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Publisher's NOTE

When a new year rolls in with all the bells and whistles I often take a step back to reflect. It is crazy how quickly the days, weeks, months and years go by. There are moments I will cherish forever, like my daughter's wedding last November and other moments I would be fine to forget. As a wife, mother of four, grandmother to almost seven and a business owner the past is so full it is often hard to remember the details of life as they were played out. But this day and age allow us the incredible opportunity to have the moments of our daily life captured and digitally saved for tomorrow. The pictures we take and the words we put down today will last our lifetime and beyond. We love telling stories and we love that our job is telling yours. If we have not connected reach out to me and let's get together for coffee. I would love to hear your story and I bet others would as well.

Make sure you like our Facebook page, Tucson Real Producers magazine, and send me a friend request as I would love to connect with you.

I'd also like to personally thank all of our business sponsors who partnered with us to make the magazine free to all Top Producers, as well as the many REALTORS® who contributed to this issue. Just know that Tucson Real Producers would not exist without you! Our Launch Party event will be this month. The details are in this issue. Make sure I have your email so that you get a personal invitation, I look forward to meeting you and hearing your story!

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phone off- whatever it takes for me to focus on the task that I need to get done and get it done very thoroughly.”

Even with a busy schedule, she does not compromise on family time or sleep. “From 3:30 to 6 p.m., that’s our [her and her kids] time to really bond. We go get something to eat at the house and then go to Jui-Jitsu. Then we go home and have dinner, read, do homework, and I tuck them into bed by 8. Then, I get back to work... I won’t go to bed past 10 p.m. I think it’s very important to get sleep.”

Brittany Palma proves that where there is a will, there is a way. Her introduction to real estate came early in life through her mother who was also a licensed REALTOR®. Brittany remembers being pulled in a wagon from house to house, being involved in the whole experience, the positives, as well as the challenges.

“I went from cleaning friend’s homes, washing their walls to my mother owning businesses. So, I saw both spectrums. I knew automatically when I had to watch my friends play outside and I didn’t get to do those things; I was going to work hard. I was going to earn what I needed to earn to be in a position where I got to play, even if it was as an adult.”

Brittany’s first year of college, at the U of A, she purchased a townhome for her and her friends to live in so they could help pay off her mortgage. It would be a few years though before she decided to actively pursue real estate as a career.

During her college years, Brittany spent a lot of time volunteering and working with kids. After college, she had the opportunity to work for an NFL player on the Chicago Bears running his nonprofit organization. As part of that position, Brittany not only organized football camps but managed some real estate properties. “I realized I wanted to make my career helping adults transition in real estate, purchasing their first home, and being a part of probably the biggest financial decision they’ll ever make.”

As she builds a successful career in real estate, Brittany continues to be a force for good in the community. She volunteers with Habitat for Humanity. She sits on the board for Father’s Day Council Tucson (which raises money and awareness for type 1 diabetes) as well as the Blair Charity Group (which provides access to basketball camps and mentors underserved youth). “At my church, Victory Worship Center, I help with the first responders’ luncheon. One day a month, we prepare lunch for all the first responders in the area. I also sponsor a lot of events for military and border patrol.”

While real estate is in the family and volunteering is a passion, healthy living and fitness was something that Brittany discovered.

“I separated from my kid’s father when I moved back to Tucson. I felt like I lost my identity. I couldn’t figure out what could be my time, to do something that was productive that made me feel good. I started lifting. I joined a sisterhood challenge against 99 other women; it was to lose body fat and gain muscle. I won that, I lost 33 pounds of fat.



Caleb, 4 & Cayden, 6

I went to a bodybuilding competition and I saw this girl on stage. I said, ‘I want to look like that and I want to do it in nine weeks.’ I hired a nutritionist, a coach, and a personal trainer. I went on stage and it was a blast; I loved it. I loved that my kids could cheer for me and I was setting an example.”

Only two years in, Brittany has already won two different shows one in Arizona and one in Las Vegas, Nevada. Brittany may have discovered bodybuilding, but it was her daughter who discovered Jui-Jitsu. On the way home from swim class, her daughter saw a Jui-Jitsu class and said, “Mom, I want to do that.” Brittany started her daughter in Jui-Jitsu classes and she excelled at it.

“She just asked me one day, ‘Why don’t you do it?’ I said, ‘I don’t know, do you want me to do it?’

She said, ‘You could try.’

I was like, your right; I can try. So, then I started using it as conditioning for my bodybuilding. I enjoy it.”

Brittany Palma’s drive, intentionality, and work ethic set her apart. “I’m a little person. I’m 5 feet tall. I’m 110 pounds. I’ve always been the underdog and because of that I’ve always worked harder and I will continue to work harder.” In the next five to 10 years she hopes to expand her real estate business to Phoenix and from there nationwide. “There is no one who will ever out-work me on anything because I want it.”

Brittany Palma dreams big without losing focus. “I want to be known as a person who encourages people to risk it and go for it at 100 percent.” She definitely lives up to her own advice, putting



everything she has into the task at hand. Whether it’s being a good mom, finding someone the perfect house, or lending a helping hand, Brittany Palma always gives 100 percent.

BRITTANY PALMA

Driven To Succeed

Kylea Bitoka

“BEEP – BEEP – BEEP” It’s 5 a.m. in the Old Pueblo. Brittany Palma’s alarm clock rings, but it probably didn’t wake her up. “I try to beat my alarm. My alarm goes off at 5 a.m. If I can wake up at 4 a.m., that’s awesome; it’s a goal of mine.”

Brittany Palma’s full schedule requires an early start. As a single mom of two children, a professional bodybuilder, a Jiu-Jitsu enthusiast, an active member of the Tucson community, a full-time REALTOR®, and a co-owner of 1st Heritage Realty, Brittany is an expert at making the most of each day. She maximizes each day by prioritizing well and minimizing distractions. “I’ll turn my

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Lucy, Stephen, Benjamin and Tally

STEPHEN McNair-Larese

▶▶ a rising star!

Rodney Huguen

Stephen McNair-Larese was pursued by Keller Williams because they saw his potential and were willing to invest in him.

He is grateful for their mentoring culture, “Go for it! And here is how you do it...” they told him. The training and experience he gathered from KW molded and shaped him and he appreciates the accountability they provide him. This relationship has been made possible by the KW creed — which resonates deeply with Stephen — First God, then family, then career.

Graduating from high school in 2007, his entrepreneurial skills were already evident as he and his friend (and business partner) Benjamin Riehle, enrolled in the University of Arizona, bought a house together, and rented rooms to other students. It was a bad time to sell real estate, but a great time to buy.

As a member of the Church of the Latter Day Saints, Stephen left school for a mission to Monterey, Mexico. The principle of putting God first mattered as much to him then, as it does now. He willingly honored a commitment to the church to forgo romantic relationships while serving as a missionary. He was, however, unable to not notice and feel a spiritual connection to one girl, Lucila, better known as Lucy. After his mission was complete, he returned to Mexico to show his mother where he had spent his time, but primarily to pursue Lucy

romantically. After a month of courting Lucy, he returned to the US, leaving her behind. But as in love as he was (and is!), he soon moved to Mexico to continue to court her, teaching English for a couple of corporate clients in order to pay the bills. He loved teaching but loved the girl more so they married in Mexico and then moved to Tucson where he re-enrolled at the UofA majoring in Translation and Interpretation with a minor in education.

They have two children, Benjamin, age 4, and Thalia (Tally) age 3. The babies, born prematurely, are just ten months apart so he often gets confused looks when he declares they are both three years old, but clearly aren't twins. They're a great joy to him and the fun will soon increase when baby number three makes her scheduled January appearance. “It is such fun to be a dad,” Stephen says enthusiastically, “after God, my family is the most important thing in my life.”

While in school, he flipped houses to support his family. This provided him a hands-on experience in house construction and design, which has helped him in selling real estate. ‘Knowing the bones’ of a house permits him to see potential others may not see and also allows him to be conversant with property inspectors, service providers, and other construction folks. “It is good to have done construction. I recommend it to anyone selling real estate.”

Stephen joined his friend, Benjamin, and together they bought and rehabbed houses in the university area. He loved renovating dilapidated homes and seeing a neighborhood turn around. “We increase the value of other properties in the area and it improves the visual appeal of a neighborhood,” he says. He acknowledges it can be a mixed bag for people when they find themselves next door to a bunch of college students, but, “Students are better than squatters!” However, being sensitive to neighborhood concerns is extremely important.

Stephen and Benjamin started a property management firm and partnered with Habitation Realty building a portfolio of over 400 units. “Real estate folks are always looking for the big sale that produces the big check. I want that, too, but having the smaller residuals income is also great.” Ever the entrepreneur, Stephen is always looking for new business opportunities. “I love residential,” he admits, “helping folks buy the perfect house or helping them maximize what they get from a sale

is what I most enjoy.” But starting new things is also exciting. “I’d like to open a great restaurant,” he effuses, “my wife’s sister, Domilita (Domy), is an excellent chef and I’ve offered to be an angel investor in a restaurant she runs. It would be great!” He admits he hasn’t yet convinced her to take him up on his offer. Yet.

In April 2015, Stephen, Benjamin, and Jake Arnold formed the Apex Team and in 2016 they sold \$20 million in total sales volume and were named Best Real Estate Agents of 2016 by the Arizona Daily Star. In 2017, they brought on nine new agents and received the same award from the Star in 2017. While he loves those awards, he is more thrilled with also being the recipient of the 2017 ‘Best Work Culture’ award by the Star. “I love our team and building it allows me to do what I love: teach, train, coach, and prioritize. After God and family, doing business well is very important to Stephen.

But it isn’t all work and no play for Stephen. He plays basketball three mornings a week from 5:30 to 7 while his kids are sleeping. He also records NBA games to watch during the offseason. He confesses, “I can’t help it, I just love watching great players perform at the highest level.” He also plays golf with his 4-year-old son. He watched little 1-year-old Benjamin flail away at a soccer ball with a broom, so he bought him toy golf clubs, which were soon loved to pieces. He continues to buy clubs for him and brings ‘little Tiger’ to the driving range regularly for father/son time. “My son loves golf, so I enjoy it, too.” He acknowledges his parents, Richard Larese and Carol McNair, were great role models in life. His sister is a paramedic in the Phoenix metropolitan area but is better known as the crazy, fun aunt that his kids dearly love because she spoils them rotten. Family matters.

“My wife is an artist,” he brags, “she is a wonderful painter and makes beautiful Christmas decorations.” Lucy loves clothing design and makes clothes for her kids. “My kids are fashion plates,” Stephen boasts. He loves that Lucy makes fashionable, yet modest clothes for young girls. “It’s hard to find beautiful clothes that are appropriately modest,” he says, “and my wife does it very well.” Ever the entrepreneur, he admits to regularly bugging her to sell her artistic creations.

First God, then family, and then career; that is what drives Stephen McNair-Larese. In that order.

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By Lisa Larkin, Esq.
Managing Partner, RE/MAX
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Real Estate Trends Trickle Down To Tucson

In the competitive real estate markets outside of Tucson, the waiving of Buyer Contingencies is quite common. Is this trend coming to Tucson and as a buyer how should you react to this type of strategy if our market changes?

While traveling from Tucson to Seattle at the end of October for the RE/MAX Luxury Forum, I enjoyed a layover in San Jose (Silicon Valley) and picked up left behind pieces of the San Francisco Chronicle. Besides learning that a Four-Star Meal here can run as high as \$500 (without alcohol), I learned that non-contingent bids on real estate have been the norm here for some time. What starts on the West Coast often trickles over to Phoenix and then down to Tucson, so I thought I might prep readers on what to expect when this practice becomes more common here.

The standard contract allows for two basic contingencies, due diligence and financing. If you waive these contingencies you put your earnest money at risk if you fail to proceed with the purchase. Unless you limit the seller's remedy for non-performance, you might actually risk being sued for actual damages. (Note: VA buyers cannot waive the financing contingency)

How then should you proceed in a competitive situation when you are trying to win the bid? The

best insurance, if you are waiving contingencies, is to get as much up-front information as possible including inspection reports, seller disclosure statements and HOA documents. The buyer should also verify material information including schools and other neighborhood statistics. See the Arizona Association of Realtors Buyers Advisory for suggested investigations and links to information sources.

If you are financing the purchase you should be pre-approved prior to home shopping. Further, if the down payment being offered is 20 percent or less, the buyer should be prepared to add to their down payment if the home does not appraise for the sales price. This is necessary to maintain the loan to value ratio.

Another option is to bring a contractor along with you when viewing the property and prior to making an offer. Finally, don't get into a competitive bidding situation and waive contingencies if you are not prepared to take in an AS IS property, pay over market value or lose your earnest money. Fortunately, I have had only one of these types of transactions in the last year and it was an estate sale, and fortunately for first time buyers, there are many opportunities to buy with full contingencies. I just would not expect this type of market to last forever.

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BEADS OF COURAGE

Helping Children Around The World

►► charity spotlight

Angela Majerus Photography.

After graduating from the University of Arizona College of Nursing, Tucson resident Jean Gribbon began her career as a bedside nurse in a pediatric oncology unit, taking care of children being treated for cancer and other serious illnesses.

Confident in her skills to tend to the physical needs of her young patients, Gribbon felt there was something lacking.

“I was very confident in my skills to address the physical treatment of their condition,” Gribbon said. “What I struggled with were the emotional needs. As a nurse, we gave stickers at the bedside to acknowledge children’s courage. For me, that wasn’t enough, because stickers are disposable.”

Seeking a way to offer something long-lasting to children facing serious health challenges, Gribbon piloted the first Beads of Courage Program while working on her Ph.D. in Nursing at the University of Arizona. Her inspiration came from her clinical practice, as well as her experiences as a camp nurse at one of Paul Newman’s Hole in the Wall Gang Camps.

Today, Beads of Courage, a 501(c)(3) nonprofit headquartered in Tucson, has grown into a global organization serving more than 60,000 children in 250 hospitals in the US and seven other countries. Its mission is to provide innovative arts-in-medicine programs that improve the quality of life of children coping with serious illness, their families and the clinicians who care for them.



Grace Cooper
Angela Majerus Photography

Beads of Courage is the name of the organization itself, as well as its best-known program. The signature Beads of Courage Program is a resilience-based intervention designed to support and strengthen children and families coping with cancer and other serious illnesses.

Children enrolled in the Beads of Courage Program receive colorful beads that mark each test, procedure, and milestone along their treatment journey. Each individual bead tells a story of strength, honor and hope; collectively, they provide a visual and tangible way for children to record, tell and own their stories of courage. Beads of Courage members often accumulate hundreds or thousands of beads over time.

Today, the Beads of Courage Program helps children with numerous other serious health conditions in addition to its original hematology/oncology focus, including cardiac conditions, chronic illnesses, burns, and neonatal intensive care unit (NICU) infants and families.

Grace Cooper (pictured) is a thriving 8-year-old who was born with severe congenital heart defects. Throughout her young life, she has endured countless medical tests and treatments, including three open-heart surgeries and many other procedures. Beads of Courage has been there to support Grace every step of the way, helping her and her family commemorate and celebrate her treatment journey.

“Beads of Courage helped us through so many blood draws, EKGs, x-rays, and hospitalizations,” said Grace’s mom, Jennifer. “Grace is more willing to participate in the ‘yucky stuff’ when she knows there is a new bead waiting for her. She loves adding beads to her necklace! Beads of Courage has given us something positive in our journey.”

As a Tucson-based nonprofit, Beads of Courage, Inc. welcomes the support of local individuals and busi-

nesses who would like to get involved and make a difference in the lives of courageous kids like Grace.

“We are always eager to hear from community members who embrace our mission and want to help, whether through financial contributions, fundraising, or volunteering,” said Becca Gladden, Director of Marketing and Communications. “Visit our website at www.beadsofcourage.org to learn more or call ahead to schedule a visit to our Tucson Headquarters in the Metal Arts Village.”

Beads of Courage invites the public to ‘Save the Date’ for its Beads, Blues and Beer Festival, February 3, 2018, from noon-9 p.m. at the Metal Arts Village, 3230 N. Dodge Blvd. This free, family-friendly event benefits Beads of Courage and the Angel Charity Arts-in-Medicine Program and includes shopping, make-and-take projects, music and much more.

Follow Beads of Courage on Facebook, Twitter and Instagram for ongoing information and updates about the organization and the children and families it serves.

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This article will provide ideas to help you do exactly that. These ideas were developed by our team right here in Tucson. These are not concepts commonly taught to REALTORS®, but they work.

Before we discuss specifics we need to agree on these basic principles. There are many potential buyers for a given property, but there is only one “best buyer.” The best buyer is the one who will pay the highest price and provide the smoothest transaction. Our job as the listing agent is to reach that buyer and motivate them to visit the home. If they do not physically see the home, they probably will not buy it. The more potential buyers we reach, the better our chances of finding the right buyer. We should never intentionally do anything to reduce the number of showings on our listings. Our ultimate goal is to motivate every prospective buyer to physically view the home. Theoretically, that is the only way we can sell the home for the highest price in the shortest amount of time on a consistent basis.

Okay, let’s dig into some details. In order to reach all of the potential buyers, we must realize there are two pools of buyers we need to target. There are the active buyers and the inactive ones. The ac-

tive buyers are actively looking to buy a home and they are probably working with a Realtor. They will usually see your listing as soon as it is published on MLS. The active buyers are easy to reach for most Realtors, but they may represent only 60 percent of the buyer’s market.

The remaining buyers are in the inactive pool, and there are a lot of them. Inactive buyers are going to be purchasing a home in the near future, but they are waiting for some reason. Maybe they are waiting until after tax season or until the kids are out of school for the summer. In an average 90-day period of time at least 2,500 inactive buyers become active buyers in the Tucson area. This pool is so large it should not be ignored. Many of these inactive buyers would buy a house today if they happened to see the right one at the right price.

There are huge benefits to attracting an inactive buyer. They are not looking at other houses, they just happen to love the one you have listed. Typically, they are not represented so your client is going to save thousands of dollars in commissions. Because the buyer is not represented, your seller will have a distinct advantage throughout the transaction. Final-

ly, if they decide to wait, you have a good opportunity to represent them when they are ready to buy.

The vast majority of listing agents never actively target the inactive pool of buyers. The traditional marketing methods most Realtors use are ineffective at reaching this segment. Listing a home on MLS, putting up a sign and holding an open house simply will not work. The right buyer may be an inactive buyer at the time your listing goes live. If your marketing efforts do not reach them, you are missing an opportunity.

So how do you find the right buyer?

Think of the property and its unique features. What is its highest and best use? Then think about what kind of buyer would appreciate these features. Who would pay a premium for them? Once you can describe the best buyer, design the plan to reach that specific target group of buyers. We develop a specific marketing plan for each property we list. The marketing plan will be tailored to the home’s unique features that certain niche buyers would greatly appreciate.

For example, a horse property needs a specific marketing plan to reach the equestrian community. A luxury property needs a plan designed to reach professionals who work with affluent clientele and the affluent clientele themselves. The marketing plan for a home with guest quarters would target people needing to take care of aging family members. The list of possibilities is almost endless. If a home will appeal to more than one target market, we design a separate plan to reach all of them. You must get creative and think outside the box. Use tools like direct mail and paid Facebook ads to reach your targets. If your target markets have an industry association meeting or trade show where many congregate at once, go to that meeting. Make sure your marketing plan is designed to reach both active and inactive buyers. If you target the right market and develop the right plan, combined with the right message, it works great!

Before we list a home on MLS, we physically measure the home to verify the actual square footage. We find significant additional square footage in about 25 percent of the cases. Building permits

may have been issued, but the additional size is not reflected on the assessors’ records. The additional square footage will allow you to sell the home for more money.

A good Realtor would never do anything to intentionally reduce the number of showings on their listing. We see many cases where seasoned agents unintentionally do exactly that. The biggest culprit is too many photos that actually discourage buyers from wanting to see the house.

We also see errors in MLS input fields that prevent buyers from seeing the listing because they are using specific search criteria. The most common errors are on lot size, map pin placement and HOA dues.

The other common mistake that unintentionally reduces showings has to do with the list price. Most buyers use pricing as a filter and they almost always set an upper limit of value. Most buyers set these limits in large increments like \$200K, \$225K or \$250K. If you list a property at \$251K, your listing will not show up to hundreds of buyers who set their upper limit at \$250K. If you set your listing price at \$249K, all the buyers who set their lower limit at \$250K will never see it. The best option would be to price it at \$250K so you reach all of the buyers described above.

Finally, range pricing can be a very powerful tool to drive more traffic to your listing, but most agents use it incorrectly. It is especially useful if your listing has incredible amenities that a buyer must see to appreciate. Effective use of range pricing can expose your listing to hundreds of qualified buyers who would normally never see it. The pricing strategy is an important part of your marketing plan.

As a listing agent, your challenge is to design a plan to reach all of the potential buyers and motivate them to visit the property. Then verify the correct square footage so no equity is left on the table. Finally, implement an effective pricing strategy to maximize the number of buyers who see your listing. If you do this well, you will sell your listings faster and for money.

THE FED AND MORTGAGE INTEREST RATES

A question frequently asked by both consumers and Realtors is *What is the Federal Reserve's impact on mortgage rates?* Understandably, this has become an even more pressing question due to The Fed's two rate hikes in 2017. So let's get to the bottom of how this affects the mortgage industry.

Banks are required to keep a minimum amount of cash reserves at the end of each business day. They have the ability to lend to one another to meet this requirement, and the overnight interest rate that they can charge for those loans is the Federal Funds Rate. The Federal Reserve Open Market

Committee (FOMC) controls the range of the Federal Funds Rate.

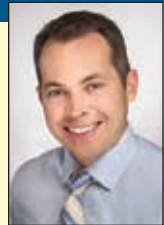
After the FOMC meeting concludes, they release their policy statement on key economic indicators and the future outlook of the U.S. economy. If the outlook on growth is positive, the news is typically well received by the stock markets and, subsequently, mortgage rates will rise. Conversely, negative news will cause investors to place their money in the safe haven of bonds, and mortgage rates will fall.

So the answer to the original question is: It's an indirect effect. The FOMC's decision helps us

better understand the overall state of our economy, but it doesn't have direct connections to long-term mortgage rates. Indirectly, however, they certainly influence the various markets that do affect mortgage rates. Therefore, rate hikes and positive news from The Fed can ultimately lead to higher mortgage rates; but, hopefully you also have a thriving 401K, and your bank is paying you a little more interest on your savings account.

Jason Rose has been a loan officer with Nova Home Loans for the last 13 years and a veteran of the mortgage industry since 2001.

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Email: Delilah.Royce@RealProducersmag.com to RSVP.
Attendance is limited.

See you there!

The Tucson Homes Team



(back row) Lexi Price, Amy Jobst, Laura Finney, Annette Miranda, Sherie Broekema, Janie & Tom Ebenhack
(front row) Barbara Murray, Peggy Nelson, Moreita Chapman,
(not pictured) Cornelia Nestler, Cindy & Jeff Monger



High School Sweethearts!
Photography by Casey James

TOM & JANIE EBENHACK GROUNDED BY CHOICE

Rodney Hugen

"I graduated from flight school and became a fighter pilot the same month the Vietnam war ended," Tom Ebenhack says with a grin, adding, "I had great timing." For twenty years he flew F100 and A7 single-seat fighter jets for the Air Force, Air Force Reserve, and the Ohio Air Guard. He admits he wanted to avoid getting drafted into the Army which is why he enlisted in the Air Force, but it was also partly because he was fascinated by airplanes. He loved being a pilot and moved on to flying for American Airlines for twenty-five years until he retired in 2006. His last years as part of American Airlines he worked as a 'Check Airman' which means he served as an instructor and evaluator of other pilots. He acknowledges that a primary passion had always been looking forward to retirement. "My big dream was just to retire," he admits a bit ruefully and he was finally able to take early retirement.

"The first year was great!" he laughs, "I absolutely loved it!" He talks about the pleasure of not having a job to go to. Constantly being away as a pilot had

taken its toll and he admits to having grown tired of regularly being away from home. Early on he was overjoyed with retirement. "I thought," he opined,

...

"Wow, I've never had so much time in my life." Time to pursue hobbies. Time to rest. Time to hang out with family and friends. Lots and lots of time. However, a year later he says, "I found myself using the exact same words, 'Wow, I've never had so much time in my life...' only now they were words of boredom. Two years into his long-awaited employment departure, he grins and admits, "I was done with doing nothing. My wife tells people I flunked retirement. I wasn't very good at it."

Born in Ohio, Tom and Janie were high school sweethearts and their 47-year marriage has more than just survived the years, but blossomed, bloomed, and borne fruit, producing two sons and seven grandchildren. Tom speaks proudly of his boys telling that the oldest works for the Border Patrol and the younger serves as Athletic Director of a Christian school. And his eyes truly light up when he talks about his beloved grandchildren and the pleasure they bring to his life. His Christian faith is important to him and he confesses a passion for God. He is deeply involved in his church community, serving as an elder at Faith Community Church.

He is a graduate of Miami University of Ohio with a degree in Business and seemed destined to continue the legacy of Ebenhack and Son Furniture Company, a retail furniture store spanning four generations of Ebenhack's. Armed with his business degree he stepped into working for his father, but soon discovered he didn't like retail. The lure of his childhood interest in flying called to him and he followed his heart although he greatly appreciates all his dad taught him about business. "Dad was an excellent businessman and I still use the things he taught me." He acknowledges that he has had many good mentors, coaches, and teachers and longs to offer what he has been given to others.

His interest in Tucson real estate began when he was making real estate investments as part of his retirement portfolio back when he was still flying for American Airlines and greatly increased when he and Janie procured a 'snowbird house' in Tucson to serve as a place to enjoy in retirement. He and Janie fell in love with Tucson and looked forward to retiring here. Real estate, however, was and is far more than just a retirement hobby for Tom. He admits he loves 'taking care of people in a very stressful time when they are making perhaps the biggest purchase of their lives'. Tom's values of excellence, integrity, caring, communication, knowledge, and passion combine to allow the client to go through the process of purchasing real estate with as little stress as possible. The Team motto 'Placing Clients First' isn't just a throwaway tagline, but a way of doing business and a way of caring for people.

Tom not only loves helping people with properties, but he loves seeing and helping others succeed. Starting out in real estate at the bottom of the market in 2008 was both a blessing and a curse. "It was a difficult time but a lot of people were willing to help me learn the ropes. I want to turn around and help others just as I've been helped." He acknowledges that starting at the bottom was good for him, "We did everything that first year. Foreclosures, short sales and anything else that came our way. It was good to learn the ropes early. While it was a stressful time in our lives, it was good and helpful to learn from others who took their time to help me." To honor his desire to help ease the anxiety and stress of buying real estate for his clients, he knew he needed help. A few years into their business, he and Janie hired Annette Miranda and that began their initial Team. A year later they realized they needed more help and reached out to Sherie Broekema, a 40-year veteran of the real estate business who was looking for someone to partner with. And Sherie brought along Peggy Nelson, who now serves as the Team's Operations Manager, keeping track of the myriad details of their numerous contracts assuring a smooth, stress-free experience for their clients. This relationship worked so well that Tom formed the Stepping Up! program which invites other agents with similar needs onto their team allowing each person to focus on what they enjoy most while leaving other things, particularly the administrative details to those capable of doing them well. With 13 Team Members now, Tom says, "There is strength in numbers." He loves creating team events such as going to conferences together or enjoying dinners out as a team. And especially watching agents grow and succeed! Their youngest agent, Lexi Price, has already grown into a leading Tucson agent. "I love making other people successful!" he says with conviction.

Not content with the technology of the administrative systems he found available, he designed his own and is now working with a prototype and thinks the final product will be ready for release to others in about six months. At the suggestion of Amy Jobst and expertise of Laura Finney on his team, they have created an app called Tucson's Finest that features local service providers that he and others have found helpful. He freely admits, "I like to start new things and get them moving."

Grounded by choice, Tom is a member of the 'DOGS' (Delightful Old Guys), a bicycle club that rides together and attacks Mt. Lemmon a couple times a week and even tackled a 460-mile ride in Durango, Colorado. His riding is restful and recreational and he strives to ride four mornings a week. His other joy is going on long road trips with Janie. "I hate airports," he laughs, "I've spent more than enough time in them." While his business is flying high, he loves being on the ground putting his clients first.



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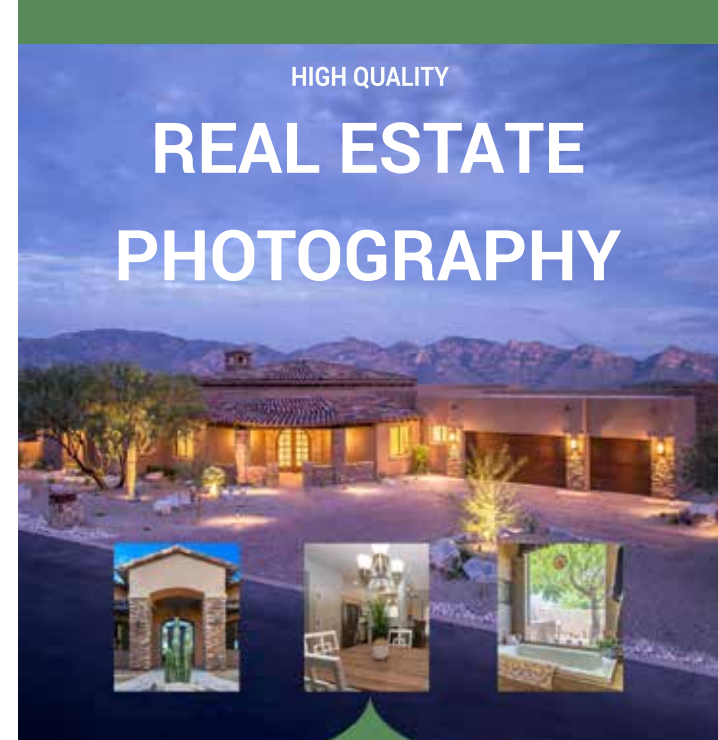
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TOP 125 STANDINGS

Teams and Individuals Closed date from Jan 1 - Nov. 21, 2017

Rank	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total # (01/01/2017 - 11-21-17)	Total \$ (01/01/2017 - 11-21-17)
1	Marsee	Wilhems	153	30447500	169.5	40177703	322.5	70625203
2	Kyle	Mokhtarian	329	59510870	59.5	9448675	388.5	68959545
3	Kaukaha	Watanabe	123.5	24441409	172	30264114	295.5	54705523
4	Michael	Rhodes	221.5	41004950	71	12853106	292.5	53858056
5	Laura	Sayers	60	17716400	84.5	29282350	144.5	46998750
6	Danny	Roth	94	20860872	81.5	18630412	175.5	39491284
7	Janell	Jellison	44.5	27458067	19	10439854	63.5	37897921
8	Kevin	Mcandrews	92	19108710	71	14980610	163	34089320
9	Peter	Deluca	74	21223776	37.5	10752555	111.5	31976331
10	Robin	Kaiserman	41.5	24072863	14	6522400	55.5	30595263
11	Russell	Long	36	23987000	12	5420900	48	29407900
12	Sandra	Northcutt	62	18360500	30	8678400	92	27038900
13	Denice	Osbourne	40	15009978	29	11981000	69	26990978
14	Laurie	Lundeen	86	16640143	49	10033750	135	26673893
15	Curt	Stinson	94	19607900	28	5151500	122	24759400
16	Don	Vallee	41.5	14286314	33.5	9357495	75	23643810
17	Brenda	O'Brien	39	11976000	34	11354000	73	23330000
18	Rob	Lamb	33.5	13415300	23.5	9519550	57	22934850
19	Layne	Lundeen	31	11329200	42	11560900	73	22890100
20	Vicki	Holmes	40	12166098	32	9642632	72	21808730
21	Lisa	Bayless	40.5	14972635	10.5	5419285	51	20391920
22	Jarrett	Reidhead	11	9061500	22	11093000	33	20154500
23	Nicole	Churchill	44.5	10299375	42	9779448	86.5	20078823
24	Taylor	Mize	46	14056770	17.5	5843746	63.5	19900516
25	Eddie	Watters	35	6886000	62.5	12716678	97.5	19602678
26	Shawn	Polston	89.5	16420725	15.5	2939934	105	19360659
27	Craig	Tucker	36	16585910	4	1994996	40	18580906
28	Ricardo	Aranda	24	4119950	81.5	14282430	105.5	18402380
29	Susanne	Grogan	21	14471028	7	3785378	28	18256406
30	Louis	Parrish	50.5	13484647	15	4721308	65.5	18205955
31	Mckenna	St. Onge	20.5	7961150	24	9835200	44.5	17796350
32	Tom	Ebenhack	30.5	7225000	32.5	10551341	63	17776341
33	Becca	Riccardi	36.5	6922700	46	10172600	82.5	17095300
34	Barbara	Bardach	18	12015150	10.5	5069500	28.5	17084650

Rank	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total # (01/01/2017 - 11-21-17)	Total \$ (01/01/2017 - 11-21-17)
35	Jeffrey	Ell	36	9711686	24.5	7346034	60.5	17057720
36	Jose	Campillo	18	3101200	94	13947995	112	17049195
37	Jill	Jones	36	11293603	16	5020980	52	16314583
38	Tom	Peckham	14	6948548	18	9301905	32	16250453
39	Aaron	Wilson	27	5429960	51	10640400	78	16070360
40	Ronnie	Spece	53	14644564	5	1082900	58	15727464
41	John	Billings	37	10944999	16	4746454	53	15691453
42	Spirit	Messingham	23	6886050	28	8231245	51	15117295
43	Patty	Howard	10.5	5262248	21.5	9687800	32	14950048
44	Tony	Reed	17.5	13234655	3	1500400	20.5	14735055
45	Joshua	Waggoner	13	9041500	5	5385000	18	14426500
46	Sue	Brooks	23.5	5428700	24	7812897	47.5	13241597
47	Jerri	Szach	25	6702575	23	6305834	48	13008409
48	Alan	Murdock	63	10814895	8.5	1933000	71.5	12747895
49	Glenn	Nowacki	24.5	4995400	35	7512250	59.5	12507650
50	Roni	Benge-Adamson	23	7030474	17.5	5364088	40.5	12394561

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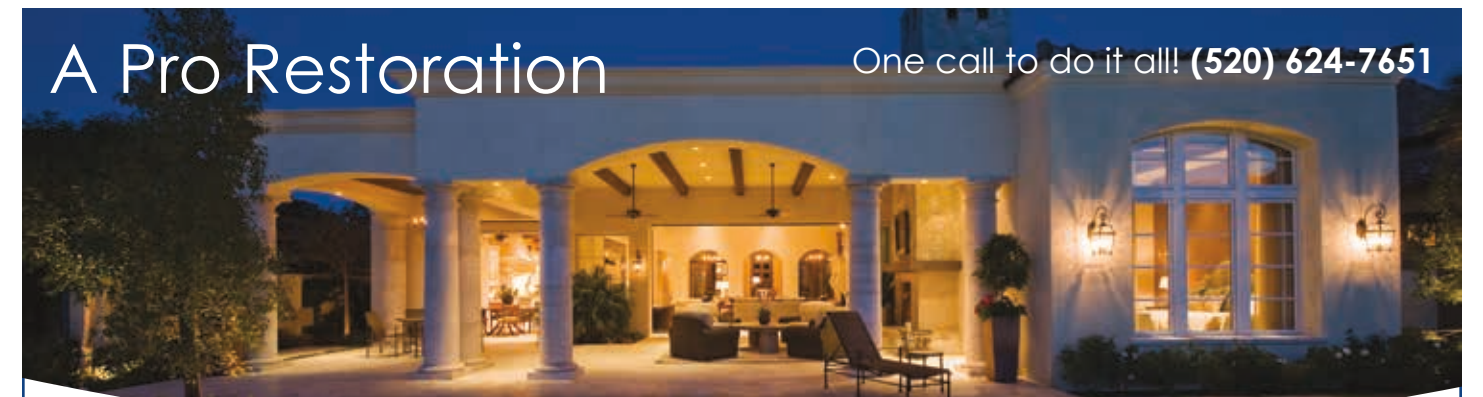
TOP 125 STANDINGS

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51	Bob	Norris	26	4875050	33	7387650	59	12262700
52	Kristy	Johnson	20	6979040	15	5260500	35	12239540
53	Dorothy	May	17	6121500	16.5	5971000	33.5	12092500
54	Anjela	Salyer	17.5	6512067	15	5565701	32.5	12077768
55	Michael	Shiner	20	4200500	36	7874900	56	12075400
56	Christina	Esala	26	4045890	42.5	7970842	68.5	12016732
57	Traci	Jones	29.5	7242525	20.5	4765225	50	12007750
58	Ann	Gavlick	22	5627355	26	6365525	48	11992880
59	Camille	Rivas-Rutherford	5	1838900	26	10129068	31	11967968
60	Leslie	Heros	19	4247268	22	7715015	41	11962283
61	Maria	Anemone	16.5	8711400	6	3238000	22.5	11949400
62	Angela	Kuzma	32.5	6680800	24.5	5116100	57	11796900
63	Kelly	Garcia	23	6997474	15.5	4799098	38.5	11796571
64	Denise	Newton	27	6382750	24	5394764	51	11777514
65	Curtis	Anderson	45	7491128	25	4270034	70	11761162
66	Kristin	Penrod	10	3000500	24	8634940	34	11635440
67	Oscar	Ramirez	15	8626000	7	2974950	22	11600950
68	Tyler	Lopez	21.5	4402400	40	7162877	61.5	11565277
69	Pam	Ruggeroli	19	5362500	21	6018360	40	11380860
70	Victoria	Mcgullam	25	3985700	46.5	7319102	71.5	11304802
71	Lamar	Watson	58.5	11282552	0	0	58.5	11282552
72	Lynn	Slaten	20	6979040	11.5	4298200	31.5	11277240
73	Calvin	Case	35	6560750	22	4623080	57	11183830
74	Alfred	Lapeter	14	5045738	18	6041945	32	11087684
75	Wanda	Fudge	8.5	2784500	25	8239691	33.5	11024191
76	Beth	Jones	18.5	4735800	21	6231500	39.5	10967300
77	Michele	O'Brien	17	4936085	16	5961053	33	10897138
78	Joelle	Kahn	21.5	5533800	23	5313030	44.5	10846830
79	Pam	Treece	15	4996200	16	5749500	31	10745700
80	Kenneth	Herb	67.5	9561700	13	1164000	80.5	10725700
81	Vincent	Yackanin	25	7083820	8.5	3625950	33.5	10709770
82	Lori	Mares	18.5	3247579	35.5	7421678	54	10669257
83	Margaret	Nicholson	17	6121500	12.5	4488000	29.5	10609500
84	Tim	Rehrmann	45.5	9177076	7	1388175	52.5	10565251

Rank	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total # (01/01/2017 - 11-21-17)	Total \$ (01/01/2017 - 11-21-17)
85	Steven	Inouye	18.5	6546250	8.5	3913300	27	10459550
86	Judy	Smedes	9.5	4542100	13.5	5891450	23	10433550
87	Anthony	Boatner	27.5	4885625	32	5536950	59.5	10422575
88	Gary	Roberts	24	4247150	26.5	6077085	50.5	10324235
89	Nicole	Brule-Fisher	19	3757825	24.5	6552776	43.5	10310601
90	Gerry	Costa	25	5942348	20	4277600	45	10219948
91	Heidi	Baldwin	9	4295000	13.5	5920000	22.5	10215000
92	Susan	Denis	23	5566300	15	4614200	38	10180500
93	Dean	Groth	15	3969200	19	6133700	34	10102900
94	Nestor	Davila	19.5	4041150	40.5	6052120	60	10093270
95	Jason	Foster	10	3914359	18	6170366	28	10084725
96	Mary	Vierthaler	18	4717000	15	5169500	33	9886500
97	Madeline	Friedman	22	7293950	7.5	2567500	29.5	9861450
98	Patricia	Brown	20	5932575	16	3905574	36	9838149
99	Michael	Block	23	5189800	18	4620534	41	9810334
100	Corissa	Miller	11	2040288	39	7693761	50	9734049

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101	Lisa	Soares	15	3779350	13.5	5938000	28.5	9717350
102	Jennifer	Phillips	24	4349800	28.5	5306600	52.5	9656400
103	Jennifer	O'Brien	15	4441750	17	5211500	32	9653250
104	Heather	Shallenberger	19	4479892	21	5117880	40	9597772
105	Jake	Arnold	15	5826482	18	3733065	33	9559548
106	Jenni	Morrison	14	3868000	15.5	5690950	29.5	9558950
107	Angela	Tennison	15	5221000	10	4292671	25	9513671
108	Helen	Curtis	20.5	5034900	19.5	4455750	40	9490650
109	Glenda	Grow	15	4178450	14	5266400	29	9444850
110	Rebecca	Crane	14	3628000	21.5	5747900	35.5	9375900
111	Jill	Rich	18	3648296	23	5668382	41	9316678
112	Elizabeth	Orr	17	5124395	13	4128900	30	9253295
113	Pete	Torrez	17	5273305	12	3973050	29	9246355
114	Jameson	Gray	15	5435500	8	3806750	23	9242250
115	Kathy	Westerburg	19	5373900	13.5	3800800	32.5	9174700
116	Lisa	Korpi	17	4487250	18	4683000	35	9170250
117	Michael	Oliver	12	3062770	26.5	6092963	38.5	9155732
118	Karen	Baughman	9	1733500	25	7287900	34	9021400
119	Helen	Vinson	20.5	4565000	20	4442200	40.5	9007200
120	Steve	Nissen	17.5	5438305	9.5	3553250	27	8991555
121	Melody	Mesch	12	3335700	16.5	5589850	28.5	8925550
122	Jennifer	Bury	13	2542320	27	6383035	40	8925355
123	Richard	Kenney	12	5732500	7	2921200	19	8653700
124	Charlene	Anderson	20	4408800	20	4238900	40	8647700
125	Judi	Baker	24.5	5003939	16	3637400	40.5	8641339

Disclaimer: Information is pulled directly from MLS. New construction or numbers not reported to MLS within the date range listed are not included. MLS is not responsible for submitting this data.



Photography by Casey James

About This MAGAZINE?

Hello Realtors® Of Southern Arizona

Welcome to the Tucson Real Producers community! Thank you for taking the time to pick up and read through this fourth edition of *Tucson Real Producers Magazine*. Every month we give you an opportunity to meet and connect with other top producers in the Tucson area by hearing their story. Our goal is to inspire and inform with educational articles written by local realtors or brokers. We fully acknowledge that our success with this publication is thanks to our business sponsors who have partnered with us, as well as the many realtors who have contributed to these first four issues. We want to welcome our new partners who help to make Tucson Real Producers possible.

Zach Mooney with Summit Funding welcome!
Truly Nolan welcome!
Jason Rose with Nova Home Loans welcome!

Quick Tucson Real Producers Facts:

Distribution: The publication is sent to the top 500 producing agents of Southern Arizona, which include Sierra Vista, Benson, Wilcox, Patagonia, St David, Tubac, Green Valley, Oro Valley, Marana, Sahuarita, Vail and Tucson.

Contents: This publication has both a social and business aspect. We will highlight local top producing agents and their unique stories. As we continue to grow, we will also bring you fresh content – mostly from local contributors – that will add value and insights to help you thrive in business and in life.

Contribution and Advertising: Do you want to contribute original content or nominate a realtor to be featured in a future edition? Do you know of an affiliate partner who should be part of our community? Or, just want to get to know each other better? Please email us directly at Delilah.Royce@RealProducersMag.com

I sincerely look forward to hearing from you!

Cost: As a top 500 producer, this monthly publication is being provided to you free of charge. Our advertising partners cover the cost of producing, printing, and mailing each issue.

Events: We will host various free events to bring our realtor community together. They will include social events (free food and drinks!) at local restaurants and bars, model homes, and other featured locations. We will also host various educational events with respected speakers and trainers. I look forward to seeing you at our January event on the 18th from 4-6:30 at JW Marriott Starr Pass - Catalina BBQ Restaurant. Make sure to RSVP.

Connecting with us:

email: Delilah.Royce@RealProducersMag.com

Facebook: www.facebook.com/TucsonRealProducers



Delilah Royce

Publisher of *Tucson Real Producers*



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