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INSIDE:

Chris Rubeis- Wild Card of the Month

James Hughes- REALTOR® on the Rise

Ken Sarna- Premier Partner

Merri Perry- Making a Difference"

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Meet Ken Sarna

Owner of Millennium Mortgage Group



Taking Control!

► premier partner

Written by **Elizabeth McCabe**
Photography by **Wild Dog Digital**

Ken Sarna, a lifelong resident of Las Vegas, earned his Business Administration degree from Creighton University, before immediately coming back to Las Vegas.

“I’m passionate about helping people in my hometown,” says Ken. He’s been in the mortgage industry since 2003, starting Millennium Mortgage Group in February 2019.

Building a local business is near and dear to Ken’s heart. He explains, “I care about each one of my clients. I can meet with them and answer their questions. That’s service that clients don’t get at other places.”

Leading the Way in Mortgages

A successful entrepreneur, Ken, decided that the best way to serve his clients was to open his mortgage group.

Ken says, “I just decided based on how the mortgage industry is evolving that the only way to offer my clients the best loan is to control everything. As an owner, you can control the interest rate and the fees forced upon the consumer. I can close a loan at a much lower interest rate and no fees.”

Last year, Ken lost 30 units due to a competitor beating him with rates and fees. “This year, I don’t believe I have lost any units because of that. I have already closed 12 million dollars in production more than all of last year, and I’ve only been operating since February.”

Excelling in Customer Service

Ken attributes his success to his low rates as well as his exemplary customer service.

“We have a team of people who are awesome at what they do,” says Ken. “From start to finish, someone is always there to answer their questions. A lot of our competition doesn’t have that.”

He adds, “Our rates are so aggressive that I don’t believe anyone can offer a better loan and customer service.” Ken exceeds his clients’ expectations as evident by their rave reviews on Zillow.

Millennium Mortgage Group also stays on the cutting edge of technol-

ogy. Ken says, “More documents can be signed digitally rather than by a hand signature. By the end of the year, we are going to get to that point that everything will be digital from start to close. That will save time for people and make the process much easier for them.”

Partnering with Real Estate Agents

“I work with a ton of real estate agents,” says Ken. He has been with them through the Great Recession.

When the market crashed in 2007-2008, a lot of real estate agents couldn’t close deals. Instead of fleeing the mortgage industry, Ken opened a company to negotiate short sales with the banks.

“We were able to negotiate 5000 short sale approvals,” says Ken. In the process, he built a lot of relationships with real estate agents. “I helped them stay in the industry and still turn a profit,” adds Ken.

Ken is a published author of *Crash and Burn: Rising from the Ashes After the Real Estate Collapse*. In 2014, he transitioned back to mortgage banking because that is where the demand shifted. He understands the market trends and is proactive rather than reactive.

He also helps clients of real estate agents. Ken explains, “What separates me is that a lot of people look at a situation and say, ‘Sorry, I can’t help you.’ But I put a lot of time into mapping out a game plan. If you can do A, B, C, you can buy a home in six months. If people are serious, they will follow the game plan and make it happen.”

For more information, check out www.kensarnaloans.com.

► REALTOR® on the rise

Q & A with **James Hughes**

of Hughes Group Keller Williams VIP



James and his wife Becky

•••

How many years have you been a real estate agent? What year did you start?

4, Started April 2016

Why did you become a real estate agent?

I was offered an amazing opportunity to be the first expansion location from Team Integrity Tucson. Our primarily military-focused expansion team has helped hundreds of active-duty, veteran, and retirees in 8 locations and six states.

What was your total volume last year?

\$12.7M

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

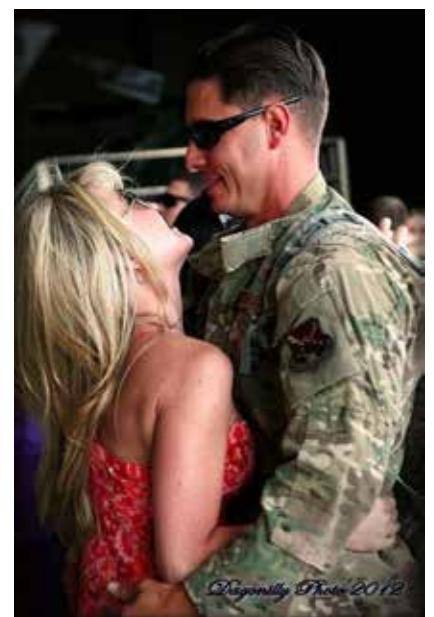
Helicopter Crew Chief in the USAF

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

This profession has allowed me to continue serving others. I'm honored to guide and educate consumers on the home buying and selling process.

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What has been a game-changer for you in your business?

We treat everyone like family and have amazing client appreciation parties (3 every year), and we invite ALL families we've EVER helped, not just those in the current year.

What does your typical day look like?

Team call in the morning. Script practice and role play. Prospecting and follow-up calls/texts/emails. Afternoons are spent on listing appointments, showing homes, and negotiating contracts.

What makes you different?

I do this. Every. Single. Day.

Where do you feel you can still improve in your business the most?

Our customer service. We consistently receive great feedback and 5-Star reviews. As we grow, as we do more, our superb customer service must stay impeccable.

What keeps you engaged and excited to continue doing what you are doing?

Handing over keys. Sitting at the closing table and seeing their excitement.

Is there any tech that you love using for your business?

My CRM, MOJO dialer, TicorAgent ONE app, FB & IG

Tell us about your family.

We are a blended family. My wife Becky and I have two kids each from previous marriages. We are now empty nesters!!! And we have one grandbaby who is awesome.



James Hughes



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When it comes to home loans, information and education make the difference.

With over 15 years of experience, Clay Schmeisser will offer you clear explanations, patience, and expert advice.

Spending the day helping all his clients with that is what Clay loves to do.

Clay is also very passionate about helping our veterans, active duty military members and first responders get into new homes!!! Clay is one of three certified military mortgage boot camp instructors for the state of Nevada, which means he gets to help educate the public and his real estate partners by disproving a lot of the myths that are floating around out there about VA loans.

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.



CLAY SCHMEISER
Branch Manager
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Las Vegas, NV
Office 702.685.2225
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HELPS VETERANS SECURE HOMES



"I have always believed that people who fight for our freedom deserve to be helped if needed," says REALTOR® Merri Perry.

Despite Merri's busy schedule as a full-time real estate agent, she always finds a way to help Veterans and finds it very rewarding. She carves out time in between showing homes and on evenings and weekends to make a difference for others.

"My passion for helping Veterans comes from my Dad being in the military," explains Merri, who has been a Real Estate Agent for 30 years. She adds, "My fiancé is also an FMF Corpsman in the Navy for 25+ years and still serving."

Serving on the Board of VAREP

Merri is proud to be a Veteran advocate, sitting on the board of the Veterans Association of Real Estate Professionals (VAREP). This trusted REALTOR® loves to help others, making it possible for Veterans to achieve homeownership, especially when they might not have known they were eligible. Being able to negotiate a deal without any money down or closing costs makes Veterans' dreams of owning a home come true.

"We also have the resources to be able to connect Veterans to the right person to assist with their VA benefits," explains Merri. "VAREP also holds military housing certification classes monthly to educate the real estate community about VA loans to help with getting their offers accepted. There have been times where the agent on the other end is uneducated and would not normally accept a VA offer. After we contact them and explain the offer, that Veteran may now have a chance at getting that home." VAREP also lobbies in Washington D.C. every year to advocate for Veterans.

VAREP has worked very hard to get the question added to the 1003 (mortgage application), "Have you ever served?" Merri says, "This is bringing to light the VA loan and their VA benefits because some people do not know they even have benefits. If they answer 'yes,' the loan officer would then know to offer them the option." VAREP was also involved working with lawmakers on the Blue Water Navy Bill, which once implemented next year, Veterans will also be able to use their VA benefits to finance an unlimited loan amount.



Seeing Change Locally

Serving through VAREP enables Merri to see the results of the funds raised. She can see how people's lives are impacted by the positive change locally.

"With some organizations, you don't know where the money goes, and you never get to meet any of the people whom you have helped. With VAREP we actually get to meet the Veterans and families whom we have been able to help," says Merri.

"The more people we help, the better," Merri smiles. VAREP has been able to provide mortgage-free homes. She and others have also repaired homes and landscaping for other Veterans. "We are getting ready to donate a car, and we are going to provide another mortgage-free home in November," adds Merri.

This past Christmas, VAREP partnered with Veterans Village to provide Christmas for the women and chil-

dren's section of Veterans' Village. This group is comprised of women who are Veterans themselves or the surviving spouse of a Veteran who has served. Merri says, "We provided Christmas and Christmas dinner for 22 Veteran families and their children."

Help for Veterans continues throughout the year. Last May, VAREP provided a mortgage-free home to an Afghan Army Veteran who is a recipient of the Bronze Star and Purple Heart.

"We are always doing charity events and donating our time throughout the year," says Merri.

Get Involved

To get involved in helping Veterans, check out VAREP.net, and see their calendar of events. Or contact Merri directly at Merri@merriperryteam.com.

"We can never have too many volunteers. There is always something someone can do," says Merri.



CHRIS RUBEIS

NAVY VET, MMA FIGHTER, REALTOR®

► wild card of the month

Written by **Elizabeth McCabe**
Photography by **Wild Dog Digital**

WHAT CAN'T HE DO?!

"My military background has really helped me with my organizational skills," says REALTOR® Chris Rubeis with Realty One Group.

Chris served in the Navy from 1993-1997 and was deployed to the Middle East. Upon conclusion of his service, he was a Petty Officer third class. Chris was awarded the National Defense Service Medal and Southwest Asia Service Medal with a bronze star.

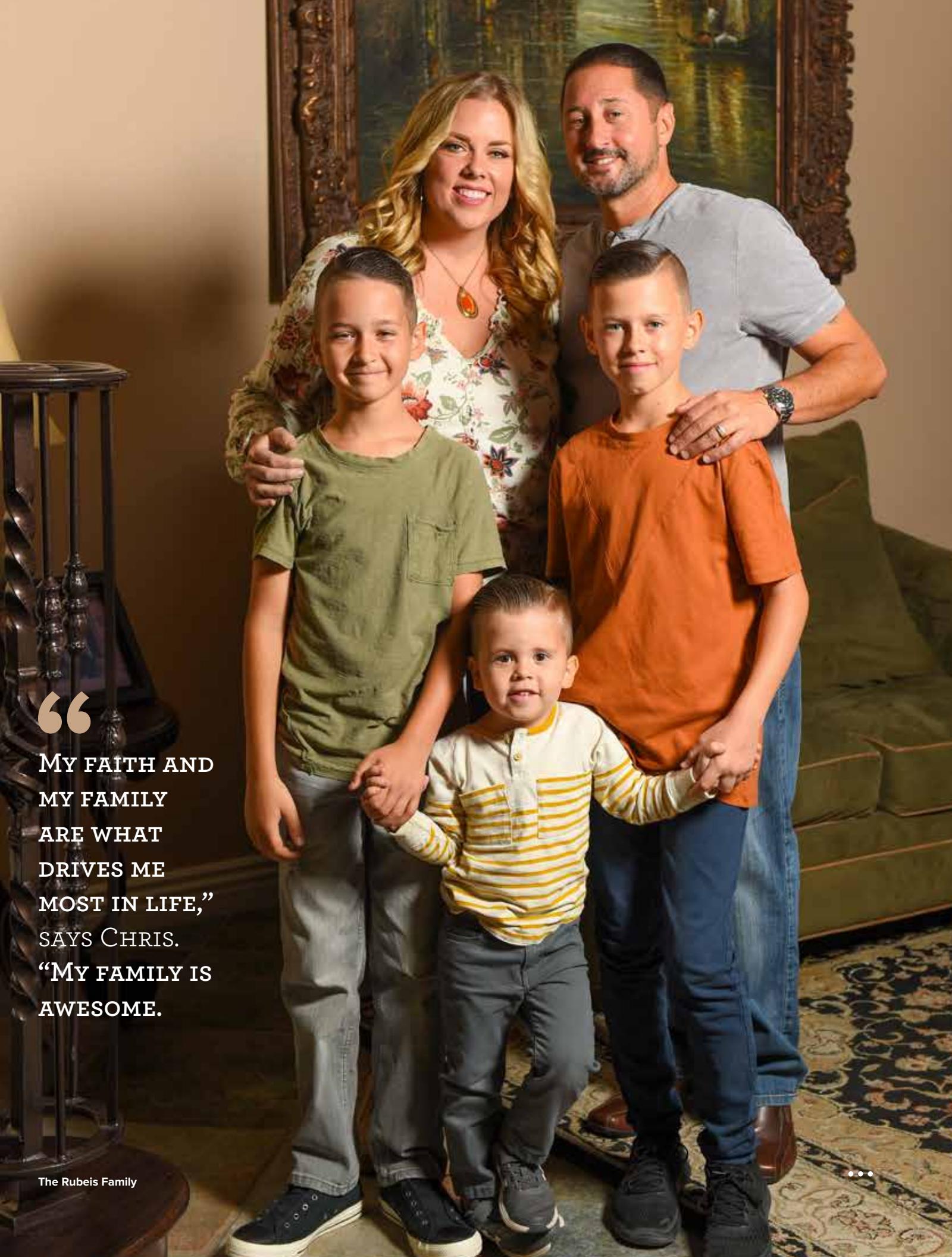
"The military was a good experience for me," says Chris. His years of service were transformative in helping him become who he is today. They instilled in him the qualities of honor, courage, and commitment.

When he got out of the service, Chris was a boxer and did MMA

fights in Mexico and San Diego. He then met his wife at Ralph's grocery store while they were both on a break. He knew the moment that he saw her that she was the one. When they didn't have enough money to purchase property in San Diego, Chris looked at Las Vegas in Southern Highlands. He became a homeowner in 2003.

"My real estate agent and I got along very well. He suggested that I think about real estate. He brought me in under his wing, and I got my license," says Chris. "Fifteen years later, I'm still in real estate."

He gives back to others through Homes for Heroes as well as other charity organizations and gave about \$25,000 last year to these worthy



“
MY FAITH AND
MY FAMILY
ARE WHAT
DRIVES ME
MOST IN LIFE,”
SAYS CHRIS.
“MY FAMILY IS
AWESOME.

The Rubeis Family



Chris Rubeis

programs that benefit his fellow veterans, law enforcement, firefighters, EMTs, and teachers.

EXCELLING IN REAL ESTATE

An award-winning real estate agent, Chris excels in sales. Last year, he earned the Unstoppable Award, given to those with 5 million dollars in sales or 15+ units sold. Chris averages between 20-30 transactions each year, always ranking in the top 1% of his brokerage.

What is Chris' favorite part of being a real estate agent? "I like to negotiate," he smiles. "That's something I really enjoy. I like people, and it gives me the chance to interact with them, whether it's a buyer or seller."

OVERCOMING THE ODDS

Chris has been able to stay successful in the tumultuous market in real estate through the highs and lows. He explains, "2005-2012 was difficult for agents. I represented banks and helped them get rid of their toxic assets in terms of bank-owned proper-

ty. It was a way to think outside the box and make money."

Overcoming the odds is nothing new to Chris. He struggled with dyslexia as a child but wasn't diagnosed until his teens. He learned to read and write at the age of 13. But this obstacle never defined him; it helped him become the overcomer that he is today with his drive and determination. "I see my clients through to the end – no matter what it is," says Chris.

FUELED BY FAMILY AND FAITH

"My faith and my family are what drives me most in life," says Chris. "My family is awesome. My wife Jamie is a photographer. She teaches photography at one of the largest online photography communities and owns a photography company. Her job enables her to stay at home with our kids, and to me, that is priceless."

Together Chris and Jamie have three biological sons who attend American Preparatory Academy where they are honor roll students. Chris also has a biological daughter, 23, who is getting ready to graduate from Washington State University, although his wife Jamie considers her as a daughter and has been there for her since day one.

As a family, everyone loves to go camping. "We are outdoors people," says Chris. "When we have the opportunity to get off the radar, we go out into the woods to fish, hunt, and recharge our batteries." Recharging helps Chris perform his best and be there for his clients.

We are honored to feature Chris Rubeis in this month's issue. For more information, check out his website, www.rubeisre.us.

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WILLIAM “BILLY” ALT



► high roller

Written by Elizabeth McCabe
Photos by Neon Sun Photography

The Marine Corps Prepared Him for Real Estate

“From 1993-1999, I was a sergeant in the Marine Corp. It meant the world to me. I learned so much at a young age, including a lot of characteristics – such as integrity – that followed me into business,” says William “Billy” Alt, REALTOR® with NextHome Integrity.

He ran a marketing company before becoming a REALTOR® 15 years ago. He is passionate about giving back to veterans in the community, whether that is helping veterans secure their first house or educating other real estate agents on the benefits of the VA home loan.



Making A Difference

Billy currently serves as President of the Board of Directors for the

A man of principle, Billy will work as hard as he needs to in order to help his clients. He has achieved the 40 under 40 Hall of Fame and has over 1100 transactions to date. Billy also earned the Excellence Award at his company NextHome, which is given to those who give back. All of this wouldn’t be possible without his team. Billy says, “I have an amazing team who does such an amazing job; it allows me to do more in the community.”

Passionate about Homeownership

Originally from New York, Billy recalls that “homeownership was a big deal” when he was growing up.

“When I was able to accomplish it, I will never forget the feeling of getting the keys to my own house. I want to make sure that my clients feel the same way,” he says.

A risk-taker, Billy packed up his things from New York 16 years ago, two years after 9/11. “The cost of living there wasn’t making sense to me,” he explains. “I saved up my money and winged it, moving to Las Vegas.” This leap of faith was the right move for him as he secured his future with his drive and determination.

Southern Nevada Chapter of Rebuilding Together. This non-profit organization helps with critical repairs for low-income homeowners, such as veterans, the disabled, and the elderly.

“I am also a past President and current member of the Veterans Association of Real Estate Professionals (VAREP),” says Billy. This foundation was established in 2011 and helps veterans, and active military with homeownership provides financial-literacy education and promotes awareness of the VA home loan as well as economic opportunities.

“I’m passionate about educating REALTORS® about the VA loan,” says Billy, “as well as active military and veterans to use the benefits that they have earned. I’m willing to educate anybody. It’s not about competition but helping veterans.” Half of Billy’s clients are veterans.

Active Interests

When Billy isn’t selling homes and helping veterans, he is a dedicated family man. His spouse is Megan, and they are blessed with two children: Alexa (4) and Olivia (8).

As a family, the Alt family loves to travel. “I enjoy weekend getaways with the kids,” says Billy. He also likes hiking and coaching their soccer games. In his downtime, he likes taking advantage of what Las Vegas has to offer.

Billy concludes, “I want to be remembered for giving back to my local community and for being a good dad.”

For more information on this month’s High Roller, check out his company’s website, nexthomeintegrity.com.

REAL HEROES

“Never in the field of human conflict was so much owed by so many to so few.”

-- Winston Churchill



Jimmy Vega,
Navy (Fleet Marine Force Corpsman),
Served 25 years ~ Still in Reserves
REALTOR® for 4 Years
“My favorite part about being a REALTOR® is helping veterans obtain the American dream of home ownership.”



Victoria Watkins,
Air Force, Served 6 years active ~ 2 years inactive
REALTOR® for 4 Years
“My favorite thing about being a REALTOR® is when I help people achieve their dreams of owning their own home. I’m eager to serve, not sell.”



John Paul Cruz David,
Marines, Served 4 Years
REALTOR® for 3 Years
“My favorite part is meeting strangers and connecting them with other strangers; resulting in a successful real estate transaction!”



Falisha Rexford,
Air Force, Served Active
REALTOR® for 5 years
“It’s all about the relationships! This is my passion! I love getting to know people from all over the world while creating income for my family.”



Josh Burns,
Military Police Corps Army National Guard, Served Active
REALTOR® for 4 years
“I love having a direct influence on the economy as a whole!”



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We keep things in-house

Our local in-house processing, underwriting, and closing departments provide better control of the loan process



Wide array of loan products

Including Conventional, FHA, VA, jumbo, renovation, condos and non-QM products down to a 500 credit score and bank statement loan products



We're highly recommended

Guild has a 96% customer satisfaction rating according to MortgageSAT, a leading borrower satisfaction survey.



We close quickly

Our target close for all loans is 24 days from date received. Ask us how we make this happen successfully

Questions? Let's talk.

"Ryan is my loan go to guy! He always has great response time & is great with my clients. He is highly knowledgeable in his industry & also goes the extra mile to ensure my clients get the best rates & any programs they may be eligible for. It is always a pleasure to work with him and his team."



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