

CHICAGO

REAL PRODUCERS[®]

INFORMING AND INSPIRING REAL ESTATE AGENTS

PARTNER SPOTLIGHT:

Josh Moulton Fine Art Gallery

RISING STAR:

Keith Tarasiewicz

MAKING A DIFFERENCE:

War Dogs Making It Home

Charese David: Giving Everything

**Mehdi Mova: Education, Execution,
and Communication**

**AMANDA
MCMILLAN**

COMMITTED TO EXCELLENCE

**FALL EVENT
PHOTOS:
PAGE 44**

**TOP 200
STANDINGS**

DECEMBER 2018



CHICAGO BUILDING INSPECTIONS

PROFESSIONAL INSPECTIONS. PROFESSIONAL REPORTS. PROFESSIONAL RESULTS.

BETTER AGENTS USE BETTER INSPECTORS

IT BUILDS YOUR BUSINESS
FIND OUT WHY AT INSPECTINGCHICAGO/COM/REASONS

inspectingchicago.com • 312.INSPECT • info@inspectingchicago.com

 **HAVEN**
Home Staging and Redesign, Inc.

HAVEN Home Staging and Redesign, Inc.
317 N. Francisco Ave. • Chicago, IL 60612
Phone: 312-380-1276 | www.havenhomestager.com

- Home Staging Consultations
- Occupied Home Staging
- Vacant Home Staging
- Redesign

Merry Christmas & Happy New Year!

TABLE OF CONTENTS

 07 Preferred Partners	 11 Publisher's Note	 14 Partner Spotlight: Josh Moulton Fine Art Gallery
 18 Rising Star: Keith Tarasiewicz	 24 Business: The Rules to Success in Real Estate	 26 Agent Feature: Mehdi Mova and The Mova Group
 30 Making a Difference: War Dogs Making It Home	 34 Agent Feature: Charese David	 42 Keeping it Real: Digital Marketing Strategies
 44 Events: One Year Anniversary!	 56 Cover Story: Amanda McMillan	 64 Top 200 Standings



If you are interested in contributing or nominating Realtors for certain stories, please email us at andy.burton@realproducersmag.com

DISCLAIMER: Any articles included in this publication and/or opinions expressed therein do not necessarily reflect the views of N2 Publishing but remain solely those of the author(s). The publication contains paid advertisements by local companies. These companies are not endorsed or specifically recommended by N2 Publishing or the publisher. Therefore, neither N2 Publishing nor the publisher may be held liable or responsible for business practices of these companies. **NOTE:** When community events take place, photographers may be present to take photos for that event and they may be used in this publication.

MEET THE CHICAGO

REAL PRODUCERS TEAM



Andy Burton
Publisher



Michelle Medeiros
Account Manager



Emily Burton
Editor and Content Manager



Christine Thom
Copy Editor



Chris Menezes
Writer



Justin Barr
Videographer



Carlos Miranda
Photographer

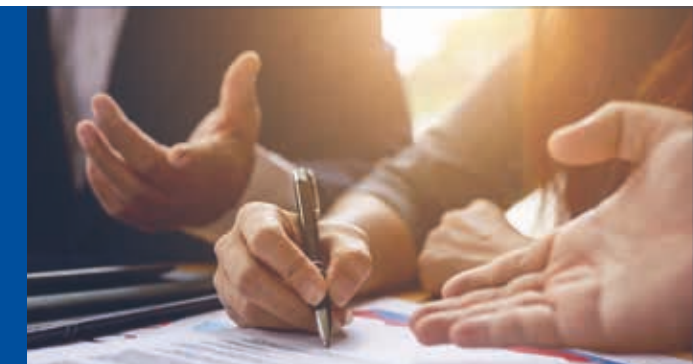


Heather Love
Photographer

Agents, Ready To Close That Deal?



Shapiro Strane's goal is to provide our clients with the highest quality legal representation we can deliver. Whether buying or selling a home, commercial real estate, or negotiating a new business lease, we stand ready to provide the fast, responsive and affordably priced representation needed to close your deal.



Justin C. Strane

For High-Quality, Responsive and Affordable Counsel,

Call Justin Strane!

(312) 638-0871

www.shapirostrane.com | justin@shapirostrane.com | 53 West Jackson Blvd, Ste 1760, Chicago, IL, 60604

The choice of a lawyer is an important decision that should not be based solely upon advertisements. The Supreme Court of Illinois does not recognize certifications of specialties in the practice of law. Certificates, awards and recognition are not requirements to practice law in Illinois. Justin C. Strane is responsible for this content. Shapiro Strane's principal place of business is 53 W. Jackson Blvd., Ste. 1760, Chicago, IL 60604.

Justin's Recent Accomplishments Include:

- Selected to the 2017 and 2018 Illinois Rising Stars list by Super Lawyers (no more than 2.5 percent of lawyers in Illinois are selected)
- Received the Avo Clients' Choice Award in 2016 and 2017



ULTIMATE RATE

MORTGAGE



PREFERRED PARTNERS



This section has been created to give you easier access when searching for a trusted real estate affiliate. Take a minute to familiarize yourself with the businesses sponsoring your magazine. These local businesses are proud to partner with you and make this magazine possible. Please support these businesses and thank them for supporting the REALTOR® community!

ACCOUNTING - CPA

The Hechtman Group Ltd
(847) 256-3100
TheHechtmanGroup.com

APPRAISAL

Appraisal Solutions Group
(773) 236-8020

ART SERVICES

Artmill Group
(312) 455-1213
ArtMillGroup.com

ATTORNEY

Antonia L. Mills,
Attorney at Law
(847) 361-0079

Gerard D. Haderlein,
Attorney at Law
(773) 472-2888
GerardHaderlein
LakeviewLawyer.com

JMC Law Group
Jason M. Chmielewski
(312) 332-5020
jmclawgroup.com

Law Offices of
Jonathan M. Aven Ltd.
(312) 259-4345
AvenLaw.com

LoftusLaw, LLC
(773) 632-8330
Loftus-Law.com

Raimondi Law Group
(312) 701-1022

Shapiro Strane, LLC
(312) 638-0871
ShapiroStrane.com

The Gunderson Law Firm
(312) 600-5000
GundersonFirm.com

The Law Offices of
Paul A. Youkhana, LLC
(312) 809-7023
youkhanalaw.com

BUILDER

Ronan Construction
(773) 588-9164
RonanConstruction.com

CLEANING SERVICE

Manic Maids Inc.
(773) 342-7424
ManicMaids.com

CLIENT AND REFERRAL GIFTS

Cut Above Gifts
(773) 769-7812
CutAboveGifts.com

Josh Moulton
Fine Art Gallery
(773) 592-3434
JoshMoultonFineArt.com

COPY EDITOR

Stardust Editorial
Christine Thom
(773) 992-6142
StardustEditorial.com

CUSTOM CLOSETS

Crooked Oak
(708) 344-6955
CrookedOak.com

DEVELOPER

360-366 Superior LLC
(312) 252-9230

ELECTRICIAN

SDI Electric Group LLC
(773) 433-0750
sdiElectricGroupLLC.com

ESTATE SALES

Everything But The House
(312) 330-0918
ebth.com

GARMENTS, GROOMING & EVENTS

Gentleman's Cooperative
(312) 361-1166
gentsco-op.com

GENERAL CONTRACTOR

Midwest Remodeling & Builders, Ltd
(847) 888-7777
midwest-remodeling-andbuilders-ltd.com

S.B. Construction, Inc.
(773) 520-7788

HANDYMAN

Fix It People
(312) 898-9300
fixitpeople.com

HOME INSPECTION

Chicago Building Inspections
(773) 849-4424
InspectingChicago.com

Echo Home Inspection
(847) 888-3931
EchoHomeInspections.com

HOME WARRANTY

HWA Home Warranty of America
(888) 492-7359
HWAHomeWarranty.com

Super Home, Inc.
(844) 997-8737
HelloSuper.com

INSTAGRAM MARKETING

Instagram For Real, LLC
(312) 770-0565
InstagramForReal.com

INSURANCE

Goosehead Insurance
(708) 858-1246
Goosehead.com

Kevin Smith
State Farm Agency
(773) 772-2244
KevinSmithAgency.com

Scott Weer Agency
(309) 303-2698
SkyLightInsurance.com

MIRRORS & SHOWERS

Sanchez CMS Inc. Custom Mirrors & Showers
(773) 255-7586

Ania Kozera has over **fifteen years** of mortgage industry experience, accumulating her knowledge from various brokers, mortgage banks and lenders. She is a **four-time** Chicago Magazine 5 Star winner with a primary focus on providing the best customer service experience possible through her understanding of client needs.

“We are truly happy with the experience of working with Ania and Tim. They saved the day when another mortgage company told us we were not approved. Very patient with inexperienced buyer who has questions. 100% would refer to my friends and family. Thank you!!

-Julie D.

“I could have not asked for someone more dedicated and accurate at what she does. The whole transaction from beginning to end was smooth and in reasonable time frame. Thank you Ania for your excellent services.

-Michelle B.



Your Mortgage Consultant

Ania Kozera

e-mail: akozera@urmortgage.com

phone: (773) 636-4441

NMLS: 228873

www.urmortgage.com

MORTGAGE / LENDER

A&N Mortgage
(773) 255-2793
anmtg.com/ryanp

Guaranteed Rate,
Joel Schaub
(773) 654-2049
rate.com/JoelSchaub

Guaranteed Rate,
Michelle Bobart
(312) 379-3516
rate.com/MichelleBobart

Movement Mortgage
(312) 607-1111
www.movement.com

Neighborhood Loans
Michael Bencks
(773) 960-2278
MortgageBencks.com

Peoples Home Equity
(312) 731-4939
PeoplesHomeEquity.com

Perl Mortgage
(312) 651-5352
amargulis.com

The Federal Savings Bank
(773) 726-4374
TammyHajjar.com

Ultimate Rate
Mortgage Company
(773) 796-2464
urmortgage.com

United Home Loans
(708) 531-8300
uhloans.com

Wintrust Mortgage
(224) 770-2021
BillsLoans.com

MOVING COMPANY
Move-tastic!
(773) 715-3227
move-tastic.com

PAINTER
McMaster Painting &
Decorating, Inc.
(773) 268-2050
McMasterPainting.com

PHOTOGRAPHY
Carlos Shot You
(773) 807-4485
CarlosShotYou.com

Heather Allison Love
Photography
(872) 240-4257
HeatherAllisonLove.com

PROFESSIONAL ORGANIZING
Mission 2 Organize
(773) 830-4070
Mission2Organize.com

RESTORATION SERVICES
Tri-State Restore
(331) 425-3706
Tri-StateRestore.com

ROOFING
Lindholm Roofing
(773) 628-6511
LindholmRoofing.com

SIGNS, BANNERS & PRINTING
In Sight Sign Company Inc.
(773) 267-4002
insightsigncompany.com

Mark Ink Graphics
(773) 557-7395
MarkInk.Business.Site

STAGING
Artfully Arranged Staging
(872) 903-3591
ArtfullyArrangedStaging.com

HAVEN Home Staging &
Redesign, Inc.
(312) 380-1276
HavenHomeStager.com

Phoenix Rising
Home Staging
(312) 450-8365
ChicagoStaging.com

Rooms Redux Chicago Inc
(312) 835-1192
RoomsReduxChicago.com

TAX SPECIALIST
Monotelo Advisors
(312) 757-5151
monotelo.com

TITLE INSURANCE
Saturn Title
(847) 696-1000
SaturnTitle.com

VIDEO MARKETING
Chicago Video Dude Inc.
(419) 503-0417
ChicagoVideoDude.com

JUSTIN BARR AKA THE CHICAGO VIDEO DUDE

is an Experienced Professional in Real Estate Video Marketing/Production and Creative Social Media Branding

Services include
Life Style / Intro Videos
Property Showcases
Branded Video Content
Event Marketing
Website Videos



"I've used Justin for numerous listing and sales videos and I can't say enough about the work he does. His professionalism, creativity and quality of work is second to none. I don't plan on using any other video producers anytime soon and I highly recommend using Justin for all of your video needs!"

Danny Lewis
THE LEWIS REAL ESTATE GROUP
EXIT Strategy Realty



"Justin's videos are fun and engaging! More importantly, we are able to convert views to leads when we add a call to action."

Marki Lemons-Ryhal
Real Estate Keynote Speaker,
Emcee, & Event Host

Need More Brand Awareness?

Also offering One of a kind Green Screen Marketing Videos with State of the Art Editing.
Be the STAR of your Brand.



**GREEN SCREEN MARKETING
.COM**

Justin Barr- Owner
Chicago Video Dude Inc.
419-503-0417
ChicagoVideoDude@gmail.com



www.ChicagoVideoDude.com
www.GreenScreenMarketing.com

Working With Contractors Shouldn't Be Hard. We Deliver *On Time* and *Within Budget*.

Whether you're having electrical problems, adding outlets, upgrading a panel to accommodate a new appliance, wiring a new home, or installing Smart Home Automation, you'll need to hire a reliable licensed electrician.

Contact **SDI Electric Group** for all your needs!

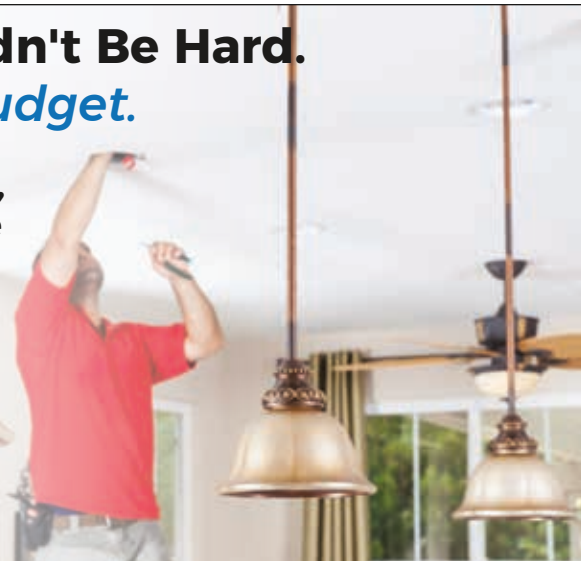


SDI Electric Group, LLC.

(773) 433-0750

www.SDIelectricgroupllc.com

24/7 Emergency Response



"Great people! Honest company!!
Fantastic quality!!" -Marcel P.

CLIENTS & REALTORS KNOW

JUST CALL JOEL

When your buyers work with Joel, they will receive a **\$1500 closing cost credit.***

Joel is different because he gives back to your clients. Your buyers could be next!

- 15+ years of lending experience
- Top 1% of all loan officers nationwide for annual volume
- Honest service and real advice from a dependable mortgage professional



(773) 654-2049
JOEL@RATE.COM

guaranteed **Rate**®

EQUAL HOUSING LENDER Joel Schaub NMLS ID: 224512; IL - 031.0008503 - MB.0005932 • Guaranteed Rate NMLS ID #2611 (Nationwide Mortgage Licensing System www.nmlsconsumeraccess.org) • IL - Residential Mortgage Licensee - IDFPR, 122 South Michigan Avenue, Suite 1900, Chicago, Illinois, 60603, 312-793-3000, 3940 N. Ravenswood Ave., Chicago, IL 60613 #MB.0005932

*Lender Credit valid through Guaranteed Rate for applications submitted after 1/1/18 and prior to 06/30/18. Coupon/Credit must be presented/mentioned at time of application. \$1500 credit will be applied at time of closing and is factored into the rate and APR. Applicant subject to credit approval. If loan does not close for any reason, costs will not be refunded. This offer and/or receipt of application does not represent an approval for financing or interest rate guarantee. This coupon cannot be redeemed for cash/has no cash value. Restrictions may apply, contact Guaranteed Rate for current rates or more information.



PUBLISHER'S NOTE

Photo by Carlos Miranda

As I browse through the photos from our last event, my heart is full of gratitude. I love seeing people genuinely having a good time. The truth of the matter is that behind everyone's smiling faces is a human with real challenges, problems, and obstacles to overcome in their life.

I enjoy the holiday season because it forces me to relax, take a breath, and spend a few weeks to gather myself and reflect on the year. At times I feel I don't show the kind of appreciation the people I love and work so hard for deserve. It's easy to plow through the year with my head in the sand and not take the time to absorb the full essence of my wife and three kids. It's a blessing to have the gifting to stay focused and work hard, but sometimes I'm so focused on the task of "providing" that I miss the why behind my actions.

One of my goals for 2019 is to communicate to the people in my life how much I appreciate them. I know that goals should be measurable so I really don't know what achieving this goal technically looks like, but I'm going to try to focus on not always wearing the "achiever's" hat. I'll need to constantly remind myself that it is not about accomplishing anything, but rather expressing gratitude to a fellow human being. My prayer is that the person who is the recipient will be prompted to reciprocate this to someone in their life.

Yours in success,



Andy Burton
Publisher, *Chicago Real Producers*
andy.burton@RealProducersMag.com



facebook.com/ChicagoRealProducers
@ChicagoRealProducers (for IG)



ECHO
Home Inspection Inc.
847-888-3931



Happy Holidays from Our Family to Yours

We Offer:

- Pre-Purchase Inspections
- Pre-Listing Inspections
- Pre-Drywall Inspections
- Commercial Inspections
- 5-Point Precision Inspections
- Radon & Mold Testing
- Roof Certifications

When Experience Matters!!!
Call **ECHO**

"Providing peace of mind one home at a time since 1989"



PENTHOUSE

▪ CORPORATE DINNERS ▪ COCKTAIL PARTIES ▪ EXPERIENTIAL EVENTS

Mention **"REAL PRODUCERS"** and get **10% off** your showroom rental rate



111 W Jackson Blvd,
Penthouse,
Chicago, IL 60604

✉ lorna@gentsco-op.com ☎ 312-361-1166 🌐 www.penthouse111.com



Kitchen, bathroom, basement,
painting, additions & more

SB

Slawek
Construction, Inc. 773-520-7788

sbconstruction9@yahoo.com



INSIGHT SIGNCO



DESIGN, PRINT & INSTALL

IN-HOUSE



**SERVING THE CHICAGOLAND REAL ESTATE
COMMUNITY SINCE 1999**

📍 3910 W Grand Ave, Chicago, IL 60651
☎ 773.267.4002
🌐 www.insightsigncompany.com
✉ chris@insightsigncompany.com



EVERYTHING BUT THE HOUSE

**THE MOST TRUSTED ESTATE SALE
AND CONSIGNMENT SERVICE.**



Do your clients have items that you are looking to unload? EBTH's full service model makes the process easy—and worthwhile: using leading-edge technology we provide access to a global audience of more than **1 million monthly shoppers.**

Visit REFERRALS.EBTH.COM or call (847) 892-1710.

goosehead[®]

INSURANCE

*People are Talking about the
Goosehead Difference...*

"I trust Kristine to help my clients with the same level of care and dedication I would. I can stake my reputation on her service. Working with Kristine is more like having a business partner with a stake in your success than a service provider."

Adele Lang | Chicago Association of Realtors 2017 Rookie of the Year | Baird & Warner



goosehead[®]
INSURANCE

"The Power of Choice"

Kristine Pokrandt | Agency Owner
Kristine.pokrandt@goosehead.com | 708-858-1246
Gooseheadinsurance.com/agents/kristine-pokrandt/

Josh Moulton Fine Art Gallery



partner spotlight 



Raising the Bar on Closing Gifts

By **Chris Menezes** | Photos by **Carlos Miranda**

There are many things that a REALTOR® can give their client as a closing gift—a bottle of wine, kitchen utensils, a gift certificate—but there are few things that will truly be cherished. Lasting value in a gift comes from thoughtfulness and sentimentality. The top producing agents who regularly commission Josh Moulton to paint personalized paintings for their clients as closing gifts learned that lesson long ago.

Josh Moulton is one of Chicago's most talented artists and painters. As the son of the prolific illustrator Conrad Moulton, whose work was celebrated for nearly four decades during the print-advertising boom in mid-twentieth century America, Josh

learned almost everything he knows about producing artwork from his father.

Josh has been working full-time as an artist and painter for the past fifteen years here in Chicago. His

work is collected internationally, and his paintings adorn many corporate office spaces and homes in the United States. Before deciding to open his own gallery in 2011, Josh's work was represented by galleries in Chicago, Winnetka, and Santa Fe, NM.

The Josh Moulton Fine Art Gallery in Lincoln Park, serves as both a creative workspace for Josh to create new paintings and as a gallery to display and sell his artwork. At any given time, the gallery has around forty original paintings and many framed giclée prints of his work for sale, and Josh is usually

working on about five or six original paintings. Josh is always available for commissioned work.

His work is very realistic, and showcases skillful brushwork upon close inspection. He does not limit himself in terms of the subjects he decides to paint. Josh often draws on his life experiences—many which come from his extensive travels. His range of experience allows him to be very flexible when it comes to requests for commissioned paintings/pieces; he can do/paint pretty much anything.

...

...

"If you want something produced as a painting to look just like that subject, there is no one in Chicago that does it better. I am super easy to work with and very dependable," says Josh.

Josh and his wife, Ariana, have been married for eleven years. Ariana has been a 3rd grade teacher at Lincoln Elementary School in Lincoln Park for twelve years. Their two daughters attend Lincoln Elementary as well— Jackson (8) and Carter (5). As a family, they enjoy exploring the city and taking advantage of everything it has to offer, including inspiration for art.

Josh's love of collecting tropical fish is on display in the 360-gallon saltwater tank at his gallery. He also loves playing basketball, watching sports and the news, and listening to his wife and daughters tell him about their day.

If you want to raise the bar when it comes to your client gifts, and add more than a touch of class and thoughtfulness, reach out to Josh Moulton to ask about commissioning a personalized painting, or drop by the gallery and peruse his completed works, he always gives special deals to REALTORS®.

For more information, visit www.joshmoultonfineart.com, call 733-592-3434, or stop by the gallery at 2218 N. Clark St.



INSTAGRAM FOR REAL

INSTAGRAM MARKETING FOR CHICAGO-BASED REALTORS



@REALESTATECARA

"I AM GETTING LEADS FROM INSTAGRAM! CARA DOES AN AMAZING JOB OF POSTING CONTENT TO MY FEED AND I LOVE HOW SHE CONNECTS ME TO LOCAL BUSINESSES AND PEOPLE IN MY NEIGHBORHOOD. IT'S LIKE I AM SENDING A POSTCARD TO ALL OF MY LOCAL FOLLOWERS - EVERY DAY!"

- ANNA MAYER-HULS - BROKER ASSOCIATE
@PROPERTIES



Ready to Take Your Marketing to the NEXT Level?

Connect with us!

312-770-0565

CARA@INSTAGRAMFORREAL.COM

WWW.INSTAGRAMFORREAL.COM

THE FEDERAL SAVINGS BANK



DON'T GET **HUSTLED** BY ANOTHER LENDER,
WORK WITH AN **EXPERT!**

Tammy Hajjar Miller

Senior Vice President, NMLS# 981615

direct: (312) 667-1965

tammy@thefederalsavingsbank.com

www.thefederalsavingsbank.com/tammyhajjar



▶ rising star

Keith Tarasiewicz

By Chris Menezes
Photos by Heather Allison Love Photography



A Real Estate Baller

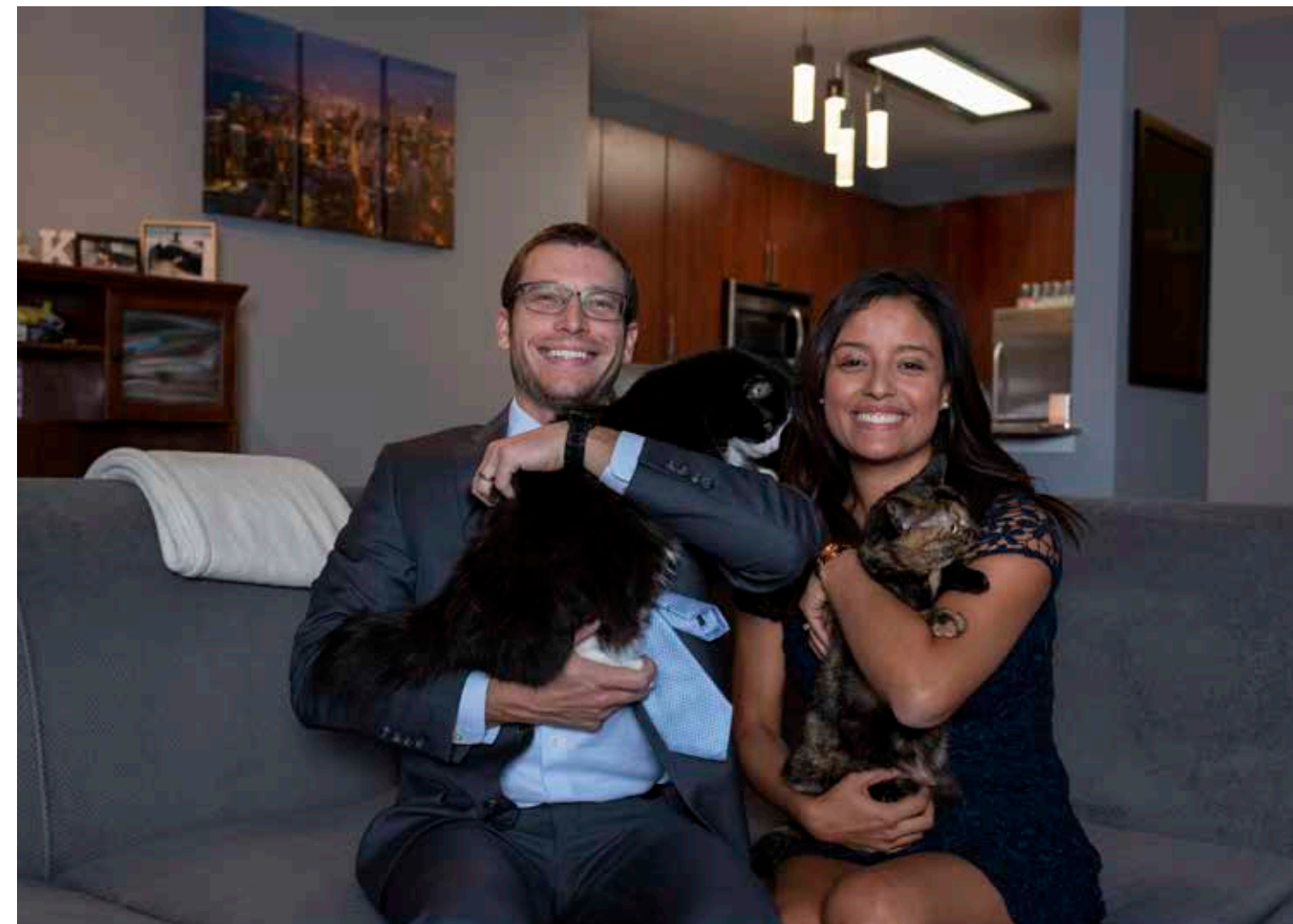
When Keith Tarasiewicz was growing up in the south suburbs of Orland Park, all he wanted to do was play sports. His dream was to be the starting point guard for the Chicago Bulls. (His mom never had the heart to tell him that he would never be tall enough to play professional basketball.) Although Keith was never able to make a career out of playing basketball, he found his career through basketball.

Keith's love for basketball clearly runs deep. He has always played recreational basketball and still does today. While he was in college at DePaul University, he played at a local gym. One day, a group of guys, who rented out the court a couple days a week to play, called him over to join them. After playing basketball together for over a year, they asked Keith what he did for a living. When he told them

he was still in school, they asked if he wanted to intern at their redevelopment company to help with some of the busy work. He interned in their sales and marketing department and, after he graduated in 2013, the company hired him.

2013 was a pivotal point in Keith's life. Not only did he earn his bachelor's degree and land the job that would shape his whole career, he also met his future wife, Adriana. "Within a month of knowing her, I knew I wanted to marry her. Little did I know, it would take some time before we actually started dating, but it was well worth the wait. To this day, she continues to be my rock, my biggest cheerleader, my biggest supporter, the one who challenges me the most, and the one who has always encouraged me to achieve my goals and dreams (except for becoming the starting point guard for the Chicago Bulls). I could not be where I am professionally, emotionally, or spiritually without her!" says Keith.

The redevelopment company Keith worked for after college began to grow rapidly. They kept giving Keith



Keith and his wife, Adriana, and his cats, Boots and Lola

more and more responsibilities, and they paid for him to get his real estate license so they could list their upcoming projects through him. Keith became more than a REALTOR® for them, however; he also helped analyze investment properties and other unique opportunities for the company's business plan.

Unfortunately, in 2015, the company began to go bankrupt. Keith found that he would have to step away and find employment elsewhere, but he struggled to get interviews at other real estate investment companies. Then a colleague told him about Redfin, which was becoming popular at the time. He applied and was offered a job, but decided to turn it down in order to partner with another company that was similar to the redevelopment company he had been working for.

"That turned out to be one of the worst decisions I have made in my professional career," says Keith. After being hired, Keith discovered the company lied to him about several things. "That entire year, I

had to scratch and claw as an independent REALTOR® and consultant to make a living," he says.

During that same year, Keith was planning his wedding and was about to move in with Adriana. "Needless to say, times were a bit tough," he says. He was able to land a short-term consulting job for six months and then saw that Redfin was hiring again. He immediately reached out to Redfin's Chicago market manager, Stephanie Brimo, and got the job. "It only took me over a year to realize I should have been working with these great people the first go around," says Keith.

Keith started with Redfin at the end of 2016, became a Top Producer in 2017, and has sold a career volume of \$50 million—with \$19.5 million coming in last year alone. "I am most passionate about helping achieve my clients' goals, whatever they may be, and making an impact in peoples' lives. Whether it's through education on the Chicago market, introducing them to the home-buying process, or simply



"I have failed over and over again in my life, and that is why I succeed."
- Michael Jordan

carlos
SHOT you
Your world through my lens

Carlos Miranda ✉ carlos@carloshotyou.com 🌐 carloshotyou.com 📷 @carlos_shot_you 📞 773-807-4485

researching the inventory on the market, I try and help every single person I meet," says Keith.

Beyond his hard work in the real estate industry, Keith loves to give back to the community through his involvement with Imerman Angels and Horizons for Youth. Most recently, Keith and his wife, Adriana, adopted their two cats, Boots and Lola, from the Anti-Cruelty Society and Paws. This experience moved them to get involved and give back through their support of Paws, Catnap from the Heart, and the Anti-Cruelty Society.

Basketball is still one of Keith's biggest passions, but he also enjoys golf and playing video games—this passionate guy has been known to get extremely riled up and yell at the TV at 2 a.m. while playing Fortnite.

Much of Keith's success can be attributed to perseverance and hard work. But he wouldn't be where he is today without the continued support from his biggest cheerleaders, his dad, Ken, his mom, Carol, and his sister, Ashley.

He continues to draw inspiration from his basketball hero, Michael Jordan, who said, "I have failed over and over again in my life, and that is why I succeed."



Artfully Arranged
Staging

Staging Consultation • Home Staging
Redesign • Mia Hable
Artfully Arranged Staging

www.artfullyarrangedstaging.com
miahable@artfullyarrangedstaging.com
872-903-3591

Entrances • Kitchens • Living Rooms
Dining Rooms • Bedrooms • Offices
Outdoor Spaces

Real World Tax Expertise for Real Estate Agents

Because it doesn't matter how much you make, it matters how much you keep!

WHICH BUSINESS STRUCTURE will save you the most on your tax bill? S-Corp, LLC, or 1099 Independent Contractor?

HOW WILL THE NEW TAX LAWS impact you as a Real Estate Agent?

ARE YOU PAYING YOURSELF ENOUGH salary to reduce the risk of being audited and penalized by the IRS?

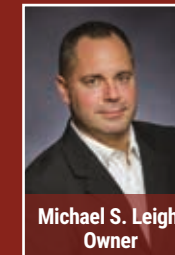
CALL MONOTELO TODAY and let us provide you with a tax and salary review that can save you \$8,000 - \$12,000 per year while decreasing the risk of a painful IRS audit.



monotelo.com 312.757-5151 info@monotelo.com



Real Estate Valuation & Consulting
With Specific Emphasis on Renovation & New Construction Analysis



Michael S. Leigh, Owner

Appraisal Solutions Group

Chicago | Lake Forest | Waukegan

312-800-1025 Main Office

orders@appraisalsolutionsgrp.com

CUT ABOVE Gifts.com



The most used place in the home is the kitchen.

Quality custom engraved gifts, that last forever.



Mike Parsio

Cutco Closing Gifts
"Cut Above Gifts"
Independent Field Representative



(773) 769-7812

Mike@CutAboveGifts.com
CutAboveGifts.com

SANCHEZ CMS Inc. Custom Mirrors & Showers

Good Craftsmanship Takes Time!

We believe in quality, not quantity.



Julio Sanchez
Owner

(773) 255-7586
juliosanchez464@gmail.com

Check Us Out on Facebook @ Shower Doors & Mirrors



MOVING



PACKING

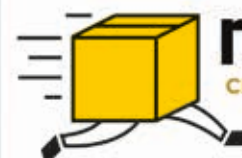


STORAGE

LOVE CAN MOVE MOUNTAINS. WE CAN MOVE EVERYTHING ELSE.

BOOK YOUR MOVE TODAY!

WWW.MOVE-TASTIC.COM • 773-715-3227



MOVE-TASTIC!
CHICAGO'S PREMIER MOVING COMPANY

ICC MC#: 158678



CROOKED OAK

Custom Closets, Wall Beds, Mudrooms, Pantries & Storage

for Chicago's Finest Homes

Crooked Oak has helped countless Chicago area homeowners bring new life to their kitchen, bathroom, home office or master closet. Our comprehensive design, fabrication and installation process ensures quality and complete customer satisfaction.

Trust the team so many Chicago homeowners have relied on for their storage needs.

COMPLIMENTARY 3D RENDERING PROVIDED FOR EVERY PROJECT

HUNDREDS OF COLORS & STAINS AVAILABLE OR WE CAN CREATE ONE JUST FOR YOU

CHOOSE FROM A LARGE SELECTION OF SOLID WOOD & MELAMINE MATERIALS

1920 BEACH ST, BROADVIEW, IL 708.344.6955 WWW.CROOKEDOAK.COM



business
By Grigory Pekarsky



THE RULES TO SUCCESS IN REAL ESTATE

Response Time is Everything!

A few weeks ago I had the opportunity to work with an international investor from Spain. After months of back and forth communication via emails and calls, he told me that he was coming to Chicago to make his investment group's first acquisition. When he arrived we planned a welcome dinner so we could kick off our in-person relationship over drinks and good food. We brought our significant others and had a blast.

At one point during the dinner he asked me if I knew how he found me. This actually got me really curious. Up to this point I'd never asked him how he had found me. I just figured it had to be my incredible resumé, wealth of knowledge, and fantastic YouTube videos. Well to my ego's demise and wife's comedic pleasure, my assumptions couldn't have been any further from the truth. The story of how he found me went a little something like this: When his group decided to invest in Chicago, he told his assistant to find some brokers to reach out to in the city. He said they had reached out to around 400 agents, sent countless emails, and were pulling their hair out doing this. Guess how many responses they received from those 400 agents? Six. Yes, I

said that correctly. Six brokers responded to them. I was one of those six, and only then, after they had been in touch with me, was I able to blow them out of the water with my response time, resumé, and fantastic YouTube videos.

On our way home after dinner, my wife turned to me and told me that, that night, the reality of my business hit her. For years, she watched me relentlessly check and respond to every text, email, and call as soon as it came in. We have had discussions about why they can't wait and why I need to keep my phone on me at all times during the day. I've always told her that I need to be better than everyone else at response time, but she didn't truly grasp why until our dinner that evening.

There are a lot of brokers in the city, which means that buyers have a lot of options to choose from. To be the best in this business, response time is everything. At my company, I teach that you have to respond to the first inquiry in a minute or less or you lose, at minimum, 50 percent of your potential business. Clients overwhelmingly work with the first agent that either they get ahold of or who gets ahold of them. This has held true throughout my career, and now, with greater competition, the response time is actually getting closer to 30 seconds or less.

In my last article I wrote about Money Making Activities (MMAs). The overall concept is that to achieve great success, you have to focus on your daily activities and tasks (MMAs) rather than the final goal. Focusing on the steps in the journey rather than the overall destination helps put dreams into reality and forges a pathway on how to get there.

The foundation that everything builds off of is the concept of "being in the moment." This is a mindset more than an action, meaning you have to get over the fact that you are at dinner, at an event, or even at the movies! When your phone is ringing, the goal is to always answer. A mistake many agents make is thinking the client will wait for them to call back. Today's buyer does not call off one listing and wait until they get a call back. Typically they just inquire off of whatever sparks their interest. They call whatever number they see associated to an address, which usually there are a few to choose from. There is no reason for them to even expect a call back from you. The percentage chance of getting someone on the phone after they call you are staggeringly low. If you call back instantly it's already a 50 percent chance. Five minutes later?

Try 20 percent chance. After five minutes? We are talking single digit percentage points. Moral of the story? Have your pitch ready, and be ready to fight for the business at any point during the day.

I shared my dinner experience with some of the newer agents on my team the following week. The main point I wanted them to understand from my experience is that the opportunity was open for anyone to win this investor's business. Fate may have seemed to land in my lap this time around, but I won his business because I chose to be in the moment and, as always, I answered the call when it came.

I told my agents that there are a lot of brokers out there, but it's the ones with the strongest communication skills that win the marathon. At any point in time, there is someone, somewhere, looking at Chicago real estate and needs help. The business is out there, and it's ripe for the taking.

I've built my business from this attitude for the past ten years, but it's as true today as it was ten years ago, and even 100 years ago. Pick up your phone when it rings, and don't let a client have a reason to call the next broker on the list.

The perfect home deserves the perfect loan.

With home loans for all of your clients' home buying needs, there has never been a better time to check out PERL!

- ▶ Portfolio Loan Options
- ▶ Special Doctor Programs
- ▶ Down payment assistance programs
- ▶ VA and USDA Loans



PERL
YOUR LENDER FOR LIFE

ALEX MARGULIS VP of Mortgage Lending
312.651.5352 office
847.529.8100 cell
amargulis@perlmortgage.com
www.amargulis.com

NMLS #: 192878



PERL Mortgage, Inc. is an Illinois residential mortgage licensee (MB0004350) and equal housing lender. Licensed by the California Department of Business Oversight under the California Residential Mortgage Lending Act, NMLS #193185. Illinois Residential Mortgage Licensee - Department of Financial and Professional Regulation, Division of Banking, 100 West Randolph, 9th Floor, Chicago, Illinois, 60601, 844.768.7173, 2936 W Belmont Ave, Chicago, IL 60618 MB0004350. NMLS # 1919185. NMLS # 192878. IL: 031.0019230; CA: CA-DOC192878; CO: 100021676; DC: MLO192878; FL: 1020816; GA: 45327; IN: 19874; KS: LO.0031429 MI: 192878; MN: MN-MLO-192878; WI: 192878

PAY
LAW OFFICES OF
PAUL A. YOUKHANA

No matter the situation let The Law Offices of Paul A. Youkhana lead you in the right direction.

Business General Civil Matters Real Estate

CITY OFFICE
541 N. Fairbanks Ct., #2200
Chicago, Illinois 60611
Tel: (312) 809-7023
Fax: (312) 809-3995

SUBURBAN OFFICE
4819 Main Street, Ste., D
Skokie, Illinois 60077
Tel: (847) 213-1008
Fax: (847) 213-0779

info@youkhanalaw.com www.youkhanalaw.com



MEHDI MOVA AND THE MOVA GROUP:

Education, Execution, and Communication



▶▶ agent feature

By Chris Menezes
Photos by Carlos Miranda

Mehdi Mova has always loved sales. From the time he was a teenager until he was in his mid-twenties, he sold cars at his father's used car dealership, where he sharpened his ability to communicate with people and negotiate. "My time at my dad's business, washing cars, selling cars, and having him mold me has been paramount to my success.

Making my parents proud and getting their approval in everything I did was a priority to me," explains Mehdi. His passion for sales sparked a natural interest in real estate. During his senior year at University of Illinois, he decided to take real estate classes at night to obtain his license in addition to completing his courses for his degree.

Right before the financial crises in 2009, Mehdi and a business partner opened a small real estate firm designed to invest in city properties for the purposes of reselling and renting. When the crises hit, because he was in the industry, many of Mehdi's friends and family came to him looking for help. They were financially upside down on a home or investment property and the bank was calling the note, but Mehdi found, to his dismay, that he didn't have any answers for them.

"That adversity [the financial crisis] shaped me. It was during that time I realized I needed to be the best REALTOR® I could be. This meant not only being knowledgeable about price points and areas, but about the inner and outer workings of the home itself—mapping out the home-buying process and potential pitfalls, obstacles, and checkpoints," says Mehdi.

Mehdi spent a good four years helping to purchase, design, rent, and sell small rehabilitation projects around the city. This proved to be a great teaching experience: he learned incredibly valuable information about the construction of homes, which has helped him provide his clients with additional value.

Mehdi decided to branch out on his own in 2009. He opened up a small boutique brokerage, where he managed a small number of brokers for a few years. But just recently, he decided to jump to a larger brokerage setting at Compass Real Estate, and opened The Mova Group.

"Compass Real Estate has an eye for technology and provides the support our group needs," says Mehdi. The Mova Group is passionate about utilizing technology to help streamline their business.

...



Mehdi with Kai Gentry, Client Coordinator and Teddy Mova, Dog, Open House Specialist

•••

“With social media, digital marketing, SEO, CRM’s, etc., there is so much information out there for the consumer [that] it can be difficult [for us] to know how to harness it all and target the market correctly. My transaction coordinator, Kai Gentry, is integral in this process. He loves taking all the tech training classes that Compass offers and breaking it [the information] down. He’s helped me create a marketing plan of attack for all of my clients going forward. It’s the future of this business,” says Mehdi.

For a time in the past, Mehdi had fallen into the trap of some bad business habits. He waited for business to come to him instead of reaching out for it, and he was afraid to ask for help—even from his biggest supporters. As he immersed himself in the day-to-day busyness of the job, he lost sight of the fact that he needed to push and maintain continual training in his own work, just like an athlete always needs to practice. But an important person in his life helped him to realize that, “There is strength in vulnerability.” Seeing that wisdom, he now has a coach, Kendra Cooke with Core Training, and is committed to reading, learning, and improving a little more every single day.

“Don’t be afraid to ask for help. There are so many great people and agents out there,” says Mehdi. “I have been lucky with people

[I’ve known] in my life that have guided me in the process of my career, and I hope to get to the point someday where I can help others as well, through coaching and teaching.”

Mehdi has placed education, along with excellent execution and communication, as the core principles that drive The Mova Group. “The real estate process is always changing, and we are here to adapt and to educate the client for this reason. Execution is key; it means we did our job. The road is not always smooth, but we help the client keep their eye on the goal ahead. But communication is the most important piece to the puzzle. We have found so many times that keeping constant communication can make the process less turbulent,” says Mehdi.

Mehdi and his wife of two years, Ornella Dian, boss in the IT Consulting world for Accenture, work incredibly hard each day so when they aren’t working or traveling, they love being home lounging on the couch and enjoying each other’s company.

By committing to be the best he can be, Mehdi continues to challenge himself every day. His humility keeps him dedicated to his own education, and his strong work ethic will continue to reap future successes in both his life and the lives of others.

“The road is not always smooth, but we help the client keep their eye on the goal ahead. But communication is the most important piece to the puzzle.”



Mehdi and his wife, Ornella Dian



▶▶ making a difference

By Eva Braverman

War Dogs Making It Home



War Dogs Making It Home saves dogs from euthanasia and trains them to be service dogs under the ADA regulations for veterans with Post Traumatic Stress Disorder, Traumatic Brain Injury and PTSD due to Military Sexual Trauma, (PTSD/TBI and MST), which affects as much as 40 percent of returning veterans. These lifelong, invisible injuries challenge a veteran's ability to function within a family and in society. They pair their rescue dogs with veterans who served our country from the Vietnam War to the present conflicts. These heroes are suffering daily, oftentimes for years, with this invisible yet debilitating disorder. Their program serves a dual purpose—they are not only saving a dog's life, but a veteran's as well.

War Dogs Making It Home is run by two women committed to these veterans and their rescued service dogs. Elana Morgan is the Founder and Program Director of the organization and brings over 31 years of experience in the fields of obedience, protection, service, and all phases of training. She has also had extensive personal exposure to the effects of PTSD. She screens all of the dogs after selecting them from high kill shelters, the rescues with whom they work, and those surrendered and given up for adoption. Elana's depth of experience enables her to quickly and accurately assess which dogs have potential as service animals and can adapt to specific family situations. None of these dogs once rescued ever go back to a shelter. Executive Director, Eva Braverman, LCSW is a licensed clinical social worker in Illinois. She has over 16 years of practical experience helping those with psychological and life issues, many related to trauma and PTSD.

Since opening their doors in 2010, and achieving 501c3 status in 2011, War Dogs Making it Home has made and is continuing to make a big difference in the lives of these veterans and their rescued service dogs. They are dedicated to supporting with dignity and respect, the men and women who risked their lives for our country. In a safe environment, the veterans share their stories, and concerns with each other. They become a unit—a family. The program builds veterans' resiliency and self-respect, while reducing the impact of their disorder on their families, communities, and institutions. War Dogs Making it Home offers a model that is bringing important positive changes in a dramatically shorter time and at a lower cost than traditional methods.



Their dogs are trained in basic obedience and fundamentals of service work to mitigate the symptoms and stressors associated with PTSD/TBI and MST. They are taught to interrupt attacks of panic, anger, stress and hyper-vigilance, provide a physical barrier in a crowd as necessary, as well as, wake the veterans from night terrors: all hallmarks of PTSD/TBI and MST. For their veterans who also struggle with mobility issues, the dogs are trained to act as a brace to assist the veteran if he or she has fallen down. Their service dogs can also retrieve things as necessary like keys, shoes, etc.

In a two-year program of bi-weekly service dog training and ongoing group support, the veterans work and bond with their service dogs as well as becoming part of a unit again, much like when they were deployed. The group gives them back something that they were missing when they returned to civilian life. War Dogs Making It Home provides them with a sense of stability, familiarity, and comfort, while their service dog gives them a sense of security and allows them to integrate into social situations and more meaningfully engage with their families. These dogs become their "four legged lifelines" in the daily struggle to regain confidence, reconnect with loved ones, and resume activities in their communities, at no financial cost to them.

War Dogs Making it Home also provides their veteran/service dog teams food and supplies at cost, free boarding when necessary and free grooming once a month for the life of the dog. Their veteran/service dog teams receive a comprehensive go home package upon graduation when they have earned their service vest. This package includes a month of dog food, healthy treats and chews, collar, leash, bowls, blanket, portable water dish as well as their dog's service vest and patches. War Dogs Making it Home has a veterinarian who comes to class monthly to provide low cost veterinary care for their rescued service dogs as well.

To date, War Dogs Making it Home has matched 50 veterans with a rescued service dog and they have new veterans joining the program every month. Their veterans attest to the fact that having their service dog has in most cases saved their life. War Dogs veteran, Ralph, explains his life-changing experience:

"Since I first started in February of 2012, War Dogs Making It Home has been a real life changer for me. It gave me the opportunity to help myself by learning how to manage my PTSD with the help of a rescue dog that's been trained to be a service dog. War Dogs in its entirety made me a better person than I used to be. It's helped me be able to not be afraid to deal with people in the community and has also helped me deal with past experiences in my life. My service dog has been with me for 4 years. It's great to know that by saving him and giving him a home with unconditional love, he would give the same with loyalty, duty, honor and commitment in return. He and I are a team and have shared a lot of good times and rough times in my life."

War Dogs has witnessed tremendous improvement in regard to their veteran's quality of life since receiving their service dog and being in the program. While PTSD/TBI and MST is a constant in their lives, with their service dog by their sides wherever they go, their veterans continually report being less anxious, less depressed and less isolated. They get out more, engage socially more easily and are better able to function happily and confidently overall. Many of their veterans who were homebound are now traveling, going back to school, and even speaking in public and educating people about PTSD and the benefit of having a service animal. They see firsthand that "the vet saves the dog and the dog saves the vet."

To learn more about how to get involved with War Dogs Making it Home, visit wardogsmakingithome.org or call 773-914-1711.

Mission 2 Organize

Urban Organizing & Concierge Service

HOME

- ▶ Organizing
- ▶ De-cluttering
- ▶ Closet Design

OFFICE

- ▶ Filing Systems
- ▶ Paper Management
- ▶ Office System Integration

MOVE

- ▶ Move Management
- ▶ Organized Packing
- ▶ Unpacking



Give the Gift of Organization

773.830.4070

www.Mission2Organize.com

Mission2Organize@gmail.com





THE SERVICE YOU EXPECT NOW EVEN FASTER

SATISFIED BUYERS HELP YOUR BUSINESS GROW

With less paperwork and more transparency, your customers will have a much better lending experience, making you look good!

MOBILE PLATFORM EXPERIENCE

WintrustZoom gives your buyers a choice in how they want to apply for a mortgage be it by computer, tablet, smartphone, over the phone or in person!

SMART SOFTWARE

Your customers have the option to securely link their bank statements directly to their application.

FASTER TO CLOSE

Seamless account connectivity means your buyers can have their loans faster. Our automated process saves time, labor, and money by minimizing paperwork.



BILL KATSOOLIAS

Senior Mortgage Planner, NMLS# 755858
507 N. Milwaukee Ave., Libertyville, IL 60048

Direct: 224.770.2021

BKatsoolias@WintrustMortgage.com
www.BillsLoans.com

Wintrust Mortgage is a division of Barrington Bank & Trust Company, N.A., a Wintrust Community Bank NMLS# 449042. © 2018 Wintrust Mortgage.



Artmill.com

Create Wall Decor from Your Photos
or Browse Our Image Library

Recommended for: - Home Stagings
- Client Gifts

20% OFF WITH CODE:
REALPRODUCERS



CUSTOM FRAMES, GLASS, & MIRRORS



ARMAND LEE
an Artmill Group company

CALL TO SCHEDULE A COMPLIMENTARY CONSULTATION.
REFER YOUR CLIENTS; 20% DISCOUNT WITH MENTION OF REAL PRODUCERS AD.

312-455-1200 • ARMANDLEE.COM • INFO@ARMANDLEE.COM



Patrick J. Loftus
Chicago • Illinois
773.632.8330
patrick@loftus-law.com
www.loftus-law.com



A 5 STAR CHICAGO REAL ESTATE LAW FIRM





CHARESE DAVID

GIVING EVERYTHING SHE CAN

Charese David came to Chicago in 1986 with no money and no job. She had just graduated from University of Michigan with a degree in communications and was ready to embrace the adventure of living in a new city. Failure was not an option.



With a talent for the arts—music, photography, design, and cooking—Charese immersed herself in video production for three years. She then joined a small video duplication company, where she stayed for sixteen years, helping it grow, as its director of sales, into a full-service duplication, distribution and fulfillment, media organization.

As her company started to undergo several mergers and acquisitions, the company culture began to change. Although Charese loved her clients, her workplace became an unpleasant and unproductive place for her to work. She no longer loved working at the company, and knew it was time to move on.

Initially, Charese felt that real estate was a career that would allow her to engage with clients for a longer period of time and to truly make a difference in their lives. She wanted to have a more personal experience and be able to guide people through an important transaction in their life. So, she obtained her license in 2005 and worked part time for a year before leaving her corporate job for good.

Charese didn't realize how prepared she was for real estate until she became a REALTOR®. She found she had already gained a lot of knowledge and experience in real estate by renting and owning several different properties herself throughout Chicago. In addition, she didn't realize how much she'd be able to use her creative talents in photography and design to further help her clients. Real estate was really a perfect fit for Charese.

However, starting from scratch in a new industry after a sixteen-year career at one company was no easy feat. It was 2006, and the economy was on the brink of recession; she'd have to fight her way through it. "It was one of the best educations I could





Photo Submitted: Charese on closing day with Mike Mroz



Photo Submitted: Charese with friends at her fall backyard pizza party



Photo Submitted: Charese celebrating with family at her niece's wedding



Photo Submitted: Charese on closing day with Megan Redmon

have ever had. I was able to overcome the challenges by providing great service to my clients, and by really being a full-service broker. Real estate takes a great deal of work and perseverance," she says.

As a full-service broker, Charese does everything she can for her clients. She goes to every inspection, showing, and closing, and she doesn't rely on anyone else. She also consults with clients about their renovation ideas, painting selections, and overall design of their homes. She has worked with many developers on various projects and has provided design for new construction, as well as for multi-units and condominiums.

"Real estate, for me, is not just about making money: it's about helping people realize a dream and being there to help with the discovery. Being a part of my clients' happiness and seeing them radiate with joy

after we close is so rewarding. And I've been so enriched by the friendships I've made," says Charese.

Friends and family are everything to Charese. She loves entertaining and cooking for people at her home while drinking good wine. "I guess I just like sharing with friends and family, whether it's creating pizzas in my pizza oven or having a sit down dinner—it's really a huge part of who I am," says Charese.

Charese is passionate about music, and she loves animals. Coming home to her dog, Delilah, makes her smile every day. Charese donates to a number of organizations, but she donates to Paws and the William Ferris Chorale regularly.

One of Charese's favorite quotes is by Estée Lauder: "When I thought I couldn't go on, I forced myself to keep going. My success is based on persistence, not luck."

I'm dreaming of a **White Christmas...**

But if the white runs out, **I will drink the Reds!**

Happy Holidays

neighborhood **loans**
Your Neighborhood Lender



MB
MICHAEL BENCKS
MORTGAGE TEAM
773.960.2278
www.mortgagebencks.com
NMLS#: 1202417



Our Services:

- Pressure Washing
- Block & Brick Sealing
- Carpentry
- Cabinet Painting
- Wrought Iron Painting
- Deck & Fence Refinishing
- Interior & Exterior Painting
- Wall Coverings
- Drywall & Repair
- Spraying
- Staining & Varnishing
- Faux Finishes
- Snow Removal
- Aerial Work- Bosuns Chairs, Lifts, Swing Stages



Serving Chicago & Suburbs



Kevin McVicker, Owner

GET A QUOTE
773-268-2050
info@mcmasterpainting.com
www.mcmasterpainting.com



Protect your property rights
with Saturn Title.

Saturn Title Insurance Company is a strategically competitive title agency, underwritten by some of the leading title insurers in the industry: Chicago Title, Fidelity Title, Old Republic Title and Stewart Title. The Company delivers services that are required by real estate and mortgage industries for settlement of transactions. **We work to ensure you buy your home with confidence and help protect your property rights.**

How We **STAND OUT:**

- Full spectrum of products, commercial and Residential closing, including general and specialized services and departments.
- Advanced technology, resulting in exceptional quality | Streamline every process
- Communicate faster and more accurately with all parties involved
- Outstanding service and accountability | Highly skilled individuals



Agnes Mroczkowski

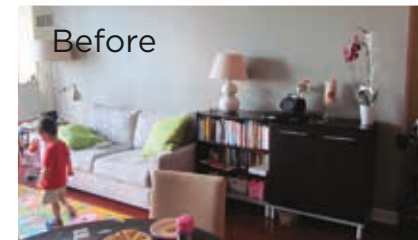
Manager

Email: agnes@saturntitle.com
Mainline 847-696-1000
Fax 847-696-1001
1030 W. Higgins Rd #365
Park Ridge IL, 60068

Go to our website for additional locations: www.saturntitle.com



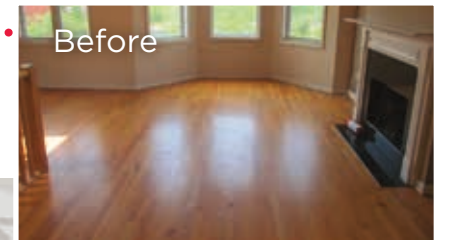
Profitable Property Transformations



Before



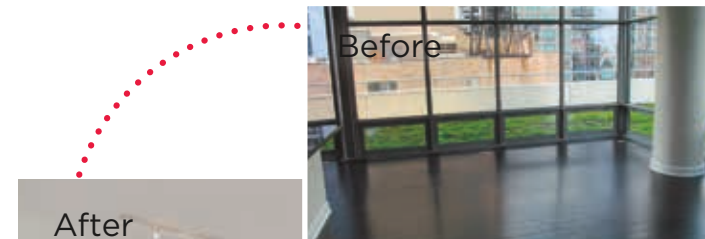
After



Before



After



Before



After



Philip & Rooms Redux Chicago have become a vital and integral part of our team over the past 10 years. In today's challenging real estate market, it is critical to utilize Philip's services in order to put our seller's best foot forward and achieve the highest possible sales price in the least amount of time. This can be especially crucial when selling a property that has a unique layout. We strongly believe that his staging has been one of the key reasons why our sellers have been so successful in achieving their sales goal.

- Christie DelGreco & Lynn DelGreco

ROOMS REDUX CHICAGO

Corporate Address:
6033 North Sheridan Road, Unit 25D
Chicago, Illinois, 60660

Office & Warehouse:
4257 West Drummond Place
Chicago, Illinois, 60639

Phone: 773-561-7411
Fax: 773-561-0496

Philip George Popowici, Owner
Email: Philip@roomsreduxchicago.com



THE DELGRECO TEAM
THE KEY TO YOUR SUCCESS

75% PRESALES MET

ONLY 4 MORE UNITS TO GO



SH

SUPERIOR HOUSE
366 WEST SUPERIOR / RIVER NORTH

superiorhouse.com

A collection of 34 light-filled corner condominium residences with spacious plans and impeccable interior design by Gary Lee Partners. Two, three, and four bedroom residences from \$995,000

SALES GALLERY NOW OPEN

405 W Superior Street; Tues 11am-2pm, Fri 11am-1pm, Sat & Sun 12-4pm
To schedule a private showing, call 312.626.0366



Superior House is developed by 360-366 Superior LLC. In an effort to continuously improve product, Superior House requires that all specific designs, specifications, dimensions, features and materials are subject to change without notice. All dimensions shown are approximate and may vary depending on residence selected. Floor plans, landscaping, styling and rendered images are only an artist's interpretation. Furniture shown for scale only. The depicted information is not warranted or guaranteed. Developer license #2560442. © 2017 360-366 Superior LLC.

@properties

Writing blog posts, text for your team's website, or informational materials?

Want to make sure your writing looks and sounds professional?

Want to make sure your writing is easy to understand and can be read quickly?

STARDUST EDITORIAL

DEVELOPMENTAL EDITING
COPYEDITING | PROOFREADING



CHRISTINE THOM

COPY EDITOR & WRITING COACH
CHRISTINE@STARDUSTEDITORIAL.COM
STARDUSTEDITORIAL.COM

Experts in Real Estate Accounting



With over 20 years specializing in real estate accounting and tax strategies, our team of experts can guide you in achieving maximum return and growth for your business. From commercial and residential developers, to agents and investors, we understand the complexities of your business.

Hechtman Group
Exceptional CPA services for small businesses with big plans

Contact Us Today:

www.thehechtmangroup.com
info@thehechtmangroup.com
847.256.3100

MEETING YOUR LEGAL REAL ESTATE NEEDS



ANTONIA L. MILLS
ATTORNEY AT LAW

AntoniaLMillsEsq@gmail.com



CHICAGO'S FINEST CLEANING SERVICE
773.342.7424

BONDED, LICENSED & INSURED

INFO@MANICMAIDS.COM MANICMAIDS.COM

MANIC MAIDS
INCORPORATED



COMMERCIAL
RESIDENTIAL
POST CONSTRUCTION



keeping it real

By D.J. Paris

Two Digital Marketing Strategies to Get More Business:

BLOGGING & INSTAGRAM

You likely have both a website and an Instagram account. But what should you do with them? Let's explore a few options to separate you from the thousands of other brokers in Chicago.

Blog Your Way to More Sales:

For my podcast, *Keeping It Real*, I recently interviewed Melanie Stone, a top-1-percent producer from Coldwell Banker. She's only twenty-seven and her real estate practice is in its third year. Melanie does something I have yet to see from any other real estate broker—she writes a blog post about each client after the transaction concludes. In these blog posts, she outlines how she first met the client and then how she helped them with their real estate needs. Since her work comes to her almost exclusively through referrals, there's often a rich backstory and a history of friendship with many of her clients. She then talks about the entire real estate process—from beginning to close. She also has the client (or family) pose for pictures in their new home or in front of the home they just sold. She talks about their lives, their jobs, their families, and anything else that is important to them. Melanie also makes sure to mention how grateful she is that they put their faith in her abilities.

Let's discuss why this is such an effective idea. First, most people have probably never had an article written about them, never mind have one posted online. Melanie sets aside a few hours to write their stories, so her clients have a thorough and thoughtful digital record of the entire real estate process they just completed. The clients can return to the article she wrote about them any time and read the story of their transaction and how much it meant to Melanie. Once it's published, what do you think her client(s) do with this article? Do you think they keep it to themselves? In almost every case, Melanie told me, the client shares the article on Facebook and other social platforms, usually with a comment such as "Look at what our real estate broker wrote about us!" The article makes the client feel special, and the sharing of her articles indirectly advertises Melanie's services. How many people do you suspect read one of Melanie's articles and thought, "Wow, my broker didn't write an article about me!"

Do you have a blog setup where you're highlighting your customers? Instead of only posting articles about the market, post articles about your most valuable resource: your clients! I recommend asking permission from the client immediately after the closing with something like: "I would love to feature you on my blog. Would you mind if I wrote an article about you? I'd also like to schedule a time to come over and take a few pictures of you." Melanie says she's never once been turned down. Such a great idea!

Instagram-Weekend Event Videos:


We know that Instagram is the social media darling of 2018. But how can you use it to get more business? Unlike Facebook, Twitter, and LinkedIn, you can't post links to your listings or blog posts on Instagram. Sure you can show pictures of current deals, but probably most of your Instagram friends are not currently in the market to buy or sell a home. So, posting about a new listing or a recently closed deal is not going to resonate with the majority of your followers.

So the problem we're about to solve is knowing what to post on a regular basis that the majority of your Instagram followers will find interesting. My suggestion is to create Instagram videos. What does almost every single person in Chicago think about each week? What do I want to do this weekend. We're fortunate to live in a city where there are loads of events and activities nearly every weekend.


The problem is sifting through all of these options to figure out which ones you want to go to or do!

I subscribe to an email newsletter called *Ten Best Events in Chicago this Weekend*. I recommend creating a weekly video where you highlight three to five activities that you think are worth mentioning to your sphere. Instagram allows for sixty-second videos, and viewers will NOT be expecting professional production. Simply purchase a tabletop tripod and attach your phone and hit record. Tell everyone about the best events in your area that weekend. Since not everyone in your contact list is connected to you on Instagram, feel free to send out a weekly email newsletter with this information—or just send them a link to your video! Writing the script and recording the video should take no more than twenty minutes. You're giving the majority of your followers useful information they can use immediately to plan their weekend. And you can always throw in at the end that you're happy to help with any real estate needs!

To get more insight from other Chicago Real Producers, catch up on some of the latest episodes at keepingitrealpod.com.



A and N mortgage



Why use Ryan Pierce?
Communication
Dedication
Understanding

PLATINUM Producer's Club
President's Club 2005-2018
Top 1% Mortgage Originators in America

Ryan Pierce
Senior Mortgage Consultant
773.255.2793 | ryanp@anmtg.com
www.ANmtg.com/ryanp

THIS IS AN ADVERTISEMENT. This is not a commitment to lend. A and N Mortgage Services, Inc. is an Illinois Residential Mortgage Licensee and Equal Housing Lender. 1945 N. Elston Ave. Chicago, IL 60642 p: 773.305.1000 (5626) ANmtg.com NMLS No. 19291 IL MB 0006638. Serving IL, IN, IA, FL, MA, MI, MN, TX, WI Ryan Pierce NMLS No. 1041686



13 mo. WARRANTY

We've Got You Covered.

Coverage Includes:

- ✓ Air Conditioning System/Cooler
- ✓ Kitchen Refrigerator w/ Ice Maker
- ✓ Door Bells, Burglar & Fire Alarm Systems*
- ✓ Heating System/Furnace
- ✓ Washer/Dryer Package*
- ✓ And much more!

*Covered by Platinum & Diamond Plans. Terms and Conditions apply.



Kim Chalekian - Account Executive
Cell: 847.212.8635
kchalekian@hwahomewarranty.com



Liane Luckett - Account Executive
Cell: 708.205.5193
luckett@hwahomewarranty.com

HWAHomeWarranty.com 888.492.7359

©2017 Home Warranty of America, Inc.



ONE YEAR ANNIVERSARY!

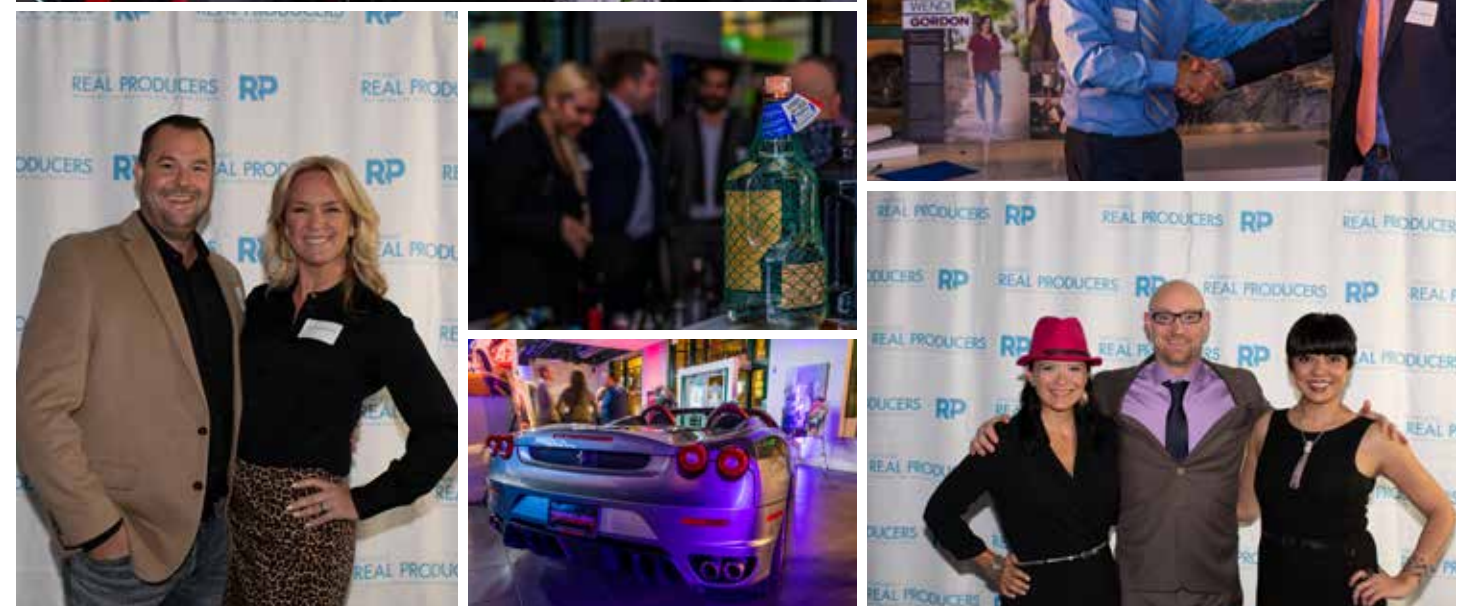


Mancuso Motorsports hosts *Chicago Real Producers*
events Photos by **Heather Allison Love Photography** and **Carlos Miranda**

Thank you for attending our One Year Anniversary and Fall Event. We had a blast at Mancuso Motorsports! Thank you to Ryan Pierce for providing an abundance of delicious food and to Gentleman's Cooperative for providing top-notch drinks. Great connections were made and fun was had by all! We look forward to seeing you at our next event. Enjoy the photos!













IMPRESS
YOUR CLIENTS
WITH SOMETHING
THEY'LL
CHERISH
AND
NEVER
FORGET.

SPECIAL REALTOR PRICING

JOSH MOULTON
FINE ART GALLERY

Providing Chicago's Top Realtors with custom framed paintings and prints for closing gifts for 15 years.

2218 N Clark St · Chicago, IL 60614
www.joshmoulton.com · 773.592.3434



- Cedar
- Flat Roofs
- Insulation
- Shingles
- Gutters & Downspouts
- Siding
- Slate & Tile
- Tuckpointing
- Window & Doors



Lindholm Roofing
3588 N Milwaukee Ave
Chicago, IL 60641
P: 773-283-7675
E: Info@LindholmRoofing.com
W: LindholmRoofing.com

SUPER



Home Warranty. Reinvented.

Silicon Valley Style

hellosuper.com/realestate
844-55-SUPER

Contact: Morgan Bertler
847-951-0961 | morgan@hellosuper.com

- **Top Home Producer** in Illinois.
- **Offering over 30** different carriers to provide the best quote possible for your clients.
- Licensed in **20 states**.



Scott Weer Agency

Scott Weer, Insurance Agent
scott@skylightinsurance.com
www.skylightinsurance.com

773-353-6600



Auto • Home • Life • Business



MIDWEST
REMODELING & BUILDERS, LTD



GENERAL CONTRACTOR • BUILDING • REMODEL
REHAB • BATHS • KITCHENS • ROOF TOPS

(847) 888-7777

24 Hayes Ave. La Grange, IL 60525 • Fax: 630-595-1175
midwesttech@yahoo.com • midwest-remodeling-and-builders-ltd.com

Experience Matters



Over 35 years experience
closings real estate transactions.

CHICAGO REAL ESTATE EXPERTS.



Gerard D. Haderlein, Esq.

773-472-2888
jerryhaderlein@ameritech.net
3413 N. Paulina Chicago IL 60657

www.gerardhaderleinlakeviewlawyer.com



GROW YOUR BUSINESS



FOR ADVERTISING INFO VISIT
REALPRODUCERSMAG.COM

» cover story

Amanda McMillan:

Committed to
Excellence

By Chris Menezes
Photos by Heather Allison Love Photography

Amanda's grandfather, a high profile commercial REALTOR® who helped shape the Chicago skyline, taught her that all of the good things in life are earned, not given. More importantly, if she wanted to achieve greatness, then she had to be great. These words helped to shape Amanda's life and she followed in his footsteps—tough and determined.



Chicago Home Partner Team

From an early age, this level of commitment was apparent in Amanda. Like many little girls, she had a love for horses. The difference was that she would never outgrow that love. “I started riding when I was three, on vacations with my family,” says McMillan. “I would ride in the saddle with my mom. Soon this passion turned into riding lessons, riding camp and finally, after 5 more years of pleading, a horse of my own. The condition to continue riding was that the horse was my responsibility and when not in school, I was caring for it. Every odd job I could do and penny I earned went into my riding,” says Amanda.

Although Amanda worked at the barn as often as she could to help support her riding, her love affair with horses was cut short when her family could no longer afford to keep them. “I was heartbroken, but I committed to myself that this ‘breakup’ was only temporary, and I would find a way to get back to it,” says Amanda, who was only 13 at the time.

Years later, as Amanda began planning for college, she convinced her parents that a double major in equestrian studies and business would allow her to pursue her dreams of becoming a professional equestrian while still planning for the future. They agreed, and she attended the University of Findlay, one of the best equestrian colleges in the country.

Shortly after college, Amanda began riding professionally. As a young professional, she was living her dream of days filled with horses and hard work, but something didn’t feel quite right. “I had a client, at that time, who said something to me that I remember to this day,” states Amanda. “She said that sometimes mixing your heart’s passion with your day-to-day job can muddy

the waters, and make it less about the passion and more about the job.” It was a crossroad for McMillan and one which would change her life, and Chicago’s real estate world, forever.

Heeding this advice, Amanda decided to follow in the footsteps of her grandfather, mother, and father. She entered into real estate in 2002, becoming the third generation REALTOR® in the family. Since day one, Amanda’s mission has been “to deliver outstanding advice, counsel, and service to clients.” Driven by a personal desire to help people achieve their goals, Amanda has always set out to deliver a highly professional, yet personal experience.

“I didn’t want it to be about the money, or the awards or anything like that—that’s not really who I am. This is one of the largest financial decisions most people will ever make and by providing unwavering insight, I can help them to make it the right one. Especially today, with all of the information available online, it’s my goal to help them understand what it all means and navigate the process from all perspectives.”

Amanda’s consultation and advice to clients could be viewed as counterproductive from a strict business perspective or to the average REALTOR®. “I am honest to a fault, but it’s always in the best interest of the client,” says McMillan laughing. “I’ve told many people not to buy or sell—simply because the timing or situation wasn’t right for them. Where it might not be what they want to hear at the time, the truth is what they deserve and will appreciate in the long run.” This personal approach, emotional investment, and honesty have allowed Amanda to maintain a referral base of over 97 percent year after year and a rapidly growing business.



Amanda and her family having fun at one of their favorite restaurants in Logan Square, Reno



Photo Submitted: Amanda competing with one of her horses



•••

“Once you hit a certain level in business, you find you simply can’t do it all,” says McMillan. “The common trend is to grow your business through simply adding more and more people and losing the personal connection clients desire. I knew that I didn’t want to grow my business in that manner.” Instead, Amanda created a boutique group of like-minded individuals and formed her group Chicago Home Partner. “The governing principles of Chicago Home Partner encompass both analytics and empathy, advice and understanding. Our goal is to take a sophisticated, human approach to buying and selling homes, and we don’t take that responsibility lightly,” says Amanda.

By focusing on being the best, not the biggest, Amanda has been able to construct one of the most efficient teams in Chicago. “There are only four of us (including myself), so we’re an incredibly intimate group. We work very hard to do the level of business that we do and it’s definitely an all hands-on deck mentality. But, for one crazy reason or another, we all share the same intense passions of creating a better overall experience for our clients. We create confident buyers and sellers through education and trust. Every one of us exhibits an expertise and dedication that separates us from the pack. As I always tell people, there’s a reason the team is not called the Amanda McMillan Group. . . it’s not just about me, it’s definitely an us,” says Amanda.

Today, Chicago Home Partner ranks in the top twenty-five in the city. They have been recognized as Top Producers by CAR every year since 2004, and have received numerous awards and recognitions, including, most recently, Crain’s Chicago Business “Most Influential Residential Real Estate Agent” for 2018.

“Looking forward,” says McMillan, “our goal is to continue to improve on how we can support our clients in their real estate endeavors, and, in some small part, help to create a better real estate industry for everyone.” Amanda is looking to expand her reach even further to help educate other REALTORS® on how service, results, and growth all go hand in hand, and that no one aspect needs to be sacrificed for the others. “I want more agents to be fueled by creating memorable experiences, not by financial reward,” she says.

Although Amanda feels very lucky to be where she is in her career, her family is what makes her feel the luckiest. Amanda and her husband, Matthew Dollinger, have two daughters—Danika (4) and Josephine (2). They also have two boxers, Kinzie and Drexel, and two horses, Cupina Colada and Wyoming ODF. As a family, they enjoy being outside, playing in the backyard (which they have dubbed “Funtown”) and spending time at the farm.

And like every goal Amanda sets in life, she has followed through with returning to her passion of horses. She continues to ride competitively on a national level and is committed to being the best she can be. “My competitive nature to excel causes me to set lofty goals for myself, not only in real estate, but in my riding as well,” she says. “Most older amateurs tend to scale back as they get to my age. In my mind, I am just coming into my prime.”

Where Amanda’s grandfather is no longer with us, it’s easy to assume that he would look proudly upon her hard work, determination, and success. There is no doubt that she has earned the greatness that he inspired her to do.

“My drive to always be excelling causes me to want to continue to set big goals and accomplishments even within my riding.”



Ronan LLC CONSTRUCTION



We are CELEBRATING 20 years of superior quality construction.

Ronan Construction, LLC strives to keep our excellent reputation and quality to customer service a top priority. We treat every project with personalized attention. With over thirty years of combined construction and property development experience, we deliver superior quality construction. We develop QUALITY not quantity!!!

Contact us today for all your construction needs!!!



Ronan Construction, LLC | 2934 W. Montrose Ave | Chicago, IL 60618 | Phone: 773-588-9164 | Email: info@ronaninvestors.com | RonanConstruction.com

We are CELEBRATING 20 years of superior quality construction.



www.ronanconstruction.com



Heather Allison LOVE PHOTOGRAPHY

ILLUMINATING YOUR AUTHENTIC SELF
THROUGH OUR UNIQUE ARTISTIC LENS

@heatherallisonlove | heatherallisonlove.com
(872) 240-4257

Your Real Estate Needs Are My #1 Priority.



Raimondi Law Group
Proven Knowledge & Legal Expertise
For All of Your Real Estate Law Needs



Lisa M. Raimondi
15774 S. LaGrange Road, #161
Orland Park, Illinois 60462
312-701-1022
lmr@raimondilawgroup.com

SUBSCRIBE TO CHICAGO REAL PRODUCERS



If you would like to purchase a monthly subscription to this publication or would like extra copies of any of our issues, please email andy.burton@realproducersmag.com.



Mark Ink GRAPHICS

Fully Custom Sign Shop
15+ Years of Experience Providing Signs to the Real Estate Industry

- REAL ESTATE
- STORE FRONT SIGNAGE
- CUSTOM DISPLAYS
- WINDOW FROSTING
- OFFICE SIGNAGE
- VEHICLE WRAPS
- CUT VINYL
- AND MORE...

ARTWORK@MARKINKGRAPHICS.COM
773.557.7395

4128 N NASHVILLE AVE CHICAGO, IL 60634



20% OFF
ANY ORDER
FROM NEW CLIENTS

TOP 200 STANDINGS

Teams and Individuals from January 1, 2018 to October 31, 2018

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
1	Jeffrey	Lowe	157	\$162,941,927	59	\$73,436,211	216	\$236,378,138
2	Nancy	Tassone	56	\$201,301,707	6	\$6,977,500	62	\$208,279,207
3	Colin	Hebson	122	\$125,042,623	48	\$39,342,723	170	\$164,385,346
4	Matt	Laricy	117	\$54,630,300	183	\$83,455,866	300	\$138,086,166
5	Emily	Sachs Wong	71	\$85,855,000	32	\$38,714,000	103	\$124,569,000
6	Mario	Greco	153	\$83,994,212	57	\$33,882,242	210	\$117,876,454
7	Jennifer	Ames	51	\$68,464,550	29	\$27,059,250	80	\$95,523,800
8	Leigh	Marcus	121	\$71,960,283	26	\$16,078,118	147	\$88,038,401
9	Karen	Biazar	116	\$70,460,315	23	\$14,940,400	139	\$85,400,715
10	Brad	Lippitz	45	\$46,732,245	26	\$30,226,400	71	\$76,958,645
11	Kathleen	Malone	30	\$44,375,838	19	\$28,038,775	49	\$72,414,613
12	Sophia	Klopas	42	\$30,913,750	49	\$35,591,795	91	\$66,505,545
13	Melanie	Giglio	56	\$42,057,805	41	\$24,367,575	97	\$66,425,380
14	Jennifer	Mills	56	\$38,250,500	27	\$21,891,900	83	\$60,142,400
15	Barbara	O'Connor	59	\$38,514,215	36	\$20,960,934	95	\$59,475,149
16	Sam	Shaffer	31	\$17,875,900	78	\$40,083,985	109	\$57,959,885
17	Carrie	Mccormick	60	\$30,108,555	47	\$25,117,405	107	\$55,225,960
18	Elizabeth	Brooks	51	\$53,492,959	1	\$935,081	52	\$54,428,040
19	Timothy	Sheahan	37	\$36,112,500	20	\$16,088,510	57	\$52,201,010
20	Tommy	Choi	41	\$22,573,300	49	\$28,430,450	90	\$51,003,750
21	Chezi	Rafaeli	22	\$30,772,500	10	\$19,617,500	32	\$50,390,000
22	Debra	Dobbs	17	\$10,890,250	22	\$33,644,579	39	\$44,534,829
23	Amanda	Mcmillan	46	\$25,133,700	27	\$17,684,900	73	\$42,818,600
24	Millie	Rosenbloom	30	\$25,545,750	15	\$15,784,400	45	\$41,330,150
25	Elena	Theodoros	36	\$18,169,000	38	\$21,872,300	74	\$40,041,300
26	Frank	Montro	137	\$26,018,890	75	\$12,692,667	212	\$38,711,557
27	Julie	Harron	11	\$21,835,125	11	\$16,763,568	22	\$38,598,693
28	Braden	Robbins	15	\$5,402,063	78	\$32,799,106	93	\$38,201,169
29	Robert	Picciariello	82	\$36,954,940	0	\$0	82	\$36,954,940
30	Timothy	Salm	17	\$27,048,878	5	\$9,368,628	22	\$36,417,506
31	Joanne	Nemerovski	13	\$19,277,688	11	\$16,628,328	24	\$35,906,016
32	Katharine	Waddell	34	\$20,092,003	26	\$15,338,382	60	\$35,430,385
33	D	Waveland Kendt	31	\$25,543,326	14	\$7,916,450	45	\$33,459,776
34	Michael	Rosenblum	22	\$22,419,744	14	\$10,677,500	36	\$33,097,244

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
35	Jason	O'Beirne	37	\$27,898,050	21	\$5,102,727	58	\$33,000,777
36	Dennis	Huyck	33	\$19,998,310	18	\$11,756,800	51	\$31,755,110
37	Melissa	Govedarica	41	\$27,250,600	5	\$4,168,700	46	\$31,419,300
38	Philip	Skowron	12	\$11,379,400	11	\$19,842,642	23	\$31,222,042
39	Ryan	Preuett	12	\$10,387,500	11	\$20,827,500	23	\$31,215,000
40	Scott	Newman	49	\$13,157,350	42	\$17,608,807	91	\$30,766,157
41	Lance	Kirshner	46	\$19,278,882	22	\$11,435,650	68	\$30,714,532
42	Owen	Duffy	42	\$23,808,200	11	\$6,500,900	53	\$30,309,100
43	Elizabeth	Ballis	20	\$20,805,500	14	\$9,386,730	34	\$30,192,230
44	Bruce	Glazer	18	\$7,991,500	25	\$21,867,000	43	\$29,858,500
45	Melissa	Siegal	33	\$14,683,600	20	\$15,001,243	53	\$29,684,843
46	Michael	Shenfeld	25	\$16,617,150	17	\$12,563,900	42	\$29,181,050
47	Michael	Hall	47	\$19,936,450	23	\$8,574,400	70	\$28,510,850
48	Nadine	Ferrata	22	\$17,183,547	10	\$10,742,220	32	\$27,925,767
49	Naomi	Wilkinson	12	\$13,865,750	11	\$13,810,000	23	\$27,675,750
50	Helaine	Cohen	2	\$1,060,000	15	\$26,554,533	17	\$27,614,533

Disclaimer: Information is pulled directly from the MLS. New construction or numbers not reported to the MLS within the date range listed are not included. The MLS is not responsible for submitting this data. Some teams may report each agent individually, while others may take credit for the entire team. Chicago Real Producers does not alter or compile this data nor claim responsibility for the stats reported to/by the MLS. Data is based on Chicago proper only and may not match the agent's exact year to date volume.

MOVEMENT MORTGAGE

Ryan Cotter
MARKET LEADER
 NMLS#: 224352
 direct: 312.607.1111
 ryan.cotter@movement.com
 movement.com/ryan.cotter

© 2018 Movement Mortgage, LLC. All rights reserved. Equal Housing Opportunity. NMLS ID: 20179 (www.movementmortgage.com) | 877-514-1469. Movement Mortgage, LLC is licensed by "Direct Residential Mortgage License" # MS 6700000. Interest rates and products are subject to change without notice and may or may not be available at the time of loan commitment or lock-in. Borrowers must qualify. All loans are subject to credit review. "Movement Mortgage" is a registered trademark of The Movement Mortgage, LLC, a Delaware limited liability company. 8024 Carlin Hill Rd, Indian Land, SC 29111 | CFI # 0001 | Exp 5/2020

DO YOUR DEALS NEED SAVING?

Do you have deals that were denied by another lender?
 Do you have clients with low credit scores?
 Do you have deals that needed to close yesterday?

I am so thankful for Ryan and all of his help with my first home buying experience! I appreciate all of his help and support.
-Alison Chemelik

We have known and used him for years. His service is unsurpassed.
-Jim Ellis Koenig and Strey

TOP 200 STANDINGS

Teams and Individuals from January 1, 2018 to October 31, 2018

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
51	Jeffrey	Proctor	22	\$11,870,150	17	\$15,670,750	39	\$27,540,900
52	Eudice	Fogel	11	\$10,851,750	15	\$16,665,000	26	\$27,516,750
53	Layching	Quek	4	\$2,053,500	36	\$25,380,788	40	\$27,434,288
54	Sam	Jenkins	27	\$19,799,500	10	\$7,573,500	37	\$27,373,000
55	Daniel	Close	5	\$2,995,650	40	\$23,907,758	45	\$26,903,408
56	Joe	Zimmerman	31	\$13,171,350	31	\$13,693,340	62	\$26,864,690
57	Katherine	Malkin	4	\$6,385,000	7	\$20,469,500	11	\$26,854,500
58	Gary	Lucido	30	\$16,051,840	22	\$10,715,336	52	\$26,767,176
59	Ivona	Kutermankiewicz	25	\$18,235,600	9	\$8,083,708	34	\$26,319,308
60	Michael	Maier	38	\$22,634,235	7	\$3,534,500	45	\$26,168,735
61	Brooke	Vanderbok	17	\$12,139,448	18	\$13,311,900	35	\$25,451,348
62	Matthew	Liss	33	\$17,733,100	13	\$7,422,401	46	\$25,155,501
63	Scott	Curcio	37	\$15,539,700	27	\$9,585,500	64	\$25,125,200
64	Robert	Sullivan	17	\$15,435,500	11	\$9,676,000	28	\$25,111,500
65	Nicholaos	Voutsinas	0	\$0	45	\$24,987,360	45	\$24,987,360
66	Meredith	Manni	7	\$8,430,000	10	\$16,548,375	17	\$24,978,375
67	William	Goldberg	24	\$16,718,193	11	\$8,191,001	35	\$24,909,194
68	Janet	Owen	5	\$20,110,000	2	\$4,321,181	7	\$24,431,181
69	Julie	Busby	16	\$8,841,000	18	\$15,501,600	34	\$24,342,600
70	Jill	Silverstein	15	\$9,513,000	24	\$14,699,175	39	\$24,212,175
71	Peter	Krzyzanowski	24	\$10,767,850	23	\$13,400,200	47	\$24,168,050
72	Hayley	Westhoff	23	\$15,574,900	14	\$8,416,800	37	\$23,991,700
73	Stefanie	Lavelle	21	\$10,224,900	28	\$13,595,000	49	\$23,819,900
74	Laura	Topp	22	\$14,214,500	19	\$9,289,000	41	\$23,503,500
75	Nicholas	Colagiovanni	19	\$12,395,000	15	\$11,054,542	34	\$23,449,542
76	Scott	Berg	57	\$22,787,750	1	\$544,500	58	\$23,332,250
77	Weston	Harding	27	\$16,556,414	13	\$6,588,714	40	\$23,145,128
78	Susan	Miner	6	\$16,461,000	3	\$6,530,000	9	\$22,991,000
79	Zane	Jacobs	39	\$21,213,150	1	\$1,710,000	40	\$22,923,150
80	Peter	Moore	16	\$7,017,000	24	\$15,900,400	40	\$22,917,400
81	Phil	Byers	19	\$8,824,100	20	\$13,655,800	39	\$22,479,900
82	Kevin	Hinton	21	\$9,027,873	27	\$13,172,650	48	\$22,200,523
83	Beata	Gaska	23	\$16,013,358	5	\$5,844,800	28	\$21,858,158
84	Alfredo	Medina	40	\$21,386,785	0	\$0	40	\$21,386,785

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
85	Jacqueline	Colando	36	\$15,675,700	7	\$5,275,400	43	\$20,951,100
86	Deborah	Hess	28	\$11,984,750	23	\$8,686,950	51	\$20,671,700
87	Steve	Meyer	41	\$18,177,075	4	\$2,399,725	45	\$20,576,800
88	Santiago	Valdez	33	\$9,318,000	36	\$11,169,700	69	\$20,487,700
89	Edward	Jelinek	24	\$9,700,000	18	\$10,730,900	42	\$20,430,900
90	Izabela	Sloma	16	\$15,927,300	8	\$4,498,500	24	\$20,425,800
91	Joshua	Lipton	18	\$12,302,100	13	\$8,061,000	31	\$20,363,100
92	Danielle	Dowell	21	\$12,031,874	18	\$7,993,400	39	\$20,025,274
93	Kimberly	Gleeson	8	\$8,651,001	4	\$11,245,001	12	\$19,896,002
94	Lauren	Mitrick Wood	18	\$8,509,000	20	\$11,252,250	38	\$19,761,250
95	Nancy	Hotchkiss	31	\$12,191,800	21	\$7,554,750	52	\$19,746,550
96	Daniel	Glick	13	\$15,307,550	7	\$4,389,750	20	\$19,697,300
97	John	Berdan	9	\$3,580,000	37	\$15,989,500	46	\$19,569,500
98	Armando	Chacon	16	\$10,356,968	12	\$9,127,266	28	\$19,484,234
99	Ken	Jungwirth	17	\$9,136,500	12	\$10,270,500	29	\$19,407,000
100	Christine	Paloian Fixler	13	\$18,067,000	3	\$1,289,900	16	\$19,356,900

Disclaimer: Information is pulled directly from the MLS. New construction or numbers not reported to the MLS within the date range listed are not included. The MLS is not responsible for submitting this data. Some teams may report each agent individually, while others may take credit for the entire team. Chicago Real Producers does not alter or compile this data nor claim responsibility for the stats reported to/by the MLS. Data is based on Chicago proper only and may not match the agent's exact year to date volume.

**Law Offices of
Jonathan M Aven, LTD**

Jonathan M. Aven
Law Offices of Jonathan M Aven, LTD
180 N. Michigan Ave. Ste. 2105
Chicago, IL 60601
312-251-8777
www.AvenLaw.com
Jonathan@AvenLaw.com

Tired Of Waiting for Your Lawyer To Call You Back? You Shouldn't Have To!

Our clients are important to us! We promptly return phone calls, emails, texts, (even tweets) and strive to meet all deadlines!

If you are purchasing or selling property in Chicagoland, you can turn to our Chicago Real Estate Attorneys with confidence.

Real Estate Legal Services

JMC
LAW GROUP

Service is the Key to my success!



I HAVE THE BEST TOOLS FOR **REALTORS**

**WISHING YOU AND
YOUR FAMILIES EVERY
HAPPINESS THIS
HOLIDAY SEASON
AND THROUGHOUT THE
COMING YEAR!**

LeadWorks
Smart Leads. Continuous Growth.
with **DigitalDocs**

JASON CHMIELEWSKI

Managing Partner

office 312.332.5020 fax 312.332.5021

jason@jmclawgroup.com

10 S. LaSalle Street, Suite 3500 - Chicago, IL 60603

9661 W. 143rd Street, Suite 201 - Orland Park, IL 60462

What is LeadWorks with Digital Docs?

Real Estate Agents get access to the **LeadWorks** program which delivers targeted leads right to their inbox. This program analyzes over 21 life-event triggers from a specific radius around the property they sold. **LeadWorks** will automatically e-mail you the leads so you can get started immediately on growing your business!

With **DigitalDocs** all parties within a real estate transaction receive leading technology that is designed to create marketing automation post-closing to stay in touch with past clients, while offering their clients a safe and secure document storage solution and valuable reports.

Contact me for more information!

jmclawgroup.com



MICHELLE BOBART & TEAM

The Platinum Mortgage Experience



The best place to be is home for the holidays.

Over 2,500 clients agree—Michelle and her team have a reputation for honest, responsible advice and outside-the-box solutions for every scenario.

- **Top 1%** Mortgage Originators in America 2012-2017²
- **Elite Women** US Mortgage Banking 2017⁴
- **Five Star Professional** Chicago Magazine 2011-2017³
- **Leading Women in Housing** MReport 2017⁵

Partner with Michelle and get your clients home this holiday season.



Give your home the protection it deserves.

Solis Ins and Fin Svcs Inc
Bryan J Solis, Agent
3106 1/2 N Central Avenue
Chicago, IL 60634
Bus: 773-889-0303



Your home is where you make some of your best memories, and that's worth protecting. I'm here to help.
LET'S TALK TODAY.

State Farm Fire and Casualty Company, State Farm General Insurance Company, Bloomington, IL
State Farm Florida Insurance Company, Winter Haven, FL
State Farm Lloyds, Richardson, TX

1708136



guaranteedRate

The Home Purchase Experts®

Michelle Bobart
SVP of Mortgage Lending

PRESIDENT'S CLUB

O: (312) 379-3516 C: (312) 953-7365

michelle@rate.com

Rate.com/michellebobart

320 W. Ohio St Suites 1E & 410, Chicago, IL 60654

¹Red Arrow Connect: 2750 Borrowers, 4163 loans and 6,572 contacts.
²Top 1% of Mortgage Originators in America by Mortgage Executive Magazine (2012-2017)
³Five Star Professional by Chicago Magazine (2011-2018)
⁴50 Elite Women in US Mortgage Banking by Mortgage Professional America (2017-2018)
⁵MReport's Women in Housing (2017)
FEDERAL HOUSING LENDER Michelle Bobart NMLS ID #137164; CO - 100035767 - Licensed; DC - MLD137164 - MLD2611; IL - LD17860 - MLD1102; IL - 031.0002302 - MB.0005932; IN - 14945 - 11060; MD - 06-20408 - 13181; MI - 137164 - FR-0018846 & SR-0018847; VA - MLD-13110VA - MC-3769; WI - 137164 - 27394BA - Guaranteed Rate NMLS ID #2611 (National Mortgage Licensing System www.nmlsconsumeraccess.org) • CO - Guaranteed Rate, Inc. Regulated by the Division of Real Estate, 777-790-0505 • DC - Lic #MLB2611 • IL - Lic #MLD1102 • IL - Residential Mortgage Licensee - IDPR, 122 South Michigan Avenue, Suite 1900, Chicago, Illinois, 60603, 312-793-3000, 3940 N. Ravenswood Ave., Chicago, IL 60613 #MB.0005932 • IN - Lic #11060 & #10332 • MD - Lic #11181 • MI - Lic #FR0018846 & SR0018847 • VA - Guaranteed Rate, Inc. - Licensed by Virginia State Corporation Commission, License # MC-3769 • WI - Lic #27394BA & 2611BR

TOP 200 STANDINGS

Teams and Individuals from January 1, 2018 to October 31, 2018

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
101	Alishja	Ballard	22	\$10,328,800	22	\$8,805,000	44	\$19,133,800
102	George	Morgan	19	\$12,240,500	12	\$6,825,500	31	\$19,066,000
103	Kevin	Wood	4	\$11,736,978	4	\$7,210,000	8	\$18,946,978
104	Stephanie	Cutter	29	\$12,143,400	16	\$6,733,000	45	\$18,876,400
105	Beth	Gomez	19	\$9,198,400	11	\$9,501,000	30	\$18,699,400
106	Lisa	Mcmillan	19	\$17,048,575	4	\$1,574,000	23	\$18,622,575
107	Philip	Schwartz	29	\$13,181,825	16	\$5,417,250	45	\$18,599,075
108	Stacey	Dombar	30	\$12,686,650	12	\$5,841,750	42	\$18,528,400
109	Erin	Mandel	13	\$7,681,000	15	\$10,746,271	28	\$18,427,271
110	John	O'Neill	10	\$10,934,925	7	\$7,245,000	17	\$18,179,925
111	Samantha	Porter	20	\$15,814,000	4	\$2,232,000	24	\$18,046,000
112	Susan	Kanter	17	\$9,252,000	18	\$8,734,500	35	\$17,986,500
113	Melanie	Stone	11	\$4,677,000	39	\$13,251,000	50	\$17,928,000
114	R. Matt	Leutheuser	4	\$7,284,900	6	\$10,520,550	10	\$17,805,450
115	Pamela	Rueve	10	\$8,376,902	11	\$9,427,000	21	\$17,803,902
116	Christie	Ascione	15	\$8,776,975	12	\$9,026,500	27	\$17,803,475
117	Juliana	Yeager	21	\$11,850,800	11	\$5,928,250	32	\$17,779,050
118	Brett	Novack	18	\$7,885,026	18	\$9,842,800	36	\$17,727,826
119	Lisa	Huber	15	\$8,563,000	13	\$9,105,904	28	\$17,668,904
120	Thomas	Moran	12	\$13,200,400	1	\$4,462,500	13	\$17,662,900
121	Rubina	Bokhari	16	\$12,592,500	9	\$4,999,500	25	\$17,592,000
122	Eric	Hublar	1	\$505,000	35	\$17,076,800	36	\$17,581,800
123	David	Schraufnagel	6	\$8,781,600	6	\$8,781,600	12	\$17,563,200
124	Megan	Tirpak	8	\$5,799,000	15	\$11,688,749	23	\$17,487,749
125	Qiankun	Chen	8	\$2,243,000	50	\$15,207,488	58	\$17,450,488
126	Jeremiah	Fisher	14	\$8,748,050	15	\$8,599,950	29	\$17,348,000
127	Ashley	Cox	9	\$3,551,000	16	\$13,764,319	25	\$17,315,319
128	Hasani	Steele	37	\$13,247,500	10	\$4,051,200	47	\$17,298,700
129	Ian	Schwartz	22	\$10,580,500	9	\$6,633,850	31	\$17,214,350
130	Ryan	Smith	91	\$17,047,348	3	\$166,500	94	\$17,213,848
131	Gail	Spreen	31	\$13,928,250	9	\$3,232,500	40	\$17,160,750
132	Randy	Nasatir	22	\$10,121,000	18	\$6,946,400	40	\$17,067,400
133	Danny	Lewis	16	\$6,132,500	21	\$10,837,670	37	\$16,970,170
134	Radim	Mandel	20	\$9,860,400	15	\$7,066,300	35	\$16,926,700

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
135	Mariah	Dell	11	\$7,205,250	17	\$9,642,000	28	\$16,847,250
136	Kathryn	Schrage	38	\$16,808,900	0	\$0	38	\$16,808,900
137	Camille	Canales	13	\$4,865,000	22	\$11,940,400	35	\$16,805,400
138	Michael	Linden	25	\$10,495,200	15	\$6,185,300	40	\$16,680,500
139	Terri	Mcauley	6	\$5,410,000	9	\$11,259,500	15	\$16,669,500
140	Stephanie	Loveverde	19	\$8,231,000	17	\$8,406,200	36	\$16,637,200
141	Ryan	Huyler	16	\$8,456,399	15	\$8,175,750	31	\$16,632,149
142	Arthur	Cirignani	132	\$15,315,382	7	\$1,311,400	139	\$16,626,782
143	Janelle	Dennis	23	\$9,536,400	16	\$7,017,300	39	\$16,553,700
144	Margaret	Baczowski	14	\$10,074,500	9	\$6,469,400	23	\$16,543,900
145	Mary	Mac Diarmid	5	\$4,699,000	11	\$11,774,500	16	\$16,473,500
146	Doug	Harter	5	\$2,975,000	11	\$13,381,900	16	\$16,356,900
147	Pearce	Lashmett	19	\$10,677,750	11	\$5,612,625	30	\$16,290,375
148	Pasquale	Recchia	21	\$8,855,669	14	\$7,429,000	35	\$16,284,669
149	Amy	Duong	17	\$8,227,300	15	\$8,029,424	32	\$16,256,724
150	Michelle	Berger	9	\$7,551,500	9	\$8,440,247	18	\$15,991,747

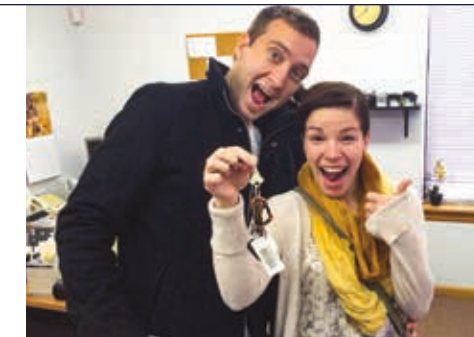
Disclaimer: Information is pulled directly from the MLS. New construction or numbers not reported to the MLS within the date range listed are not included. The MLS is not responsible for submitting this data. Some teams may report each agent individually, while others may take credit for the entire team. Chicago Real Producers does not alter or compile this data nor claim responsibility for the stats reported to/by the MLS. Data is based on Chicago proper only and may not match the agent's exact year to date volume.

REALTORS

Service
Expertise
Solutions

4 Westbrook Corporate Center,
Suite 650, Westchester, IL 60154

1000 N. Milwaukee Ave,
Chicago, IL 60642 | (708) 531-9060



Call CK for
a different
client lending
experience!



Chris Kinsella
Sr. Mortgage Banker
Cell: 630.564.3272
NMLS #872091
uhloans.com



IT'S MORE THAN A MORTGAGE

Copyright © and Trademark ™ 2017 United Home Loans, Inc. All Rights Reserved.
An Illinois Residential Mortgage Licensee, #MB.0006479 | NMLS# 207546

TOP 200 STANDINGS

Teams and Individuals from January 1, 2018 to October 31, 2018

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
151	Eugene	Fu	15	\$10,307,500	7	\$5,677,429	22	\$15,984,929
152	Michael	Vrieling	19	\$8,580,500	17	\$7,345,643	36	\$15,926,143
153	Paul	Barker	23	\$11,792,531	8	\$4,133,500	31	\$15,926,031
154	Marlene	Granacki	11	\$11,772,202	4	\$4,078,202	15	\$15,850,404
155	Natasha	Motev	8	\$7,846,900	6	\$7,997,400	14	\$15,844,300
156	Brady	Miller	15	\$6,554,000	26	\$9,273,401	41	\$15,827,401
157	Lisa	Sanders	31	\$12,172,350	11	\$3,556,000	42	\$15,728,350
158	Rory	Fiedler	0	\$0	37	\$15,718,400	37	\$15,718,400
159	Brian	Cargerman	0	\$0	28	\$15,716,415	28	\$15,716,415
160	Joseph	Kotoch	16	\$7,816,361	10	\$7,886,000	26	\$15,702,361
161	Keith	Brand	2	\$618,000	30	\$15,066,080	32	\$15,684,080
162	Jennifer	Liu	30	\$14,567,177	3	\$1,060,000	33	\$15,627,177
163	Nick	Nastos	9	\$4,680,900	21	\$10,939,350	30	\$15,620,250
164	Keith	Tarasiewicz	3	\$904,900	36	\$14,688,750	39	\$15,593,650
165	Steven	Powers	12	\$6,574,400	15	\$8,989,400	27	\$15,563,800
166	Jane	Shawkey-Nye	3	\$5,579,175	4	\$9,877,000	7	\$15,456,175
167	John	Huebner	20	\$8,729,700	16	\$6,681,700	36	\$15,411,400
168	Nancy	Mcadam	19	\$13,629,500	5	\$1,762,250	24	\$15,391,750
169	Emily	Smart Lemire	8	\$7,273,000	13	\$8,089,311	21	\$15,362,311
170	Adam	Schneiderman	3	\$6,930,000	3	\$8,425,000	6	\$15,355,000
171	Sam	Boren	0	\$0	25	\$15,306,500	25	\$15,306,500
172	Ted	Guarnero	7	\$2,238,500	19	\$13,000,700	26	\$15,239,200
173	Randi	Pellar	3	\$8,904,000	2	\$6,115,000	5	\$15,019,000
174	Natalie	Renna	4	\$1,234,000	31	\$13,782,700	35	\$15,016,700
175	John	Vossoughi	7	\$5,992,500	9	\$8,933,000	16	\$14,925,500
176	Shay	Hata	14	\$7,234,500	10	\$7,443,000	24	\$14,677,500
177	Ian	Halpin	8	\$5,893,500	9	\$8,779,000	17	\$14,672,500
178	Caroline	Druker	8	\$9,579,000	7	\$5,044,000	15	\$14,623,000
179	Nathan	Brecht	34	\$13,598,400	2	\$991,000	36	\$14,589,400
180	Sara	Mccarthy	12	\$5,824,300	21	\$8,749,910	33	\$14,574,210
181	Barbara	Proctor	6	\$10,105,000	3	\$4,450,000	9	\$14,555,000
182	Mark	Zipperer	24	\$6,431,250	22	\$8,073,800	46	\$14,505,050
183	Sarah	Ziehr	35	\$14,454,440	0	\$0	35	\$14,454,440
184	Derek	Disera	16	\$9,321,529	8	\$5,098,000	24	\$14,419,529

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
185	David	Smith	0	\$0	26	\$14,267,628	26	\$14,267,628
186	Elizabeth	Lothamer	16	\$6,858,500	18	\$7,351,900	34	\$14,210,400
187	Theodora	Jordan	13	\$7,826,000	12	\$6,270,000	25	\$14,096,000
188	Cynthia	Sodolski	14	\$10,507,000	7	\$3,540,388	21	\$14,047,388
189	Brooke	Daitchman	12	\$5,484,500	14	\$8,480,250	26	\$13,964,750
190	Sherri	Hoke	5	\$3,854,000	7	\$10,065,000	12	\$13,919,000
191	Ryan Douglas	Wells	13	\$6,360,400	16	\$7,522,000	29	\$13,882,400
192	Harold	Blum	16	\$11,751,500	4	\$2,074,000	20	\$13,825,500
193	Anthony	Torres	0	\$0	30	\$13,741,100	30	\$13,741,100
194	Linda	Levin	4	\$2,701,000	11	\$10,910,573	15	\$13,611,573
195	Lauren	Dayton	22	\$8,869,750	5	\$4,736,900	27	\$13,606,650
196	Andrea	Hebner	9	\$9,028,342	3	\$4,558,487	12	\$13,586,829
197	Collin	Walker	10	\$4,845,000	20	\$8,740,000	30	\$13,585,000
198	Alexander	Haried	5	\$2,099,000	19	\$11,362,000	24	\$13,461,000
199	Cindy	Weinreb	2	\$1,125,000	25	\$12,323,183	27	\$13,448,183
200	William	Vezo	0	\$0	30	\$13,406,500	30	\$13,406,500

Disclaimer: Information is pulled directly from the MLS. New construction or numbers not reported to the MLS within the date range listed are not included. The MLS is not responsible for submitting this data. Some teams may report each agent individually, while others may take credit for the entire team. Chicago Real Producers does not alter or compile this data nor claim responsibility for the stats reported to/by the MLS. Data is based on Chicago proper only and may not match the agent's exact year to date volume.



Painting & Drywall | General Handymen
www.fixitpeople.com

HANDYMEN

PAINTING

ELECTRICAL

DRYWALL

CARPENTRY

PLUMBING

Read our reviews!

"A" RATING on **Yelp**

Angie's list Reviews you can trust.

312.898.9300 | info@fixitpeople.com

2837 N. Halsted, Chicago IL, 60657

YES, WE PUT OUR **MONEY**
 WHERE OUR MOUTH IS



1 Buyer On-Time Closing Protection

We are so confident in closing your loan on or before the closing date that we will issue a \$500 closing credit, solely from our delay.

2 Seller On-Time Closing Protection

We will close the loan on or before the closing date or we pay the seller a \$100 per day closing credit.



3 Deposit Protection

Under the same closing protection, we will also reimburse you for any lost Earnest Money Deposit up to \$5000.

4 Agent Protection

When we issue a fully underwritten approval and are unable to close your transaction solely from our error, we will pay up to \$1000 for related inspections, appraisals or relocation expenses you have incurred.



Chad Lubben

Sr. Mortgage Adviser

NMLS # 447796

(312) 731-4939

Chad@TheLubbenGroup.com

www.TheLubbenGroup.com



1-This Guarantee applies to purchase loan applications received by PHE after February 15, 2018, and this agreement shall expire on February 15, 2019. 2-This Guarantee will apply only if there are no material changes in the borrower's application or credit status from the date of preliminary credit approval through closing. Material changes include changes in underwriting guidelines, the loan amount or loan product, loss or change of employment or income, undisclosed liabilities or increases in debt, fraud, misrepresentations or material omissions in the loan application and supporting documents. 3-This Guarantee only applies to home purchases funded by PHE using conventional, high balance (non-jumbo), FHA and VA loan programs for one to four family dwelling units only and excludes second liens, refinance loans, renovation loans, non-purchase money home equity lines of credit, brokered loans, jumbo loans, loans involving short sales, or any other purchase contract that requires the approval from a third party (e.g., a lender, relocation company, etc.). 4-If PHE does not proactively provide any credits or payments required under the Guarantee, you must request the funds within thirty (30) days from the triggering event. Any payment made under the Guarantee will be reported to the IRS on Form 1099-MISC. Please consult your tax advisor regarding any tax implications. 5-PHE employees and their immediate family members are not eligible to participate in the program. 6-The Guarantee is not a commitment to lend; is not transferable or assignable; and PHE reserves the right to amend or terminate this Guarantee at any time except as to qualified home purchasers with submitted applications prior to the date of the amendment or termination. 7-All payments made under this Guarantee shall be the only recourse and obligation of PHE under this Guarantee. Any other indirect, special or consequential damages due to PHE's failure to close a loan, timely or otherwise, are hereby disclaimed. 8-The closing days are business days, and shall commence under the On-Time Closing Protection when: (a) consumer indicates an intent to proceed; and (b) consumer submits to PHE all of the documents required by PHE to close the loan in the specified closing. PHE is not liable for delays ("Delays") which are caused by events beyond the control of PHE which prevents PHE from complying with any of its obligations under this On-Time Closing Protection program, including but not limited to, delays caused by the consumer or other third parties. Accordingly, this On-Time Closing Protection is not enforceable if such Delays occur and the loan closes after the contract closing date.



THE
GUNDERSON
 LAW FIRM



For Chicagoland's Real Estate Buyers & Sellers, we provide personalized legal guidance and counsel from Contract to Closing and Beyond.



C.J. Lamb

THE GUNDERSON LAW FIRM, LLC

2155 W. Roscoe St. Chicago, IL 60618



Michael J. Gunderson



PRSRT STD
US POSTAGE PAID
WILMINGTON NC
PERMIT NO. 40

IL_Chicago REAL Producers



Phoenix Rising Home Staging can help you sell your home *faster* and for *more money*.

Call and schedule your **FREE** consultation now with Chicagolands largest home staging company.



PHOENIX RISING

Home Staging & Interior Design

WWW.CHICAGOSTAGING.COM 312-450-8365