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If you are interested in contributing or nominating Realtors for certain stories, please email us at jason.acres@RealProducersMag.com



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▶ publisher's note

Many of you may not know that before I began my third career as a small business owner of *North Shore Real Producers*, I was a 10-year professional soccer player playing with some lower-level clubs in the Chicago-land area before I got my big break with the Chicago Fire in 1998 after the team I was playing with played a game against the Fire and they called me up to play for them for the remainder of the 98' season and a bit into the 99' season.

After I retired from my soccer career, I was thirty-three years old and began serving the local church working with students. I served the local church for fifteen years before I began working with top realtors in the North Shore and the local businesses they referred to me.

I share that with you to say that two of the greatest gifts I've ever been given were tenacity and passion. Both of these gifts have been strengthened and honed through my soccer and serving opportunities. While I believe these gifts have been given to me by God, I can't help but be reminded about the gifts that will be exchanged with my family this Christmas season.

Growing up, I was taught that God gave all mankind a precious gift, His Son, Jesus the Christ. During this wonderful season of celebration with family and friends, my hope and prayer are that you too embrace what is most meaningful for you and your family.



Jason Acres

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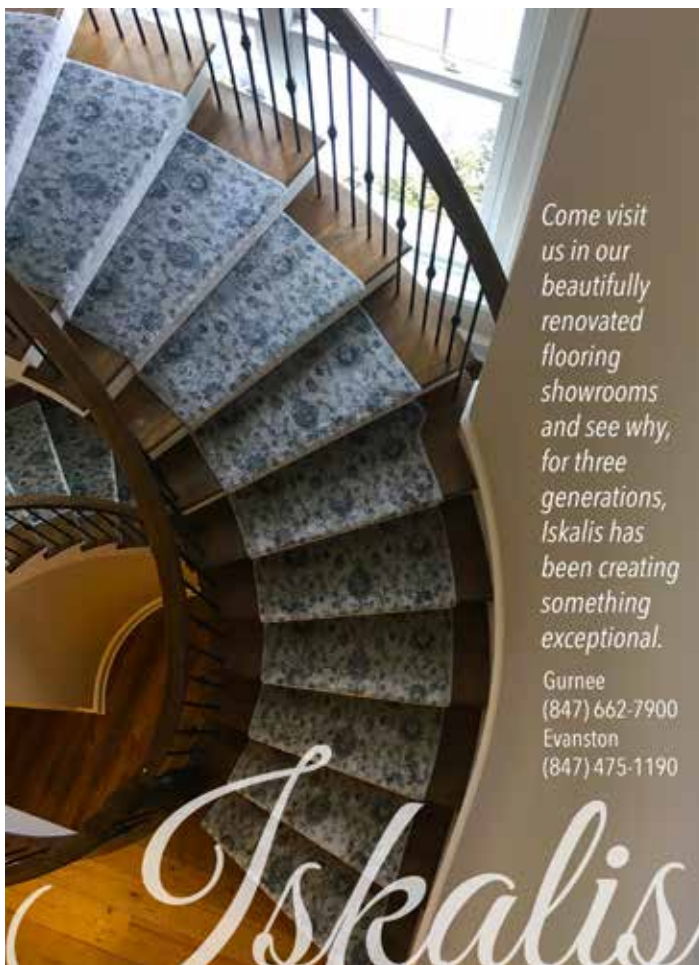
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Written by **Laura Zickert**

The Melody Of Real Estate

A melody is where each note works together to create music that is satisfying and cohesive. Each note plays a role, and each note has a purpose. Allyn Rawling is an expert realtor in the North Shore who has perfected the melody of real estate. Each note is a perspective and fine-tuned process that has created a satisfying and cohesive experience for both buyers and sellers. From market knowledge to her love for people, Allyn has made an imprint on the North Shore and truly is impacting her community.

When asking Allyn where she grew up, she replied, “What year? I lived in so many places before Chicago! I attended three different high schools as we moved from Wyoming to South Dakota and finally to Springfield. Moving so often really teaches you how to get along with people you don’t know very well.” She attended Ohio State University where she studied English literature. After college she says, “I danced with the idea of being a professional flutist, I tried out theater, and I even worked some retail.” She decided to shift to a different career path

and landed at an advertising agency in Chicago. There she learned a lot about administration and market research, which taught her a lot of knowledge she still uses today. A long commute from Evanston mixed with wanting to be closer to home and be there for her family, she got a nudge from a friend and decided to pursue real estate.

In 1987, she received her license and started at a “mom and pop real estate office” in Evanston called Mitchell Brothers where she stayed for six years. The company has been around since 1903, but after the recession, received a buyout. Allyn moved to Coldwell Banker for 18 years before moving to Rubloff for four years where they were ultimately bought out by Berkshire Hathaway. Allyn finally landed at @properties where she has grown her business and planted deep roots.

Allyn’s career has been filled with incredible experiences, life lessons, and people. Her knowledge is extremely extensive, and she is filled with a true passion for the real estate industry.



She says, “Right now, I want to help young agents figure out how to do this in a way that works for them. It’s so hard to get going, and so I want to be there to help.” Allyn often teaches real estate classes at her office and is very invested in helping upcoming realtors find who they are and the tools to be successful. Her biggest set of advice has always been, “Find a mentor or group for accountability and stick with them!” Early in her career, Allyn joined an accountability group through Floyd Wickman. She says, “They have done many training sessions, and I still meet with a group of seven people every Friday at 7 am. I thrive on accountability!”



Real estate has also been a way for Allyn to connect with her children. She has two kids who grew up in real estate and now one is a mortgage broker and the other works for Coldwell Banker Corporate. Both live in the area and Allyn has been very intentional about always putting family first. When she is not working, you can find her continuing her melodies within singing groups. She has been a part of the Chicago Master Singers, where she once toured with them to France. At one point she belonged to three singing groups and was practicing three evenings a week. She is a huge fan of the Chicago Symphony Orchestra (CSO) and the Lyric Opera. “I just grew up with classical music and absolutely love it,” says Allyn.


Although Allyn has received many awards, she says, “The real reward has



“The real reward has been finding lifelong friends through real estate.”

been finding lifelong friends through real estate.” Her passion for people is evident and she is excited about continuing to help clients transition into new chapters. She says, “I love being able to get people into a home. People often buying their first home think they are going to make a mistake, and so I want to be there to help guide them every step of the way.”

Just as one would listen to a style of music because they love it, one should only pursue a career if they truly love it. She says, “If you love what you do, then it truly will never feel like work.” Allyn is leaving a legacy as a realtor who has found the melody to real estate and is helping others do the same.






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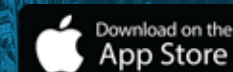
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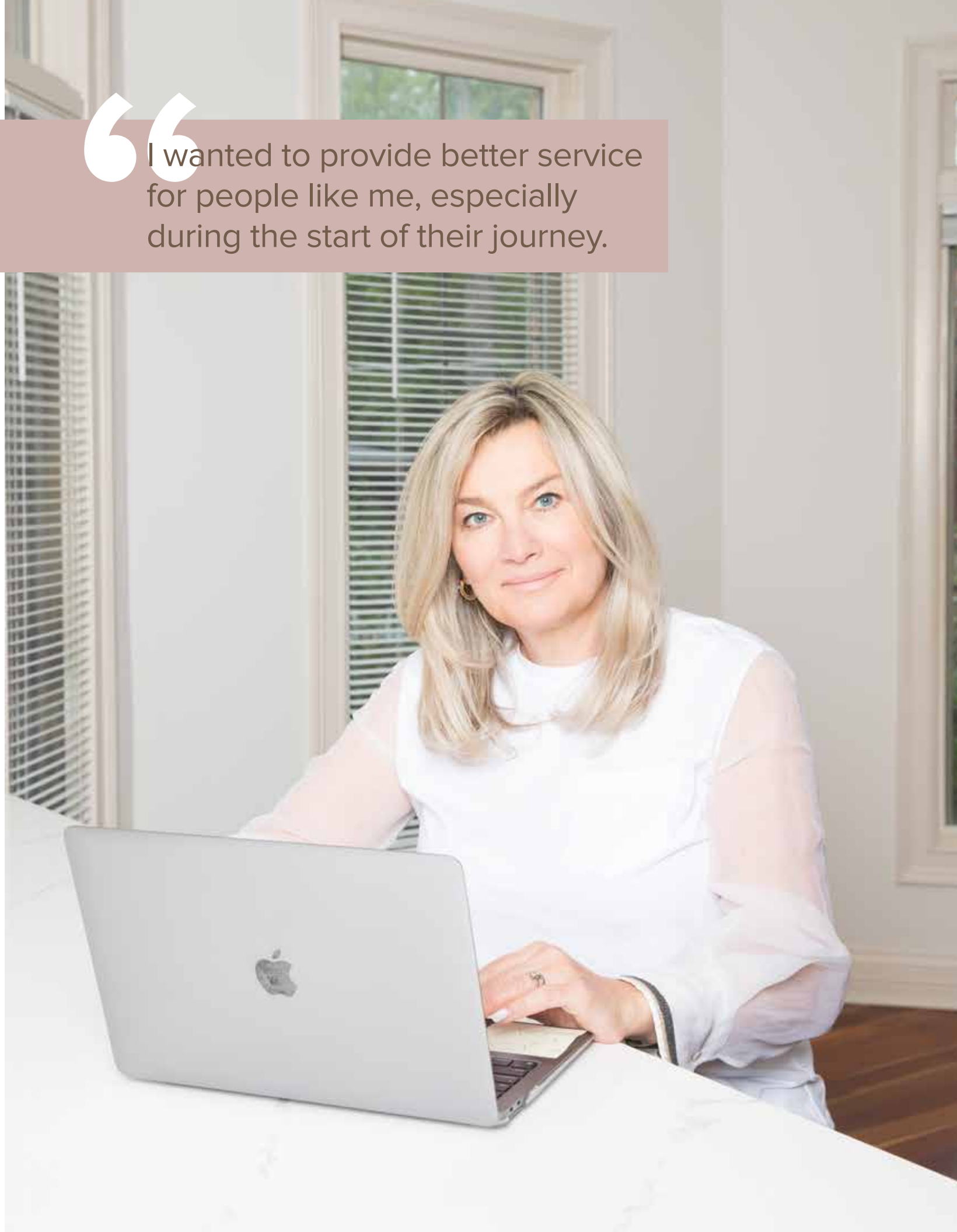
Article written by **Laura Zickert**

Obstacles come our way in life, but what matters most is how we respond and what next steps we take. Lena Bondar is a successful real estate agent in the North Shore who has displayed incredible amounts of determination and dedication to every part of her journey. She has used all her experiences to help her grow and be better versions of herself along the way. She is setting an example of someone who truly has gone above and beyond during adversity.

Lena was born and raised in Ukraine during the Soviet Union. She graduated from college in 1985 and went into the management and hospitality business. She pursued becoming a manager in food sales and was responsible for supplying college

...





“I wanted to provide better service for people like me, especially during the start of their journey.”

campuses’ food courts with all products needed to feed students. “It was a time when Ukraine was a part of the socialist country. We didn’t have free markets and all resources were distributed by the government. My job was difficult, and I had to be creative and think outside of the box to find solutions. This gave me experience in problem-solving and people skills.”

In 1997, Lena came to the United States. “My family was fortunate to be able to escape from the Soviet Union. It was hard to leave everything behind and start a new life from scratch. Learning a new language, skills, jobs, and more were many challenges I had to face,” said Lena. She started working at a beauty shop and enjoyed the atmosphere because of the time she spent with people. “However, I missed navigating challenges and problem-solving.” During her time in transition to the United States, she had a poor first-time home buying experience. She says, “I wanted to provide better service for people like

me, especially during the start of their journey.” In 2003 she received her real estate license and got her managing broker’s license in 2004. She started with Koenig & Strey Glenview’s office. She says, “Many people told me to start at a Russian-speaking agency, that no one will do business with me, but I like the challenge and I believe if you know what you are doing and work hard for the best interest of your clients, people will give your business and referrals.”

Lena started working with first-time home buyers and now works with buyers, sellers, developers, and investors. She says, “One builder referred me to another because he liked the way I marketed his properties. From there I started working with a few more builders and now work with several. She says, “I am proud that I have sold the largest residence in Deerfield. It was a challenge!”

Lena was very fortunate to work with industry leaders and to learn from her

managing brokers and fellow agents. I learned so much from them and every one of them contributed to my success in their own way,” said Lena. With 17 years of experience, Lena has acquired an incredible quantity of awards. However, no matter what recognition she has received, she has stayed extremely humble and true to herself. Some of her top awards have been the Road to Rolex Award and NASBAR’s top 5% by residential sales volume in 2020.





Richard Bach.” Lena also enjoys activities like playing chess, yoga, painting, knitting, walking with her English bulldog, Viva. One of her favorite quotes has been from Maya Angelou, who says, “I have learned that you shouldn’t go through life with a catcher’s mitt on both hands: you need to be able to throw something back.” In every area of Lena’s life, she is continually working to contribute back to the world and inspire others. As a result, she is not only moving forward but also helping others do the same.



Lena says, “Purchase or sale, there’s always someone’s life story involved. I am passionate about being a part of my clients’ lives. I am not just a salesperson; I am a friend and confidant.” She is true to her words, loyal, and filled with incredible amounts of experience. She holds fast to the saying, “nothing will work unless you do.” Her work ethic inspires many and truly has set her apart within her industry. Her market knowledge is unsurpassed, and she continues to be a leader within the North Shore real estate industry. We have no doubt she will keep moving forward and continue to inspire others to do the same.

...
Lena has had to step up in many ways and is thankful for the opportunities she has been entrusted with to help her family. From helping with her husband’s business to helping her mom as a caregiver when she was diagnosed with dementia, Lena continues to demonstrate a humble and selfless heart. Although there have been many challenges in Lena’s life, that has not stopped her from moving forward. She is determined and resilient to all obstacles that come her way.

Lena is married with two children (Oleg and James). Oleg is a cloud engineer and lives in California. James is a junior at the University of Boulder, Colorado. She says “I am thankful they both live in beautiful places to visit! When we get together, we enjoy hiking, skiing, and cooking together.” Lena’s husband is a restaurant owner on the North Shore. When Lena is not working, she can be found reading. She says, “I love the early books of John Grisham and books by

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Marina Carney & Andy Mrowiec

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Marina Carney and Andy Mrowiec are realtors who have reached the next level. Together, they are a thriving team impacting the North Shore with their experience and market knowledge. As a result, they are providing excellent customer service and helping the

North Shore community navigate the real estate market with strategy and confidence. "Collaboration is the key to our success," said Marina. "As a partnership, we have always been passionate about finding the right home for our clients and finding the perfect fit for their needs and objectives."

Marina was born in Denver, Co, but within the first year, her parents, who were Lake Forest natives, moved to Lake Bluff and finally back to Lake Forest. She attended Lake Forest Country Day, Woodlands Academy of the Sacred Heart, and the University of Utah and graduated in 1980 with a degree in history. She started her career working for a start-up company focused on defibrillation electrodes. The company, R-2, was

the first in the world to replace paddles. "Then I had three children and after my youngest was 2, I decided to go into real estate," said Marina. "It provided me with the most flexibility as my husband, at the time, had lost his job in the market crash of 1987.

Marina received her real estate license in 1991 and started at Baird and Warner in Lake Forest. She was there for 10 years and in 2001 moved to Griffith, Grant, and Lackie, now Compass. With 30 years of experience, Marina stands with experience and excellence. She says, "I was fortunate enough to have a builder early in his career show me how houses are constructed and how to look at a home as a blank canvas. This experience was invaluable to being able to help clients see a home's potential." Shortly after receiving her real estate license, Marina said, "My first husband had an



aneurysm, which propelled me into making this a full-time career. Having to balance his limitations and a young family at the same time allowed me to incorporate Andy Mrowiec as my business partner nearly 25 years ago. Truly that decision has been the absolute key to my success."

know each other. We were at different points in our career and realized we could form a partnership and help each other," said Andy. "We have been together since 1999 and it's been an incredible journey." Marina and Andy both display an incredible work ethic and moral compass. Together, they bring to the table both experience and excellence. As a

Andy attended Millikin University. "I had the opportunity to study abroad in Spain and it was amazing," said Andy. After graduating, Andy worked at an Insurance Brokerage. Meanwhile, his brothers were at the Mercantile Exchange in Chicago. They invited Andy to join them in their career and Andy spent the next 10 years there. "I liked my career, but I didn't love it. My parents were both residential real estate agents and I always had an interest in real estate. I decided to pursue it for myself and received my license in 1998," said Andy.

He started at Baird and Warner, where he met Marina. "We had a transaction where we got to

As a result, they are giving clients a more refined journey of both buying and selling.



I feel so strongly about homeownership. It's good for communities, families, and individuals. **The ability to buy and hold an asset like real estate has long-term gains.**

"I feel so strongly about homeownership. It's good for communities, families, and individuals. The ability to buy and hold an asset like real estate has long-term gains," said Andy. "Marina is an awesome business partner and a hard worker. She is strong, connected, passionate, and

compassionate. Our teamwork has been successful because we let each other be who we are while also unanimously always having the clients' interests at heart." Although they work extremely hard, they understand the importance of having a good work and life balance.



...

Marina is married to her husband, Jim Puryear, a retired captain for the Reno Fire Department. She has three grown children and five grown stepchildren, and they are preparing to welcome the 11th grandchild this year. Being together is such a joy to Marina. “We all like being in the West and being outdoors,” said Marina. The West holds a special place in Marina’s heart, until 2014, she managed the family 6,000-acre cattle ranch in Wyoming. She says, “I am a cowgirl at heart!” Outside of the business, she says, “I like to fly fish when I can! Golf and hunting are also activities I enjoy.” Marina is currently the president of Elawa Farm Foundation, currently serves as vice president of the Lake Forest Garden Club, is a sustaining member of Northwestern Medicine Lake Forest Hospital Women’s Board, and serves as co-chair of the sustainability committee for the Village of Lake Bluff and the luxury council for NSBAR.



Andy lives in Lake Forest and is very family-focused. He and his wife have three children. His wife is a local veterinarian who

owns her own practice in Lake Bluff. “We both have a lot of face time with clients, so when we aren’t working, we enjoy time at home. We enjoy being with our kids and spending time together as homebodies. Additionally, we belong to Christ Church in Lake Forest and are thankful for our community there,” said Andy. Their family also has a summer cottage in southwest Michigan where they enjoy jet-skiing and paddleboarding.

Across the North Shore, Marina and Andy are known for their incredible ability to help clients be successful in their goals. Marina says, “Andy and I are true partners, and we share everything, which I believe only increases our enjoyment of our work, and our productivity, most of the time this does not feel like a job!” Both Marina and Andy are incredibly hard workers who go above and beyond. Their experience has collided with excellence, and as a result, the North Shore real estate market has reached a new level of success.



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Andy and I are true partners, and we share everything, which I believe only increases our enjoyment of our work, and our productivity, most of the time this does not feel like a job!



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MARIO CORDOVA

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A Realtor ON A MISSION

» rising star

Article written by **Laura Zickert**

When a car prepares to race on a track, you hear them say “3, 2, 1... go.” However, there have been years of planning, strategizing, and experience that brought every racer to that point. Mario Cordova, an expert real estate agent in the North Shore, has used everything that life has brought his way to hit the gas pedal and pursue his mission. He has spent years growing personally, growing professionally, submerging himself into the market, and learning from all that life has put in front of him.

Mario’s family came as immigrants and planted roots in the Chicagoland area. He grew up in the Wheeling area during his elementary school years and later moved to Lincolnshire where he attended Adlai Stevenson High School. His time there during high school was pivotal in his life and made a huge impact on him. Mario learned what hard work meant from watching his parents. “My dad worked in the landscaping business and had many North Shore accounts. We saw many million-dollar homes and I became attracted to the properties within the North Shore,” he said. Mario attended an automotive technology program and began working in the automotive industry. At the age of 22, he purchased an investment property and flipped the home and got his first taste of what the real estate industry had to offer.

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While working at a trailer repair shop, he had friends begin to encourage him to pursue real estate as a career. In late 2017, he received his license and said, "Once I started and went all in, I never looked back!" He started at ReMax and in 2020 transitioned to eXp Realty. Although Mario has always been invested in personal development, he has found it even more crucial now to continue growing to be the best version of himself. He says, "My personal mission is to ensure that I bring honesty, dedication, and exceptional customer service with every client's best interest at heart while having fun and being grateful for the opportunity of being of service in the field of real estate!"



My personal mission is to ensure that I bring honesty, dedication, and exceptional customer service with every client's best interest at heart while having fun and being grateful for the opportunity of being of service in the field of real estate!

Mario is especially passionate about helping first-time home buyers as they approach the starting line. Mario says, "If you are not passionate and love what you do, then what is the point? If you want to set clients up for success, you must be all in and committed even when the situation is challenging to navigate. It has always been worth it." Mario is known for creating genuine connections and putting others first. "It's all about the people I serve. I understand that

•••





When we are home, we enjoy having deep conversations. Asking genuinely, ‘How’s your day?’ has really brought us even closer. **The roots of a strong family always hold good communication.**

...
buying a home is one of the biggest investments people will take and I take that seriously.”

People play a huge role in Mario’s life. He has been married to his wife for 23 years. Together, they have two kids. His son (21) is a community service officer and is making an incredible difference in the community. His daughter (22) works in real estate with him and has been growing at an incredible pace in her role. Mario says, “Family and time together are so important. When we are home, we enjoy having deep conversations. Asking genuinely, ‘How’s your day?’ has really brought us even closer. The roots of a strong family always hold good communication.” Mario is extremely proud of his kids. As a family, they enjoy traveling together and recently visited Disney Land.



When Mario is not working, he is often with family or reading. He spends much time investing in growing as an individual and is excited about the next steps in his career. He has been working to pursue in the luxury markets and is building a team. We are proud to have such an inspiring and hardworking realtor supporting the North Shore community. Start your engines, Mario is ready to take you through the finish line.



Wishing you all a wonderful Holiday Season.
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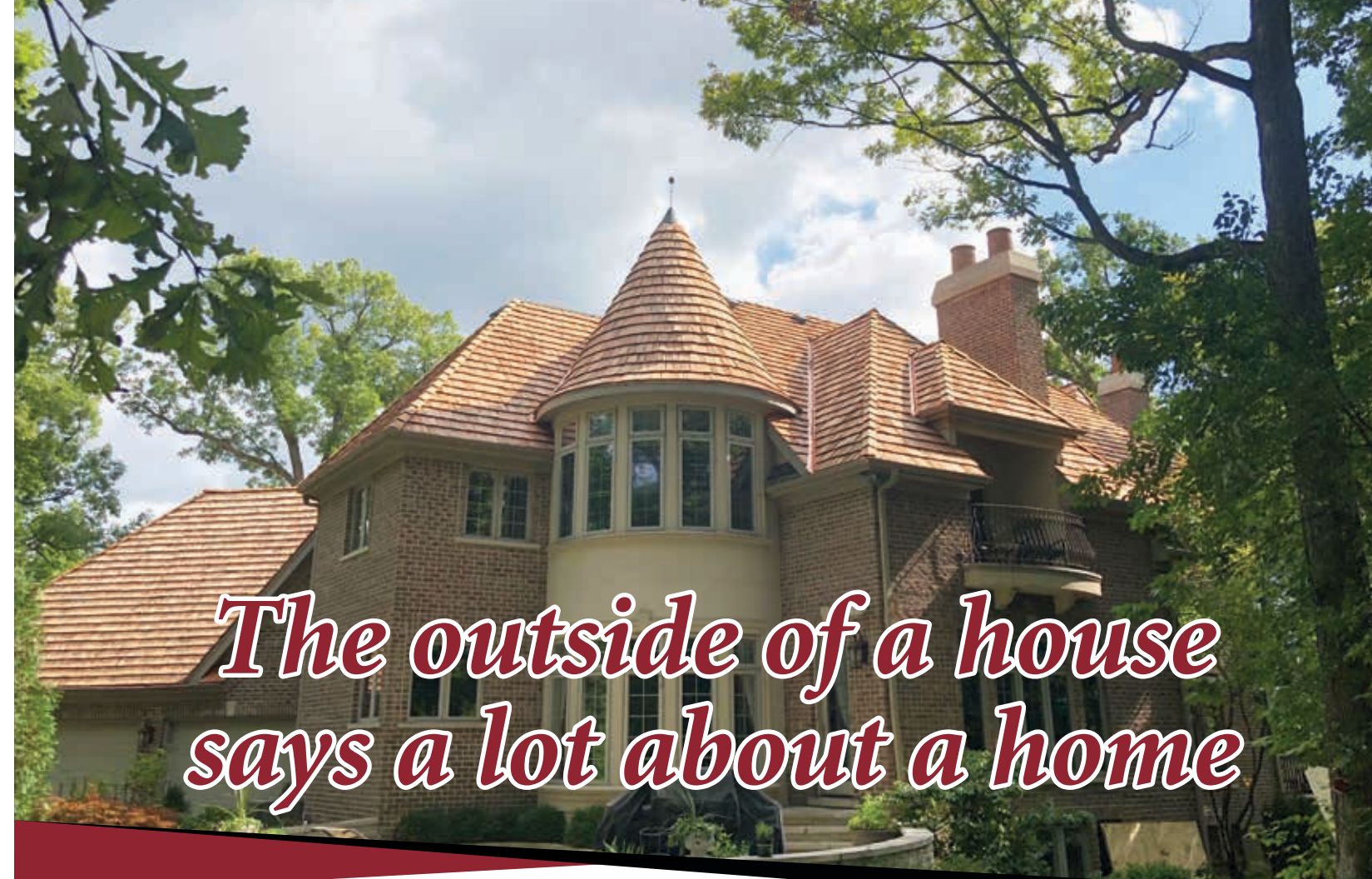
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Marlene Rubenstein and Dena Fox, Baird & Warner

Where Does The Sun Always Shine In Real Estate Today?

thoughts from top realtors

Written by Top Realtors **Marlene Rubenstein and Dena Fox**

What's on the horizon for the real estate market...the multiplication in secondary markets! Let the sun shine in!

We all know that a myriad of factors have led to the strong, unique market that we have been in recently. While the secondary home market was already a prevalent idea for many luxury clients, this has skyrocketed in the last two years. Obvious contributing factors are low mortgage rates, increased equity in their primary residence, and lifestyle shifts that the pandemic introduced that have allowed people to work remotely from *anywhere!* Why not move somewhere warm and beautiful! Paradise, here we come!

For Chicago and the North Shore specifically, we have found our clients asking over and over again for help and assistance in Florida,

which became our key secondary market to target. As part of our business plan in 2019, we added team members with their licenses in surrounding states such as Michigan and Florida. We opened our own brokerage(s) in the spring of 2020, with our first location in Hallandale/Sunny Isles/ Hollywood north to Ft. Lauderdale, Florida on the east coast and on the west coast in Naples / Bonita Springs, run by our colleague and Rubenstein Fox Team Member, Angela Graziano. Later this fall, we will grow further south into Miami with another one of our team, Richard Arenibar, moving to meet this growing need

To share some interesting data...

According to the USPS, Collier County (Naples, Bonita Springs, Immokalee, Marco Island, and more) is seeing the second most change of permanent

addresses from Illinois, with an increase of 19% from 2019 to 2020.

Prior to the pandemic, 20% of U.S. adults whose jobs could be mostly or entirely performed outside of the office worked from home *prior* to the pandemic, according to Pew Research. That percentage has risen to 70% in that same Pew Research group *during* the pandemic.

Employees are returning to offices now, but 54% of that Pew Research respondent group said they'd like to *continue* working from home after the pandemic ends. This begs the question, what is the future of the workplace, and has this pandemic changed how we view where one can work?

With the U.S. average mortgage rate at 3% for a 30-year fixed loan according to the S&P, it has become a more attainable option for many

clients. The average rate has only been this low one other time since 1971, in 2012, and while it has ticked up slightly since earlier this year – borrowing money is as cheap as ever. This accessibility to money is helping to make up the difference of inflated home costs. Pair this with the increased equity from appreciated value in their homes, and owners are evaluating cost of living; can they seasonally live somewhere 3-6 months or longer? On average, individuals aged 55-64 have 37% equity in their home which could be enough to help them purchase their second home. CAP rates in secondary markets have held strong providing investment opportunities.

In a recent analysis Advisor Smith published in August of 2021, the author took “a deep dive into the most popular places in the U.S. to buy a second home. He found the cities in the U.S. that had the most second homes on a per capita basis. These cities were classified as seasonal destinations, where a large percentage of the homes were occupied by part-time or seasonal residents.”

According to the study, Florida was more than half the selections of the top 15 cities chosen time later invite them to take residency and downsize or just sell their primary home. Top of this list is Florida and the most frequent response centers around the fact that there is no state income tax, as long as you live there in excess of six months and at least one day!

Working remotely has given the workforce pause in where they live or spend the majority of their time. If their situation allows them to not go into the office for months at a time, clients are seeking secondary homes to live in and vacation since they have the ability to work there as well it creates more time to travel. This has made traveling more attainable and there is less interest in staying in hotels. This past September (2021) TSA measured traveler throughput at 51,089,715 people, an increase of 234% compared to September 2020. That is still 23.7% down from 2019 but that doesn't measure the number of people choosing to travel by car. In short, people are lessening how work defines where they live.

Our primary market here in the North Shore and Chicago remains strong-based and will continue to do so, but we have sought to serve our clients' needs by extending our reach. Finding agents who will value your clients and the relationship as well as you do can be a difficult feat. The value of networking and creating spheres of influence in additional markets will create an easier transition for your clients and provide additional compensation for your referral. Understanding your clients and their preferred secondary market, take a vacation to two or three of them and create meaningful connections as a resource that you can then pass along to your clients. The real estate process in another state can be a jarring experience for even those who have bought multiple properties in a state. Don't let your clients fall prey to the wild west of the unknown.

The articles online are endless to identify and determine where to buy a second home; an investment home or a vacation home in Florida is often within the top five destinations. New York, Arizona, California, Florida, and even Chicago make the list, too!

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Roni
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Article written by **Laura Zickert**

Roni Nanini, a multi-million-dollar real estate broker in the North Shore year after year, is committed to helping clients follow through beyond the finish line. Nothing is too big or too small for her to tackle. She is an expert at guiding clients through the home buying and selling process with severe confidence. Her positive energy, solution-driven mindset, and commitment to helping others have propelled her into a career that fits her completely.



For Roni Nanini herself, home is the North Shore. Born and raised in Highland Park, Roni found “there’s no place like home” and lives with her family in Lake Forest. She has planted her roots within her community and has found that living where she sells provides a unique advantage to be able to connect with her clients. She says, “To live in the area where you sell gives you so many connections that someone new to the area isn’t going to have.”



“

Having an experienced broker rooted in the community was more important than ever.

Roni often responds to the high real estate market demand with the phrase, “Let’s get it done.” and she does just that. She is not only determined, but she is client success obsessed. She sets the tone right off the bat to be fully committed to the industry no matter what comes towards the market. With all that came to the real estate arena in 2020, Roni never missed a beat and

continued to help clients navigate the home buying and selling process during the unprecedented times within the real estate industry.

She doesn’t just know about the North Shore community;

she understands the community. Therefore, when it comes to advice, Roni is an expert at helping provide the best service and the most current market knowledge. “The market heated up so fast last year that people really needed a broker who could keep pace with what was happening. Having an experienced broker rooted in the community was more

important than ever.” Roni is known for being a rock when challenges come her way. Her ability to navigate high-stress situations with a calm demeanor has allowed clients to feel more at ease and trust the process.

Roni has enjoyed being with @properties and is excited about where the real estate industry and technology

are going. She is committed to a long-term relationship with real estate and with her clients. She has built an incredible networking base and has a Rolodex of connections within the North Shore for services that can benefit a home buyer or seller. Whether it’s a painter, carpenter, designer, or plumber, Roni will have a go-to person in mind. “I



love connecting people with a service or experience that is right for them. It not only makes their lives easier, but it avoids extra stress. If you need something, I can refer you to the best," she says. "Transition can be intimidating to people, but it's my job to put them at ease and make things go as smoothly as possible. By giving clients quality recommendations, I am able to set them up for success."

Her energy and genuineness have allowed people to feel an instant connection with her. She says, "I have always taken a 'friend' role with my clients. I love that they feel comfortable coming to me with any questions they might have, no matter what it is." Whether you need a loyal friend or a loyal agent, Roni Nanini is available for both. Roni loves spending time with her family, friends, community,



and clients. She is committed to those around her and is excited about connecting with those in the community she has not met yet. She says, "I love what I do, and I love making things easier for my clients." Are you ready to find firsthand, "getting it done?"

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TJ Lynch

LoanDepot

Education & Efficiency

Taking the stress out of home buying through education and efficiency is what TJ Lynch is all about. Those in the mortgage industry know that while not all mortgages are created equal, the process from approving to closing the loan is precisely the same for everyone. The same documentation must be produced, and the same set of requirements met. Loan officers are proficient at dotting their i's and crossing their t's. From the outside looking in, there's not much to see. However, the vantage point of a loan officer is vastly different. Just ask TJ Lynch, a loan consultant for loanDepot.

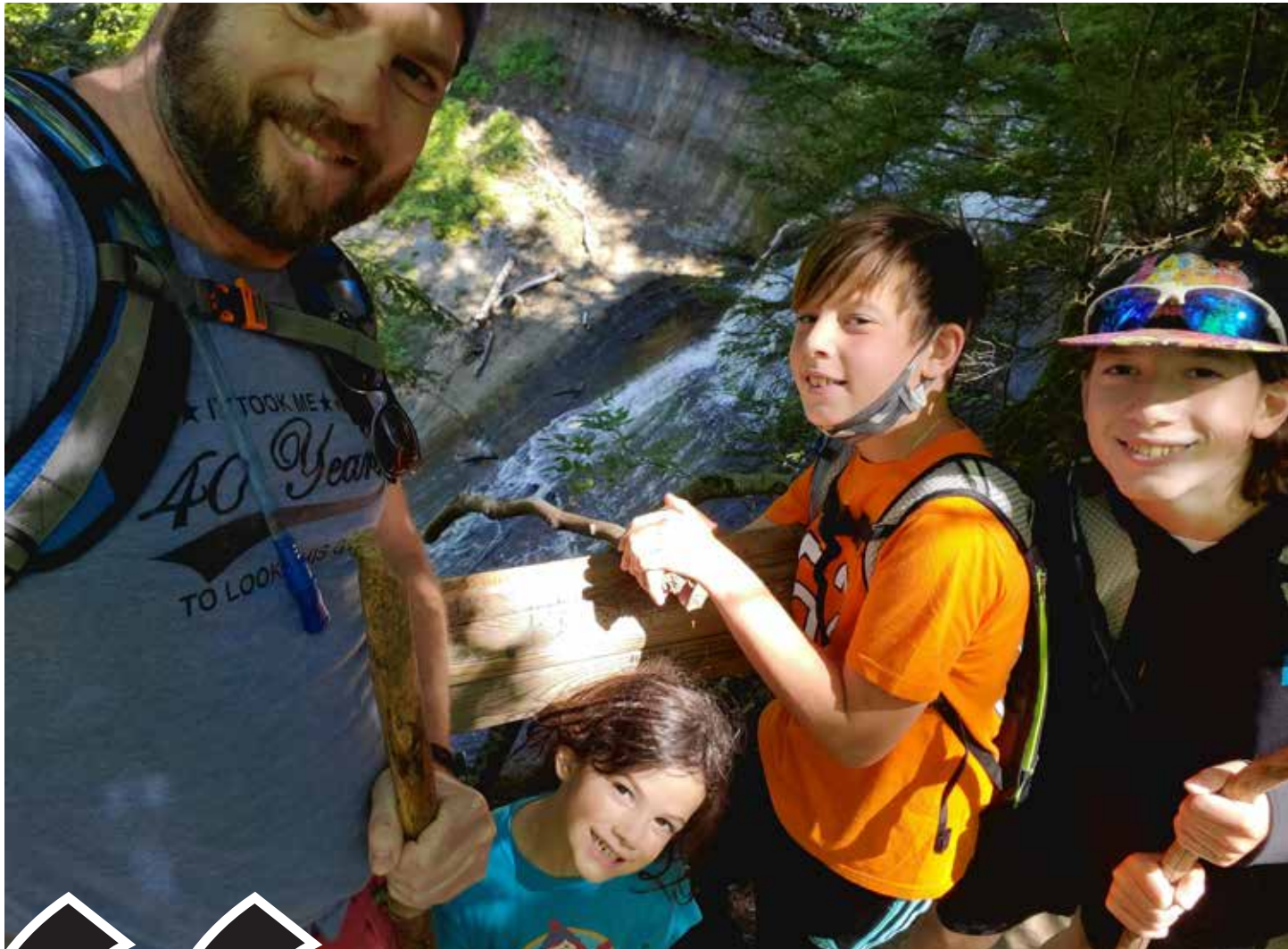


TJ sees what others don't. Behind each mortgage loan is a family or individual with a story, and with each story comes a vision wherein purchasing a home or property is a dream come true. One of the most fulfilling aspects of TJ's work is being part of those stories. In the weeks between pre-approval and closing, TJ

often forms friendships with his clients. He never takes for granted his role in helping them with the biggest purchase they'll ever make.

Before getting into the mortgage loan industry,





Being great at your job is a commitment, but it shouldn't define you. I strive to be present for my kids as well as my clients

TJ was a floor trader for almost 10 years at the Chicago Mercantile Exchange. When he journeyed into mortgage lending in 2003, TJ set himself apart by prioritizing borrower education. "When I began, I gained the trust of many clients and referral sources by educating them on what factors move rates. This allows them to feel comfortable about locking in the interest rate," he said. "I go over everything and stress that I am always available, even before and after business hours. Most borrowers are busy during the day, and their questions come up at night. Also, everyone will have my cell phone for direct contact."

Clients of TJ's can rest assured knowing they have the support of one of the country's largest lenders. loanDepot offers residential mortgage programs for every need, including conventional loans, adjustable-rate, fixed-rate, VA, Jumbo, and FHA. "We also offer refinancing, whether we're lowering the interest rate or taking equity out of the property," TJ added. loanDepot is traded publicly on the NYSE.

With his 18 years of lending experience, TJ has seen quite a few changes in the market. "Although guidelines and verifications have become more

strict, I do believe it's necessary, given the housing crash, that no documentation loans are created," he said. "These changes are an example of why a trusted and licensed lender can take all of the stress out of the home buying process."

TJ strives to provide the same superior level of service to his REALTOR® partners, who have become a valuable part of his professional circle. "My Realtors are my friends; we create an open and fun relationship that flows into the chemistry," TJ said. "Our jobs can be very stressful, and it's key that we can lean on each other to provide the best service."

Not only do realtors who partner with TJ have loyalty and a wealth of knowledge at their disposal, but they can also take advantage of his quick and efficient process. "Providing financing for a purchase is an intimate relationship with the buyer, given that you are discussing their personal finances. When agents are referring a lender(s), I only sell myself and my team's efficiency

because, in reality, most lenders in our market are all competitive with rates and fees," TJ said.

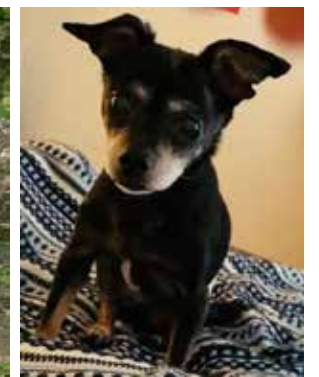
"The key is education for them; I always advise as if it were me in their shoes. I want them to understand I am there for them, and I want them to be comfortable asking as many questions as they have when they come up."



Outside of work, when he has free time to himself, TJ can usually be found on a golf course or in the gym working out. But, if he had it his way, TJ would spend every waking moment with his three awesome kids, Conor, 15, Nicholas, 12, and Eleni, 5 (5-and-a-half, if you ask her). "As a single dad, they are my world when they are with me," TJ said.

For six years, TJ has actively coached his two older boys' traveling ice hockey team, the Northbrook Bluehawks. The princess of the pack, Eleni, is starting her hockey career this fall. When not on the ice, TJ and the kids love to travel and stay active outdoors—anything to keep them away from screens, TJ added.

In the life of TJ Lynch, it's all about balance. He's a firm believer in not allowing work to be all-consuming. "Being great at your job is a commitment, but it shouldn't define you. I strive to be present for my kids as well as my clients," TJ said. "It's not always easy, but I am the happiest when, at the end of the day, I can lay my head down and know I completed my two daily goals."



ALEX FILIN

SVP OF MORTGAGE LENDING



Hi, I'm Alex Filin. I've been calling the North Shore area home since moving to Skokie in 1992. I emigrated from Russia (what is now Riga, Latvia). After living in the city for almost 13 years, my wife and I decided to plant our roots in Glenview to meet new people and make our family part of the great North Shore community.

When you work with me, I'm more than just your lender - I truly value the connections and relationships I make with locals and real estate agents like you.

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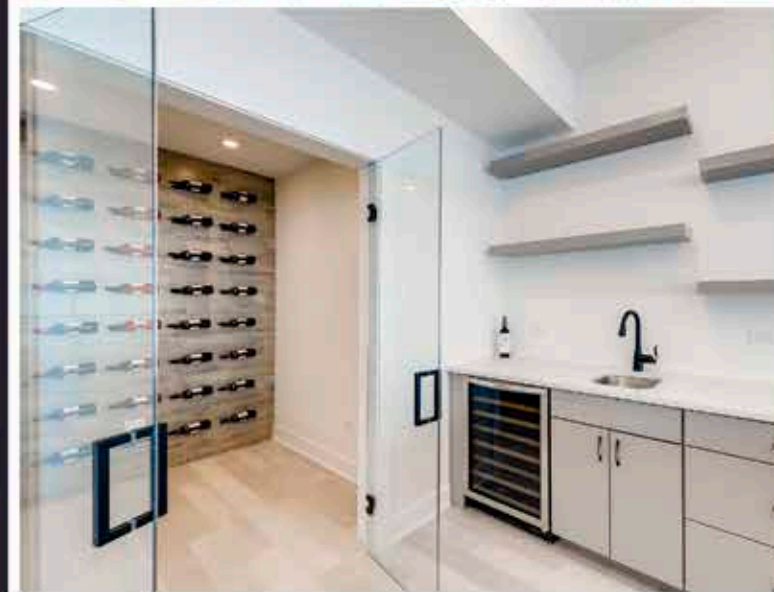
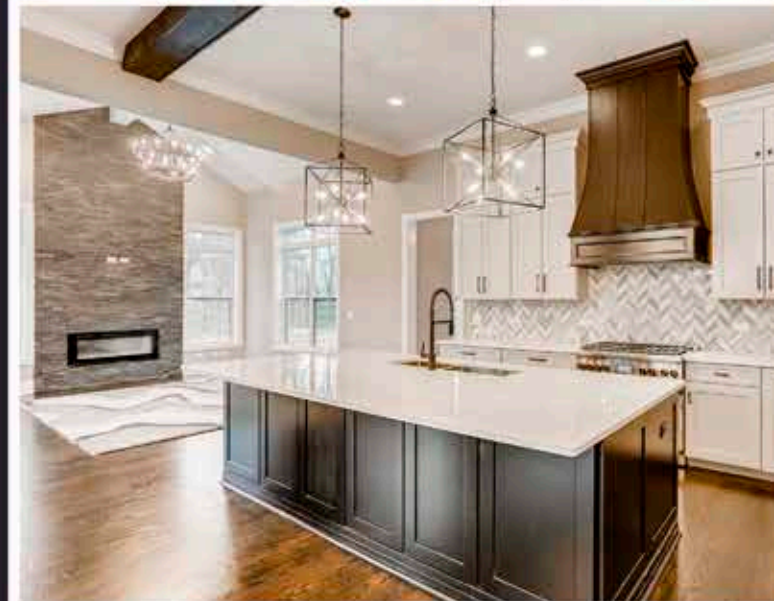
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