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Written by **Elizabeth McCabe**
Photography by **Brenna Smith**

Love what you do, and you will never work another day in your life. Tony Autullo, Area Manager of AnnieMac Home Mortgage, found his passion in the mortgage industry right out of college.

MEET

TONY

AUTULLO,

AREA MANAGER

OF ANNIEMAC

HOME MORTGAGE

A graduate of Miami University, his eyes were opened by a real estate class he took his senior year of college. He had always envisioned going down a path of being a Financial Advisor, but real estate and the mortgage industry piqued his interest. After seeing another friend of his have early success in the mortgage industry, Tony decided to follow suit, finding a firm foundation for his future.

“It really appealed to me,” says Tony, of going into the mortgage industry. “I could have unlimited growth potential versus climbing the corporate ladder at someone else’s pace.” He embarked on his future in 2003, taking a job at Randall Mortgage, getting hired while completing his senior year in college.

Through the years, Tony has worked at various mortgage companies, including First Metropolitan Mortgage, Flagship Mortgage, and Residential Finance, ultimately leading him to one of the most rewarding career moves he’s ever made.

Tony explains, “We made a transition in 2012. We were more of a refinance company prior to that. We were re-building our pipeline each



month, but never actually building a business. I managed a staff of 10 loan officers and had taken myself out of producing loans. When the market started to shift in 2012 and interest rates began to rise, I needed to change our business model and become a purchase-based mortgage company. I started building relationships with real estate agents and finding other referral sources like CPAs and Financial Advisors across the city. This change re-energized me and I found a new-found passion in my career.”

In November 2013, Tony opened the doors of AnnieMac Home Mortgage. Tony says, “I was looking for a company that was purchase-oriented and offered a platform that I could use to grow my referral network and offer benefits to referral partners that would make them better and directly help them grow their business.” He’s been making the world a happier place ever since.

DOING GOOD IN THE WORLD

“I am fortunate enough to help make people’s dreams come true – whether they are first-time homebuyers, those struggling with credit issues, or saving a client money to help them achieve financial freedom – I feel like we’re doing good in the world,” says Tony. “It’s been an unbelievable ride and more than I could ever have imagined when I started at age 22.”

Since starting with AnnieMac Home Mortgage in 2013, Tony’s business has been steadily improving every year. “I thought the move to AnnieMac would allow me to grow my purchase business through a platform called AnnieMac Worx along with various designations we offered our referral partners and it has,” he comments. He is a huge believer in coaching, accountability, and having systems in place to create



“ I am fortunate enough to help make people’s dreams come true – whether they are first-time homebuyers, those struggling with credit issues, or saving a client money to help them achieve financial freedom – I feel like we’re doing good in the world. ”

one uniform experience for all of his clients and referral partners.

Best of all, Tony genuinely enjoys his job. He shares, “I enjoy helping people. If you can find a job that you enjoy, you’re good at, and that provides a great living, then you’ve succeeded. I feel like I am part of people’s lives and my team and I do our best to leave a lasting impression and really develop deep relationships with our clients, so they remain clients for life. There’s nothing more satisfying than receiving a personal thank you card or holiday card from a client. That’s when you know you’ve made a difference in their lives.”

A DEDICATED TEAM

“I couldn’t do what I do without my team,” smiles Tony. “We’ve grown tremendously, and everyone is a part of that. Hiring the right people has

been instrumental. Through COVID my eyes have been opened to hiring remote employees. At this point, I have employees in Ohio, Florida, Pennsylvania, Delaware, and even a virtual assistant in the Philippines. Part of our growth has been from the realization that I need to delegate tasks out and allow other people to do what they do best, and frankly what they do better than me. I can’t oversee every aspect of every file, but I’ve been fortunate enough to find an outstanding team that can and does.”

He credits his success to his Loan Manager, Kellie Caudill, Marketing Coordinator, Ali Menke, Loan Partner, Amanda Castro, and Loan Partner, Jodie Cailotto. “There are only so many hours in the day, so being patient and finding the right people, to serve in the right roles has been my ‘secret sauce,’” says Tony.

SERVICES OFFERED

AnnieMac provides mortgages for any residential property for up to four units. Tony says, “In terms of products, we’re the closest thing to a one-stop shop in the city, in my opinion. In addition to the basic products most lenders provide (Conventional, FHA, VA, and USDA), we have aggressive programs for first time home buyers in terms of low down payment and grant options, flexible credit score and debt to income ratio requirements, as well as a wide array of products like renovation lending and construction to perm.”

Tony and his qualified team can do it all. They know and understand that not everyone has perfect credit and that’s OK. They are willing to work with their clients and coach them on things to do, to help with their credit score. Whether it’s a quick fix or a



“ I couldn’t do what I do without my team,” smiles Tony. “We’ve grown tremendously, and everyone is a part of that. Hiring the right people has been instrumental.” ”



••• long journey, they are willing to be there every step of the way to help that client become a homeowner.

SETTING THEMSELVES APART

When it comes to standing apart from their competition, AnnieMac Home Mortgage delivers. Tony says, “We focus on communication, offer a wide range of products, and do everything humanly possible to get our clients and referral partners to the closing table ON TIME and with a smile on their face.”

He adds, “There are many companies here in Cincinnati with extended turn times these days. Some are requiring a 45- or even a 60-day purchase

contract, and we have been able to stay at 30 days or less, regardless of an influx of volume and applications this year, and that’s something we take a great deal of pride in.”

Tony and his team are very customer-focused. Everything they do is about the customer. They view their clients are much more than a number and truly value those relationships. “We go the extra mile to leave a positive lasting impression,” says Tony. He sends gift baskets to those with newborns, Holiday cards, recognizes anniversaries, and overall, aims to be a client’s mortgage specialist for life.

“At the same time, everything we do is a reflection of the real estate agent who referred us. So, that lasting impression we leave on our clients carries on to them as well.”

Making things as seamless as possible is what AnnieMac Home Mortgage does best. “We consistently communicate with buyers and real estate agents throughout the process, to ensure a positive experience for all.

Tony is proud to have recently been recognized in the industry by being named one of the “Top 40 Most Influential Mortgage Professionals Under 40” in the United States. He

things like farming a neighborhood, networking to divorce groups, staging designation – anything we can do to provide them with useful information. We also sponsor events, participate in a lot of charity-based networking, and even attend Holiday parties and client appreciation events. We make everything a two-way street – our goal is to help our agents grow their business, by reciprocating business back to them as often as we can. We view our referral partners as teammates and want them to feel supported in every way.”

sometimes, whether it’s a long week-end or taking a week-long vacation.” Recently, he took up fishing and has always enjoyed playing co-ed softball and sand volleyball with his wife.

“I’m also active in our children’s lives,” adds Tony. “I helped coach baseball for my 12-year-old, and I hope to coach T-ball for my 5-year-old next year.”

Other favorite pastimes include Ohio State football, country music, and fantasy football.

Partnering with agents, helping buyers, and making dreams come true is what it is all about for Tony. The mortgage industry has been a conduit for him to help others and build a wonderful life for his family.

FAMILY FOCUSED

When Tony isn’t working, it’s all about family. Originally from Columbus, he has lived in Cincinnati since May 2003, when he met his wife, Erin, and they married in 2007. They put down roots in the community with the birth of their first child, Aiden, in 2008. Blessed with two other children, Tony and Erin have a 9-year-old daughter, Adalyn and a 5-year-old son, Aston.

“They are my why,” says Tony. “They are the reason I put in these long hours.”

Outside of work, Tony loves to travel. He says, “You have to blow off steam

says, “I’m very honored and proud of that. And with my 40th birthday coming up this month, I did it in the nick of time.” All of his long hours, sacrifice and dedication paid off.

PARTNERING WITH REALTORS®

Tony and his team also promote REALTORS®, by creating a lot of co-marketing materials to assist and attract potential and current clients. For example, they provide all pre-approvals with a do’s and don’ts checklist co-branded with the referring real estate agent’s information.

“We believe in education,” adds Tony. “We invite agents to our weekly mastermind classes. Topics may cover

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MEET

kate DAWSON

▶▶ on the rise

Photography by **Brenna Smith**
Written by **Elizabeth McCabe**

▶ “LET GO, LET GOD” ▶▶

From an early age Kate Dawson had a love for real estate, cutting pictures from magazines and placing them together to create a dream home she knew she would one day own. Little did Kate know she would be helping everyone piece together their own dream home, creating a business from her once childhood passion.

...

...

“I have always been a hard worker; my first job was Chick-fil-A at the age of 15.” Kate, a self-proclaimed chicken lover, then went on to work as the lead marketer for Chick-fil-A, Raising Cane’s, and Buffalo Wild Wings. Working two full-time jobs during college waitressing, Kate also took the maximum amount of credits. It paid off. “I paid cash for college. I never had a college loan,” she says. She achieved her marketing degree, not knowing that her education would help catapult her real estate career and business. “Dawson Dream Homes” became one of the top teams in Cincinnati.

“
I’M A SELF-MOTIVATOR, DRIVEN, AND I LOVE TO WORK. IF I WASN’T WORKING, SOMETHING WOULD BE WRONG.
”



Kate first got a taste for real estate six years ago when she had to sell her home purchase. Just three weeks prior she received the news that her husband, Asa Dawson, was taking a job opening the TQL Las Vegas office. This marked her first sale as a true FSBO; Kate realized her true love was real estate.

When the Dawsons got pregnant, a decision was made to come home to Cincinnati wanting to be around family. Family has always been #1 in Kate’s book. Kate and Asa purchased their second home sight unseen and had a horrible experience with their real estate process. That experience never faded away from Kate. After being a stay-at-home mom for nine months and her husband never being home due to working 12-hour shifts, Kate decided she was ready to hit the workforce again.

She explains, “I wanted a job where I could be with my family and work. I love marketing. I’m a really motivated person.” The path was clear to Kate. “I contacted a friend in real estate

and took the job vowing to never let anyone have the experience I did buying my home,” smiles Kate.

Three years ago, she entered real estate and found her niche. It’s a natural fit with her drive and determination. A self-starter, Kate simply loves to work, which has served her well in life.

With a career volume of 29 million, she simply knows how to get deals done and make sure everyone enjoys the process. Kate’s purpose in real estate is to treat everyone like family since family means so much to her. “I walk people through the process like I wish I would have been, making it fun and exciting, no matter if it’s a \$1 house or a \$1,000,000 home,” she explains.

► **UNSTOPPABLE**

2020 was a whirlwind for most people, but Kate also had her second child when COVID-19 hit. She recalls, “The work never stops and I love it. I was going over contracts and helping my clients buy a home just minutes before my C-section.” The drive and determination don’t

stop, for childbirth or a pandemic. Kate has never broken her vow to always be available for her clients’ questions or needs.

“I’m a workaholic,” she admits. “I’m a self-motivator, driven, and I love to work. If I wasn’t working, something would be wrong,” she jokes.

Her sales volume in 2020 is 13 million, topping her sales volume of 8.5 million in 2019. With pregnancy and a pandemic, Kate rises to every challenge.

Her work ethic has paved the way for awards in real estate. A Circle of Excellence recipient every year since being licensed, Kate was proud to receive this award all three years, starting with Level 1 before progressing to Level 3. Last year, she earned Level 2 with her team, Dawson Dream Homes.

► **BUILDING A TEAM AND LIVING HER DREAM**

Kate is proud to develop her own team, Dawson Dream Homes. Her husband, Asa, supports Kate wholeheartedly and is proud to be a part of their team.



“The support of my friends and family spreading the word about how much they enjoyed buying their home with me was amazing. I was getting so many referrals I looked to my husband for support.” Asa, who wanted to help Kate catapult her dreams in real estate, got licensed as soon as he could. He joined Kate in her real estate ventures two years ago.

Kate says, “I have my marketing background and have a love for numbers and paperwork. Asa has extensive sales experience and a love for tech. Together, we make the perfect team!”

Asa, whom Kate met eight years ago, handles all of the tech side of Dawson Dream Homes. He is also pretty handy with a hammer, overseeing all of the renovations and flips that he and Kate take on. They met in Columbus while working at Longhorn before getting married five years ago. They have a 4-year-old son named Troy and a 10-month-old named Luca. “My family is everything to me; if it were not for them and God, I would have never found my dream,” says Kate.

“I was a stay-at-home mom for eight months; I loved it. However, something

just felt off, so Asa and I just let go, and let God take over. If you would have asked me three years ago [if I would return to work full-time], I would have never believed you, but God is amazing that way. Everything happens for a reason,” says Kate.

► **BEING THE BEST SHE CAN BE**

“I’m passionate about learning and growing in my knowledge of real estate,” says Kate. “I guide my clients in the right direction.” When she doesn’t know an answer, she finds it. Learning more about the ins and outs of the business is important to her.

To Kate, it’s all about helping people achieve their dreams.

“So many clients thought they never be able to buy a house,” she says, “or buy a house for the price range we find.” But with a little faith, everything is possible. Kate teaches her clients and guides them along the way. She says, “You just have to really listen in between the lines and truly get to know your clients like family.”

Real estate has also provided Kate and Asa the ability to achieve their goal of being debt-free. “Building

wealth through real estate is now a passion for us,” Kate says. Knowing the value of land and real estate has paved their way to creating a life they love to live.

► **BUILDING WEALTH TO HELP OTHERS**

Kate sees prosperity as a vehicle to help others. As a teenager, she put on an event for the Susan G. Komen Foundation to fund breast cancer research. It’s a cause close to her heart, especially since her grandmother had breast cancer. Now she does a Susan G. Komen race every year.

Another dream that Kate hopes to come to fruition is starting an orphanage. Little ones pull on her heartstrings as a mother of two. Helping children without parents is important to Kate.

► **FAMILY FOCUSED**

“My biggest challenge as a REALTOR® is being a mom and a REALTOR®,” admits Kate. Managing her time between a mother and an agent is challenging, but Kate treasures the moments she has with her children and makes memories with them.

When she isn’t working, she and her husband enjoy traveling in their fifth-wheel camper. Traveling to the beach or to Disneyworld is fun for this family of four. Time together is cherished. They also enjoy going down to her parents’ river house on the banks of the Ohio River.

To relax and unwind, Kate enjoys shopping and watching television. “I’m obsessed with crime shows,” she shares.

► **FINAL THOUGHTS**

“I love my job,” smiles Kate. “It has truly provided for me and my family. I can’t imagine doing anything else. All of my clients are amazing. I also love working with other agents. Deals done with agents and building relationships is awesome.”

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MEET
REALTOR®

jon DeCurtins

AND HIS FAMILY

Written by Elizabeth McCabe
Photography by Krista Silz



DOING
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TOGETHER
MAKES
THEM
BETTER!



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One REALTOR® led to another in the DeCurtins family. Jon DeCurtins initially got into real estate with his brother Brett before his whole family followed suit.

Jon, a professional tennis instructor prior to real estate, excelled playing college tennis for the University of Cincinnati. His older brother, Brett, also enjoyed a successful tennis career.

The door to real estate opened unexpectedly for them. Jon says, “We decided to invest in a house together, flip it, and ended up really enjoying it.”

Two years later, Jon decided to become a licensed REALTOR®. He explains, “We formed the real estate company that we still own today. We own single-family homes that we lease out. We ended up purchasing a total of nine homes. Having my license made the whole process more efficient and cost-effective.”

MERGING WITH ERA

In 2009, after two years at a smaller brokerage, Jon started his own brokerage, DeCurtins Realty, which he ran successfully for four years. “At some point, I knew that I wanted to be represented by a larger international brand,” says Jon. Jeremy Raby, the broker of ERA Real Solutions Realty, had reached out to him on a few occasions and the two shared the same business philosophy. On July 1, 2014, DeCurtins Realty merged with ERA Real Solutions Realty.

“I recognized that as a smaller brokerage, we weren’t as well-recognized in the community, which

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We operate as a team and each of us brings our own strengths to the table. Real estate has made us closer as a family, we see each other more because of it.

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made it more difficult to land the higher-end listings. That changed when I merged with ERA Solutions Realty, and gained the credibility of a national brand” says Jon. ERA, which is owned by Realogy, has been around since the 1970s has closed to 40,000 REALTORS® in 30+ countries. ERA Real Solutions here in Cincinnati is a principal broker for Realogy’s Cartus Relocation arm, which facilitates 150,000+ corporate relocations nationally every year.

“Cartus facilitates all the relocations for P&G, GE, and other companies. Cincinnati is a transient city with many relocations. Having access to that buyer pool for my sellers was a compelling reason for the merge,” says Jon. Jon is co-owner of the ERA Anderson and OTR offices.

A FAMILY AFFAIR

Jon recounts, “A couple years into the business, my brother’s wife, Annemarie Decurtins, joined me as a buyer’s agent.” With a 15-year career as an elementary school teacher, she was ready for a new adventure. Annemarie has always had a passion for interior design and décor, which translates well into real estate. She enjoys becoming a neighborhood expert for her clients and loves helping her buyers find their dream home!

In 2018, Jon convinced his wife, Alysha, to get her real estate license. She had been working behind the scenes in the business for years, utilizing her background in marketing and business. Now, with her license, she enjoys working with buyers and helping sellers with staging.

Jon’s mother, Teresa, recently retired and moved to Cincinnati and now lends a helping hand at the brokerage as an office assistant. She loves being part of the family business.

Doing real estate together brings the DeCurtins family together. Jon comments, “We operate as a team and each of us brings our own strengths to the table. Real estate has made us closer as a family, we see each other more because of it. Having the same career and vision really unites us.”

Even the agents on his team who aren’t related are considered family. That is core to the culture of The DeCurtins Team.

Jon credits his right-hand man, Chris Sandker, his first hire, for playing a key role in his success. “Chris has now blossomed into his own team and runs our ERA OTR office. I would have never taken off like I did in 2009-2010 without Chris being on my side,” says Jon.

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The DeCurtins Team Transaction Coordinator Beth Elekes, who is also a REALTOR®, has been with Jon for three years. He is so grateful to her for ensuring that each and every transaction is smooth and seamless.

JON'S TRACK TO SUCCESS

Since becoming a REALTOR® 13 years ago, Jon has never considered another profession. Jon is a people-person and thrives in relationship-driven businesses. He made strong connections during his time as a tennis teaching pro that have carried over into his real estate career.

"Thirteen years later, my past tennis clients choose to use me as their agent, which means a lot," smiles Jon.

Jon has a career volume of 134 million dollars with 51 transactions totaling over 16 million dollars in the last year alone. Proud to be an award-winning REALTOR®, Jon has been part of the association's Circle of Excellence since 2015. He is also a member of the ERA Circle of Success Leaders Circle, and has earned their top award since he joined in 2014.

Interestingly, COVID-19 has had very little effect on Jon's business. He says, "The spring started out a little slow for us, but then May and June ended up being two of the biggest sales months we've ever had. By the end of October, ERA Real Solutions Realty had surpassed our year-end sales totals for each of the last three years."

PASSIONATE ABOUT HELPING OTHERS

"I know I'm in the right business because I'm passionate about helping people, whether it's my clients or the agents in our offices. I feel called to help others to be the best that they can be professionally, physically, mentally, and spiritually."

Helping others is clearly Jon's purpose. It fuels his success and feeds his life satisfaction. As Jon says, "When you are serving others, you will feel great about the life you are living. That's how I approach work on a daily basis."

OUTSIDE INTERESTS

When Jon isn't working, he likes to relax and unwind through sports. He comments, "I love playing golf, tennis, and basketball with my two sons, Tate (12) and Dane (9)."

An avid golfer, Jon enjoys playing in the men's league at Ivy Hills Country Club where he lives. He's excited that Alysha has started playing golf over the past couple years as well, so they can enjoy playing as a family.

From tennis to real estate, Jon has a servant's heart. He and his family have found their purpose in real estate. Will Jon's sons follow in his footsteps? "I sure hope so," he smiles.

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neighborhood focus
By Emmi Abel-Rutter

INDIAN HILL

The city of Indian Hill covers a wide breadth of land, bordering several nearby cities, including Loveland, Montgomery, Kenwood, Mariemont, Milford, Madeira, and Terrace Park. According to the Village of Indian Hill, while they are technically considered a city, the area is home to under 6,000 people and functions exclusively as a residential community. The median household income is over \$300,000 and the medium home value is over \$900,000. For the past few years, it has ranked in the Top 15 "richest towns" in the United States.

SCHOOLS:

Indian Hill has its own public school district – the Indian Hill Exempted Village School District – and is ranked as the #1 Best School District in Ohio, as well as the #1 Place to Teach. With a little over 2,000 students enrolled in the public school system, they pride themselves on a 13:1 student to teacher ratio. The schools are as follows:

- Indian Hill Primary School
- Indian Hill Elementary School
- Indian Hill Middle School
- Indian Hill High School

GOOD EATS:

Since the area is exclusively residential, there are no restaurants located in Indian Hill itself. However, the surrounding areas offer plenty of options.

SHOPPING / ENTERTAINMENT:

Although no local businesses occupy Indian Hill, the city has used its resources to create and maintain a handful of impeccable parks. Camp Dennison is a popular location for sports teams across Cincinnati. Additionally, the parks have many beautiful walking trails available. The parks are as follows:

- Bird Sanctuary
- Bonnell Park
- Camp Dennison Memorial Park
- Comp Livingston
- Drake Park
- Radio Range Park
- Rheinstrom Park
- Stephan Park
- Whitacre Park

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ROY WEBB

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What's your WHY?

In real estate for 10 years, Roy Webb originally was in the music business prior to real estate. An outward-focused individual, he is passionate about helping agents grow and figure out what their "big why" is. "That is what my passion is," says Roy. "I believe in servant leadership. If I can help others win, then ultimately, I will win too."

This go-getter is determined to help agents win. His biggest challenge is "getting agents to believe in themselves." As Roy notes, in an industry with a 77% attrition rate, it's not easy. Agents have to deal with emotions, large scale transactions, and a dwindling market inventory.

"In this business, agents are helping their clients navigate through the process of buying and selling their homes. There are a lot of emotions that come into play during this process. The best agents aren't 'salespeople,' they are good listeners and problem solvers."

A regional partner with Key Realty, Ltd., Roy runs the Cincinnati and Dayton offices. When he took the office over, he had 21 agents. Now he will have 50 at the end of 2020. The Dayton office started at 12 and now has 20 agents.

Roy meets with and interviews each and every agent for both of his offices. He comments, "I don't take every agent, which makes me different than other brokerages at no disservice to anyone else. I want to make sure they are fit for us and we are a fit for them. More importantly, I want to know what their big why is. Why do

they want to get into real estate? Or why do they want to switch brokerages and join Key Realty?" Uncovering an agent's "why" is critical in unleashing their potential to help them become as successful as possible.

When Roy saw the opportunity to be the regional partner of Key Realty, he saw purpose and potential. He saw this opportunity as a chance to create something that was larger than himself and help others. As Roy says, "Helping other agents win is what I like to do. Here at Key Realty, once an agent reaches \$280,000 in sales (which can be the price of one house), they then begin receiving 100 percent of their commissions for the rest of the year until their anniversary date. Being able to offer that commission plan and allowing agents to receive



...

100 percent of their commissions is life-changing for them.”

A HELPING HEART

“I want to grow the brokerage and help as many agents as I can,” says Roy. When agents can take their first vacation in seven years, he rejoices with them. “It’s not about the money,” he says. “It’s about what the money does for them. Money is a tool, and it allows people to do things and creates opportunities if it is used correctly.”

“In an industry that is extremely hard, I want to help people win. I want to help the brokerage win,” says Roy. Roy quips, “Money doesn’t buy happiness, but neither does poverty. I’ll go ahead and take the money side of things.”

Real estate meshes perfectly with Roy’s personality and his life goals. A servant leader, he believes in putting others first.

“I want to help agents get to where they want to go,” shares Roy. “There are times when getting agents to believe in themselves can be a challenge at times. Once I can get them to believe that they can accomplish their goals, success starts happening. And success breeds more success.”

Roy helps breathe life into agents. Where their dreams may be on hold or they feel like they can’t make a good living, he shows them a better way.

The road isn’t easy, however. There is no substitute for hard work. “Everybody wants to win the trophy. But does anyone want to go to practice when it’s raining sideways?” asks Roy. “If I can get people to fall in love with the grind, the rest is easy.”

Getting used to the word “no” for agents is also important. Roy jokes, “If I get someone who can’t handle ‘no,’ I tell them to go sell ice cream.



Everybody likes ice cream. Get used to the word no.” Overcoming rejection is critical in becoming successful in real estate.

DIFFERENT BUSINESS MODEL

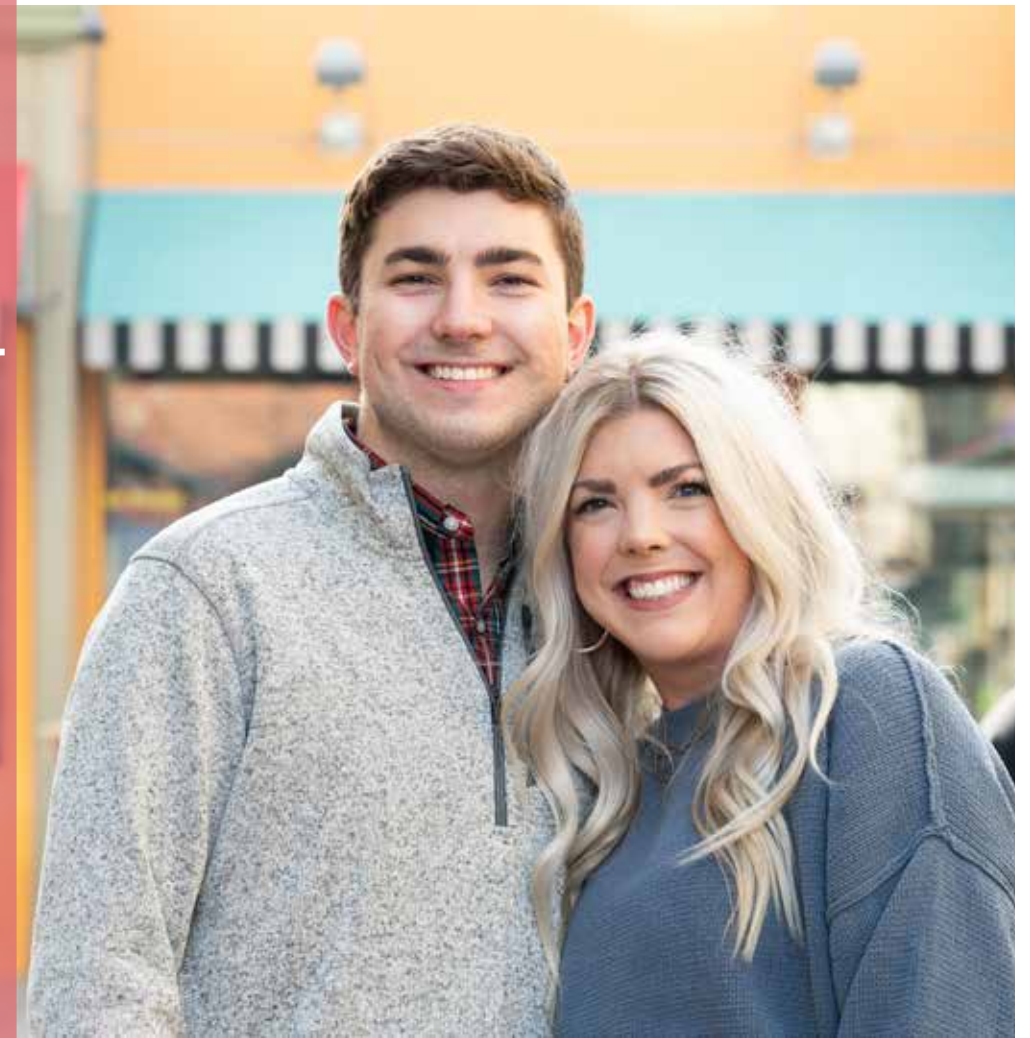
Disrupting the real estate industry, Roy is on the cutting edge of redefining brokerages as we know them.

“Our business model is different,” he says. “Our agents only give us

\$4,200 total out of their commissions, which provides them a lot of freedom. The rest of the year, based on the anniversary date of the agent, they keep 100% of all their commissions.” Contrary to agents’ belief, there is no catch. They get all the tools of a traditional brokerage without extra fees. Everything is included. No transaction fee. No office fee. Nothing. It is a business model designed to help agents win.

“We’re like the Uber of real estate. Why pay a taxi \$29 when you can Uber for \$9?” asks Roy. It

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In an
industry
that is
EXTREMELY
HARD,
I want to
HELP
PEOPLE
WIN.”



makes sense to pay less while getting all of the tools required to succeed in this business.

Agents are more productive and profitable at Key Realty. He explains, “Since I joined in June 2019, most of the agents come here and become more productive than they ever have been. When they come here, the light bulb goes off.” Agents exceed their past performance at other brokerages, which translates into more money in their pockets and a better life for them and their families.

Another benefit of working at Key Realty is working remotely. “Any of our agents can use offices in West Chester, Downtown, Rookwood, and Blue Ash (the main office). With all of the current technology available to agents in this business, it is easier now than ever to be an efficient, effective real estate agent. Almost every Key Realty agent chooses to work from

home. It’s much more efficient and people can save time, gas, and money.”

With remote online training, everything can be done at the touch of your fingertips. Roy is just a phone call away if an agent has a question or needs help solving an issue.

FUELED BY FAMILY

Married to his wife Jamie for 27 years, Roy enjoys spending time with her when he’s not working. “She’s been a nurse at Children’s for 20 years,” he says proudly. They are blessed with two children: Mallory (25) and Braydon (22). Mallory is a nurse at Children’s as well and Braydon works for Medpace. Jamie and Roy have one fur baby, Max, their Yorkie Poo.

To relax and unwind, Roy takes time to exercise, play basketball, and read. Making music for all to enjoy on the piano is enjoyable too. Frequent trips to Seaside, Florida,

every year are the favorite getaway for Roy and his family.

From the music industry to real estate, Roy is living his best life in real estate. His heart for others, fueled by his drive and determination, is making an impact in real estate. He is disrupting the industry to put more money in his agents’ pockets and achieve a better way of life.

“Real estate is changing,” says Roy. “Key Realty has figured this out and we give agents the opportunity to receive great training, great tools, and 100 percent of their commissions. These are not small things. They are life-changing things. Key Realty figured out that a lot of agents really like their broker, or manager and the agents they work with. But those agents are frustrated from working so hard only to give 30,40, and even 50 percent of their commissions to their brokerages.” Key Realty has created a business model for agents to help them win. And that is Roy’s big WHY.



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MEET REALTOR®

derek
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with eXp Realty

Photography by Mackenzie Frank
Written by Elizabeth McCabe



“Real estate success is a vehicle for your goals and your dreams,” says REALTOR® Derek Tye of the Tye Group. “Real estate success is not the goal in and of itself.”

To Tye, real estate brings prosperity with a purpose. Real estate gives him the opportunity to fund charities that are near and dear to his heart, such as GiGi’s Playhouse, which benefits those with Down syndrome. It also helps him give to his church.

“My message to agents is that it is not about racking up as many deals as you can. What is the next phase of your life going to look like? What are your ultimate goals? Are the things that you are doing now getting you where you want to be?” asks Derek.

A REALTOR® for 16 years, Derek has learned a wealth of knowledge about real estate. He is eager to help others discover their journey and find a solid future.

The Road to Real Estate

Prior to real estate, Derek excelled as a commercial loan officer. One day, that all changed when Derek saw the potential of real estate.

“I was sitting down at a closing as a commercial loan officer. The real estate agent just did a million-dollar transaction and got a huge fat check. My bonus check was 1 percent of that amount. I thought, ‘I am in the wrong seat,’” laughs Derek.

Derek, who really wanted to have more control over his time, saw the benefits of being an entrepreneur rather than an employee. “I wanted to see the exponential results of my actions,” he says.

During his first year in real estate, Derek was able to quit his full-time job in banking. It paid off. He says, “I started making more money in real estate sales than a salaried position plus bonuses in the banking world.”

Putting Up the Numbers

Derek has achieved sweet success in real estate. His team, the Tye Group, has 1,430 sales to date totaling 312 million dollars. Derek says, “It’s a team effort. I couldn’t

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have done this on my own. The agents and administrators on my team have always been instrumental in developing a successful business.”

Last year, The Tye Group did a total of 28 million dollars with 101 sales.

Derek has also earned a number of awards through his 16-year career in real estate. One of the most significant was being REALTOR® of the Year with the Southern Ohio Association of REALTORS® (SOAR) in 2010. In addition, Derek has also served as President of SOAR and has been involved in the Board of Directors.

Actively involved in the real estate industry, Derek has also taken other leadership roles. He has served as the Chair of the Technology Committee at the Cincinnati Area Board of REALTORS®. Derek has also served as President of the Montgomery Chamber of Commerce and has served on the Board of Directors there.

Passionate about Helping Others Grow

The statistics in real estate are staggering. As Derek notes, about 80 percent of agents fail in the first three years in the business.

“There are a lot of agents who really want to succeed but don’t have a good mentor, don’t have the tools that they need, or don’t learn how to sustain their business with leads. With all their best intentions and attitudes (including taking time away from the family), they end up failing. It’s really sad,” says Derek.

With his insight, Derek wrote a book, *Seven Levers for Success in Selling Real Estate*. He helps REALTORS® succeed in a competitive world to achieve success. Derek explains, “We help agents get a leg up on the competition.” If new agents can survive the first three years of real estate, they can thrive the next several years after that.



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My wife is
the brains of
the business.
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“I’ve read 20-30 books on real estate, leadership, mindset and sales that I reference in my book. I have distilled that knowledge in 111 pages so people won’t have to read a book as long as *War and Peace* to understand the real estate business,” explains Derek.

Blazing His Own Trail

Recently, Derek left as an investor of a local Keller William franchise and decided to do something new. He says, “I moved my business over to eXp Realty to build up my coaching business and to be more independent in the marketplace to run my company.”

Launching into eXp Realty was the right choice. Derek explains, “My lifestyle has changed a lot. eXp is a virtual business model. There are no physical central offices to go to every day.” Although Derek has an office for his team in Blue Ash, they enjoy working remotely.

Through the next chapter of his life, Derek has been able to build a lifestyle. He says, “I teach a lot of my agents to begin with the end in mind.” For Derek, he wanted to spend time with his wife and kids and support charities that they believe in. Now he enjoys a more laid-back lifestyle investing time with his family and letting his five passive income streams work for him.

“We started investing in luxury short-term rental homes,” says Derek. He and his wife, Jessica, have short-term rentals at the Branch Hill Cabin, Tye’s Riverside Retreat, The Lofts At 514 West, and the Branch Hill Manor House.

Securing income after retirement is important for Derek. He is able to do that through his company revenue sharing program and his personal coaching. He also has aspirations of building an online teaching library with a breakthrough coaching model. His wife, Jessica, is a former real estate agent who has been running

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their short-term rental business and is building a coaching program for new investors interested in that business model.

“We started writing a book about the short-term rental business,” says Derek. The working title is *Winning with Short-Term Rentals*. With experience running short-term rentals, they are happy to share the secrets of their success with others. “It’s a delicate balance between managing the business, keeping people happy, and not spending money unnecessarily.”

“My wife is the brains of the business,” smiles Derek. Jessica has hired all the vendors to take care of properties and also oversees our property manager. “It’s like running a hotel business,” adds Derek. “With all the properties together, it’s like a 20-room hotel,” he jokes.

A Family Man

A dedicated family man, Derek has built a lifestyle that he loves with his wife Jessica. They are blessed with five

children, including a little girl who was adopted from China with special needs.

“I’m home a lot with my kids and my wife,” smiles Derek. He wouldn’t have it any other way. Real estate has provided him this opportunity and he is living the life of his dreams. “My lifestyle has gotten better and better,” he says. “I’ve gotten a much richer life through selling houses.”

A man who rarely works over 40 hours a week, Derek cherishes the time with his family. His work hours are generally confined to 8 to 5, carving out more time for family and his wife. He says, “I’ve got a great relationship with my wife. We go out of town together – just the two of us – once or twice a year.”

Derek and Jessica have a full house with five children: Lily (8), Gabby (8), Parker (14), Maxwell (17), and Montana (19). Lily has special needs and is a blessing to her household. She has been in and out of surgeries since 2 ½ years old. As a result,

Derek and Jessica’s heart has grown to the special needs community here in Cincinnati.

As a family, time together is always well spent. The Tye family enjoys four-wheeling on their farm, riding horses, and Airsoft wars in the yard. They also enjoy taking care of all their animals – pigs, ducks, goats, horses, chickens, and much more. Derek builds fences and corrals and Jessica and the kids love caring for their four-legged friends.

Final Thoughts

Derek is most thankful for his wife, Jessica, and couldn’t be a success without her. A real estate agent from 2004-2010, Jessica has been instrumental in helping Derek with marketing, behind-the-scenes stuff, and simply lending a helping hand. Not only is she a mother of five children, she’s also a professional nutritionist and an entrepreneur in her own right.

“She has been instrumental in helping me build my real estate company and our rental company,” says Derek. “I’m proud of what we have been able to accomplish together for our family.”

For more information on Derek Tye, check out his website, derektye.com.



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TOP 150 STANDINGS

Individuals | By Volume Closed date from Jan. 1- Nov. 30 As Of Dec. 7, 2020 at 12:23PM

| Rank | Name | Office | Total | Volume |
|------|---------------------|--------------------------------|-------|---------------|
| 1 | Julie K Back | Sibcy Cline | 109 | \$109,133,571 |
| 2 | Scott A Oyler | Coldwell Banker Realty | 167 | \$59,464,768 |
| 3 | Rick J Finn | Coldwell Banker Realty | 173 | \$56,574,991 |
| 4 | Ragan R McKinney | Ragan McKinney Realty | 326 | \$54,835,775 |
| 5 | Bob Dorger | Comey and Shepherd | 105 | \$53,733,187 |
| 6 | Kim K Mansfield | Keller Williams Advisors | 237 | \$51,841,622 |
| 7 | Ellie D Kowalchik | Keller Williams Pinnacle Group | 160 | \$51,733,462 |
| 8 | Peter D Chabris | Keller Williams Seven Hills Re | 204 | \$46,294,605 |
| 9 | Michael P Hines | Coldwell Banker Realty | 90 | \$42,908,407 |
| 10 | Adam G Marit | Real Link | 164 | \$42,140,795 |
| 11 | Robert Dorger | Comey and Shepherd | 77 | \$40,299,587 |
| 12 | Michael C Hinckley | Coldwell Banker Realty | 90 | \$38,892,718 |
| 13 | Andrew S Gaydosh | eXp Realty | 177 | \$38,446,805 |
| 14 | Kevin E Hildebrand | Comey and Shepherd | 127 | \$37,592,298 |
| 15 | Heather R Herr | Coldwell Banker Realty | 91 | \$37,078,269 |
| 16 | Rakesh Ram | Coldwell Banker Realty | 114 | \$34,989,379 |
| 17 | Ron A Bisher | Coldwell Banker Realty | 139 | \$34,257,645 |
| 18 | Tom Deutsch Jr. | Coldwell Banker Realty | 176 | \$34,227,009 |
| 19 | Donna Franke | Sibcy Cline | 80 | \$33,854,024 |
| 20 | Lisa S Morales | Coldwell Banker Realty | 118 | \$32,685,165 |
| 21 | Mike Hildebrand | Comey and Shepherd | 113 | \$32,599,160 |
| 22 | Holly M Finn | Coldwell Banker Realty | 106 | \$31,774,102 |
| 23 | Sue S Lewis | Sibcy Cline | 87 | \$31,597,550 |
| 24 | Sandra L Peters | Comey and Shepherd | 47 | \$31,211,111 |
| 25 | Tina A Burton | Coldwell Banker Realty | 117 | \$31,165,622 |
| 26 | Andrew Homan | Coldwell Banker Realty | 65 | \$28,834,013 |
| 27 | Chris R Waits | Sibcy Cline | 111 | \$28,496,054 |
| 28 | Andrea L DeStefano | Sibcy Cline | 73 | \$28,363,800 |
| 29 | Megan S Stacey | Coldwell Banker Realty | 79 | \$28,351,155 |
| 30 | Judy S Recker | Sibcy Cline | 26 | \$27,977,544 |
| 31 | David W Wellinghoff | Comey and Shepherd | 41 | \$27,738,740 |
| 32 | Kathy J Kramer | Star One Real Estate | 68 | \$27,292,790 |
| 33 | Lee G Robinson | Robinson Sotheby's Internat'l | 43 | \$26,843,344 |
| 34 | Micha Gleisinger | Comey and Shepherd | 51 | \$26,418,650 |

TOP 150 STANDINGS

Individuals | By Volume Closed date from Jan. 1- Nov. 30 As Of Dec. 7, 2020 at 12:23PM

| Rank | Name | Office | Total | Volume |
|------|-----------------------|--------------------------|-------|--------------|
| 35 | Sondra M Parker | Coldwell Banker Realty | 83 | \$25,703,271 |
| 36 | Monika Deroussel | eXp Realty | 75 | \$24,956,051 |
| 37 | Sue Wahl | Comey and Shepherd | 105 | \$24,907,905 |
| 38 | Sue M Miller | Comey and Shepherd | 103 | \$24,892,605 |
| 39 | Amy L Markowski | RE/MAX Preferred Group | 134 | \$24,833,113 |
| 40 | Sarah E Close | Keller Williams Advisors | 92 | \$24,717,370 |
| 41 | Ingrid K Likes | Coldwell Banker Realty | 56 | \$24,676,798 |
| 42 | Tiffany B Allen-Zeuch | Sibcy Cline | 67 | \$24,168,785 |
| 43 | Diane Tafuri | Sibcy Cline | 42 | \$23,844,165 |
| 44 | Maryann D Ries | Coldwell Banker Realty | 50 | \$23,624,154 |
| 45 | Walter B Gibler | Coldwell Banker Realty | 79 | \$23,617,165 |
| 46 | Julia Wesselkamper | Coldwell Banker Realty | 50 | \$23,151,980 |
| 47 | Gina A Dubell-Smith | eXp Realty | 56 | \$23,129,017 |
| 48 | Angelo M Pusateri | Comey and Shepherd | 44 | \$23,117,024 |
| 49 | Patrick J Cagney | Coldwell Banker Realty | 122 | \$23,008,015 |
| 50 | Alexander Schafers | RE/MAX United Associates | 86 | \$22,862,973 |

| Rank | Name | Office | Total | Volume |
|------|----------------------|------------------------------------|-------|--------------|
| 51 | Heather M Stallmeyer | Coldwell Banker Realty | 59 | \$22,629,671 |
| 52 | Deborah A Martin | Keller Williams Advisors | 57 | \$22,298,519 |
| 53 | Courtne C Brass | Coldwell Banker Realty | 107 | \$22,202,259 |
| 54 | Lori N Wellinghoff | Comey and Shepherd | 28 | \$22,177,840 |
| 55 | Denise L Gifford | Keller Williams Realty Assoc. | 78 | \$21,603,761 |
| 56 | Kelly Pear | Comey and Shepherd | 44 | \$21,420,937 |
| 57 | Amy Hackett Roe | Sibcy Cline | 43 | \$21,412,800 |
| 58 | Regina M Hamilton | Sibcy Cline | 99 | \$21,350,783 |
| 59 | Timothy J Mahoney II | Sibcy Cline | 27 | \$21,251,726 |
| 60 | Anna S Bisher | Coldwell Banker Realty | 81 | \$20,925,638 |
| 61 | Brian P Leisgang | Coldwell Banker Realty | 71 | \$20,741,210 |
| 62 | Lynn M Schwarber | Comey and Shepherd | 62 | \$20,661,700 |
| 63 | DeeDee R Ollis | RE/MAX Victory | 93 | \$20,631,150 |
| 64 | Jamie R Gabbard | Comey and Shepherd | 81 | \$20,543,200 |
| 65 | Lisa M Phair | Coldwell Banker Realty | 84 | \$20,519,684 |
| 66 | James C Harris | Keller Williams Seven Hills Re | 86 | \$20,399,005 |
| 67 | Mitchell Ram | Coldwell Banker Realty | 72 | \$20,135,135 |
| 68 | Shelley Miller Reed | Sibcy Cline | 40 | \$20,083,250 |
| 69 | Michele Donovan | Comey and Shepherd | 100 | \$19,943,725 |
| 70 | Michael L Vazquez | ERA Real Solutions Realty | 61 | \$19,819,024 |
| 71 | Jon L Bowling | RE/MAX Preferred Group | 88 | \$19,725,846 |
| 72 | Bobby Stephens | Comey and Shepherd | 34 | \$19,709,015 |
| 73 | Tyler Minges | Huff Realty | 98 | \$19,615,624 |
| 74 | James E Pitzer III | Coldwell Banker Realty | 64 | \$19,581,053 |
| 75 | Tyler McConnell | Comey and Shepherd | 96 | \$19,415,555 |
| 76 | Jason J Bowman | RE/MAX Elite | 92 | \$19,340,261 |
| 77 | Jeanne M Rieder | Hoeting, Realtors | 96 | \$19,317,225 |
| 78 | Nicole M Gulick | Reign Realty | 62 | \$19,155,935 |
| 79 | Sarah A Woody | Keller Williams Advisors | 77 | \$19,031,150 |
| 80 | Tyler A Smith | RE/MAX United Associates | 65 | \$18,689,729 |
| 81 | Scott T Ferguson | Keller Williams Realty Assoc. | 68 | \$18,683,590 |
| 82 | Robert R Smith | Coldwell Banker Realty | 92 | \$18,642,849 |
| 83 | Zachary Ferrell | Keller Williams Community Partners | 105 | \$18,573,561 |
| 84 | Beth A Brown Ciul | Keller Williams Realty Assoc. | 76 | \$18,418,122 |

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TOP 150 STANDINGS

Individuals | By Volume Closed date from Jan. 1- Nov. 30 As Of Dec. 7, 2020 at 12:23PM

| Rank | Name | Office | Total | Volume |
|------|---------------------|-------------------------------|-------|--------------|
| 85 | Helena F Cameron | Sibcy Cline | 45 | \$18,386,307 |
| 86 | Jon W Weeks | Keller Williams Realty Assoc. | 80 | \$18,293,921 |
| 87 | Hossam Elsayed | Plum Tree Realty | 82 | \$18,167,144 |
| 88 | Rebecca A Messenger | Comey and Shepherd | 42 | \$18,165,339 |
| 89 | Bob Hines | Coldwell Banker Realty | 32 | \$18,104,280 |
| 90 | Heather R Alley | ERA Real Solutions Realty | 51 | \$17,973,649 |
| 91 | Anne V Bedinghaus | Coldwell Banker Realty | 89 | \$17,942,724 |
| 92 | Michael T Wiseman | ERA Real Solutions Realty | 58 | \$17,855,267 |
| 93 | Lisa E McCarthy | Coldwell Banker Realty | 79 | \$17,808,097 |
| 94 | Elizabeth Waits | Sibcy Cline | 69 | \$17,760,152 |
| 95 | William Draznik | Coldwell Banker Realty | 42 | \$17,706,586 |
| 96 | Maureen D Pippin | Sibcy Cline | 13 | \$17,521,000 |
| 97 | Brett A Keppler | TREO Realty | 77 | \$17,484,799 |
| 98 | Eric Lowry | eXp Realty | 74 | \$17,230,600 |
| 99 | Daniel Baron | Keller Williams Advisors | 75 | \$17,040,270 |
| 100 | Jon A DeCurtins | ERA Real Solutions Realty | 45 | \$16,948,550 |

| Rank | Name | Office | Total | Volume |
|------|---------------------------|---------------------------------|-------|--------------|
| 101 | Benjamin M Austin | Keller Williams Advisors | 89 | \$16,859,400 |
| 102 | Mark Schupp | Star One Real Estate | 75 | \$16,688,345 |
| 103 | Tami E Holmes | HER LLC | 71 | \$16,678,375 |
| 104 | Jackie Quigley | Comey and Shepherd | 39 | \$16,666,400 |
| 105 | Sharon I Packer | Coldwell Banker Realty | 32 | \$16,664,805 |
| 106 | Janelle A Sprandel | Comey and Shepherd | 62 | \$16,615,691 |
| 107 | David D Dawson | Sibcy Cline | 46 | \$16,609,600 |
| 108 | Leann M Starks | RE/MAX Preferred Group | 74 | \$16,558,732 |
| 109 | Candace N Burton | Sibcy Cline | 64 | \$16,359,028 |
| 110 | Kathy M Bryant | Weichert Realtors | 32 | \$16,290,800 |
| 111 | Chris Dohrmann | Sibcy Cline | 21 | \$16,264,451 |
| 112 | John M Bissman | Keller Williams Pinnacle Group | 63 | \$16,243,799 |
| 113 | Gary L Hamilton | Sibcy Cline | 76 | \$16,102,233 |
| 114 | Guy W Cagney | Coldwell Banker Realty | 85 | \$16,022,023 |
| 115 | Celia B Carroll | Sibcy Cline | 33 | \$16,000,069 |
| 116 | Brendan S Morrissey | Sibcy Cline | 51 | \$15,937,127 |
| 117 | Barbara Browning | Coldwell Banker Realty | 46 | \$15,675,313 |
| 118 | Steve Sylvester | Comey and Shepherd | 29 | \$15,669,650 |
| 119 | Beth R Mahoney | Sibcy Cline | 37 | \$15,666,470 |
| 120 | Paul C Renwick | Renwick Realty | 132 | \$15,518,400 |
| 121 | Jason A Reynolds | RE/MAX Alpha Real Estate | 56 | \$15,395,561 |
| 122 | Larry L Thinnes | Sibcy Cline | 56 | \$15,364,859 |
| 123 | Linda T Destefano | Sibcy Cline | 35 | \$15,154,000 |
| 124 | Wendi J Sheets | eXp Realty | 49 | \$14,984,565 |
| 125 | Brittney Frietch | RE/MAX Preferred Group | 49 | \$14,822,476 |
| 126 | Tammy K Thome | Century 21 Thacker & Associates | 73 | \$14,685,340 |
| 127 | Erica Monahan | Comey and Shepherd | 53 | \$14,620,525 |
| 128 | Don M Johnson | Cutler Real Estate | 72 | \$14,608,789 |
| 129 | Elizabeth K Gerbus Akeley | Comey and Shepherd | 49 | \$14,601,600 |
| 130 | Beth B Dowling | Comey and Shepherd | 16 | \$14,489,000 |
| 131 | Marsha Bennett | Bennett Realty | 66 | \$14,483,554 |
| 132 | Jeffrey R Boyle | Keller Williams Realty Assoc. | 68 | \$14,422,650 |
| 133 | Laura M Faz | RE/MAX Preferred Group | 54 | \$14,333,512 |
| 134 | John M Durso | Comey and Shepherd | 56 | \$14,329,823 |


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TOP 150 STANDINGS

Individuals | By Volume Closed date from Jan. 1- Nov. 30 As Of Dec. 7, 2020 at 12:23PM

| Rank | Name | Office | Total | Volume |
|------|------------------|--------------------------|-------|--------------|
| 135 | Keli S Williams | Sibcy Cline | 49 | \$14,269,250 |
| 136 | Susan K Welsh | Real Link | 53 | \$14,243,725 |
| 137 | Lindsay Spears | RE/MAX Incompass | 68 | \$14,124,625 |
| 138 | Meg S Perez | Coldwell Banker Realty | 74 | \$14,095,900 |
| 139 | Chris S Russell | Plum Tree Realty | 38 | \$13,991,799 |
| 140 | Kelly A Gibbs | Comey and Shepherd | 49 | \$13,939,962 |
| 141 | Lesli D Norris | Coldwell Banker Realty | 50 | \$13,928,242 |
| 142 | Kate J Dawson | Keller Williams Advisors | 72 | \$13,787,380 |
| 143 | Heather S Kopf | Kopf Hunter Haas | 30 | \$13,723,950 |
| 144 | Emily A Foobar | Huff Realty | 56 | \$13,645,000 |
| 145 | Oscar Asesyan | Sibcy Cline | 47 | \$13,625,426 |
| 146 | Julie Rose | Coldwell Banker Realty | 61 | \$13,598,550 |
| 147 | Stan C Parkinson | Huff Realty | 34 | \$13,576,700 |
| 148 | May Wu | Comey and Shepherd | 44 | \$13,543,918 |
| 149 | Scot C Avery | Huff Realty | 38 | \$13,518,259 |
| 150 | Chris B Gerke | Comey and Shepherd | 56 | \$13,365,670 |

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