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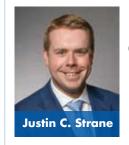
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One of my all time favorite quotes is, "Necessity is the mother of invention." Plato makes it sound so eloquent. In layman's terms, if you really need to do something, you will think of a way to do it. We have all experienced this in some form over the past couple of months.

In some ways, I feel more connected to our REALTOR® community than before. Countless REALTORS® and Partners have reached out to simply check in to make sure our family was doing ok. Everyone has been so understanding of our delayed response times as we navigate our new business norms. Experiencing a pandemic has been very eye-opening and it's made me come to appreciate many things that I once took for granted... like our educational system and the teachers who make it all happen.

What you might not know is that my wife, Emily, taught first and second grade and has a master's degree in education. I was in awe of what she was able to accomplish with just 48 hours notice that CPS was closing schools for at least two weeks (at that time). She has numerous friends who are well connected in the school system and was immediately on the phone with those friends seeking ideas to help create a makeshift curriculum for our elementary-aged kids. Needless to say, our children have plenty of activities to keep them entertained and engaged.

This entire issue is dedicated to celebrating mothers and the partnerships these mothers have made with their daughters or sons to build successful teams. I would be amiss if I didn't acknowledge the integral role my wife plays in running the *Chicago Real Producers* platform and her role at home as a mother of our four children. I have realized that what she does, both with the business and at home, allows me the freedom to focus on growth and implement more systems that add value. I have also realized that I don't thank her enough for her sacrifice. It is a privilege to innovate, create, and exist every day next to someone who you can't imagine living without.

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This month, we encourage you to find creative and special ways to make the mother figures in your life feel loved and show gratitude for the impact they've had in your life.



Fighting the good fight,

Andy Burton
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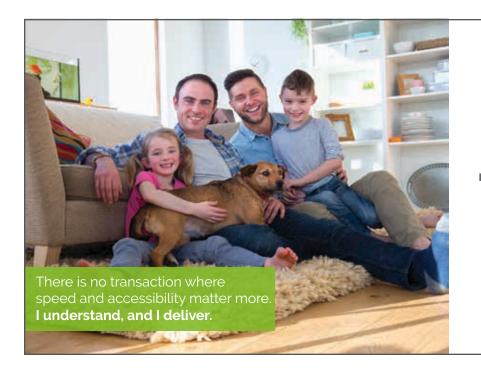
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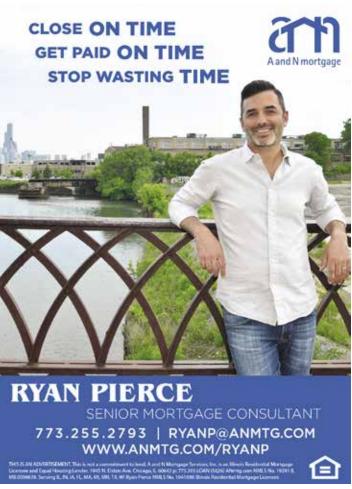






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Sys-tem (noun): A set of things working together as parts of a mechanism or an interconnecting network. (Oxford Dictionary)

If you take a look at your business, do you have a system in place for everything? Do you have a system for following up with leads (beyond just calling them right away)? Do you have a system for any new listing with which you go live? Or how about new buyer clients?

If you do not have the proper systems in place to handle every part of your business, the likely result will be experiencing frustration and overwhelm, and possibly losing clients. Plus, you might not have the ability to take on new business while handling your current business.

The purpose of a system is to create efficiency. Every day we are pulled in a million different directions. We are constantly on our phones—calling, emailing, and texting. We are also posting on social media, marketing our listings, and following up on, and negotiating deals. Sometimes we are doing many of these things at the same time. It is not possible to do all of this if you are not organized and have systems in place to keep you organized.

An agent should first evaluate the infrastructure of their business. What systems do they have set up for the core of their business? Do they have the proper systems in place to regularly market to their database? Do they have daily routines in place to prospect for new clients or for deal follow-up?

Find some time in your day to take a hard look at the core parts of your business. Walk through each part of your company step by step. Even do a mock test—create a pretend client—if you need to fully understand how you are handling each stage of the process. Then look at each part/stage and see what you can do to make it more efficient. In what areas are you wasting time? Identify unnecessary steps and either delete them or rework them. Also, look to see if there is any technology you may be able to implement that can help you out. For example, I am a huge proponent of email templates: I have templates set up for leads, for after listing and buyer presentations, and even for getting recommendations from clients after closing. These templates save me time and energy so I can focus on other important tasks in my day.

I stress the importance of streamlining the core of a REALTOR'S® business because if an agent does not do this, they might not be able to scale their business when the time is right.

Without systems in place to handle more business, an agent might not be able to take on more clients effectively, meaning clients might not get the quality of service they deserve, which can result in the agent not getting referrals from these clients. And they may even get bad reviews. Ever leave a bad Yelp! review? Or better yet, have you ever received one? Good luck trying to get it taken down. Consumers will likely see those reviews and may move on to another REALTOR®.

Also, without the proper systems in place, an agent can get overwhelmed quickly and become frantic. I've seen it personally with agents who tell me they are "busy," but in reality, they are just unorganized. Think about it, how else can agents do \$15M, \$20M, or more? There is no way an agent could do this if they weren't organized and had the right systems in place to handle that level of volume.

On top of all of this, if an agent has visions of growing and expanding their business, at some point they will likely want to bring in someone to help, especially if they have the goal of producing \$15M or more. All of the agents' systems should be running full steam ahead, so that when the time is right, an agent can bring on their first hire, an assistant, who can step in and run the business as if they were running it themselves.

Abraham Lincoln said, "If I had six hours to chop down a tree, I would spend the first four hours sharpening the axe." Taking the steps to put sound systems in place allows the agent to focus on bringing in more business and selling, rather than having to focus on the simple daily tasks that need to be done.

There is one last thing I want to mention. When it comes to systems, I think it is important to implement them in every part of your life. I look at systems as another way to say "routine." I have a system for everything—from what I do the second I wake up in the morning, to what I do before going to bed, and everything in between. Through a lot of trial and error, I have found ways to make myself the most efficient I can be every day, and I am always looking for ways to be more efficient.

Try doing this in your business and in your life, and you will see how much more productive you can be.

About the Author:

Mike Opyd is the owner of RE/MAX NEXT, a brokerage specifically designed to help an agent's business grow

without the limitations of a traditional real estate company. In addition to owning RE/MAX NEXT, Mike is a top producing agent. He has been recognized by Chicago Agent Magazine as a "Who's Who" REALTOR® in 2014, 2015, 2017, 2018, and 2019.



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CHICAGO FURNITURE

BANK



making a difference By Griffin Amdur

Going into our senior year at the University of Pennsylvania, we three friends—Andrew Witherspoon, James McPhail, and Griffin Amdur—realized that younger generations didn't want much of their parents' belongings, and many good items were ending up in the garbage. After researching this idea, and realizing that used furniture typical ly doesn't have much monetary worth, we stumbled upon furniture banks. After being plan to start a furniture bank in Chicago (because Chicago did not have a furniture bank, and that is where Griffin grew up). After applying for the University of Pennsyl"If not for the furniture bank I would still be struggling, trying to get things for our apartment little by little. The furniture bank really was a miracle and a blessing to me."

vania President's Engagement Prize, we won \$250,000 in seed funding from UPenn to launch our organization—the Chicago Furniture Bank (CFB).

The CFB is a nonprofit that collects donated furniture and housewares to give to those leaving shelters and moving into permanent housing. When low-income families move out of shelters and into permanent supportive housing, they do not have many belongings (if any). The agencies that find families housing do not have the logistical capabilities or resources to provide furnishings, and consequently, families generally live in empty spaces for extended periods of time, or even indefinitely. Oftentimes, families do not have beds to sleep on, a table to eat at, or a desk at which their children can do homework. From our experience over the years, we've learned that furniture poverty can affect one's quality of life; it can also become a contributing factor to social exclusion, physical and mental distress, and recidivism to homelessness. Providing furniture gives people the ability to take ownership and feel comfortable in their home, thus allowing our clients to focus on getting a job, pursuing their education, or addressing substance abuse issues. Our mission is to provide dignity, stability, and comfort to Chicagoans during their transition into supportive housing by allowing them to hand-pick an entire home's worth of furnishings. Clients are able to choose all the items needed to turn their house into a home, including beds, couches, armchairs, dressers, tables, chairs, desks, kitchen-

The CFB essentially serves as the intermediary between people with extra furniture and those without. The CFB receives about sixty percent of its furniture donations from residential homes, and forty percent from corporate donors. Additionally, the CFB asks for a "suggested donation" to help cover the cost of the movers and the truck, since the furniture is given away for free. This "suggested donation"

ware items, small appliances, artwork, rugs, and more.

ranges from \$100 (a few items) to \$500 (a full house of furniture). Both the furniture donated and the suggested donation are tax-deductible.



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mentored by the Philadelphia Furniture Bank's executive director, we wrote a business



The CFB's 25,000 square foot warehouse includes a 6,000 square foot showroom displaying more than twenty options of each type of furniture. Since starting the CFB twenty-one months ago, we have furnished 2,050 homes for 5,400 clients through partnerships with 320 local nonprofit organizations, including those that serve the formerly homeless, victims of domestic violence, the mentally and physically disabled, veterans, and other populations that face poverty. Currently, the CFB furnishes eight to ten homes per day through the hard-work of its twenty-two full-time employees (sixty percent of whom are hired from nonprofit workforce development programs). Additionally, 1,550 tons of furniture (38,000 pieces) have been distributed that likely otherwise would have ended up in a land-fill. The CFB is projected to furnish 2,000 homes in 2020. All ten of our daily appointment slots are reserved eight weeks in advance by our nonprofit partners. Our five-year goal is to furnish 5,000 homes per year.

The CFB recently launched a new business called the Honest Junk Company, which provides a junk removal service. We will remove anything, but all usable goods will be donated to various charities. Through partnerships with the Salvation Army, Habitat Resale Stores, Cradles to Crayons, Open Books,

and, of course, the CFB, all items that can find a new home will go to a new home. One hundred percent of proceeds from Honest Junk go to the CFB, with the goal of getting CFB more financially sustainable and less reliant on philanthropy. Honest Junk charges market rate for its removal service, but all goods picked up are tax deductible along with eighty percent of the removal fee. The main difference between the CFB and Honest Junk is that Honest Junk can provide immediate removal of furniture (next day pick up), and Honest junk will remove anything (the CFB only picks up quality furniture and housewares). Honest Junk is there to provide one-stop service where everything can be cleared, while also ensuring all usable items will be donated.

The CFB is always in need of more furniture, so if your client has extra items they are looking to donate, please reach out!

About the Author

Griffin Amdur is a Chicago native who grew up in Ravenswood. He went to the University of Pennsylvania and received a bachelor of science in finance, real estate, and behavioral economics.





Celebrating how CFB furnished its 600th home. They are now up 2,050 homes furnished since starting in July of 2018.

For more information on how to get involved please visit www.chicagofurniturebank.org or call 312-752-0211.









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$Elizabeth Ballis \\ Deborah Ballis Hirt$

>> celebrating mothers

The Power of Openness and Mutual Respect



"Elizabeth is the most caring, loving, selfless, and loyal person I know. She is my superhero—always willing to lend a helping hand to those in need, always bringing people together, and never resting until everyone else is okay. As a mom, she provided unconditional love, support, and guidance. She has been my role model as a mother, wife, friend, and career woman," says Deborah Ballis Hirt.

Elizabeth Ballis became a REALTOR® in 1980, when Deborah was eight years old. She was just getting back into the workforce after taking time off, having left the insurance business to be at home with Deborah and her sister, Stacey. Their neighbor was selling his home, and Elizabeth helped connect him with her friend who was a REALTOR®. As she watched the real estate process unfold from there, she thought it might match her skillset pretty well. Interest rates were at eighteen percent at the time, but the slow start gave her time to learn the business and be a mother.

Deborah's father, Stephen, was a developer, so once Elizabeth became a REALTOR®, Deborah was immersed, rather unwillingly at times, in the real estate world. "I didn't love real estate as a child and vowed never to do it," Deborah says. "Looking back, however, I appreciate that my mom worked full-time and still never missed any of my games or school events. She supported me, and I could see that is how she cared for her clients [too]. I have always been in awe of her level of integrity, her strong moral compass, and ability to treat everyone with respect and kindness."

Despite having an aversion to real estate as a child, over time Deborah developed a heart for helping people and improving communities. After graduating college, she went to work for the City of Chicago, and served in a variety of departments and agencies for about five years. She then decided to join her father's development company, which was building homes as part of a city program to help improve communities.

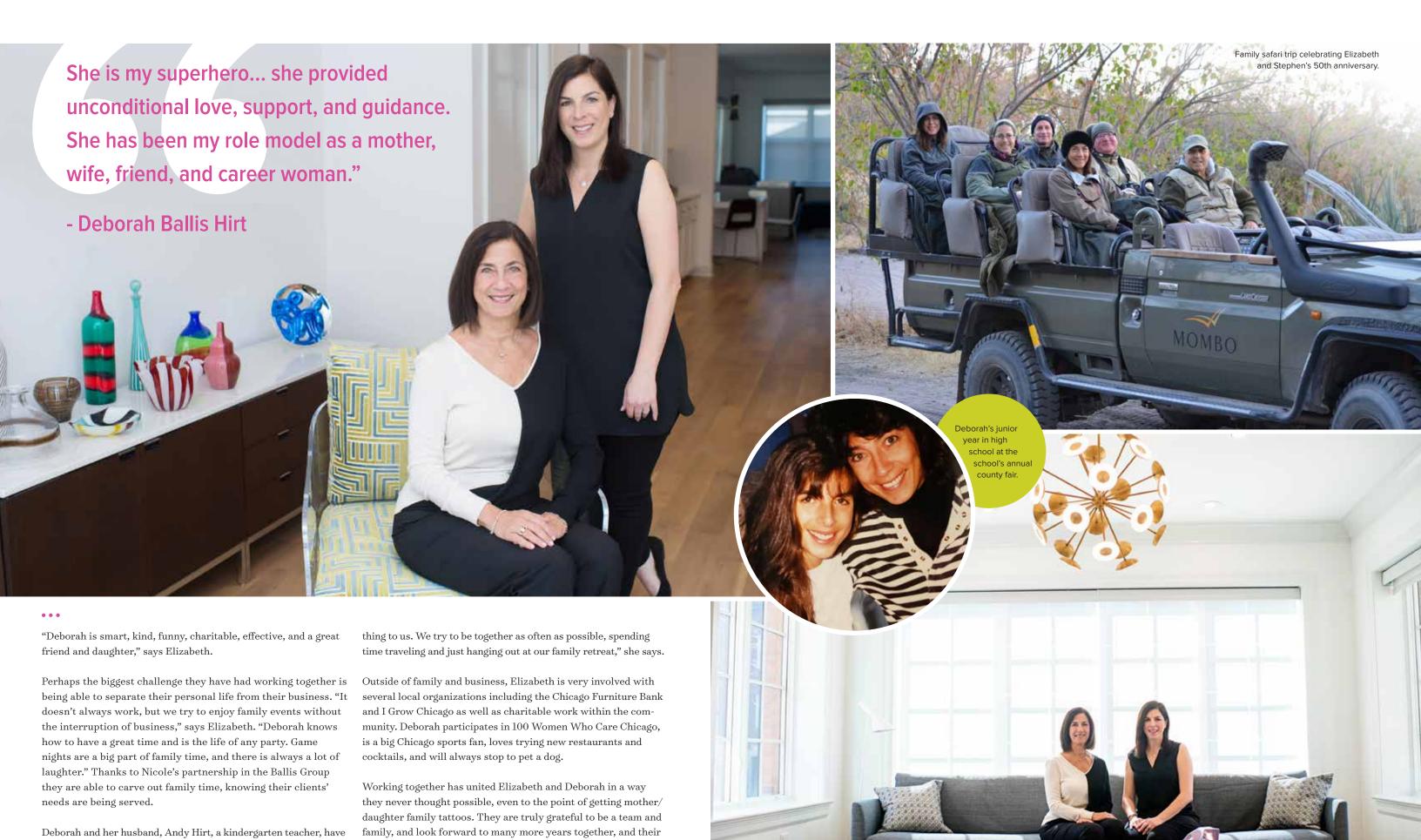
As development opportunities diminished in 2008, Deborah decided to get her real estate license, and by 2010, she had joined her mother, forming the Ballis Group. That year, and every year since, Deborah and Elizabeth have been honored by the Chicago Association of REAL-



TORS® (CAR) as a Top Producing Team. Elizabeth received the first CAR REALTOR® of the Year award in 2011. Part of what makes the Ballis Group so effective is that, even though they are multi-generational—Elizabeth being a baby boomer, Deborah being a Gen-Xer, and Nicole Niermeyer being a millennial—they respect each other and work together as equals.

Deborah and Elizabeth don't divide responsibilities, rather they work together on every transaction, along with Nicole. Although Elizabeth is very detail-orientated, it's not always in an organized way, which is where Deborah steps in. Deborah is very organized, and has even taught her mom how to manage her time better, and how not to become distracted by every phone call, text message, email, or device that's vying for her attention. Elizabeth has, in turn, taught Deborah to always give everything she has, and to never give up, as there is a solution for any obstacle.

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three adult children—Oliver, Kalie, and Quincy. "Family is every-

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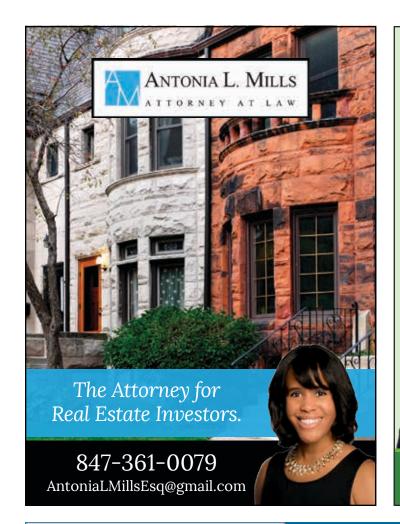






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Heather Lower and the second of the second o

OWNER OF HEATHER ALLISON LOVE PHOTOGRAPHY

Capturing Authenticity through an Artistic Lens

Photography is all about capturing people's most authentic selves through an artistic lens. At least, that's what it means to Heather Love, owner of Heather Allison Love Photography. Heather shot the image that won the February 2019 best cover award for Real Producers magazine, and we're excited to share this working mom's story.

Though Heather studied visual journalism at the Brooks Institute of Photography, she didn't immediately venture into photography. In fact, she worked for the California State Legislature, helping constituents navigate a complicated political system and striving to make a difference in people's lives.

"One day I was walking to the grocery store with my husband, and I felt like I was supposed to leave my job in the state senate to do photography," remembers Heather. "My husband is very smart, and he suggested I first put together a business plan."

Years later, when Heather had her son, and she saw the need for flexible hours and the ability to work for herself, it was an obvious nudge towards putting that plan into action. She and her husband packed up twelve bags and their six-month-old son, and moved to Chicago.

"For a long time, I thought I wasn't as good as everyone else," notes Heather. "I thought Chicago already had all the photographers it needed. I had to be shown that I had a unique eye,

talent, and personality to bring to the table. I realized I had to put myself out there and take chances. I needed to risk failing in order to be the photographer I want to be."

Today, Heather runs a successful photography business. The thing she's most passionate about right now: authenticity.

"There is so much photography out there that's staged moments for Instagram," states Heather. "I believe the best art is created from a place of freedom. Too much beauty is lost to over-photoshopping. The best smiles I've ever captured were ones where my subjects were looking into the eyes of someone they love. So, I always encourage my clients to bask in the freedom of being themselves."

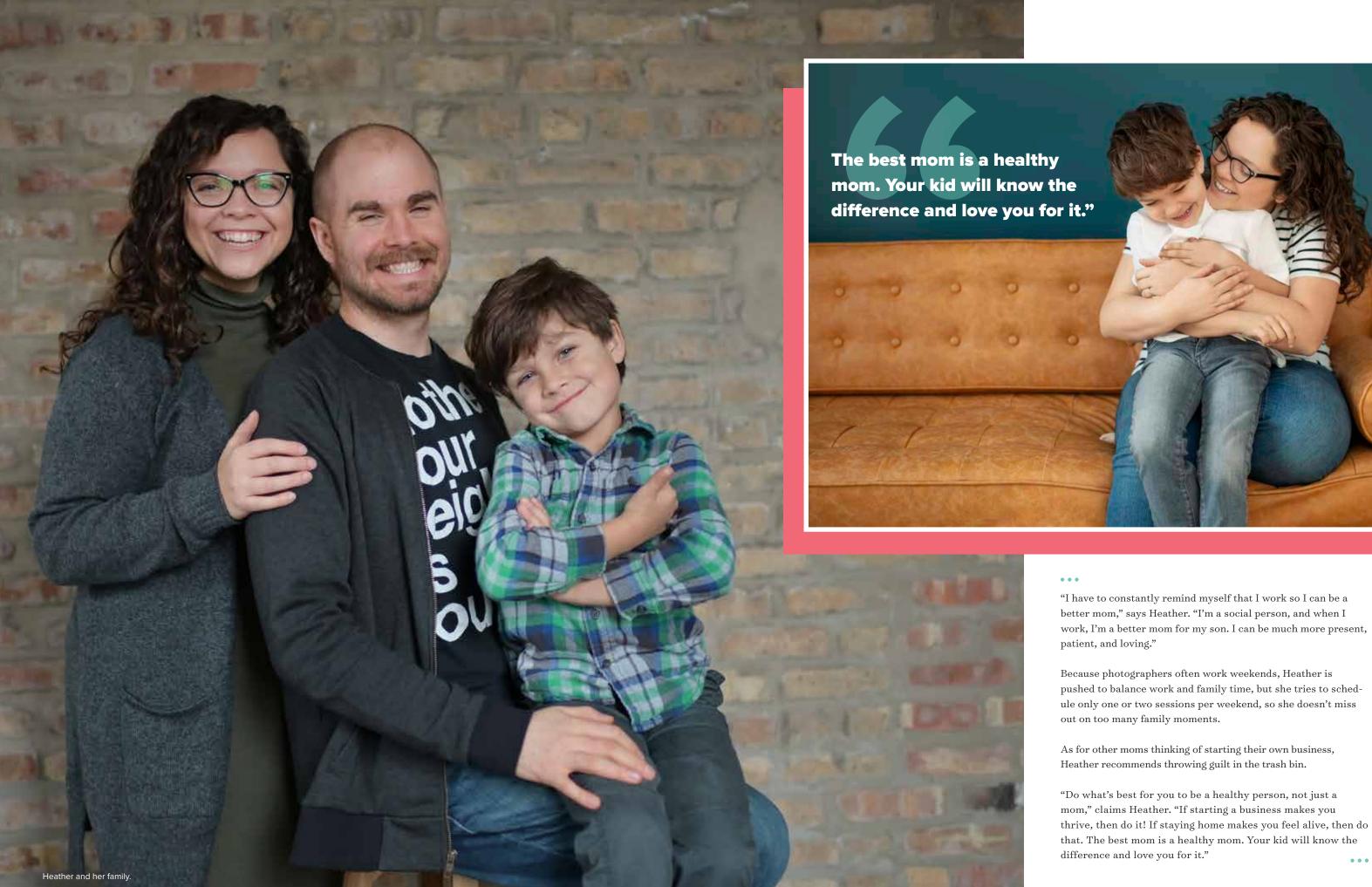
And this philosophy isn't just true of engagement shoots. Authenticity is just as important in the business world. She encourages REALTORS® to lean into branding photography that helps clients get to know them as a person.

"Real estate is a people business," observes Heather. "Your clients want to know you as more than just a REALTOR®. When I'm hired for a branding session, I take photos of you at work, with your family, and walking around your favorite spots in Chicago. One session generates social content for days and helps shape the story of you."

One of Heather's proudest achievements as a business owner is knowing that she contributed to the buying of a home with Nick, her husband of eleven years, where they live with their son, Desmond, and dog, Cheesy. Being a working mom is tough, even for someone as successful as Heather.

• • •

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When she's not capturing life's big moments for others, or celebrating her own big moments, she's filming content for her *That Curly Life* YouTube channel—where she interviews curly-haired people and talks about all things curly, or she's simply relaxing with a Jane Austen novel.

"I love all things Jane Austen," beams Heather. "I have seen every movie rendition of her books, and my friends and I throw a semi-annual Jane Austen party where we bake regency-era treats, drink tea, watch a Jane Austen movie, and play a round of Marrying Mr. Darcy."

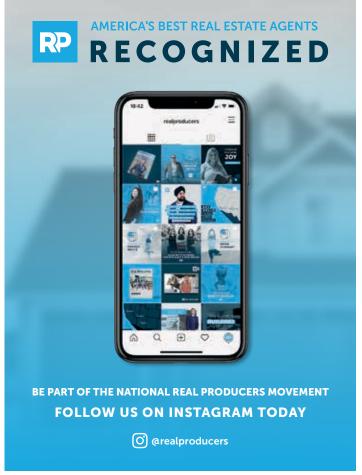
And for Heather, it's all about spending time with people, whether it's family, friends, or her clients.

"I love working with people," says Heather. "I love traveling alongside them in their work or in life's huge moments. To me, success is making every moment matter and creating memories."

To see more of Heather's work, check her out on Instagram @heatherallisonlove or contact her at heatherallisonlove@gmail.com









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Marlene eventually partnered up and became the co-owner of Terri D. Ltd., a chic Oak Street Boutique, and she co-founded the Oak Street Council. She later owned and operated a high-profile public relations, special events, and marketing firm called MNR & Associates. Her clients included BVLGARI, Chanel, Polo/Ralph Lauren, Bottega, Prada, United Airlines, the Goodman Theatre, and many others.

"I remember traveling with my mom, as she spent a great deal of time in Los Angeles working with her international clients," says Dena. "She was always a front-runner, incredibly creative, and well respected. She is the hardest worker you will ever meet, and the best negotiator. She built relationships by helping others, and by building trust and loyalty in every business she's ever been in. I think this is what sales and relationships are all about."

Marlene's transition into real estate occurred in June of 2002, after Dena and her twin brother, Jared, turned sixteen. She is a self-prescribed workaholic—who woke up one day and realized she had missed too much of her kids' lives. Coming from a real estate family, Marlene finally took her father's advice and went into what she knew best: real estate, and hit the ground running.

She joined Baird and Warner because of their hometown values, culture, community relationships, and philanthropic organization called the Good Will Network, where she later became a board member. While licensed not just as a salesperson, but also as a managing broker, she considered many leadership roles, but her real dream was to start a team. She accomplished that dream in 2013, when her daughter, Dena, transitioned from a successful career in finance and partnered with her to create the Rubenstein Fox Team.

"The fast pace world of investment banking, on the surface, doesn't seem like the typical starting point for most real estate brokers," explains Dena. "When I graduated college, I knew that I wanted a challenge, I knew that the typical nine to five was never going to be enough for me. I always had a strong financial background and investment banking was the path I chose out of school."

After years in the industry, Dena wanted something different. "I knew I still wanted to be in a client-facing business, and my mom encouraged me to use my background in finance to differentiate myself in real estate. With my mom's background in communications and my finance background, I knew we could create a partnership that would offer the next level of expertise for our clients."



"Dena's organizational skills and focus are unparalleled," says Marlene. "She has an art and know-how of facts and figures, and has a keen insight into working with the most analytical clients. She is very savvy with numbers and financial data, and she speaks to the millennial mind."

Dena's determination, drive, and work ethic comes from being a competitive ice skater growing up. "Dena has tremendous self-respect that came out of skating. She doesn't allow anyone to talk to her, her kids, her mom, or her team members in a disrespectful manner," says Marlene. "Watching her skate and perfect her skills was so impressive. She would fall and get up and fall and get up. She was so determined, persistent, and resilient and wouldn't stop until she could land a jump or perfect a routine. What a metaphor for her life," explains Marlene.

Marlene's determination, drive, and work ethic come from growing up with her entire family, as her parents, aunts, uncles, and cousins were all Holocaust survivors. "They taught us how to be resilient and to 'never take no for an answer," she says.

Dena and Marlene are the perfect yin and yang by providing different perspectives, experiences, and approaches in their business. Marlene tends to think outside the box, is spiritual in nature and runs her business with her heart, and is a night owl while Dena tends to follow rules, likes facts and figures, is very methodical in her approach, and is an exercise enthusiast making her mornings her best time of day.



It's their individual strengths that make this mother-daughter duo great at dividing and conquering. Marlene runs with marketing, and Dena manages the financial decisions and expenses. Dena runs their city business and is headquartered out of their Lincoln Park office. While Marlene runs their North Shore business and is headquartered out of their Highland Park office.

"We have learned to focus on each other's strengths and let each of our skillsets take the lead on the relevant elements of our business. Our biggest learning curve was not trying to change each other, and to respect our differences. Interestingly, our clients like to see that sometimes we have different opinions, as they sometimes do as well. We run our business like a business, but since we are family owned, our clients, just like our team members, become a part of our family," says Dena.

Dena and her husband,
Zach, have three children—
Mason and Emma, who are
four-year-old twins, and
Blake, who is two. Dena's
brother, Jared, and his wife,
Annie, have three children
as well—Benji (six), Yael
(four) and Shiloh (two).

The mutual respect that Dena and Marlene have for one another has enabled them to build a successful real estate businesses. The key to their success is the value they place on their relationships not only with each other, their team, and their clients but also, the other REALTORS®. Success happens when preparation meets opportunity. Dena and Marlene are prepared each and every day for whatever opportunity comes their way.

"Truly the greatest treasures and joys in my life are my children and their children... but to also have my daughter as a partner is more than anyone could ever hope for."

- Marlene Rubenstein





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Barbara & Hilary O'Connor

Making a Positive Impact is a Family Tradition



44 · May 2020

eing a mom is the most rewarding part of Barbara O'Connor's life. But unlike her work in real estate, Barbara believes the job of being a parent is never done, and she has to hope and trust she's doing a good job along the way.

"With a regular job, you see the fruits of your labor very quickly," notes Barbara. "As a mom, there are milestones your children hit, but you still worry about their happiness and well-being. Your job never stops."

Fortunately for Barbara, not only is her eldest child employed, but she works by her side. Hilary O'Connor has been working as a real estate agent on Barbara's team since 2011.

"My mom is a great role model for me in all aspects of my life, and I'm lucky to have her as my business partner," claims Hilary. "Her clients really value her opinion. She makes a positive impact on people's lives, and that's what drove me to follow in her footsteps."

Neither Barbara nor Hilary imagined having a career in real estate. Barbara was a stay-at-home



mom of five, and because her husband was working as a public servant, money was tight.

"The final straw was that we had a 1960s kitchen that had foil wallpaper with bright daisies," remembers Barbara. "I realized that if I ever wanted a new kitchen, I needed to get a job. My husband said, 'You buy a lot of home magazines and go to open houses, why don't you get your real estate license?' So that's exactly what I did. After getting my license, the managing broker from a neighborhood real estate office hired me, and the rest is history."

Despite admiring her mother's work ethic and business savvy, Hilary initially swore off going into real estate. She was going to be a lawyer. Barbara offered to help offset the cost of law school, as long as Hilary got her real estate license and spent her weekends and summers working with her. Once Hilary passed the Bar exam, she worked as an assistant attorney general for the State of Illinois, and then as an associate attorney at a private firm doing personal injury defense.

"I went into law to make a difference in people's lives," states Hilary. "In reality, I was just saving insurance companies money. That started to weigh on me, so I reevaluated what I wanted out of life and I realized real estate would allow me to help others, like it did for my mom."

So, Hilary joined her mother's business and the timing couldn't have been better. The recession hit, and clients were aggressively scooping up properties heading into foreclosure.

"I had a good working knowledge of the court dockets, and how to investigate ownership and find title documents, so it was a natural fit to start working with those clients," says Hilary.

"Her knowledge of the law was as invaluable then, as it is now," claims Barbara.

Barbara and Hilary's great partnership is clear to see, but their business relationship didn't necessarily start smoothly.

"The family dynamics were definitely an issue in the beginning," details Barbara. "We

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had to learn how to alter our tone and speak like business partners rather than as mother and daughter."

"That was a really difficult transition," echoes Hilary. "It took a very concerted effort on both our parts to speak to each other more formally, instead of barking orders or responding in a harsh way. With the help of a business coach we navigated that, and I am really pleased with how we communicate today."

Although they might not always agree on the best approach to take with a client, Barbara and Hilary do agree on how mothers and daughters should approach a business partnership.

"I don't believe you should enter into a fifty-fifty partnership right away," advises Barbara. "Your child needs to



earn it, and Hilary has definitely earned it."

Hilary agrees that the son or daughter needs to enter the business with no assumptions.

"Don't assume the business will automatically be passed down to you," explains Hilary. "You need to work hard and be passionate about the profession in order to make the partnership a success."

When not in the office together, Barbara and Hilary spend time with their immediate families and travel with their extended family. Barbara and her husband, Pat, have five children and seven grandchildren, four of which belong Hilary and her husband, Mark.

"All five of our children live within three blocks of us," says Barbara. "I think that's a true testament to the fact that my husband and I did something right."





66

She makes a positive impact on people's lives, and that's what drove me to follow in her footsteps.

- Hilary O'Connor







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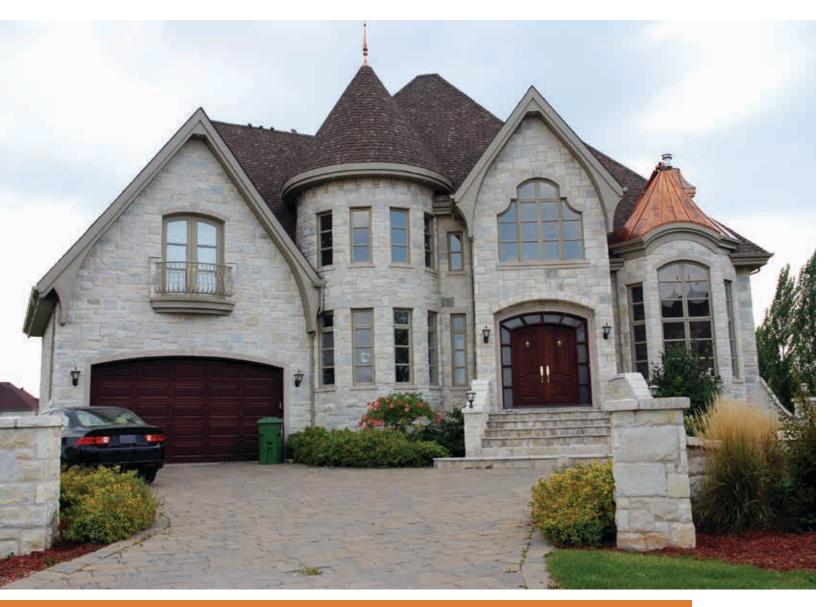
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SEVEN OF THE BEST REASONS

TO LIVE IN A HISTORIC HOME



business By Kristine Menas Daley Your home doesn't have to be built by Frank Lloyd Wright in order for you to get the benefits of owning a historic home. Many homeowners don't found that most agents and even know that they live in a historic district or home. You'd be surprised just how many districts are designated National Register of Historic Places and Landmarks in Chicago.

As a real estate broker with an education and background in historic preservation, I've clients don't fully understand what it means to buy, sell, or invest in historic properties. Most, in fact, don't even understand the different levels of historic designation.

So, what are the benefits of owning a historic home?

Property tax freeze. This is one of the great incentives the state of Illinois offers. If you're an owner-occupant of a historic home, you can invest 25 percent of the assessed value in approved rehab work and get an eight-year freeze on the assessed value of your home, with a subsequent four-year increase to the market rate. The purpose of this is to help you recoup the cost of rehab against the inevitable increase in the assessed value and tax rate. This has also been successfully used by developers who are able to convert a historic building into condos, and pass the tax freeze benefit on to the new owners.

Historic tax easement. In 1980, Congress passed legislation to allow a federal income tax deduction to owners of historic properties who donate preservation easements to qualified organizations like Landmarks Illinois here in Chicago. This is a particularly good option for owners of Chicago landmarks to get a tax deduction while preserving the façade of their building.

They don't make 'em like they used to. Most historic homes that have stood the test of time are standing for a reason—they are of a greater quality than the average structure built today. Quality construction using old-growth wood, plaster, and other materials often outlasts contemporary building materials like plywood and drywall.

Return on investment. What property owner doesn't like to turn a profit? According to the Chicago Metropolitan Agency for Planning, several studies have shown a positive correlation between national register historic district designation and property value increases.

Historic districts are all over the city. Historic districts are located in many Chicago neighborhoods—Logan Square, Gold Coast, Lincoln Park, Lakeview, East Ravenswood, and Hyde Park, just to name a few. Pilsen actually boasts the largest historic district in the state with over 4,400 contributing structures.

Bragging rights. Owning a historic home or building means you're in an elite group of people. A historic building could be designated for a variety of reasons from a famous owner to a home that's important to the broad patterns of Chicago history. When you buy a historic property, you're buying a unique piece of property that has been designated as important.

History happened here. Perhaps best of all, you can put a plaque on your building and let everyone know that you love your historic home.

In Chicago, there are two levels of historic designation: the National Register of Historic Places Landmark, and the Chicago Landmark.

With the National Register designation, homeowners are not required to follow any guidelines, unless they would like to participate in the tax assessment freeze program. If they don't wish to receive the tax freeze, then they don't have to adhere to the guidelines. Owning a home on the National Register of Historic Places does not mean the owner is required to restore their home.

If a building is a Chicago Landmark, then any changes to the exterior of the building are subject to review by the Chicago Landmark Commission. The owners are free to do what they wish to the interior, unless the interior itself is protected.

About The Author

Kristine M. Daley is a top producing real estate broker that focuses on Chicago and surrounding areas. In addition to her eight-plus years experience in real estate, Kristine has a background in historic preservation and currently sits on the board of the Chicago Bungalow Association and is a founding member of the Chicago Association of REALTOR'S® Sustainability Group. Outside of real estate, Kristine enjoys reading, cooking, biking, and traveling with her husband, John.

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Laughing through Life Together

Whether it's their career in real estate, their shared love of food and travel, their experience in fashion, their matching Shorkies, or their dedication to serving clients, the apple doesn't fall far from the tree when it comes to Sharon Gillman and her daughter, Marissa Schaefer.

The two currently work as partners leading the Gillman Group, which is what Marissa predicted as a child, albeit not so clearly.

"I have a vivid memory of being in kindergarten and drawing a picture of what I wanted to be when I was older," claims Marissa. "Most kids drew themselves as doctors or firemen, but my drawing was of me with my parents. The teacher asked what I wanted to be when I grew up and I said, 'I want to work with my parents.' She asked what they did, and I said I wasn't sure, but I knew I wanted to work with them anyway."

Though they didn't initially work together, both Sharon and Marissa worked in similar industries before entering real estate. Marissa worked in fashion and luxury retail for twelve years, and Sharon designed and sold jewelry before being bit by the real estate bug when looking for her first home.

"We like to say real estate found us because we both love architecture [and] design, and are gratified by helping people," says Marissa.

The two work well together thanks to their love for each other, and their mutual respect for one another's time. They know their own and the other's strengths, and always have each other's back.

"We love seeing each other shine, and getting to spend so much time together," states Sharon. "For me, it is the best feeling to see my daughter have confidence, be at ease with clients, act professionally, and be admired by everybody she meets. Marissa has a contagious, positive energy, and

makes clients feel so comfortable with her. She's a very skilled salesperson, and it's fun to see her in action."

With such similar personalities, it's no surprise that Marissa admires many of the same qualities in her mother that Sharon sees in Marissa.

"My mom is a determined, hard-working woman who not only does whatever she can for our family, but for our clients as well," claims Marissa. "She is so kind and understanding with nervous first-time home buyers, with sellers leaving their family home, and everyone in between. She really loves being a part of these milestones in our clients' lives."

Most importantly, both mother and daughter have a great sense of humor, and are focused on having fun while working hard at their Lincoln Park Gillman Group office. Their shared motto is "Live your best life," believing that laughter heals the soul.

Funnily enough, Sharon and Marissa both married men who also work in the industry. Sharon's husband (and Marissa's dad), is a builder who relies on the two of them to sell his single-family homes and condos. Meanwhile, Marissa's husband is a commercial real estate broker, so family dinner conversations often revolve around real estate. Fortunately, whenever Marissa's brother, Jordan, is in town, he breaks up the real estate talk with stories about his life in New York City.

Outside of work, Sharon is a foodie who loves to experiment with the city's amazing cuisine in any and every neighborhood. And Marissa is a health nut who loves creating gluten- and dairy-free treats. She even brings a cooler with her when she travels to California or New York so she can stock up on items not found in the Midwest.

Despite their seemingly endless shared hobbies, they do occasionally spend time apart.

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"I volunteer once a week at Dress for Success, a worldwide organization devoted to helping women find employment and gain financial independence," explains Marissa. "It's the highlight of my week, and I recently got the opportunity to help Syrian refugees. I'll never forget their excitement when they tried on pants for the first time in their lives."

During her solo time, Sharon participates in a monthly book club, which she's been a part of for more than thirty years. She enjoys going to the movies, practicing pilates, and socializing with friends.

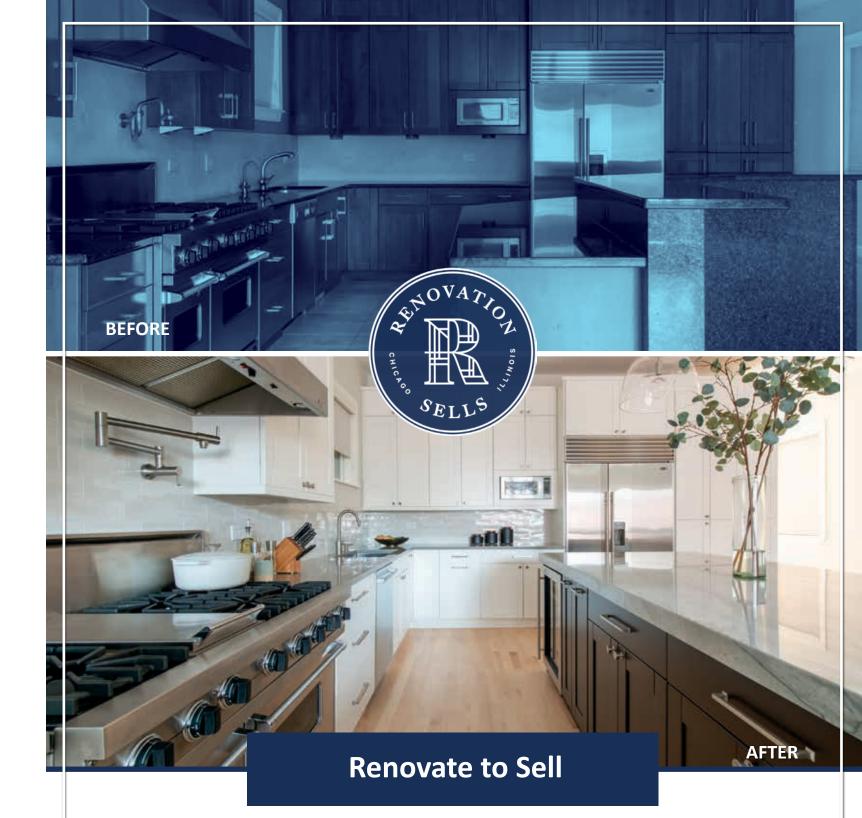
"My mom and I have always been attached at the hip," remembers Marissa. "My grandma would even call us 'the Bobbsey Twins.' Whether it's trips to New York and California to visit our family, or sharing Sunday night dinners, we always keep each other laughing."



The teacher asked what I wanted to be when I grew up, and I said, 'I want to work with my parents.' She asked what they did, and I said I wasn't sure, but I knew I wanted to work with them anyway."

Marissa Schaefer





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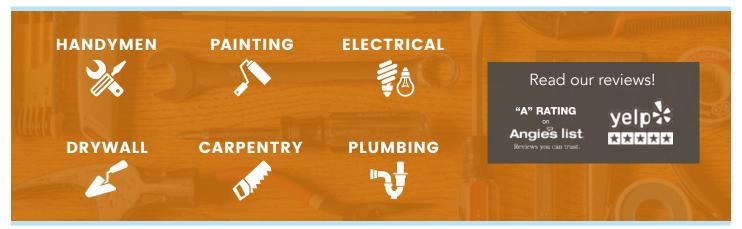
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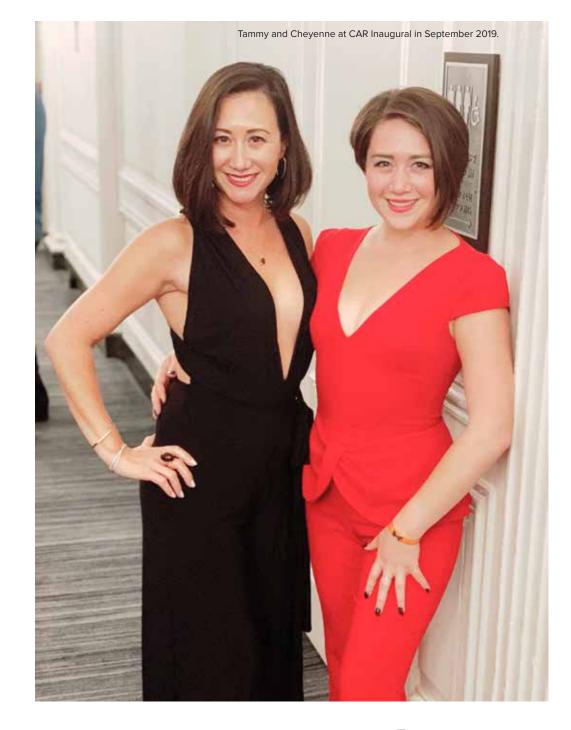
TAMMY HAJJAR MILLER AND CHEYENNE PAUL

with The Federal Savings Bank

A Mortgage Family

"I love, love, love what I do! From helping homeowners understand their finances to making the loan approval process as fun and anxiety-free as possible. The best part, though, is that I [get to] celebrate with them at the closing table—that they did it, they own a home, a place where they'll raise their families and build memories," says Tammy Hajjar Miller.

Even more than loving the opportunity to help other families, Tammy loves working as a team with her own family—her husband, Bernie Miller, and her daughter, Cheyenne Paul. Although they all have different responsibilities in the company, they all share the same mission: to provide the best mortgage experience to their clients, and help their REALTOR® partners sell more homes, eliminate the stress of a transaction, and save time.



Bernie is an executive vice president and runs The Federal Savings Bank (TFSB) sales organization both in Chicago and throughout the Midwest. Tammy is a top producing loan officer (senior vice president by title) who not only runs her own large home loan business, but also leads and mentors eleven other loan officers as well. Cheyenne is a vice president by title and has been building her home loan business for the past three years in TFSB's Chicago office.

"For me, I get the advantage of having Tammy and Cheyenne both out there in communities lending money to families to buy or refinance their home," says Bernie. "When I am making changes to processes, or looking at improvements at any level, to have two loan officers in the family who I can collaborate with is really fantastic. I think Tammy would also agree that we've so enjoyed watching Cheyenne build her business and do well!" says Bernie.

"I love that I get to work alongside my family," says Tammy. "I grew up in a family business with my mom. I remember the closeness we had because we worked towards the 'family's future' together. So, it's incredibly dear to my heart that I can continue that purpose with my family," she says.





Tammy was born in South Korea, and immigrated with her mother to Chicago when she was two years old. She worked closely with her mom in a variety of businesses, but the one that brought the family success was their small, neighborhood grocery store in Lincoln Square. Her mother was always such a huge inspiration to her, and the reason she felt like she could do anything.

"My mother is proof the American Dream is real. Her parents died when she was seven years old, and from age thirteen, she was on her own. She opened her first business at sixteen, and then immigrated to the US in 1976 with \$300 in her pocket and five custom blankets to sell. A couple years later, she was able to buy a mixed-use property in East Lakeview, and by 1990, bought a commercial building in Lincoln Square. She always had a knack for real estate, and when she retired in 2005, the proof was in the pudding: two buildings with one residential and seven commercial tenants," says Tammy.

The thought of walking in her footsteps seemed like a no-brainer...

Having the chance to bond with your family, not just by blood,
but by profession, is so much fun because it's one more common
denominator to bring everyone together." - Cheyenne Paul



Tammy and the family enjoying spring break in Destin, FL.

Tammy had Cheyenne at 17, but with the motivation to accomplish anything, she went on to graduate from DePaul's business school with a double major in accounting and finance. She career hopped for a few years until she got into the mortgage industry at the suggestion of a financial planner friend. Tammy had recently had a disastrous experience buying a house, and as she explored the idea of becoming a loan officer, she saw how the profession would marry her financial background, her love of people, and her desire to make homeownership a transparent and enjoyable process.

"Very early in my career I learned to pay attention to the details that make both my referral partners and my clients feel catered to. We all want an ambassador, an advocate, in our corner to help us get to the next level of awesome in life, and that's my focus for both my clients and business partners," she says.



Tammy and Bernie at NAHREP Success in Real Estate in November 2019.

Bernie met Tammy at a Chicago Association of REALTORS® event in late 2013. "I thought she was a dynamic and talented loan officer, and I knew she would be a perfect fit for our company," says Bernie. "So, I agreed to coach her obviously in hopes that she would eventually come work with the company. She eventually joined, and a few months later, we realized there was a personal connection and we began to date."

Cheyenne decided to enter the mortgage industry because of her mother. She always knew that she wanted to help others and feel as if she was making a difference in others' lives, but never knew the path to do so. One day, Tammy presented her with the idea of working at TFSB.

"I remember reflecting on my childhood, watching her work in the industry, and something clicked. The thought of walking in her footsteps seemed like a no-brainer. I am grateful every day that I'm able to work within this industry and make a difference in others' lives. Having the chance to bond with your family, not just by blood, but by profession, is so much fun because it's one more common denominator to bring everyone together," she says.

Tammy and Bernie have a blended family that includes Tammy's three children—Cheyenne (twenty-eight), Isabel (sixteen), and Nicholas (thirteen)—and Bernie's two sons—Henry (fifteen), and Harrison (thirteen). With four teenagers, their house can get a bit hectic. However, when they get together, gatherings are usually filled with a lot of laughter and fun.



Tammy and the family enjoying their new family tradition: matching pajamas for Christmas!

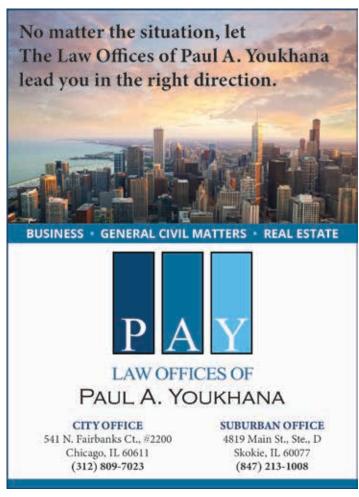
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It's been said that two heads are better than one, and that is certainly true of the mother-daughter real estate team at Fogel Slate Group.

With four eyes, two brains, and two generational viewpoints, they are able to see more ways to accomplish their clients' goals, and have achieved greater efficiency and responsiveness in their work as a team.

Eudice Fogel has been working in real estate for forty years, and has found remarkable success in the industry, consistently landing in the top one percent of REALTORS® year after year. Her daughter, Jayme Slate, always observed her mother's success, and, after working in advertising for a number of years, decided to get her real estate license "in case" she wanted to follow in her mother's footsteps.

"When I was growing up, my mother was like superwoman, somehow finding a way to be present as a mother while achieving incredible success in her work," states Jayme. "The opportunity to learn from, and work with, a Chicago real estate icon was too good to pass up, so I went to work with her full-time."

Seven years ago, Jayme joined forces with Eudice to form a two-person boutique group, and the rest is history. Jayme has become known as a young Eudice, adopting her mother's drive to excel on behalf of her own clients.

"We absolutely love getting to know our clients as we help them make one of the biggest and most exciting decisions in their lives," says Eudice. "We enjoy establishing the trust necessary to guide them through the buying and selling process. We both get a lot of satisfaction when our clients express their appreciation for our time, attention, and expertise."



Of course, working with family doesn't come without its challenges. But with every challenge comes an opportunity to learn and grow.

Photo by: Mary Beth Koeth

"Sometimes younger people expect everything to go smoothly and happen quickly," notes Eudice. "When things move slowly, Jayme gets frustrated. But as she gains more experience in the industry, she's learning not to take defeats personally or permanently. Meanwhile, she's teaching me that technology can be a friend and actually help our business. She's always educating me on new and better ways to perform our work."

Though Eudice and Jayme are both dedicated to serving their clients, they have different styles of working, which they fully embrace.

"When working with anyone, including family, you can't expect to always agree on the same approach," explains Jayme. "What's important is agreeing on the results, which in our case is a happy client."

Despite their different ways of working, they have a lot of mutual admiration for each other's professionalism and drive.

"My daughter is a loving, compassionate, and committed woman," notes Eudice. "I see it in the way she's raising her kids and in her work. Every day, I'm more impressed by what a great real estate broker she has become. She does whatever is necessary to meet the needs of her clients in an ethical and honest manner."

It would seem Jayme learned the qualities Eudice so admires from none other than Eudice herself.

"My mom is one of the hardest working people I know," claims Jayme. "She's a perfectionist, super organized, and always goes the extra mile. More impressive is her commitment to her clients and the industry, and her reputation for being ethical, honest, and easy to work with. It's unbelievable how many agents have come up to me over the years and told me how lucky I am to learn from her."

Jayme, on the other hand, sometimes finds herself feeling jealous at how much her mom knows, and how easily she copes with the hours and demands of the business. "She handles the ups and downs with great poise and perseverance," says Jayme. "I'm just trying to learn to do the same."

Most importantly, they've learned to be patient with each other and to respect each other's opinions and views. Disagreements occur, but compromise is key. At the end of the day, both women share a common goal of representing clients to the best of their abilities.

When they're off the clock, Eudice and Jayme are still joined at the hip. Jayme jokes that she's following in Eudice's running shoes, as they both enjoy running the lakefront paths together to relieve stress and stay healthy.

Eudice and her husband, Robert, have three children—Jayme, and her younger identical twin brothers, Harold and Lawrence. Jayme and her husband, Andy, have two boys—Asher and Dylan—and Eudice loves being their grandmother.

"The most rewarding part of working side-by-side is the ability to spend so much time together in and outside of work," states Jayme. "I feel especially lucky because it's not often you get to work with someone you trust as much as your mother."



It's not often you get to work with someone you trust as much as your mother.

Jayme Slate

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Jumping into Real Estate Together



One of the biggest misconceptions about the real estate team of Christie and Lynn DelGreco is that Christie followed her mother into the industry. In fact, it was Lynn who followed her daughter's lead, and started taking classes to earn her real estate license after Christie signed up.

For both Lynn and Christie, real estate is a second career. Lynn worked as a residential landscape designer, and was the co-owner of a nursery.

"I loved meeting people and hearing about what they would like to see and the types of plants they liked before creating a landscape and hardscape plan," says Lynn. "I would hand-select all the plants myself to ensure I was providing quality material to the job, which was very important to me."

Christie was an equity options trader on the trading floor at the Chicago Board Options Exchange. Much like in real estate, she liked that no two days on the trading floor were ever the same. Unfortunately, Christie saw many of her colleagues were being laid off and that the industry was rapidly changing. Deciding to take her fate into her own hands, she spoke with her mother about a career change.

"My mom asked me, 'If you could do anything you wanted and money didn't matter, what would it be?" remembers Christie. "And I answered immediately with 'real estate.' So, she told me to go get my license."

Around the same time, Lynn was contemplating a career change of her own.

"Christie was taking classes to earn her real estate license and needed to take the El home alone at 9:30 p.m.," notes Lynn. "I didn't like the idea of her traveling alone at night, so I decided to sign up for the same class and get my license too. I don't know that she was crazy about that decision at the time, but it all worked out in the end."



"The first weekend I worked for Christie, I worked up a sweat running from one end of the city to the other," claims Lynn. "I was exhausted by the end of the day. But I quickly learned how to manage the schedule, and I moved downtown to be closer to the business."

"My mom and I are always on the same wavelength about the business," says Christie. "We even end up asking the same questions to a client if we talk with them at different times. But we do have very different personalities. My mom takes the time to digest what a client says before reacting, whereas my instinct is to reply quickly to each question I am asked. Since working with her, I've tried to take a page out of her book, and talk less and listen more."

• • •

Once they both received their licenses, Lynn started working in the suburbs while Christie worked in the city. In 2004, Christie was asked to be a part of a new development sales team, which added quite a bit of work to her already stressed schedule. Not wanting her existing resale business to suffer, and knowing that the suburban real estate market had slowed, Christie asked her mom to come downtown and become her partner in 2006.



A typical family event of going to a Bears game; Christie at the game with her dad, Gene, cousin, Gary, and nieces Michela (left) and Juliana (center).



Christie eating ice cream with her nieces Michela (left) and Juliana (right) at her favorite ice cream shop in Florida.

When it comes to splitting up tasks, Christie is the lead communicator, expert negotiator, and PR guru; Lynn does a lot of the paperwork, inspections, and keeps the contact management systems up-to-date. Both do showings depending on who is available when, and they manage all listings and marketing plans as a duo.

"Sometimes clients will gravitate more towards my mom or myself due to a personality fit, and that person takes the lead on communication," explains Christie. "But most of our clients like the fact that they have two different perspectives, so we service our listings together."

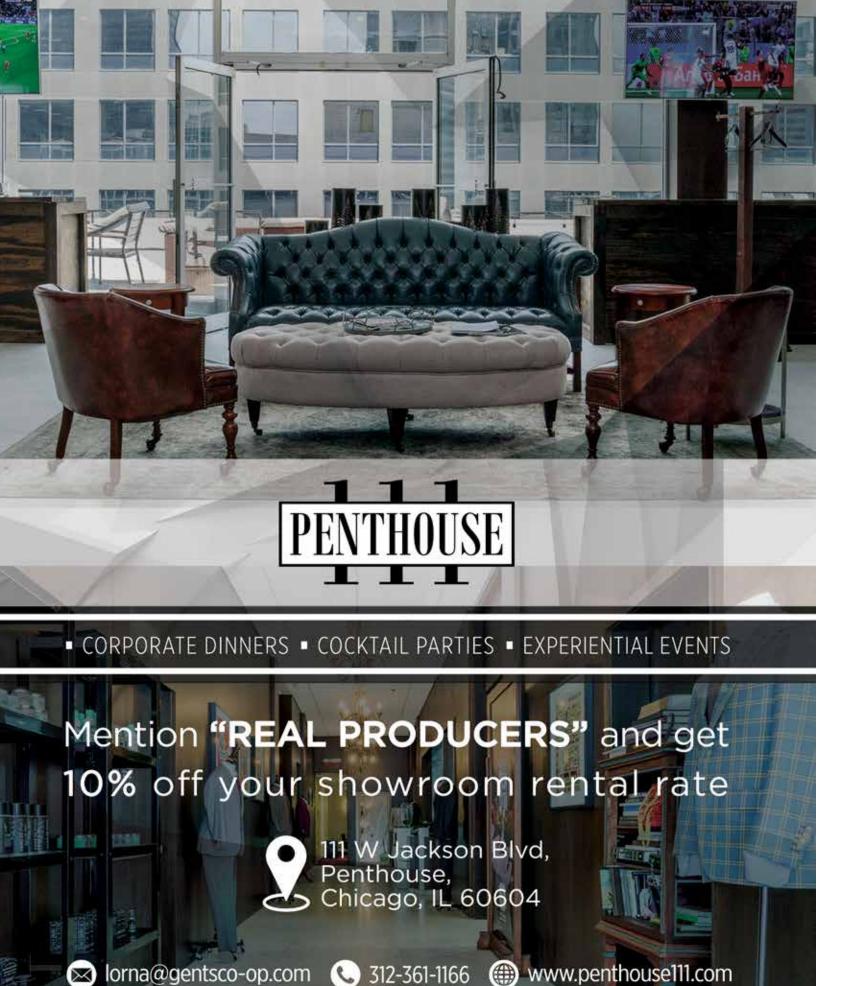
In the fall of 2018, this mother-daughter team faced their biggest challenge when Christie was diagnosed with breast cancer.

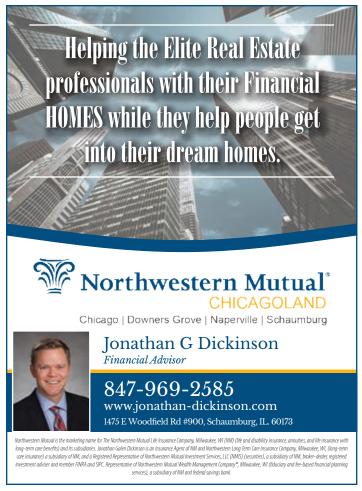
"While I underwent treatment, my mom not only had to keep our business running smoothly, but she also had to take care of me," states Christie. "I was very sick after each chemo treatment, so my mom stayed at my house, cooked for me, went to the store multiple times a day, worked to feed me when I didn't want to eat, helped me when I was violently ill, woke me up in the middle of the night to take my meds, and did this all while running our business so our clients wouldn't be affected by my absence. We actually had an incredible volume of production during those five months, and our clients' needs were attended to beautifully. Thanks to her, we pulled through, and I am now cancer-free. I guess you can call us the Dynamic Duo."

I didn't like the idea of her traveling alone at night, so I decided to sign up for the same class and get my license too."

- Lynn DelGreco









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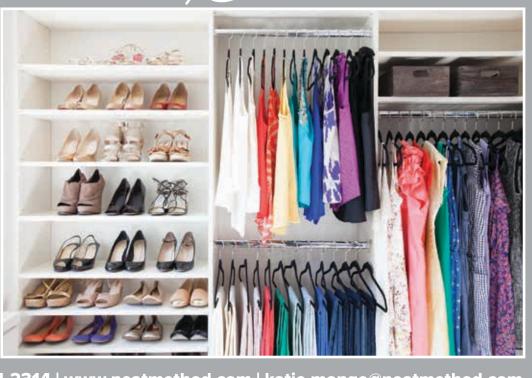
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> celebrating mothers

By Chris Menezes Photos by Sonya Martin

Edie Niko A DOS Tal

A Winning Team

"My mom is one of the most considerate, kind, and supportive people I've ever met. Her optimism is contagious, yet she's always realistic about what's possible in different situations. She combines kindness with professionalism, and her level of organization and balanced work ethic has always inspired me. I feel grateful every day to have the support, encouragement, and opportunity she provides," says Niko Apostal.

Real estate was a regular dinnertime conversation in the Apostal house during Niko's childhood. Edie got her real estate license back in 1974, while she was still dating her now husband, Bill. She later represented them when they bought their first house together—a three-flat in Wrigleyville, her first transaction.

When Edie and Bill had their two kids-Niko and Peter-they converted the three-flat into condos and sold them to move to Lincoln Park. Bill continued to do his own rehabs and flip/rent projects on the side while teaching biology at Niles Township High School. Edie continued in real estate part-time, buying and selling investment properties for clients.

Edie pressed Niko into service as a kid, having him help with business mailings and the maintenance of



Niko with his wife, Jacquie, and their three

their rental properties. When Niko was in high school (he's a Francis W. Parker alum), Edie was recruited to be a full-time REALTOR® at Century 21 Stanmeyer, and she immediately became a top producer and Rookie of the Year for the company.

Before entering real estate, Edie taught history at Hyde Park High School and Main East High School. She later worked for the Cook County Criminal Justice Commission. She was also an active community member, volunteering with Mid-North Community Association, and was a founder of the Friends of Lincoln, a nonprofit organization that supports Lincoln Elementary School in Lincoln Park.

Although Niko grew up in a real estate family, he never intended to get into sales. He attended Boston University, and worked in the admissions office while there. He then moved to New York City for a few years to run the Greek Summer Program for the American Farm School—an independent, nonprofit school located in Thessaloniki, Greece—out of their NYC office. There he helped with fundraising and managing communications with the board of directors of the school.

After more than seven years away, Niko found himself back in Chicago interviewing for corporate jobs in 2001 when September 11th occurred and

daughters-Eloise, Isabella, and Zoe.

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Edie with her husband, Bill, and her

Christmas time.

granddaughter, Zoe, at the Abbey Resort at

• •

hiring came to halt. Edie was working at Coldwell Banker Residential at the time, and said to Niko, "Why don't you come work for me while you look for a real job?" So, Niko started as Edie's assistant in October, and by the end of 2002, he decided to go off on his own.

"I never thought that I would get into a sales career," Niko says. "But watching mom be a counselor, teacher, or supportive advocate made me see that real estate was a noble profession, providing an important service for people in times of great change or great need."

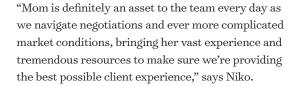
After much struggle on his own, Niko found his own success. As the market surged toward record highs in 2006, he hired an assistant. Edie saw how they could both utilize the assistant to keep them coordinated, and proposed partnering up again, but this time as equals, forming the Apostal Group. Within a year, they had a second assistant, and by 2010, they had junior agents working under them.

"Things were going really well as I transitioned more of the operations side of things over to Niko and the team," says Edie. "We were both 'broker associates' for the Apostal Group, then one day I



picked up a mailing we were sending out and it said 'Edie Apostal, Broker Associate; Niko Apostal, Principal Broker,' and I knew that Niko was taking things to a whole new level I never could have imagined doing on my own."

As the team lead, Niko creates and implements team systems, processes, and provides the leadership for most of the basic day-to-day functions. Edie brings market experience, knowledge, client care, and direction to appointments and difficult situations.

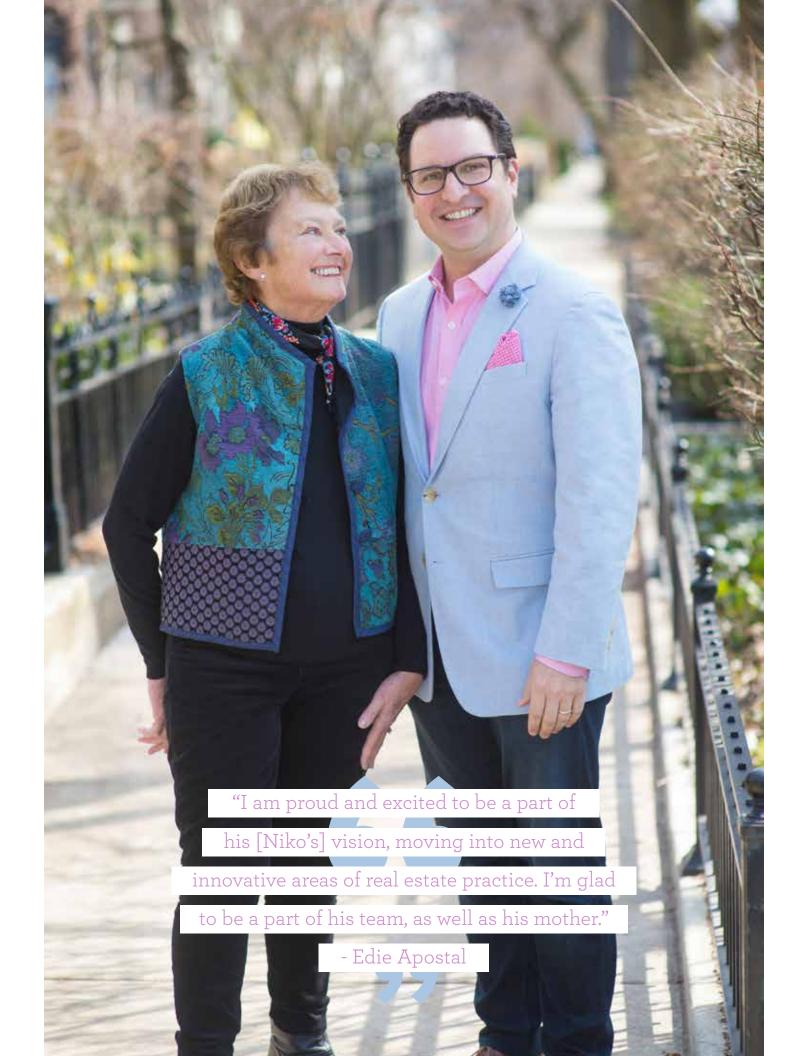


Niko and Edie's secret to working together has been clear communication, mutual respect, and setting boundaries so that they can still enjoy one another's company when they are not at work, which they do quite often. Outside of real estate, they enjoy traveling, skiing, finding new restaurants, and wine tasting. Niko and his wife, Jacquie, have three daughters—Eloise (five), Isabella (three), and Zoe (eight months). "It think the best Mother's Day presents I ever gave my mom were her three granddaughters," says Niko.

"I remember Niko's excitement to be outdoors in the winter snow, particularly when he learned to ski in Vermont," Edie reminisces. "He cruised down the slopes between his father's legs. He was thrilled to do so as a five-year-old, and has become a great downhill skier. Now he does the same with his fiveyear-old daughter."

"It's so important to have courage—the courage to take on a new experience, to correct a problem, find a solution and move forward, to believe in your ability to accomplish a goal, and to inspire others to do so as well, and Niko is exceptional at this. I am proud and excited to be a part of his vision, moving into new and innovative areas of real estate practice. I'm glad to be a part of his team, as well as his mother," beams Edie.





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Julie Harron has been using Zoom to communicate with agents from Sotheby's all around the country to stay up to date on the market in every area and brainstorm new ideas.



Juliana Yeager taking a break to work on puzzles.



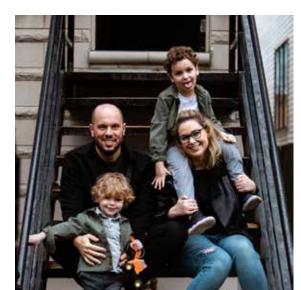
Timothy Rhoten celebrated his 40th birthday!



David Parlier finishing a tour of a condo brand new to the spring market.

We definitely have found ourselves in a whole new world as COVID-19 continues to impact the globe! Many of us are staying put and discovering new ways to connect during social distancing. We asked for all of you to share how you are staying safe, practicing social distancing, transforming your business, and/or learning something new during this time.

This is a reminder that we are all in this together! Thanks for sharing!



Theresa Hahn and her family did a curbside photo by a talented photographer (@jaclynsimpson). Snapped outside of their house on the first day at least one of them wasn't in pajamas.



Kate Waddell had a baby to pass the time! (Sloane James Waddell).



Rita Kerins hosted a birthday party for the family's stuffed animals!



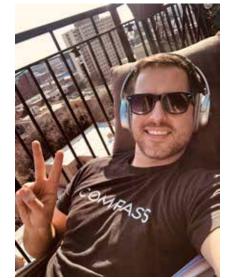
Charese David has been cooking more and taking advantage of her outdoor pizza oven.



Ryan Cotter is becoming a Zoom virtual background Jedi Master! He uses this for virtual happy hours that he holds on Fridays. In the background you will see that he is at a bar with Baby Yoda (drink in hand) and the hazmat Corona drinkers.



Dennis Huyck stopped by his client's house to give them an update on where construction is at.



Jake Tasharski just hanging in the sun after a hammock meditation.



Karen Ranquist did a Zoom call with a lender partner, where they did a Q&A to answer questions she received from homeowners. They plan to post it to all their social media sites.





Ryan Hardy getting virtual tours and drone photography done for all his listings. Here he is trying to fly the drone.



John O'Neill modifying showings for social distancing! He may have less showing requests, but the ones that are out there looking, are the most serious buyers so that part has really been a positive note!



Brooke Daitchman is having her new home autted for renovation.



Danny Lewis purchased a multi-unit!



Justin Lucas is working on maintaining his sanity by focusing on the things he can control and doing his best to find creative outlets (like working on his photography).

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Teams and individuals from January 1, 2020 to March 31, 2020

#	First Name	Last Name	List#	List \$	Sell #	Sell \$	Total #	Total \$
1	Jeffrey	Lowe	35	\$41,337,500	14	\$18,280,500	49	\$59,618,000
2	Matt	Laricy	37	\$16,518,564	37	\$16,457,900	74	\$32,976,464
3	Emily	Sachs Wong	18	\$20,307,375	10	\$11,058,000	28	\$31,365,375
4	Mario	Greco	35	\$18,045,000	16	\$9,360,000	51	\$27,405,000
5	Leigh	Marcus	22	\$14,075,900	10	\$6,107,000	32	\$20,182,900
6	Karen	Biazar	29	\$15,138,884	7	\$4,078,000	36	\$19,216,884
7	William	Goldberg	18	\$12,346,069	8	\$4,795,500	26	\$17,141,569
8	Gwen	Farinella	4	\$14,170,000	0	\$0	4	\$14,170,000
9	Timothy	Sheahan	19	\$12,780,500	2	\$945,450	21	\$13,725,950
10	Melanie	Giglio	8	\$5,083,800	19	\$7,783,000	27	\$12,866,800
11	Keith	Brand	3	\$1,404,250	20	\$11,041,499	23	\$12,445,749
12	Millie	Rosenbloom	6	\$7,036,500	4	\$5,190,000	10	\$12,226,500
13	Chezi	Rafaeli	10	\$10,425,000	2	\$1,580,000	12	\$12,005,000
14	Grigory	Pekarsky	11	\$3,180,963	17	\$8,238,800	28	\$11,419,763
15	Nathan	Wilks	12	\$6,572,275	12	\$4,674,700	24	\$11,246,975
16	Carrie	McCormick	12	\$7,272,500	7	\$3,956,000	19	\$11,228,500
17	Barbara	O'Connor	12	\$5,835,500	10	\$5,353,000	22	\$11,188,500
18	Sam	Shaffer	6	\$2,921,000	17	\$8,015,400	23	\$10,936,400
19	Daniel	Close	4	\$2,306,500	12	\$8,596,888	16	\$10,903,388
20	Layching	Quek	0	\$0	15	\$10,840,500	15	\$10,840,500
21	Jill	Silverstein	5	\$3,626,500	8	\$6,512,000	13	\$10,138,500
22	Brad	Lippitz	13	\$8,165,000	4	\$1,642,000	17	\$9,807,000
23	Deanne	Thomas	1	\$4,250,000	2	\$5,225,000	3	\$9,475,000
24	Joel	Holland	10	\$4,949,500	6	\$3,915,000	16	\$8,864,500
25	Suzanne	Gignilliat	2	\$2,570,500	1	\$6,250,000	3	\$8,820,500
26	Daniel	Glick	6	\$5,174,000	6	\$3,339,400	12	\$8,513,400
27	Julie	Busby	6	\$4,861,250	6	\$3,334,000	12	\$8,195,250
28	Benyamin	Lalez	3	\$1,445,000	14	\$6,672,900	17	\$8,117,900
29	Sophia	Klopas	10	\$7,051,800	2	\$960,000	12	\$8,011,800
30	Lauren M.	Wood	8	\$4,572,000	6	\$3,420,000	14	\$7,992,000
31	Melanie	Everett	4	\$2,093,000	12	\$5,861,200	16	\$7,954,200
32	Nicholaos	Voutsinas	4	\$2,113,750	12	\$5,816,300	16	\$7,930,050
33	Debra	Dobbs	6	\$6,274,000	3	\$1,655,000	9	\$7,929,000
34	Amanda	McMillan	8	\$4,063,500	5	\$3,713,000	13	\$7,776,500

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
35	Danielle	Dowell	12	\$6,589,000	3	\$1,164,000	15	\$7,753,000
36	P Corwin	Robertson	6	\$7,750,843	0	\$0	6	\$7,750,843
37	Ivona	Kutermankiewicz	9	\$6,420,250	2	\$1,265,000	11	\$7,685,250
38	Matthew	Liss	10	\$5,453,900	4	\$2,219,000	14	\$7,672,900
39	Hayley	Westhoff	4	\$2,119,000	4	\$5,072,000	8	\$7,191,000
40	Joanne	Nemerovski	3	\$4,885,000	2	\$2,275,000	5	\$7,160,000
41	Katharine	Waddell	5	\$1,946,000	10	\$5,013,000	15	\$6,959,000
42	Jason	O'Beirne	13	\$6,779,100	1	\$105,000	14	\$6,884,100
43	Jennifer	Liu	12	\$5,824,300	2	\$1,040,000	14	\$6,864,300
44	Joshua	Lipton	5	\$3,951,500	3	\$2,853,500	8	\$6,805,000
45	Paul	Mancini	5	\$1,823,500	6	\$4,941,500	11	\$6,765,000
46	Frank	Montro	28	\$5,073,800	13	\$1,608,974	41	\$6,682,774
47	Tommy	Choi	9	\$3,204,000	8	\$3,432,350	17	\$6,636,350
48	Jennifer	Mills	6	\$3,738,000	3	\$2,640,000	9	\$6,378,000
49	Beata	Gaska	8	\$6,373,000	0	\$0	8	\$6,373,000
50	Dennis	Huyck	6	\$3,035,000	3	\$3,337,533	9	\$6,372,533

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Ryan Cotter MARKET LEADER

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Teams and individuals from January 1, 2020 to March 31, 2020

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
51	Brent	Hall	9	\$6,362,400	0	\$0	9	\$6,362,400
52	Stephanie	Cutter	7	\$4,769,000	4	\$1,592,000	11	\$6,361,000
53	D	Waveland Kendt	7	\$3,390,000	3	\$2,864,500	10	\$6,254,500
54	Kimber	Galvin	7	\$4,496,000	3	\$1,753,000	10	\$6,249,000
55	Jon	Crocilla	1	\$2,800,000	2	\$3,320,000	3	\$6,120,000
56	Kelly	Angelopoulos	5	\$3,310,500	4	\$2,745,000	9	\$6,055,500
57	Kevin	Hinton	8	\$2,797,182	10	\$3,253,500	18	\$6,050,682
58	Ken	Jungwirth	6	\$2,926,500	4	\$3,117,500	10	\$6,044,000
59	Bari	Levine	7	\$3,800,000	3	\$2,215,000	10	\$6,015,000
60	James	D'Astice	2	\$550,000	12	\$5,422,000	14	\$5,972,000
61	Colleen	Berg	13	\$5,942,500	0	\$0	13	\$5,942,500
62	Timothy	Salm	1	\$5,450,000	1	\$445,000	2	\$5,895,000
63	Lisa	Sanders	10	\$4,636,500	3	\$1,247,500	13	\$5,884,000
64	Margaret	Baczkowski	2	\$2,175,000	2	\$3,650,000	4	\$5,825,000
65	Michael	Maier	7	\$5,763,625	1	\$35,000	8	\$5,798,625
66	Alishja	Ballard	8	\$5,401,000	1	\$382,000	9	\$5,783,000
67	Nadine	Ferrata	5	\$3,805,000	4	\$1,937,499	9	\$5,742,499
68	Jennifer	Ames	5	\$4,592,000	2	\$1,072,500	7	\$5,664,500
69	Rubina	Bokhari	1	\$867,500	4	\$4,788,900	5	\$5,656,400
70	Alexandre	Stoykov	1	\$550,000	12	\$5,039,500	13	\$5,589,500
71	Owen	Duffy	7	\$3,365,000	6	\$2,153,500	13	\$5,518,500
72	Boris	Lehtman	7	\$4,769,000	1	\$699,000	8	\$5,468,000
73	Rupinder	Kaur	0	\$0	1	\$5,450,000	1	\$5,450,000
74	Jacqueline	Colando	12	\$4,433,000	2	\$1,013,500	14	\$5,446,500
75	Elizabeth	Brooks	3	\$5,339,732	0	\$0	3	\$5,339,732
76	Ryan	McKane	7	\$3,574,500	3	\$1,762,500	10	\$5,337,000
77	Reve'	Kendall	10	\$4,092,500	1	\$1,240,000	11	\$5,332,500
78	Katherine	Malkin	3	\$4,575,000	1	\$719,500	4	\$5,294,500
79	Camille	Canales	4	\$1,779,400	7	\$3,296,013	11	\$5,075,413
80	Keith	Wilkey	3	\$2,507,000	3	\$2,547,000	6	\$5,054,000
81	James	Buczynski	6	\$4,005,000	2	\$1,048,000	8	\$5,053,000
82	Jennifer	Bell	5	\$2,385,000	5	\$2,634,000	10	\$5,019,000
83	Landon	Harper	6	\$3,582,000	1	\$1,430,000	7	\$5,012,000
84	Steven	Acoba	3	\$3,769,000	1	\$1,210,000	4	\$4,979,000

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
85	Joseph	Kotoch	3	\$1,942,000	5	\$3,029,000	8	\$4,971,000
86	Ronda	Fish	2	\$3,300,000	1	\$1,662,900	3	\$4,962,900
87	Paul	Barker	2	\$1,285,000	4	\$3,626,700	6	\$4,911,700
88	Survi	Kobawala	0	\$0	11	\$4,884,150	11	\$4,884,150
89	Ryan	Huyler	6	\$4,003,500	2	\$880,000	8	\$4,883,500
90	Michelle	Browne	9	\$4,865,000	0	\$0	9	\$4,865,000
91	Amir	Fouad	6	\$3,267,646	2	\$1,595,000	8	\$4,862,646
92	Melissa	Govedarica	7	\$4,849,600	0	\$0	7	\$4,849,600
93	Lucas	Blahnik	6	\$3,608,013	3	\$1,238,750	9	\$4,846,763
94	Christian	Pezzuto	5	\$1,821,020	9	\$3,002,500	14	\$4,823,520
95	James	Kinney	2	\$920,000	1	\$3,900,000	3	\$4,820,000
96	Jeffrey	Proctor	4	\$2,404,999	1	\$2,412,500	5	\$4,817,499
97	Melissa	Siegal	4	\$2,264,000	3	\$2,514,000	7	\$4,778,000
98	Helaine	Cohen	1	\$605,000	5	\$4,167,500	6	\$4,772,500
99	Christina	DelGreco	5	\$2,298,500	2	\$2,445,920	7	\$4,744,420
100	Weston	Harding	2	\$1,517,700	5	\$3,220,000	7	\$4,737,700

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Teams and individuals from January 1, 2020 to March 31, 2020

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
101	Eric	Hublar	3	\$1,178,000	8	\$3,502,650	11	\$4,680,650
102	Nicholas	Colagiovanni	3	\$1,990,000	2	\$2,685,000	5	\$4,675,000
103	Cynthia	Sodolski	4	\$2,465,000	4	\$2,199,900	8	\$4,664,900
104	Sara	McCarthy	6	\$2,079,500	5	\$2,549,400	11	\$4,628,900
105	Steve	Otwell	0	\$0	8	\$4,623,450	8	\$4,623,450
106	Xiaojing	Frost	6	\$2,595,000	5	\$2,000,000	11	\$4,595,000
107	Emily	Smart Lemire	3	\$2,159,000	3	\$2,427,000	6	\$4,586,000
108	Michael	Rosenblum	5	\$2,414,000	2	\$2,170,000	7	\$4,584,000
109	Mark	Zipperer	6	\$2,517,000	3	\$2,025,900	9	\$4,542,900
110	Patrick	Teets	2	\$2,440,000	2	\$2,040,000	4	\$4,480,000
111	Ryan	Smith	32	\$4,453,608	0	\$0	32	\$4,453,608
112	Bruce	Glazer	5	\$1,594,250	5	\$2,855,000	10	\$4,449,250
113	Sohail	Salahuddin	8	\$2,864,900	4	\$1,560,500	12	\$4,425,400
114	Mariah	Dell	5	\$2,257,000	3	\$2,140,000	8	\$4,397,000
115	John	Astorina	4	\$1,787,500	3	\$2,582,569	7	\$4,370,069
116	Wayne	Beals	5	\$2,551,000	4	\$1,814,000	9	\$4,365,000
117	Robert	Picciariello	11	\$4,359,999	0	\$0	11	\$4,359,999
118	Michael	McGuinness	1	\$410,000	7	\$3,940,500	8	\$4,350,500
119	Laura	Торр	4	\$2,483,500	2	\$1,827,000	6	\$4,310,500
120	Santiago	Valdez	8	\$2,140,500	7	\$2,160,000	15	\$4,300,500
121	Tara	Furnari	4	\$3,649,000	1	\$641,000	5	\$4,290,000
122	Connie	Engel	4	\$1,945,000	4	\$2,343,500	8	\$4,288,500
123	Lance	Kirshner	6	\$3,071,500	2	\$1,204,000	8	\$4,275,500
124	Sharon	Glickman	1	\$3,000,000	1	\$1,275,000	2	\$4,275,000
125	Deborah	Hess	8	\$3,222,300	3	\$1,040,000	11	\$4,262,300
126	Laura	Meier	5	\$2,732,500	4	\$1,508,750	9	\$4,241,250
127	Qiankun	Chen	5	\$1,383,000	10	\$2,794,500	15	\$4,177,500
128	Lawrence	Dunning	1	\$737,500	4	\$3,380,000	5	\$4,117,500
129	Susie	Pearson	0	\$0	3	\$4,105,000	3	\$4,105,000
130	Richard	Kasper	1	\$765,000	7	\$3,334,015	8	\$4,099,015
131	Chaz	Walters	3	\$2,445,000	3	\$1,648,000	6	\$4,093,000
132	Greg	Whelan	0	\$0	6	\$4,088,000	6	\$4,088,000
133	John	Berdan	1	\$435,000	4	\$3,645,000	5	\$4,080,000
134	Lynn	Weekley	8	\$3,183,500	2	\$883,000	10	\$4,066,500

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
135	Amy	Duong	4	\$1,185,500	4	\$2,881,000	8	\$4,066,500
136	Craig	Isacson	5	\$4,032,500	0	\$0	5	\$4,032,500
137	Leila	Keene	4	\$1,596,500	1	\$2,420,000	5	\$4,016,500
138	Gregorio	Cirone	4	\$840,000	2	\$3,175,000	6	\$4,015,000
139	Jodi	Slutzky	7	\$2,114,800	4	\$1,896,000	11	\$4,010,800
140	Mark	Tranter	6	\$3,442,400	1	\$554,000	7	\$3,996,400
141	Amy	Pritchard	3	\$2,790,000	2	\$1,170,500	5	\$3,960,500
142	Brady	Miller	6	\$1,848,500	4	\$2,082,500	10	\$3,931,000
143	Lisa	Huber	4	\$1,917,000	4	\$1,997,000	8	\$3,914,000
144	Arthur	Cirignani	34	\$3,905,498	0	\$0	34	\$3,905,498
145	Janet	Owen	1	\$3,900,000	0	\$0	1	\$3,900,000
146	Robert	Sullivan	3	\$3,140,000	2	\$725,000	5	\$3,865,000
147	John	Grafft	6	\$3,341,900	1	\$485,000	7	\$3,826,900
148	Akos	Straub	5	\$2,739,500	2	\$1,065,000	7	\$3,804,500
149	Kathleen	Malone	1	\$853,500	2	\$2,950,000	3	\$3,803,500
150	Linda	Shaughnessy	1	\$1,800,000	1	\$1,980,000	2	\$3,780,000

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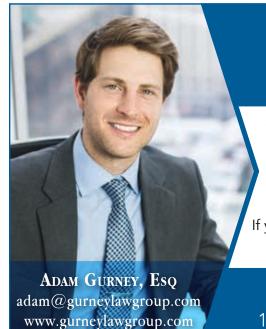
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Teams and individuals from January 1, 2020 to March 31, 2020

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
151	Karen	Schwartz	5	\$2,555,500	2	\$1,205,000	7	\$3,760,500
152	Juliana	Yeager	3	\$1,431,998	2	\$2,325,500	5	\$3,757,498
153	James	Streff	7	\$3,005,000	1	\$750,000	8	\$3,755,000
154	David	Nimick	3	\$1,605,500	3	\$2,120,500	6	\$3,726,000
155	Rafay	Qamar	3	\$835,000	7	\$2,884,000	10	\$3,719,000
156	Casey	Declerk	2	\$1,432,000	4	\$2,282,000	6	\$3,714,000
157	Michael	Giliano	5	\$2,006,500	4	\$1,669,500	9	\$3,676,000
158	Michael	Gentile	3	\$1,064,500	3	\$2,600,000	6	\$3,664,500
159	Caryl	Dillon	0	\$0	3	\$3,653,500	3	\$3,653,500
160	Jeff	Kallas	5	\$1,903,500	3	\$1,747,500	8	\$3,651,000
161	Elena	Theodoros	4	\$3,060,000	1	\$562,000	5	\$3,622,000
162	Ryan	Hardy	0	\$0	4	\$3,608,300	4	\$3,608,300
163	Clare	Spartz	6	\$3,606,400	0	\$0	6	\$3,606,400
164	Jennifer	Riccolo Debower	2	\$899,000	3	\$2,705,000	5	\$3,604,000
165	Sharon	Wong	8	\$3,176,600	1	\$417,000	9	\$3,593,600
166	Benjamin	Lissner	2	\$651,500	9	\$2,939,000	11	\$3,590,500
167	Keith	Tarasiewicz	0	\$0	9	\$3,561,450	9	\$3,561,450
168	Izabela	Sloma	4	\$3,005,000	1	\$552,000	5	\$3,557,000
169	Renata	Pieczka	8	\$2,722,800	6	\$802,100	14	\$3,524,900
170	Kenneth	Dooley	4	\$2,602,500	2	\$912,000	6	\$3,514,500
171	Nathan	Binkley	3	\$2,110,000	2	\$1,391,500	5	\$3,501,500
172	Ted	Kuhlmann	3	\$1,401,500	5	\$2,068,000	8	\$3,469,500
173	Brooke	Vanderbok	4	\$1,941,500	2	\$1,524,900	6	\$3,466,400
174	John	Lyons	1	\$780,000	8	\$2,686,000	9	\$3,466,000
175	Joe	Zimmerman	6	\$2,064,499	4	\$1,382,000	10	\$3,446,499
176	Perdure	Carter	17	\$2,076,000	14	\$1,369,000	31	\$3,445,000
177	Kathryn	Barry	2	\$480,000	7	\$2,959,400	9	\$3,439,400
178	Chloe	lfergan	4	\$2,306,000	1	\$1,100,000	5	\$3,406,000
179	Phyllis	Smith	5	\$2,088,000	4	\$1,312,900	9	\$3,400,900
180	Susan	Nice	2	\$833,900	4	\$2,550,000	6	\$3,383,900
181	John	Huebner	2	\$1,223,500	4	\$2,160,000	6	\$3,383,500
182	Austin	York	0	\$0	8	\$3,353,250	8	\$3,353,250
183	Alice	Berger	2	\$1,844,000	3	\$1,497,000	5	\$3,341,000
184	Adam	Zagata	3	\$907,500	6	\$2,422,250	9	\$3,329,750

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
185	Shay	Hata	2	\$1,080,000	5	\$2,224,000	7	\$3,304,000
186	Colin	Hebson	2	\$1,057,500	6	\$2,242,000	8	\$3,299,500
187	Vincent	Anzalone	4	\$3,291,000	0	\$0	4	\$3,291,000
188	Darrell	Scott	1	\$419,000	7	\$2,867,500	8	\$3,286,500
189	Nicholas	Farnsworth	5	\$1,910,000	2	\$1,335,000	7	\$3,245,000
190	Geoffrey	Zureikat	2	\$566,500	7	\$2,666,000	9	\$3,232,500
191	Anne	Rossley	3	\$2,309,000	1	\$916,000	4	\$3,225,000
192	Patrick	Shino	0	\$0	7	\$3,211,625	7	\$3,211,625
193	Peter	Moore	3	\$1,360,000	3	\$1,837,500	6	\$3,197,500
194	Ann	Bauer	4	\$2,398,000	1	\$799,000	5	\$3,197,000
195	Christopher	Lobrillo	15	\$3,195,800	0	\$0	15	\$3,195,800
196	Brent	Wilk	16	\$2,820,500	2	\$375,100	18	\$3,195,600
197	Gwen	Stark	3	\$929,109	5	\$2,257,000	8	\$3,186,109
198	Kelly	Parker	4	\$1,926,000	1	\$1,260,000	5	\$3,186,000
199	Susan	Kanter	3	\$1,260,000	3	\$1,916,000	6	\$3,176,000
200	Alexander	Chaparro	1	\$2,650,000	1	\$520,000	2	\$3,170,000

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Teams and individuals from January 1, 2020 to March 31, 2020

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
201	Haley	Levine	2	\$870,000	6	\$2,299,500	8	\$3,169,500
202	Christopher	Engelmann	0	\$0	7	\$3,166,500	7	\$3,166,500
203	Cindy	Purdom	0	\$0	1	\$3,165,625	1	\$3,165,625
204	Dominic	Irpino	3	\$1,252,900	6	\$1,905,000	9	\$3,157,900
205	Brant	Booker	2	\$3,152,350	0	\$0	2	\$3,152,350
206	George	Ayling	10	\$2,634,500	2	\$495,000	12	\$3,129,500
207	Marta	Lazic	0	\$0	9	\$3,121,500	9	\$3,121,500
208	Cindy	Weinreb	2	\$715,000	6	\$2,395,500	8	\$3,110,500
209	Burt	Fujishima	3	\$1,623,000	1	\$1,445,000	4	\$3,068,000
210	Marissa	Schaefer	1	\$1,800,000	2	\$1,265,000	3	\$3,065,000
211	Daniel	Fowler	3	\$1,036,950	5	\$2,017,000	8	\$3,053,950
212	Dorie	Westmeyer	3	\$1,863,000	2	\$1,187,250	5	\$3,050,250
213	Neil	Hackler	3	\$870,000	5	\$2,149,500	8	\$3,019,500
214	Andrea	Allen	2	\$1,095,000	3	\$1,905,000	5	\$3,000,000
215	Ann	Caron	0	\$0	1	\$3,000,000	1	\$3,000,000
216	Ryan	Preuett	2	\$2,990,000	0	\$0	2	\$2,990,000
217	Lindsay	Everest	0	\$0	1	\$2,988,500	1	\$2,988,500
218	Janelle	Dennis	4	\$1,772,800	2	\$1,208,000	6	\$2,980,800
219	Alysa	Peterson	9	\$2,233,000	1	\$745,000	10	\$2,978,000
220	Stacey	Dombar	5	\$2,977,500	0	\$0	5	\$2,977,500
221	Vera	Perner	3	\$2,195,800	1	\$775,000	4	\$2,970,800
222	Nancy	Hotchkiss	5	\$2,025,000	2	\$944,000	7	\$2,969,000
223	Ryan	Gossett	6	\$2,319,500	2	\$645,000	8	\$2,964,500
224	Danny	Lewis	5	\$2,247,000	2	\$715,000	7	\$2,962,000
225	Nick	Nastos	1	\$358,000	7	\$2,584,700	8	\$2,942,700
226	Joe	Castillo	15	\$2,941,547	0	\$0	15	\$2,941,547
227	Elizabeth	Ballis	1	\$620,000	3	\$2,320,000	4	\$2,940,000
228	Amy	Kite	8	\$2,172,969	2	\$752,500	10	\$2,925,469
229	Brian	Aurelio	3	\$1,160,000	5	\$1,765,000	8	\$2,925,000
230	Bucky	Cross	5	\$1,605,000	6	\$1,311,000	11	\$2,916,000
231	Robin	Allotta	4	\$1,118,000	4	\$1,789,900	8	\$2,907,900
232	Brian	Pistorius	1	\$532,500	2	\$2,372,500	3	\$2,905,000
233	Marlene	Granacki	2	\$2,298,000	1	\$601,000	3	\$2,899,000
234	Michael	Vrielink	1	\$405,000	4	\$2,468,750	5	\$2,873,750

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
235	Rita	Kerins	2	\$1,775,000	2	\$1,095,000	4	\$2,870,000
236	Madeleine	Pearl	2	\$1,610,000	2	\$1,245,000	4	\$2,855,000
237	Roger	Todebush	2	\$790,000	3	\$2,055,000	5	\$2,845,000
238	Radim	Mandel	5	\$1,983,500	2	\$857,500	7	\$2,841,000
239	Brittani	Walker	1	\$149,000	9	\$2,690,000	10	\$2,839,000
240	Beth	Gomez	2	\$1,049,600	2	\$1,789,000	4	\$2,838,600
241	Nick	Rendleman	3	\$984,400	7	\$1,847,130	10	\$2,831,530
242	Cara	Buffa	5	\$2,486,398	1	\$345,000	6	\$2,831,398
243	John	Weidner	2	\$1,525,000	2	\$1,282,500	4	\$2,807,500
244	Caroline	Moellering	2	\$853,000	2	\$1,950,000	4	\$2,803,000
245	Christopher	Gaggero	1	\$200,000	4	\$2,602,000	5	\$2,802,000
246	Brooke	Daitchman	0	\$0	3	\$2,794,500	3	\$2,794,500
247	Kavan	Hoff	3	\$1,611,000	2	\$1,180,000	5	\$2,791,000
248	John	Moumouris	2	\$2,070,000	2	\$719,900	4	\$2,789,900
249	Terri	Buseman	3	\$909,950	3	\$1,879,000	6	\$2,788,950
250	Debra	Secher	2	\$911,000	2	\$1,875,000	4	\$2,786,000

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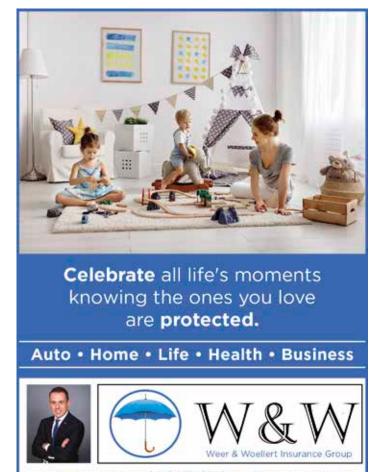
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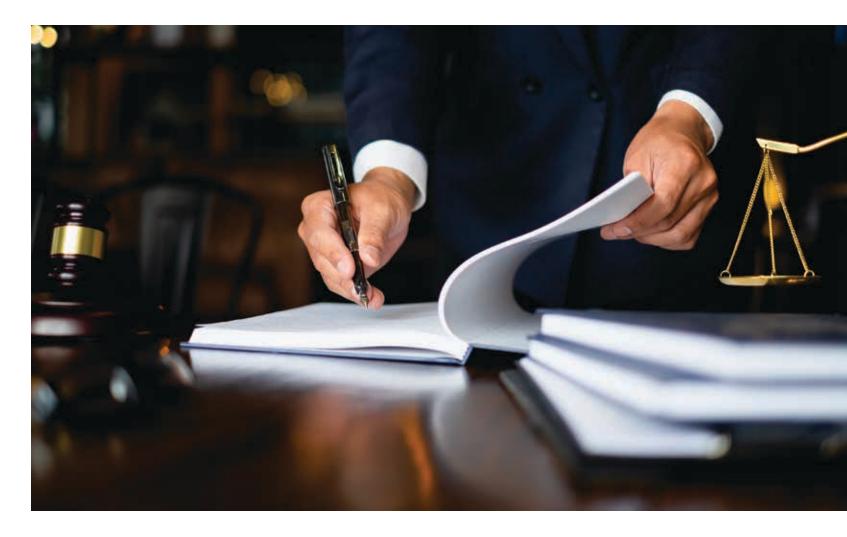
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