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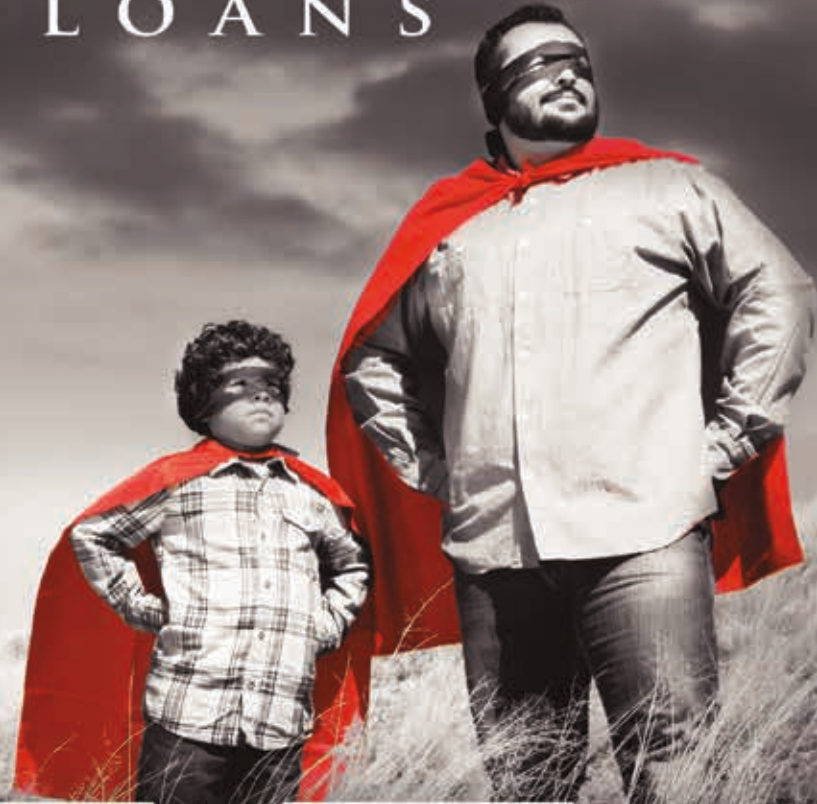
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THE PROS AND CONS OF CONDO FINANCING

We understand that one of the most frustrating things for a Realtor is to have a client fall in love with a property... and then can't qualify for it. This frequently occurs with condo transactions because the rules governing lending for condos differ from those designed for other properties. To help you better set your clients' expectations around these types of purchases, we've outlined pros and cons to the most common forms of lending.

FHA AND VA CONDO LOANS

PRO: Through their websites, the FHA and VA list approved condo projects. Any approved condo property that appears on this list is eligible for FHA or VA lending. You can find those listings at <https://entp.hud.gov/idapp/html/condlook.cfm> or <https://vip.vba.va.gov/portal/VBAH/VBAHome/condopudsearch>.

CON: If a condo property is not approved on either website, your buyer

cannot obtain an FHA or VA loan for that listing. With that in mind, we recommend that your property search is crossed checked to these websites before you begin to show condo properties to an FHA or VA buyer. It will save you a great deal of grief in the end!

CONVENTIONAL CONDO LOANS

PROS: Conventional financing places no pre-approved property restrictions on your buyer's search. Fannie Mae and Freddie Mac have an automated system called the Condo Project Manager, which allows us to upload any pertinent information that we receive from a condo questionnaire. We then have the ability to approve an individual unit based on the information we receive from the condo communities' management company (HOA).

CONS: There are different steps to the loan approval process depending on whether a buyer is applying as a Primary, Secondary, or Investor. In all cases, we

are completely dependent on the HOA to give us accurate information. The problem is the condo questionnaires are often incomplete because the information is not maintained. Tracking this down from the HOA can greatly add to the time it takes to process a loan. Additionally, some scenarios require us to verify through the HOA the number of units in a complex that are owner occupied versus investor owned. Again, most HOAs do not track this data, so there is a discrepancy between what Fannie Mae and Freddie Mac require and the information that an HOA typically tracks in real time.

PRO: If someone is buying a condo as a primary residence with 10% down or a secondary home with 25% down, there is a streamlined Limited Review process that makes the conventional funding option much more attractive. It's important to note that this is only available to primary and secondary buyers, not investors.

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If you are interested in contributing or nominating Realtors® for certain stories, please email us at Delilah.Royce@RealProducersmag.com.

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relax, refresh & REJUVINATE!

Almost 8 years ago a group of good friends started a tradition to get out of Tucson for a long weekend to enjoy the stars at Picacho Peak in February or March each year. This destination was not too far, yet far enough to get our minds and bodies a much-needed reprieve from the mundane weekend chores that can easily overtake those two precious days. So, we pack up good food, our famous margarita ingredients, hiking boots, jackets, sunscreen, hats, comfortable chairs and a sense of adventure ready to relax and hopefully laugh a ton.

Usually on Thursday night some of us start rolling in to get settled for the long weekend ahead. Most pull trailers, others erect tents so they don't have to miss out on the great memories.

My husband and I, after owning and camping in a motorhome for years with our 4 kids, a time came when the kids were too busy, too involved in sports or eventually left for college and no longer wanted to go camping with the family. So, we sold our home on wheels, with our coveted restroom and decided to tent it for a while. The year we ended up staying in a tent at Picacho, created quite the story. This story has generated enormous laughs for years, not only among our group but with every stranger or new-comer who happened to be near-by when the reminiscing and drinks were flowing. It is one of those stories you can tell over and over and it never gets old.

So imagine yourself sitting and relaxing by the campfire ... here it is!

We drive in on a Friday evening after working all day, tired and frazzled from packing last minute. Oh and on top of it all, it's dusk, almost dark and

we still have to put up our tent. What were we thinking? A tent! We get started with laying it out, putting the poles in the sleeves and finally it comes time to hammer in the stakes. Well, that was the first issue. This ground was NOT dirt. It looked like dirt and it was dirt but the hammer yelled "cement." The stakes were NOT going in and it did not matter how hard we pounded. After a very long time, we managed to get most of them in at least ½ way. As we struggled through this process one friend after another came over to try to help. But no help was to be taken. They were each turned away cause let's face it frustration can get the best of anyone in this situation. Especially if you happen to be camping because your wife loves to do it and it is NOT really your thing! So, after our mild success we called it done and decided to enjoy the rest of the evening with our famous margaritas.

The night wound down and we all went off to our sleeping quarters. We had psyched ourselves up that a tent was no big deal! We can sleep in a tent, we had our air mattress, the bathroom was not TOO far, we brought extra blankets, no biggie. And we WERE able to semi set up our tent, eventually. So, we settled in toasty under our covers chatting about the evening thankful to be with good friends and looking forward to the nice weekend ahead. But after dozing off for a very short time we were awakened by a howling wind that sounded far away. But it crept closer and closer, minute by minute until it was right on top of us laying our makeshift tent down until it was two inches away from our faces. These mighty gusts came in waves, each break giving us the false hope that we may actually be able to go back to sleep, hoping that maybe that gust was the last time our tent would fluttered right above our noses. This was hilarious for about the first 30 minutes, mildly



Reflecting to Refresh
Photography by Casey James

funny for about 30 minutes longer, but eventually, it was no longer funny, it was exasperating. Sleeping in the car was starting to look like our only option. Or we could try to actually finish setting up our tent and see if it would hold. So, as I lay there on my warm air mattress, my wonderful hubby went out to try to complete the project we started at dusk. Another act of love, sacrificing for his wife. It was quite the night, one that forced a major decision the very next day. My husband came to the conclusion that we had to buy a fifth wheel motorhome for our future adventures. My agreement to this extravagance (I really am fine with a tent) was my act of love, but it has panned out too. It has allowed us to have years filled with short getaways enjoying the Arizona countryside, friends and (again) great margaritas.

What does this have to do with real estate? We all need time to reflect, relax and enjoy friends &

family. Often top agents struggle with taking a few days off, yet these are the times that can help you rejuvenate and keep you focused & fresh when you are working. Where will you go to make time to laugh, enjoy the ones you care about, and get a change of scenery? If this inspires you to take some time away, let us know where you go (so I can go there too!) on the "Top 500 Tucson Agents" Facebook page and let's encourage each other to instill a small, but important, change in the real estate cul-



ture to enjoy the little things in life and create great memories with those we love!

Delilah

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WELCOME TO OUR
NEWEST PARTNERS!

» welcome mat

We take a lot of pride in the businesses we partner with to make this magazine FREE to the top 500 producers in Tucson and the surrounding areas. Our partners are highly recommended referrals from top agents, so you can trust us as a fantastic referral source.

We are so excited to have our **NEWEST RP** partners on board! Welcome!



KB Home

Founded in 1957, KB Home has grown to become one of the largest and most recognized home builders in the United States. Today, KB Home continues to focus on serving first time home buyers, while also building homes for move-up home buyers, across 36 markets in seven states. KB Home Tucson has nine communities offering customers a compelling combination of affordability, choice, and personalization. KBHome Design Studio is a retail-like showroom home buyers can use to further personalize their KB home with the décor choices, design features and other special touches they value most. KB Home is celebrating their Diamond Anniversary: "60 years....and Building"



Guild Mortgage

Ranked number one
"Highest in customer satisfaction with Primary Mortgage Origination." – J.D. Power. Guild Mortgage, in business more than 50 years and averaging a billion dollars a month in mortgage production. We are privileged to serve the Tucson community (currently in Top 5), helping borrowers achieve homeownership. We specialize in ALL mortgage products, and we service our own notes. We sell direct to the agencies, which is a fancy way of saying we can get things done where others can't. Guild is a mortgage bank (not a mortgage broker), which allows us the freedom to help many more families. We would be honored to help your clients. Everyone on our team is fully committed to ensuring that each customer receives a 5-star experience. If you have a valued customer, you can trust them with us.



Jason Rose – Nova Home Loans

Jason was born in upstate New York but moved to Tucson when he was very young. He's practically a native. He graduated from the U of A with a finance degree and entered the mortgage industry when he was a senior in college. This is his 16th year in this industry, and 13 have been with Nova Home Loans. Jason and his wife, Valerie, met in high school, and they have two daughters, Natalie, 4, and Alexandra, 8.

Ground Breakers saw the value RP could bring to the REALTOR community before Tucson Real Producers was a reality. Vision, trust and support of the real estate agents in Tucson made sense to them from the very beginning. We are forever grateful for these partners!

Guild Mortgage Company received the highest numerical score in a tie among 23 lenders in the J.D. Power 2017 Primary Mortgage Origination Satisfaction Study, based on 5,893 total responses, measuring the opinions of customers who originated a new mortgage or refinanced within the past 12 months, surveyed July-August 2017. Your experiences may vary. Visit JDPower.com.



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▶▶ partner spotlight

TRULY NOLEN

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Our company's Four Season approach to residential pest control addresses your home's pest problems with seasonal protocol and utilizing different equipment with the highest quality materials. Our pest experts

are familiar with national pest trends, but more importantly, they are very familiar with the local pest issues in your neighborhood. When pest activity increases, generally more than one homeowner will report the same or a similar pest issue to Truly Nolen.

Founded in 1938, our Tucson, Arizona-based company is the largest family-owned pest control company in the United States and is celebrating our 80th anniversary all year long! We have over 80 branch offices in Arizona, California, Florida, Nevada, New Mexico, Texas and Utah. Our

company also has independently owned and operated franchises in an ever-growing number of territories including Kentucky, Georgia, South Carolina, North Carolina, Pennsylvania, New Jersey, New York, Canada, Puerto Rico and over 68 countries.

The most frequent question we receive is, "Was your founder's name Truly Nolen?" The answer is "Yes, there really was a man named Truly Nolen!" Our founder, who passed away in April 2017 at the age of 89, saw his customers as family. In doing so, he got pest control right.



Truly's vision was for you and your clients to be protected by proactive pest control that everyone can be proud of and see as a sign of good housekeeping. Making sure it is done in an environmentally responsible way and made affordable by serving neighbors.

During Truly's years out West, he started using antique cars for advertising and the trademark yellow Mousecar was born in 1961. You will also see many vehicles from his antique car collection around Tucson at various businesses, which has always been a

win-win for our company and the business hosting the vehicle. His antique car collection was his favorite passion outside of entomology, for which he earned a degree at the University of Florida. As a matter of fact, we recently held our first-ever Community Car Show last October at our Tucson Corporate Campus and displayed 54 of the late Mr. Nolen's antiques for our community to see. We hope to have another car show soon.

Our company proudly partners with and supports many community and nonprofit organizations in the local community like the Girl Scouts of Southern Arizona to Big Brothers Big Sisters of Tucson.

We support our employees and their families in the local events they care

about from the annual Tucson Rodeo to a Zamboni partnership with the Tucson Roadrunners. We regularly send our kid/family-favorite mouse car limo and our world famous antiques to events like Good Bug/Bad Education classes throughout the Tucson area, regional summer camps, and home shows. In addition, we visit Tucson Medical Center for Children every October as part of our nationwide TRULY Spooktacular where we bring plastic pumpkins for children to decorate.

In short, you and your clients will benefit because we enjoy adding value to the lives we touch. A client's FREE inspection is always just a phone call away at (800) GO-TRULY or by visiting www.trulynolen.com and clicking "Schedule Free Inspection."



Photography by Casey James

JOHN » a rising star! OLBERDING

Integrity, Service, & Excellence

Kylea Bitoka

In 2001, John Olberding was stationed at NATO Air Base Geilenkirchen in Germany. Fluent in German, he put his language skills to use helping airmen find their off-base housing. John house hunted with the airmen helping them negotiate and fill out the contracts. He didn't know it at the time, but it was laying the foundation for his real estate career.

John's military career started in a slightly unusual way. "Literally, I had a dream that I would join the Air Force; the next day I went and saw the recruiter. I think one of the things that drove that dream was my mother. She had told me she would never marry somebody that hadn't served in the military, that just stuck with me as a child." John served in the military for 30 years working his way up to the rank of Chief Master Sergeant. Before his retirement, he worked as Superintendent for Davis-Monthan Medical Group.

Transitioning out of his military career and into civilian life was smoother than John expected. His service in the military equipped him with valuable skills and his participation in Financial Peace University by Dave Ramsey had prepared him for retirement. John got involved with Financial Peace University while stationed in Germany. He noticed that some of his airmen were having trouble managing their finances. He referred them to the Airmen & Family Readiness Center to get some guidance in that area. The chaplain's wife at the center encouraged John to take Financial Peace University in order to help him support his airmen. "I'm all about supporting the airmen, so I took the class. After I finished the 13-week class, she said to me, 'My husband and I got orders. Guess what I would like you to do?' She handed me the coordinator book."

Since then, John has had the opportunity to facilitate 13 Financial Peace Universities. "It's so cool to see how it changes people's lives. There was a couple and on the first night of class, the wife

slapped the husband in class over a fight about money. I'm like the coordinator book didn't say anything about this! By the time we got to the last class, I saw them holding hands like a couple of newlyweds. A few months later I saw them; they came up and thanked me and told me, 'Dave Ramsey saved their marriage.'

While in the military John put the steps of Financial Peace University into practice. When retirement came he was financially prepared. After his retirement ceremony in March 2014, he took care of a few surgeries he had been putting off. During his recovery, he began to think about what he would like to do next. "I had the luxury of not going to work because of Financial Peace University. I asked myself, 'What would I enjoy doing?' I thought back to my time in Germany helping the airmen find housing. I really enjoyed it. Homes have always interested me. I already owned a couple of rentals." John made some calls to family and friends who were

...

...

REALTORS® to see if they thought real estate would be a good fit for him. The consensus was unanimous and John registered for real estate classes.

John stays focused on his clients and their needs. Clients are drawn to his attention-to-detail and no pressure approach. "It took me a year and a half to find the house I wanted, my REALTORS® were very patient with me. I tell my clients, 'If it took me that long, I don't expect you to find the perfect place in two weeks. For me, each real estate transaction is a chance to educate my client in a process that they're probably unfamiliar with. I love it when a client turns to me and says, 'You said this might happen.' It's then, I know I've done my job to help them be prepared for the ups and downs of buying and selling a home."

Only three years into his real estate career, John is already serving as a Director on the Tucson Association of REALTORS® Board of Directors. Last year, he served as the Chairman for the Tucson Association of REALTORS® Forms Committee. Being a REALTOR® has given him the opportunity to support many different charities. With each real estate transaction, he donates to Long Cares Foundation as well as to the Davis-Monthan Chiefs scholarship fund for airmen. He also donates to other organizations such as Hope and A Future, which supports foster kids, and Care Fund which is an organization that gives financial assistance for families of hospitalized kids. As an active member of his church, John serves as chairman for his parish council.

Giving back to the community is one part of the legacy he is building. "I hope to be remembered for being a kind-hearted and generous person." The other part is family. John met his wife, Sylvia, while he was in Germany; she was working as a flight attendant with Delta Airlines. Together, they have two boys, Mark (age 19) and Peter (age 17). When John's mom passed away, he brought his dad out to Tucson. John's dad also served in the Air Force as an F100 model D mechanic. When his dad was on temporary duty in Italy, he took a vacation in Germany just prior to the Berlin Wall being built. Years later, John was stationed in Germany as the wall was coming down. A month later John got to take his dad back to the site. It was a powerful moment for dad and son. His brother Lance, a personal trainer, now lives here in Tucson too. Every Sunday night is family dinner at John's house. "I got the idea from the tv show 'Blue Bloods', I thought we should do that too, so now we do."

For John, his time in the Air Force reinforced his upbringing as a child and instilled in him values that he still holds to this day. "The Air Force has three core values: Integrity first, Service before self, and Excellence in all you do. When I meet with my clients I say, 'I've lived by these three core values for 30 some years I'm not going to quit now. If that's what you are looking for in a real estate agent, you've got it.'"



George, (John's dad), John & Sylvia, Lance (John's brother), Mark, 19 & Peter 17



John with Clients & Friends Sean and Minni Hansen



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Teen Challenge

ARIZONA'S FAITH BASED SOLUTION TO OUR DRUG EPIDEMIC

David Dobkins

Teen Challenge of Arizona has been serving the Arizona community for over 50 years, with an amazing success rate of 86%! It is our mission to provide youth, adults and families with effective, comprehensive, faith-based solutions to drug and alcohol addictions as well as other life-controlling problems, in order to become productive members of society. We endeavor to help people become mentally sound, emotionally balanced, socially adjusted, physically well and spiritually alive.

We operate five residential recovery programs across Arizona serving adolescent girls, women and children, and men, plus prevention programs and outreaches to schools, churches and communities. The local programs here in Tucson are...

The Tucson Men's Center: which is 12-15 month recovery program that includes classroom studies, group and individual mentoring, work studies, chapel services, and builds character through serving others in various types of community outreach

and events. Additionally, the Men's Center operates a thrift store to raise money for the program. Find some treasures and support their efforts at Blessingdale's Thrift Store, 2621 N. Oracle Road, Tucson, AZ 85705.

The Springboard Home for Youth in Crisis: which is a 3-5 month residential shelter and recovery home for adolescent girls, licensed through Arizona Department of Child Safety. Approximately 9,000 young ladies and their families have received help and restoration through the Springboard Home. The program includes classroom studies, individual and group counseling, physical exercise, and other activities designed to help young ladies discover their value and promote healing. Springboard operates the Butterfly Boutique, offering new and gently used ladies clothing and fashion items, 3725 W. Ina Road, Marana, AZ.

Many people find the help and hope they need for a new start in life at Teen Challenge...

Leticia felt hopeless and cried out to the Lord to save her son. She could not imagine what the future held for her family. She had a glimpse of hope when she heard about Teen Challenge. Gabriel her son would tell you he was the most hopeless person you could meet, plagued with anxiety and insecurities. Born with Tourette Syndrome, life wasn't easy. Gabriel lost relationships, jobs, everything, which led to drug use. He believed he would never be sober and would die from his addictions. Teen Challenge showed Gabriel he could become a new creation. Leticia says, "With God's help, commitment, and hard work, my son has accomplished so much. I thank God for Tucson Teen Challenge."

When Abbey arrived at Springboard she was depressed, angry and closed-off. Her conversations with counselors disclosed self-hatred and expressions of self-destruction. Although she came from a loving home, she didn't know how to deal with her deep secrets. By age 16, guilt and shame resulting from abuse by someone she trusted had distorted her view of God and ability to trust

anyone. Initially, Abbey had a hard time in classes and counseling sessions, because facing the horrors of her childhood was too much. While at Springboard, she began to recognize that she was in a safe caring environment, and allowed herself to confront her past and receive assurance that God and her family truly love her. She soon began to exhibit her creative gifting, leadership qualities and willingness to forgive. Abbey has chosen to trust the Lord and returned home to an all new life.

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Residential real estate is a complicated roller-coaster ride with frequent highs and lows, irregular paychecks, often difficult personalities and problems we have to solve that we have generally not created... although sometimes we have caused them.

We all make mistakes. It is not a good gauge of your real estate skills whether you make mistakes or not, but how you straighten them out that determines your worth as an agent. If you make a mistake, admit it, as the truth shall set you free.

If you are to do any volume of business, you need to make sure you have enough help, as nothing generates anxiety like having too much to do, too little time to do it, and getting behind.

Make sure you get enough sleep, eat good food, exercise often and train, if you intend to be in this business long-term, as though you are getting ready for a marathon and not a sprint.

Get as much of your work done every day, so you can sleep soundly at night without

worrying about work. If there is bad news, deliver it to the appropriate parties as soon as possible, certainly before you go to bed, so you don't have to worry about delivering it in the morning. Bad news doesn't wait, and sometimes the worst part is delivering it.

Be the calming force in the transaction, as your influence will help the parties believe that all issues will be resolved. Would you respect your doctor, dentist, attorney or CPA who behaved unprofessionally? A calm, steady hand on the wheel during the storm inspires confidence.

To help stay calm, remember the best and worst you have experienced in life. The Hindus say life is 10,000 miracles and 10,000 tragedies. We all have them, and there is not much thrown at us in real estate that is harder than we have already experienced.

Don't get a big head... a big head is just a larger target for a 2-by-4. Why would you get a big head in this business, as with part of the roller coaster, one minute praise is being heaped on you by satisfied clients and the next minute blame is being heaped on you by your unhappy clients?

Let the parties know what to expect up front, so there are few surprises. A real-estate transaction is complicated and requires explaining.



Counsel your clients to be fair and honest with each other, remembering the Golden Rule. Sometimes you have to advise your clients as to what is ethical and unethical, because sometimes they don't know. If they do know they are doing something immoral, unethical or illegal, you need to be set them straight.

Buyers shouldn't try to get a bargain price on a house plus a veritable plethora of repairs. Counsel your buyers that if they get the bargain price, they should go easy on the seller relative to repairs.

Keep the parties happy with each other, and don't assess blame unless it is absolutely necessary. Protect the other party's agent, who is your partner in the transaction.

Go look at a problem... often seeing what is being discussed provides clarity and answers.

If there is a potential problem, don't disclose it until indeed it is a problem. Don't tell your clients every detail, every conflict, over which they have no control and will only worry. Solve problems yourself with the help of the other agent, and calm the waters.

Few problems cannot be solved with steady, creative thinking, good communication and cooperation.

Go to confession... i.e. tell your priest, friend, spouse or co-worker about a problem. Sometimes just sharing a concern and getting it off your chest makes you feel better. And, sometimes their good advice might surprise you. People not directly involved in a problem sometimes can more objectively help you find a solution.

To save a sale, don't be afraid to throw money at a transaction.

Split disputed costs or monies to make a sale happen 50/50 between buyer and seller. If that doesn't work, split such costs four ways between buyer, seller, listing and selling agents.

Put the parties in a room together to resolve a problem. When face to face, they are often kinder, discover the other party's humanity and have a better understanding of the other side's position.

MINDSET MATTERS

ANTHONY SOTELO

Kamryn Stichter

Single father. Marine Corps veteran. Future team leader. Award-winning agent at Keller Williams. Anthony Sotelo has many honorable titles but it's his warm personality and ambitious attitude that make him someone you ought to get to know. He was a REALTOR® while getting his Business Management degree at Eller, he was a REALTOR® when his car exploded and he took the bus to meet clients at showings – he's a REALTOR® now, and he's more focused than ever!

"My professionalism is in the work I do," Anthony says. Covered in tattoos, he knows he doesn't look like your typical real estate agent, but that's just one of the things that makes him different in the industry. Anthony has a laid-back attitude to match his casual appearance. "I have an LA type of background and I brought that here with me and made it my own here in Tucson. I go with the flow, I still go with the flow now, as long as it's the right choice." There have been many devastating events that have tried to knock him down, but his continued mental strength has launched him into the most successful years of his



Photography by Casey James



Jorge Rodriguez
Pureline Ink

life. Anthony Sotelo's genuineness and relatability are fit to inspire not only his team, but everyone in the business.

Admittedly a rebellious teenager, Anthony was forced to move to Tucson from Carson, California when he was a sophomore in high school. He then joined the United States Marine Corps in an effort to avoid the temptations of his lifestyle in LA. From 1998-2005, the military taught him discipline and instilled in him an intense drive. As a Marine Corps Sergeant, Anthony learned how to boost team morale and lead a team towards a common goal, skills that would carry into his real estate career.

Anthony began taking classes at Pima Community College, where he enrolled in a real estate business course. Based on his excellence and enthusiasm, Anthony's instructor told him real estate was definitely a path he should consider, so he did. Anthony began pursuing real estate at Pima Community College then continued while studying at the Eller College of Management at the University of Arizona. He worked extremely hard and spent countless hours studying. A few months before he graduated in December of 2014, Anthony found out he was expecting a child. This brought a renewed sense of light and purpose to his world.

In the span of thirteen years, Anthony endured more trauma than most people do in a lifetime. He experienced a tragic car accident, survived the war in Iraq, endured the loss of his brother to homicide, and faced a devastating house fire. The fire happened while he was working underneath his car in the garage. A small spark caused an explosion and before he knew it, his home was in flames. Over 80% of his house was damaged and he tore his ACL while saving his three American bulldogs. These terrible events caused Anthony years of pain, but they don't define him.

"If you look at the big picture, I wasn't in a good place in my mind. I was creating my own reality through my negative thoughts," Anthony said. He distracted himself from the pain of

these events by being reckless and self-destructive. It took years, but Anthony realized he had the power to create a different environment for himself by simply not digging his own holes.

"The second I changed how I thought about things, everything in my life started changing and all to- ...



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wards the positive." Anthony knows success starts with his mind first. He is dedicated to self-improvement in his personal and professional life. Going to the gym, listening to gratitude, and grounding in meditation each week help Anthony maintain a healthier mindset. But his number one source of joy and motivation is his adorable three-year-old daughter, Sienna. Anthony works hard because he loves to, but also because he is a single father.

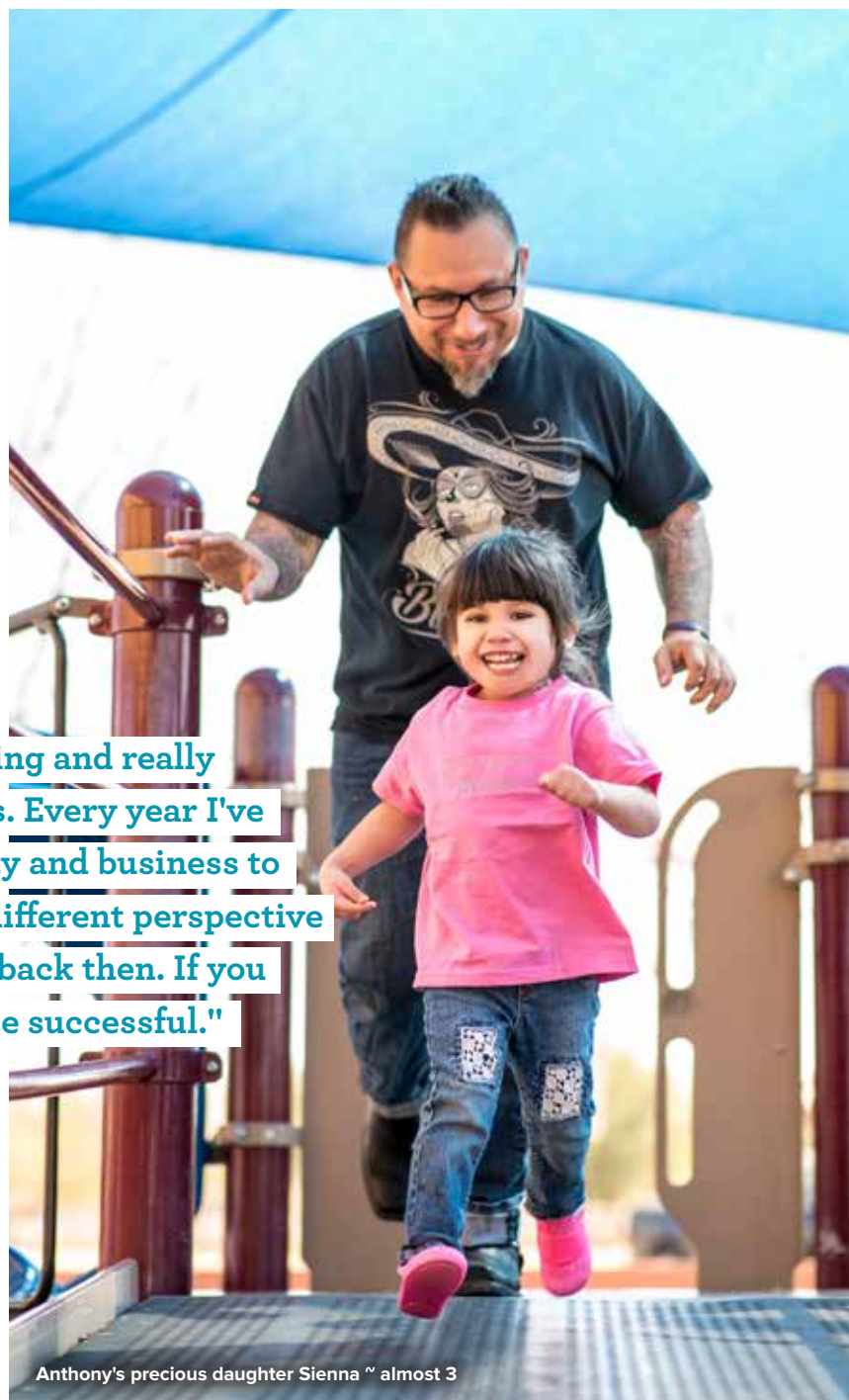
"I like taking Sienna to some appointments. Even though she's a little young, I want to start teaching her work ethic right off the bat. But at the same time, it helps having a cute little girl like her around," Anthony laughs. Not coincidentally, Anthony's most productive years line up with the first years of Sienna's life.

"I put my head down, started grinding and really started focusing on the right things. Every year I've been able to step up my productivity and business to higher levels and it's all about the different perspective I have now compared to what I had back then. If you change your perspective, you will be successful."

Anthony's perspective has completely transformed. He is positive, focused, confident and his professional goals reflect those qualities.

When Anthony first started in real estate, he would reward himself for every house he sold by getting a new tattoo. "I started losing track of how many I owed myself. So I started thinking, most of my clients like the fact that I have tattoos, talk to me about my tattoos, so why don't I pass the torch and use [tattoos] as a closing gift?" This tradition illustrates Anthony's unique approach to real estate. "This is definitely one of my branding options. My friend designed the spade I use for my business. I have it tattooed on my chest."

Anthony is anticipating 2018 to be his best year yet. He is pursuing one of his deepest ambitions by starting his own team at Keller Williams. Anthony has wanted his own team since his business school days, but now he finally feels like he's in the right place to go for it. "This year I want to be responsible for other people's welfare and making sure they're able to succeed and reach their goals." He



Anthony's precious daughter Sienna ~ almost 3

wants to be remembered as a teacher and a mentor; someone that people can come to, no matter what.

"The 'Real Team' is real people helping real people." He means it when he says it. Whether it's volunteering at Camp Bravo, running the "22 for 22" for veterans or easing the fears of new agents, Anthony is always willing to provide help to anyone that is willing to receive it. He also went to Houston to help the flood victims with fellow Keller Williams agents. As a recipient of the Keller Williams 2016 Spirit/2016 Bronze, and 2017 Silver productivity awards as well as a member of the Agent Leadership Council at his branch office, Anthony's ability to lift morale and offer support & encouragement will continue to pave a path of positivity & success to not only his life but also the lives of others.

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LOUIS PARRISH

By Rodney Hugen

Louis Parrish likes to build things. All kinds of things. When asked what he likes to do for fun he says he loves to go out in the woods and camp by some creek out in the middle of nowhere. Then he goes on to say that he likes to not just set up a tent, but also by the next day figure out a way to build a dam across the creek. Because that is what builders do. They build.

Louis is the son of a building contractor and he loves to see structures around town that he has had a small hand in helping to build. Places like the University of Phoenix on Grant Road and the Streams of the Desert Church were sites he helped build, although he's quick to admit he didn't have much of a role in the finished projects. "I worked for the various subcontractors doing plumbing, carpentry, and electrical, learning the art of building while studying Business Administration at the University of Arizona." Louis talks with sadness about the huge flood of the Rillito in the 80s that quite literally washed away the offices and equipment yard of his dad's construction company. "The world came down around us." The business slowly went under, but for Louis the desire to build things didn't go away. "I love being able to step back and look at what you've help to create. It is a great sense of accomplishment. There is something great about the building trades which allow you to see a finished product." In the real estate brokerage business, he finds that same sense of accomplishment when an agent sees their own success using the guidance and advice they have received from him.

Louis' dad and mom, Lou and Ruth Ann, taught him the basic values he lives by still. "Do right. Work hard. Tell the truth." Anthony and Diane Arico, his in-laws, taught Louis to treat people well, to admit mistakes and to find solutions. Louis and his wife, Christine, married young and had their first child in 1989 at age 20. By 1996 they had four kids and Louis was doing whatever he could do to feed his family. From landscaping work to distributing pool supplies to selling insurance he did what needed to be done. He and Christine also adopted three more children to further grow their family. He laughingly refers to their family life as 'rolling chaos'. That

said, he gets misty-eyed when he talks about all his kids and the joy they bring to his life. When asked by others which kids are 'theirs' and which are adopted, Christine always responds with, "I'm sorry, but I can't remember which ones are which!" Louis echoes that sentiment. "I love my family and spending time with them is the best thing in my life." Whether pursuing hobbies with them like hiking, camping, fishing, hunting, spending time outdoors, or just hanging out and talking about the day, Louis loves his family. Building a family has been and continues to be his most important building project.

He and Christine met at church camp and promptly fell in love. "She's nonsense, industrious and the backbone of our family. She is a fierce advocate for our kids and makes friends everywhere she goes," he exclaims. Having kids ranging in age from 13 to 27 makes things hectic, wonderful and requires some serious intentionality to get everyone together. "My



Serena, Kayla(Cody's wife), Josh, Cody, Christine, Louis, Anthony, David, Danielle & Lilly!

wife cooks and hosts with excellence and she has the gift of getting people, especially family, together," Louis admits that he and Christine never had a honeymoon – something he regrets. Life started fast for them and with all the kids, work occupied their early years. "Christine has a high pain tolerance," he says and laughingly adds, "and it's not just because she's married to me. She can accomplish anything she sets her mind to." Nowadays he likes to take time to do simple things with her like go to the gym or just go to a quiet spot and talk about the day. He is intensely proud of her accomplishment of recently getting a degree in Psychology. "It's the perfect area for her," he says, "and fits her gifting well." Mostly he loves her for her calm presence and the fact that she has the gift of contentment.

Louis plunged into real estate in 1995 with his parent-in-law's, Anthony and Diane Arico, real estate company, Rincon Realty and Investment Co. In 2003 when, Anthony, his father-in-law, died of pancreatic cancer, he suddenly found himself overwhelmed by the responsibilities of caring for family and being responsible for the livelihoods of 26 employees. "I didn't have any training, any knowledge, and hadn't even finished school. It drove me to my knees." He sought the help he needed to learn how to operate a business and by 2006 the company was successful and in 2008 it sold for a profit. "It was 2008, the worst time in real estate, and all I had was my reputation and my work ethic." He began to build. Then in 2011 as he was driving down River Road he had a sudden deep insight into his life. "I have a job and a lot of people don't! I'm so grateful I have a job." That moment of gratitude

resulted in the beginning of success in his business. He says, "I began to reap where I hadn't sowed." and he began to build into others giving what he had received. The team he built grew to be the top producing team in the company in a very short time. Lives were changed as agents he invested in became top producing professionals. Generosity matters, whether it be towards his favorite charity, Teen Challenge, to his sales team, or to his wife and family. You build best when you give what you've received.

The art of building for Louis means you learn as you go and you work with passion. He acknowledges, "First, one must realize their weaknesses, I'm not great at details, for instance. That's why, when building a business, associating with complementary talent is key." Building also means that you change course when necessary, deal with hardship head-on, and listen to others who can give you good advice. His first business consultant, Paul Bellows, taught him the value of systems and models. Louis also quotes Peter Giese, President of United Real Estate, "Always under promise and over deliver." Louis is passionate about offering what he's been given. "There's a large contingent of real estate agents that have what it takes to make a living

in real estate, but don't have what they need." The builder in him wants to build into others what they most need.

Louis built 'The Parrish Team,' a remarkable combination of talented real estate sales professionals, because building is in his blood. Building teams, building businesses, building relationships. Building things that matter in peoples' lives are what he is all about. He is modest, kind and listens more than he talks. "I'm pretty boring," he laughs, "There isn't much that can be done to make me sound interesting." But he lights up when he talks about his team. Building his team, for Louis, is the art of leading leaders. "Leaders lead. You can help guide and shape them, but in the end, they will lead and they'll do it their way," he says. It is why he likes to surround himself with good leaders. It is also why he is constantly working on his own 'continuing growth'. "I need to be better at what I do if I'm going to help others achieve their goals." Now his passion is building a real estate company called United Real Estate Southern Arizona that he says is designed to help real estate agents better reach their goals.

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TOP 125 STANDINGS

Teams and Individuals Closed date from January 1, 2018- February 28, 2018

Rank	Name & Office	Sides	Volume	Average
1	Janell E Jellison (4774) of Long Realty Company (16706)	20.0	13,234,500	661,725
2	Marsee Wilhems (16298) of Exp Realty (495201)	56.5	12,199,201	215,915
3	Kyle Mokhtarian (17381) of Realty Executives Tucson Elite (498305)	66.0	12,193,900	184,756
4	Michael D Rhodes (19668) of Realty Executives Tucson Elite (498307)	49.0	10,366,500	211,561
5	Danny A Roth (6204) of Keller Williams Southern Arizona (478306)	35.5	10,201,471	287,365
6	Kaukaha S Watanabe (22275) of eXp Realty (495203) and 1 prior office	47.0	9,828,750	209,122
7	Joshua Waggoner (14045) of Long Realty Company (16706)	4.0	8,184,500	2,046,125
8	Laura Sayers (13644) of Long Realty Company (16717)	19.0	7,226,500	380,342
9	Don Vallee (13267) of Long Realty Company (298)	21.5	7,208,600	335,284
10	Russell P Long (1193) of Long Realty Company (298)	9.5	6,877,500	723,947
11	Peter R Oosterhuis (32811) of Dove Mountain Realty, LLC (5156)	4.0	6,248,626	1,562,156
12	Laurie Lundeen (1420134) of Coldwell Banker Residential Br (70204)	26.0	5,862,450	225,479
13	Taylor Mize (36294) of PCD Realty LLC (4826)	17.0	5,316,920	312,760
14	Madeline E Friedman (1735) of Long Realty Company (16719)	6.5	4,542,250	698,808
15	Sandra M Northcutt (18950) of Long Realty Company (16727)	15.0	4,447,500	296,500
16	Denice Osbourne (10387) of Long Realty Company (16707)	11.0	4,206,900	382,445
17	Alfred R LaPeter (32582) of Long Realty Company (16717)	9.0	4,145,150	460,572
18	Ricardo B Aranda (30899) of Exp Realty (495201) and 1 prior office	18.0	4,133,225	229,624
19	Adriana Loschner (1780) of Long Realty Company (16706)	8.0	3,788,500	473,562
20	Spirit Messingham (22794) of Tierra Antigua Realty (2866)	11.0	3,711,800	337,436
21	Lisa M Bayless (22524) of Long Realty Company (16717)	10.0	3,606,000	360,600
22	Peter Deluca (9105) of Long Realty Company (298)	11.5	3,330,400	289,600
23	Denise Newton (7833) of Realty Executives Tucson Elite (498306)	11.0	3,261,950	296,541
24	Sofia Gil (1420209) of Realty Executives Tucson Elite (498301)	13.0	3,068,700	236,054
25	Don Hatcher (31480) of MTH Realty LLC (5383)	8.0	3,002,262	375,283
26	Traci D. Jones (17762) of Keller Williams Southern Arizona (478302)	14.0	2,860,100	204,293
27	Melissa Coate (27827) of Realty Executives Tucson Elite (498306)	11.0	2,856,300	259,664
28	Victoria R McGullam (31547) of Tierra Antigua Realty (2866)	17.0	2,812,400	165,435
29	Tim Rehrmann (25385) of Keller Williams Southern Arizona (478306)	12.5	2,741,450	219,316
30	Julia Wetterer (1134) of Russ Lyon Sotheby's International Realty (472203)	3.0	2,659,000	886,333
31	Tom Peckham (7785) of Long Realty Company (16706)	6.0	2,649,000	441,500
32	Vicki L Holmes (19184) of Long Realty Company (16719)	9.5	2,647,000	278,632
33	Vincent R Yackanin (2249) of Long Realty Company (298)	8.0	2,629,400	328,675
34	Jenni T Morrison (4744) of Long Realty Company (298)	8.0	2,547,500	318,438

Rank	Name & Office	Sides	Volume	Average
35	Layne Lundeen (31434) of Long Realty Company (16731) and 1 prior office	6.5	2,543,000	391,231
36	Donna B. Rollman (26628) of Realty Executives Tucson Elite (4983)	3.0	2,535,478	845,159
37	Donna R Berger (19251) of Coldwell Banker Residential Brokerage (70202)	4.0	2,474,000	618,500
38	Jill M Jones (7585) of Lennar Sales Corp. (1281)	6.0	2,448,000	408,000
39	Kevin McAndrews (25461) of KLB Equity Brokers (5700)	11.0	2,446,400	222,400
40	Roni Benge-Adamson (8355) of Keller Williams Southern Arizona (4783)	7.5	2,442,818	325,709
41	James Servoss (15515) of Keller Williams Southern Arizona (478306)	16.0	2,391,300	149,456
42	Kathy Westerburg (1420955) of Tierra Antigua Realty (286610)	8.0	2,338,600	292,325
43	Alan Murdock (13942) of Realty Executives Tucson Elite (498305)	11.0	2,308,258	209,842
44	Jose Campillo (32992) of Tierra Antigua Realty (2866)	14.0	2,305,035	164,645
45	Tom Ebenhack (26304) of Long Realty Company (16706)	9.0	2,253,337	250,371
46	Angela Tennison (15175) of Long Realty Company (16719)	6.0	2,242,000	373,667
47	Jennifer Philips (16201) of Realty Executives Tucson Elite (4983)	11.0	2,235,500	203,227
48	McKenna St. Onge (31758) of Long Realty Company (16706)	4.0	2,216,250	554,062
49	Marta Harvey (11916) of Russ Lyon Sotheby's International Realty (472203)	3.5	2,201,500	629,000
50	Leslie Heros (17827) of Long Realty Company (16706)	6.0	2,189,500	364,917

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TOP 125 STANDINGS

Teams and Individuals Closed date from January 1, 2018- February 28, 2018

Rank	Name & Office	Sides	Volume	Average
51	Gerald L Hause (30852) of Long Realty Company (16728)	5.0	2,155,000	431,000
52	Denyse F Biagi (14975) of Long Realty Company (16706)	5.0	2,152,500	430,500
53	Jerri Szach (6050) of Long Realty Company (16706)	7.0	2,147,397	306,771
54	Robin Sue Kaiserman (4368) of Long Realty Company (16706)	5.5	2,131,100	387,473
55	Heidi M Baldwin (4228) of Long Realty Company (16706)	4.0	2,120,000	530,000
56	Shawn M Polston (20189) of Keller Williams Southern Arizona (478306)	20.5	2,116,174	103,228
57	Aaron Wilson (17450) of Keller Williams Southern Arizona (4783)	11.5	2,110,650	183,535
58	Jeffrey M Ell (19955) of Keller Williams Southern Arizona (478312) and 1 prior	7.0	2,106,058	300,865
59	Patricia Sable (27022) of Long Realty Company (16706)	5.0	2,099,900	419,980
60	Anthony D Schaefer (31073) of Long Realty Company (298)	7.0	2,067,000	295,286
61	Jason K Foster (9230) of Keller Williams Southern Arizona (478302)	5.0	2,056,500	411,300
62	Timothy R Hagyard (32545) of Long Realty Company (16707)	10.0	2,045,400	204,540
63	Leah Mandal (35134) of Keller Williams Southern Arizona (478306)	7.0	2,045,025	292,146
64	Steven W Inouye (22297) of Long Realty Company (16706)	7.0	2,042,500	291,786
65	Laurie Hassey (11711) of Long Realty Company (16731)	5.5	2,038,000	370,545
66	Debra Quadt (16709) of Redfin Corporation (477801) and 1 prior office	2.0	2,022,000	1,011,000
67	Kelly Garcia (18671) of Keller Williams Southern Arizona (4783)	8.0	1,991,820	248,978
68	Karen A Baughman (20321) of Coldwell Banker Residential Brokerage (70202)	8.0	1,979,000	247,375
69	John E Billings (17459) of Long Realty Company (16717)	4.0	1,965,000	491,250
70	Alicia Girard (31626) of Long Realty Company (16717)	6.0	1,954,248	325,708
71	Lori C Mares (19448) of Long Realty Company (16719)	11.0	1,942,200	176,564
72	Larry G Pollman (7453) of Homesmart Advantage Group (516901)	11.5	1,934,675	168,233
73	Deborah A Evenchik (9120) of Coldwell Banker Residential Brokerage (70202)	6.0	1,918,610	319,768
74	Lauren M Moore (35196) of Keller Williams Southern Arizona (478302)	6.0	1,916,500	319,417
75	Dorothy Jean Moore (35146) of Keller Williams Southern Arizona (478302)	6.0	1,916,500	319,417
76	Elliot J Anderson (20567) of Exp Realty (495201)	6.0	1,913,750	318,958
77	Jameson Gray (14214) of Long Realty Company (16706)	3.0	1,911,250	637,083
78	Jenna D Loving (18375) of Russ Lyon Sotheby's International Realty (472203)	6.0	1,911,000	318,500
79	Jeffrey S Armbruster (28672) of Realty Executives Tucson Elite (498306)	8.5	1,873,450	220,406
80	Corissa Y Miller (22532) of Tucson's TLC Realty (3939)	9.0	1,861,172	206,797
81	Terry Lang (1420609) of Coldwell Banker Residential Br (70204)	8.0	1,846,650	230,831
82	Kathryn F Harvey (7772) of Tierra Antigua Realty, LLC (286607)	5.5	1,836,000	333,818
83	Susanne Grogan (17201) of Long Realty Company (298)	2.0	1,822,500	911,250
84	Mary G Dorais (5988) of Long Realty Company (16706)	4.5	1,797,500	399,444

Rank	Name & Office	Sides	Volume	Average
85	Danae S. Jackson (26717) of Coldwell Banker Residential Brokerage (70202)	6.0	1,776,000	296,000
86	Anthony Boatner (16214) of Keller Williams Southern Arizona (478306)	12.0	1,769,225	147,435
87	Kristin Gloria Penrod (33258) of Redfin Corporation (477801)	7.0	1,760,000	251,429
88	Lisa A Soares (11787) of Long Realty Company (16719)	6.5	1,739,750	267,654
89	Ann K Gavlick (27887) of Tierra Antigua Realty (286601)	6.0	1,722,500	287,083
90	Terry M Featherston (32003) of Tierra Antigua Realty (286601)	3.0	1,711,000	570,333
91	Lisa Korpi (16056) of Long Realty Company (16727)	8.0	1,707,000	213,375
92	Michael Shiner (26232) of CXT Realty (5755)	9.5	1,700,850	179,037
93	Eddie Watters (31442) of Realty Executives Tucson Elite (4983)	8.0	1,696,900	212,112
94	Gary B Roberts (6358) of Long Realty Company (16707)	5.5	1,686,775	306,686
95	Lynda Meyer (35956) of Long Realty Company (16728)	6.0	1,677,900	279,650
96	Nicole Jessica Churchill (28164) of Keller Williams Southern Arizona (4783)	8.0	1,654,805	206,851
97	Penny Bernal (142000056) of Russ Lyon Sotheby's International Realty	6.0	1,647,321	274,554
98	Robert H Brakey (19337) of Roca Realty (4688)	13.0	1,645,500	126,577
99	Eddie Holmes (10977) of KB HOME Sales-Tucson Inc. (2434)	5.0	1,638,540	327,708
100	Gail A Larocca (12256) of Coldwell Banker Residential Brokerage (70202)	2.0	1,600,000	800,000

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TOP 125 STANDINGS

Teams and Individuals Closed date from January 1, 2018- February 28, 2018

Rank	Name & Office	Sides	Volume	Average
101	Susie Hall (3696) of Long Realty Company (16706)	5.0	1,595,000	319,000
102	Maria R Anemone (5134) of Long Realty Company (16717)	3.0	1,566,000	522,000
103	Norah M Staples (32749) of Long Realty Company (298) and 1 prior office	5.0	1,562,000	312,400
104	William Mordka (15847) of Harvey Mordka Realty (193)	6.0	1,547,000	257,833
105	Jim Jacobs (7140) of Long Realty Company (16706)	5.0	1,541,500	308,300
106	Tana R Newton (18103) of Long Realty Company (16707)	8.5	1,534,150	180,488
107	Dorothy May (25551) of Long Realty Company (16728)	4.5	1,523,750	338,611
108	Karen Karnofski (17102) of Keller Williams Southern Arizona (478302)	3.0	1,511,000	503,667
109	Juan A Parra (14536) of Cerreta Real Estate (5367)	6.0	1,509,200	251,533
110	Mary Monte C. Smith (4475) of Long Realty Company (16706)	4.0	1,508,000	377,000
111	Damion Alexander (6683) of Long Realty Company (298)	4.0	1,501,250	375,312
112	Liz Nguyen (27962) of Realty Executives Tucson Elite (498305)	7.5	1,496,600	199,547
113	Glenda Grow (7030) of Realty Executives Tucson Elite (4983) and 1 prior office	5.0	1,484,000	296,800
114	Kathleen A James (21118) of La Frontera Realty (4309)	3.5	1,482,900	423,686
115	Gary Retherford (21653) of La Frontera Realty (4309)	3.5	1,482,900	423,686
116	Bobbie K Bauer (35796) of Long Realty Company (16717)	4.0	1,472,000	368,000
117	Pam Rugggeroli (13471) of Long Realty Company (16719)	7.0	1,465,399	209,343
118	Jeffrey E Zimet (7835) of Long Realty Company (16717)	5.0	1,464,400	292,880
119	Dean Groth (6874) of Long Realty Company (16707)	5.0	1,459,416	291,883
120	Dina N Benita (7849) of Long Realty Company (298)	2.0	1,452,500	726,250
121	Karmen M Woodward (31978) of Long Realty Company (16706)	4.0	1,445,250	361,312
122	Mary J Lucas (30667) of DRH Properties Inc. (2520)	6.0	1,436,334	239,389
123	Maricela Bon (1420853) of HomeSmart Pros Real Estate (5143)	5.5	1,431,000	260,182
124	Maira Alonzo (35128) of Tierra Antigua Realty (2866)	5.0	1,419,000	283,800
125	Ronnie G Spece (19664) of At Home Tucson Realty (4637)	5.0	1,410,000	282,000

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