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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!!

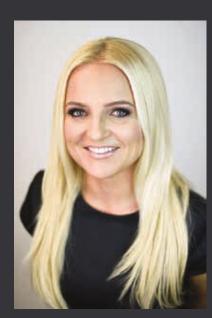
-Julie D.

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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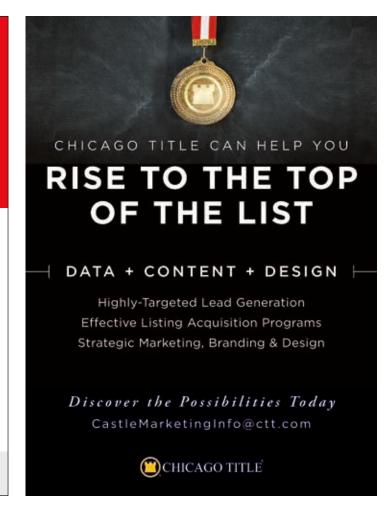
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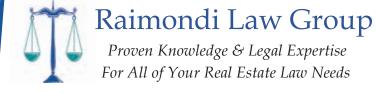
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I'm overwhelmed with gratitude and a spirit of thankfulness for the community we have created at *Chicago Real Producers* in just two years. The attendance of our fall event at TESLA Gold Coast was the best one yet. The positive feedback I received from both REALTORS® and our Preferred Partners made me feel like we are enhancing the trajectory of our industry. Hope you enjoy the photos on page 24!

If you're reading this, odds are you already run a successful business. If you're anything like me, it's nearly impossible to turn off your brain and completely shut down after "work hours." It literally takes me a couple hours to unwind, decompress, and transform into husband/dad mode. In today's society, it seems as if we always have to be on. I almost feel guilty when I'm not conducting income-producing activities. Human beings are designed to work, but we are equally designed to rest. I think as entrepreneurs we all struggle with balancing the two and finding that sweet spot.

This holiday season, I'm going to make a conscious effort to gravitate toward the latter and I would encourage you to do the same. I have faith that the time I take to recharge my battery will produce an exponential amount of fruit because I intentionally made the decision to relax. Work will always exist, but my children won't stay young forever. We wish you a Merry Christmas and a Happy New Year from the *Chicago Real Producers* team!

Fighting the good fight,



Andy Burton
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Okay, I know what you're thinking. To be a rockstar listing agent means having to show up to your listing appointment sporting leather pants, a Mohawk, and envy-making tattoos all over your arms, right? What an impression that would make on the buyers and their REALTOR®! However, I was envisioning a more professional rockstar, if there is such a thing.

Here's what I mean:

When listing a home, it's important to know the property inside and out and be able to answer some basic questions about the home. These are the same questions a buyer's rockstar agent would ask, so why not be ready with the answers? The last thing you want to do is to get up on stage and forget the lyrics to your own song!

Here are six simple questions that any rockstar-worthy listing agent should know the answers to prior to showing a home:

- 1. How much money is in the building reserves?
- 2. If listing a condo, how many units are renter-occupied vs. owner-occupied?
- $3. \ {\rm Are} \ {\rm there} \ {\rm any} \ {\rm planned} \ {\rm special} \ {\rm assessments}?$
- 4. What are the rental restrictions?
- 5. What are the pet policies?
- 6. When was the outside of the building last sealed and/or tuck-pointed?

Better yet? Hand this information to the buyer during the showing along with the listing sheet so they can not only follow along, but also remember what they were told when they get home. Providing the buyer with a floor plan and some additional information about the home will also help your property stand out and keep your listing at the forefront of their mind. If you really want to take on rockstar status, also include the information found under "agent info" on the MLS listing sheet. (And, hey, this way, like a true rockstar with short-term memory loss, you'll have the answers on hand so you won't have to memorize the answers!)

As rockstars, we all strive for our clients to "sing" our praises. This is easier said than done, but it can be done. When it comes to listing any property, it's important to make a good first impression, so have everything in place before your property takes the stage for the world to see (Shameless, aren't I?). Rockstars invest in their image. They want to shine when they're in front of their audiences. Can you image David Bowie without Ziggy Stardust? KISS without the make-up and costumes? Beyoncé without Sasha Fierce? Of course, you can't! Below are four simple marketing tips—ones your clients should never be able to imagine you without—to make your properties really shine.

- Don't skimp on professional photos
- · Yes, order the floor plan!
- Provide 3-D walk-through viewing technology (Matterport)
- Film overview images using drones and offer those videos to clients (Wow, I can see my house from here!)

Now that your listing is rocking and rolling, you can kick off your world tour by incorporating open houses into the mix. This is a great way to give your listing extra exposure and to bring in some of the passive buyers who aren't quite ready to dance just yet. Another benefit? The REALTOR® community can send their buyers to the open houses without any pressure!

That said, it's really important to set proper expectations with your sellers and ensure that they understand that an open house is just one of many avenues for marketing and advertising a home. In fact, a privately scheduled showing is the most ideal and authentic way to have a buyer experience a listed property. So, sellers should understand that running open houses is more of an added service—a way to go above and beyond in getting the word out there. (Above and beyond: Gene Simmons throwing flames mid-concert, right?)

In addition to all of the advertising, marketing, and countless hours we put into selling a home, we also need to make sure that our Zillow listings are being shown in the best light possible. Believe it or not, sellers are obsessed with how their property is doing on Zillow, so go for the mesmerizing guitar or drum solo that your fans will talk about for days: be proactive and make sure the Zillow listing is accurate. You're well on your way to finding that ideal buyer now!

Once an offer has been accepted, it's time for the encore! Have 'em singing your lyrics as they walk out the door! It's important to send a kickoff e-mail to all parties in the transaction including the lender, attorney(s), and the buyer's agent. Include an outline of the terms of the contract, as well as a timeline of the important dates such as when the earnest money is due, the attorney/inspection dates, the mortgage contingency deadline, and the close date. Being proactive and overly communicative throughout every transaction will alleviate a lot of potential issues that go along with the rockstar lives we all live.

About the Author:

Sam Shaffer, Managing Broker/Owner of Chicago Properties Firm is a top 1 percent REALTOR® in Chicago providing white-glove service to buyers, sellers, and investors for the past 18 years!

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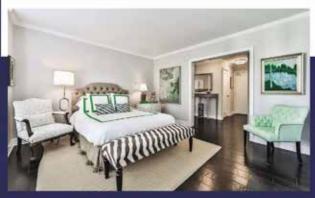


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FAQs About This Magazine

Ever since we launched *Chicago Real Producers* two years ago, we have heard some of the same questions from many of you. We figured it would be most efficient to publish the answers in case more of you had the same questions. Our door is always open to discuss anything regarding this community—this publication is designed to be your voice!

Q: Who receives this magazine?

A: The top 500 producing agents of Chicago proper. We only count transactions within the city limits of Chicago (606 zip codes) to keep it true to the name of Chicago Real Producers. Our distribution list for 2019 is the top 500 producing agents of 2018. The distribution will continue to reset annually with a fresh list of Real Producers. All of our On the Rise features and Preferred Partners receive a copy as well.

Q: Why am I not listed on the standings?

A: There are a number of reasons why that could be the case. First, be sure to read the disclaimer in its entirety. We have the data pulled on the exact date listed in the disclaimer. If the closed transaction is not submitted by that date to the MLS, it will not be included. As our disclaimer states, some teams report their data under one MLS ID, and other teams report each agent individually, which alters the ranking. Please keep in mind that we only count Chicago proper. For example: If an agent closes a transaction in Evanston, it will not count toward the standings. If you have further questions, please email us at andy. burton@realproducersmag.com. We all want the standings to be as accurate as possible.

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

A: It's really simple—every feature you see has been nominated. You can nominate other REALTORS® (or yourself), affiliates, managing brokers, owners, and office/team leaders. We will consider anyone brought to our attention because we don't know everyone's stories. We need your help to learn about them. A nomination currently looks like this:

1. Email andy.burton@realproducersmag.com with the subject line "Nomination: (Name of Nominee)."

2. In the body of the email, explain in three sentences or less why you are nominating them to be featured. It could be for any reason. Here are some examples:

- · They are an exceptional leader.
- · They consistently give back to the community.

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

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

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

Q: Who are the preferred partners?

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

Q: How can I refer a preferred partner?

A: If you know and want to recommend a local business that works with REALTORS®, send us an email.

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4. Assuming that everything works out, we set the wheels in motion to connect them with our photogra pher and writer.

A: It costs nothing, my friends, so nominate away!

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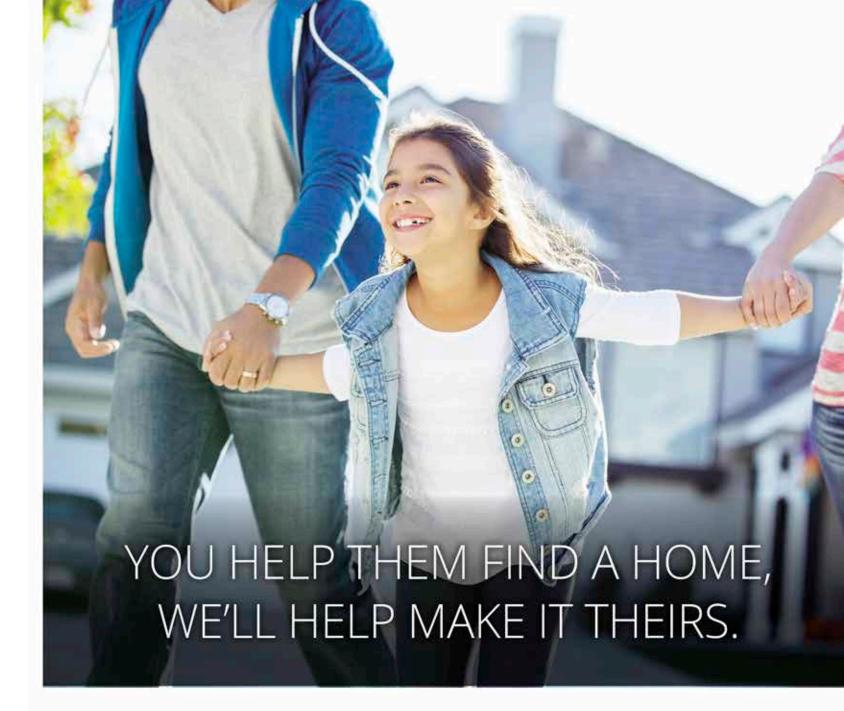


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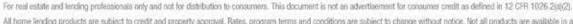


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Our Fall Event at Tesla Gold Coast was a day to remember! This event marked TWO years in print for *Chicago* Real Producers magazine. We celebrated with an afternoon of test rides in some of the best Tesla models, partaking in delicious food and beverages, and mingling with Chicago's elite real producers. A special thank you to Jason Chmielewski with JMC Law Group, Joel Schaub with Guaranteed Rate, and Phoenix Rising for sponsoring this memorable event. We are grateful for everyone who joined us, provided raffle prizes, and helped make it a fantastic fall afternoon. We look forward to seeing you next year. Enjoy the photos!









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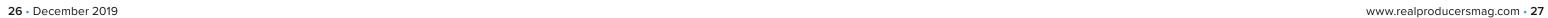






















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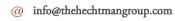


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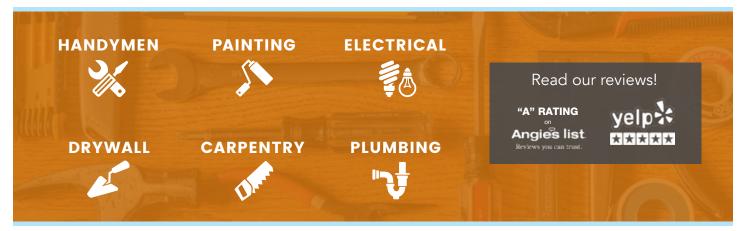
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agent feature

By Jennifer Mitchell
Photos by Heather Allison Love Photography

an Halpin is a family man—first and foremost—and works hard in his career to create a fulfilling life for his wife and children. He is passionate about helping his clients find their dream home, where they can enjoy the life that they choose every single day. This starts with understanding his clients' purpose around buying a home and recognizing how this is key to the decision-making process.

Raised in Ireland in a town close to Dublin, Ian learned the value of hard work at a young age by watching his parents run their own businesses. His mother ran a family-owned hotel and his father owned a construction business—both of which influenced Ian's career choices later in life. Growing up, Ian would work in the hotel and saw how the hotel business worked from behind the scenes.

In college, Ian studied hotel management and expected to be a hotel manager like his mother. After some time spent working in Ireland's hospitality industry, a job offer from the Hilton Group brought him to Chicago. But it wasn't until he was working as a national sales manager at a tech company selling technology solutions to hotels, that he received the call that would bring him into the world of real estate.

"In 2002, a friend of mine, who was a broker and developer, called me and asked me to join him in his venture," states Ian. "There was a big upswing in construction at that point in time, so I decided to become a broker for the construction developer, where I learned a lot about the development side of the real estate business."

During his early years in real estate, Ian concentrated on working directly with builders on the new construction side, but as construction slowed, he needed to adapt and move into a new sector of the industry. Over the last 10 years, he has broadened his horizons and delved into the residential side of real estate, helping individuals, couples, and families find a place to call home.

• • •





lan's children: Danielle, Mathieu, and Graham.







Golfing with his father.

• • •

"I'm proud to say that I've stayed with it for 17 years now," proclaims Ian. "I see many real estate brokers who only stay in the industry when the market is buoyant. But over the course of several years, you'll see many ups and downs, and if you are in it for the long haul, adaptability is key."

Of course, there's a lot more that goes into becoming a top producer than perseverance. According to Ian, it takes being a self-motivated person with resilience to achieve success in real estate. He also shared that having a passion for the work doesn't hurt either.

"I am really driven to help people and I think that's why I was initially drawn to the hospitality industry and later to the world of real estate," explains Ian. "My work has given me the satisfaction of meeting new people, building relationships, and helping people through the process of finding a home. I still stay in contact with many of my old clients and the relationships continue long after we close."

When it comes to success, Ian doesn't think about his multi-million dollar career volume or Top Producer accreditations. He defines success as feeling content with what you have in life. And for Ian, a big part of that is a strong family unit that he values very highly.

"My family is the most important part of me," notes Ian. "My wife, Gretchen, and I, love to take in everything that Chicago has to offer. I also enjoy spending time with my three kids—Danielle, Mathieu, and Graham—searching for the best food in Chicago. Danielle and I are on a mission to find the best tacos, with Mathieu it's a hunt for fried chicken, and with Graham, it's Chicago's best cheeseburger."

With so many food quests, Ian still finds a healthy balance with golf, swimming, and yoga.

For any REALTOR®, Ian's biggest piece of advice is to use the 70/30 rule: listen 70 percent of the time and talk only 30 percent of the time. "As brokers, we often feel that we need to do all the talking," claims Ian. "But most of the time, I find that I get the answers to all of my questions by listening to my clients. It's the key to good communication and building strong relationships."

He, of course, would be remiss if he didn't also advise REALTORS® to make time for family life and quiet time. After all, according to Ian, there's nothing better.



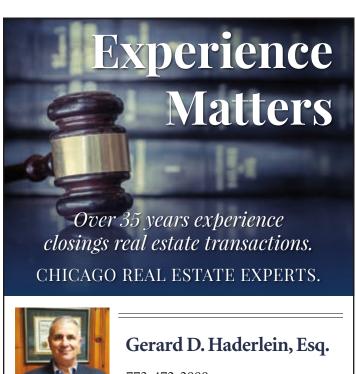


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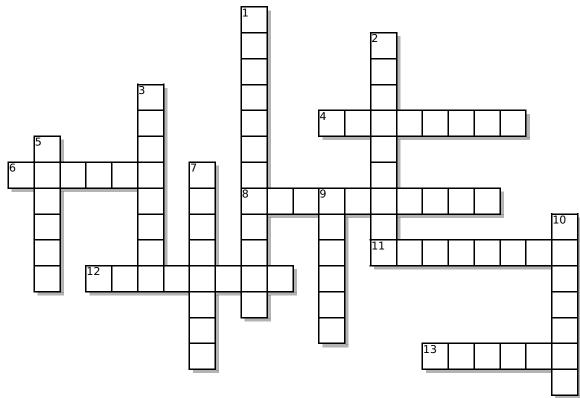
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Chicago Real Producers





ACROSS

- 4 The sport Keith Brand played in college.
- 6 Rubina Bokhari's daughter.
- 8 Kristine Pokrandt's word for simplifying the complexity of insurance.
- 11 The month Jill Silverstein was featured as a Rising Star in 2017.
- 12 Jill Silverstein is devoted to non-stop ____
- 13 Ian Halpin's rule is to _____ 70 percent of the time and talk only 30 percent of the time.

DOWN

- Jill Silverstein's professional path while at Michigan
 State University
- 2 Kristine Pokrandt's company is called _____ Insurance Agency.
- 3 First name of Janelle Dennis' assistant.
- 5 Rubina Bokhari was a ____ growing up.
- 7 The degree Janelle Dennis earned while at Kansas State University.
- 9 Keith Brand had a management position at the _____ Pig on Michigan Avenue.
- 10 Where was Ian Halpin raised?











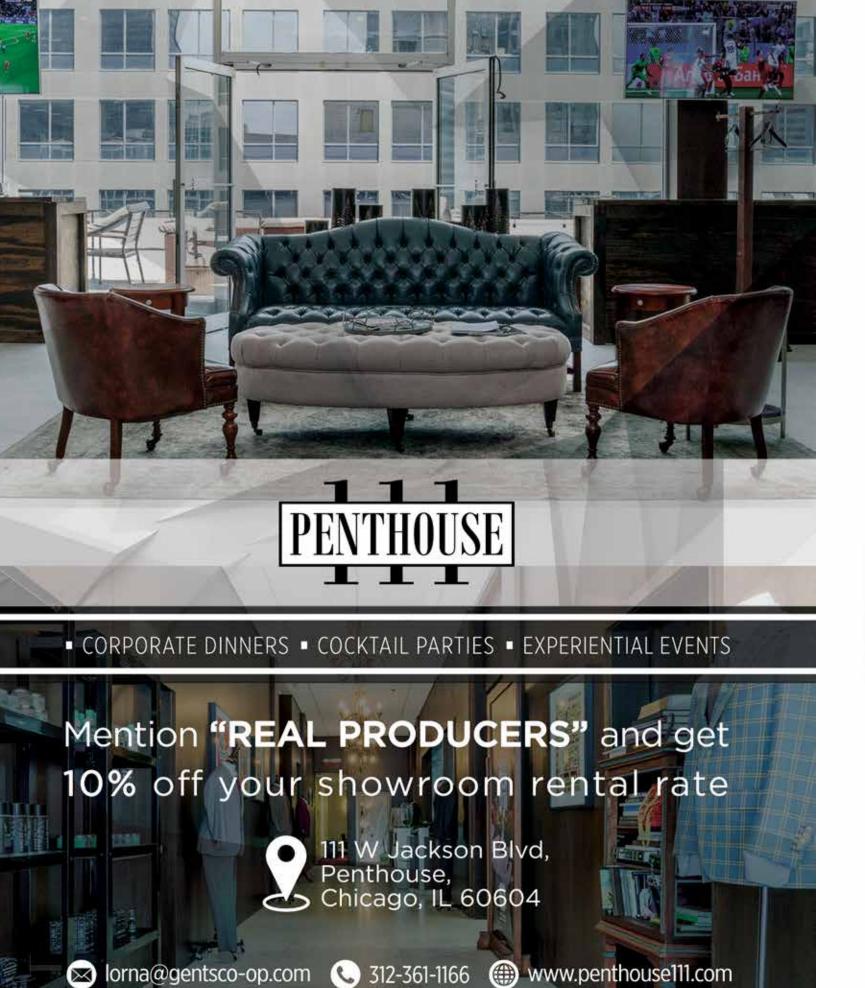
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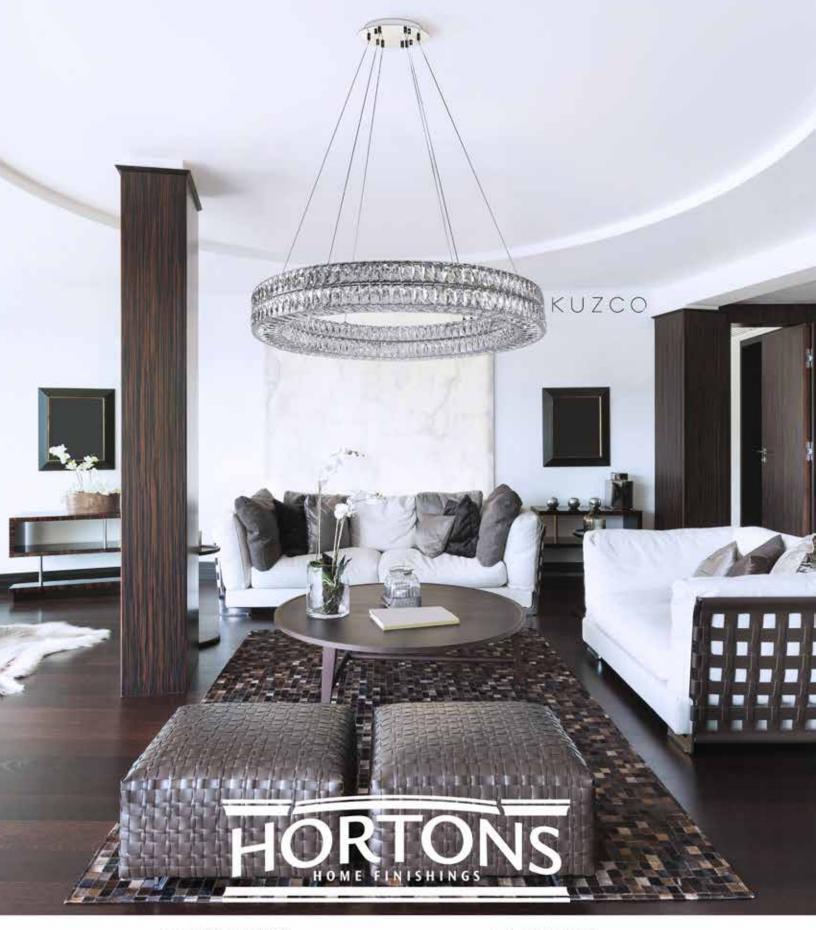
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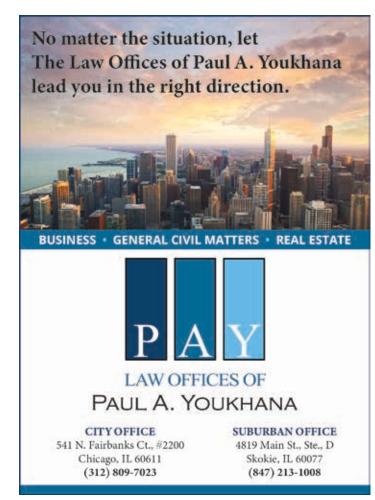


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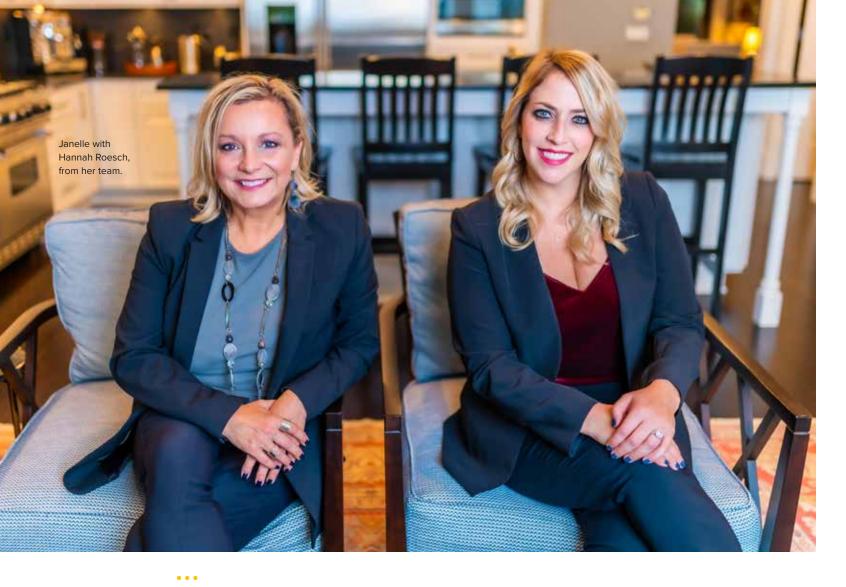
JANELLE DENNIS

No Place Like Home

Already possessing the qualities needed to run a successful business (a dedication to hard work, education, and geniality), Janelle Dennis just needed the right avenue—an opportunity unencumbered by limitations. She was transitioning from a 15-year career in advertising, working with large advertising agencies and brands, but she wanted something more independent and entrepreneurial. Janelle desired a business she could own and operate, something that reflected the personal values of her small, yet highly connected hometown, honored the distance she'd already trekked in her life, and had the potential to take her even further.

In many ways, Janelle was looking for the feeling of home, perhaps the feeling she had on the farm she grew up on which had been in her extended family for over 100 years. It sat outside of the small town of Plevna, KS, a hard-working farming town with a strong sense of community. The small size of her hometown and the closeness of her family (her parents and two siblings) working every day on their land, was constantly juxtaposed by the vastness of the surrounding landscape—the wide-open spaces, acres of corn and wheat fields extending to the horizon, a road that stretched to the unknown.

"It was an idyllic, Andy Griffith type of way to grow up, and I could appreciate it while living there for everything that it offered," says Janelle. "It taught me the value of hard work, how to take care of the things you own so that they last a lifetime, respect for independent farmers and small businesses in our little communities, and



our shared values of honesty, loyalty, family, and friendship."

Janelle left her hometown to attend Kansas State University. She earned her degree in business with an emphasis in marketing and minor in advertising, which propelled her into a successful corporate career in advertising agencies and further honed her expertise. As she was exiting the corporate world and considering the direction she wanted to take in her new, independent business venture, she sold her first home, bought a new one, and found that she loved the entire experience.

"I loved diving into everything about real estate, home design, and the housing industry. My REALTOR® was a friend who had previously worked with me in an ad agency years before. She was doing great and encouraged me to take the leap. So, I did," she says.

Janelle joined @properties in 2004 as one of the first 100 agents in the company and has been part of its growth from the small, two-office startup company it was, to the dominant market leader in Chicago that it has become.

She enjoyed instant success and recognition for her hard work. She won the Rookie of the Year award from the Chicago Association of REALTORS® (CAR) after her very first year, earned Top Producer status (a status she has maintained ever since), and entered the ranks of Top 1% Producer with Chicago Association of REALTORS®. Within her second year, she won the Road to Rolex award for producing

over \$10 million in sales. Last year, she produced over \$22.4 million in sales and has a career volume of approximately \$240 million. She has worked in every market condition and has consistently continued her education within the industry, always refining her expertise, to be able to offer the best information possible to her clients.

Janelle's focus continues to be on her clients. She is sincerely passionate about the concept of home and helping people find a place that feels like home to them no matter what stage of life they are in.

"We should all love our home, [the place] where we come to relax after a long day of work, where we celebrate the holidays and all the special moments that are captured in pho-



tos, and all of the everyday moments, like baking cookies with kids or rolling on the floor playing with your dog—everything that makes a home your own personal retreat," says Janelle. "Whether a client is buying their first home, buying an investment property, or looking for a home with an ideal backyard for their new dog, we're here to help them at every stage of life with their next move."

And that is why Janelle has made the tagline of her current advertising campaign, "Every Stage of Your Life. We're Here." She wants her clients to feel that personal, special attention to meeting them where they are and coming along-side them to support them in whatever they need. It's no surprise then, that many of Janelle's clients have become long-time personal friends.

Janelle has made Chicago her home and she couldn't be happier. She enjoys exploring the city, learning about the varied neighborhoods, and experiencing everything Chicago has to offer that makes it home, like going to Chicago Cubs, Blackhawks, and Bears games, or going to her favorite street festivals during the summer. She loves hearing live music, whether in large venues or in

66 Whether a client is buying their first home, buying an investment property, or looking for a home with an ideal backyard for their new dog, we're here to help them at every stage of life with their next move.

clubs throughout the city. But most of all, she loves spending time with her little white fur-ball of a dog, Lexi, who she adopted from PAWS, an organization she is proud to support along with the Anti-Cruelty Society.

"I am fortunate to have a small but accomplished team of an experienced assistant, Samantha Burns, and a rockstar newer agent, Hannah Roesch, to help me," says Janelle. "I never wanted to have a huge team and manage a lot of people. I have always wanted to stay small, be independent, provide lots of personal attention and service, and create a business where each of my clients feels like they are my priority, because, honestly, they are."

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THE DIFFERENCE TWO YEARS CAN MAKE

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hen we met Jill Silverstein two years ago, we just had to make her our December 2017 "Rising Star" feature. She had been in the real estate industry for only two years but was already killing it, having sold \$30 million in career volume and aiming to do so much more. Back then, she told us she wanted to develop a team and hit \$100 million in production. Exactly two years later she has hit \$110 million, successfully established the Jill Silverstein Group brand, and has moved from a "Rising Star" to a "Cover" feature.

So, how did she do it? What were the changes she made in her business that allowed her to reach her goals, and where does she plan to go from here? To answer those questions, it's worth taking a quick look back at her life prior to real estate to see the kind of energy and life experiences she brought into the business that have helped her to quickly catapult her career.

Jill grew up in Detroit, exposed to the real estate industry through her father. Although his entrepreneurial spirit ultimately inspired her to pursue a path as an independent professional, she decided to go into broadcasting while at Michigan State University and majored in sports broadcast journalism. Comfortable to be in the spotlight, she acted in several plays at local theaters, which helped foster her unbreakable confidence. Her parents taught her that "life is an ongoing celebration and a reason to rejoice," a model that created a spirit of happiness within her and a desire to make others smile.

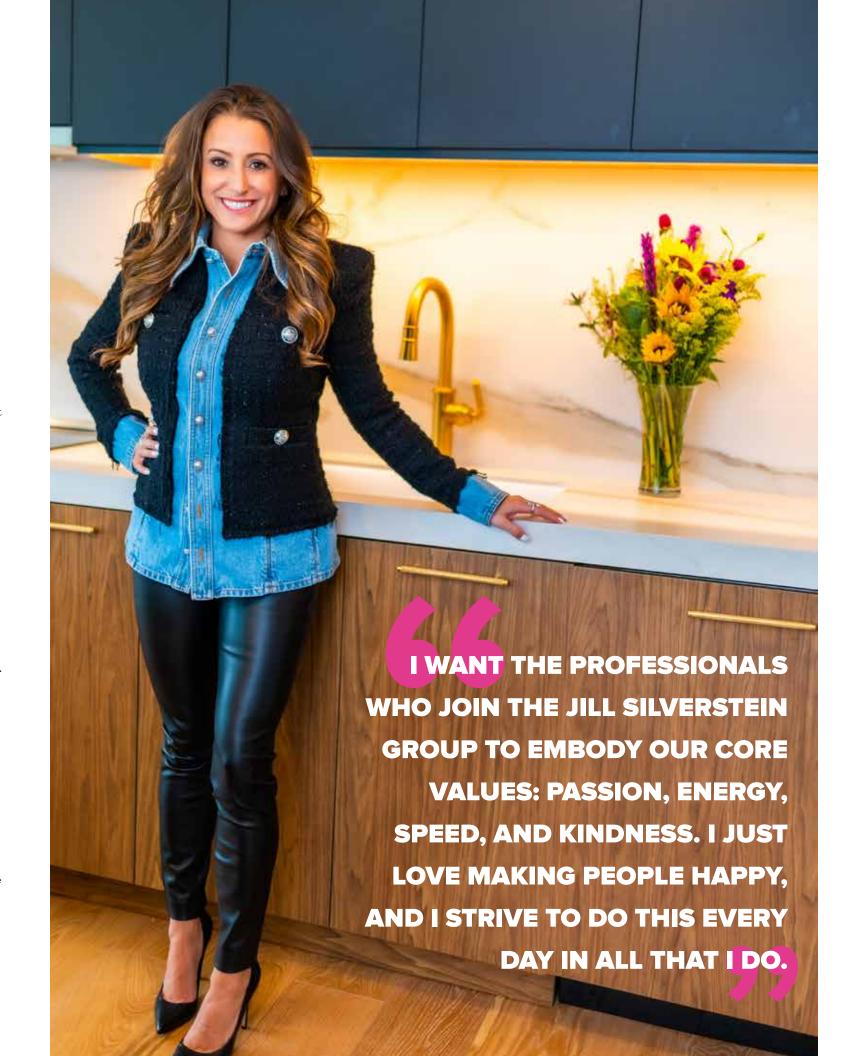
An internship with WGN Radio brought Jill to Chicago, and she fell in love with the city! So much so that after receiving job offers at television stations in Texas and Montana, she decided to forgo her (then) dream of becoming a famous news reporter to remain in Chicago. To pay her rent, she bartended while venturing into the sales arena. She sold everything from copy machines and printers to tech software, to media, to radio, to advertising, and none of which she found very exciting or fulfilling. Recognizing she needed to try something else, and since friends, family, and colleagues all expressed she'd make a great REALTOR®, she decided to give it a shot.

Jill found her career soul mate in real estate. Since the last time we caught up with her, Jill has done several things with her business that has taken it to the next level. She moved to Compass and began building her team by first hiring a full-time operations manager, Stacey Russell. To date, she brought on three agents and started to strategically allocate marketing dollars to reach a wider pool of potential clients while advertising on Zillow, in Crains, the Wall Street Journal, and other media.

To elevate her client care and to make sure the clients and other professionals in her network feel her ongoing passion and commitment to excellence, Jill launched a gift-giving strategy into her operations and throws an annual client appreciation party. This year, she took that event to new heights by hosting a party on the rooftop of the Virgin Hotel.

Jill recently purchased her first condo. After completely rehabbing it, she was exposed to a brandnew and exciting perspective on the business, the process, how rehabs work, the behind-the-scenes management, and design. She found that this perspective helped to enhance her skills to now offer the same consultation to her clients in need of this expertise.

Jill is passionate about growing her team and her business. She recognizes in order to attain sustainability, she must remain focused on doing things in the most efficient manner possible. She



is seeking to add additional like-minded individuals, support staff, and other professional agents to the Jill Silverstein Group.

"We are focusing on tightening up our systems to ensure we are doing everything as seamless and

efficient as possible, not missing a beat. I want the professionals who join the Jill Silverstein Group to embody our core values: passion, energy, speed, and kindness. I just love making people happy, and I strive to do this every day in all that I do," says Jill.

One of the reasons that Jill is able to continuously grow, is her non-stop devotion to learning. "I am fully aware that I have a ways to go in terms of knowing all there is to know about running my business, servicing clients, understanding the market, and all that real estate has to offer. That is why we are focused on gaining as much knowledge as possible from those around us that have a proven track record of success," says Jill.

"Times are always changing! We are focusing on keeping up with the evolution of how people are shopping for a new home and what home features and other amenities buyers are attracted to. This helps us deliver the expertise needed to serve our client home sellers. It's a moving target, so every day I try to refresh my knowledge of the latest trends, market conditions, aspirations of our society, norms, ideas, etc."

While Jill has already achieved some of the goals she made just two years ago, she is still looking to the future and setting even larger goals. One of her long-term goals (something she thinks about while developing her team) is to use her background in broadcast journalism to host or be a part of a TV show that's all about real estate in Chicago — buying, selling,



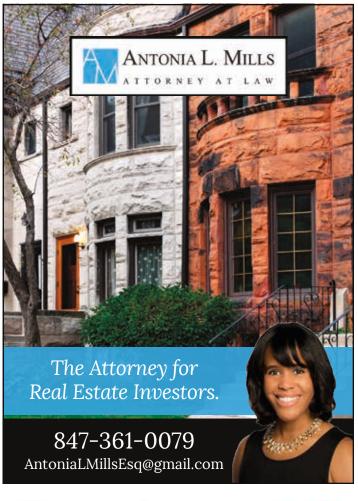
marketing, team building, and more.

Although Jill would love to start a family within the next five years, her entire world right now is focused on her real estate

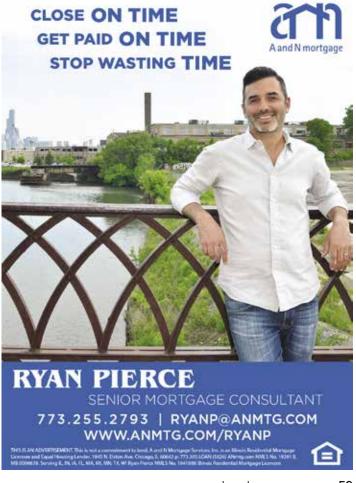


business. Considering everything she has accomplished not only within the past two years, but the entire four years she has been in real estate, it will be exciting to see what the future holds for Jill Silverstein and everything she will accomplish.



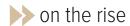






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By Jennifer Mitchell
Photos by Heather Allison Love Photography

A Career of Knocking It Out of the Park

From a redshirt scholarship hopeful, to a Division 1 (D1) baseball captain, to the manager of a Michelin-recommended restaurant, to a top producer, it's been quite the journey for Keith Brand. And with success in each industry, including a three-year career volume of \$47,498,320, Keith is a home run hitter.



After playing baseball and football in high school, Keith knew he had the talent and work ethic of a D1 baseball player. But being a bit undersized, he only received offer letters from smaller schools. Determined not to let his size hinder his success, Keith wrote impassioned letters to the Big Ten coaches and he was offered a fall tryout to make the team as a walk-on at the University of Iowa. Even though he knew the odds of his success were slim, Keith turned down offers from smaller schools for a chance to prove his worth at the University of Iowa.

"During practices, I was always the first one on the field, and since I wasn't getting the same reps as everyone else, I was the last to leave, making sure I got in extra reps," explains Keith. "I spent my freshman year as both a redshirt catcher and primarily bullpen catcher, and it was a grind with not much reward. But I stayed focused on my goal. Ahead of me was a junior who was the starting catcher, a sophomore who was named a Big Ten All-Freshman Team member the previous year, and a freshman

who was drafted by the Chicago Cubs out of high school. To say my odds were slim is an understatement."

But with persistence, hard work, and focus, Keith not only held his spot on the team but gradually earned more playing time so that by his senior year he was a starter and team captain.

After graduating from the University of Iowa's Tippie College of Business, as was his plan, he left his catcher's mitt on the field and replaced it with a dining room, following his father into the restaurant business. He took a job with Lettuce Entertain You managing a seafood steakhouse concept in the north suburbs.

"Working in the kitchen with my father from a young age, my dream was to open a restaurant of my own," says Keith. "I started working the week after I graduated and spent three years working for Lettuce. I was doing everything from purchasing and hiring/firing, to managing the kitchen and even jumping on the line when needed. Having a management role at such a young age taught me the importance of listening to people and getting a deep understanding of what they were looking for."



Which kitchen would you rather sell?



The high stakes, long hours, and hectic environment gave Keith a rush and a sense of accomplishment. Moving up the ranks within the food industry, Keith made his way into a management position at the Purple Pig on Michigan Avenue, serving people from all over the world.

Having conquered the baseball field and mastered the restaurant industry, Keith was ready for a new challenge. He wanted to explore an industry where no two days were the same. After speaking with a cousin who is a REALTOR®, he decided to look into a career in real estate.

"At the time, I was looking for a career that gave me the same rush of working in a busy kitchen but allowed my competitive side to thrive," notes Keith. "In the restaurant business, I felt like I was tackling the same challenges every day, and I missed the competition of my baseball days."

As it turns out, real estate provided the perfect blend between the hustle and bustle of a restaurant and the competition of a ball game. Keith encounters new challenges every day, whether it's competing for a buyer's business, participating in a bidding war on behalf of a client, or finding ways to give a listing an advantage over others on the market.



He also enjoys taking on a first-time buyer who knows very little about the buying process and educating them on market data, formulating a strong team around them, and putting together a game plan on how to accomplish their goals.

For REALTORS®, Keith has a piece of advice. He encourages producers to take in as much work as they can. "So much of the business comes from trial and error and there's something new to be learned from each deal. There's also a lot you can learn from other REALTORS®, so seeing other agents' styles and immersing yourself in the business, is the best way to find success," says Keith.

"There are two things that define who I am and that's hard work and dedication to my goals," states Keith. "That, and maybe my competitive spirit. Because I believe there is no sense in doing something if your goal isn't to be the best."

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By Jennifer Mitchell
Photos by Heather Allison Love Photography

Helping Others Navigate the World of Insurance

Kristine Pokrandt loves going on adventures and hiking with her husband, family, friends, and dog. No matter the place or season, breathing in the fresh air and being in nature is a calming experience for Kristine. It offers a nice reprieve from the long hours spent running her own insurance business.

The owner of a Goosehead Insurance Agency, Kristine believes there are a lot of parallels between hiking and buying homeowners insurance. She believes that life should be full of adventure, but navigating the world of insurance shouldn't be.

"I often refer to myself as an 'insurance guide," states Kristine. "Buying insurance online or without an agent is like hiking a trail you don't know without a map. Looking at a long list of coverages and costs puts most people into a 'deer in the headlights' trance. However, with a knowledgeable and communicative guide, insurance becomes more digestible and the process becomes easier to navigate."

Part of Kristine's role as an insurance guide is to simplify the complexity of insurance—or what she calls "simplexity." She claims that because insurance is not the most exciting topic, few people are educated about the different insurance options or how the choices they make now will affect their coverage later. But Kristine is passionate about educating her clients.



KRISTINE

POKRANDT

GOOSEHEAD
INSURANCE AGENCY



Kristine marrying Bo Blake at Emerald Lake Lodge, YOHO National Park, Canada in 2019. Photos credit: Orange Girl.

"Much like I prepare for every outdoor adventure, I pride myself on how well I prepare my clients, so they don't get lost in the insurance jargon and traps," notes Kristine.

In many insurance agencies, an agent's success is measured by policy count, which forces agents to push the product that's already selling well rather than finding the product that best fits the client's needs. Kristine is 100 percent committed to doing right by her clients, even if that means finding coverage that isn't through her agency.

In fact, that's what initially drew Kristine into an entrepreneurial role. In a previous job, her work mostly entailed tailoring risk strategies for the United States government and Fortune 500 companies. Her work only impacted the bottom line of the company and the profits of its shareholders. She wanted to open an agency that would help people rather than companies.

"I wanted to make a difference in the lives of everyday people like myself by creating personal risk strategies to protect their livelihoods through insurance," says Kristine. "If written correctly, insurance can do that. For many families, having the right coverage is the difference between treading above water and drowning."

She continues, "REALTORS® want to ensure that their clients have a positive buying experience, including getting the right policy through a consultative insurance process. Finding the right coverage starts with having a choice. Housing in Chicago includes everything from 100-year-old homes to new construction high-rises, and those variables are often overlooked if you don't choose the right insurance partner."

When it comes to finding success, Kristine believes it comes down to two things: hard work and passion. "You can't expect to build an empire without putting in some elbow grease, but without passion, you'll quickly burn out," she counsels. Kristine is most passionate about showing her clients that "better" is possible.

"I often find myself saying that 'better is possible' because it means that even the greats have the ability to be greater," explains Kristine. "No matter where you are on your journey, there is always room for growth." And that's a truth Kristine lives by whether she's helping people find homeowners insurance, or hiking one of her favorite trails, or doing both at the same time. "Once, when I was on vacation, I helped with a claim while hiking at an altitude of more than 12,000 feet," laughs Kristine. "I am literally willing to go to new heights for my clients."

For more information about Goosehead Insurance Agency, please visit **www.goosehead.com**.



Photos credit: Orange Girl.



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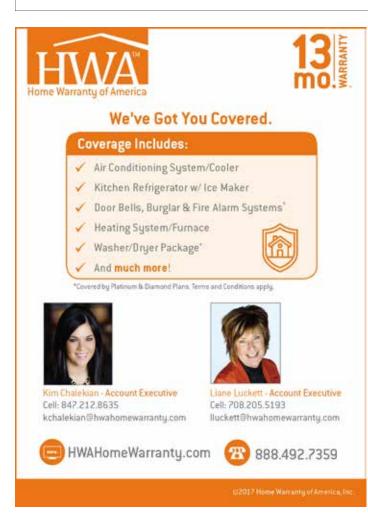
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RUBINA

Bokhari

DOING IT ALL

Rubina Bokhari's entrance into real estate started back in 2006 when she started going to open houses on the weekend for fun. "Truthfully, I had a strange obsession with guessing what a house would sell for. I'd find open houses to walk through and play the estimate game. I even had to switch locations when some of the REALTORS® started questioning why I was at their open houses and not buying anything," says Rubina.

• •



Then she had a personal situation arise when her father passed away suddenly. Though he was a doctor, he also studied real estate and managed rental properties. To help her mom, she quickly learned how to buy/sell and manage his properties. Her future was set from that moment!

Rubina officially started real estate part-time in 2007, right before the recession, taking on a client or two while still working her full-time job. She quickly fell in love and decided to make the leap to full time. "I loved how the real estate industry didn't require just one skill set—having to learn laws, different markets, pricing, marketing, relationship management, database management, social media, communication, etc. . . . I've never had to work so hard in my life, yet, I've never loved a job more," she explains.

She says that her father still inspires her every day. "My dad was my role model. He was a jack of all trades: a doctor, pilot, property owner, stockbroker, and family man, who enjoyed life to the fullest," says Rubina. She inherited much of her father's qualities, including his multifaceted interests, passions, drive, and work ethic.

Rubina, like her father, is a very focused and determined individual, and her professional interests have always mirrored her educational pursuits. After earning a degree in management information systems (MIS), she became an IT consultant. She then went into project and risk management, obtained her project management professional certificate, and worked for Discover Financials, HSBC, and Capital One in the Risk Management department for 13 years prior to diving into the world of real estate.

As a first-generation American, Rubina was born in Waterloo, Iowa, and raised in Sheboygan, Wisconsin. Her parents emigrated from Pakistan to small-town America, navigating the challenges of raising their four daughters in dual cultures.

In keeping with the traditions of her culture, like her parents, who met each other for the first time on their wedding day and had an amazing marriage together, Rubina was placed into an arranged marriage at a very young age. Unlike her parents, however, her marriage, unfortunately, did not work out.

"Being the first amongst all of our family members on both sides to divorce brought a mix of emotions," says Rubina. "However, I was blessed with a beautiful little girl, Sabina, to raise on my own. I knew I had to be a strong role model for her. I needed to prove to a few people, including myself, that this is an opportunity that I can handle

Rubina and her daughter, Sabina.

when many said I couldn't. To be honest, it was my stubborn side that wouldn't let it appear any other way." Rubina continues, "We pushed each other throughout life, and she really made me who I am today. Now 23 years old, Sabina grad-

uated with honors from NYU after completing both her bachelor's and master's degree in just four years. She told me she wanted to make me proud because she saw how hard I worked for her to go to NYU. That brought tears to my eyes and made it all worth it!"

All of Rubina's hard work has definitely paid off. She has been a Chicago Association of REALTORS® Top Producer since 2014 and was honored as a Jameson Sotheby's International Realty #1 Gold Coast Agent in 2018. Rubina was also named among Crain's Chicago Business "Most Influential" Real Estate Brokers in 2018, Chicago Agent magazine's "Who's Who" in 2018, Crain's Chicago Business "Most Notable" Real Estate Brokers in 2019, and was listed in Chicago magazine's Top 100 Brokers of 2019.

Much of Rubina's success can be attributed to the good relationships she has built with not only her clients, but also other brokers, and her ability to get deals done amicably. "It's best when everyone is working collaboratively to reach both the seller's and buyer's goals, and to avoid a hostile atmosphere during negotiations. It makes everything more enjoyable for all parties," she says.

A fun fact that most don't know about Rubina: growing up, she was a dancer. She took ballet, tap, baton, jazz, hip hop, and a couple other classes. "I

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have danced since I was young, so by the time I was a teenager my teacher got REALLY creative with me and had me twirling double fire batons on point shoes," says Rubina. "However, don't ask me to recreate this, it would be a disaster for sure!" exclaims Rubina.

Rubina truly loves what she does and can't ever see herself working outside of real estate again. However, after years of working non-stop and sacrificing experiences and time with loved ones, she is currently trying to find a better work-life balance. While her ultimate goal is to keep her clients happy,

she is looking to spend more time with her family and friends. She enjoys trying new restaurants, new exercise fads, and traveling. "Once I figure out the whole work-life balance thing, I promise to share my secret," she says. In the meantime, Rubina will keep killing it as one of Chicago's best agents.





December is here again! With the holidays comes lots of family, fun, and, especially, food! While we look forward to these festive times all year long, they can be incompatible with the healthier eating and exercise habits we have established throughout the year. Here are five tips for making healthier choices this holiday season!

Modify your favorite dishes: You don't have to give up the decadent casseroles and delicious desserts we often associate with holiday meals! Just modify those recipes with healthier alternatives, such as cutting the amount of sugar added and substituting oils or applesauce for butter in certain recipes. If you're unsure how to go about adjusting a recipe, Google always has the answer!

Practice moderation: As the old saying goes, "Everything in moderation." Avoiding foods you love during this season will only make you want them more. Indulge, but moderately. Exercise portion control by using a smaller plate or reducing the number of dishes you serve. Or, choose one meal out of the day to *really* go all out, and make nutrient-dense and healthy choices for the other meals.

Eat slowly: We all know how intoxicating the scent of holiday cooking can be; with our mouths watering, we can barely wait to sit down and start shoveling! But studies have shown that eating deliberately is the most effective way to avoid overeating. Slowing down gives our brains time to register when we are full, thus preventing the associated discomfort of overindulgence.

Enjoy an after-dinner stroll: Walking immediately after a meal offers several health benefits, beyond just the exercise you're getting. A quiet walk gives you the opportunity to decompress after a gathering; moving your body also aids in digestion.

Get enough sleep: Though holiday festivities and visiting family can mean later bedtimes, try to stick to your normal sleep schedule as much as possible. Irregular sleep schedules can be linked to everything from weight gain (yikes!) to daytime fatigue and sleepiness. Maintaining your bedtime and wake-time routines will increase your quality of sleep both now and after the holidays.









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TOP 200 STANDINGS

Teams and individuals from January 1, 2019 to October 31, 2019

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
1	Jeffrey	Lowe	139	\$145,045,432	63	\$68,216,196	202	\$213,261,628
2	Matt	Laricy	166	\$69,736,529	177	\$89,996,785	343	\$159,733,314
3	Emily	Sachs Wong	71	\$87,268,500	40	\$62,744,499	111	\$150,012,999
4	Timothy	Sheahan	89	\$118,677,410	20	\$21,937,000	109	\$140,614,410
5	Elizabeth	Brooks	65	\$127,151,208	2	\$1,954,900	67	\$129,106,108
6	Mario	Greco	167	\$93,252,868	47	\$34,536,101	214	\$127,788,969
7	Erin	Ward	18	\$66,212,500	9	\$38,175,000	27	\$104,387,500
8	Leigh	Marcus	127	\$79,140,160	22	\$13,463,900	149	\$92,604,060
9	Scott	Newman	77	\$30,665,650	111	\$60,309,802	188	\$90,975,452
10	Melanie	Giglio	60	\$38,817,064	65	\$34,972,747	125	\$73,789,811
11	Jennifer	Ames	39	\$49,295,385	17	\$20,372,035	56	\$69,667,420
12	Karen	Biazar	98	\$52,173,258	24	\$13,199,388	122	\$65,372,646
13	Sophia	Klopas	55	\$40,436,875	41	\$21,739,970	96	\$62,176,845
14	Millie	Rosenbloom	29	\$33,956,250	23	\$25,991,455	52	\$59,947,705
15	Chezi	Rafaeli	25	\$34,641,000	13	\$25,126,325	38	\$59,767,325
16	Carrie	McCormick	40	\$30,549,400	38	\$24,748,000	78	\$55,297,400
17	Nancy	Tassone	19	\$52,690,026	3	\$1,411,000	22	\$54,101,026
18	Sam	Shaffer	24	\$13,054,000	63	\$40,940,088	87	\$53,994,088
19	Brad	Lippitz	51	\$33,114,585	29	\$20,351,400	80	\$53,465,985
20	Philip	Skowron	20	\$38,294,500	5	\$13,596,000	25	\$51,890,500
21	Eugene	Fu	26	\$41,897,500	4	\$5,970,000	30	\$47,867,500
22	Natasha	Motev	15	\$29,769,444	5	\$16,849,395	20	\$46,618,839
23	Colin	Hebson	35	\$32,005,696	21	\$13,839,697	56	\$45,845,393
24	Joshua	Weinberg	43	\$18,323,036	49	\$27,192,900	92	\$45,515,936
25	Jennifer	Mills	43	\$29,147,532	22	\$15,462,400	65	\$44,609,932
26	Konrad	Dabrowski	41	\$26,128,700	26	\$17,333,217	67	\$43,461,917
27	Jill	Silverstein	16	\$9,395,500	39	\$29,847,450	55	\$39,242,950
28	Ryan	Preuett	12	\$19,368,705	13	\$19,843,098	25	\$39,211,803
29	Timothy	Salm	21	\$27,389,000	7	\$11,579,013	28	\$38,968,013
30	Katharine	Waddell	28	\$16,105,000	36	\$22,648,872	64	\$38,753,872
31	Matthew	Liss	54	\$29,856,292	18	\$7,853,050	72	\$37,709,342
32	Kathleen	Malone	21	\$18,183,850	18	\$18,141,000	39	\$36,324,850
33	Jason	O'Beirne	48	\$28,142,523	23	\$7,815,448	71	\$35,957,971
34	Gwen	Farinella	7	\$23,600,000	3	\$12,275,000	10	\$35,875,000

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
35	Joanne	Nemerovski	21	\$27,649,000	9	\$8,145,000	30	\$35,794,000
36	Barbara	O'Connor	53	\$25,163,682	19	\$9,974,400	72	\$35,138,082
37	Layching	Quek	2	\$1,180,000	54	\$33,498,634	56	\$34,678,634
38	Julie	Busby	27	\$18,564,550	19	\$14,773,500	46	\$33,338,050
39	Katherine	Malkin	7	\$14,430,000	6	\$18,115,000	13	\$32,545,000
40	Debra	Dobbs	17	\$18,217,500	19	\$14,260,000	36	\$32,477,500
41	Danielle	Dowell	37	\$16,584,800	24	\$15,522,430	61	\$32,107,230
42	Emily	Phair	19	\$5,758,400	44	\$25,059,501	63	\$30,817,901
43	Weston	Harding	24	\$15,184,448	27	\$15,595,640	51	\$30,780,088
44	Hayley	Westhoff	28	\$15,860,912	18	\$14,397,500	46	\$30,258,412
45	Erin	Mandel	23	\$25,156,750	9	\$4,850,300	32	\$30,007,050
46	Lauren M.	Wood	31	\$12,203,750	34	\$17,547,450	65	\$29,751,200
47	Phil	Byers	20	\$11,109,600	24	\$17,857,538	44	\$28,967,138
48	Aaron	Sklar	9	\$8,369,000	12	\$20,471,500	21	\$28,840,500
49	Daniel	Close	9	\$4,549,500	36	\$23,310,242	45	\$27,859,742
50	Nicholaos	Voutsinas	4	\$1,910,900	51	\$25,856,700	55	\$27,767,600

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TOP 200 STANDINGS

Teams and individuals from January 1, 2019 to October 31, 2019

#	First Name	Last Name	List #	List \$	Sell #	Seli \$	Total #	Total \$
51	Joe	Zimmerman	35	\$16,171,300	20	\$11,455,900	55	\$27,627,200
52	Elizabeth	Ballis	12	\$11,029,000	18	\$16,596,871	30	\$27,625,871
53	Bari	Levine	27	\$12,460,000	28	\$14,985,150	55	\$27,445,150
54	Lucas	Blahnik	22	\$9,762,500	27	\$17,451,900	49	\$27,214,400
55	Margaret	Baczkowski	14	\$12,245,500	10	\$14,911,500	24	\$27,157,000
56	Amanda	Mcmillan	34	\$14,605,075	31	\$12,417,460	65	\$27,022,535
57	Frank	Montro	111	\$21,557,490	38	\$5,403,601	149	\$26,961,091
58	Ivona	Kutermankiewicz	23	\$18,580,550	7	\$7,223,315	30	\$25,803,865
59	Pamela	Rueve	12	\$7,768,500	13	\$18,015,400	25	\$25,783,900
60	Melissa	Siegal	28	\$11,341,500	23	\$14,224,400	51	\$25,565,900
61	P Corwin	Robertson	17	\$25,539,100	0	\$0	17	\$25,539,100
62	Nicholas	Colagiovanni	19	\$13,563,426	14	\$11,633,926	33	\$25,197,352
63	Gary	Lucido	27	\$11,641,600	17	\$13,494,188	44	\$25,135,788
64	Keith	Brand	1	\$615,000	48	\$24,499,400	49	\$25,114,400
65	Sara	Mccarthy	29	\$15,378,700	19	\$9,695,000	48	\$25,073,700
66	Joel	Holland	22	\$9,127,900	35	\$15,886,150	57	\$25,014,050
67	Michael	Hall	35	\$18,742,050	12	\$5,901,000	47	\$24,643,050
68	Santiago	Valdez	35	\$12,135,700	34	\$12,374,757	69	\$24,510,457
69	Alishja	Ballard	22	\$10,532,025	27	\$13,660,400	49	\$24,192,425
70	Nadine	Ferrata	22	\$16,024,000	10	\$8,072,000	32	\$24,096,000
71	Dennis	Huyck	22	\$10,991,000	21	\$13,046,000	43	\$24,037,000
72	Megan	Tirpak	8	\$7,629,000	9	\$16,055,555	17	\$23,684,555
73	Scott	Curcio	29	\$12,249,700	31	\$11,215,900	60	\$23,465,600
74	Nancy	Hotchkiss	36	\$14,274,480	21	\$9,055,810	57	\$23,330,290
75	Eudice	Fogel	14	\$10,805,000	11	\$12,485,787	25	\$23,290,787
76	Michael	Battista	18	\$20,668,554	2	\$2,480,000	20	\$23,148,554
77	Landon	Harper	27	\$21,264,140	3	\$1,815,000	30	\$23,079,140
78	lan	Schwartz	20	\$15,729,500	9	\$7,318,900	29	\$23,048,400
79	Robert	Picciariello	58	\$21,133,200	2	\$1,640,000	60	\$22,773,200
80	Richard	Kasper	22	\$19,967,500	7	\$2,655,899	29	\$22,623,399
81	Steve	Meyer	46	\$21,601,500	2	\$997,428	48	\$22,598,928
82	Ryan	McKane	54	\$20,942,150	2	\$1,310,000	56	\$22,252,150
83	Nancy	Huetteman	51	\$21,335,000	1	\$825,000	52	\$22,160,000
84	Amy	Duong	16	\$10,635,500	21	\$11,456,900	37	\$22,092,400

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
85	Owen	Duffy	37	\$18,689,393	6	\$3,270,000	43	\$21,959,393
86	Lance	Kirshner	34	\$14,676,738	15	\$6,971,400	49	\$21,648,138
87	Michael	Maier	24	\$11,316,650	9	\$10,243,961	33	\$21,560,611
88	Nathan	Wilks	22	\$7,519,550	45	\$13,586,895	67	\$21,106,445
89	Melissa	Govedarica	21	\$16,245,650	7	\$4,680,400	28	\$20,926,050
90	Kelly	Angelopoulos	13	\$15,144,999	10	\$5,641,029	23	\$20,786,028
91	Dawn	McKenna	7	\$9,851,500	5	\$10,681,856	12	\$20,533,356
92	Melanie	Everett	12	\$3,916,800	46	\$16,353,700	58	\$20,270,500
93	Karen	Schwartz	25	\$10,358,855	19	\$9,762,999	44	\$20,121,854
94	Bruce	Glazer	11	\$5,578,900	16	\$14,422,062	27	\$20,000,962
95	Ryan	Smith	126	\$19,985,674	0	\$0	126	\$19,985,674
96	Douglas	Smith	8	\$4,825,000	8	\$15,123,500	16	\$19,948,500
97	Noah	Birk	7	\$16,026,000	4	\$3,896,000	11	\$19,922,000
98	Michael	Rosenblum	21	\$11,698,647	9	\$7,754,500	30	\$19,453,147
99	Marci	Trick	0	\$0	37	\$19,393,736	37	\$19,393,736
100	Michael	Shenfeld	19	\$10,580,400	14	\$8,592,500	33	\$19,172,900

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TOP 200 STANDINGS

Teams and individuals from January 1, 2019 to October 31, 2019

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
101	Cynthia	Sodolski	10	\$7,193,000	15	\$11,822,750	25	\$19,015,750
102	Brooke	Vanderbok	21	\$11,482,950	12	\$7,496,500	33	\$18,979,450
103	Kieran	Conlon	16	\$10,690,250	9	\$8,283,000	25	\$18,973,250
104	Mark	Icuss	10	\$10,369,000	7	\$8,536,567	17	\$18,905,567
105	Barbara	Proctor	9	\$15,202,500	3	\$3,640,000	12	\$18,842,500
106	D	Waveland Kendt	24	\$13,835,787	9	\$4,981,500	33	\$18,817,287
107	Qiankun	Chen	22	\$6,610,250	37	\$12,136,000	59	\$18,746,250
108	Elena	Theodoros	20	\$9,961,250	15	\$8,774,600	35	\$18,735,850
109	Helaine	Cohen	8	\$7,290,000	9	\$11,245,400	17	\$18,535,400
110	Cindy	Weinreb	8	\$4,475,000	33	\$14,036,800	41	\$18,511,800
111	Philip	Schwartz	23	\$9,545,500	22	\$8,957,900	45	\$18,503,400
112	Rubina	Bokhari	18	\$11,586,645	10	\$6,660,000	28	\$18,246,645
113	Eric	Hublar	3	\$1,770,000	37	\$16,328,798	40	\$18,098,798
114	Danny	Lewis	11	\$6,098,400	18	\$11,979,011	29	\$18,077,411
115	Jacqueline	Colando	41	\$17,156,600	2	\$707,500	43	\$17,864,100
116	Stephanie	Cutter	24	\$8,396,100	19	\$9,324,500	43	\$17,720,600
117	Stefanie	Lavelle	30	\$12,871,400	12	\$4,759,000	42	\$17,630,400
118	James	Athanasopoulos	50	\$17,453,005	1	\$137,200	51	\$17,590,205
119	Deborah	Hess	21	\$10,287,100	15	\$7,254,399	36	\$17,541,499
120	Stephanie	Loverde	16	\$7,489,400	16	\$9,949,000	32	\$17,438,400
121	Todd	Szwajkowski	21	\$7,354,400	16	\$10,000,000	37	\$17,354,400
122	Samantha	Porter	18	\$12,688,000	2	\$4,625,000	20	\$17,313,000
123	Steven	Jurgens	9	\$8,707,000	7	\$8,400,500	16	\$17,107,500
124	Nick	Rendleman	19	\$5,302,258	42	\$11,642,458	61	\$16,944,716
125	Lisa	Huber	14	\$5,515,340	24	\$11,374,775	38	\$16,890,115
126	Sam	Jenkins	12	\$7,057,000	18	\$9,830,750	30	\$16,887,750
127	Camille	Canales	14	\$6,617,000	22	\$10,173,800	36	\$16,790,800
128	Laura	Meier	14	\$5,177,500	21	\$11,498,350	35	\$16,675,850
129	Benyamin	Lalez	4	\$1,435,400	28	\$15,174,650	32	\$16,610,050
130	Kristi	Gunther	11	\$13,630,500	4	\$2,961,250	15	\$16,591,750
131	Nathan	Binkley	10	\$4,733,000	18	\$11,651,616	28	\$16,384,616
132	Ashley	Carter	18	\$7,251,000	17	\$8,995,390	35	\$16,246,390
133	Darrell	Scott	9	\$4,423,000	20	\$11,800,000	29	\$16,223,000
134	Michael	Linden	34	\$14,595,500	4	\$1,559,750	38	\$16,155,250

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
135	Stacey	Dombar	36	\$14,785,625	3	\$1,296,000	39	\$16,081,625
136	Sharon Kay	Rizzo	4	\$1,067,500	52	\$14,890,035	56	\$15,957,535
137	Tanni	Wong	13	\$9,061,500	9	\$6,842,000	22	\$15,903,500
138	Greg	Vollan	13	\$11,257,500	8	\$4,584,500	21	\$15,842,000
139	Emily	Smart Lemire	12	\$9,143,050	8	\$6,464,250	20	\$15,607,300
140	David	Heck	2	\$1,166,000	26	\$14,356,601	28	\$15,522,601
141	Dominic	Irpino	15	\$4,591,578	27	\$10,901,869	42	\$15,493,447
142	Janelle	Dennis	22	\$9,309,050	14	\$6,177,900	36	\$15,486,950
143	Clare	Spartz	12	\$9,502,624	3	\$5,904,000	15	\$15,406,624
144	Christina	Delgreco	19	\$9,946,500	7	\$5,390,000	26	\$15,336,500
145	Christopher	Mundy	11	\$6,700,000	10	\$8,560,400	21	\$15,260,400
146	George	Selas	25	\$10,325,898	9	\$4,895,900	34	\$15,221,798
147	Steve	Otwell	0	\$0	29	\$15,212,100	29	\$15,212,100
148	Haley	Levine	14	\$4,203,001	31	\$11,006,370	45	\$15,209,371
149	Paul	Mancini	16	\$6,100,500	20	\$9,078,250	36	\$15,178,750
150	Kelly	Parker	16	\$8,889,000	11	\$6,221,432	27	\$15,110,432

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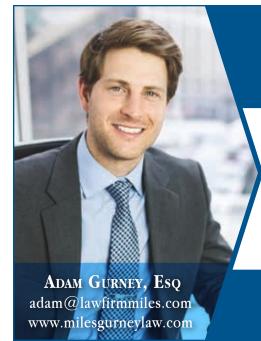
TOP 200 STANDINGS

Teams and individuals from January 1, 2019 to October 31, 2019

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
151	Sarah	Ziehr	34	\$14,189,500	1	\$916,000	35	\$15,105,500
152	Christopher	Norton	14	\$11,109,339	8	\$3,847,900	22	\$14,957,239
153	Rachel	Krueger	10	\$7,182,500	9	\$7,774,000	19	\$14,956,500
154	Jennifer	Liu	32	\$13,887,100	4	\$1,049,929	36	\$14,937,029
155	Lawrence	Dunning	11	\$6,759,000	15	\$8,012,900	26	\$14,771,900
156	Kevin	Wood	3	\$12,815,013	2	\$1,899,000	5	\$14,714,013
157	Elizabeth	Lothamer	12	\$6,976,325	18	\$7,702,844	30	\$14,679,169
158	Shay	Hata	18	\$7,870,400	13	\$6,802,800	31	\$14,673,200
159	Keith	Wilkey	7	\$10,228,500	4	\$4,434,000	11	\$14,662,500
160	Robin	Phelps	17	\$8,917,500	8	\$5,655,000	25	\$14,572,500
161	Daniel	Glick	14	\$9,652,500	7	\$4,919,400	21	\$14,571,900
162	Mark	Bystrowicz	7	\$8,065,000	12	\$6,478,000	19	\$14,543,000
163	Stephen	Hnatow	15	\$6,252,500	15	\$8,268,400	30	\$14,520,900
164	Danielle	Inendino	0	\$0	34	\$14,515,350	34	\$14,515,350
165	Joanna	Olszynska	21	\$12,908,500	3	\$1,599,000	24	\$14,507,500
166	Vincent	Anzalone	12	\$6,171,000	15	\$8,334,000	27	\$14,505,000
167	Hasani	Steele	40	\$11,330,507	10	\$3,155,215	50	\$14,485,722
168	Lisa	Kalous	5	\$4,040,000	10	\$10,424,400	15	\$14,464,400
169	Meredith	Manni	4	\$9,029,000	4	\$5,355,000	8	\$14,384,000
170	Matthew	Engle	7	\$2,457,500	28	\$11,899,650	35	\$14,357,150
171	Beata	Gaska	19	\$14,303,000	0	\$0	19	\$14,303,000
172	James	D'Astice	7	\$3,080,500	17	\$11,028,643	24	\$14,109,143
173	Ryan	Huyler	11	\$8,241,500	8	\$5,812,100	19	\$14,053,600
174	Andreas	Holder	3	\$2,638,750	10	\$11,390,750	13	\$14,029,500
175	Peter	Moore	12	\$5,690,200	17	\$8,318,709	29	\$14,008,909
176	Gail	Spreen	24	\$8,519,500	9	\$5,435,000	33	\$13,954,500
177	Xiaojing	Frost	12	\$4,985,000	23	\$8,923,200	35	\$13,908,200
178	Karen	Ranquist	13	\$12,346,800	4	\$1,561,000	17	\$13,907,800
179	Mario	Barrios	11	\$4,404,900	23	\$9,468,253	34	\$13,873,153
180	Coleen	Karpf	14	\$5,272,500	14	\$8,585,300	28	\$13,857,800
181	George	Furla	8	\$5,981,075	6	\$7,871,325	14	\$13,852,400
182	Morgan	Sage	16	\$7,099,500	14	\$6,680,500	30	\$13,780,000
183	Juana	Honeycutt	10	\$6,012,500	10	\$7,766,900	20	\$13,779,400
184	Beth	Gomez	14	\$10,217,425	7	\$3,521,500	21	\$13,738,925

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
185	Edward	Jelinek	17	\$8,850,500	8	\$4,830,900	25	\$13,681,400
186	Ryan	Gossett	14	\$6,554,200	12	\$7,062,000	26	\$13,616,200
187	Chris	Bauer	14	\$5,801,500	12	\$7,748,500	26	\$13,550,000
188	Helen	Chatzis	2	\$6,400,000	5	\$7,065,000	7	\$13,465,000
189	Angelo	Labriola	12	\$9,510,500	4	\$3,902,500	16	\$13,413,000
190	Salvador	Gonzalez	30	\$6,659,600	25	\$6,660,900	55	\$13,320,500
191	Alexa	Hara	2	\$1,982,500	10	\$11,292,499	12	\$13,274,999
192	Alexandre	Stoykov	6	\$2,199,000	24	\$11,052,652	30	\$13,251,652
193	Christopher	Helland	0	\$0	29	\$13,228,000	29	\$13,228,000
194	Mark	Керру	23	\$8,076,000	13	\$5,116,050	36	\$13,192,050
195	Connie	Engel	13	\$5,735,000	8	\$7,422,500	21	\$13,157,500
196	John	Berdan	6	\$2,565,150	24	\$10,580,900	30	\$13,146,050
197	Michael	Yeagle	15	\$8,340,000	6	\$4,762,500	21	\$13,102,500
198	Mary	Haight Himes	17	\$9,518,900	8	\$3,574,150	25	\$13,093,050
199	Lisa	Sanders	24	\$9,157,250	11	\$3,919,000	35	\$13,076,250
200	Jason	Hortin	0	\$0	29	\$13,020,400	29	\$13,020,400

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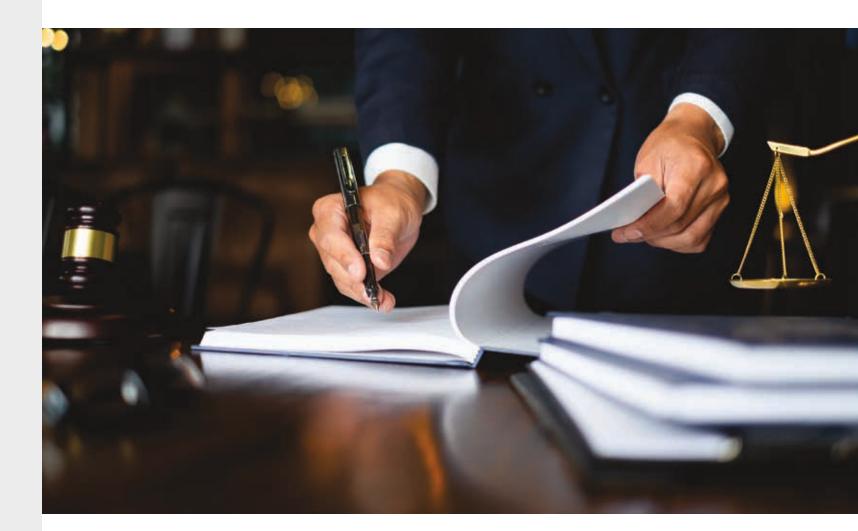


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