CHICAGO REAL PRODUCERS © NNECTING. ELEVATING. INSPIRING.

PARTNER SPOTLIGHT Saturn Title, Agnes Mroczkowski

ON THE RISE Kinjal Shah

KAYLIN GOLDSTEIN Continuing the Legacy

JUANY HONEYCUTT Raising the Bar in Real Estate

DOMINIC IRPINO People-centric

RE-PRODUCERS Abe & Becky Sexson

WINTER EVENT Real Producers Panel February 5th at 10am Details on page 24

PHIL Skowron Sinking the Putt in Chicago Real Estate

JANUARY 2020

CELEBRATING 10 YEARS STAGING CHICAGO









317 N. FRANCISCO AVE, CHICAGO, IL 60612 PHONE: 312-380-1276 | WWW.HAVENHOMESTAGER.COM

2009 HAVEN 2019

NEVER TAKE A CHANCE WHEN PURCHASING REAL ESTATE

MAY THE NEW YEAR BRING JOY, PEACE, & HAPPINESS TO YOU AND YOUR FAMILY.

condition and typically provide a significant return on our fee.

FIND OUT WHY THE BEST AGENTS AND **EXPERIENCED CONSUMERS RECOMMEND US**

COMMERCIAL BUILDING **INSPECTIONS**

Learn more about our **Estate Inspection Services at** inspectingchicago.com



inspectingchicago.com | 312.INSPECT | info@inspectingchicago.com

- At CBI, we have over 200 years of construction, development,
 - architecture and inspection experience.
- Our highly detailed reports help you fully understand your home or building's

INVESTOR SERVICES

TABLE OF CONTENTS

Book

28

artner

otlight

Agnes

roczkow

ski with

Saturn

Title

48

Agent

Feature

Juany

Ioneycut















20

Business Airbnb Like a Pro By Chuck Gullett

34

Agent

Feature:

Dominic

Irpino

Agent

Feature:

Kaylin Goldstein



If you are interested in contributing or nominating Realtors for certain stories, please email us at andy.burton@realproducersmag.com

DISCLAIMER: Any articles included in this publication and/or opinions expressed therein do not necessarily reflect the views of N2 Publishing but remain solely those of the author(s). The publication contains paid advertisements by local companies. These companies are not endorsed or specifically recommended by N2 Publishing or the publisher. Therefore, neither N2 Publishing nor the publisher may be held liable or responsible for business practices of these companies. NOTE: When community events take place, photographers may be present to take photos for that event and they may be used in this publication.



REAL PRODUCERS TEAM





Editor-in-Chief

Andy Burton Publisher





Justin Barr Videographer **Heather Love** Photographer

Agents, Ready To Close S SHAPIRO That Deal?

Shapiro Strane's goal is to provide our clients with the highest quality legal representation we can deliver. Whether buying or selling a home, commercial real estate, or negotiating a new business lease, we stand ready to provide the fast, responsive and affordably priced representation needed to close your deal.



(312) 638-0871 www.shapirostrane.com | justin@shapirostrane.com | 53 West Jackson Blvd, Ste 1760, Chicago, IL, 60604 The choice of a lawyer is an important decision that should not be based solely upon advertisements. The Supreme Court of Illinois does not recognize certifications of specialties in the practice of law. Certificates, wards and recognition are not requirements to practice law in Illinois. Justin C. Strane is responsible for this content. Shapiro Strane's principal place of business is 53 W. Jackson Blvd., Ste. 1760, Chicago, IL 60604.

MEET THE CHICAGO



Melissa Lopez Operations and Content Specialist



Michelle Medeiros Account Manager



Christine Thom Copy Editor



Carlos Miranda Photographer



Chris Menezes Writer



Jennifer Mitchell Writer





Justin's Recent Accomplishments Include:

• Selected to the 2017 through 2019 Illinois Rising Stars list by Super Lawyers.

• Received the Avvo Clients' Choice Award in 2016 and 2017

MORTGAG

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

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

-Julie D. 77

I could have not asked for someone more dedicated and accurate at what she does. The whole transaction from beginning to end was smooth and in reasonable time frame. Thank you Ania for your excellent services.

-Michelle B. 77

Ania and her team were amazing to work with. They made the stress of buying a home tolerable. The process was smooth. Ania pulled a bit of a miracle as my closing deadline was tight, but she and her team ensured that I closed on time. Thanks so much Ania, Tim, and team. It was great working with you! -Keon W. 77



Your Mortgage Consultant Ania Kozera e-mail: akozera@urmortgage.com phone: (773) 636-4441 NMLS: 228873

www.urmortgage.com



This section has been created to give you easier access when searching for a trusted neighborhood vendor to use. Take a minute to familiarize yourself with the businesses sponsoring Chicago Real Producers. These local businesses are proud to partner with you to make this magazine and our entire social platform possible. Please support these businesses and thank them for supporting the Chicago Real Producers community!

ACCOUNTING - CPA

The Hechtman Group Ltd 2 (847) 256-3100 TheHechtmanGroup.com

APPRAISAL

Appraisal Solutions Group (773) 236-8020

ATTORNEY

Antonia L. Mills, Attorney at Law (847) 361-0079

Attorney at Law (773) 472-2888 viewLawyer.com

Gerard D. Haderlein. GerardHaderleinLake

JMC Law Group Jason M. Chmielewski (312) 332-5020 jmclawgroup.com

Law Offices of Jonathan M. Aven Ltd. (312) 259-4345 AvenLaw.com

LoftusLaw, LLC (773) 632-8330 Loftus-Law.com

Miles & Gurney, LLC (312) 929-0974 MilesGurneyLaw.com

Raimondi Law Group (312) 701-1022

Shane E. Mowery, Attorney at Law (773) 279-9900 MoweryLaw.com

Shapiro Strane, LL (312) 638-0871 ShapiroStrane.com

The David Frank Law Group (773) 255-6499

The Gunderson Law Firm (312) 600-5000 GundersonFirm.com

The Law Offices of Paul A. Youkhana, LLC (312) 809-7023 youkhanalaw.com

Trivedi & Khan (312) 612-7619 TrivediKhan.com

BRANDED MARKETING

MATERIALS iCandee (773) 649-3790 iCandeeMarketing.com

BUSINESS COACHING

Scott Hansen Consulting (310) 254-0136 ScottHansenConsulting.com

CLIENT AND REFERRAL GIFTS

Cutco Closing Gifts/ Cut Above Gifts Daron Wooding (312) 344-3477 CutAboveGifts.com

Silver Spoon Desserts (630) 618-7102 SilverSpoonDesserts.com

CREDIT RESTORATION

Prime Credit Advisors (708) 761-4844 PrimeCreditAdvisors.com

~	
.C	CUSTOM CLOSETS

Crooked Oak
(708) 344-6955
CrookedOak.com

DEVELOPER

Townes Glaser Development (773) 558-4452 TownesGlaser.com

FINANCIAL ADVISOR

Northwestern Mutual Jon Dickinson (847) 969-2585 Jonathan-Dickinson.com

GARMENTS, GROOMING & EVENTS

Gentleman's Cooperative (312) 361-1166 gentsco-op.com

HAIR SALON & MAKEUP SYstyled (312) 952-2241

HANDYMAN

Fix It People (312) 898-9300 FixItPeople.com

HEALTH & WELLNESS

Sunny Biggy Fitness (219) 851-0170 SunnyBiggyFitness.com

HEATING & COOLING

Deljo Heating & Cooling (224) 410-7432 DeljoHeating.com

HOME INSPECTION

Building Specs Property Inspections (847) 281-6605 BuildingSpecsChicago.com

Chicago Building Inspections (773) 849-4424 InspectingChicago.com

Echo Home Inspection (847) 888-3931 EchoHomeInspections.com

Heartland Home Inspections (708) 785-3868 HeartlandHomeInspections. net

HouseCall Inspections (773) 426-0458 HouseCallInspections.net

Inspection Concepts, LLC (773) 851-9667 InspectionConceptsLLC.com

Straightforward Home Inspections, LLC (773) 998-0386 StraightforwardHome Inspections.com

HOME WARRANTY

HWA Home Warranty of America (888) 492-7359 HWAHomeWarranty.com

Super Dilyana Lupanova (202) 750-1618 HelloSuper.com

12 12

INSURANCE Goosehead Insurance (708) 858-1246 Goosehead.com

Kevin Smith State Farm Agency (773) 772-2244 KevinSmithAgency.com

State Farm -Robert Archibald (630) 501-1670 RobertArchibald.com

Weer Insurance Group (847) 278-1099 WeerYourAgent.com

INTERIOR DESIGN

Hubbard Design Group (312) 600-6974 HubbardDesignGroup.com

LIGHTING & HOME FURNISHINGS

Hortons Home Lighting (708) 352-2110 HortonsHome.com

LUXURY RENTALS

NEMA Chicago (773) 289-1573 nemachicago.com

MORTGAGE / LENDER

A&N Mortgage (773) 255-2793 anmtg.com/ryanp

Bank of America (773) 983-9008 mortgage.bankofamer ica.com/eva-pawlus

Blue Leaf Lending (312) 546-3297 georgek.blueleaflending. com

Chase (312) 732-3584 Chase.com

> CrossCountry Mortgage (847) 636-9397 ManglardiMortgages.com

CrossCountry Mortgage (312) 651-5352 AlexMargulis.com

Draper & Kramer Mortgage Corp (847) 226-8293 dkmortgageteam.com

Guaranteed Rate, Christin Luckman (773) 290-0522 MortgageBarbie.com

Guaranteed Rate, Joel Schaub (773) 654-2049 rate.com/JoelSchaub

Guaranteed Rate, Michelle Bobart (312) 379-3516 rate.com/MichelleBobart

Movement Mortgage (312) 607-1111 www.movement.com

Neighborhood Loans (773) 960-2278 MortgageBencks.com

Peoples Home Equity (312) 731-4939 PeoplesHomeEquity.com

The Federal Savings Bank (773) 726-4374 TammyHajjar.com

Ultimate Rate Mortgage Company (773) 636-4441 urmortgage.com

United Home Loans (708) 531-8300 uhloans.com

Wintrust Mortgage (224) 770-2021 BillsLoans.com

MOVING COMPANY

Move-tastic! (773) 715-3227 move-tastic.com

PAINTER

McMaster Painting & Decorating, Inc. (773) 268-2050 McMasterPainting.com

PEST SOLUTIONS

Rose Pest Solutions (815) 871-2733 RosePestControl.com

PHOTOGRAPHY

Carlos Shot You (773) 807-4485 CarlosShotYou.com

Heather Allison Love Photography (872) 240-4257 HeatherAllisonLove.com

PLUMBING

Doc Mechanical (773) 951-8158 DocMechanicalChicago.com

PROFESSIONAL

ORGANIZING Mission 2 Organize (773) 830-4070 Mission2Organize.com

REMODELER

Arete Renovators (872) 302-4170 AreteRenovators.com

Renovation Sells (773) 301-9125 RenovationSells.com

RESTORATION SERVICES

Tri-State Restore (331) 425-3706 Tri-StateRestore.com

ROOFING

Lindholm Roofing (773) 628-6511 LindholmRoofing.com

STAGING

(872) 903-3591 ArtfullyArrangedStaging. com

HAVEN Home Staging & Redesign, Inc. (312) 380-1276 HavenHomeStager.com

Phoenix Rising Home Staging (312) 450-8365 ChicagoStaging.com

TAX SPECIALIST

(847) 923-9015 monotelo.com

TITLE INSURANCE

VIDEOGRAPHER

Chicago Video Dude Inc. (419) 503-0417 ChicagoVideoDude.com



Artfully Arranged Staging

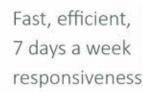
Monotelo Advisors

Chicago Title (312) 223-2270 ctic.com

Saturn Title (847) 696-1000 SaturnTitle.com

20 years of residential law expertise





The David Frank

Law Group



AMERICA'S BEST REAL ESTATE AGENTS RP RECOGNIZED



BE PART OF THE NATIONAL REAL PRODUCERS MOVEMENT FOLLOW US ON INSTAGRAM TODAY

(O) @realproducers



The law firm that always keeps you in the loop.

David Frank

1211 Landwehr Rd, Northbrook, IL 60062 Phone: 773-255-6499 | Fax: 425-928-4061 www.frankesq.com | david@frankesq.com



Robert Archibald, Agent IL-100731962 623 W North Avenue, Suite 4 Elmhurst, IL 60126 Bus: 630-501-1670 Fax: 630-501-1739 www.robertarchibald.com

Give your home the protection it deserves.

Your home is where you make some of your best memories, and that's worth protecting. I'm here to help. LET'S TALK TODAY.

Mon-Fri: 9:00am - 5:00pm | Sat: 10:00am - 1:00pm Evenings by appointment



State Farm Bank, F.S.B., Bloomington, Illinois ("Bank"), is a Member FDIC and Equal Housing Lender. NMLS ID 139716. The other products offered by affiliate companies of State Farm Bank are not FDIC insured, not a State Farm Bank obligation or guaranteed by State Farm Bank, and may be subject to investment risk, including possible loss of principal invested.



Creating Memorable Client Experiences



Custom Apparel • Branded Merchandise • Closing Gifts

www.icandeemarketing.com | 773-754-0493



70,000 Square Feet of **Bespoke Amenities**

Chicago's tallest rental residence, NEMA is designed by Rafael Viñoly and Rockwell Group, located on Grant Park, and offering some of Chicago's most stunning views.

The newly revealed Skyline Collection at NEMA is housed throughout floors 48 through 76 of the tower and features 2- to 4-bedroom homes, each complete with exclusive access to a dedicated suite of amenities and services.

> Studio to Four-Bedroom Apartments NOW LEASING For Immediate Occupancy

312-638-2226 | NEMACHICAGO.COM

Michigan Avenue and Roosevelt Road corner of Grant Park

A CRESCENT HEIGHTS® RESIDENCE

estate project owned/being developed by S Loop Chicago Development II, LLC, a separate, single purpose entity, solely responsible for its develop Heights* and NEMA* are registered trademarks used by a group of comparise. No regresentations/

JUST CLIENTS CALL **& REALTORS** KNOW JOEL

When your buyers work with Joel, they will receive a **\$1500** closing cost credit.*

Joel is different because he gives back to your clients. Your buyers could be next!

- 15+ years of lending experience
- Top 1% of all loan officers nationwide for annual volume
- Honest service and real advice from a dependable mortgage professional



(773) 654-2049 JOEL@RATE.COM

guaranteed Rate

Euval Housing LENDER Joel Schaub NMLS ID: 224512; IL - 031.0008503 - MB.0005932 • Guaranteed Rate NMLS ID #2611 (Nationwide Mortgage Licensing System www.nmls Residential Mortgage Licensee - IDFPR, 122 South Michigan Avenue, Suite 1900, Chicago, Illinois, 60603, 312-793-3000, 3940 N. Ravenswood Ave., Chicago, IL 60613 #MB.0005932

*Lender Credit valid through Guaranteed Rate for applications submitted after 1/1/18 and prior to 06/30/18. Coupon/Credit must be presented/mention at time of application. \$1500 credit will be applied at time of closing and is factored into the rate and APR. Applicant subject to credit approval. If Ioan does not close for any reason, costs will not be refunded. This offer and/or receipt of application does not represent an approval for financing or interest rate guarantee. This coupon cannot be redeemed for cash/has no cash value. Restrictions may apply, contact Guaranteed Rate for current rates or more information.

publisher's NOTE

Happy new decade Chicago Real Producers nation! I struggled all month formulating this month's publisher's note. Coming up with something in January should be easy peasy, right? Thoughts and ideas swarmed my mind like worker bees circling a hive after a pollen run. I could say something motivational about goal setting, how to remain focused, remind our community to create a plan and stick to it, or elaborate on an inspirational quote—it all just sounded so cliché.

I was having lunch with Richard Greenwood, one of our Preferred Partners who runs Tri-State Restore. The goal of our meeting was to simply refocus our aim heading into 2020 and become more strategic about the people we align ourselves with. During our conversation, Richard said something I will never forget, "In life, we negotiate for everything, yet it's always about what we want and how we compromise to get it. However, only in *collaborating* our true interests, can we then build real value from the things we request." Of course, I had him repeat it several times so I could jot down the thought and genuinely soak up the meaning of this statement.

A couple of weeks later, I overheard my ten-year-old daughter rehearsing a brief speech she was about to deliver at school. The topic of her speech was "synergize" which is habit 6 in the book, The 7 Habits of Highly Effective People by Stephen R. Covey. I had to take a step back and laugh at the irony of these two occurrences. I was trying to force myself to write something witty or insightful this month. All I needed to do was to be present and allow other people to speak into my life. How often do we hinder our own progress? My hope and prayer for you is that 2020 becomes a year of cultivating synergistic relationships.

We are looking forward to seeing all of you at our winter event on February 5th at 10:00 am hosted by NEMA Chicago (1210 S. Indiana Ave. Chicago, IL 60605). The panel topic will be: Distinguishing Yourself in a Commoditized World. We are honored and grateful to have Scott Newman, Marki Lemons-Ryhal, Jennifer Ames, Frank Montro, and Phil Byers who will be diving into this subject. Details can be found on page 24.





Fighting the good fight,



Andy Burton Publisher, Chicago Real Producers andy.burton@RealProducersMag.com



facebook.com/ChicagoRealProducers @ChicagoRealProducers





HAPPY NEW YEAR May your year be prosperous and full of joy! neighborhood loon

THE BIG EVENT CONNECTING • ELEVATING • INSPIRING

We're seeking the most influential titans in real estate to present at THE BIG EVENT - the nation's first invite-only gathering of the top 5% of real estate agents, coming September 2020.

LINCOLN PARK 1617 N. CLYBOURN 312-337-9172

LA GRANGE 60 S. LA GRANGE RD. 708-352-2110

www.hortonshome.com







ICHAEL BENCKS ORTGAGE TEAM 773.960.2278

www.mortgagebencks.com NMLS#: 1202417





NOMINATE A SPEAKER: RPSPEAKERS.COM

RP REAL PRODUCERS.

THE REWARD OF POSITIVE PROFESSIONAL

CULTURE

business



How often do you hear someone say, "I love my boss"? Almost never. I am so thankful that I can honestly say, "I love my boss" and actually mean it. Why? The biggest reason is that she promotes and maintains a happy, healthy, and encouraging professional culture in and outside of the office.

Culture in the workplace is probably one of the most underestimated aspects of a job. The type of culture promoted and presented by everyone involved can either make or break a good, well-functioning office or team. Face it, if you don't like the people that surround you and the way they treat you, you're probably not going to stick around. Loss and replacement of personnel is known as "turnover." Turnover is normal in every business, big or small. However, a toxic work culture is probably the biggest cause of turnover we see in any line of business.

But culture has to be curated. It has to be worked on and nurtured, just like any other type of relationship. Finding others that will support the culture you are trying to build is equally important. One bad egg can ruin it for everyone. This is where trust comes in. If you can't trust the people around you, you absolutely cannot curate a positive atmosphere where everyone is working hard and having a good time doing it.

Someone once told me that real estate is like dating, and it's so true. Everyone we meet is a potential client or business partner, and it's up to us to create a meaningful, lasting impression, and hopefully, a positive relationship. Hiring good people is no different than deciding who you really want to date. There needs to be a vibe, a connection. We recognize it when it happens. When we meet the right people, we walk away with a giddy feeling and we are excited to see them again, not only because we trusted their presentation and work ethic, but also because we jived with them. This makes us open to the possibility of spending our life (work life), with them and nurturing a child (our business), with them.

Want to improve culture in your workplace? Here are some tips.

- **1. Build Trust.** As simple as it sounds, treat people the way you want to be treated—with respect.
- 2. Take responsibility. Understand that everyone makes mistakes, if you make a mistake own it, learn from it, and then take the necessary steps to ensure the same issue will not happen again.
- S. Stay positive. Even when mistakes happen, use mishaps as learning opportunities and grow from them.

- **4.** Be encouraging. You are all in this together, whether you are a team lead or not, everyone can work to encourage and support each other. Everyone is responsible for the success of the business, so enjoy it together.
- 5. Get to know each other. Find time to connect outside of the office. Understanding where people come from and what their life is like outside of the office helps create a connection and encourages teamwork.

Good work culture can be different for each person, group, or office. However, having a positive attitude, rewarding good work, and the assurance that mistakes will be addressed without contempt, will inevitably increase productivity, and therefore, business. It is more than okay to work hard and have fun doing it.

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.

The perfect home deserves the perfect loan.

With home loans for all of your clients' home buying needs, there has never been a better time to check out CrossCountry Mortgage!

- Portfolio Loan Options
- Special Doctor Programs
- . Down payment assistance programs
- > 5+ Unit Multifamily Financing

ALEX MARGULIS

ALEX MARGULIS VP of Mortgage Lending 312.651.5352 Alex@myccmortgage.com w.alexmargulis.com

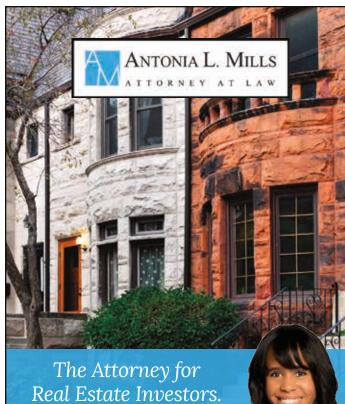
Equal Housing Opportunity, All loans subject to underwriting approval. Certain restrictions apply. Call for details. NMLS3029 www.nmlsconsumeraccess.org). Illinois Residential Mortgage icensee. 2936 West Belmont Ave. | Chicago, IL 60618 NMLS1806506 NMLS192878

Sell Home Staging & Redesign

Artfully Arranged

miahable@artfullyarrangedstaging.com Call (872) 903-3591 today for a consultation. www.artfullyarrangedstaging.com

Mia Hable, Designer



847-361-0079 AntoniaLMillsEsq@gmail.com



in 🖸

(312) 344-3477 Daron@CutAboveGifts.com CutAboveGifts.com





SIGNATURE SERIES

A 3 Camera Set Up that offers a Professional, Educational, and Personal branding approach.



SERVICES INCLUDE

Life Style / Intro Videos Property Showcases Event Marketing Green Screen Marketing

JUSTIN BARR Video Producer / Creative Editor

419-503-0417 ChicagoVideoDude@gmail.com

www.ChicagoVideoDude.com
CONTACT ME FOR A FREE CONSULTATION!



Here's What You Need to Know!

irbnb has become one of the hottest real estate niches over the past few years. When showing listings, one of the first questions I get from buyers is whether rentals are allowed. With an affirmative answer, the next question is almost always whether Airbnb hosting is permitted. In a Chicago high-rise, that answer is almost always "no." But there are some exceptions if you are willing to dig into it or know where to look. The risk to the investor is that condo rules can change, especially if issues arise with short-term, vacation-type rentals in the building. The building's HOA doesn't even have to amend its bylaws to restrict Airbnb. The City of Chicago Shared Housing Ordinance bans vacation rentals in buildings registered on the City's House Share Prohibited Buildings List, and it is as simple as filling out a form to have a building added to this list. Currently, more than 2,200 buildings restrict owners from using their condos/units for Airbnb purposes, and violations can lead to fines ranging

from \$1,500 to \$3,000 per offense. Therefore, it is very important to locate properties that will not only give you some assurances that using your condo for Airbnb is okay, but to also work with the condo board before policies can change.

The next step is to find the right property. This is no easy task and extensive leg work is usually required. Having someone with experience on your side will certainly speed up the process. Once a property is located and you have an accepted offer, further due diligence is necessary, such as contacting the HOA to double-check if they are going to be friendly to vacation rentals. Even if the broker remarks in MLS say "Airbnb friendly," you know the drill: double-check everything!

After closing the sale and decorating the place like you are a finalist on Design Star, you are required to advertise on the City-approved platforms (Airbnb, VRBO, HomeAway, etc.).

Each shared-housing unit (SHU) is required to be registered with the City. The process of registering is as simple as listing the unit on one, or all, of these platforms. The good news is as soon as you apply for registration you are allowed to host. In the meantime, the City will review your pending application and either approve or deny it. If you do get a denial, you can keep hosting as long as you appeal. And usually, if you receive a denial, the City is just looking for you to provide them with additional information. As long as you know how to respond to the denial and promptly provide the City with the necessary information, approval is usually granted. Now, you are well on your way to finding your first 5-star guest.

If you find your calling as an Airbnb host and decide to grow your business to more than one unit, you will then become what's known as a "Shared Housing Unit Operator." As such, you must take an extra step and become licensed with the City. To do so is just a matter of filling out a form and paying the annual fee.

At Best Chicago Properties, our brokerage expert on the subject is Alex Cross. Alex is an experienced broker who has located many Airbnb properties for our clients. He also happens to be a successful Chicago Airbnb host. When the tough Airbnb questions

arise, I defer to Alex. So I asked Alex for his best advice for those looking to be an Airbnb host.

Five Things to Consider

Here are his five best (and truly commonsense) tips based on his experience as an Airbnb host:

1. Find the Best Location

"One of the best reasons guests choose my Airbnb listing is its proximity to public transportation. Being close to the CTA means my guests start their stay on a smooth and positive note," explains Alex.

2. Consider Variations in Seasonal Traffic

"Location is second only to season. The peak season in Chicago is May to September, and that should be considered in your budgeting."

3. Determine Which Tasks You'll Do Yourself

"I handle all guest communications. I have certain standards when it comes to response time and messaging that I want to up-

hold." In an industry that relies on your reputation, this is a good idea. Alex was also quick to point out that, for practical reasons, he chooses to outsource cleaning and room/unit turnover.

4. Be Best Friends with Your Neighbors and the HOA

"I vet each group [that ask to stay/that I would be hosting] thoroughly, and I have rules in place to ensure the neighbors aren't disturbed. This is the main thing I'm doing to avoid inconveniencing my neighbors and to keep a great relationship with them."

Alex also adds: "Another important factor I considered was if I would be able to make enough renting the unit should Airbnb ever get banned [from the building]. You want to have your bases covered, just in case."

5. Know the Regulations

"Chicago now has some laws regulating Airbnbs. Prior to purchasing a property, familiarize yourself with these laws or consult an expert to better understand them. Doing so will allow you to 'de-risk' the investment."

About the Author:

Licensed since 2005, Chuck Gullett is the managing broker at Best Chicago Properties in Chicago's West Loop. He is consistently recognized as a Top Producer and has a true passion for real estate. Chuck is also the owner of ThreeSixtyChicago specializing in real estate photography.





MODERATED BY PHIL BYERS AND A COMMODITIZED WORLD

REAL PRODUCERS PANEL: WEDNESDAY, FEBRUARY 5, 2020 AT 10:00AM

IS THE REAL ESTATE INDUSTRY GOING TO BECOME THE NEXT UBER? OR AMAZON? HOW DO REAL PRODUCERS EFFECTIVELY COMMUNICATE THEIR VALUE?

PANELISTS:



SCOTT NEWMAN





JENNIFER AMES



FRANK MONTRO



DOORS OPEN AT 10:00AM AGENT PANEL: 10:30AM-12:00PM SOCIAL: 12:00PM-1:30PM

Must RSVP - Limited Seating Private Event for *Chicago Real Producers* & Preferred Partners Only Contact andy.burton@realproducersmag.com for event details



24 • January 2020











LUNCH AND DRINKS PROVIDED RAFFLES AND GIVEAWAYS FREE VALET PARKING

illi aft billi bei B



ILLUMINATING YOUR AUTHENTIC SELF THROUGH OUR UNIQUE ARTISTIC LENS

@heatherallisonlove | heatherallisonlove.com
 (872) 240-4257

No matter the situation, let The Law Offices of Paul A. Youkhana lead you in the right direction.



BUSINESS • GENERAL CIVIL MATTERS • REAL ESTATE



CITY OFFICE 541 N. Fairbanks Ct., #2200 Chicago, IL 60611 (312) 809-7023 SUBURBAN OFFICE 4819 Main St., Ste., D Skokie, IL 60077 (847) 213-1008



Real Estate Valuation & Consulting With Specific Emphasis on Renovation & New Construction Analysis



Appraisal Solutions Group Chicago | Lake Forest | Waukegan 312-800-1025 Main Office orders@appraisalsolutionsgrp.com TOWNES GLASER DEVELOPMENT



Our homes are timeless on the outside. Modern and built for urban family living on the inside.

www.townesglaser.com | Contact us today 773-910-0385 2215 W BARRY AVE., CHICAGO, IL 60618



Helping clients take control of their financial future.

Financial Planning Retirement Planning Education Funding Estate Planning Business Planning

Northwestern Mutual

Chicago | Downers Grove | Naperville | Schaumburg 1475 E Woodfield Rd #900, Schaumburg, IL. 60173

Jonathan G Dickinson Financial Advisor

847-969-2585 www.jonathan-dickinson.com

Northwestern Mutual is the marketing nome for The Northwestern Mutual Life Insurance Company, Milwankee, WI (VM) (ilie and disability insurance, annuilies, and life insurance with long-term care benefits) and its subsidiaries. Jonathan Galen Dickinson is an Insurance Agent of VM and Northwestern Long Term Gree Insurance Company. Nitwankee, WL (long-term care insurance) a subsidiary of VM, and a Begistered Representative of Northwestern Mutual Investment Services, ILC (VMS) (securities), a subsidiary of VM, broker-dealer, registered investment adviser and member FFURA and SIPC Representative of Northwestern Mutual Wealth Management Company 8, Milwankee, WI (fiduciary and lee-based financial planning services), a subsidiary of VM and Seleral subings bank.

Tis The Season!

SILVER SPOON DESSERTS ARE A Perfect gift for the holidays! Order Yours Today!

AVAILABLE IN 4, 6 OR 12 PACKS

SILVER SPOON

Tamara turner Founder/ceo Tamara@silverspoondesserts.com

SILVERSPOONDESSERTS.COM 630.618.7102

WBEN@

>> partner spotlight

By Chris Menezes Photos by Carlos Miranda

AGNES Mroczkowski with Saturn Title

Taking it Personal

It might be hard to believe that as young as Agnes Mroczkowski is, she has been in the title business for over twenty-five years. It's the only professional industry she has ever known, and as a result, she's pretty darn good at what she does.

Agnes began her professional career at age 15 when she got a job answering phones at a real estate attorney's office. From there, she was persuaded to apply at Chicago Title as a closer, open her own company, Saturn Title.

Saturn Title provides title insurance and settlement services to assist buyers and sellers in real estate transactions. Saturn Title is un-

derwritten by five of the leading underwriters in the title industry, such as Chicago Title and Old Republic Title just to name a couple. "Our main goal is to protect the property rights of owners and investors and to ensure a smooth and efficient experience from start to finish," says Agnes.

When Agnes ventured out on her own to start Saturn Title, there was only one small problem: the timing. But despite its opening which she did for a few years before deciding to coinciding with one of the worst recessions of all time, she was still able to make her business grow, while others were scaling back and downsizing. One of the main reasons for her success was because she offered a client experience that many other companies did not.







By staying ahead of the curve on the new regulations and government oversight being imposed, along with all the advances in technology, Agnes was able to seamlessly adapt to the changing landscape of the industry while becoming more customer-focused. She is a part of the Illinois Land Title Association, American Land Title Association, and supports local Chamber of Commerce in Park Ridge, Niles, Rosemont, and Polish American which all help her to stay ahead.

66 Our main goal is to protect the property rights of owners and investors and to ensure a smooth and efficient experience from start to finish. 🤊 🔊

"I started Saturn Title to be a boutique title company that focuses on customer service. We streamline the closing process, utilizing technology, to ensure that the customer is well taken care of

along the way and that their experience is a good one. We don't treat our customers like numbers, unlike some of our competitors," says Agnes.

With so many years in the business, Agnes knows that the recipe for success, in business and in life, involves a healthy dose of balance. She tries to instill the importance of balancing work and family life not only in her clients, but in her employees as well. As the general manager of her business, she defines her

success by providing a good work environment for her employees and doing things the right way.

Agnes balances her work with spending time with her husband, Michael, and their 4-year-old daughter, Maya. She loves to explore and experience different and new places together with her family. They enjoy going to the pool, the park, the aquarium, and the zoo together. When she wants some downtime, she enjoys relaxing while watching an episode of Grey's Anatomy.

Agnes also has a tremendous love for travel. "I have a passion for emerging myself into different cultures and love the experiences that I come back with," explains Agnes. "I have been to Bali and while I was there, I had the opportunity to bathe

and ride elephants," she continues. "In Bali, I loved how the tide would come in and out which would cause a four-foot difference where I saw all the sea life," describes Agnes. She has also been all over China where she walked The Great Wall, visited New Zealand at Milford Sound, and spent time in Australia where she got to scuba dive the Great Barrier Reef. She has gone on African safaris and has visited Italy, Germany, Greece, Poland, Switzerland, Austria, Mexico, Hawaii, and the Caribbean, just to name a few.

Most of all, she enjoys being able to provide for her family by doing something that she absolutely loves doing every day.

"Knowing that we're assisting homeowners in realizing the American dream of homeownership and protecting what is most likely their biggest investment, is truly fulfilling," says Agnes.

Agnes with Sophia Mihopoulos and Christina Ocampo.



Agnes and her family. Photo by: Dreams Cabo San Lucas



Agnes while in Bali: "Life is about working hard and enjoying the priceless moments!"



EDUCATING CLIENTS TO HELP MAKE A CONFIDENT AND WELL INFORMED DECISION ON THEIR NEW HOME PURCHASE.

WE HAVE CONDUCTED OVER 10,500 INSPECTIONS SINCE 2002.

SERVICES PROVIDED:

- Pre-Purchase Listing
- Pre-Listing Inspections
- New Construction Inspections
- Small Commercial Inspections
- **ADDITIONAL SERVICES:** • Mold/Air Quality Testing

Radon Testing

- Moisture Detector • Infrared Camera

SPECIAL TOOLS USED:

• Aerial Drone Footage (For Restricted Areas)

SAME DAY DIGITAL REPORTS WITH PICTURES INCLUDED.

CALL OR TEXT FOR PRICING AND AVAILABILITY

BUILDING SPECS Property Inspections

847-281-6605

inspections@buildingspecschicago.com www.buildingspecschicago.com

Experience Matters

Over 35 years experience closings real estate transactions. CHICAGO REAL ESTATE EXPERTS.



Gerard D. Haderlein, Esq. 773-472-2888 jerryhaderlein@ameritech.net 3413 N. Paulina Chicago IL 60657

www.gerardhaderleinlakeviewlawyer.com

EXPERTS IN REAL ESTATE TAXES & ACCOUNTING



With over 20 years specializing in real estate accounting and tax strategies, our team of experts can guide you in achieving maximum return and growth for your business. From commercial and residential developers, to agents and investors, we understand the complexities of your business.

Hechtman Group Exceptional CPA services for small businesses with big plan

🙀 www.thehechtmangroup.com info@thehechtmangroup.com **1** 847.256.3100

YOU HELP THEM FIND A HOME, WE'LL HELP MAKE IT THEIRS.

AS LITTLE AS 3% DOWN . UP TO \$3,000 BACK

You care about your clients' homebuying journey and so do we. That's why you can count on us to help put homeownership within reach through low down payment options and up to \$3,000 in grants and discounts.

Visit a branch near you and meet up with a local Home Lending Advisor.





For real estate and lending professionals only and not for distribution to consumers. This document is not an advertisement for consumer credit as defined in 12 CFR 1026.2(a)(2). All home lending products are subject to credit and property approval. Rates, program terms and conditions are subject to change without notice. Not all products are available in all states or for all amounts. Other restrictions and limitations apply. Home lending products offered by JPMorgan Chase Bank, N.A. @2018 JPMorgan Chase & Co. IIC18-62-80964Q I 11024459



Photos by Carlos Miranda

RPINO **PEOPLE-CENTRIC**



ominic Irpino never cared about things Now, this observation had quite the opposite effect like grades, profits, numbers, stats, on young Dominic than what his teacher had superficial measurements, or artificial probably hoped for because from that moment on, representations. His life centered on people and Dominic used his social sensibility to be "the class how he could establish connection and offer some clown." To the detriment of his grades, he was altype of value, be it a laugh, a clever anecdote, or ways more interested in interacting with his classa helping hand. While he knew much of this at mates than completing his schoolwork. Dominic's a young age, he lost sight of it for a time while defiance for classroom decorum lasted until fifth working for a large company. It wasn't until he grade, when his mother intervened and called for a reconnected with his real estate roots that he was parent-teacher conference with all of his teachers. able to rediscover this truth about himself and find After a long, emotional sit-down, Dominic realized real fulfillment in life. that although grades were "important," academic achievement was really about giving his best effort Dominic has a tricky memory. While he often can't and committing himself to be the best he could be.

remember what he had for breakfast yesterday, he can recall moments from early childhood with Dominic's family was always involved with real absolute clarity. The reason for this probably has estate in one capacity or another. He spent a good to do with the impact that some of these moments portion of his early childhood growing up in a 4-flat had on his life, and the insight they gave him into that his parents purchased when they were dating. his true nature. He remembers roaming the building as a child, getting well acquainted with all the ins and outs of the One of these memories, Dominic recalls, occurred property. As he got older and started helping them in kindergarten when his teacher came up to him grow their real estate portfolio, and even becoming and told him, "Dominic, you are going to be a leader a young landlord himself, he had another definsomeday." Dominic responded, "How do you know?" ing moment and experience. He was sitting down "Because," she said, "There are always people huddled with a broker from a "Hot Name" company with a around you in class, during breaks, and at recess. And "Hot Franchise." In the moment, feeling that these you always seem so comfortable with them." "credentials" would translate into great results,

www.realproducersmag.com • 35

...



IRPINO **REAL ESTATE**

Photo credit: Quality Home Images

...

Dominic decided to go with him. However, over time, he felt that he was being treated more like a number than a client, and that their interactions were more transactional than relational. Later, when Dominic made the decision to become a real estate broker, he remembered this experience and was grateful for it. It inspired him to be the complete opposite, to provide the opposite experi-



ence, and that has shaped many of the core values he created in his own firm with his own team.

Despite his love for real estate, Dominic's path to becoming a REALTOR® wasn't direct. He first worked as a health and welfare benefits consultant for a large company. While he liked the idea of helping people in this capacity, there was a hollowness to the job that soon created a void inside of him. You see, whenever his supervisor was happy about the work Dominic was doing, he'd give him a pat on the back and say, "Good job." Wanting to know more, Dominic would ask if a specific client said they were happy. His supervisor would say, "Well, no, no one specific. Just that our numbers are looking good, income is up, and expenses are down."

As you know, Dominic could care less about the numbers. As this pattern continued over time, he began to realize that his true motivation relied on having a direct and positive impact on a person's life, and that a corporate environment was not going to provide that for him. He didn't have to look far to find the best place for him to thrivereal estate.

RPINO REAL ESTATE

Dominic entered real estate in 2000 and immediately focused on building relationships. Remembering his experience with the "Hot Name" broker, he created a business that reflected his values and desire to make a meaningful difference in the lives of others. He established IRPINO Real Estate with the core values of "always coming from a position of contribution," and "converting transactions into relationships."

Dominic loves that real estate also allows him to be active in the community and support nonprofit organizations, which he does in his free time. The organization that sits closest to his heart is the Leukemia and Lymphoma Society, as he has lost

several family members to the disease. Family is also very important to Dominic. He spends as much time as he can with them, and he can often be found around Lake Michi gan most evenings. smoking a cigar.

"We have one of the greatest professions," says Dominic. "To be able to wake up every day and love what you do while helping people achieve their dreams, and changing lives is true success."

From left to right: Lidya Fanta (Office Manager), Dominic Irpino, Jenny Maraccini (Marketing Coordinator), and Ronak Sheth (Broker).

5 To be able to wake up every day and love what you do while helping people achieve their dreams, and changing lives is true success.



"I owe everything to my family and team," says Dominic. He thanks not only his mother, Rosalie Irpino, and brothers (Michael, Anthony, and Jonathon) but also his team members: Lidya, Winta, Jenny, Ronak, Lynne, Leslie, Danielle, Sarah, and Dina.

Buying or Selling a Home? A professional home inspection from **NSPECTION** will give you peace of mind. CONCEPTS HOMECTION

inspectionconceptsIIc.com IL License # 450.001924 **CONTACT JACK NOW FOR AN INSPECTION** P: (773) 851-9667 jack@inspectionconceptsllc.com



Real World Tax Expertise

for Real Estate Agents

Because it doesn't matter how much you make, it matters how much you keep!

WHICH BUSINESS STRUCTURE will save you the most on your tax bill S-Corp, LLC, or 1099 Independent Contractor?

HOW WILL THE NEW TAX LAWS impact you as a Real Estate Agent?

ARE YOU PAYING YOURSELF ENOUGH salary to reduce the risk of being audited and penalized by the IRS?

Call Monotelo today and let us provide you with a tax and salary review that can save you \$8,000 - \$12,000 per year while decreasing the risk of a painful IRS audit.

monotelo.com | 312-757-5151 | info@monotelo.com



SUPE

0 0 0 0

Silicon Valley Style

hellosuper.com/realestate 844-55-SUPER

Contact: Morgan Bertler





Daniel John Krucek (IL:031.0030233 TN:124976 NMLS:398738) is an agent of Draper and Kramer Mortgage Corp. (NMLS:2551) an Illinois Residential Mortgage Licensee located at 1431 Opus Place, Suite 200, Downers Grove, IL 60515, 630-376-2100. IL: Illinois Residential Mortgage Licensee No. MB.0004263 - Licensed by the Department of Financial and Professional Regulation, Mortgage Banking Division, 100 Wes Randolph, 9th Floor, Chicago, IL 60601, (888) 473-4858. TN: Mortgage License No. 109409 www.nmlsconsumeraccess.org - 400 Skokie Boulevard - Suite 100 Northbrook, IL 6062



"Relax – I Got This"

You should not have to worry about your client's loan AFTER you sign a contract.

Let Dan handle it!

in as little as 12 days* useful when a deal falls apart with another lender Experienced in complicated deals and condos Straightforward and honest advice from a reputable professional A social media expert - let Dan help find YOU clients

Dan Krucek

Vice President of Residential Lending 20+ years of experience O: 847-239-7811 | C: 847-226-8293 dan.krucek@dkmortgage.com dkmortgage.com/krucek





SHAH

From Full House to Open House

If you want to bet on a REALTOR® in Chicago who's going places, place your bet on Kinjal Shah. He's had success in a number of different ventures, including real estate, frozen yogurt, and poker.

"I love the strategy involved with poker," says Kinjal. "I also love trying to outsmart my opponents. It's not too different from real estate. It all comes down to reading people and finding a strategy to help your clients play the right hand to get the best deal."

Though he loves to play in poker tournaments and has had quite a bit of success, Kinjal didn't want to go "all-in" on poker. In 2009,

he took the opportunity to partner with friends and create the beloved worldwide fro-yo brand, Forever Yogurt. As a partner and the president of franchise sales for Forever Yogurt, his goal was to go global. "With my oversight and salesmanship, we were able to grow in Panama, China, India, and the continental United States," explains Kinjal.

After growing and then selling the company and taking some well-deserved time off, Kinjal decided to up the ante and make a career change. He had always been his own boss and knew he had strong negotiating skills. He also owned several rental properties in the Chicagoland area so he thought he might have what it takes to be a REALTOR[®].

"I've always had an entrepreneurial spirit," says Kinjal. "And as soon as I tested the waters in real estate, I knew I made the right choice. I felt very fulfilled helping others negotiate to get the homes they fell in love with or when I have helped my sellers get over list price. It's very rewarding when you're able to see that thankful smile on a client's face."

...





not too different from real estate. It all comes down to reading people and finding a strategy to help your clients play the right hand to get the best deal."

Poker is As it turns out, Kinjal was a natural when it came to real estate. The competitive nature that helped him become a successful entrepreneur has become a huge asset when he's working to find his clients the perfect home. His passion for the work translates into a constant desire to become a better agent.

...

"I'm always trying to improve my work and hold myself to higher standards," states Kinjal. "Whether that means learning from others or learning through my own journey, I strive to be better than I was the day before."

When he's not hosting an open house or helping buyers find the perfect home, he's supporting the Leukemia and Lymphoma Society. His son had cancer at a very early age and

overcame it without much complaining-an attitude which Kinjal believes defines a warrior. Kinjal is happy to give back to support those who are currently fighting the battle.

He also volunteers as the homeroom class parent for his son, Roshan (9), and daughter, Karina (6). Kinjal is very proud with the fact that he has attended all of his children's field trips as a chaperone since his eldest was in kindergarten. The flexibility that comes with working in real estate is something he really values as it allows him to spend more time with his family, including coaching several of his son's sports teams, planning a weekly date night with his wife, Avani, in their west loop neighborhood, and taking several vacations a year, traveling to different countries and states.



"I'm a big proponent of spending time with my children, and this job allows me the flexibility to be with them as much as I want," says Kinjal. "I can't envision another career being as fulfilling as this one has been. I feel like I've been dealt a great hand."





CHICAGO DALLAS HOUSTON PHILADELPHIA WASHINGTON DC TORONTO MONTREAL VANCOUVER PARIS HUBBARDDESIGNGROUP.COM

LOOK WHAT PEOPLE ARE SAYING **ABOUT AGNES AT SATURN TITLE!**

"The Saturn Title team is absolutely fabulous, and its staff of 15 ready to jump on a moment's notice to help you on a file. ALTA, CD and title work received very quickly (with no delay) upon request by the attorneys and lenders. A friendly work staff that creates a professional closing environment. Can't get any better. Highly recommended" Kevin Dillon, Attorney at Law 773-430-4100

"We choose to work with Saturn Title, LLC and Agnes because of the customer service, professionalism and personal relationships with each department. From the CD and title examining department to the closers at the table - communication, knowledge, quick turn-around times all lead to successful closings and happy clients and agents. In our industry, customer service is key to success and Agnes has implemented this throughout Saturn Title, LLC. I would recommend to place a title order and experience the difference of a company that cares." Whitacre & Stefanczuk Law Office 773-622-6100

"Saturn Title LLC is the most efficient title company that I have ever worked with. They hit the ground running with precise precision on all the files. I always know my clients are in good hands with Saturn Title, L.L.C. on our side." Law Offices of Jesse K. Myslinski, P.C. 630-351-9905



"Saturn Title is a company that can provide the services of a national title company with small business service, where your questions and concerns do not get lost in a department but get one on one attention." Law Offices of Beata Valente, LLC 773-688-4790

"Title companies are always competing for an attorney's business so I've used many of them in my career. However, early on I decided to stick with Saturn Title because they are incredibly responsive and competent. Unlike many other title companies, Aggie and her staff are very accessible to answer any questions. They understand that the goal of both parties is to close the transaction and they sincerely care about getting that accomplished." Lucas Fuksa, Attorney at Law 312-266-2221

"I've worked with Saturn Title for more than ten years and their level of service is excellent. The Manager, Agnes Mroczkowski, instills in her team great attention to detail and thoroughness, while providing a fast turnaround for documents and closings. Agnes is prompt to return calls and e-mails and goes above and beyond to solve a problem for one of her agents. She stays informed with industry changes and provides seminars and guidance to agents to stay on top of current trends." Agnes Debicki, Attorney at Law 847-398-6500

Agnes Mroczkowski Manager

SATURN

Email: agnes@saturntitle.com Mainline: 847-696-1000 | Fax: 847-696-1001 1030 W. Higgins Rd #365 Park Ridge, IL 60068



Let's stay in touch all year!

Christin Luckman

SVP of Mortgage Lending



O: (773) 290-0522 | C: (312) 771-6969 Rate.com/Luckman | Lucky@rate.com 4851 Tamiami Trail N., Suite 200, Office 203, Naples, FL 34103

EXAMPLANCE Christin Luckman NMLS1D: #224408; CA · CA-080224408; FL · L044314; IL · 091.0004163 · M8.0005932; TN · 136474; TX · Licensed, VA · MLO-34581VA [Guaranteed Rate NMLS1D: #224408; CA · CA-080224408; FL · L044314; IL · 091.0004163 · M8.0005932; TN · 136474; TX · Licensed, VA · MLO-34581VA [Guaranteed Rate NMLS1D: #22410; (Nationmide Montgage Licensing System www.nmfsconsumeraccess.org) · CA · Licensed by the Department of Business Oversight; Division of Corporations under the California Residential Mortgage Linding Art: Lic #130659 · FL · Lic# MLD102 · FL · Residential Mortgage Licensee · DIPPR, 122 · Such Michtigan Avenue, Siden30, 50603; 312 · 793-3000, 3940 N. Raverswood Ave.; Chicagy, L. & 66613 · MMLS0005932; TN · Licensed Mortgage Banker & Licensed Residential Mortgage Loan Service- TX Department of Savings & Mortgage Lending • VA - Guaranteed Rate; Inc. - Licensed by Virginia State Corporation Commission, License # MC-3769

oan does not close for any reason, costs will not be refunded. This offer and/or receipt of application does not represent an approval for financing or interest rate guarantee. This coupon cannot be redeemed for cash/has no cash value. Restrictions may apply, contact Guaranteed Rate for current







CORPORATE DINNERS • COCKTAIL PARTIES • EXPERIENTIAL EVENTS

Mention "REAL PRODUCERS" and get 10% off your showroom rental rate



111 W Jackson Blvd, Penthouse, 📥 Chicago, IL 60604

(f) www.penthouse111.com

🖂 lorna@gentsco-op.com 🛛 📞 312-361-1166









Mr. Kashyap V. Trivedi Partner www.TrivediKhan.com

negotiation process along, and get to closing.

300 North Martingale Rd. 550 W. Washington Blvd. Suite 725 Suite 201 Chicago, IL 60661 Schaumburg, IL 60173 (312) 612-7619 (224) 353-6346





turned back, despite the struggles she faced as a budding REALTOR[®].

"My first deal ever, blew up," notes Juany. "Not the inspection or financing—the building literally went up in flames. A bad contractor had refinished the hardwood floors without opening a window, and someone lit a cigarette nearby. The day before we closed, the building actually combusted."

After that, Juany spent five successful years working in real estate. And when the market crashed in 2008, many REALTORS® gave up. But that was not an option for Juany.

"When the market crashed, I realized that real estate was my full-time job, but I wasn't treating it like my business," says Juany. "I wasn't treating myself like a business owner, and that needed to change. My grit and tenacity were only going to get me so far, so I searched for a mentor to help me become more focused, organized, and consistent."

She found the mentor she wanted in Jim Miller, Executive Vice President and Designated Managing Broker-City Offices. With a thirst for knowledge, Juany soaked up what she could from her mentor and the successful REALTORS® around her. She mentions that the real estate business has a reputation for being cutthroat, but her experience has been anything but. She's found support from some of the industry's top performers, and has had the good fortune of collaborating with leaders at Jameson Sotheby's Realty and even competing brokerages.

Success is not an award. a title, or even recognition, but rather. success is the continued trust earned from clients and peers year in and year out.

"I once told someone I wanted to fly with the eagles," laughs Juany. "I have a long way to go before I'm there, but the eagles are sharing their air space and, from what I can tell, they are welcoming me to join them at the top."

Though most would agree that Juany's impressive sales numbers prove her success, Juany claims that success is not an award, a title, or even recognition, but rather, success is the continued trust earned from clients and peers year in and year out. She also notes the importance of balance.

"Life should be enjoyed with those you love," states Juany. "If you can do what you love and enjoy time with those you love, that is success."

After finding her comfort zone in real estate, Juany has made family her number one priority. With two kids under the age of five and a full-time job, her life is always busy. Most of her spare time is spent volunteering, traveling to various markets (in order to better serve her clients relocating into and out of the city), or with her husband, Tom, and their children, Mia and River.

For anyone starting a career in real estate, Juany recommends finding a mentor or coach to help get things started. She also suggests giving your "rocks"—the people most important to you in your life-the same care and attention that you give to your clients.

"I'm so grateful to my mother for introducing me to real estate and to my husband for his continued support," notes Juany. "They are my 'rocks,' and they constantly propel me to the next level, helping me raise the bar year after year."



Mixing up cocktails with Tom Staatz at her client appreciation party



What listing would you rather sell?





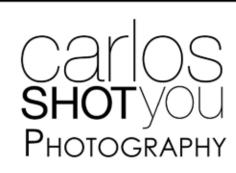
We handle everything so you don't have to. Including the on-trend design, materials and construction.

Our goal is to help realtors drive traffic to their listings.

Chicago's pre-sale renovation experts delivering high-impact cosmetic improvements that result in quicker and higher priced home sales.

RenovationSells.com | @@renovationsells | Contact us today (773) 301-9125





YOUR WORLD THROUGH MY LENS

- Headshots
- TEAM PHOTOS
- LISTINGS
- EVENT
- AERIAL PHOTOGPAPHY



People are Talking about the Goosehead Difference...

"I trust Kristine to help my clients with the same level of care and dedication I would. I can stake my reputation on her service. Working with Kristine is more like having a business partner with a stake in your success than a service provider." Adele Lang | Chicago Association of Realtors 2017 Rookie of the Year | Baird & Warner



Kristine.pokrandt@goosehead.com | 708-858-1246 Gooseheadinsurance.com/agents/kristine-pokrandt/



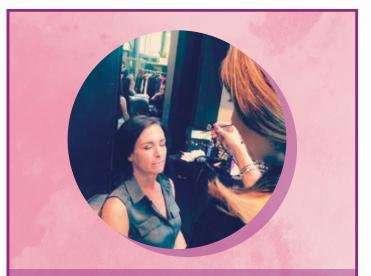


Business Breakthrough SCHOLARSHIP

Invitation for Chicago Real Producers Community FREE Business Breakthrough Session (Value \$2,000)

In this (60) min session, top business strategist Scott Hansen will: Provide you a 12 month 'business growth map' for doubling your revenue Share strategies that will help you DOMINATE your competition Help you find in excess of \$100,000 in untapped revenue in your business · Provide success principles to close more clients Share strategies on how to become more productive **Claim Your Scholarship Today!** www.sixtyminutebreakthrough.com Scott's Work Has Been Seen In: Coach Entrepreneur Inc.

FOX A Torbes



- **AIRBRUSH MAKEUP & HAIR**
- BRIDAL, CORPORATE, PRINT, AND TV
- SPECIALIZED IN PRECISION CUTTING, COLOR, AND EXTENSIONS



STACIE YAROSZ.

STYLIST & MAKEUP ARTIST SYSTYLED@GMAIL.COM 312.952.2241

f

Continuing the Legacy

Kaylin Goldstein comes from a long line of entrepreneurs. Creative thinking, self-motivation, and strong work ethics are in her blood. Both her grandparents and parents were business owners. Kaylin started working when she was 15 years old, helping with her parents' landscape and design business over summers in Peoria, IL—something she still does whenever she visits. After getting her first taste of work, she's never slowed down.

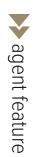
Kaylin made the decision to enter real estate before she graduated from college. In her last years at the University of Iowa, where she studied marketing, she interviewed with several companies across various industries, but nothing really excited her. Nothing, that is, until she came across a boutique real estate company in Chicago.

"It sounded like an exciting opportunity. The idea of creating my own team while still being able to work with the best minds in the real estate business was a natural draw for me," she says. "I genuinely love

In 2010, Kaylin made the move to @properties, where she continued to grow her business and "learn from the best each year." Ever determined to learn and work with top agents, she chose to also become an assistant to two of the company's top producers. She was grateful for the opportunity as it helped her to finally feel prepared to develop her own team—the Goldstein Group.

...

-



Goldstein By Chris Menezes Photos by Heather Allison Love Photography

> working with people, and I wanted a career with unlimited growth potential."

> Kaylin was recruited by a leasing brokerage and, right out of college, she started in a class with over 25 other agents in 2008. The market was challenging during this time. However, since her company specialized in leasing, she was able to meet the people who would become her very first clients, helping them into luxury rentals first, and then years later, into homes. Those buyers eventually became sellers. The loyalty she inspired in her clients produced a growing snowball of referrals as her business rolled on.

6 I love helping to train and develop new agents. It gives me great joy to see them grow into successful REALTORS[®].

Team Photo. Photo by: Brian McConkey Photography



...

While Kaylin has enjoyed developing her team and helping them grow, her heart will always be with her clients and the relationships she has built over the years. Her favorite part of 56 • January 2020

she offers her clients as a REALTOR®, Kaylin uses her love and talent for design to help oversee their rehabs and other design projects as well.

the business is helping repeat clients and experiencing the new

chapters in their lives as time goes on. As an extension to what

Real estate and design are part of Kaylin's every day. She and her husband, Garrett Lalich, have been purchasing investment







Kaylin and Garrett (husband) Goldstein Group Team Dinner at Gibsons. in Malibu, CA celebrating on a birthday trip!



Kaylin and Kathy Goldstein (mom)

and long-term rentals. Kaylin loves helping with the business, designing rentals, and hosting guests from all over the world at both their properties and their clients' investment properties. Garrett enjoys helping Kaylin with her business as well. They love bouncing ideas off of each other and collaborating on all things real estate. Garrett's sister, Stefanie Campbell, a real estate veteran, is also a big part of Kaylin's team.

While Kaylin never likes to be too far away from work, she and Garrett enjoy traveling in their free time. You can often find them in Florida during the winter holidays or in California, visiting family. They also enjoy spending time with their Goldendoodles, Lali and Louis, swimming at Doggy Paddle at least once a week.

"I truly love what I do," says Kaylin. "It makes me so happy to work with such wonderful clients over the years and be such a significant part of their lives."



-Pest Inspections -VA Loan Termite Inspections -Permanent Rodent Solutions -Same-Day Service Available

The Answer Since 1860!



800-GOT-PESTS rosepestcontrol.com





The best reports in the business.

THE RENOVATION **KING OF CHICAGO!**

Contact me today to learn more about renovation loans for your clients!



JOHN MANGLARDI SVP of Mortgage Lending

D 312-319-8632 M 847-636-9397 John.Manglardi@myccmortgage.com manglardimortgages.com

Contact me for renovation loans and all your lending needs!

CrossCountry

會 🎍 in Mostcape, Inr. 6850 Miller Road, Brecksville, 08 44141, For product disclosures, clear INCOMESSION NUMBERS AND STREET









We've Got You Covered.

Coverage Includes:

- ✓ Air Conditioning System/Cooler
- Kitchen Refrigerator w/ Ice Maker
- Door Bells, Burglar & Fire Alarm Systems*
- Heating System/Furnace
- Washer/Druer Package*
- And much more!

Covered by Platinum & Eliamond Plans, Terms and Conditions apply



Account Executive Cell: 847.212.8635 kchalekian@hwahomewarranty.com

Liane Luckett - Account Executive Cell: 708.205.5193 lluckett@hwahomewarranty.com

HWAHomeWarranty.com





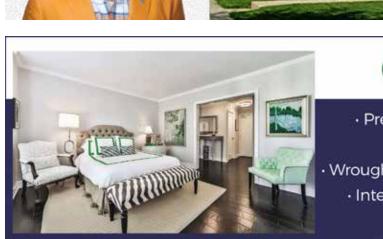
Patrick J. Loftus Chicago +Illinois \$773.632.8330 patrick@loftus-law.com www.loftus-law.com







12







Our Services:

 Pressure Washing
 Block & Brick Sealing Carpentry · Cabinet Painting Wrought Iron Painting · Deck & Fence Refinishing Interior & Exterior Painting · Wall Coverings Drywall & Repair · Spraying Staining & Varnishing · Faux Finishes Snow Removal · Aerial Work- Bosuns Chairs, Lifts, Swing Stages



Kevin McVicker, Owner

GET A QUOTE 773-268-2050 info@mcmasterpainting.com www.mcmasterpainting.com

Serving Chicago & Suburbs



SHERWIN-WILLIAMS.



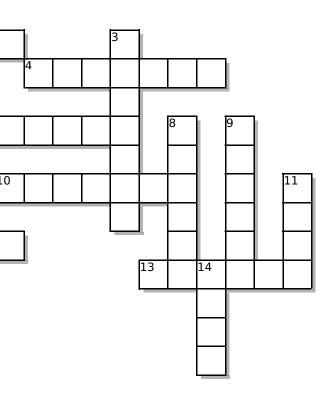
ACROSS

b games

- 2 What does Kinjal Shah love to play?
- Who has a mother named Rosalie? 4
- The type of dogs Kaylin Goldstein owns. 6
- How many years has Juany Honeycutt been in real estate? 10
- 12 Owner of Saturn Title
- 13 Name of Becky and Abe Sexson's baby

Take a photo of your completed crossword puzzle and tag us on Facebook or Instagram @ChicagoRealProducers for a chance to win!

Get to Know Your Chicago Real Producers



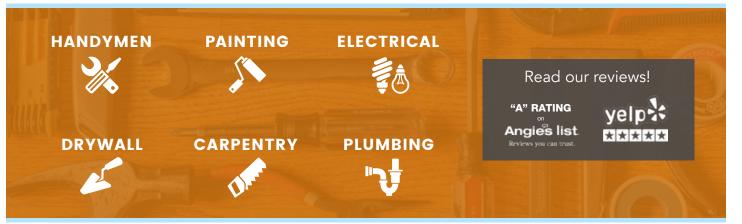
DOWN

- 1 Juany Honeycutt recommends that new agents find a _
- 3 Phil Skowron's wife
- The Winter Panel is on _____ 5th at 10 am. 5
- 6 Phil Skowron's top hobby
- Dominic Irpino supports the _____ and Lymphoma Society. 7
- 8 First name of the On the Rise feature
- 9 Where Phil Skowron spent the first eleven years of his life
- 11 Agnes Mroczkowski's daughter
- 14 Kaylin Goldstein attended University of ____

Fi×ItPeople

312.898.9300 | info@fixitpeople.com

Painting & Drywall | General Handymen www.fixitpeople.com



2837 N. Halsted, Chicago IL, 60657

Focused || Professional || Respectful 17 Years of Trusted Experience

Stephen Wrought

(773) 426-0458 steve.wrought@gmail.com housecallinspections.net



Kevin Smith, State Farm 2827 W Belden Ave Unit 1B Chicago, IL 60647 773-772-2244 Kevin@kevinsmithagency.com

1708136

🙈 State Farm[®]

Give your home the protection it deserves.

Your home is where you make some of your best memories, and that's worth protecting. We're here to help.

LET'S TALK TODAY.

State Farm Fire and Casualty Company, State Farm General Insurance Company, Bioomington, IL State Farm Florida Insurance Company, Winter Haven, FL 8136 State Farm Lloyds, Richardson, TX



As we wrap up 2019, I wanted to take a moment to thank you for your partnership & another amazing year!



BILL KATSOOLIAS Senior Mortgage Planner NMLS # 755858

DIRECT: 224.770.2021

BKatsoolias@WintrustMortgage.com BillsLoans.com 231 S. LaSalle St., Chicago, IL 60604 507 N. Milwaukee Ave. Libertyville, IL 60048



FOR PARTNERSHIP

- Happy Holidays





Wintrust Mortgage is a division of Barrington Bank & Trust Company, N.A., a Wintrust Community Bank NML5# 449042. © 2019 Wintrust Mortgage.





Raimondi Law Group Proven Knowledge & Legal Expertise For All of Your Real Estate Law Needs

Your Real Estate Needs Are My #1 Priority.

Lisa M. Raimondi 15774 S. LaGrange Road, #161 Orland Park, Illinois 60462 312-701-1022 | lmr@raimondilawgroup.com







By **Jennifer Mitchell** Photos by **Heather Allison Love Photography**



...

Phil Skowron's hobbies include golf, golf, and a little more golf. He loves the game because players continually have the opportunity to improve, which he believes is much like real estate.

"In golf, each round brings new and unforeseen challenges that require you to focus and be present," claims Phil. "The same is true of real estate."

He notes that there is no substitute for experience in real estate, and that it's only through unforeseen scenarios, tough clients, market volatility, 66 • January 2020

and a myriad of other circumstances that you can develop the tools needed to be successful.

Phil is certainly successful. He has sold a career volume of \$625 million over the last ten years and has been named a Top 1 Percent Producer every year since 2011. Part of his success is due to skills he learned at a young age and honed throughout his early life.

"I spent the first eleven years of my life in Panama and those years were really formative for me," shares Phil. "I learned to be resourceful, creative, independent, and have a respect for other cultures and ways of life. My upbringing taught me to be very appreciative, which is something I focus on with each of my clients."

After his family moved back to the United States, Phil later went on to play college basketball and graduated from Temple University. Upon graduation, Phil entered the property management and hospitality industries. He worked with a number of large hotel groups, and after a few years, Phil decided that he wanted more control over his work schedule, so he started exploring other career options. Highly competitive, Phil was craving a challenge, so he entered the luxury brokerage market during the recession.

"I love a good challenge and real estate in Chicago is particularly interesting because there are an endless number of properties, and no two properties or clients are the same," states Phil. "It makes every day different and exciting. I also like that residential real estate is personal and incorporates an individual's style and aesthetic."

As he entered a new and challenging career, Phil was fortunate to find a few mentors and bosses who gave him invaluable opportunities and

invested time in his development as a young professional.

"In my first year as a REALTOR®, I met Paul Blackburn [a colleague at @properties], with whom I have worked with ever since," says Phil. "His patience, knowledge, and mentorship for our team's brokers have made him an invaluable partner in this career and someone I respect deeply."

was a hole in one.

With the help of Paul and others, Phil quickly found success. Realizing there is no greater satisfaction than getting a great deal on the perfect property for a client, Phil thought his transition into real estate

As for the last ten years of Phil's career, hard work has been, and continues to be, par for the course. Phil acknowledges that there are no shortcuts in real estate.

"Many brokers only want to work in the luxury market," explains Phil. "But none of us started there. We all started in the same place, with no clients. So you have to treat them all well. No client or transaction should ever be too small."

...

66 In golf, each round brings new and unforeseen challenges that require you to focus and be present. The same is true of real estate. 99

...

Phil encourages all REALTORS® to treat each client as if they were your only client. His advice: "Stay in touch with them after the transaction because real estate is a network-based business. Your personal reputation is your most important asset. If you treat your clients right, they will provide a steady stream of referrals in the future."

If Phil is not in the office or on the green, he's probably at home with his wife, Kirsten, his two sons, Kellen (5) and Harper (3), and his two dogs, Ollie and Teddy. Together they take bike rides, go to the beach, and explore the world. He also supports organizations like the Greater Chicago Food Depository and St. Paul's United Church of Christ, which work to meet the most immediate needs of community members.

And even a short conversation with Phil will prove that he approaches everything in life, from his family to his career, with a feeling of gratitude.

"Being a REALTOR® has been a wonderful career so far, and I look forward to seeing where it takes 68 • January 2020



Phil in his happy place.

me," states Phil. "I'm thankful for what this industry has provided me-from relationships to acquired skills to a great livelihood. I'm also thankful that it provides the opportunity to hit the links with clients."

TAKE YOUR LIFE TO A HEALTHY NEW LEVEL.

Personal Training Programs are perfectly tailored to your precise needs.

We will create a program for you if you have a specific health and wellness goal to make sure that you achieve it.

Our personal training programs lead to faster progress and higher satisfaction.

OFFERING WELLNESS AND FITNESS TRAINING TO RESIDENTS AND EMPLOYEES IN THE DOWNTOWN CHICAGO AREA TOWERS

219.851.0170 • SunnyBiggyFitness@gmail.com • www.sunnybiggyfitness.com



ARE YOUR CLIENTS MORTGAGE READY?

We make the journey towards great credit a smooth ride!-

primecreditadvisors.com

Why our clients choose us:

100% Money-Back Guarantee No Monthly Fees Highest Removal Rates Fastest Credit Repair (30-60 days) Professional and

Personal Approach Industry Leading Services **Debt Settlement Assistance Registered** and Bonded

A+ Rating with BBB

f





Tom Tarkowski Chief Traublemake O: 708-761-4844

Creater of Oppertui O: 708-761-4844



David Szymanski Creater of Opp O: 708-761-4844 divid@primecreditadviso

Director of First Impr O: 708-761-4844 @primecreditadvis



JNNYBIGG



Abe & Becky Sexson Welcome Eliana Grace Sexson



"Every time we look at her, we are reminded of just how blessed we are," says Becky.

re-producers

By **Chris Menezes** Photos by **Heather Allison Love Photography** n August 8, 2019, Becky an Eliana Grace Sexson (7 pou

My God ans

n August 8, 2019, Becky and Abe Sexson welcomed Eliana Grace Sexson (7 pounds 3 ounces) into the world. Eliana, it turns out, had decided to arrive into their arms three weeks early. In fact, they were in the midst of an ambitious home renovation, getting ready for their first child, when Becky's water unexpectedly broke in the middle of the night, sending them into a scramble to pack their bags—rummaging through open boxes and searching through clothes on the floor, trying to find all the necessities for their trip to the hospital.

"Thank God newborns don't need much more than you, a bassinet, and some diapers," says Becky.

When they discovered Becky was pregnant, on Christmas morning in 2018, just six months after being married in Greece, where Abe grew up, Becky did everything she could to create some type of maternity leave for herself.

"While I understood that having a true maternity leave while running your own real estate business was nearly impossible, my goal was to take as much time off as I could to bond with Eliana, recover, and just enjoy being a mom. I knew achieving that goal would mean *hustling* every minute that I could [while I could]," says Becky.

Although Becky did hustle every day in preparation, going into labor three weeks early wasn't quite in the plan. She was still writing emails in the hospital while she was in labor! When the time came for the birth, though, Abe was in charge of announcing their child's gender. In the chaotic excitement of the moment, he almost declared her a boy. "Let's just say the way that the umbilical cord was hanging caused temporary confusion," Becky laughs.

Despite Eliana's early arrival at the beginning of the month, Becky still finished in the Top Ten at her brokerage, Baird & Warner Lincoln Park, for August.

HIS IS UNPOS

Becoming a mother has given Becky a new outlook on her business. She views a "home" in a whole new way, seeing the desire to make a place safe and comfortable for a child, and to fit the needs of a burgeoning family. She's developed a new passion for helping young families find a great home, and she has become more efficient with her time.

"If I'm going to be away from Eliana, I better make it count," she says. "It's definitely a juggling act, but I've also discovered how much I can get done with one hand," she laughs.

Spending nights in as a family, and enjoying a glass of Abe's homemade wine, has become Becky and Abe's preferred way of spending their free time now. An ideal Saturday morning for them includes a family stroll through Portage Park with their dog, Jack, followed by brunch and lots of coffee. They also volunteer at their church, Life Changers International Church, by assisting with the Champion Youth Program.

Becky and Abe chose the name Eliana after falling in love with its meaning: "My God answered." "Every time we look at her, we are reminded of just how blessed we are," says Becky.



2018 graduates in the hoop house.

making a difference



rowing Home's mission is to operate, promote, and demonstrate the use of organic urban agriculture as a vehicle for job training, employment, and community development. The organization was founded in 1996 by Les Brown, then policy director at the Chicago Coalition for the Homeless, in order to provide job training for Chicagoans experiencing homelessness. Les advocated that farming was a uniquely effective tool for helping individuals learn job skills while also experiencing emotional healing. "When you get involved in taking responsibility for caring for something, creating an environment that produces growth, it helps you build self-esteem and feel more connected," he wrote.

Since 2006, we have focused our work on Chicago's South Side, specifically in the Greater Englewood community. Our USDA-certified organic farms serve as the foundation for our innovative employment training program, and we produce between 20,000 and 30,000 lb. of vegetables and herbs annually.

Once a thriving business corridor, Englewood has suffered greatly from decades of systemic disinvestment. The community faces a 36 percent unemployment rate, and 44 percent of residents live below the poverty line per the 2016 Quality of Life Plan developed by Teamwork Englewood. In stark contrast, unemployment is at 9 percent and the poverty rate is 22 percent citywide. A 2010 study by the Chicago Policy Research Team at the University of Chicago showed that corner stores, liquor stores, and fast food chains were the primary food sources in the Englewood community. Growing Home is working to help change that narrative by providing employment training and access to affordable, healthy food in the community.

Our paid, farm-based employment training program aims to increase employment opportunities for individuals facing multiple employment barriers such as contact with the criminal justice system, histories of homelessness, substance abuse, and lack of job experience. All our participants live below the poverty line, are currently otherwise unemployed, live in Chicago, and are motivated to transform their lives.

Each year, from April through October, we enroll approximately fifty individuals who are seeking to gain





Production assistants harvesting basil in one of five hoop houses.

job skills and secure long-term employment. Growing Home recognizes that for many, finding and keeping a job takes more than learning hard skills and building a resume. It's also about building soft skills, social emotional health, and other measures of stability like housing, childcare, and financial literacy. This is why we've built the holistic model we implement today, combining fieldwork on our farms with customized classroom instruction and individualized case management.

Growing Home believes that empowering our participants with the skills, connections, and confidence to find and keep good jobs provides a path out of poverty and toward economic self-sufficiency. Moreover, employed and motivated individuals positively affect their families, neighbors, and communities, helping to restore safety and stability to neighborhoods affected by violence and disinvestment.

We also use our farms to provide affordable, healthy food and food education to our neighbors in Englewood. We grow over 100 varieties of vegetables, which we sell at affordable prices at our weekly farm stand on Wood Street and other local markets. Through cooking demonstrations, farm tours, and community outreach, we help our customers and their families integrate nutritious food choices into their lifestyles.

Currently, Growing Home is on the precipice of an exciting period of growth. We were awarded a \$100,000 grant from Impact Grants Chicago in May 2019, which will allow us to develop a vacant lot that is adjacent to our Honore Street Farm into what will become the third farm on our campus in 2020. This third farm will allow us to grow an additional 8,000 lb. of organic produce—all of which we will distribute within Greater Englewood through affordable sales and donations. A new farm will also allow Growing Home to



responsibly increase the number of individuals we train in our employment training program from 51 to 55 in 2020.

Growing Home offers a variety of volunteer

Cherry tomatoes in one of the hoop houses!



2019 production assistant washing greens in the processing room to then weigh and package for sale at one of their markets.

opportunities such as farm work and administrative support, and volunteers can help at our farm stands and markets, and at our special events. We also work with individuals and groups to develop special projects that allow volunteers to share their specific talents.

To learn more about opportunities to get involved, please visit our website at growinghomeinc.org or email us at info@growinghomeinc.org.

About the Author

Danielle Perry, a Chicago native, joined Growing Home as executive director in March of 2019. Prior to her time with the organization, Ms. Perry was the Director of Communications and Outreach at the City of Chicago's Office of Inspector General, where she was responsible for engaging communities around the City about police accountability and government efficiency through strategic partnerships and public engagement. Danielle returned to Chicago after serving in the Obama Administration as a Special Advisor to the Assistant Secretary for Civil Rights at the United States Department of Agriculture. During her tenure at USDA, she led a National Community and School Garden Initiative in food insecure communities around the country.

For more information about how to get involved with Growing Home visit http://growinghomeinc.org



HANK@HEARTLANDHOMEINSPECTIONS.NET · WWW.HEARTLANDHOMEINSPECTIONS.NET

OBSERVING OOSOUJJ

OUT WITH THE OLD

It's a new year, and we're all familiar with New Year's resolutions and the idea of "out with the old, in with the new." Indeed, there's something about turning over the calendar page (hello, 2020!) that feels fresh and invigorating, like anything is possible. In Japanese culture, the concept of *oosouji*, which literally translates as *"oo"* (big) + *"souji"* (cleaning), presents a similar notion, with an emphasis on **clearing out the old**. In fact, they consider it inauspicious to welcome a new year with any "old business" (including dirt and clutter!) unresolved.

home matters

By Shauna Osborne

So, how can we adopt this beautiful practice for use as we march forward into 2020? **Start with the right mindset.** I know I often view cleaning as a dreaded task to be procrastinated as long as possible. This problematic mentality should be transformed into one of forward-looking productivity. Much like a ritual, clearing out the physical dust of the old year also means clearing out the emotional and mental dust, wiping the slate clean for what's to come.

With that healthy viewpoint in mind, it's time to get your hands dirty.

- *Oosouji* is, traditionally, a **top-to-bottom cleaning**, so start at the top by dusting ceilings and fans, wiping down walls, and dusting furniture, and then vacuuming, sweeping, or mopping floors.
- Designate several boxes in each room for items that are no longer meaningful, beautiful, or loved, and when you've finished with your task, pass them along by donating, if appropriate. Eliminating what you no longer use creates space for new ideas and frees you from unnecessary burdens. Also, include a bag or box for waste, removing it (symbolically, taking out the mental "trash") from the house as soon as you finish that room. You will be surprised at how much lighter you feel!
- Lastly, **remove stains from your home**, whether they're on the furniture, carpet, or grout. Old stains remind us of the past and have no place in your newly purged space.

If possible, every family member should be involved in your cleansing practice, making careful decisions about their individual possessions and benefitting from this fresh start. Happy New Year!

-

Don't Get Caught Behind The 8 Ball— Work with a **WINNING** Team!

Tammy Hajjar Miller

THE FEDERAL SAVINGS BANK

Senior Vice President, NMLS# 981615 direct: (312) 667-1965 tammy@thefederalsavingsbank.com www.thefederalsavingsbank.com/tammyhajjar







DESIGN BUILD • KITCHEN AND BATH REMODELING • NEW CONSTRUCTION FLOOR INSTALLATION • HARDWOOD REFINISHING • PAINTING FINISH CARPENTRY • SIDING • DECKING • MASONRY AND ADDDITIONS



VISIT OUR SHOWROOM AND DESIGN CENTER LOCATED AT 3821 W MONTROSE AVENUE, CHICAGO, IL 60618 773.610.4551 • ARETERENOVATORS.COM



TOP 200 STANDINGS

Teams and individuals from January 1, 2019 to November 30, 2019

First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$	#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #
Jeffrey	Lowe	150	\$155,627,977	72	\$77,418,696	222	\$233,046,673	35	Barbara	O'Connor	56	\$26,748,982	20	\$11,039,400	76
Matt	Laricy	178	\$75,415,895	188	\$94,214,185	366	\$169,630,080	36	Joanne	Nemerovski	22	\$28,524,000	10	\$8,671,000	32
Emily	Sachs Wong	77	\$94,223,000	43	\$67,019,499	120	\$161,242,499	37	Debra	Dobbs	19	\$20,144,500	20	\$15,767,500	39
Timothy	Sheahan	95	\$130,871,148	21	\$22,436,000	116	\$153,307,148	38	Gwen	Farinella	7	\$23,600,000	3	\$12,275,000	10
Mario	Greco	172	\$95,570,368	50	\$36,557,101	222	\$132,127,469	39	Julie	Busby	29	\$20,551,550	19	\$14,773,500	48
Elizabeth	Brooks	66	\$128,922,108	2	\$1,954,900	68	\$130,877,008	40	Hayley	Westhoff	32	\$17,613,412	21	\$17,474,500	53
Erin	Ward	18	\$66,212,500	9	\$38,175,000	27	\$104,387,500	41	Emily	Phair	22	\$6,633,400	47	\$26,888,401	69
Leigh	Marcus	135	\$84,144,160	28	\$19,631,900	163	\$103,776,060	42	Weston	Harding	27	\$17,124,448	28	\$15,844,140	55
Scott	Newman	82	\$32,836,650	115	\$62,000,302	197	\$94,836,952	43	Katherine	Malkin	7	\$14,430,000	6	\$18,115,000	13
Melanie	Giglio	64	\$40,756,064	67	\$36,166,747	131	\$76,922,811	44	Danielle	Dowell	38	\$16,934,800	24	\$15,522,430	62
Jennifer	Ames	40	\$50,182,885	17	\$20,372,035	57	\$70,554,920	45	P Corwin	Robertson	22	\$31,937,128	0	\$0	22
Karen	Biazar	99	\$52,757,258	26	\$14,242,388	125	\$66,999,646	46	Erin	Mandel	23	\$25,156,750	10	\$6,350,300	33
Sophia	Klopas	58	\$42,494,875	43	\$22,396,970	101	\$64,891,845	47	Aaron	Sklar	12	\$9,954,000	13	\$21,256,500	25
Millie	Rosenbloom	30	\$34,176,250	26	\$27,275,455	56	\$61,451,705	48	Lauren M.	Wood	34	\$12,973,750	35	\$17,847,450	69
Chezi	Rafaeli	25	\$34,641,000	13	\$25,126,325	38	\$59,767,325	49	Amanda	McMillan	38	\$15,963,967	32	\$14,594,960	70
Sam	Shaffer	28	\$15,078,400	68	\$44,511,988	96	\$59,590,388	50	Phil	Byers	23	\$12,282,100	24	\$17,857,538	47
Carrie	McCormick	41	\$31,044,400	41	\$27,828,000	82	\$58,872,400								
Brad	Lippitz	51	\$33,114,585	31	\$22,481,400	82	\$55,595,985		i mer: Information is pulled. The MLS is not respo						
Nancy	Tassone	19	\$52,690,026	3	\$1,411,000	22	\$54,101,026		team. <i>Chicago Real Pro</i> Jo proper only and may		•		nsibility for the	e stats reported to/by	the MLS. Data i
Philip	Skowron	20	\$38,294,500	5	\$13,596,000	25	\$51,890,500								
Joshua	Weinberg	49	\$22,071,036	52	\$28,525,900	101	\$50,596,936			_					
Colin	Hebson	38	\$34,512,196	22	\$14,838,697	60	\$49,350,893							0.111100	
Eugene	Fu	26	\$41,897,500	4	\$5,970,000	30	\$47,867,500		(MM)			YOUR DEAL			
Jennifer	Mills	47	\$30,039,532	25	\$16,894,400	72	\$46,933,932		U			you have deals t you have clients			her lender?
Natasha	Motev	15	\$29,769,444	5	\$16,849,395	20	\$46,618,839		MOVEME	Sector Sector	and the second	you have deals t			erday?
Konrad	Dabrowski	42	\$26,888,700	26	\$17,333,217	68	\$44,221,917		MORTGA	GE				_	
Ryan	Preuett	13	\$20,073,705	14	\$21,993,098	27	\$42,066,803		Ryan Cot			commend Ryan an			my clients re another lende
Jill	Silverstein	16	\$9,395,500	41	\$31,262,450	57	\$40,657,950		MARKET LEA NMLS#: 224	352	Mortgage.	team at Movement They are lifesaver	s. 🦊 🎾	entire	team at Mov
Jason	O'Beirne	56	\$32,588,323	25	\$7,983,448	81	\$40,571,771	c.	direct: 312.60 yan.cotter@move		- Christop	he DuPont, Broke	r Ng		ed in to save rew Perkins,
Matthew	Liss	58	\$31,723,292	20	\$8,733,050	78	\$40,456,342		novement.com/ry						
Katharine	Waddell	29	\$16,491,000	39	\$23,887,872	68	\$40,378,872		S. Route SA. Nacerville, Microls 50564 1 W			Contraction of the			
Layching	Quek	2	\$1,180,000	60	\$38,483,634	62	\$39,663,634	li Mor UDIF	s, ecosi sy, napriven, honos sosse 1 w warrant Montgage, LLC sapports Equil Ho 1979 (aww.cmturantereacters.org) toige, LLC is licensed by "Ultron, Relide	iding Opportunity HPLS 877-04-1493. Movement			1		
Timothy	Salm	21	\$27,389,000	7	\$11,579,013	28	\$38,968,013	2 Mil 200 S	Include, LLC, in internet by former entries in anisotopie, within 150768A a 3917468, to surged. In change without notice and may be taken of loan convestment or lock-in. It	eried tales and products and mailable		- 1-5-1	a M	M	
Kathleen	Malone	22	\$19,063,850	19	\$19,021,000	41	\$38,084,850	statis at the	W Tarre to Inter-Construction of Work II. Ing for all benafils. "However, Portgage" Whowever, Mortgage, U.L., a Colorant & Colvin Hall Rit, Indian Land, SC 20707. [is a registered trademark Indemark		-		ノア	1



TOP 200 STANDINGS

Teams and individuals from January 1, 2019 to November 30, 2019

Zer Zimberin 6 Statue 7 Statue 6 Statue 7 Statue 7 <thstatue< th=""> Statue S</thstatue<>	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$	#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
Fish Name G Sizzes	1 Margaret	Baczkowski	14	\$12,245,500	11	\$17,711,500	25	\$29,957,000	85	Landon	Harper	27	\$21,264,140	3	\$1,815,000	30	\$23,079,140
Nature	2 Joe	Zimmerman	36	\$16,517,800	24	\$13,130,800	60	\$29,648,600	86	Nathan	Wilks	26	\$8,801,550	48	\$14,268,395	74	\$23,069,945
Inded Our Inded Strong Inded Strong Inded Strong Strong <trr> Strong Strong<!--</td--><td>3 Frank</td><td>Montro</td><td>120</td><td>\$23,399,390</td><td>39</td><td>\$5,528,501</td><td>159</td><td>\$28,927,891</td><td>87</td><td>lan</td><td>Schwartz</td><td>20</td><td>\$15,729,500</td><td>9</td><td>\$7,318,900</td><td>29</td><td>\$23,048,400</td></trr>	3 Frank	Montro	120	\$23,399,390	39	\$5,528,501	159	\$28,927,891	87	lan	Schwartz	20	\$15,729,500	9	\$7,318,900	29	\$23,048,400
Lares Bank Zo FUZZOS FUZZOS	4 Nicholaos	Voutsinas	4	\$1,910,900	53	\$26,889,200	57	\$28,800,100	88	Amy	Duong	16	\$10,635,500	23	\$12,393,900	39	\$23,029,400
Altric Lavrid 2 90,252,00 2 90,856,00 5 72,250,00 7 80,220,00 7 90,220,00 7 92,250,00 <	5 Daniel	Close	11	\$5,410,000	36	\$23,310,242	47	\$28,720,242	89	Ryan	McKane	55	\$21,238,150	2	\$1,310,000	57	\$22,548,150
Ruskin	6 Lucas	Blahnik	25	\$11,002,500	27	\$17,451,900	52	\$28,454,400	90	Kelly	Angelopoulos	14	\$15,764,999	11	\$6,251,029	25	\$22,016,028
Partial Reve Z Vertice	7 Bari	Levine	28	\$13,233,000	28	\$14,985,150	56	\$28,218,150	91	Bruce	Glazer	14	\$6,918,900	17	\$14,702,062	31	\$21,620,962
Mrk jos Su Su Su Su Su Su Su Su Su Su Su Su Su Su Su Su Su Su Su Su Su Su S	8 Elizabeth	Ballis	13	\$11,614,000	18	\$16,596,871	31	\$28,210,871	92	Michael	Maier	24	\$11,316,650	9	\$10,243,961	33	\$21,560,611
Hath Berd 1 Strong 2 Strong 3 Strong Strong <td>9 Pamela</td> <td>Rueve</td> <td>12</td> <td>\$7,768,500</td> <td>14</td> <td>\$19,559,400</td> <td>26</td> <td>\$27,327,900</td> <td>93</td> <td>Kieran</td> <td>Conlon</td> <td>18</td> <td>\$12,975,250</td> <td>10</td> <td>\$8,462,900</td> <td>28</td> <td>\$21,438,150</td>	9 Pamela	Rueve	12	\$7,768,500	14	\$19,559,400	26	\$27,327,900	93	Kieran	Conlon	18	\$12,975,250	10	\$8,462,900	28	\$21,438,150
Metsare Steple 29 5177500 24 546600 53 523600 64 5427400 64 5427400 64 5427400 64 5427400 64 5427400 64 5427400 64 5427400 64 5427400 64 5427400 64 5427400 64 5427400 64 5427400 64 5427400 64 5427400 64 5427400 64 5428420 64 5428420 64 5428420 64 5428420 64 5428420 64 5428420 64 5428420 64 5428420 64 5428420 64 5428420 64 5428420 64 5428420 64 5428420 64 5428420 64 5428420 64 5428420 64 5428420 64 5428420 64 5528820 64 5528820 64 5528820 64 5528820 64 5528820 64 5528820 64 5528820 64 5528820 64 5528820 64 5528820 64 5528820 5528820 5528820 <th< td=""><td>0 Mark</td><td>lcuss</td><td>10</td><td>\$10,369,000</td><td>10</td><td>\$16,597,455</td><td>20</td><td>\$26,966,455</td><td>94</td><td>Douglas</td><td>Smith</td><td>9</td><td>\$5,715,000</td><td>9</td><td>\$15,673,500</td><td>18</td><td>\$21,388,500</td></th<>	0 Mark	lcuss	10	\$10,369,000	10	\$16,597,455	20	\$26,966,455	94	Douglas	Smith	9	\$5,715,000	9	\$15,673,500	18	\$21,388,500
Serie June June <thjune< th=""> June June <th< td=""><td>1 Keith</td><td>Brand</td><td>1</td><td>\$615,000</td><td>52</td><td>\$25,812,400</td><td>53</td><td>\$26,427,400</td><td>95</td><td>Melanie</td><td>Everett</td><td>13</td><td>\$4,136,800</td><td>49</td><td>\$17,233,700</td><td>62</td><td>\$21,370,500</td></th<></thjune<>	1 Keith	Brand	1	\$615,000	52	\$25,812,400	53	\$26,427,400	95	Melanie	Everett	13	\$4,136,800	49	\$17,233,700	62	\$21,370,500
Gay Ludo 2 52/2080 1 52/2080 4 52/2080 52/2080 52/2080 52/2080 52/2080 52/2080 52/2080 52/20800 52/20800 52/20800 52/20800 52/20800 52/20800 52/20800 52/20800 52/20800 52/20800 52/20800 52/20800 52/208000 52/208000 52/208000	2 Melissa	Siegal	29	\$11,717,500	24	\$14,669,400	53	\$26,386,900	96	Rubina	Bokhari	20	\$13,417,895	11	\$7,941,250	31	\$21,359,145
Serie McCurity 50 Sta84.200 20 Sto8900 50 Sta84.200 50 Sta94.200 50	3 Scott	Curcio	34	\$14,094,200	33	\$12,223,400	67	\$26,317,600	97	Dawn	McKenna	8	\$10,666,500	5	\$10,681,856	13	\$21,348,356
Sattlege Vadez 9 12,289,00 96 9,314,767 9 6,203,407 Joel Holand 25 9,004,700 55 9,588,650 60 52,531,60 Kanne Katemenkiewer 20 9,88,605.0 7 52,232,85 9 52,503,60 Katemenkiewer 20 9,887,500 2 5,501,000 4 52,503,60 Katemenkiewer 24 9,837,500 2 5,501,000 4 52,503,60 Katemenkiewer 24 9,837,500 2 5,501,000 4 52,503,60 Katemenkiewer 10 8,607,500 2 5,501,000 4 52,503,60 Katemenkiewer 10 6,070,000 8 8,530,300 5 52,505,60 Katemenkiewer 10 8,607,555 10 52,505,60 52,505,60 52,505,60 52,505,60 52,505,60 52,505,60 52,505,60 52,505,60 52,505,60 52,505,60 52,505,60 52,505,60 52,505,60 52,505,60 52,505,60 52,505,60 52,505,60 52,505,60 52,505,60 <	4 Gary	Lucido	28	\$12,270,600	18	\$13,795,188	46	\$26,065,788	98	Noah	Birk	8	\$16,388,500	6	\$4,613,500	14	\$21,002,000
Lor Hollard 25 8004790 35 8188656 6 82534060 Koma Kuermankewizz 3 8188050 7 922335 30 825903865 Ncholos Odagowani 9 8186050 7 922335 30 82593865 Ncholos Odagowani 9 818602 26 8598450 25598.852 Michael Hallard 26 95942050 2 85984260 25598.852 Meland 64 91378025 28 95399400 2 85598660 Megan Tirpsk 9 9507000 9 8065555 9 855555 Robert Pecanello 63 823278.200 2 8169400 4 8246000 Demris Huyck 2 8109900 2 8167047998 24440339 Kicherel Sopera 3 8201600 1 823706.638 2323706.638 Nincy Heitmenn 5 522.800.00	5 Sara	McCarthy	30	\$15,846,200	20	\$10,099,000	50	\$25,945,200	99	Cindy	Weinreb	8	\$4,475,000	38	\$16,454,200	46	\$20,929,200
Non Kuternankend 2 Witz 3 52.83.326 Ncholas Colagiovani 9 \$35.563.26 16 \$12.23.35 3 \$25.99.352 Mchola Colagiovani 9 \$35.563.26 16 \$12.23.45 3 \$25.99.352 Mchola Hali 36 \$94.470.50 12 \$5.90.000 4 \$25.39.425 Melsaci Gwedonica 7 \$98.333.00 8 \$25.39.425 Melsaci Gwedonica 7 \$98.333.00 8 \$25.39.425 Melsaci Gwedonica 7 \$98.333.00 8 \$25.30.00 5 \$25.99.425 Melsaci Ferrata 23 \$86.79.00 9 \$24.59.50 9 \$24.59.50 Morin Hurk 24 \$90.000 2 \$13.70.000 14 \$24.99.30 5 \$24.99.30 Mchrei Retire 8 \$3.69.000 1 \$24.87.39 9 \$24.87.39 Kaherie Reti	6 Santiago	Valdez	37	\$12,789,700	36	\$13,147,757	73	\$25,937,457	100	Karen	Schwartz	27	\$11,037,855	19	\$9,762,999	46	\$20,800,854
Induced Number Numb	7 Joel	Holland	25	\$10,047,900	35	\$15,886,150	60	\$25,934,050	5								
Nicklass Colagination is Stability is Stability is Stability is Stability is Stability is Stability Stability <thstability< th=""> Stability Stabil</thstability<>	8 Ivona	Kutermankiewicz	23	\$18,580,550	7	\$7,223,315	30	\$25,803,865	included	I. The MLS is not resp	onsible for submitting t	his data. Som	e teams may report ea	ach agent indiv	vidually, while others i	may take credit	for the
Alahja Balard 24 \$1,378,025 28 \$1,391,400 52 \$25,369,455 Melisa Govedarica 27 \$19,33,300 8 \$5,30,300 55 \$25,169,656 Megar Trak 10 \$9,070,000 9 \$16,055,555 19 \$25,155,55 Robert Picciarello 63 \$23,278,200 2 \$16,40,000 4 \$24,726,000 Dennis Huyck 22 \$10,991,000 22 \$13,74,000 4 \$24,726,000 Owen Durfy 38 \$19,94,333 7 \$4,495,000 \$24,87,399 \$24,87,399 Richard Kasper 23 \$21,515,000 7 \$26,55,899 \$0 \$24,37,65,34 Anncy Huetleman 5 \$22,810,000 1 \$22,376,53 \$23,376,638 Nancy Huetleman 5 \$22,810,000 1 \$23,276,538 \$23,376,638 Nancy Huetleman 5 \$22,810,000 1 \$23,276,538 \$23,376,638 Nancy Huetleman 5 \$22,810,000 1	9 Nicholas	Colagiovanni	19	\$13,563,426	16	\$12,234,926	35	\$25,798,352		•				nsibility for the	stats reported to/by	the MLS. Data is	s based on
Meisan Govedarica 27 \$19,833,350 8 \$5,330,300 5 \$25,565 Meisan Tirpak 10 \$9,070,000 9 \$16,055,555 19 \$25,125,555 Robert Picchriello 63 \$23,278,200 2 \$16,000 65 \$24,918,200 Nandre Ferrata 23 \$16,029,000 11 \$8,432,000 44 \$24,76,000 Dennis Huyck 22 \$10,901,000 22 \$13,70,000 44 \$24,603,000 Owen Duffy 38 \$19,914,333 7 \$4,465,000 45 \$24,167,399 Richard Kasper 23 \$21,1550 7 \$26,658,899 30 \$24,167,399 Michel Battisa 18 \$20,668,554 3 \$32,1000 21 \$23,370,538 Nancy Hueteman 55 \$22,800,00 1 \$825,000 52 \$23,370,638 Steve Meyer 48 \$22,370,00 2 \$99,728 50 \$23,376,428 \$23,30,290 \$20,805,810 \$23,376,428 \$23,3	0 Michael	Hall	36	\$19,487,050	12	\$5,901,000	48	\$25,388,050									
Megan Tipak 10 \$9,070,000 9 \$16,055,555 19 \$25,125,555 Robert Picclarello 63 \$23,278,200 2 \$16,40,000 65 \$24,918,200 Nadine Ferrata 23 \$16,294,000 1 \$8,432,000 44 \$24,726,000 Dennis Huyck 22 \$10,991,000 22 \$13,704,000 44 \$24,726,000 Owen Duffy 38 \$19,914,393 7 \$4,495,000 23 \$24,495,393 Kichard Kasper 23 \$21,515,50 7 \$24,695,300 23 \$23,706,638 Michael Battista 18 \$20,668,554 3 \$32,200,00 1 \$23,878,554 Nancy Hueteman 55 \$22,810,00 1 \$28,500 52 \$23,376,428 Nancy Hueteman 55 \$22,279,000 2 \$99,428 \$0 \$23,376,428 Nancy Huteman 55 \$14,274,480 21 \$90,55,810 57 \$23,30,290 \$21,225,8771 \$23,230,209 \$21,248,777	1 Alishja	Ballard	24	\$11,378,025	28	\$13,991,400	52	\$25,369,425	_						THE DAY BUT	100.1	
Regin Reduct R Relation R Relation Robert Picciariello 63 \$23,278,200 2 \$1,640,000 65 \$24,918,200 Nadine Ferrata 23 \$16,294,000 11 \$8,432,000 34 \$24,725,000 Dennis Huyck 22 \$10,991,000 22 \$13,704,000 44 \$24,695,000 Owen Duffy 38 \$19,914,393 7 \$4,495,000 45 \$24,409,393 Richard Kasper 23 \$21,511,500 7 \$2,655,899 30 \$24,167,399 Michael Battista 18 \$20,668,554 3 \$32,2705,638 \$23,375,648 Nancy Hueteman 55 \$22,810,000 1 \$825,000 53 \$23,376,428 Nancy Hueteman 55 \$22,810,000 1 \$23,376,428 \$23,375,428 Nancy Hueteman 55 \$14,274,480 21 \$90,55,810 57 \$23,30,290 Euclice Fogel 14 \$10,805,000 11 \$12,485,787	2 Melissa	Govedarica	27	\$19,839,350	8	\$5,330,300	35	\$25,169,650					1		1 200		
Nadire Ferrata 23 \$16,294,000 1 \$8,432,000 34 \$24,726,000 Dennis Huyck 22 \$10,910,000 22 \$13,704,000 44 \$24,695,000 Owen Duffy 38 \$19,914,333 7 \$4,495,000 45 \$24,693,393 Richard Kasper 23 \$21,511,500 7 \$2,655,899 30 \$24,167,399 Michael Battista 18 \$20,668,554 3 \$3,21,000 21 \$23,875,54 Lance Kirshner 34 \$14,676,738 19 \$90,028,900 53 \$23,705,638 Nancy Huetteman 55 \$22,810,000 1 \$825,000 56 \$23,376,428 Nancy Huetteman 55 \$22,379,000 2 \$99,7428 50 \$23,376,428 Nancy Huetteman 56 \$14,274,480 21 \$90,55,810 57 \$23,30,290 Lucice Fogel 14 \$10,805,000 1 \$12,485,787 25 \$23,290,787 Sta2,600,000 <t< td=""><td>3 Megan</td><td>Tirpak</td><td>10</td><td>\$9,070,000</td><td>9</td><td>\$16,055,555</td><td>19</td><td>\$25,125,555</td><td></td><td>rom</td><td>nana</td><td>SIL</td><td>ike 📘</td><td></td><td>100</td><td></td><td>1</td></t<>	3 Megan	Tirpak	10	\$9,070,000	9	\$16,055,555	19	\$25,125,555		rom	nana	SIL	ike 📘		100		1
Dennis Huyck 22 \$10,991,000 22 \$13,704,000 44 \$24,695,000 Owen Duffy 38 \$19,914,393 7 \$4495,000 45 \$24,409,393 Richard Kasper 23 \$21,511,500 7 \$2655,899 30 \$24,167,399 Michael Battista 18 \$20,668,554 3 \$3,210,000 21 \$23,878,554 Lance Kirshner 34 \$14,676,738 19 \$9,028,900 53 \$23,076,538 Nancy Huetteman 55 \$22,810,000 1 \$282,500 56 \$23,376,428 Nancy Huetteman 55 \$22,379,000 2 \$997,428 50 \$23,376,428 Nancy Huetkeman 56 \$14,274,480 21 \$9,055,810 57 \$23,30,290 Euclice Fogel 14 \$10,805,000 11 \$12,485,787 25 \$23,290,787	4 Robert	Picciariello	63	\$23,278,200	2	\$1,640,000	65	\$24,918,200	4		ina					TE	
Owen Duffy 38 \$19,914,393 7 \$4,495,000 45 \$24,409,393 Richard Kasper 23 \$21,511,500 7 \$2,655,899 30 \$24,467,399 Michael Battista 18 \$20,668,554 3 \$3,210,000 21 \$23,878,554 Lance Kirshner 34 \$14,676,738 19 \$9,028,900 53 \$23,705,638 Nancy Huetteman 55 \$22,810,000 1 \$825,000 56 \$23,635,000 Steve Meyer 48 \$22,379,000 2 \$97,428 50 \$23,376,428 Nancy Hotchkiss 36 \$14,274,480 21 \$9,055,810 57 \$23,300,290 Eudice Fogel 14 \$10,805,000 11 \$12,485,787 25 \$23,290,787	5 Nadine	Ferrata	23	\$16,294,000	11	\$8,432,000	34	\$24,726,000			<u>ыцу</u>				12	1	1
Owen Duffy 38 \$19914,393 7 \$4,495,000 45 \$24,409,393 Richard Kasper 23 \$21,511,500 7 \$2,655,899 30 \$24,167,399 Michael Battista 18 \$20,668,554 3 \$3,210,000 21 \$23,878,554 Lance Kirshner 34 \$14,676,738 19 \$9,028,900 53 \$23,705,638 Nancy Huetteman 55 \$22,810,000 1 \$825,000 56 \$23,376,428 Nancy Huetteman 55 \$22,379,000 2 \$997,428 50 \$23,376,428 Nancy Hotchkiss 36 \$14,274,480 21 \$905,810 57 \$23,330,290 Eudice Fogel 14 \$10,805,000 11 \$12,485,787 25 \$23,290,787	6 Dennis	Huyck	22	\$10,991,000	22	\$13,704,000	44	\$24,695,000	VO	u can turn to	our Chicago F	eal Esta	e 📄	~	E M		1
Richard Kasper 23 \$21,511,500 7 \$2,655,899 30 \$24,167,399 Michael Battista 18 \$20,668,554 3 \$3,210,000 21 \$23,878,554 Lance Kirshner 34 \$14,676,738 19 \$9,028,900 53 \$23,370,638 Nancy Huetteman 55 \$22,810,000 1 \$825,000 56 \$23,376,428 Steve Meyer 48 \$22,379,000 2 \$997,428 50 \$23,376,428 Nancy Hotchkiss 36 \$14,274,480 21 \$905,810 57 \$23,330,290 Lucice Fogel 14 \$10,805,000 1 \$12,485,787 25 \$23,290,787	7 Owen	Duffy	38	\$19,914,393	7	\$4,495,000	45	\$24,409,393						1210	100 M		100
Indication Buildance	8 Richard	Kasper	23	\$21,511,500	7	\$2,655,899	30	\$24,167,399									1 ac
Nancy Huetteman 55 \$22,810,000 1 \$825,000 56 \$23,635,000 Steve Meyer 48 \$22,379,000 2 \$997,428 50 \$23,376,428 Nancy Hotchkiss 36 \$14,274,480 21 \$9,055,810 57 \$23,330,290 Eudice Fogel 14 \$10,805,000 11 \$12,485,787 25 \$23,290,787	9 Michael	Battista	18	\$20,668,554	3	\$3,210,000	21	\$23,878,554	Ŕ	AL ESTAT	ELEGAL	SERVI	CES	-		100	
NancyMeyer48\$22,379,0002\$997,42850\$23,376,428SteveMeyer48\$22,379,0002\$997,42850\$23,376,428NancyHotchkiss36\$14,274,48021\$9,055,81057\$23,330,290EudiceFogel14\$10,805,00011\$12,485,78725\$23,290,787www.AvenLaw.com	0 Lance	Kirshner	34	\$14,676,738	19	\$9,028,900	53	\$23,705,638	-		nothan N	ЛАт		1 7		-	
Steve Meyer 48 \$22,379,000 2 \$99,428 50 \$23,376,428 Nancy Hotchkiss 36 \$14,274,480 21 \$9,055,810 57 \$23,330,290 Eudice Fogel 14 \$10,805,000 11 \$12,485,787 25 \$23,290,787	1 Nancy	Huetteman	55	\$22,810,000	1	\$825,000	56	\$23,635,000						4		- m	
Hundry Hotelinkss So \$14,274,400 21 \$5,055,250 Eudice Fogel 14 \$10,805,000 11 \$12,485,787 25 \$23,290,787	2 Steve	Meyer	48	\$22,379,000	2	\$997,428	50	\$23,376,428	1.67	180 N	. Michigan Ave. Ste.			5	44	100	
Eudice Fogel 14 \$10,805,000 11 \$12,485,787 25 \$23,290,787 www.AvenLaw.com	3 Nancy	Hotchkiss	36	\$14,274,480	21	\$9,055,810	57	\$23,330,290						200		19	
Ionathan@AvenI aw com	4 Eudice	Fogel	14	\$10,805,000	11	\$12,485,787	25	\$23,290,787		www.	AvenLaw.com				ARC -	1	6







Bus: (773) 650-0551 jgarci6@amfam.com



American Family Mutual Insurance Company, S.I. & Its Operating Companies, American Family Insurance Company, 6000 American Parkway, Madison, WI 53783 011780 - Rev. 6/18 @2016 - 10110807

INSURANCE BUILT AROUND YOU.

Whether it's a new-to-you minivan that fits the whole family or the condo you've been keeping an eye on for "someday," the stuff in your life reflects your dreams for the future.

Let's talk about you and your family's future, and how I can help protect it.

guaranteed Rate

Michelle Bobart's inspired focus will help you shine

Over 2,500 agents and clients agree, Michelle offers unique solutions for every mortgage scenario.

Whether acting quickly to close your most challenging jumbo property or taking time to listen well to your clients' hopes and dreams, Michelle Bobart's Platinum Mortgage Experience means everyone involved in her transactions receives custom-tailored service.

Top 1% Mortgage **Originators in America**

Mortgage Executive Magazine 2012-2018

Top Originators

Scotsman Guide 2014-2018

75 Elite Women

Top Producer

*Based on 2500 closed loans, according to Guatanteed Rate production reports (2015-2018).

Construction of the second seco

80 · January 2020



Five Star Professional Chicago Magazine 2011-2018

US Mortgage Banking 2017-2018

National Mortgage News, 2018

Work with the best. **Contact Michelle today** for a lender you can trust.

Michelle Bobart

SVP of Mortgage Lending

CHAIRMAN'S (=) CIRCLE

O: (312) 379-3516 C: (312) 953-7365 Michelle@rate.com Rate.com/michellebobart 320 W. Ohio St Suites 1E, Chicago, IL 60654

TOP 200 STANDINGS

Teams and individuals from January 1, 2019 to November 30, 2019

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$	_	#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
101	Qiankun	Chen	25	\$7,303,250	40	\$13,472,000	65	\$20,775,250		135	Laura	Meier	15	\$5,532,500	22	\$11,844,850	37	\$17,377,350
102	Ryan	Smith	131	\$20,728,674	0	\$0	131	\$20,728,674		136	Sam	Jenkins	13	\$7,509,500	18	\$9,830,750	31	\$17,340,250
103	Michael	Rosenblum	23	\$12,671,394	9	\$7,754,500	32	\$20,425,894		137	Nathan	Binkley	10	\$4,733,000	19	\$12,210,616	29	\$16,943,616
104	Steven	Jurgens	13	\$12,004,500	7	\$8,400,500	20	\$20,405,000		138	David	Heck	2	\$1,166,000	30	\$15,631,801	32	\$16,797,801
105	Stefanie	Lavelle	31	\$13,936,400	14	\$6,179,000	45	\$20,115,400		139	Hasani	Steele	43	\$13,170,407	11	\$3,615,115	54	\$16,785,522
106	Marci	Trick	0	\$0	38	\$19,916,236	38	\$19,916,236		140	Kristi	Gunther	12	\$13,773,500	4	\$2,961,250	16	\$16,734,750
107	Danny	Lewis	13	\$7,247,400	19	\$12,459,011	32	\$19,706,411		141	Michael	Linden	37	\$15,166,000	4	\$1,559,750	41	\$16,725,750
108	Daniel	Glick	15	\$10,489,652	12	\$9,137,052	27	\$19,626,704		142	Haley	Levine	14	\$4,203,001	34	\$12,490,370	48	\$16,693,371
109	Michael	Shenfeld	20	\$10,984,400	15	\$8,639,500	35	\$19,623,900		143	Dominic	Irpino	18	\$5,776,478	27	\$10,901,869	45	\$16,678,347
110	Cynthia	Sodolski	10	\$7,193,000	16	\$12,372,750	26	\$19,565,750		144	Jennifer	Liu	36	\$15,511,900	4	\$1,049,929	40	\$16,561,829
111	Brooke	Vanderbok	21	\$11,482,950	13	\$8,011,500	34	\$19,494,450		145	James	D'Astice	8	\$3,420,500	20	\$12,978,643	28	\$16,399,143
112	D	Waveland Kendt	24	\$13,835,787	10	\$5,501,500	34	\$19,337,287		146	Laura	Торр	25	\$9,939,000	10	\$6,337,500	35	\$16,276,500
113	Samantha	Porter	20	\$14,668,000	2	\$4,625,000	22	\$19,293,000		147	Darrell	Scott	9	\$4,423,000	20	\$11,800,000	29	\$16,223,000
114	Elena	Theodoros	21	\$10,428,250	15	\$8,774,600	36	\$19,202,850		148	Emily	Smart Lemire	12	\$9,143,050	9	\$7,021,750	21	\$16,164,800
115	Deborah	Hess	23	\$11,492,100	16	\$7,597,399	39	\$19,089,499		149	Stacey	Dombar	36	\$14,785,625	3	\$1,296,000	39	\$16,081,625
116	Camille	Canales	14	\$6,617,000	25	\$12,389,300	39	\$19,006,300		150	Robin	Phelps	19	\$9,708,900	9	\$6,310,000	28	\$16,018,900
117	Philip	Schwartz	24	\$10,027,500	22	\$8,957,900	46	\$18,985,400	_									
118	Eric	Hublar	3	\$1,770,000	40	\$17,165,298	43	\$18,935,298	ir	ncluded.	The MLS is not respo	ed directly from the ML nsible for submitting t	nis data. Some	teams may report ea	ch agent indivi	dually, while others m	nay take credit i	or the
119	Barbara	Proctor	9	\$15,202,500	3	\$3,640,000	12	\$18,842,500			•	<i>lucers</i> does not alter on the agent's whether	•		sibility for the	stats reported to/by th	he MLS. Data is	based on
120	Ryan	Huyler	13	\$9,203,500	11	\$9,552,100	24	\$18,755,600										
121	Todd	Szwajkowski	22	\$8,036,900	19	\$10,645,400	41	\$18,682,300		-								
122	Nick	Rendleman	23	\$6,321,000	43	\$12,347,958	66	\$18,668,958					~1 •	onte		TTA		
123	Helaine	Cohen	8	\$7,290,000	9	\$11,245,400	17	\$18,535,400						ents			IT]	
124	Stephanie	Cutter	25	\$9,076,100	19	\$9,324,500	44	\$18,400,600				the second se				and the second se	OME LO	
125	Benyamin	Lalez	4	\$1,435,400	33	\$16,733,150	37	\$18,168,550					Nee			Но	ME STARTS	HERE
126	Jacqueline	Colando	42	\$17,440,350	2	\$707,500	44	\$18,147,850			12-		Mo	re		IT'S MORE	THAN A M	ORTGAGE
127	Sarah	Ziehr	39	\$17,012,000	1	\$916,000	40	\$17,928,000	ii ii									
128	Meredith	Manni	6	\$10,539,000	7	\$7,385,000	13	\$17,924,000		8	60	6-	Spa	ace?			Chris K	
129	Lisa	Huber	16	\$6,510,340	24	\$11,374,775	40	\$17,885,115		5	A Le					200	Cell: 630	age Banker 1.564.3272
130	Steve	Otwell	0	\$0	32	\$17,869,100	32	\$17,869,100		1	Pro			sella can help n the attentio			NMLS #8	372091 @uhloans.com
131	Stephanie	Loverde	17	\$7,904,300	16	\$9,949,000	33	\$17,853,300			AUR	and the second sec		r loan needs.			uhloans.	-
132	Clare	Spartz	14	\$11,467,624	4	\$6,319,000	18	\$17,786,624		F	1	A BAL						
133	Ashley	Carter	19	\$7,901,000	18	\$9,735,390	37	\$17,636,390			A DE LA DE L		4 Westbr	ook Corporate C	enter,	1000 N. Milv	vaukee Ave	9
134	James	Athanasopoulos	50	\$17,453,005	1	\$137,200	51	\$17,590,205		1), Westchester, IL				8) 531-9060



TOP 200 STANDINGS

Teams and individuals from January 1, 2019 to November 30, 2019

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$	#	First Nan	ne Last Name	List #	List \$	Sell #	Seli \$	Total #	Total \$
151	Joseph	Kotoch	12	\$6,203,500	18	\$9,781,000	30	\$15,984,500	185	Brady	Miller	16	\$5,229,600	30	\$9,325,900	46	\$14,555,500
152	Christina	Delgreco	21	\$10,586,500	7	\$5,390,000	28	\$15,976,500	186	Mark	Bystrowicz	7	\$8,065,000	12	\$6,478,000	19	\$14,543,000
53	Elizabeth	Lothamer	12	\$6,976,325	21	\$8,995,344	33	\$15,971,669	187	Danielle	Inendino	0	\$0	34	\$14,515,350	34	\$14,515,350
54	Sharon Kay	Rizzo	4	\$1,067,500	52	\$14,890,035	56	\$15,957,535	188	Joanna	Olszynska	21	\$12,908,500	3	\$1,599,000	24	\$14,507,500
55	Paul	Mancini	17	\$6,875,500	20	\$9,078,250	37	\$15,953,750	189	Juany	Honeycutt	10	\$6,012,500	11	\$8,441,900	21	\$14,454,400
56	Terri	McAuley	10	\$11,941,120	5	\$4,001,500	15	\$15,942,620	190	Peter	Moore	13	\$6,135,200	17	\$8,318,709	30	\$14,453,909
57	Tanni	Wong	13	\$9,061,500	9	\$6,842,000	22	\$15,903,500	191	Andreas	Holder	3	\$2,638,750	11	\$11,630,750	14	\$14,269,500
58	Greg	Vollan	13	\$11,257,500	8	\$4,584,500	21	\$15,842,000	192	Ryan	Gossett	15	\$7,164,200	12	\$7,062,000	27	\$14,226,200
59	Stephen	Hnatow	17	\$7,425,000	15	\$8,268,400	32	\$15,693,400	193	Edward	Jelinek	17	\$8,850,500	9	\$5,345,900	26	\$14,196,400
60	Christopher	Mundy	11	\$6,700,000	11	\$8,978,900	22	\$15,678,900	194	Leslie	Glazier	15	\$9,663,500	5	\$4,437,155	20	\$14,100,655
61	Shay	Hata	19	\$8,390,400	14	\$7,222,800	33	\$15,613,200	195	Michelle	Browne	27	\$11,502,500	6	\$2,453,000	33	\$13,955,500
62	George	Selas	26	\$10,685,898	9	\$4,895,900	35	\$15,581,798	196	Cory	Tanzer	25	\$8,346,438	15	\$5,593,500	40	\$13,939,938
63	Mark	Керру	26	\$9,138,500	16	\$6,430,050	42	\$15,568,550	197	Karen	Ranquist	13	\$12,346,800	4	\$1,561,000	17	\$13,907,800
64	Keith	Tarasiewicz	1	\$239,500	31	\$15,306,600	32	\$15,546,100	198	Mary	Haight Himes	18	\$9,811,900	9	\$4,089,150	27	\$13,901,050
5	Beth	Gomez	16	\$11,458,425	8	\$4,065,250	24	\$15,523,675	199	Christophe	Pertile	12	\$6,280,500	7	\$7,597,000	19	\$13,877,500
6	Janelle	Dennis	22	\$9,309,050	14	\$6,177,900	36	\$15,486,950	20) Connie	Engel	14	\$5,921,100	9	\$7,942,500	23	\$13,863,600
7	Amir	Fouad	18	\$9,065,500	8	\$6,365,835	26	\$15,431,335									
8	Keith	Wilkey	7	\$10,228,500	5	\$5,144,000	12	\$15,372,500			s pulled directly from the responsible for submitting						
69	Vincent	Anzalone	12	\$6,171,000	16	\$9,009,000	28	\$15,180,000		•	<i>al Producers</i> does not alte I may not match the agent			nsibility for the	stats reported to/by t	the MLS. Data is	s based on
0	Juliana	Yeager	23	\$8,741,000	13	\$6,426,500	36	\$15,167,500		5 1 1 1 1 1 1	.,	, ,					
71	Lawrence	Dunning	11	\$6,759,000	16	\$8,377,900	27	\$15,136,900									
2	Xiaojing	Frost	13	\$5,215,000	26	\$9,917,200	39	\$15,132,200		-				4			
73	Kelly	Parker	16	\$8,889,000	11	\$6,221,432	27	\$15,110,432		6					MG		
74	Lisa	Kalous	5	\$4,040,000	11	\$11,014,600	16	\$15,054,600			P			MILES 8	GURNEY LLC		
75	Beata	Gaska	20	\$15,043,000	0	\$0	20	\$15,043,000						ATTO	RNEYS AT LAW		
76	Matthew	Engle	9	\$3,102,500	28	\$11,899,650	37	\$15,002,150			Say and						
77	Mario	Barrios	13	\$5,177,400	24	\$9,818,253	37	\$14,995,653		-1			know that ag				
78	Christopher	Norton	14	\$11,109,339	8	\$3,847,900	22	\$14,957,239					nt your clients				
9	Rachel	Krueger	10	\$7,182,500	9	\$7,774,000	19	\$14,956,500			AK	đ	ind, as a resul		ned to use yc 1ere Miles & (-	
0	Suzanne	Gignilliat	6	\$5,875,000	7	\$9,041,000	13	\$14,916,000		6 1		16				-	
81	Chris	Bauer	17	\$7,032,000	12	\$7,748,500	29	\$14,780,500					ou have a buye why Miles & G				
32	Harold	Blum	16	\$11,469,750	5	\$3,291,000	21	\$14,760,750				,			sid be your g		
3	Kevin	Wood	3	\$12,815,013	2	\$1,899,000	5	\$14,714,013		Adam Gur				212_{0}	$\overline{2}$		
4	Gail	Spreen	25	\$8,890,500	10	\$5,806,000	35	\$14,696,500	a	dam@lawfir	nmiles.com	150 9	S WACKER		929-09		

www.milesgurneylaw.com

150 S WACKER DR. SUITE 2400 | CHICAGO, IL 60606

WEALTH WHEEL

RETIREMENT

MAXED OUT 401

NON-RETIREMENT

INVESTMENTS

50% STOCKS

25% INDEX FUNDS

25% MANAGES FUNDS

ARE YOUR CLIENTS GETTING THIS LEVEL OF GUIDANCE AND FINANCIAL ADVICE FROM YOUR **MORTGAGE LENDER?**

> SEND THEM OUR WAY FOR A FREE CONSULTATION ON HOW THEIR MORTGAGE **FITS AROUND ALL OF** THEIR FINANCIAL GOALS



SALES MANAGER • LOAN OFFICER NMLS ID# 447796 ILLINOIS RESIDENTIAL MORTGAGE LICENSEE

(312)731-4939CHAD@THELUBBENGROUP.COM THELUBBENGROUP.COM



For Chicagoland's Real Estate Buyers & Sellers, we provide personalized legal guidance and counsel from Contract to Closing and <u>Beyond</u>.



THE GUNDERSON LAW FIRM, LLC

www.gundersonfirm.com | 312-600-5000 | info@gundersonfirm.com



PRIMARY

REAL ESTATE

3X INCOME

RESERVES

LIQUID CASH

\$25K - \$50K

THE GUNDERSON LAW FIRM ·

2155 W. Roscoe St. Chicago, IL 60618





PRSRT STD US POSTAGE PAID WILMINGTON, NC PERMIT NO. 40



Danielle Dowell

TheDowellGroupRE.com 312-391-5655 Congratulations to Danielle Dowell on another success!

1441 W Elmdale Ave, Unit 3S, Chicago, IL 60660

Danielle expertly priced and marketed this home. While other homes in the area languished Danielle placed this home under contract in just 6 days!



Danielle's experience with Phoenix Rising Home Staging:

"As a Team we have been using Phoenix Rising for our Staging for a year now. They always do an amazing job, have a great staff, and are flexible with our schedules and our needs. We highly recommend working with them to get any listing sold!"



WWW.CHICAGOSTAGING.COM 105 E. Oakton St, Des Plaines, IL 60018 312-450-8365 Phoenix Rising Home Staging helps our clients sell their homes faster and for more money! Call today to schedule your staging consultation