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KRISTAL SAENZ



▶▶ top producer/
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FINDING LIGHT IN THE DARKNESS

Take it from Kristal Saenz, a successful entrepreneur and cancer survivor: Nothing is impossible, giving up isn't an option, and family is everything. And, coming from someone who has faced the kind of adversity that most of us pray we will never encounter, Kristal, like a fresh breath of air, shares what she learned during the darkest days of her life thus far: "You will fall, but a whole tribe will be there to help you get back up. You can still do real estate from an ICU room. You can still wear four-inch heels into chemo and out of surgery. Prayers move mountains. People who don't even know you will love you and support you. During your darkest moments is when you will feel the most loved."

For Kristal Saenz, real estate is not about the numbers. It's not about the commission check. It's about the relationships. It's about family—her own family and the family of real estate affiliates she has built in her almost five years in the industry. An agent with EXIT Realty of Lubbock, Kristal got her start in real estate in March 2016 after staying at home with her children. Perhaps part of her success can be attributed to how she conducts her business; instead of focusing first on building her business, her main priority is building relationships with the families she encounters. "If you build a relationship

first, the business will follow," she said. "More importantly, treat them like you would your own family, and they will refer you like you are family. Real estate is a rollercoaster; enjoy the ups and learn from the downs. Get up! Dress up! Show up! Never give up! Love what you do."

The heart of Kristal's business will always be her clients. "I am forever grateful for them trusting me in their home journey, as well as all of the people that have referred me to their loved ones and allowed me to continue helping other families' home dreams come true," she said.

Whether she knows it or not, Kristal has made quite the impact on her fellow real estate professionals, particularly Russell McGuire, Broker/Owner of EXIT Realty of Lubbock. Russell said, "Kristal Saenz is one of the most selfless people that I know. Her goal in real estate is never about money or getting the next check. Her focus is always on who she can help. She continues to grow her business big by focusing small, one relationship at a time. Her servant heart and genuineness is so apparent to every client that she serves that referrals continue to come organically. Kristal's faith and obedience to the Lord are such a blessing to everyone that knows her. I know it pleases God to bless her business and glorify Himself through it. I couldn't be more proud of an agent."

Cancer reared its ugly head in Kristal's family when her mother was diagnosed in 2016, just nine months after Kristal began her real estate career. In 2017, just 10 months after her mother's diagnosis, Kristal was also diagnosed with cancer. As if that wasn't enough hardship on this family, her mother was recently diagnosed with cancer yet again, and this time around, it is metastatic cancer.

Despite all of this, Kristal never complains. She never questions God.

"Her cancer diagnosis was such a challenging season and the darkest time in her life, but she never expresses that," said Tabitha Martinez, Kristal's assistant, and friend. "Instead, she reflects on the blessings, prayers, and support everyone lifted for her and her family. She sees real estate affiliates and other agents as her family, as they're the ones who always checked on her and never shied away from helping her in this time of need for her and her family—which is another reason the real estate field is so close to her heart."

"During mom's and my debilitating fight with cancer, I never would have imagined the amount of God's love that would be shown through so many people, which included our family, friends, EXIT family, my incredible clients, every corner of the real estate community whom I call my real estate family, strangers-turned-friends, and just so many amazing people that showed us love and, more than anything, held us up in prayer. My EXIT family is

...

“

GET UP!
DRESS UP!
SHOW UP!
NEVER
GIVE UP!

LOVE WHAT
YOU DO.

”



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...

incredible, and I am grateful that our brokers, Russell and Gene, have built a real estate company made out of love and Christian values," Kristal said.

Speaking directly to those wonderful people in her life, on behalf of the Saenz, Martha, and Calderon families, Kristal added, "God's will, His grace, our faith, and the power of prayers from so many incredible people moved mountains and I want to say 'thank you' to all of you who were the light during our darkness! Your love and prayers for our family never went unnoticed, and my family and I will forever be grateful to those of you that were and have been a part of our journey and God's plan. I love you, and thank you for all the love you've blessed us with."

While Kristal's cancer is now in remission, she continues to bless others by donating a percentage from every closing directly to a family who is currently battling cancer. "I know the hardship that families endure during those trying times. The families that trust me with their home journeys can bless someone else while making their dreams come true," Kristal said. "I'm blessed on both ends; every home closed is not a transaction. It's a dream come true for one family and praying it forward for another." Kristal uses the term "praying it forward" because she sends prayers along with what she and her clients are able to bless warrior families with.

As for her own family, which includes her husband, Victor; kids, Bianca Victoria, 16, and Victor Jr., 13; mother, Kathy (also known as Ama); twin sister, Deanne; brother, Roy; and her nieces and nephews, Kristal could not be more proud. They are the center of her life. "They are extraordinary, to say the least," she said. "They've been my biggest fans and my biggest supporters. I have not achieved any of this on my own; my family has helped build the foundation of my business. I am a compilation of every one of them. They've shown me what genuine love is, what sacrifice means, and what family represents."

Kristal said that describing her mother is like describing her very own superhero, as her mother has supported Kristal 110 percent and has been there to celebrate every milestone. "She has held me up in times when she couldn't hold herself up. She's a warrior with the heart of a lion. She has never stopped smiling. I've learned from her how to love people, how to be a service to others, and how to give to others," Kristal said. "I've based my real estate passion on Mom's beliefs that you have to be good to others, that you need to love what you do so you can love who you help, that it's only a bad day, not a bad life, and, most of all, to just be a kind and good human being." Faith, family, and friends—that's what it's all about.

“
MY FAMILY
HAS HELPED
BUILD THE
FOUNDATION
OF MY
BUSINESS.
I AM A
COMPILATION
OF EVERY ONE
OF THEM.

”



Kristal with her family, from left, daughter Bianca Victoria, Kristal, husband Victor, and son Victor Jr.



“ SHE HAS
HELD ME UP
IN TIMES
WHEN SHE
COULDN'T
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UP...”



SHE'S A
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Above: Kristal and her mother

If one were tasked with narrowing down exactly who Kristal is, it could be said that she is a person who loves fiercely, someone who loves God intensely, and someone who has been a witness to God's miracles. "I've praised Him through every storm, every triumph, and every miracle and will continue to do so," she said.

In closing, Kristal shares this Bible verse from Philippians 4:13: "I can do all things through Christ who strengthens me."

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When did you start your career in real estate?

I got my license in July 2017.

What did you do before you became a REALTOR®?

I have had so many different careers since graduating from LCU. My family says that I am probably the only person they know who has truly enjoyed each and every job. It's true. I loved being a Dental Assistant, Medical Transcriptionist, Stay-At-Home Mom, Dental Assistant Instructor, and a Women's Residence Director at LCU. I

taught First Grade in Sundown, Texas, for six years, but was most recently a First Grade and Kindergarten Teacher at Crestview Elementary in Frenship ISD. There was a time when I wished I had started real estate sooner, but if that were to have happened then I would have missed out on meeting some really great people. God's timing is always better than mine.

What are you passionate about right now in your business?

I am definitely passionate about continually educating myself and other people

about the opportunities of homeownership. I want to share the ways to build wealth for the future, but I don't mean everyone has to have an investment property. Someone might just need to figure out how to pay off their mortgage early. I like the idea of helping people to become knowledgeable about their largest financial transaction.

What has been the most rewarding part of your business?

It means so much to have someone send a referral. This is the highest compliment someone could give to me. In fact, my own son actually sent me a referral recently! That is pretty awesome!

What was your biggest challenge as a REALTOR®?

Challenges? There are challenges?...I can't think of one...Oh, wait! Yes, I can! My biggest challenge is when I am not taking time for myself - I am an Enneagram #2 and when I am not taking time for myself I am apparently bossy! I am really trying to learn the whole work/life balance thing. I love this so much it doesn't feel like work, but then I get bossy...so apparently, I need balance. HAHA!



How does real estate fit into your dreams and goals?

In the beginning, I really didn't know how this would fit into my life dreams and goals. I just knew I didn't want to miss out on anything my kids were doing. I was fairly clueless about what a REALTOR® actually did besides show homes. Then, I had dreams, but I didn't have goals. Since I started with a coach it has helped me to define and set goals in every aspect of my life - not just real estate.

What's your favorite part of being a REALTOR®?

I once described this job by saying I get to do nice things for people all day long. It really feels like this to me, even during stressful times. I also really like negotiating, not with a "must-win" attitude, but with a collaborative spirit. To me, Real Estate is about serving and working behind the scenes and those two things definitely speak my language.

Define success.

I define success in life by my family and friends.

...



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...

Tell us about your family.

Randal and I have been married for 24 years. We have two sons. Calvin is a Senior at LCU. Max is a Junior at Frenship HS. Randal is the one who encouraged me to get my license; he said he just knew it would be a good fit. Now they joke and say “REALTOR® mom” is the most fun! I hope what the boys have learned through my career change is to not be afraid to try something new (and to listen to their father).

How many years have you been a REALTOR®?

I am beginning my fourth year. That seems crazy!

What is your career volume as a REALTOR®?

\$18 million as of October 2020. I actually did set a production goal this year with the help of a coach – and I am really close!

What was your total volume last year?

\$6 million for 2019.



Sherri's sons, Calvin and Max

What awards have you achieved as a REALTOR®?

In 2019, I received the Rising Star Award within WestMark, Realtors. It was pretty amazing to receive this award from my fellow Realtors. I work with some extraordinary people who have always offered their time to help me learn this business.

Favorite books?

I LOVE books. I will read anything by Charles Martin, but I have actually become a PODcast snob.

Are there any charities or organizations you support?

We primarily support our church and the ministries within it and LCU. However, I really miss the times when our small group was to be able to cook for Hope Lodge. This looks different since COVID-19 and I miss taking the day to make a meal for a lot of people I don't know and then sitting down to visit and eat with them.

“ I DEFINE SUCCESS IN LIFE BY MY FAMILY AND FRIENDS. ”

What are your hobbies and interests outside of the business?

I like to do anything with my family. I will go anywhere or watch anything just to spend time with either of the boys. Randal's job at LCU has us involved in a lot of Student Life activities at night and I really enjoy going with him to different events. This will sound so weird, but I have recently learned that I enjoy doing the dishes if someone else cooks (this was a lesson learned during the pandemic). I think I just like the alone time. I also like to cook, but I am pretty insecure about it. I just tend to cook the same things over and over and over. However, I can bake. I like to make apple pie and chocolate chip cookies.

How are you different?

I take the time to listen.

What do you want to be remembered for?

Someone who made other people feel their value and was full of gratitude.

Given your status and expertise, what is some advice you would give the up-and-coming Real Producer?

I am going to give a quote: “Motivation is one day at a time. Success is one day at a time. Relationships are one day at a time. Business is one day at a time.” Just keep at it! Don't give up... every day can be better than the day before.

In closing, is there anything else you would like to communicate using this Lubbock Real Producer Platform?

This is truly the greatest profession in the world! I love that there are so many successful REALTORS® in Lubbock, each with a different business style. It reminds me to stay true to myself.

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JOHNNY STRINGER

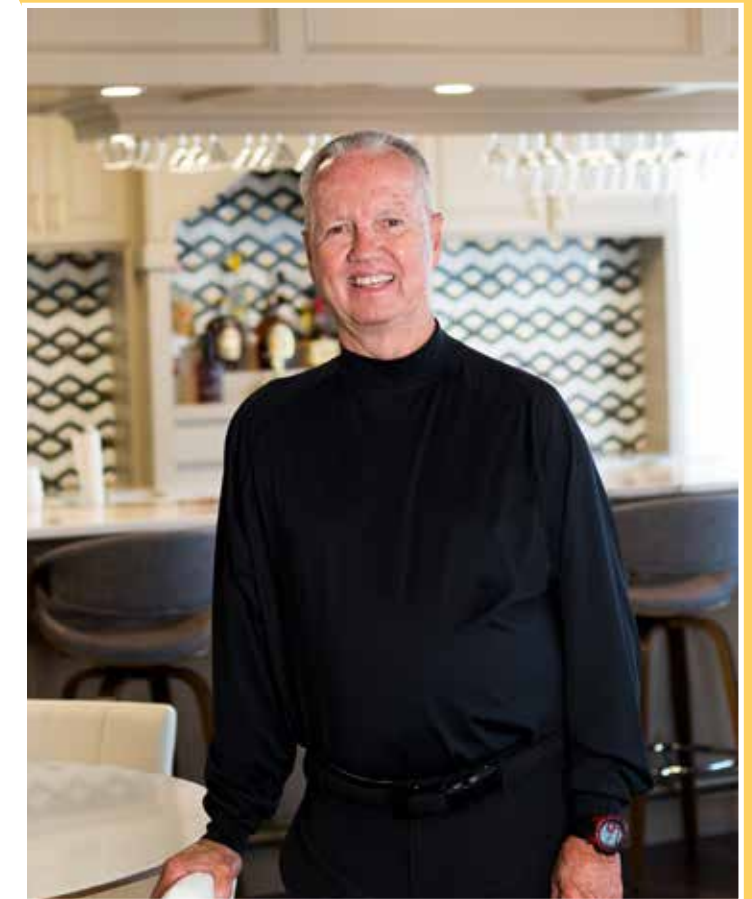
► REALTOR®
spotlight

Story by Lindsey Wells
Professional Photography by Angela Bachmann Photography

Lubbock Legend

In times such as now, there are a lot of things we cannot control. We cannot control consumer confidence, market inventory, interest rates, or the ever-changing consumer credit and lending programs.

But, Johnny Stringer says it very well: We can control our attitude and the way we treat people. This sage advice comes from someone who knows a thing or two about the industry. Johnny, an agent with McDougal Realtors in Lubbock, Texas, was awarded REALTOR® of the Year in 1993 by the Lubbock Association of REALTORS®. So, you could say he's seen a thing or two. For 43 years now, Johnny has been assisting his clients with their homeownership dreams, and he shows no signs of slowing down anytime soon.



Johnny is West Texas-born and raised. He grew up in Tulia, Texas, then went on to receive his bachelor's in management at Texas Tech University. Johnny went to work as an outside salesman for a steel company where he sold raw steel products to manufacturers and fabricators in the oil field. He became licensed in real estate in 1977. That may seem like a long time ago, but, to hear Johnny tell it, he hasn't worked a single day in 43 years. "This may sound crazy, but real estate is like a hobby or interest to me," he said. "I still want to learn everything I can about new ideas and concepts."

Johnny admits that staying up-to-date with all of the latest and greatest in real estate can be somewhat challenging. "Social media, contracts, rates, forms, contractors, marketing, prospecting—the list goes on and on," he said. Keeping up-to-date while maintaining a positive, productive attitude in an ever-changing industry can be challenging even for the less seasoned agents.

Nevertheless, real estate remains a passion for Johnny Stringer, particularly the part that allows him to serve. The need and desire to serve others is now the single biggest driving force in his life today. "When I first began, I just wanted to get as many listings and sales as I could," Johnny said. "But I really did not know the 'why' behind that desire. As the years went by, I learned one of my love languages was Acts of Service. Now, I have a clear, focused reason for why I do what I do." Simply put, real estate allowed Johnny to be Johnny.

...



“Build your business on people, not apps and technology.”

...

Johnny is particularly passionate about ensuring that his clients have a positive experience while working with him as their REALTOR®. “I want them to be ‘wowed’ by how well they have been served. I want their experience to be smooth, easy, seamless, and positive,” he said. “With great commitment comes great service. I want them to know who you hire matters.” Johnny also finds great joy in helping his clients’ dreams come true through homeownership or building wealth through investing in real estate.

If you think Johnny is passionate about real estate, you should hear him talk about his faith and his family. He and DeAnn Stringer have two children (Amanda Bradley and Trevor), two children-in-law (Keith and Lauren), three grandchildren (Kingston, Knox, and Sadie), and three grand-pups. “My family centers me, grounds me, is my rock and my greatest source of pure love and pleasure. Without them, I am nothing.”



Johnny's family

When he isn't with family or working, Johnny admits that he has just one other hobby: golf. “I enjoy being outdoors and the challenge of trying to hit that little white ball,” he said. Johnny considers The Bible to be one of the best success manuals ever to be written. Another favorite book of his was written by his mentor and sales trainer, Tom Hopkins, who set Johnny on a path to success in real estate all those years ago. Johnny said he still uses things he learned from “Mastering the Art of Selling Real Estate” in his work 43 years later.

When asked what advice he would give to an up-and-coming real estate agent, Johnny said, “This is what I would tell anyone that will listen to an ‘old-school’ guy like me: Build your business on people, not apps and technology. For the most part, we are dealing with the single largest financial investment most folks will make in their lifetime when buying and selling a home. It is so easy to get caught up in the numbers and stats, but behind each number is a real person with real dreams and desires to have a better life through homeownership. Serving people to help them live out their dreams should be our top priority.”

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By Lindsey Wells



The Stewart Title Lubbock team from left to right, Tammy Mayfield, Stacie Polozola, Christy Madison, David Pritchett, and Heather Cooper

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There is a lot to be said about a company that withstands the test of time. There's even more to be said about a company that withstands the test of time and continues to lead in its industry year in and year out. Such is the case with Stewart Title Company, who in 2020 celebrated 126 successful years in business.

If you were to ask a business what their secret to success is, many folks out there might respond, "Beating the competition." At Stewart Title, it's much more than that. They learn from their competition. They did not get where they are by simply beating their competition; they set out to disrupt the market, to create a better, more innovative way to make our lives easier.

Title insurance protects your biggest investment—your home. All title companies are required to charge the same amount for title insurance based on the home's sales prices. You must choose a title company that is reputable and communicates well with all parties involved. The Lubbock branch of Stewart Title employs five team members with diverse backgrounds in the real estate industry. They all have different reasons for choosing to work at Stewart Title. Still, their main goal remains the same: to give every client a personal and unique experience while ensuring that each real estate closing is done so with positivity and accuracy.



David Pritchett began his real estate career in 2011 as a licensed agent. Wanting to learn more about the industry, he joined Stewart Title and served as the Business Development Officer for six years. During this time, he developed and executed sales strategies in coordination with the local and national management teams to increase market share by taking the "relational" approach rather than the "transactional" approach.

David now manages the Lubbock branch for Stewart Title. This branch has become a leader in the title industry, offering relevant and applicable continuing education courses and the Brian Buffini program, "Working by Referral," which teaches agents how to achieve the three levels of financial success: Stability, success, and significance. "Long gone is the phrase, 'Same ol', same ol'" around here," said David. "We are constantly improving and growing right along with our customers. You are invited to join us!"

Stacie Polozola began her real estate career in 2007 in the accounting department of a property management company. Throughout her time there, she held many positions in staff and management, earning the broker and REALTORS'® trust by ensuring their files were processed in a timely and efficient manner. Interested in expanding her knowledge, Stacie was recruited to work in the industry's home warranty sector. She never saw it as a "service issue" when a REALTOR® or homeowner's needs were not being met. Instead, it was an opportunity to show that she was the "go-to" person and make sure the client was ...

“ WE ARE **CONSTANTLY IMPROVING** AND **GROWING RIGHT ALONG WITH OUR CUSTOMERS.** **YOU ARE INVITED TO JOIN US!** ”

...

cared for. As her territory expanded, traveling increased to three to four days a week. Through Stewart, Stacie saw the possibility of continuing her career in the industry she loves as a Business Development Officer and being home more with her children.

“In my short time here at Stewart, I have had the chance to see how dedicated our escrow officers and processors are to ensure a smooth closing for all our customers,” Stacie said. “I am excited to see the Stewart Lubbock family grow. Come join us!”

Heather Cooper began her real estate career in 2008 as an escrow officer and quickly excelled to become the manager of a two-branch location until July 2020. Handling every step of every file has allowed her to be extremely knowledgeable in all title and escrow procedures. She takes great pride in providing a smooth and efficient closing for every customer. “I love being an escrow officer and am excited to be on the Stewart Team,” Heather said. “Seeing happy faces at the end of a closing is the best part!”

Christy Madison began her real estate career in 1998 as a receptionist at a local title company in Lubbock. For 21 years, Christy grew in the industry and obtained an abundance of experience

working as a receptionist, a funder, an escrow assistant, and even in the policy department. Her goal was to be an escrow officer, and in July of 2019, she joined Stewart Title as just that! “I very much enjoy all of the people I work with and for. This industry is always growing and changing, but it keeps me on my toes, and I love a challenge,” Christy said. “I can’t imagine doing anything else and am proud to be back home at Stewart Title.”

Tammy Mayfield began her real estate career in 1996 as a licensed REALTOR®. After many years she moved to the title industry. She has held many positions in the title industry and is now an escrow assistant. Her knowledge of real estate and title enables you to assist with issues that may come up during a closing. Tammy is glad to be at Stewart with such an amazing team.

Stewart Title is the premier company for REALTORS® and lenders, as they possess a plethora of tools to help them grow their businesses. One such tool is the StewartNow app, which offers a farming tool, net sheets, and various other features. Stewart Title is also partnered with an app called ZOCCAM. REALTORS® and homebuyers alike can use the app to safely and securely deposit earnest money



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Their work doesn’t stop when they leave the office. In the community, Stewart Title Lubbock has contributed to a variety of local charities including Habitat for Humanity, Homes for Heroes, South Plains Honor Flight, Women’s Protective Services, United Way, Lubbock Meals on Wheels, and Toys for Tots.

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THE RANCH

AT REESE EVENT CENTER

Modern chic meets a bit of Western charm

By Lindsey Wells

Tying the knot in Hub City? Looking for a venue to hold a family reunion, office party, baby shower, or fraternity/sorority party? In the mood to throw a get-together with your closest comrades for no particular reason? Regardless of the occasion, The Ranch at Reese Event Center is committed to making your event one to remember.

Formerly called Double B Party Barn, The Ranch at Reese Event Center acquired new owners, a new name, and a major facelift in April 2019 when four longtime friends, Joe “Papa Joe” Swan, Keith “Shag” McNeese, Chris McNeese, and Jeremy Steen, partnered up to purchase the venue.



This Texas chic event center exudes southern charm with its rustic features and beautifully designed structures, consisting of two buildings and an outdoor space. For those looking to host a lavish, more formal event, the Pure Country Barn might be the ticket. With its high vaulted ceilings and Western motif, this spacious barn holds up to 300 people and features a professional chef's kitchen, ice machine, covered entrance, bar, stage lighting, and more. Or, if you're looking to host a more casual, laidback event, the Matador building might be your top choice. Donning a Red Raider-theme, the floor inside the Matador is painted to look like a football field and flat-screen televisions and sports memorabilia line the walls. Some of the memorabilia found inside the Matador was once housed in the 50 Yard Line Steakhouse, which closed its doors in 2019 after decades in business. The Matador can hold up to 200 people. And, for those that would prefer to take their party outdoors, the Ranch's covered outdoor space can hold up to 100 people and is perfect for dancing the night away under the stars while a band plays or celebrating a newlywed couple at their wedding reception.

When asked what sets this venue apart from others, in true Joe Swan fashion, he said, laughing, “Well, because there's no other Papa Joe.” He added, “It's just a very nice event space, and we are priced very reasonably.”

The possibilities are endless at The Ranch at Reese because they truly welcome every customer to personalize their event as much or as little as they wish. With their BYOB policy and open catering list, expenses are kept at a minimum, and renting the venue is a breeze. Indoor and outdoor stages make musical events come to fruition, and the Ranch's dedicated and detail-oriented venue staff guarantee the success of your special occasion. They also offer wedding planning services.

Keep The Ranch at Reese in mind the next time you start making event plans—they would love to see you! Visit www.theranchatreeseeventcenter.com, call the party coordinator, Julie, at 806-778-0551, or email theranchatreese@gmail.com for more information. Located at 1910 Research Blvd., Lubbock.

Texas REALTORS®



When 2020 started, I don't think any of us knew what a crazy year we were in for! As the year draws to a close, I started thinking about everything that has happened this year, both good and bad. For many of us, this year was abnormally hard. The challenges just kept coming and there was no relief in sight. We all learned what social distancing meant, how to properly wear a face mask, and the importance of washing our hands, often.

While there were plenty of negatives in 2020, I am proud to report that the Lubbock Association of REALTORS® ends the year on a high note with many achievements despite all the challenges.

Our members pulled together this year and made TREPAC a priority. We had set a lofty goal for ourselves – \$103,000. We were well on track to meeting this goal when COVID-19 struck. Instead of hiding away and pushing TREPAC to the back of their minds, LAR members invested generously and made it possible for us to not only meet our 2020 TREPAC goal but to exceed it! We ended the TREPAC year at \$150,630 raised! Can you believe that?!

Although the year was strange and we had to change the way we did things, we were still able to gather together to socialize and raise money for TREPAC. The 2020 Double Tee Golf Tourney was a great event. It was held at Hillcrest Country Club in June. It was wonderful to be able to see so many LAR REALTOR® and Affiliate members show up.

Another fun TREPAC event was the second annual TREPAC Sporting Clay Shoot held at the Lubbock Shooting Complex with Hub City Clays. We had a lot of LAR members and friends come to support TREPAC. Everyone had a great time and we are already looking forward to next year! The entire Governmental Affairs/TREPAC Committee, led by President-Elect Teresa Smith, did a fantastic job!

When it became obvious that COVID would have a major impact on our lives, we expected to see a decrease in our industry as well. I'm happy to report that LAR has steadily increased in membership each month since the pandemic started. There are more than 1,400 members of the Lubbock Association of REALTORS® this year, which is incredible!

One of the biggest accomplishments we had this year was purchasing the new home of the Lubbock Association of REALTORS® in October! The new home will include office space for the LAR staff, open office space and private office space for lease that will generate non-dues revenue, as well as a brand-new LAR Training Facility across the parking lot. It's going to be a beautiful space for us to call home.

As my presidency comes to an end, I want to thank everyone that was a part of this year. I am so proud of how we all pulled together to turn a negative series of events into something positive. I've enjoyed working with you immensely this year and look forward to many more opportunities to serve you.



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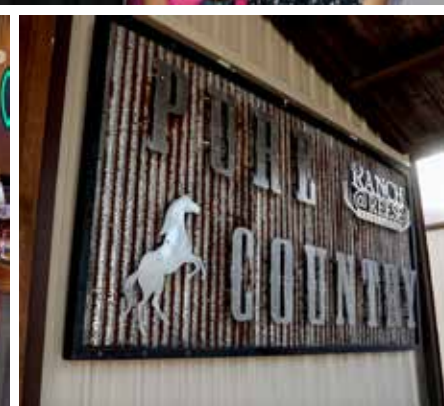
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Monthly Mortgage Tips

from Whitney Chaney

It's the time of year when borrowers might be tempted to "skip" payments allowed by their creditors. Encourage your buyers to speak with their loan officers about how this might impact their qualification.

Whitney Chaney

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