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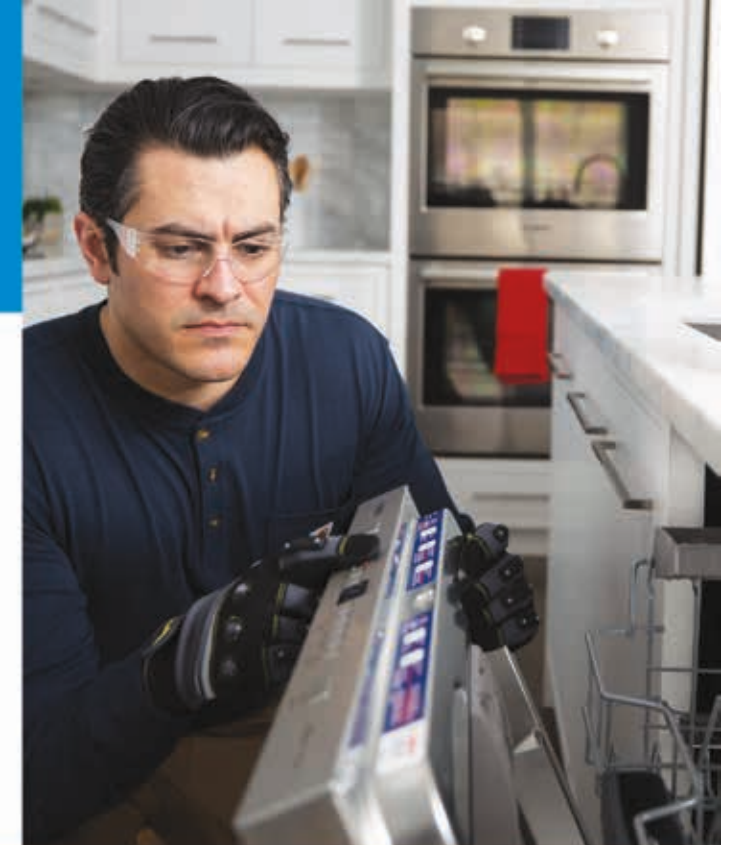


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MARKET DEVELOPMENT:

# HomeServe USA ACQUIRES AHG Home Warranty



## JOSH GUZOWSKI EXPLAINS WHAT IT MEANS

HomeServe USA, with its 4 million customers, protects more homes in the U.S. than any other home warranty company. The company recently joined forces with American Home Guardian (AHG). We talk with Josh Guzowski from AHG Home Warranty about what this means for REALTORS® and homeowners in the East Valley.

### Now that AHG has been acquired by HomeServe USA, how will that change the service AHG provides to REALTORS® and homeowners here in the East Valley?

HomeServe is the nation's largest home warranty service provider, so it allows us to bring more depth and breadth to the services we can provide our customers in Arizona. HomeServe and AHG's combined technology platform will enhance our customers' experience to ensure best-in-class convenience, security and peace of mind. For example,

HomeServe USA was the first home warranty company to offer customers the ability to track a dispatched technician on an Uber-like platform. Because our shared goal is customer service, the platform also encourages customers to provide feedback immediately after service completion to allow for real-time customer satisfaction tracking.

Another exciting tool HomeServe brings is an easy-to-use app that allows customers to use their smartphone to take pictures of and manage all of the appliances and equipment in their homes. Behind the scenes, the HomeServe App team finds and collates the owner manuals, troubleshooting guides and how-to videos for every item – all accessible through the homeowner's smartphone. This allows homeowners to get rid of their junk drawer full of all their home appliance manuals. The app also sends homeowners maintenance reminders



and recall alerts and can be co-branded with real estate brokerages and individual agents.

### What else is exciting about AHG becoming part of HomeServe?

HomeServe has been in business for more than 15 years and has a philosophy that puts the customer at the heart of everything they do. It's why they consistently deliver the highest customer satisfaction ratings in our industry and maintain an A+ rating with the Better Business Bureau. That's quite an accomplishment when you consider that they completed more than 625,000 repairs across their business in the last year alone. HomeServe is also investing in our operations, expanding our leadership and we are looking to hire addition-

al business development, sales and marketing professionals locally – it's all good news.

### How does AHG distinguish itself from other home warranty companies in Arizona?

Our corporate office has been located in Mesa since 2003. This is an advantage for real estate agents who know they can recommend a company with local reps just a phone call away. AHG provides the easiest to understand service contract in the industry today; all the coverage is summarized on one page that includes coverage, pricing and limits. For example, AHG's A/C Coverage exceeds industry standards, with no limits on repair/replacement, number of units covered or age-based restrictions. We are also known as an

industry leader in service response time. When a service request is complete, AHG is the only company that provides a certificate describing our 60-day guarantee on repairs – a guarantee two times longer than the industry average.

### What can REALTORS® expect from AHG?

At AHG, we know when it comes to explaining the value of a home warranty or choosing a home warranty company, REALTORS® are the centers of influence. It's the REALTORS® who advise and guide their clients in a transaction and point them toward a particular company. In return, REALTORS® need a home warranty company that puts buyers and sellers at ease, a company that builds confidence and helps to move negotiations forward. REALTORS® need a company that understands that it's the REALTORS® who put their own reputations on the line when making these recommendations to their clients. Arizona REALTORS® can expect a company that delivers this and more from AHG.

Learn about how AHG Home Warranty and HomeServe, working together, will provide better service than ever to real estate agents and homeowners. Please contact your local rep for the East Valley, Josh Guzowski, at **602-790-1602** or [josh@ahghomewarranty.com](mailto:josh@ahghomewarranty.com).

### About Josh

Josh has been with AHG for six years and is Regional Sales Manager. Prior to joining AHG, he honorably served his country in the Navy and is has a bachelor's degree from ASU. Josh is truly passionate about building relationship within the Arizona real estate community.



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# SHANNON *Gillette*



Photo Credit  
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» featured agent  
By Sarah Wind

Shannon Gillette is the epitome of what a joyful, selfless, successful REALTOR® should look like. Not only is she a SEVRAR Top 40 under 40 award recipient, she is also in the top 1% of REALTORS® in Arizona, and on track to personally close over \$25 million in sales in 2019. She is a wife and mother of three boys under 10 years old, and she is the co-founder of the non-profit foundation, Purpose Movement, which helps the homeless. We sat down with her to ask what has made her successful, and her answers give insight into how she keeps all those plates spinning and listings selling.

The first key to her success has been focusing on social media. Last year she merged her personal and business Instagram pages. Shannon stated, “I meet a lot of my clients through social media and I rarely spend any time calling leads. I know this might be a little shocking, but ultimately the biggest pool of buyers in the market right now are Millennials, and they would much rather send a direct message (DM) on Instagram than pick up the phone and call.”

“I keep engaged with my followers and strategically post content so that I am top of mind if they ever need a REALTOR®. I try not to be too ‘in your

face’ with real estate and so I post both pictures of my daily life plus pictures of homes. I used to have a separate business Instagram page that was all listings and real estate. It took a lot for me to merge my two IG accounts because I’m letting strangers in on my personal life, but I feel that people want to know who I am as a person and not just view my listings.”

The second key to her success has been focusing on video marketing. She hired a full-time videographer and has honed in on ways to market her listings so they reach thousands of viewers who may not see the homes on the MLS if the home is outside of their search criteria. Every listing, whether it is a \$50,000 lot or a \$2.6 million-dollar home, will have a professionally produced video commercial.

She knows these ads are working because the homes she lists sell fast and many of the people that come through her open house tell her they came because of the video they saw while they were browsing Instagram or Facebook, or playing Candy Crush. Strangers also come up to her in public and ask, “Are you Shannon Gillette? I follow you on Instagram and I see your videos all the time!” One of her suggestions for REALTORS®

...



... who shoot videos is to actually be in the video, and not just have property footage.

The third key to her success has been to schedule time for things that are important to her. “Someone gave me the advice years ago to schedule the important things like date nights with my husband, volunteering and family time with my kids on my calendar the same way we schedule other appointments, and that has been a game-changer. Once I put something on my calendar related to my family, it is a non-negotiable.” In real estate, there is constant incoming communication, fires to put out, and deals to negotiate. “Without being intentional in how I spend my time, there would be no time for me to have a life outside of real estate. I would burn out and my family would miss out on important quality time.”

“I start my day at about 4:00 am and go to the gym. Some days are harder to get up than others, but I believe if you want to be successful, you have to be willing to give up sleep. Wednesday mornings I go to an incredible mom’s group at my church. This has been something important to me since my boys were babies. It is so refreshing to unplug from real estate



for two hours and be surrounded by women who are in a similar season of life. Faith is a big part of my life and is what fills up my tank and brings me joy.

“I also make time to travel. We love taking our family to a new destination each year. In 2018, we went to China and this summer we spent a week in Maui. We also love going to the beach in Rocky Point, Mexico, which is only a four-hour drive from Queen Creek. Although I am always 100% available to my clients when I travel, it’s wonderful to get away and have time together as a family in a different location.”

“My advice to up-and-coming top producers is to schedule your time and remove any unproductive things. As you know, so much of our time as REALTORS® is spent driving. Instead of listening to music in the car, I will

listen to a podcast, a sermon, or an audiobook so that I can keep growing as a person. In that way, I utilize my time wisely. I don’t have time to sit down and read a book, but I can finish a book in about two days if I listen to it. A book I enjoyed recently was *Girl, Wash Your Face* by Rachel Hollis.”

What makes Shannon so endearing is her genuine care for people. Whether she is helping a client sell a home or volunteering with Purpose Movement to feed thousands of people experiencing homelessness, she does it with a pure heart. “I never think about my paycheck or my numbers. I honestly wouldn’t even know how much real estate I sold if *Real Producers* magazine didn’t ask for my monthly numbers. I focus on treating people well and serving them.” No doubt this stellar attitude has contributed to her success, also.

“What makes Shannon so endearing is her genuine care for people. Whether she is helping a client sell a home or volunteering with Purpose Movement to feed thousands of people experiencing homelessness, she does it with a pure heart.”

# GENERATION

## THE ONES TO WATCH IN REAL ESTATE

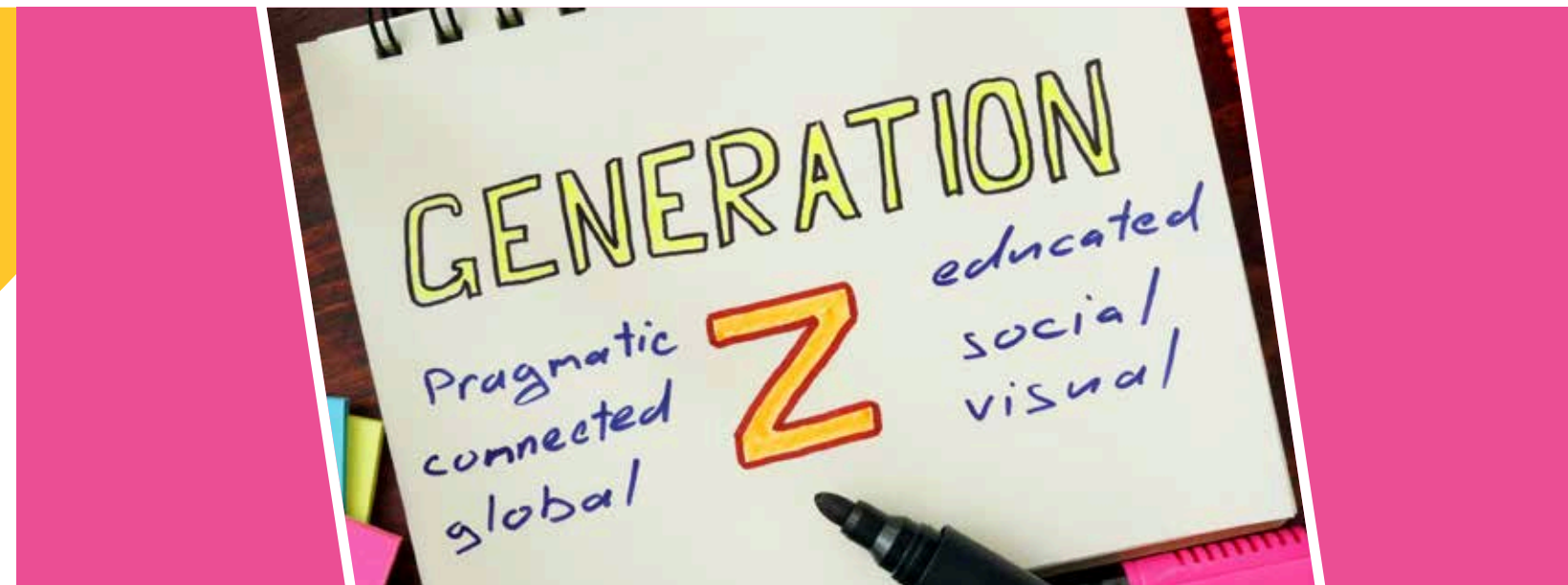
Move over Millennials—Generation Z is here. Over the past several years, there have been numerous articles written and training seminars conducted, to educate real estate agents on how best to market to millennials as first-time homebuyers. However, according to recent studies conducted by PropertyShark.com, there is a new generation emerging that is eyeing the real estate market and making plans for future homeownership. Also important to point out is that this digitally savvy generation intends to use a local real estate agent to help them with this purchase vs. going it alone or utilizing a tech-driven iBuyer platform. In this article, we're providing a bit of insight about this optimistic generation and things you as a real estate agent can do to help educate and become a trusted resource for this growing demographic.

Born in the mid-'90s to early 2000s, Generation Z'ers (ages 18–24) were in grade school during the 2008 housing market crash, which means their views and opinions on owning a home have not been negatively impacted in the same way as their millennial elders.

According to a recent *Inman* article: *A whopping 83 percent of Generation Z, the oldest of whom PropertyShark said are no more than 23, plan to purchase homes in the next five years, suggesting that Z'ers could pose significant competition to millennial homebuyers. These findings were based on survey responses from 2,134 renters, owners, and people living with family through Amazon's Mechanical Turk—a sample size with a 99 percent confidence level, according to PropertyShark.*

The high number of Z'ers (also known as the Instagram Generation) that see themselves becoming homeowners in the near future is thought to be attributed to youthful optimism, lack of knowledge, and a bit of Instagram-fueled naiveté, according to *Inman*, but that isn't necessarily the case. Both generations share similar concerns when it comes to affording a home; however, Generation Z is coming of age during an era of full-time employment vs. an economic crisis.

coaching corner ◀◀  
By Matt Askland, Cardinal Financial



The two biggest perceived obstacles for Gen Z when it comes to buying a home over the next five years are:

1. Saving enough money to afford the perceived 20% down payment
2. Student loan debt affecting their ability to qualify for a home loan

Other lesser factors cited were job insecurity, economic factors, credit scores, and increasing home prices.

So how do we help Gen Z homebuyers overcome these obstacles? Firstly, we begin educating them on the home buying process and the various home loan options available. Many are setting a much higher bar than actually needs to be covered. According to Gen Z, the average down payment amount they believe to be necessary to buy a home is \$37,000 (average is \$32,000). While it is always a good idea to contribute as much as possible toward a down payment on a home, what most first-time buyers don't know is there are many loan programs out there that require a low down payment. In addition, there are several down payment assistance programs (i.e. grant funds) that allow the borrower to spend little-to-no money out of pocket. These grant funds are used to cover the down payment and/or closing costs for first-time homebuyers, making it much easier for them to get into their first house and keep their hard-earned savings in the bank.

Second, managing student loan debt. This is an obvious concern as typically, student loan payments are not listed on the credit report. As a result, mortgage companies have a calculation that they have to use when determining “debt to income” ratios that is often higher than the actual payment. It is common to have these payments based on income levels, and in many cases, the payment is low for the first few years. If the borrower can request a statement or letter verifying what the actual/future payments will be, that can help combat the debt to income ratio requirement.

Any reputable and knowledgeable loan adviser should be able to provide information on the multiple down payment assistance

programs currently available to find a program that best suits your client's financial needs.

Dispelling these perceived obstacles, combined with Generation Z's expressed desire to live in more suburban neighborhoods (which are typically less expensive) and their willingness to live in smaller spaces (to keep costs down) makes them the ones to watch over the next few years.



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# KYLE KELLER

Kyle Keller and his team are rockin' and rollin,' having sold 70 homes last year. As we dug into Kyle's story, we found that his core motivating factor in life and in real estate is helping people. In the words of Jenn Bruer (author of *Helping Effortlessly*), "One of the deepest contributors to burnout, I believe, is the deep disappointment of not living up to your true calling, which is to help." As successful as Kyle has been, he strongly believes in helping other families who are not as privileged. Two organizations he has contributed to in the recent past are the Care Fund and H.E.L.P.

H.E.L.P. provides one meal a day to homeless kids and adults. For some, it may be the only meal they receive in a day. Kyle and his 11-year-old daughter volunteered packing lunches and found it very impactful. He hopes to continue volunteering with his children there and in other places as they grow older.

The Care Fund is an organization that provides rent and mortgage assistance to families whose children are battling an extended illness or injury. This allows parents to spend time with their children as they are recovering, and not have to worry about losing the roof over their head. Kyle's compassionate heart and love for children resonated with both of these organizations' missions.

real story ◀◀  
By Sarah Wind



**Top Left:** THE KELLER TEAM  
From left to right: Ryan Hawley, Elisa McEneely, Geoff Keller, Bev Keller, Kyle Keller and Wes Taylor (not pictured).  
**Bottom Left:** The Keller Family  
**Bottom Right:** Volunteering for HELP, bagging lunches for homeless children.

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When we asked Kyle what led him into real estate, he said that when he was growing up, a regular family activity was touring model homes. It was these happy memories coupled with a desire to help people with the biggest purchase of their lives that inspired him to get his real estate license in 2001. The amazing thing is that his parents, Geoff and Bev, are both agents on his team!

As well as helping people buy and sell homes, he himself enjoys buying, selling, and investing in real estate. He owns 14 rental properties and has fixed and flipped over 70 homes since 2010.

Kyle is a family man and loves spending time with his wife, Monique, and his kids, Sienna (11), and Kade (8). An ideal family day would include making breakfast together, going on a hike to Thunderbird Mountain, swimming in the pool in their backyard, and hosting a BBQ with some friends and family in the evening.

Whether he is serving his clients, volunteering in the community, or spending time with his family, Kyle is living life to the fullest and enjoying every minute of it. Buyer or Seller? Call Kyle Keller!

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# ERIN MURRAY

on the rise ◀◀  
By Jacob Cabezudo



No matter what the situation is, Erin Murray is “Calm, cool, and collected.” She gets that a lot from friends and family that watch her run the show at her highly successful team. Having faced paralysis and bounced back to make a great business and most importantly a beautiful family, Erin has stayed vigilant while living her best life.

...

• • • Erin's family renovated and flipped homes in Phoenix in the mid-2000s leading up to Erin getting into the real estate industry. "I got my license originally to sell their fixed-and flips," Erin said. "Just so they could save money on REALTOR® fees, I would do it for a deal for them. Right away, I had a family member sell his home that I listed. And I ended up having four more listings in that neighborhood from people who saw my sign." Her early success got her fully into the resale game, and since then she has transitioned from being an individual agent to leading a team.

Last year, Erin began building her team, working through her biggest passion she has for real estate.

"What I'm passionate about in my business is providing an excellent experience for my clients and relieving the stress of buying or selling a home. It's obviously one of the most stressful purchases and decisions you make in your life. I take it very seriously that people are relying on my expertise and my ability to stay calm and patient to help them through it."

For Erin and her team, their strengths are in their communication and their ability to make the process of buying or selling a home smooth and special. Erin also has the right people in place to drive the success of the team. They have buyer's agents and listing agents, a transaction manager to dot the "i's" and cross the "t's," and a client concierge to ensure their clients have an outstanding experience.

And delegating, while hard for most, has come easy for Erin. "I hear a lot of agents say that they can't give up certain parts of the transaction," she said. "I don't feel that way. I've worked really hard to qualify my team members, and I trust them. I want everybody to be an expert at the part that they have in the business. For most REALTORS® that are growing, they just have to let go of being in control of everything."

As a team leader and a mother of six, Erin has what you call a full plate. But, with the amazing people on her team, her lifestyle is much more manageable. "It has helped free me up to be able to focus on the parts of the job that I really love and put my energy into, which has also freed me up to be a mom and a wife."

According to Erin, REALTORS® must do a great job of showing clients all they could provide them and helping them understand what they should look for in a real estate agent. "I think the hardest part for



any REALTOR® is qualifying yourself to people," Erin explained. "It's not necessarily just being likable, friendly or approachable."

At the age of 15, Erin was in a traumatic car accident in which she broke three vertebrae in her spine. It left her paralyzed for a short time and after multiple surgeries that weren't sure fixes, she fully recovered after a year. "I never really talk about this, but going through that experience and literally losing the use of my legs just made me appreciate my health." From there, like everything she faces, Erin has remained calm, cool and collected as she has made her rise in the industry.

Erin is married to her husband, Ross who works as a lender. "I always like to tell my clients that he was my preferred lender before he was my husband," she laughed. "That's how we met." They have a combined six kids ranging from 8 to 23 years old. Their oldest son, Scott, is currently serving in the Marines and will soon return to be stationed in Japan where Erin and Ross plan to climb Mount Fuji with him.

Although she's retired, Erin's mom works on the team part-time. Erin's brother continues to flip houses in Seattle. At home in Gilbert, Erin uses days off to spend time with her kids. Whether it is their ping pong challenges or swimming in the pool, they really enjoy playtime.

As for the future of her business, Erin sees her team rising even more in the East Valley, with their clients always the main focus. "I would like to continue to grow with my team and continue to make our clients have the best experience they could possibly have when buying a home."



“What I’m passionate about in my business is providing an excellent experience for my clients and relieving the stress of buying or selling a home. It’s obviously one of the most stressful purchases and decisions you make in your life. I take it very seriously that people are relying on my expertise and my ability to stay calm and patient to help them through it.”

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## What is on your bucket list?



**CHERIE LAURO, RE/MAX CLASSIC**

This was definitely a tough question since there are many things in my bucket that I haven't done yet. One thing I would really like to do is get back to Ireland. I went to Galway when I was in high school. It was a girl's school, and at the time I really didn't appreciate the experience that was placed in my lap. I would like to explore all the places that I didn't get to and revisit all my old hangouts. I never ventured to Northern Ireland because of the unrest so that would be in my plans. They say you can never go home but I would be happy to get back to such a beautiful country.



**MIKE WARREN, VISIONARY PROPERTIES**

One of my more challenging bucket list items is to hike the 20 tallest peaks in Arizona. I've already submitted several of the highest (Humphreys, Kendrick, Baldy, Escudilla). My goal is to finish the remaining peaks by the end of 2020. Hiking is such a rewarding experience. Seeing so many different parts of Arizona. Meeting new friends. Great way to exercise.



**KAY WOOD, RE/MAX SOLUTIONS**

Butchart Gardens, Victoria, BC. For eight years I wanted to go here. I made it this month!



**STEVE COONS, SPRINGS REALTY**

I want to go cage diving with great white sharks in South Africa. I have always been a fan of Shark Week. Watching these amazing sharks in their environment, while (hopefully) in the safety of a cage, seems like it would be an experience I would never forget. My wife thinks I am crazy! But it is something I have always wanted to do.



**JANINE IGLANE, KELLER WILLIAMS REALTY**

A bucket list item of mine is to go to Europe for an extended vacation. I would love to visit France, Italy and Spain. I love going to visit iconic places around the world and see them in real life. I remember doing a project on France in junior high and have always wanted to visit. I'm turning 40 next year and keep hinting to my husband that a trip to Europe would be a really cool birthday present!



**CRAIG PECK, RE/MAX FOOTHILLS**

On my bucket list this year is to skydive and to hang glide. Already got the hang glider flight scheduled for fall. Next would be the skydive in winter of this year. I would like to include my daughter and we are trying to coordinate some good times. I'm excited!



**STEPHANIE SANDOVAL, HOMESMART LIFESTYLES**

To continue to help our new and seasoned REALTORS® at HomeSmart Lifestyles in their business every day, from growing to the next level or to helping them through a tough transaction. I love to see how happy they are when they pick up their checks and its finally over, and they have made lasting relationships with their clients and other agents.



**CHRIS DUNHAM, KELLER WILLIAMS REALTY**

Taking my Queen to Italy for vacation. She is Sicilian. It has been on our radar for years (but life got in the way).



**HEIDI ZEBRO, DELEX REALTY**

Bucket Lists are an amazing opportunity to think big, to get out of our day-to-day goals and dream. My two top bucket list items have to do with travel; first will be to go for a week or more to Nashville with my husband Dave, and my second is to be center court at the Australian Open in Australia. On the subject of bucket lists, I do need to share that each time I stop to think of bucket list items, I am humbled and appreciative to even have the opportunity to think this big. I appreciate the industry that I work in, the company I am with, but mostly for my family whom I love madly and for my friends who are my family.



**JOALICE RYAN, REALTY ONE GROUP**

So many things on my bucket list including learning how to play the violin. I love the way a fiddle sounds in a country song! I wish I could play a few instruments to encourage my kids to learn an instrument while they are young.



**ELIZABETH HAMMER, REALTY ONE GROUP**

Skydiving. First of all, I am deathly afraid of heights. My entire life I have refrained from doing scary things because I was afraid to do them and being a single parent, I was terrified to leave my daughter on this earth without me to care for her. I felt like if I did something scary I wouldn't make it out alive; however, I let my fear get the best of me. I know what it feels like to be left alone without a mother, as I lost my mother to pancreatic cancer when I was 9 and didn't want to leave my baby girl. WELL, this Friday she will be 29 and I have no more excuses. I am comprising my bucket list and this is one of those things I want to tackle. I am still building up the courage to do it, but it will happen.



**MARIO RADCLIFFE, RADS REALTY**

Two words: Havasupai Falls. As an avid hiker, I have been blessed to complete a number of great hikes in Arizona, Picacho, Camelback, Wind-Cave, Bright Angel trail as well as South Kaibab trail and one that I have not gotten to is Havasupai. I have also been an outdoor runner for over 15 years, most of that spent on South Mountain trailheads. I really had hoped on getting there this year but couldn't find brave souls to join me on this so sought after adventure and as you probably know unless you make a reservation early the window of opportunity quickly comes to a close.



**SARAH BUCHANAN, RE/MAX RENAISSANCE REALTY**

My bucket list!

1. Go to Italy tour around and eat the best spaghetti and drink the best wine!
2. Hike down Grand Canyon
3. Hot air balloon ride
4. Go to Spain
5. Take our kids on a weeks-long vacation with their significant others
6. Go to Germany and have a beer!
7. Go to Rio de Janeiro
8. Hold grandkids someday!

# Inspector's CORNER

## PHOTOS CAN HELP MAKE THE SALE



I am surprised at the number of times we see poor pictures in listings. As home inspectors, we know your pictures need to convey the information you want others to know. There are several short. Under ten minutes, youtube videos that show how to avoid the most common mistakes people make when taking pictures in general, and even how to get the most from pictures on your phone. I am going to talk about specific mistakes when taking pictures of houses.

First, don't be artsy. Unless you have experience as a photographer, don't go running filters or fish eye lenses. I have seen whole houses done in fish eye lens, and it can make the home very different. Use a wide angle lens instead. This will not distort what you are photographing.

No Corners. Corners of a room should NOT be in the middle of the frame, only at the last 20% of the pictures edges. Unless you need to show some detail of the room corner, leave them at the edges were they belong.

Lawns. Unless the landscaping is the selling point of a home, or is upping the appraisal value, don't show a picture of the grass or a lone tree. If it happens to be in the picture, but not the focus, great. This does not include pools. Show the pool, just not the cactus!

No pictures through windows. There will always be glare. It looks like the photographer needs a restraining order.

Ceilings with a sitting still lone ceiling fan. Unless that ceiling fan is super unique, or costs a ton, do not take a picture of it. If it is seen in the back ground, that is okay.

Rooms being to dark. Open window treatments and blinds and turn on all the lights before taking pictures. Brighter the area, the better the picture. Speaking of which...

Take your exterior pictures when it is bright out, and preferable with the sun shining on the front of home. And preferably with no car in driveway and garbage cans out of the way.

Appliance close up pictures. Again, unless the appliances are real special, no need of an exclusive photo shoot with them. Especially a close up of the controls. All ovens have a method of turning on.

Blurry pictures. If you get back from taking pictures and a few a blurry, either don't use them or go back. This one says a lot about the agent more than the home.

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# Mr. Everit's SECRET

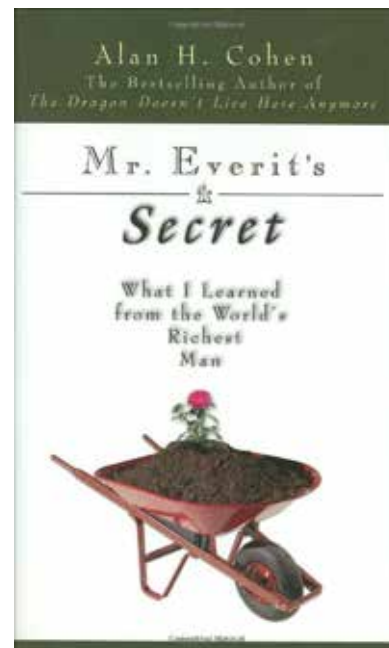
BY ALAN H COHEN

*Mr. Everit's Secret* by Alan H Cohen is a phenomenal book that's labeled self-help that belongs in the business section just as much as the self-help section. If you liked Andy Andrews book, *The Traveler's Gift*, you will like this book as well. It is told as a parable with many lessons learned along the way. Mr. Everit owns and runs a factory and trains someone in the art of being a better person after he offers them a job. This is the story of both men's growth through the process. You will learn lessons about your values, your integrity, and what it means to be truly rich.

For those of you that have been studying other business books, you will find some similarities. This book talks a lot about mindset and while it does not use the same terminology, it definitely hits at the difference between a scarcity mindset and an abundance mindset. It also focuses on personal responsibility more than a lot of current books do.

I find it interesting that many reviews out there often trash this book. I find that these reviews are full of inaccuracies as the facts that are given are entirely false.

I highly recommend reading this book and sharing it with your children or anyone else that you love. It is a short, quick read that you can do a little at a time or read the entire book in an hour or so.



►► book review  
By Scott Warga




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▶▶ **pamela's monthly update**

By Pam Frestedt CEO of SEVRAR

# HAPPY SEPTEMBER!

This month is filled with preparing for the future for your business and ours. As we plan for 2020, we like to look at our successes and ask our members what they value most from their membership with SEVRAR. We have found that quality Professional Development, innovative member appreciation events and member discounts and benefits are among the top things that our members appreciate from their Association.

schedule your continuing education, since this is a member benefit. Look at the classes we offer and we hope to see you soon!

**Toastmasters Club** – SEVRAR is now sponsoring a Toastmasters' Club, which is being held on the first and third Tuesdays of each month at 7am at SEVRAR. The cost is \$20.00 to join, paid to Toastmasters. This is a great way to expand your knowledge and confidence as a business owner. Reach out to our education department for more information.

On September 13, 2019, the Young Professional Network is hosting a family-friendly networking event at the Arizona Diamondbacks game at 6:40pm. All members are welcome to attend. Your ticket will include:

- Entry into Chase Field – Arizona Diamondbacks vs. Cincinnati Reds.
- Private access to the Coors Light Strike Zone patio and bar.
- All you can eat food and beverages (Excludes Alcohol)
- A #YPN black and white trucker hat.
- Fireworks and concert by For King and Country to start after the game

SEVRAR is offering **optional** bus transportation to and from the stadium. Seats are limited. Busing option will be at SEVRAR's building and depart at 5:30 pm. Bus will leave

the stadium at 11:00 pm. The cost is \$50.00 per person, children under 2 are free. Tickets can be purchased at [www.SEVRAR.com](http://www.SEVRAR.com). We hope to see you there!

**Benefits** – Our Member Relations Manager, Melissa Zwick, has been working tirelessly obtaining new and different member benefits over the past few months. We have recently added discounts for the Crayola Experience, Harkins Movie Tickets, Hotels including, Marriott, Springhill Suites, Homewood Suites and Hampton Inn, Medieval Times, and the Floral Creative Co. Visit our website and find these new discounts under the benefits tab. Don't forget, we have discounts for ASU, Arizona Cardinals, Arizona Coyotes, Arizona Rattlers, Arizona Diamondbacks and Phoenix Suns. We thank you for being a member.

We have submitted the paperwork to the National Association of REALTORS® the name change request for our newly merged association. Based on a membership poll that over 2,500 members responded to, the vote was tallied and the members have chosen the name the "West and SouthEast REALTORS® of the Valley, Inc." If approved by NAR, this name will become effective on the date of the merger with the West Maricopa Regional Association of REALTORS® later this year.

**Speaker Series** – We had another successful National Speaker event in August with Terry Watson. Over 200 of our members attended and received great ideas on how to market themselves in this ever-changing technological advertising environment. Thank you to all who attended and I want to make sure you are aware of our next National Speaker Event with Lawrence Yun, who is the Chief Economist and Senior Vice President of Research for the National Association of REALTORS®, for a Real Estate Market Outlook on November 4, 2019, at 11:00 am at SEVRAR. That afternoon, we will have Matt Jones speaking about Real Estate Sales = Marathon. Both speakers are highly sought-after and we are thankful to have them here at SEVRAR on the same day. Make sure you mark your calendar for this spectacular educational event.

**Education Success** – SEVRAR has been known as the REALTOR® Association that provides quality education at no extra cost unless the class is for a certification or designation. We are pleased to see that our Professional Development Program at SEVRAR educates over 1,200 students per month. Don't forget, that all REALTORS® will need to have their Code of Ethics Training for the 2019-2020 cycle complete. Make sure to take time now to

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# SEPTEMBER

## schedule details

### The Code of Ethics

Event Date: September 5  
Event Time: 9:00 am–12:00 pm  
Event Description: Commissioner's Standards  
3.00 Credits  
Instructor: Dana Booth  
Location: SEVRAR

### HOAs and All That Jazz

Event Date: September 5  
Event Time: 1:00 pm–4:00 pm  
Event Description: Real Estate Legal Issues  
3.00 Credits  
Instructor: Ben Gottlieb  
Location: SEVRAR

### New Member Orientation

Event Date: September 6  
Event Time: 2:00 pm–3:30 pm  
Event Description: Non-Accredited  
Instructor: Liz Hill  
Location: SEVRAR

### Landlord-Tenant Relations

Event Date: September 9  
Event Time: 9:00 am–12:00 pm  
Event Description: Real Estate Legal Issues  
3.00 Credits  
Instructor: Mike Mulvena  
Location: SEVRAR

### What, That Is a Violation?

Event Date: September 9  
Event Time: 9:00 am–12:00 pm  
Event Description: Fair Housing  
3.00 Credits  
Instructor: Keri Means  
Location: SEVRAR

### AAR Property Mgmt Agreement

Event Date: September 9  
Event Time: 1:00 pm–4:00 pm  
Event Description: Contract Law  
3.00 Credits  
Instructor: Mike Mulvena  
Location: SEVRAR

### To Tell/Not to Tell

Event Date: September 9  
Event Time: 1:00 pm–4:00 pm  
Event Description: Disclosure  
3.00 Credits  
Instructor: Nancy Seago  
Location: SEVRAR

### VA Transaction-Contract Issues

Event Date: September 10  
Event Time: 9:00 am–12:00 pm  
Event Description: Contract Law  
3.00 Credits  
Instructor: Jimmy Vercellino  
Location: SEVRAR

### Res. Resale Purchase Contract

Event Date: September 10  
Event Time: 10:30 am–1:30 pm  
Event Description: Contract Law  
3.00 Credits  
Instructor: Brian White  
Location: SEVRAR

### Tales from the Courtroom

Event Date: September 10  
Event Time: 1:00 pm–4:00 pm  
Event Description: Agency Law  
3.00 Credits  
Instructor: Patrick Ritchie  
Location: SEVRAR

### Deal or No Deal

Event Date: September 12  
Event Time: 9:00 am–12:00 pm  
Event Description: Disclosure 3.00 Credits  
Instructor: Tim O'Neill  
Location: SEVRAR

### Agency Law & Ethics

Event Date: September 12  
Event Time: 1:00 pm–4:00 pm  
Event Description: Agency Law  
3.00 Credits  
Instructor: Marlene Olsen  
Location: SEVRAR

### Affiliate Certification

Event Date: September 13  
Event Time: 8:00 am–9:00 am  
Event Description: Non-Accredited  
Location: SEVRAR

### At Home with Diversity Cert

Event Date: September 13  
Event Time: 9:00 am–4:00 pm  
Event Description: Fair Housing  
3.00 Credits  
Instructor: Laura Kovacs  
Location: SEVRAR

### New Member Orientation

Event Date: September 13  
Event Time: 3:00 pm–4:30 pm  
Event Description: Non-Accredited  
Instructor: Liz Hill  
Location: SEVRAR

### REALTOR® Safety Event

Event Date: September 16  
Event Time: 10:00 am–1:00 pm  
Event Description: Self-Improvement  
Location: SEVRAR

### Commercial Trends and Vision

Event Date: September 17  
Event Time: 10:00 am–12:00 pm  
Event Description: Self-Improvement  
Instructor: Panel  
Location: SEVRAR

### HomeSmart Class

Event Date: September 17  
Event Time: 11:00 am–2:00 pm  
Event Description: Accredited 3.00 Credits  
Location: SEVRAR

### New Member Orientation

Event Date: September 19  
Event Time: 1:00 pm–2:30 pm  
Event Description: Non-Accredited  
Instructor: Torey Gannon  
Location: SEVRAR

### International Day of Peace

Event Date: September 20  
Event Time: 10:00 am–2:00 pm  
Event Description: Non-Accredited  
Instructor: Panel  
Location: SEVRAR

### GRI: Market Essentials

Event Date: September 25  
Event Time: 9:00 am–4:00 pm  
Event Description: Accredited  
6.00 Credits  
Instructor: Holly Mabery  
Location: SEVRAR

### Are You Being Fair?

Event Date: September 26  
Event Time: 9:00 am–12:00 pm  
Event Description: Fair Housing  
3.00 Credits  
Instructor: Mark Winsor  
Location: SEVRAR

### Buyer Consultation

Event Date: September 26  
Event Time: 9:00 am–11:00 am  
Event Description: Non-Accredited  
Instructor: Mark Poisson  
Location: SEVRAR

### Contract Writing Essentials

Event Date: September 26  
Event Time: 1:00 pm–4:00 pm  
Event Description: Contract Law  
3.00 Credits  
Instructor: Jim Zirbes  
Location: SEVRAR

### New Member Orientation

Event Date: September 30  
Event Time: 8:30 am–10:00 am  
Event Description: Non-Accredited  
Instructor: Tiffany Jones  
Location: SEVRAR

# SEPTEMBER

SUNDAY	MONDAY	TUESDAY
01	02	03
08	09 Landlord Tenant Relations 9:00 am–12:00 pm What, That Is a Violation? 9:00 am–12:00 pm AAR Property Mgmt Agreement 1:00 pm–4:00 pm	10 VA Transaction-Contract Issues 9:00 am–12:00 pm Res. Resale Purchase Contract 10:30 am –1:30 pm Tales from the Courtroom 1:00 pm–4:00 pm
15	16 REALTOR® Safety Event 10:00 am–1:00 pm	17 Commercial Trends and Vision 10:00 am–12:00 pm HomeSmart Class 11:00 am–2:00 pm
22	23	24
29	30 New Member Orientation 8:30 am–10:00 am	01

WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
04	05 The Code of Ethics 9:00 am–12:00 pm HOAs and All That Jazz 1:00 pm–4:00 pm	06 New Member Orientation 2:00 pm–3:30 pm	07
11	12 Deal or No Deal 9:00 am–12:00 pm Agency Law & Ethics 1:00 pm–4:00 pm	13 Affiliate Certification 8:00 am–9:00 am At Home with Diversity Cert 9:00 am–4:00 pm New Member Orientation 3:00 pm–4:30 pm	14
18	19 New Member Orientation 1:00 pm–2:30 pm	20 International Day of Peace 10:00 am–2:00 pm	21
25 GRI: Market Essentials 9:00 am–4:00 pm	26 Are You Being Fair? 9:00 am–12:00 pm Buyer Consultation 9:00 am–11:00 am Contract Writing Essentials 1:00 pm–4:00 pm	27	28
02	03	04	05

**Teams and Individuals** Closing Dates From January 1–July 31, 2019

#	First Name	Last Name	Office Name	Total Unit Sales	Total Volume Sales
				01/01/2019 - 07/31/2019	01/01/2019 - 07/31/2019
35	Tyler	Blair	My Home Group Real Estate	54.5	\$15,395,850
36	Darwin	Wall	Realty One Group	25.5	\$15,329,950
37	Bonny L.	Holland	Keller Williams Realty Sonoran Living	19	\$15,206,925
38	Annette	Holmes	Rachael Richards Realty	41	\$15,088,515
39	Angela	Larson	Keller Williams Realty Phoenix	56	\$14,777,600
40	Russell	Mills	Gentry Real Estate	43	\$14,433,795
41	Donna	Mortensen	Redefy	42	\$14,406,775
42	Bill	Olmstead	Keller Williams Realty East Valley	39.5	\$14,084,450
43	Jonas	Funston	Venture Rei, LLC	38	\$13,920,095
44	Damian	Godoy	Argo Real Estate Professionals	54	\$13,809,150
45	Tiffany	Gobster	My Home Group Real Estate	43.5	\$13,668,700
46	Henry	Wang	Revelation Real Estate	36.5	\$13,589,800
47	Kraig	Klaus	Keller Williams Integrity First	43.5	\$12,972,725
48	Katie	Shook	Redfin Corporation	38.5	\$12,846,450
49	Shivani	Dallas	Keller Williams Integrity First	34	\$12,653,738
50	Kelly	Jensen	Kj Elite Realty	40.5	\$12,566,170



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**Teams and Individuals** Closing Dates From January 1–July 31, 2019

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## Teams and Individuals Closing Dates From January 1–July 31, 2019

#	First Name	Last Name	Office Name	Total Unit Sales	Total Volume Sales
				01/01/2019 - 07/31/2019	01/01/2019 - 07/31/2019
101	Cynthia	Dewine	Russ Lyon Sotheby's International Realty	23	\$9,892,654
102	Frank	Bennett Jr	Frank Bennett Realty	41	\$9,850,500
103	Bryce	Henderson	Four Peaks Brokerage Company	31	\$9,801,965
104	Tiffany	Carlson-Richison	Realty One Group	24.5	\$9,744,412
105	Max	Dewitt	Realty One Group	34	\$9,734,695
106	Jason	Laflesch	Results Realty	21.5	\$9,723,400
107	Jody	Poling	Hyres International, LLC	15	\$9,647,692
108	Tara	Hayden	Redfin Corporation	25	\$9,635,725
109	Carol	Gruber	Revelation Real Estate	38	\$9,624,885
110	John	Payne	United Countryreal Estate-Arizona Property & Auction	5	\$9,430,600
111	Kyle	Bates	My Home Group Real Estate	31.5	\$9,282,910
112	Patrick	Smith	Nexthome Alliance	28.5	\$9,246,339
113	Rachel	Krill	Revelation Real Estate	34	\$9,240,590
114	Gordon	Hageman	My Home Group Real Estate	27	\$9,226,130
115	Thomas M	Speaks	Revelation Real Estate	27	\$9,171,623
116	Eleazar	Medrano	Homesmart	30.5	\$9,168,085
117	Paul	Whittle	American Allstar Realty	32	\$9,091,238
118	Kristi	Jencks	Exp Realty	31.5	\$9,083,524

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#	First Name	Last Name	Office Name	Total Unit Sales	Total Volume Sales
				01/01/2019 - 07/31/2019	01/01/2019 - 07/31/2019
119	Jill	Mcfadden	Delex Realty	21	\$9,072,900
120	Blake	Clark	Homesmart Lifestyles	28	\$9,011,650
121	Debi	Gotlieb	Key Results Realty LLC	24	\$8,997,400
122	Christopher	Cline	Realty One Group	26	\$8,943,395
123	Natascha	Ovando-Karadsheh	Kor Properties	15	\$8,933,572
124	Don	Juvan	Gentry Real Estate	44	\$8,926,701
125	Templeton	Walker	Stunning Homes Realty	30	\$8,902,774
126	Rob	Hale	Elite Results Realty	33.5	\$8,891,330
127	Allen	Willis	Ensign Properties Corp	36	\$8,853,595
128	David	Larsen	West Usa Realty	24	\$8,823,645
129	Eric	Williams	Realty Executives	11	\$8,816,877
130	Michelle	Mazzola	Berkshire Hathaway Homeservices Arizona Properties	22	\$8,739,900
131	Steve	Helmstadter	Helmstad Realty	18	\$8,730,650
132	Marc	Slavin	Realty One Group	23	\$8,726,600
133	Lori	Blank	Lori Blank & Associates, LLC	21	\$8,669,450
134	Diane	Bearse	Realty Executives	18.5	\$8,639,978
135	Deanna	Calkins	Revelation Real Estate	19	\$8,633,150
136	Kristina	Sabo	United Brokers Group	25	\$8,617,300
137	Scott	Morgan	Revelation Real Estate	29.5	\$8,535,512
138	Adam	Coe	Revelation Real Estate	27	\$8,518,800
139	Timothy	Ehlen	RE/MAX Solutions	24	\$8,505,974
140	Trevor	Bradley	Stunning Homes Realty	23.5	\$8,493,618
141	Michael	Barron	Infinity & Associates Real Estate	24.5	\$8,469,360
142	Kamberly	Stoltz	Dpr Realty LLC	19	\$8,441,990
143	Josh	Randall	Keller Williams Realty East Valley	24	\$8,400,475
144	Mark	Captain	Keller Williams Legacy One	27.5	\$8,379,225
145	Frank	Gerola	Venture Rei, LLC	24	\$8,371,800
146	Julia	Gessner	Revelation Real Estate	25	\$8,370,926
147	Ben	Swanson	RE/MAX Precision	36	\$8,364,900
148	Dawn	Carroll	Lori Blank & Associates, LLC	22.5	\$8,353,750
149	Kaushik	Sirkar	Call Realty, Inc.	21	\$8,308,413
150	Matthew	Potter	Stunning Homes Realty	29	\$8,306,745

# TOP 200 STANDINGS

Teams and Individuals Closing Dates From January 1–July 31, 2019

#	First Name	Last Name	Office Name	Total Unit Sales 01/01/2019 - 07/31/2019	Total Volume Sales 01/01/2019 - 07/31/2019
151	Stephany	Bullington	Revelation Real Estate	23.5	\$8,288,250
152	Jill	Dames	Realty One Group	24	\$8,262,400
153	Douglas	Hopkins	Realty Executives	26.5	\$8,199,550
154	Carlie	Goulet	Keller Williams Realty Phoenix	21.5	\$8,188,370
155	Richard	Ashby	Ashby Realty Group, LLC	21	\$8,180,620
156	Nick	Bastian	Realty Executives	25.5	\$8,154,000
157	Michael	Velasco	My Home Group Real Estate	23	\$8,123,188
158	Christopher	Dudley	The Daniel Montez Real Estate Group	24	\$8,081,300
159	Richard	Johnson	Coldwell Banker Residential Brokerage	20	\$8,056,500
160	Christy	Rios	Keller Williams Integrity First	21	\$8,033,390
161	Amy	Laidlaw	Realty Executives	25	\$8,031,140
162	William	May	Breinholt May Realty & Investments	16	\$8,030,300
163	Elmon	Krupnik	Stunning Homes Realty	28	\$7,971,320
164	Rich	Giddings	Omninuvo Realty	28.5	\$7,969,985
165	Nate	Randleman	Revelation Real Estate	30	\$7,865,100
166	Sanjog	Gopal	Oz Realty	38	\$7,857,700
167	Danny	Perkinson	Perkinson Properties LLC	21	\$7,854,860
168	Jasson	Dellacroce	My Home Group Real Estate	26.5	\$7,831,940
169	Gina	Mckinley	RE/MAX Fine Properties	28	\$7,772,650
170	Christa	Cooper	CC Real Estate Company	14	\$7,745,500
171	Nathan	Knight	Prosmart Realty	29	\$7,734,300
172	Ron	Hollingsworth	Revelation Real Estate	39.5	\$7,594,086
173	Steven	Bernasconi	Keller Williams Integrity First	25	\$7,559,705
174	Pamm	Seago-Peterlin	Century 21 Seago	24.5	\$7,544,450
175	Brook	Miller	RE/MAX Solutions	21	\$7,532,450
176	Katherine	Walsh	Keller Williams Legacy One	24	\$7,500,605
177	Adam	Prather	RE/MAX Solutions	24.5	\$7,485,305
178	Maureen	Waters	RE/MAX Foothills	22	\$7,446,600
179	Chun	Crouse	RE/MAX Renaissance Realty	22	\$7,436,000
180	Kandi	Andresen	Rachael Richards Realty	22	\$7,417,200
181	Marci	Burgoyne	Crown Key Real Estate	23	\$7,361,342
182	John	Fabirkiewicz	Marketplace Homes	20	\$7,353,078
183	Peg	Bauer	Cactus Mountain Properties, LLC	32	\$7,342,050
184	Steven	Drew	Southwest Mountain Realty, LLC	29.5	\$7,333,522

#	First Name	Last Name	Office Name	Total Unit Sales 01/01/2019 - 07/31/2019	Total Volume Sales 01/01/2019 - 07/31/2019
185	Bryan	Gremillion	Better Choice Homes, LLC	28	\$7,282,000
186	Brooke	Bogart	Keller Williams Realty East Valley	25	\$7,234,576
187	Tyler	Whitmore	O48 Realty	24.5	\$7,233,893
188	Laurie	Neal	Homesmart Lifestyles	30	\$7,233,091
189	Connie	Wong	Delex Realty	15	\$7,213,750
190	Benjamin	Graham	Revelation Real Estate	22	\$7,190,100
191	Hani	Aldulaimi	Keller Williams Realty East Valley	12	\$7,181,000
192	Cara	Wright	Revelation Real Estate	14	\$7,176,505
193	Jesse	Martinez	Rachael Richards Realty	29.5	\$7,073,050
194	Julie	Gallego	Redfin Corporation	22	\$7,055,743
195	Layne	Peterson	Houso Realty	27.5	\$7,048,600
196	William	Ryan	Infinity & Associates Real Estate	15	\$7,027,325
197	Adam	Gillick	My Home Group Real Estate	23.5	\$7,020,115
198	Randy	Duncan	Realty Executives	23	\$7,016,480
199	Jessica	Santa Cruz	Revelation Real Estate	22	\$6,992,417
200	Lorraine	Moller	Keller Williams Realty East Valley	19	\$6,990,000

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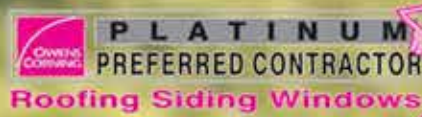
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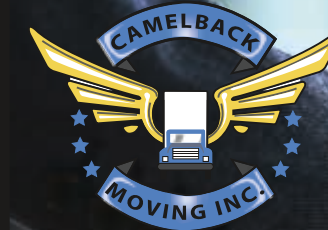
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