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ESALA**

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FAQ's

About This Mag

▶ publisher's note

Tucson Real Producers launched in October 2017. Since then I have heard some of the same questions from many of you. I thought it may be a good idea to publish the answers here in case more had the same questions. Remember, my door is always open to discuss anything regarding this community — this publication is 100-percent designed to be your voice!

Q: Who receives this magazine?

A: The top 500 agents of Tucson and the surrounding areas. We pull the MLSSAZ numbers (by volume) for Tucson and the following areas: Green Valley, Sahuarita, Sierra Vista, Wilcox, Benson, Sonoita, Patagonia, St David, Tubac, Marana and Oro Valley. This list resets at the end of each year, and the top 500 will continue to update annually.

Q: Why am I not listed on the standings?

A: There are a number of reasons why that could be the case. First, be sure to read the disclaimer in its entirety. The Standings are only based on data pulled from the counties listed, which can cause confusion when a REALTOR® has closed business in other counties. Also, we pull the data on the exact date listed, so if the closed transaction is not submitted by that date, it will not be included. I've also found that some teams report their data under one MLSSAZ ID, and other teams report each agent individually, which, of course, alters the ranking. Some agents were prompted after examining our data to take a closer look to ensure everything is being recorded properly. There are a few other factors at play, so if you have a question about the Standings, please contact me and we can take a look: delilah.royce@realproducersmag.com. We all want the same thing: for the Standings to be as accurate as possible.

Q: Where do the standings come from?

A: We have a few brokers from different brokerages email us the Standings every single month. They obtain the data from Broker Metrics, email the data to us, and we submit. We do not manipulate the data at all.

Q: What is the process for being featured in this magazine?

A: It's really simple — every feature you see has first been nominated. You can nominate other REALTORS® (or yourselves!), or affiliates, brokers, owners, and office leaders can nominate REALTORS® as well. We will consider anyone brought to our attention because we don't know everyone's stories, so we need your help to learn about them. A nomination currently looks like this: You email us at delilah.royce@realproducersmag.com with the subject "Nomination: (Name of Nominee)." Please explain why you are nominating them to be featured. It could be that they have an amazing story that needs to be told; perhaps they



overcame extreme obstacles, they are an exceptional leader, have the best customer service, or they give back to the community in a big way, etc. The next step is an interview with us to ensure it's a good fit. If all works out, then we put the wheels in motion for our writer to conduct an interview and write the article, and for our photographer to schedule a photo shoot.

Q: What does it cost a REALTOR®/team to be featured?

A: Zero, zilch, zippo, nada, nil. It costs nothing, my friends, so nominate away! This is not a pay-to-play model whatsoever.

Q: How can I write an article to be printed?

A: If you are interested in writing an article to give back to the Tucson Real Producers community, please email me at delilah.royce@realproducersmag.com. Even if you don't consider yourself a prolific writer but have great ideas to share, let's talk!

Q: Who are the preferred partners?

A: Anyone listed as a "Preferred Partner" in the front of the magazine is part of this community. They will have an ad in every issue of the magazine, attend our quarterly events and be part of our online community. We don't just find these businesses off the street, nor do we work with all businesses that approach us. One or many of you have personally referred every single preferred partner you see in here. We won't even take a meeting with a business that has not been vetted by one of you and "stamped for approval," in a sense. Our goal is to create a powerhouse network not only of the best REALTORS® in the area but the best affiliates, as well, so we can all grow stronger together.

Q: How can I refer a preferred partner?

A: If you know and want to recommend a local business that works with top REALTORS®, please email us to let us know at delilah.royce@realproducersmag.com.

It is a honor for me to be a part of this community telling your stories and getting to know you one by one personally. Thanks for sharing and for making Tucson Real Producers something you look forward to receiving monthly. My hope is you will meet the person behind the business and connect with those you often work with but may never have met. "Partnering the best with the best" is my motto and something I take very seriously! As I

have said, my door is open, and I would love to meet with you and hear your story.



Delilah Royce

520-838-1835

Publisher of *Tucson Real Producers*

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

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MEET THE TUCSON REAL PRODUCERS TEAM



Delilah Royce
Publisher



Danielle Flack
Editor



Casey James
Photographer



Joey Ambrose
Photographer



Rodney Hugen
Writer



Kylea Bitoka
Writer



Glenda Grow
Guest Writer

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When did you get your start in the mortgage business?

In 2006, a mentor of mine gave me a call and asked if I would visit his office. He was working at a wholesale mortgage company at the time, and I was curious to see what it was all about. I've always had an interest in finance and helping others, so everything about the mortgage industry just clicked for me, and I've been hooked ever since.

What makes you different from other lenders in your industry?

I genuinely care about the relationships I build between my clients and the agents I work with. This often leads to the agents becoming clients themselves. I'm a native Tucsonan, which is somewhat rare in my field. Being born and raised here helps me know the community as a whole and how important all the different areas are to each other. I'm a very determined person, so I never give up when it comes to earning a client's business or figuring out how to get their deal done. A complicated loan or tough client situation is like a puzzle I truly enjoy solving.

What obstacles have you overcome in your career?

I wouldn't say it's been a huge obstacle, but I got started at a young age in an industry filled with established professionals. In finance, banking or real estate, trust is a huge factor. Homeownership is one of the biggest purchases of your life, and people are a little hesitant when talking to a 20-something-year-old. That means I did have to work a little harder to demonstrate my understanding of the business and explain why they should choose to work with me and my company.

What makes you passionate about what you do?

That's easy. The thank-you cards, the looks on the my client's faces, the pictures they post on social media that express to the world that they are now homeowners. Getting those cards, seeing those faces, reading their friends and families reactions on social media is an amazing feeling. Knowing that I played a part in helping them achieve that dream... that is what I am really passionate about.

What do you wish REALTORS® knew about mortgages or about your job?

I want agents to know we can do the easy stuff too!! I've helped build Summit Fund's reputation in Tucson as the guys who "figure out the tough stuff." Because our bank is built differently from the ground up, we are one of very few private mortgage banks who not only have the approval to use our "direct" licensing, but we actually use it. This allows us to be more competitive and say "Yes!" more often. But that doesn't mean we can't take care of your less-complicated loans or situations. We are here to take care of all your lending needs.

What is one of your favorite testimonials from an agent?

"You keep killing it for us." - Ashley Kimberlin. It's a short but very impacting review. Ashley works so hard for her clients and

is always appreciative when her hard work is recognized and matched by her lender.

Tell us about your family.

I am blessed to have an amazing wife of eight years and three wonderful kids, ages 6, 8 and 13. They probably wouldn't describe themselves that way, but seriously I have some awesome kids. My youngest daughter is the talker/singer of the family. We love watching her. My middle son is a great athlete and is the spitting image of myself when I was a kid. The oldest has a knack for building things, and I can see him as an engineer in the future. We work hard so we can travel often, and we are all super excited for our family trip to Ireland this upcoming year.

What excites you about real estate?

The ENERGY of right now excites me. It's the beginning of the year; so I love people's momentum and work ethic. I love that every day I get to help my team and colleagues create strategies and goals to keep the success going all year long. I get so pumped seeing and talking to people who have the same passion and desire to succeed that I do.

What is one achievement you are especially proud of?

The Arizona Daily Star newspaper recognized me as the "2017 Arizona Daily Star Favorite Mortgage Lender in Tucson." This honor is super special to me because, let's all be honest here, there are some big-time lenders in this town.

Can you share about a current issue in real estate that you have experience with?

Millennials buying real estate are a big topic right now, and here are my observations when it comes to working with them. One good thing about helping them is that they are quick to listen but even quicker to fact check. The challenge we have is separating the information they get online from the real information. There are so many media sources it can be difficult to connect them with the correct information. It is also hard to share your expertise in just a few minutes over the phone. Millennials who like to do everything electronically really need to come to my office so I can explain all their options face to face. This is the biggest purchase of their life (in most cases), and being able to help walk them through the process makes for a happier client and more successful transaction. In business, there is nothing more important than building rapport and trust with a client. Then, at the end of the day, to shake their hand and thank them for the time, that creates a client for life. Not only do we have the ability to show our expertise, but also the passion and dedication that distinguishes "The Mooney team." Because we are intentional about building that kind of relationship, our clients know they can trust us, and they don't have to weed through all the fluff on the internet.

ZACH MOONEY

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▶ a closer look

Glenda Grow



In October 1995, I received the opportunity to grow my real estate business and come to Dove Mountain with U.S. Home at

The Highlands at Dove Mountain (an active adult gated golf community). I fell in love with our beautiful Sonoran Desert and couldn't wait to help "paint the picture" for others to envision this fabulous area in NW Tucson/Marana. The Sonoran Desert is a very special environment, and my appreciation for this area has grown even more over time.

Located in the foothills of the Tortolita Mountains, with elevations ranging from 2,700-4,300 feet, there is close to 6,200 acres of high Sonoran Desert. This special desert has a wide diversity of desert vegetation including the proud Saguaros, which stand all throughout Dove Mountain. People can daily experience the pleasure of seeing many forms of wildlife, birds and fauna in Dove Mountain. Petroglyphs can also be found in beautiful rock formations throughout the canyons.

Dove Mountain offers many opportunities to keep fit and stay feeling young! Hikers can find awe-inspiring experiences on more

than 50 miles of hiking, biking and equestrian trails found at the Wild Burro Trailhead. There are miles and miles of walking paths which meander through Dove Mountain and the 2400 acre Tortolita Preserve that borders the mountain. We even have a walking trail which follows along Dove Mountain Boulevard and continues alongside Twin Peaks Boulevard and goes all the way to the Santa Cruz River Park Trail across I-10. There are a number of community clubs, parks, workout facilities, pools, tennis, pickle ball courts (and more) that can be enjoyed by everyone.

Golf is one of the main leisurely activities of Dove Mountain. There are 81 holes of golf at three spectacular and unique golf clubs. The Accenture Golf Tournament (World Golf Championship Match Play) has been hosted by both The Golf Club at Dove Mountain and The Gallery Golf Club. The Golf Club at Dove Mountain is a 27-hole Jack Nicklaus Signature golf course. The Gallery Golf Club has 36 holes of golf (North and South courses) with the North course designed by John Fought and Tom Lehman, and the South course designed by John Fought. The Highlands at Dove Mountain is an 18-hole championship course designed by Arthur Hills.

Cottonwood Properties purchased the land in 1985, which was a part of legendary cowboy Cush Cayton's T Bench Bar Ranch and this is the land that is now Dove Mountain. Planning and commitment have created one of the Southwest's premier master-planned communities, which includes the Ritz-Carlton Resort and an emphasis on low density. Cottonwood Properties continues to actively develop the remaining land in Dove Mountain with respect for the natural habitat and all of our inhabitants, including our wildlife.



There is a diversity of housing opportunities in Dove Mountain from starter homes to custom homes and estates. Whether you are in the market for an existing "resale" home or looking for a new home to purchase, you can find it in Dove Mountain. 2017 closed sales per MLSSAZ were 317 homes from \$162k to \$2.2m. As of Jan. 24, 2018, there are 128 existing home listings starting at \$200k with prices reaching \$2.7m. New construction can still be found too – from \$200k into the million-plus arena for custom homes. Current builders in Dove Mountain are Del Webb (active adult), Richmond American, Miramonte and Lennar in Boulder Pass, Toll Brothers in Los Sagueros, "Ritz-Carlton Residences along with custom homes in Canyon Pass, Gallery Parcel, and Ritz Carlton Estates homesites.

Dove Mountain is truly a wonderful place to bring your clients or to find your own dream home!



Photography by Joey Ambrose

DINA HOGG

A UNIQUE PERSONAL TOUCH

Rod Hugen

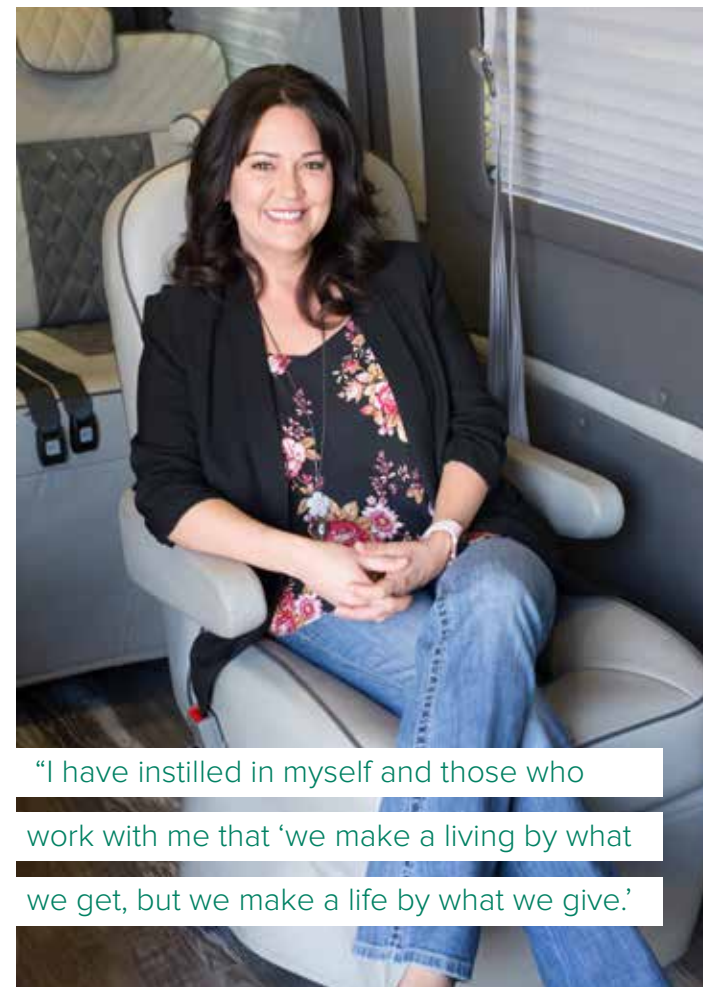
Dina Hogg sells brick and mortar without actually occupying brick and mortar. She doesn't have an office stuck away in an office complex somewhere in the city. Instead, she works out of her vehicle. And it's not just any vehicle, either. Her mobile office is a custom-designed and luxury-equipped Mercedes Sprinter Van driven by her friend, licensed REALTOR® and showing assistant Todd J. Ward, whose excellent help enables her to bring her office to her clients instead of having her clients come to her. She smiles when she says, "We're always there, always prepared and always available to meet our clients' needs."

The mobile office is a huge advantage for Dina and her clients. The beautifully crafted and wonderfully comfortable interior of the van is a great place to put her clients at ease as they go through the rigors of buying or selling real estate. "I take what I do very seriously," Dina says, "but we have fun trying to make sure our clients are relaxed and enjoying themselves as much as is possible during a very stressful time in their lives." The mobile office is a great help,

but being a great agent is far more than just having a tech-savvy, extravagant office that can pull up to the client's doorstep. "I work hard, and my clients see how hard I work for them. I take pride in being professional, doing things right, and working well with the agent on the other side of the transaction."

As an associate broker for EXP Realty, Dina lives in the virtual world as well as in the flesh and blood world of everyday life. EXP Realty is an agent-owned cloud-based brokerage where absolutely everything is done in the cloud. She attends meetings, sits in on training sessions, collaborates with REALTORS® all over the country and seeks out agent services, all in the virtual world. Out in the cloud, she has her own avatar that can interact with the "home office" 24 hours a day, seven days a week. "The cloud platform also gives me the opportunity to mentor new agents, which I am extremely passionate about." EXP Realty provides stock shares, revenue sharing and other retirement benefits to their agents. "I can go check my investment account any time I want and see how it's doing. Everything is moving to cloud-based technology, and EXP is already there."

Born and raised in Tucson, Dina wasn't sure what she wanted to be when she grew up. Her first big dream was to be an astronaut,



"I have instilled in myself and those who work with me that 'we make a living by what we get, but we make a life by what we give.'"

but that dream faded when she realized she was very, very claustrophobic, and her dream got completely dashed when her best friend laughed and told her, "Dina, you aren't smart enough to be an astronaut." Dina giggles as she tells the story and ruefully admits her friend was right. She thought about being a lawyer, but that, too, fell by the wayside when fresh out of high school in 1999 she got a job taking listing photographs as the real-estate market ventured to the internet. She learned a lot about real estate while doing the photography gig and fell into becoming a licensed agent in 2004. She laughs as she talks about trying to drive her clients around in an old 1992 Ford Mustang Coupe or her 1997 Honda Prelude. "I was always borrowing Mom's car or begging friends who had bigger vehicles so I could make my clients more comfortable." Eventually she ended up buying a four-door Audi to make the experience better for her clients.

Dina is happily married to her husband, Tony, a local businessman who owns All Communications, which, according to Dina, does exactly what the name of company implies: anything and everything related to communications. They were married in March of 2016 after a five-year courtship. She became a proud stepmom to his two sons, Colt, 22, who works for his dad, and Walker, 19, who is an ROTC student at the University of Arizona.

As a child, Dina would spend her summer breaks in Detroit visiting her grandparents. She and her cousins went exploring

and in their basement found not only Grandpa's stash of Playboy magazines but, more importantly, his pool table, which she could barely see over. Dina discovered that she loved playing pool, and that hobby continues today. For more than 10 years she has played in pool tournaments and has been awarded "Top Female Shooter" twice. She currently enjoys being part of the Pima Pool Players, spending her Monday evenings at Murphy's Public House shooting pool with her husband and friends. "I played competitively in other pool associations for a while," she acknowledges, "but I'm way too competitive, and it soon became work. It was no longer fun when it got serious, which is why I love the league I'm in now." Taking a day off and enjoying herself each week is important to Dina. She spends Thursday mornings bowling on a league, and her three-person team is called Next Generation. She confesses to a 148 average and admits to not wanting to get too serious because she just wants to have fun with her friends. After bowling, she loves to go to lunch with them or find some other ways to relax. "When you work hard, you also need to rest, relax and enjoy life."

Growing up she enjoyed singing in the choir at Our Mother of Sorrows Church, where she also attended K through eighth grade. Her love of music continued as she would sing the National Anthem for high school pep rallies and even worked as a karaoke DJ. Today, she sponsors a local "Live Band" Karaoke

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contest. Getting on stage is fun for Dina. Well, sort of fun. She tried out for American Idol, and admits walking on that stage and singing was the scariest minute of her whole life. "I love to sing, but that was way too stressful to be fun."

Working in a mobile office and in a virtual, cloud-based agency, Dina loves personal contact with clients the most. "I absolutely love what I do. Homeownership is a path to wealth, and I love helping my clients achieve that." Part of helping others is also being involved in the community. Just last year, her charity work included things like organizing a fund-raiser for Tucson's Cause for Canines, rescuing dogs after the flooding in Houston, raising money for a local high school, collecting turkeys to feed the homeless on Thanksgiving, as well as loading up the Mobile Office with blankets to be distributed to the homeless on Christmas Day. She strives to raise awareness and money for various causes that are important to the Tucson community at her annual "Client Parties." Having lost people she loves to addiction, she also has a special place in her heart for the work of Teen Challenge and other programs that help people and their families with addiction issues. "I have instilled in myself and those who work with me that 'we make a living by what we get, but we make a life by what we give.' We don't just look for opportunities to help people buy and sell houses, we look for opportunities that help people change their lives. That is why I do what I love."

Dina Hogg may not be surrounded by brick and mortar, but her head isn't in the clouds, either. She loves serving the Tucson community's real-estate needs with state-of-the-art technology, first-class service, and the personal touch that makes for a great client experience!






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Our First Growth Event

Hosted By JW Marriott

Photography by Joey Ambrose

Thanks to all who came out for our first Growth Event to launch *Tucson Real Producers* into our community. We had a blast celebrating those who had been featured and giving you all an opportunity to connect with those you work with all year long. The weather was perfect so we could enjoy the patio and the view it had to offer. Absolutely beautiful!

Our gracious host, **The JW Marriott at Starr Pass**, opened up the Catalina BBQ just for us, passing delicious creations and donating amazing door prizes for you all to have a chance to win. The round of golf for four, as well as the one-night stay, which included breakfast at their luxury resort, were some of the best prizes. When considering your client appreciation party or recommending a place for friends and family to stay, know they will take good care of you.

Tucson Real Producer's partners are what made this event fabulous! They contributed by sponsoring the event and by giving fun, unique and exciting door prizes. See who won the 55-inch TV Steamy Concepts brought or the custom kaleidoscope created by Jan Brenneman from Fix My AC or the Wildcat metal wall piece Zach Mooney had made to bring in March Madness. Everyone loves winning Starbucks and Uber gift cards and bottles of wine, but the canvas photo Joey Ambrose brought caught everyone's eye. And Lister Assister can't wait to show off their service to the

winner of their gift certificate. Thanks to our partners for making this a memorable event.

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We want you all to come out for the fun, and be a part of the new movement in Tucson. Look out for details to our next event in mid-April. If you are not currently on our email invitation list, send an email titled "Events" to delilah.royce@realproducersmag.com.



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SIERRA HARDY

Next Generation REALTOR®!

a rising star! <<

Kylea Bitoka



Sierra Hardy may be new to Tucson real estate, but that hasn't stopped her from having a big impact. Recognized by the Tucson Association of REALTORS® for her outstanding service in 2017, Sierra is on her way to becoming a top agent in the Tucson market. A native Tucsonan and University of Arizona Alum, she takes every opportunity she can to build up the local community. A portion of every one of her transactions goes to the Long Realty Cares Foundation – it's one of many ways she gives back.

In her words, "I can't just sit there, I need to get involved." Sierra will definitely blaze new trails in Tucson real estate. In her fourth year as an agent, she is on the Board of Directors for the Tucson Association of REALTORS®, co-chair for Tucson Association of REALTORS® Young Professionals Network, and on her neighborhood HOA Board. *Tucson Real Producers* caught up with Sierra to learn more about who she is, her real estate business and future goals.



What did you do before you became a REALTOR®?

I worked in the fashion industry. I even spent a couple years in NYC. It was a wonderful experience, but it just wasn't meaningful enough to me to make it my career.

What prompted you to make the career change?

I had my son. I'm a single parent. I wanted something where I wasn't working eight hours a day for 40 hours a week. I started looking into owning my own business. I wanted to be able to do something I love and have a flexible lifestyle. For me, real estate is it. I love that I get to meet different people and do something different every day. I love being able to go out and not be chained to desk. It feels like a limitless career; there are so many different options.

What were your first couple years in real estate like?

It was a rollercoaster. It took a lot of patience, and I had to work really hard. The business isn't just going to come to you. In the beginning, I did a ton of open houses – that was my way of meeting people. Now, it's evolved. I'm having more business come from referrals of past clients. My focus has shifted to wanting to be more involved in shaping the logistics and the future of real estate.

What is one thing you've learned over the last few years?

I was 28 when I got into real estate. I was young and intimidated by the age difference. People looked at me and saw my age at first, but when we started working together, they saw how much I cared. Even if you are a new REALTOR®, if you have passion and care about the people individually instead of just worrying about the paycheck, you will be successful. I will always take the time for people.

Speaking of success, how do you define success?

I don't care about the shiny stuff as much. I don't want to be number one. I would say that success is having a steady stream of business from referrals and being able to be there when my son needs me.

Real estate can be an "always-on-the-clock" type of career. As a single mom, how do you balance family and work?

You definitely have to set boundaries. You have to set time aside for yourself and your family. I'm blessed in that I have my family nearby, and they are usually available to watch my son if I have to run off to work.

What do your off-the-clock hours look like? What helps you unwind after a long day?

Hanging out with my son; he's 5. I like that I get to have my inner child come out again. We build forts, play games, do yoga, go mini golfing. I like to do big house projects; I am actually very handy. I painted the whole kitchen and cabinets. I work in my garden. After being on my phone all day and running around, it's therapeutic to watch something grow and then get to enjoy it. I also really enjoy cooking; it's like an art for me.

How does real estate fit into your future goals?

I plan on being in the business for the next 30 years. Eventually I'd like to focus more on the investment aspect of real estate. I would like to have some rental properties for myself and maybe even flip some properties.

What do you enjoy about being involved with Tucson Association of REALTORS®?

Being voted on the Board of Directors last year was a huge honor, and I really enjoy the responsibilities that come with it. Being a co-chair for the Young Professional Network is also a lot of fun. I have been involved in this committee since 2014, and it has been fun watching it grow. It is motivating being surrounded by like-minded young professionals in our industry, and we have raised a lot of money for the Tucson community! I've formed many great relationships from my involvement with TAR, and would definitely encourage anyone who is passionate about our industry to get involved!

On the lighter side: What's an interesting fact about you that might surprise people?

I won two hula-hooping contests when I was younger. Not sure if I still got it; I might have to whip out a hula hoop one of these days!

What do you want to be remembered for?

I would like to be known for having a positive influence on our community. This is why my involvement in Tucson Association of REALTORS® and volunteering with nonprofit organizations is so important to me. I love our Tucson community! Tucson has always been home to me, and I truly enjoy giving back.

making a difference



Stephen (Adam's Big Brother), Adam, and Parker (Adam's son)

Big Brothers Big Sisters Of Tucson:

LITTLE Gives Back In BIG Way



Christy Kochmann

Adam Churchill played it cool the first time he and his mom, Gloria, met his Big Brother, Stephen, at a Dairy Queen in Calgary, Alberta. The 8-year-old thought Stephen was kind of nerdy, but that first impression quickly melted when Adam realized Stephen would be driving him home in the sporty Mazda RX7, not the geeky wood-paneled station wagon next to it in the DQ parking lot.

Gloria thought the influence of a Big Brother would be good for Adam, whose dad was largely out of the picture. Adam agreed to a Big Brother after participating in several "Big Brothers, Big Sisters" open houses where the kids played floor hockey on school gymnasium floors. After savoring DQ Buster Bars at their first meeting, these two outdoor enthusiasts regularly hiked, fished, camped and skied together during Adam's childhood in Canada.

Thirty-three years later, this Big-Little duo remains good friends, and they see each other often. Adam moved to Tucson in 2005 for what he thought would be a three-to six-month assignment with his employer at the time, Bombardier Aerospace. After helping Stephen buy a second home in Tucson, he realized he liked real estate. He and his wife, Nicole Churchill, a UA Eller College of Business graduate,

now run "The Vanguard Group" of Keller Williams Southern Arizona.

Their son, Parker Stephen (named in honor of the man who has had such a big influence in Adam's life), and their daughter, Charlotte Nicole, combined with their flourishing real-estate business keeps the couple moving. Yet Adam finds time to give back to the nonprofit that he has so personally benefitted from by serving on the Board of Directors of Big Brothers Big Sisters of Southern Arizona (BBBS). He has served on the board for the past three years and has been Chair of the Board since December 2017.

Professionally Supported Mentoring Works

One thing that sets the mentoring of Big Brothers Big Sisters of Tucson apart from other programs is the professional support that the nonprofit pro-

vides to every Big/Little match. A support specialist reviews each child's interests, identifies how he or she can benefit from a match, and strategically pairs each boy and girl with the right mentor. Once paired, the support specialist remains in close contact with the mentor, child and the parent/guardian to facilitate healthy relationships.

Big Brothers Big Sisters offers several types of mentoring programs. One is the "Mentor 2.0 Program," which is for high school students who have potential but struggle to meet academic expectations. Mentor 2.0 relationships start freshman year and continue for all four years of high school, offering encouragement, support and guidance. Another goal of the Mentor 2.0 program is to help students graduate and succeed in college and the workplace. Adult mentors meet with their students once a month at school for organized group events, and they talk once a week via an online platform accessible on desktops and mobile devices. In the fall of 2018, Big Brothers Big Sisters of Tucson will host 50 new freshmen while continuing to serve 50 sophomores and 50 juniors at Amphitheater High School. The mission of Big Brothers Big Sisters of Tucson is to help at-risk youth who don't have what they need to reach their full potential and succeed in life. Most youth in Big Brothers Big Sisters mentoring programs come from low-income, single-parent families, and many have been exposed to trauma of some kind. Any of these factors can derail

a child's sense of self-worth, and prevent them from developing healthy habits in academics and relationships.

Big Brothers Big Sisters will serve 560 children by the end of 2018, and yet there are close to 150 hundred children waiting for their Big Brother or Sister. To be a Big and live big for Tucson's kids is to give just approximately four hours per month to a child in need. We know the time spent and the bond of friendship formed is life changing!

YOU can Help!

Volunteer! Be a "Big," and make a difference in the life of a child or teenager.

Sign up to **BOWL for Kid's Sake**. Support one-to-one mentoring! Create a team, have loads of fun, and raise money for Big Brothers Big Sisters of Tucson!

www.tucsonbig.org and click on 'News/Events'

Contribute your Arizona charitable tax credit-qualifying gift to Big Brothers Big Sisters of Tucson to offset all or a portion of your Arizona state tax liability. Keep those funds local because it means the world to our kids!

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CHRISTINA ESALA

PUTTING DOWN ROOTS!

Kylea Bitoka



Christina Esala moved back to Tucson in 2006. Three years later, in August of 2009, she started her career as a REALTOR®. It may seem unremarkable, but for Christina it's actually a record. Not only is it the longest she's lived in one place, it's the longest she's had the same job. "I sort of have a wanderlust; I love to travel. I never really had any roots. I had a job here and there, never really made plans to do anything except for whatever I felt like doing at the moment."

Photography by Casey James



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It might seem ironic that someone who moved from state to state and sometimes lived out of her car is now passionately and successfully helping people find their forever homes. For Christina, it was all a training ground. “I feel like everything I have done in my life so far has led up to what I am doing now.” Christina’s time as a restaurant server perfected her people skills. Her job as a heavy equipment operator installing sewer and water lines gave her knowledge of the underground systems of neighborhoods. Her adventure as a competitive gymnast taught her endurance (and almost took her to the Olympics). It wasn’t till she was seven months pregnant that she stopped doing backflips. She even wrote for the Arizona Daily Star sports section for a short period of time.

Seven states and several jobs later, Christina decided to settle in Tucson. “I had two children, and I decided maybe now it’s time to get some roots. I started a business here in Tucson, it was a housekeeping, landscaping and handyman service.” Christina found her course changing again when she received a stern warning from her doctor. Her current career choice was too physically demanding. If she wanted to maintain her health, she needed to find a different career. Christina’s dad, Luther Esala, who is now her partner in leading the Esala Team with Tierra Antigua Realty, suggested she give real estate a try.

A minister by trade, Luther had recently become a REALTOR® to supplement his ministry income. “I told my dad, ‘No that’s not me. I don’t think I could do it.’ But I decided to do it anyway.”

Her first year in the business, she didn’t sell a single home. Christina sold her other business just to get through the first year. Not one to give up easily, she sought out additional training. In the process, she fell in love with the real-estate business. Now she runs a four-member team with her dad; even her daughter is even talking about becoming a REALTOR®. “I feel like this is what I am going to do the rest of my life. I absolutely love it! It’s a lifestyle, not a job. It started as a family business, and now my kids are even getting interested in it. My goal is for it to continue to be a family business and evolve into a larger team.”

Christina went from not selling a single home her first year to becoming a member of the Trulia Advisory Board and then a member of the Zillow Advisory Board. Now she is a licensed broker and ranked within the top 50 agents in the Tucson market. “I never imagined I would be in top 100, let alone top 50. I’m amazed, honored and really thankful. Everything I have, I owe to my team; without them I wouldn’t be nearly as successful as I am right now.” The Esala team is as exceptional as Christina is. It includes two ministers, a musician

“We take one day at a time, and we just do the best we can for each person. We pray about it, we ask for guidance, and we try do what’s right. We’ve been really blessed; it’s turned into this amazing business.”



and a former social worker. They like to joke, “We can help you buy your house, perform your wedding and bless your home.” However, it is their philosophy that truly sets them apart. “We take one day at a time, and we just do the best we can for each person. We pray about it, we ask for guidance, and we try do what’s right. We’ve been really blessed; it’s turned into this amazing business.”

Christina’s unique perspective was shaped early in life. “I almost died of pneumonia in high school. I was in the hospital. I was so weak I couldn’t move, but I could hear the doctor telling my mom I wouldn’t make it through the night. My mom prayed over me all night long. The next morning, I was healed. The doctor had never seen anything like it. It’s those sort of experiences, where you feel like this is going to be it, you realize whatever you have to deal with every day, it’s not that big. The reality is I am just thankful to be alive, to be here, and be able to make a difference.”

Christina’s passion lies not with the million-dollar sale but with helping people. It sounds like the standard agent’s response, but Christina really walks the walk. Just ask her what her favorite real-estate transaction is. “My favorite transaction was when I met a homeless guy and helped him buy a house. He came to my house, he was working part time with a guy who did carpet cleaning. We started talking, and he said, ‘Man, I would love to buy a house!’ I told him, ‘You can.’ He said, ‘No way!’ I asked him where he lived, and at the time he was living at a shelter, but he did have income from disability.”

Even though he could not qualify for a traditional loan, Christina was determined to help him buy a house. “We prayed about it. I did some searching, and I was led to this condo that was an owner carry-back. We negotiated with the seller to take very little money down. He bought the place with an owner carry-back and still owns it to this day. He went from a shelter into his own condo. He ended up going to Pima and becoming a massage therapist. He’s doing really well. It’s that kind of thing that makes it worth it. And that’s why I do this. It’s so rewarding.”

Developing her own roots helped Christina understand the reason why people buy a home. She now owns her dream home. “I think that is why I am so good at helping people find theirs; because I fully understand the hows and whys involved in what buying a home means for someone.” Not only has Christina put down roots in Tucson, she’s found a new kind of home in the real-estate business, one that she hopes to keep building for years to come.

TOP 100 STANDINGS

Teams and Individuals Closed date from January 1, 2018 - January 31, 2018

Rank	Name & Office	Volume	Total \$	Individual Sale
1	Kyle Mokhtarian (17381) of Realty Executives Tucson Elite (498305)	39.0	7,070,500	181,295
2	Marsee Wilhems (16298) of Exp Realty (495201)	25.0	5,977,901	239,116
3	Danny A Roth (6204) of Keller Williams Southern Arizona (478306)	19.0	5,616,628	295,612
4	Kaukaha S Watanabe (22275) of eXp Realty (495203) and 1 prior office	25.0	4,828,000	193,120
5	Janell E Jellison (4774) of Long Realty Company (16706)	9.0	4,573,400	508,156
6	Russell P Long (1193) of Long Realty Company (298)	5.0	4,557,500	911,500
7	Laura Sayers (13644) of Long Realty Company (16717)	8.0	3,615,000	451,875
8	Michael D Rhodes (19668) of Realty Executives Tucson Elite (498307)	17.0	3,606,500	212,147
9	Madeline E Friedman (1735) of Long Realty Company (16719)	4.0	3,580,000	895,000
10	Don Vallee (13267) of Long Realty Company (298)	12.0	3,464,400	288,700
11	Donna B. Rollman (26628) of Realty Executives Tucson Elite (4983)	3.0	3,195,956	1,065,319
12	Denice Osbourne (10387) of Long Realty Company (16707)	8.0	2,981,900	372,738
13	Julia Wetterer (1134) of Russ Lyon Sotheby's International Realty (472203)	3.0	2,659,000	886,333
14	Cole Williamson (33052) of Realty Executives Tucson Elite (498310)	2.0	2,570,956	1,285,478
15	Melissa Coate (27827) of Realty Executives Tucson Elite (498306)	9.0	2,420,000	268,889
16	Lauren M Moore (35196) of Keller Williams Southern Arizona (478302)	8.0	2,395,000	299,375
17	Dorothy Jean Moore (35146) of Keller Williams Southern Arizona (478302)	8.0	2,395,000	299,375
18	Lisa M Bayless (22524) of Long Realty Company (16717)	6.0	2,320,500	386,750
19	Layne Lundeen (31434) of Long Realty Company (16731) and 1 prior office	6.0	2,272,000	378,667
20	Traci D. Jones (17762) of Keller Williams Southern Arizona (478302)	11.0	2,270,400	206,400
21	Joshua Waggoner (14045) of Long Realty Company (16706)	1.0	2,200,000	2,200,000
22	Denise Newton (7833) of Realty Executives Tucson Elite (498306)	7.0	2,170,900	310,129
23	Ricardo B Aranda (30899) of Exp Realty (495201) and 1 prior office	10.0	2,170,150	217,015
24	Laurie Hassey (11711) of Long Realty Company (16731)	5.0	2,156,500	431,300
25	Roni Benge-Adamson (8355) of Keller Williams Southern Arizona (4783)	7.0	2,132,741	304,677
26	Taylor Mize (36294) of PCD Realty LLC (4826)	7.0	2,100,090	300,013
27	Gary B Roberts (6358) of Long Realty Company (16707)	5.0	2,040,750	408,150
28	Marta Harvey (11916) of Russ Lyon Sotheby's International Realty (472203)	3.0	2,006,500	668,833
29	Vicki L Holmes (19184) of Long Realty Company (16719)	6.0	1,948,500	324,750
30	María R Anemone (5134) of Long Realty Company (16717)	4.0	1,931,000	482,750
31	Jill M Jones (7585) of Lennar Sales Corp. (1281)	4.0	1,916,000	479,000
32	Lisa A Soares (11787) of Long Realty Company (16719)	5.0	1,872,500	374,500
33	Judy L Smedes (8843) of Long Realty Company (16706)	3.0	1,867,000	622,333
34	Debra Quadt (16709) of Redfin Corporation (477801) and 1 prior office	1.0	1,850,000	1,850,000

Rank	Name & Office	Volume	Total \$	Individual Sale
35	Tom Ebenhack (26304) of Long Realty Company (16706)	6.0	1,717,000	286,167
36	Victoria R McGullam (31547) of Tierra Antigua Realty (2866)	10.0	1,686,400	168,640
37	Spirit Messingham (22794) of Tierra Antigua Realty (2866)	4.0	1,680,500	420,125
38	Aaron Wilson (17450) of Keller Williams Southern Arizona (4783)	9.0	1,655,600	183,956
39	Kelly Garcia (18671) of Keller Williams Southern Arizona (4783)	6.0	1,632,593	272,099
40	Sofia Gil (1420209) of Realty Executives Tucson Elite (498301)	6.0	1,621,700	270,283
41	Alfred R LaPeter (32582) of Long Realty Company (16717)	4.0	1,599,000	399,750
42	Pete M Torrez (21748) of Long Realty Company (16706)	2.0	1,594,000	797,000
43	Steve Nissen (15430) of Long Realty Company (16706)	2.0	1,594,000	797,000
44	Kate Herk (16552) of Long Realty Company (16706)	2.0	1,565,000	782,500
45	Bob Norris (14601) of Long Realty Company (16707)	3.0	1,509,750	503,250
46	Leah Mandal (35134) of Keller Williams Southern Arizona (478306)	6.0	1,486,550	247,758
47	Danae S. Jackson (26717) of Coldwell Banker Residential Brokerage (70202)	5.0	1,452,000	290,400
48	Jerri Szach (6050) of Long Realty Company (16706)	4.0	1,424,997	356,249
49	Denyse F Biagi (14975) of Long Realty Company (16706)	3.0	1,410,000	470,000
50	Jennifer Philips (16201) of Realty Executives Tucson Elite (4983)	7.0	1,386,000	198,000

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TOP 100 STANDINGS

Teams and Individuals Closed date from January 1, 2018 - January 31, 2018

Rank	Name & Office	Volume	Total \$	Individual Sale
51	Maria C Ruedinger (22514) of Canyon Group Realty LLC (5115)	2.0	1,375,000	687,500
52	Sandra M Northcutt (18950) of Long Realty Company (16727)	5.0	1,362,000	272,400
53	Alexis Price (35125) of Long Realty Company (16706)	5.0	1,362,000	272,400
54	Scott M Fidel (15449) of Realty Executives Tucson Elite (4983)	2.0	1,349,500	674,750
55	Liz Nguyen (27962) of Realty Executives Tucson Elite (498305)	8.0	1,333,200	166,650
56	Timothy Looney (16624) of Realty Executives Tucson Elite (498306)	7.0	1,315,666	187,952
57	Kathryn F Harvey (7772) of Tierra Antigua Realty, LLC (286607)	4.0	1,302,000	325,500
58	Lori C Mares (19448) of Long Realty Company (16719)	6.0	1,294,700	215,783
59	Steven W Inouye (22297) of Long Realty Company (16706)	3.0	1,270,000	423,333
60	Anjela K Salyer (30415) of Mattamy Homes (5799)	3.0	1,268,206	422,735
61	Dorothy May (25551) of Long Realty Company (16728)	3.0	1,244,000	414,667
62	Margaret E. Nicholson (27112) of Long Realty Company (16728)	3.0	1,244,000	414,667
63	Thomas G Unger (2595) of Butera Real Estate Inc (37)	1.0	1,200,000	1,200,000
64	Jeffrey M Ell (19955) of Keller Williams Southern Arizona (478306)	5.0	1,183,000	236,600
65	Alyssa A Kokot (18637) of Coldwell Banker Residential Brokerage (702)	5.0	1,181,900	236,380
66	Tyler Lopez (29866) of Long Realty Company (16707)	7.0	1,180,900	168,700
67	Mary Monte C. Smith (4475) of Long Realty Company (16706)	2.0	1,172,000	586,000
68	Alicia Girard (31626) of Long Realty Company (16717)	3.0	1,169,748	389,916
69	Jenni T Morrison (4744) of Long Realty Company (298)	4.0	1,147,500	286,875
70	Jose L. Cuamea (14201001) of Tierra Antigua Realty (286610)	3.0	1,130,000	376,667
71	Erica A Lehfeldt (28681) of Keller Williams Southern Arizona (478302)	6.0	1,107,900	184,650
72	Angela M Kuzma (28301) of Keller Williams Southern Arizona (478310)	4.0	1,103,900	275,975
73	Corissa Y Miller (22532) of Tucson's TLC Realty (3939)	5.0	1,089,800	217,960
74	Adriana Loschner (1780) of Long Realty Company (16706)	4.0	1,088,500	272,125
75	Eddie Watters (31442) of Realty Executives Tucson Elite (4983)	6.0	1,088,500	181,417
76	Jose L Rincon (4071) of TR Realty & Investments (4513)	1.0	1,069,000	1,069,000
77	Cara M Mancuso (18696) of Long Realty Company (16727)	3.0	1,064,000	354,667
78	Vincent R Yackanin (2249) of Long Realty Company (298)	3.0	1,041,900	347,300
79	Karen Karnofski (17102) of Keller Williams Southern Arizona (478302)	2.0	1,030,000	515,000
80	M. Joyce Percy (1571) of Percy Realty (3619)	2.0	1,020,000	510,000
81	Dean Groth (6874) of Long Realty Company (16707)	3.0	1,017,416	339,139
82	Daniel F Sieverding (22220) of Long Realty Company (16728)	4.0	1,015,115	253,779
83	Robin LaRue-Starr (8301) of Coldwell Banker Residential Brokerage (70202)	3.0	1,010,000	336,667
84	Stephen G Hood (28035) of Coldwell Banker Residential Brokerage (70207)	3.0	1,005,500	335,167

Rank	Name & Office	Volume	Total \$	Individual Sale
85	John E Billings (17459) of Long Realty Company (16717)	2.0	1,000,000	500,000
86	Peter Deluca (9105) of Long Realty Company (298)	5.0	999,400	199,880
87	Eddie Holmes (10977) of KB HOME Sales-Tucson Inc. (2434)	3.0	994,027	331,342
88	Lisa Korpi (16056) of Long Realty Company (16727)	5.0	989,000	197,800
89	Candy Bowen (37722) of Tierra Antigua Realty (286610)	3.0	980,500	326,833
90	Theresa A Maxey (31568) of Long Realty Company (16728)	3.0	979,000	326,333
91	Linda E Talavera (29384) of Long Realty Company (16706)	1.0	965,000	965,000
92	Gerald D Gonzales (35702) of Long Realty Company (16706)	1.0	965,000	965,000
93	Martha F Staten (25526) of Long Realty Company (16717)	2.0	965,000	482,500
94	John Everhart (10685) of Tierra Antigua Realty (286601)	4.0	964,000	241,000
95	Thomas J Krieger (17680) of RE/MAX Excalibur (453501)	3.0	960,500	320,167
96	Eric Erickson (37932) of Keller Williams Southern Arizona (478302)	5.0	960,500	192,100
97	Mary Vierthaler (12199) of Long Realty Company (298)	4.0	960,125	240,031
98	Donna R Berger (19251) of Coldwell Banker Residential Brokerage (70202)	2.0	959,000	479,500
99	McKenna St. Onge (31758) of Long Realty Company (16706)	2.0	952,500	476,250
100	Jameson Gray (14214) of Long Realty Company (16706)	2.0	952,500	476,250

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.

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DOWN PAYMENT ASSISTANCE

We are often asked if there are DPA (down payment assistance) options available for prospective home buyers in today's marketplace. While there are a variety of DPA programs, some of them based on funding resources, the Pima County/City of Tucson Homebuyer's Solution Program remains one of the most popular.

Through 2017, the program consisted of a non re-payable grant that provided borrowers up to 5% in assistance. As of January 2, 2018, assistance now comes in the form of a 0% interest, forgivable second mortgage. The borrower is completely vested after three years, with one third of the principal balance forgiven annually. Referred to as a “silent second,” there are no scheduled payments on the DPA funds. Assistance funds may be used for both down payment and closing costs.

QUICK PROGRAM FACTS

- Buyers can receive up to 5% in assistance.
- There is no first-time homebuyer requirement.
- Buyers are required to take an online education course.
- Household income limitations vary between \$83,020 and \$88,950 depending on the program.

While down payment assistance may not be ideal for all scenarios, it remains a great option for those who can afford a monthly mortgage but may be short on down payment funds.

Mitch Jones is a 16-year sales veteran. He received his first start at Nova in 1999 as a college intern.

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