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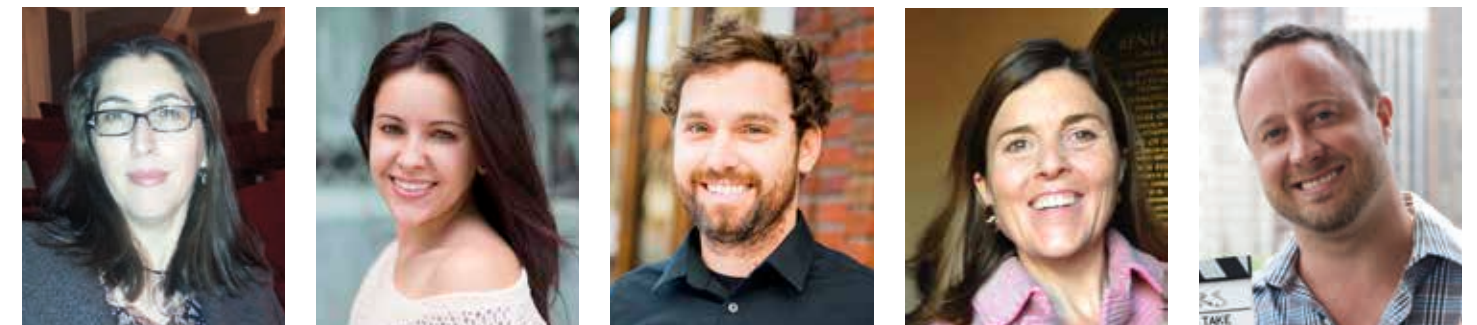


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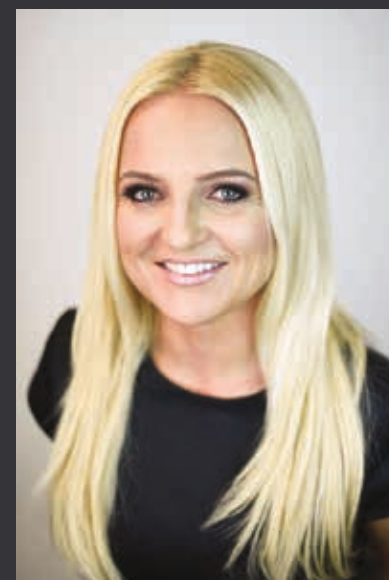
Ania Kozera has over **fifteen years** of mortgage industry experience, accumulating her knowledge from various brokers, mortgage banks and lenders. She is a **four-time** Chicago Magazine 5 Star winner with a primary focus on providing the best customer service experience possible through her understanding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

“We are truly happy with the experience of working with Ania and Tim. They saved the day when another mortgage company told us we were not approved. Very patient with inexperienced buyer who has questions. 100% would refer to my friends and family. Thank you!!

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Publisher's note

Flowers are blooming, the ground is lush and fertile, and there is now greenery almost everywhere you look. The real estate market reciprocates this same trend of growth. It wasn't that long ago when we were waiting for that portly, stout little groundhog to whisk us away from the unbearable frigid temperatures.

It is harvest time for most of us. Open houses are in full effect and the market is swarming with activity. This is the time when we implement our business plan we created several months ago. How well you trained and prepared for the spring and summer will soon be on full display. It was an honor to provide an environment at our winter event where everyone in our community could come learn practical tools to foster growth in their businesses during this season.

I would be remiss if I didn't mention all of our extraordinary Moms out there. Being a full-time Mom is a labor of love that doesn't even scratch the surface of the credit and recognition we give it. That being said, most of you who follow me on Facebook know that we are expecting our forth child! We are expecting a girl and we actually found out on April Fool's Day (no joke) which is so fitting for our family!

Growth is painful a lot of the time and there are many ways we experience it—family, business, spirit, relationships, etc. When I'm going through a growth phase, I don't like it. However, I know it will be better and more productive in the long run, so I embrace the process. I'm grateful and blessed to have both a growing family and business. Our Chicago Real Producers team is expanding in June and I'm excited for what is in store for the rest of our community in 2019!



Fighting the good fight,

Andy Burton

Publisher, *Chicago Real Producers*

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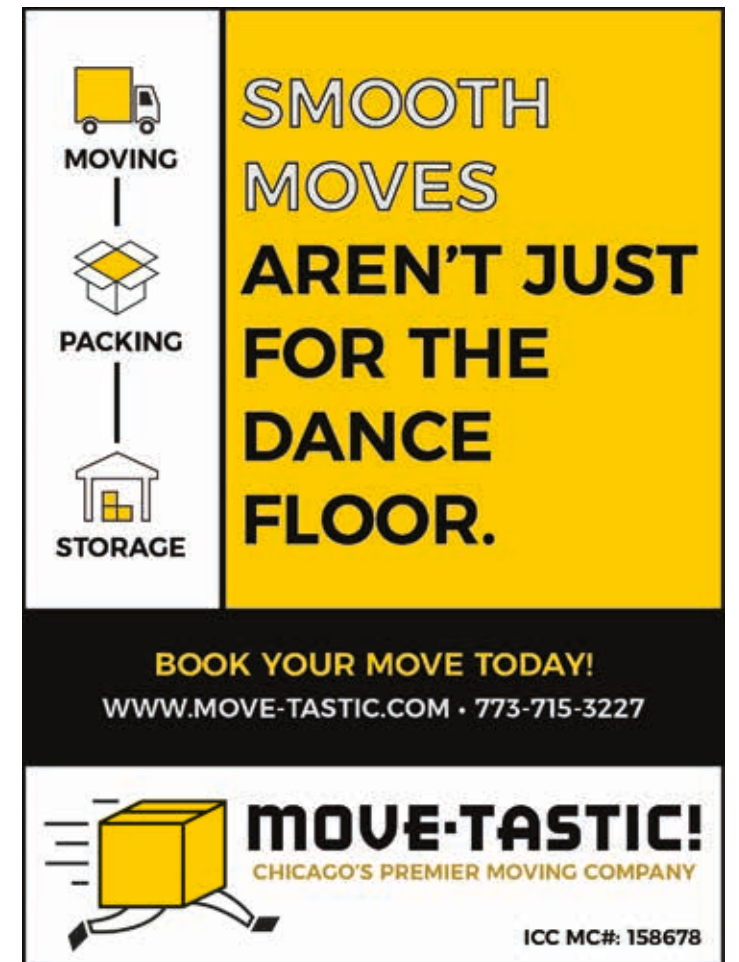
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Seeing What the Cards Have in Store

Like a true strategist, Jason Finn has always looked two steps ahead. He'd anticipated his path from the time he was in kindergarten, growing up in Birmingham, Michigan, all the way through graduating from University of Michigan's Business School, and even into his first career—management consulting. The first major surprise in his life came when he decided that he was going to quit consulting and get his real estate license. Without a clear roadmap, the real journey began.

As a consultant, Jason was traveling four to five days a week. After eleven years as a Chicago resident, and rarely being able to enjoy the city, he knew something had to change. With an uncanny ability to adjust to new situations and learn just about anything, Jason set his sights on real estate.

When he and his wife, Tracy, bought their first home, they worked with an agent who was “a nice enough guy, but did us no favors when it came to negotiations and dealing with

a developer who struggled with commitment and deadlines,” says Jason. “[The agent’s] direction was almost always ‘whatever you think,’ and as a consultant, I felt an agent should provide more guidance and more strategy. The relationship should be a consultative one, and I knew I could provide that.”

When Jason got into the business in 2006, he made sure all his cards were in a row, and that he knew every facet of the industry. He took classes in home inspection, home systems, mortgage finance, etc., in order to be able to give good advice to his clients. He also found a great mentor and “followed her around like a puppy” until he knew he was ready to thoroughly take care of his clients.

As the market began to slide into recession, Jason became concerned that he wasn't going to be able to “carry his own weight,” financially speaking, which was another first for him. Tracy had a salaried position with benefits and was supportive of him, even when he began to aggressively pursue another newfound passion: poker.

What started out as a weekly poker game with a few consulting colleagues and a couple clients, “playing for fun” quickly





evolved into an obsession of sorts. Jason read dozens of poker strategy books in less than two months, and before long, was making part of his living playing poker. In fact, in 2007, he was playing so much poker that he sold more homes, and negotiated more contracts, while physically seated in the Venetian Poker Room in Las Vegas than he did while in the state of Illinois.

As Jason's real estate business began to grow, poker returned to a hobby of passion, and real estate became his primary source of income, as it was intended to be. However, in 2010, Jason believed that real estate was only going to be a five-year career for him. So he was pursuing outside business interests that he thought would eventually supplant his real estate practice. In 2011, he founded

Geek Chicago, a marketing agency and digital consultancy that supports small to medium-sized businesses and the political world.

"Geek Chicago is a website development, SEO, and social media management business. We're fortunate to have worked with political candidates, including a current mayoral candidate, aldermanic candidates, and officials at the city and county levels. We also work with law firms, insurance companies, home inspectors, mortgage lenders, private clubs, and a large real estate brokerage," says Jason.

With two major businesses competing for Jason's time and attention, he kept trying to reconcile the two professions. He often thought to himself, "What kind of successful agency own-

er needs to sell houses on the side?" And alternately, "What successful real estate agent is spending time building websites for other people?" Then, he heard digital marketing guru Gary Vaynerchuk say, "A successful real estate practice is just a digital marketing agency that happens to sell houses," and a light went on.

Jason concluded that the two businesses should be supporting each other, and, in fact, that's exactly what they were doing. In the early days, Jason's real estate income allowed him to build his marketing practice without using outside capital. Today, his digital marketing work generates business for his real estate practice.

"More importantly, the two businesses help to satisfy different parts of my

brain. I suppose it's fair to say that I need a lot of stimuli to stay engaged, productive, and ultimately, happy," says Jason.

Although Jason's varied professional interests help to maintain his happiness, his family is the major source of it. He and Tracy met on a train between Amsterdam and The Hague in 2000. They were both working in Europe, and living in two different cities—Jason was in Chicago and Tracy was in New York. Tracy moved to Chicago in 2004 and they were married in 2006. They have two "dynamic, passionate, and brilliant" kids—Liam (9) and Ruby (5). With no other family in Chicago, they tend to do a lot of traveling, both for leisure and to visit family.

When Jason is able to set aside his business for a bit, and when he isn't focused on his family and traveling, then he is still an avid poker player. He's actually parlayed his passion for

poker into a third job of sorts, albeit a very part-time one. For the past decade, Jason has been hosting Windy City Poker Championship, which televises charitable poker tournaments and airs on NBC Sports Chicago, and is syndicated across the U.S. As part of his work on the show, alongside his annual trips to the World Series of Poker, he has expanded his network of friends, acquaintances, and the list of people he's been fortunate to play poker with, including stars of the stage and screen, athletes, difference makers, and an untold number of real estate agents.

While Jason could have never predicted how his life would unfold, he couldn't be happier with how it has all played out. "Being successful in real estate, like in most things, is a journey, and consistency is key," says Jason. "Figure out what you do well, and what you enjoy doing, and make those two things a core part of your business."

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Understand the Market!

The 2019 North Side Chicago real market in March showed up so far (statistically speaking) very similar to 2018: the number of contracts written and closings each month are down (and have been down month after month and month OVER month since the middle of 2018). And through February, in the condo market, prices have started to fall.

The US housing market peaked in 2005 when I was a brand-new agent. The following year, the market in Chicago's North Side neighborhoods had hit its own peak. What followed for the next six years was a historically unprecedented value decline in housing. While weathering the storm in 2008, I noticed that the buyer-side of my business had been growing steadily since I started, but I couldn't sell my listings! I sold just seven of the twenty-six listings I took in 2008.

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Upon digesting those numbers, I had an important realization: what I thought I knew, and what I ACTUALLY knew were not the same. I thought I knew how to sell listings. I thought I knew how to help sellers. I thought I knew the right things to say, and at the right times, to get the job done.

In reality, I didn't know how to price homes correctly (it hurt to realize this). I also didn't know how to BEGIN to understand the real estate market (and every single client was asking me about it). I didn't have ANY skills (my market had been doing all the heavy lifting for me). It had been too easy for too long to sell listings.

I KNEW I NEEDED TO DO THREE THINGS TO GET ME THROUGH THE SHIFTING MARKET:

1. UNDERSTAND THE REAL ESTATE MARKET BETTER

Let's stop pretending that a couple of graphs and charts on our Facebook pages means that we actually KNOW something. Last month I talked about that dirty word I can't stand: "stats." Posting "stats" doesn't do anything to help you understand the market. And it often doesn't fool your clients either. In fact, agents I've coached have often told me they're terrified of the possibility that their clients will ask follow-up questions!

Facing the music is hard, but important: we, as agents, just don't always know as much as we should about how the market works. But the good news is it's easy! There are two things you can pull (on your own, just by searching) anytime from the MLS that will give you a quick thermometer: (1) the NUMBER of sales occurring, and (2) PRICES.

If you picture the real-estate market as a roller coaster, the front car is the NUMBER of sales (our leading indicator). You can tell a lot about what's happening, and what's GOING to happen in any market (Chicago, just Lakeview, just the North Side neighborhoods, or whatever micro-market you want to explore) by comparing the NUMBER of sales (closings) in any given month to the NUMBER of sales made in the same period of time the previous year.

For instance, if I go to MRED and look at the number of closed condos in Lakeview and Lincoln Park in January of 2018, that number is 136. If I look at that same number for 2019, the number is 112 (down almost 18 percent!).

If you did the same thing for December, February, and March, and started to see a downward trend, it's reasonable to predict that prices will get soft. Because PRICES sit in the last car of the rollercoaster—they come over the top after sales have already started to decline.

The same is true in reverse: if more sales are occurring for months in a row, prices should start to rise. Imagine the roller coaster is at the bottom of a hill now, but it's starting to climb back up the hill—the front car (NUMBER of sales) is pointing up, while the back car (PRICES) is still sitting at the bottom of the hill or "pointing down." This phenomenon happened in Chicago in 2012: the NUMBER of sales started to rise rapidly in 2012, but PRICES were down in 2012 (and didn't start rising until 2013).

2. EXPLAIN THE MARKET BETTER

As professionals, we're often asked: "How's the market?" And we're taught through habit to say, "GREAT!" And I'm here to say that that answer is the lamest, small-talk, cocktail-hour nonsense answer ever. We're supposed to be experts. We have to do better.

"There's no such thing as a good market, or a bad market. There is only a buyer's market or a seller's market." - Unknown (seriously, I can't remember)

That quote blew my mind when I heard it! How "no duh" is that? It's totally spot on! Someone ALWAYS has the advantage in a market. Our job as agents

is to help our clients understand their opportunities! The market is never just "great." It's ADVANTAGEOUS for buyers OR for sellers (and at times, it can be for both).

How many times have you been asked "When should we sell?" or "We're thinking about waiting another year. What do you think the market is going to be like in a year?" What if you could answer that question by showing your client a few key numbers about the market, explain how those numbers relate, and give them a clear hypothesis for what should or will most likely happen? Wouldn't that make you an expert?

If we understand the market (see above), and we can explain the market mechanics to our clients (so THEY understand), we're considered "experts." And when we're experts, our clients trust us to help them make smart, informed decisions.


3. DELIVER VALUE

When we're able to deliver information and expertise beyond our clients' (typically basic) expectations (robot voice: "Make flyer. Put sign in yard."), the relationship becomes VALUABLE! When they consider the relationship valuable, they do crazy things like refer their friends and write glowing reviews (without being asked). And sometimes they even ask my favorite question: "What do you think we should do?" And that's when you know you're really going to make an impact.

About the Author:

Phil Byers graduated from Ohio University in 1995 with a Bachelor's Degree in Journalism and went on to a successful nine-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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SOCIAL SELLING MADE SIMPLE



▶▶ business
By Marki Lemons-Ryhal

Social Selling Made Simple With Marki is the place for REALTORS® to learn how to use social media and tech, so they can sell more homes and help more people. We hold real conversations with industry leaders, successful agents, coaches, and social media experts, who break down their best strategies to attract clients online.

Our industry is behind when it comes to leveraging social media and technology for marketing, and it's affecting our businesses in a major way. Many agents are intimidated by it because they feel like they are never in enough places online or posting enough to enough people. How do you overcome this fear? What easy strategies can you implement into your social media usage to generate leads? And why is engaging through social media worthwhile?

Here's what I know: People are telling you all of their business, and in real time on social media, about every major life occurrence that could lead to a successful real estate transaction.

Social media is overwhelming for most agents because they fear that they aren't doing enough. It's all about using social media to listen—allowing you to implement these cost-effective strategies and tools that can increase your leads:

1. Invest 60 minutes per day on social media: listening, updating your database, and finding out what's important
2. Outsource your routine social media practices, not your messaging

"An ambassador is someone who speaks highly of you and refers you willingly." – Michael Maher, entrepreneur, speaker, trainer, and best-selling author of *The 7 Levels of Communication*.

Personal ambassadors are rare, but they are certainly worth the search. They are the people who will multiply our relationships, reach, and impact. But they don't just show up on their own. We have to nurture them by giving value, and care about them because that bleeds into the kinds of questions we ask, the things we say, and the way we treat them. Ultimately, it's about being strategic and tactical with direct methods that lead to a conversation that leads to referrals.

"People resonate the most with you, your authentic self, and your real life." –Dustin Brohm, REALTOR® in Salt Lake City, Utah; host of *Massive Agent Podcast*, and national speaker and trainer.

Every element of real estate has a tech component, and nowadays, every part of our marketing and branding has to have a social media aspect. The way we utilize social media is very important. If we're constantly posting content that just sells to people, doesn't pique their interest, and doesn't authentically show who you are, you won't make an impact. The relevance and authenticity of your content is how people make a connection with you, and it makes them want to buy from you.

"The goal of a chatbot isn't to replicate or replace the conversation—it's to start the conversation." –Zach Hammer, real estate marketing consultant, productivity coach, author, lead-gen wizard, and founder of Real Estate Growth Hackers.

If we don't use chatbots correctly, they'll end up going the way of the phone tree: no one will engage with them, and they won't achieve anything. If we want the technology to succeed, we have to always remember its goal: it's not meant to completely replace the conversation, but to start it off so that we're more likely to get potential clients on the phone. We have to be intentional and targeted with what we're trying to do so that the chats flow naturally and feel good to the end user.

"If you know what your intention is for your social media marketing and your business, everything else falls into place a lot easier." –Tracey Hicks, founder and owner of All Things Real Estate. All Things Real Estate was started back in 2014 as the dream of one small team (one REALTOR® and one designer) that was dedicated to the idea that real estate marketing materials didn't have to be ugly, boring, or one-size-fits-all.

The most important thing you need to have in all your marketing and business development is the intention. Ultimately, if your intentions are good and you want to really help people, that attitude will show through in all of your content and social media posts. Make sure everything you do has a strategy behind it, and be consistent. The strategy that works is the one that you follow through on.

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FINDING WORTH IN REAL ESTATE

By **Chris Menezes**
Photos by **Carlos Miranda**

“Success is when you become meaningful to the people around you,” says Daniel Xia. Daniel discovered the truth of that statement after becoming a REALTOR® in 2014. Before that, he was working from 5 p.m. to 5 a.m., five days a week as a bond trader for a prop trading firm, staring at numbers on eight computer screens for twelve hours a day, not realizing he had a hidden passion for working with people.

“I had no idea what I truly wanted to do back then, not until I started working as a real estate broker,” says Daniel.

Up until that point, Daniel was just walking the path that was being laid out in front of him. He grew up in China and came to the United States to attend Ohio State University, where he double majored in math and economics. His father always wanted him to

...

become a professor, so that's what he worked towards, until graduate school, when he realized that he didn't want to end up writing papers and doing research every day.

After graduate school, Daniel put his master's degree to work by securing a well-paying job in the trading business. Although being a trader paid well, he just didn't have the passion to devote himself to it for the long term. Then, he bought his own condo, and the whole experience fascinated him. As he considered becoming a REALTOR®, he thought to himself, "Meeting a lot of people sounds way more fun than sitting all day in front of computer screens."

Although Daniel loved meeting and helping people, he had a tough time when he first became a REALTOR®. And going from a well-paying job to making nothing put a lot of pressure on him. As he came close to emptying his savings account, he slept less and less, staying up and thinking about how to get deals done. After several months of struggling and exploring the business, he finally broke through and started making consistent money, becoming a Chicago Top Producer in 2016, 2017, and 2018.



Daniel and his Pembroke Welsh Corgi, Poyo



As a strong networker, Daniel not only loves meeting new people, but he also loves connecting people to each other. "I like the feeling of being helpful to people, being valuable to them. Not only do I love helping my clients find their dream home, which is exciting, but I love that I get to help them choose the best investment for their future as well," he says.

Daniel also loves that he gets to spend time exploring the city every day and learn the history of all the different communities. He has familiarized himself with the city so well that his close friends call him the "Human Yelp." He always knows the best restaurants and places to go, no matter the neighborhood.

You can often find Daniel and his wife, Celia, with their Pembroke Welsh Corgi, Poyo, at the dog parks in the south loop or hanging out at Montrose Beach in the summertime. Winter is Daniel's favorite season because he loves to ski, which works out well with real estate—winter being the slow season.

Daniel supports the colleges he attended as a way to show his gratitude for preparing him for his future. He also donates to quite a few Chinese student organizations at several Chicago colleges, like DePaul, Loyola, SAIC, Columbia College of Chicago, and others. "They are literally connecting and serving the minor group of international students, which I believe is very difficult, but important," says Daniel.

Daniel feels grateful to be part of the top producer community and to be recognized within "this talented group," he says. "I am trying to learn as much as I can from them and work harder so that I can be one of the best brokers in Chicago one day."



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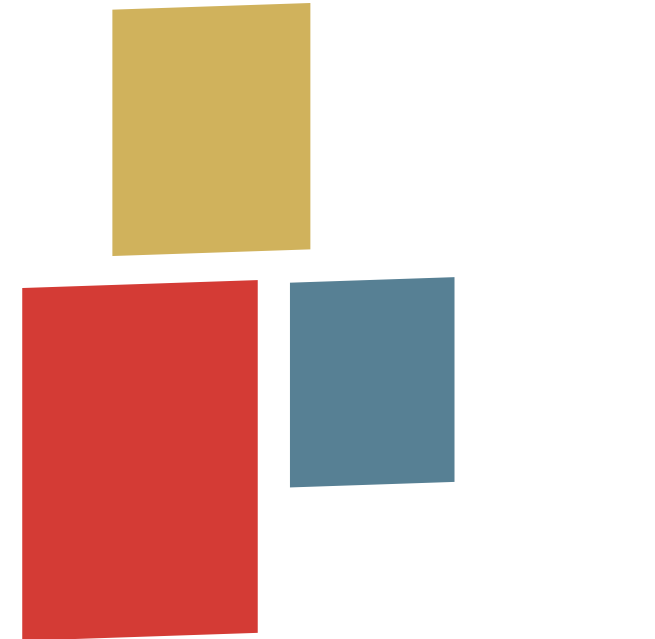


ARTMILL GROUP

▶ partner spotlight

By **Chris Menezes**
Photos by **Heather Allison Love Photography**

What started as two investment bankers in Chicago wanting to save a small, fine art specialty mounting business called Lamin-8 Services, all while transitioning into business ownership in a niche market, has evolved into one of the most expansive groups of artisans that can handle the breadth of a client's artistic needs—whether they be an amateur iPhone photographer, professional artist, fine art connoisseur, interior designer, homeowner, art gallery, or museum.



“The art services business is very fragmented. There are a number of people operating within it who have a particular area of expertise that they excel at. However, many clients have broader needs, and have a difficult time navigating the industry and finding the right solution for their situation or project. The evolution of our company illustrates this fragmentation as we have sought to unify them,” says Joe Liss, co-owner of Artmill Group.

From the acquisition of the original fine art mounting business, Artmill Group gradually expanded into fine art photography printing, custom art and picture framing, wood carving, specialty custom finishing, gold and silver leafing and gilding, specialty furniture fabrication and restoration, custom mirror silvering and fabrication, and art handling and installation, all





with the goal of being able to meet more of the existing needs of their clients.

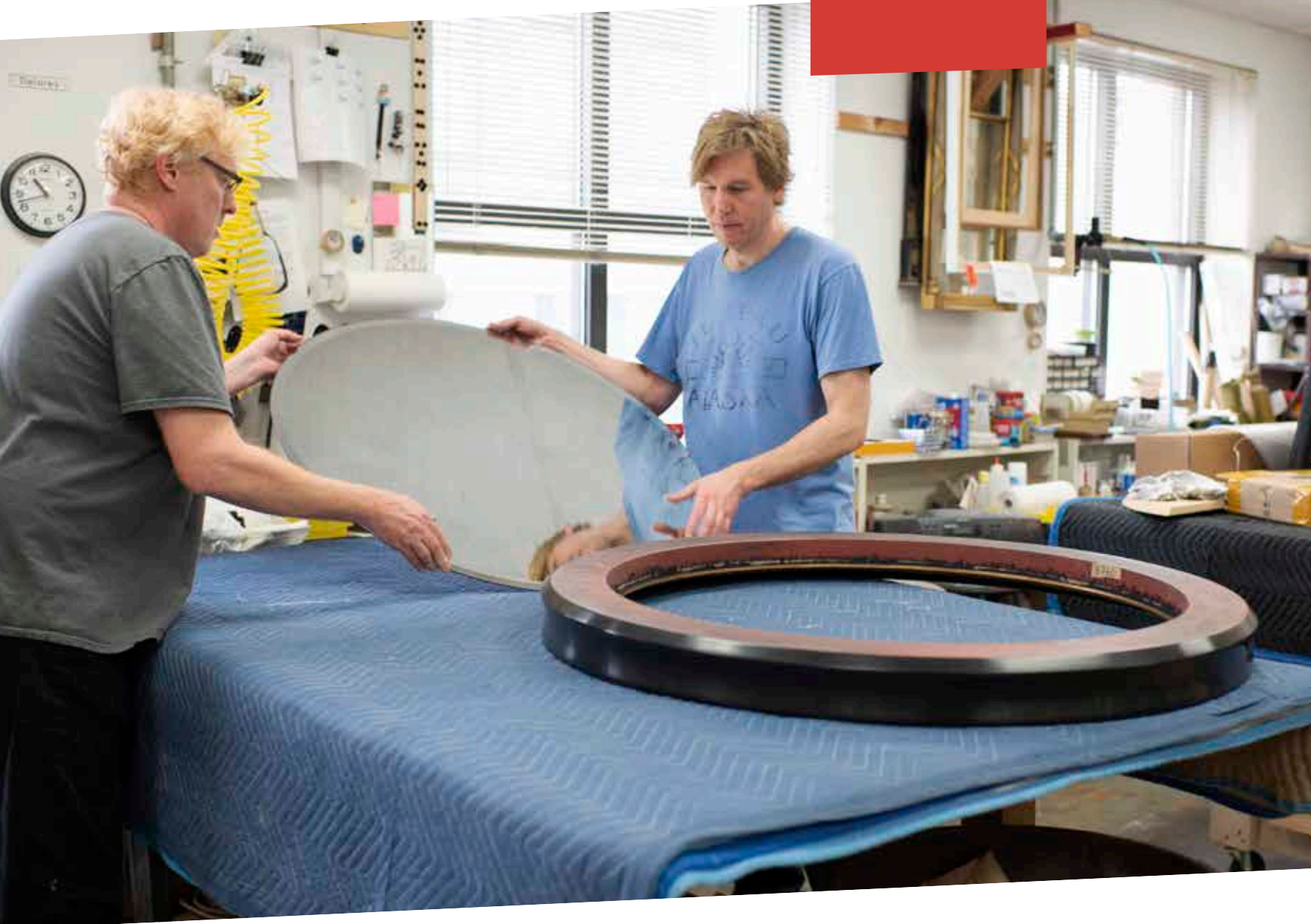
All of these specialty services were operating as independent businesses when they were acquired by Artmill Group, and now they operate together as one collective. These businesses include: Seaberg Picture Framing, Artmill.com, Armand Lee & Co, Prints Unlimited Galleries, the Frame Forum and Princeton Frame.

Seaberg Picture Framing, acquired in 2014, primarily focuses on serving the professional art community, including local and national art galleries, museums,

art dealers and designers, and professional artists.

Artmill.com launched in 2014 as an e-commerce website providing a range of contemporary framed and frameless finishing alternatives for digital photography.

Armand Lee & Co, acquired in 2016, provides custom fabricated frames, antique mirror and specialty glasswork, specialty finishing, and art and furniture restoration services. Their primary cus-



tomers include designers and high-net-worth families, individuals, and private art collectors.

Prints Unlimited Galleries, acquired in 2017, provides traditional and contemporary picture framing services from Artmill Group's gallery location in the Lincoln Park neighborhood of Chicago. It also has a corporate art division providing art sourcing, and design and installation services to corporate clients, primarily in the healthcare and hospitality industries.

The Frame Forum and Princeton Frame, acquired in 2015 and 2017 and located in Lake Forest and Highland Park respectively, provide custom framing and art services to the Chicagoland North Shore communities.

Customers of Artmill Group have access to this col-

lective of highly skilled craftsman and professionals. While this list of specialty services is impressive as is, Artmill Group hopes to continue adding new services and more specialists to their growing team. The great part about Artmill Group operating as one cohesive business is that it can offer quality products and services at affordable prices to their ever-expanding base of customers.

"Our range of services is aimed at helping virtually everyone with all of their art, decorating, and wall décor needs," says Liss.

To learn more about Artmill Group's extensive services or to contact them for a consultation, visit www.artmillgroup.com, call 312-455-1213, or email them at info@artmillgroup.com.



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ERIN Mandel

▶ agent feature

By **Chris Menezes**
Photos by **Heather Allison Love Photography**
Photographed at **Schubas Tavern**

GIVING HER ALL

Born into a real estate family from Milwaukee, WI, Erin Mandel has been around real estate and development her entire life. Perhaps it was the indoctrination of the business that sent her running far away from it as a young adult. Instead of embracing what she had unintentionally been primed to do, she pursued a career in music instead, working in international publicity for Universal Records.

After an incredible experience with Universal Records in both Los Angeles and Paris, Erin decided that she would leave her passion for music so it could remain just that, a passion. She decided to enter real estate in 2005. And she found that her music industry experience added to her ability to succeed as an agent.

Having received a bachelor's degree in journalism and mass communication from the University of Wisconsin-Madison and a certificate in French language and culture from the Université Paris Sorbonne-Paris IV, Erin had cultivated exceptional interpersonal, verbal communication, and interactive skills that lent itself to helping people within real estate. In addition to that, Erin grew

up between two families, the dynamic of each drastically different, perhaps this equipped her with the tools to quickly adapt to ever-changing scenarios. Together, these experiences enabled her to effectively work with buyers, sellers, and agents in even the toughest of negotiations.

"I like to help people make good decisions. I also love being a part of the process in their major life changes. It's with great pride that I assist my clients as they buy and sell real estate to accommodate their ever-evolving lives," explains Erin.

Erin gives all of herself to every transaction. In fact, she puts so much of herself into her business—each transaction requiring a personal effort of asserting her skillset to the next level—that she's found separating herself from the brokerage can often be a challenge. At times, she needs to remind herself that real estate is cyclical and that every transaction will inherently have its own challenges that might be out of her control. The last dislocation of the market helped Erin see this very clearly:

"I learned so much. It gave me the tools I needed to plan for the most

stressful and unplanned set of circumstances. From that, I know that there is always a solution, and to trust the process. It is the key to managing expectations for all parties," she says.

Erin joined @properties in 2010 and has been perennially ranked among the top 1 percent of Chicago REALTORS® ever since. In 2012, the Women's Council of REALTORS® named her Entrepreneur of the Year. In addition to the many awards and recognitions she has received over the years, Erin served as a director of the Chicago Association of REALTORS® (CAR) from 2014–2017, and in 2018, she received the REALTOR® Achievement Award in recognition of her leadership within CAR.

"No one agent can accomplish greatness alone. I have the most incredible team," says Erin. "They assist me in every way to assure that our brokerage is maintained, our clients remain informed, and no detail is overlooked. There is no task too small. It is with confidence and a cohesive approach that we garner the desired outcome for each and every client."

...



I find inspiration everywhere. In my family, in my friends, in my mentors, in my team, in my clients, my developers, in every musician that has graced me with their talent,” she says. “Without a doubt, I always choose to surround myself with people that are extraordinary—for that, I am eternally grateful.”

The best gift that real estate has given to Erin has been meeting her “better half,” Geoff. One day, Geoff’s father, Buzz (Erin’s greatest mentor), sent Erin to check out one of Geoff’s listings, “I left that showing forever changed for the better. It’s remarkable what happens when your passion and your heart align as one,” says Erin.

Outside of the business, Erin loves indulging in music, whether it’s discovering new music or going to a concert or music festival. This is often coupled with her passion for travel and seeking new experiences. You can often find her watching bands perform at Schubas Tavern, “one of the best small music venues in the country,” Erin says. She loves the range in style and size of each band that plays there, as well as the rich history of the venue, which extends back over 100 years.

Erin is also very close to her family, especially her siblings, Jordan and Edyn. Jordan’s wife, Kimmy, is also a successful REALTOR®. They welcomed their first daughter, Aubrey, last year. Becoming an aunt has been an incredible experience for Erin. Edyn just moved to Chicago and Erin is looking forward to seeing Chicago again through her eyes.

Erin is very passionate about giving back to the community. She supports several non-profit organizations that include Children’s Special Charities & Special Olympics of Chicago, MARWEN, Children’s Hospital, The Greater Chicago Food Depository, Ronald McDonald House, Step Up Chicago, JUF, No Kid Hungry, @properties charities, and Habitat for Humanity.





Erin volunteering with Habitat for Humanity with Liz Miller, Alison Victoria, and Emily Ahlering (Photo Submitted).



Erin with her niece Aubrey



Elite 6: Rachel Frangos Scheid, Scott Gerami, Nykea Pippion McGriff, Amir Syed, Erin Mandel, Mike Del Preto (Photo Submitted).

As Erin plans for the future, she is filled with both excitement and gratitude, being able to do what she loves the most. “I love real estate. I love everything about it. The market is shifting again, and it will give me some new opportunity to refocus on acquisition. The brokerage will always be the foundation of my business practice. With that, the next four years will lend an opportunity to grow a greater portfolio of assets and long-term profit sharing for my team, which I am very excited about.”

For now, Erin will go on enjoying her life in Chicago, from the places she loves to frequent, to the people she loves sharing life with, and always finding inspiration to give her all in everything she does. “I find inspiration everywhere. In my family, in my friends, in my mentors, in my team, in my clients, my developers, in every musician that has graced me with their talent,” she says. “Without a doubt, I always choose to surround myself with people that are extraordinary—for that, I am eternally grateful.”



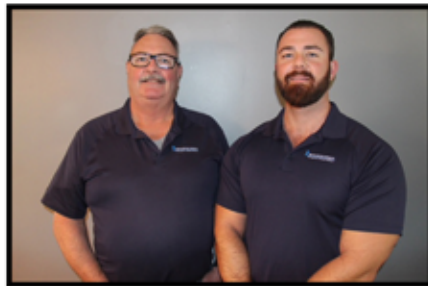
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business

By Grigory Pekarsky

YOUR Retirement Plan



Real estate is all fun and games until you start thinking about your retirement plan. There is no golden parachute promised to anyone in this business. Without an end goal in sight, real estate can feel like an endless game of the movie *Groundhog's Day*—the same story restarting every single day, year, or decade. I make a joke of it that we are only as good as our next deal. Real estate is a full-commission business and your next sale is never promised. It's a terrifying premise, and we all have to be a little nuts to do this. The more brokers I meet, the more I realize that we each have a few screws loose, some more than others!

The sooner you begin to think about your exit strategy the better. The reason is that it doesn't happen overnight and there are many possible pathways to choose from regarding how you will retire. I will lay out some traditional and some not-so-traditional ways of approaching this. There are, of course, many other paths to choose from. This article is meant to kick-start the thinking process for you.

Being in the business now for over ten years, I've met a whole range of brokers that have been working for many more years than I have. My consensus is that some of these brokers have had the right idea, financially, from the start and are now working for the fun of it. While the others are miserable and act like the Grinches of real estate. They have no financial plan that allows them to back off from the grind without taking a dramatic step down in income. The Grinches are the ones that didn't have a plan. Don't be in that category! And if you are behind in planning for the future and don't have a financial exit plan in place, now's the time to sit with your advisor and discuss some options.

THE TEAM ROUTE

One of the most traditional routes is to run your business like a corporation where you hire administrative staff, buying/listing agents, and, eventually, executives. This pathway should be used if you plan to make the actual business of real estate your primary source of income. The team model is becoming a lot more popular and it allows agents to compete on a larger scale. It's true that one agent can't be in more than one place at the same time. However, to get your business to a level where it can support a staff, you essentially need to be. So this is the natural way to do it, but you better be ready to build a strong brand for consumers to refer to with their real estate needs. Where agents mess up in their thinking with this is that they believe this is an "if you build it they will come" model. If it were only that simple. This model requires years of hard work, diligent focus, and business savvy to pull off. However, if you can do this, you can step away from the day-to-day and manage your business from anywhere.

THE INVESTMENT ROUTE

You're in the business every day, and you consult clients on where to buy the best real estate. A very wise and practical retirement plan is to treat yourself as if you are a client with a multi-year investment strategy. If you plan to buy even one building every year for the next ten years, by the end of that decade, you can have enough passive income to live very comfortably. This strategy requires a diligent savings plan and a savvy investment approach. Sacrifice today for a better tomorrow.

THE EMERGING TRENDS ROUTE

This approach is meant for those of us who are truly out-of-the-box thinkers. Real estate as an industry has so many affiliated businesses that benefit and feed directly off of it. Think about construction as an example: A general contractor that has a good relationship with a few of the top brokers can run a very successful business just from the work they get referred. Interior designers, title providers, and mortgage brokers are just a few of the hundreds of off-spring businesses that work hand in hand with the industry. New offshoots are created every day by creative individuals.

Every day, we work in a business that hosts limitless opportunities for millions of individuals across the country. Who better to know what this industry needs outside of us, the brokers? If you keep a keen eye on trends, and look at a niche where you can provide a service better than those currently providing them

or, better yet, a service that no one else is providing, jump on that opportunity. I've always said, for example, that if I quit real estate tomorrow, I'll go into the real estate lead generation business. I have become a professional at mining for real estate leads. I service those leads today, but could very easily just sell them off for a nice profit. In other words, create a value-add for brokers and you will have a very profitable future.

If you have one take away from this article, let it be my plea for you to think about your exit strategy. Selling houses is fun, but being on call 24/7 starts to get to you after a while. Do real estate with a purpose and reason. Don't kick the retirement can down the road for too long or you won't have a choice in the matter. Think about your retirement plan today!

ABOUT THE AUTHOR:

Grigory is the managing broker and co-owner 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 10 year anniversary in 2019.

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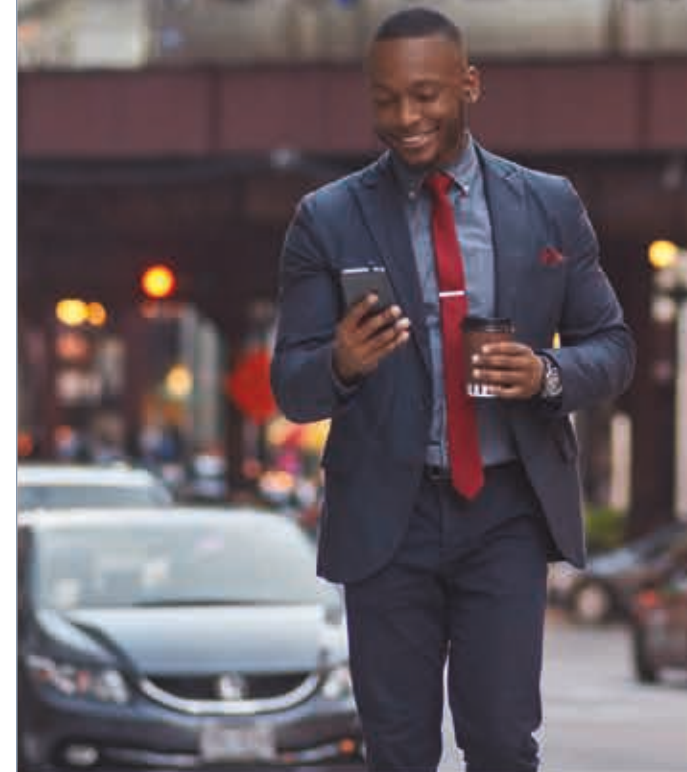


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JULIE BUSBY



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► agent feature

By **Chris Menezes**
Photos by **Heather Allison Love Photography**

As an entrepreneur by nature with a passion for helping others, Julie Busby loves how real estate allows her to use her business acumen to make a direct difference in the lives of others on a daily basis. Ever since she was a kid, growing up in Houston, Texas, Julie wanted to be an entrepreneur. She completed most of her high school courses early, which allowed her to do half days at school, while working at an insurance brokerage in the afternoon. At the brokerage, she worked closely with REALTORS®, and that sparked her initial fascination with the profession.

Julie always admired her father's career. He was the managing director of international B2B advertising for AT&T—a job which moved their family to AT&T Headquarters in New Jersey, and helped broaden Julie's view of the world. But more than his professional success, Julie admired her father's ability to work with integrity and always put his family first, and that influenced how she would later run her own business. Julie recalled how when her grandmother became ill, her dad took a different role at AT&T that took

him away from corporate office exposure so that he could move his family back to Texas and take care of her.

While Julie was attending Baylor University, in Waco, Texas and majoring in marketing communications, she interned with the athletic department's marketing program and launched several successful strategies to grow attendance at the school's sporting events. She also won a marketing competition for the local zoo, and they launched her campaign, "Putting a New Face on Family Fun." These experiences helped to sharpen Julie's marketing skills, which she still utilizes in her business every day.

While at Baylor, Julie also managed the school's recruitment initiatives. She traveled to different cities across the nation to recruit high school students to the university. She also studied abroad in London, and was able to spend a lot of time in Italy as well, which not only further broadened her worldview, but later inspired the names she chose for her two daughters: Siena and Sloane.

After college, Julie moved to San Diego, California, where she first worked as a recruiter and then became a marketing project manager at a dot-com company. During this time, she began thinking about opening her own business. As she started exploring various business opportunities, she kept circling back to real estate.

Julie decided to approach a woman she knew at her church who was a REALTOR® and ask if she could intern with her while she got her license. Unbeknownst to Julie, this woman was the third highest-ranked broker in all of Coldwell Banker at the time. Julie observed as much as she could—how her mentor handled difficult conversations, showed a home, and negotiated while staying true to her values and ethics—and gained a great deal of insight that shaped how she would later run her own business.



Photo by:
Cassandra
Eldridge

Julie obtained her license in California in 2003, and her business grew exponentially. She decided to create her own brand, which was successful for a number of years and she won numerous awards. After some time, the financial crisis occurred and it hit the San Diego market hard. Julie shifted her business and started focusing on short sales, and at one point, she remembers mostly having short-sale listings in San Diego. However, as short sales grew in popularity, it became increasingly difficult for banks to keep up and close on them in a timely manner.

Short-sale listings began eating up her marketing dollars, so Julie had to shift her thinking again and figure out how to keep her business afloat with money running out. She started studying up on pharmaceuticals and landed a sought-after sales position at one of the top pharmaceutical companies in the world—AstraZeneca. This move ended up being one of the best decisions she ever made for her real estate business: it gave her more formal sales training, she learned

different tracking systems and overall management systems that still help her today, and she was able to interact with top doctors in the San Diego area who eventually became clients. Overall, she was able to financially support her real estate business while also growing her sales and marketing skillsets and expanding her sphere of influence.

Julie continued growing her successful real estate business and planned to always live in San Diego. However, plans are apparently meant to be broken. About this time, she met her husband, Justin. Justin, a Chicago native, was a helicopter pilot in the Navy. They met through friends and eventually started dating.

After retiring from the Navy due to medical injury, Justin decided to return to Chicago to be closer to his family and to attend the Kellogg School of Management at Northwestern University for graduate school. ●●●

Not willing to give up her business without knowing what Justin was going to do after graduate school, Julie decided to stay in San Diego. They maintained a long-distance relationship for two years. Even after Justin proposed, Julie stayed in San Diego.

After Julie and Justin got married and Justin began working in Chicago, Julie figured it was time to move. Believing that she had already reached the pinnacle of what the real estate industry could offer her business, she did not plan to pursue real estate in Chicago. She was ready for another business

venture. So that she could find her own commercial space for this new venture, she decided to get her Illinois real estate license. However, after receiving her license and closing over \$10 million in sales in her first year in Chicago, she decided to continue building her business. Shortly after, she entered the Top 1 percent of REALTORS® in CAR.

Today, Julie is passionate about developing a very close team that is supportive of each other, both personally and professionally. “The goal is to be able to tap into everyone’s skillsets so that we are all helping each other and supporting each

other to LIVE (AND LOVE) LIFE, while also helping our clients in their big moments. This isn’t just a profession. This is a calling to help others on their journey, and to help families at critical times in their lives. I don’t know anything more rewarding than that! The future holds big life moments for my team and our clients,” says Julie.

“This industry can consume a lot of your time and I am grateful to have a very supportive family, including my husband who has become Mr. Mom on the weekends,” explains Julie. Julie and Justin have been married for seven of



“

Photo by
Cassandra
Eldridge: Busby
Real Estate
Group



THIS INDUSTRY CAN CONSUME A LOT OF YOUR TIME AND I AM GRATEFUL TO HAVE A VERY SUPPORTIVE FAMILY, INCLUDING MY HUSBAND WHO HAS BECOME MR. MOM ON THE WEEKENDS.”

the ten years they’ve been together. Julie loves that their three-year-old daughter, Siena, can watch her mother run a fun and successful business, much like Julie was able to watch her father in his career. Siena says that when she gets older, she is going to work with mommy and sell houses. Their second daughter, Sloane, is only eight months old and already has a very laid-back personality, which Julie admires and hopes to adopt one day. As a family, they enjoy cooking together (although Julie admits that Justin does most of the cooking), listening to music, being outside as much as possible, traveling, and entertaining friends and family often.

One thing people may not know about Julie is that she is an old soul. “I value old-school values, especially treating others as you wish to be treated (the Golden Rule). Plus, being an old soul, I also love old-school music. I’d rather listen to an oldie station than today’s music. Some of my favorites are Ottis Redding and Etta James.” Julie describes a time in 5th grade, “I wrote a paper and did a presentation on Etta James, when others were writing on Abraham Lincoln and Alexander Bell.” She loves Frank Sinatra and music of his era and constantly has music playing in the house

all day. “We have Sonos speakers in every single room (including our garage!). Our daughters now love music too and we dance all the time.”

Julie is a woman who values balance in her life and works hard to achieve it every day. She loves her career and all that it encompasses. “I am thankful for all the top producers in this incredible city,” says Julie. “I think it’s great that we all challenge each other, yet respect each other at the same time and help share ideas. Let’s keep growing this industry, supporting each other, and kicking butt while we are at it.”



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Brad Lippitz fits real estate so well that he almost makes it look easy. In fact, he is so comfortable doing what he does, and with who he is, that he has negotiated some of his best deals from his bathtub at five in the morning.

Selling real estate encompasses all of Brad's passions: business, design, architecture, law, and Chicago. As a lifelong Chicagoan, Brad intimately knows the various neighborhoods and what makes them special. He spent the first ten years of his life just around the corner from his storefront office on Broadway, and only three blocks away from where he lives now.

When Brad's family moved to Glencoe, he attended public schools and New Tier East. After high school, Brad went on to the University of Illinois in Urbana/Champaign and received his bachelor of science in business. He then obtained his J.D. from the University of Chicago Law School. Since he always had a passion for design and

architecture, he decided to focus his formal education on business and law, to be better rounded.

"My mother always encouraged me to follow my own path and to make every moment count. Her untimely death drove this lesson home for me, which I now try to instill in my own children," says Brad.

Before getting into residential real estate, Brad practiced corporate and commercial real estate law in a large downtown law firm. He ultimately decided to take a leave of absence from the law firm to pursue his artistic passions—making furniture art and decorative accessories. As a licensed agent, he also began helping his friends buy and sell their homes on the side.

As a lawyer, designer, and businessman, Brad found that his background offered something unique to his clients, and he realized that he had a special niche in the industry.



Brad Lippitz Group
Photo By: Alina Tsvor



Photo By: Alina Tsvor



His real estate business began to flourish organically. Ultimately, Brad decided not to return to the law firm, but to go into residential real estate full-time.

“Without kids or much debt, I was able to take entrepreneurial risks as a young adult. I realized that I could always return to law, and even if I couldn’t, I was prepared to bag groceries at the local grocery store if selling real estate didn’t work out,” says Brad.

Standing out as a REALTOR® in the Chicago marketplace with thousands of other agents clamoring for a slice of the pie, is not an easy feat. However, Brad carved out his niche by simply dialing into his true self and leaning into his unique strengths. “I have always stayed true to myself, making sure my clients got the best of me and what I offer: sound judgment, great negotiating skills, candor, terrific vision, and an unwavering commitment to their well-being,” he says.

Brad opened his own brokerage in 1994, and built it up to the point where he eventually merged with Compass Real Estate. Today, the Brad Lippitz Group is based out of his boutique office on Broadway. He has intentionally kept his team tight-knit in order to best serve his clients. The group includes Yoni Pizer, Stewart Smith, Brittany Shapiro, Bracken Foster, and Maria Campuzano, each of whom is intimately involved with every aspect of client care and service.

In his twenty-five years in residential real estate, Brad has established himself as one of the most prominent figures in the industry. He is perennially in the top 1 percent and has produced nearly

Brad's Community Engagement

Photo By: Alina Tsvor

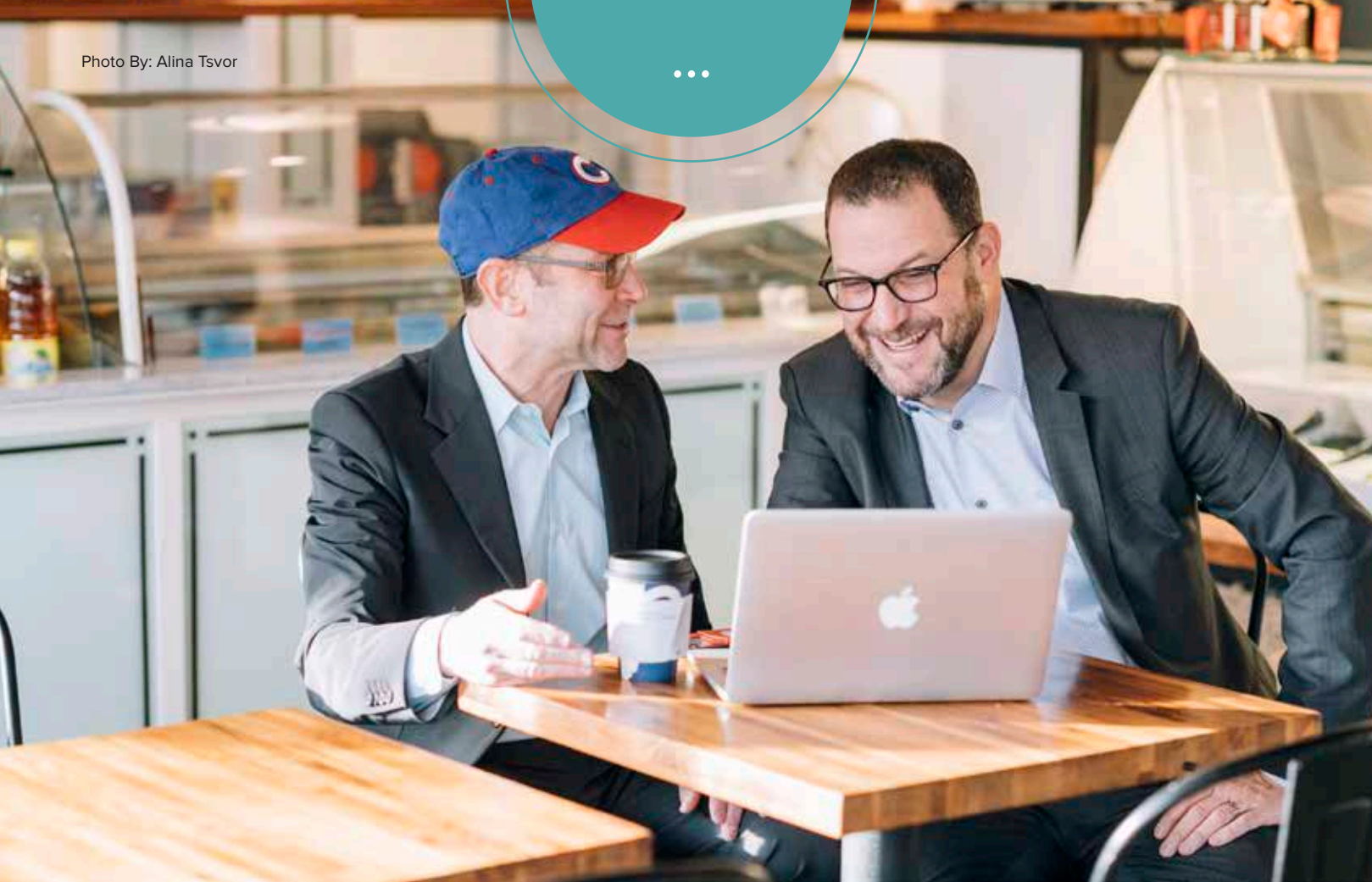


Photo By: Alina Tsvor



\$1 billion in total volume—\$80 million last year alone.

“I love my team, Compass, my storefront office on Broadway, and partnering in business with my partner-in-life, Yoni Pizer. We have accomplished so much together: thirty-two years together, two teenage sons, a cool house, and countless adventures. Teaming up in business has been more rewarding than I could imagine. It’s our family business, and we enjoy working for the common good,” says Brad.

Brad supports numerous human rights organizations, such as the ACLU, Lambda, Human Rights Campaign, Equality Illinois, and Human Rights Watch, and he has served on the boards of a number of them. He and Yoni are passionately involved in politics on both the local and national levels, hosting events in their home, fundraising, and promoting solid candidates. “When the rights of minorities and the disenfranchised are scapegoated or marginalized, it’s incumbent upon all of us to step up to the plate to ensure that our freedoms are preserved,” says Brad.

Outside of real estate and politics, Brad enjoys traveling, biking, spinning, playing piano, and submitting entries to the New Yorker Cartoon Caption Contest. His son, Max (18), is a concert pianist and a freshman at the University of Chicago. Jack (16) is an all-around sports person and a sophomore at Northfield Mount Hermon boarding school in Massachusetts.

The best advice that Brad offers others within real estate (and in general) is, “Be true to yourself and what you bring to the table. Don’t overplay or underplay your talents—it’s best to be spot on.”

“

Be true to yourself and what you bring to the table. Don’t overplay or underplay your talents—it’s best to be spot on.



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TOP 200 STANDINGS

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

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
1	Jeffrey	Lowe	24	\$25,521,500	11	\$15,577,500	35	\$41,099,000
2	Matt	Laricy	36	\$15,082,276	40	\$20,871,600	76	\$35,953,876
3	Emily	Sachs Wong	12	\$18,056,000	6	\$7,655,000	18	\$25,711,000
4	Mario	Greco	30	\$16,782,940	9	\$8,662,500	39	\$25,445,440
5	Nancy	Tassone	4	\$24,489,497	0	\$0	4	\$24,489,497
6	Jennifer	Ames	8	\$15,085,000	5	\$6,037,000	13	\$21,122,000
7	Melanie	Giglio	15	\$12,444,300	9	\$7,051,000	24	\$19,495,300
8	Scott	Newman	15	\$5,514,000	22	\$13,591,301	37	\$19,105,301
9	Erin	Ward	4	\$11,295,000	2	\$6,325,000	6	\$17,620,000
10	Timothy	Sheahan	14	\$12,346,000	6	\$4,705,000	20	\$17,051,000
11	Natasha	Motev	3	\$5,090,000	1	\$11,274,395	4	\$16,364,395
12	Sam	Shaffer	10	\$5,515,500	16	\$9,446,814	26	\$14,962,314
13	Leigh	Marcus	23	\$12,220,166	4	\$2,050,500	27	\$14,270,666
14	Chezi	Rafaelli	6	\$7,462,000	3	\$4,615,000	9	\$12,077,000
15	Ryan	Preuett	3	\$5,330,000	6	\$6,302,500	9	\$11,632,500
16	Colin	Hebson	8	\$8,242,250	6	\$3,219,250	14	\$11,461,500
17	Karen	Biazar	19	\$9,474,058	3	\$1,763,000	22	\$11,237,058
18	Sophia	Klopas	9	\$8,146,075	6	\$2,778,500	15	\$10,924,575
19	Jason	O'Beirne	14	\$8,147,900	6	\$2,091,000	20	\$10,238,900
20	Gwen	Farinella	2	\$6,025,000	1	\$4,150,000	3	\$10,175,000
21	Clare	Spartz	3	\$5,562,500	1	\$4,350,000	4	\$9,912,500
22	Jill	Silverstein	4	\$2,722,500	7	\$7,150,000	11	\$9,872,500
23	Alexa	Hara	2	\$1,982,500	3	\$7,578,000	5	\$9,560,500
24	James	Athanasopoulos	32	\$9,106,007	1	\$137,200	33	\$9,243,207
25	Philip	Skowron	4	\$3,515,000	2	\$5,620,000	6	\$9,135,000
26	Emily	Smart Lemire	6	\$3,978,000	5	\$5,031,250	11	\$9,009,250
27	Konrad	Dabrowski	10	\$6,523,000	3	\$2,160,000	13	\$8,683,000
28	Ryan	Smith	48	\$8,229,637	0	\$0	48	\$8,229,637
29	Bruce	Glazer	6	\$2,872,500	2	\$5,266,062	8	\$8,138,562
30	Katharine	Waddell	8	\$4,038,500	8	\$3,987,250	16	\$8,025,750
31	Phil	Byers	3	\$1,359,900	5	\$6,620,000	8	\$7,979,900
32	Nicholaos	Voutsinas	2	\$1,035,900	15	\$6,735,800	17	\$7,771,700
33	Joshua	Weinberg	6	\$2,232,000	10	\$5,449,000	16	\$7,681,000
34	Nadine	Ferrata	9	\$5,661,000	3	\$1,985,000	12	\$7,646,000

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
35	Carrie	McCormick	2	\$1,732,500	8	\$5,809,500	10	\$7,542,000
36	Ivona	Kutermankiewicz	8	\$5,649,750	1	\$1,780,000	9	\$7,429,750
37	Frank	Montro	30	\$5,804,149	10	\$1,420,871	40	\$7,225,020
38	Barbara	O'Connor	11	\$4,961,900	3	\$2,210,000	14	\$7,171,900
39	Scott	Broene	5	\$4,158,703	3	\$2,875,139	8	\$7,033,842
40	Craig	Isacson	1	\$630,000	3	\$6,328,500	4	\$6,958,500
41	Randi	Pellar	1	\$6,958,000	0	\$0	1	\$6,958,000
42	Michael	Maier	2	\$622,750	4	\$6,140,961	6	\$6,763,711
43	Santiago	Valdez	9	\$4,047,000	8	\$2,457,500	17	\$6,504,500
44	Justin	Penn	1	\$3,700,000	1	\$2,785,000	2	\$6,485,000
45	Wayne	Beals	8	\$4,441,548	4	\$2,019,628	12	\$6,461,176
46	Helaine	Cohen	3	\$4,330,000	3	\$2,107,900	6	\$6,437,900
47	Peter	Angelo	5	\$6,354,050	0	\$0	5	\$6,354,050
48	Karen	Ranquist	6	\$5,748,500	1	\$320,000	7	\$6,068,500
49	Hayley	Westhoff	4	\$1,432,901	4	\$4,630,000	8	\$6,062,901
50	Michael	Battista	4	\$4,746,250	1	\$1,305,000	5	\$6,051,250

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TOP 200 STANDINGS

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

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
51	Sharon	Gillman	2	\$4,744,500	1	\$1,295,000	3	\$6,039,500
52	Lucas	Blahnik	6	\$3,527,500	5	\$2,499,900	11	\$6,027,400
53	Mary	Haight	5	\$4,287,500	4	\$1,572,400	9	\$5,859,900
54	Lawrence	Dunning	3	\$1,885,000	6	\$3,824,900	9	\$5,709,900
55	Daniel	Close	3	\$1,248,000	10	\$4,451,400	13	\$5,699,400
56	Douglas	Smith	1	\$850,000	1	\$4,837,500	2	\$5,687,500
57	Lauren	Mitrick Wood	8	\$2,804,500	5	\$2,867,000	13	\$5,671,500
58	Bari	Levine	5	\$2,277,500	5	\$3,344,900	10	\$5,622,400
59	Julie	Busby	5	\$3,767,400	3	\$1,809,000	8	\$5,576,400
60	Suzanne	Gignilliat	2	\$2,695,000	1	\$2,875,000	3	\$5,570,000
61	Sarah	Taich	2	\$3,335,000	2	\$2,225,000	4	\$5,560,000
62	Matthew	Liss	8	\$4,244,500	3	\$1,284,000	11	\$5,528,500
63	Michael	Hall	8	\$3,832,700	4	\$1,662,000	12	\$5,494,700
64	Nancy	McAdam	4	\$3,018,000	2	\$2,467,000	6	\$5,485,000
65	Dawn	McKenna	4	\$5,461,500	0	\$0	4	\$5,461,500
66	Timothy	Salm	4	\$3,637,500	1	\$1,775,000	5	\$5,412,500
67	Emily	Phair	7	\$2,007,500	8	\$3,292,900	15	\$5,300,400
68	Brad	Lippitz	4	\$3,126,500	2	\$2,130,000	6	\$5,256,500
69	Nicholas	Colagiovanni	3	\$2,225,000	2	\$3,000,000	5	\$5,225,000
70	Amanda	McMillan	8	\$3,064,500	5	\$2,093,900	13	\$5,158,400
71	Doug	Harter	2	\$2,255,000	4	\$2,870,500	6	\$5,125,500
72	Stephanie	LoVerde	4	\$2,355,500	4	\$2,742,000	8	\$5,097,500
73	Daniel	Nierman	13	\$5,090,000	0	\$0	13	\$5,090,000
74	Michael	Shenfeld	5	\$1,537,500	5	\$3,539,000	10	\$5,076,500
75	Lisa	Huber	5	\$2,367,340	5	\$2,670,000	10	\$5,037,340
76	Sohail	Salahuddin	13	\$5,013,799	0	\$0	13	\$5,013,799
77	Laura	Rubin Dresner	1	\$5,000,000	0	\$0	1	\$5,000,000
78	Ian	Schwartz	5	\$4,282,000	1	\$690,000	6	\$4,972,000
79	Kathleen	Malone	3	\$3,502,500	2	\$1,435,000	5	\$4,937,500
80	Steve	Meyer	10	\$4,353,750	1	\$562,428	11	\$4,916,178
81	Sam	Jenkins	2	\$1,502,500	2	\$3,411,000	4	\$4,913,500
82	Ryan	Gossett	7	\$3,541,200	3	\$1,365,000	10	\$4,906,200
83	Stefanie	Lavelle	11	\$4,617,400	2	\$280,000	13	\$4,897,400
84	Nancy	Huetteman	12	\$4,869,500	0	\$0	12	\$4,869,500

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
85	Margaret	Baczowski	3	\$3,110,000	1	\$1,740,000	4	\$4,850,000
86	Jennifer	Mills	6	\$3,813,132	2	\$1,022,500	8	\$4,835,632
87	Joe	Zimmerman	8	\$3,433,100	3	\$1,390,500	11	\$4,823,600
88	Alishja	Ballard	3	\$1,622,000	5	\$3,176,000	8	\$4,798,000
89	Joanna	Olszynska	7	\$4,259,000	1	\$539,000	8	\$4,798,000
90	John	Wyman	8	\$2,654,165	3	\$2,113,000	11	\$4,767,165
91	Robert	Picciariello	14	\$4,764,300	0	\$0	14	\$4,764,300
92	Danny	Lewis	2	\$967,000	5	\$3,763,900	7	\$4,730,900
93	Maria	Casciaro	6	\$4,335,000	1	\$317,500	7	\$4,652,500
94	Melissa	Siegal	4	\$1,915,000	3	\$2,700,000	7	\$4,615,000
95	David	Smith	0	\$0	7	\$4,612,900	7	\$4,612,900
96	Brent	Hall	7	\$4,511,412	0	\$0	7	\$4,511,412
97	Joel	Holland	4	\$1,865,000	5	\$2,620,900	9	\$4,485,900
98	Harold	Blum	4	\$3,285,000	1	\$1,175,000	5	\$4,460,000
99	Mark	Fischer	5	\$3,837,769	1	\$594,900	6	\$4,432,669
100	Nichole	Dinino	2	\$776,000	8	\$3,649,699	10	\$4,425,699

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3 5 Star Professional
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TOP 200 STANDINGS

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

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
101	Courtney	Welsch	6	\$2,213,000	5	\$2,206,500	11	\$4,419,500
102	Beth	Wexner	1	\$1,160,000	1	\$3,255,000	2	\$4,415,000
103	James	Sheehan	3	\$3,565,500	1	\$809,000	4	\$4,374,500
104	Mark	Zipperer	5	\$1,030,950	7	\$3,257,000	12	\$4,287,950
105	Tuwanna	Dennis	2	\$2,020,000	2	\$2,264,000	4	\$4,284,000
106	Amy	Duong	3	\$810,000	4	\$3,467,400	7	\$4,277,400
107	Jason	Davis	2	\$1,405,000	7	\$2,864,600	9	\$4,269,600
108	Elena	Frankel	2	\$975,000	3	\$3,237,500	5	\$4,212,500
109	Elizabeth	Lothamer	4	\$2,708,325	5	\$1,412,900	9	\$4,121,225
110	Keith	Wilkey	1	\$4,120,000	0	\$0	1	\$4,120,000
111	Radim	Mandel	6	\$2,878,150	4	\$1,217,000	10	\$4,095,150
112	Sarah	Ziehr	6	\$3,162,000	1	\$916,000	7	\$4,078,000
113	Augusto	Panlilio	0	\$0	14	\$4,050,150	14	\$4,050,150
114	Marci	Trick	0	\$0	10	\$4,038,500	10	\$4,038,500
115	Ken	Jungwirth	5	\$3,158,000	2	\$880,000	7	\$4,038,000
116	Pamela	Rueve	2	\$2,285,000	1	\$1,750,000	3	\$4,035,000
117	Michael	Rosenblum	5	\$3,986,500	0	\$0	5	\$3,986,500
118	Evan	Peng	0	\$0	7	\$3,979,000	7	\$3,979,000
119	Deborah	Hess	6	\$3,076,900	2	\$874,400	8	\$3,951,300
120	Christina	Mcnamee	4	\$1,241,500	4	\$2,708,250	8	\$3,949,750
121	Christopher	Helland	0	\$0	9	\$3,886,000	9	\$3,886,000
122	Richard	Kasper	3	\$2,403,000	4	\$1,470,900	7	\$3,873,900
123	Danielle	Inendino	0	\$0	9	\$3,872,500	9	\$3,872,500
124	Gary	Lucido	6	\$2,733,500	3	\$1,124,500	9	\$3,858,000
125	Steve	Otwell	0	\$0	7	\$3,836,900	7	\$3,836,900
126	Sara	McCarthy	3	\$2,735,000	4	\$1,101,000	7	\$3,836,000
127	Camille	Canales	2	\$1,365,000	6	\$2,457,500	8	\$3,822,500
128	Layching	Quek	0	\$0	7	\$3,810,500	7	\$3,810,500
129	Karen	Schwartz	3	\$1,330,000	4	\$2,469,000	7	\$3,799,000
130	Laura	Meier	7	\$2,924,500	1	\$825,000	8	\$3,749,500
131	Margaret	Daday	2	\$731,000	6	\$3,007,000	8	\$3,738,000
132	James	Kinney	3	\$2,885,000	1	\$835,000	4	\$3,720,000
133	Brian	Duggan	6	\$3,715,701	0	\$0	6	\$3,715,701
134	Sharon	Glickman	0	\$0	1	\$3,700,000	1	\$3,700,000

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
135	Dennis	Huyck	1	\$550,000	3	\$3,100,000	4	\$3,650,000
136	Chris	Bauer	5	\$1,847,000	3	\$1,793,000	8	\$3,640,000
137	Eudice	Fogel	2	\$2,377,500	1	\$1,250,000	3	\$3,627,500
138	Lynn	Weekley	6	\$3,092,000	1	\$482,000	7	\$3,574,000
139	Danielle	Dowell	6	\$2,307,500	3	\$1,266,000	9	\$3,573,500
140	Melissa	Govedarica	3	\$2,370,000	2	\$1,200,000	5	\$3,570,000
141	Sharon Kay	Rizzo	0	\$0	12	\$3,540,535	12	\$3,540,535
142	Jodi	Serio	4	\$2,622,000	1	\$894,000	5	\$3,516,000
143	Amy	Mei	3	\$1,802,800	3	\$1,675,800	6	\$3,478,600
144	Jane	Shawkey-Nye	0	\$0	1	\$3,460,000	1	\$3,460,000
145	Rubina	Bokhari	3	\$1,597,000	3	\$1,849,000	6	\$3,446,000
146	Christopher	Norton	3	\$3,430,000	0	\$0	3	\$3,430,000
147	Amber	Kardosh	5	\$1,717,000	4	\$1,711,500	9	\$3,428,500
148	Debbie	Maue	2	\$703,000	5	\$2,715,500	7	\$3,418,500
149	Mitch	Gordon	3	\$1,815,000	1	\$1,590,000	4	\$3,405,000
150	Pasquale	Recchia	3	\$2,798,000	2	\$605,000	5	\$3,403,000

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TOP 200 STANDINGS

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

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
151	Hasani	Steele	9	\$2,785,791	2	\$609,800	11	\$3,395,591
152	Owen	Duffy	6	\$3,087,940	1	\$305,000	7	\$3,392,940
153	Scott	Curcio	5	\$2,023,500	3	\$1,307,500	8	\$3,331,000
154	Michael	Drommerhausen	4	\$3,301,500	0	\$0	4	\$3,301,500
155	Gary	Weglarz	48	\$3,294,550	0	\$0	48	\$3,294,550
156	Benjamin	Tregoning	7	\$2,378,700	3	\$907,900	10	\$3,286,600
157	Jeffrey	Stewart	2	\$1,574,900	3	\$1,710,000	5	\$3,284,900
158	Dominic	Irpino	2	\$630,000	8	\$2,649,500	10	\$3,279,500
159	Andreas	Holder	0	\$0	2	\$3,270,000	2	\$3,270,000
160	Michael	Zuker	6	\$2,454,900	1	\$810,000	7	\$3,264,900
161	Michael	Linden	5	\$2,217,500	3	\$1,043,750	8	\$3,261,250
162	Greg	Vollan	2	\$2,165,000	2	\$1,092,500	4	\$3,257,500
163	Mark	Markarian	1	\$3,255,000	0	\$0	1	\$3,255,000
164	Jennifer	Schreiber	4	\$1,440,500	4	\$1,811,500	8	\$3,252,000
165	Stephanie	Cutter	5	\$1,717,000	4	\$1,522,500	9	\$3,239,500
166	David	Heck	0	\$0	6	\$3,239,000	6	\$3,239,000
167	Tiffeny	Meyers	0	\$0	8	\$3,222,900	8	\$3,222,900
168	Eugene	Abbott	3	\$1,150,000	4	\$2,068,000	7	\$3,218,000
169	Juliana	Yeager	2	\$745,000	4	\$2,472,000	6	\$3,217,000
170	Cindy	Weinreb	1	\$775,000	6	\$2,439,900	7	\$3,214,900
171	Kaylin	Goldstein	2	\$1,485,000	1	\$1,715,000	3	\$3,200,000
172	Steven	Jurgens	2	\$2,680,000	1	\$490,000	3	\$3,170,000
173	D	Waveland Kendt	4	\$2,402,787	2	\$747,500	6	\$3,150,287
174	Lital	Avnet	0	\$0	3	\$3,148,000	3	\$3,148,000
175	Brooke	Vanderbok	2	\$990,000	3	\$2,147,000	5	\$3,137,000
176	Brent J.	Rosenbower	5	\$3,042,000	1	\$91,000	6	\$3,133,000
177	Matthew	Engle	0	\$0	7	\$3,124,250	7	\$3,124,250
178	Janet	Robertson	5	\$2,543,500	2	\$578,000	7	\$3,121,500
179	Eileen Marie	O'Grady	5	\$3,120,000	0	\$0	5	\$3,120,000
180	Paul	Ragi	2	\$1,370,000	2	\$1,735,000	4	\$3,105,000
181	Andrea	Butcher-Thomas	21	\$3,098,641	0	\$0	21	\$3,098,641
182	Boris	Lehtman	5	\$3,095,000	0	\$0	5	\$3,095,000
183	Sean	Glascott	3	\$1,570,000	3	\$1,517,500	6	\$3,087,500
184	Alice	Tse	6	\$3,086,000	0	\$0	6	\$3,086,000

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
185	Kimberly	Rizzo	0	\$0	12	\$3,085,000	12	\$3,085,000
186	Keith	Brand	0	\$0	9	\$3,084,500	9	\$3,084,500
187	Alex	Wolking	4	\$1,485,000	5	\$1,559,000	9	\$3,044,000
188	Janelle	Dennis	2	\$871,000	4	\$2,157,000	6	\$3,028,000
189	Brendan	Murphy	2	\$1,680,000	2	\$1,345,000	4	\$3,025,000
190	April	Moon	4	\$3,023,700	0	\$0	4	\$3,023,700
191	Anthony	Disano	11	\$3,017,328	0	\$0	11	\$3,017,328
192	Jay	Koverman	3	\$1,223,900	4	\$1,788,000	7	\$3,011,900
193	Cory	Tanzer	4	\$1,622,000	4	\$1,378,500	8	\$3,000,500
194	Arthur	Cirignani	20	\$2,620,103	2	\$377,267	22	\$2,997,370
195	Val	Laborevitch	26	\$2,956,161	0	\$0	26	\$2,956,161
196	Jeffrey	Proctor	5	\$1,925,500	2	\$1,027,000	7	\$2,952,500
197	Jennifer	Liu	7	\$2,949,400	0	\$0	7	\$2,949,400
198	David	Olaoye	4	\$1,949,000	2	\$995,000	6	\$2,944,000
199	Kevin	Green	5	\$1,522,999	3	\$1,420,000	8	\$2,942,999
200	Greg	Whelan	0	\$0	4	\$2,929,000	4	\$2,929,000

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 on or before the closing date that we will issue a \$500 closing credit, solely from our delay.

2 Seller On-Time Closing Protection

We will close the loan on or before the closing date or we pay the seller a \$100 per day closing credit.



3 Deposit Protection

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

4 Agent Protection

When we issue a fully underwritten approval and are unable to close your transaction solely from our error, we will pay up to \$1000 for related inspections, appraisals or relocation expenses you have incurred.



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



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