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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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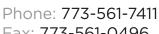
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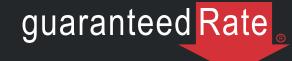
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By Andy Burton

Back in January of 2017, I had a vision of connecting top producing agents and the best vendors in the city. Our first issue dropped in October. Matt Laricy graced the cover of a 28-paged publication with an article titled "Always Chasing a Better Version of Himself." In March of 2018, we had our launch party at a private wine club in Lincoln Park. The turn-

out was more than expected with over one hundred REALTORS® and thirty of our preferred partners in attendance. One memory that resonated with me at this event was Leigh Marcus coming to me and saying, "I'm glad you're connecting this group Andy, our industry really needs this."

Many of you have communicated to me you collect every issue and hoard them like the days of encyclopedias. This issue marks the one year anniversary of Chicago Real Producers and we are honored to have Frank Montro on the cover. Frank is one of most impactful people in the real estate industry and is a dynamic human being outside of the business. (His Facebook posts are quite entertaining too.)

There are various factors that contribute to why the magazine and our community support has grown so rapidly. The primary reason is that REALTORS® are bombarded on a consistent basis from people who want their money. Many of you reading this know that my background is from the vendor side. The fact that this publication is free to the top 500 agents and that they pay nothing to be featured is counter-intuitive. We do all of our features based on merit and hard work. We don't accept payment or give the cover to the highest bidder. Also, being on our distribution list is a badge of honor. During some of my interviews, I have had REALTORS® tell me they are going to sell more real estate next year because they want a shot at being on the cover.

Our team has worked extremely hard over the past twelve months. The product and platform have grown, but it is even more rewarding to see the growth of our people. Everyone has played a role in our success, from the REALTORS® we feature, to our in-house staff, to our partners who advertise. I am grateful to all of you and look forward to seeing everyone on October 18th from $5:00 \, \mathrm{pm}$ - $7:30 \, \mathrm{pm}$ at our one year anniversary event at Mancuso Motorsports in River North (677 N. Clark St. Chicago, IL 60654).

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Being great at your job can sometimes be annoying to certain people, especially if your job is to be an extremely thorough and meticulous inspector. Ross Neag and Andrew Danner of Chicago Building Inspections have encountered that conundrum.

"A lot of agents don't like to see us walk through the door on their listings, and we get it. We're tough. But we're fair. What a client does with a subject property is not our decision: our job is to inform them, first and foremost, and help them see things with eyes wide open. Steady, professional, and insightful information is what we broker," says Ross.

Chicago Building Inspections performs traditional real estate inspections for residential and commercial properties, and they have the horsepower to handle significant multi-family buildings, warehouses, and light industrial buildings, as well as, meet the needs of investor and management companies. In addition to traditional inspections, they offer a myriad of services like moisture intrusion, quality assurance, phase inspections for new builds or renovations, energy consults, HOA or Association common areas, PCAs, reserve studies, expert witness work, radon testing, and more.

Ross entered the inspection industry after renovating homes for about eight years. Andrew came from new construction with extensive development and construction management experience. He helped develop over 4,000 single-family homes, including a high-rise condominium in Streeterville, where he has sat on the board of directors since 2007.

With a background and history in forensic work, not only is Chicago Building Inspections good at finding things, but they can also make calculated and educated inferences from their findings. "Are we always right? Of course not. Although we're not often wrong, we're reasonable. We try very hard to instill a non-emotional approach to our work because tempers and emotions get our clients, and us, nowhere," says Ross.



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"It's not who's right, it's what's right," has become the slogan that Chicago Building Inspections operates on. They are well aware that the home inspection has become a pivotal point of the transaction, providing ammunition for negotiations. Reports are rarely read by clients and are often boiled down to potential credits and reductions. "It's about leverage," says Ross. Money can get muddy, which is why Chicago Building Inspections built a team of impartial, inspection experts who bring over 125 years of combined experience and knowledge to the table.

"A lot of our clients are entering the buying phase and had a less than pleasant experience with a previous inspector or inspection outfit. They want someone who's really on their side and we provide that. There's nothing more satisfying than knowing our clients leave the inspection or complete the viewing of their report, feeling that they had a true partner in the process. Many of our reviews tell that tale," says Ross.

"We'd love for those who haven't worked with us to give us a shot. When a client is well represented on the inspection side, it strengthens the agent's reputation and increases their odds of getting quality referrals, [with clients] knowing that they didn't hire some tire-kicking inspector. We're really thorough, but real," says Ross.

Contact Chicago Building Inspections at info@inspectingchicago.com, www.inspectingchicago.com, and www.radoniseverywhere.com.











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"The most rewarding part of my career is the people I work with every day. I am lucky to surround myself with an amazing team, clients that I love to work with, and the opportunity to grow at my own pace," says Kelly.

Kelly is focusing on growth and development. "My clients' needs are expanding and evolving — the market is in transition, and I like to consider myself cutting-edge and ahead of trends," says Kelly. Kelly is exploring new opportunities in investment properties, development, and continued education in real estate, nationwide.

Having learned the importance of work-life balance, Kelly is looking forward to empowering younger agents and building a team that resembles the pillars and ethics she has learned from her family to serve her clients, no matter how active she is. "Real estate is an amazing industry because you can ramp it up or down depending on the amount of time you want to dedicate," she says.

In addition to helping people find homes, Kelly is passionate about helping homeless animals find forever homes. She serves as the co-chair of events for the Anti-Cruelty Society. When Kelly isn't working or volunteering, she enjoys exploring new restaurants throughout Chicago, appreciating the culinary flare, skill, and variety of cuisines that can be found in every neighborhood of the city.

We are looking forward to seeing the impact that Kelly will continue to make in Chicago's real estate community and market.











business

By Richard Cebulak

One of the buzzwords in our industry for the last ten years or so has been "teams." If your business is growing to the point where you know that you need to consider creating a team yourself, or if you already have a team in place, you are probably a rainmaker and there are a lot of the things to

consider. Many seminars, articles, and even whole chapters in self-help books have been written on this subject. Although we'll recap the basics of such teams in this short article, I believe one of the key aspects of the success of these kinds of teams is the rainmaker's emotional motivation for making the decision to start a team, and what that will look like starting out as well as further down the road. Like any business, teams in real estate need to be sure there are enough dollars in the bank today to pay the bills and have some profit margin to make the venture worthwhile.



Should you create a team? Is it time? Okay, as a solo agent you've got enough to pay the bills and more, and your business actually is looking pretty good. But you are finding that you are hating the business: you're getting overwhelmed, you have no work-life balance, and you're just about ready to crawl into a hole until it's safe to come out. What now? It's time to take stock of your business and decide what you want it to look like in three, five, and ten years from now. And ultimately, you need to decide if you want to build a business that can be sold when you are ready to retire or step away and move onto other ventures. But before you make the move to create a team, you have to ask yourself some serious questions: "Do I like to manage people?," "Do I have the patience to be a good trainer?," "Am I good at holding others accountable?," "Can I give up control of every detail of a transaction?," "Could the team approach lower the delivery of exceptional service that has been the core of my success?," and "Have I been building systems or is that going to be a huge priority?"

Of course, then there is knowing that you'll have to make the leap of faith that forming a team will actually put more dollars in your pocket, and give you those intangible rewards like work-life balance, as opposed to being an expense that you wish you hadn't taken on.

Some of the fears and concerns that some agents who are considering creating a team have are: "What if I train someone to be a great salesperson and in two years they leave me with the

skill sets and systems that I showered upon them? I'll have to start from scratch with someone new," and "Do I overpay to keep someone's loyalty or underpay because they will probably leave me anyway? What is fair compensation? How do I get someone's buy in?" Compensation is certainly a very important factor, but we need to recognize that set standards, ongoing training, accountability, feedback, and recognition also create loyalty and may actually be stronger reasons for staying than financial compensation. Individuals want to be part of a winning team and get the recognition that goes with it.

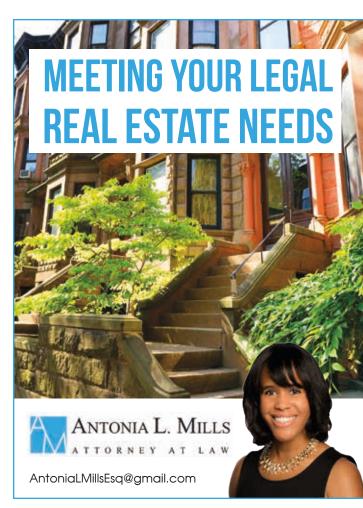
You've probably heard of the steps to starting a team: hire an unlicensed administrative person part-time or full-time, or if your company provides the service, utilize a Broker Assist and buy their time on demand until you are ready to hire a dedicated person. Have systems and checklists in place — you should have been building them from day one, so it should not be a daunting task once you've made the decision to hire. From here, you would usually look for someone licensed whether that's a showing agent, a buyer's agent or perhaps a second buyer's agent, and finally, a seller's or listing agent. If you really get big, you may need a manager to run the entire operation while you are out doing your job: being the rainmaker.

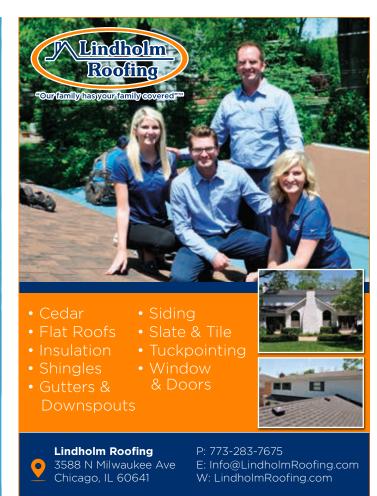
Having the right people on your team is critical. Luckily, there are many ways to determine if someone has the talent for the job you're looking to fill and wants to have that position as a career. Whether you use a DISC test or other hiring systems, what does their body language say to you? Remember: hire slow and fire fast in case you did make a bad decision, don't worry, you are not alone, many of us have been there more than once.

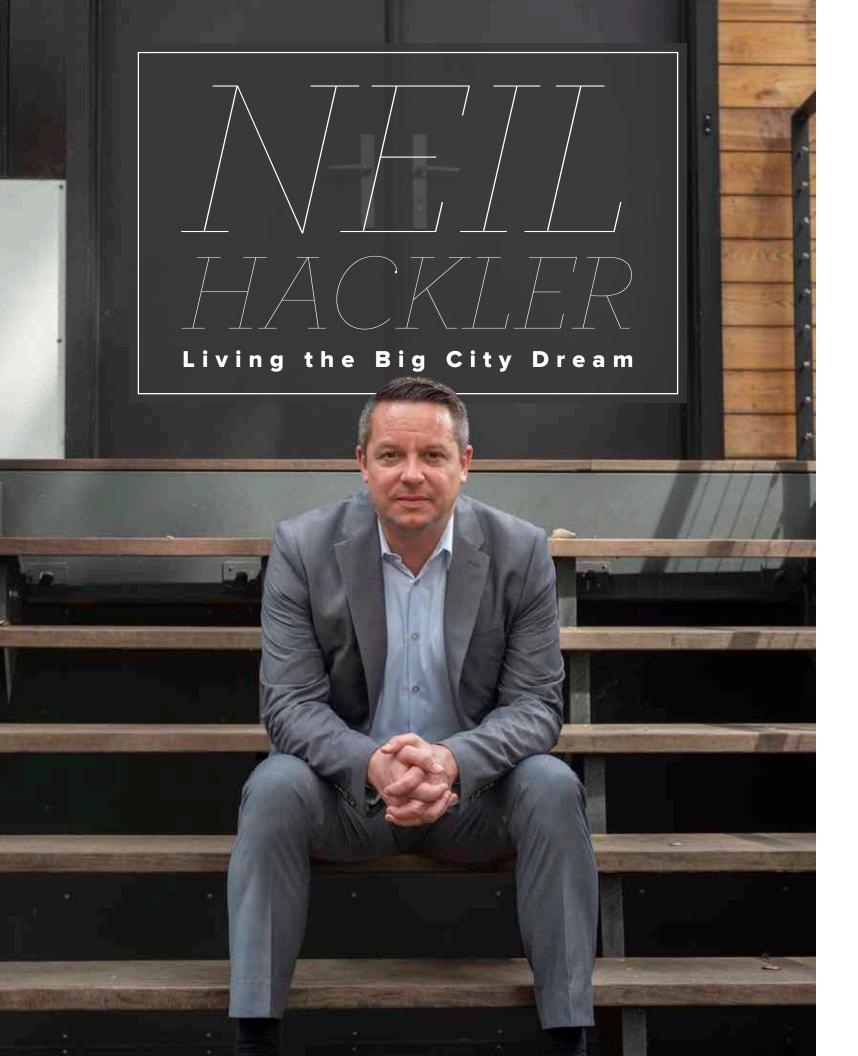
Finally, make sure you are compliant, and remain in compliance, with state license laws as well as your company's policies. The last thing you want to happen is have the entire business collapse because of a license law infraction. Teams aren't for everyone, but if it is for you, it can be very lucrative. Give it the right amount of thought, talk it over with a coach or mentor, and good luck.

ABOUT THE AUTHOR:

Richard has worked for Baird & Warner Residential Sales Inc. as the managing broker of the City North office for 25 years. He was a managing broker at a small propriety in the Ravenswood area for 14 years and in the industry as a sales associate for four years starting out with his dad who was a broker-owner — in total he has been a REALTOR® for 43 years.









The Neil Hackler Group (from left to right): Neil, Matt Franks, Amy Ganbold, and Holly Wolack



By Chris Menezes
Photos by Heather Allison Love Photography

hen Neil Hackler first became a REALTOR®, he wasn't sure if he would completely like it. He had always worked within the real estate industry, but in different capacities, never in sales. However, after his first year as a REALTOR®, as Neil was walking into work one day he realized he really loved what he did, but if he really wanted to be successful, then that meant he would be tied to Chicago for the rest of his life. After a few seconds of contemplation, a smile stretched across his face, and he thought, "I am good with that!"

Neil always wanted to live in a big city, having grown up in Rushville, a small town in Indiana. After graduating from Ball State University in Muncie, Indiana, with a degree in interior design and marketing, he moved to Indianapolis to start his career in property management.

Neil worked for Walden Residential as a leasing agent for a 240unit property. When that property was sold in 1999, he began working for AMLI Residential as an assistant manager. While there, Neil was highly recommended for a promotion at their corporate office in Chicago. He was offered and accepted the promotion, and in 2001, he became AMLI's Utility Program Manager, overseeing utility programs for 80 apartment communities, holding a total of about 30,000 units, around the country.

After working at the corporate office for over five years, Neil was ready to move on to something else. His best friend once told him, "To stay on a career path, stick to what you know." Since Neil's background was in real estate, becoming a REALTOR® seemed like a natural next step. Just three years prior, when purchasing his first condo, Neil had a couple of bad experiences with a few agents, and he thought at the time, that he could probably do really well if he was ever in a situation where he was competing with them.

Neil started his career in real estate sales in 2006. Since then, he has sold a total volume of \$100 million. He has been a Chicago Association of REALTORS® (CAR) Top Producer every year

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since 2011, and he has ranked #34 in Closed Units nationwide within his company (Real Living City Residential) and #72 in total Gross Commissionable Income (GCI), winning a Top 100 Agent Award. He also achieved the REAL LIVING 360 SERVICE $^{\text{\tiny SM}}$ for the highest level of customer service—Diamond Agent, in 2016 and 2017.

Currently, Neil is very passionate about growing his team. He always enjoys teaching people and seeing them succeed. When he was younger, he taught swimming lessons for four years; when he was in property management, he was always training new leasing agents; and when he was at AMLI's corporate office, he would train groups of 1-75 people at a time. Right now, Neil has two people on his team who are primarily working with buyers, and he's looking to bring on a new buyer's agent and a new showing agent.

"I really enjoy mentoring my team and being there to support them. It's such a wonderful feeling, seeing the look on their faces when my advice helps them put a deal together and go to the closing table," says Neil.

Another way that Neil enjoys helping people is by giving back to the community. The Neil Hackler Group is a proud sponsor of the Neighborhood Parents Network (NPN), where Neil has served on the board since 2013. Neil is also on the board of Proud To Run which is an annual 10K run and 5K run/ walk along the lakefront, focused on celebrating pride in a healthy way and raising funds to support the LGBTQ+ community of the greater Chicago area—he's directed the race for two years, and is a current sponsor. Every November, he does an annual coat and toy drive to benefit Cradles to Crayons Chicago. And he has sponsored Feed My Starving Children and the Lakeview Pantry. Neil also donates food to Cornerstone Community Outreach in Uptown, an organization that is willing to take in food from events. "If you have leftovers after any of your events, they can be dropped here instead of thrown away," says Neil.

Neil and his partner, Shaun, have been together for almost nine years. They enjoy traveling together and trying new restaurants all over the city. They have a 13-year-old cat named Zack, who loves treats and waking them up every morning by walking all over them.



Neil and his partner Shaun Vanderhoef







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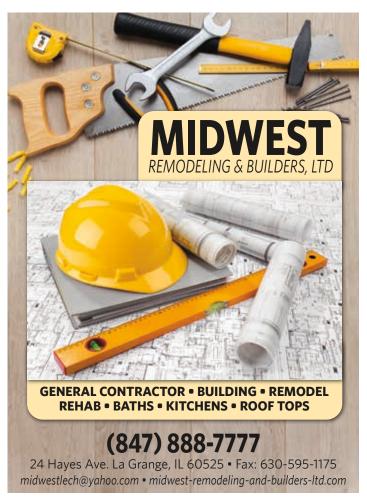
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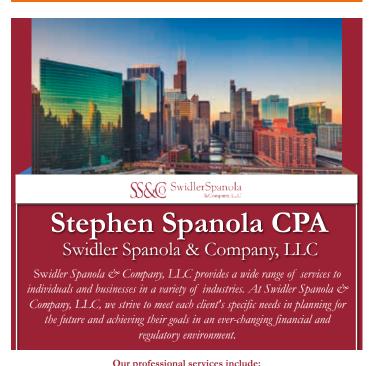


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I was never a fan of history class in school. The older I get, though, the more I glean from the parallels of the past and present. I had the pleasure this summer of taking a trip to Williamsburg, Virginia with my wife and three daughters. Hearing stories of the colonists' four-month journey from Europe to America was truly amazing. The oversized map that outlined their winding, 6,000-mile path across the Atlantic under rigorous conditions and unbelievable odds was fascinating to me because it helped me understand the immensity of their journey. That, coupled with the experience of walking on the ships and seeing the quarters and cannons, gave me a newfound appreciation for their insurmountable bravery and fortitude.

How does my summer vacation story relate to real estate and investing in Chicago's South Side neighborhoods? Just like this country's first settlers, it takes people who have entrepreneurial spirits, an optimistic vision for a new life, and a hope for what can be. As I mentioned in the first article of this three-part series, investors and homebuyers mulling over a South Side purchase may ask, "Am I the doing the right thing? Is this a smart decision?" Many have been disenchanted by the false starts and tales told of empty promises by the "explorers" who've gone before them. And they may think that they are alone in their interest in this venture. They may think people like them don't even exist. However, my

company can tell them, from our years of experience, "Yes, they do indeed exist." Surgeons, lawyers, creatives - many types of professionals are migrating from both the north and the south, from neighborhoods such as South Loop and Hyde Park.

Investors from many areas are interested too. But they need knowledgeable REALTORS® to help them navigate what is for them, "unchartered" and new territory. My team and I have frequent discussions with investors on how the construction financing model is unique here. In other areas of the city, a larger percentage of the acquisition price is allocated towards location and land value. On the South Side, however, construction costs exceed the land acquisition by many times over. Investors have a hard time comprehending that unbalanced equation. Ultimately, they must accept that a model of simply purchasing, flipping, and consequently raising acquisition costs for the next investor (thereby reducing subsequent property construction funds) is not sustainable. In building a market on the South Side over the years, my team has learned that buyers' purchase decisions are driven by the property itself. Therefore, the integrity of construction (and/or capital improvements) is critical. When an investor puts the necessary funds into a project and sells to an end-buyer who resides in the home for several years because they truly love it, the community wins.

Related to how proper construction has long-term benefits for communities, consider stocks that have done well over their life. Amazon, Inc. is a recent example. You could have purchased shares at \$1.50 in 1997 and they are now (at the time of penning this article) trading at over \$1,950. The stock has certainly experienced its share of volatility over the years, most notably in the dot-com bust era. With that in mind, I found an intriguing perspective from an investor who purchased shares in '97 and held them despite the fluctuations:

"It's mostly looking at the business, not the stock ... I think a lot of the world doesn't think about things that way. Every time I watch financial television ... I'm reminded again of how people are thinking too much about stocks; wigs, wags, and short-term moves, and they're not really looking at the business. While Amazon's stock dramatically declined over that, the business did not." (Brian Stoffel, "Amazon Stock's History: The Importance of Patience," The Motley Fool, updated on Jan. 8, 2018, https://www. fool.com/investing/2016/06/26/amazon-stocks-history-the-importance-of-patience.aspx)

That investor's thoughts tie back to an integral part of the market-making process: neighborhoods can have their fluctuations but will inevitably succeed when homes are thoughtfully designed — from the materials, to the floorplan, to the finishes. Further, that focus on construction will make an agent's job that much easier; buyers will write contracts on your listings. (If you

deal with many resales, the same concept applies when advising clients on necessary improvements to their home.)

In wrapping up this three-part series, my team and I sincerely hope our commentary has been both thought-provoking and insightful to those not familiar with the South Side — an area full of rich history and full of promises being realized before our very eyes. This is a pivotal time in Chicago's real estate history. From my trip to Williamsburg, thoughts on the importance of travel and experiencing new lands and cultures were renewed. I was reminded to look at history and embrace it, and to reject the instinctive hesitations that can arise toward people and places that differ from who we are and what we know.

For those who are wondering about South Side market values increasing or becoming "overpriced," we encourage you to seek understanding about why others are now considering the investment. A comparison to what one's budget can obtain on the city's north side will offer clarity. Just like putting a face to a name, or traveling to a place you've only heard about then experiencing it for yourself, we've seen that those who've had even the slightest exposure to the South Side have changed their perspective completely.

Have questions about South Side real estate? Email my team at marketing@whatasteele.com.

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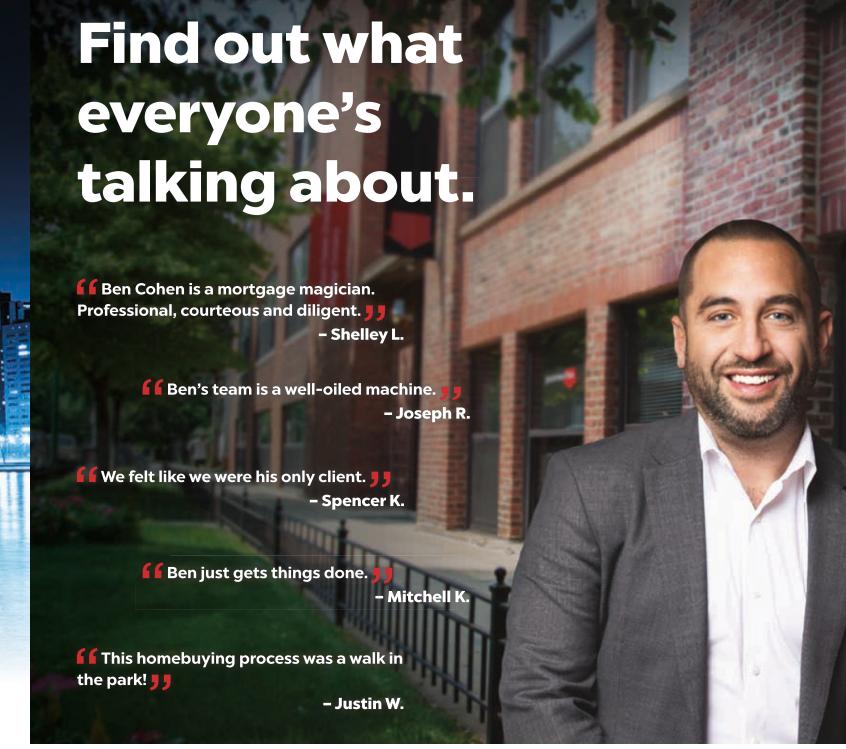
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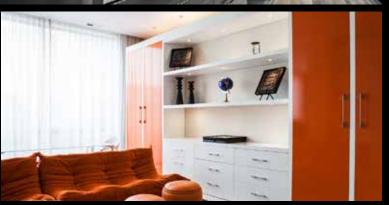
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business

By Grigory Pekarsky

Never Make Less Than Six Figures Again!

"Give us two years and you will never make less than six figures again for the rest of your life." This is my brokerage's motto and we stick to it. This is a saying that came to us after years of our own struggles to become the best agents we could be. Since opening our doors in September of 2009, we have been on a constant hunt for what motivates individuals to be their best selves. We have spent a lot of time tinkering with the model and testing it out on the agents that we have been fortunate enough to manage over the past ten years. We are now confident enough to state our motto to anyone coming through our doors and know that it will work.

When we first developed our "easy" formula for success and partnered it with training, it was a no-brainer to us. We were going to teach anyone who wanted to listen how we do what we do, and how everyone would make a ton of money. However, what we quickly came to realize is that teaching

the formula is the easy part. Finding agents willing to commit for the long run is the challenge.

Success itself, though, is not an elusive beast in a mythical forest that only a righteous few are lucky enough to encounter. Most people understand what it takes to be successful. We hear the core concepts of success repeated over and over again throughout our lives. Think about it. As kids, our success in school was judged by our grades and accolades. It was never a secret as to why one student did better than another on a test. Generally, the successful student spent (on average) more time studying and worked harder for better grades. There is little doubt that the students who put in the extra effort would see their grades rise. Now as adults, the same concept is true that greater effort put in will equal greater reward. In any job if we put in the effort and time to improve, we will inevitably get better results.

Here is how our brokerage firm paints the pathway to success: We don't see success as a destination; we see success as the daily work an agent invests. Our focus is on the daily activities and never the result. Focusing on what you can control.

Success is the result of a collection of daily activities executed well over a long period of time. The journey to success sometimes feels repetitive, and it's definitely not sexy and often, it's boring. It's not that the pathway is a difficult one, it's just long and tedious. However, our need for immediate gratification is real and more intense now than ever before. It is becoming more difficult to find people with a true understanding of what it will take to make it in this business. Agents come in seeing real estate as a quick pathway to that Bravo million dollar listing money. What they do not grasp is the hard work and daily grind that it takes to get there.

Activity-based coaching is like chess. It's easy to understand but very difficult to master. We put a plan in place for agents to know exactly what they need to do and provide them with the tools and resources to allow them to do it. We call these tools MMAs: "Money Making Activities." They are simple actions such as making thirty phone calls a day, posting a certain amount of ads online, and make sure to touch base with current clients. With focused effort, an agent can knock out the daily plan in a matter of hours. There is not much more to it than that. In a nutshell, this is what I have been doing for the last ten years of my career. Of course, there are other niche strategies that develop over time, and those strategies, along with a vast transactional knowledge of real estate, help me land bigger clients.

Everyone starts without having even one deal under their belt. As long as you make a daily effort to get yourself in front of as many people as possible, you will be successful. I like the phrase "real estate is a contact sport." The more contacts you make, the greater your chance of success. At the most basic level, this attitude is the foundation of anyone's real estate business. So why do most agents fail within the first six months of their career? They don't stick to the plan. The daily grind is too redundant and stagnant. They don't believe the process will work for them so they fall off.

Over the course of my career, I have come to understand how one action echoes another in this business. Our plan works but you can't fall off of it. No

matter what is going on in your life, you have to get your daily activities done. Vacation? Sorry, but you can't fall off. Sick in bed? Nope, you still can't drop your commitment to the plan. Picture success like an overflowing bucket of water. When the bucket is overflowing, things are going great and money is coming in. Each activity you do is a drop you put into that bucket, and it needs constant inflow in order for it to overflow. However, beware! This same bucket has a hole at its base, so it's constantly draining out water (success), and if you don't put the right amount of activities in on a consistent basis, your bucket won't overflow. If you don't stick to the plan to ensure that your bucket is at a constant overflow state, success will feel consistently out of your reach and you will just watch that kid next to you in class get that A+.

ABOUT THE AUTHOR:

Grigory is the Managing Broker and Co-Owner of Vesta Preferred which is celebrating its ten year anniversary next year. His team is recognized as a top 1 percent producing team in the city of Chicago. Last year his team did over \$50 million in sales and 600+ leases.

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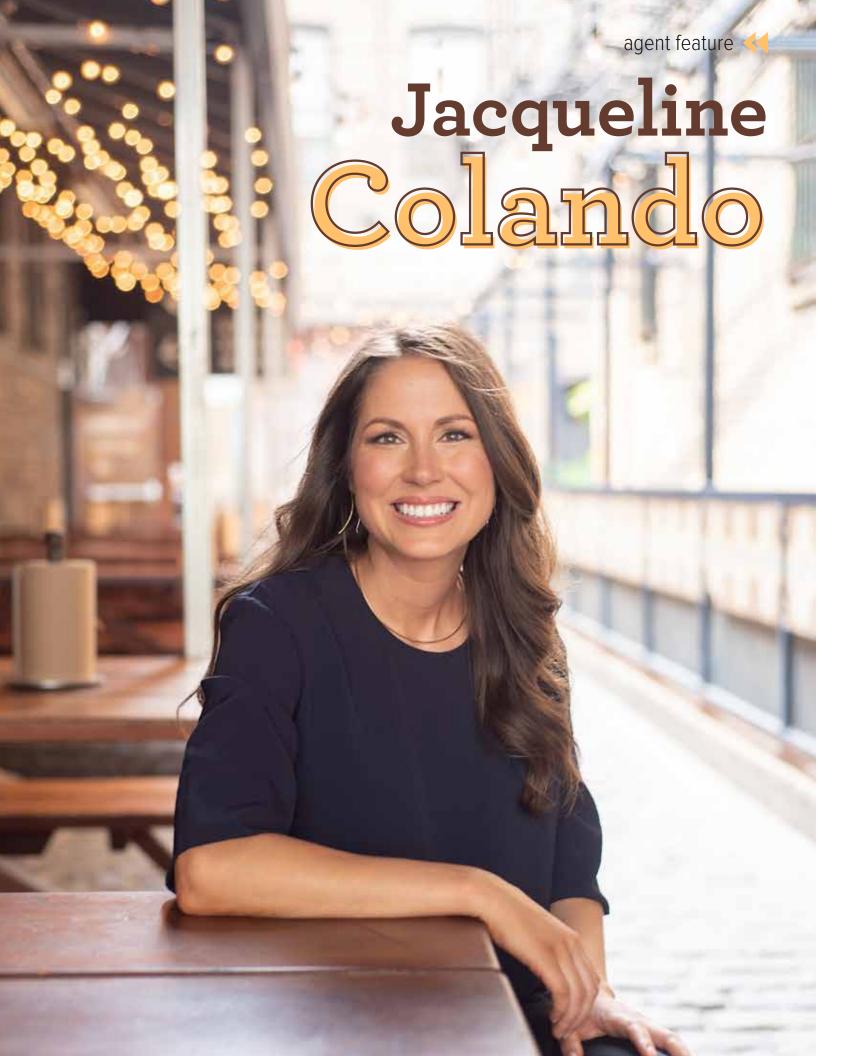
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From Prosecutor to Top Producer

By Chris Menezes
Photos by Heather Allison Love Photography

Jacqueline Colando used to be a prosecuting attorney in the Narcotics Felony Special Prosecutions Division at the Cook County Criminal Courthouse on 26th and California. Her world used to consist of cases involving drugs, guns, and undercover police operations. She worked with the best of the best, and she tried cases in front of every judge in that courthouse.

"It was exciting trying drug dealers in front of judges and juries, but the most interesting part of my job was arguing in front of the Illinois Appellate Court on two occasions and setting precedent law. It was like the movies, just without the fancy offices," says Jacqueline.

Along with her lifelong interest in the law, Jacqueline was always interested in real estate and she actually obtained her license the same year that she passed the bar (2008). However, she didn't seriously consider using it until 2013, when she was about to be assigned to a rather dangerous assignment.

Jacqueline was told she was going to be assigned Felony Review that would require her to head into the most dangerous areas of Chicago in the middle of the night. Prosecutors in Felony Reviews have to collect and evaluate evidence before a defendant can be charged with forcible felonies, such as murders, rapes, or armed robberies. So Jacqueline would essentially have had to act as pseudo-detective and take statements from defendants, witnesses, and victims as well as visit crime scenes to evaluate evidence. The assignment was going to take two years to complete, and her schedule would switch from day shifts to night shifts every month. "There was no way I was doing that!" says Jacqueline.

Instead, Jacqueline took up her real estate license and became an Associate Agent for Redfin on the evenings and weekends while she continued to work full-time as a Cook County Prosecutor. She quickly realized real estate was what she wanted to do, and became a full-time real estate agent seven months later.

"I pursued a career as a prosecutor because I felt like I was doing a small part to help society. However, convicting people and putting them in jail was a very negative space that didn't mesh with my personality. When I decided I was going to pursue a different career, real estate had always seemed like a positive, fun space where I would get to help people," says Jacqueline.

Many of the skills that Jacqueline developed as an attorney have benefited her as a REALTOR®. As an attorney, Jacqueline knew contracts well and had tons of experience negotiating plea deals. She also had over 60 cases at once in various stages of litigation that she had to keep organized which helped contribute to her ability to keep multiple real estate deals moving smoothly. She knows where each deal is and what needs to happen next with each, simultaneously maintaining the ability to stay organized.



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Jacqueline also found that her degree in psychology from the University of Illinois was an asset in real estate as well. "Understanding people and their emotions has always come naturally to me. Selling or buying a home, moving someone's entire life, that's a very stressful and overwhelming time. By being supportive and empathetic, I feel that this has made my clients so much happier. Also, I'm able to anticipate their frustrations or stress and do my best to alleviate it with communication and support by lending an ear. This goes a long way with clients," says Jacqueline.

Jacqueline's favorite part about what she does now is when her clients hug her after the close, and she loves seeing the look of relief and happiness in their faces. "That's when I know I've done my job," she says.

Every year since 2015, Chicago Association of REALTORS® (CAR) has named Jacqueline a Top Producer. Last year, she was a CAR Silver Level Top 1 Percent Producer in residential sales volume between \$31–\$43.9 million, and 65–99 units. She also made the Redfin President's Club in both 2017 and 2018.

Jacqueline and her husband, Paul have been married for three years and just welcomed a baby boy, Cody, into the world on May 25, 2018. "It's been a wild ride since he's been here! Cody has loved the outdoors since the day we left the hospital. It's so much fun taking him out in nature to explore and showing him around this beautiful city," says Jacqueline.

Paul enjoys skiing and Jacqueline loves Après Ski. Cody will get a big dose of the outdoors when his parents take him on their annual ski trip this winter. Cody also likes it when Jacqueline plays the piano for him and she is looking forward to teaching him one day.





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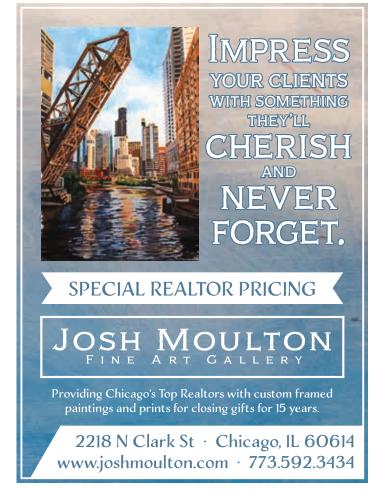
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With 35 years in the Chicago real estate market and closing over \$1 billion in total deals, to say that Frank Montro is a heavy hitter would be an understatement. All of his success as a REALTOR® can be boiled down to two things: an ability to work hard and a sincere desire to help people.





Frank and part of his team at their weekly team meeting

Frank really looked up to his father as he was growing up. "A lot of what I believe and act on today came from watching my dad for years and years working his butt off, treating people with respect, and helping others. He was a quiet, hard-working man with a sweet soul that provided value to people's lives," says Frank.

Frank first learned the value of hard work when he was eight years old. His first year on the little league baseball team he had joined in his home state of Connecticut was horrible. He was one of the worst players on the team. So Frank decided to religiously practice on his own, and he became the third-best player on the team. He clearly remembers stepping on stage at the end of the season to receive the award for having made no errors and for not striking out, an award that his coach had never given out before, and realizing that all of his hard work had paid off. In that moment, Frank knew he could accomplish anything he applied himself to.

Before becoming a REALTOR®, Frank was an accountant for Arthur Andersen. He loved working there, but he just wasn't happy doing what he was doing. He wanted to find something that better suited







Frank teaching at his weekly team meeting

• • •

his talents. Once he discovered that real estate was a job that could really help people, he knew it would be a more fulfilling career.

Frank started his real estate career in 1983. Two years later, he had a life-changing experience with a buyer. She had been denied a mortgage from her own personal bank for practices that are discriminatory today. Outraged at this injustice, Frank worked hard to find a lender for this buyer, and he was able to help his client close on the purchase of her home. Frank emerged from this experience determined to educate and help each and every first-time homebuyer in the Chicago area. His vision and mission were born in that moment.

For the past 35 years, Frank has worked relentlessly to revitalize the South Side of Chicago, earning many accolades and awards in the process. In addition to working with buyers, Frank also sources properties for sellers, investors, and he even handles sales of REALTOR®-owned properties as well. These clients call Frank because of his sterling reputation for honesty and hard work, and his unwavering commitment to his mission.

Frank's passion and specialty is working with low-to-moderate income buyers. He is an expert in D.P.A. programs and has closed countless transactions with many other programs, several of which no longer exist today. "I am proud to say that I now have a team of over 20 agents who are also on fire with this vision," says Frank.

The most rewarding part about being a REALTOR® for Frank is finding someone who doesn't know how to get a loan, or a grant, or how to fix their credit, and then helping them get what they want. "There are so many people that want to own but don't



Photo Submitted: Frank and his family

know how. There is no greater joy than to see someone who has rented for years become a homeowner through my relentless hard work and knowledge of the [finance] programs. When I see their tears of joy, it is a rush I can't even explain," says Frank.

Over the years, Frank has supported many charities and organizations. He has served on the boards of, and contributed to, Big Brothers, Veterans, the Chicago Police Memorial Trust, and Autism, among others. He has also organized and run many golf fundraisers for non-profits, which he loves doing.

Frank and his wife, Donna, have two sons—Spencer (17) and Mason (15). Donna is a paralegal and Mason works for an attorney over the summers. Spencer loves sports, and Frank has coached all but one of his teams. As a family, they enjoy playing board games and card games together.

"Success is making a difference in this world," says Frank. "It is learning to balance your life — raising a great family while relentlessly helping others and yourself in the process. It is doing what you love every day and making a positive dent in this world."



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2	Nancy	Tassone	45	\$167,875,118	6	\$6,977,500	51	\$174,852,618
3	Colin	Hebson	89	\$84,941,623	43	\$34,537,723	132	\$119,479,346
4	Matt	Laricy	98	\$46,257,800	153	\$71,920,466	251	\$118,178,266
5	Emily	Sachs Wong	61	\$77,527,500	22	\$31,842,000	83	\$109,369,500
6	Mario	Greco	131	\$71,731,462	50	\$27,880,242	181	\$99,611,704
7	Jennifer	Ames	43	\$61,578,800	25	\$24,136,250	68	\$85,715,050
8	Leigh	Marcus	105	\$63,708,283	18	\$11,186,118	123	\$74,894,401
9	Karen	Biazar	102	\$61,172,515	19	\$11,837,400	121	\$73,009,915
10	Kathleen	Malone	29	\$41,675,838	16	\$23,563,775	45	\$65,239,613
11	Melanie	Giglio	49	\$38,174,305	36	\$21,130,075	85	\$59,304,380
12	Brad	Lippitz	34	\$34,047,245	22	\$22,845,000	56	\$56,892,245
13	Elizabeth	Brooks	51	\$53,492,959	1	\$935,081	52	\$54,428,040
14	Sophia	Klopas	34	\$23,622,500	43	\$29,920,295	77	\$53,542,795
15	Sam	Shaffer	28	\$16,707,900	69	\$36,464,985	97	\$53,172,885
16	Jennifer	Mills	46	\$31,160,000	23	\$19,191,900	69	\$50,351,900
17	Barbara	O'Connor	49	\$31,532,963	29	\$18,170,594	78	\$49,703,557
18	Chezi	Rafaeli	20	\$29,307,500	10	\$19,617,500	30	\$48,925,000
19	Carrie	Mccormick	50	\$25,803,555	42	\$22,266,405	92	\$48,069,960
20	Tommy	Choi	36	\$19,196,400	37	\$22,666,950	73	\$41,863,350
21	Debra	Dobbs	14	\$9,394,750	18	\$31,832,579	32	\$41,227,329
22	Timothy	Sheahan	28	\$28,622,100	13	\$10,423,610	41	\$39,045,710
23	Elena	Theodoros	32	\$16,690,000	36	\$21,027,300	68	\$37,717,300
24	Julie	Harron	10	\$21,595,125	8	\$13,598,568	18	\$35,193,693
25	Timothy	Salm	16	\$25,798,250	4	\$8,383,628	20	\$34,181,878
26	Amanda	Mcmillan	39	\$19,940,700	22	\$14,160,400	61	\$34,101,100
27	Braden	Robbins	13	\$4,920,175	64	\$27,836,606	77	\$32,756,781
28	Millie	Rosenbloom	23	\$18,625,750	12	\$13,544,400	35	\$32,170,150
29	Katharine	Waddell	30	\$18,106,000	23	\$13,234,632	53	\$31,340,632
30	Frank	Montro	111	\$20,126,140	65	\$10,674,666	176	\$30,800,806
31	Melissa	Govedarica	38	\$25,500,600	5	\$4,168,700	43	\$29,669,300
32	Jason	O'Beirne	32	\$25,203,800	18	\$4,362,177	50	\$29,565,977
33	D	Waveland Kendt	28	\$21,323,326	10	\$6,375,450	38	\$27,698,776
34	Michael	Rosenblum	18	\$19,262,244	12	\$8,277,500	30	\$27,539,744

#	First Name	Last Name	List#	List \$	Sell #	Sell \$	Total #	Total \$
35	Robert	Picciariello	68	\$27,278,140	0	\$0	68	\$27,278,140
36	Ryan	Preuett	10	\$7,517,500	9	\$19,327,500	19	\$26,845,000
37	Lance	Kirshner	43	\$17,937,382	17	\$8,818,150	60	\$26,755,532
38	Scott	Newman	42	\$12,186,850	36	\$14,299,307	78	\$26,486,157
39	Owen	Duffy	36	\$20,354,900	9	\$5,660,000	45	\$26,014,900
40	Elizabeth	Ballis	14	\$15,807,000	14	\$9,386,730	28	\$25,193,730
41	Joanne	Nemerovski	11	\$14,323,000	9	\$10,809,640	20	\$25,132,640
42	Joe	Zimmerman	29	\$12,116,350	29	\$12,750,840	58	\$24,867,190
43	Sam	Jenkins	26	\$17,592,000	9	\$7,258,750	35	\$24,850,750
44	Jeffrey	Proctor	19	\$11,152,250	14	\$13,445,750	33	\$24,598,000
45	Michael	Maier	32	\$20,757,235	7	\$3,534,500	39	\$24,291,735
46	Helaine	Cohen	1	\$440,000	13	\$23,749,533	14	\$24,189,533
47	Naomi	Wilkinson	9	\$12,180,000	9	\$11,922,500	18	\$24,102,500
48	Brooke	Vanderbok	16	\$11,639,448	16	\$12,451,900	32	\$24,091,348
49	Eudice	Fogel	10	\$8,268,000	13	\$15,810,000	23	\$24,078,000
50	Layching	Quek	3	\$1,463,500	32	\$21,922,788	35	\$23,386,288

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TOP 200 STANDINGS

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

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
51	Janet	Owen	4	\$18,935,000	2	\$4,321,181	6	\$23,256,181
52	Matthew	Liss	30	\$16,353,100	11	\$6,675,401	41	\$23,028,501
53	Philip	Skowron	9	\$10,101,900	8	\$12,520,142	17	\$22,622,042
54	Daniel	Close	4	\$2,459,650	33	\$19,752,358	37	\$22,212,008
55	Dennis	Huyck	27	\$13,128,310	14	\$8,981,800	41	\$22,110,110
56	Ivona	Kutermankiewicz	20	\$13,954,500	9	\$8,083,708	29	\$22,038,208
57	Michael	Shenfeld	21	\$14,667,150	12	\$7,190,900	33	\$21,858,050
58	Peter	Moore	13	\$6,054,500	23	\$15,525,400	36	\$21,579,900
59	Julie	Busby	13	\$7,401,500	17	\$14,133,600	30	\$21,535,100
60	Peter	Krzyzanowski	23	\$10,347,850	19	\$10,877,200	42	\$21,225,050
61	Melissa	Siegal	25	\$10,316,100	15	\$10,826,243	40	\$21,142,343
62	Scott	Berg	49	\$20,490,750	1	\$544,500	50	\$21,035,250
63	Michael	Hall	32	\$13,647,650	20	\$7,314,400	52	\$20,962,050
64	Gary	Lucido	23	\$12,556,990	17	\$8,268,336	40	\$20,825,326
65	Weston	Harding	24	\$14,180,314	13	\$6,588,714	37	\$20,769,028
66	Laura	Торр	19	\$12,186,500	17	\$8,312,000	36	\$20,498,500
67	Kevin	Hinton	18	\$7,797,873	26	\$12,566,400	44	\$20,364,273
68	Jacqueline	Colando	35	\$15,155,700	6	\$4,956,900	41	\$20,112,600
69	Nicholaos	Voutsinas	0	\$0	37	\$20,093,460	37	\$20,093,460
70	Katherine	Malkin	3	\$4,675,000	5	\$15,389,500	8	\$20,064,500
71	Robert	Sullivan	13	\$11,570,500	10	\$8,366,000	23	\$19,936,500
72	Nicholas	Colagiovanni	17	\$9,900,000	13	\$9,818,792	30	\$19,718,792
73	Zane	Jacobs	37	\$19,692,150	0	\$0	37	\$19,692,150
74	Stefanie	Lavelle	18	\$8,786,900	25	\$10,880,000	43	\$19,666,900
75	William	Goldberg	20	\$13,593,693	9	\$5,956,001	29	\$19,549,694
76	Bruce	Glazer	14	\$6,928,500	17	\$12,597,500	31	\$19,526,000
77	Nadine	Ferrata	15	\$9,838,547	9	\$9,642,220	24	\$19,480,767
78	Alex	Brusha	1	\$9,700,000	1	\$9,700,000	2	\$19,400,000
79	Phil	Byers	15	\$6,819,200	18	\$12,490,900	33	\$19,310,100
80	Jill	Silverstein	12	\$6,243,000	20	\$12,828,175	32	\$19,071,175
81	Meredith	Manni	6	\$7,420,000	7	\$11,638,375	13	\$19,058,375
82	Edward	Jelinek	22	\$9,015,000	16	\$9,705,900	38	\$18,720,900
83	Alfredo	Medina	35	\$18,460,035	0	\$0	35	\$18,460,035
84	Lisa	Mcmillan	18	\$16,731,075	3	\$1,184,000	21	\$17,915,075

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
85	Hayley	Westhoff	20	\$12,259,900	10	\$5,497,800	30	\$17,757,700
86	Steve	Meyer	36	\$16,080,875	3	\$1,645,400	39	\$17,726,275
87	Scott	Curcio	28	\$10,949,200	20	\$6,652,500	48	\$17,601,700
88	Rubina	Bokhari	16	\$12,592,500	9	\$4,999,500	25	\$17,592,000
89	David	Schraufnagel	6	\$8,781,600	6	\$8,781,600	12	\$17,563,200
90	Christine	Paloian Fixler	11	\$16,304,000	2	\$1,055,000	13	\$17,359,000
91	Beata	Gaska	15	\$12,395,332	3	\$4,955,000	18	\$17,350,332
92	Stephanie	Cutter	27	\$11,462,400	14	\$5,678,000	41	\$17,140,400
93	Lauren	Mitrick Wood	17	\$7,109,000	17	\$9,829,350	34	\$16,938,350
94	Santiago	Valdez	29	\$8,356,600	28	\$8,449,200	57	\$16,805,800
95	Erin	Mandel	10	\$6,286,000	14	\$10,401,271	24	\$16,687,271
96	Philip	Schwartz	23	\$11,286,825	14	\$5,107,250	37	\$16,394,075
97	lan	Schwartz	20	\$9,580,500	9	\$6,633,850	29	\$16,214,350
98	Samantha	Porter	18	\$14,564,000	3	\$1,642,000	21	\$16,206,000
99	Alishja	Ballard	18	\$8,441,400	17	\$7,626,500	35	\$16,067,900
100	Stacey	Dombar	26	\$10,794,400	11	\$5,231,750	37	\$16,026,150

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†Source: Red Arrow Connect: 2750 Borrowers, 4163 loans and 6,572 contacts

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TOP 200 STANDINGS

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

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
101	Armando	Chacon	14	\$8,811,968	10	\$7,182,266	24	\$15,994,234
102	Michelle	Berger	9	\$7,551,500	9	\$8,440,247	18	\$15,991,747
103	Susan	Kanter	16	\$8,567,000	14	\$7,326,000	30	\$15,893,000
104	Juliana	Yeager	20	\$11,055,800	9	\$4,765,000	29	\$15,820,800
105	Christie	Ascione	13	\$7,374,475	10	\$8,407,000	23	\$15,781,475
106	John	Berdan	9	\$3,580,000	28	\$12,159,000	37	\$15,739,000
107	Kimberly	Gleeson	6	\$5,606,001	3	\$10,100,001	9	\$15,706,002
108	Thomas	Moran	10	\$11,023,400	1	\$4,462,500	11	\$15,485,900
109	Melanie	Stone	10	\$3,647,000	35	\$11,747,500	45	\$15,394,500
110	Deborah	Hess	21	\$9,118,950	14	\$6,212,900	35	\$15,331,850
111	Kevin	Wood	3	\$8,030,378	4	\$7,210,000	7	\$15,240,378
112	Randy	Nasatir	17	\$8,271,000	17	\$6,797,400	34	\$15,068,400
113	Randi	Pellar	3	\$8,904,000	2	\$6,115,000	5	\$15,019,000
114	Eric	Hublar	0	\$0	30	\$14,843,000	30	\$14,843,000
115	Joshua	Lipton	13	\$8,090,500	11	\$6,737,000	24	\$14,827,500
116	Ryan	Smith	74	\$14,629,732	3	\$166,500	77	\$14,796,232
117	Danielle	Dowell	17	\$9,945,650	12	\$4,758,500	29	\$14,704,150
118	Qiankun	Chen	4	\$1,250,000	43	\$13,442,488	47	\$14,692,488
119	lan	Halpin	8	\$5,893,500	9	\$8,779,000	17	\$14,672,500
120	Brett	Novack	13	\$5,478,900	17	\$9,163,800	30	\$14,642,700
121	Ryan	Huyler	14	\$7,393,899	13	\$7,211,750	27	\$14,605,649
122	Margaret	Baczkowski	12	\$8,679,500	8	\$5,884,400	20	\$14,563,900
123	Nick	Nastos	9	\$4,680,900	19	\$9,866,850	28	\$14,547,750
124	Radim	Mandel	15	\$7,408,900	15	\$7,066,300	30	\$14,475,200
125	Ken	Jungwirth	13	\$6,656,500	10	\$7,811,500	23	\$14,468,000
126	George	Morgan	13	\$8,926,000	9	\$5,513,500	22	\$14,439,500
127	Gail	Spreen	24	\$11,191,500	9	\$3,232,500	33	\$14,424,000
128	Brady	Miller	12	\$5,875,000	23	\$8,532,901	35	\$14,407,901
129	Mary	Mac Diarmid	5	\$4,699,000	7	\$9,643,000	12	\$14,342,000
130	Pasquale	Recchia	18	\$8,086,169	10	\$6,224,000	28	\$14,310,169
131	Ted	Guarnero	7	\$2,238,500	18	\$12,066,700	25	\$14,305,200
132	Beth	Gomez	17	\$8,518,500	8	\$5,782,500	25	\$14,301,000
133	Terri	Mcauley	5	\$4,565,000	8	\$9,624,500	13	\$14,189,500
134	Brian	Cargerman	0	\$0	25	\$14,146,415	25	\$14,146,415

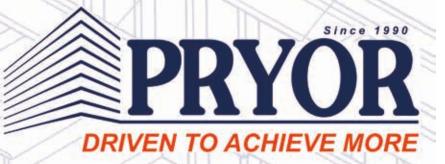
#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
135	Daniel	Glick	9	\$10,636,800	6	\$3,469,750	15	\$14,106,550
136	Nancy	Hotchkiss	22	\$8,810,300	15	\$5,292,800	37	\$14,103,100
137	Paul	Barker	21	\$9,947,531	8	\$4,133,500	29	\$14,081,031
138	Mariah	Dell	10	\$6,635,250	12	\$7,385,000	22	\$14,020,250
139	Rory	Fiedler	0	\$0	32	\$13,964,900	32	\$13,964,900
140	Izabela	Sloma	13	\$10,262,300	7	\$3,616,000	20	\$13,878,300
141	Arthur	Cirignani	111	\$12,676,972	6	\$1,149,400	117	\$13,826,372
142	Pamela	Rueve	8	\$6,881,902	9	\$6,927,000	17	\$13,808,902
143	Hasani	Steele	26	\$10,205,300	9	\$3,487,200	35	\$13,692,500
144	Pearce	Lashmett	14	\$8,919,750	9	\$4,772,625	23	\$13,692,375
145	Natalie	Renna	4	\$1,234,000	28	\$12,434,700	32	\$13,668,700
146	Steven	Powers	10	\$6,015,000	12	\$7,613,000	22	\$13,628,000
147	John	Vossoughi	7	\$5,992,500	8	\$7,558,000	15	\$13,550,500
148	Nancy	Mcadam	18	\$12,494,500	3	\$990,500	21	\$13,485,000
149	Megan	Tirpak	7	\$5,099,000	12	\$8,358,249	19	\$13,457,249
150	Barbara	Proctor	6	\$10,105,000	2	\$3,100,000	8	\$13,205,000

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ADDITIONS

RENOVATIONS

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TOP 200 STANDINGS

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

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
151	Stephanie	Loverde	15	\$6,985,000	11	\$6,166,750	26	\$13,151,750
152	Jennifer	Liu	25	\$12,292,577	2	\$775,000	27	\$13,067,577
153	Michael	Vrielink	15	\$7,086,000	16	\$5,945,643	31	\$13,031,643
154	Jeremiah	Fisher	11	\$5,599,050	12	\$7,401,950	23	\$13,001,000
155	Andrea	Hebner	8	\$8,418,342	3	\$4,558,487	11	\$12,976,829
156	Sara	Mccarthy	7	\$4,457,300	20	\$8,494,910	27	\$12,952,210
157	Suzanne	Gignilliat	5	\$7,977,000	2	\$4,950,000	7	\$12,927,000
158	Kathryn	Schrage	31	\$12,919,400	0	\$0	31	\$12,919,400
159	Lisa	Huber	12	\$7,708,000	8	\$5,199,000	20	\$12,907,000
160	Michael	Linden	18	\$6,657,400	15	\$6,185,300	33	\$12,842,700
161	Camille	Canales	8	\$2,985,000	18	\$9,835,400	26	\$12,820,400
162	David	Heck	0	\$0	25	\$12,819,500	25	\$12,819,500
163	Jane	Shawkey-Nye	2	\$4,785,000	3	\$8,027,000	5	\$12,812,000
164	Nicholas	Apostal	14	\$5,269,600	13	\$7,526,000	27	\$12,795,600
165	Janelle	Dennis	20	\$8,053,900	11	\$4,740,950	31	\$12,794,850
166	Brooke	Daitchman	10	\$4,304,500	14	\$8,480,250	24	\$12,784,750
167	Lisa	Sanders	25	\$10,218,600	9	\$2,536,000	34	\$12,754,600
168	John	Huebner	15	\$6,812,700	14	\$5,941,700	29	\$12,754,400
169	Sarah	Ziehr	30	\$12,655,940	0	\$0	30	\$12,655,940
170	Emily	Smart Lemire	5	\$5,089,000	12	\$7,500,811	17	\$12,589,811
171	Sarah	Maxwell	21	\$8,150,598	9	\$4,389,400	30	\$12,539,998
172	Jason	Rowland	13	\$6,869,550	9	\$5,662,900	22	\$12,532,450
173	Natasha	Motev	6	\$6,061,900	5	\$6,397,400	11	\$12,459,300
174	Ryan Douglas	Wells	11	\$4,930,400	16	\$7,522,000	27	\$12,452,400
175	Doug	Harter	5	\$2,975,000	8	\$9,441,900	13	\$12,416,900
176	Nathan	Brecht	28	\$11,716,900	1	\$642,000	29	\$12,358,900
177	Theodora	Jordan	11	\$6,468,500	11	\$5,880,000	22	\$12,348,500
178	Shay	Hata	9	\$4,878,500	10	\$7,443,000	19	\$12,321,500
179	Amy	Duong	13	\$6,648,300	12	\$5,651,924	25	\$12,300,224
180	Olivia	Carlson	13	\$10,398,000	4	\$1,882,000	17	\$12,280,000
181	Keith	Tarasiewicz	3	\$904,900	29	\$11,287,250	32	\$12,192,150
182	Joseph	Kotoch	15	\$7,536,361	9	\$4,636,000	24	\$12,172,361
183	Ryan	Gossett	19	\$7,345,000	12	\$4,809,400	31	\$12,154,400
184	Marlene	Granacki	8	\$9,061,140	3	\$3,071,140	11	\$12,132,280

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
185	Keith	Brand	1	\$415,000	20	\$11,662,180	21	\$12,077,180
186	Marci	Trick	0	\$0	24	\$11,997,500	24	\$11,997,500
187	David	Smith	0	\$0	22	\$11,951,128	22	\$11,951,128
188	Elizabeth	Lothamer	14	\$6,213,500	14	\$5,672,500	28	\$11,886,000
189	William	Vezo	0	\$0	27	\$11,819,500	27	\$11,819,500
190	Caroline	Druker	7	\$7,929,000	6	\$3,844,000	13	\$11,773,000
191	Gina	Purdy	18	\$8,003,900	9	\$3,669,000	27	\$11,672,900
192	Sam	Boren	0	\$0	18	\$11,571,000	18	\$11,571,000
193	Cindy	Weinreb	1	\$515,000	22	\$11,054,648	23	\$11,569,648
194	Patrick	Natale	14	\$6,488,750	10	\$5,061,500	24	\$11,550,250
195	Elizabeth	Amidon	10	\$4,448,000	12	\$7,086,000	22	\$11,534,000
196	Karen	Peterson	4	\$9,194,000	2	\$2,300,000	6	\$11,494,000
197	Cynthia	Sodolski	12	\$8,757,000	4	\$2,667,000	16	\$11,424,000
198	Melinda	Jakovich	6	\$6,959,500	3	\$4,410,000	9	\$11,369,500
199	Leslie	Glazier	9	\$5,093,500	11	\$6,267,900	20	\$11,361,400
200	Xinlong	Xia	2	\$681,000	24	\$10,669,500	26	\$11,350,500

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







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



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.



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

Agent Protection

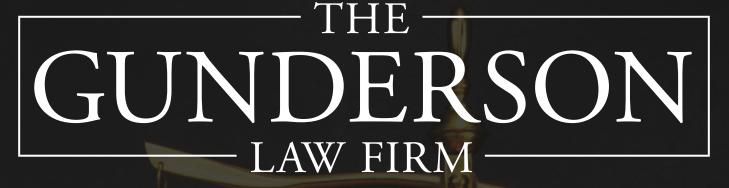
When we issue a fully underwritten approval and are unable to close your transaction solely from our error, we will pay up to \$1000 for related inspections, appraisals or relocation expenses you have incurred.





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C.J. Lamb



Michael J. Gunderson

For Chicagoland's Real Estate
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