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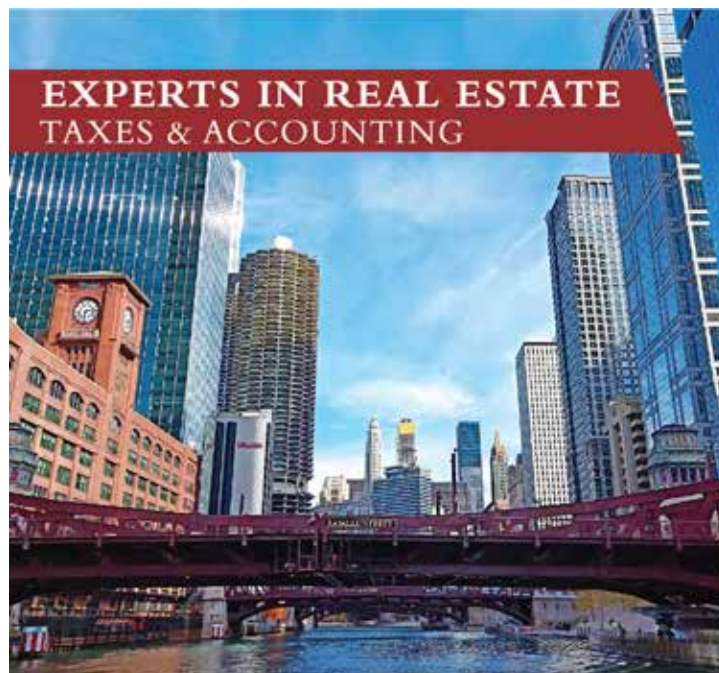
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# Coasting Can Be DANGEROUS

## ▶▶ publisher's note

Whenever there's a career change, most often it takes some time to adjust. However, that doesn't mean it's time to coast. I was born in Southern California and had the experience of growing up in an area that was hilly. On one particular occasion, coasting down one of those hills wasn't a great plan. As I was cruising my bicycle down the hill, I stopped pedaling and began coasting. All of a sudden, I noticed my mother was coming home from the grocery store and driving her car at my speed by my side. I thought that was pretty cool.

The next thing I knew, I was flying over my handlebars and into a parked car. As I was coasting, I got distracted and kept my focus on my mom's driving. She saw what was happening well before I did and slowed to a stop. I kept my focus on her and didn't see the parked car and WHAMMO!

Fortunately, I survived, but it taught me a huge lesson. Keep my eyes focused in front of me and never coast in life. Of course, it's okay to coast on a bike. LOL! But I hope you see my point. It's been two years since we opened our *North Shore Real Producers'* franchise, and while we had to make some adjustments, it's taken hard work and determination to build such a special platform for our real estate community.

I so appreciate that our top REALTORS® have the same kind of focus, along with our preferred partners! Bringing like-minded community members from the North Shore together through our monthly publications and quarterly events has been nothing short of incredible. I would like to dedicate our two-year existence to all you. By the way, we have a wonderful event for you already planned on September 23 at 3:00 pm in Highwood. Please keep an eye out for my email with more details and to register for this special time together.



**Jason Acres**

Owner/Publisher

North Shore Real Producers

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Top REALTOR®

# ALI LERNER



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▶ featured agent

Article written by Lindsey Wells

In 2016, before her youngest child was born, Ali Lerner passed her real estate exam and earned her license to begin the journey into the industry. While she knew that real estate was the right long-term path for her life, she initially opted to be part of the Referral Network for Coldwell Banker Deerfield until her son was 6 months old. No surprise, she changed her agency status to “active” on his half birthday and dove into real estate head first.

Ali joined @properties in May of 2018, just one day before the grand opening of the brokerage’s Bannockburn office location. “The unique company culture and forward-thinking mentality was something I needed to be a part of,” she said, and she’s been there ever since.

While she was born in Lake Forest, Northbrook was home to Ali for most of her childhood. Her family built a home in Buffalo Grove before her freshman



year at Adlai E. Stevenson High School. By the time Ali went off to college, they were building an SFH in Lincoln Park. Ali graduated in 2005 from the University of Wisconsin-Madison with a 4.0 GPA and a Bachelor of Science in Consumer Journalism-Marketing and PR.

...

“

*The beauty in this business is that there is always something to be learned, no matter how long you've been an agent. Soak it all in.*



...

In 2009, Ali married her husband, Matt, who works in commercial real estate on the landlord/ownership side of things. “Although we are both ‘brokers,’ our workdays could not look any different,” Ali said. She and Matt both went to the University of Wisconsin-Madison, and while they shared many mutual friends and crossed paths many times, the couple somehow managed to avoid conversation until after they graduated and both lived and worked in the city.

Everything happens for a reason, or so they say!

Now, Ali and Matt have an almost 9-year-old daughter, Kinzie, who is Ali’s mini-me. “Except with striking blue eyes and much better hair,” Ali said. Kinzie is an incredible dancer and athlete who is walking proof that you can do anything you put your mind to. “Watching her outplay boys in sports is admittedly a guilty pleasure,” Ali said. The couple’s son,

Nash, will turn 5 at the end of the summer. He’s always been obsessed with cars or “things that go,” go like planes, trains, and automobiles, and is also into all types of buildings. “Nash is such funny dude and often wise beyond his years. He is super affectionate, gives stellar hugs, and has a heart of gold,” Ali added.

It’s safe to say that most working mothers have experienced a thing called “mom guilt,” something Ali is no stranger to. “Being a full-time REALTOR® is more than a 9-to-5 commitment, and, sadly, I do have to miss out on my kids’ activities or sports games sometimes,” she said. “However, I think it’s so important to show my kids—especially my daughter—the value and importance of hard work. I have and will always push myself to reach new heights, set challenging goals, and crush them.”

The family also shares their Deerfield home with two dogs, Dexter and Posey. In their downtime, they love to sit outside by the fire pit and devour s’mores. As for Ali’s own hobbies, she is a barre (exercise) fanatic and was headed towards her 1,500th workout class at Pure Barre Deerfield at the time of this writing in mid-June. Follow her on Instagram at @Ali.lerner\_homes to see her love and passion for interior design and DIY projects. Ali is also slightly obsessed with the sky and beautiful sunsets.

Our own Ali Lerner is somewhat of a local celebrity—or at least, she was in her younger years. She was the voice of the CitiBank jingle commercial that frequently played on the radio in the early 1990s (back when that was a thing). “You also might have seen me in some of your own elementary school textbooks,” Ali said. “I was that random girl pictured who’s pretending to think about a math problem or something similar.”

Ali has no shortage of hustle and commitment in both her professional and personal lives and has enough love to go around. In this profession, she encourages others always to be kind and take the high road. “Respect and applaud the victories and achievements of other brokers and learn from them,” she said. “The beauty in this business is that there is always something to be learned, no matter how long you’ve been an agent. Soak it all in.”



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# COCHRAN HARRIS

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# SUCCESS FROM A LEAP OF FAITH

## ▶ featured agent

Article written by **Laura Zickert**

Many find success through experiences or being handed opportunities. For Coco Harris, success has come from taking a leap of faith and pursuing her dreams. She has an incredible perspective on life and makes the most of what she has been given. She has utilized her talents, gifts, and connections to build a successful business in the North Shore that is helping transform the experience people have within buying and selling real estate.



Coco was born and raised in Hartford, CT. For college, she attended SMU in Dallas, Texas, and graduated in 1994 with a BA in Public Relations. She said, “During my senior year, I interned for a PR company whose biggest client was The Mansion on Turtle Creek hotel. I worked onsite in the sales/marketing office doing PR for the hotel and fell in love with the hotel business.” However, Coco knew that soliciting PR was not



by me. My mom is my number-one role model as both a working woman, a REALTOR® and a mom.”

Coco received her license in 2012 and has not looked back! “My mom always worked for a small, boutique brokerage firm, and I grew up feeling like our whole family was a part of her work family and wanted to replicate that,” said Coco. “I knew of Steve and Joanne Hudson through church and of course knew of their company through living in the community. I called Steve up, introduced myself and asked if he would be willing to meet with me and take a chance on a brand-new agent.” This connection flourished, and from that day forward Joanne and Steve have been enormous champions of Coco’s career. She began working in their office and gained incredible experience from being under their wing. In 2018, Coco began to re-evaluate her business model and sat down to talk with her friend April Callahan. “Our partnership and team have been an evolution,” says Coco. “Robert Reffkin, Compass CEO, created the eight tenets that every entrepreneur should follow, and one of them is to *collaborate without ego*. The reality is that partnering with April and being surrounded by our team of other like-minded, solution-driven, smart agents elevates my ability to service my clients better. In addition, it provides a great sounding board for bouncing ideas and offers camaraderie and support through the thick and thin.” Together, April and Coco are a thriving team with Compass that is presenting the North Shore with expertise and incredible service.

the job for her, and sales was what she is passionate about. This experience launched Coco into her first career within the hotel industry. After graduation, she moved out to Vail, CO, and worked for the Westin Hotel.

While in Vail, she fell in love and met her husband, John Harris. She also found that after 18 months, it was time to head back to city living. “I relocated to Chicago for a job with the Four Seasons Hotel Company and was there for five years,” said Coco. “I traveled a lot, and when my first child was born, I opted to leave full-time work with the Four Seasons.” Coco transitioned and began working part time with her husband for his family-run furniture company for 12 years.

As her children began getting older, she knew that she wanted to get back to work full time. She thought back to her time growing up when she watched her mother be a top-producing REALTOR®. Although she often resisted real estate because of the schedule it presented, she decided it was time to take a leap of faith. “My mom gave me the best advice as I was trying to navigate the pros/cons of starting a real estate career versus going back into the corporate sector (salaried job). She told me that no matter what, it was going to be a leap of faith, and when hedging your bets, it’s always safest to bet on yourself. And she was right. In real estate, there is no ceiling to one’s own success – it’s 100% driven by and created

“While I love working with both buyers and sellers, I really love working with an out-of-town buyer or a first-time homebuyer in particular – both are so rewarding in the end,” says Coco. “I love helping them not only



find their new home, but to make connections and start to plant new roots, my relationship with them extends far beyond closing. It's such an exciting milestone in their lives, and while the questions are never-ending, I am always honored when I get to be a part of the process."

It is important to continually learn and adapt within your business. She says, "I love that no two days are ever the same, and no two transactions are ever the same, as there is always a different grouping of people involved in a transaction." It is evident that Coco loves what she does and genuinely is excited to be passionate about her work. She says, "I am so grateful that I am able to earn a living doing something that brings me such personal and professional satisfaction."

Coco and her husband, John, have two children. Alex (21) is starting his senior year at the University of Alabama this fall, and Griffin (18) will be starting his senior year at New Trier in the fall. Their Soft Coated Wheaten Terrier named Kingston is a favorite member of the family. "We love to travel together as a family. Our last big trip was to Italy in 2019, and we are looking forward to a trip to Iceland this summer. We also love to spend time on Chautauqua Lake in western New York," says Coco.

The Harris family is known for being huge Chicago sports fans, especially the Chicago Bears. Football is a favorite in their home, and you can often find them cheering on NU as they are season-ticket holders. When Coco is not working, she enjoys volunteering and doing yoga. On Mondays, you can find her walking a 5-mile loop, regardless of the year or weather, with one of her best friends. "I am continually reminded of what an amazing place this is to call home as we walk the Green Bay Trail and along the lakefront." However, she says, "There is nothing I love more than gathering people around my dinner table. My husband and I love to entertain and host dinner parties. So many people worry that entertaining means producing something perfect, but I am a big believer that people just appreciate being invited!"

Coco is a loyal friend, an incredible agent, and a trusted colleague. Her expertise and commitment to those around her has set her apart in the North Shore. She sets the example of someone living the amazing outcomes that can stem from "taking a leap of faith."



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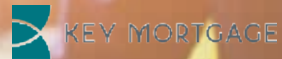
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# Debbie Croft

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## REALTOR® for 25-Plus Years

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Written by Lindsey Wells

“It Takes a Village”

As every real estate professional knows, in this industry, you're not merely a salesperson; REALTORS® wear many different hats. You're mediators; you're negotiators; you're hand-holders. Sometimes, you are your client's rock, requiring you to take off your salesman hat and put on your therapist hat. But, perhaps one of the most important “hats” a REALTOR® wears is that of an educator. For Debbie Croft, a career in real estate came naturally. She was a high school and college educator and counselor, plus a financial advisor, for many years before changing career paths. “It seemed that real estate would combine my educational, financial, counseling, and business backgrounds with my desire to



help people,” Debbie said. Needless to say, it has far exceeded her expectations.

Debbie's life work has been centered around education. Born in Chicago and raised in Glenview, Debbie completed her undergraduate education at

the University of Illinois at Urbana and graduate degrees from Northwestern University. She received her B.A. in Psychology and History Education, her Master of Teaching, and her Master of Educational Administration (Type 75 certification).

Debbie began her career in real estate in 2006 at RE/MAX Experts, where she was an independent agent. After the market crashed in 2008, and she was stuck with 12 listings that wouldn't sell, she opted to leave the real estate industry and joined her husband's wireless data company in sales and Human Resources. Five years later, after he sold his company, Debbie decided to try her hand at real estate again with @properties. “I began as an independent agent and now have a wonderful team,” she said. “I ended my first segment of real



...

estate with clients who were being transferred out of Chicago. I began my second round of real estate five years later with the same clients who had become friends.”

When Debbie was hired in 2014 by Amy Corr to begin working for @properties in Highland Park, Amy really took on the role of mentor for Debbie. “She taught me how to use statistics in real estate, which has helped me become a more professional REALTOR®,” Debbie said. “Amy goes the extra mile in everything she does and is quite accomplished.”

Going back to the many “hats” a REALTOR® is required to wear in the business, Debbie finds that one of her biggest responsibilities to her clients is to be their counselor and strives to keep them calm while navigating the often uncharted waters of the industry. “I am passionate about navigating the current climate so that my clients can achieve their goals,” she said. “My second stint in real estate has taught me to be a better REALTOR®. I try to teach my team members everything that I know. Other REALTORS® can learn that continued education is lifelong—no matter what age.”

Debbie and her husband, Dan, have been married 43 years. He is currently CEO of his second wireless-technology start-up company. Debbie’s family is a tight-knit one. With two daughters, two sons-in-law, and five grandchildren, she strives always to put them first. “There have been many times I have altered my profession in order to put my family first,” she said. “I was able to do this because my husband always supported whichever career decisions I made.”

At 92 years young, Debbie’s mother, Phyllis LeBoyer, still embraces life and continues to teach her daughter so many of life’s lessons. “Dan and I truly relish time with our family,” Debbie said. Their oldest daughter, Tara, is married to Jeremy Baker, who have each started their own law practices. Tara’s practice specializes in trusts and estates and Jeremy’s in construction litigation. They have four children: Elle, 11, who loves art and swim team; Cade, 9, who loves baseball; and 5-year-old twins, Camryn, who loves to dance, and Audrey, who loves to play soccer. Debbie and

“  
There have been many times  
I have altered my profession  
in order to put my family first.”



Dan’s youngest daughter, Mandi, has a Doctorate in School Psychology and has founded a thriving psychology practice. Mandi is married to Jake Petoskey, who has a career in private equity. Their daughter, Maeve, is 20 months old and loves to play with her older cousins. “We all stayed together as a pod during the pandemic,” Debbie said of her family. “It was routine to have the kids in our basement doing all kinds of activities during the lockdown.” As a family, they love to travel. They also have an annual apple-picking excursion and celebrate all kinds of events.

Debbie is fortunate to be surrounded by people who believe in teamwork and helping each other out in real estate. “There is no ‘I’ in this business,” she said. Debbie’s team is comprised of Laura Barnes and Robin Rosenthal. “While raising their respective families, they continue to be invaluable members of our team. They are truly special people, and I feel very fortunate. I also value special relationships with our vendors. It takes a village!”



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Article written by **Laura Zickert**

# DEBBIE HEPBURN

@properties

## The Life-Long Learner

# W

With ever-changing technology, markets, and culture, no matter where you are in life, there is always room to learn something new. It takes humility to acknowledge that there is always space to grow in knowledge. Debbie Hepburn is a REALTOR® in the North Shore who is hopeful that by always having a willingness to learn, she can leave the real estate industry better than when she came into it. “I am a life-long learner and constantly curious about new ideas, new trends, new technology and developing new ways to tackle problems and create solutions,” said Debbie.

Debbie was born in Chicago and grew up in Dundee, IL. She attended the University of Florida in Gainesville, FL. In 1984, she graduated with her BS in Marketing and Communications. After graduating, Debbie started her career working as an account executive in the largest ad agency in Orlando. During that time, she married her college sweetheart,

George Hepburn III. Being married for 36 years, they often look back on that time as a start to a beautiful adventure together. “After two years in Orlando, we moved to Chicago,” said Debbie. “I worked with a major agency in Chicago and focused on building brands and new product introductions for major package goods companies. I love understanding what motivates people to purchase products.”



While undergoing a major renovation to her home in Glenview, she found a love for interior design. She decided to move forward with receiving a better understanding of

design principles, colors, and fabrics. She said, “I wanted to help design my home to reflect my style and my family’s personality, so I took design classes at Harrington Design School. I learned that I loved helping people bring their personalities into their own home.” As a result, Debbie started a small business called “It’s Curb Appealing” to make homes more appealing from the outside. Through many experiences, Debbie said, “It all made me realize how important home is – and having the right person to guide you there.”

With a growing appreciation for real estate, Debbie received her real estate license in 2015 and started her career at The Hudson Company (now Compass). “It was a wonderful place to start a career and learn about the business. The boutique family atmosphere made it comfortable to shadow other agents, ask questions and learn from the best,” said Debbie. In 2016, Debbie felt it was time to



...

move toward a company with greater market exposure and joined @proper-ties. Debbie has an incredible group of people around her, Amy Carlino a new agent on her team, a dedicated marketing strategist, a stager, assistant, and support from other agents. "It has been a natural progression for me as I am very hands-on, love being with my clients, have high expectations for service and am full of energy," said Debbie.

With seven years of experience, Debbie has taken her knowledge to guide others while continuing to have eyes and ears always open to learning new skills and techniques. In 2019, Debbie received her Pricing Strategy Advisor Certification which has continued to develop her ability to help others. "My lifelong learning desire also leads me to continue taking classes and developing new ways to make the home experience better and easier for my clients," said Debbie. "I love learning new technology,

analyzing the market, and growing relationships with other agents. For me and my love of building brands – each home is its own brand – I love defining what is unique about the home and then communicating that to the potential buyers."



As a result of her hard work and passion, Debbie has received an

outstanding number of awards. Most notably, in 2021, she was awarded the Top 1% North Shore Barrington REALTOR® Association. Debbie looks beyond her own success and has worked to encourage many other agents. "I have learned that there is enough business to go around and that by working well with others and being positive about others elevates the standard of the industry. And, to thrive in this changing industry – we all need to work together to strengthen it," said Debbie.

Debbie is known as someone who not only is always learning, but she is also always connecting and teaching others. She says, "I love connection. I love meeting new people, walking alongside them to help them define what they want and need, teaching and guiding them through the process, working with them to make the best decisions and to do it while reducing the stress that comes with buying and selling a house. I love connecting them to



# “ I LOVE CONNECTION.

I love meeting new people, walking alongside them to help them define what they want and need, teaching and guiding them through the process, working with them to make the best decisions and to do it while reducing the stress that comes with buying and selling a house.



resources and to ideas about housing and about life in general."

Together, Debbie and George have two boys, Cameron (32) and Colin (29), a Boxer named Olive and a rag-doll cat, Holly. As a family, they have always enjoyed traveling, golf, watching movies, playing games, and biking rides. When Debbie is not working, you can often find her traveling, going to the dog park, bird watching, playing tennis or golf, or learning something new. Debbie also spends a good amount of time helping others and giving back to the community. She volunteers and serves on the boards of Misericordia Auxiliary, JMTF Autism Foundation, Skin of Steel Melanoma Foundation and Daughters of Ayacucho Educational Fund. She also supports PAWS and has an extreme love of animals. With each commission that she earns, Debbie generously gives a portion to one of these charities or a charity of her client's choice.

Debbie encourages others to "always keep learning." She has the highest level of integrity, humility, generosity, and ability to connect with others. Her "lifelong learner" mentality sets her apart in the North Shore and will continue to open many doors for her success. Thank you, Debbie, for the opportunity for us to learn from YOU.



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## Dream Town Completes In-House COVID Vaccination Program Prioritizing the Health of Brokers, Staff and Clients

On Monday, May 3, 2021, Dream Town completed its in-house COVID vaccination program – giving brokers and staff their second Pfizer dose. In a statement to the company last month, announcing the start of the program with first doses that were administered on April 13, Dream Town founder and CEO Yuval Degani noted, “We have been working very hard in the past few weeks to secure a workplace vaccination for every member of this organization. I’m happy to report that we were successful! I want to invite each and every one of us to follow the CDC guidelines and get a vaccine. The day in which we can all be together is very close.”

Understanding that family well-being and community safety begin with employee health, Dream Town spared no effort to secure enough Pfizer doses for all brokers and staff. Appointments were offered at the company’s spacious Devon Office with easy one-click registration. For anyone unable to make either the selected dates or location, alternate off-site appointments were scheduled.

With the completion of all second vaccine doses on May 3, Dream Town continues to abide by the community-centric ethos and collaborative culture that have defined the pioneering real estate company since its founding in 1998.



Hilary O'Connor  
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Leslie  
McDonnell

REMAX



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# THE *More* THE *Merrier*

## ▶▶ top producer

Article written by **Laura Zickert**  
Photography by **Annette Patko** // Bordeaux Studio

The phrase “the more the merrier” has often been used to describe people with wealth or items. For Leslie McDonnell, she has found life is better with more time, more joy, more relationships, more volunteering, more teamwork, and more positivity. Leslie is a thriving real estate agent in the Lake/Cook Country marketplace, who has built an incredible team that does more than just sell more homes... They help more people. She attributes much of her success to her incredible team, some of whom have been with her for over 20 years.

Leslie was born in Chicago and grew up in Wilmette, IL. Her career path started with waitressing, where she developed incredible people skills. Her ability to connect with others and make people feel comfortable led many of her friends to ask her to help them with finding their new homes. The transition to real estate was a perfect fit for her. After much encouragement from her friends, she received her real estate license in 1986, and her journey began. She often jokes that “the tips are a lot better than waitressing, but the job is pretty much the same.”

For the first four years of her real estate career, she worked at Coldwell Banker. She then transitioned to ReMax, where she has been ever since. She was an independent agent until 2004, when she saw extreme growth in her business due to implementation of systems and decided that it was time to figure out how to get balance back into her life. “Even though I had money, I had no quality of life. I created a great business and income, with no time to enjoy or spend it. Once I put together a team, we achieved over \$100 million in sales



volume in one year.” Leslie found that the more she built her team, the more they could achieve in sales and the more time she had to enjoy her life. Leslie now has a team of 10 people, and her business continues to thrive.

...





“Our clients mean so much to me and so many of them are dear friends. Our best friends are mostly clients that have become friends and my husband’s favorite golf buddies are past clients that have become friends.”

•••

She is currently passionate about working on a succession plan for the future. “We are wanting to shorten up the systems we already have in place and fine-tune our incredible follow-up systems for client care,” said Leslie. The client experience is of the highest priorities to Leslie and her team. She says, “Our clients mean so much to me and so many of them are dear friends. Our best friends are mostly clients that have become friends and my husband’s favorite golf buddies are past clients that have become friends.” In addition, many of Leslie’s best friends are competitors as well.

Leslie has been an example to those around her as someone who treats others with kindness and respect. She sets the tone for how agents should work in unison and be in the real estate world together. Each year, Leslie hosts a gathering at her lake house for her fellow agents to get together and take a break from real estate. There is much about real estate that Leslie is passionate about. She says, “Knowing that I helped a family get into a home that they love is truly heartwarming and such a rewarding part of the business. Seeing my team grow and succeed has also been very rewarding.” Leslie is known for treating her team like customers and family. “We have so many clients that we are in their third or fourth homes. Now we are finding homes for their children that were babies when we began working together.” Leslie’s team is known for carrying longevity with clients and anyone who has worked with her knows that she is committed for more than just the time they are working on a transaction. For example, this year she sold a house to clients that she worked with in 1986.

Just as Leslie is committed to her business, she is also committed to family. Leslie has been married to her husband, Chris, for 30 years. Chris is

an appraiser in real estate. Together, they have five children (four girls and one boy) and seven grandchildren (four girls and three boys). “We all love to travel and hang out at our lake house in Powers Lake, Wisconsin. We also love to ski together,” said Leslie. When she is not working, she says, “I am a travel ‘snob.’ I truly enjoy the best of the best when it comes to traveling, but you would not be able to tell, as we do not indicate that at the same time. We have a large SUV and frequently put the grandchildren all in the car to experience adventures together.” Experience gifts are a favorite of Leslie’s, and getting to spend quality time with family is extremely cherished. One of her

grandsons, Nash, was born with a RARE genetic neuromuscular disease that has brought their family together to gain awareness and gather funds for a promising gene therapy. Her daughter founded a charity to gain support and donations that will help kids with this illness to have a better quality of life. To learn more and contribute, visit [smashmard.org](http://smashmard.org).

With 35 years of experience, Leslie brings to the Lake/Cook County market, more experience, expertise, and insight. She goes above and beyond for those around her and has found that when it comes to life, choosing more of what matters most is best.



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# Cathy Schneider



## Going Above & Beyond The Call of Duty

### ▶ partner spotlight

Article written by **Lindsey Wells**

Everyone needs their sanctuary, a place they feel comfortable in, a place to call home. Being an integral part of her clients' home-buying process isn't just a business for Cathy Schneider. Rather, it's a very real way to help people. In this industry, extending yourself beyond what is expected represents compassion and character. For Cathy, going above and beyond the call of duty is not foreign. As a Vice President of Residential Lending at Draper and Kramer Mortgage Corp., Cathy looks back fondly on a career that spans decades and counts each and every client-turned-friend as a blessing in her life.

Born and raised in Highland Park, where she raised her own family, Cathy graduated from the University of Illinois with a degree in Finance and has worked in the financial industry for the past 38 years. "I've worked on some level of finance for more years than I should probably say," Cathy said, laughing. She spent 15 years working in commercial and corporate finance before switching over to residential finance, which she has done for the past 23 years. Cathy started with Draper and Kramer in 2010.



Fortunately, when Cathy began her journey into the residential finance world, she did so during a time when the market was strong, and rates were lower than they'd ever been before. "I started with having already had a great network from my 15 years in corporate finance, so I was lucky to have a lot of clients and a big business from the beginning," Cathy said.

Draper and Kramer Mortgage is an award-winning national mortgage lender with programs and services to fit almost every need. With its efficient in-house loan processing and innovative mortgage solutions, the company can provide fast, flexible, and affordable home financing to borrowers across the nation. Founded in 1893, Draper and Kramer remains family-owned to this day and holds the oldest active Federal Housing

“

I started with having already had a great network from my 15 years in corporate finance, so I was lucky to have a lot of clients and a big business from the beginning.



Administration (FHA) license in the country. Cathy is personally licensed in 11 states but has the ability to refer business virtually anywhere else to other loan officers within Draper and Kramer.

Cathy's desire to help others extends far beyond the doors of her business office. Both she and her husband, Joel, who also works in the real estate industry, sit on various boards for charitable organizations. For example, for 25 years, Cathy

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has been on the board of directors for the Tri-Con Child Care Center, a subsidized daycare in Highland Park for children and families living and working in that community.

In their downtime, Cathy and Joel stay active and can usually be found biking, walking, swimming, working out, and spending time at their lake house or with friends and family. They have three grown children and two granddaughters. Their oldest son, his wife, and their two daughters live in Denver; their middle son and his wife live in Chicago; and their youngest son and his significant other live in Chicago.

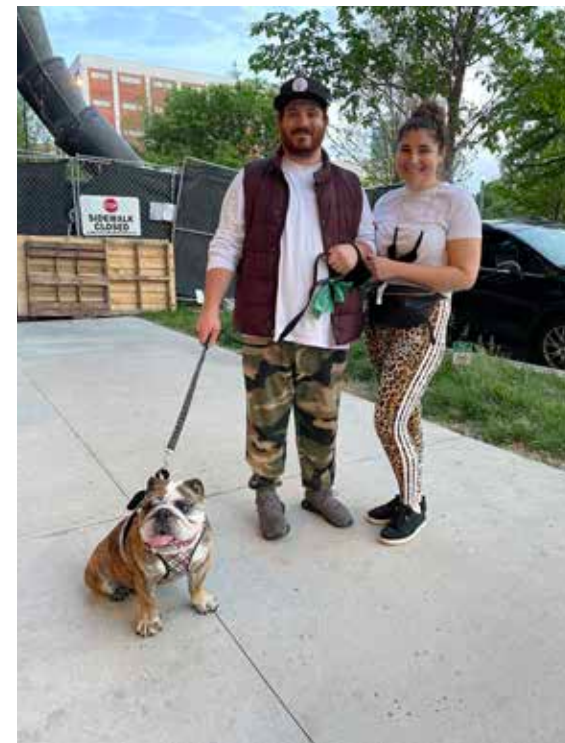
Over the years, Cathy's clients have become friends, and she has been able to maintain

relationships with the same people she has worked with from the very beginning, so much so that her entire business is referral-based. "Referrals go both ways: my investment advisor sends me clients, my CPA sends me clients - my attorney, the REALTORS® that I've worked with - and these are services that I use myself. I've also been privileged to help my friends' children and my children's friends as well. I'm very fortunate to have strong relationships and consider myself to be very lucky for that. I love what I do, I love helping people, and I love making things work."

Cathy L. Schneider (NMLS ID #220197) is an agent of Draper and Kramer Mortgage Corp. (NMLS ID #2551).



**“**  
**I love what I do, I love helping people, and I love making things work.**




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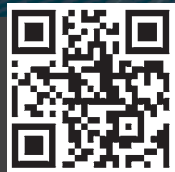
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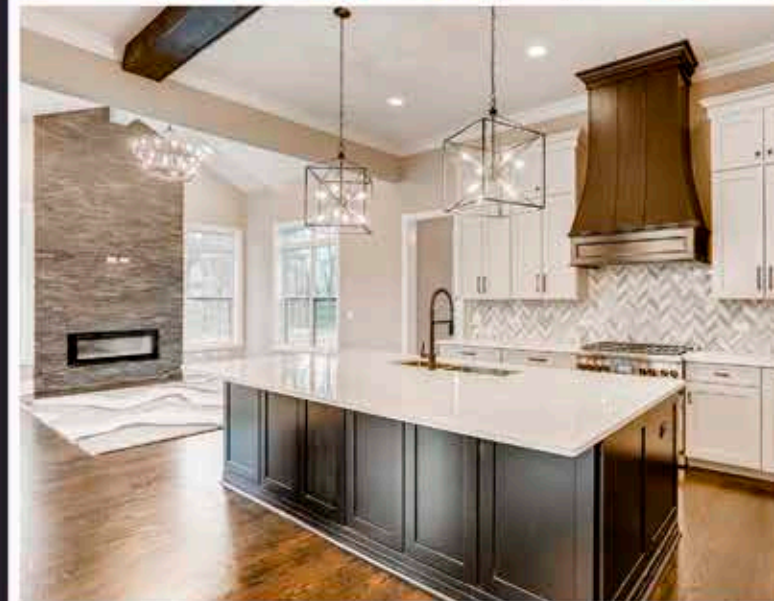
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