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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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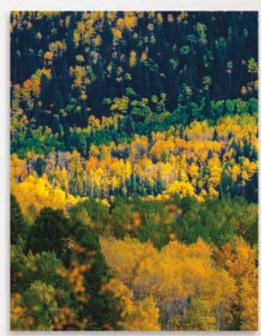
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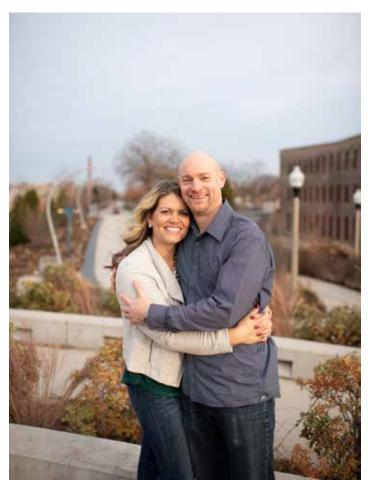


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learned more about myself over the past 16 months working with Emily and raising three small kids than any other point in my life. A lot of weeks are chaotic as we navigate how to juggle it all, but most weeks are rewarding as the opportunity to become a dynamic partnership has grown our marriage in ways unimaginable.

As you read this issue, you'll notice that carving out time for each other beyond the office and encouraging one another in your strength areas are some of the reoccurring themes. I have found these to be true in my business relationship with my wife. I gleaned so much from reading through each of these articles. I hope you have as much fun reading this issue as we did putting it together!

Yours in Success,

Andy Burton
Publisher, Chicago Real Producers
andy.burton@RealProducersMag.com





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We are humbled and honored this month to bring you the first "Influential Couples" issue based on YOUR nominations. Every REALTOR® in this issue works closely with a spouse in their business. We address the challenges and nuances of running a business with a spouse or partner while simultaneously maintaining a healthy and loving relationship.

This takes a tremendous amount of intentional effort, planning ahead, and commitment. I have the utmost respect for the people featured in this issue as I too have the opportunity to work alongside my wife, Emily, our beloved content manager. I have

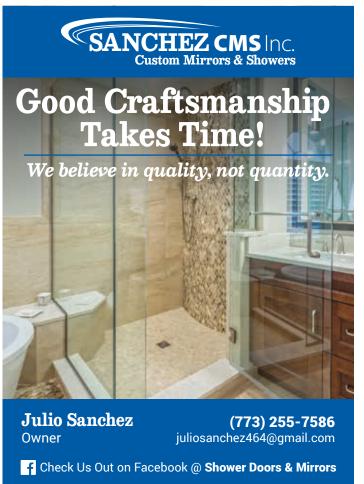


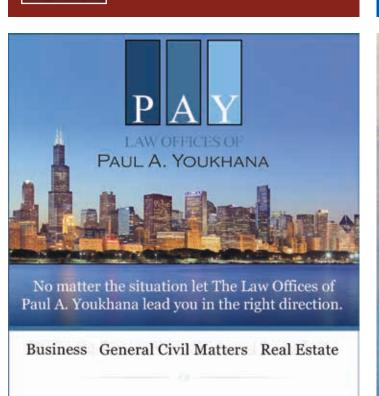


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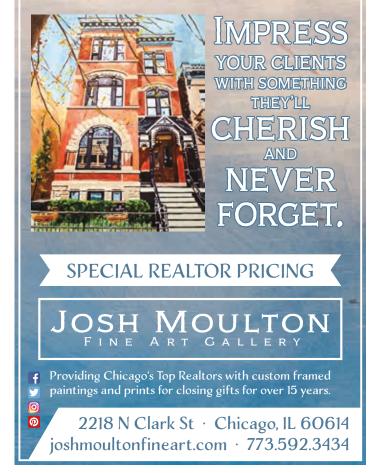
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Michelle and other members of the Love Hope Strength Rock The Canyons 2018 Challenge at Bryce Canyon



"Life is meant to be shared with community—which is hard to participate in when you stay behind your desk."

MICHELLE BOBART

GUARANTEED RATE

Most people know Guaranteed Rate's Michelle Bobart by her 20+-year reputation as a mortgage miracle worker. Because of her modest nature, they may have little idea that Michelle is also a thrill-seeker who swam with sharks and climbed Mt. Kilimanjaro, the tallest mountain in Africa.

A city girl who has called Chicago home for half of her life, Michelle finds beauty in the art of Chicago's old and new architecture. She began her business here after discovering her passion for client-focused service and decided to tie it to helping people finance homes in the beautiful buildings she admires.

"No two days as a loan officer are alike. Every client comes with a unique set of circumstances. Creating customized solutions for them while navigating their personal scenarios is what keeps me challenged. The industry itself has done a 360 since I started in the late 90s. We have gone from a paper-heavy process to [being] virtually paperless, which brings speed and precision. Forty-five days was the common closing timeline, but now my team frequently closes loans in as little as three weeks—cutting the contract to close time in half!"

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has been the driving force behind Michelle's success formula for most of her career. However, in an industry known for a negative work-life balance, she found the need to shake up her approach to work.

Michelle realized early on that to keep her life balanced, she needed to push herself physically. She dives headfirst into outdoor experiences that take her out of the big city buzz and offer her up-close encounters with wide-open nature. "Nature really

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is God's artwork for us. In my downtime, I like to spend as much time appreciating that as possible. I am a mountain girl at heart. Skiing and hiking are my favorite pastimes."

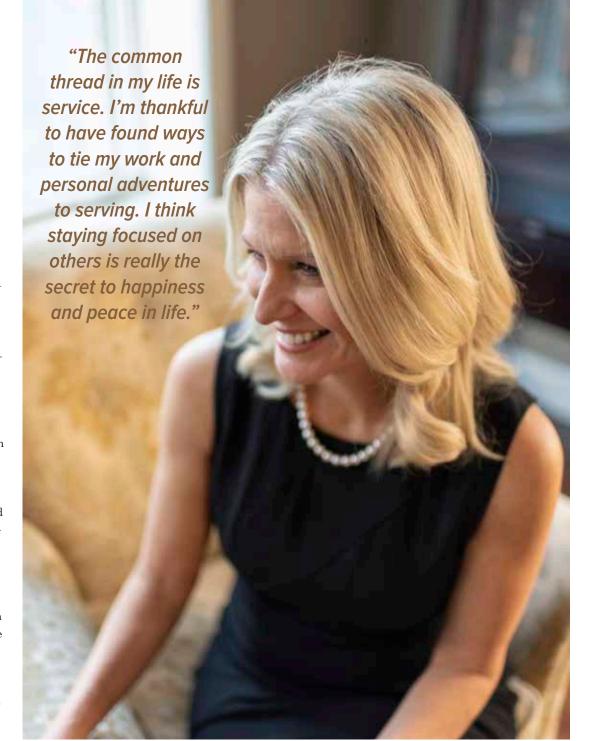
Michelle's heart for adventure leads her to places where she can test her mettle. But whether she's training to climb Mount Kilimanjaro, swimming with sharks in the Pacific Ocean, or hiking in a Grand Canyon whiteout, Michelle most enjoys getting to know the new people she meets, who often turn into lifelong friends.

"Life is meant to be shared with community—which is hard to participate in when you stay behind your desk."

Following this philosophy, Michelle jumped at the chance to participate in the Love Hope Strength Foundation's recent Rock the Canyons Charity Adventure this past October. Itching for another challenge, Michelle heard about the weeklong hiking and camping trek through Sedona, the Grand Canyon, and the Bryce and Zion National Parks from a friend.

"The Love Hope Strength Foundation is committed to giving hope to people living with cancer across the globe. I have a personal connection to their mission since my father and several close friends have succumbed to cancer. This trip was a perfect marriage of my two passions—adventure and serving others."

Michelle did not know a soul participating in this trip when she headed out west, but that wasn't the greatest challenge on this encounter since she often travels alone. "I can hike 8–10 hours a day, but I do prefer a hot shower and bed at night. When it was 20 degrees and I found myself pitching my own tent for the first time . . . that was a new skill I didn't expect to learn! We had prepared for warmer weather."



Every park on Michelle's trip had its own unique beauty. One standout moment for Michelle was seeing the sunset-colored hoodoo rock formations of Bryce Canyon that brought to mind a combination of ancient ruins and Narnia. She also loved the peace of Sedona and the overwhelming expanse of the Grand Canyon.

Hiking the Bright Angel Trail in the Grand Canyon came with a warning:

"Your trip can be a vacation or a challenge, a revelation or an ordeal." Michelle found this hike awe-inspiring but also had to laugh at how its warning parallels other parts of life.

"Whatever I am participating in, whether a difficult mortgage scenario, a new project I've been called to lead, or an adventure trip, it can either be positioned as an opportunity for self-discovery, which leads to personal growth, or





an ordeal, depending on how I approach it. I choose the revelation mindset at every turn."

Whenever she returns to the city from her trips, Michelle always feels a renewed commitment to her personal and professional goals.

"There are endless opportunities to give back in a large metropolitan city. A huge part of our population is underserved, in need, and often forgotten. Looking them in the eye and telling them they matter can provide hope and change the course of their lives. I've seen this when I've helped someone get a mortgage who thought they would never own a home. I've also seen it in the faces of folks behind bars as I speak with them while serving in the jail ministry program."

Above everything, Michelle feels the most blessed in the moments she finds connections with the people she meets. When she began in the mortgage business, she regularly met face-to-face with her clients. While those meetings are rare in these days of technological communication, as a challenge-seeker, Michelle has found ways to use the additional time technology provides to maximize her relationship-building moments.

Because of her commitment to relational business practices, Michelle's client base continues to grow. Over the past three years, she concentrated on assembling the perfect team to maintain her high standards. A firm believer in hiring people who are talented and strong in the areas she needs support, Michelle sought out team members who could help her find ways to get out of the office and into the community that she loves. She says, "Part of maturing is knowing what isn't life-giving for you and playing to your strengths. As a result, I am enjoying the greatest quality of life that I have ever had in my twenty-year career."

Currently, Michelle uses her time out of the office to partner with real estate agents to give back to the Chicagoland community and beyond.

"The common thread in my life is service. I'm thankful to have found ways to tie my work and personal adventures to serving. I think staying focused on others is really the secret to happiness and peace in life."

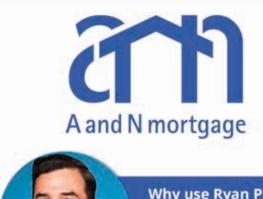
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THE MARKET IS CHANGING!

BUT WHAT DOES THAT EVEN MEAN?

Something weird is happening in real estate: listings are struggling to sell. Yet market times are up in Chicago. As agents, we overuse this vague proclamation: "The market is changing." But what does that actually mean? And how do we explain it to our clients?





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History will help explain...

The peak of the US housing market was 2005. Average home prices grew as it became easier to finance that giant home you couldn't afford. The plethora of financing options meant more and more people could buy a home. In 2005, the US homeownership rate hit 70 percent (after historically hovering in the mid-60s).

Meanwhile, because home loans are "foolproof" investments (people always pay their mortgages, right?), banks created, and invested in, bonds made up of home loans (aka mortgage-backed securities) thinking people would never default en masse. The risk for banks seemed very low and historically consistent. They dumped money into these "secure" bonds and even made commission when they sold them to you and me.

The bonds were secure because, duh, houses don't LOSE value! In the 50 years leading up to 2005, average home prices in the United States had never seen a negative year (well, in 1983 prices fell by less than 1%, but that was due to out-of-control interest rates). Your grandparents' strategy until 2006 was rock solid: buy a home, live in it, and collect your double/triple/quadruple equity when you retire.

I like to call 2006 "The Year of Denial" because everyone refused to see what was happening: the number of home sales was dropping. I can specifically remember thinking "nothing's going on—this is just a blip." But the housing market was maxed out. Everyone who could reasonably (and unreasonably) afford a home had bought one (or two, or three). Reality was ignored, new homes continued to be built in 2006, and inventory rose sharply.

In 2007, you might remember how frustrating and confusing it was to have unsold listings—this hadn't happened before! Fewer people were buying homes, and the people who were still buying had lots to choose from. Supply was up, demand was down, and home prices were declining for the first time in modern US history.

There's a saying: "When housing gets a cold, the economy gets the flu." In 2008, the default rate on loans rose sharply (people couldn't afford the homes they had over-leveraged). Those bonds that banks had created that were "backed" by home loans started to tank. Housing had the flu. And the economy had pneumonia. The stock market crashed in late 2008. People lost their homes to foreclosure; they sold short and lost their equity and credit. Banks shuttered, unemployment rose, and all of this seemed to go on forever.

But it didn't go on forever—it stopped suddenly in 2012.

In early 2012, housing markets all over the US started seeing an uptick in buyer demand. Credit rules had eased as the economy stabilized following the aggressive Fed policy of lowering interest rates and the government "bailout" of major banks and companies. Americans had spent six years living a less credit-driven, and a more cash/budget-driven lifestyle. Buyers flowed back into the housing market armed with cash savings and better financial habits.

As the demand increased, inventory became a problem. After six years of losing value, sellers didn't have the equity they needed or wanted. Homeowners stayed on the sidelines—renting their homes, or waiting until prices recovered. Inventory remained tight, which was great for sellers! Prices have risen every year (including 2018) since 2013.

But the number of home sales stopped increasing in early 2018. Year-over-year sales have dropped every month since the spring. Prices have not yet started a decline, but they are VERY likely to follow the downward trend starting in 2019. The number of home sales is our leading indicator of this prediction.

So "the market is changing." What does that mean? Prices are peaking now but should start dropping following the decreased number of home sales in 2018.

Now that we know how to spot a changing market (and not just "feel" it), we can be prepared. But the more important skill we need as agents is the ability to explain it to our clients. Next month, I'll talk about the strategy for packaging this information for your clients so they can make good decisions about when to sell, and how to price their homes.

About the Author: Phil Byers graduated from Ohio University in 1995 with a bachelor's degree in journalism and went on to a successful 9-year career in public relations and consulting. He left consulting behind in 2003 and launched Byers Home Team with a mission to provide the best possible customer service and neighborhood market expertise available anywhere in Chicago. Along with a focused operations team, Phil is able to make sure every detail is considered during a client's purchase or sale. With superb customer service and an obsessive focus on "knowing the market," Phil has become a Top 1 percent Realtor® in Chicago.

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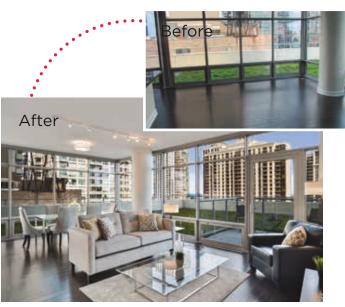
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- Christie DelGreco & Lvnn DelGreco

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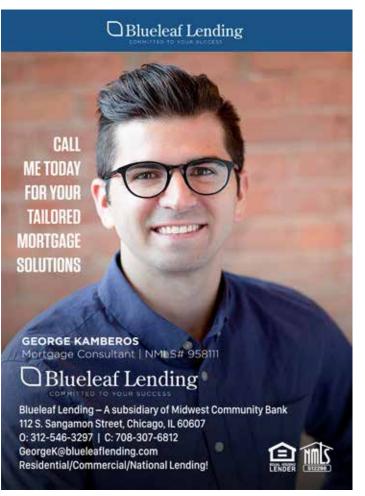
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in Chicago Real Estate

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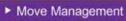
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influential couples

WHAT ADVICE WOULD YOU GIVE TO A COUPLE LOOKING TO GO INTO RUSINESS TOGETHER?

I think each person should work on their strengths. It has been fantastic that Howard and I have different strengths. We really can feed on each other's energy in that way.

WHAT HAS BEEN YOUR MOST DIFFICULT CHALLENGE AND HOW DID YOU OVERCOME IT?

I think initially [it was] communication: where we were at in deals, who was taking care of what... But like anything, it comes with time and practice. We used a public checklist with each other so we would know what each other was working on. That helped a ton!

WHAT IS YOUR SECRET TO WORKING TOGETHER?

We see each other all the time! So I think it's good that each of us has our own things going on. Howard has a group of close friends that he spends time with. I like working out and reading.

WHAT IS THE MOST REWARDING PART OF WORKING TOGETHER?

The most rewarding thing is spending time with our family! We love being able to have some flexibility in our schedule to travel and spend time with our two children.

WHAT IS YOUR FAVORITE ACTIVITY OR HOBBY THAT YOU LIKE TO DO TOGETHER?

We do family activities [like] day outings, going to the zoo, and children's museums. Date nights too. We like to go to Cubs games, see shows, and try new restaurants.

Founding agents of Compass, Howard and Amy Kim are one of Chicago's real estate power couples. Upon striking up a conversation with the pair, their remarkable energy levels are evident. A deft balancing act, their success is the result of their complementary relationship. With Howard's ability to streamline processes, build effective systems, and cheerful personality, and Amy's cool equanimity and ability to skillfully handle any client with ease and grace, they have become one of Chicago's most dynamic real estate teams.

In 2008 and 2009, Amy was doing a ton of short sales and foreclosures while Howard was looking for a job. Howard slowly began helping Amy out with organizing her deals. Over time, he just stopped looking for another job. They realized they made a great team and real estate became his job. Howard explains, "Amy went from \$5 million to \$20 million in sales that year because we became more work efficient." Amy chimes in, "Howard does a lot of things I'm not really good at, such as the attention to detail

• •

and making sure we have all the systems in place to become more efficient." The couple married in 2011.

Amy is front and center with the clients all the time, and Howard, who describes himself as an artist at multitasking, manages all the work behind-the-scenes. He put together a system so they can track their deals at each phase of the process. Howard explains, "This snowballed into bigger and better things. The next thing you know, we had to start building a team. That's the trajectory we've been going on."

They clearly work well together as a husband and wife team, balancing each other's strengths and weaknesses. Howard explains, "Working together is an art. We understand when one of us needs space or [when] even though she's not going to say 'I'm overwhelmed,' I can sense it and I'm already two steps ahead of her." Amy continues, "I definitely could not be where I am right now without Howard." Howard continues: "It's also made our marriage better, and it's made us better parents. It's made us more intimate and stronger than ever. No day is the same. Our kids love it. [And] There's not a day that goes by that I don't learn something from Amy."

They bring to their relationship a willingness to learn from each other and their experiences every day. Amy and Howard approach everything with a learner's mindset. They keep the focus on improvement, and it pays off. Howard relays, "When you can show more and more humility toward your spouse and your children, you're going to be a better parent and partner."

A team of seven, they did \$45 million in sales in 2017, and Amy personally sold \$35 million. As much as they work, the couple's dedication to their family is unwavering. As Howard explains, "Amy did \$35 million and did not miss a single field trip. Each school year, the first thing Amy does is get the field trip schedule and [she] signs up as a chaperone."

They partially attribute their phenomenal success to being present and not wasting time. When they are with their kids, they are focused on being with their kids and they don't pick up their phones. They don't waste time surfing the internet or social media. When they are with their clients, they are with their clients. They are both highly efficient with their work and time.

They set annual and quarterly goals together. They evaluate where they have excelled and where they need improvement, and then they create an action plan on how to improve identified weaknesses. "We plan and execute, and if something is not working the way we want it, then we adjust."

Juggling raising a six-year-old, Izzy, and a four-year-old, Mason, while working full time as partners means that they are always busy. They tag-team so that one of them can always be home with



the children. Howard explains: "We are both really family oriented, and we didn't want to sacrifice time with our children. This field allows us to have a certain level of flexibility. You get out of it what you put into it."

Amy's advice to agents just starting out is "to take everything because you never know where something will lead. Anything is good practice." She tells agents to treat every deal as if it were their own house that they are buying or selling. Amy continues, "Then you'll see things more clearly. It also helps you to do a really good job." Amy guides her team and enjoys mentoring them while Howard dedicatedly monitors, tweaks, and manages the system.

Their advice to new agents dovetails into their advice to becoming successful: focus on doing your best with whatever is in front of you. Amy explains why: "When the market tanked, I did a lot of short sales and foreclosures. I didn't like it, but I did it, and I became really good at it. It led to where I am now. It was a stepping stone. You never know where something is going to lead as long you do a great job. Focus on doing a great job and the rest will follow."





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influential couples

BENJAMIN & JULIANA YEAGER

By **Nora Wall** Photos by **Carlos Miranda**

What advice would you give to a couple looking to go into business together?

Know your role! You must be willing to adjust the roles that you have in marriage to roles that will better suit each of you in business. You have to look at the qualities that you found attractive in your partner and adapt them to the roles that will give you a competitive edge in business.

What has been your most difficult challenge and how did you overcome it?

Turning it off! real estate can be all-consuming, and you have to have a work/life balance—the ability to turn off work for a short period of time and concentrate on things that brought you together in the first place.

What is your secret to working together?

Communication. We are one another's perfect/favorite person, and having someone as a sounding board that you trust and understands the business is invaluable. Together, using our years of experience, we can find a solution to the most complex problems.

What is the most rewarding part of working together?

We get to work with our best friend. There is no one that we would rather spend our days with than one another.

What is your favorite activity or hobby that you like to do together?

Day dates! We have three kids and work a lot. We do have evenings out with friends, but meeting up for a bite to eat between appointments is one of our favorite things to do. We always try to choose a unique restaurant around one of our appointments that we are coming from, and we can focus on one another.





Benjamin and Juliana Yeager met the old-fashioned way: in a bar through mutual friends. Over the last fifteen years, the pair has built a multi-million dollar real estate business, also the old-fashioned way: through referrals.

The Yeagers have become a beacon for Chicago families, a trusted source of information, and advocates of the city. They have formed one of Chicago's most successful real estate partnerships with career sales of over \$175 million—a pretty outstanding number for a team of two. Their consistent growth led them to expand their team in 2018 with the addition of Francesco Fiorentino. Juliana and Benjamin are humble, straight shooters with a lot of integrity. The couple's success is the result of hard work, grit, relationship building, and integrity.

Juliana was in her early 20s and shopping for her first condo when she fell in love with real estate. She became obsessed with the process and ended up doing a lot of the work on her own. She was hooked. She decided to take a chance. Twenty-four years old and working full time in the banking industry, Juliana went to school at night to get her real estate license. Over the next four years, as Juliana advanced her real estate career and became busier and busier, Benjamin was working and traveling a lot as a

Catastrophe Adjuster in the insurance industry. They were thinking about starting a family and wanted to have a little more time together, so in 2008, Benjamin also made the leap into real estate and joined Juliana.

Now in their late 20s, their friends were beginning to buy homes and enlisting their services. They worked with many of other first-time home buyers too, because the first-time homebuyer credit came into play at that time. Juliana reflects: "In 2004, I had to really pound the pavement. I didn't know anyone who had money to buy property even though it was the height of the market. I had to work really hard to find clients and get them to trust me with one of the biggest investments of their lives. Once I started to really make a name for myself, things started to snowball." In 2008, even though the market was crashing and burning, they were able to power through it.

In addition to first-time home buyers, they worked with people who were trying to move during a horrible economy. "We were going into listing presentations, and it was really bad, so the first thing we would do was pull up people's mortgages and then we would pull up the market value. We would have to ask the hard question of, 'Can you afford to sell?" Juliana continues, "This



question would often times produce many emotions for our clients. We would become more than just their REALTOR®, we were an emotional support system, a listening ear, and a sounding board for decision making. We had to help mitigate their fears so their goals could be achieved. After all of that, still a lot of people had to write checks to move, and many did."

Benjamin and Juliana truly work as partners. They tag team and swap out roles. They decide who will be the point person based on whoever connects with the client the best. Juliana describes herself as the more type-A analytical one, whereas Benjamin is very social. They have worked hard to really fine-tune their partnership. It took four years for them to really find their groove working together. They are able to read each other so well that their relationship is symbiotic.

Juliana and Benjamin have always been committed to living and raising their children in the city. Their passion for this has made them the go-to team for other families who are considering staying in the city. With more and more two-income families juggling the pressures of working full-time and raising children, shorter commutes become a priority. We live in an age where time has become a real commodity, and for many families, staying in the city offers a way to have it all.

Juliana has a website, Raising Kids in Chicago (raisingkidsinchicago.com). And as Benjamin and Juliana discover and test out

all the city has to offer families for themselves, they share what they've learned with other families and the benefits of living in the city. They have also committed to sending their children—Holden, 8; Ava, 5; and Ethan, 2—to Chicago's public schools.

As a team, they work with their clients to find out what is the best decision to meet their particular needs. So, while Benjamin and Juliana love the city, they are open-minded and they understand that for some families, the suburbs are the best option. Benjamin explains, "We still take clients out to the suburbs because they want an unfiltered view of the suburbs." Benjamin continues, "We go on a fact-finding mission to figure out what area works best for the clients." The pair shares their insights and experiences with clients to guide them to make the decisions that will best meet their needs. They focus on serving their clients' interests and needs no matter where they want to live in the Chicago area.

It's to this attitude that they attribute to their business being 95 percent referral-driven. They define success based on their ability to develop and maintain relationships. Building a strong marriage and partnership, being parents, staying active in their community, and serving their clients is how they measure their success. "Every year, we've grown." Juliana observes, "At the end of the year, we have a lot of happy clients, great kids, and a stronger marriage. That's what matters."





Joe & Kim Howard

By **Nora Wall**Photos by **Carlos Miranda**

What advice would you give to a couple looking to go into business together?

Kim: Focus on each other's strengths and cover each other's weaknesses. Additionally, we planned ahead realizing that we were taking somewhat of a financial risk for Joe to quit his full-time job with great pay and benefits, so we saved accordingly.

Joe: We realize that work-life integration is a necessary part of our lives, and we don't expect it to be separate since we are building a business together.

What has been your most difficult challenge and how did you overcome it?

Kim: Training. Because I was already knee-deep in the business when Joe came on. It's very hard for one partner to "tell the other what to do" all the time, so we had to manage that delicately as Joe and I are equals in life and in our business.

Joe: Understanding each other's different personality types and how we work differently. I always say that we are perfect life partners because we balance each other out. I am more detail-oriented and thrive in planning, while Kim is more of a high-level thinker and is great at execution.

What is your secret to working together?

Kim: Appreciating each other's strengths, always encouraging each other, and realizing we are so blessed to be building something together.

Joe: Being grateful that we are a team together in both life and business and always being thankful for that, even when business is stressful



What is the most rewarding part of working together?

Kim: Spending time together and having someone I trust and love by my side each and every day.

Joe: Being together and growing together.

What is your favorite activity or hobby that you like to do together?

Kim: Honestly, with how much we network and are "out and about," it's really great when we just get to stay home and just cook and watch Netflix together.

Joe: Walking our dog and working out together.

A rising Chicago real estate power couple, Joe and Kim Howard met on Tinder in 2014 and married in 2016. They'd been married for about a year when they started working together. Now serving hundreds of clients, they have created a thriving business partnership and marriage.

They began with a number of of corporate buyers who were referred to them through their previous corporate jobs. Kim was with Allstate, and Joe was selling fitness equipment to real estate developers. In 2016, Kim started selling real estate, and Joe continued working in his sales job. Joe would introduce Kim to

developers he met and knew through his sales job. Kim also did a lot of rentals because that's where her network was at the time. They were young and most of their friends were not in a position to buy at that point. Kim explains: "I was in the business first. I did twenty-six deals my first year. I sold twelve houses and did fourteen rentals. So when Joey came into the picture, it was hard at first because I somewhat already knew what I was doing. I did not want to be that controlling wife who is telling her husband what to do. [But] He on-boarded rather quickly because he trusted me, and he knew the systems well enough."

Kim and Joe work hard to figure out the rules and dynamics that work best for them as a couple. Embracing each other's positive personality traits, they let each other fly to do their own thing. Kim works as the listing agent working with sellers, and Joe works with buyers and renters. Kim is the networker, and Joe nurtures their client relationships. They work together to set goals and plan out their year: "We have a goal-setting retreat once a year. We have individual goals and then we create team goals. We also touch base [with each other about these goals] once a month."

They have strict rules about working with clients, are committed to their business goals, and maintaining the foundational actions that grew their business from the beginning. Recognizing that they are different people, they give each other space. Kim

other space. Kim

explains, "He's more laid-back and I'm not. It's all about talking things through and finding that balance. If we get a text at midnight, I want to answer it, whereas Joe is like 'this is

family time, let it wait."

To continue developing their leadership and sales abilities, they hired a formal real estate coach, and they also have a go-to mentor at Keller Williams, Tommy Choi. When others are looking for a coach or mentor, they suggest finding that one person you can connect with who does things as you do. Joe explains, "There are times when I'm in a meeting, and I ask myself, 'What would Tommy do?"" Kim's involvement in the industry, and her own professional development, includes being on the board of the Young Professionals Network of the Chicago Association of REALTORS® as well as an elected member to the Keller Williams Agent Leadership Council in 2018. She was also on the board of Women's Council of REALTORS® in 2018.

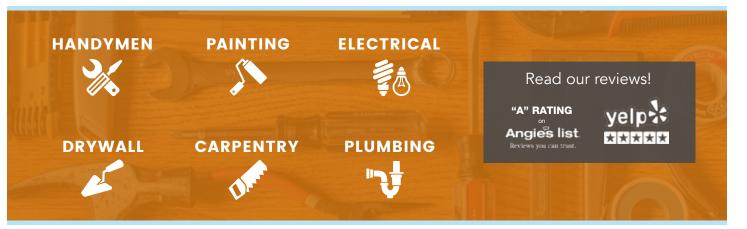
They focus on socializing to build their business. They enjoy networking and connecting people together even outside of real estate. Kim explains, "We're out all the time. We try to touch as many people as possible at events. People reach out to us for things they need outside of the home search too. It's really fun connecting people."

Kim describes their process as, "We take everything. We have million dollar clients and \$1,200 rentals. We serve everybody, and I think that's been fundamental to our success. We treat everyone equally." Super networkers, Kim and Joe Howard connect clients and work hard to master relationships, including their own. As Kim says, "My happiness and joy are tied to the people we serve. We're passionate about our business." Their advice to agents just starting out: "Focus on relationships first and trust that the numbers will come.'



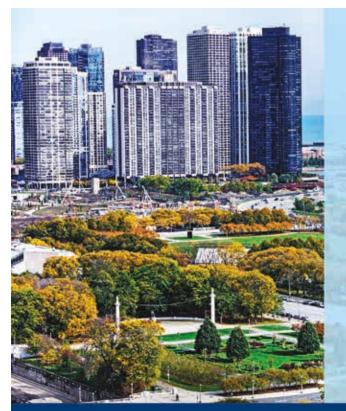
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influential couples

By Nora Wall Photos by **Heather Allison Love Photography**

Joey Chiappetta & Adam Ordish

What advice would you give to a couple looking to go into business together?

Joey: Make sure that your personal relationship remains the top priority. My marriage to Adam is more important than our working together. I can find other work. I can't find another Adam.

Adam: Be open and honest with each other about any hesitations or concerns you have going into it. Agree on an exit strategy if it is not working out or proving to be too hard on the relationship. For example, Joey and I agreed that I would go back to another job if it didn't work out for us.

What has been your most difficult challenge and how did you overcome it?

Joey: I've heard many times that working for yourself has higher highs and lower lows than working for other people. It's so true! Adam and I have great successes together in business. But if we miss out on a business opportunity that we've worked really hard on, we feel that "low" together. It can be difficult to pick each other up because we're both feeling the burn as business partners.



We let ourselves feel down for a little while. Then we sit over morning coffee and refocus. I suppose that all just comes down to communication. We're pretty darn good at that!

Adam: Honestly, nothing really. It happened very naturally for us and I have loved every minute of it. I think we had a few challenges with adapting to the way each other works in the beginning, but we were able to identify those differences and adapt our working styles to suit.

What is your secret to working together?

Joey: I don't think there's much "secret" to speak of. Adam and I have such great respect for each other. Also, we laugh. We laugh A LOT! I think that's good for life in general.

Adam: Number one for me is that it has to be fun as much as possible. We try to make this sense of fun flow on to our clients and other people we deal with. Secondly, open and honest communication is really important, both in terms of setting expectations of each other, and also in handling challenging and/or conflict-ridden situations.

What is the most rewarding part of working together?

Joey: Sharing our success together is so rewarding. We've worked hard to build our business and our young brokerage into our dream—for our clients and for ourselves.

Adam: For me, it is the sense of creating something together. This feeling has been especially true for us this year [2018] as we opened our own brokerage. Being able to make decisions that affect our entire business and gaining satisfaction from the success of those decisions is an amazing feeling.

What is your favorite activity or hobby that you like to do together?

Joey: Really anything involving food. I went to culinary school years ago and I love to cook. We also love travel: road trips, camping, off-roading, traveling outside the country. During summers in Chicago, we're out with friends and clients on our boat enjoying the lake—whether cruising the river or fishing for salmon, it's such a beautiful place to be.

Adam: We both love food! Whether creating a huge feast for friends or just trying out some new cocktails and light bites, we are always planning the next gathering. Honestly, our mutual obsession with food and drink is one of the main pillars of our relationship!

With an estimated \$11.8 million in sales in 2017, Joey Chiappetta and Adam Ordish launched their own brokerage firm in 2018: Property of Chicago. Working the north-end of Chicago, they sell

everything from one-bedroom condos to single-family homes and



multi-unit buildings, serving the area's residents. They're committed to helping their clients achieve their dreams.

It was 2009, and Joey was working sales at the Drake. Joey explains: "I was selling weddings, and I really wanted to work for myself. Everyone was saying I would be a great wedding planner. My last year at the Drake I did forty weddings plus another ninety events. It was kind of hell on earth. It was a lot of work for not a lot of money, and I really wanted to work for myself."

So Joey quit his sales job at the Drake and launched his career as a real estate agent, and he waited tables at night to make ends meet while building his business. Although the market and economy were plummeting at that time, Joey discovered he was really good at selling properties. His career quickly took off. "I felt like in my old job there was a glass ceiling that I was never going to surpass. I wanted to do my own thing, and see if I could make it," Joey reflects. And he did.

Joey was a committed bachelor before he met Adam. But upon meeting Adam, he had this shocking epiphany that "I'm going to marry this guy." As their relationship developed and Joey got busier, Adam started helping Joey with his business. Adam explains: "I was in Chicago temporarily doing sales and operations for an IT company. I tried to stay as long as I could, and at the same time, Joey was getting quite a bit busier. So I followed him into real estate. That was in 2014."

Their business coach tells them, "You don't like it, so don't do it." They follow this sage advice and stick to what they are passionate about. Their enthusiasm is contagious. It's their passion that drives their success and keeps their clients coming back and referring new business to them.

While Adam hangs quietly in the background guiding things, Joey is the salesman managing client relationships. They counterbalance each other's strengths and weaknesses. Adam relays, "The secret to working together successfully is being open and honest." They are also careful not to let conflict interfere with their work. Adam continues, "The ability to put aside differences and prioritize is critical. We trust each other implicitly." They both got their managing brokers licenses last year, and it really strengthened their partnership. They are now building a brokerage together as equal partners with equal responsibility for the business succeeding.

They both love to entertain and draw upon their culinary backgrounds. Joey went to culinary school, and Adam owned a cafe in Australia. Known for throwing fabulous dinner parties, food is always the main focus when it comes to entertaining for the pair.

They like to have fun and enjoy building business and network relationships. When Joey first started, he really emphasized the numbers. Now ten years later, he puts more emphasis on how successful he is with developing client relationships. Most of their clients have become their friends. "It's about being a connector and giving people referrals, and it's through that that our business grows. It's more about getting people into our lives."

Joey reflects: "I'm so proud that we've built a business that's referral-based with happy clients that keep coming back and keep referring us out. We get to work with people we really enjoy and do well by them and treat them honestly, and we make a decent living at it." Today Adam and Joey have made it their dream to help others live their dreams. That's their secret. It's a recipe for ongoing success.

COMMON SENSE home matters **Natural Ways To Make** Your Home Smell Great By N2 Staff Writer, Megan Weatherly Lynn The winter months can leave your home feeling stuffy and stale. While it may not be springtime yet, you can freshen up your home with some of these purifying and scent-enhancing tricks.

Carpet Refresher

Revitalize carpets and rugs with a homemade powder that will leave your entire home smelling fresh and bright. Mix baking soda with dried rosemary and sprinkle it onto the surface of your floor covering. You can also add a few drops of essential oils into your mixture to enhance the scent. Lavender oil pairs well with the aroma of the rosemary, but you can also use Tea Tree oil, which is thought to have an anti-microbial effect. Just be sure that whatever essential oil you use is pet and child safe. After allowing the powder to sit for about half an hour, vacuum it up.

Diffuser Blends

One of the most efficient and healthy ways to spread a fresh scent throughout your home is by using a diffuser. Ranging in styles and costs, essential oil diffusers are now widely available. By mixing water and a blend of essential oils and adding it to your diffuser, you can spread the essential oils directly into the air. There are countless blends that can be made with various oils, but it's a good idea to do research and learn how different oils affect the environment and your body before diffusing them. Many

blends can purify the air as well as help relieve headaches and respiratory discomfort.

Deep Clean

Many odors in the home can be eliminated by pinpointing the source and cleaning it up. Obvious sources may be pet beds, litter boxes or bathrooms. Keep these tidy and sanitized. Baking soda and vinegar is a great odor-neutralizing combination that is safe to pour into bathroom and kitchen drains. Wash linens regularly and vacuum furniture often. It is also a great idea to have air vents and returns professionally cleaned annually. Be sure to toss out expired food from your pantry and refrigerator weekly.

Bake Something

Even if you don't feel up to baking fresh cookies, you can utilize your oven to get your home smelling great very quickly. Set your oven to 300 degrees, and bake a few capfuls of vanilla extract for an hour. To vary the scent, consider adding herbs like rosemary or mint. Your home will be filled with a cozy aroma that will last for hours.



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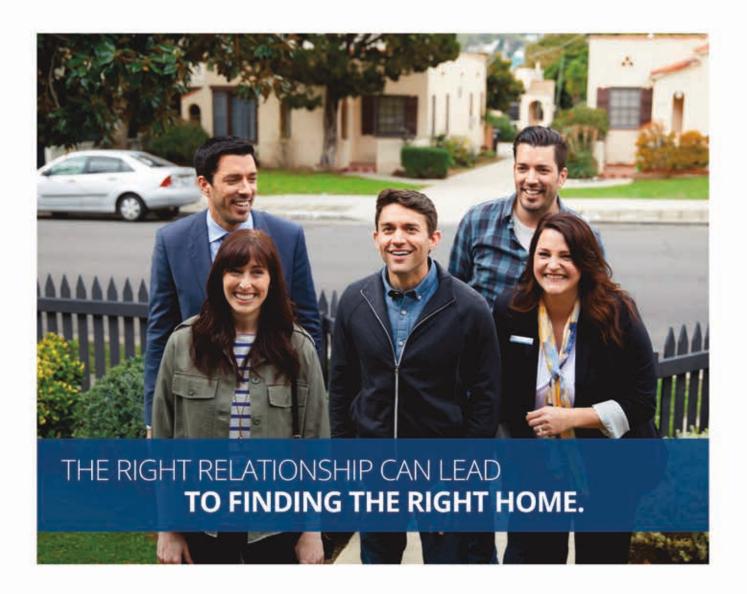
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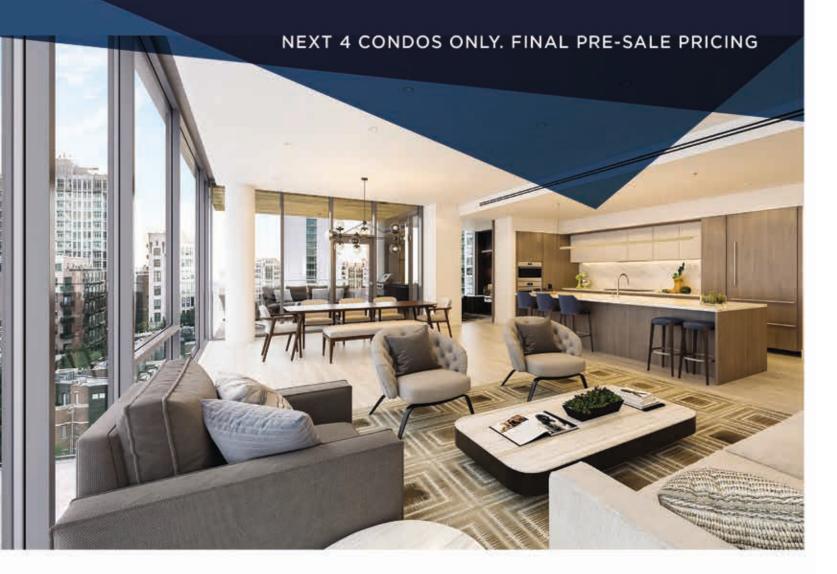


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About This Magazine

Ever since we launched *Chicago Real Producers* in October of 2017, we have heard some of the same questions from many of you. I figured it would be most efficient to publish the answers in case more of you had the same questions. My 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 rising star 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 me 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:

- 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 have an amazing story that needs to be shared. They overcame extreme obstacles.

They are an exceptional leader.

They consistently give back to the community.

- 3. We then interview them in person to find out if it's a good fit.
- 4. Assuming that everything works out, we set the wheels in motion to connect them with our photographer and writer.

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

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

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 me. 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 you see in here. We won't even take a meeting with a business that has not been vetted by one of you and "stamped for approval," in a sense. Our goal is to create a powerhouse network of the best affiliates to support the best REALTORS® in the area so we can all grow together.

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Photo Submitted: The Marcus Family

Leigh & Lindsey LarCUS

What advice would you give to a couple looking to go into business together?

Our best advice is to not have overlapping responsibilities. Divide up tasks to each person's strengths and then put that person in charge of decision-making in that area to prevent stepping on each other's toes.

What has been your most difficult challenge and how did you overcome it?

Our biggest challenge was when we were both in a selling role rather than complementary roles, and it was putting undue stress on our relationship. After a tough conversation, we decided it was better for Leigh to take the reigns. I got out of Leigh's way and our business really took off. With the time to decompress, we also decided it was the perfect chance to start our family, which we did. My favorite part of the story is when Leigh begged me to come back to work a year later to help him. I happily obliged as I missed him!

What is your secret to working together?

Make time at the office to meet together so that you don't talk about work all night at home.

•••

What is the most rewarding part of working together?

We love dreaming together and then having equal part in our achieved success. When we come up with super exciting big dreams, we put a plan together and then go out and get it together. Every success we have, we say "we," as Leigh does the selling but I do all the laying of the groundwork to get us there, so it is always a "we."

What is your favorite activity or hobby that you like to do together?

We love to take one-day adventures outside of the city. We will take the kids on a whim when Leigh doesn't have a busy day on a weekend, and go for a long drive and stay overnight at a random hotel. We spend the day exploring the area, trying a new restaurant, or ordering room service and using the pool if we find somewhere with amenities. Just one night, as that's possible to do spontaneously, and then get back to work!

Leigh and Lindsey Marcus met in 2004 through Friendster, the precursor to Facebook, and ten months later, they were engaged. Their secret to working together: no overlap. They have different responsibilities and decision-making roles. Leigh relays, "Lindsey's strengths are dreaming big, and the overall big picture. I'm more practical. I look at how we can make this great idea work in reality." Lindsey interjects, "Leigh is about the cost of things and the numbers. I like to dream big, throw big parties, and exceed client expectations." Their phenomenal success in business is proof of a well-matched couple.

For Lindsey, real estate was in her blood. Lindsey's father worked in commercial real estate. After college, she started in commercial and then switched to residential. A master of creating and maintaining relationships, she discovered she didn't like the transactional nature of commercial real estate. Residential real estate is about relationships, so she was able to use her strengths and excel. Lindsey went into real estate knowing from the beginning that she needed to treat it as a business. "I built my business on networking and hosting events. I got people excited about building things with me." Leigh watched Lindsey work while they were dating. Already in sales, he caught the real estate bug from her They tossed around the idea of working together but waited until they were married to make it happen.



The core focus of their business is having the strongest relationships possible, with as many people as possible, coupled with delivering the highest level of service. They treat people how they would like to be treated. As Lindsey describes Leigh's approach, "As thoughtful and conscientious as he is with me, his wife, he is just as kind to his clients and cares for them just as well as he does for his own family."

And Leigh just doesn't stop. Lindsey continues, "People come to Leigh from all over the country to shadow him, and they are blown away by his work ethic and remark that they've never seen anyone work so hard with so much passion for what they

are doing." Leigh adds, "I just work and work until my client's homes are sold—that's what I promised I would do!"

Showing appreciation is a big priority for both of them, as well as doing what they say they are going to do. They focus on consistently raising their level of client service. Lindsey explains, "I send cards for everything to show that I really appreciate any little thing someone does for me." Lindsey continues the thought: "Leigh raised his level of service due to my feeling that service is so important. We do the warm and fuzzy things. 'Let's make sure we send them cupcakes because you had a good meeting with them. Let's send their kids something." This commitment to showing appreciation to everyone—from the potential client to the delivery guy—pays off.

This attitude of gratitude extends to their staff. Showing their staff their appreciation for what they do and treating them well is another top priority. The team maintains very high standards and makes sure that anyone who will be associated with the team is a good fit for their work culture. And their success—through their commitment to high standards, service, and showing appreciation—is self-evident: 80 percent of their business comes from referrals. In 2017, they closed 235 deals and \$135 million in sales.

Lindsey continues, "I don't know if for us it really is about the numbers, as much as it is about being happy. We both want an easy, enjoyable lifestyle where we can spend more time together and with our children. We're serving our clients and doing the things we need to do to make their lives easier." Leigh continues, "You actually have an easier life when you tell people exactly what they need to know, and you're honest, upfront, and do what you say you're going to do." Operating with high levels of integrity means delivering on their promises to their clients.

One of the best things that happened in their relationship: the time when Leigh suggested Lindsey should go home and take some time off! The next, very best thing was when he asked her to come back. Lindsey explains, "When the market tanked, I got really stressed whereas Leigh was energized by it. He knew that if he worked ten times harder than anybody else, he was going to get more than his fair share. I got stressed. And he said, 'You know what, why don't you go home.' I went home, enjoyed some

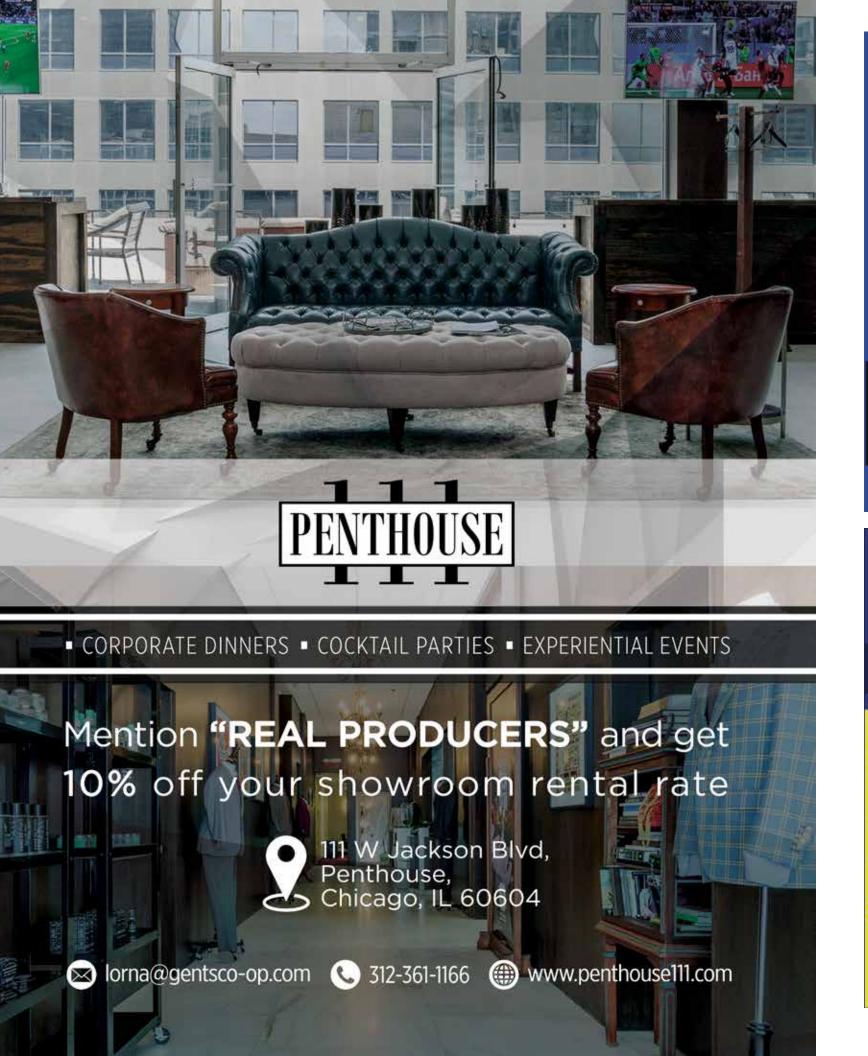
R&R and realized it was perfect timing to start a family. When Leigh asked me to join him back at the office a year later, I took on a new role behind-the-scenes running the team and handling marketing. Before, we had both been in sales, and competing with each other. When he asked me to come back, we separated duties." It was this division of roles that helped them to really excel—making it much easier to work in sync with each other rather than be in competition with each other.

With three girls—ages seven, six, and three—they are very involved in their daughters' school, and they sponsor many events at the school. They also participate in their neighborhood events as well as sponsoring events. For example, they give out free pumpkins for Halloween every year. They also made their office kid-friendly. Their girls can come to their office after school, and their clients are able to bring their children to the office too. A family-friendly office was a big priority for both of them. Their daughters have their own desk, complete with art supplies. They love to play at the office pretending they're taking calls like their daddy.

Leigh and Lindsey are also committed to their own self-improvement, both in terms of professional and personal development. They look at how they can keep growing as a couple and improve their marriage. They work on their relationship. They also attend Tony Robbins seminars, and Leigh attends a lot of real estate training courses. And they have a morning ritual together that includes exercise, meditation, and a daily gratitude list.

Their commitment to raising the bar in their own lives as well as in their business is paying in dividends. They just moved into an office that they built across the street from their home, so from work or home, they can now walk their daughters to school. Their success demonstrates that the sky really is the limit if you are willing to put in the work and hold true to the values that drive you in both business and life.

Their advice to new agents: "Your chances of making it are slim. You better be prepared to work harder than everyone else because it's going to be 100-times harder than you think." Service, love, and hard work sum up their credo. They love what they do, they love their clients, and they love their family.



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Sara McCarthy & Julie Dorger

By **Nora Wall** Photos by **Carlos Miranda**

What advice would you give to a couple looking to go into business together?

We think that anyone considering going into business together should focus on four important aspects: 1) an open mind willing to be challenged and to expect the unexpected 2) the ability to bring different aspects of the business to the table 3) complete trust in each other and 4) lots of patience. Being "in the trenches" together and working towards a common goal—strengthen our partnership and lead to more successful endeavors.

What has been your most difficult challenge and how did you overcome it?

Our greatest challenge has always been taking a vacation. With real estate being a 24/7 business, it is hard enough to get away as a single agent, let alone as a couple. Our best advice: put it on the calendar and make sure it happens. We used to manage our business from afar when we went on vacation. Now we have very talented team members who can keep things moving in our absence. This structure benefits everyone...our clients, our team, and us.



What is your secret to working together?

We agree on the "why": to provide a superior level of service to our clients. Our track record proves if we focus on providing a high level of service in everything we do, the sales follow. Serving our clients has to be our top priority. We have absolute respect for each other and value what we individually contribute to our business. We do not measure or criticize each other. We each give 100 percent.

What is the most rewarding part of working together?

We love to share our successes with each other. Our strong work ethic helps us realize our goals together and creates a very dynamic and fulfilling work environment. The most rewarding part of working together is being able to experience the successes together. We both work so hard toward achieving the same goals for our business, and when we reach them, the success is that much better, because we both worked on it together.

What is your favorite activity or hobby that you like to do together?

We love to travel and actually met while we were both working in the corporate incentive travel industry. We made fantastic friendships all over the country and continue to stay in touch with friends through our travels, exploring new places together whenever we can get away.

Sara McCarthy and Julie Dorger met while working in corporate travel and made the move to real estate in 2004. After 9/11, it became harder to travel, their industry was suffering, and they wanted to be in the same city. They moved to Chicago knowing only five people. Julie was familiar with the real estate industry as her father was a home builder and her mother was a real estate agent. She had grown up



the Dorger McCarthy group

in the business. So when they were looking for a new industry for their careers, Sara and Julie decided to shift into real estate together. They built their business from the ground up with hardly any connections in a brand new city. Fourteen years later, they have built a successful business partnership, and they are members of the top 1 percent of REALTORS®. With a team of five, they did \$32 million in sales in 2018.

What they love about Chicago is that it is a city where you can do anything and be anything you want to be, and you will find people to help you and support you along the way. They feel that they are examples of "if you love what you do, and you work really hard, you can be successful at it despite the odds."

Part of their secret to remaining successful is staying humble and grateful. To make it in real estate, you have to be a self-motivated individual. And Julie and Sara have built their business through a dedication to customer service. Today, 95 percent of their business is through referrals. Sara explains, "We are all about the relationships, and I think that is something that has really helped us." They discovered in the beginning that if they focused on service, then the sales would come. They have developed wonderful friendships with many of their clients.

Sara and Julie offer this advice: agents coming into the real estate business must understand that it is a 24/7 job and a lifestyle. As

a real estate agent, you do not work in a "clock-in and clock-out" manner. You get back what you put into it. For every transaction, we are motivated and committed to completing each step in the process at the highest level of client service.

The two have built a strong partnership and their clients trust them. Sara explains, "Julie is more of the CEO and handles operations. I am more of the marketing and creative side. But we are both client-facing." They work together with their clients, and their clients know that they have their backs and are committed to serving them in the best way possible.

At the heart of their practice is a deep gratitude and respect for each other. Sara relays, "Honestly, I don't know how single agents do it. I am so grateful that I have someone I admire and fully trust to work with." Julie interjects, "When you're in business together, you always have someone to bounce things off of."

It's clear that they love what they do, and they love the fact that they never live the same day twice. The ripple effect of their mutual trust and respect for each other, their inspiration for what they do, their love of having great business and personal relationships, and their dedication to their clients and business has created a very successful partnership. Sara McCarthy and Julie Dorger are two of Chicago's top performers and are one of the city's most successful real estate teams.







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FRANK & CHERYL MITTER MITTER

What advice would you give to a couple looking to go into business together?

Have complementary skills. Trust each other. Bounce problems and ideas off of each other. Two heads are better than one most of the time. Always have each other's back. Compliment and give credit and celebrate your success.

What has been your most difficult challenge and how did you overcome it?

We owned our own realty company for twenty-five years and someone always had to mind the store. For the first ten years, we could not take vacations together. So, we hired additional agents and an assistant to help out.

What is the secret to working together?

Open communication and talking about issues. It really helps to bounce ideas and thoughts off of another person that is in your same industry and understands the client, or situation, in-depth.

What is the most rewarding part of working together?

Doing an exceptional job for our clients and getting repeat referrals. We are going on [working with/ serving] three generations of some families; they have turned into our friends. Also, having time for each other and family.

What is your favorite activity or hobby that you like to do together?

Taking long walks with our Jack Russell terriers and going to our lake home and going boating. It is very relaxing.

With over thirty-five years in real estate, Frank and Cheryl Mitrick have seen and experienced it all. Through diversification and a commitment to developing client relationships, they have built a thriving business as top producers. Their longevity through the ups and downs of the market, continual growth, and high regard among their peers are all testa-

ments to their success. They are among Chicago's very best in real estate.

They built their business from the ground up. Frank was just out of college and a budding golf pro when he got into the business through the encouragement of a friend who was a developer. Frank asked him, "Why should I get into a real estate?" His friend replied, "Because I've doubled my income every year since I got into the business." That was enough to convince Frank to give it go. He caught the bug quickly. Frank's friend took him under his wing, and Frank cut his teeth in the industry converting high-rise rentals into condominiums.

Frank and Cheryl met through Cheryl's mother, who was working for Frank as an agent. Cheryl was a finance whiz with a background that includes working on the mercantile exchange handling cash-to-futures arbitrage and trading commodities. She had a knack not only for numbers, but also for sales. The two joined forces in real estate and marriage.

Cheryl explains, "It was [at the] time when interest rates had gone from 9 percent to 21 percent. A lot of doctors and bankers would buy condos as investments. When interest rates jumped, they started to rent those properties. We started a rental business in Chicago. That was our first endeavor. I would get on the phone and get ten listings at a time." Their business grew organically. During this time, their only child, Lauren, was born. They would bring her along to open houses when she was old enough.

When the market normalized again, they worked to convert their rental clients into buyers. Their goal was to keep all their clients. That was their top priority then, and it remains so today. "It's a lot easier to keep clients than it is to get new ones," Frank reflects. This strategy had a snowball effect on their business. Today, it's booming.

• • •

But Frank and Cheryl went through some of the worst years in the market, and their rental business is what sustained them, so they know its value. Cheryl, who has been active with the Chicago Board of REALTORS® these many years, reflects, "During the 2008 downturn, we lost over 2,000 members because they couldn't survive. That's why we're still doing rentals even though our main business is sales." It has kept them steady through turbulent times.

. . .

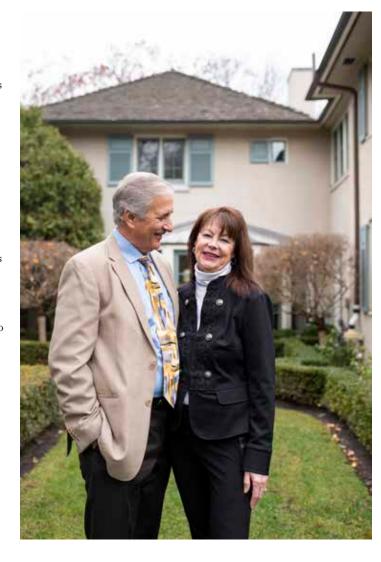
When asked to compare the 21 percent interest rates from the 1980s to the financial crisis of 2008, they agree 2008 was much worse. The market wasn't inflated in 1980, so people weren't losing their homes. They agree that "In 2008, we saw a lot of people who overpaid and ended up upside down. They couldn't sell, and many properties went into foreclosure."

They refer to themselves as the original flippers. Frank bought his first rehab property in 1980 for \$28,000 and sold it six months later for \$39,000. When he met Cheryl, he had already bought and sold seven properties. Cheryl and Frank continued to buy properties and rehab them. Cheryl is also an appraiser, and people trust the Mitricks to do their due diligence and make sure that they won't overpay for properties. These combined experiences—as agents and as investors themselves—have made them excellent at appraising a property's true value. A skill many of their clients rely on them for, especially when it comes to buying multi-units and rehabbing properties.

Even now, after thirty-five years in the business and having to reinvent themselves several times to adapt to changing marketplaces, they are still learning. It's their ability to adapt that has been pivotal to their ongoing success, along with maintaining great client relationships.

The couple works together and swaps roles as needed. While Cheryl tends to handle the finances since that is her area of expertise, they go to initial client meetings together, and whoever hits it off best with the client will take on the client management role.

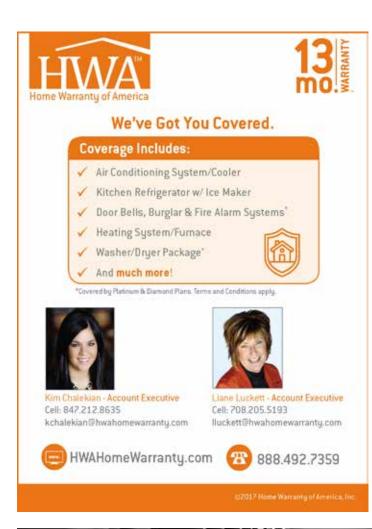
Each year, they work to do better than the year before. And they love the opportunity to help people with one of the biggest decisions of their lives: buying a home. Fifty percent of their business comes

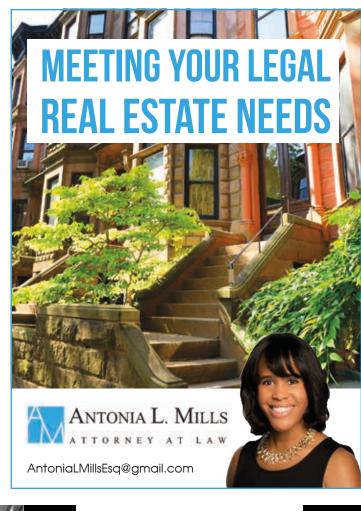


through referrals, and they still work with quite a few first-time buyers, holding their hands through the process.

That little girl, who they used to drag to open houses with them on the weekend, is now grown up. Lauren, working alongside her husband Charlie, have joined the family business. Frank and Cheryl say their daughter got the best qualities of the two of them. Following in the family footsteps of a dynamic husband-and-wife team, Lauren and Charlie have picked up the baton and they are leading the team.

Last year, the Mitrick team made the switch to Compass as founding agents. True to their values, they keep learning, adapting to the market, and reinventing themselves and their business. They've built a loyal, dependable, and trustworthy brand. It's those values that have kept their business booming—from an analog world well into the digital age. Their legacy proves that diversification, adaptability, and a commitment to service are the keys to achieving outstanding success.









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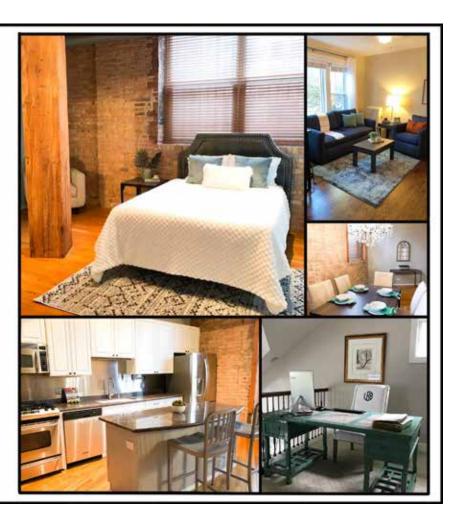
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LAUREN MITRICK WOOD & CHARLIE WOOD

By Nora Wall
Photos by Heather Allison Love Photography





What advice would you give to a couple looking to go into business together?

Be good listeners and team players. It all comes down to that.

What has been your most difficult challenge and how did you overcome it?

For me personally, it was difficult trying to learn the business and catch up when Lauren had about a ten-year start on me. There was so much to learn, so I always felt behind. So it was hard to swallow my pride and admit I didn't, and couldn't, know everything. It took time and patience, but I think I am finally catching up to her!

What is your secret to working together?

We are a great tag-team because we both share similar strengths so we can kind of trade-off and fill in for each other if the other is unavailable. We learn from each other and know when to let one lead in a given situation. I think this is simply because we have an unspoken understanding of each other due to our personal relationship, and that helps a ton in business.

What is the most rewarding part of working together?

Being able to celebrate success with your partner in life doesn't get any better. It makes achievements more special because you have an intimate knowledge of the business and the transactions being worked on.

What is your favorite activity or hobby that you like to do together?

We love to hike together whenever we are on vacation.

When the only child of a superstar Chicago real estate team who made the Forbes Top 30 Under 30 list on her own joined forces

with an easy going, successful actor/model, they quickly rose to become one of Chicago's most dynamic real estate duos. These stars, Lauren Mitrick Wood and Charlie Wood, achieved over \$30 million in sales last year with the help of their team, the Mitrick Group, which includes her parents and several other agents. Committed to providing their clients with white-glove service, they continue the Mitrick family tradition of serving Chicago's real estate market while also making it their own.

For Lauren, a third-generation REALTOR®, real estate is in her blood. Her father and grandmother worked together at a development company in Glenview. When her parents met, they started their own real estate business together. Lauren helped out her parents on weekends, and she grew up watching them run their business and host open houses. While she never thought she'd join the family business, after finishing college she thought she would give real estate a try. After becoming a REALTOR® and earning \$75,000 her first year, she never looked back.

Lauren and Charlie met in 2011 while Charlie was home for the winter holidays from Los Angeles. The two started dating long distance, but it wasn't too long before Charlie packed up his things and moved back to Chicago to be closer to Lauren. While they were dating, Charlie happened to have some downtime from work and got his rental license to help Lauren out, who was slammed with business. He was hooked and went on to get his real estate license to be able to take on more clients. The pair soon became solid business partners.

There's an understanding that clients expect more today, and real estate is a relationship business. Lauren explains, "We genuinely care about our clients and want to make them happy. We put a big emphasis on creating relationships, and we put that first." Lauren and Charlie believe their success is largely due to their ability to create and sustain successful relationships by offering their clients top service.

Lauren continues, "If you do a good job, then your business grows organically." Their marketing efforts include seasonal tickets, reservations around town, dinner parties with a private chef, and events at their home. They aim to produce as many different forms of engagement as possible, and they make that and customized gifting a top priority.

Charlie relays, "It's ultimately about being able to wake up every day and enjoy what you do. Our clients have become our friends." Charlie manages much of the paperwork and the behind-the-scenes work while Lauren remains front and center as the face of the team. With deep roots in Chicago and a love for the city, both Charlie and Lauren are carrying on the Mitrick family legacy of serving Chicago's real estate buyers and sellers. Lauren reflects, "My grandfather used to pour concrete in the city, and if you look closely sometimes you can find Mitrick stamped on some of the sidewalks." Today, the Mitrick Group is committed to helping Chicago continue to develop into one of the world's finest 21st Century cities.



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- JILL BEDA DANIELS, ATTORNEY AT LAW







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TOP 200 STANDINGS

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

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
1	Jeffrey	Lowe	176	\$185,265,213	66	\$79,626,214	242	\$264,891,427
2	Nancy	Tassone	60	\$221,516,343	6	\$6,977,500	66	\$228,493,843
3	Colin	Hebson	129	\$134,664,823	50	\$41,832,723	179	\$176,497,546
4	Matt	Laricy	140	\$63,673,800	211	\$94,219,552	351	\$157,893,352
5	Emily	Sachs Wong	80	\$96,262,500	36	\$42,028,500	116	\$138,291,000
6	Mario	Greco	169	\$95,029,681	72	\$42,070,242	241	\$137,099,923
7	Jennifer	Ames	58	\$72,904,050	32	\$31,389,250	90	\$104,293,300
8	Leigh	Marcus	137	\$81,532,183	29	\$17,985,618	166	\$99,517,801
9	Karen	Biazar	125	\$75,486,815	27	\$17,349,400	152	\$92,836,215
10	Kathleen	Malone	35	\$51,790,338	21	\$29,157,775	56	\$80,948,113
11	Brad	Lippitz	46	\$47,302,245	27	\$30,696,400	73	\$77,998,645
12	Melanie	Giglio	64	\$46,252,805	49	\$28,663,607	113	\$74,916,412
13	Sophia	Klopas	49	\$36,197,686	54	\$38,310,795	103	\$74,508,481
14	Carrie	McCormick	73	\$39,364,555	54	\$28,829,405	127	\$68,193,960
15	Barbara	O'Connor	67	\$43,731,414	40	\$23,593,934	107	\$67,325,348
16	Sam	Shaffer	38	\$21,082,800	87	\$44,823,985	125	\$65,906,785
17	Timothy	Sheahan	49	\$44,133,030	24	\$20,066,885	73	\$64,199,915
18	Jennifer	Mills	58	\$39,559,500	29	\$23,061,400	87	\$62,620,900
19	Tommy	Choi	49	\$26,453,800	60	\$35,482,950	109	\$61,936,750
20	Chezi	Rafaeli	26	\$37,942,500	11	\$21,342,500	37	\$59,285,000
21	Elizabeth	Brooks	51	\$53,492,959	1	\$935,081	52	\$54,428,040
22	Amanda	Mcmillan	56	\$30,603,475	33	\$21,655,400	89	\$52,258,875
23	Elena	Theodoros	44	\$21,941,500	53	\$29,965,240	97	\$51,906,740
24	Debra	Dobbs	21	\$13,602,750	25	\$34,852,579	46	\$48,455,329
25	Julie	Harron	16	\$31,627,625	11	\$16,763,568	27	\$48,391,193
26	Braden	Robbins	22	\$8,263,413	92	\$38,392,712	114	\$46,656,125
27	Philip	Skowron	16	\$17,944,400	14	\$26,767,642	30	\$44,712,042
28	Frank	Montro	156	\$28,929,690	89	\$14,741,067	245	\$43,670,757
29	Millie	Rosenbloom	31	\$26,395,750	17	\$16,502,400	48	\$42,898,150
30	Katharine	Waddell	39	\$23,268,003	31	\$18,701,382	70	\$41,969,385
31	Robert	Picciariello	92	\$40,565,840	0	\$0	92	\$40,565,840
32	Timothy	Salm	19	\$28,067,878	7	\$11,380,628	26	\$39,448,506
33	Melissa	Siegal	39	\$17,330,100	32	\$20,865,743	71	\$38,195,843
34	Joanne	Nemerovski	14	\$20,842,688	11	\$16,628,328	25	\$37,471,016

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
35	Katherine	Malkin	7	\$13,075,000	10	\$24,134,500	17	\$37,209,500
36	D	Waveland Kendt	35	\$28,183,256	17	\$8,765,450	52	\$36,948,706
37	Michael	Rosenblum	24	\$25,354,744	15	\$11,550,000	39	\$36,904,744
38	Jason	O'Beirne	39	\$29,030,450	25	\$6,384,428	64	\$35,414,878
39	Melissa	Govedarica	46	\$29,545,600	9	\$5,858,700	55	\$35,404,300
40	Bruce	Glazer	24	\$12,015,250	27	\$23,064,500	51	\$35,079,750
41	Matthew	Liss	43	\$23,486,100	16	\$10,364,301	59	\$33,850,401
42	Meredith	Manni	8	\$11,630,000	12	\$21,948,375	20	\$33,578,375
43	Lance	Kirshner	52	\$21,290,882	24	\$12,277,550	76	\$33,568,432
44	Michael	Hall	52	\$23,071,450	27	\$10,389,300	79	\$33,460,750
45	Dennis	Huyck	37	\$21,592,310	18	\$11,756,800	55	\$33,349,110
46	Gary	Lucido	39	\$19,614,728	29	\$13,698,986	68	\$33,313,714
47	Daniel	Close	5	\$2,995,650	52	\$30,224,258	57	\$33,219,908
48	Elizabeth	Ballis	22	\$22,845,500	16	\$10,329,630	38	\$33,175,130
49	Michael	Shenfeld	28	\$17,910,150	22	\$14,604,400	50	\$32,514,550
50	Owen	Duffy	45	\$25,101,600	12	\$6,855,900	57	\$31,957,500

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TOP 200 STANDINGS

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

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
51	Layching	Quek	5	\$2,688,500	41	\$29,241,788	46	\$31,930,288
52	Eudice	Fogel	13	\$11,906,750	19	\$19,830,683	32	\$31,737,433
53	Scott	Newman	51	\$13,485,956	43	\$18,035,807	94	\$31,521,763
54	Ryan	Preuett	12	\$10,387,500	11	\$20,827,500	23	\$31,215,000
55	Jeffrey	Proctor	25	\$13,439,650	19	\$17,070,750	44	\$30,510,400
56	Ivona	Kutermankiewicz	30	\$21,985,600	9	\$8,083,708	39	\$30,069,308
57	Nadine	Ferrata	26	\$18,381,547	12	\$11,079,220	38	\$29,460,767
58	Joe	Zimmerman	34	\$14,147,850	35	\$15,280,340	69	\$29,428,190
59	Sam	Jenkins	28	\$19,999,500	13	\$9,067,500	41	\$29,067,000
60	William	Goldberg	27	\$18,917,693	14	\$10,138,401	41	\$29,056,094
61	Michael	Maier	44	\$25,371,735	7	\$3,534,500	51	\$28,906,235
62	Scott	Curcio	42	\$17,614,200	31	\$10,774,750	73	\$28,388,950
63	Jill	Silverstein	18	\$10,678,000	30	\$17,350,193	48	\$28,028,193
64	Deborah	Hess	38	\$16,380,350	28	\$11,476,450	66	\$27,856,800
65	Julie	Busby	19	\$11,266,000	19	\$16,504,100	38	\$27,770,100
66	Laura	Торр	26	\$16,466,500	22	\$11,289,999	48	\$27,756,499
67	Naomi	Wilkinson	12	\$13,865,750	11	\$13,810,000	23	\$27,675,750
68	Helaine	Cohen	2	\$1,060,000	15	\$26,554,533	17	\$27,614,533
69	Susan	Miner	8	\$21,051,000	3	\$6,530,000	11	\$27,581,000
70	Beth	Gomez	25	\$13,613,300	14	\$13,696,000	39	\$27,309,300
71	Nicholas	Colagiovanni	22	\$14,049,000	18	\$13,190,542	40	\$27,239,542
72	Brooke	Vanderbok	20	\$13,848,448	18	\$13,311,900	38	\$27,160,348
73	Kevin	Hinton	28	\$11,839,373	31	\$14,350,150	59	\$26,189,523
74	Robert	Sullivan	18	\$16,285,500	11	\$9,676,000	29	\$25,961,500
75	Nicholaos	Voutsinas	0	\$0	47	\$25,954,860	47	\$25,954,860
76	Weston	Harding	28	\$17,176,414	16	\$8,733,714	44	\$25,910,128
77	Janet	Owen	6	\$21,540,000	2	\$4,321,181	8	\$25,861,181
78	Danielle	Dowell	28	\$17,352,674	19	\$8,461,400	47	\$25,814,074
79	Stefanie	Lavelle	22	\$10,919,900	30	\$14,595,000	52	\$25,514,900
80	Scott	Berg	62	\$24,881,750	1	\$544,500	63	\$25,426,250
81	Peter	Krzyzanowski	25	\$11,029,850	24	\$13,872,700	49	\$24,902,550
82	Hayley	Westhoff	23	\$15,574,900	15	\$9,315,800	38	\$24,890,700
83	Melinda	Jakovich	10	\$11,904,500	7	\$12,780,000	17	\$24,684,500
84	Phil	Byers	22	\$10,003,100	22	\$14,590,300	44	\$24,593,400

#	First Name	Last Name	List #	List\$	Sell #	Sell \$	Total #	Total \$
85	Lisa	Mcmillan	27	\$22,465,288	5	\$2,089,000	32	\$24,554,288
86	Zane	Jacobs	42	\$22,305,150	1	\$1,710,000	43	\$24,015,150
87	Beata	Gaska	25	\$17,843,258	5	\$5,844,800	30	\$23,688,058
88	Joshua	Lipton	21	\$14,090,095	15	\$9,556,000	36	\$23,646,095
89	Peter	Moore	17	\$7,234,000	25	\$16,143,400	42	\$23,377,400
90	Armando	Chacon	16	\$10,356,968	15	\$12,994,166	31	\$23,351,134
91	Lauren	Mitrick Wood	19	\$11,348,000	22	\$11,752,250	41	\$23,100,250
92	R. Matt	Leutheuser	7	\$10,224,900	7	\$12,825,550	14	\$23,050,450
93	Sara	Mccarthy	17	\$8,530,700	32	\$14,439,415	49	\$22,970,115
94	Marlene	Granacki	13	\$16,072,202	5	\$6,878,202	18	\$22,950,404
95	John	Berdan	11	\$4,253,000	43	\$18,614,500	54	\$22,867,500
96	Philip	Schwartz	34	\$14,897,825	22	\$7,812,250	56	\$22,710,075
97	Hasani	Steele	51	\$16,898,178	20	\$5,781,154	71	\$22,679,332
98	Edward	Jelinek	26	\$10,325,000	22	\$12,120,400	48	\$22,445,400
99	Nancy	Hotchkiss	36	\$13,624,800	22	\$8,674,750	58	\$22,299,550
100	Alfredo	Medina	42	\$22,297,785	0	\$0	42	\$22,297,785

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TOP 200 STANDINGS

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

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
404	-		0.5	40.005.000		440.040.000		400.005.000
101	Santiago	Valdez	35	\$9,925,000	40	\$12,310,200	75	\$22,235,200
102	Pamela	Rueve	11	\$9,660,902	12	\$12,527,000	23	\$22,187,902
103	Jacqueline	Colando	38	\$16,558,700	7	\$5,275,400	45	\$21,834,100
104	Izabela	Sloma	17	\$16,233,300	10	\$5,479,500	27	\$21,712,800
105	Alishja	Ballard	24	\$12,113,800	24	\$9,522,000	48	\$21,635,800
106	Stephanie	Cutter	32	\$13,956,200	19	\$7,668,500	51	\$21,624,700
107	Steve	Meyer	44	\$19,218,075	4	\$2,399,725	48	\$21,617,800
108	Christine	Paloian Fixler	14	\$19,967,000	3	\$1,289,900	17	\$21,256,900
109	Rubina	Bokhari	18	\$14,137,500	12	\$6,948,500	30	\$21,086,000
110	Ryan	Preuett	13	\$10,957,500	11	\$10,097,500	24	\$21,055,000
111	Susan	Kanter	20	\$11,227,000	19	\$9,789,500	39	\$21,016,500
112	Ryan	Smith	113	\$20,796,073	3	\$166,500	116	\$20,962,573
113	Ryan	Huyler	19	\$10,683,399	17	\$10,244,750	36	\$20,928,149
114	Daniel	Glick	14	\$16,217,550	8	\$4,667,250	22	\$20,884,800
115	Qiankun	Chen	10	\$2,732,000	58	\$18,119,488	68	\$20,851,488
116	Juliana	Yeager	25	\$13,477,050	12	\$7,358,250	37	\$20,835,300
117	Erin	Mandel	14	\$8,076,000	17	\$12,721,271	31	\$20,797,271
118	John	O'Neill	11	\$12,400,951	8	\$8,120,000	19	\$20,520,951
119	George	Morgan	19	\$12,240,500	13	\$8,063,000	32	\$20,303,500
120	Ken	Jungwirth	18	\$9,571,500	13	\$10,646,500	31	\$20,218,000
121	Lisa	Huber	18	\$9,800,000	16	\$10,290,904	34	\$20,090,904
122	Stacey	Dombar	33	\$13,754,150	13	\$6,265,750	46	\$20,019,900
123	Andrew	Glatz	69	\$10,805,000	68	\$9,150,400	137	\$19,955,400
124	Christie	Ascione	17	\$9,971,975	13	\$9,966,500	30	\$19,938,475
125	Brett	Novack	20	\$8,812,526	22	\$11,094,300	42	\$19,906,826
126	Kimberly	Gleeson	8	\$8,651,001	4	\$11,245,001	12	\$19,896,002
127	Thomas	Moran	12	\$13,200,400	4	\$6,636,750	16	\$19,837,150
128	Mariah	Dell	13	\$8,880,250	18	\$10,867,000	31	\$19,747,250
129	Margaret	Baczkowski	15	\$11,674,500	10	\$8,069,400	25	\$19,743,900
130	Janelle	Dennis	29	\$12,312,301	17	\$7,402,300	46	\$19,714,601
131	Megan	Tirpak	11	\$7,983,500	15	\$11,688,749	26	\$19,672,249
132	Camille	Canales	14	\$5,046,000	27	\$14,596,900	41	\$19,642,900
133	Stephanie	Loverde	22	\$9,238,400	21	\$10,336,100	43	\$19,574,500
134	Eric	Hublar	2	\$775,000	40	\$18,766,800	42	\$19,541,800

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
135	Samantha	Porter	22	\$17,294,000	4	\$2,232,000	26	\$19,526,000
136	Alex	Brusha	1	\$9,700,000	1	\$9,700,000	2	\$19,400,000
137	Danny	Lewis	19	\$7,325,750	23	\$11,907,670	42	\$19,233,420
138	Lisa	Sanders	37	\$14,715,350	13	\$4,351,000	50	\$19,066,350
139	Melanie	Stone	11	\$4,677,000	43	\$14,332,500	54	\$19,009,500
140	Kevin	Wood	4	\$11,736,978	4	\$7,210,000	8	\$18,946,978
141	Caroline	Druker	9	\$12,729,000	8	\$6,169,000	17	\$18,898,000
142	Jennifer	Liu	38	\$17,795,777	3	\$1,060,000	41	\$18,855,777
143	Paul	Mancini	11	\$3,465,100	30	\$15,293,650	41	\$18,758,750
144	Paul	Barker	28	\$14,592,531	8	\$4,133,500	36	\$18,726,031
145	Steven	Powers	15	\$7,337,900	19	\$11,369,400	34	\$18,707,300
146	Mark	Dollard	12	\$7,553,000	10	\$11,150,000	22	\$18,703,000
147	Arthur	Cirignani	154	\$17,358,506	7	\$1,311,400	161	\$18,669,906
148	Cynthia	Sodolski	18	\$12,787,000	10	\$5,805,388	28	\$18,592,388
149	Keith	Brand	2	\$618,000	37	\$17,902,350	39	\$18,520,350
150	Harold	Blum	17	\$15,501,500	5	\$2,999,000	22	\$18,500,500

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TOP 200 STANDINGS

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

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
151	Brady	Miller	18	\$7,414,300	34	\$11,079,401	52	\$18,493,701
152	Gail	Spreen	32	\$14,168,250	10	\$4,282,500	42	\$18,450,750
153	Randy	Nasatir	24	\$10,713,000	20	\$7,706,400	44	\$18,419,400
154	Randy	Mcghee	8	\$11,832,750	7	\$6,458,000	15	\$18,290,750
155	Ashley	Cox	11	\$4,499,500	16	\$13,764,319	27	\$18,263,819
156	lan	Schwartz	23	\$10,940,500	10	\$7,239,345	33	\$18,179,845
157	Jeremiah	Fisher	17	\$9,534,550	15	\$8,599,950	32	\$18,134,500
158	Michael	Linden	26	\$11,131,700	16	\$6,755,300	42	\$17,887,000
159	Amy	Duong	17	\$8,227,300	17	\$9,627,424	34	\$17,854,724
160	Michael	Vrielink	19	\$8,580,500	20	\$9,253,545	39	\$17,834,045
161	Nancy	Mcadam	22	\$16,032,000	5	\$1,762,250	27	\$17,794,250
162	Radim	Mandel	23	\$10,638,400	15	\$7,066,300	38	\$17,704,700
163	John	Vossoughi	11	\$8,763,500	9	\$8,933,000	20	\$17,696,500
164	David	Schraufnagel	6	\$8,781,600	6	\$8,781,600	12	\$17,563,200
165	Rory	Fiedler	0	\$0	42	\$17,506,900	42	\$17,506,900
166	Kathryn	Schrage	40	\$17,505,350	0	\$0	40	\$17,505,350
167	Emily	Smart Lemire	9	\$7,560,000	15	\$9,861,311	24	\$17,421,311
168	Sarah	Ziehr	41	\$17,375,940	0	\$0	41	\$17,375,940
169	Nick	Nastos	9	\$4,680,900	26	\$12,648,850	35	\$17,329,750
170	Pearce	Lashmett	21	\$11,397,750	12	\$5,822,625	33	\$17,220,375
171	Michelle	Berger	10	\$8,679,500	9	\$8,440,247	19	\$17,119,747
172	Pasquale	Recchia	23	\$9,568,669	14	\$7,429,000	37	\$16,997,669
173	Sam	Boren	0	\$0	28	\$16,796,150	28	\$16,796,150
174	Marci	Trick	0	\$0	34	\$16,767,400	34	\$16,767,400
175	Terri	Mcauley	6	\$5,410,000	9	\$11,259,500	15	\$16,669,500
176	Collin	Walker	12	\$6,085,500	24	\$10,570,500	36	\$16,656,000
177	Brian	Cargerman	0	\$0	30	\$16,639,415	30	\$16,639,415
178	Elizabeth	Lothamer	18	\$7,838,500	21	\$8,697,900	39	\$16,536,400
179	Ted	Guarnero	7	\$2,238,500	21	\$14,257,700	28	\$16,496,200
180	Mary	Mac Diarmid	5	\$4,699,000	11	\$11,774,500	16	\$16,473,500
181	James	Kinney	8	\$13,507,500	4	\$2,960,000	12	\$16,467,500
182	John	Huebner	21	\$9,137,700	18	\$7,328,700	39	\$16,466,400
183	Doug	Harter	5	\$2,975,000	11	\$13,381,900	16	\$16,356,900
184	Eugene	Fu	16	\$10,627,500	7	\$5,677,429	23	\$16,304,929

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
185	Natalie	Renna	4	\$1,234,000	33	\$14,940,200	37	\$16,174,200
186	David	Smith	0	\$0	31	\$16,130,128	31	\$16,130,128
187	Brooke	Daitchman	14	\$6,337,000	16	\$9,705,250	30	\$16,042,250
188	Christina	Delgreco	15	\$6,989,400	15	\$8,993,937	30	\$15,983,337
189	Nathan	Brecht	37	\$14,991,400	2	\$991,000	39	\$15,982,400
190	Keith	Tarasiewicz	3	\$904,900	37	\$15,070,750	40	\$15,975,650
191	Lindsey	Richardson	19	\$6,581,750	18	\$9,376,800	37	\$15,958,550
192	Sherri	Hoke	6	\$4,674,000	9	\$11,245,000	15	\$15,919,000
193	Joseph	Kotoch	17	\$8,024,361	10	\$7,886,000	27	\$15,910,361
194	Natasha	Motev	8	\$7,846,900	6	\$7,997,400	14	\$15,844,300
195	Lissa	Weinstein	4	\$5,687,500	9	\$9,887,500	13	\$15,575,000
196	Sohail	Salahuddin	26	\$12,577,950	7	\$2,938,800	33	\$15,516,750
197	Jane	Shawkey-Nye	3	\$5,579,175	4	\$9,877,000	7	\$15,456,175
198	Barbara	Proctor	7	\$10,990,000	3	\$4,450,000	10	\$15,440,000
199	Shay	Hata	16	\$7,990,500	10	\$7,443,000	26	\$15,433,500
200	Suzanne	Gignilliat	6	\$8,727,000	4	\$6,700,000	10	\$15,427,000

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



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 We are so confident in closing your loan

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2 Seller On-Time Closing Protection

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

4 Agent Protection

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consult your fax advisor regarding any tox imptications. 5-PHE employees and their immediate family members are not eligible to participate in the program. 6-The Guardiniee is not a commitment to lend is not fransferable or assignable; and PHE reserves the right for amend or leminate this Guardiniee at any time except as to qualified bornie purchases with submitted applications prior to the date of the amendment or termination. 7-AH payments made under his Guardinee shall be the only recourse and obligation of PHE under this Guardinee. Any other indirect, special or consequential damages due to PHE's failure to close a loom, timely or otherwise, are hereby (disclaimed, 8-The closing days are business days, and shall

commer indicates an intent to proceed and (b) consumer submits to PHE at all of the documents required by PHE to close the loan in the specified closing. PHE is not flatbe for delay ("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 invited to, delays caused by the consumer or other third parties. Accordingly, this On-Time Closing Protection is not enforcedable if such Delays accurred the ison closes.



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



THE GUNDERSON LAW FIRM, LLC

2155 W. Roscoe St. Chicago, IL 60618



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