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With Clay's extensive knowledge of Fannie Mae, Freddie Mac, FHA, Jumbo and VA guidelines, he usually knows what underwriters are going to request before we even submit an application to them! Because of this understanding of what is needed at the beginning of the mortgage process, Clay's clients can feel confident they will be getting a top-tier home loan experience.

Clay fully understands that the industry has changed and continues to change daily, monthly and on an annual basis. As a seasoned mortgage professional, Clay works diligently to stay informed and educated of frequent industry changes so that he can better serve his clients and real estate partners!

**Knowledge. Experience. Customer service.** Clay uses these skills to guide his clients through what might, for many of them, be the largest purchase of their life. In trying to make the transaction as stress-free as possible, Clay wants his clients to actually enjoy purchasing a new home or refinancing their current home loan.

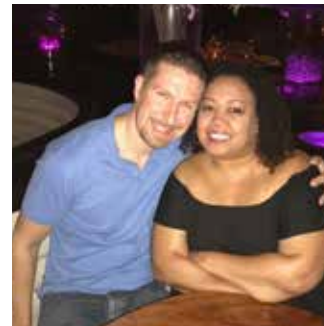


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If you are interested in contributing or nominating Realtors for certain stories, please email us at [eliza.piotrowski@realproducersmag.com](mailto:eliza.piotrowski@realproducersmag.com)

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MEET THE

# LAS VEGAS

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# Publisher's Note

By **Eliza Piotrowski**

We are delighted to bring you your first issue of *Las Vegas REAL Producers*. It is our mission to inform and inspire Realtors and agents all over Clark County. Inside this publication you will find both a social side and a business side. We will highlight top producing real estate professionals and give you an inside look at their life as well as their business. Each issue you receive will be unique to the Vegas real estate market and we aim to reflect who you are as a community of real estate professionals.

A typical publication may include: social event information specific to the Vegas and Henderson real estate community; upcoming developments; business information; personal stories; and articles specifically tailored to the Vegas market. We encourage you to contribute! If you know a top producer or a rising star in the industry, please nominate them. If you have some tips to share with other industry professionals, send us your story. Our goal is for this publication to showcase what you are most interested in, so please write us and stay in touch. Story ideas and nominations can be sent to me at [eliza.piotrowski@realproducersmag.com](mailto:eliza.piotrowski@realproducersmag.com)

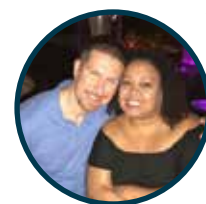
This publication is being provided FREE OF CHARGE to you as a top producer in real estate. The cost of producing, printing, and mailing each newsletter is covered by the advertising partners that you see in each issue. We do our best to screen our advertisers to ensure that they can provide the types of services that you may need or want as a real estate professional. If you currently utilize a business that does excellent work, please let us know as they may want to reach out to your associates as well. Also, if you own or run a business and would like information on reaching top real estate professionals each month, contact me for advertising information.

Along with the magazine, Las Vegas REAL Producers will host fun and free social events to bring the real estate community together - free dinners at top restaurants, private events at luxury estates, business reviews, golf tournaments and more. We will communicate these various events through social media, the newsletter and emails. If you wish to be included on our email list, please contact me at [eliza.piotrowski@realproducersmag.com](mailto:eliza.piotrowski@realproducersmag.com). It is our goal that the events cre-

ate a culture of relationship building on a more intimate level, rather than "hard selling."

If my name seems familiar, I've worked alongside my husband, Joe Piotrowski, local publisher for affluent communities like The Ridges and Red Rock Country Club, for the last eight years. For over twenty years I served with the Air Force, but now I am excited to be working with all of the top real estate agents, brokers, and affiliates in Vegas!

I'd like to personally thank all of our business sponsors who partnered with us to make the magazine free to all top producers as well as the many real estate professionals who contributed to the first issue. Just know that Las Vegas REAL Producers would not exist without you! I look forward to hearing from you and meeting each of you at our upcoming events.



Warm Regards,

Eliza Piotrowski  
Publisher  
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A man with short grey hair, smiling, stands on a balcony with a green metal railing. He is wearing a light blue button-down shirt and dark trousers with a brown belt. The background features a desert landscape with a green lawn, some shrubs, and a large, multi-story house with a prominent yellow section. In the distance, there are mountains under a clear blue sky with a few clouds.

# Ken Lowman

*Engineering A Successful Career!*





Ken, who was recognized as #1 agent in the world for the ERA franchise in '93 was also recognized as one of their Top 10 agents in 1993, 1994, and 1995. In 1999, he opened Luxury Homes of Las Vegas. Last year, he did over 85 million dollars in transactions and is ranked in the Top 10 for Las Vegas. Not to mention being named as "One of the Most Dependable Luxury Real Estate Professionals of the West" by Goldline Research.

#### From Engineering To Real Estate

Interestingly, Ken's original path wasn't to become a real estate agent. He says, "I earned my college degree in industrial engineering, working as an industrial engineer for one year." But his heart was calling him to something more.

"I've always been fascinated by real estate and wanted to work for myself. I got into the industry and never looked back," says Ken.

Surprisingly, his engineering degree was foundational for his future in real estate. "You learn a lot of things getting into engineering that are very helpful, including solving problems, having systems, and communicating with people. All of these things were helpful in having a real estate business."

#### Real Estate Is A Rewarding Endeavor

For this top producer, real estate is rewarding as it gets. "I like the satisfaction of closing a transaction and the happiness that results for the clients. I also like the negotiations and the challenge of pricing a listing right so it will sell in a reasonable period of time."

Ken sets himself apart from others due to his personal service and proven results. "I have motivation and

persistence, doing whatever it takes to get the job done no matter what."

Ken was the trusted agent who recently sold a home that two other brokers had tried to sell and were not successful. He comments, "It was especially rewarding because it sold for more than what the other brokers had it listed for." Using his knowledge of the market, he was able to "tap into the niche of buyers for the particular product."

#### Work Hard. Play Hard.

When Ken isn't selling luxury homes, you might find him helicopter skiing. He explains, "Instead of a ski lift, a helicopter takes us to the top of a mountain and we ski down the slope." An expert skier, Ken finds serenity and loves the breathtaking views atop a mountain.

"I recently started taking up mountain biking," he adds. "I bike on the best trails in Las Vegas, west of the Ridges, where I live."

This trusted agent also likes to jet off to exotic places as his schedule permits. Fiji happens to be one of those destinations.

When he can't get away, Ken loves to work out at his neighborhood gym. "Working out keeps you mentally and physically in shape," he says. "It's great stress relief too."

He enjoys making a difference for others and likes giving back to his fraternity at Oregon State University. "Education is so important," says Ken. "A lot of times people overlook giving to educational institutions."

In conclusion, Ken can't imagine doing anything other than real estate. He says, "It is a pleasure to go to work every day instead of a chore. I really love what I do."

## Establishing A Legacy Through Real Estate

### ►► high roller

Written by **Elizabeth McCabe**  
Photography **Neon Sun Photography**

With over \$1 billion in real estate sold, Ken Lowman has established a legacy in the competitive industry of real estate. He says, "I've been a REALTOR® for 29 years. It's been a good run," which is a bit of an understatement.

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# MEET RYAN FREKSON



LOAN OFFICER AT GUILD MORTGAGE

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Written by **Elizabeth McCabe**  
Photography by **Neon Sun Photography**

## Mortgage is his business, & business is good!

“My business is mortgages, but it goes much deeper than that,” says Loan Officer Ryan Ereksen at Guild Mortgage. “I work crazy hard to be the teammate and advisor anyone needing financing for real estate deserves, from a young couple buying their first home, to seasoned real estate investors.”

Originally from Vegas, Ryan’s family is the “number one reason” for what he does. He says, “I was raised by amazing parents who taught me to care for and always serve other people. They did everything they possibly could to help me become a guy who would make a difference in the world and be great at whatever I did.” This was instrumental in shaping Ryan to whom he is today.

“I’m just a young guy, hungry for life, trying to impact the life of every single person I meet in a way that improves them or their lives in some way. I can’t help but care about the people I meet (I got that from my father),” says Ryan. “My two biggest life goals are to have an impact on every single person I meet, and to take life for all it’s got.”

Prior to finding his niche in the mortgage industry, Ryan started out wanting to go to school for biotech engineering, but always had a fascination with business and how businesses affect the world we live in. He explains, “The mechanics of a business have always interested me. And real estate has always been an industry

that interested me, so I decided at least a portion of what I would spend my life focused on building would be related to real estate.”

When it comes to mortgages, Ryan has an amazing team whom he credits as the reason he is able to provide the next level of service we provide to our clients and partners. Ryan says, “It’s made up of me, my team manager Amanda and loan officers and support staff. We know that what we’re building, the group and culture we have are rare and the result of a lot of effort and focus paired with careful intentional planning, growth and execution.”

He and his team treat every single thing they do like they’re “holding a family’s keys in one hand and the agents’ commission check in the other.” Ryan doesn’t take his role lightly. He says, “That’s both a huge responsibility and gift to have that opportunity. We impact lives in a major way with every loan we do.”

### Advice For Agents

Looking for advice? Ryan has some words of wisdom for agents. He says, “Make your lender a business partner, not just someone you refer business to. They impact your business and every transaction more than anyone else. The relationship should be treated like a business partnership, because both the agent’s and lender’s success are dependent upon each other in order to thrive. Make them a part of your



business planning, let them know how you run your business, your goals and objectives, have conversations regularly about business, not just about clients, and offer and ask for tips and advice.”

This is no substitute for experience. Lenders have worked on hundreds of transactions and can be a walking reservoir of knowledge. When it comes to deterrents to success, Ryan considers distraction and discouragement to be detrimental. “Those are by far failure’s two most dangerous tools against success,” he says.

For more information and advice, Ryan encourages real estate agents to just ask. Ryan can be reached at [rerekson@guildmortgage.com](mailto:rerekson@guildmortgage.com) or 702-528-6235.



# Q & A WITH Josh Burns

## Making An Impact



**Your Name and Cell Phone:** Joshua Burns 702-466-3278

**Your Company:** Resolution Realty - Burns Moretti Group

**Your Business Partner:** Jonathan Moretti

**Broker:** Mark Wildes

**When did you get your license?** The Winter of 2016.

**Why did you become a real estate agent?**

A Vegas native, I love this city and love working with people in sales. This created a solid foundation for Real Estate. My dad is an Estate Planning Attorney so Probate, Wills, and Trusts have a natural need for real estate. Returned from Afghanistan and immediately started my studies.

**What was your total volume last year?** Around 12 Mil.

**What did you do before you became a real estate agent?**

Deployed to Afghanistan in 2016. Earned my Bachelor's in Accounting from UNLV.

**What Significant awards have you achieved?**

Many Military awards; recognized as a top 250 Agent in Las Vegas in 2018.

**What is your favorite part of being a real estate agent?**

Having a direct impact on the US Economy. Plus working with my best friend as my business partner.

**Define success.**

It's about individual happiness and working every day to achieve it. My success comes from living a comfortable life while doing things in an ethical manner that allows me to sleep at night.

**What does your typical day look like?**

It varies. I start most by throwing a tennis ball for my dogs, check emails, show houses, go on a listing appointment, schedule the following week, then start to make dinner. Every day ends with me throwing the ball for my dogs.

**What makes you different?**

My partner Jon and I make sure to go above and beyond, every step of the way, to earn our compensation and the trust of our clients.

**What keeps you engaged and excited to continue doing what you are doing?** I love that each day is different. One day I'm showing 2 million dollar homes, the next I'm helping a friend with a rental. I enjoy that I get to have a direct impact on the living conditions and environment of so many people.

**Tell us about your family.**

My parents still live here. My dad lives in a wing of my new home – I like to keep him close by, he cooks really well! My girlfriend and I recently bought this house, and joined our two homes. Together we have three dogs.

**What are your hobbies and interests outside the business?**

I love woodworking projects. I have a shop in my garage and build lots of cool stuff. Right now I'm working on building all the furniture for our new house.

**Are there any organizations or charities that you support?**

I work with Community Lifters. We are a like-minded group that gives a hand up, not a handout. Focusing primarily on food-related organizations and children in need. We do a lot with the Las Vegas Rescue Mission and Three Square.

**What are your long-term goals?**

To consistently be in the top 100 Agents of Las Vegas.

**What is your favorite quote?**

"I'd rather die while I'm living, than live when I'm dead."  
- Jimmy Buffett

**How do you manage work/life balance?**

My work is my life, and my life is my work, but I always make sure to make time for friends and family!



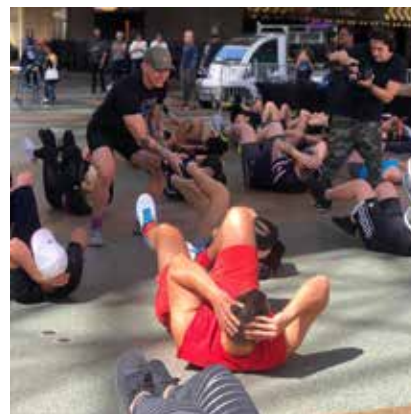


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Q & A WITH A VEGAS ORIGINAL

# CHRISTINE McNAUGHT



“I LOVE REAL ESTATE —  
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#### YOUR NAME

Christine McNaught, 702.241.7990

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John Gafford

#### HOW MANY YEARS HAVE YOU BEEN A REAL ESTATE AGENT? WHAT YEAR DID YOU START?

I got licensed in 1994, so it’s been about 25 years.

#### WHAT WAS YOUR TOTAL VOL- UME LAST YEAR?

Let’s just say I’ve been Top 20 in the State of Nevada through Zillow, Realtor.com and Real Trends.

#### WHAT AWARDS HAVE YOU ACHIEVED?

**2018 Vegas Magazine**- Power Player of Real Estate, **2018 MyVegas Magazine**- Top 100 Women of the Year, **2017 REAL Trends**- America’s Best Real Estate Agents, **2017 Zillow and Trulia**- Top 20 Agents in the State of Nevada.

#### YOU COULD HAVE DONE ANYTHING, WHY REAL ESTATE? TELL US ABOUT THAT.

I fell into it really. I was going to school at night and waiting to get into law school – Got into real estate by working with a top luxury agent in Scottsdale Arizona, and never stopped from there. I’ve enjoyed it ever since!

#### WHAT WAS YOUR BIGGEST CHALLENGE? TELL US ABOUT A CHALLENGE YOU OVERCAME.

When the market plummeted in 2008, I had just joined Windermere Real Estate, and found I had to

recreate myself. I learned short sales and did that for 5-6 years. I enjoyed it because I felt like I helped people during a really difficult time.

#### WHAT MAKES YOU DIFFERENT?

I still consider myself very successful but have learned to balance life with my 2 children, husband, and friends.

#### TELL US ABOUT YOUR FAMILY, INCLUDING NAMES, INTERESTS.

I’m a Las Vegas native, my husband Patrick and I met at 18 and we married at 25. We have two boys- Kai is a Junior at Bishop Gorman High, and a member of the lacrosse team. Our oldest Jace, is 20 years old and starting his sophomore year at University Nevada Reno. He’s studying Inter-

...



...

national Business with an emphasis in Japanese. Then there's our furry son, Banks, our five year old German Shorthair Pointer.

#### WHAT ARE YOUR HOBBIES AND INTERESTS OUTSIDE THE BUSINESS?

I make time for the things I enjoy and which help me relax, like tennis, hiking, kundalini, traveling, golf, and yoga.

#### ARE THERE ANY ORGANIZATIONS OR CHARITIES THAT YOU SUPPORT?

I try to stay involved with as many as I can. Here are just a few- Camp Firefly: Candlelighters Childhood Cancer Foundation of NV, St. Jude's Ranch and Three Square Food Bank.

#### EVEN AFTER YEARS IN THIS INDUSTRY HOW DO YOU FEEL

#### YOU CAN STILL IMPROVE IN YOUR BUSINESS THE MOST?

There's always room for improvement by keeping up with the changes – tech and social media and video messaging – constant education is key.

#### WHAT KEEPS YOU ENGAGED AND EXCITED TO CONTINUE DOING WHAT YOU ARE DOING?

Surrounding myself with extremely positive people including clients. I've maintained a very favorable association made up mostly of repeat customers and referrals.

#### WHAT HAS BEEN THE MOST REWARDING PART OF YOUR BUSINESS?

Owning my own company and continuing to mentor new agents – seeing their growth and success.

#### WHAT DO YOU BELIEVE HAS BEEN THE BIGGEST REASON OR REASONS FOR YOUR SUCCESS?

Gratitude!

#### GIVEN YOUR STATUS AND EXPERTISE, WHAT IS SOME ADVICE YOU WOULD GIVE UP-AND-COMING TOP PRODUCERS - OR WHAT CAN OTHER AGENTS LEARN FROM YOU?

Learn that money isn't everything. Learn balance, career, family, friends and ME time is crucial.

#### HOW DO YOU MANAGE WORK/LIFE BALANCE?

Sleep is overrated! I get a lot done between 10 P.M.-1 A.M. – technology helps with multitasking.

#### WHAT CAREER/FIELD WOULD YOU BE IN, GIVEN THE OPPORTUNITY, AND REAL ESTATE WAS NOT AN OPTION?

I've always asked myself "what I would do when I grew up?" and I reflect back on everything and realize I can't imagine doing anything else.

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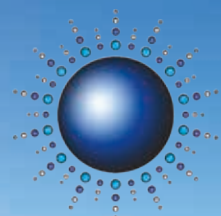
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## THE BEST PHOTOGRAPHY SERVICES IN THE LAS VEGAS VALLEY

or wherever you may need us.

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**Work with us**

- ✓ No limit on image count
- ✓ Next business day delivery guaranteed
- ✓ High quality realistic photos, thanks to our unique HDR processing and professional equipment
- ✓ Subdivision shots included
- ✓ MLS ready images, high resolution images
- ✓ Full range of services: photo, video, 3D

**WILD DOG**  
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**Why Use a Professional Photographer?**

- Having quality photographs for your listings, helps you get more leads, showings, and attention
- Sell properties faster for better prices
- Win more listings showing how you care about professional presentation

**Additional Services**

- 3D Matterport tours
- Watermark branding
- Twilight
- Virtual tour
- Panoramas
- Videography