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MEET THE SCOTTSDALE AREA REAL PRODUCERS TEAM



Brett Gettman
Owner / Publisher
Brett.Gettman@realproducersmag.com



Lauren Gettman
Photographer /
Red Hog Media
Lauren@redhogmedia.com



Ellen Buchanan
Writer
ellen.buchanan@realproducersmag.com



Geneva Eilertson
Reprints Manager
geneva@realproducersmag.com

If you are interested in contributing or nominating REALTORS® for certain stories, please email us at Brett.Gettman@realproducersmag.com



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please email us at Brett.Gettman@realproducersmag.com

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PHOTOGRAPHY

Desert Lens LLC

Ethan Maurice
(602) 753-4818
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AWC Services
Terry Griffin
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Lauren Gettman
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► publisher's note
By Brett Gettman

HAPPY NEW YEAR, EVERYONE!

I always take time as we enter the new year to get reflective and look back at all that was accomplished during 2021. It was exactly a year ago I started to process to bring *Real Producers Magazine* to the Scottsdale and surrounding area. And here we are a year later with over a handful of events and publications in the rearview mirror.

The best compliment I received was hearing from agents at a recent event that they were meeting each other for the first time in person. That is what this platform is all about, connecting people with each other and forging lasting relationships within real estate.

I look forward to a great 2022 and we'll see you then!

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rising star 

By Ellen Buchanan
Photo courtesy of Red Hog Media

Austin ZABACK

This month's Rising Star, Austin Zaback, could more aptly be described as a shooting star. By age 10 or 11, Austin already owned his own business. By the time he was 18 years old, he had gotten involved in real estate investing, and by 20 years old, he had built four other distinct businesses.

Austin entered into real estate in 2015 and is currently in the top 5 percent of agents in the state. He says he had multiple mentors who were great examples and gave him good advice along the way. But make no mistake, the extraordinary successes that, at just 26 years old, he has already achieved are all his — earned through a combination of fierce drive, a commitment to continuous self-improvement, and good, old-fashioned hard work.

Austin grew up in Gilbert, Arizona, living primarily with his grandparents. It was his grandfather who first taught him a marketable skill — cleaning pools. Austin helped his grandfather for a time, but soon had 15 or 20 of his own clients and was earning between \$2,000 to \$4,000 a month. After graduating from Mesquite High School, he

worked a variety of "regular" jobs, as he calls them, which didn't suit him, so he set about building companies, and eventually had an ATM company, a golf cart limousine company, an exotic car rental company, and a marketing agency. By age 18, Austin had also gotten into real estate investing and was buying and flipping houses. Incredibly, he says, "I just wanted to do more," so, in 2015, he obtained his real estate license.

In 2019, Austin started his team, the Zaback Group, which today is comprised of 15 or 16 agents he mainly recruited from his huge social media network. (Austin has around 700,000 followers across the platforms, with 500,000 on Instagram alone.) "I'm doing the things necessary to succeed and am just putting it all out there on social media," he says. "I think people are naturally inclined to want to be a part of what we're doing."

Austin joined eXp Realty in April of 2021. In addition to leading the Zaback Group, he and a partner

own investment company Cash For Houses, which has 20 agents operating in 15 markets. He has closed approximately 1500 deals in his real estate career thus far, and the investment company is doing between 30 and 40 deals per month.

One of the keys to Austin's success is his deep commitment to self-improvement and personal growth. "I started listening to every motivational person I could," he says. "You get to a point where you just can't unsee certain things. Once I saw the potential in the world, the abundance in the world, and just how vast the world is ... it became very difficult for me to live an ordinary life."

Up at 4 a.m. each morning, Austin thrives on going non-stop. He hits the gym early, then spends the day in meetings, coaching people, and striving to be the best leader he can. He does a lot on social media and is constantly working on innovating and creating new systems and processes for his business. "I'm young and I'm hungry,"



Photo by Red Hog Media

he shares. "What I lack in intelligence, I make up for in hard work."

But it's not all work and no play for Austin. He and his team have a lot of fun together and often go on team outings. Last year, Austin rented a 10,000-square-foot mansion in Cabo San Lucas and took the whole team for a week.

They also do a lot of philanthropic work, donating substantially to Feed My Starving Children, and, through his church, Austin has participated

in canned food drives every year and has gone to Nicaragua several times to build houses.

Outside of work, Austin enjoys travel and likes to work out and spend time on personal development, reading books, and listening to podcasts. He shares his life with his Goldendoodle, Dude, who goes with him on appointments and to buy houses.

Next up, for Austin, is starting a family, something he emphasizes is very important to him. A lot of what he is

doing now, he says, is to become the best person he can be and set things up for the future. Ideally, he'd like to meet the right girl who would work alongside him, helping him build his empire.

Despite his youth, Austin has already given a lot of thought to legacy. "My definition of success is, how much did I impact the world? How many people was I able to help? It's about knowing when I go to bed at night that I gave it my all — I did everything I could possibly do that day and left nothing on the table."





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► business spotlight
By Ellen Buchanan

CHRIS CALLEN & JOHN KEAN NOVA HOME LOANS

A WEALTH OF EXPERIENCE ...



IN TODAY'S COMPETITIVE ENVIRONMENT, WHAT SEPARATES ONE MORTGAGE COMPANY FROM ANOTHER? EXPERIENCE, TIMELINESS, COMMUNICATION, AND PERSONAL ATTENTION ARE WHAT BORROWERS AND REAL ESTATE AGENTS ALIKE ARE LOOKING FOR. ENTER THE OLIVER-WHALEN TEAM AT NOVA HOME LOANS.

Nova Home Loans is headquartered in Tucson and licensed in 15 states, with local offices nationwide. One of those local offices is the Gilbert Forum branch, where the Oliver-Whalen Team, led by Chris Callen and John Kean, represents seven of the 12 lending professionals at the branch.

A WEALTH OF EXPERIENCE

As Team Leaders/Loan Officers of the Oliver-Whalen Team, Chris Callen and John Kean bring a combined 35-plus years of industry experience to the table. They have been with Nova Home Loans for seven and five years, respectively, and joined forces as team leaders of the Oliver-Whalen Team in June of 2020.

Chris was born in Arizona but grew up in Oklahoma. She attended Oklahoma State University, where she studied business before joining a title company in 1998. After four years in title, Chris left to work for a mortgage broker and spent the next nine years as a loan processor before becoming a loan officer in 2011.

John hails from Missouri, where he attended Central Missouri State University and graduated with a degree in marketing. He moved to Arizona in 2003 and entered the mortgage industry in 2005, working his way up from loan officer to branch manager before joining Nova Home Loans in 2012.

EXPERTS AT NAVIGATING THE MARKET

Chris and John have seen a lot of changes in the industry and have had to work through some challenging times. "Back in '08, when the mortgage crisis hit," John recalls, "it was pretty tough to get financing. In 2020 and 2021, the lack of inventory that we've had has made it very difficult for clients to purchase because there's 20 to 30-plus offers on a property."

"And that's not even exaggerating," Chris adds. "With multiple offers and with \$50K over asking price, it's made it very difficult."



The breadth of experience Chris and John and the team bring to their clients helps them navigate the unique and challenging market conditions. "If one of our clients is placing an offer, we are going to call that listing agent to let them know that they've been fully pre-approved. And so that kind of gives us a leg up, even with multiple offers," John explains.

"We also look at things creatively," says Chris. "Just because a client may have 10 or 20 percent for a down payment, maybe we're going to strategically look at structuring it where they're doing only 10 percent down but then have the other 10 percent to offer above the asking price."

STANDING APART

Like most lending companies, Nova Home Loans offers financing for residential purchase and refinance transactions, as well as financing for new construction homes. They offer conventional, FHA, VA, USDA, and Jumbo loans, as well as down payment assistance products. Unlike online and out-of-state lenders and big banks, though, Nova Home Loans is local, specializes in home loans, and prides itself on providing highly personalized service.



"One thing we stress with our Realtor partners is communication," Chris emphasizes. "The Oliver-Whalen Team has processes that have been in place for seven years geared towards keeping everyone in the loop throughout the whole process of the loan. We offer excellent communication and customer service, as well as great rates and low fees."

"And Realtors don't come to us for the fees," adds John. "They come for the service. They know that they're going to be kept in the loop and communicated with on what's happening with the transaction. If a

loan doesn't close, they don't get paid. So they want to make sure that they're with a trusted lender partner that has truly pre-approved the borrower."

OUTSIDE THE OFFICE

Chris Callen has been married to her husband, Jack, for 24 years and they have one daughter, Kinsey (22). They are diehard Oklahoma State Cowboys fans and are also both dog lovers who enjoy taking their two dogs hiking.

Chris's personal hobby is reading, and she has a special interest in books on World War II.

John Kean has been married to his wife, Vanessa, for 16 years. They have two daughters, Evalysia (14) and Lilyana (12). They enjoy attending Evalysia's swim competitions and Lilyana's softball tournaments. And the whole family also enjoys hiking with their dogs.

Both Chris and John agree that their concepts of success center around personal and professional fulfillment, along with health and family. They bring those values to the Oliver-Whalen Team as well. As Chris says, "The team is very close. We don't just work together, we lunch together, we have happy hours together...and we all genuinely like each other. We're family," she says.

What Chris and John want top-producing agents to know is that it is everyone's passion on the Oliver-Whalen Team to help them help their clients. "Our mission is simple," says John. "Whatever it takes" — a mindset reflected perfectly in their company motto: "Nova...Yes!"

For more information, contact Chris Callen or John Kean directly or visit them online at www.oliverwhalenteam.com.

CHRIS CALLEN

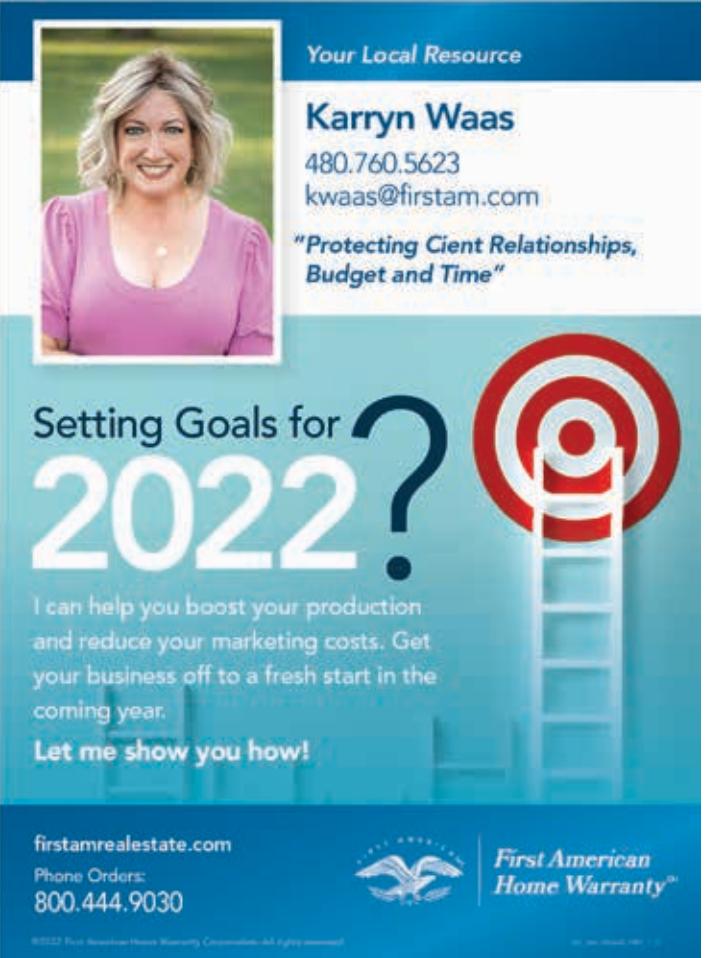
*Team Leader/Loan Officer
Oliver-Whalen Team
Nova Home Loans
480-225-8002
chris.callen@novahomeloans.com*

JOHN KEAN

*Team Leader/Loan Officer
Oliver-Whalen Team
Nova Home Loans
480-284-3325
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LISA WESTCOTT

FROM INFINITY TO BEYOND



► Cover Story

By **Ellen Buchanan**
Photos by **Red Hog Media**

Some people are so busy doing what they love they barely notice the successes stacking up around them. Lisa Westcott, associate broker and team lead of The W Group with Silverleaf Realty, is one of those people. Known for her attention to detail and impeccable client service, one of the details Lisa doesn't pay attention to — at all — is her stats. And they're quite impressive.

Lisa is in the top 1 percent of REALTORS® in the State of Arizona. Her career volume is nearly half a billion dollars. In 2020, Lisa sold a mobile home for \$82,000 and sold a \$24.1-million listing — a record in Arizona. Through it all, though, Lisa's focus has been squarely on her clients. "I'm more focused on their goals than my results," she says.

Early Years

Lisa grew up in a small town in Washington State with 27 people in her high school class. After graduation, her parents encouraged her to expand her horizons. "My parents always said, 'There's so much more to life in the little bubble that you live in. And if you don't go out and explore now, you never will. So I decided that I was going to go from one of the smallest towns in the country to the biggest city in the country — New York. I lasted five days," Lisa laughs.

When Lisa arrived in Arizona, she connected with people she knew from the Pacific Northwest who knew someone looking for a nanny. As fate would have it, the husband of the couple she nannied for was the original developer of the Four Seasons and Lisa went to work for him as his executive assistant for three years. In 2002, she obtained her residential real estate license while working for a luxury home builder. And in 2008, Lisa decided to go out on her own as an independent realtor. She joined Russ Lyons Sotheby's International Realty, where she stayed and honed her craft for the next 13 years.

In December of 2020, Lisa brought a team of four with her to Silverleaf Realty. "I was looking for a change where I had more support on an individual basis, as well as for my clients and my team," she explains.

Client-Focused

Lisa attributes her enormous success to her unyielding commitment to her clients and their best interests. "I'd say all of my clients become friends and friends become clients because of the trust and the loyalty that's shared between us," she says.

Lisa and The W Group go the distance to make clients feel special. They give thoughtful, customized gift baskets as closing gifts and often pick up the phone and connect with their clients just because. "Every once in a while," she says, "we pick up the phone and say, 'Hey, we're thinking about you.'

Or from someone thinking about joining a golf club and wanting to know the best ones. I don't just finish with them when we've closed a transaction. I take care of them from start to finish ... and there's never really a finish. It may sound cheesy, but I'm with them from start to infinity."

Family and Community Life

Lisa shares her life with her fiancé, Garrett, an agent who works alongside her on her team; their 10-year-old daughter, Olivia; and 13-year-old bichon frisé, Miyumbi. When Lisa and Garrett have some downtime, they enjoy relaxing at home and watching movies. Both Lisa and Garrett love to work out and play golf. They have extended family in the area that they get together with frequently, enjoying pizza parties every other Saturday.



Lisa is active in the community, as well, and does a lot of volunteer work. She currently serves on the Advisory Committee for HonorHealth Thompson Peak campus. She was also approached by another realtor about becoming involved with the Boys & Girls Clubs and is looking forward to working with them.

Looking to the Future

When asked what the future holds, Lisa says more of the same; she can't really see herself retiring.

"Retirement, for me, means going from seven days a week and 80 hours to maybe three days a week and 40 hours," she laughs. "And playing golf and doing other things with friends and clients and family the other days. I love what I do. So, the thought of fully retiring doesn't even occur."

"If I was retiring," she says, "and a client said to me, 'Well, Lisa, we really only want to work with you' ... I'm not going to say no."

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