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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!!

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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Publisher's Toldand Control of the Publisher C

s I reflected on what to write for this month's note, and in the spirit of our country obtaining its independence, I am reminded that America did not get to where it is to-day by being complacent. We as Americans (and Chicagoans) are innovators. Compared to the rest of the world, the United States is still considered a young nation. For every season of growth and prosperity there are also times of doom and gloom. American history portrays this from the initial revolution, through the Civil War, World War 2, the Civil Rights Movement and everything in between, all leading up to our economic downturn, and our current economic recovery. The ebb and flow of human life and business aligns with Ecclesiastes chapter three, "There is a time for everything, and a season for every activity..."

This is also true of the entire Chicago Real Producers platform. We are going through some growing pains; a great problem to have! One of the articles that had a direct impact on our business was written by Scott Newman in the January 2018 issue. The article was titled "Be Your Own CEO" and this quote from the article has never been more accurate, "By allowing other well-trained individuals in your organization to handle those day-to-day tasks, you free yourself up for activities which will directly grow your business (prospecting, networking, etc). The most important thing you can do when growing a business is realize that you need to hire people smarter than you, pay them well, give them the technology and structure to max out their effectiveness, and get out of their way."

That being said, it is my honor to officially introduce the Chicago Real Producers community to Melissa Lopez, our new Operations and Content Specialist. I know many of you met her at our spring event, but I wanted to give a formal introduction so take the time to get to know her better on page 66.

We are jazzed for our summer event on July 25th from 9:30am-1:30pm, which will be a panel discussing how to close the summer strong. Details can be found on page 14. If you haven't received a private invite via email to register, feel free to reach out to see if we still have spots available. Remember, these are private events for the top 500 producing REALTORS® in Chicago proper and our preferred partners.



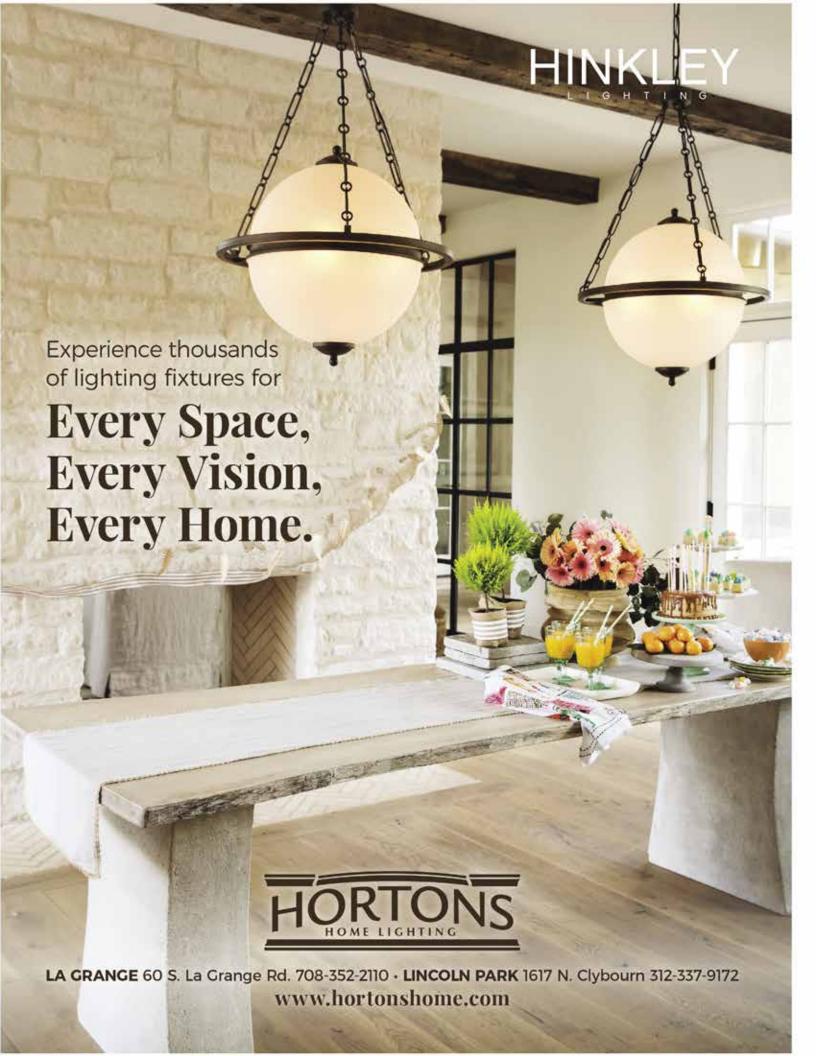
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REAL ESTATE RUMBLE:

BRINGING TOGETHER REAL ESTATE AND PASSION TO INFLUENCE CHANGE

Charity and real estate have a much more symbiotic relationship than one would think. When I started in the business over ten years ago, I certainly had no idea.

I always had a desire to learn from the brokers that were the best in the field. A surprise theme that kept coming up in my conversations with them was charity. "Get involved with a nonprofit" or "Give

back to the community you serve" were statements that kept floating around. I have always enjoyed charity work. It kicked into high gear when I joined the Chicago Association of REALTORS® YPN. I met a lot of passionate brokers who have remained my close friends to this day. We planned activities that would bring a group of us together to do good in the community. We painted a school, we packed canned goods, we made and served food at the Ronald McDonald House—the list goes on. It really put my community service in Chicago into high gear.



What I have always found amazing is how charitable this city is. If you have any kind of charitable passion or interest, most likely there is a group that is doing exactly what you are looking to get into. Among the other groups and events I volunteered for, I became involved with Chicago Gateway Green, which focuses on beautifying Chicago, and for six years I was a big brother for Big Brothers Big Sisters of Metropolitan Chicago. Although the point is not to network and meet people with this work, what I found is that when you surround yourself with like-minded and passionate people, you naturally start to do business together.

Eventually, as my business grew, all the charity work I was involved in became a bit too much for me to keep up with; it was stretching me a bit too thin. I wanted to figure out how to continue to give back, but do so in the most focused and efficient way I could. Right around that time, I met up with my good friend Ryan Cotter. We'd always discussed doing something together, like creating a fundraiser or sponsoring a big event, but never knew what. An opportunity





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presented itself to start a charitable boxing event in Chicago. We both love boxing and charity and thought "Why not try it?" The year was 2012, and that was when the Chicago Real Estate Rumble was born.

It has not been a walk in the park, and there were many moments along our path when we both thought it might be the end of our event. But we kept fighting to build this event to become what it is today. We have now had six consecutive events in Chicago, we'll have our third consecutive fight in Los Angeles this year, and we are in talks to bring the Real Estate Rumble to Charlotte, NC, next year. Our charity partner is Big Brothers Big Sisters, and, to date, we have raised over \$150,000 for them. And we want to expand our program to do more. Our dream is to bring Real Estate Rumble to at least five major metropolitan cities and to have a title fight in Las Vegas. We want to create an annual Real Estate Rumble championship for both men and women and crown the winning boxers!

It's a dream that started with wanting to give back to the community. I would never be where I am today if it wasn't for the early teachings I received from some of the best brokers about getting involved with what you are passionate about. You certainly don't have to start your own event to make an impact. It feels good to give back. Think about what you are passionate about and find your group in Chicago.

ABOUT THE AUTHOR:

Grigory is the managing broker and coowner of Vesta Preferred. He co-leads the RNP Team at Vesta Preferred who are ranked among the top 10 teams in the Chicago area. Last year his team did over \$50 million in sales and 600+ leases. Vesta was founded in 2009 and celebrates its 10year anniversary in 2019.









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With bungalows comprising more than a third of Chicago's single-family building stock, chances are most real estate brokers have encountered one on either one side of a deal or the other. Built between 1910 and 1940, the one-and-a-half story bungalow buildings provided an efficient and well-built, yet inexpensive, housing option for many families at the time. Bungalows were originally purchased with unfinished attics and basements, allowing owners the option to convert the areas into livable space later on.

The Chicago Bungalow Association (CBA) was founded in 2000 with the goal of being a great resource to bungalow homeowners. Today they have expanded their services and offer energy efficiency programs and educational resources to help homeowners maintain, preserve, and adapt both Chicago bungalows and vintage homes. There are six initiatives, all available on CBA's website (www.chicagobungalow.org), that offer outstanding resources to both agents and homeowners alike, free of charge.

Bungalow Expansion Project

The Bungalow Expansion Project was a proactive reaction to CBA's 2016 #StopThePop campaign, which aimed to raise awareness about the better, and affordable, alternative options available instead of the insensitive and poorly designed additions and changes that were being added to Chicago's iconic homes. These "Pop Tops" tear off the entire upstairs level and replace it with a full second story in lieu of a sensible, well-designed addition. "Pop Tops" inevitably destroy the architectural and aesthetic value of homes and streetscapes.

Instead of just lamenting the destruction of these homes, CBA partnered with the American Institute of Architects Chicago to create a collection of practical design solutions that developers and homeowners can use as models. All schematics are available on CBA's website at www.chicagobungalow.org/expanding-your-space. These designs offer schemes for these expansion options: systems upgrade design, finished basement, and rear addition, as well as multiple second-floor addition options. Along with the schematics, the architects included estimated costs—an invaluable resource for a buyer's agent working with a buyer who would like to purchase a dated bungalow and upgrade it.

Providing these resources is valuable for being able to offer a cost estimate without having to engage an architect or contractor early in the process, which could eliminate guesswork or delay a client's submission of an offer. These resources are equally helpful to a seller's agent who is marketing a property that needs work. "Our goal is not to tell homeowners what they can and can't do with their homes," says CBA Deputy Director Gillian Wineman, "Rather, we want to educate on sensible additions that provide the desired spaces, open up kitchens, and finish basements. That's the beauty of bungalows. They are adaptable for the modern family."

The Bungalow Market

CBA has a network of over 20,000 bungalow and vintage homeowner members. The Bungalow Market offers a focused group of potential buyers available for real estate agents to market a listing to. Additionally, CBA staff are available for educational presentations, ones specifically geared toward real estate brokers at brokerages.

Trusted Referrals

CBA is also a fantastic resource for trusted vendor referrals as well. The CBA website offers a comprehensive list of service providers related to the trade work needed for bungalow or vintage homes. Each referral on the list has a minimum of three (3) CBA member references, vetting them as trusted partners.

Seminars

A variety of seminars on homeowner topics—from steam heat to gardening—are offered throughout the year on all sides of the city. Upcoming seminars include "Your House Has a History: How to Research Your Old Home" and "Concrete Repair." All seminars are free of charge and most are held in public library community rooms.

How-To Home Film Series

For online learners, CBA has created a How-To Home Film Series. These videos, roughly 5-minutes each, cover energy efficiency topics in an easy-to-digest visual manner, complete with diagrams and expert advice.

Energy Savers Program

In partnership with ComEd and People's Gas, CBA also provides customers with a household income of 80 percent Area Median Income or lower with free home energy upgrades. To date, CBA has completed over 6,000 energy retrofits, benefiting those who need the assistance the most.

With all of these valuable resources, the Chicago Bungalow Association is a go-to trusted resource for brokers to use and share with their clients, giving them a value add to their services and an advantage over their competitors.

About the Author

Kristine M. Daley is an experienced, top-producing broker with Dream Town Realty, who has held her real estate license since 2012. With a background in historic preservation, Daley has consulted on several historic tax freeze projects, served on the board of directors at Preservation Chicago and currently sits on the board of the Chicago Bungalow Association. She currently resides with her husband in a 1920s era historic building that is listed on the National Register of Historic Places.

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Adjusting Sails

hat happens when we've worked hard for years towards one specific goal, and the closer we got to accomplishing it, the more we feel we didn't even want it anymore? It can be difficult to change directions, adjust, and start over. But having the ability to do so separates those who eventually find success from those who don't. For Brooke Daitchman, having this ability has made all the difference.

From the time Brooke entered college as an undergraduate, she made it her goal to obtain a Ph.D. in psychology. Upon receiving her bachelor's degree, Brooke secured a job with a local toy company, Shure Products. While she felt lucky to have been offered a job given the economic climate (and she

agent feature

Photos by Heather Allison Love Photography

felt she needed it for her résumé) she ended up hating it. "I was micromanaged and realized I needed to work for myself, and the 9 to 5 thing was not for me!" says Brooke.

Brooke entered the master's program in counseling psychology at Loyola University and continued to pursue her goals. However, while there, she had a professor who challenged the way she had always thought a career in psychology would look. This, in turn, shifted everything for her. She realized that she still wanted to help people, but in a different capacity.





"When I came to the hard realization that this [a career in psychology] was not what I wanted, it was like mourning a death. At the time, I really resented and disliked that professor. However, I see now that he was partially right and it led me to where I am today. Looking back, this shift in my career was the best thing that ever happened to me professionally," says Brooke.

Brooke left her graduate program, bartended, and pursued her real estate license. She had a grandmother who wasn't very successful as a real estate agent, so when Brooke's parents heard she was dropping out of school to pursue real estate, they were less than thrilled. Ironically, it was Brooke's mother who sparked her interest in real estate: she would drag Brooke to open houses all over the Chicago area, and even to ones when they were on vacation, pretending to be a buyer.

While Brooke was bartending and working towards her license, she got an opportunity to work in marketing for Jim Beam Brands. She'd have a salary, a huge expense account, and the ability to work from home, "Basically, a 25-year-old's dream job,"

she says. She took the opportunity, made a ton of great contacts, learned a lot about the business world and corporate America, and then realized the industry was "a 'good ole boys' club."

Brooke first dipped her feet into the real estate pool in 2004 while still working at Jim Beam Brands. She had a good friend looking to buy, and she had hung her license at another friend's office so she could practice real estate on the side. After writing her first contract by copying another agent's contract (almost verbatim), she learned quickly that she needed some real training. After that first transaction, Brooke became hooked and realized she needed to make the move towards a full-time career in real estate.

Brooke closed her second deal with Karen Biazar, whom she describes as "a smart, business-savvy woman." Karen guided her throughout the entire transaction. Afterwards, Brooke asked Karen if she could work for Karen's company, North Clybourn Group. Shortly after joining the company, Karen asked Brooke to join her team. "But when the market hit the skids and the recession hit, things shifted," says Brooke.

Once again, Brooke was faced with having to make a shift in her career. Without enough business to go around, Brooke needed to start building her own business rather than relying on someone else's. So, she joined Dream Town Realty in January of 2009 to





completely start over in the worst real estate market since the 1980s. With Dream Town's new lead system, she slowly started to build her business brick by brick. In a market plagued with foreclosures, short sales, and people losing nearly everything, Brooke found herself in many financial conversations with clients that were not only difficult to have, but could be tough to endure emotionally.

"It was a difficult time for me and everyone else. But out of the ashes, and lots of hard work, came a business that I built by myself through knowledge, loyalty, and perseverance. It has been something I have been very proud of," says Brooke.

Brooke has been a top producer since 2010 and is in the top 1 percent of agents in Chicago. When Brooke is not working, she enjoys traveling the world to experience new cultures, and spending time with her sisters, friends, and her new puppy, Liberty Bell, half mutt/half Boston Terrier. Brooke also volunteers for Coat Angels, a local charity that gives hats, fleeces, coats, and gloves to CPS students around Chicago and other organizations in need.

Brooke loves helping people through the real estate process and being of value to them. "I really want my clients to be happy and excited, and to have a good experience working with me," she says. "They can find so much information online these days that your value as an agent is all the other things you bring to the table; industry relationships, trade relationships, experience, negotiation skills, and going above and beyond for them."



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What is striking right away about Chuck Gullett, managing broker at Best Chicago Properties, is his warm, personable style, his relaxed nature, and his ability to focus.

Chuck was working with Caterpillar in Peoria, IL, while dreaming of owning his own business one day. In 2005, he and a friend started buying investment properties in Peoria. At the same time, Chuck was involved in a long-distance relationship, driving up to Chicago every weekend, and he was trying to convince his girl-friend to move to Peoria. But in 2007, everything changed for Chuck when

he went to Lollapalooza. While listening to Pearl Jam play at Soldier Field, with Chicago's skyline as the band's beautiful backdrop, he had a moment of clarity: he loved Chicago, and suddenly, staying in Peoria wasn't a priority anymore. All within 2007, he resigned from his corporate job at Caterpillar, packed up and moved to Chicago, and joined a real estate team at Keller Williams to learn the Chicago market. In 2008, he partnered with the founding broker of Best Chicago Properties, Jeff Payne, and became the managing broker.

Reflecting on their partnership, Chuck relays, "Jeff had already done the hard work of getting the brokerage up and running when I joined. But we did a lot of tweaking after I got there, and we are continually improving it. I love being part of

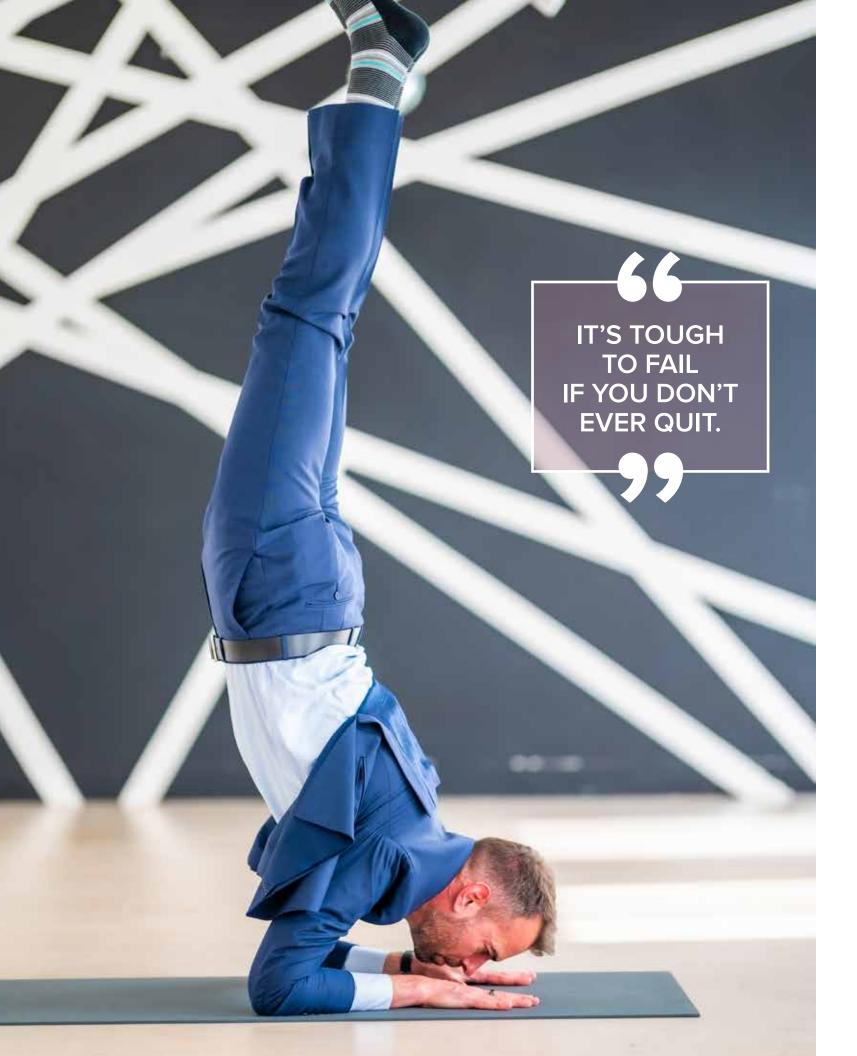
the process because you get to be really creative in how you develop the brokerage to serve your clientele best. Jeff and I work really well [together] brainstorming new ideas and making incremental changes. It's cool being part of a boutique brokerage because if someone has an amazing idea in a morning meeting, we are agile enough to put it into play that afternoon."

Chuck mentors the agents in their company and has long observed, and now firmly believes, that creative problem-solving and agility are two of the most important skills agents must possess in order to be success-

ful. Because every deal is different, persistence and the ability to overcome challenges as they arise are paramount to success. It's about being able to come up with creative solutions to different issues that inevitably arise for the client.

Chuck has found that his daily meditation and yoga practices make a huge difference in his level of productivity. They keep him balanced. Chuck reflects, "It would have been nice to know what an emotional roller coaster it can be going through the ups and downs





of the market. I would have told myself to put a little more cash in the savings account and don't ever stop trying. It's tough to fail if you don't ever quit." As for his own investment properties, during the 2008 recession, he sold his properties in Peoria. Chuck now owns one rental property in Chicago and several parking spaces. He loves owning the parking spaces because "all you have to do is sweep them out."

Averaging \$12 million in sales a year, Chuck feels he has hit a steady stride. Seventy-five percent of his business comes through referrals. His biggest challenge has been learning how to strike a balance between his personal life and work. "Shutting business off" for the day can be tough for him. He's always thinking about how to provide his clients with better and more personalized service.

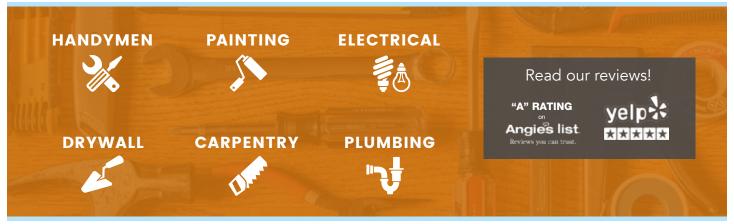
His number one priority is making sure his clients always feel that they are being well taken care of.

Chuck says, "I've always pictured that old-timer shopkeeper who always swept the sidewalk in front of his storefront and had that pride of ownership. So, even today, I go out and sweep the sidewalk in front of the brokerage and say 'hi' to the people walking by. It makes you feel part of the neighborhood and part of the city." Today, Chuck is deeply invested in his business, and he is deeply embedded in his community and the city he fell in love with. He is living his dream.



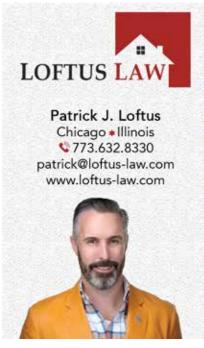


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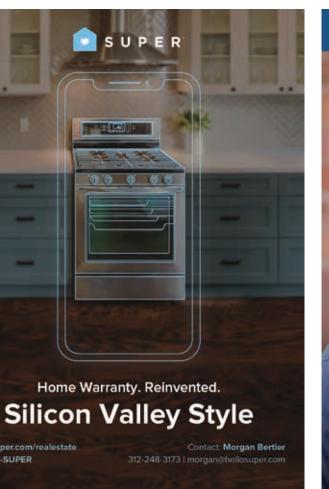


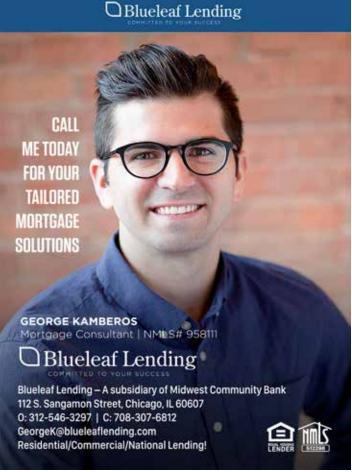








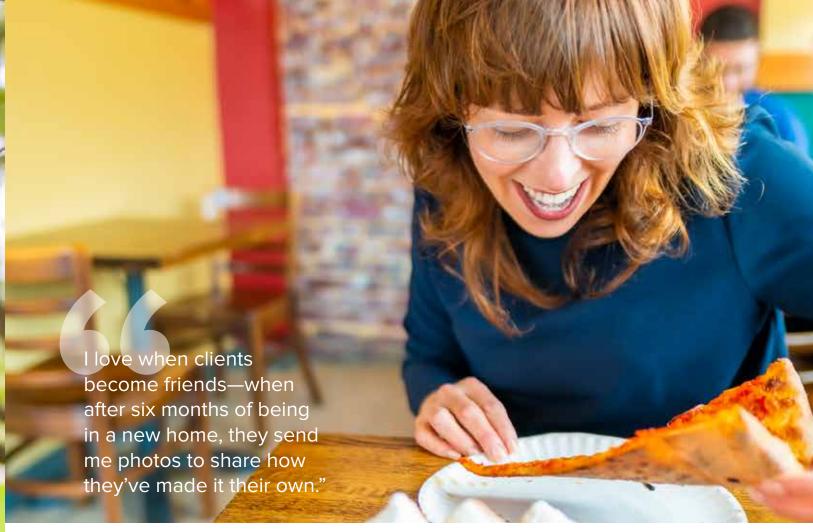




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Jen Schreiber's lifelong interest in real estate, architecture, and design stems from her natural inclination as an artist. This passion for art put Jen on the long path towards real estate, spending twenty years in advertising before making the transition. Although she is celebrating three years as an agent now, she is still kicking herself for not having made the change to real estate sooner.

Hailing from a long line of artists and artisans, Jen could always be found drawing, doodling, or painting. She lived in Queens, NY, and was fortunate enough to attend the "Fame" school, LaGuardia High School of Music & Art and Performing Arts, in Manhattan. Although she had to commute from Queens to Manhattan every day for school—waking up at 5:30 a.m., taking the bus and three subways—she felt it was well worth the experience. "It was pretty amazing to spend four years surrounded by other artists, musicians, actors, and dancers," she says.

Jen continued on her artistic path after high school, leaving the east coast to attend Washington University in St. Louis. She initially chose to major in architecture, but later switched to art history and fine arts. After graduation, she moved to Washington, D.C., and began her professional life in graphic design and then, print advertising. After spending five years in D.C., she was given an opportunity to interview for a position in the Internet division of her ad agency, which was located in Chicago.

It was 1998, the early days of the digital advertising industry, and there was still a lot about the Internet and its role in advertising and marketing that was still being explored. Jen was excited to jump in feet first. Over the next sixteen years she met a ton of people, worked her way up to eventually becoming a vice president at Starcom, a large media agency in Chicago, and co-founded the digital creative division within the company.

Jen spent many years on the agency side of the business, managing teams of anywhere from five to thirty people, and loved it. Although it was hard



work, she later discovered that it was a great precursor for becoming a real estate agent.

"As a manager, you have to learn to work and communicate with people differently—every person has different needs, styles, ways of communicating and receiving guidance. It's very much the same in real estate: you have to learn to work with every client in a way that best suits their needs, lifestyles, and communication preferences, particularly during times that can be more stressful [for them], like selling or buying a home," she says.

When Jen finally left advertising to become a REALTOR®, she found it difficult to walk away from a regular paycheck and was scared that nobody would want to hire her since she had zero experience and was brand new. As she transitioned, however, she took deliberate action against these fears by working closely with a career coach. During this time, Jen was able to address her main concerns head-on and strip away the fears and barri-

ers that she had set up for herself surrounding the unknowns of a new career, the instability of real estate, and having to professionally start from the bottom.

"Dream Town's training program was also hugely instrumental in my transition into real estate. I learned so much during the weekly forums with seasoned agents, met lots of great people, and realized that I had a wonderful support system within the brokerage," says Jen.

Jen was a Dream Town Top Producer in 2017 and 2018 and has produced over \$20 million in three years, with \$8 million coming from last year's sales alone. Today, she is passionate about providing her clients with "the best possible experience through what can seem like a daunting life event."

As a REALTOR®, Jen has most enjoyed meeting and getting to know so many people: clients, other agents, lenders, attorneys, and others connected to the industry. "We work with individuals on a very personal level and it's a privilege to do so. I love when clients become friends—when after six months of being in a new home, they send me photos to share how they've made it their own," she says.

Apart from real estate, Jen still enjoys drawing and painting. She also loves to read, crochet, knit, do the *New York Times* crossword puzzle, spend time with her dog, Gracie, and watch British television shows—mainly mysteries, thrillers, and police procedurals. She even keeps a spreadsheet of all her favorite shows and categorizes them by genre. And since all her family still live in New York, she tries to make it up there whenever she can.

Jen approaches her career the same way she lives her life: with authenticity, energy, and humor. It will be exciting to see everything she will continue to accomplish.



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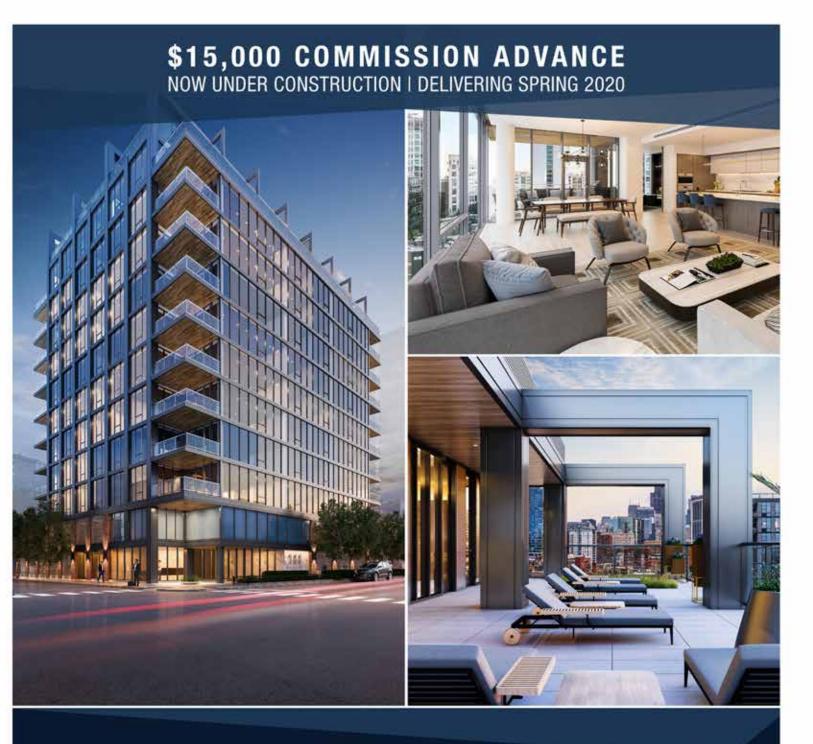
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WITH ARTFULLY ARRANGED STAGING

Turning Homes Into Works of Art

"Staging helps buyers envision what is possible. Whether the space is vacant or occupied, Artfully Arranged Staging's goal is to increase the number of buyers who connect with the home by highlighting architectural aspects and minimizing areas that don't add value," says Mia Hable, owner of Artfully Arranged Staging.

All it took for Mia to start her own staging business was to discover that it was possible. After completing graduate school with a Master of Arts degree in visual culture in classical antiquity, she found herself bouncing around from one job to the next, never feeling like she was doing what she was meant to do. Then, one day, her neighbor decided to sell their condo and hired a stager.

"To find out that real people could transform their homes in order for them to sell better blew my mind. I dove in. I took courses and got my staging certificate from Home Staging Resource, and from there, Artfully Arranged Staging was born. Now I get to do what I love and help people in the process. My dream job *is* my career, and I couldn't be happier," she says.

Mia's goal, through Artfully Arranged Staging, is to make the staging process as smooth and stress-free as possible. She likes to work directly with her clients to decrease clutter

and update décor and appliances so that they can get the most for their property. In order to keep each staging current, she utilizes a rental furniture company, CORT, that can provide a vast array of styles and sizes. "CORT delivers quality service, stylish furniture, and a customized solution, paired with expert sales representatives who take care of organizing the delivery, set up, and pick up," says Mia.

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Partnering with CORT allows Mia to focus on design and creating a lasting first impression in the home. She uses her own collection of art, accessories, and textiles to bring the natural style of the home to life and to create a space that buyers can envision living and feeling comfortable in.

"The first thing I do when entering a potential stage is to walk the whole property. I let the architectural style and vibe dictate the direction of the stage. By doing this, I ensure that I am highlighting the unique assets of the home and bringing out the charm of each property. Everyone has their own taste in styles and I want everyone who walks into a property that I have staged to feel like they could see themselves making dinner, relaxing with family, and celebrating friendships in the home," says Mia.

Artfully Arranged Staging is there to not only make sellers' lives easier, but REALTORS'® lives as well. Instead of having to be the "bad guy" who has to push their clients to make needed changes in the home, REALTORS® can rely on Mia to be the person to talk to the client and help them with updating areas, decluttering, cleaning, selecting appropriate décor, and even with handling pets. With Artfully Arranged Staging, REALTORS® are free to focus on the more important parts of their business: marketing and selling homes.

"Each time a home that I have staged sells, I feel a sense of pride—that everything I am doing is worth it. It is truly the ultimate compliment, aside from getting referrals and repeat business. I get a rush knowing that I have helped someone move on to their next adventure, whether [that person is a] buyer, seller, or REALTOR®," says Mia.

When Mia isn't working or visiting all the different areas of the city, she enjoys gardening and cooking with her family. Gardening and cooking go hand-in-hand for Mia. She likes having fresh ingredients to cook with so she grows her own herbs and vegetables. Food has always been important in her family; every gathering takes place in the kitchen. "I'm not sure if there is such a thing as 'too many cooks in the kitchen.' Everyone is welcome, whether they are slicing, stirring, reading the recipe, or pouring the wine!" she says.

Mia also loves doing DIY projects. Her home is filled with crafts and projects that she utilizes every day. If she is not sanding and restaining a piece of furniture, she can probably be found in the yard with a Wagner paint sprayer, transforming a formerly undesirable piece of furniture into a statement piece.





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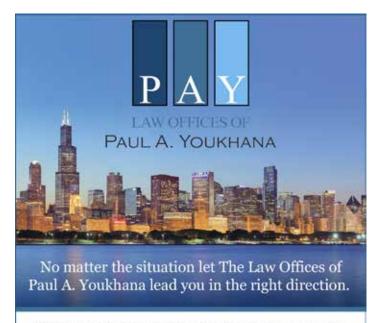
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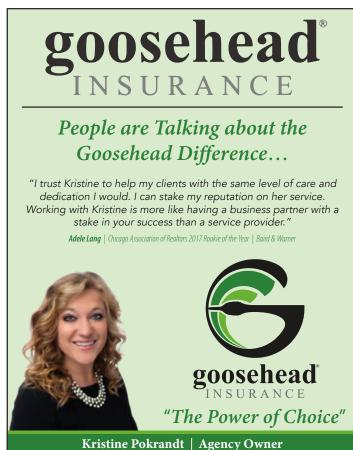
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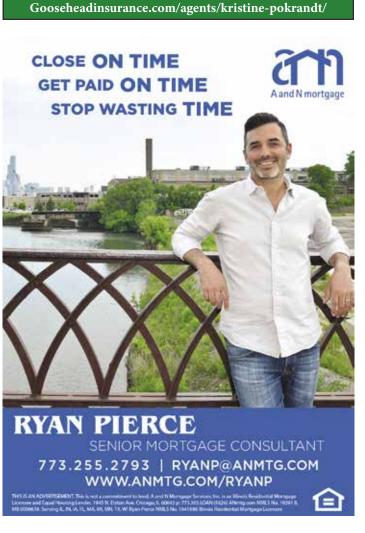
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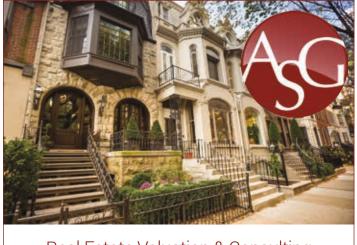
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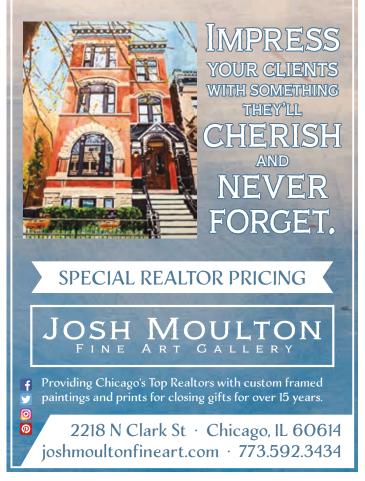




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Upon graduating high school, Bruce attended Indiana University, where he knew very few people. However, after joining the ZBT fraternity house, he instantly inherited 150 brothers, most of whom were from Chicago. It seemed the fates were beginning to align for Bruce.

Coming from a family of entrepreneurs, Bruce never liked the idea of working for someone else or having a desk job. He wanted to run his own business. So, after college, he moved to Chicago and entered real estate. He joined Koenig & Strey, where the managing broker took him under her wing. Bruce was one of the youngest REALTORS® in his office by nearly twenty years, and he had to learn to balance work with his personal life from the get-go.

"When you are just out of college and it's summertime in Chicago, and it's a beautiful Saturday at 12 p.m., and you are rolling down Lake Shore in your car, [but you are] going from showing to showing while all your friends are on the lake on a boat having the time of their life, you sometimes have the thought: 'Why am I doing this?' Although I have sacrificed many weekends in my career, at the end of the day, I am passionate about what I do, and I don't regret anything about it," says Bruce.

Since Bruce came to Chicago with no real connections or a professional sphere, he decided to invest in marketing and advertising early in his career. He was an early advertiser on Zillow, which helped him build the solid client base that turned his business into what it is today. In 2014, he moved his business over to @properties, and his business grew from \$10 million a year in production to \$35 million.

In 2018, Bruce was recognized as a Chicago Agent Magazine Who's Who, a Men's Book Real Estate Visionary, a CS Magazine Power Player, and a • • •

Crain's Chicago Business Most Influential Real Estate Broker.

Today, Bruce is focusing on efficiency in his business, finding ways to make his hours shorter and expenses more streamlined. Looking into the future, he plans to continue growing and possibly develop a small team that he can lead as a lead broker. For now, though, he loves handling every part of his business and the fact that his clients work directly with him and not an assistant or a showing broker.

"The most rewarding part of what I do is handing the keys to a first-time homebuyer. It is literally selling a dream, and I get to be a part of it. It never gets old," says Bruce.

Bruce is not only looking forward to his business growing, but his family as well. He just got married in June and is excited to start a new chapter in life. Bruce met his fiancée, Taylor, while at Indiana University, where they started dating. When he isn't working, he enjoys playing golf. He's a member of Bryn Mawr Country Club and a supporter of Jewish United Fund (JUF).

"Success is a lifestyle," says Bruce. "It's not about the money, but about character."







BRUCE'S HIGHLIGHTS

















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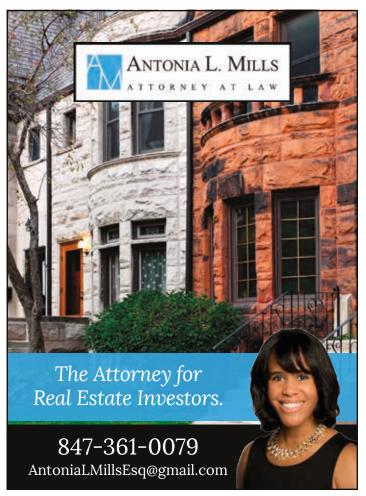


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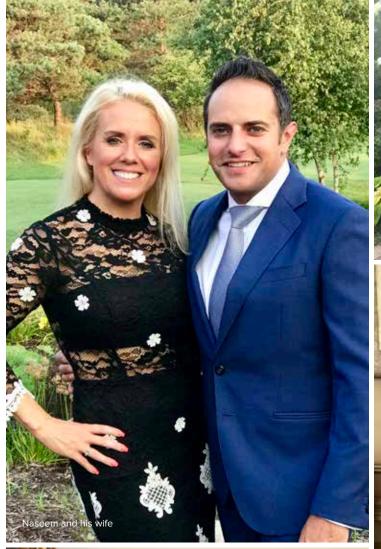
naturally gregarious guy, Naseem El-Barbarawi truly enjoys people. He always knew he wanted to work in a relationship-based field. When Naseem was in college, his brother-in-law, who owned a real estate firm in Lincoln Park, suggested that Naseem consider joining him in the business and said, "Look, you would be great at this. Why don't you come work with me?" Naseem was intrigued, so he started to learn a little about the business. Once Naseem realized he could build a career based on relationships, he was sold on the idea. He knew it was the perfect fit for him and without hesitation jumped right in.

Naseem struggled a bit in his first year, but he persisted and started to experience some success over the next few years. Then the economic crash of 2008hit. The challenges created by the crash made him step up his game and perfect his negotiation skills. He reflects, "That was a huge lesson, learning how to navigate through that time. I learned so much over those next few years."

The biggest lesson he

took away from the recession was "never take any relationship for granted." Every transaction and interaction with a person became valuable to him. He continues, "I learned how to do things the right way. I learned how to negotiate, and how important it is to take care of your clients." Naseem continues, "Lowball offers became the norm. I was forced to learn high-level negotiation skills and communication styles." It's not intimidating anymore. He became much more confident in his abilities as he navigated his way through those challenging times. He says, "REALTORS® who went through that recession are better prepared." It gave him the tough skin, skills, and the confidence he needed to thrive as an agent and better serve his clients.

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Naseem works in all phases of residential real estate, as well as new development. He is also working with investors, helping them buy investment properties and helping with the rentals of those properties. About 96 percent of his business is repeat and referral based. And one of the most important things he loves about real estate is the relationships that are built over time and the trust his clients have with him.



What makes Naseem great at real estate is his ability to quickly understand his clients' personalities and how to communicate with them effectively. He says, "Within five minutes of meeting a person, I can tell what their personality is like and their personal preferences." He continues, "If you understand who you are dealing with then you can give them what they are looking for in terms of communication style. I can get along with so many different personality types." He attributes much of his success to his ability to listen closely to his clients' needs and use his experience to advise them accordingly.

Naseem writes his goals down annually and then breaks them down into concrete steps. He knows what he needs to accomplish daily in order to reach those goals and move forward. He always starts with the desired outcome of what he wants to achieve. He gets up early so he can have an hour or an hour and a half to himself each morning. He takes this time to reflect, review, and get centered. He creates a list of the top five things he has to accomplish each day. Then he makes a plan so he can stay focused when things get busy and not become distracted. Naseem's motivation, in all he does, is to do his best for his family.

When Naseem is not out closing deals or spending time with his family, he loves to barbecue. But not just a little. In 2007, he started out with his first smoker, barbecuing low and slow, and takes it pretty seriously. He is part of a group that gets together to do some hard-core grilling. Every year, in August, they have a legitimate judged barbecue rib contest. Whoever wins the competition gets the trophy that they will then pass on to the next year's winner. Naseem has won contests for his ribs, and he's famous for his 14-hour slow-smoked pulled pork and Texas-style brisket. But what he loves most about the world of barbecue is the camaraderie.

Naseem is competitive and works to give his best to whatever is in front of him. What really matters most to him is his family, friends, and the warm, easy camaraderie he has with his clients. It is not the awards and accolades he has received over the years in the industry that matter most to him. Naseem says, "In my office I have handwritten letters from past clients over the span of my career: those are the achievements I choose to hang on my wall." He takes pride in his relationships. They are what matter most to him.

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WELCOME TO THE TEAM

My story may have started very different from yours, or perhaps, we have a lot more in common than I may have thought. Many years ago, I found myself in college because it was the "next thing to do." I had no idea what I wanted to do, so with this in mind, I set out on a course to take the most diverse courses I could get myself into. I tried all kinds of things like archeology, government, and being a DJ at a local radio station, to performing arts and play development. During this journey, I found my passion. It was only after I learned there is a whole career focused on working directly with

people and crafting stories to ultimately impact someone's experience, that I quickly found myself graduating with a degree in communications.

From there, I've had the opportunity to work in numerous communications roles in a handful of industries. Each new venture has taught me something valuable that I add to my repertoire. I now have the pleasure to come alongside the Chicago Real Producers team as the operations and content specialist, where I get to help share the stories of those making an impact in the real estate community.







A few things you may want to know about me: I LOVE cats (and have two at home, Chawlky and Lucy), I can DIY just about anything imaginable and when I am not working you can normally find me outside exploring new places. Best of all, I am getting married in September to my fiancé, Joan and we will start our new life together living in Honduras. I'm

truly looking forward to working with the Chicago Real Producers platform and connecting with many of you!



Sincerely,

Melissa Lopez

Operations and Content Specialist

Chicago Real Producers





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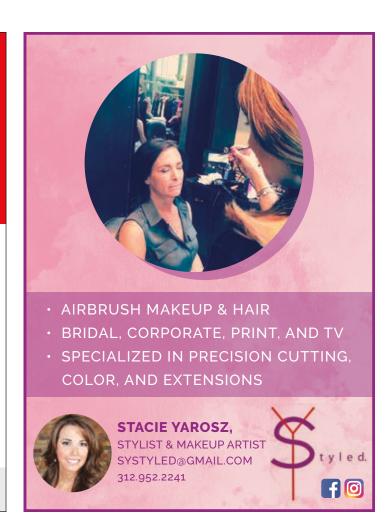
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SPRING EVENT!

Hosted by Rhine Hall Distillery

A special thanks to Michelle Bobart with Guaranteed Rate and Lisa Raimondi with Raimondi Law





Our Spring Event, hosted by Rhine Hall Distillery, Michelle Bobart with Guaranteed Rate, and Lisa Raimondi with Raimondi Law, was a huge success and one of the largest attended. Everyone enjoyed not only mingling but also the local, handcrafted spirits Rhine Hall Distillery provided for the afternoon. A special thank you to everyone who joined us, provided raffle prizes, and helped make it a fantastic spring afternoon. We look forward to seeing you at our Summer Event on July 25th. Details on page 14. Enjoy the photos!



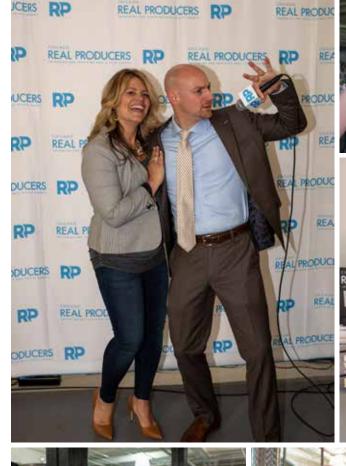


























































































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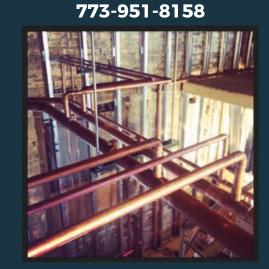






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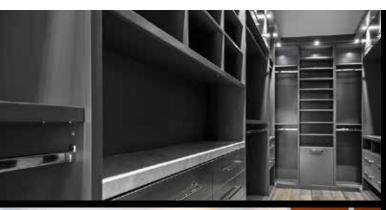




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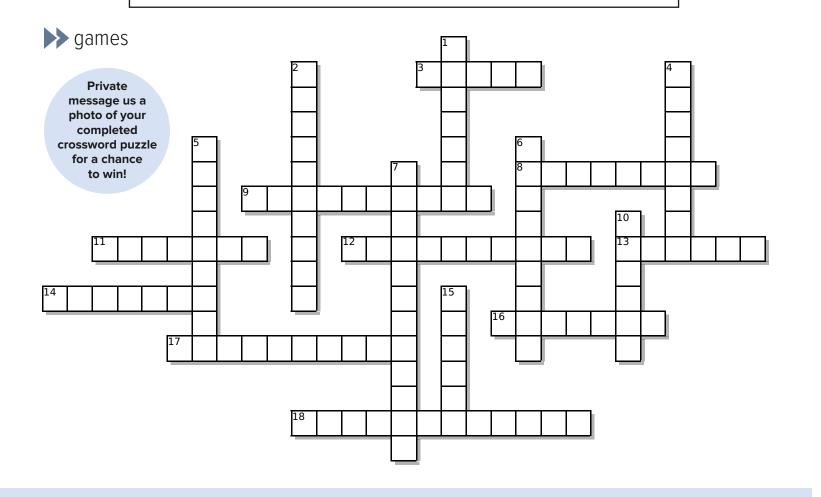
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ACROSS

- **3** Bungalows comprise more than a ______ of Chicago's single family building stock (Sun's out Buns out)
- 8 Mia Hable owns Artfully _____ Staging
- **9** The Bungalow Expansion Project was a proactive reaction to what campaign (Sun's out Buns out)
- 11 Jen Schreiber hails from a long line of....
- 12 Brooke Daitchman volunteers for this local charity
- **13** Chicago Real Estate Rumble was born in 20__ (Making a Difference)
- ${\bf 14}\,$ An important skill agents must possess in order to be successful according to Chuck Gullett
- 16 Bruce Glazer met his fiancee, Taylor, at this university
- 17 This, coupled with yoga makes a huge difference in Chuck Gullett's level of productivity
- **18** The first major Jen Schreiber chose in college

DOWN

- 1 Bruce Glazer moved here after college
- 2 Brooke Daitchman's goal was to get her Ph.D. in
- **4** Naseem El-Barbarawi likes to do this outside of work
- **5** Bruce Glazer explains that "Success is a
- 6 One of Mia Hable's hobbies
- 7 Naseem El-Barbarawi says "never take any _____ for granted"
- **10** Finish the name of the summer event "Closing the Summer _____"
- **15** Jen Schreiber's dog's name



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TOP 200 STANDINGS

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

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
1	Jeffrey	Lowe	58	\$62,594,325	29	\$36,514,875	87	\$99,109,200
2	Matt	Laricy	78	\$33,722,176	85	\$45,652,377	163	\$79,374,553
3	Erin	Ward	11	\$39,257,500	6	\$22,875,000	17	\$62,132,500
4	Emily	Sachs Wong	31	\$39,251,500	15	\$21,215,000	46	\$60,466,500
5	Mario	Greco	75	\$37,723,606	19	\$15,689,386	94	\$53,412,992
6	Leigh	Marcus	67	\$40,183,266	10	\$6,194,500	77	\$46,377,766
7	Scott	Newman	34	\$12,223,900	56	\$29,493,802	90	\$41,717,702
8	Timothy	Sheahan	42	\$31,248,900	11	\$9,824,500	53	\$41,073,400
9	Nancy	Tassone	10	\$38,689,526	1	\$377,000	11	\$39,066,526
10	Jennifer	Ames	17	\$27,304,500	10	\$10,766,000	27	\$38,070,500
11	Karen	Biazar	55	\$29,511,558	12	\$7,924,500	67	\$37,436,058
12	Chezi	Rafaeli	12	\$15,447,000	10	\$21,981,325	22	\$37,428,325
13	Melanie	Giglio	31	\$20,548,076	22	\$13,405,988	53	\$33,954,064
14	Sophia	Klopas	27	\$21,990,975	17	\$9,117,020	44	\$31,107,995
15	Sam	Shaffer	16	\$9,053,000	33	\$19,995,664	49	\$29,048,664
16	Ryan	Preuett	6	\$11,842,500	9	\$13,022,500	15	\$24,865,000
17	Philip	Skowron	10	\$15,762,500	3	\$8,720,000	13	\$24,482,500
18	Carrie	McCormick	16	\$12,390,000	18	\$11,640,500	34	\$24,030,500
19	Timothy	Salm	14	\$15,487,500	3	\$6,565,013	17	\$22,052,513
20	Konrad	Dabrowski	24	\$14,985,900	11	\$6,788,000	35	\$21,773,900
21	Colin	Hebson	14	\$13,302,197	13	\$8,378,697	27	\$21,680,894
22	Eugene	Fu	11	\$17,292,000	2	\$3,780,000	13	\$21,072,000
23	Brad	Lippitz	15	\$10,097,684	11	\$10,366,500	26	\$20,464,184
24	Julie	Busby	16	\$11,947,800	11	\$8,477,000	27	\$20,424,800
25	Natasha	Motev	4	\$8,490,000	2	\$11,849,395	6	\$20,339,395
26	Jill	Silverstein	7	\$4,157,500	19	\$15,855,500	26	\$20,013,000
27	Katharine	Waddell	16	\$9,259,500	18	\$10,552,750	34	\$19,812,250
28	Jason	O'Beirne	24	\$14,942,323	12	\$4,060,500	36	\$19,002,823
29	Joshua	Weinberg	17	\$7,351,536	20	\$11,084,000	37	\$18,435,536
30	Katherine	Malkin	4	\$10,185,000	2	\$7,440,000	6	\$17,625,000
31	Gwen	Farinella	3	\$10,500,000	2	\$6,075,000	5	\$16,575,000
32	Barbara	O'Connor	24	\$11,217,707	11	\$5,275,000	35	\$16,492,707
33	James	Athanasopoulos	48	\$16,306,005	1	\$137,200	49	\$16,443,205
34	Matthew	Liss	25	\$12,638,400	9	\$3,696,750	34	\$16,335,150

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
35	Aaron	Sklar	4	\$1,506,500	9	\$14,721,500	13	\$16,228,000
36	Jennifer	Mills	19	\$11,749,132	9	\$4,171,500	28	\$15,920,632
37	Layching	Quek	2	\$1,180,000	22	\$14,646,134	24	\$15,826,134
38	Elizabeth	Brooks	10	\$15,400,256	0	\$0	10	\$15,400,256
39	Lauren	Mitrick Wood	16	\$5,627,000	20	\$9,562,950	36	\$15,189,950
40	Hayley	Westhoff	12	\$7,246,401	9	\$7,909,000	21	\$15,155,401
41	Millie	Rosenbloom	10	\$8,782,750	6	\$6,267,250	16	\$15,050,000
42	Phil	Byers	9	\$4,654,700	12	\$10,379,150	21	\$15,033,850
43	Frank	Montro	60	\$12,076,724	20	\$2,778,651	80	\$14,855,375
44	Erin	Mandel	13	\$13,979,250	2	\$833,000	15	\$14,812,250
45	Lucas	Blahnik	13	\$5,704,500	14	\$8,921,400	27	\$14,625,900
46	Bari	Levine	13	\$5,738,000	15	\$8,713,400	28	\$14,451,400
47	Emily	Phair	12	\$2,939,900	25	\$11,321,701	37	\$14,261,601
48	Richard	Kasper	14	\$12,295,500	5	\$1,725,900	19	\$14,021,400
49	Noah	Birk	6	\$13,601,000	1	\$386,000	7	\$13,987,000
50	Nadine	Ferrata	14	\$10,121,000	5	\$3,754,000	19	\$13,875,000

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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TOP 200 STANDINGS

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

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
51	Kathleen	Malone	7	\$5,658,500	7	\$7,839,500	14	\$13,498,000
52	Bruce	Glazer	7	\$3,462,500	9	\$9,828,062	16	\$13,290,562
53	Amanda	McMillan	15	\$5,282,825	18	\$7,915,300	33	\$13,198,125
54	Daniel	Close	7	\$3,280,000	19	\$9,888,900	26	\$13,168,900
55	Helaine	Cohen	4	\$5,650,000	6	\$7,425,400	10	\$13,075,400
56	Michael	Maier	11	\$3,816,250	7	\$9,188,961	18	\$13,005,211
57	Ryan	Smith	75	\$12,968,880	0	\$0	75	\$12,968,880
58	Santiago	Valdez	18	\$6,990,500	16	\$5,716,210	34	\$12,706,710
59	Barbara	Proctor	6	\$9,672,500	2	\$2,990,000	8	\$12,662,500
60	Cynthia	Sodolski	7	\$5,258,000	7	\$7,352,500	14	\$12,610,500
61	Alishja	Ballard	8	\$3,875,525	15	\$8,684,000	23	\$12,559,525
62	Joe	Zimmerman	16	\$6,495,400	9	\$5,832,500	25	\$12,327,900
63	Emily	Smart Lemire	10	\$7,066,050	5	\$5,031,250	15	\$12,097,300
64	Margaret	Baczkowski	7	\$7,064,000	6	\$4,953,500	13	\$12,017,500
65	Nicholaos	Voutsinas	3	\$1,550,900	24	\$10,456,700	27	\$12,007,600
66	Brooke	Vanderbok	7	\$5,662,500	9	\$6,159,500	16	\$11,822,000
67	Nicholas	Colagiovanni	7	\$5,705,000	5	\$6,090,000	12	\$11,795,000
68	Keith	Brand	0	\$0	27	\$11,724,050	27	\$11,724,050
69	Owen	Duffy	22	\$10,744,540	2	\$830,000	24	\$11,574,540
70	Joel	Holland	8	\$3,511,400	18	\$7,983,900	26	\$11,495,300
71	Steve	Horvath	3	\$11,345,000	0	\$0	3	\$11,345,000
72	Douglas	Smith	4	\$2,590,000	4	\$8,660,000	8	\$11,250,000
73	Mary	Haight	15	\$8,623,900	6	\$2,422,900	21	\$11,046,800
74	Lance	Kirshner	17	\$7,002,200	8	\$3,990,900	25	\$10,993,100
75	Steve	Meyer	23	\$9,885,000	2	\$997,428	25	\$10,882,428
76	Melissa	Govedarica	9	\$7,907,750	3	\$2,900,000	12	\$10,807,750
77	Melissa	Siegal	9	\$4,176,000	7	\$6,582,900	16	\$10,758,900
78	Eileen	Brennan	4	\$10,243,787	1	\$420,000	5	\$10,663,787
79	Sam	Jenkins	9	\$5,327,000	7	\$5,319,000	16	\$10,646,000
80	Camille	Canales	11	\$4,999,000	12	\$5,633,900	23	\$10,632,900
81	Nancy	Huetteman	23	\$9,759,500	1	\$825,000	24	\$10,584,500
82	Michael	Hall	13	\$7,202,700	7	\$3,301,000	20	\$10,503,700
83	lan	Schwartz	10	\$8,253,500	4	\$2,232,500	14	\$10,486,000
84	Pamela	Rueve	7	\$4,339,000	5	\$6,140,000	12	\$10,479,000

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
85	Clare	Spartz	4	\$6,097,500	1	\$4,350,000	5	\$10,447,500
86	Tanni	Wong	6	\$5,700,000	5	\$4,662,000	11	\$10,362,000
87	Ivona	Kutermankiewicz	10	\$7,617,150	2	\$2,665,000	12	\$10,282,150
88	Sara	McCarthy	13	\$7,577,000	7	\$2,701,000	20	\$10,278,000
89	Debra	Dobbs	5	\$4,692,500	7	\$5,465,000	12	\$10,157,500
90	D	Waveland Kendt	12	\$6,978,287	5	\$3,082,000	17	\$10,060,287
91	Karen	Schwartz	9	\$4,197,900	12	\$5,854,000	21	\$10,051,900
92	Thomas	Moran	8	\$6,204,500	4	\$3,623,500	12	\$9,828,000
93	Alexa	Hara	2	\$1,982,500	3	\$7,578,000	5	\$9,560,500
94	Meredith	Manni	2	\$4,204,000	4	\$5,355,000	6	\$9,559,000
95	Greg	Vollan	6	\$6,671,500	5	\$2,887,500	11	\$9,559,000
96	Peter	Angelo	8	\$9,480,050	0	\$0	8	\$9,480,050
97	Richard	Anselmo	8	\$6,407,500	2	\$3,005,000	10	\$9,412,500
98	Dennis	Huyck	7	\$3,441,500	9	\$5,862,000	16	\$9,303,500
99	Joanne	Nemerovski	6	\$6,731,000	3	\$2,420,000	9	\$9,151,000
100	Danny	Lewis	6	\$3,964,400	8	\$5,165,900	14	\$9,130,300

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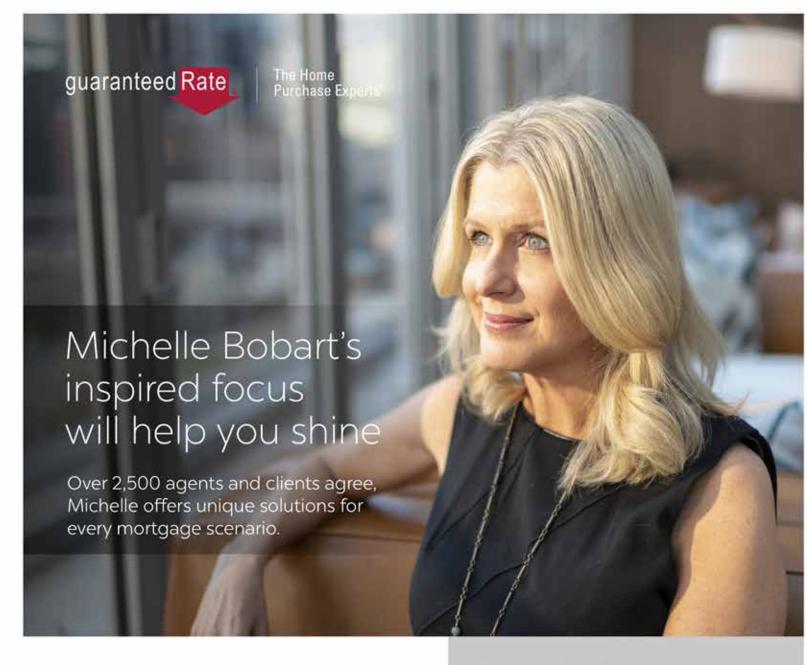
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*Based on 2500 closed loans, according to Goaranteed Rate production reports (2015-2018)

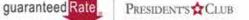
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TOP 200 STANDINGS

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

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
101	Boris	Lehtman	14	\$8,519,000	1	\$520,000	15	\$9,039,000
102	Marci	Trick	0	\$0	20	\$8,921,836	20	\$8,921,836
103	Danielle	Inendino	0	\$0	19	\$8,908,450	19	\$8,908,450
104	Eudice	Fogel	9	\$6,802,500	2	\$2,095,000	11	\$8,897,500
105	Karen	Ranquist	9	\$8,442,300	1	\$320,000	10	\$8,762,300
106	Stephanie	Cutter	16	\$5,004,100	10	\$3,726,500	26	\$8,730,600
107	Kieran	Conlon	7	\$5,155,750	2	\$3,540,000	9	\$8,695,750
108	Allen	Johnson	5	\$6,451,500	2	\$2,202,500	7	\$8,654,000
109	Danielle	Dowell	16	\$6,745,500	4	\$1,906,000	20	\$8,651,500
110	Deborah	Hess	12	\$6,300,700	4	\$2,299,400	16	\$8,600,100
111	Mark	lcuss	6	\$6,349,000	3	\$2,238,900	9	\$8,587,900
112	Kevin	Wood	2	\$6,615,013	2	\$1,899,000	4	\$8,514,013
113	Melanie	Everett	5	\$2,050,000	18	\$6,453,400	23	\$8,503,400
114	Scott	Curcio	9	\$3,893,500	14	\$4,597,899	23	\$8,491,399
115	Jennifer	Liu	17	\$7,694,300	3	\$790,000	20	\$8,484,300
116	Michael	Shenfeld	8	\$3,645,000	7	\$4,816,000	15	\$8,461,000
117	Paul	Mancini	7	\$2,886,500	13	\$5,562,000	20	\$8,448,500
118	Elena	Theodoros	11	\$4,995,000	6	\$3,385,100	17	\$8,380,100
119	Laura	Meier	9	\$3,437,500	7	\$4,897,000	16	\$8,334,500
120	Sohail	Salahuddin	18	\$7,236,799	3	\$1,083,000	21	\$8,319,799
121	Suzanne	Gignilliat	4	\$4,520,000	2	\$3,700,000	6	\$8,220,000
122	Hasani	Steele	27	\$6,413,892	7	\$1,741,700	34	\$8,155,592
123	Ryan	Mckane	19	\$8,043,200	0	\$0	19	\$8,043,200
124	Christopher	Helland	0	\$0	16	\$8,038,000	16	\$8,038,000
125	Daniel	Glick	4	\$4,417,000	4	\$3,577,000	8	\$7,994,000
126	Colleen	Berg	19	\$7,983,927	0	\$0	19	\$7,983,927
127	Izabela	Sloma	8	\$6,776,900	4	\$1,203,900	12	\$7,980,800
128	Michael	Linden	17	\$6,916,000	3	\$1,043,750	20	\$7,959,750
129	Kristi	Gunther	5	\$6,174,000	2	\$1,695,000	7	\$7,869,000
130	Wayne	Beals	10	\$5,144,048	6	\$2,724,628	16	\$7,868,676
131	Elizabeth	Ballis	5	\$3,395,000	8	\$4,440,000	13	\$7,835,000
132	Cindy	Weinreb	5	\$2,698,000	11	\$5,131,400	16	\$7,829,400
133	Kelly	Parker	9	\$4,599,000	6	\$3,157,432	15	\$7,756,432
134	Vincent	Anzalone	7	\$3,840,000	7	\$3,836,500	14	\$7,676,500

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
135	Erlend	Candea	10	\$7,670,300	0	\$0	10	\$7,670,300
136	Dominic	Irpino	8	\$2,444,678	16	\$5,221,200	24	\$7,665,878
137	Craig	Isacson	2	\$1,330,000	3	\$6,328,500	5	\$7,658,500
138	Keith	Wilkey	2	\$4,700,000	2	\$2,925,000	4	\$7,625,000
139	Stephanie	Loverde	7	\$4,095,500	6	\$3,477,000	13	\$7,572,500
140	Debbie	Maue	11	\$4,663,186	6	\$2,908,000	17	\$7,571,186
141	Chris	Bauer	8	\$3,419,500	6	\$4,147,500	14	\$7,567,000
142	Chloe	Ifergan	8	\$6,232,500	4	\$1,328,000	12	\$7,560,500
143	Augusto	Panlilio	1	\$277,000	27	\$7,277,150	28	\$7,554,150
144	Nancy	Hotchkiss	10	\$3,859,370	9	\$3,679,650	19	\$7,539,020
145	Jacqueline	Colando	20	\$7,527,700	0	\$0	20	\$7,527,700
146	Stefanie	Lavelle	18	\$6,454,400	3	\$955,000	21	\$7,409,400
147	Philip	Schwartz	9	\$2,905,000	12	\$4,493,400	21	\$7,398,400
148	Coleen	Karpf	7	\$2,788,500	8	\$4,564,800	15	\$7,353,300
149	Kaylin	Goldstein	6	\$3,627,000	4	\$3,670,000	10	\$7,297,000
150	Amy	Duong	5	\$1,390,000	9	\$5,901,900	14	\$7,291,900

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TOP 200 STANDINGS

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

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
151	Jamie	Connor	8	\$5,331,500	2	\$1,960,000	10	\$7,291,500
152	Weston	Harding	6	\$3,812,500	6	\$3,464,750	12	\$7,277,250
153	Christopher	Norton	6	\$7,255,760	0	\$0	6	\$7,255,760
154	Steven	Jurgens	4	\$4,994,500	2	\$2,255,000	6	\$7,249,500
155	Lisa	Huber	9	\$3,595,340	7	\$3,615,000	16	\$7,210,340
156	Haley	Levine	5	\$1,710,000	15	\$5,490,420	20	\$7,200,420
157	Sarah	Ziehr	14	\$6,280,500	1	\$916,000	15	\$7,196,500
158	Janelle	Dennis	11	\$4,428,150	6	\$2,716,900	17	\$7,145,050
159	Ashley	Carter	8	\$2,550,500	8	\$4,562,900	16	\$7,113,400
160	Elizabeth	Lothamer	5	\$3,273,325	10	\$3,828,400	15	\$7,101,725
161	Nancy	McAdam	7	\$4,634,000	2	\$2,467,000	9	\$7,101,000
162	Ryan	Gossett	11	\$5,348,700	4	\$1,714,000	15	\$7,062,700
163	Robert	Picciariello	22	\$7,060,300	0	\$0	22	\$7,060,300
164	Scott	Broene	5	\$4,158,703	3	\$2,875,139	8	\$7,033,842
165	Qiankun	Chen	6	\$1,867,000	14	\$5,164,000	20	\$7,031,000
166	Samantha	Porter	8	\$4,890,000	1	\$2,125,000	9	\$7,015,000
167	Harold	Blum	7	\$5,475,000	2	\$1,531,000	9	\$7,006,000
168	Brent	Hall	9	\$5,360,412	2	\$1,631,000	11	\$6,991,412
169	Sharon	Gillman	2	\$4,744,500	2	\$2,245,000	4	\$6,989,500
170	Randi	Pellar	1	\$6,958,000	0	\$0	1	\$6,958,000
171	Lisa	McMillan	6	\$6,552,633	1	\$398,000	7	\$6,950,633
172	Nathan	Binkley	5	\$2,381,000	7	\$4,548,116	12	\$6,929,116
173	Doug	Harter	3	\$2,955,000	6	\$3,940,000	9	\$6,895,000
174	Stacey	Dombar	14	\$6,145,425	2	\$711,000	16	\$6,856,425
175	Nichole	Dinino	7	\$2,292,000	10	\$4,499,699	17	\$6,791,699
176	Brady	Miller	8	\$2,588,500	17	\$4,165,400	25	\$6,753,900
177	Alex	Wolking	6	\$2,815,000	10	\$3,839,000	16	\$6,654,000
178	Anthony	Disano	28	\$6,629,828	0	\$0	28	\$6,629,828
179	Elizabeth	Palomar	10	\$4,589,000	2	\$2,040,000	12	\$6,629,000
180	Steve	Otwell	0	\$0	14	\$6,610,700	14	\$6,610,700
181	Tiffeny	Meyers	0	\$0	17	\$6,575,900	17	\$6,575,900
182	Lynn	Weekley	9	\$4,982,500	3	\$1,583,000	12	\$6,565,500
183	Dawn	McKenna	4	\$5,461,500	1	\$1,075,000	5	\$6,536,500
184	Teresa	Costantini Levin	2	\$1,035,000	1	\$5,500,000	3	\$6,535,000

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
185	Christopher	Pertile	5	\$2,460,100	3	\$4,065,000	8	\$6,525,100
186	Christina	McNamee	5	\$1,806,500	6	\$4,718,250	11	\$6,524,750
187	Ron	Knoll	6	\$3,534,500	5	\$2,989,900	11	\$6,524,400
188	Morgan	Sage	9	\$4,275,000	5	\$2,247,500	14	\$6,522,500
189	Michael	Rosenblum	11	\$6,120,900	1	\$400,000	12	\$6,520,900
190	Tyler	Weekes	1	\$1,270,000	3	\$5,245,000	4	\$6,515,000
191	Justin	Penn	1	\$3,700,000	1	\$2,785,000	2	\$6,485,000
192	Laura	Rubin Dresner	2	\$6,480,000	0	\$0	2	\$6,480,000
193	Rubina	Bokhari	7	\$3,985,750	4	\$2,481,500	11	\$6,467,250
194	Rizwan	Gilani	9	\$3,578,700	5	\$2,884,999	14	\$6,463,699
195	Scott	Stavish	6	\$3,266,000	5	\$3,182,150	11	\$6,448,150
196	Christopher	Mundy	5	\$3,475,000	5	\$2,962,900	10	\$6,437,900
197	Lawrence	Dunning	4	\$2,322,500	7	\$4,114,900	11	\$6,437,400
198	Nathan	Ortiz	15	\$6,201,499	1	\$212,000	16	\$6,413,499
199	Robin	Phelps	8	\$4,795,500	3	\$1,596,500	11	\$6,392,000
200	Lisa	Sanders	10	\$4,326,500	6	\$2,063,000	16	\$6,389,500

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4 Agent Protection

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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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