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Andy Burton
Publisher



Lindsay Schirk
Photographer



Shae'Von Huerta
Photographer



Emily Burton
Editor & Content Manager



Christine Thom
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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.

“Ania and her team were amazing to work with. They made the stress of buying a home tolerable. The process was smooth. Ania pulled a bit of a miracle as my closing deadline was tight, but she and her team ensured that I closed on time. Thanks so much Ania, Tim, and team. It was great working with you!”
-Keon W.



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► publisher's note

This Community IS GROWING

As your publisher, what I really enjoy about this magazine is having the opportunity to interview many of you, hear your stories, and connect you with like-minded people. The connections Chicago Real Producers has provided in just nine short months is overwhelming.

All of your stories and backgrounds are unique, and I can't wait to share the content we have lined up. It seems apropos to feature a new dad with Father's Day falling in the month of June. What I appreciated most about talking with Scott Newman was his authenticity. He opened up and admitted that he wasn't the nicest guy when he opened Newman Realty.

Scott approached our conversation in a unique way. Our dialogue focused on the things Scott wishes he could have done differently to obtain his success. I believe the lesson here is that the journey to success is as equally (if not more) important as the success itself. Scott has had several significant life changes over the past several years that have led him to realize what really matters.

Chicago Real Producer's summer event will take place on Thursday, July 19, from 12—2 p.m. at Gentleman's Cooperative (111 W. Jackson Blvd., Penthouse, Chicago, IL 60604). The space is amazing, and we are excited to have them as our host. Heavy hors d'oeuvres and drinks will be provided as well as some awesome raffle prizes. Official invites will be sent soon via email, so be sure we have your current email address on file.

Finally, we are still accepting nominations for upcoming featured stories. All of the costs are covered by our preferred partners. Here are the categories:

Cover story/agent features — generally reserved for seasoned agents

Rising star — newer agents, usually who have been in the industry less than five years

Unique stories — agents with unique backgrounds or who support great causes

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Developments — we will soon highlight new developments of 20-plus units



Send all nominations to Andy.Burton@RealProducersMag.com.



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The Gunderson

partner spotlight ◀ **Law Firm**

If you've ever seen the movie *Ferris Bueller's Day Off*, then you know about Cameron's dad's Ferrari California. Michael Gunderson compares a good closing to that Ferrari. "It's a thing of beauty to be observed, cherished, and rubbed with a diaper. And just because you might know how to drive, doesn't mean you aren't going to send the thing into a ravine," says Michael. That is why The Gunderson Law Firm specializes in real estate services, including property development, buyer and seller closings, and litigation.

By **Chris Menezes**
Photos by **Lindsay Schirk**

Michael maintains that Ferrari by going the extra mile for his clients. He knows that not every transaction is easy, and the terrain can be complicated to navigate, but by exploring every avenue, he can ensure his clients' goals are accomplished. "We make it our mission to get our clients across the finish line, no matter what the challenges are," he says.

Before Michael became a lawyer, he was on the road to becoming a journalist. His parents both had their own law practices in Kansas, where Michael grew up. So when Michael's college professor at the University of Illinois told him that the internet was likely to screw up his career plans as a journalist (which it did), he decided to switch gears and go to law school.

His decision allowed him to stay in Chicago (and far, far away from Kansas). By the time Michael was ready to start his career as a lawyer, the real estate market was in shambles. "I can't say no to a good dumpster fire, so I dove right in," says Michael.

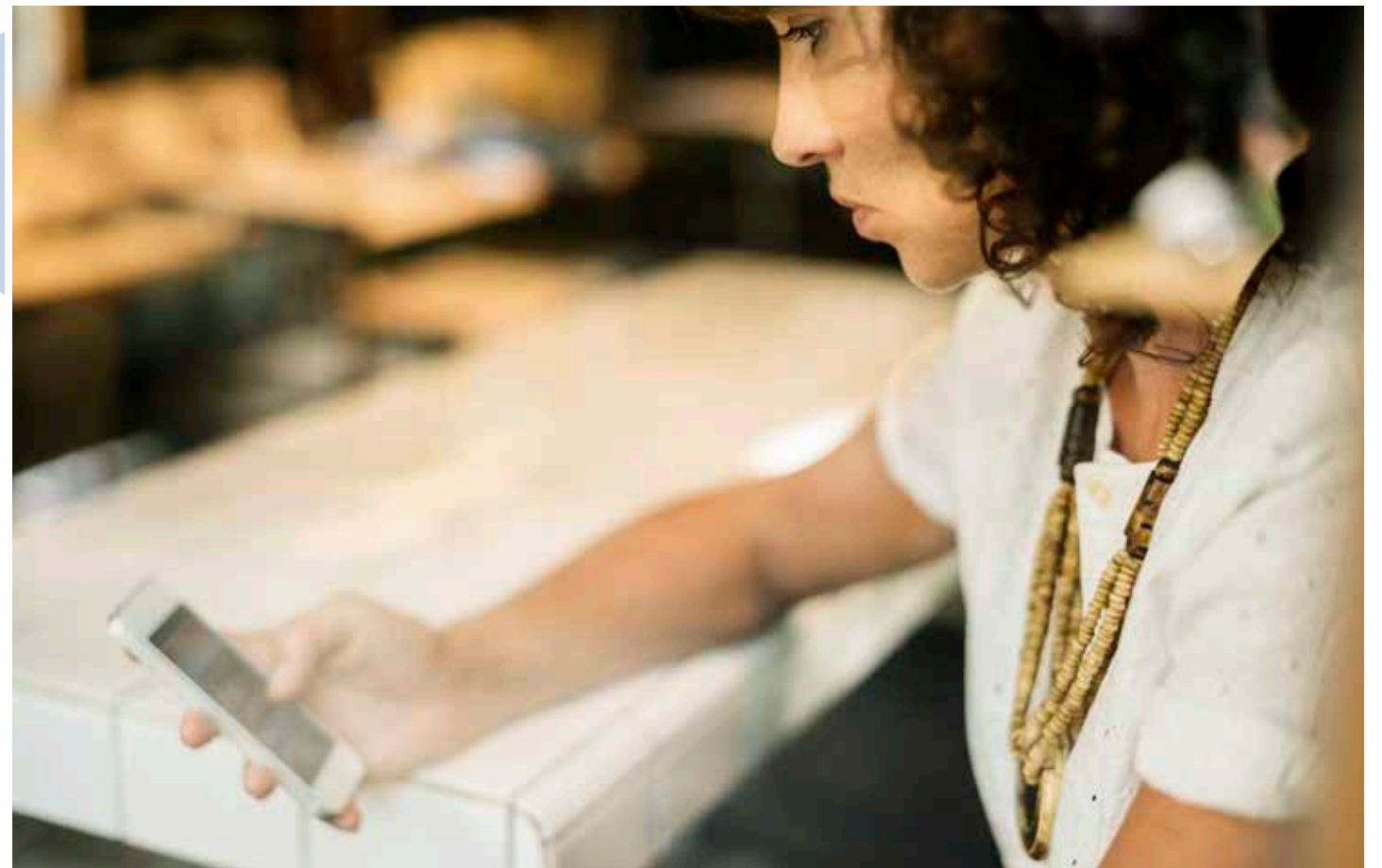
Throughout the years, as Michael has seen the real estate market

improve, he has also seen more attorneys add real estate transactional work to their services portfolio, and it reminds him of that Ferrari in the ravine. But Michael just continues to focus on what matters most: building relationships with clients and with REALTORS®. "We know their job isn't 9-to-5, and neither is ours. It often takes that extra effort to make sure transactions go smoothly," he says.

As a single father to his 2-year-old daughter, Michael treasures Play-Doh hour at his office every day. And when it's baseball season, his life is pretty much Cubs and closings. For Michael, living life as close as you can to your own terms is a measure of success.

For more information about The Gunderson Law Firm, visit www.gundersonfirm.com or call 312-600-5000.

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BRANDING THROUGH SOCIAL MEDIA



By D.J. Paris

Most real estate brokers I meet are interested in obtaining more of their clients through social media platforms like Facebook and Instagram. After interviewing over 50 of the top-1-percent producers through my podcast, *Keeping It Real*, I have a few suggestions on how to dramatically increase your effectiveness with social media.

PRIMARY PURPOSE OF SOCIAL MEDIA FOR YOUR BUSINESS

Believe it or not, when it comes to your business, the primary purpose of social media is not to get leads — it's not even to find new clients. The good news is that both of these things will happen automatically over time, but lead generation should not be your primary aim. Social media is best viewed as a branding tool for your business. Or, to put it more simply, it's a tool to get people hooked on YOU. When people are hooked on your content, they will see you as a knowledge source, and they'll seek you out when they have real estate needs.

I'll give you an example. A friend of mine works for a manufacturer that sells soft cheese. The company's target market consists of busy moms who still need to cook dinner for their families. Instead of advertising how great their cheese tastes and how inexpen-

sive it is compared to the competition, they went a different route. Using social media, the company posted a new recipe on Facebook every day that told their audience how to use their cheese to make simple, delicious dinners in under 20 minutes. Brilliant, right?

GIVE YOUR AUDIENCE WHAT THEY NEED

The cheese company talked to consumers and found out that their biggest issue was the daily decision of what to make for dinner. Then, the company solved that problem by providing daily recipes. So what does your target real estate audience need? What does a first-time buyer need to know? What about a seller? What is an investor curious about? How many renters don't realize that it's often cheaper to buy?

The truth is that nobody knows what your audience needs except your clients. So, you should ask them! Let's say that you'd like to work with more first-time home-buyers. Find five friends who just bought their first home and ask them what they wish they would have known during the process. You might find out, for example, that they didn't really understand the lending process before talking with a mortgage broker. Then, you can create content that provides an outline of the lending process and post it on social media. You can do this in a video or as a written post. Post one video or article a week to Facebook and Instagram that includes one tip. If you do this for a year, I promise you'll get huge results. By my estimation, less than 1 percent of real estate agents provide valuable content on social media. So the good news is that you'll stand out!

LET'S RECAP THE STEPS TO SOCIAL MEDIA SUCCESS:

1. Define your target market: What type of client are you looking for?
2. Reach out to people you already know in that target market and ask them what questions or challenges they have or have had.
3. Create video or written content with answers to those questions, and post your content to social media.
4. Be consistent — commit to posting one article or video a week for one year.

When the first episode of our podcast, *Keeping It Real*, came out, guess what? Nobody listened. Why? Was the content not great? No, it was an awesome interview with a top-1-percent producer who gave actionable steps that any broker could take to grow their business. Nobody listened because the podcast was new, and my target audience didn't know it existed. So, I committed to creating at least one new episode a week, and I promoted it like crazy on social media. Now, 50 episodes later, we have thousands of regular listeners, and they're hooked on our content. You can do the same with your target audience. Get to it!

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

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By Carrie Georgitsis

HAS SPRING SPRUNG?

As the New Year got started, you sharpened your pencils, caught up on your sleep, and prepared for the spring market. We did see a lift in contracts and offers accepted toward the end of January, but then February seemed to flatline. Has the spring market already come and gone, or are there exciting times ahead?

One thing we know for sure is that home prices are up. According to realtor.com's March 2018 housing trend report, the US median list price for a home has increased 8 percent year-over-year. This is a fact that might come in handy when explaining a seemingly high list price to a first-time

home buyer, or when you're embroiled in a conversation about a failed appraisal with your favorite lender.

In March, the median list price was already higher than it was at the peak of last year, which came in July 2017. And *Chicago Agent* magazine reported in April that "housing prices continued to surge for the 24th straight month, which caused home sales to decline for the fourth straight month, creating a seller's market across the country." I know some agents that specialize in listings were worried that 2018 would be the year that the script got flipped on them, but it looks like they're going to thrive for another year in a seller's market.

So what other elements are in play here? Low inventory is certainly a factor. According to an article by real estate writer Jon Whitely, "The number of homes for sale fell 13.6 percent year-over-year in March, the 34th consecutive month of falling supply." I encourage you to share this info with potential sellers. If they're willing to get off the fence now, they'll benefit from a true lack of competition.

Javier Davis, the director of economic research for realtor.com, says that "buyers are out in full force this spring. Never in history have there been more eyes on fewer homes than today." Matt DiFanis, president of Illinois REALTORS®, echoes this

thought and says that "a chronic shortage in the number of available homes on the market is setting this spring market up to be one where buyers are going to have to move quickly and decisively." So, make sure your clients have you on speed dial and know to contact you ASAP if they identify a property worth moving on. You might assume they know this, but you'd be surprised how many first-time home-buyers are afraid to bother you or don't know the steps to take when they find a home they like. You might also want to have some emergency tools in your pocket like escalation clauses and endearing buyer introduction letters. These tricks of the trade can make all the difference in a multiple offer situation.

What else is contributing to the slow start of the spring market? Are buyers concerned about rising interest rates? According to a *New York Times* article, Freddie Mac notes that the average interest rate on a 30-year fixed rate mortgage in September 2017 was only 3.78 percent, and recent readings have hit 4.45 percent. The article goes on to say that budget deficits and fears of higher inflation are the causes of the higher rates.

"...buyers are out in full force this spring. Never in history have there been more eyes on fewer homes than today."

It sounds scary, but the *New York Times* reports that "25 percent of respondents said a mortgage rate ride to 5 percent would have 'no impact' on their home-buying plans," and only "27 percent said they would slow their search and wait to see if rates came back down." Well, that's good news. But what about the new tax laws? Will they hurt our industry? Chief economist of Moody's Analytics, Mark Zandi, assures us that the new tax laws will merely "slow the rate of price gains rather than cut prices outright." Phew—more good news.

We might not be experiencing a typical spring market, but things are looking up. Economist Nela Richardson theorizes in an *Inman* article that "abnormally late winter weather and an early Easter likely delayed homeowners planning to list their homes for sale in March. . . we do expect new listings to pick up." Jon Whitely supports that theory and says that "a read of April inventory suggests that the number of homes for sale is increasing in line with seasonal expectations." The Mortgage Bankers Association also reports an indication of an improvement in the market — they've seen an increase in mortgage applications.

There have been some drags on home buying so far this year, but indications are that spring showers will yield many summer closings! You can make it happen. Keep working hard in the trenches, stay informed, and use some metrics from the news to educate your clients on the ever-changing Chicago market.



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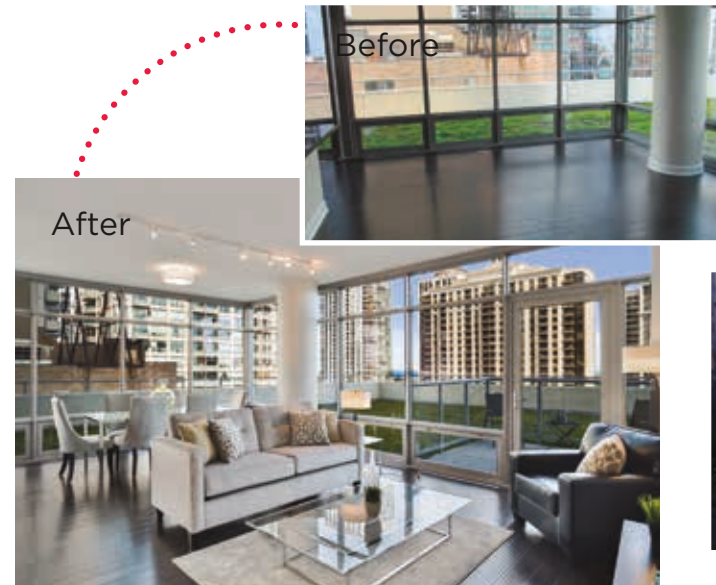
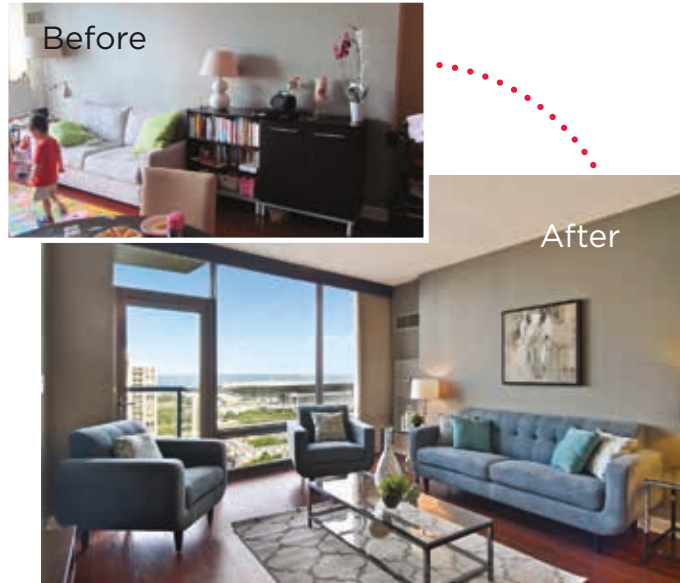
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By Chris Menezes | Photos by Lindsay Schirk

Scott ▶ cover story

NEWMAN

Making Amends

You've probably heard it said that people don't change. Some people might not, but in the case of Scott Newman, this couldn't be less true. However, for Scott, it took meeting his wife, having a son, and having a close call with death to get him to realize what really mattered.

Scott grew up in Arlington Heights — a northwest Chicago suburb. His father was an entrepreneur who owned a very successful contract packaging business that he built from the ground up. Scott remembers working on the assembly line as a youth. He recalls one day in particular: as his dad walked through the factory, he made it a point to talk to every person (the company had hundreds of employees), and Scott overheard several employees say in Spanish, “That is a great man.” That memory always stuck with Scott. And that value of investing in each person he interacts with daily, getting to know who they are and appreciating their individual talents, has become something he tries to live up to in his own life and business.

But that wasn't always the case. While finishing up his degree at DePaul University, he interned at Merrill Lynch, in their private client department, offering high-net-worth financial advisement. In 2004, his mom randomly bought him the book *Rich Dad, Poor Dad*, and after reading it twice and being inspired, he decided to get his real estate license and begin building his own business. “From the start I was very tough on people. I was mean. I thought I had to bulldoze people to get to the top,” says Scott.

Scott aggressively built his business over the next 10 years and did quite well, his group finishing in the top 20 in all of Cook County for the past several years. Then in 2014, he met his wife, Lisa, and he began to soften. “I never expected to be married. I was a very selfish person and had a hard time thinking of others, but I literally fell in love with her the first time I saw her smile, and my life has never been the same since.” Within seven months of meeting, they were engaged.

Although falling in love with Lisa got Scott to start thinking about someone else, he didn't fully change until September 2017. It was less than 24 hours after he found out that he was having a son that Scott stepped out onto the road to cross the street and was struck by a motorcycle. “I quite literally got the sense knocked into me,” says Scott.

At first, Scott was, understandably, really angry. Maybe it was the knee surgery itself, the intense pain and aggravation of an existing spine injury, or having to do physical therapy that finally slowed Scott down enough to do some serious thinking. Whatever it was, he had an epiphany: “It was like a ton of bricks fell on my head, and I thought to myself, ‘Everything you think about life is wrong. It's not about you; it's about everyone, leaving things better than how you found them for your children and everyone's children.’ It humbled me to my core,” says Scott.

Scott's newfound knowledge filled him with regret. He began calling different brokers he had worked with in the past to apologize, but he couldn't call everyone. “I want to say I'm sorry to everyone I was rude or mean to. I truly do appreciate how lucky I am to be a part of this industry and to get to know all the amazing people in it. I want to be a good man, a leader in my community, [and] a good brother, husband, father, and friend,” says Scott.

Scott used to measure success by how many homes he sold. Now, success to him is having the means and ability to be there for his family and friends, and to not be tied to a desk.



“It’s being able to achieve your goals — to reverse-engineer your dreams,” he says. Scott is passionate about the team concept and has worked tirelessly to mentor a growing group of professionals that make up the Newman Realty Group. He specifically credits his sister and business partner, Michelle, who he says is the glue who holds their company together. “I’m beyond thankful for my sister who took the leap of faith to leave an amazing corporate job and be my business partner. Without her and my incredible team, I’d be nothing,” says Newman.

Whenever Scott and Lisa get a chance, they love to travel. Although their life has changed a bit since having their son, Archer Allen Newman (three months old), they are soaking up all the special moments as a family of four — they also have a three-year-old throwback Pomeranian named Ernest Money Newman. Scott volunteers a lot of his time as a board member of PAWS Chicago, a nonprofit organization that operates a no-kill animal shelter and welfare organization throughout Chicagoland. When Scott isn’t working or volunteering, he is in the kitchen cooking up a fantastic meal for someone, or he’s enjoying one somewhere else with friends and family.

Scott has a new and vibrant outlook on life and business that he hopes will be a positive force in the real estate industry. His immense appreciation for the people he interacts with daily has greatly benefited all aspects of his life. “My life is better now (personally and professionally) than it’s ever been, and I feel very lucky. I want to do everything I can to help other people.” Scott is truly a “new man.” Some people never change, but Scott Newman sure did, and his business and life are so much better because of it!



“ I truly do appreciate how lucky I am to be a part of this industry and to get to know all the amazing people in it. I want to be a good man, a leader in my community, a good brother, husband, father, and friend...”

Adele LANG

▶ rising star

Growing the Circle of Her World

By **Chris Menezes**
Photos by **Lindsay Schirk**

Imagine a few people at a social gathering standing in a small circle, chatting. The moment another person enters the conversation, every person takes a small step back, allowing the new person a space in the, now, bigger circle. Adele Lang holds that image in her mind every time she meets a new person. Her goal is to grow the circle of her world.

“Make the circle bigger” is an expression from South Africa, where Adele was born and raised. At 19 years old, Adele set out to expand her circle by seeing the world. She lived in Scotland and England for about two years before returning to South Africa to get her degree in psychology and English. After getting her degree,

Adele resumed her travel lifestyle; she visited 30 different countries and lived in six of them.

“I truly believe that travel opens your eyes and allows you to think outside the box, know your strengths and weaknesses, and become accepting of people in a way you never realized was possible,” says Adele. Adele was in Taiwan, teaching English to elementary school students, when she made a list of her personal strengths and weaknesses. Her husband noticed that her strengths paired well with real estate. A month later, they moved to Chicago so Adele could start her real estate career.

Real estate really was a perfect fit for Adele. Last year was her first year as an agent. She sold \$2.3 million and was



named Rookie of the Year by the Chicago Association of REALTORS®. “This industry allows me to make the circle bigger and bigger through the relationships I build with my clients. Few industries allow for such a fulfilling life mission,” she says.

For Adele, success is the ability to freely live your best-designed life. “Whatever you design your life to be, you should be able to live it without fear or concern,” she says. By this measure, Adele is living a successful life.

Adele and her husband, Kevin, still do a lot of traveling together. They are both avid hikers. They have hiked countless mountains across the world and have already visited seven national parks in the United States. Every summer, they like to ride their bikes through the whole north branch trail at least once. Adele’s parents still live in South Africa, and her sister is a teacher in Thailand. They all meet once a year in a country where none of them have ever been before.

“All I want is a cabin in the woods, a big pot of tea, and a good book,” says Adele. “If done right, real estate offers both the thrill of a high-energy business and the freedom to break away and relax when you choose.”



Adele in Beijing, China



Adele in Phnom Penh, Cambodia



Adele and Kevin at Salt Flats, Death Valley

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*Source: Mortgage Executive Magazine's ranking is based on Guaranteed Rate production report for funded loans in 2016.

Lisa Sanders

Coaching Clients

To The Closing Table

By **Chris Menezes** | Photos by **Jennifer Catherine Rizzo**

With a family history of coaching sports, Lisa Sanders knows what it takes to win. Growing up in Marion, Iowa, with a father who was a well-known high school and college coach and athletic director, Lisa was accustomed to having people whom she didn't know wave to her on the street, and this instilled a belief in kindness deep into her personality.



Photo Submitted: Lisa's kids at a Blackhawks game



Photo submitted: Lisa and three of her kids



Lisa was taught hard work and responsibility at a young age. She worked on her family's 26-acre property, chopping wood, picking up fallen tree branches and sticks, and doing a myriad of other chores. "My father is a pretty intense guy, so I think dealing with strong personalities is a strength of mine," says Lisa.

Lisa entered Iowa State University on a track scholarship with dreams of becoming a sports reporter. She idolized Hanna Storm and even had a huge poster of her hanging in her room. While in college, Lisa met her husband, Timothy, who was a linebacker and the captain of the football team. She graduated with a degree in public relations and marketing and a minor in coaching.

Before becoming a REALTOR®, Lisa sold telephone service to businesses on the north shore. After be-

coming a new mom, she put her focus on coaching high school sports. She later had the opportunity to become a college coach, but instead she and her husband decided to move to Chicago.

Lisa's personal attorney, who was also a developer, recruited Lisa to help him sell his condos after she impressed him with her ability to save him a bunch of money on his phone systems. "I had four young children, and I didn't love struggling. I had done great at sales before and knew I could make it happen again with hard work and PR power," says Lisa.

After a lot of success selling condos in 2004-2005, Lisa knew she could branch out on her own. So, she borrowed money from her parents to buy a nice car and joined Coldwell Banker in 2006. Since then, Lisa has sold a career volume of \$171 million. Her volume last year was \$30 million. She has been named a Top Producer by the Chicago Association of REALTORS® every year since 2007, has continually been in the top-1-percent, and has also been distinguished as the #1 REALTOR® (based on homes sold) for the neighborhoods of Norwood Park, Jefferson Park, and O'hare. She is currently the #1 Producer in the Lincoln Square DreamTown office.

"My business is always about what is best for my clients. I look at the bigger picture, not the immediate sale. I treat my clients like family," says Lisa. Lisa is known for going above and beyond for her clients—whether it's staging a house to look perfect, pricing a property right for multiple offers, helping a seller with on-point advice, orchestrating estate sales, dumpster pick-ups, or hosting a huge BBQ for all of her clients at her home. She has built her business on being honest and accommodating to everyone.

"I'm really passionate about my clients, their families, my neighborhood, my business team, and giving back," says Lisa. Lisa is an active member of her community and is involved with many

local events and organizations. She supports Little League baseball and softball; she is always involved with local school events, chamber events, alderman events; and she is a big proponent of the New Hope Food Pantry and the Chicago Police Department.

Lisa and Timothy have four kids—Brendan (20), Kylie (19), Kaelan (16), and Clare (14). They also have two German shepherds, Rasko and Ranger, and a cat named Shadow. As a family, they love going out to restaurants, visiting Arlington Race Track, riding their bikes along the lake, and they are all avid Cubs and Blackhawks fans. Lisa especially loves it when all of her kids are home and they can just spend time together as a family. When Lisa isn't spending time with her family, she loves going out with her friends and enjoying a great glass of wine at a local Edison Park or Norwood Park restaurant.



Photo Submitted: Lisa and her husband Timothy



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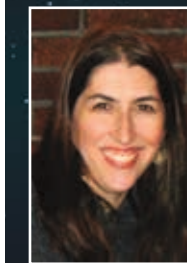
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▶▶ making a difference

PAWS CHICAGO

Pets Are Worth Saving

By Sarah McDonald

PAWS Chicago (Pets Are Worth Saving), a national model in no-kill animal sheltering, is committed to bringing an end to the killing of homeless cats and dogs. As Chicagoland's largest no-kill shelter (and also one of the largest in the nation), PAWS has helped to reduce the number of homeless pets killed in the city by more than 84 percent since its founding in 1997. Each year, PAWS Chicago finds homes for over 5,300 dogs and cats through its Lincoln Park and Highland Park adoption centers, and performs over 16,000 subsidized spay/neuter surgeries for underserved communities through its Lurie Clinic and GusMobile Spay/Neuter Van. These numbers are encouraging, but there is still work to do: Approximately 6,000 pets were killed in Chicago shelters in 2017.

In 1997, very few people knew that homeless pets were being killed. Virtually no one knew the extent— that more than 42,000 cats and dogs would die in shelters that year. PAWS Chicago was founded to bring attention to the plight of homeless animals and engage the community in finding solutions to pet overpopulation. “Since then, we have continued to focus on engaging people to take action,” said Paula Fasseas, PAWS Chicago’s Founder and Chair. “Through volunteers, foster families and adopters, several outreach initiatives, and our subsidized spay/neuter and medical services, we work to mobilize and inspire people to become part of the solution.”

With that foundation of community support, PAWS has built lifesaving programs that continue to make a tremendous difference for homeless animals in our city. PAWS now has one of the largest adoption and spay/neuter clinics in the country. Nearly 20 years after

PAWS’ work began, Chicago is poised to become the largest no-kill city in the nation.

PAWS Chicago is considered the city’s no-kill safe haven thanks, in large part, to its medical center. “Our no-kill commitment means we give every pet the individualized treatment and rehabilitation he or she needs,” adds Fasseas. “Our robust shelter medicine program treats the physical body — rehabilitating pets suffering from illness and injury, while our behavior programs provide enrichment and training for dogs and cats who have suffered mistreatment, abuse, or lack of socialization.”

Experienced on-site veterinarians ensure that each animal receives individualized care including spay/neuter surgeries, other needed surgeries, and important vaccinations and diagnostics. The Medical Center is the first stop for homeless animals when they arrive at PAWS. For dogs and cats who have endured abuse, neglect, or debilitating mistreatment, this represents lifesaving intervention.

PAWS was founded with the belief that every treatable animal should be given a chance at life. But to serve all those in need, the Medical Center must increase its current capacity. “We are in the advanced planning stages,” said Todd Lesser, Vice President of Medical Center Operations. “The Medical Center



Development Board members: Sharon Bergen, Judy Tullman, Wayne Gailis, Bonnie Spurlock



Volunteer and homeless pet



Kitty City volunteers



PAWS Chicago Lincoln Park adoption center lobby



Kitten receives IV at PAWS Medical Center.

building renovation will help PAWS increase its lifesaving capacity, enhance the quality of the facility, and help us drive further operational efficiencies.”

PAWS is thankful to have Scott Newman, managing broker at Newman Realty, as an advocate, Development Board member, and event sponsor.

This year, consider some ways you can help support homeless pets:

Make a Donation — PAWS Chicago’s lifesaving work is only possible because of the support of the animal-loving community. By making a donation, you directly help save homeless pets, prevent pet overpopulation, and provide underserved communities with important services. Charity Navigator, the nation’s largest independent evaluator, has rated PAWS Chicago at its highest, 4-star ranking for 15 consecutive years — an accomplishment that less than 1 percent of the charities in the nation have reached.

Enroll in PAWS Chicago’s Monthly Giving Program — By setting up a monthly tax-deductible donation, you are helping PAWS provide shelter, medical care, rehabilitation, and behavioral enrichment for hundreds of homeless, injured, and neglected animals every month.

Adopt or Foster a Homeless Pet — When you adopt or foster a pet from PAWS, you save TWO lives — the life of the pet you are taking home, and that of another who is now able to come into the adoption program.

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Join the PAWS Chicago Development Board — Members of the Development Board are true ambassadors of PAWS Chicago. They raise awareness in their professional, civic, and social circles. The Development Board is charged with providing, facilitating, and securing the resources needed to operate PAWS Chicago's lifesaving programs and are a lifeline to thousands of homeless pets.

Donate Your Time. Volunteer! — PAWS is committed to their no-kill mission, but we need the help of volunteers and fosters to make that happen. Go to www.pawschicago.org/volunteer to find out how you can help.

Save the Date!

Tickets are on sale for the 16th Annual Beach Party at Castaway's on Thursday, July 19, 2018. One of the city's largest pet-friendly social gatherings, the Beach Party is attended by 500 guests and their pups.

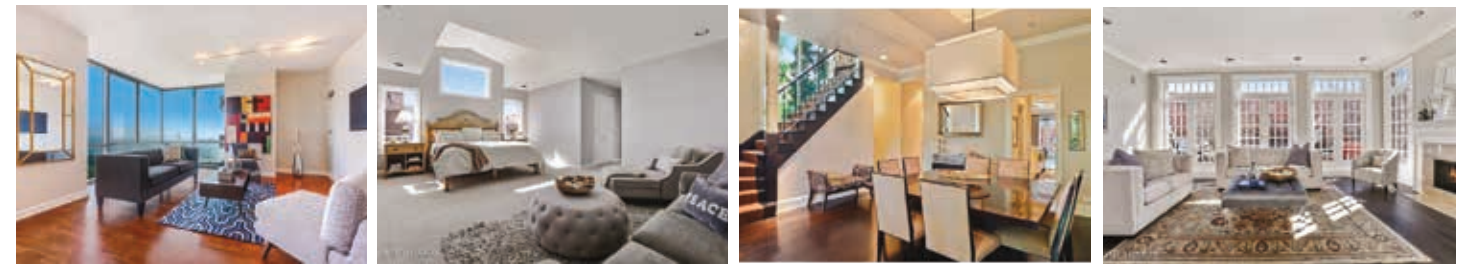
Join PAWS Chicago on Friday, November 9, 2018, for the 17th Annual Fur Ball. Chicago's premier pet-friendly black-tie gala is set at the legendary Drake Hotel, and welcomes over 800 guests and their canine companions to walk the red carpet for an exciting celebration to benefit Chicago's homeless pets.



Dog Town volunteer Randy Egge



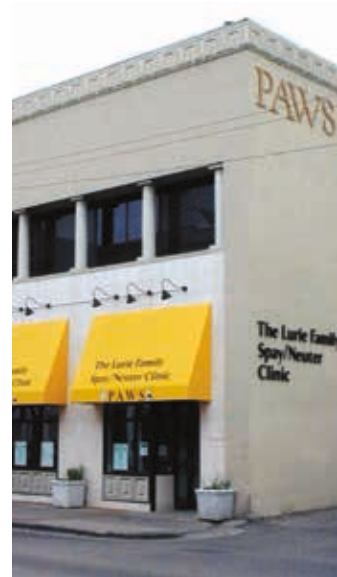
Development Board members volunteering



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STEVEN POWERS

BUILDING A LEGACY

By **Chris Menezes**
Photos by **Lindsay Schirk**

With a background in construction, Steven Powers is building a legacy in real estate. Steven grew up in Somonauk, a small farming town outside of Chicago, working with his father as a carpenter and mason, building houses. After graduating high school in 2002, Steven entered the army. He was with the National Guard for seven years, worked construction for another local company between deployments and taking classes.

After his last deployment to Afghanistan in 2009, Steven returned home to find that the company he had worked for didn't have any more work for him. Steven's brother-in-law was in real estate and suggested that Steven come by his office to check it out and see if real estate might be something he'd like to get into. Six months later, Steven received his license.

Since then, Steven has sold a career volume of \$110 million. He has consistently sold over \$15 million for the past three years in a row, and his volume last year hit \$22 million. Steven loves how completing a real estate transaction is kind of like building a house. "It's a ton of work in the beginning, but once it's done, seeing



the finished product or handing over those keys fills you with such a great feeling," he says.

With his eye on the future, Steven is continuing to expand his business. He has started a team by bringing on two new agents and has been enjoying helping them build their careers. In addition to starting a team, Steven has broadened his business through building his own developments. Right now, he is in the process of building a two-flat. He loves the design work and being able to put his carpentry expertise to work.

Although his business is expanding in a multifaceted way, developing and building relationships remains at the center. "I really appreciate the

friendships I've been able to build. My wife and I have really created some good bonds over the years — getting to know people, helping them through the real estate process," says Steven. "Although I like getting into the developments and construction side, I won't ever do it full time; I love the sales side too much."

Steven and his wife, Adrian, have been married for four years. They met in 2011 at a New Year's Eve party. They have two kids — Graham (2 and a half years old) and Blair (a 5-month-old). They enjoy going on walks to the

park and spending time with family. Steven and Adrian live about a block away from an area that hosts many of Chicago's great restaurants and they love going out together.

For Steven, success is having a happy and healthy family. "Being able to provide for them is huge for me. The same goes for building my team, getting them from start to finish in the business. I just want to deliver for people, whatever they need, always," says Steven.

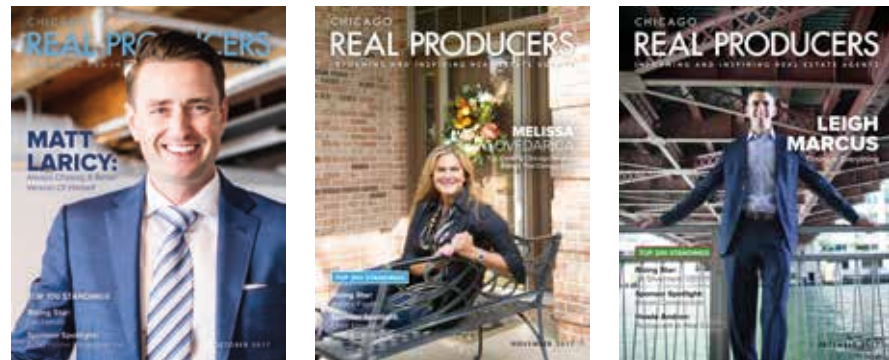


Photo submitted: Steven, his wife, Adrian, and their two kids.

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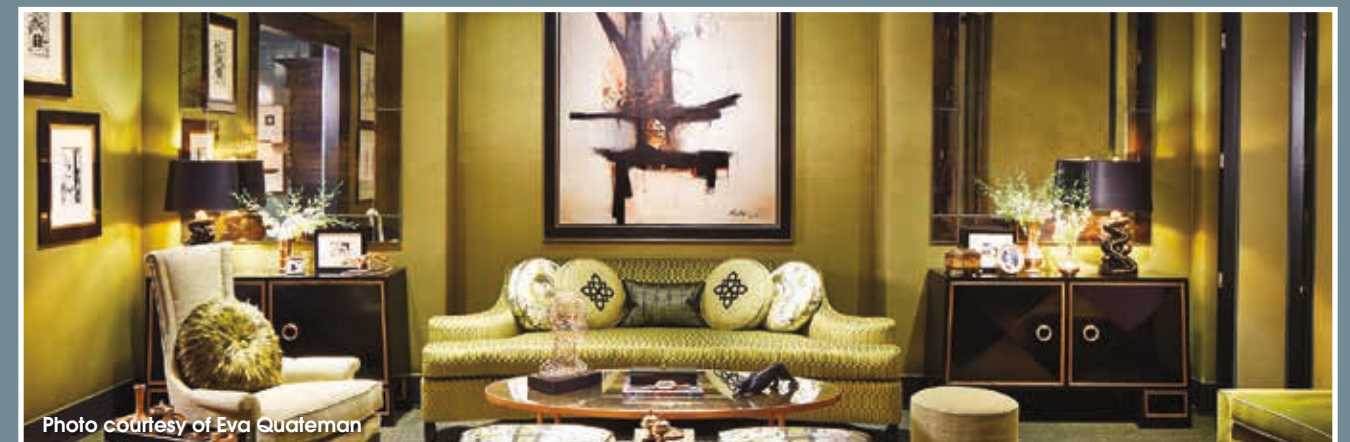
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TOP 200 STANDINGS

Teams and Individuals from January 1, 2018 to April 30, 2018

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
1	Nancy	Tassone	20	\$74,015,743	1	\$1,320,000	21	\$75,335,743
2	Jeffrey	Lowe	52	\$47,583,493	21	\$22,048,252	73	\$69,631,745
3	Matt	Laricy	43	\$19,597,688	71	\$30,927,781	114	\$50,525,469
4	Elizabeth	Brooks	47	\$49,217,981	0	\$0	47	\$49,217,981
5	Jennifer	Ames	20	\$34,228,800	12	\$11,516,800	32	\$45,745,600
6	Colin	Hebson	26	\$26,816,131	14	\$13,367,931	40	\$40,184,062
7	Mario	Greco	52	\$27,381,320	19	\$12,558,900	71	\$39,940,220
8	Emily	Sachs Wong	22	\$26,793,500	7	\$10,639,500	29	\$37,433,000
9	Karen	Biazar	54	\$30,929,865	10	\$6,081,900	64	\$37,011,765
10	Leigh	Marcus	49	\$29,030,558	6	\$2,820,722	55	\$31,851,280
11	Chezi	Rafaelli	10	\$15,275,000	4	\$11,862,500	14	\$27,137,500
12	Sam	Shaffer	14	\$6,871,500	35	\$18,809,150	49	\$25,680,650
13	Barbara	O'Connor	25	\$13,995,978	11	\$7,625,405	36	\$21,621,383
14	Timothy	Sheahan	13	\$16,666,900	5	\$4,502,210	18	\$21,169,110
15	Ryan	Preuett	6	\$6,437,500	4	\$13,887,500	10	\$20,325,000
16	Kathleen	Malone	14	\$14,183,438	7	\$5,973,775	21	\$20,157,213
17	Melanie	Giglio	19	\$10,690,563	13	\$9,284,275	32	\$19,974,838
18	Alex	Brusha	1	\$9,700,000	1	\$9,700,000	2	\$19,400,000
19	Sophia	Klopas	12	\$5,706,100	19	\$13,160,400	31	\$18,866,500
20	Carrie	Mccormick	18	\$9,776,755	16	\$8,201,905	34	\$17,978,660
21	David	Schraufnagel	6	\$8,781,600	6	\$8,781,600	12	\$17,563,200
22	Tommy	Choi	13	\$6,441,900	18	\$10,835,900	31	\$17,277,800
23	Brad	Lippitz	11	\$9,685,000	9	\$6,858,000	20	\$16,543,000
24	Katherine	Malkin	2	\$3,950,000	2	\$12,112,500	4	\$16,062,500
25	Timothy	Salm	6	\$8,325,000	2	\$6,818,628	8	\$15,143,628
26	Kimberly	Gleeson	5	\$5,206,001	2	\$9,700,001	7	\$14,906,002
27	Amanda	Mcmillan	11	\$6,837,900	11	\$7,697,400	22	\$14,535,300
28	Jason	O'Beirne	16	\$13,009,600	5	\$1,427,000	21	\$14,436,600
29	Elena	Theodoros	16	\$7,982,000	9	\$6,010,900	25	\$13,992,900
30	Peter	Moore	8	\$3,956,500	14	\$9,999,400	22	\$13,955,900
31	Daniel	Close	2	\$1,344,250	17	\$12,137,400	19	\$13,481,650
32	Frank	Montro	50	\$8,892,545	28	\$4,585,801	78	\$13,478,346
33	Melissa	Govedarica	20	\$11,310,200	2	\$1,953,700	22	\$13,263,900
34	Kevin	Wood	2	\$7,517,378	3	\$5,610,000	5	\$13,127,378

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
35	Katharine	Waddell	12	\$8,030,700	8	\$4,836,182	20	\$12,866,882
36	Julie	Harron	3	\$6,250,000	4	\$6,450,568	7	\$12,700,568
37	Beata	Gaska	8	\$7,659,632	3	\$4,955,000	11	\$12,614,632
38	D	Waveland Kendt	10	\$8,026,566	7	\$4,224,750	17	\$12,251,316
39	Braden	Robbins	7	\$2,515,675	24	\$9,416,493	31	\$11,932,168
40	Joe	Zimmerman	15	\$6,058,050	13	\$5,584,765	28	\$11,642,815
41	Sam	Jenkins	11	\$7,603,500	5	\$3,694,500	16	\$11,298,000
42	Millie	Rosenbloom	8	\$5,299,000	6	\$5,996,500	14	\$11,295,500
43	Owen	Duffy	13	\$7,685,000	5	\$3,581,000	18	\$11,266,000
44	Melissa	Siegal	11	\$4,983,100	7	\$6,173,843	18	\$11,156,943
45	Jeffrey	Proctor	9	\$5,167,000	6	\$5,857,000	15	\$11,024,000
46	Laura	Topp	9	\$6,094,500	11	\$4,913,500	20	\$11,008,000
47	Matthew	Liss	14	\$7,636,000	5	\$3,366,901	19	\$11,002,901
48	Jennifer	Mills	17	\$9,202,200	3	\$1,756,900	20	\$10,959,100
49	Scott	Newman	23	\$6,111,450	13	\$4,508,000	36	\$10,619,450
50	Edward	Thilman	4	\$8,983,000	2	\$1,548,000	6	\$10,531,000

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TOP 200 STANDINGS

Teams and Individuals from January 1, 2018 to April 30, 2018

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
51	Christine	Paloian Fixler	7	\$10,484,000	0	\$0	7	\$10,484,000
52	Terry	Mister	5	\$7,354,170	2	\$2,943,330	7	\$10,297,500
53	Nadine	Ferrata	7	\$4,802,000	5	\$5,472,220	12	\$10,274,220
54	Andrea	Hebner	4	\$6,663,342	2	\$3,458,487	6	\$10,121,829
55	Izabela	Sloma	10	\$7,537,500	5	\$2,486,000	15	\$10,023,500
56	Monique	Pieron	5	\$7,477,000	2	\$2,532,500	7	\$10,009,500
57	Edward	Jelinek	8	\$3,765,000	10	\$6,114,900	18	\$9,879,900
58	Lance	Kirshner	18	\$6,824,688	4	\$2,940,500	22	\$9,765,188
59	Melinda	Jakovich	3	\$5,189,500	3	\$4,410,000	6	\$9,599,500
60	Jacqueline	Colando	19	\$8,176,300	2	\$1,404,400	21	\$9,580,700
61	Debra	Dobbs	6	\$3,328,000	6	\$6,073,900	12	\$9,401,900
62	Zane	Jacobs	17	\$9,285,750	0	\$0	17	\$9,285,750
63	Nicholaos	Voutsinas	0	\$0	18	\$9,199,400	18	\$9,199,400
64	William	Goldberg	9	\$6,325,793	4	\$2,742,001	13	\$9,067,794
65	Erin	Mandel	5	\$3,372,000	7	\$5,594,771	12	\$8,966,771
66	Pamela	Rueve	6	\$6,142,500	3	\$2,820,000	9	\$8,962,500
67	Brian	Cargerman	0	\$0	15	\$8,929,415	15	\$8,929,415
68	Michael	Maier	11	\$7,701,700	3	\$1,196,500	14	\$8,898,200
69	Layching	Quek	0	\$0	13	\$8,877,000	13	\$8,877,000
70	Ivona	Kutermankiewicz	11	\$6,589,500	4	\$2,211,208	15	\$8,800,708
71	Phil	Byers	7	\$2,997,400	7	\$5,798,000	14	\$8,795,400
72	Hayley	Westhoff	10	\$6,947,500	3	\$1,705,900	13	\$8,653,400
73	Maria	Casciaro	4	\$4,053,000	6	\$4,523,000	10	\$8,576,000
74	Joanne	Nemerovski	4	\$5,444,000	4	\$3,071,000	8	\$8,515,000
75	Natalie	Renna	3	\$749,000	15	\$7,461,600	18	\$8,210,600
76	Ryan	Smith	40	\$8,146,200	1	\$48,500	41	\$8,194,700
77	Michael	Hall	11	\$5,833,000	7	\$2,334,400	18	\$8,167,400
78	Nancy	Mcadam	9	\$7,569,500	1	\$597,000	10	\$8,166,500
79	Alishja	Ballard	10	\$5,095,000	8	\$3,036,500	18	\$8,131,500
80	Robert	Picciariello	24	\$8,024,150	0	\$0	24	\$8,024,150
81	Weston	Harding	8	\$5,846,214	3	\$2,111,714	11	\$7,957,928
82	Bari	Levine	2	\$940,000	9	\$7,006,845	11	\$7,946,845
83	Terri	Mcauley	1	\$2,200,000	5	\$5,735,500	6	\$7,935,500
84	Michael	Rosenblum	6	\$6,064,500	3	\$1,865,000	9	\$7,929,500

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
85	Pasquale	Recchia	10	\$5,572,500	4	\$2,349,000	14	\$7,921,500
86	Philip	Schwartz	10	\$6,838,000	4	\$1,069,950	14	\$7,907,950
87	Lauren	Mitrick Wood	8	\$2,814,000	9	\$5,074,100	17	\$7,888,100
88	Radim	Mandel	7	\$3,486,000	8	\$4,400,000	15	\$7,886,000
89	Kevin	Hinton	3	\$988,750	16	\$6,767,400	19	\$7,756,150
90	Dennis	Huyck	11	\$5,227,022	4	\$2,517,000	15	\$7,744,022
91	Adam	Schneiderman	1	\$3,005,000	2	\$4,725,000	3	\$7,730,000
92	Joshua	Lipton	6	\$4,387,000	5	\$3,290,500	11	\$7,677,500
93	Christie	Ascione	5	\$4,076,000	6	\$3,590,000	11	\$7,666,000
94	Deborah	Hess	9	\$3,923,400	7	\$3,730,500	16	\$7,653,900
95	Margaret	Baczkowski	5	\$4,297,000	4	\$3,352,900	9	\$7,649,900
96	Maureen	Spriggs	0	\$0	2	\$7,625,000	2	\$7,625,000
97	Leslie	Glazier	5	\$3,941,500	6	\$3,588,000	11	\$7,529,500
98	Natasha	Motev	4	\$5,629,900	2	\$1,839,900	6	\$7,469,800
99	Ian	Schwartz	7	\$3,913,000	4	\$3,510,000	11	\$7,423,000
100	Stefanie	Lavelle	6	\$4,200,000	11	\$3,214,000	17	\$7,414,000

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TOP 200 STANDINGS

Teams and Individuals from January 1, 2018 to April 30, 2018

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
101	Marci	Trick	0	\$0	14	\$7,314,000	14	\$7,314,000
102	Randy	Nasatir	6	\$4,419,000	7	\$2,887,500	13	\$7,306,500
103	Matthew	Fritzshall	2	\$1,636,500	2	\$5,607,500	4	\$7,244,000
104	Thomas	Moran	4	\$2,727,500	1	\$4,462,500	5	\$7,190,000
105	Helaine	Cohen	1	\$440,000	6	\$6,684,900	7	\$7,124,900
106	Erlend	Candea	12	\$7,124,000	0	\$0	12	\$7,124,000
107	Santiago	Valdez	15	\$4,365,700	9	\$2,752,000	24	\$7,117,700
108	Scott	Berg	21	\$7,079,000	0	\$0	21	\$7,079,000
109	Michael	Vesole	26	\$7,068,987	0	\$0	26	\$7,068,987
110	Elizabeth	Ballis	5	\$4,477,500	3	\$2,589,000	8	\$7,066,500
111	Linda	Levin	2	\$871,000	7	\$6,140,573	9	\$7,011,573
112	Arthur	Cirignani	68	\$6,871,452	2	\$125,750	70	\$6,997,202
113	Lisa	Mcmillan	7	\$6,706,279	1	\$262,000	8	\$6,968,279
114	Steve	Meyer	14	\$5,793,875	2	\$1,154,000	16	\$6,947,875
115	Marc	Bombicino	0	\$0	1	\$6,900,000	1	\$6,900,000
116	Roger	Luri	1	\$6,900,000	0	\$0	1	\$6,900,000
117	Sara	Mccarthy	4	\$3,318,300	8	\$3,565,500	12	\$6,883,800
118	George	Morgan	4	\$2,575,000	7	\$4,284,500	11	\$6,859,500
119	Meredith	Manni	2	\$1,770,000	4	\$5,039,375	6	\$6,809,375
120	Eugene	Fu	6	\$3,662,500	3	\$3,072,429	9	\$6,734,929
121	Rory	Fiedler	0	\$0	13	\$6,649,400	13	\$6,649,400
122	Suzanne	Gignilliat	1	\$1,695,000	2	\$4,950,000	3	\$6,645,000
123	Danny	Lewis	6	\$2,068,000	9	\$4,542,500	15	\$6,610,500
124	Steven	Powers	5	\$3,643,000	6	\$2,901,000	11	\$6,544,000
125	Michael	Shenfeld	7	\$4,273,400	5	\$2,255,000	12	\$6,528,400
126	Daniel	Glick	4	\$4,680,900	3	\$1,847,000	7	\$6,527,900
127	Bruce	Glazer	6	\$2,052,500	8	\$4,466,000	14	\$6,518,500
128	Mariah	Dell	6	\$4,081,000	4	\$2,420,000	10	\$6,501,000
129	Ben	Bodelson	8	\$3,376,400	5	\$3,111,768	13	\$6,488,168
130	Hasani	Steele	14	\$5,457,300	3	\$1,017,500	17	\$6,474,800
131	Stacy	Karel	0	\$0	2	\$6,442,175	2	\$6,442,175
132	Patricia	Young	3	\$2,009,000	7	\$4,412,300	10	\$6,421,300
133	Collin	Walker	5	\$2,420,000	10	\$3,992,000	15	\$6,412,000
134	Kristin	Gonnella	3	\$1,864,600	9	\$4,522,500	12	\$6,387,100

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
135	Beth	Gomez	7	\$4,151,000	5	\$2,222,000	12	\$6,373,000
136	Gary	Lucido	5	\$2,108,000	8	\$4,247,586	13	\$6,355,586
137	Amy	Duong	5	\$3,066,800	6	\$3,227,924	11	\$6,294,724
138	Ken	Jungwirth	9	\$4,088,500	5	\$2,199,000	14	\$6,287,500
139	Kelly	Parker	7	\$5,032,000	2	\$1,226,661	9	\$6,258,661
140	Armando	Chacon	6	\$3,299,300	6	\$2,947,266	12	\$6,246,566
141	Keith	Tarasiewicz	1	\$455,000	15	\$5,767,250	16	\$6,222,250
142	Ashley	Cox	4	\$1,970,000	7	\$4,198,995	11	\$6,168,995
143	Janelle	Dennis	8	\$3,682,000	5	\$2,438,950	13	\$6,120,950
144	Christopher	Mundy	3	\$2,078,000	4	\$4,017,000	7	\$6,095,000
145	Eric	Hublar	0	\$0	12	\$6,089,900	12	\$6,089,900
146	John	Huebner	7	\$3,099,700	7	\$2,986,000	14	\$6,085,700
147	Caryl	Dillon	2	\$4,130,000	3	\$1,897,500	5	\$6,027,500
148	Sherri	Hoke	2	\$1,396,500	2	\$4,625,000	4	\$6,021,500
149	Nicholas	Colagiovanni	7	\$4,961,000	1	\$1,008,292	8	\$5,969,292
150	Eamonn	Stafford	6	\$3,355,000	6	\$2,594,000	12	\$5,949,000

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TOP 200 STANDINGS

Teams and Individuals from January 1, 2018 to April 30, 2018

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
151	Ryan	Gossett	11	\$4,599,000	4	\$1,288,500	15	\$5,887,500
152	Heather	Gustafson	5	\$5,232,000	2	\$636,000	7	\$5,868,000
153	Alan	Katamanin	1	\$3,600,000	1	\$2,250,000	2	\$5,850,000
154	Cynthia	Sodolski	7	\$4,309,000	2	\$1,540,000	9	\$5,849,000
155	Anne	Rossley	5	\$4,416,500	1	\$1,425,000	6	\$5,841,500
156	Jason	Rowland	10	\$5,125,050	2	\$687,000	12	\$5,812,050
157	Michael	Kelly	7	\$3,038,500	3	\$2,735,000	10	\$5,773,500
158	Lisa	Kalous	4	\$2,191,000	4	\$3,547,000	8	\$5,738,000
159	Robert	Sullivan	4	\$2,900,000	3	\$2,802,500	7	\$5,702,500
160	Paul	Barker	9	\$4,431,731	3	\$1,262,500	12	\$5,694,231
161	Brian	Henderson	4	\$1,879,900	4	\$3,788,900	8	\$5,668,800
162	Gwen	Farinella	3	\$3,510,000	1	\$2,150,000	4	\$5,660,000
163	Landon	Harper	9	\$5,410,000	1	\$225,000	10	\$5,635,000
164	Richard	Curto	6	\$2,886,000	3	\$2,720,000	9	\$5,606,000
165	Scott	Curcio	7	\$2,541,900	9	\$3,060,500	16	\$5,602,400
166	Maura	Vrabel	5	\$3,860,750	3	\$1,714,500	8	\$5,575,250
167	Brent	Hall	8	\$5,567,900	0	\$0	8	\$5,567,900
168	Stacey	Dombar	10	\$3,431,400	5	\$2,100,750	15	\$5,532,150
169	Brett	Novack	2	\$894,900	10	\$4,632,900	12	\$5,527,800
170	Diana	Radosta	5	\$3,571,000	4	\$1,954,900	9	\$5,525,900
171	Elizabeth	Lothamer	8	\$3,335,000	6	\$2,182,500	14	\$5,517,500
172	Megan	Tirpak	4	\$2,085,000	4	\$3,421,999	8	\$5,506,999
173	Hunter	Andre	6	\$3,707,500	3	\$1,784,900	9	\$5,492,400
174	Ro	Lebedow	1	\$739,000	4	\$4,733,549	5	\$5,472,549
175	Chris	Vasilakopoulos	5	\$4,379,500	3	\$1,074,200	8	\$5,453,700
176	Shay	Hata	3	\$2,400,000	3	\$3,049,500	6	\$5,449,500
177	Nick	Rendleman	4	\$1,099,900	14	\$4,340,400	18	\$5,440,300
178	David	Heck	0	\$0	11	\$5,406,000	11	\$5,406,000
179	Anthony	Disano	7	\$5,358,500	0	\$0	7	\$5,358,500
180	Philip	Skowron	2	\$1,390,000	4	\$3,966,392	6	\$5,356,392
181	Rubina	Bokhari	5	\$3,600,000	4	\$1,754,500	9	\$5,354,500
182	Qiankun	Chen	0	\$0	17	\$5,348,088	17	\$5,348,088
183	Lisa	Sanders	12	\$4,163,600	5	\$1,174,000	17	\$5,337,600
184	Cheryl	Reimer	8	\$5,325,000	0	\$0	8	\$5,325,000

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
185	Anthony	Torres	0	\$0	11	\$5,315,500	11	\$5,315,500
186	Scott	Fishman	1	\$350,000	6	\$4,939,000	7	\$5,289,000
187	Jennifer	Liu	11	\$5,073,777	1	\$210,000	12	\$5,283,777
188	Camille	Canales	3	\$1,689,000	7	\$3,575,000	10	\$5,264,000
189	Rachel	Krueger	4	\$3,687,500	3	\$1,569,900	7	\$5,257,400
190	Jarrod	Enright	0	\$0	16	\$5,236,900	16	\$5,236,900
191	Lauren	Dayton	9	\$3,734,250	2	\$1,449,900	11	\$5,184,150
192	Theodora	Jordan	6	\$2,455,500	5	\$2,714,000	11	\$5,169,500
193	Sam	Boren	0	\$0	8	\$5,162,000	8	\$5,162,000
194	Nick	Nastos	2	\$1,750,500	7	\$3,410,000	9	\$5,160,500
195	Cara	Buffa	7	\$4,244,998	1	\$905,000	8	\$5,149,998
196	Michael	Vrielink	5	\$2,706,000	6	\$2,377,643	11	\$5,083,643
197	Sarah	Maxwell	7	\$2,332,000	6	\$2,737,000	13	\$5,069,000
198	Michael	Saladino	6	\$2,330,000	8	\$2,732,000	14	\$5,062,000
199	Julie	Busby	4	\$3,311,000	3	\$1,698,500	7	\$5,009,500
200	J	Maggio	6	\$2,906,000	3	\$2,100,000	9	\$5,006,000

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 off of Chicago proper only and may not match the agent's exact year to date volume.

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CHICAGO REAL PRODUCERS SUMMER EVENT

Thursday, July 19, 2018
12-2pm
Penthouse 111
West Jackson Blvd
Private Event - Must RSVP

Heavy hors-d'oeuvres
and drinks included

Door prizes, raffles,
and giveaways

Network with Chicago's
Real Producers



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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

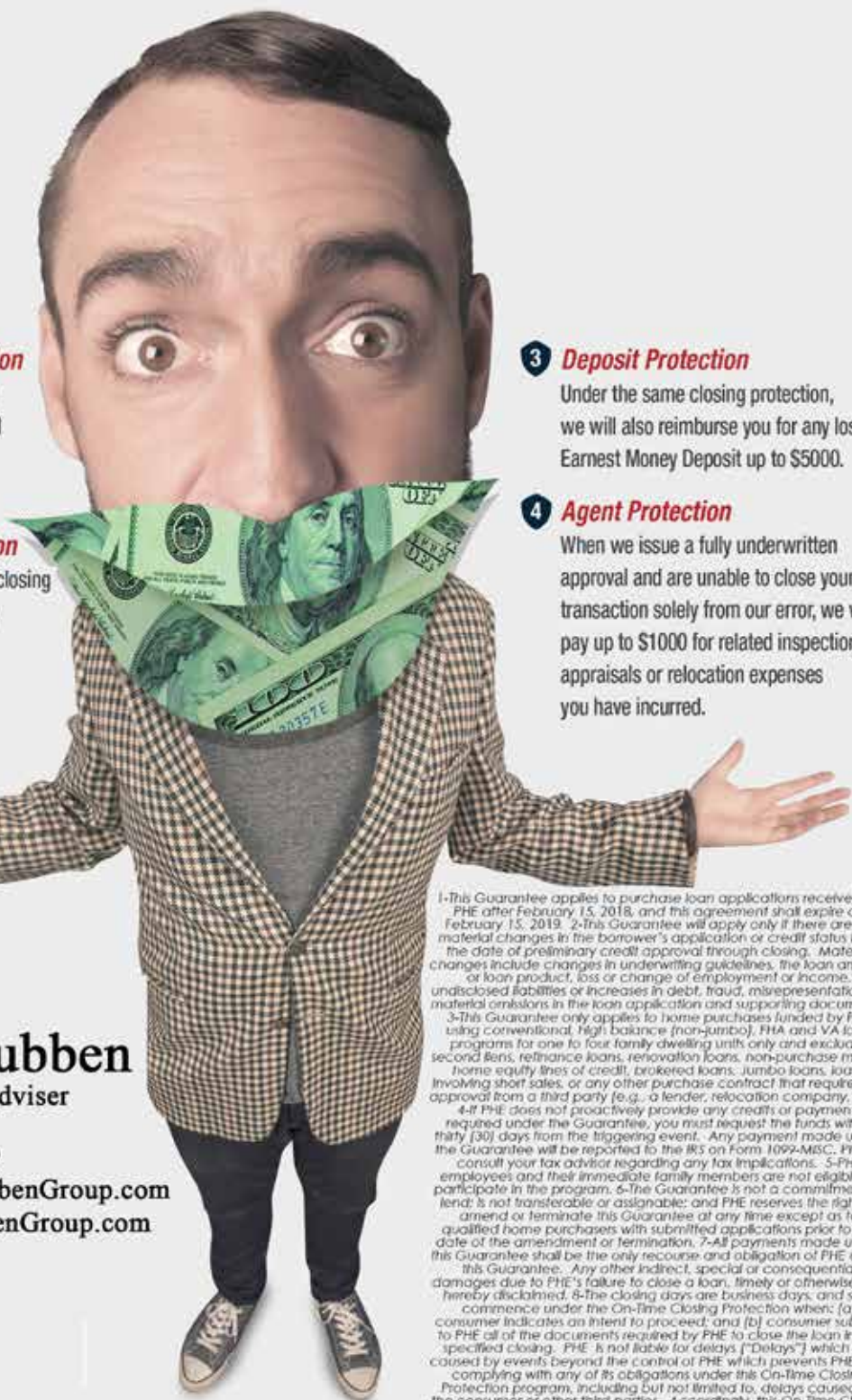
Under the same closing protection, we will also reimburse you for any lost Earnest Money Deposit up to \$5000.

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
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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



C.J. Lamb



Michael J. Gunderson

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

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