

CINCINNATI

REAL PRODUCERS[®]

CONNECTING. ELEVATING. INSPIRING.

JAMES HARRIS

THE CHABRIS GROUP
WITH KELLER WILLIAMS
SEVEN HILLS REALTY



TOP 150
STANDINGS

Photography by
Tim Spanagel

SPONSOR SPOTLIGHT

**TR Wise, Senior
Mortgage Loan Officer
at 1st National Bank**

REALTOR[®] TO WATCH

**Dustin Walters,
Coldwell Banker Realty**

ON THE RISE:

**Angela Kemp,
Sibcy Cline**

NOVEMBER 2021



TIM SPANAGEL
PHOTO-VIDEO

513.374.8656
tspanagel@gmail.com
Instagram- @timspanagelphoto

- Interior and Exterior Photography
- Video Walkthroughs
- Drone Photography and Videography
- Next Evening Delivery on Photos and Videos



New contract? No problem.



At Stockton Mortgage, we pride ourselves in helping you get your customers to the closing table on time. Where other lenders may struggle to meet the new contract timelines, we're pacesetters in our industry. If you aren't satisfied with the contract timelines you're getting currently, let us help.

The Stockton Advantage

Expedience

It's what we're known for. Our average Clear-to-Close time is 17 business days.

Communication

Our automated in-process milestone emails keep everyone involved in the transaction current on what's happening, from intent to proceed, to conditional approval, all the way to clear-to-close!

Legacy

For 20 years, we've been finessing a streamlined process which means we worry about the behind-the-scenes work so you and your customers don't have to.



Let's talk.

Cody Coomer

Branch Manager, NMLS: 1019463

Mobile: 513.479.4630
Office: 513.486.4133
Fax: 513.445.3109
ccoomer@stockton.com

Stockton Mortgage NMLS: 8259 | Equal Housing Lender | nmlsconsumeraccess.org



AMERICAN HOMELAND
TITLE AGENCY

YOUR KEY TO A *Successful* CLOSING



513.863.9100

@americanhomelandtitle

americanhomelandtitle.com

**7 AREA LOCATIONS
PLUS A MOBILE OFFICE**

TABLE OF CONTENTS



10
Sponsor Spotlight:
TR Wise, Senior
Mortgage Loan
Officer at
1st National



14
On
the Rise:
Angela
Kemp




18
Financial
Fitness



20
REALTOR® to
Watch:
Dustin Walters



24
Cover
Story:
James
Harris



31
Top 150
Standings
(Volume)



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

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



TR WISE HAS HELPED HIS CLIENTS SAVE THOUSANDS OF DOLLARS ON THE PURCHASE OR REFINANCE OF THEIR BIGGEST INVESTMENT – THEIR HOME!

NOMINATE A COVER STORY

CINCINNATI
REAL PRODUCERS.

Please send all nominations to

patrick.braddick@realproducersmag.com



TR WISE

Senior Mortgage Loan Officer

513-238-0999

TRWise@Bankwith1st.com

7451 Mason Montgomery Road

Mason, Ohio 45040

NMLS #132687

- Local Processing and Underwriting
- Close your purchase within 15 days
- Daily Interest Rate Specials to save you on your interest rate and closing costs
- Great Loan Products





This section has been created to give you easier access when searching for a trusted real estate affiliate. Take a minute to familiarize yourself with the businesses sponsoring your magazine. These local businesses are proud to partner with you and make this magazine possible. Please support these businesses and thank them for supporting the REALTOR® community!

CUSTOM FRAMING

ASM Custom Framing
(513) 763-9373
www.asmcustomframing.com

DIGITAL RESOURCES

Ocusell LLC
(504) 458-9208
www.ocusell.com

ESTATE SALES

Everything But The House
Shannon Dager
(888) 862-8750
ebth.com

FINANCIAL ADVISORS

Monarch Financial Advisors
(513) 502-2637
Monarchfinancialadvisors.com

HEATING/ AIR CONDITIONING

Greater Comfort Heating and Air Conditioning
(859) 491-4915
greatercomfort.com

HOME INSPECTION

Horizon Point Inspections
(513) 831-1200
www.inspecthorizon.com

IPA Inspections
(513) 379-7988
lpaInspections.com

Safe Start Home Inspections
Nathan Wessel
(513) 968-4311
www.safestarthi.com

HOME STAGING

Design To Market LLC
Jo Potvin
(513) 265-0952
www.designtomarket.com

HOME THEATER/ HOME AUTOMATION TECHNOLOGY

Hanson Audio Video
(513) 563-0444

HOME WARRANTY

Achosa Home Warranty
Jenna Wheeler
(937) 474-1866
www.achosahw.com

Old Republic Home Protection
Deana Hayes
(513) 305-9179
www.ORHP.com

INSURANCE

Edwin O. Young III --
State Farm Ins.
(513) 631-6699
www.oakleyinsurance.net

LAW FIRM

Leo Grote LPA
(513) 554-3000
leogrotelpa.com

Yonas and Phillabaum LLC
(513) 427-6100
www.cincinnatiattorney.com

MORTGAGE LENDER

1st National Bank
TR Wise
(513) 238-0999

Annie Mac Home Mortgage
(513) 769-2071
tony-annie-mac.com

Guaranteed Rate
(513) 609-4484
www.rate.com/ronerdmann

Motto Mortgage
(419) 906-2082

Mutual of Omaha Mortgage
Mike Bowers
(800) 589-8430 x310

Ruoff Home Mortgage
Dave Scully
(513) 633-8476
www.ruoff.com/davescully

Stockton Mortgage
(513) 486-4133
stockton.com/cody-coomer/

MORTGAGES

AmeriFirst Home Mortgage
(513) 985-3000
www.amerifirst.com

MOVING COMPANY

Big Blue Moving
(859) 608-2583

Black Tie Moving
(614) 347-9007

PHOTO BOOTH/EVENT ENTERTAINMENT

Signature Photo Booth LLC
(513) 443-2050
www.signaturephotobooth.com

PHOTOGRAPHY & VIDEOGRAPHY

Tim Spanagel
Photo & Video
(513) 374-8656
timspanagel.com

RADON GAS TESTING

Geiler Company
(513) 574-0025
www.geiler.com

TITLE AGENCY

American Homeland Title Agency
(513) 863-9100
www.americanhomelandtitle.com

Prodigy Title
(513) 870-9070
myprodigytitle.com

Safe Start
HOME INSPECTIONS, LLC
INTERNACHI® CERTIFIED

SAFE START HOME INSPECTIONS OFFERS:

- ▶ Full residential and commercial inspections
- ▶ State licensed Wood Destroying Insect Inspections
- ▶ State licensed Radon testing

We understand not everyone is in need of a full home inspection and can customize to fit your needs. Whether it is to just look in a crawlspace or inspect the plumbing we can customize an inspection to fit your needs.

Office: 513-968-4311 | Mobile: 937-321-7479
nwessel@safestarthi.com | www.SafeStarthi.com

Grateful for the Power to Choose

Finally, a home warranty that provides a better claims experience by allowing the homeowner to use their own licensed service provider.

ACHOSA
HOME WARRANTY, LLC

Jenna Wheeler
Senior Sales Executive
937.474.1866
E: jennaw@achosahw.com
www.achosahw.com

"The Power to Choose Home Warranties"
Restoring Your Faith in Home Warranties!

\$99
NEW MOVE-IN SPECIAL
Heating and Cooling Maintenance
Work to be performed during normal business hours. Not valid with any other offers.
Expires 12/31/2021

bryant
Heating & Cooling Systems

THE PERFECT COMFORT ZONE FOR A FAMILY PILLOW FIGHT.

GREATER COMFORT
HEATING & AIR CONDITIONING, INC.

859-491-4915 / greatercomfort.com
License #: KYMO4107, KYB1493, OHMO45158, OHBC4781

Why work with us:

- We have been servicing the Greater Cincinnati and Northern Kentucky region for over 30 years.
- With our flexibility, we are able to close transactions on nights & weekends at no extra charge.
- Keeping our clients in mind, we are willing to travel to the most convenient location for each closing.



A Trustworthy Partner

Who Understands YOU.



Leah Grote
(513)-554-3000
leah@leogrotelpa.com
https://leogrotelpa.com/

When it comes to one of the most important transactions of your life, we sweat the small stuff so you don't have to!

MEET THE CINCINNATI REAL PRODUCERS TEAM



Patrick Braddick
Publisher



Sandy Taylor
Ad Manager



Beth McCabe
Senior Writer



Emmi Abel-Rutter
Writer



Krista Silz
Photographer



Brenna Smith
Photographer



Geneva Eilertson
Reprint Coordinator

Interested in custom reprints? Contact Geneva for details: geneva@realproducersmag.com

Your Cincinnati Real Estate Insurance Partner!

Edwin Young III

Agent

513-631-6699

edwin@oakleyinsurance.net
www.oakleyinsurance.net

Homeowner Insurance
Condominium Insurance
Renters Insurance
Rental Property Insurance
Commercial Building Insurance

State Farm
3218 Madison Rd. Ste. A
Cincinnati, OH 45209

PROVIDING INSURANCE & FINANCIAL SERVICES

State Farm Home Office, Bloomington, IL

Why is your choice for a Title Company vital to your success?

Because... it is the last impression your client has of you. Select a Title Company you can trust to finish smooth and strong. At Prodigy Title Agency, we offer:

- Quick Turnaround on Numbers
- Resolution of Title Issues
- 15 Years minimum Experience for our Staff
- Experienced and Professional Closers
- On-Staff Attorney Support

Make your job easier... PICK US...

PRODIGY
TITLE AGENCY LLC.

Results You Can Trust

8080 Beckett Center Dr. - West Chester, Ohio 45069 - (513)870-9070



YONAS & PHILLABAUM
LLC
Attorneys At Law

CRIMINAL DEFENSE
ESTATE PLANNING
FAMILY LAW
PROBATE LAW
REAL ESTATE LAW

NOW ACCEPTING NEW CLIENTS

513.427.6100 | www.yppattorneys.com

IN TODAY'S ENVIRONMENT HOME IS MORE IMPORTANT THAN EVER!
DON'T LET BOOMER PROSPECTS BECOME LOST OPPORTUNITIES!

BOOMERS HAVE HOUSING NEEDS - NOT WANTS!

Mutual of Omaha
MORTGAGE

LEARN HOW I CAN GUIDE YOU TO MORE LISTINGS AND MORE SALES AT HIGHER PRICE POINTS!
CALL ME: MIKE BOWERS, NMLS: 61535
OFFICE: 800-589-8430 | CELL: 513-680-6168

MUTUAL OF OMAHA MORTGAGE NMLS# 1025894, 3131 CAMINO DEL RIO N 190, SAN DIEGO, CA 92108. THESE MATERIALS ARE NOT FROM HUD OR FHA AND THE DOCUMENT WAS NOT APPROVED BY HUD, FHA OR ANY GOVERNMENT AGENCY. SUBJECT TO CREDIT APPROVAL. WWW.NMLSCONSUMERACCESS.ORG

"You can trust the Geiler Company because they have been doing it right for 3 generations."
- Gary Sullivan Talk Show Host
At Home with Gary Sullivan
I Heart Media

You need it done **fast**.
You want it done **right**. That's what we do and we've been doing it for 130 years

Since 1885

GEILER

PLUMBING, HEATING, AIR, RADON MITIGATION
513-574-0025
www.Geiler.com

TR WISE



Written by **Elizabeth McCabe** • Photography by **Krista Silz**

In today's hot market, houses sell quickly, often competing with 15 other offers. Having an experienced mortgage loan officer is critical. Enter TR Wise, Senior Mortgage Loan Officer at 1st National Bank on 7451 Mason Montgomery Road. With his experience and expertise, clients can expect the best.

Prior to originating residential loans, TR originated commercial loans. When the opportunity to originate residential loans came about, TR jumped at the opportunity. He liked the fast-paced environment as well as the opportunity for more income. As a single dad, he wanted the flexibility to raise his two children as well as work from home.

"I've been in the mortgage industry for about 25 years," says TR. "I've seen the ups and downs of the market, especially in 2008 when the market crashed, but with hard work, determination and patience was able to navigate through it."

TR worked for some of the major lenders in the industry in the beginning of his career. Those lenders did not focus on what was most important in this business – and that is the referral partners that he had worked so hard to create a relationship with. So about 12 years ago, TR helped to start the Mortgage Department at 1st National Bank. It was exactly what he was looking for in his career.

Taking Care of Clients and Referral Partners

"Twelve years ago, my manager and I were looking for a platform to make sure our referral partners were being taken care of," says TR. "We wanted to create solid relationships with realtors, builders and past clients. We wanted to make sure that we got the loan closed on time, without any issues and to make it a WOW experience for everyone involved in the transaction."

Working at 1st National Bank helps TR take care of his clients better than before. There are no huge organizational charts to make decisions. Because they have local underwriters and processors in the office, the process is smoother and more streamlined. As a result, loans are closed much faster than the competition. "I have a processor and four underwriters that specifically handle my loans."

...

▶ sponsor spotlight

Senior Mortgage

Loan Officer at

1st National Bank





PLATINUM PRE-APPROVALS and Closing in Record Time

TR offers platinum preapproval, a very strong preapproval that expedites the process and is able to close the loan within 10-15 days. “I have the ability to work with our REALTOR® referral partners and help them to get the contract on a home that has 30-40 bids,” says TR. “This is like going in and making a cash offer on the home! I just closed four of them last week within a 10- to 15-day time period.”

“Basically, the only items we are going to need for the client is to verify their employment, get the appraisal back, and verify insurance on the new home,” says TR. He gets everything upfront during the pre-approval process to ensure a timely and speedy closing, much to his clients’ delight.

By closing in record time, TR is able to increase business for his referral partners. It’s a win-win situation for the client and for his referral partner.

Accessible and Available

“Communication is key in this business with clients, REALTORS®, and referral partners,” says TR. He excels in communication, making sure that everyone knows what is going on with the loan and the entire process.



If I say

something is

going to get

done, it will

get done.

That’s why

people come to

me because I

have developed

that trust

with them.



“I give updates once a week to everyone involved on the loan, and there are also certain touchpoints throughout the loan process,” says TR. “Any phone calls are answered immediately or returned after coming out of a meeting.” Expect TR to be available after five on week-days and available on weekends.

“If I say something is going to get done, it will get done. I get loans clear to close without issues or hassles. That’s why people come to me because I have developed that trust with them,” he says.

Long-Standing Cincinnati

Originally from Alabama, TR has been in Cincinnati for about 30 years. “Even though I have been in Cincinnati for a long time, you will catch my Southern accent every once in a while,” he jokes, “I tend to destroy the English language.”

The father of two great kids, TR’s children are now paving their own ways in life. His daughter is a professional flute player and teacher at a college in Myrtle Beach. His son served in the Marines for four years and is now a student at the University of Tennessee, getting his degree in Business.

“My children are my why,” explains TR. “That’s why I do this business.”

When he’s not working, TR enjoys CrossFit, hiking, and traveling to see his children in two different states. You can also find him spending time with his family back in Alabama.



We are honored to feature TR Wise in this month’s Sponsor Spotlight. For more information, contact TR at TRWise@Bankwith1st.com or 513-238-0999.

► on the rise

Photography by Krista Silz
Written by Elizabeth McCabe

angela KEMP



*Launching into real estate was a leap of faith for **ANGELA KEMP.***



“When I made the leap to real estate, I was offered an amazing position at TruGreen Lawn Care,” she recalls. “It was tempting, but I wanted to own my own business.” Going from salary and benefits to a career based solely on commission was challenging.

Her husband, Matt, was the one who planted the idea in her head. Angela jokes, “My husband, Matt, pushed me into real estate. He talked about it for years.” It turns out, Matt was right.

“Luckily, it worked out,” reflects Angela. She started real estate at the end of 2017 and has years of experience in sales. She has sold everything from gutters to logistics, making real estate a natural fit for this go-getter.

Angela is a REALTOR® with Sibcy Cline and genuinely enjoys her job. Her career volume is 23 million and this year, she has sold over 11 million, topping last year’s total of 7 million.

SECRETS TO SUCCESS

“Hard work pays off,” says Angela. “Clients see your hard work and appreciate it.” Because of Angela’s hard work and going above and beyond for her clients, she has built up her repeat business and referrals.

Angela doesn’t give up when challenging circumstances come her way. She goes the extra mile. One property she listed was previously on the market for a year.

“It was a very unique property,” says Angela. “It was a flag lot with two bedrooms. I was a very new agent, and it was scary. I researched it and found out that it was an ideal spot for horses and stalls. I spent a good amount on an ad in a popular horse magazine.”

Her perseverance paid off when she found a buyer who put in horse stalls. With the right marketing, Angela’s work paid off, fueling her confidence for the future. It’s all about connecting with the right prospective buyers, which is one of Angela’s secrets to success.



TACKLING WORK-LIFE BALANCE

As any REALTOR® will tell you, the biggest challenge in real estate is work-life balance.

“As my business grows every year, I always have to rework things,” says Angela. “I want to make sure I spend quality time with my kids and my husband.” They enjoy going to games, various events, and frequent vacations to relax and unwind.

“I work things out to make sure I have time for those things,” she says. After all, spending time with her family is priceless, making memories to cherish in the process.

“We’re very big on immediate and extended family and friends,” adds Angela. She loves to entertain at her home and enjoys the company of others.

GIVING BACK

Giving back is important to Angela and her family. They give back to Bethany House, a charity where she and her family bring food for others.

Angela also likes Haven House Emergency Shelter. “At Haven House, you actually serve the food and eat with the people afterward. This is really a good experience for the kids,” she comments. It teaches her children that people can be faced with adverse circumstances through no fault of their own.

Haven House “provides temporary emergency shelter and food to fathers with children, single mothers with children, married couples and families, entirely without government funding of any kind,” according to their website.

FAMILY FOCUSED

Angela and Matt are blessed with three children.

“My oldest, Jamie, is 16,” says Angela. “She is learning how to drive, which is fun,” she laughs. “She’s gorgeous, smart, and looking to major in computer science or engineering.” She’s a mama’s girl and finding her footing in life as a teenager.

“My 9-year-old Kennedy is me reincarnated,” jokes Angela. “Kennedy is very self-aware at a young age and doesn’t care what other people think.” She’s independent and has a strong sense of identity.

Cameron, 6, loves outdoor activities. He enjoys sports, building forts in the woods, and crazy adventures.

Matt is Angela’s right-hand man and recently joined her in real estate. Angela comments, “The business has grown so much this year. I work a lot, but Matt is trying to get his toes wet and see if he will go full-time. He’s why I’m successful,” she smiles.

Angela describes Matt as her rock. He does everything from putting up signs to securing lockboxes.

Angela is enjoying teaching him the ropes and see him begin to launch his own business.

From selling lawn care to selling real estate, Angela is living proof that with another drive and determination, anything is possible.



“
I WORK A LOT, BUT MATT IS TRYING TO GET HIS TOES WET AND SEE IF HE WILL GO FULL-TIME. HE’S WHY I’M SUCCESSFUL.”



MAKING YOUR HOLIDAY BUDGET AND STICKING TO IT!



By Shauna Osborne

It's the most wonderful time of the year – and it's right around the corner! The holidays are a time for family / friends, for food, and for giving, which, in turn, means lots of **spending**. All those holiday parties, gifts, and extra special meals and treats can certainly take their toll on our wallets. Start getting a handle on your holiday expenses now; use these tips to make sure your new year starts on a note of inspiration, not regret.

Start With a List of Expenses

Begin by making a list of all of your expected holiday costs. This list likely includes, of course, gifts for friends and family (assign each person a spending limit, if that's helpful), but don't forget

expenditures like wrapping paper, holiday cards and postage, travel, charitable donations, decorations, and smaller purchases for kids' teachers, your mail carrier, etc. These add up quickly!

Assess Your Limits

Working from the list above, and prioritizing as needed, give yourself some reasonable spending limits. Knowing how much you have to spend in each category will help you narrow down ideas before you start shopping. Keep in mind, ideally, you will be using funds you have set aside exclusively for holiday purchases or that are a surplus beyond your usual monthly budget (perhaps, a year-end bonus from your job?). After all, utilities, mortgage, and other regular bills still must be paid, even during the holidays. Try to avoid using credit cards to cover these expenses, as this will help you resist the urge to splurge.

Create a Shopping List – and Stick to It!

Generate a list of your possible holiday purchases, with one or two (or more!) ideas in your price range for each recipient. The earlier, the better, for this step! If you take time to plan ahead here, you can watch for ads and take advantage of major sales (such as on Black Friday / Cyber Monday), potentially spending even less than you budgeted for some of your listed items. Impulse items and last-minute additions can lead you astray quickly, no matter how carefully you've planned, so stay with the list as much as possible.

Avoid "Shopping Momentum Effect"

Once the holiday season is in full swing, make sure you're keeping track of your purchases. Remember, every facet of retail shopping during the holidays – from display placement to lighting and music – is designed to make shoppers spend ... and once we start spending, we're more likely to keep spending. Avoid "shopping momentum effect" by bringing your list along with you on every shopping trip (storing it on your phone is useful!), so you always know what you've already gotten and what you still need. Be attentive, too, to the spending you do on holiday-related food and outings, so you will have a better idea of what you generally spend in these areas for next year.

Truly, making a holiday budget is the easy part; *sticking* to it is tricky! Avoid a New Year's Day debt hangover this year with a sensible spending plan!

ocusell

Modernizing the listing process.

"The MLS of Greater Cincinnati is excited to partner with Ocusell. Their listing technology will bring great value to our members who adopt their product & enhance their real estate business goals."

Sharon A Chard
Executive Director, MLS of Greater Cincinnati, Inc

ocusell.com | 833-OCUSELL | info@ocusell.com

SMARTER HOME & ENTERTAINMENT

HANSON
HOME THEATER · HI-FI AUDIO · HOME AUTOMATION

CERTIFIED SHOWROOM

- Certified Control 4 Showroom for Smart Home Automation
- Home Theater - Whole Home Audio - Security
- Smart Lighting - Automated Shades - Climate Control
- TV's - Theater Seating - Furniture
- Streaming Audio - High Performance Audio - Headphones
- Custom Design, Installation and Support
- Free In-Home or Office Consultation

Visit Us & Educate Your Home Buyers

(513) 563-0444 · HANSONAV.COM · 10800 MONTGOMERY RD · CINCINNATI

ASM
custom framing

GOT JERSEYS?
BRING THEM IN!

WE ARE THE *Best* AT COMMEMORATING YOUR SPORTING ACHIEVEMENTS

513.763.9363
@ASMCUSTOMFRAMING

9654 CINCINNATI COLUMBUS RD CINCINNATI, OH 45241

OLD REPUBLIC HOME PROTECTION

THE STARS ALIGN
when Real Producers work together!

You're committed to your clients, and we're committed to you!
Add ORHP's home warranty to your winning team today.

Call or email me today to learn more!

Deana Hayes
Senior Account Executive
800.282.7131 Ext. 1230
C: 513.305.9179
DeanaH@orhp.com
my.orhp.com/deanahayes

People Helping People

This is a paid advertisement.

IPA IS YOUR HOME INSPECTOR FOR LIFE

"Ian is AMAZING! He gave me so much confidence, and enthusiasm, for the home I ultimately purchased! I appreciated his common sense explanations about the inner working of my home, and trusted him to let me know the clear areas of concerns, as well as the simple fixes. He goes above and beyond...from his thorough report with photographs, to being easy to reach, and easy to like!" – Molly

Contact
Ian Trefzger
(513) 379-7988
Ipalnspections.com

IPA
HOME INSPECTION ASSURANCE

DUSTIN WALTERS

Every REALTOR® has their own story of how he or she entered real estate. Dustin Walters, a REALTOR® with Coldwell Banker Realty, is no exception.

“I was working at Meijer as a cashier,” he explains. “Someone came through my line who was dressed very well. I asked what he did for work, and he told me he was a real estate agent.”

Dustin, who had always thought about doing something in real estate, was intrigued.

The agent then told him, “I’m actually looking for my first assistant.” Dustin called him a few weeks later, and he found a career that was worthy of his work ethic. He started working 60 hours a week, coupled with 30 hours a week at Meijer, saving up money for real estate classes.

Dustin started in real estate in October 2015, finding his footing in life in the process. He went from an hourly wage to earning commission. Best of all, he genuinely loves real estate and connecting with his clients. He earned the Circle of Excellence in his third year and grew from there.

Starting Real Estate

“The biggest challenge in real estate was getting started,” admits Dustin. “That was difficult for me. I struggled for a while, and it seemed I was the only one who believed in myself.”

Dustin was 19 years old when he started real estate. He had no connections, didn’t know anyone, and realized it was going to take time to build his business. “No one I graduated with was buying houses,” he comments.

Refusing to be swayed by naysayers, Dustin continued the course. He recalls, “People told me that I needed a weekly paycheck. It was a struggle to be busy, but two and a half years in, I started getting busy.”

...





His first full year in real estate, he had five transactions, which went to 12 the following year, and 46 his third year in real estate.

Treating People Right

“Treating people right is the best thing to do,” says Dustin. He puts his clients first, valuing them and staying in touch with them throughout the transactions.

It’s about people, not profit to Dustin. “If you care about your clients, everything else will work out,” he says.

A self-described “super laidback” individual, Dustin is energetic when he meets with people. A natural people person, he likes people and helping them find the right home.

Outside Interests

When Dustin isn’t working, he likes to travel, mostly staying in the United States. He does a lot of deep-sea fishing and loves the Florida Keys.

“I also like Arizona, especially Sedona,” adds Dustin.

Bowling is another one of Dustin’s favorite pastimes. He comments, “I love bowling. I’m in a league at Stone Lanes in Norwood. I’m not great, and I average a score between 130-150, but I have fun doing it.”

A huge car nut, Dustin also loves a nice set of wheels. “I love sports cars and muscle cars,” he smiles. He also feels the need for speed with his Dodge Challenger Hellcat Red Eye.

“I’m just a big kid,” he admits. He is very close to his family and his five younger siblings. Taking time to spend with his family is always well spent.

We are honored to feature Dustin in our REALTOR® to Watch this month. From working as a cashier to excelling as a real estate agent, Dustin is an inspiration with his perseverance and putting his clients first. Although many agents could have given up while starting off in real estate, Dustin stayed the course and is glad he did.

JAMES HARRIS



From Serving Our Nation to Serving Others

James Harris was born at Wright Patterson Air Force Base in November of 1983 and spent much of his early childhood traveling and living in areas such as Athens, Greece, where he enjoyed the sense of community and pride associated with his father's Air Force career.

James made the decision to join the United States Air Force and wanted to be part of a community of individuals who epitomize integrity, discipline, hard work, and determination. James felt a sense of pride as he followed in his father's and great-grandfather's footsteps to honor and serve. James served his country as both an Active Duty and Reservist member of the United States Air Force for 13 years, and also worked full time as a Department of Defense employee.

With the foundation that had been built from serving in the Air Force, James realized that the principles he learned in the Air Force would benefit him in real estate. "Integrity first, service before self, and excellence in all that we do" were the Air Force principles that he holds close to his heart. "I deliver a great experience for people," says James. He started helping a few clients and really enjoyed being of assistance to others.

@realproducers

James began his successful career in real estate in 2014 as a vehicle to build wealth. In his first year as a licensed real estate agent, he invested in and flipped seven properties and helped several friends make a move. "I've always been intrigued by real estate," says James. James explains, "I kept coming into contact with buyers and sellers who had frustrating experiences with some of the agents they worked with. A few family members had less-than-desirable experiences, too."

Living with No Regrets

While working full-time at Wright Patterson Air Force Base and

part-time in real estate, James received a call from Peter Chabris offering to meet and further discuss a career opportunity with The Chabris Group. After meeting with Peter, the two saw potential and decided to begin their journey in real estate together; James as a protégé and Peter as a mentor. James could see the potential that real estate had to offer and was excited to join a team that would provide the vehicle to further develop his real estate career.

"I was married with two young sons at the time," recalls James. "I had a Department of Defense job with

...

“

I've always been intrigued by real estate.

I kept coming into contact with buyers and sellers who had frustrating experiences with some of the agents they worked with.

”



...

a stable income.” Many felt like taking the risk to leave the stability of a government job was too risky. However, he had the support of his wife, Catie, whom he says was “phenomenal” in helping him make the career move.

“Catie and I met at NKU in the business and entrepreneurship programs there,” he says. “She has started and sold two businesses successfully.” When it came to making the decision to dive into real estate full time with The Chabris Group, James and Catie were willing to take the risk. They were confident their entrepreneurial skills coupled with the expertise from Peter would yield mega results. They realized there was nothing to lose and everything to gain. Since Catie had successfully started her own wedding and corporate event planning business, as well as a flower truck business, James knew he had tremendous support behind him and would be set up for success in his new career path – full-time real estate agent.



“

**I wouldn't
be where
I am today
without
my family and The
Chabris Group**

”

Recognized for his production, integrity, intrapreneurship, sales mastery and commitment to the company's long-term success, James was promoted earlier this year to Director of Sales at The Chabris Group. He is now responsible for the training, management, production, and growth of the company's real estate sales team and business. “2022 is going to be an incredible year, where all of our groundwork with the Relationship Management team and the expansion of our sales team will align making it our best year yet!” says James.

“It has truly been an honor working all these years with James,” shares Peter Chabris. “He is a true leader, serving his peers and the company with a high level of care, integrity, and sense of mission. We are all lucky to call him our colleague, and I consider myself even luckier to call him my friend.”

Family Focused

James and Catie were married on May 15, 2010, at the beautiful French House in Amberley Village, Ohio. They have two sons, Grant (10) and Luke (7). Their boys are avid football and lacrosse athletes and outdoor adventurer enthusiasts. Catie and James are very involved in their boys'

...

“

It has truly been an honor working all these years with James.

-PETER CHABRIS



In 2016, James started with The Chabris Group as a Listing Specialist, selling 70 homes in his first year. By the end of his fourth year at the company, he closed 397 homes. During his tenure as Listing Specialist at The Chabris Group, James was responsible for many initiatives that assisted in the development and growth of the business. One in particular was the need for a team of individuals who cultivated relationships with clients and was dedicated to serving their needs as they considered buying or selling real estate. In 2020 he launched the Relationship Management Team within The Chabris Group. This new team of specialists has increased company lead conversion by 25% and the company's customer experience surveys have improved by 15%. Most notably, the Relationship Management team is responsible for nearly 50% of the company's business.

athletic pursuits. Grant and Luke keep them busy with multiple sports and activities year-round.

James and Catie made the decision to homeschool their boys in June of 2020. They are now in their second year of homeschooling. James says, "We did it out of necessity, but it has been a huge blessing." They enjoy the freedom and flexibility that their home education lifestyle allows for. In addition, their children are thriving in an environment that allows for individualized and customized learning plans. One of their favorite benefits of homeschooling is their ability to travel when it works for them. This past summer, they took a seven-day trip to Arizona, Nevada, and Utah. They visited the Grand Canyon,

Hoover Dam, and Zion National Park. "It was amazing," says James. "We loved the adventure, going on the hiking trails, and riding go-carts on the sand dunes."

In his free time, James enjoys hiking, running, and weightlifting. He also likes spending time with their 162-pound Great Dane named Fender. "He's our second," says James. "My wife and I rescued another Great Dane in college named Lexie. She lived to be 10 years old."

Their furry friends grew up with their kids, who have fond memories of these gentle giants. Grant and Luke also have a multitude of hobbies they enjoy working on in their free time, including flying drones, constructing forts, climbing trees, building LEGO, and filming videos. They

even created their own YouTube Channel, The Harris Adventures.

Final Thoughts

"I wouldn't be where I am today without my family and The Chabris Group," reflects James.

How does James find strength in life? It all comes down to his persistence and continuing to push forward. James' go-to mantra for this mentality is to "keep hammering."

We are honored to feature James Harris in this month's issue. Thank you for your service to our nation. Happy Veterans Day!



- **FAST, FREE** pre-approvals & advice
- Primary, vacation, & investment loans available
- Loans down to **580** credit score
- Fannie Mae, Freddie Mac, FHA, VA & USDA Direct Lender
- First-time homebuyer & **\$0 DOWN** payment programs

We also offer Refinancing Options:

- Lower Your Interest Rate
- Lower Monthly Payments
- Eliminate PMI or Cash out
- Renovation Loans Available

CONTACT ME TODAY!



TONY AUTULLO
BRANCH
MANAGER

NMLS# 20232
Phone: 513-769-2071
Cell: 513-461-9321
TAutullo@Annie-Mac.com
tony.annie-mac.com

NMLS# 338923
ANNIEMAC HOME MORTGAGE
AUTULLO
MORTGAGE TEAM

Mortgage Brokers Are Going PUBLIC NYSE

*Projected average savings based on a 30-year loan of \$320,000 with 0.08% interest rate savings and 1% closing cost savings utilizing wholesale channel.

Mortgage Brokers are going PUBLIC. In celebration of the occasion, Breon Price was chosen to represent Motto Mortgage Apex in the closing of the NYSE with UWMC.

Independent Mortgage Brokers, like Motto Mortgage, save their clients on average, \$3,700. So, in honor of National Mortgage Brokers Day, allow us to acknowledge all that you do to help homebuyers find the best possible mortgage for their dream home. Though COVID may have restricted our distance, it has not restricted our business. We are here for you.

**Let's find the right loan option for your client.
Give me a call to get started today.**



Breon Price
Managing Partner
NMLS# 938631
Office: 513-204-9587
Breon.Price@mottomortgage.com
www.applywithapex.com



Motto Mortgage Apex NMLS ID #1817844
Each office is independently owned, operated, and licensed.



TOP 150 STANDINGS

Individuals | By Volume Closed Date from Jan 1- Sept 30 as of October 6, 2021 at 9:59PM

Rank	Name	Office	Total	Volume
1	Julie K Back	Sibcy Cline	94	\$98,249,138
2	Daniel K Watkins	Comey & Shepherd	308	\$77,140,194
3	Scott A Oylar	Coldwell Banker Realty	162	\$66,877,478
4	Rick J Finn	Coldwell Banker Realty	155	\$60,395,371
5	Ellie D Kowalchik	Keller Williams Pinnacle Group	138	\$53,749,569
6	Ragan R McKinney	Ragan McKinney Real Estate	253	\$49,553,076
7	Heather R Herr	Coldwell Banker Realty	106	\$47,655,445
8	Bob Dorger	Comey & Shepherd	73	\$46,197,495
9	Kevin E Hildebrand	eXp realty	144	\$45,370,985
10	Shelley Miller Reed	Coldwell Banker Realty	69	\$45,195,011
11	Alice M Jones	Comey & Shepherd	180	\$44,975,356
12	Megan S Stacey	Coldwell Banker Realty	94	\$44,499,422
13	Amy Hackett Roe	Coldwell Banker Realty	70	\$44,402,711
14	Andrew S Gaydosh	eXp realty	168	\$43,764,572
15	Adam G Marit	Real Link	141	\$42,816,222
16	Michael C Hinckley	Coldwell Banker Realty	76	\$42,650,571
17	Walter B Gibler	Coldwell Banker Realty	115	\$41,810,475
18	Sandra L Peters	Comey & Shepherd	55	\$41,647,641
19	Kim K Mansfield	Keller Williams Advisors	146	\$38,098,621
20	Michael P Hines	Coldwell Banker Realty	66	\$36,231,659
21	Holly M Finn	Coldwell Banker Realty	92	\$35,391,206
22	Robert Dorger	Comey & Shepherd	50	\$34,063,657
23	Jeffrey E Woken	ReDefine Realty	122	\$32,795,350
24	Susan K Welsh	Real Link	104	\$32,321,767
25	Tom Deutsch Jr.	Coldwell Banker Realty	138	\$32,184,002
26	Sarah A Woody	Keller Williams Advisors	104	\$31,936,985
27	Lisa S Morales	Coldwell Banker Realty	108	\$30,831,188
28	Ron A Bisher	Coldwell Banker Realty	101	\$30,712,910
29	Mike Hildebrand	eXp realty	99	\$30,648,005
30	Rakesh Ram	Coldwell Banker Realty	100	\$29,519,734
31	Peter D Chabris	Keller Williams Seven Hills Re	115	\$29,355,959
32	Deborah A Martin	Keller Williams Advisors	46	\$28,052,102
33	Andrea L DeStefano	Sibcy Cline	69	\$28,034,815
34	Jack C Hinckley	Coldwell Banker Realty	46	\$27,871,371

TOP 150 STANDINGS

Individuals | By Volume Closed Date from Jan 1- Sept 30 as of October 6, 2021 at 9:59PM

Rank	Name	Office	Total	Volume
35	Julia Wesselkamper	Coldwell Banker Realty	57	\$27,685,500
36	Heather M Stallmeyer	Coldwell Banker Realty	63	\$27,226,684
37	Tyler A Smith	RE/MAX United Associates	59	\$26,233,173
38	Amy L Markowski	RE/MAX Preferred Group	128	\$26,190,629
39	Michael L Vazquez	ERA Real Solutions Realty	71	\$25,592,909
40	Kimberly A Price	Plum Tree Realty	129	\$25,334,350
41	Lynn M Schwarber	Comey & Shepherd	55	\$25,116,322
42	Gina A Dubell-Smith	eXp realty	55	\$24,924,797
43	Michael T Maley	Comey & Shepherd	97	\$24,294,050
44	Helena F Cameron	Sibcy Cline	53	\$24,156,560
45	Sue S Lewis	Sibcy Cline	67	\$24,126,348
46	Jackie Quigley	Comey & Shepherd	49	\$23,947,444
47	Molly E Blenk	Comey & Shepherd	66	\$23,868,305
48	Patrick J Cagney	Coldwell Banker Realty	101	\$23,772,878
49	Diane Tafuri	Sibcy Cline	37	\$22,836,450
50	Kathy J Kramer	Star One Real Estate	52	\$22,188,459

Rank	Name	Office	Total	Volume
51	Sondra M Parker	Coldwell Banker Realty	52	\$21,944,574
52	Andrew Homan	Coldwell Banker Realty	53	\$21,521,077
53	Maura K Cagney-Tipton	Coldwell Banker Realty	90	\$21,485,328
54	Alexander Schafers	RE/MAX United Associates	73	\$21,241,408
55	Micha Gleisinger	Comey & Shepherd	42	\$20,960,636
56	Keli S Williams	Sibcy Cline	52	\$20,947,462
57	DeeDee R Ollis	RE/MAX Victory + Affiliates	78	\$20,811,400
58	John M Bissman	Keller Williams Pinnacle Group	79	\$20,452,499
59	Tiffany B Allen-Zeuch	Sibcy Cline	45	\$20,136,525
60	Kelly Pear	Comey & Shepherd	39	\$20,064,000
61	Anna S Bisher	Coldwell Banker Realty	62	\$20,024,505
62	Monika Deroussel	eXp realty	53	\$19,693,440
63	Cindy Shetterly	Keller Williams Distinctive Real Estate	77	\$19,459,472
64	Lee G Robinson	Robinson Sotheby's Internat'l	27	\$19,357,325
65	Bishnu L Kharel	RE/MAX Preferred Group	65	\$19,351,000
66	Linda T Destefano	Sibcy Cline	45	\$19,284,680
67	Tyler Minges	Huff Realty	82	\$19,190,000
68	Pam Steiner	Comey & Shepherd	24	\$19,021,716
69	Brian P Leisgang	Coldwell Banker Realty	59	\$18,997,622
70	Regina M Hamilton	Sibcy Cline	71	\$18,965,150
71	Tyler McConnell	Comey & Shepherd	71	\$18,797,289
72	Chris Dohrmann	Sibcy Cline	23	\$18,549,601
73	Jamie R Gabbard	Comey & Shepherd	68	\$18,418,113
74	Timothy J Mahoney II	Sibcy Cline	32	\$18,281,851
75	James E Pitzer III	Coldwell Banker Realty	67	\$17,937,562
76	Beau Tuke	Sibcy Cline	30	\$17,898,600
77	Michael T Wiseman	ERA Real Solutions Realty	52	\$17,867,223
78	Jeanne M Rieder	Hoeting, Realtors	80	\$17,732,200
79	Angelo M Pusateri	Comey & Shepherd	39	\$17,661,823
80	Bobby Stephens	Comey & Shepherd	28	\$17,529,762
81	Lesli D Norris	Coldwell Banker Realty	51	\$17,434,075
82	Jon L Bowling	eXp realty	46	\$17,422,746
83	Marc A Cameron	Sibcy Cline	43	\$17,316,400
84	Sue Wahl	Comey & Shepherd	64	\$17,303,700

DISCLAIMER: Information is based on reported numbers to the Cincinnati REALTORS® through the MLS, as indicated above by the date range listed on the actual date the numbers were run. Transactional reporting is not static, as numbers vary based on the way they are reported by the REALTOR®. Accuracy is also affected by the date transactions are reported, which affects all parties involved in a transaction. New construction or numbers not reported to Cincinnati REALTORS® through the MLS within the date range listed are not included. Cincinnati REALTORS® are not responsible for submitting this information.

the Erdmann Group | guaranteed Rate.



**All I Want for
Christmas Is a Quick
Clear to Close**

Ron Erdmann
SVP of Mortgage Lending
(513) 609-4484
2101 Grandin Road, Suite B
Cincinnati, OH 45208

EQUAL HOUSING LENDER Ron Erdmann NMLS ID: 728342; OH - MLO.043288.000 • OH: MB 804160, 3940 N. Ravenswood Ave., Chicago, IL 60613 | NMLS #7611. For licensing information, visit nmlsconsumeraccess.org. (633455)

TOP 150 STANDINGS

Individuals | By Volume Closed Date from Jan 1- Sept 30 as of October 6, 2021 at 9:59PM

Rank	Name	Office	Total	Volume
85	William Draznik	Coldwell Banker Realty	47	\$17,228,118
86	Molly Eynon	Coldwell Banker Realty	49	\$17,127,100
87	Sara E Limper	Coldwell Banker Realty	49	\$17,127,100
88	Denise L Gifford	Keller Williams Advisors	64	\$17,075,222
89	Brittney Frietch	RE/MAX Preferred Group	49	\$16,924,369
90	Sue M Miller	Comey & Shepherd	59	\$16,789,900
91	Steve S Early	Sibcy Cline	24	\$16,698,100
92	Daniel Baron	Keller Williams Advisors	55	\$16,642,250
93	David D Dawson	Sibcy Cline	36	\$16,629,450
94	Beth R Mahoney	Sibcy Cline	34	\$16,600,074
95	Lisa M Phair	Coldwell Banker Realty	60	\$16,557,800
96	Beth A Brown Ciul	Keller Williams Advisors	72	\$16,498,845
97	Tina A Burton	Sibcy Cline	58	\$16,111,481
98	Chris R Waits	Sibcy Cline	55	\$16,102,350
99	Robert DiTomassi	Comey & Shepherd	44	\$15,987,200
100	Scott Fader	Joseph Walter Realty	45	\$15,855,300

Rank	Name	Office	Total	Volume
101	Flor D McNally	Keller Williams Advisors	72	\$15,841,400
102	Doug Spitz	Coldwell Banker Realty	42	\$15,786,872
103	Robert R Smith	Coldwell Banker Realty	68	\$15,763,813
104	Celia B Carroll	Sibcy Cline	29	\$15,664,430
105	Beth Silber	Coldwell Banker Realty	58	\$15,648,436
106	Sarah E Close	Keller Williams Advisors	60	\$15,453,200
107	Heather S Kopf	Kopf Hunter Haas	32	\$15,359,150
108	Jeffrey R Boyle	Keller Williams Advisors	62	\$15,257,250
109	William Wall	eXp realty	51	\$15,247,745
110	Tami E Holmes	HER LLC	53	\$15,151,972
111	Scott T Ferguson	Keller Williams Advisors	53	\$15,144,644
112	Missy B Friede	Century 21 Thacker & Associates	61	\$15,136,600
113	Eric Lowry	eXp realty	57	\$14,968,158
114	Pamela L Kurtz	Coldwell Banker Realty	48	\$14,966,840
115	Shifali Rouse	RE/MAX Preferred Group	34	\$14,850,497
116	Jill O Ferguson	Keller Williams Advisors	49	\$14,782,744
117	Erin P Fay	Comey & Shepherd	42	\$14,779,900
118	Brett A Keppler	TREO Realtors	55	\$14,765,700
119	Doug Manzler	Keller Williams Advisors	31	\$14,721,150
120	Priya Sangtani	Comey & Shepherd	36	\$14,686,595
121	Mitchell Ram	Coldwell Banker Realty	45	\$14,653,200
122	Angela M Apking	Sibcy Cline	28	\$14,532,194
123	Carol A Grubb	Comey & Shepherd	33	\$14,329,480
124	Tammy K Thome	Century 21 Thacker & Associates	53	\$14,300,098
125	Bryan L Hoelzer	Coldwell Banker Realty	51	\$14,225,158
126	Ben Freimuth	RE/MAX United Associates	36	\$14,084,500
127	Rebecca A Messenger	Comey & Shepherd	30	\$14,077,500
128	Steve Sylvester	Comey & Shepherd	28	\$14,075,148
129	Laura M Faz	eXp realty	41	\$14,061,912
130	Jessica Bauer	Comey & Shepherd	51	\$13,972,400
131	Angela M Sexton	Coldwell Banker Realty	31	\$13,935,350
132	Brendan S Morrissey	Sibcy Cline	50	\$13,894,670
133	Jon A DeCurtins	ERA Real Solutions Realty	39	\$13,882,650
134	Lindsay Spears	RE/MAX Incompass	65	\$13,775,350

DISCLAIMER: Information is based on reported numbers to the Cincinnati REALTORS® through the MLS, as indicated above by the date range listed on the actual date the numbers were run. Transactional reporting is not static, as numbers vary based on the way they are reported by the REALTOR®. Accuracy is also affected by the date transactions are reported, which affects all parties involved in a transaction. New construction or numbers not reported to Cincinnati REALTORS® through the MLS within the date range listed are not included. Cincinnati REALTORS® are not responsible for submitting this information.

Creating a Stress Free Moving Experience

BLACK TIE MOVING

CBUS TOP PICKS 2019

Forbes realtor.com

ACCREDITED BUSINESS BBB

GIVE US A RING (614) 347-9007

www.blacktiemoving.com

AMERICA'S FASTEST-GROWING PRIVATE COMPANIES Inc. 500

TOP 150 STANDINGS

Individuals | By Volume Closed Date from Jan 1- Sept 30 as of October 6, 2021 at 9:59PM

Rank	Name	Office	Total	Volume
135	Keith T Taylor	Comey & Shepherd	54	\$13,650,937
136	Jason A Reynolds	RE/MAX Alpha Real Estate	47	\$13,566,165
137	Michelle R Sloan	RE/MAX Time	34	\$13,491,413
138	Andrea M Johnson	RE/MAX Victory + Affiliates	41	\$13,487,374
139	Don M Johnson	Cutler Real Estate	53	\$13,486,130
140	Ron Garland	Comey & Shepherd	34	\$13,422,572
141	Anne V Bedinghaus	Coldwell Banker Realty	66	\$13,231,650
142	Richard A Davey	Comey & Shepherd	52	\$13,047,937
143	Jason A Sheppard	Comey & Shepherd	49	\$13,033,780
144	Sandra L Burkhardt-Williams	Huff Realty	41	\$12,938,000
145	Mark Schupp	Star One Real Estate	55	\$12,935,251
146	Jason J Bowman	RE/MAX Alliance Realty	61	\$12,904,380
147	James C Harris	Keller Williams Seven Hills Re	46	\$12,821,500
148	Michele Donovan	Comey & Shepherd	63	\$12,810,854
149	Maryann D Ries	Coldwell Banker Realty	33	\$12,784,300
150	Larry L Thinnes	Sibcy Cline	33	\$12,753,661

DISCLAIMER: Information is based on reported numbers to the Cincinnati REALTORS® through the MLS, as indicated above by the date range listed on the actual date the numbers were run. Transactional reporting is not static, as numbers vary based on the way they are reported by the REALTOR®. Accuracy is also affected by the date transactions are reported, which affects all parties involved in a transaction. New construction or numbers not reported to Cincinnati REALTORS® through the MLS within the date range listed are not included. Cincinnati REALTORS® are not responsible for submitting this information.

Staging Works!

Home purchases are motivated by positive first impressions. Home staging is a cost-effective way to create a competitive advantage. 66% of homes staged by Design to Market have received an offer in 30 days or less! Call today, 513-265-0952.

DESIGN TO MARKET HOME STAGING

designtomarket.com



We create first impressions that sell homes.

NOW SERVING OHIO

PROVIDING QUALITY PACKING AND MOVING SERVICES TO KY AND OH



FLAT HOURLY RATES THAT IS PRORATED TO THE MINUTE - NO ROUNDING UP!
OPEN 7 DAYS A WEEK.
LICENSED AND INSURED MOVING COMPANY
COMMERCIAL AND RESIDENTIAL MOVING
LOCAL AND LONG DISTANCE MOVING
LOCALLY OWNED AND OPERATED





859.608.BLUE (2583) | [WWW.BIGBLUEMOVINGKY.COM](http://www.bigbluemovingky.com)

VOTED 2021 BEST NKY NKY MAGAZINE

ACCREDITED BUSINESS

RUOFF TECHNOLOGY

With industry leading technology, we make sure your loan process moves swiftly so you can close quickly and settle in sooner.

Digital Closing

Experience

- Avoid hand-signing page after page at closing.
- Apply your digital signature to nearly all your documents in seconds.
- Use a computer, mobile phone, or tablet.
- Know your signature is secure with special encryption and extra layers of security.





Dave Scully
SVP, Area Manager
NMLS: 757304 | MLO-OH.757304
513.633.8476
dave.scully@ruoff.com

Ruoff Mortgage Company, Inc. dba Ruoff Home Mortgage, is an Indiana corporation licensed by the Indiana Department of Financial Institutions (DFI). For complete licensing information visit: <http://www.ruoff.com/indiana-access-orig-EntityDetails.aspx?COMPANY/141568>. This is not an offer for extension of credit or a commitment to lend. All loans must satisfy company underwriting guidelines. Information and pricing are subject to change at any time and without notice. Equal Housing Lender. NMLSR#141568 01/05/2020

LET HORIZON *Point* YOU IN THE RIGHT DIRECTION

- Your personal Horizon Point Scheduling App
- Create and Send your Repair Request Addendum within our report software
- \$600 worth of repair coupons from our trusted contractors
- In-House Infrared, Radon and Termite Services
- \$25 Discount for Police, Fire, and Military



Chris Heywood, Owner



513-831-1200 • www.inspecthorizon.com

The 360 Booth is available now!



Looking for a unique and interactive experience to wow your guests? The 360 Booth places its participants at the epicenter of the party while capturing every angle of the room. The customized video with logo overlays is instantly sharable right from the booth's command center. A perfect entertainment addition to any event and endless branding opportunities!

Contact us for a quote for your next event:
(513) 443-2050
rental@signaturephotobooth.com



EVERY **THING**

BUT THE HOUSE



LET US TAKE CARE OF EVERYTHING

Personalized full service consignment services whether you are looking to sell a few items, downsize or manage a complete estate.

EBTH.com

(888) 862-8750 ▪ contact@ebth.com



*Want to save more for retirement?
Interested in reducing your business taxes?
Looking for a personalized, understandable financial plan?*

WE CAN HELP.

As independent advisors, our one and only focus is on **YOU**, and helping you achieve your goals, your objectives, and your dreams.

With over 30 years of experience, we can help you and your business thrive, no matter what the future brings.

Today is the perfect day to plan for your future.



Monarch Financial Advisors, LLC

Sue Burnett, FSA, EA, QKA

Investment Advisor Representative

www.MonarchFinancialAdvisors.com

monarchfinancialadvisors@gmail.com

513.502.2637



** Investment advisory services are offered by Core Investment Group, LLC*