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TABLE OF CONTENTS




13
Publisher's Note



14
Growing the Next Real Producer for Your Team
By Jamie Book




18
Agent Feature:
Caryl Dillon



24
Five Things You Probably Think You Know about Credit
By Tom Tarkowski



28
Cover Story:
Hayley Westhoff



34
Work-Life Balance Doesn't Exist
By Jennifer Duncan



36
Partner Spotlight:
Jorey Ramer, Founder/CEO, Super



46
Fall Event at Tesla Gold Coast on October 24



50
REALTORS® Speak: Where Do You Escape During Chicago Winters?



54
On the Rise:
Tom Campone



60
Agent Feature:
Nick Libert



66
Agent Feature:
Vincent Anzalone

MEET THE CHICAGO

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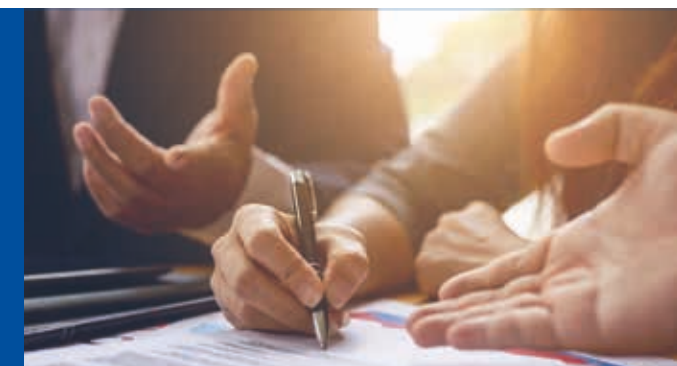
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Ania Kozera has over **fifteen years** of mortgage industry experience, accumulating her knowledge from various brokers, mortgage banks and lenders. She is a **four-time** Chicago Magazine 5 Star winner with a primary focus on providing the best customer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

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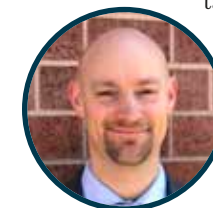


TWO-YEAR ANNIVERSARY!

In the spirit of full transparency, I'm tired as I sit here and type this. It's hard to believe that this issue marks the two-year anniversary of *Chicago Real Producers*. Sometimes I wonder what I was thinking starting a magazine back in 2017. Do people still even read these things? It's a proud feeling to accomplish something when people tell you that you can't. The last two years have been some of the most productive and exhausting days of my entire life. Two years ago, *Chicago Real Producers* didn't exist in the minds of most people. God instilled the vision in me of the community that could be created long before we had the physical proof of the tangible product.

I recently watched a video on Facebook by Gary Vaynerchuk titled, *Think You're Too Old? Think Again*. The video is only a couple minutes long, but he touches on the inability of human beings to grasp the concept of time and how much of it we actually have. It's amazing how two years can change the trajectory of your life. Gary goes on to say in the video that "math is on the side of life expectancy." As people grow older, they generally use their age as an excuse as to why they can't accomplish a goal. Gary takes an optimistic approach to use a person's age and leverage that experience as to why one actually can. I will turn 40 in November and have had my small share of successes. More importantly, I will soon have 40 years of knowing what NOT to do and plan to spend the next 40 years (God willing) doing the opposite.

We hope you enjoy our two-year anniversary issue and are extremely excited for our Fall Event on October 24th from 12-2:30pm at TESLA Gold Coast (901 N. Rush St., Chicago, IL, 60611)! More details about the Fall Event can be found on page 46.



Fighting the good fight,

Andy Burton

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By Jamie Book

GROWING THE NEXT REAL PRODUCER

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**PART
ONE:**
Finding a
Good
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Are you ready to take your business to the next level and hire an assistant, but don't know where to start? Finding an assistant is not easy and finding a good fit may take a couple tries. Here are some tips that will help you hire and keep your next assistant. Keep in mind, the best assistants are selfishly motivated by their own goals—they eventually want to become a great agent like yourself. They are looking for a mentor and role model, someone to learn from and grow with. Go into this process with the idea of looking for a partner, someone who will support you as you mature professionally and allow your business to get to the next level. This person will be with you through it all and should have your back, and they will want to know you have theirs in return.

Tip 1 – Find the candidates. Paid job sites like LinkedIn and Indeed are great, but don't dismiss Craigslist. To pique the interest of like-minded people, your ad should reflect your personality and brand.

What to look for on a resume? Obviously, you need someone who is organized, self-motivated, and punctual. But someone who can also multitask, learn quickly, adapt to different situations, who pays extreme attention to detail, and who takes self-motivation to the next level will be the one who takes your business to the next level. Look for people who have had several jobs at once—they are able and willing to hustle. Look for people who have service experience, like waiting tables or bartending—they can multitask and are customer service oriented.

Tip 2 – Get to know them. Conduct phone interviews. Talk with them a bit before you discuss the position. Start with broad questions, and then move to more specific ones. A good candidate will be concise but detailed in their answers. As simple as it sounds, it's vital that you listen attentively and take notes while making sure to ask questions that are relevant to their responses. Remember, this interview is going both ways; the candidates are also deciding if they want to work with you! Explain the position in detail while being forthright and completely honest about expectations and workload. If you expect someone to work evenings and weekends, and pick up your dry cleaning, tell them upfront. If your expectations come as a surprise after they're hired, it will impair the trust you need to build, and instead, create resentment.

If your assistant will interact with clients, find out about their writing skills. Send them photos of a listing and ask them to write remarks, send them a mock email request for real estate services and ask them to write a response. How well did they do (grammar and professionalism matter!), and were they punctual in their replies? Good communication can be learned, but you need to see where they are coming from.

If you have a good impression of their communication style and skills, personality, eagerness, and level of self-confidence (an important trait for someone who is going to represent your brand), you're ready for the next step.

Tip 3 – Meet them in person. As you know, it's the best way to sense and evaluate someone's self-confidence and character. The most

successful assistant relationships will be with people who you would consider your friend and want to see succeed. Collaboration matters. The strict employee/boss environment is not motivating. And micro-managing can kill a potentially great working relationship.

Tip 4 – Work to keep your good assistant. A good assistant will be able to take anything you throw at them and roll with it, but you need to give them the tools to do so. Set them up for success. Do your homework so that when you delegate, your instructions and explanations will be detailed and clear. Grooming an assistant to be one of your best assets requires a certain level of organization, patience, and a willingness to give them the freedom to learn and grow. It's worth it. Remember, they are there to free up your time so you can create more business and make more money.

And always remember that honesty, kindness, and generosity go a long way when it comes to creating the best business relationship with your new assistant.

ABOUT THE AUTHOR:

As a young professional in the real estate field, Jamie Book works to produce the best experience for her clients when buying, selling, and renting real estate. Originally from New Mexico, Jamie moved to Chicago three years ago and has been assisting Danielle Dowell and The Dowell Group for almost two years as she simultaneously works on building and supporting her own business.

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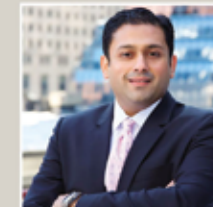
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agent feature ◀◀

By Jennifer Mitchell
Photos by Heather Allison
Love Photography



A REALTOR® for more than sixteen years, doing over \$100 million in sales, and named a Top Producer from 2012 through 2018, Caryl Dillon is undeniably a success story. But her accomplishments didn't happen overnight. Much like her urban garden, her career required hard work, a sprinkling of positivity, and seeds planted in a variety of industries before she was able to truly see it bloom. It was an amalgamation of skills learned working in a number of roles, combined with her entrepreneurial spirit, that lead her to a fruitful career in real estate.

Growing up, Caryl learned her work ethic from her father, a small business owner who ran a showroom at the Merchandise Mart. Though it wouldn't become crucial to her career until years later, this is where Caryl first learned to appreciate and understand beautiful interior design.

In her twenties and thirties, Caryl traveled the world working in the incentive travel industry for Sonesta International Hotels & Resorts. She traveled from Amsterdam to Cairo to Bermuda to Vienna, learning the value of delivering a memorable experience. ●●●

CARYL

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...

From there, Caryl became the executive director of the Parkways Foundation, a public-private partnership with the Chicago Park District. She worked with private companies and investors to raise funds that would go directly into parks in seventy-seven Chicago neighborhoods. During her time with the Parkways Foundation, Caryl learned Chicago and the landscapes of its diverse neighborhoods.

Sixteen years ago, she was introduced to the world of real estate through her assistant's mother, and she realized that all her past experience would come together seamlessly to form a strong foundation for a career in real estate.

For the first fourteen years of her real estate career, Caryl worked for Baird & Warner, Rubloff Residential Properties, and Elysian Hotel and Private Residences, which is one of the most successful luxury development companies in Chicago. She had also been named a Top Producer by the Chicago Association of REALTORS® for six years running, so when the real estate technology company Compass was looking to open their Chicago offices, Caryl was swiftly recruited to be one of their founding members.

“I'm fascinated by Compass and the speed with which we are growing and evolving,” states Caryl. “The energy is dynamic, and the creativity is inspiring. I feel so much more aware of what is going on in the industry than I ever did before. It is exciting to witness, and even more

fun to participate in the growth and development of the company.”

While she spends her working hours helping people find a home, she spends her spare time getting out of hers. Caryl loves to keep moving, whether it's playing golf and tennis, doing yoga, walking along Chicago's lakefront, or skiing. And though she no longer

travels for work, she's still quite the globetrotter. Last year, she traveled to Iceland and Portugal, and Australia is up next.

Like the plants in her urban garden, Caryl never stops growing and encouraging others to do the same. She volunteers for several organizations including One for One and Growing Home, which offer programs that provide hope and skills to inner-city youth to help take them into the future—working to stop the cycle of violence that has plagued the city's South Side. She also served as a member of the Children's Service Board at Lurie Children's Hospital for twenty-five years.

When it comes to helping those within her industry, Caryl has advice and words of encouragement. Her experience with selling luxury homes taught her that it's always important to roll out the red carpet for clients. And because buying and selling a home is the biggest transaction a person will likely ever experience, it's important to make the client feel confident throughout the entire process.

Most importantly, she encourages producers to believe in and trust themselves. “Stay true to yourself,” says Caryl. “Focus on your business for part of every day but try not to panic when things are slow. Always put positive energy into the universe. If you have laid a solid foundation, your business will grow.”



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5

THINGS YOU PROBABLY THINK YOU KNOW ABOUT CREDIT (But Really Don't)



By Tom Tarkowski

What's more important than what you do or don't know about credit and the credit industry? It is what you *think* you know but have actually *assumed*. Through my years of experience, I've seen how much consumers suffer on account of these assumptions. Allow me to shatter the most common credit industry myths:

1. Credit Bureaus Are Government Agencies

Contrary to public opinion, the credit bureaus that produce your credit reports are **NOT** affiliated with the government in any official capacity. Equifax, Experian, and TransUnion—the three major consumer reporting agencies in America—are private sector companies participating in a multibillion-dollar industry. They make these billions by gathering information on consumer practices and selling it to banks, insurance companies, employers, etc. Their only real affiliation with any federal oversight

is their compliance consumer protection statutes, which list your civil liberties as a consumer.

2. Credit Scoring Is a Fair and Consistent Practice

No credit score assessment criteria, process, or formula is available to the public. How can any practice be fair or consistent if it lacks transparency? That's what you should be asking yourself instead of assuming that someone's credit score is a fair assessment of their financial trustworthiness. For example, an entrepreneur has a successful business that generates great revenue. However, at the start, he went all in financially and, unfortunately, he then got behind on his bills. Now getting behind like that will haunt him for the next few years because it will lower his credit score.

Another entrepreneur is paying his bills on time, even though his debt-to-income ratio is high, he likes to take everything on monthly payments. His score is higher than person number one, but he is actually higher risk.

If both people apply for certain credit, the second entrepreneur looks better on paper to the bank, as the automatic underwriting and credit score factor is the

main basis of a credit decision, but he is actually a higher risk. Is that a fair assessment of financial trustworthiness?

In addition, reducing complex human beings to simplistic numerical values is a bit of an arbitrary process, especially when you take into account the number of sloppy mistakes credit reports are prone to making.

According to the Consumer Financial Protection Bureau, credit report inaccuracy is the second most frequent source of complaint, trailing only debt collections [1]. Then there's the fact that each bureau generates its reports differently, so your FICO score is really the Frankenstein-esque child of three different, though similar, scores. I don't know about you, but I wouldn't exactly call that the model of consistency. Finally, let's remember that (a), the leading score model, FICO, uses a super-secret statistical formula which no one outside of the company

has access to, and (b), most people don't realize that other scoring models exist too, and are used by a variety of different sources.

Basically, you're actually coming to the table with the cards stacked against you—the situation is in favor of credit bureaus looking to capitalize on your ignorance of their competition and your options as a consumer. I understand that this may all sound like a conspiracy theory, but the predatory and exploitative nature of the credit industry is well documented in private and public sector studies, as documented in a study conducted by Federal Trade Commission [2]. It is worth it for the big three—Experian, TransUnion, and Equifax—to keep things complicated. Why? Well, if everything was in perfect order, who would need a credit monitoring service or a credit bureau?

3. Credit Scores Are Infallible

While it's true that millions of Americans have bad credit scores due wholly to their own irresponsible spending habits and late payments, the number of errors that credit bureaus make is alarming. Together, the credit bureaus create and maintain credit files for about 200 million adults in North America, and some of 40 million of those files contain inaccurate information according to a study conducted by the Federal Trade Commission.[1] Worse, nearly 10 million consumers' credit scores have been negatively impacted by that inaccurate information. To scale it down, that means that every 1 in 5 Americans have inaccurate information on their report, and 1 in 20 see that inaccurate information negatively impact their score, through no fault of their own.

4. You Cannot Contest Your Credit Report

The Fair Credit Reporting Act (FCRA) of 1970 (since amended and improved) gives consumers the explicit right to contest information on their credit report and to sue a consumer reporting agency in state or federal court in the event that their FCRA rights have been violated. Under the Fair Credit Reporting Act, you have the right to: (1) A free credit report once a year, (2) accurate reporting, and (3) the ability to sue and seek damages in state or federal court from credit agencies if they violate FCRA. If you're wondering what your other rights are, see the Federal Trade Commission's Fair Credit Reporting Act[3] or contact your local credit repair organization to obtain all the proper information on how to correctly resolve any issues you may face on your credit report.

5. Credit Reporting Agencies View You as a Valued Customer

I can't blame you for assuming this, especially since you have the power to sue credit score companies for malpractice (which is a pretty good incentive for them to do their job correctly). However, when credit report agencies look at you, they don't see a customer: They see a data set waiting to be sold to the highest bidder. There is no personalized customer service at the level they're operating on, which contains millions of files and billions of dollars. A mistake only exists to a reporting agency when it's detected (and detecting those mistakes is itself a difficult process), and even then, the process of revising the mistake is lengthy and energy-consuming. It's an investment of time you

don't have when you're in the process of purchasing one of the biggest and most valuable assets in your lifetime: Your own home.

Ultimately, the best way to avoid making faulty assumptions and being chewed up and spit back out by the credit industry is to stay aware of your rights as a consumer and to keep a critical eye on your reports and scores. We recommend doing this at least once a year. Don't fall prey to the myths and don't let your clients fall prey to them either.

About the Author:

Tom Tarkowski is a Founder and Chief Troublemaker at Prime Credit Advisors. Prime Credit Advisors is recognized as one of the credit repair industry leaders for their unique credit repair solutions. As a Chief Troublemaker, he is responsible for implementing credit repair strategies. He also team builds by connecting real estate professionals with his team in the effort to help more people become homeowners while educating the community about the importance of credit in today's marketplace. When he isn't working, you will find him on the beach with the family, doing another DIY project around the house, or cooking.

1 The Federal Trade Commission, *Report to Congress Under Section 319 of the Fair and Accurate Credit Transactions Act of 2003*, January 2015, accessed September 3, 2019, <https://www.ftc.gov/news-events/press-releases/2015/01/ftc-issues-follow-study-credit-report-accuracy>.

2 Ibid

3 The Federal Trade Commission, *Fair Credit Reporting Act, 15 USC, section 1681*, Revised September 2018, accessed September 3, 2019, <https://www.ftc.gov/enforcement/rules/rulemaking-regulatory-reform-proceedings/fair-credit-reporting-act>.

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“ I ALSO LOVE THAT I AM ABLE TO BE A ROLE MODEL FOR MY GIRLS AND SHOW THEM THAT WOMEN CAN BE POWERFUL. ”

cover story

By Chris Menezes
Photos by Heather Allison
Love Photography

Comfortable running at 100-mph, Hayley definitely learned how to succeed at doing many things at once and doing them well. Upon graduating college, she wanted to go into real estate and hit the pavement right away, but was encouraged by her father to get a

salaried job instead. After living in Spain for a year to learn Spanish, she took a corporate job at a marketing firm with a salary of \$27,500 a year and hated it. She changed directions altogether at that point, completed her master’s degree in education, and became a Spanish teacher at Beverly Hills High School in Los Angeles. ...

HAYLEY

WESTHOFF

Free to Roam

For someone like Hayley Westhoff—a driven, self-proclaimed workaholic with a lifelong passion for houses—getting into real estate was inevitable. Although her path into the business wasn’t direct, it was always there, waiting for her to take the proper steps.

“I grew up around real estate, had a knack for design, and a strong love for beautiful homes. I re-

member riding my bike around the neighborhood when I was little, in Glenview, picking out the houses I liked best,” says Hayley.

Hayley’s passion for hard work runs deep. When she was in college at Arizona State University, one of the biggest party schools in the country, she was more concerned about hiding the fact that she was working three jobs from her parents than anything else, knowing they wanted her to focus on her schoolwork. That’s not to say she didn’t learn how to balance work with having a good time.



Hayley and her team.
Photo credit: Karen Morgan



Hayley with her husband, Scott, and two daughters, Olivia (6) and Lila (3).



to Chicago in 2012, she was burned out on teaching and decided it was time to let the entrepreneur out of its cage and take the plunge into real estate.

Hayley knew that returning to Chicago after fifteen years with no sales experience or much of a network, while also being a new mom, would make starting a real estate career challenging. However, her husband, Scott, an attorney, was extremely supportive, and she figured that she'd just work part-time and whatever money she made would be vacation money for the family. Little did she know that she would fall madly in love with real estate and that it would become an obsession and a huge success.

"Becoming successful so quickly while having two young kids, I had to learn how to prioritize my life and not get lost in my business, especially when my kids and clients both needed me at the same time. I've learned to take quality moments with my kids, to be present, and make the most of our time. I couldn't be where I am today without having my kids to come home to. Hearing the pitter-patter of feet and giggles as I walk through the door truly grounds me and makes me able to smile, and to wake up and do it all over again." She continued to say, "I also love that I am able to be a role model for my girls and show them that women can be powerful."

Hayley, Scott, and their kids, Olivia (six) and Lila (three), recently moved to Roscoe Village, where they built their own home. They love to go to the park, get ice cream, and go out to eat on weekends.



Olivia and Lila are voracious sushi eaters and share Hayley's adventurous palate. Hayley's adventurous nature extends to a passion for seeing the world; she's traveled all over Europe, Morocco, Thailand, Columbia, Turkey, and Panama to name a few. She not only stays active with yoga, Pilates, boxing, and spin, but is also an accomplished salsa dancer and hopeless reality TV junkie.

Most of all, Hayley loves being a team leader, along with her partner, Pam MacPherson, for their team, the MacPherson Westhoff Group. Hayley and Pam went to the same elementary school and have known each other their entire lives. They started their team about three years ago and now have ten agents working with them. Hayley leads the city sales while Pam leads the suburban sales. Last year, they collectively sold \$72 million and were recently announced as one of the twenty-five top producing teams in all of Chicagoland by *Chicago Magazine*.

"This job can get really lonely sometimes, bopping around from showing to showing, never really developing relationships with co-workers. Having Pam and the team has been a game-changer in so many ways," says Hayley. "While we often act as individual agents, we collaborate regularly, learn something from each other daily, and best of all joke around with each other to keep the job fun. I couldn't be where I am without Pam and our team, and I am looking forward to seeing all that we will accomplish together."

•••

While Hayley loved teaching, the hours it required meant she had to neglect the entrepreneur inside of her for many years. That spirit slowly became a caged animal getting hungrier by the day. "I remember as a teacher feeling frustrated that I wasn't rewarded for doing a good job, or for how well my

students were performing. I thought, "This sucks!" She wanted the rewards that she knew entrepreneurship could bring her.

The first property that Hayley purchased, she completely gutted and rehabbed. She loved putting her design skills to work and being able to make a great return when it later sold. By the time Hayley moved back



Photo credit: Karen Morgan



On the streets of Cartagena, Columbia.



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WORK-LIFE BALANCE



By Jennifer Duncan

DOESN'T EXIST— *You Better Love What You Do*

It's time we tell the truth: If you're going to be a REALTOR®, a mom, and a wife, you'd better love all three roles, and love them with all you've got. The phrase "work-life balance" gets tossed about freely in our society, but let's face it, while it sounds appealing, it's simply a really lovely thought. This balance that we are constantly being told to find is absolutely unattainable. It's far less "balance" and far more "now, toss all the balls in the air and try to keep from dropping more than one at a time."

You may have chosen real estate as your career at least partially because, from the outside looking in, it seemed like the perfect career for someone who wants to have a flexible schedule and more time with their family. However, you have probably discovered that to be successful in this business, it requires more time, more sacrifices, more compromises, and less sleep than you initially expected. The balance does not exist, because, in truth, you are always "on call." This means that unless you say "no" when you need to, you will compromise on the time you get to spend with your kids, like going to their soccer games, time with your spouse, or you may even have to compromise on having an organized household. For so many of us, this feels like failure. But remember that one time when you checked in with your colleague and she admitted that she too was "failing" in the face of the myth? Remember when you said, "I'm so glad that it's not just me." Success for anyone comes with a price. And in real estate, that price tag is "time" (and have I mentioned sleep?).

I can remember as a kid reading and hearing that "we (women) can have it all," and making the decision to put a plan in place so that this would become my reality. No one ever said one peep or offered any help about the "how" of making that happen or the "at what cost" "having it all" would look like. I decided to do it all and aim for perfec-

tion. Now that I've had enough experience with reality, I say, "forget about perfection." Instead, let's reach for fulfillment and happiness. Let's make the choice to love our lives and the imperfect moments alongside the "perfect" ones. Make the choice to love what you do, both at work and at home, and let the balls fall where they may.

About the Author:

Jennifer Duncan is a veteran of the United States Air Force. She studied international business, marketing, and Spanish at the University of Missouri-St. Louis (UMSL), and considers her joining the real estate industry as her third and best chapter.



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By Zachary Cohen
Photos by Daniel Telles

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Say Hello to Super

As the Founder and CEO of Super, Jorey Ramer’s background is deeply rooted in technology. He began his career by helping to start two business units of Trilogy Software, one of the world’s largest privately held software companies, and moved on to become the Founder and Senior Vice President of Emerging Business at Jumtap. In that time, he became the first named inventor on over 100 patents in mobile advertising.

The idea for Super was born from a personal experience. When Jorey and his wife moved from Boston to the Bay Area, they purchased their first home. As long-time renters, they were used to paying the same amount month to month and having someone else maintain their home.

Like any renter, “I knew what to expect in costs, and I had one person to call when I needed help—the building super.”

Faced with the new challenges of homeownership however, Jorey and his wife quickly discovered there was a stark difference between renting and owning.

“Homeownership is completely different,” Jorey explains. “It takes too much time and money, it’s too unpredictable, and it’s difficult to budget for inevitable breakdowns. I started searching for a solution. For decades, companies were looking to make homeownership easier, but none of them gave me the experience I was looking for.”

As a new homeowner, Jorey also had a home warranty—but as he says, the service was terrible.

“That’s when I saw an opportunity to create a company that could shake up a constantly complained about industry that hasn’t seen innovation in decades: home warranty. A home warranty covers the cost of breakdowns, which are serviced by a network of technicians, offering a component of a renter-like experience. There was a huge opportunity to improve a homeowner’s experience when it comes to caring for their home and offering a service that goes beyond just fixing things when they break.”

With Super, Jorey aims to help people enjoy the dream of homeownership without the drawbacks. Super makes maintenance expenses more predictable, prevents problems before they occur, and gives homeowners a one-stop shop for all of their home services.

Top producing real estate agents take great care to make sure their clients get the best experiences at every stage of the home buying process. You need to make sure your home buyers also get a great experience with the home warranty you recommend, and they live with for years after purchasing their home.

“Super’s mission is to make caring for a home 100% carefree.”

Technology Solutions

Super is a technology company at its core. The company utilizes technology in everything it does to make life easier for homeowners. Super provides a mobile app for ease of service requests and scheduling, servicer tracking to follow the arrival of your service provider in real-time, a digital record of the work you’ve had done to your home, and a cashless transaction system that offers a seamless payment process and detects fraud.

“Like any technology-focused business, we are a catalyst for change. As a result, we will inspire the entire industry to evolve. We have already seen other companies in the sector working to bring about change in their organizations seeing the threat of technology disruption.”

“The long-term vision,” Jorey says, “is eventually to cover 100 percent of your repair and maintenance in your home. You will never have to pay for anything because everything will be included in the subscription.”

Jorey and his team work day in and day out to ensure that their technology saves homeowners time, money, and the stress associated with the repair of their homes.





...

“Super’s team of talented, passionate, diligent, and honest people are the biggest difference-makers in the success of the business. Everyone has an incentive to do the right thing for the client, service providers, real estate agents, and employees,” Jorey says.

“They do so not only because that is reflective of the type of people they are, but also because it pays dividends for the business. When there is ambiguity, we lean in the direction of what’s good for the customer.”

Super’s fast-growing team includes more than 50 people across all departments: sales, marketing, engineering, and operations.

And according to Jorey, “The best part of my job is the people I spend my time with every day, and that we’re working together to help homeowners manage their most valuable asset. Homes generally are not only the largest percentage of people’s net worth, but they are also the most loved item in their lives.”

Outside the office, Jorey enjoys spending time with his wife and daughter. “We have a 10-month-old baby, so at this point, my wife and I pretty much spend our



days chasing after her since she’s discovered how to crawl. Once she’s older, we certainly hope to return to enjoying travel and the outdoors in the Bay Area.”

Looking forward, Jorey and his team remain focused on growth and building a business that can provide services to

help make life a little easier for more homeowners.

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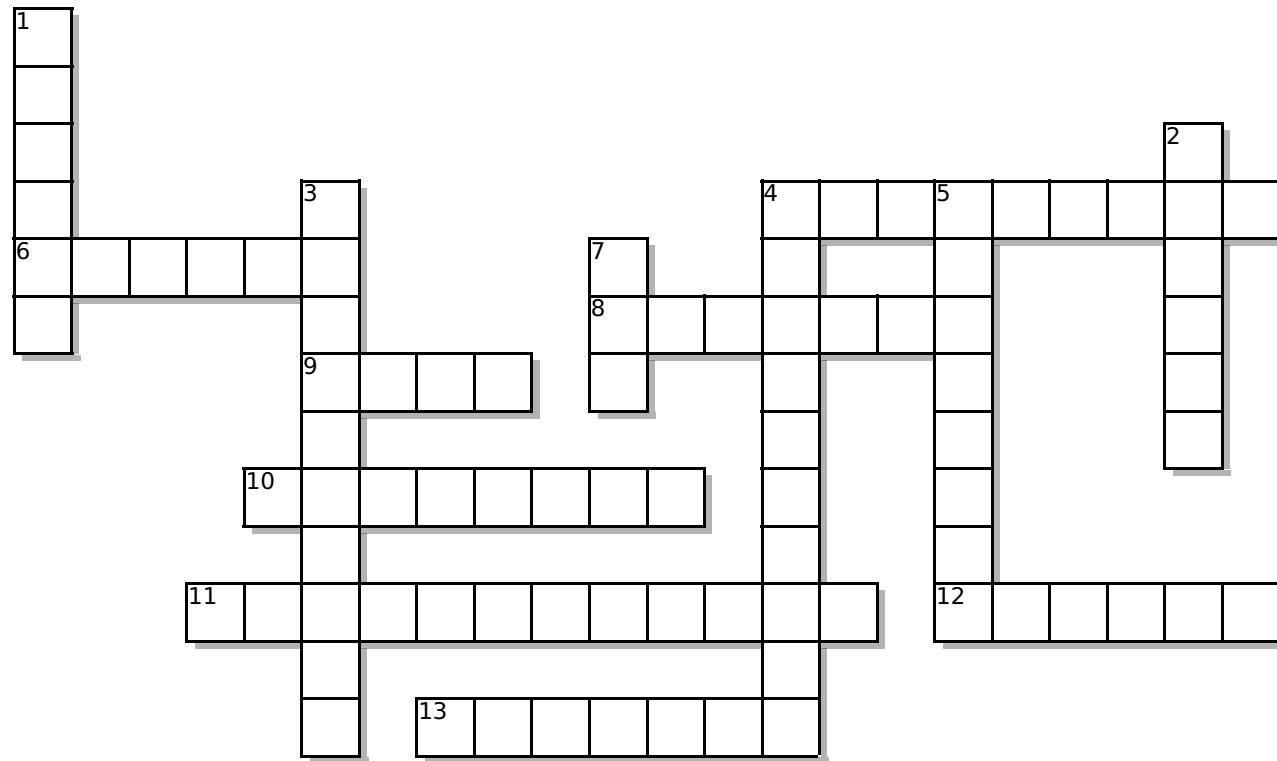


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ACROSS

- 4 A location Caryl Dillon traveled to in her 20s and 30s
- 6 Growing up, Tom Campone moved this many times before landing in Chicago
- 8 The state Hayley Westhoff went to college
- 9 The TV network Nick Libert has appeared on
- 10 The state Bruce Glazer recommends visiting in the cold winter months (REALTORS® Speak Page 50)
- 11 Vincent Anzalone's real dream was to be a TV _____.
- 12 Caryl Dillon has an urban _____.
- 13 What is Tom Campone all about?

DOWN

- 1 Jorey Ramer and his team at Super remain focused on _____.
- 2 The name of Vincent Anzalone's voting meter for movie reviews.
- 3 Super is this kind of company at its core.
- 4 Nick Libert is running a marathon to raise funds for what association
- 5 Hayley Westhoff's career before real estate
- 7 Hayley Westhoff's partner at MacPherson Westhoff Group



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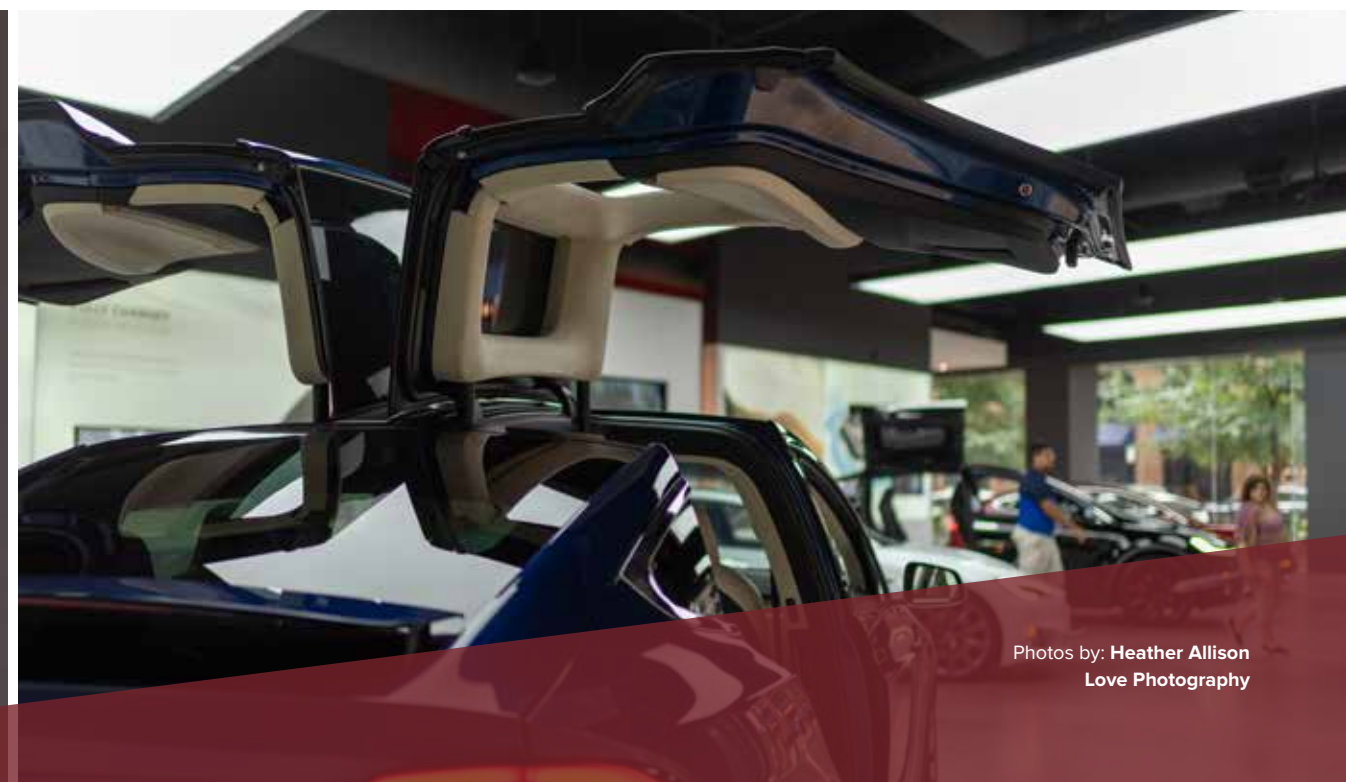


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Favorite Winter Destinations

We reached out to you to learn your favorite spots when planning to escape the cold Chicago winter. Here is what you had to say:



JASON FINN, Real Group Team at Baird & Warner
Hawaii: "Hawaii has all the benefits of vacationing in the tropics—weather, water, natural beauty, AND all the conveniences of home—language, currency, and no customs!"



BRUCE GLAZER, @properties
Vail, Colorado: "It is a winter oasis, filled with great skiing, a chill vibe, and great food! It is an escape out of the city life."



COLLIN WASIAK, Collin Wasiak Group - Compass
Anywhere but Chicago! "I don't typically travel in the dead cold of winter but when I do, I try to go to a destination that offers an urban atmosphere with a beach or island nearby. I love traveling to destinations that offer distinct cultural experiences."



MATT LARICY, Americorp Ltd.
Paris, France: "We love traveling there during the week between Christmas and New Year's. There is no better way to bring in the new year than in the city of lights with some french wine!"



JULIE BUSBY, Compass
Grand Geneva in Lake Geneva: "They have so many family fun activities including sledding, skiing, a tram to see holiday lights, a boat cruise looking at holiday lights with Santa, carolers in the lobby, gingerbread house competitions, crafts for the kids, brunch with Santa, and last but not least—live music and a fully stocked bar for the parents."



JAN KUPEC, Baird & Warner
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TOM CAMPONE

CRUNCHING NUMBERS TO CRUSH SALES

Tom Campone is all about the numbers. His background working in the banking and insurance industries makes it hard for him to stay out of them, and he claims to be a “recovering quant.” But his dedication to crunching the numbers has paid off. He was recognized as a Top Producer just three years after beginning his career in real estate. His total volume last year was \$8.3M and his lifetime volume is \$20M. The secret for success: He develops processes that give him the space to do the deep thinking needed to grow his business and operate in a proactive manner rather than reactively.

Growing up, Tom and his family moved twelve times up and down the East Coast before ending up in Chicago in 1998. Because he had to start new every few years, he quickly learned how to connect with people. Learning how to read and engage with new people was an invaluable lesson he now brings to his real estate business.

After graduating from DePaul University, Tom toyed with the idea of becoming a REALTOR®, but ultimately talked himself out of it. Instead, he became a commer- ...





Tom with his wife, Angie, and children, Dominic and Marco.

•••

cial insurance underwriter. During his time in the insurance industry, he consistently found himself in the top ten percent on the commercial sales team. Confident in his ability to deliver, he longed to break away and build a business that would give him the opportunity to create the life he wanted for himself and his family. He loved helping people and finding ways to add value to their lives, so he circled back to real estate and decided to give it a go.

He entered the real estate world with no contacts except for his personal circle and built his business by taking all the open houses and opportunities others didn't want. Looking up to various successful producers and brokers inside and outside of his @properties office, he worked hard with the motto that failure is fuel for success.

Once he got his business up and running, he returned to his knowledge of numbers to build his book of business and to track success.

"I've created processes for buyers and sellers, and I'm always taking a hard look at them [my processes] to enhance the customer experience while streamlining them as much as possible," says Tom. "I want to exceed my clients' expectations at every step of the transaction and that starts with a repeatable process that can be customized to meet each client's needs."

By building repeatable, streamlined processes for his business, Tom is able to remove the heavy lifting from his day-to-day tasks and use his time to get creative about big-picture growth.

"Rather than trying to hit a home run, I benchmark success as growth from one day to the next," says



“Sales is a numbers game so I focus on the actions I can control, and I know those actions will drive results...”

Tom. "Sales is a numbers game so I focus on the actions I can control, and I know those actions will drive results. If I'm focused on improving day after day, month after month, I know my business will compound into something special."

For up-and-coming producers trying to find their own success, he has two pieces of advice: there's no substitute for hard work and your reputation is everything.

"You are remembered for the relationships you build," says Tom. "As you work with different brokers in the community, it's essential to be seen as a professional and a fair competitor."

When Tom isn't spending time with his family and working, he travels the world, photographing landscapes. "I love Chicago but vacationing out in nature gives me an appreciation for my life

here in Chicago and helps me reset." He is set to visit Iceland this fall to capture new images.

Despite his incredible professional achievements, he's happiest when he's spending time with his two sons, five-year-old Dominic, almost-three-year-old Marco, and his wife of nine years, Angie. And those are the numbers he's most proud of.



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NICK LIBERT

PAVING THE PATH TO SUCCESS

▶ agent feature

By Chris Menezes
Photos by Carlos Miranda



"I love sales, but more importantly, I love helping people," says Nick Libert, broker and CEO of EXIT Strategy Realty. "I see too many people not investing in themselves or their future. I believe that by educating consumers and friends alike as to the power of investing in real estate, I am helping people retire more soundly [financially] and create a future for their families."

Nick learned the value of real estate investing from his mother and grandfather. From a young age, they taught him not only the value of and how to be an entrepreneur, but also the importance of getting his education and making investments in real estate part of his overall financial portfolio. And that's exactly what he did. By starting a lawn mowing and deck sealing business in high school, he had earned enough money to buy his first investment property while at Valparaiso University.

Nick's REALTOR® was the first to tell him that he'd make a good agent, which led to Nick choosing to obtain his license in 1998, while still in school. He worked part-time with Coldwell Banker until he earned his degree in 2000, and then went full-time. In 2001, he opened his own real estate firm and later merged it with Keller Williams, taking a managing broker role there from 2005 to 2008. He built his business first in Indiana, and then later expanded it to Michigan and Illinois before ultimately focusing on Chicago as his primary market. In April 2008, coinciding with his 30th birthday, Nick started with EXIT Strategy Realty and has been there ever since.

Education—whether through receiving formal education, gaining more experience, or through his teaching others—has always been essential to Nick and to the success of his business. ...

...

Even after starting his real estate business, Nick pursued law school and earned his J.D. in 2004. He has also earned prestigious industry designations such as CIPS (Certified International Property Specialist), CLHMS (Certified Luxury Home Marketing Specialist), and RSPS (Resort and Second Property Specialist). He is a Certified Mentor in the Brian Buffini Peak Producers program and a graduate of the Level 3 CORE program.

His formal education aside, the lessons Nick learned through the 2008 financial crisis had the greatest influence on his career.

“The economic crash effectively brought me to my knees financially as it did so many others, but it also taught me the sheer value of a strong work ethic,” says Nick. “Because of that time period, I now get up early to meditate, exercise, and prospect for two hours a day. I prize my database immensely. No matter what brokerage you choose, your primary source of business comes from your own lead generation. I also set into motion a plan to stay out of debt and build multiple income streams within real estate at that time.”

In addition to propelling his brokerage, EXIT Strategy Realty, into *Inc.*'s annual guide to the 5,000 fastest-growing privately held companies in the U.S., Nick also started a second company, Nick Libert Development, which focuses on revitalizing urban properties and beautifying neighborhoods. Based in part on these ventures, *Modern Luxury CS* magazine added his name to their “Real Estate Visionaries” list three years in a row.

For the past several years, Nick has switched gears from simply selling a lot of real estate and growing his own business to sharing what has worked and not worked in his business with other REALTORS®. He does this primarily through his public YouTube channel, educational events, and

62 • October 2019



Nick enjoying the office tradition of boating on the river with another EXIT Strategy Realty agent, Gail Bilenko.

social media, but he has also appeared on nearly every major TV network, as well as multiple stints on HGTV's *House Hunters*. He has begun traveling more to speak around the country, both for EXIT Strategy Realty audiences and for the general public.

“The most rewarding part of my business is watching my clients and the agents I've worked with build wealth through real estate. Having someone come into my life, either through my educational events or a simple meeting, and seeing them begin to build a portfolio of real estate over time is such an honor to be part of,” says Nick.

Nick plans to write a book in the next two years that will expand on these educational efforts, using his own experiences as a road map. He also plans to continually build and

“THE MOST REWARDING PART OF MY BUSINESS IS WATCHING MY CLIENTS AND THE AGENTS I'VE WORKED WITH BUILD WEALTH THROUGH REAL ESTATE.”

expand EXIT Strategy Realty, to over 250 agents, and eventually to 500 agents throughout Chicago. “I hope to see both our north and south side locations continue to expand our educational offerings to consumers, as well as provide a fun, productive, and inspirational [business] culture for agents,” says Nick.

When he isn't working, Nick loves boating, traveling, and staying fit and active through fitness groups, jogging, hiking, and marathon running. He ran his first marathon in support of the Leukemia and Lymphoma Society and has raised over \$31,000 in total for the organization. Last year, he was a candidate for their Chicago Man of the Year campaign to raise funds for research. This year he is running his second marathon and raising funds for the Alzheimer's Association in memory of his grandfather.

“Success to me is having a wide portfolio of real estate businesses and interests, enough so that it allows me more time to share, educate, and give back to our industry and the community at large,” says Nick. “There is so much misinformation out there, and no clear road map to success. I'd like to enhance our industry so that everyone can build a solid business plan, and to provide a daily schedule that can guarantee success and prosperity for anyone.”



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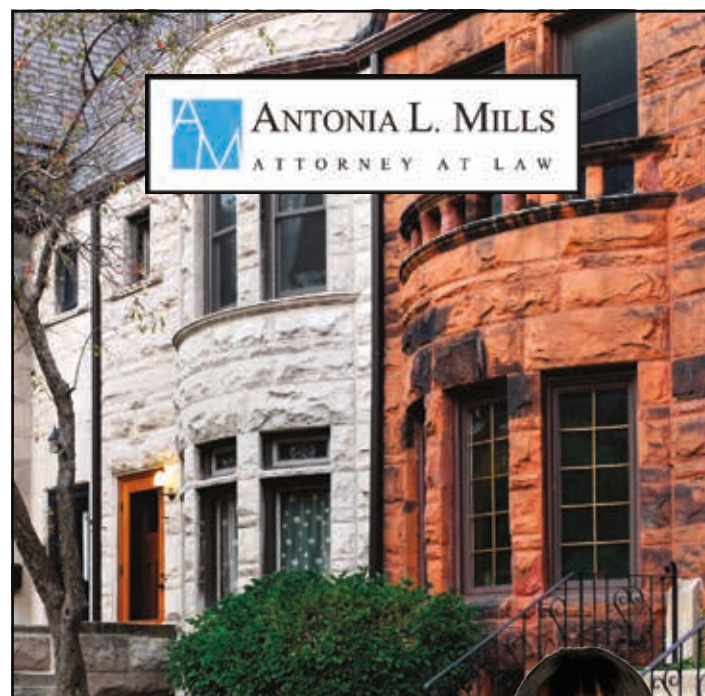
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VINCENT

Anzalone | COMING BACK TO HOME

Vincent Anzalone started in real estate when he was five years old, growing up in Arlington Heights. His mother was an interior designer and his stepfather was a contractor. “I learned design through osmosis—running through design stores at the Merchandise Mart, hiding in fabric

66 • October 2019

sample racks, and hunting down the best candy dishes,” says Vincent.

Vincent’s stepfather would take him to job sites as a little kid and explain what each crew was doing. He was really showing him the aspects of each trade and one summer, when Vincent was older, his stepfather began putting him to

work with the carpenters, the next summer with the bricklayers, and the next with plumbers.

Although Vincent learned pretty much everything he needed to know about houses, real estate was not his first career choice. His real dream

was to be a TV sportscaster. “I wanted to be the next Mark Giangreco,” he says. After graduating from Indiana University with a degree in sports broadcasting, Vincent ended up being an intern for Mark Giangreco when he was at WMAQ-TV and became good friends with him. He then got a job in Rock Island, Illinois, as a weekend sports anchor for the CBS-TV affiliate WHBF-TV.

After about six years there, working as a sports broadcaster, Vincent felt like he wasn’t on the right path

anymore. He missed Chicago and he wanted to do something else. So, in 1999, he moved back to Chicago and got a job as a mortgage broker with

“I will not let fear keep me away from it again...real estate is in my blood and in my heart.”

CDK-USA Mortgage. He eventually opened his own company, the CV Group, and did really well. “It was a good time to be in mortgages, until it wasn’t. I stuck it out until 2010, which was two years too many,” says Vincent.

The 2008 crash broke Vincent’s spirit. He resisted getting back into the real estate industry for quite some time, still gun-shy from the collapse. Instead, he got into marketing and promotions for restaurants and bars, just as a way to pay the bills, using his many connections in the hospitality industry. He worked to make the payments on the two properties

he bought in 2003 and 2005, grinding it out, knowing they’d rebound. He found that the more time he spent away from real estate, the more he missed it.

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Vincent with his wife, Jessica, and son, Luca.



Not wanting to work in the financial end of real estate, but needing to get back into the industry, Vincent decided to become a REALTOR® in 2015 and instantly settled in. He fully intends on being involved in real estate now for the rest of his life. “I will not let fear keep me away from it again,” he says. “Real estate is in my blood and in my heart. I enjoy the process of marketing a home for sale, I enjoy the transactional aspects, I enjoy floor plans and design and I love finding the perfect home for my clients. I am a full-on, legitimate real estate junkie. I look through hundreds of listings per week and I love it.”

Vincent sold 15 million in production last year and loved every second of it. He feels fortunate to have found a profession that doesn't feel like work at all. Apart from having fun doing real estate, he loves being with his wife, Jessica, a personal trainer, and their five-year-old son, Luca. While Luca hasn't got-

ten into real estate like Vincent did at that age, he does have quite an impressive palate for a kindergartener. One of his favorite foods is sushi. In fact, for his pre-kindergarten graduation, Luca said he wanted to go to the Ralph Lauren restaurant to “eat snails.” The Anzalones live in Wicker Park and spend a lot of time walking around the neighborhood with frequent trips to the 606. Vincent is a big TV and movie buff and likes to do short movie reviews, utilizing his own voting meter: #vanzos.

There isn't much that can get Vincent down. He enjoys everything he does, exudes kindness, and as a result, cultivates much success. “Some people think the only way to succeed in life is by being cutthroat and only taking care of yourself. I disagree,” he says. “It doesn't take much more effort to be kind to each other. We are all in this world together, connected to one another. And our lives can be easier and more pleasant if we work together.”





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TOP 200 STANDINGS

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

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
1	Jeffrey	Lowe	109	\$119,947,645	53	\$61,188,696	162	\$181,136,341
2	Matt	Laricy	136	\$58,190,141	147	\$77,634,877	283	\$135,825,018
3	Emily	Sachs Wong	58	\$78,474,500	34	\$50,984,499	92	\$129,458,999
4	Timothy	Sheahan	80	\$100,373,594	17	\$19,329,500	97	\$119,703,094
5	Mario	Greco	143	\$77,727,981	43	\$32,078,461	186	\$109,806,442
6	Erin	Ward	17	\$65,872,500	9	\$38,175,000	26	\$104,047,500
7	Elizabeth	Brooks	47	\$92,810,329	0	\$0	47	\$92,810,329
8	Leigh	Marcus	110	\$69,375,917	22	\$13,463,900	132	\$82,839,817
9	Scott	Newman	67	\$27,511,750	97	\$53,547,802	164	\$81,059,552
10	Jennifer	Ames	35	\$47,428,385	15	\$19,118,535	50	\$66,546,920
11	Karen	Biazar	89	\$47,835,958	21	\$11,840,388	110	\$59,676,346
12	Melanie	Giglio	50	\$31,973,564	51	\$27,551,447	101	\$59,525,011
13	Sophia	Klopa	51	\$37,743,375	33	\$18,635,970	84	\$56,379,345
14	Chezi	Rafaelli	22	\$30,801,000	13	\$25,126,325	35	\$55,927,325
15	Philip	Skowron	18	\$37,893,500	5	\$13,596,000	23	\$51,489,500
16	Carrie	McCormick	34	\$25,969,400	33	\$20,081,000	67	\$46,050,400
17	Nancy	Tassone	18	\$44,490,026	2	\$1,064,500	20	\$45,554,526
18	Sam	Shaffer	23	\$12,834,000	52	\$32,258,064	75	\$45,092,064
19	Millie	Rosenbloom	22	\$20,991,750	16	\$20,618,750	38	\$41,610,500
20	Natasha	Motev	13	\$26,477,944	3	\$14,449,395	16	\$40,927,339
21	Brad	Lippitz	35	\$23,336,084	23	\$16,885,400	58	\$40,221,484
22	Jennifer	Mills	35	\$25,147,632	20	\$14,485,400	55	\$39,633,032
23	Eugene	Fu	21	\$33,477,500	4	\$5,970,000	25	\$39,447,500
24	Joshua	Weinberg	33	\$13,864,036	41	\$22,482,500	74	\$36,346,536
25	Colin	Hebson	27	\$23,949,697	18	\$12,154,697	45	\$36,104,394
26	Gwen	Farinella	7	\$23,600,000	3	\$12,275,000	10	\$35,875,000
27	Katharine	Waddell	26	\$15,339,500	31	\$19,803,372	57	\$35,142,872
28	Ryan	Preuett	9	\$16,912,500	11	\$15,760,000	20	\$32,672,500
29	Konrad	Dabrowski	36	\$21,767,700	19	\$10,812,388	55	\$32,580,088
30	Jill	Silverstein	13	\$8,296,000	32	\$24,218,800	45	\$32,514,800
31	Matthew	Liss	45	\$24,593,892	17	\$7,488,050	62	\$32,081,942
32	Timothy	Salm	18	\$18,614,000	7	\$11,579,013	25	\$30,193,013
33	Layching	Quek	2	\$1,180,000	46	\$28,812,634	48	\$29,992,634
34	Kathleen	Malone	16	\$14,267,450	13	\$15,562,000	29	\$29,829,450

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
35	Jason	O'Beirne	40	\$22,799,623	19	\$6,337,500	59	\$29,137,123
36	Aaron	Sklar	7	\$7,558,500	12	\$20,471,500	19	\$28,030,000
37	Barbara	O'Connor	40	\$19,876,947	16	\$7,422,000	56	\$27,298,947
38	Erin	Mandel	20	\$23,126,750	7	\$3,975,800	27	\$27,102,550
39	Julie	Busby	22	\$15,507,550	15	\$11,566,000	37	\$27,073,550
40	Joanne	Nemerovski	15	\$20,870,500	8	\$5,685,000	23	\$26,555,500
41	Phil	Byers	17	\$8,894,600	22	\$17,039,650	39	\$25,934,250
42	Danielle	Dowell	33	\$14,356,100	15	\$11,338,730	48	\$25,694,830
43	Katherine	Malkin	5	\$12,505,000	4	\$13,115,000	9	\$25,620,000
44	Lucas	Blahnik	20	\$9,072,500	22	\$15,452,400	42	\$24,524,900
45	Hayley	Westhoff	20	\$11,343,901	16	\$12,867,500	36	\$24,211,401
46	Bari	Levine	23	\$10,312,500	25	\$13,863,650	48	\$24,176,150
47	Joe	Zimmerman	30	\$14,239,300	17	\$9,896,900	47	\$24,136,200
48	Lauren M.	Wood	24	\$8,436,500	30	\$15,229,950	54	\$23,666,450
49	Debra	Dobbs	13	\$13,047,500	15	\$10,521,500	28	\$23,569,000
50	Daniel	Close	8	\$4,092,500	31	\$19,279,242	39	\$23,371,742

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TOP 200 STANDINGS

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

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
51	Emily	Phair	18	\$5,503,400	37	\$17,501,601	55	\$23,005,001
52	Nicholaos	Voutsinas	4	\$1,910,900	43	\$20,881,700	47	\$22,792,600
53	Ian	Schwartz	19	\$15,414,500	9	\$7,318,900	28	\$22,733,400
54	Nadine	Ferrata	21	\$15,304,000	9	\$7,352,000	30	\$22,656,000
55	Weston	Harding	17	\$10,866,040	21	\$11,681,390	38	\$22,547,430
56	Amanda	McMillan	29	\$11,441,825	27	\$10,757,460	56	\$22,199,285
57	Frank	Montro	91	\$18,226,590	29	\$3,811,351	120	\$22,037,941
58	Ivona	Kutermankiewicz	19	\$16,240,650	5	\$5,600,000	24	\$21,840,650
59	Alishja	Ballard	21	\$9,807,025	22	\$11,935,900	43	\$21,742,925
60	Gary	Lucido	20	\$9,078,800	13	\$12,325,500	33	\$21,404,300
61	Santiago	Valdez	28	\$10,154,700	29	\$11,091,257	57	\$21,245,957
62	Elizabeth	Ballis	10	\$8,529,000	14	\$12,534,540	24	\$21,063,540
63	Mark	Icuss	12	\$13,977,000	6	\$6,986,567	18	\$20,963,567
64	Megan	Tirpak	7	\$6,229,000	7	\$14,554,000	14	\$20,783,000
65	Eudice	Fogel	12	\$9,367,000	10	\$11,347,000	22	\$20,714,000
66	Sara	McCarthy	25	\$13,806,200	14	\$6,422,000	39	\$20,228,200
67	Owen	Duffy	34	\$16,871,740	6	\$3,270,000	40	\$20,141,740
68	Steve	Meyer	42	\$19,054,000	2	\$997,428	44	\$20,051,428
69	Richard	Kasper	19	\$17,383,500	7	\$2,655,899	26	\$20,039,399
70	Dennis	Huyck	18	\$9,038,500	18	\$10,992,000	36	\$20,030,500
71	Scott	Curcio	24	\$9,892,900	29	\$9,993,899	53	\$19,886,799
72	Nancy	Huetteman	45	\$19,054,100	1	\$825,000	46	\$19,879,100
73	Margaret	Baczkowski	13	\$12,095,500	8	\$7,661,500	21	\$19,757,000
74	Joel	Holland	15	\$6,256,400	29	\$13,391,150	44	\$19,647,550
75	Michael	Battista	16	\$18,332,498	1	\$1,305,000	17	\$19,637,498
76	Bruce	Glazer	11	\$5,578,900	15	\$14,057,062	26	\$19,635,962
77	Keith	Brand	0	\$0	42	\$19,584,400	42	\$19,584,400
78	Noah	Birk	7	\$16,026,000	3	\$3,513,000	10	\$19,539,000
79	Robert	Picciariello	49	\$18,227,200	1	\$1,295,000	50	\$19,522,200
80	Douglas	Smith	7	\$4,265,000	8	\$15,123,500	15	\$19,388,500
81	Michael	Hall	27	\$14,246,700	10	\$5,116,000	37	\$19,362,700
82	Nicholas	Colagiovanni	12	\$9,181,000	10	\$9,713,000	22	\$18,894,000
83	Melissa	Siegal	22	\$9,051,500	12	\$9,495,900	34	\$18,547,400
84	Ryan	Mckane	45	\$17,515,150	1	\$850,000	46	\$18,365,150

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
85	Michael	Rosenblum	19	\$10,681,147	8	\$7,329,500	27	\$18,010,647
86	Ryan	Smith	108	\$17,964,674	0	\$0	108	\$17,964,674
87	Lance	Kirshner	28	\$11,280,850	13	\$6,400,400	41	\$17,681,250
88	Marci	Trick	0	\$0	33	\$17,660,736	33	\$17,660,736
89	Amy	Duong	14	\$9,350,500	16	\$8,271,900	30	\$17,622,400
90	James	Athanasopoulos	50	\$17,453,005	1	\$137,200	51	\$17,590,205
91	Michael	Maier	19	\$8,261,150	7	\$9,188,961	26	\$17,450,111
92	Cynthia	Sodolski	9	\$6,713,000	13	\$10,345,750	22	\$17,058,750
93	Pamela	Rueve	11	\$7,458,500	10	\$9,370,000	21	\$16,828,500
94	Helaine	Cohen	6	\$6,330,000	8	\$10,345,400	14	\$16,675,400
95	D	Waveland Kendt	21	\$12,200,787	7	\$4,319,000	28	\$16,519,787
96	Melanie	Everett	10	\$3,159,300	37	\$13,249,700	47	\$16,409,000
97	Nancy	Hotchkiss	23	\$9,048,330	18	\$7,348,310	41	\$16,396,640
98	Cindy	Weinreb	7	\$4,015,000	29	\$12,218,900	36	\$16,233,900
99	Sam	Jenkins	12	\$7,057,000	16	\$9,094,500	28	\$16,151,500
100	Kieran	Conlon	12	\$8,548,250	7	\$7,594,000	19	\$16,142,250

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TOP 200 STANDINGS

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

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
101	Kristi	Gunther	11	\$13,630,500	4	\$2,415,000	15	\$16,045,500
102	Danny	Lewis	10	\$5,613,400	17	\$10,397,900	27	\$16,011,300
103	Stephanie	Cutter	21	\$6,901,100	18	\$9,042,000	39	\$15,943,100
104	Elena	Theodoros	18	\$9,083,750	12	\$6,836,600	30	\$15,920,350
105	Tanni	Wong	13	\$9,061,500	9	\$6,842,000	22	\$15,903,500
106	Melissa	Govedarica	15	\$12,526,050	4	\$3,260,500	19	\$15,786,550
107	Rubina	Bokhari	16	\$10,286,645	9	\$5,490,500	25	\$15,777,145
108	Samantha	Porter	15	\$10,689,000	2	\$4,625,000	17	\$15,314,000
109	Michael	Shenfeld	16	\$8,664,400	10	\$6,522,000	26	\$15,186,400
110	Eric	Hublar	3	\$1,770,000	29	\$13,365,798	32	\$15,135,798
111	Ashley	Carter	18	\$7,251,000	15	\$7,882,890	33	\$15,133,890
112	Todd	Szwajkowski	16	\$5,636,900	15	\$9,487,500	31	\$15,124,400
113	Steven	Jurgens	8	\$7,507,000	6	\$7,613,000	14	\$15,120,000
114	Karen	Schwartz	16	\$6,892,400	17	\$8,223,000	33	\$15,115,400
115	Barbara	Proctor	8	\$11,227,500	3	\$3,640,000	11	\$14,867,500
116	Keith	Wilkey	7	\$10,228,500	4	\$4,434,000	11	\$14,662,500
117	Sharon Kay	Rizzo	4	\$1,067,500	47	\$13,589,035	51	\$14,656,535
118	Camille	Canales	13	\$6,017,000	18	\$8,543,900	31	\$14,560,900
119	Jacqueline	Colando	33	\$13,781,100	2	\$707,500	35	\$14,488,600
120	Nathan	Wilks	14	\$3,933,900	35	\$10,477,895	49	\$14,411,795
121	Deborah	Hess	19	\$9,318,100	12	\$5,049,399	31	\$14,367,499
122	Emily	Smart Lemire	11	\$8,293,050	7	\$6,074,250	18	\$14,367,300
123	Christopher	Mundy	11	\$6,700,000	8	\$7,537,900	19	\$14,237,900
124	Rachel	Krueger	10	\$7,182,500	8	\$6,889,000	18	\$14,071,500
125	Stephanie	Loverde	14	\$6,728,400	11	\$7,067,000	25	\$13,795,400
126	Beth	Gomez	14	\$10,217,425	7	\$3,521,500	21	\$13,738,925
127	Brooke	Vanderbok	9	\$6,172,500	12	\$7,496,500	21	\$13,669,000
128	Laura	Meier	13	\$4,799,500	14	\$8,790,000	27	\$13,589,500
129	Joanna	Olszynska	19	\$12,091,000	2	\$1,489,000	21	\$13,580,000
130	James	D'Astice	6	\$2,825,500	16	\$10,698,643	22	\$13,524,143
131	Helen	Chatzis	2	\$6,400,000	5	\$7,065,000	7	\$13,465,000
132	Lawrence	Dunning	10	\$6,524,000	13	\$6,907,900	23	\$13,431,900
133	Stephen	Hnatow	14	\$5,816,000	13	\$7,545,400	27	\$13,361,400
134	Darrell	Scott	8	\$3,768,000	14	\$9,524,000	22	\$13,292,000

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
135	Christopher	Helland	0	\$0	29	\$13,228,000	29	\$13,228,000
136	Michael	Linden	28	\$12,110,500	3	\$1,043,750	31	\$13,154,250
137	Mary	Haight	17	\$9,518,900	8	\$3,574,150	25	\$13,093,050
138	Elizabeth	Lothamer	11	\$6,606,425	15	\$6,434,344	26	\$13,040,769
139	Kelly	Parker	15	\$8,464,000	8	\$4,476,432	23	\$12,940,432
140	Landon	Harper	15	\$11,894,000	2	\$965,000	17	\$12,859,000
141	George	Furla	7	\$5,676,075	5	\$7,136,325	12	\$12,812,400
142	Morgan	Sage	13	\$6,237,500	13	\$6,495,500	26	\$12,733,000
143	Greg	Vollan	10	\$9,420,500	6	\$3,312,500	16	\$12,733,000
144	Nathan	Binkley	9	\$4,083,000	14	\$8,571,616	23	\$12,654,616
145	Lisa	Huber	13	\$5,307,840	16	\$7,309,900	29	\$12,617,740
146	Stacey	Dombar	29	\$11,279,225	3	\$1,296,000	32	\$12,575,225
147	Qiankun	Chen	14	\$4,234,000	23	\$8,317,500	37	\$12,551,500
148	Christina	Delgreco	16	\$8,315,000	6	\$4,215,000	22	\$12,530,000
149	Danielle	Inendino	0	\$0	30	\$12,472,350	30	\$12,472,350
150	Mark	Bystrowicz	7	\$8,065,000	9	\$4,346,000	16	\$12,411,000

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TOP 200 STANDINGS

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

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
151	Paul	Barker	17	\$8,252,038	7	\$4,156,638	24	\$12,408,676
152	Jennifer	Liu	26	\$11,317,700	4	\$1,049,929	30	\$12,367,629
153	Matthew	Engle	4	\$1,768,500	23	\$10,588,650	27	\$12,357,150
154	Dominic	Irpino	13	\$3,931,578	23	\$8,412,100	36	\$12,343,678
155	David	Heck	2	\$1,166,000	21	\$11,161,100	23	\$12,327,100
156	Paul	Mancini	11	\$4,630,500	18	\$7,678,250	29	\$12,308,750
157	Kelly	Angelopoulos	9	\$7,325,000	8	\$4,951,029	17	\$12,276,029
158	Chris	Bauer	11	\$4,938,500	10	\$7,316,500	21	\$12,255,000
159	Philip	Schwartz	16	\$5,799,000	17	\$6,448,900	33	\$12,247,900
160	Nick	Rendleman	15	\$4,114,358	31	\$8,130,458	46	\$12,244,816
161	Lisa	Kalous	5	\$4,040,000	9	\$8,174,400	14	\$12,214,400
162	Christopher	Pertile	10	\$5,175,500	6	\$7,007,000	16	\$12,182,500
163	Karen	Ranquist	12	\$11,177,300	3	\$977,000	15	\$12,154,300
164	Clare	Spartz	8	\$7,737,000	1	\$4,350,000	9	\$12,087,000
165	Christopher	Norton	11	\$9,854,339	6	\$2,222,900	17	\$12,077,239
166	Daniel	Glick	11	\$8,005,000	6	\$4,069,400	17	\$12,074,400
167	Mario	Barrios	7	\$3,153,900	21	\$8,919,050	28	\$12,072,950
168	Haley	Levine	11	\$3,450,001	25	\$8,609,470	36	\$12,059,471
169	Boris	Lehtman	19	\$11,539,000	1	\$520,000	20	\$12,059,000
170	Laura	Rubin Dresner	3	\$10,380,000	1	\$1,650,000	4	\$12,030,000
171	Peter	Moore	10	\$4,183,200	16	\$7,843,709	26	\$12,026,909
172	Allen	Johnson	7	\$9,301,500	3	\$2,587,500	10	\$11,889,000
173	Angelo	Labriola	10	\$7,934,500	4	\$3,902,500	14	\$11,837,000
174	Shay	Hata	14	\$6,320,500	10	\$5,492,400	24	\$11,812,900
175	Christie	Ascione	7	\$4,579,000	11	\$7,171,000	18	\$11,750,000
176	Edward	Jelinek	16	\$8,231,500	6	\$3,513,400	22	\$11,744,900
177	Pasquale	Recchia	9	\$5,147,975	11	\$6,543,339	20	\$11,691,314
178	Stefanie	Lavelle	26	\$10,386,900	4	\$1,275,000	30	\$11,661,900
179	Jeffrey	Proctor	12	\$4,739,100	7	\$6,880,000	19	\$11,619,100
180	George	Selas	20	\$8,337,148	6	\$3,188,400	26	\$11,525,548
181	Sarah	Ziehr	25	\$10,586,000	1	\$916,000	26	\$11,502,000
182	Janelle	Dennis	16	\$6,308,650	11	\$5,187,900	27	\$11,496,550
183	Alexa	Hara	2	\$1,982,500	6	\$9,477,499	8	\$11,459,999
184	Steve	Otwell	0	\$0	23	\$11,417,200	23	\$11,417,200

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
185	Steve	Horvath	3	\$11,345,000	0	\$0	3	\$11,345,000
186	Chloe	Ifergan	11	\$7,395,000	7	\$3,928,000	18	\$11,323,000
187	Ronda	Fish	5	\$5,102,500	5	\$6,205,604	10	\$11,308,104
188	Colleen	Berg	30	\$11,223,227	0	\$0	30	\$11,223,227
189	Harold	Blum	12	\$8,980,500	4	\$2,226,000	16	\$11,206,500
190	Alexandre	Stoykov	5	\$1,834,000	20	\$9,326,152	25	\$11,160,152
191	Ken	Jungwirth	13	\$7,340,000	8	\$3,753,500	21	\$11,093,500
192	James	Buczynski	11	\$5,707,000	8	\$5,361,500	19	\$11,068,500
193	Jamie	Connor	11	\$7,853,500	4	\$3,166,000	15	\$11,019,500
194	John	Berdan	5	\$2,251,050	20	\$8,719,900	25	\$10,970,950
195	Giovanni	Leopaldi	8	\$3,425,400	25	\$7,535,450	33	\$10,960,850
196	Coleen	Karpf	11	\$3,872,500	12	\$7,077,800	23	\$10,950,300
197	Andreas	Holder	3	\$2,638,750	7	\$8,305,750	10	\$10,944,500
198	Hasani	Steele	34	\$8,573,492	9	\$2,365,600	43	\$10,939,092
199	Salvador	Gonzalez	23	\$5,349,600	20	\$5,532,900	43	\$10,882,500
200	Amy	Sunshine	4	\$4,730,000	4	\$6,150,130	8	\$10,880,130

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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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