and fundraising for Hope Recovery Group—a nonprofit established by one of the company's loan officers.

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RED TREE
—MORTGAGE—

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LAUREN TAYLOR

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

PAY-IT-FORWARD

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

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

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

Chief Marketing Officer

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

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

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

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

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Kandy Magnotti

Professional Realtor

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

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

FL SUNCOAST REAL ESTATE
and Relocation Consulting

www.flsuncoastrealestate.com

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

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

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

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ROBERT HYTHA

Photo Credit: Kristin Moore

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

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

FIXnotes

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

FIXnotes does more than just consult with clients and handle distressed mortgages; it also provides information on investment via courses designed and written by Robert, available on his website. In fact, one of his first acts was not to build his already-growing client list, but to write a comprehensive course on how to invest in mortgage notes and publish it on the website—offering the culmination of knowledge from the first seven years of his career entirely free. In addition to managing his company's trade desk and portfolios, Robert is an industry resource as a speaker at virtual events and conferences. With education in mind, he launched the Mortgage Note Mastermind in January 2021, with networking and resources offered as a monthly subscription to maximize member success. Robert has mastered the balance of providing thoughtful, well-researched material while connecting with people on a personal level. Via his free educational YouTube series, viewers can catch a glimpse of his koi pond and bird feeders—all live.

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

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

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Rick Courtney

CEO & Co-Founder

ESSENTIAL REALTY PARTNERS

Rick Courtney has been in the multifamily real estate industry since 1984, making him one of the few experts in his field to have navigated four decades of fluctuating investment cycles. This 37-year veteran also has 15 years of experience at the C-suite level, most recently as president and COO of San Antonio-based, Brass, where he oversaw assets under management (AUM) and the development of a $1.4 billion pipeline. In total, Rick has transacted and/or managed more than 15,000 units and 3.2 million square feet of commercial space across the country.

This well-rounded experience, impressive in its own right, subsequently allowed Rick to recognize that the *middle-market* has historically been vastly overlooked. It was this realization that led Rick and his partner, John Matheson, to found the private equity firm, Essential Realty Partners in April 2021. Although launched just last spring, the firm came out of the gate strong with an innovative $150M GP stake offering to pursue transactions ranging from $15M - $75M in 15 initial target markets across the U.S.

"Essential Realty Partners is about more than just doing deals. We are a legacy company that serves investors, striving always put their interests ahead of our own, and we take our fiduciary responsibilities very seriously."

Based in Dallas, Texas, Essential Realty Partners' primary objective is to acquire and operate core-plus, value-add, and opportunistic, apartment and single-family "*built-to-rent*" communities in high-growth markets. Unlike other firms in this sector, Rick and John are utilizing their 75-years of industry expertise to bring an institutional-level skillset to this staggering $8 trillion market. "This market is highly fragmented and inefficient and thus provides abundant opportunity for skilled operators" Rick explains. "But Essential Realty Partners is about more than just doing deals. We are a legacy company that serves investors, striving always put their interests ahead of our own, and we take our fiduciary responsibilities very seriously."

In complement of their inspiring business acumen, Rick and John are equally attentive to the needs of their community. "Coming out of the pandemic, we feel that as Essential Realty Partners continues to grow and evolve, we must maintain a sustainable company culture that celebrates integrity and excellence and is valuable to everyone, not just investors," Rick states.

Rick's position as CEO allows him to implement these admirable goals, while adeptly guiding the firm on its course for continued growth. His philosophy and practical experience allow him to spearhead the firm's national acquisition and asset management platforms and to provide insight as a member of the firm's executive and investment committees.

Rick is a licensed broker in multiple states, holds numerous professional titles such as the elite CCIM and CPM designations, and graduated *cum laude* from Pepperdine University. John is an alumnus of Georgetown Law and Harvard Business School and, combined with his skills and experience, helps to uniquely position Essential Realty Partners for rapid success on the national stage.

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Peter Castellana

You could say that Peter Castellana III has a long history with food. His family's been in the industry for more than a hundred years, since starting a string of butcher shops in the early 1900s. That legacy, as well as the family's work ethic, has been passed through the generations to Peter, who started his first company, Nutty Gifts, at just 14 years old. Nutty Gifts sold its line of dried fruits and nuts to major supermarket chains in New York City, which Peter continued to do all through high school.

After attending NYU, at just 19 years old, Peter founded a global distributor of semiconductors and computer chips for nine years, handling 140 employees in 13 countries. Almost a decade later, he left the tech world to pursue asset-based lending, which resulted in his personal investment of real estate, particularly in supermarket properties. Peter served as president of Western Beef's Florida supermarket division and just 14 months later, became president and CEO of its parent company, Cactus Holdings.

CACTUS
ASSET MANAGEMENT

"Very few people focus specifically on grocery anchored real estate and there are even fewer grocery industry veterans who transition entirely into real estate."

After 10 years with Cactus Holdings, Peter decided to take the company further into the real estate direction, buying 19 properties. He handled retail supermarket chains focused on ethnic groceries, as well as their wholesale divisions, selling meats and produce to over 1,000 markets. He owned, managed, and developed some 2 million square feet and created more than a dozen food brands sold in their stores, as well as doing commercial rehabs, self-storage, mixed use, and affordable housing projects, all under the parent company. After 13 years in this position, Peter decided to strike out on his own to really follow his real estate passion. He started Cactus Asset Management, a firm with an uncommon and specific focus on acquisitions of supermarket anchored properties.

Peter's incredible experience in food retail, including growing up watching his family operate in the industry, and in commercial real estate, has helped him target grocery-anchored real estate during the year Cactus Asset Management has been operational. Because of his exceptionally extensive background in food retail, Peter is able to make informed, intelligent decisions about which properties to become involved with. "I'm not just some guy who invests in real estate," he explains. "Very few people focus specifically on grocery anchored real estate and there are even fewer grocery industry veterans who transition entirely into real estate."

Cactus Asset Management buys, invests in, and develops grocery-centered real estate in the greater New York and South Florida areas in addition to all major metropolitan areas nationally. Peter has focused on the Long Island market, and owns several properties in the Hamptons as well as Montauk. Cactus Asset Management has also started a grocery-anchored investment fund, in which they purchase vacant or non-grocery properties, install supermarket operators, stabilized grocery anchored properties, and build significant ROI, thanks to Peter's careful assessment of location and community, using the company's and investors equity. And grocery stores, being one of the most basic necessities, always perform well, even during unstable times like pandemics. "A grocery store is the epitome of essential, and thus stable," he says.

A native New Yorker, Peter lives in Manhattan with his family, including one-year-old son, Peter Castellana IV. He serves on the board of directors for Catholic charities in Brooklyn and Queens, and on the board of advisors for the Founders Group at Morgan Stanley.

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Meet Debbi DiMaggio

Realtors for THE GENERATIONS

Just as fans nationwide reached out to Joe DiMaggio generations ago, celebrities across Hollywood and beyond enlist Debbi DiMaggio's help in finding the perfect home. Among them, Stephan James, Julianne Moore, Sally Field, Hugh Grant, Linda Fiorentino, and Tom Arnold. Her famous third cousin played baseball simply for the love of the game, epitomizing grace, excellence, and high standards—a legacy of passion and character that runs deep in Debbi's veins as she and her husband and partner, Adam Betta, serve as the inspiring "Realtors for the Generations." Together, they are the award-winning duo that is the DiMaggio & Betta Group, a luxury residential real estate boutique under Corcoran Global Living where, in their eyes, everyone is a VIP, from first-time home buyers to athletes, firefighters, teachers, and CEOs. Indeed, Debbi is not your typical real estate agent. She is an author, a philanthropist, a nurturer, and a thought leader, sought by industry and media outlets everywhere, with her work featured in *Luxury Real Estate*, *East Bay News*, *Oakland Magazine*, *Unique Homes Magazine*, and on KGO 810 *Consumer Talk Radio Show*, KDOW 1220 AM *Real Estate Radio Live*, KRON4 TV, and as a guest speaker at an inauguration luncheon to the Women's Council of REALTORS in Los Angeles.

Debbi and Adam have practiced real estate for over 30 years and are both leaders and partners in their Piedmont, CA based firm. Corcoran Global Living is the result of a recent merger between their former luxury residential brokerage, Highland Partners, which they co-founded in 2008 with their close partners during the mortgage meltdown. The significance of joining forces with Corcoran Global Living in 2021, for their agents as well as their own business, is that they can provide clients with the power, tools, and resources, along with a network of agents across 40+ offices. And even more exciting for the two is having their son, Chase Betta, join the family business and their team, The DiMaggio & Betta Group.

Debbi and Adam work with anyone, from first-time homebuyers to people who have owned homes for decades to those wishing to purchase a second home. One of their philosophies, and one that has earned them their excellent reputation, is to treat each and every person involved in the transaction like a close friend, from contractors and service providers to every client they serve. Debbi and Adam work to demystify the real estate process to educate people and take the stress out of the transaction, providing a host of resources, from home prep and staging for sellers to advice for investors and those looking to upgrade or downsize—all with Debbi and Adam's capable guidance coordinating it all. Their genuine care creates real and lasting connections with clients and their families. "There are a lot of moving parts in every transaction, and when everything comes together, it's incredible," Debbi says. "Making our clients happy never gets old."

Despite her and Adam's inarguable success, they view themselves as counselors, not salespeople. "We educate, facilitate, and guide. If we think a client is interested in a home that may not be ideal, we're honest with them. But in the end, the decision is always theirs," Debbi explains. Furthermore, Debbi and Adam do not believe in competition, but rather cooperation and helping everyone succeed in real estate. "We love to help, guide, and counsel other agents. It feeds our souls." And she means it, sharing her knowledge via her blogs and media appearances, as a guest expert on event and conference panels, and in her and Adam's books, *The Art of Real Estate and Real Estate Rules!*

corcoran

GLOBAL LIVING

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Greg Osborne

Managing Member

With a well-known reputation as an investment property specialist, Greg Osborne left corporate America a decade ago to launch Bridge Capital Resources, LLC in Greenwood Village, Colorado, bringing over 37 years of mortgage banking expertise as well as experience in both commercial and residential real estate. The recipient of the Colorado Mortgage Lender's Association 2021 *Service Excellence Award*, Bridge Capital is a private lender conducting asset-based finance for small real estate investors taking properties from a rough condition to a move in ready. Serving all of Colorado, Greg draws on his deep knowledge of the state and its markets. His is a specialized business, only making loans to investors doing fix-and-flips, buying and stabilizing vacant properties, or refinancing. He does not do consumer loans. Bridge Capital's tagline says everything about Greg's vision: "Leveraging entrepreneurial creativity to bring about inspired vision for transformation." And for his loyal clients, these words embody the very essence of what Greg does. "I bridge the gap between a piece of real estate that is under-utilized because it's vacant or in a state of disrepair to a lucrative state," he says.

> Greg takes the time to educate and counsel people so that they understand profit margins, property selection, alternative investment analysis, and risk.

Over three decade ago, Greg majored in finance and real estate at Southern Methodist University, and interned with a local bank his senior year, focusing on real estate finance. "The rest is history," he says. "I loved the work and have been at it ever since." After graduating, he worked for Highland Capital Group, analyzing income property loan requests. When the market collapsed in 1987, he moved to the firm's residential real estate group, where he trained to be a loan originator, before joining commercial mortgage banker Walker and Dunlop in Washington, D.C. Six years later, he returned to Colorado, where his lending career greatly expanded. Employed by various mortgage banking companies and covering multiple state regions, Greg's teams have originated over $43 billion in cumulative loan volume.

Bridge Capital Resources, LLC is different from traditional lending companies or banks in that unlike those organizations, which underwrite all five C's of credit and thus can take up to 60 days to close a loan, Greg only underwrites the collateral. This means a much quicker turnaround for clients—as fast as 28 hours from loan request to funding. As a sole proprietor, Greg examines in detail every transaction, handling everything from application to payoff, and serving as the single point of contact for each of his clients. His experience with investing and analysis allows him to look at a deal from multiple perspectives and give honest feedback. He takes the time to educate and counsel people so that they understand profit margins, property selection, alternative investment analysis, and risk.

In addition to heading his company, Greg is involved with a number of lending, real estate, and finance organizations in Colorado, including the Investment Community of the Rockies, the Colorado Thought Leaders Forum, the American Association of Private Lenders, and he serves on the board of trustees for his high school alma mater, Fountain Valley School of Colorado. He was a past president of the Colorado Mortgage Lender's Association and is currently on their board of governors. He also serves as a director for RMC, a family-owned land development firm in Colorado Springs.

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A REAL ESTATE FINANCE COMPANY

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Meet Joseph Roseme

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

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

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

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

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

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

Joseph is also one of the four co-founders and CEO of a Haitian rhum clairin brand, Navèt 1804, which is set to launch, creating impact and change through its sale of spirits. www.navet1804.com

FLEUR HOWGILL

Senior Vice President

TTR | Sotheby's INTERNATIONAL REALTY

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

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

Being agile and able to handle any home, client, or scenario is one of the reasons why Fleur has experienced such great success. In London, she sold some of the priciest homes, as well as equestrian and agricultural properties, and coastal residences. "Every day presented a new challenge; one day you would be walking around a stately manor house in heels, and the next, strolling amid the fields in wellingtons," she remembers. Her international experience gives her unique insight into how to help clients from all over the world. Over the decade she's been in Washington, she's developed a vast network, but she remembers the transitional period of relocating to a different country. "When you make an international move, everything's different, from language to how you drive. Even from England to America, there's a language barrier," she says. "I know what it's like to wait for your belongings to arrive and having to rent furnishings, finding doctors, and learning how to get around." For international clients getting their bearings, Fleur takes extra care to help them find banks and open accounts without credit scores, help them find necessities like grocery stores and healthcare services, and even explains some of the uniquely American quirks, like the acceptable amount to tip in restaurants. Sometimes she'll even give a guided tour of DC to help her buyers acclimate. "I make their transition easier so they can focus on embracing their new surroundings, and that makes all the difference for them," she says.

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

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

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DR. DEFOREST SOARIES, JR.

DBS SOLUTIONS

www.dbsoaries.com

With nearly 30 years in real estate development, DeForest Soaries appreciates the human aspect of the work he does and believes profit applies to more than the financial. He is the founder and former chairman of a nonprofit affordable housing corporation and the former owner of a real estate company that developed an unsubsidized affordable housing project. DeForest also holds corporate governance expertise in executive and director compensation and is the author of *Say Yes to No Debt: 12 Steps to Financial Freedom* as well as its accompanying workbook. Although he has held numerous corporate roles in the past, DeForest was proud to join a startup in 2011 as a founding director and chairman of Independent Realty Trust's compensation committee. Headquartered in Philadelphia, Pennsylvania, IRT is a publicly traded real estate investment trust (REIT) that owns and manages more than 300 apartment communities, primarily in the Southeast and Midwest United States. IRT also employs over 400 people nationwide and serves more than 18,000 tenants. The stock in the last 15 months has tripled in value, and the company has grown to be one of the most attractive REITs in the country.

Over the course of his career, DeForest not only built and marketed multifamily housing, but he also selected and negotiated with tenants. "While some board members may understand numbers on paper better than I do, I have more experience working with families who can't afford to be evicted, and that's what I bring to IRT," says DeForest . Instead of climbing the corporate ladder, DeForest remained close to the community as a clergyman, helping people manage the transitions in their lives.

> While some board members may understand numbers on paper better than I do, I have more experience working with families who can't afford to be evicted, and that's what I bring to IRT.

As an independent director, DeForest sets policies and support strategies that increase the trust's value for investors, and as chairman of the compensation committee, he sets executive and director compensation. He is also a member of the nominating and governance committee, which recommends new directors to the board and governance improvements to the corporation.

DeForest has served as compensation chair for three different corporations, all of which went through CEO transitions while he was serving. IRT, for example, transitioned from being an externally managed company—one that hires a third-party entity to manage operations—to having its own CEO and management team. DeForest accomplished the significant task of overseeing that transition and negotiating contracts with incoming executives and continues to lead the committee, which determines the appropriate compensation for key executives, in a role that encompasses planning, designing, and managing their compensation. His myriad responsibilities include hiring compensation consultants, benchmarking peers to ensure IRT is competitive, determining bonus structures and awards, overseeing the evaluation of performance, and approving any changes that need to be made to executive seats.

While his work is rewarding, what DeForest most enjoys is collaborating with the other IRT board members, who ensure that stockholders get a good return on their investments in ways that are respectful of others. "Our board appreciates diversity in all forms, and both IRT and our shareholders benefit from the culmination of our diverse views and ideas, which is an important core value of the company," he says.

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KRISTINA Cavendish

For almost two decades, Kristina Cavendish has been not only an innovator, but also a formidable player in the real estate industry. The West Virginia native has been making dreams come true for buyers and sellers since 2004, but her fascination with houses began at an early age. “I’ve always had a general interest in homes, even when I was a child,” she recollects. “My cousin would drive me around pointing out the different architectural styles and telling me the histories, I was fascinated.”

It was that endless wonder coupled with passion, perseverance, and determination that served as a catalyst for her self-made success—from agent to broker to business owner. As a multimillion-dollar producer with an entrepreneurial spirit and a desire to lift up others, in 2015, Kristina founded her own firm, RE/MAX Real Estate Experts. A year later she bought out a boutique brokerage, Real Estate Limited located in Summersville—and quickly gained a reputation for sterling customer service. Serving buyers, sellers, and investors in Nicholas and Fayette counties and the surrounding areas, they cover it all, from land lots to residential and commercial properties spanning all price ranges. And at a time when demand is at historic highs, Kristina and her team of alpha agents are the ones people want calling the shots, with the most up-to-date market data in the area and the skills to turn dreams into reality. As she works tirelessly to help people find their dream home or start a new chapter in their lives, Kristina also acts as a mentor for her agents, sharing her experience and insight to nurture their success. Her unrivaled local knowledge and unwavering commitment to clients coupled with a deep-rooted passion for helping others are a few of her trademarks. “Whether it’s a land purchase, or a property for their business, or a house that instantly feels like home, it’s emotional and all the pieces of the puzzle have to fit,” she explains. “There’s a feeling that comes with that, when they find the perfect property, it’s indescribable.”

From being a dedicated champion to her clients and her agents to a pioneer in the industry for having initiated the landmark use of the Multiple Listing Service (MLS) and cooperating brokerages in her county, to being the first agent in the area to use digital signatures, Kristina is known for being an instrument of positive change in an ever-evolving industry. She represents her local board as a WVAR state director and has served on several committees for her area’s Board of Realtors, where she was vice president for two years and president for three years, overseeing a possible merger of boards and the updating of electronic lockboxes in the region. And driving it all are the people she adores serving the most—her clients.

“You become part of their journey to find the perfect home,” she says. “I can’t tell you the feeling I get seeing the ‘this is it’ moment on their faces. I’ve seen so many of our clients buy a house from us and then we help them find a bigger home as their family grows, and that’s the best part—being part of their story.”

Jeffrey OTTEAU

To simply describe Jeffrey Otteau as a man of many talents is a drastic understatement. He is a virtual savant in the wide-reaching sectors of real estate and finance, with nearly five decades of experience in several key areas. Indeed, his is no typical tale.

Since 1974, Jeffrey has accumulated a wealth of knowledge and a cache of awards that substantiate just how unique he is among his peers. He is qualified as an expert in the state and federal courts, as well as hundreds of municipal and county judiciaries, has authored several texts on property analysis techniques, been featured as a keynote speaker and lectured on real estate trends throughout North America, appeared on *CNBC, Bloomberg, Fox 5 News* and *NBC*, has been quoted in the *New York Times* and *Wall Street Journal,* and is a principal in two thriving businesses—The Otteau Group, founded in 1976, and Hudson Atlantic, launched in 2021.

OTTEAUGROUP
Bringing CLARITY to Real Estate

Jeffrey is managing partner and chief economist for Otteau Group, a market leader in valuation and advisory services across a wide range of real estate classes, ranging from single- and multi-use properties to partial interests and land development. Well known and highly regarded as a leader in translating emerging trends to future market performance,

HUDSON ATLANTIC
An Otteau Group Affiliate

the Otteau Group provides a wide range of valuation and advisory services to developers, financial institutions, investors, and government agencies.

To complement and work in tandem with Otteau Group, Jeffrey co-founded and serves as managing broker of Hudson Atlantic Realty Advisors, which provides commercial real estate brokerage services throughout New Jersey. It is the synergy between these two companies that provides their collective

> “There are many others who operate in this space, but what sets us apart is our ability to detect early indications ‘emerging trends,’ using ‘deep dive analytics.’

roster of clients a unique advantage in maximizing investment returns for disposition and acquisition of investment properties. Jeffrey states, “We identify the intersection of economics, demographics, and future real estate demands to enable our clients to make better real estate decisions.” And with the industry being incredibly busy and the commercial real estate market to the point where architects tell their developers, “You need to go to Jeffrey and his group and find out how to future-proof this and capture a larger market share,” it seems he has solved the unmet needs for both industries.

When asked how he differentiates both companies from others in the field, Jeffrey responds, “There are many others who operate in this space, but what sets us apart is our ability to detect early indications ‘emerging trends,’ using ‘deep dive analytics.’ Throughout my career, I’ve focused on the intersection of economics, demographics, and market dynamics to provide forward guidance for real estate investment, lending, feasibility modeling, and design optimization for real estate development. Markets are constantly evolving, and our guidance enables our clients to profit by being ahead of the curve.

Jeffrey is a licensed real estate broker in NJ, an ASA-accredited senior appraiser, a designated member of the National Association of Independent Fee Appraisers and a state-certified general real estate appraiser for NJ, NY, and PA.

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Dr. Michael C. Threatt

"The Section 8 Landlord Coach"

Many people can call themselves leaders in their industry, but few can claim the diligence and academic rigor of Dr. Michael C. Threatt. Michael is not only a 15-year veteran of the housing authority industry, but he also holds a doctorate in public administration from West Chester University, with a dissertation on landlords in the Section 8 housing choice voucher program. His undergraduate degree in psychology from the University of Alabama at Birmingham and his master's in criminal justice administration from the University of South Florida also provide him with deeper insight into healthy, safe, and sustainable affordable housing communities. In short, he is a subject matter expert in real estate investment strategies, particularly in landlord matters for Section 8 housing choice vouchers. His work in the field has earned him the distinction of *Executive Director of the Year* for the state of Alabama in 2019, as well as the *Rural Leader of the Year Award* for Alabama, Georgia, and Florida the same year.

Today, Michael is the principal and CEO of Elevate Housing Solutions, LLC, headquartered in Dothan, Alabama. His management firm provides consulting and coaching services to housing authorities, landlords, and investors. The sister company, My Landlord Liaison, is an online training website that offers the course, *How to maximize your profit as a Section 8 Housing Choice Voucher Program Landlord.* This course teaches landlords how to increase their cash flow, the business and legal side, and tips for being a successful landlord. Michael is the host of the *Roof Talks Podcast*, a podcast for landlords and investors. He's also the senior vice president and COO at Dothan Housing. In addition, he writes for several online publications, including the *PA Times*, *New Cities*, and, most recently, the *Business Journals Leadership Trust.*

Michael's deep knowledge, as well as his multifaceted roles as a practitioner and consultant, including being a REALTOR® with Elevate Real Estate Group, LLC brokered by Community 1st Real Estate in Dothan, allows him insight that few others have. Additionally, Michael understands what it's like from the other side, being a landlord himself. His own experience gives him an extra edge when it comes to educating his clients on how to invest in short sales, foreclosures, distressed, and turnkey properties to maximize returns.

"The best part about my job is teaching landlords how to maximize their profit and cash flow which helps change perceptions and preconceived notions regarding the Section 8 housing choice voucher program through evidence-based education," he explains. In pursuit of this goal, Michael is looking forward to the release of his new book, *The Price of Bureaucracy: Removing section 8 Landlord Pain Points through the Investment in Technology* which is scheduled to be released in the spring of 2022, which is scheduled to come out in early 2022 and covers the material of his dissertation focused on landlords' opinions of ways to improve the section 8 housing choice voucher program through technology and removing the bureaucratic red tape.

Michael is a member of the National Association of REALTORS®, National Association for Real Estate Brokers, National Association of Residential Property Managers, and National Leased Housing Association. He is also a proud member of Kappa Alpha Psi Fraternity, Inc.

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Javier Suarez

Javier A. Suarez is the president and founder of Suarez Capital & Investments LLC (dba Suarez Capital/Suarez Capital Private Equity), whose holdings include Clear Skip LLC and Tampa Development Group LLC.

When Javier Suarez was only 19 years old, he was calling off-market properties in Washington, D.C. and selling them to investors. Realizing there was more opportunity as a realtor, he managed to independently sell $20 million worth of real estate by the age of 22. He focused on condominium developments and investment properties, learned underwriting, and worked with some of the city's top developers, all at a very young age. Javier's success can be credited to his dedication to learning the industry inside and out, and to his family's multigenerational real estate savvy. When his grandmother moved from Cuba, she started working in real estate and instilled passion and work ethic into her whole family, even recruiting Javier to do open houses while he was in middle school.

Today, Javier has taken his experience, as well as the mentorship of top developers, to found two companies in Tampa, Florida, where he develops and sells properties with a focus on value-add single- and multi-family residences locally. Javier's real estate division, Tampa Development Group LLC, acquires distressed properties across the Southeastern United States, those with a minimum of 30% IRR, and improves them, selling them for a profit. Javier engineers his capital stack for a healthy return for his investors while also ensuring profitability for the company. His leadership has seen the company excel past the competition in just four years. "As a result of my experience, I am able to define a clear, linear path and sound strategy," he explains. The company's virtual, decentralized model also allows him to pursue the best talent in the world, thus building a sustainable team and culture, free from the limitations of local boundaries.

> I know when to make a deal and how to negotiate. I understand the product thoroughly, and that allows us to navigate the market properly.

Because of this model, Suarez Capital and its companies can be nimble, as well as always available to clients, navigating time zones, distance, and global pandemics. And Javier makes sure to stay agile and push the company to constantly evolve along with the industry and the times, so as not to fall into the chasms he saw emerging in other real estate firms. Aligning real estate and technology, Suarez Capital has an industry-leading platform for their investments and investors, which helps them lead in bridging the gap between real estate and investing. Javier and his team have a depth of knowledge of the mechanics of their investments that few other firms do, and Javier in particular, can read the market to make intelligent investment and development plans. "I know when to make a deal and how to negotiate," he says. "I understand the product thoroughly, and that allows us to navigate the market properly." And clients have come to understand this, appreciating his accuracy, turnaround time, and availability.

Javier's second company, Clear Skip, is a lead-generation firm, sourcing leads and helping clients get accurate information anywhere in the U.S. Using agile technology, like he does with Suarez Capital, Javier is a true one stop shop for the real estate investment sector.

SuarezCapital
PRIVATE EQUITY

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STACY FLANIGAN

Angel Oak
MORTGAGE SOLUTIONS

Senior Account Executive

Stacy Flanigan lives by a simple yet profound philosophy: "A bend in the road is not the end of the road unless you choose not to make the turn." As a nationwide senior account executive specializing in non-QM loans for over two decades, this is the quote that inspires her when she encounters unique challenges that require creative thinking to help her clients. And these are the same words that she shares to help boost the confidence of her clients for whom getting a loan for a home seems like an impossible dream. "Non-QM is outside-the-box financing," Stacy explains. "There are conventional loans, but I do nontraditional mortgages and portfolio financing, which allows us alternative ways to look at income and qualify a client."

Stacy joined Angel Oak Mortgage Solutions, the leading wholesale non-QM lender, seven years ago with a total of 24 years' experience in non-agency lending. While her corporate headquarters is in Atlanta, Georgia, she is based in the Tampa Bay area. Stacy provides financing solutions for mortgage brokers all over Florida and nationwide. In just the past year, she executed over $150 million in mortgages, and has been among their top five producers for the past seven years. But that's nothing new for Stacy, who ranked among the top producers nationwide in the three companies she previously worked for. As she works to usher her clients through their real estate journey, Stacy also serves as Angel Oak's spokesperson, hosting webinars and training sessions, has appeared in the *Who's Who of Professional and Executive Women,* and has traveled extensively on all president club trips in every role she's served.

While Stacy employs her wealth of expertise and knowledge to help people achieve their goal of home ownership, she also leverages an Angel Oak program tailored for those looking to purchase investment properties, which examines the market rents and cash flow of the property to qualify the loan. She also has a bank statement program which allows self-employed borrowers to use their bank statement deposits as income in lieu of tax returns. Unique and creative initiatives like these are what Stacy loves about Angel Oak. And while many lenders of her tenure might cherry-pick the "easiest" loan applications, Stacy's unwavering dedication and enthusiasm compels her go above and beyond to help mortgage brokers find structure and pre-underwrite their loans.

> "My biggest enjoyment is helping the underserved market, helping people get into their dream home.

But ask her what she enjoys most about her work, and it's the people who get her up in the morning—her clients. "My biggest enjoyment is helping the underserved market, helping people get into their dream home." They can feel it through her constant accessibility should they have questions and her honesty when it comes to answering those questions. "My clients come to me despite having other options because they have trust and confidence in me to get their loans closed," she says. And their trust pays off every time, as Stacy delivers to them the homes that they might have thought they could only dream of.

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ARI BRODY

Originating Branch Manager

THE BRODY GROUP
CROSSCOUNTRY MORTGAGE, LLC™

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

> It's important to have someone with expertise at the helm to make sure the deal gets closed.

In 2009, Ari was brought in to lead the sales team at the Manhattan office of GFI, which sparked his interest in helping loan officers increase their personal production through growth, development, and improvement. Nine years later, he took the helm as branch manager of The Brody Group of CrossCountry Mortgage, LLC. Headquartered in Cleveland Ohio, CrossCountry is a large national mortgage bank with offices across the United States. "We are a sales-driven company with a focus on customer service," Ari says. "Whether buying, refinancing, or renovating, our team is ready to give every customer the outstanding mortgage experience they deserve, thus creating what we call raving fans —customers who not only walk away with quality service, but who choose to share this experience with others by referring us."

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

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

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

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

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BRIAN Campbell

Broker Associate

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

Brian works with businesses of all kinds, including industrial and office facilities, restaurants, and retail, ranging in size from 5,000 to 30,000 square feet. To date, his completed transactions are in the tens of millions and, for many of his clients, what began as a single purchase became many—with Brian by their side every step of the way. This customer-centric approach has resulted in lifelong relationships, many blossoming into real friendships. Coupled with his attention to detail and expertise of the region, Brian has amassed an impressive roster of clients. He adds, "There's been an influx of people moving to Colorado, especially after COVID-19. Businesses found they could operate with a smaller physical space and what better place to do that than in Colorado? I'm currently working with an international company who chose Denver for their new headquarters."

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

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

Certainly, perseverance and commitment to 5-star service have been paramount to Brian's popularity but his experience cannot be overlooked. As an expert on research and analytics, he can help clients make good decisions. Brian explains, "I consider proximity to competition and residential areas, traffic patterns, and other factors that are key to helping clients thrive." And it's their success that drives Brian every day. "I enjoy helping others achieve their goals and become part of the fabric of a new community," he says. "It makes me feel good to take a business from a plan to reality, and to drive by these locations with my family and know I was able to help them get established."

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GARRETT Johnson

Garrett Johnson entered the Marine Corps as an infantryman just after high school, serving from 1999 to 2003. During his service, he participated in *Operation Iraqi Freedom*, which taught him two vital skills that he continues to effectively implement in his life and career—how to lead, and how to follow. “The military taught me to know and value the differences between these two opposing dynamics,” he says. “Just because I might spearhead a particular project doesn’t mean I have all the answers, so I’m comfortable with allowing someone else to take control when necessary.”

After completing his military service, Garrett obtained a master’s degree in real estate development from Roosevelt University in Chicago which, at that time, was the only program of its kind, aside from Berkeley. This academic foundation led him to accept a position with a general contractor in San Francisco, where he directed large-scale, high-profile projects such as the Walt Disney Museum. In 2008, Garrett studied for his GMAT and ultimately selected the University of Southern California, a top 15 business school. After graduating and getting married, Garrett briefly considered joining the CIA, but decided it wouldn’t mesh with his plans to start a family. Instead, he joined a national real estate company, where through hard work and dedication,

He is Avalon’s vice president of real estate and under his direction, Avalon has doubled in size and has established a foothold in the Dallas market.

Garrett was soon offered a managerial role in the company’s Texas office. After two years, Garrett was tasked with building a Dallas presence for Avalon Development.

Today he is Avalon’s vice president of real estate and under his direction, Avalon has doubled in size and has established a foothold in the Dallas market, while also obtaining entry into San Antonio and Austin markets. With a focus on nationally branded quick-service restaurants including Starbucks, Whataburger, Chipotle, Salad & Go, and Dutch Bros, Avalon is recognized as a leading developer, with earned write ups featured in *Business Quarterly* in 2020 and 2021. Garrett recalls, “It has been a rewarding evolution, but it was not without challenges, especially during the COVID pandemic. People were losing their businesses but at the same time, it brought about new opportunities in real estate, which aligned with our model of buying and redeveloping. We found that national brands were uniquely poised to take advantage of unoccupied commercial real estate.” He adds, “I also cannot exclude the discipline I acquired as a Marine from the equation. It allows me to maintain a level head, even in the most trying situations. This business has an inherent emotional component, so you must stay focused and steady. This translates to client care and fostering relationships and since our customers are always our highest priority, we’re committed to using every tool in our arsenal to ensure mutual success.”

AVALON DEVELOPMENT

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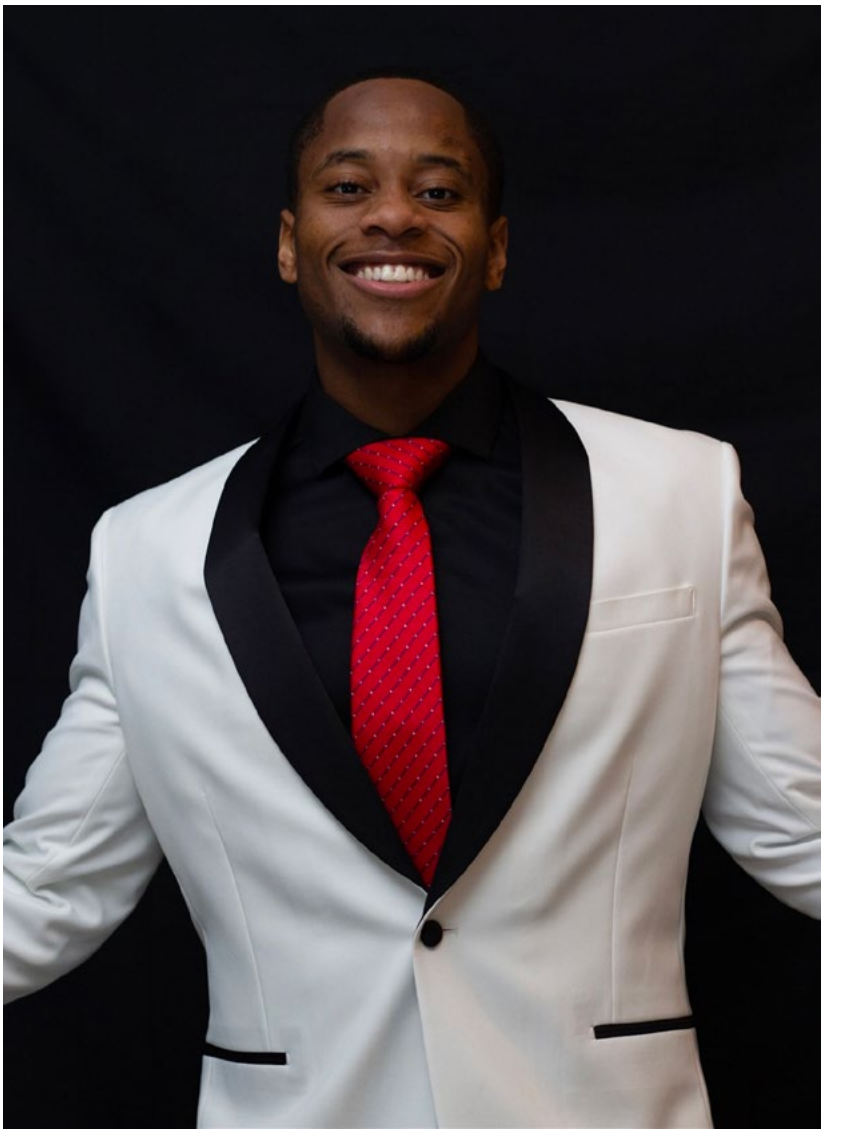
Vincent Ajaegbu

When Vincent Ajaegbu, 23 years old, was laid off from his civil engineering job of just one week because of the COVID-19 pandemic, he got into real estate investing, something he thought would only be a temporary endeavor. But one year, 53 transactions, and a $2.5 million portfolio later, Vincent now leads the number one land-buying company in Texas that counts among its clients, some of the biggest names in the industry, including D.R. Horton, one of the largest homebuilders in the U.S.

Vincent founded TOT Investments in May 2020 as a full-time real estate investor of single-family residential homes in the Dallas-Fort Worth area. The firm buys large acreages, empty lots, and residential and commercial property in as-is condition, then works with individual home and property owners, homebuilders, investors, and national development companies to create profitable homes that boost markets and areas while generating significant returns on investments. One such example was a Fort Worth property he purchased for $203,000 and just 12 months later, was appraised for $330,000. Whether he's providing the likes of D.R. Horton with 12 acres for a subdivision, or selling a smaller builder a single plot of land, for Vincent, it's all about the people. "We form lasting relationships with our clients and get to know their goals and unique needs," he says. "I'm in all the way."

So, what's Vincent's secret to his meteoric success? For one thing, he'll never turn down a property, even if it's in less-than-perfect condition, because he can always see an opportunity. He also closes fast, in as little as three days, *and* pays in cash, so time is saved without the involvement of banks and others—a huge benefit in a hot real estate market where properties can have contracts on them in a matter of days. And Vincent is backed by a team with more than a decade of experience in the industry who are dedicated to helping both sellers and investors every step of the way. He's also never afraid of a challenge, something that's inspired him throughout his education and career. "I've always been driven by those people who tell me something can't be done," he says. "I like proving those people wrong."



> "I'm in all the way."

Vincent's background might not be real estate in the traditional sense, but his civil engineering degree gives him unique insight into the field—sometimes quite literally. An Army Reserves veteran and ROTC scholarship recipient, he completed his five-year bachelor's degree program at the University of Texas Arlington in a record three years. His extensive knowledge of surveying allows him to identify pieces of land suitable for building projects and guide clients towards the best possible investments. Vincent's uncommon expertise, coupled with his passion for real estate and people, is what leads his clients to trust him—and return to him time and again. "A lot of older people hold on to dilapidated properties they don't want anymore, but think they can't sell," Vincent says. "That we're able to help them be free of the properties *and* help them financially as a result, that's one thing that I enjoy most about my job."

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Taylor Briggs

Senior Loan Officer

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

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

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

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

BRIGGS
TEAM LENDING

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

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

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CRYSTAL Duckworth

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

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

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

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

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

CRYSTAL CLEAR REALTY

CLEAR GUIDANCE WITH *Shining Results*

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

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Mark Robbins

After graduating law school, Mark Robbins worked as a broker and vice president for a division of the largest commodity options firm in the U.S. Following a decade spent in the volatile financial markets, Mark decided to put his people skills to better use by starting the hi-tech recruiting firm, Search Solutions, Inc., which placed more than 500 software professionals located throughout the U.S. between 1989 and 2001.

> I enjoy helping people solve their real estate challenges whether they are buying, building, or refinancing.

Mark Robbins' career showcases his many talents, among them tenacity, which his clients consistently name as one of his most outstanding traits. A recent example of this is Mark's commitment to a long-term client who struggled to find financing. After pursuing this for more than two years on the client's behalf, Mark found an investor to fund the 400-unit 'green energy' townhouse development and the client is now in contract for development of the project.

LRG

LENDING RESOURCES GROUP INC

YOUR REAL ESTATE FINANCING EXPERTS

> I want to be recognized by my clientele as the problem solver who helped them realize their real estate goals and succeed, even when they thought they could not.

As a result of the high-tech crash in 2001, Mark pivoted into the mortgage industry. He quickly demonstrated the skills required to handle complex real estate matters while employed by Bank of America and CTX Mortgage. In 2006, Mark was recruited by a developer, The Trada Group, to establish a mortgage division in order to capture previously outsourced mortgages. Mark formed an alliance with the Summit Mortgage Company from Minnesota, which enabled Trada to issue mortgages for their properties. Unfortunately, the Great Recession of 2008 caused Trada to close its doors. It was at this time when Mark founded his own commercial real estate mortgage company, Lending Resources Group. LRG has become a reliable source for originating mortgages for land, housing, retail, and cannabis properties and proven to be a leader in construction financing for multi-family and single-family developments.

Mark has become an expert in helping investors purchase real estate with their retirement accounts through non-Recourse financing. He began arranging these specialty loans for IRA investors in 2004, when they became available to the public and is now considered a leading authority on the requirements for this specific niche of financing.

Over the past two decades, Mark has established a proven track record of solving complex financing problems. "I enjoy helping people solve their real estate challenges whether they are buying, building, or refinancing. I want to be recognized by my clientele as the problem solver who helped them realize their real estate goals and succeed, even when they thought they could not," Mark says.

Mark holds a California Finance Lender License (CFLL) and a Juris Doctorate degree.

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Jeanine PANARELLI

REAL ESTATE BROKER

Jeanine Panarelli might live and work in and around Dandridge, in East Tennessee, but being a native New Yorker, she approached her business a little differently—and her Southern clients love her for it. "I work at a little faster pace than people are used to, and I tell people what they need to hear, not what they want to hear, because people need the truth." That honesty, along with a deep commitment to her clients, has been an incredible combination for Jeanine, who is actively licensed in both states.

After being licensed for several years, in 2010, Jeanine decided to open her own business, Panarelli Realty. Despite opening in the worst market and "in spite of everyone telling me I would never make it," Panarelli Realty did open and went on to win the *Reader's Choice Awards* in 2014-16. "I had folks betting against me, but the worst thing you can do is tell a woman she can't do something." After serving real estate clients in the Hudson Valley for over 15 years, Jeanine and her husband, Michael, felt it was time for a trip south and immediately fell in love with Tennessee. Making the decision to relocate the family in 2018 was an easy one. She immediately applied for her broker's license and joined Franklin Realty in Dandridge, TN. She now serves home buyers and sellers in East Tennessee, as well as those relocating from New York.

JEANINE PANARELLI
real estate broker

Her honesty, along with a deep commitment to her clients, has been an incredible combination for Jeanine.

Jeanine's love for residential real estate runs deep, and that includes some of the tougher aspects of it. Helping families through some of life's most significant challenges, including death, divorce, and those facing foreclosure, isn't for the faint of heart. But these hard times are the very things that push her to provide the best care and support possible for her clients. "Moving is an exciting time, but for some, it can be very stressful," she says. "I've seen a lot of sadness over 20 years, and I can feel when people are at their most vulnerable and need help." In 2006, on the heels of the last recession, she started doing short sales before it became a trend, teaching herself the process so that she could give families the stability they desperately needed. "It allowed me to help many families in distress, which unfortunately lasted a ten-year span."

Working through recessions and recoveries, as well as her own move from New York to Tennessee, has provided Jeanine with some valuable insight. "When people ask me when the best time to buy or sell is, I tell them, 'Don't wait for the market.' When you find where you would rather to be, *that's* the best time."

FRANKLIN REALTY INC.

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Rick Deyoe

PRESIDENT

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

Today, Rick and Realtex have been ranked in *The AHF Top 50 Affordable Housing Developers* in the U.S. since 2007, with Rick, in particular, being among the premier developers. They've also been featured in *Best in Business – Austin* and have had multiple properties win their own awards for design and success. His knowledge and status have earned him invitations as a speaker across the nation at various events. Though they started small, Realtex soon found itself fielding three or four projects each year. After contracting out construction for a time, Rick founded Realtex Construction in 2004 to have better quality control over the projects. In 2006, he formed Realtex Housing Management, their own property management service. Since then, Realtex handles all aspects of development, from the initial stages to the finishing touches, as well as the daily management of the properties after completion, which are all handled by Realtex employees, all just as dedicated to quality service as Rick. "With affordable housing development, we have to own and manage it for 15 years," Rick explains, "so we make sure it's perfect." And he knows how to make it perfect: Rick's success with Realtex comes from the fact that he's steeped in the Texas affordable housing market, and can plan projects himself rather than rely on consultants because he already knows the lay of the land so well. Everything is done in house, including meeting with government officials.

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

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

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

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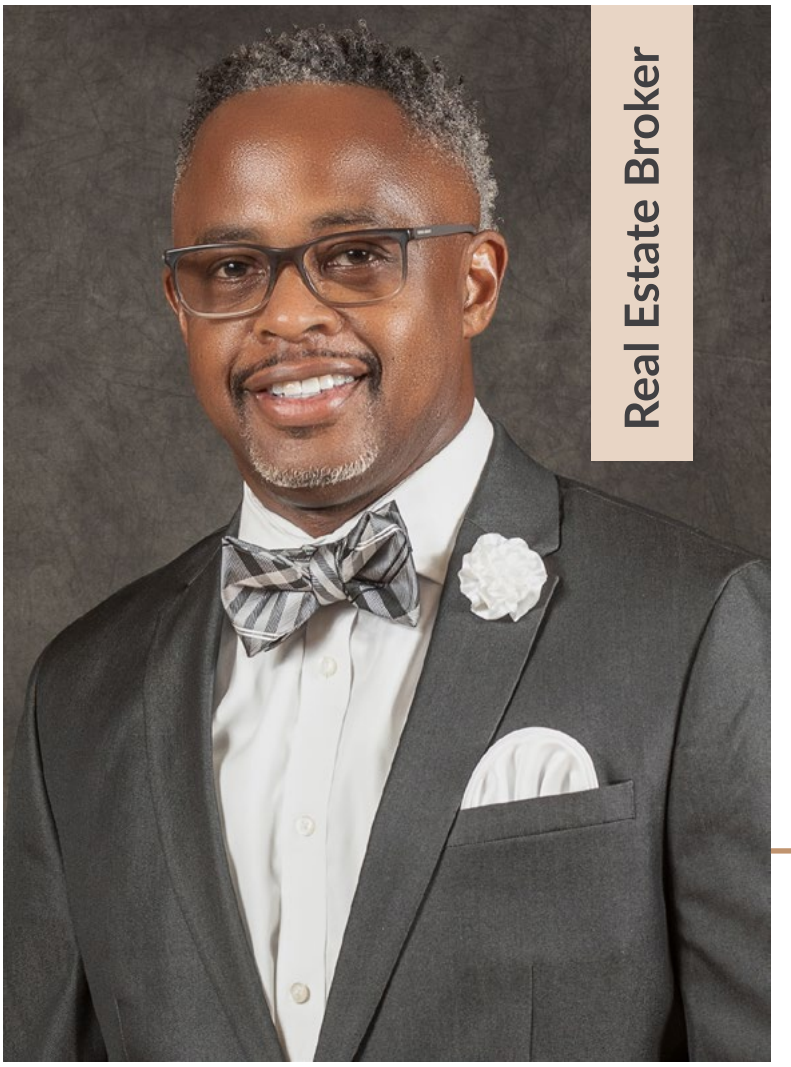
Dexter Binder

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

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

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



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

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

21ST CENTURY REALTY SERVICES OF JAX LLC

MICHELLE ZHAO

Realtor

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In 1998, at the age of 23, Michelle Zhao moved from China to the U.S. to pursue her MBA in international business and finance. Upon achieving that admirable goal, she accepted a position in the finance industry, which gave her an intimate view of the New York City landscape.

After leaving the corporate world to become a mom, Michelle was approached by friends in China, who were also looking to move to the U.S. They asked for her assistance in finding a suitable property. She accepted the challenge and, in the process, discovered that she had a real knack for it. “My friends told me, ‘You’re so great at this, why don’t you get your real estate license?’ Because I enjoyed the experience greatly, I took them up on their suggestion and the rest is history,” she says.

Today, Michelle leads a team of marketing, sales, and support professionals at Berkshire Hathaway Laffey International Realty in the Long Island, New York, region. With a focus on luxury primary and investment homes, Michelle and her team employ their multicultural and multilingual backgrounds to forge lasting relationships with international, as well as domestic, buyers and sellers. These deep cultural associations allow her to truly connect with clients, especially those in China, who are considering relocation. “They trust me not only because I speak their language, but because I can relate to them and I understand their unique needs as international buyers,” she says.

Michelle’s accomplishments have earned her the respect of both colleagues and clients, but she is best known for her unwavering dedication—to the point that not even a global pandemic can stop her. During COVID-19, she was able to execute over 40 transactions valued at $40M. This led to a position among the top 6% of realtors nationwide, and status as a top realtor in her office for sales and listings. She is also credited with listing the Chapel Hill Mansion, one of New York’s most famous historic homes. For Michelle, however, success is not just about the sale, but about helping people realize their dreams. “The relationship doesn’t end at the closing table,” she says. “The team and I make a concerted effort to maintain our relationships with clients near and far, and we have a strong social media presence so they can always get in touch. We want to follow their journeys and serve their evolving needs. Just like every family has a family doctor, we are our clients’ trusted real estate advisor for life!”

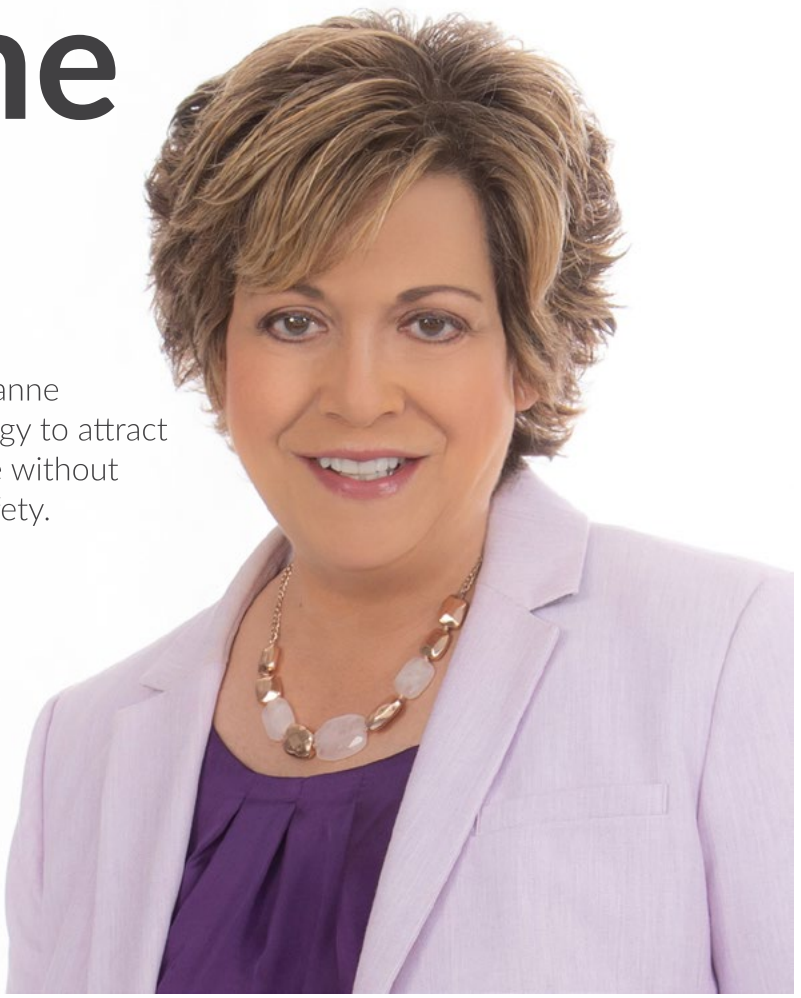
Team Zhao

TRUSTED REAL ESTATE ADVISORS

Known Globally, Loved Locally

Owner & Broker

Suzanne Rocha



With a focus on listings, Suzanne leverages emerging technology to attract buyers and obtain the highest price without sacrificing her clients' privacy or safety.

When you think of a real estate agent, you might also think about the classic "For Sale" signs on the lawn or all the neighbors showing up to an "Open House" once the owner has left. But to Suzanne Rocha, those signs and tactics are images of the past and she is a broker offering new techniques and tools for the future. Her approach has made a positive impact on the industry while providing better options for her clients. Suzanne's approach is refreshing, comprehensive and unique as the owner/broker of Cal Home Real Estate Services. With a focus on listings, Suzanne leverages emerging technology to attract buyers and obtain the highest price without sacrificing her clients' privacy or safety. She offers a customized plan based on listening to the needs and goals of her clients. Suzanne is available to help those needing her services in Northern California, specifically, the Bay Area.

It's not just the great marketing that gives her a unique approach to the business; Suzanne has a background in psychology, which is displayed in her empathetic yet professional approach. She says, "effective listening is KEY." Her unique ability to listen, plan, and guide her clients has contributed to her notable success. She has received countless awards, including *TOP Agent Awards*, *Hall of Fame,* and *Pinnacle* honors. Suzanne has also appeared in numerous business and real estate publications showcasing her success.

Today, Cal Home is a boutique firm focused on personalized service and client success. The small, yet power-house team, allows for comprehensive attention to each client and they handle everything from routine home selling to more complex situations such as probate, trust sales, and distressed properties.

For Suzanne, it's more than simply completing a financially successful transaction, she also ensures peace of mind for her clients. She also works with seniors, guiding them and their families through the emotional process of selling a home they may have lived in for decades. "Finding solutions to benefit my clients both emotionally and financially is very rewarding for me."

CAL Home
REAL ESTATE SERVICES

The small, yet power-house team, allows for comprehensive attention to each client and they handle everything from routine home selling to more complex situations such as probate, trust sales, and distressed properties.

Known as 'The Real Expert You Can Trust,' people have been watching Suzanne on Bay Area television for years. Television offers a unique opportunity for potential clients to see her and get to know her. Her sincerity and compassion shines through. She has been seen on Bay Area TV networks in addition to *CNN, MSNBC*, and *HGTV*. Suzanne has a passion for giving back to the community, supporting various homeless coalitions to find shelter for the unhoused. Suzanne believes that pets are also an integral part of families as seen in her plan to always keep pets safe in selling properties. Suzanne also supports numerous Bay Area animal foundations.

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Gilad Tamir & Adam Greenberg

Gilad Tamir

GREENLINE

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

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

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

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

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

Enrique TERAN & Andres KORDA

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

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

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

AVANTI WAY
REAL ESTATE DONE RIGHT

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

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

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

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

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

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

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Patricia & Joe AmecAngelo

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

CBRE

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

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

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

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

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

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

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Brandon Abidin

President

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

> “Customer acquisition is much more important than profit.

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

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

For Brandon, though, it’s less about the accolades and more about helping thousands of families get homes after being turned down by everyone else—and he makes lifelong friends in the process for always going the extra mile for them. “Anyone can do a jumbo loan, and I do a ton of them, but they’re not as rewarding as helping families in need,” he says. The other thing that Brandon puts above personal success or awards is the growth of his team! All of his loan officers are also personally trained by his mortgage coach, Ben Anderson, in The Academy for loan originators.

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

guaranteed Rate®
NMLS ID #2611

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Leanne KLEIN

Leanne Klein knows how to make deals happen. Most will say that she has had an indelible impact on her clients and within the title insurance industry.

After graduating from St. Mary's College in Notre Dame, Indiana, Leanne was unsure of which direction to take her career. It was her father who suggested she pursue real estate, although at that time, interest rates were soaring at a record-breaking 20%. Despite this market volatility, she learned much about the real estate business and how to craft successful deals which ultimately inspired her to attend law school.

Leanne's legal and real estate expertise have proven invaluable as she serves as chief of operations for Premier Title. Premier Title provides products and unmatched title insurance and escrow services throughout Illinois, as well as Florida, Indiana, Iowa, Kentucky, Michigan, Minnesota, Ohio and Wisconsin. Premier Title's continued expansion into additional states is also on the horizon. Premier Title insures transactions that range from traditional to highly complex, all of which are handled with a boutique approach that has earned Premier Title the ranking as one of the highest producing title agencies in the nation. Title insurance is not a patented product, Leanne explains. Thus, Premier's success boils down to its commitment to the highest level of service when delivering its title insurance products and escrow services. Leanne calls it "the Nordstrom approach." Being an attorney also helps Leanne anticipate and understand Premier's customers' needs and advise them on the best course of action for their specific, often complex circumstances.

> **"PREMIER TITLE'S STAFF IS THE COMPANY'S MOST VALUABLE RESOURCE"**

Another distinguishing factor that Leanne credits to Premier's continued success is her staff. "Premier Title's staff is the company's most valuable resource," she says. Though she acknowledges that technology has certainly been integral to Premier's upward mobility and successful expansion, she remains adamant that technology could never replace her team. Leanne beams that her own success is only because of the dedication of Premier's staff. "They have helped me every step of the way accomplish what I alone could not have accomplished." The robust relationship between Leanne and her staff and between their customers is extraordinary.

When Leanne isn't providing 5-star service to her clients or planning the company's continued expansion, she stays active by serving as treasurer and member of the board of directors for the Illinois Real Estate Lawyers Association (IRELA), a position she has been devoted to for 20+ years. IRELA strongly supports the role of the lawyer in real estate transactions, something Leanne is passionate about. Leanne's prominence within the real estate and legal community is noteworthy, some say unparalleled. However, Leanne is most proud of and devoted to her husband of 31 years and their daughter, a college student and nationally ranked equestrian show jumper. "Family trumps everything" when it comes to recharging Leanne's battery to keep her energized!

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PREMIER TITLE

Daniel **Green**

Chief Executive Officer

> We are driven to doing everything in our power to protect people from this fate by getting their money back.

He rose from the ashes of homelessness to become a respected leader in the real estate industry with a growing list of accolades, including *Top Executive of the Year* for 2020-2021, and a reputation as a champion of Main Street Americans who is driven to lift up every man, woman, and child across the country. This is Daniel Green, founder and CEO of Green & Green Estates Inc., a small group of abandoned money professionals located in South Carolina. Their mission is simple yet life-changing—to get homeowners back their rightfully owed money. To the thousands of clients who Daniel has already helped to claim hundreds of thousands of dollars as their own, he is nothing short of an angel on Earth. "We're not in this to get rich. We're in this because we care about people. We are all our brothers' and our sisters' keepers, and I feel obligated, not only as a business leader but as a citizen, to lift people up and help them thrive."

Daniel and his team of skilled professionals at Green & Green Estates specialize in delinquent taxes, overages, and foreclosures. Simply put—they get people their money back from the government. "Foreclosures have lingering effects on your credit score, long-term finances, employment, and the possibility of being a homeowner," he states. "But what many people don't know is that after losing their property, they have the right to the profits the government made from it." For some, this windfall could mean the difference between a brighter future or teetering on the precipice of a dark abyss. For Daniel, this is an issue that hits home—and hard—and he's determined to protect others from a fate he knows all too well.

"When I was 20, I became homeless," he shares. "But I didn't let that stop me. I pursued my undergrad full time, and I walked three miles every day to study at the library." And he did it all while working three part-time jobs. In circumstances in which most people would have given up, Daniel would let nothing stand in the way of achieving his dream of owning his own business. After obtaining his degree, he met a lawyer who introduced him to the issue of foreclosures. "I saw this as an opportunity to help people, especially those who are homeless and have lost everything, and I knew if I was going to help people who were in the situation I was once in, this was the way to do it," he recalls. And for seven years, this is exactly what Daniel has done.

"The government is keeping hundreds of millions of dollars that belong to individual citizens who need it. People are living in tents all over the country, many of whom lost their homes to foreclosures and could have avoided that fate had the government given them the money that rightfully belonged to them," Daniel explains. "We are driven to doing everything in our power to protect people from this fate by getting their money back."

Daniel's growing list of accolades includes the distinction of being named among the Top 100 Real Estate Moguls and inclusion in Marquis Who's Who and Continental Who's Who. He graduated magnum cum laude from Independence University with a degree in business management and accounting.

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JAIMINE JOHNSON

Director of Asset Management, Leasing & Sales

With skills in operations, asset management, leasing, sales, due diligence, finance, construction, and marketing, she seamlessly manages her portfolio, which includes more than three million square feet of real estate in the form of 65 listings in Central Ohio.

DRK
DONALD R. KENNEY
AND COMPANY

Jaimine Johnson describes her career as "blessed" and given the level of esteem she has earned from Donald R. Kenney & Co. Realty (DRK), and the achievements she has made in the industry, her feelings are certainly understandable. In fact, Jaimine did such incredible work for DRK, they hired her twice!

DRK is a commercial real estate company with 50 years of experience in all aspects of the industry, including asset management, sales, and leasing of all manner of commercial property in central Ohio. Jaimine first joined them in 2007 and worked hard to show her skills and entrepreneurial spirit. As she gained experience and market exposure, of course the offers came rolling in and in 2015, she accepted a position as senior vice president—corporate real estate manager for Huntington Bank. After a merger took place, Jaimine was approached by Colliers International to lead in developing a health care division in 2016-2018. Still, Jaimine had made an indelible mark on DRK— and they on her. In 2018, DRK approached Jaimine with a possible return to the organization and she did not need to think twice. "I liked what I was doing at Colliers but DRK felt like my home, so I returned and assumed my previous role." Just a year later, DRK named her their *Top Leasing and Sales Agent*. Jaimine recalls, "It was so much more than just an affinity for my job that brought me back—it was the people. Don Kenney, founder, Fran Meyers, president, and Tre Giller, our CEO, were my greatest mentors. I enjoy learning from them all daily. It's a family business with a corporate appeal, which is beautiful," she shares.

Now, as director of operations in asset management, leasing, and sales, Jaimine develops and implements long-term strategies for the commercial asset division, handling office, industrial, medical, and retail properties. With skills in operations, asset management, leasing, sales, due diligence, finance, construction, and marketing, she seamlessly manages her portfolio, which includes more than three million square feet of real estate in the form of 65 listings in Central Ohio. The twist of the pandemic certainly brought strength in her expertise and Jaimine has weathered the trials with a great victory.

For Jaimine, the best part of her job is the melding all of her skills with the personal connections. "I love the strategy of the deal," she says. "I also love the clients and helping them find their way by listening to their wants, needs, and putting it all together to help them reach their goals." Jaimine states adamantly that she could never prevail without out her amazing team, whose tireless efforts help everyone to understand and implement goals.

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Dawn Green WOOD

> I help people—whether that's finding a dream home within their budget or connecting them with a mortgage lender to help them fix their credit.

To say Dawn Green Wood is a 'natural' is an understatement. Her creative, effervescent, and nurturing personality has seen her achieve incredible success in both commercial and residential real estate, earned her hundreds of transactions totaling tens of millions of dollars, and even landed her a part as a dancing extra in Disney's 2009 musical *Hannah Montana: The Movie*, something she didn't even mean to do.

Dawn was inspired by her mother-in-law to get into real estate in 2002, after seeing her thrive in the business. A true Tennessean, Dawn graduated from UT-Knoxville, where she was a member of the UT Singers. She returned to school several years later and earned her MBA in global management. Kentucky-born Dawn settled in Lebanon, Tennessee, where she lives and works to this day, serving the Middle Tennessee area as a broker/agent with Benchmark Realty, LLC. The rapidly growing brokerage serves the greater Nashville area with a focus on residential real estate, land, and some commercial, and Dawn describes it as "No fluff, no hype, just a group of quality people doing our absolute best for our clients. Every day." From home buyers looking for a cozy, modest home to people seeking the perfect luxury property, she serves each client with the same diligence and care regardless of budget. "I don't turn people away because of their budget or credit challenges," she says. "I help them—whether that's finding a dream home within their budget or connecting them with a mortgage lender to help them fix their credit." Her dedication makes clients stick with her for years and refer their friends and family. "One couple sent all their friends and relatives to me after buying a house with me," she recalls. "They were just precious." It's also earned her numerous excellence awards with her local realtor board and recognition for highest monthly sales.

Her tenacity and ability to make a great deal out of anything has earned her the nickname "The Negotiator" across the real estate realm and beyond. "Whether negotiating the best table at a restaurant to the price of a refrigerator, or getting the best price for my home buyers and home sellers, it's just a natural part of who I am," she says. Her approach is thoughtful and strategic, and her intimate knowledge of the area and its neighborhoods means she can find the perfect home for each client, whatever their needs. But it's not just negotiating; it's caring as well. "I try to live by the *Golden Rule*," she says, "and that's treating people as I'd want to be treated. I'm a natural nurturer."

Dawn genuinely loves helping people, solving problems, and getting to experience the joy alongside clients when they get their dream home. "Knowing that I did a great job and helped them is incredibly fulfilling," she says. For her, the best part is the moment she hands new homeowners the keys, something that inspired her motto, "I'm the key to your new home."

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ANTHONY Pipitone

The American Dream. It's an ideal that this country is built on, one that millions of people spend a lifetime pursuing, and at the heart of it lies the brass ring of home ownership. Anthony Pipitone is on a mission to help *everyone* capture it. He's the founder of RockBottom Mortgage LLC, a company committed to "Bringing You Home for Less™." And as an award-winning mortgage leader who over his 19-year career has assisted thousands of people secure over $1 billion in loans to purchase or refinance their homes, he means it. Early in his career, Anthony worked as a loan originator for mortgage companies driven by greed, commissions, high interest rates, and exorbitant fees, but when he saw firsthand the devastation suffered by so many after the housing collapse, he knew this had to change.

In 2014, Anthony broke from the mortgage behemoths who saw people as profits and faceless numbers and launched RockBottom Mortgage in Des Plaines, Illinois, as an alternative to the all-too-common high-priced, commission-based model. Licensed in six states, RockBottom Mortgage offers flat-fee loans—the lowest in the industry—with the lowest rates, and no application or credit report fees. Some might call Anthony a rebel for breaking from the typical system that kept home ownership out of the reach of millions. Some might call him a financial guru for his company's innovative design. But one thing is certain—with hundreds of five-star reviews and a cache of accolades, to his clients, Anthony is a friend, an advocate, a hero. And while he's a received the *Five Star Mortgage Professional Award* for four years, a distinction bestowed upon less than one percent of his industry brethren, his humility belies his stature. "We know that a home is the biggest and most important investment people make," he says. "To be able to help them achieve this, and to see them return to us and refer family and friends, there is nothing more gratifying than that. In my mind, that is the definition of success."

Committed to Bringing You Home for Less™

Some might wonder how it's possible for any company to survive, let alone thrive, as RockBottom Mortgage is, by charging the same flat rate for everyone and no other fees while still providing each and every client with the customized, personal service for which they are known. But for Anthony it's no big mystery: "You work harder, surround yourself with good tech, good banks, and a good team of people who get the process done quickly and the loans issued fast." Whether a red-hot market in which homes are often purchased within days of being listed or an environment of rising interest rates, Anthony and his team of passion mortgage experts know that time and money are of the essence and can make all the difference in the ability for people to capture their part of the American Dream—and they're determined to help their clients grab it. "There is nothing more fulfilling than hearing the gratitude from people for what I'm doing for them," Anthony shares. "There's nothing better than hearing someone say, 'You guys are the best. Thank you.'"

Anthony was also featured in *Fortune Magazine* as a *Five Star Mortgage Professional* in 2021 and in *Top Agent Magazine*.

RockBottom Mortgage™
Bringing You Home for Less

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ANGELICA "Angie" SERNA

In a competitive market like real estate, it's not easy to make an impact, but Angie Serna has never shied away from a challenge. She is beloved by clients, esteemed by co-workers, and adored by her boss and owner of Top Dog Properties, Gregory Peterson. "Angie is a blessing to work with and always has a smile you can feel through the phone. She is always the first person to jump in and help other brokers and she's just a genuine, amazing person," Greg shares.

More than being a pleasure to work with, Angie has earned her place among Top Dog Property's Hall of Fame. She was the first outside broker to join the company one year ago, leaving an agency where she received 100% commission. In just her first nine months at Top Dog, she more than doubled her previous sales record, surpassing $10 million in volume in 2021 alone, making her the top producer, or "Top Dog." And while she's taking Colorado by storm with her infectious energy, it was no surprise that Angie was offered the role of COO for the firm's newly formed branch, TD Luxury Properties Mexico.

Top Dog Properties is a boutique real estate company servicing a large share of the resort real estate throughout Colorado and the Denver Metro area, as well as a specialist in the purchase and sale of residential and commercial properties. Angie, who is trilingual (English, Spanish, and American Sign Language), was born in Mexico, so as the leader of TD Luxury Properties Mexico, she knows the area and understands the culture. "When I meet clients, I strive to really get to know them. When I mention I was actually born in Chihuahua Mexico, they normally feel more comfortable and they trust me because we both are here to struggling to achieve the American Dream. Owning a home is one of the ultimate steps in that American dream, and I'm here to make that as stress-free as possible," Angie shares. Whether she's serving clients across Colorado or Mexico, for Angie, delivering this dream is more than a job—it's a personal mission. "My drive comes from my own personal experience. We grew up very poor and came here for that American Dream, so I try to do everything I can to help people get a house, plant their roots, and thrive, just as my family was able to do," she shares.

Realizing the American Dream doesn't only apply to prospective clients, Angie feels that Top Dog is supporting her in the pursuit of her goals as well. As she shares, "I'm thankful for the unlimited opportunities for growth and Gregory's guidance. I can take on new projects and get a broader grasp of different situations because he's closely involved. His approach to management is different from any other leader, and unlike my previous role, where I felt more like a number than a person, he creates an environment where you're valued and driven to excel. It's both exciting and rewarding, and I just love working here."

> "I just love working here!

TOP DOG PROPERTIES
WAG MORE, BARK LESS.

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JUSTIN O'SHELL

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

Licensed in 24 states, Justin's reputation for his dedication to his clients and incomparable work ethic is well known among his clients, as is his active involvement in the military community. This is one of the extraordinary groups of people that he focuses on serving as a certified military housing specialist (CMHS) who specializes in VA loans. But for all his clients, from first-time home buyers to families to relocating military personnel, he takes all the time they need to help them. While many transactions are straightforward, there are the outliers that Justin finds most memorable—the ones where someone truly in need gets the boost that they've been hoping for to start a new chapter in their lives. And as a devoted father to three sons, nothing gives him greater pleasure than helping families thrive. "Sometimes, you come across families who really need the help and really need to save that $100 or $200. These are the people who make the job worthwhile. Helping everyone, especially the people who need it the most, is the most rewarding," he says.

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BETH MAZOR

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

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

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

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BRANDON WHITCHER

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

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

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

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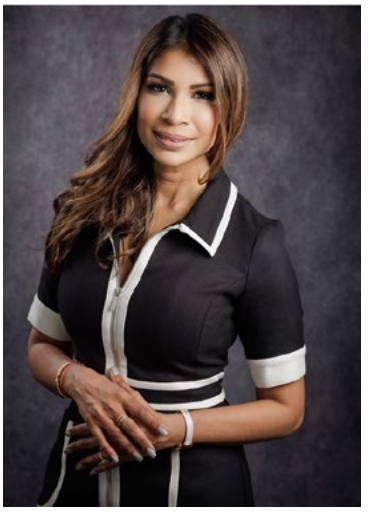
NATHALIAH NAIPAUL



When we last spoke with Nathaliah back in 2021, the XAG Group CEO was working on implementing a core value system focused on humility and integrity across her boutique-style real estate firm in the Houston, Texas market area. In the time since then and under the stewardship of Nathaliah, the XAG Group has seen tremendous growth with staff count increasing by half a dozen members and the addition of three new major commercial projects to the group's portfolio, one of which will expand the firm's reach into the Youngsville, Louisiana area. Despite the challenges of the COVID-19 pandemic, the firm remains committed to providing their residential and commercial clients with personalized and attentive service.

Along with overseeing a stunning $80 million portfolio, Nathaliah is also spending her time mentoring not only the new additions to her staff, but also students at the University of Houston who are qualified real estate agents and working on getting their CCIM. In both cases, she draws on her considerable expertise and past experiences to provide them with solid career advice in combination with her honesty and humility, which her clients have come to appreciate so much. Through her mentoring work and in her role, Nathaliah is aiming to give guidance and mold a successful career for the younger generation who are interested in stepping into the commercial real estate world.

This dedication to helping others is very evident in how the XAG Group continues to do business. "We are an evergreen customer-focused and service-oriented firm first, bringing our personalized approach to our clients and the communities we serve," Nathaliah says. This transcends across the entire end-to-end development process of the business, helping their ever-growing clientele add unrealized value to their projects by providing a one stop shop of services they need, inclusive of sourcing and recommending lenders and contractors, as well as project and tenant management. Nathaliah's experience allows her to uniquely understand the many facets of the real estate process as well as the perspective of her clients. While her multifaceted career has earned her numerous awards and published articles, she is a humble leader with a simple philosophy, "I never work a day in my life, because I love what I do."

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RYAN K. BONNER, ESQ.

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

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

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

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

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MATTHEW WIERZBINSKI

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

Founded in 2018 in the picturesque town of Salida, PeakView Mortgage offers some of the most competitive rates nationwide and makes the loan process simple, straightforward, and fast. Their ever-growing number of clients and avalanche five-star Google reviews stands as testament to the trust and loyalty Matt and his team have engendered among the Colorado community. From those seeking their first home to those purchasing their dream home, refinancing an outstanding loan, or consolidating debt, Matt and his highly experienced group of mortgage brokers are helping people every step of the way to a brighter future.

Considered the premier mortgage experts in the area, PeakView Mortgage specializes in home purchase, refinance, jumbo, and home equity loans, among others, and provides competitive financing options for first-time buyers. "We help a lot of people buy their first home, and to me, that's the most exciting thing, getting someone into a home for the very first time."

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

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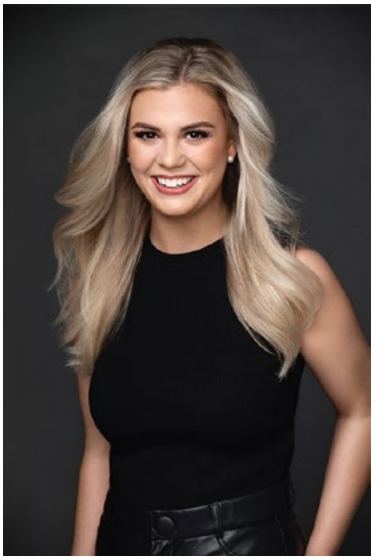
SYDNEY PHILLIPS



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

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

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DANNY TRUONG

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

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

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

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LAVERNE MICKIE TURNER

Turner Property Group

Consulting | Development | Management

When Laverne “Mickie” Turner first started out in real estate, she thought she’d just be managing properties. But she soon realized that through real estate she could help people—a deep-seated passion that sparked in her decades ago when she assisted with a fundraiser to help get homeless girls to safety. With the idea of lifting others up in mind, Mickie studied hospitality and business management. In 2009, she and her spouse, Alex Turner, founded Turner Property Group, LLC, one of the only women- and minority-owned real estate consultancy, development, and management firms in New Orleans. Today, they manage 300 properties and have a satellite office in St. Louis, Missouri, upholding the values of integrity, teamwork, and a learning mindset that deepens their long-established community roots. Their primary focus is residential and rental properties, and repositioning urban assets, turning them into safe, affordable homes, among them a 100-unit property that Mickie transformed into a desirable residence as a consultant with a preferred client. It’s exactly this kind of success *and* community dedication that has earned them a feature in *Break Through Media Magazine* in 2022.

As CEO of Turner Group, Mickie handles all executive management and reporting. She also plans the firm’s strategy and direction to ensure they move ever towards their goals of creating sustainable, predictable systems to ensure client success. She stays up-to date-on the latest trends and news in real estate, legislation, and regulations on owners’ and tenants’ rights. In addition to acting as property managers and consultants for their clients, as property owners themselves, Mickie and Alex hold unique insight into the financing, accounting, and myriad other facets of the industry. Now, they’re bringing it all together with a new consulting piece—AskMickie.com. Here, they’ll offer confidence coaching, and real estate and advisory services, and a concept called “Dear Mickie,” allowing anyone to write in with questions that Mickie can answer using her expertise.

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ENDRI GINA

Endri Gina found his love for buildings, design, and problem-solving early on as an engineering intern with Pennoni Associates and American Water, and later joined Gopuff to focus on operations. Over the years, his role grew and evolved, and today Endri serves as Gopuff’s director of real estate. In his role, Endri researches, negotiates, and selects the company’s micro-fulfilment centers across North America. He and his team also support development and construction of those buildings. Since joining Gopuff when the company had a single micro-fulfillment center, the real estate group has led the company’s expansion to over 500 micro-fulfillment centers, BevMo!, and Liquor Barn stores, delivering to customers in over 1,000 cities. Endri’s success in planning, implementing, and opening these facilities has earned him a feature in *American Builder’s Quarterly*. Endri graduated with distinction with two degrees in architectural and civil engineering from Drexel University and a Master of Science in civil engineering from Rowan University.

GoPuff is the go-to solution for immediate everyday needs, fulfilling customer orders of cleaning and home products, over-the-counter medications, baby and pet products, food and drinks—in just minutes. Endri’s success in expanding Gopuff’s locations stems from his agility in shifting strategies to meet new, ever-evolving needs between markets and locations, as well as his knowledge of building systems, zoning, and land use requirements. He’s able to not only pinpoint an ideal next location, but pivot between retail and industrial real estate to ensure speed to market. Choosing a new location is a delicate balance requiring negotiation tactics and market knowledge, along with the ability to be flexible with a rapidly scaling company, and Endri has masterfully executed time and again.

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LISA BRAINER

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

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

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

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ANGELA BRADY

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

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

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

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CHASE JOHNSON

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

With a combination of skill, expertise, and an eye toward tech, Chase maintains Northmarq's lender relationships in Central Texas—among them Fannie Mae, Freddie Mac, life company, bridge/mezzanine, bank, and credit unions. With each deal, he reviews borrower financing opportunities for the ideal loan keeping in mind the sponsor's business plan. Chase meets regularly with local market influencers and has the ability to match sponsors with debt and equity opportunities in Central Texas.

Northmarq

While he manages a myriad of responsibilities, Chase, unlike many leaders, shuns the corner office and continues to work directly with borrowers after closing and throughout the loan term to assist with general loan servicing requests. "The whole point is for me to find my clients the best deal and the best lender," he said. To accomplish this in the rapidly changing lending industry, Chase relies on technology, Salesforce, Enterprise, and other platforms. "The most active, aggressive lender today is not always who the best lender was two months ago, so being in tune with the capital markets is important to find the client the best deal at any point in time, and utilizing technology allows me to do this."

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JOSEPH VARGAS

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

Joe's expertise on the service side of the real estate industry ensures clients get exactly what they need to keep their businesses running smoothly. "The site was chosen with a vision to develop a world-class logistic distribution center, and that vision is happening," he says. Our parent company, The Wonderful Company, is no stranger to visionary, large-scale projects. As a $5 billion consumer goods company, its iconic brands include Fiji Water, POM Wonderful, Justin Wines, and more. Privately held by Stewart and Lynda Resnick, as one of the largest agricultural land holders in California, the company has a strong focus on philanthropy and empowering its local communities.

"I'm here to do one thing and one thing only—lease buildings, sell land, and grow this park," Joe says. "Our COO and executive VP, John Gwinn, runs the show, along with our senior VP of development, Jason Gremillion. They're responsible for ensuring the vision and development of the project. We also have Erin Poulson Morris, senior director of marketing and business development. It's an incredible team. We work together to create solutions for our clients."

Wonderful real estate DEVELOPMENT™

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RYAN HUGHES

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

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

CORE
CONSULTING + DEVELOPMENT

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JOSU'E VELNEY

VELNEY
DEVELOPMENT

With a true legacy in the service of others, Josu'e Velney is committed to bettering people's lives. After completing three combat tours and two deployments in Iraq, this former Marine returned home to serve his community for 12 years as a firefighter, retiring as a lieutenant. Still, Josu'e knew his work wasn't finished. So, in 2010, he set out to make a difference through real estate. "Serving others is all I've ever known," he says. "I'm on the same mission but with a different vehicle."

Since joining the field as an investor, Josu'e has owned or managed over $20 million in developments and built a personal portfolio valued at $10 million. He has also won the hearts of Somerville, Massachusetts, where he founded Winter Hill Homes, LLC, a construction certified minority business enterprise, veteran business enterprise, and service-disabled, veteran-owned, small business.

In addition to serving as president and CEO of two companies, Winter Hill Homes and Velney Development, Josu'e is a licensed real estate broker and a residential and commercial developer. Investing in and around Boston, he purchases raw land, rezones, and builds. "I enjoy bringing an undervalued asset to its best and highest use. My job is to help improve the community I live in through real estate," he explains. Currently, Josu'e is working with large developers, including Nelson Group and Abdul Barrie of Environmental Systems Engineering Corp., to build a 28-unit project in Roxbury valued at $14 million.

Whether he is finding, rezoning, designing, and financing new projects as a developer or managing the construction, permitting, and value engineering as a builder, Josu'e believes the most important aspect of his job is helping to revitalize communities. "The Boston area has a lack of housing, and it's pushing up prices," he explains. "Therefore, my goal is to develop more homes so that real estate can be more affordable for families." Josu'e holds a bachelor's degree in building construction management from Wentworth Institute of Technology and he is the recipient of a *Combat Action Ribbon*, Navy and Marine Corps *Achievement Medal*, *National Defense Service Medal, Iraq Campaign Medal*, *Global War on Terrorism Service Medal, Global War on Terrorism Expeditionary Medal, Sea Service Deployment Ribbon*, and *Marine Corps Good Conduct Medal*.

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VARDIT HACMON

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

Vardit's retail and sales experience was the perfect background for her transition into real estate, especially given her natural talent as a fierce negotiator and her vibrant energy. "It's about the relationship first and foremost—getting to know people and learning about them, what they want, and then finding that specific product that will improve their lives and make them happy." Now she uses that same approach to get the best prices for her clients, both buyers and sellers, no matter the market conditions. "I love people, getting to know them, their needs, and helping them find the perfect home or sell their house. It gives me so much satisfaction because I see how happy they are with the entire experience." Eighteen months ago, Vardit made the life-changing decision to leap into unknown to make an impact in the lives of others. There is no doubt that for people across Honolulu, she is doing exactly that—every single day. "We were given all the tools that we need; it's up to us to do something meaningful with them," she says.

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NICOLE GAUTHIER

Wicked Holdings,LLC

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

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

Nicole's ultimate goal is to create a women's facility that provides the resources, tools, and support for single mothers and their children to grow and be empowered for ultimate transformation. She's also working on a financial literacy course to help bridge the gap. "It's all about helping people and being an advocate and voice for people who don't have anyone," she says.

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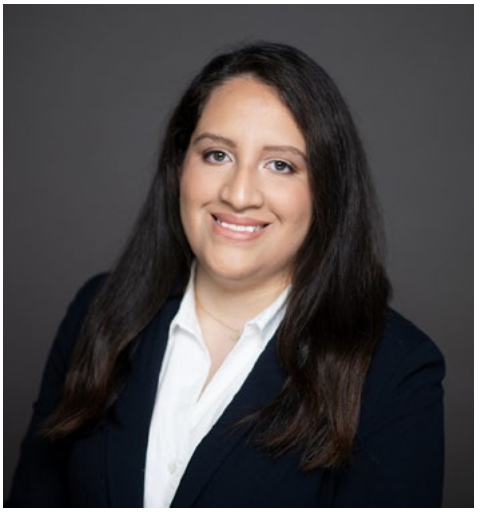
NICOLE MARISOL MEJIA ROSILLO



Nicole Marisol Mejia Rosillo was born and raised in Lima, Peru. Motivated by her interest in the financial markets and with the support of Leoncio Mejia, Marisol Medina, and Allison Mejia, she emigrated to the U.S. and matriculated to Northeastern University at just 15 years old, ultimately graduating cum laude with a BSBA in finance and accounting and minor in business analytics. Nicole's experience includes roles in fintech, finance, and accounting for multinational corporations in Boston and New York and she is adept at financial management and modeling, research analysis, database management and migration, tax reconciliation, assess management, QA testing, and more.

In 2020, during the height of the pandemic, Nicole returned to Peru, where she hit the ground running, founding NMR Real Estate with her associates. NMR focuses on residential development in and around Lima, and with two buildings under construction, one to be rented and one to be sold, their sights are set on creating sustainable, affordable housing. To achieve this, her first step is to attract clientele with higher incomes to generate profit before pivoting to those with lower incomes. "Peruvians aim to have their own homes, but because the average salary is very low, most can't afford it," Nicole explains. And it's not just affordability that she wants for Lima citizens, but also safety, as many buildings in the region are susceptible to earthquake damage due to their deficiency in safety code requirements.

Thanks to Nicole's strong work ethic and desire to effect change, NMR has attained measurable success. "I want to give back to my country, as it is often overlooked. I also enjoy seeing my visions become reality while helping people find work, especially during the pandemic," she says. And the impact she's making is exactly what drives her as a developer and business owner. Upon receiving her M.S in ERM from Columbia University, Nicole plans to expand NMR Real Estate's footprint to include Florida, where she will undoubtedly replicate the success, she had in Peru.

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LORI POWELL

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

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

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BRADEN MCKINNON

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

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

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

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

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ALLISON RICHARDS

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

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

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

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