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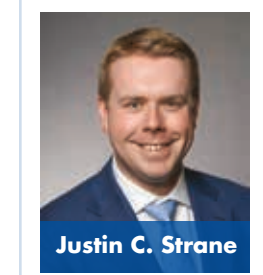
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Ania Kozera has over **fifteen years** of mortgage industry experience, accumulating her knowledge from various brokers, mortgage banks and lenders. She is a **four-time** Chicago Magazine 5 Star winner with a primary focus on providing the best customer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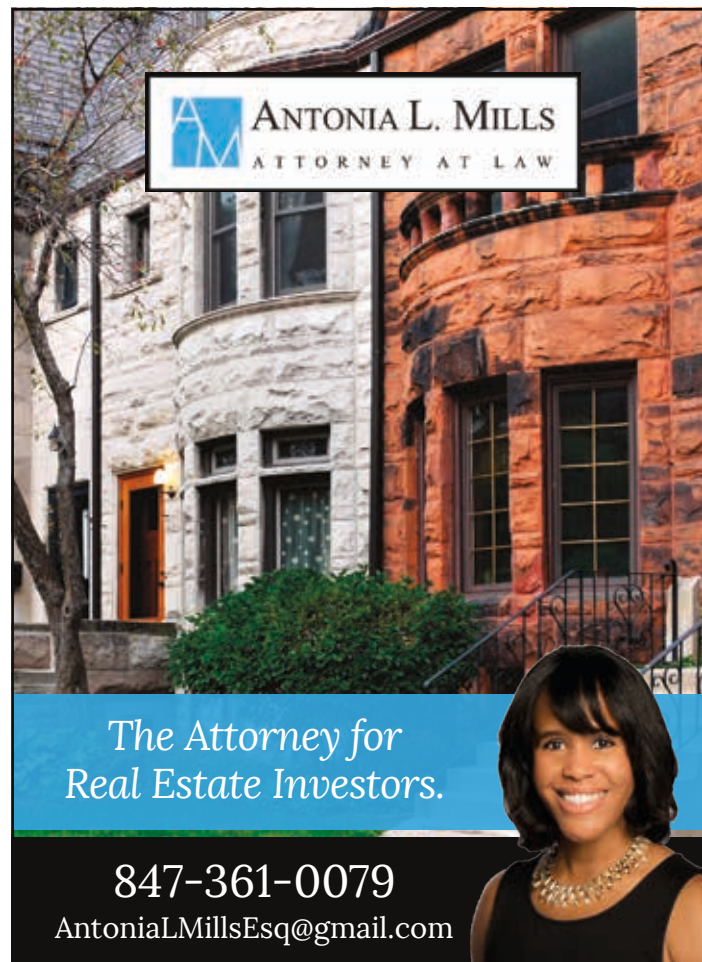
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Publisher's note

I had the realization that once this issue hits mailboxes our fourth child could very well be born! There is an enormous amount of anticipation and preparation that comes with caring for a new human being. Thank God that He gives us approximately nine months (or forty weeks as my lovely wife says) to physically and mentally prepare. People constantly ask me, "Andy, how are you going to be able to handle life with four children and still be productive at work?" Other than the fact that my wife is a rock star, my real answer is really simple—community. We have amazing friends in our community who we are in weekly contact with who will help us with our precious little ones at the drop of a hat. Beyond that, we continually pray that our children will thrive on a spiritual, physical, and mental level.

Years ago when we were gathering initial content from REALTORS® for our first several issues, there was a reoccurring theme—most agents were a little nervous juggling multiple listings when they were new, especially after working with a seller who consumed more than their fair share of attention. I have heard countless anecdotes that after a REALTOR® obtains two listings, the learning curve for managing three or more actually gets easier and more exciting. What I've learned through all of this is that repetition is the mother of skill. I guess it makes sense why parents who have triplets learn things quicker than the rest of us. Our capacities as human beings will never be full. We do not operate like a hard drive on a computer. I know that whatever stage I'm at in life or business, there is always room for growth.

We had a great summer event last month at 900 WEST. It was a packed house with over 200 Real Producers and Preferred Partners in attendance. A huge thanks to our panelists Melanie Everett, Danielle Dowell, Tommy Choi, Matt Laricy, and our moderator, Phil Byers for contributing insights to closing the summer season strong. This wouldn't have been possible without 900 WEST and Saturn Title for sponsoring the event. Photos will appear in the September issue.



We need your help! What topics would YOU like to hear about for a future panel discussion? Email us your ideas to the address below.



Fighting the good fight,
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At Meals on Wheels Chicago, we envision a community in which all basic needs are met and the barriers to achieving independence are eliminated. We have found that this can only be done by raising both funds and awareness to support in-home meal delivery service to eligible senior citizens and people with disabilities.

When Meals on Wheels Chicago (MoWC) was established it was meant to fill in the gaps in services to those in need that clearly weren't being met due to federal funding shortfalls at the time, and thus began our first program, the Holiday Meal Program. We began our partnership with the City of Chicago in 1987, and on Thanksgiving Day in 1988, we delivered our first holiday meals to 1,218 homebound seniors.

Our mission is to ensure that Chicago seniors and people with disabilities benefit from nutritious meal programs that improve their quality of life and maximize their independence. Through our partnership with the City of Chicago and Open Kitchens, we provide 2.4 million meals to Chicago's homebound seniors and individuals with disabilities each year.

This milestone marks over three decades of MoWC's hard work on behalf of the city's senior population. It also means that despite our best efforts to decrease senior hunger, the need for our services has persisted.

MoWC is committed to improving not only the nutritional aspects of senior hunger, but the emotional facets as well. We have found that social isolation is a significant contributor to depression and loneliness among homebound seniors. The interactions they have with their driver can be the most meaningful, and often the only form of human contact they will have for the week. Therefore, meal delivery becomes a preventative health social service for clients who experience declining health or behavioral changes, as their driver also provides a wellness check along with the delivery.

Another MoWC program is the Home Delivered Meals for Individuals with Disabilities (HDMID), which is a

program designed for individuals with disabilities under the age of sixty. The HDMID program offers in-home, week-day meal service, as well as holiday meals to those for whom meal preparation is too physically challenging.

The Congregate Senior Meal Program (CSMP) supplements congregate lunches that are hosted by the City of Chicago at the six main senior centers within the city. Approximately 30,000 seniors are fed each year at these locations (and other smaller satellite locations). For many seniors, this lunch may be their only meal of the day, as well as their only opportunity for social interaction. Thus, the goal of the CSMP program is twofold: to provide meaningful sponsor and volunteer opportunities for Chicago's corporations and other organizations, which include interactive social activities like playing Bingo with the seniors, as well as serving a nutritious lunch. Corporations can also, and do, provide funding for additional

take-home meals the seniors can take away to eat later that evening.

Florence, a Meals on Wheels Chicago recipient, recently told us her story: "Believe it or not, I am old enough to be one of the original Woolworth's girls. I've outlasted them. I am even older than my church that just turned 100; I will be 104 in December." Florence raised two children after her husband died forty-six years ago. She was doing well until she was hit by a van in 1994. Both of her legs were fractured in the accident and she had to be hospitalized with serious infections twice. "We thought we were going to lose her," said Barbara Ann, her daughter. "We are so grateful to Meals on Wheels Chicago. Mom can't cook anymore. The meals mom gets are nutritious and have lots of fresh fruits and vegetables. Plus, she gets a weekly visit from Calvin. He not only brings Mom her meals, he brings a smile, a hug, and a knuckle bump. When she turned 101, he had his con- ...



gregation sign an enormous birthday card for her!" "I am really grateful to the people who support Meals on Wheels Chicago," Florence says. "I salute you. Meals on Wheels Chicago is the best!"

There are a number of ways Meals on Wheels Chicago receives support to continue the great work we do all across the Chicagoland area. Currently, all Meals on Wheels programs face the threat of cuts to federal funding and some structural changes could negatively impact Chicago's program. This, in turn, could create significant challenge in our ability to maintain our flagship programs here in Chicago.

Here are some ways for you to get involved:

1. Provide more meals for Chicago's most vulnerable neighbors by donating here: <https://mealsonwheelschicago.givingfuel.com/online-giving>.
2. Join us or sponsor our upcoming Celebrity Chef Ball fundraiser on November 8, 2019 by contacting Elise Geiger at EGeiger@mealsonwheelschicago.org.
3. Host a corporate volunteer event with us at one of the congregate senior centers.
4. Find out if your company has a matching grant program for dollars or volunteer time.

5. Sign up for our newsletter and stay informed by visiting: <https://www.mealsonwheelschicago.org/join-our-newsletter-list/>.

6. Tag, follow, and like us on Facebook, Instagram and Twitter [@mealsonwheelschicago](https://twitter.com/mealsonwheelschicago)

As an organization, Meals on Wheels Chicago is committed to meeting the need presented, and it continues to raise the private funds necessary to widen the safety net that protects the city's most vulnerable homebound individuals. We are always gratefully accepting donations of time, treasure, and talent.

About the Author:

Elise has over 25 years of leadership experience in both nonprofit and for-profit organizations. She has focused much of her career on change management to improve organizations, building positive, collaborative cultures. Elise brings the ability to easily toggle from high-level strategic planning to operational-level execution and has a unique experience recognizing and fulfilling the needs of organizations at many levels.

For more information about how to get involved with MoWC visit www.mealsonwheelschicago.org

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By Matt Laricy

River North

The real estate market in River North seems to be divided in a way. As a whole, the area is holding up well in a softer market. The units that are priced under \$1,000,000 are moving. We are just not seeing them move as fast as we have in the past.

Older Buildings: If a unit is in an older building and does not include an in-unit washer/dryer, it will sit. People are becoming pickier, and the growing inventory allows buyers to be pickier about their options.

The Luxury Market: Properties within the luxury market are seeing demand fall. The buyers in the high-end market have the power. There are a lot of options and they know it. They also seem to sense that they have the power, and they like it. They do not want to rush, and they feel that their demands need to be met. Sellers have to compete with resales and new construction. I am seeing luxury buyers flock to pay a premium for a new build. A lot of these buyers do not have to move. Rather, they see it as a “nice to have.” And since it is nice to have, they want the convenience of having a brand-new building that requires less work. Sellers are really feeling the pressure with inventory growing and demand dropping.

The Middle Market: The middle market is doing well. It is just not moving as fast as it has in previous years. I am also noticing the growing trend of rent cap buildings dropping in value. It seems clear that rentals are hot right now, so buyers want to get in on the investment game. It is natural to think that way when the economy is strong. Buyers want to have the option to rent, and not feel “forced” to sell when they move. Because of this, I am noticing that buildings with strict rent caps are sitting on the market longer. Buildings that have recently passed caps are less attractive now than they once were as well.

River North is a staple neighborhood due to its proximity to restaurants, nightlife, work, and public transportation. It will always be an attractive area as a result, thus, there is less risk of it seeing huge growth or depreciation.

About the Author:

Matt Laricy, a third generation REALTOR®, is the managing partner for Americorp Real Estate, a company his father started. Matt also heads his own team, The Matt Laricy Group. His hard work, charisma, and true passion for his business helped Matt’s reputation as a qualified REALTOR® quickly rise. Matt specializes in all facets of the Real Estate business, whether it be navigating the way for first-timers, helping a seller prep their property for sale, or providing help in the luxury market, he knows and has experienced it all.



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What is one thing you can do today to change your online presence?

REALTORS® should focus on creating two (2) one-minute videos per day. One video should be made in landscape format, which is horizontal. The other video should be formatted vertically, which is also known as story format.

- Post on a regular basis, but do not always post about real estate. I'm a believer in the 80/20 ratio: 80 percent personal content and 20 percent business.
- Use consistent keywords and lingo for the communities you serve and the styles of properties you work with, etc.
- Embrace automation to disseminate your message across channels without losing your authentic voice.
- Customize the format for the channel(s) you are uploading your videos to.
- Become the resource of information clients crave. Offer value, tips, and insights that demonstrate your expertise.

"It's really about figuring out what you are, what your brand represents, and then creating content around that brand and targeting the correct audience." — Justin Barr, Chicago's Top Real Estate Video Marketers.

Mark Zuckerberg stated that 2019 would be the year of stories (vertical photos and videos). This means Facebook Story, Instagram Story, and IGTV will receive preferential treatment in the news feed because the algorithm favoring vertical formatting

will push their content out to users. (Plus, as our phones are vertical, vertical content covers more of the screen, which allows us to view it easily.) You want to leverage photos and videos to all three locations. And you definitely want to look at stories, because if you don't post content once per day in story format, you won't be present in the story feed.

There are three ways people can search on Instagram. They can search by the user's name, they can search by hashtags, and they can search by location. I want my photos to be found in conjunction with the most popular restaurants, the best lender, or maybe the best event that's in my community. So when people search for that event or that venue, they will also see my content. Then they can connect to my profile and see my other content, including my listings.

Chelsea Peitz, keynote speaker and the author of *Talking in Pictures: How Snapchat Changed Cameras, Communication, and Communities*, recommends three strategies to double your Instagram Story views:

- Adding hashtags to your Instagram Story will increase views and your profile traffic, which means more potential clicks on your bio link (potential conversions) and more followers
- Don't go crazy with hashtags. Only use one per story. Use three hashtags at the max—anything with more than three hashtags won't be ranked in the search results
- Use the hashtag sticker with a keyword relevant to your ideal audience

In 2018, Instagram delivered IGTV to Instagram users. IGTV stands for Instagram Television. Initially, Instagram Television only contained vertically-formatted video. Think about YouTube in its infancy: it was a horizontal-format only video channel where you could post video that had been created elsewhere. IGTV positioned itself to be the YouTube of vertical video content. When it launched last year, it was the first and only vertical video channel out there.

IGTV did not perform well when it first came to the market because it was a dedicated and isolated video channel that did not interact with the Instagram feed so its content received little to no engagement. But Facebook, Instagram, Messenger, and WhatsApp are all owned by Mark Zuckerberg. Mark Zuckerberg is not going to allow any of his platforms to fail. Instagram made a strategic move and merged IGTV with the Instagram feed.

IGTV videos can be as short as 15 seconds or as long as 10 minutes in duration. The way to get around the 10-minute time limit is to have more than 10,000 followers. If you do, IGTV will allow you to post a video that is up to 60 minutes (1 hour) in length. Keep in mind that IGTV is not live. IGTV is where you will share your prerecorded videos that are in vertical (story) format.

"Instagram is such an aspirational platform, which is perfect for real estate. Commit to fifteen minutes a day to connect with people and build relationships, and make use of the live features of Facebook and Instagram. This will get the momentum going, and you can build up from there." — Katie Lance, founder and CEO of Katie Lance Consulting, #Get-SocialSmart Academy.

About the Author:

Licensed Managing Broker, REALTOR®, avid volunteer, and major donor, Marki Lemons-Ryhal is dedicated to all things real estate. With over 25 years of marketing experience, Marki has taught over 250,000 REALTORS® how to earn up to a 2682% return on their marketing dollars.

As a REALTOR®, Marki has earned several sales awards, the REALTOR® Achievement Award and The President's Award from the Chicago Association of REALTORS®. Six-time REALTOR® Conference and Expo featured attendee, one of 100 speakers selected to speak at the REALTOR® Conference & Expo five times, and an Inman closing Keynote Speaker.

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ANIA KOZERA

ULTIMATE RATE MORTGAGE



After eighteen years in the mortgage industry, Ania Kozera still cannot sleep at night if she is unable to make a loan work or in those times when something falls apart. She is definitely not just about the numbers; she's about the people who depend on her work.

"I really care about each and every client, and I really do not have fallouts or denials in my branch. My team and I at Ultimate Rate Mortgage take pride in the fact that we do a lot of upfront work and due diligence prior to issuing pre-approvals for REALTORS®. So when we do issue one, we know we will close it!" says Ania.

Ultimate Rate Mortgage is all about efficiency, due diligence, and customer care. To assist in simplifying the mortgage process, they have incorporated a number of customized apps into their business that are designed to benefit their clients and REALTOR® partners.

First, they have a customized a pre-approval app that REALTORS® can download, which allows them to email full pre-approval letters that include the day's date, purchase price, and signature anytime they want, helping them get offers in

before the competition. Ultimate Rate Mortgage also utilizes their own digital mortgage application program called Simpl, which they send out to their clients in order to both simplify and speed up the mortgage process. These tools help guarantee their promise of a ten day close.

"Yes, we can close the loan within ten days," says Ania. "I am super passionate about helping people get a mortgage and work tirelessly to make it happen. I always try to be on the same page with our REALTORS® because it is super important for our mutual client to feel comfortable with us. When there is an issue and they need to talk, I am available for them, even if it is late on a Sunday and I get in trouble with my family," says Ania.

She doesn't get into trouble too often though. Ania's husband, Kyle, and her two kids Maya (6) and Niko (10), are her motivation to get up and hustle like she does every day. Although free time is hard to come by, she makes it a point to go to all of Niko's soccer games and loves to ride horses with Maya. She also loves skiing, snowboarding, and the times when she can sit on her deck of their vacation home in the St. Croix Virgin Islands and listen to the waves break. ●●●

••• Ania's love for skiing, soccer, and horses go back to her childhood, growing up in a small mountain village in Poland. Although she dreamed of riding the big muscular horses she saw in the fields, she grew up poor and riding horses was not something people did in her village. She was also afraid to stand next to them. So, being able to ride horses now with her daughter is something she truly cherishes.

Like the many REALTORS® she partners with, Ania is interested in her own growth. For this reason, she became a participant in The CORE Training, Inc. coaching program, one of the top coaching and mentoring programs in the country for mortgage professionals. Her coach helps her stay accountable to her goals and daily activities. "Accountability is crucial in this business—not only to clients and partners, but to myself," she shared, "that is why I am a member of the CORE coaching program."

Ania came to the United States to attend DePaul University. She got into the mortgage industry after being in the States for only two years. She was babysitting, cleaning, and bartending to put herself through school when one of her friends suggested she join him as a mortgage broker, noting she was well organized and liked people. She started at a small firm and eventually moved to a larger lender. The accumulation of her knowledge working for various brokers, mortgage banks, and lenders over the years resulted in her deciding to open Ultimate Rate Mortgage in 2010. Ania is a six-time Chicago Magazine Five Star winner and has pushed Ultimate Rate Mortgage to become one of the fastest growing mortgage brokerages in the Chicagoland area.



Ania with her husband, Kyle



“My team and I at Ultimate Rate Mortgage take pride in the fact that we do a lot of upfront work and due diligence prior to issuing pre-approvals for REALTORS®”



To reach Ania and Ultimate Rate Mortgage, give her a call at 773-636-4441 or visit www.urmortgage.com



Ania with her two children (Maya and Niko)



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▶ agent feature

By Chris Menezes
Photos by Heather Allison Love Photography



Brooke with her dog, Wilbur

Brooke VANDERBOK

A FIERCE WORKER AND LOYAL FRIEND

How many people can say that they learned how to drive a tractor and a dump truck before they ever learned how to drive a car? Brooke Vanderbok can. Her father owned a large-scale commercial plumbing business and taught her about construction and how to read blueprints when she was just a kid.

“I was always so curious to know how things were built, and [loved to] see the pride and smile on my dad’s face when a project was finished,” says Brooke.

Being exposed to the construction world, and watching her father run a business and always being on the go, inspired Brooke to want to run a business of her own one day.

After graduating from DePaul University with a degree in accounting and finance, she was hesitant about joining the corporate world, so she took the summer to explore her options. “I knew I wouldn’t feel inspired sitting in an office all day,” she says.

During that time, a friend connected her with a top real estate attorney in Chicago, who was looking for part-time help. Brooke decided to take the job at the law office as a summertime filler until she figured out her next move. However, that part-time job turned into a full-time job that lasted eight years, and it became one of the catalysts that launched her into her real estate career.

Working at the law office gave Brooke insight into the needs and concerns of both buyers and sellers. Although the desire to own her own business was still urging her to do more, it took some encouragement for Brooke to take the next step. After finding assurance from her family and a little push from the attorney she worked for, she took the leap of faith and began selling real estate in 2006.

“Becoming a REALTOR® seemed like the natural next step in my career. I strongly desired something more than a ‘desk job’ and had outgrown my role at the law firm. I quickly adapted to the fast-

paced, demanding, and sometimes crazy workload,” says Brooke.

Brooke joined @properties in 2007, weathered the financial crisis, and became a Chicago Association of REALTORS® Top Producer in 2012. Since then she has been recognized within the Top 1 percent of Chicagoland REALTORS®, the @properties Top 100, and she won the Outstanding Achievement Award from @properties in 2018. She has sold a career volume of \$202 million, and just last year, reached \$28 million for the year.

“While surpassing the \$20 million hurdle was gratifying, it’s truly the relationships I’ve built from the passion and energy I put toward this job that is truly rewarding. Some of my best friendships started with a showing tour or listing appointment,” says Brooke.

Today, Brooke is most passionate about her team. “I’m fortunate to have a team of strong, bright women. I love mentoring them in their careers and



Brooke with her team
Photo Credit: Belen Aquino



“I’m fortunate to have a team of strong, bright women... As the saying goes, behind every successful woman is a tribe of other successful women who have her back.”



I’m thankful for their eagerness and willingness to put in the time and hard work. As the saying goes, behind every successful woman is a tribe of other successful women who have her back.”

That “tribe” of women for Brooke started with both her grandmothers, who were instrumental in showing her how to be in the workforce and have a respected voice in a world that was mostly male-dominated, especially back then.

“Those women took no BS from anyone and I’m sure that is where I got a little of my sass from. They taught me that being your authentic self is the best practice for life, success, and happiness,” says Brooke. “I was also incredibly fortunate to be mentored by a top real estate attorney and then a top producing REALTOR®. Without all these women, I would not be where I am today. It’s so important to me that we all lift each other up in life and be supportive of one another.”

Brooke also has a heart for rescuing dogs. In high school, she worked at a vet’s office and was always bringing home stray dogs. Wilbur is her latest canine love. She found him at Player for Pits, a rescue organization that she supports along with Peace for Pits, and several others. Apart from hanging out with Wilbur, Brooke enjoys spending time with her family, cycling and personal fitness,

traveling during the slow season, and having a good cocktail at a local hot spot with friends.

Over the past couple years, Brooke has been working on developments and has fallen in love with that style of work. From assisting with floor-plan design and selecting finishes, to pricing, staging, and marketing, it’s the kind of start-to-finish project that she can be proud of, and own that same contented smile that her father used to have after completing a project.

“I’m thrilled to grow my relationship with the development team and [be a] trailblazer in hot and new, exciting areas of Chicago,” she says.

As Brooke continues to be a force in the Chicagoland real estate industry, I suspect we will be seeing much more from her in the future.

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HOW THAT SIMPLE INVITATION CAN LEAD TO MORE BUSINESS

I'll never forget the moment a few years ago when I discovered I could see who was watching my Instagram Stories, and when, “Wait,” I thought. “Is this really what I think it is?”

►► business By Katie Hutchens



Every few seconds as I refreshed my screen, a few more names would pop up under the “Viewers” section of stories: new friends, old friends, clients, other real estate professionals, people I met once at a party, my nail tech, my hair guy. The list went on.

A spark ignited. Real time, authentic connection with people interested in receiving *my* message had just become tangible.

When was the last time you did any form of marketing where the instant you shared information, you could see, for the next 24 hours, exactly who received your message? And from there, you could not only immediately send those people a timely DM (direct mes-

sage), but the people who viewed your content could send you a quick note with questions and comments? #instantinteraction #warmleads #atnocost

In a world where people are inclined to instantly reject advertising, and even pay to avoid it, Instagram Stories offer something unique. Users turn to Instagram for fun and distraction. And the instant nature of “stories,” specifically, has users constantly clicking just to see how people are spending their time—from showing a house to trying a new restaurant. These little glimpses into your daily activities showcase your personality, get conversations started, and allow you to constantly stay top of mind with all kinds of people.

I've noticed an uptick in viewers since I began posting a weekly Q & A on Mondays where I share clients' real estate questions from the weekend and

my answers to them; and I invite people to “DM me” for more details. Each Monday brings more DMs, from people reaching out to tell me the information is helpful, to asking if I will meet with them about their home search or sale.

“I would love to work with u to get familiar with the market, what to look for, etc., so when the time comes, I know exactly what will work for us. Can we plan a time to connect over coffee or lunch?”

—Colby

As these DMs have become more frequent, my Instagram account is now functioning as a CRM tool. Not only am I receiving messages from clients and potential clients, but I am also proactively reaching out to people as I notice that they have watched my Instagram Stories. For example, just the other day, I thought to myself: “Oh my gosh, Rachel just watched my Monday Q & A! That reminds me, I've been meaning to get over to her place since she redid her bathroom to catch up and see the finished product. I'll DM her now.”

Boom! A timely note went out to a client who I know just saw the latest content I shared and with whom I may not have connected as quickly otherwise. This is not to say Instagram replaces, or should replace, other types of correspondence, rather that it can be a savvy and fun addition to your list of client touch points.

Beyond sending an authentic message to anyone who is watching your Instagram Story, at no cost, you can:

- **Announce a new listing**—reach other real estate professionals, potential buyers, and acquaintances who may be interested.
- **Be a resource**—share market information or contact information for other industry professionals like lenders, designers, inspectors, contractors, appraisers, etc.
- **Show you know Chicago neighborhoods well**—share stories about your favorite restaurants, shows, parks, gyms, coffee shops, and the like.
- **Conduct a survey and share the results**—like asking what buyers and sellers are most curious about and sharing the respective answers.
- **Bring people together**—promote community connections, tag locations, inform people about area hot spots, etc.

Ironically, as I write this, I am at my neighborhood coffee spot and a woman I've only met once, but have connected with through Instagram, just said,

“Katie, I have to tell you. I just love watching your stories. They show that you are passionate about what you do, and you're sharing it. They are genuine.”

Above all, be yourself when you create your stories. Humans are wired to connect with other humans. People want to work with people they like, trust, and relate to. You cannot fully communicate your personality and breadth of knowledge and relevant experience through just a mailer, a bus bench, or a billboard. Plus, those marketing pieces cost money!

With more than 300 million people watching Instagram Stories daily, it's a no-brainer to include it in your social media marketing strategy.

About the Author:

Katie Hutchens is head of the Hutchens Home Team at Jameson Sotheby's International Realty. She is consistently a top producing Chicago real estate broker, who has been providing her clients unparalleled representation and guidance for fifteen years. Her clients describe her as “smart, honest, experienced, connected, insightful, detail-oriented and accommodating.”

Genuine connection, relationships, and trust are the foundation for Katie's business. Leveraging Sotheby's cutting edge technologies, international marketing exposure, and her personal social media platforms, Katie successfully reaches and identifies the most qualified buyers for her listings.

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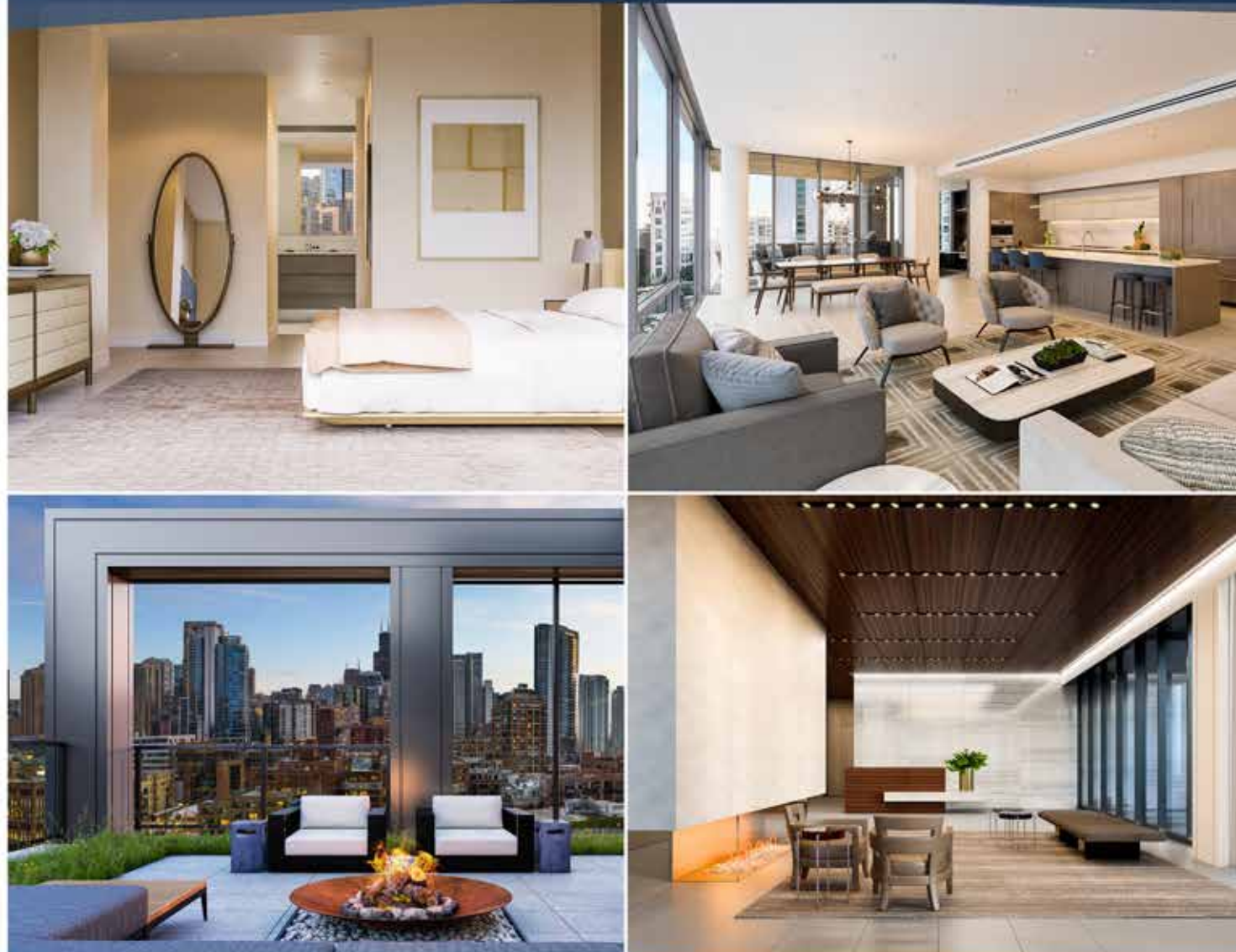
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LOREAL URSO

Achieving Big Dreams through
Great Relationships and Devotion

► rising star
By Nora Wall
Photos by Heather Allison Love Photography

...

... With big dreams and ambitious goals, Loreal Urso achieves just about everything she sets out to accomplish. She closed \$5.3M in sales in 2018, and in the last 12 months she has closed/pending approximately \$10.2 million in sales. A Chicagoland native, Loreal's career began on a different path. After nineteen great years with Allstate, she successfully transitioned from a senior manager in finance and analytics to real estate and has become a top producing agent, and one of Chicago's rising stars.

"While I was on maternity leave with my daughter, Arianna, my department [at Allstate] was restructured. I had the opportunity to stay home and raise my daughter with a very nice severance package." Loreal took advantage of the opportunity. She stayed at home to raise her daughter for two years before deciding to return to work.

When that time came, she knew she wanted to do something out-of-the-box that gave her the flexibility she needed to be both a mom, and a professional. She decided to try real estate and never looked back. While working in the corporate world was rewarding, and helped her build her foundational skill sets, it was also restrictive and required both long hours and a long commute. She explains, "With real estate, you have some flexibility with your schedule. I thought, 'Why wasn't I doing this before?'"

Social by nature, she loves connecting with new people. She attributes much of her success to her client-focused approach. It's about service and delivering an exceptional results-based client experience. She's fully invested in her clients' success and financial outcome. She consistently goes above and beyond for them, and her clients recognize her commitment to ensuring their best interests. When Loreal chooses to do something, she com-



mits to giving it her full attention. She doesn't do anything half-heartedly.

When Loreal is not making real estate deals or spending time with her family, she's engaging in her other passion—training horses. Loreal grew up riding horses and competing. She started training to financially support her hobby, and found she loved it too. She explains, "I'm passionate about the training process. Helping people fulfill their dreams gives me purpose." Training has also allowed her to develop some great relationships. She loves helping her riders get ready

for competitions. "I'm fully invested in their success. It wasn't that big of a change for me to jump into real estate, because I was used to taking great care of clients with big dreams and who were making expensive purchases."

Commitment to service and developing relationships based on respect and trust, is her focus. Loreal concentrates on how she can help people rather than what she stands to gain through her connection with them. She says, "If a client doesn't feel you have their best interests at heart, then they are going to find someone who does."





Loreal with Arianna as she was "winning" a lead line class

She credits her corporate background and experience training riders for competition, with helping her fine-tune her ability to build and maintain good relationships with people. She has learned to deal with many different types of personalities and helps them each achieve their goals. "I think my

corporate background and analytical skills help me stand apart." She also finds it really helpful to have a coach and attributes much of her success to the mentorship she has received.

Loreal's daughter, Arianna, is her "why" — the inspiration for all she does. She works hard to make sure her family, especially her daughter, can enjoy a great lifestyle. Arianna is five years old and is headed off to kindergarten this fall. She is already learning how to ride and has even been in a few lead line classes at horse shows. She loves horses, just like her mom, and Loreal predicts that Arianna

will want to take up the sport and learn to jump and compete just like she did.

Firmly planted in the West Loop, Loreal and her husband, Tony, just bought a three-bedroom condominium in the same building they currently live in and love. With a stroke of luck, their new condo is just down the hall from their current one. Loreal and her husband are a great team. When they bought their new condo, she handled the acquisition, while he took charge of the remodel. Her husband works for a general contracting company, who specializes in commercial interior build outs. They gutted the condo and are excited to make it their own. Regarding her husband, Loreal says, "He's a perfectionist. There is no one I trust more to partner with and to ensure it's done right." They are looking forward to creating their new home together.

Loreal has a knack for actualizing ambitious dreams and substantial purchases, not just for her clients, but also for herself. The secret to her success lies in her dedication to outstanding service and results, unwavering commitment, and a lot of enthusiasm.



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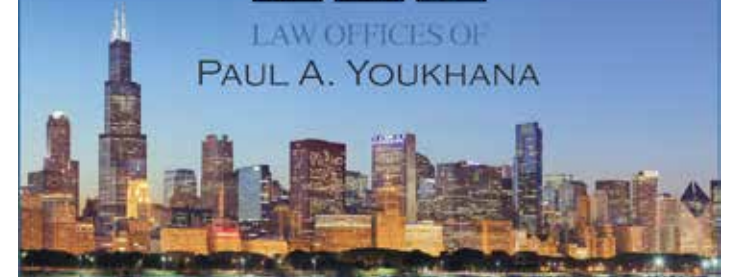


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RYAN PREUETT

THE VALUE OF CONNECTION

▶▶ cover story

By Chris Menezes
Photos by Heather Allison Love Photography

“Anything is possible with the right plan. The key is to break it down to manageable steps and consistently execute the plan.”

...



••• Ryan Preuett is a connector. He genuinely loves having the perfect recommendation for someone, whether it's a dish at a specific restaurant, a trusted local business, or a house. His ability to establish and grow a network of people has benefited him from the day he graduated from the University of Michigan.

Originally from Traverse City, MI, the world opened up for Ryan when he stepped onto a campus of approximately 30,000 students from all over

the world. From that point on, he knew he wanted to live in a big city. One day in 2002, after graduating, he came to Chicago to visit and never looked back.

Unsure of exactly what he wanted to do in Chicago, Ryan was introduced to the hospitality world. "It turns out going to such a large school, and showing up in town having already established a network of people who lived here, was actually a valuable resource. I could not believe [that] inviting friends and bringing them into

various establishments was a paid job," says Ryan. Lucky for him, it was. And it was only the beginning.

From there, Ryan was promoted and became a director of marketing, first in nightlife, then for a restaurant group, and briefly at a large casino. In doing so, Ryan further expanded his contacts and reach. He became known as a go-to resource for people who needed things like reservations, tickets to special events, and advice about what to do in certain cities like Mi-



ami. This is where he found his passion for connecting people: in helping to facilitate celebrations of birthdays, new jobs, engagements, etc., he felt an extreme sense of fulfillment.

Then one day, Ryan met Sean Conlon and they became friends. Sean soon convinced Ryan that real estate was a much more lucrative path than the one he was on. This was about the time that *Million Dollar Listing* was gaining traction on Bravo, which gave Ryan a very different perspective on the industry than he had had before.

So in 2013, Ryan transitioned into real estate. He quickly began growing his business, and as it grew, he soon ran into the obstacle that many top REALTORS® face: time management and the need to maintain a healthy work schedule.

"I put a lot of pressure on myself to grow quickly and like anything else in life, there are trade-offs [that come with big decisions]. Business was great, but I was completely stressed out and my health was declining from all the client dinners and having no time to work out," says Ryan.

Ryan's broker, Jim Miller, helped him figure out how to optimize his time in the best way. They found Ryan's most effective approach and solutions by taking a step back, looking at his business structure objectively, and then they built a sound platform for long-term growth.

"Jim was able to get me to look at my business objectively and develop a rock-solid foundation for long term growth. To do that we had to tear everything apart and build it from scratch which halted my growth for a year," says Ryan.

One alteration that changed Ryan's life and business was waking up earlier. Although he is not a morning person by any means, he has



Top Left: Photos Submitted: At a Market Leader's dinner at Casa Tua in Miami
Top Right: At the Q1 Market Leader's Forum at The Four Seasons in Austin in February
Bottom Right: The Next Generation Affinity Group at The Fountainebleau in Miami in March



•••
 found that by waking up at 5 a.m. every morning he has more uninterrupted time, which allows him to be more productive and to do things like work out and schedule personal time. Since making this change two years ago, his business has more than doubled and he is forty pounds lighter.

“Anything is possible with the right plan. The key is to break it down to manageable steps and consistently execute the plan,” says Ryan.

When Ryan took the time to step back and reflect on his personal and professional goals, and form a stronger foundation for his business, he realized that although he always thought he wanted a big team, it wasn't the optimal direction for him.

“It was really hard for me to both manage team members and sell at the same time. It was not fair to anyone. Through this process, we found that my optimal route is me with two assistants. I am now also working with two different business coaches as I am always looking to grow. I am always looking for ways to push the envelope,” he says.

Ryan has focused his business on the luxury market, and has found that referring out the deals he knows he isn't best suited for, to be a huge relief. Because many of his clients have multiple homes in several cities like Vail, Palm Beach, San Francisco, etc., Ryan started spending more time travel-

ing to those key markets in order to expand his network of brokers in those cities. He is now in the Sotheby's Market Leaders Group and has found it to be one of the most inspiring groups he has ever been involved with.

“This group provides me access to the best brokers in every major market which has become an extraordinary resource to both me and my clients. I have an incredible opportunity to learn best practices and have this group as a sounding board as well as the ability to provide unparalleled access to my clients worldwide. I regularly correspond and see the members of this group and it has really changed my business for the best,” he says.

While Ryan is currently single, he enjoys spending time with his friends and immediate family. His sister, Lindsey, has worked with him for the past four years and is his “right hand,” always keeping his, at times, chaotic business, organized and coherent. The last piece of Ryan's puzzle is his four-year-old Samoyed, Blanco. Collectively, they all enjoy spending time together on the water. Ryan also enjoys golf and going out with friends and clients, frequenting his favorite establishments, and finding the next gem.

“I have learned life is short and you need to enjoy it,” says Ryan. “I try to pack as much into every day that I can, knowing I will never look back and wish I had slept more. It is important for me to spend as much time with family and friends as possible as that is ultimately going to be what I remember versus how many millions I sold one year.”

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▶ agent feature

By Chris Menezes
Photos by Carlos Miranda

JOHN O'NEILL

TAKING LIFE BY THE REIGNS

Upon surveying the fallout the of the 2008 financial crises, witnessing the massive layoffs all across the country and how it affected people with families and serious responsibilities, John O'Neill realized that he needed to be an entrepreneur.

"I wanted my successes or my failures to be solely on me," he says. "It was brutal to watch very smart, hardworking people lose their jobs when they did nothing wrong."

Having grown up in an apartment and raised by a single parent, John knew how financially difficult life could be. "My dad made a lot of personal sacrifices to provide the best life and experiences for me that he possibly could," says John. John was fortunate enough to attend the College of Business at University of Illinois at Urbana-Champaign on scholarships and grants, which helped him later in life. "A major part of my





“
I STILL SEE A TON OF
OPPORTUNITY FOR
GROWTH, AND I’M
LOOKING FORWARD TO
ADDING KEY PEOPLE
TO HELP ME ACHIEVE
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••• success in real estate is due to the relationships I made in college,” he says.

After college, John traveled across the country working in corporate finance. Although he always knew he wanted to be involved in real estate, he never thought he’d become a real estate broker. He always had an interest in development and design, and when he began considering his entrepreneurial options, it just clicked.

“I finally put two and two together and realized I could leverage my extensive network, my love of helping people, being social, and my passion for real estate to create my own real estate business. I feel extremely lucky to have figured out how to not only work for myself, but to also love what I do every day,” he says.

John quickly shot into the luxury market and was named a top producer in his mid-twenties, and since has sold over \$125 million in production. In

2018, he increased his business by 50 percent. His goal this year is to increase by 25 percent. “I still see a ton of opportunity for growth, and I’m looking forward to adding key people to help me achieve those goals,” he says.

While his objective has not changed since he started—to help clients leverage his experience and resources to ensure the best possible outcome when dealing with a significant financial investment—his “why” has evolved as he’s matured. Over the last

few years, his attention has solely been on building a great life for his future family, and to provide not only for them, but also for others in need.

As John works on preparing and creating for his future family, much of his altruism is aimed at organizations like the American Cancer Society, the Ireland Funds, and the Evans Scholarship, all of which have personal significance to him. He is proud of his Irish heritage and knows firsthand the importance of a college education and how exorbitant the price is for young adults. The American Cancer Society hits especially close to home, as he lost his parents and grandparents to cancer rather early in his life.

Losing his dad was extremely hard on him. “The hardest part has been not having the ability to share both the successes and the failures [with him] as I’ve gone through life,” says John.

When he can find the time, John enjoys visiting his lake house in New Buffalo, MI and getting out on the golf course with friends and clients. He’s also found a new love for all things outdoors, like fishing, hiking, and snowboarding—things he didn’t have the opportunity to do while

he was growing up. His absolute favorite thing to do, however, is to design and develop homes, which is something he hopes to expand on in the years to come.

One of John’s favorite quotes is, “You miss 100 percent of the shots you don’t take.” “I find this helps me to stop thinking about what could go wrong and start thinking about what could go right!”

▶ agent feature

By Nora Wall
Photos by Carlos Miranda

Riz Gilani

THE SECRET TO HAPPINESS: FOOD, FUN, AND FRIENDS



Riz with his team members: Amy Davis (left) and Tessa Kamberos (right)

This Chicago top producer has a passion for food, friends, and fun. Born in Pakistan and raised in San Antonio, Texas, Riz Gilani moved to Chicago twenty-five years ago. He began his career in commercial real estate and made the transition to residential real estate fourteen years ago. When he took the plunge into residential real estate, he knew he was leaving a stable job and a steady paycheck, but Riz has never looked back. He feels extremely fortunate that he gets to do something he loves every day. He says, "I feel like so many people get up each day and go to a job that's just a paycheck to them. I'm lucky to do something that I truly love."

Working for Dream Town Realty with a team of three, 90+ percent of his business is from past clients and referrals. He and his team members, Amy Davis and Tessa Kamberos work very hard for their clients. He says, "My team does a lot more hand-holding than most agents do. We spend a lot of time helping clients prep and stage their home too. We even help coordinate post-inspection repairs." But the best part of his job is the fact that he gets to build strong relationships and become friends with so many of his clients. He attributes

much of his success to working for Chicago's own boutique real estate firm, Dream Town Realty. He wishes he had started with them earlier in his career. He finds their level of support and attention to client service to be top-notch.

Helping people find that one home that makes them light up inside is his inspiration. He still remembers that special feeling he got when he saw the first home he ever purchased. He strives to duplicate that for every single client. He explains, "It's never about the commission for me. I've talked clients out of buying a place if I didn't think it was perfect for them." He focuses his energy on making sure that his clients make the best decision for themselves.

Cooking is Riz's passion. It's how he relaxes and unwinds. He likes to shop daily for dinner and play it by ear when it comes to what he'll make that night. Riz and his husband, Dennis, have been married for three years, but have been together for over sixteen years. They bought their current place in North Center, with its beautiful, huge kitchen, three years ago. It has become the center of their lives, as they make sure their home is always filled with lots of food, fun, and friends. Riz and Dennis love to entertain. Riz cooks, of course, and Dennis tends bar and

Riz with his husband, Dennis, and their dog, Whitney



Traveling to Cascais, Lisbon



...
“It’s the people that are important to me. I have the most amazing people that support me and lift me up.”

handles the cleanup. Having friends over and making memories is how they spend much of their time, but they also love to travel. Their favorite getaway in the US is New Orleans. They have a trip planned to visit both London and Paris this year too.

It’s the people in Riz’s life that matter most to him, so spending time with them is his priority. Whether it’s through helping his clients find the perfect home, entertaining a group of friends around the

dinner table, or coming home to spend quality time with his spouse and their dog, Whitney, he feels lucky to have such beautiful people in his life. He values his relationships over everything else. He explains, “It’s the people that are important to me. I have the most amazing people that support me and lift me up.” It’s pretty evident upon talking with Riz that he’s happy with himself and appreciates all the joy he has in his life.

Exploring Venice, Italy



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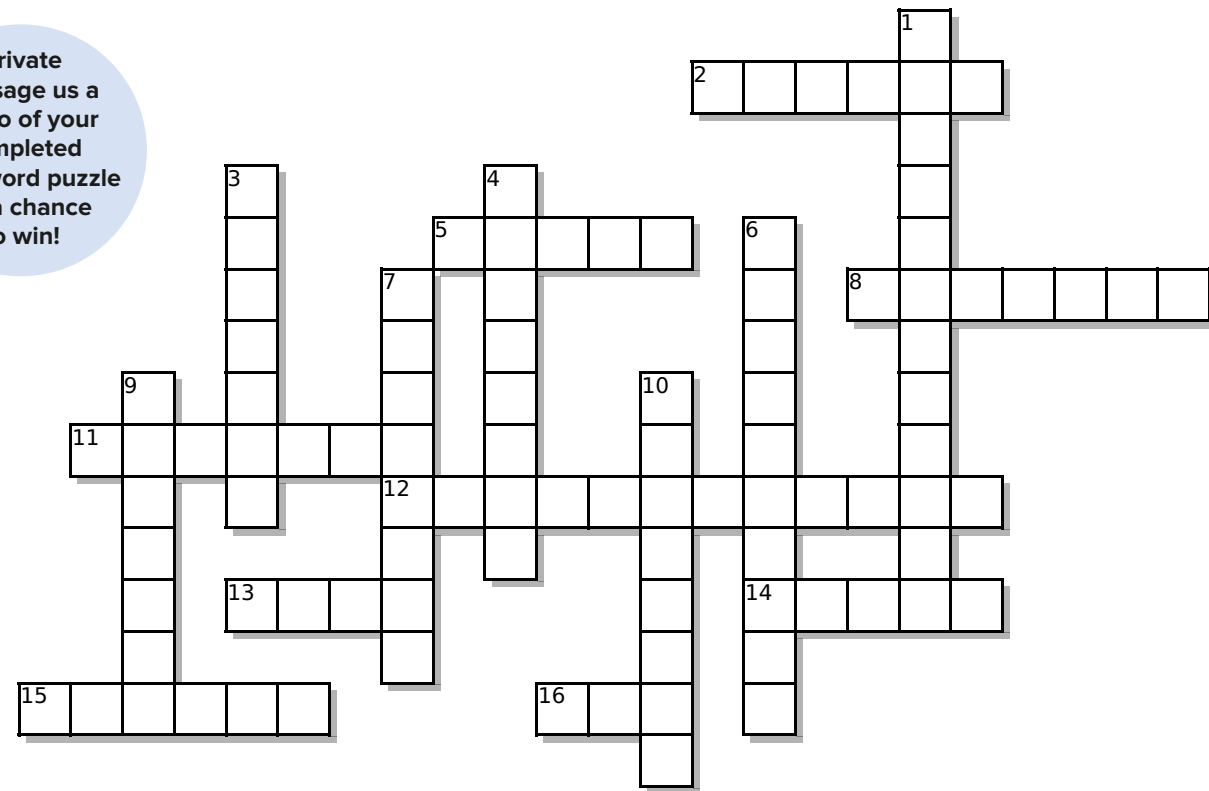
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ACROSS

- 2 In her free time, Loreal Urso trains these
- 5 Name of Ultimate Rate Mortgage digital mortgage application program
- 8 Riz Gilani's passion
- 11 Brooke Vanderbok learned to drive this before she could drive a car
- 12 On this day in 1988, Meals on Wheels Chicago delivered their first holiday meals to 1,218 homebound seniors
- 13 The time of day Ryan wakes up every morning that has changed his business
- 14 John is proud of his _____ heritage
- 15 The name of Ryan Preuett's Samoyed
- 16 Ultimate Rate Mortgage states that they can close a loan in this amount of days.

DOWN

- 1 The area Brooke Vanderbok has been working on the past several years
- 3 After college, John first worked in corporate ____
- 4 Ryan graduated from the University of _____
- 6 Andy has learned that ____ is the mother of skill
- 7 How many years ago did Riz Gilani transition to residential real estate
- 9 Loreal Urso's daughter, _____, is her "why"
- 10 Brooke Vanderbok has a heart for _____ dogs



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TOP 200 STANDINGS

Teams and individuals from January 1, 2019 to June 30, 2019

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
1	Jeffrey	Lowe	79	\$88,513,324	39	\$48,214,875	118	\$136,728,199
2	Matt	Laricy	104	\$43,505,577	107	\$58,432,377	211	\$101,937,954
3	Emily	Sachs Wong	42	\$57,817,000	23	\$31,565,000	65	\$89,382,000
4	Erin	Ward	14	\$55,772,500	7	\$29,225,000	21	\$84,997,500
5	Mario	Greco	92	\$48,007,406	26	\$22,947,386	118	\$70,954,792
6	Timothy	Sheahan	54	\$46,754,143	12	\$10,614,500	66	\$57,368,643
7	Leigh	Marcus	80	\$45,976,516	15	\$10,091,000	95	\$56,067,516
8	Scott	Newman	46	\$17,863,400	69	\$37,895,302	115	\$55,758,702
9	Jennifer	Ames	26	\$36,907,000	11	\$11,419,800	37	\$48,326,800
10	Chezi	Rafaelli	15	\$20,525,000	11	\$23,956,325	26	\$44,481,325
11	Karen	Biazar	64	\$35,251,558	15	\$9,023,388	79	\$44,274,946
12	Nancy	Tassone	12	\$40,584,526	2	\$1,064,500	14	\$41,649,026
13	Melanie	Giglio	36	\$23,382,676	31	\$17,010,678	67	\$40,393,354
14	Sophia	Klopa	37	\$28,859,875	21	\$11,095,520	58	\$39,955,395
15	Carrie	McCormick	23	\$19,132,000	24	\$14,437,000	47	\$33,569,000
16	Sam	Shaffer	19	\$10,226,000	36	\$22,310,164	55	\$32,536,164
17	Philip	Skowron	13	\$23,762,500	3	\$8,720,000	16	\$32,482,500
18	Brad	Lippitz	22	\$16,041,184	14	\$11,746,000	36	\$27,787,184
19	Katharine	Waddell	23	\$13,511,500	23	\$13,584,750	46	\$27,096,250
20	Jill	Silverstein	10	\$5,926,000	27	\$21,075,800	37	\$27,001,800
21	Joshua	Weinberg	21	\$9,046,536	31	\$17,496,000	52	\$26,542,536
22	Jennifer	Mills	25	\$17,070,632	14	\$9,235,500	39	\$26,306,132
23	Timothy	Salm	16	\$17,026,500	6	\$9,079,013	22	\$26,105,513
24	Natasha	Motev	7	\$14,238,225	2	\$11,849,395	9	\$26,087,620
25	Aaron	Sklar	7	\$7,558,500	11	\$18,046,500	18	\$25,605,000
26	Ryan	Preuett	6	\$11,842,500	10	\$13,760,000	16	\$25,602,500
27	Colin	Hebson	19	\$16,514,697	14	\$9,003,697	33	\$25,518,394
28	Konrad	Dabrowski	28	\$17,214,400	13	\$7,624,500	41	\$24,838,900
29	Jason	O'Beirne	32	\$19,278,723	15	\$4,592,500	47	\$23,871,223
30	Elizabeth	Brooks	15	\$23,305,703	0	\$0	15	\$23,305,703
31	Katherine	Malkin	4	\$10,185,000	4	\$13,115,000	8	\$23,300,000
32	Julie	Busby	19	\$13,836,800	12	\$9,272,000	31	\$23,108,800
33	Gwen	Farinella	3	\$10,500,000	3	\$12,425,000	6	\$22,925,000
34	Millie	Rosenbloom	17	\$15,357,750	6	\$6,267,250	23	\$21,625,000

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
35	Eugene	Fu	11	\$17,292,000	2	\$3,780,000	13	\$21,072,000
36	Hayley	Westhoff	17	\$9,710,901	14	\$10,560,500	31	\$20,271,401
37	Erin	Mandel	16	\$17,681,750	3	\$1,983,000	19	\$19,664,750
38	Phil	Byers	10	\$4,985,700	17	\$14,079,650	27	\$19,065,350
39	Barbara	O'Connor	29	\$13,217,457	12	\$5,707,000	41	\$18,924,457
40	Layching	Quek	2	\$1,180,000	25	\$17,340,134	27	\$18,520,134
41	Matthew	Liss	27	\$13,478,400	12	\$5,026,550	39	\$18,504,950
42	James	Athanasopoulos	49	\$17,408,005	1	\$137,200	50	\$17,545,205
43	Joe	Zimmerman	19	\$8,891,300	14	\$8,629,900	33	\$17,521,200
44	Lucas	Blahnik	15	\$7,336,500	16	\$9,966,400	31	\$17,302,900
45	Bari	Levine	16	\$7,115,500	18	\$10,029,400	34	\$17,144,900
46	Lauren M.	Wood	17	\$5,942,000	21	\$11,087,950	38	\$17,029,950
47	Richard	Kasper	16	\$14,814,500	6	\$2,055,899	22	\$16,870,399
48	Alishja	Ballard	12	\$6,393,525	19	\$10,343,900	31	\$16,737,425
49	Noah	Birk	6	\$13,601,000	2	\$3,113,000	8	\$16,714,000
50	Frank	Montro	66	\$13,186,624	24	\$3,184,126	90	\$16,370,750

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TOP 200 STANDINGS

Teams and individuals from January 1, 2019 to June 30, 2019

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
51	Amanda	McMillan	21	\$7,402,825	22	\$8,945,460	43	\$16,348,285
52	Margaret	Baczkowski	9	\$10,052,000	7	\$6,291,500	16	\$16,343,500
53	Emily	Phair	14	\$3,398,900	30	\$12,938,201	44	\$16,337,101
54	Ian	Schwartz	15	\$11,111,000	7	\$5,214,000	22	\$16,325,000
55	Debra	Dobbs	8	\$7,947,500	12	\$8,172,500	20	\$16,120,000
56	Daniel	Close	8	\$4,092,500	22	\$11,826,800	30	\$15,919,300
57	Bruce	Glazer	8	\$4,012,500	12	\$11,482,062	20	\$15,494,562
58	Elizabeth	Ballis	7	\$7,370,000	10	\$7,920,000	17	\$15,290,000
59	Ryan	Smith	87	\$15,003,880	0	\$0	87	\$15,003,880
60	Cynthia	Sodolski	7	\$5,258,000	11	\$9,745,750	18	\$15,003,750
61	Melissa	Govedarica	14	\$11,726,150	4	\$3,260,500	18	\$14,986,650
62	Owen	Duffy	26	\$13,329,340	3	\$1,470,000	29	\$14,799,340
63	Steve	Meyer	32	\$13,769,000	2	\$997,428	34	\$14,766,428
64	Robert	Picciariello	32	\$13,295,300	1	\$1,295,000	33	\$14,590,300
65	Nadine	Ferrata	15	\$10,836,000	5	\$3,754,000	20	\$14,590,000
66	Keith	Brand	0	\$0	31	\$14,508,050	31	\$14,508,050
67	Douglas	Smith	7	\$4,265,000	5	\$10,173,500	12	\$14,438,500
68	Nicholaos	Voutsinas	3	\$1,550,900	29	\$12,557,700	32	\$14,108,600
69	Nicholas	Colagiovanni	9	\$6,386,000	7	\$7,712,000	16	\$14,098,000
70	Joel	Holland	9	\$3,686,400	22	\$10,404,900	31	\$14,091,300
71	Lance	Kirshner	22	\$9,084,900	11	\$4,993,400	33	\$14,078,300
72	Kathleen	Malone	8	\$5,943,500	8	\$8,124,500	16	\$14,068,000
73	Ivona	Kutermankiewicz	12	\$10,619,650	3	\$3,320,000	15	\$13,939,650
74	Michael	Maier	13	\$4,731,750	7	\$9,188,961	20	\$13,920,711
75	D	Waveland Kendt	14	\$9,478,287	7	\$4,319,000	21	\$13,797,287
76	Marci	Trick	0	\$0	25	\$13,756,736	25	\$13,756,736
77	Mark	Icuss	9	\$11,507,000	3	\$2,238,900	12	\$13,745,900
78	Santiago	Valdez	21	\$7,996,200	16	\$5,716,210	37	\$13,712,410
79	Sara	McCarthy	17	\$10,193,000	9	\$3,445,500	26	\$13,638,500
80	Sam	Jenkins	11	\$6,039,000	12	\$7,591,500	23	\$13,630,500
81	Michael	Hall	19	\$9,799,200	8	\$3,721,000	27	\$13,520,200
82	Danielle	Dowell	21	\$9,001,600	8	\$4,327,500	29	\$13,329,100
83	Barbara	Proctor	6	\$9,672,500	3	\$3,640,000	9	\$13,312,500
84	Helaine	Cohen	5	\$5,860,000	6	\$7,425,400	11	\$13,285,400

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
85	Nancy	Huetteman	28	\$12,128,400	1	\$825,000	29	\$12,953,400
86	Amy	Duong	11	\$6,967,500	9	\$5,901,900	20	\$12,869,400
87	Emily	Smart Lemire	10	\$7,066,050	6	\$5,756,250	16	\$12,822,300
88	Karen	Schwartz	12	\$5,398,900	14	\$7,179,000	26	\$12,577,900
89	Pamela	Rueve	8	\$4,974,000	8	\$7,540,500	16	\$12,514,500
90	Danny	Lewis	7	\$4,454,400	10	\$7,915,900	17	\$12,370,300
91	Tanni	Wong	8	\$6,925,000	6	\$5,312,000	14	\$12,237,000
92	Dennis	Huyck	8	\$4,076,500	13	\$8,159,000	21	\$12,235,500
93	Brooke	Vanderbok	8	\$5,862,500	9	\$6,159,500	17	\$12,022,000
94	Todd	Szwajkowski	10	\$4,115,500	11	\$7,892,500	21	\$12,008,000
95	Joanne	Nemerovski	7	\$9,231,000	4	\$2,635,000	11	\$11,866,000
96	Melissa	Siegal	10	\$4,451,000	8	\$7,387,900	18	\$11,838,900
97	Ryan	McKane	29	\$11,816,250	0	\$0	29	\$11,816,250
98	Mary	Haight	16	\$8,893,900	7	\$2,902,900	23	\$11,796,800
99	George	Furla	6	\$5,408,075	4	\$6,321,325	10	\$11,729,400
100	Melanie	Everett	6	\$2,239,900	27	\$9,470,300	33	\$11,710,200

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State Farm Lloyds, Richardson, TX

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TOP 200 STANDINGS

Teams and individuals from January 1, 2019 to June 30, 2019

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
101	Weston	Harding	9	\$5,415,040	12	\$6,268,390	21	\$11,683,430
102	Samantha	Porter	11	\$6,909,000	2	\$4,625,000	13	\$11,534,000
103	Cindy	Weinreb	5	\$2,698,000	19	\$8,835,900	24	\$11,533,900
104	Gary	Lucido	14	\$6,142,000	8	\$5,350,500	22	\$11,492,500
105	Rachel	Krueger	9	\$6,090,000	7	\$5,290,000	16	\$11,380,000
106	Steve	Horvath	3	\$11,345,000	0	\$0	3	\$11,345,000
107	Dominic	Irpino	12	\$3,746,578	21	\$7,432,100	33	\$11,178,678
108	Camille	Canales	11	\$4,999,000	13	\$6,178,900	24	\$11,177,900
109	Scott	Curcio	15	\$5,684,400	17	\$5,486,399	32	\$11,170,799
110	Eudice	Fogel	10	\$6,907,000	4	\$4,223,000	14	\$11,130,000
111	Alexa	Hara	2	\$1,982,500	4	\$8,977,999	6	\$10,960,499
112	Stephanie	Cutter	17	\$5,579,100	14	\$5,372,000	31	\$10,951,100
113	Greg	Vollan	8	\$7,943,500	5	\$2,887,500	13	\$10,831,000
114	Boris	Lehtman	17	\$10,294,000	1	\$520,000	18	\$10,814,000
115	Deborah	Hess	15	\$7,765,600	6	\$3,004,399	21	\$10,769,999
116	Allen	Johnson	6	\$8,551,500	2	\$2,202,500	8	\$10,754,000
117	Jennifer	Liu	22	\$9,961,500	3	\$790,000	25	\$10,751,500
118	Jacqueline	Colando	26	\$10,454,700	1	\$285,000	27	\$10,739,700
119	Karen	Ranquist	11	\$10,117,300	2	\$567,000	13	\$10,684,300
120	Eileen	Brennan	4	\$10,243,787	1	\$420,000	5	\$10,663,787
121	Christopher	Mundy	8	\$4,646,000	7	\$5,897,900	15	\$10,543,900
122	Stephanie	Loverde	11	\$5,421,400	8	\$5,062,000	19	\$10,483,400
123	Thomas	Moran	8	\$6,204,500	5	\$4,273,500	13	\$10,478,000
124	Clare	Spartz	4	\$6,097,500	1	\$4,350,000	5	\$10,447,500
125	Elena	Theodoros	13	\$6,198,000	7	\$4,185,100	20	\$10,383,100
126	Nancy	Hotchkiss	13	\$4,943,370	13	\$5,249,650	26	\$10,193,020
127	Laura	Meier	10	\$3,583,500	10	\$6,567,000	20	\$10,150,500
128	Christopher	Helland	0	\$0	21	\$10,140,000	21	\$10,140,000
129	Eric	Hublar	0	\$0	22	\$10,049,298	22	\$10,049,298
130	Kelly	Parker	11	\$6,109,000	7	\$3,887,432	18	\$9,996,432
131	Kieran	Conlon	8	\$5,653,250	4	\$4,320,000	12	\$9,973,250
132	Harold	Blum	10	\$7,765,500	3	\$2,206,000	13	\$9,971,500
133	Peter	Angelo	9	\$9,930,050	0	\$0	9	\$9,930,050
134	Michael	Linden	22	\$8,803,500	3	\$1,043,750	25	\$9,847,250

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
135	David	Heck	1	\$551,000	15	\$9,177,500	16	\$9,728,500
136	Janelle	Dennis	14	\$5,571,150	9	\$4,152,900	23	\$9,724,050
137	Daniel	Glick	7	\$6,127,000	4	\$3,577,000	11	\$9,704,000
138	Danielle	Inendino	0	\$0	22	\$9,648,350	22	\$9,648,350
139	Ashley	Carter	13	\$5,030,500	8	\$4,562,900	21	\$9,593,400
140	Christopher	Norton	9	\$9,024,339	2	\$548,000	11	\$9,572,339
141	Meredith	Manni	2	\$4,204,000	4	\$5,355,000	6	\$9,559,000
142	Colleen	Berg	23	\$9,419,827	0	\$0	23	\$9,419,827
143	Christopher	Pertile	6	\$2,953,100	5	\$6,462,000	11	\$9,415,100
144	Richard	Anselmo	8	\$6,407,500	2	\$3,005,000	10	\$9,412,500
145	Stacey	Dombar	21	\$8,645,325	2	\$711,000	23	\$9,356,325
146	Michael	Shenfeld	10	\$4,519,000	7	\$4,816,000	17	\$9,335,000
147	Craig	Isacson	4	\$2,590,000	4	\$6,705,500	8	\$9,295,500
148	Michael	Battista	7	\$7,961,250	1	\$1,305,000	8	\$9,266,250
149	Paul	Mancini	8	\$3,238,500	14	\$6,027,000	22	\$9,265,500
150	Debbie	Maue	13	\$5,943,086	7	\$3,308,000	20	\$9,251,086

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TOP 200 STANDINGS

Teams and individuals from January 1, 2019 to June 30, 2019

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
151	Vincent	Anzalone	8	\$4,202,500	9	\$5,009,000	17	\$9,211,500
152	Elizabeth	Lothamer	6	\$3,516,325	13	\$5,694,900	19	\$9,211,225
153	Paul	Barker	12	\$6,120,038	5	\$3,081,638	17	\$9,201,676
154	Hasani	Steele	30	\$7,318,692	8	\$1,835,700	38	\$9,154,392
155	Steve	Otwell	0	\$0	18	\$9,143,200	18	\$9,143,200
156	Coleen	Karpf	7	\$2,788,500	10	\$6,282,800	17	\$9,071,300
157	Ann	Bauer	12	\$5,775,500	7	\$3,253,000	19	\$9,028,500
158	Erlend	Candea	12	\$9,025,300	0	\$0	12	\$9,025,300
159	James	Buczynski	9	\$4,997,000	7	\$4,021,500	16	\$9,018,500
160	Stephen	Hnatow	9	\$3,824,000	9	\$5,187,400	18	\$9,011,400
161	Haley	Levine	6	\$1,897,001	20	\$7,095,570	26	\$8,992,571
162	Qiankun	Chen	7	\$2,182,000	18	\$6,706,000	25	\$8,888,000
163	Christina	Delgreco	10	\$5,320,500	5	\$3,535,000	15	\$8,855,500
164	Philip	Schwartz	11	\$3,791,000	13	\$5,060,900	24	\$8,851,900
165	Morgan	Sage	11	\$5,027,500	7	\$3,812,500	18	\$8,840,000
166	Darrell	Scott	3	\$1,440,500	9	\$7,380,500	12	\$8,821,000
167	Suzanne	Gignilliat	4	\$4,520,000	3	\$4,261,000	7	\$8,781,000
168	Nancy	Mcadam	9	\$6,252,750	2	\$2,467,000	11	\$8,719,750
169	Mario	Barrios	5	\$2,293,900	15	\$6,424,900	20	\$8,718,800
170	Amber	Kardosh	11	\$4,057,680	10	\$4,573,500	21	\$8,631,180
171	Carol	Collins	11	\$6,412,500	3	\$2,191,250	14	\$8,603,750
172	Michael	Rosenblum	14	\$7,823,400	2	\$737,000	16	\$8,560,400
173	Kevin	Wood	2	\$6,615,013	2	\$1,899,000	4	\$8,514,013
174	Sarah	Ziehr	17	\$7,500,500	1	\$916,000	18	\$8,416,500
175	Lisa	McMillan	8	\$7,967,633	1	\$398,000	9	\$8,365,633
176	Keith	Wilkey	2	\$4,700,000	3	\$3,664,000	5	\$8,364,000
177	Sohail	Salahuddin	18	\$7,236,799	3	\$1,083,000	21	\$8,319,799
178	Wayne	Beals	11	\$5,544,048	7	\$2,745,128	18	\$8,289,176
179	Brady	Miller	10	\$3,478,800	19	\$4,790,400	29	\$8,269,200
180	Chris	Bauer	8	\$3,419,500	7	\$4,827,500	15	\$8,247,000
181	David	Smith	0	\$0	13	\$8,152,400	13	\$8,152,400
182	Laura	Rubin Dresner	2	\$6,480,000	1	\$1,650,000	3	\$8,130,000
183	Doug	Harter	3	\$2,955,000	8	\$5,155,000	11	\$8,110,000
184	Jamie	Connor	8	\$5,331,500	3	\$2,761,000	11	\$8,092,500

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
185	Augusto	Panlilio	1	\$277,000	29	\$7,799,650	30	\$8,076,650
186	Stefanie	Lavelle	20	\$7,094,400	3	\$955,000	23	\$8,049,400
187	Nick	Rendleman	9	\$2,811,800	20	\$5,233,450	29	\$8,045,250
188	John	Berdan	4	\$1,769,800	15	\$6,269,400	19	\$8,039,200
189	Mark	Bystrowicz	5	\$5,400,000	6	\$2,596,000	11	\$7,996,000
190	Izabela	Sloma	8	\$6,776,900	4	\$1,203,900	12	\$7,980,800
191	Sharon Kay	Rizzo	1	\$290,000	26	\$7,687,035	27	\$7,977,035
192	Nathan	Ortiz	19	\$7,736,499	1	\$212,000	20	\$7,948,499
193	Lisa	Huber	10	\$3,990,340	8	\$3,940,000	18	\$7,930,340
194	Steven	Jurgens	4	\$4,994,500	3	\$2,908,000	7	\$7,902,500
195	Tyler	Weekes	2	\$2,650,000	3	\$5,245,000	5	\$7,895,000
196	Kristi	Gunther	5	\$6,174,000	2	\$1,695,000	7	\$7,869,000
197	Chloe	Ifergan	8	\$6,232,500	5	\$1,623,000	13	\$7,855,500
198	Beth	Gomez	9	\$4,963,800	5	\$2,884,500	14	\$7,848,300
199	Benyamin	Lalez	2	\$854,900	16	\$6,985,400	18	\$7,840,300
200	James	D'Astice	5	\$2,413,500	8	\$5,424,643	13	\$7,838,143

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4 Agent Protection

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Chad Lubben

Sr. Mortgage Adviser

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



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