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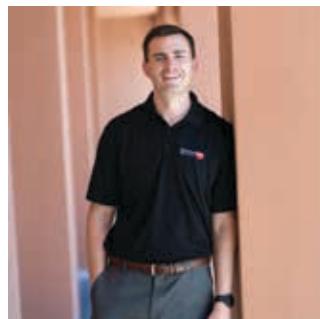
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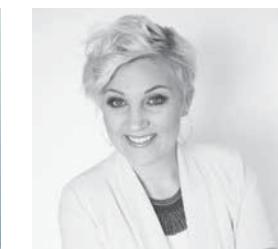
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Rising
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happy INDEPENDENCE day!

► publisher's note By Brett Gettman

The Fourth of July is one of my favorite days of the year! In fact, recently, I've become obsessed with this part of our country's history. Specifically the Declaration of Independence. What an amazing document, that, when written, was an act of treason by those who signed it. Also interesting is that July 2 was the day it was approved by Congress. Fourth of July was the day the final draft was written, and it wasn't until August 2 that it was actually signed by John Hancock himself. On August 4, it was signed by the rest of Congress and made official.

Ok, enough of the history. Most of us in the area use this time to get away and escape the heat for a weekend or two. Hopefully, you're reading this on the beach, or you are getting to it just after your well-earned vacation. I know I'll be on the beach for the 4th. I'm writing this article at the beginning of June, but I can promise you I have already made plans for the Fourth that include a beach.

Let's party! I don't have the specific date just yet as of June 5, but I'm looking at Wednesday, August 3, for our next big get-together. I look forward to seeing you all there and having a drink. Stay tuned and make sure you follow us on social media for our announcements on the next big event.


Sincerely
Brett Gettman


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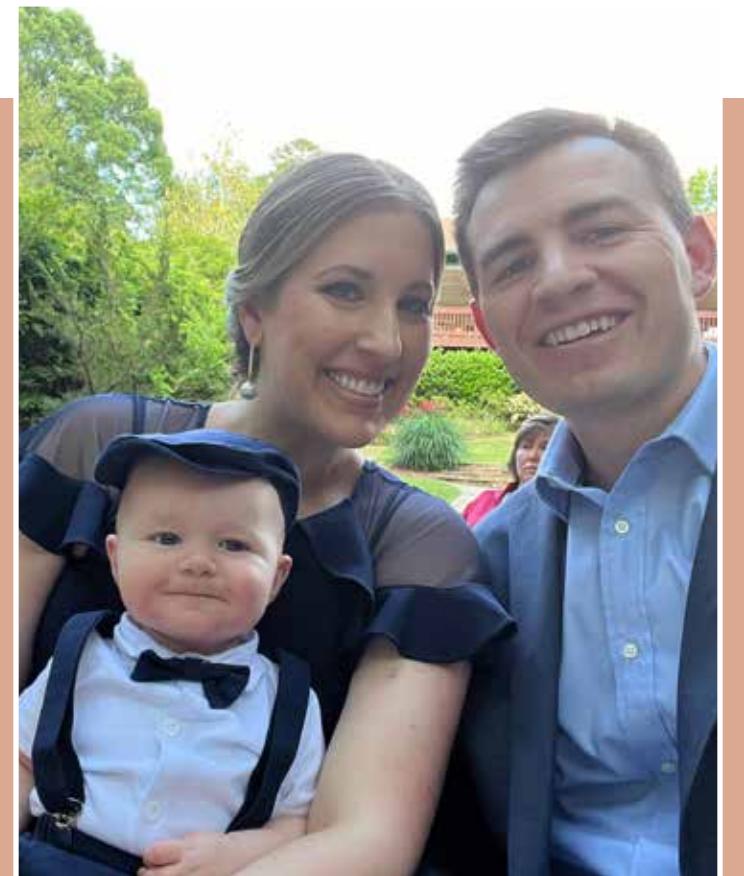
Transparency and Communication

Think you've heard every reason why someone might be attracted to residential mortgages? Well, meet Kyle Pugel, Guaranteed Rate Affinity's Arizona Regional Manager. He's different!

"I was raised in a family that owned a small real estate brokerage. The summer before my senior year, I wanted to play summer league basketball. Unfortunately, an ATV accident prevented that. I was pretty bummed out. But for my 18th birthday, my parents decided to surprise me by paying for a nine-day real estate crash course ... I guess their way of saying, 'You're an adult now!' After I finished, I took the real estate exam, and, thankfully, I passed. I also made the varsity basketball team that season."

Kyle gives a lot of credit for his success to being raised in a supportive, entrepreneurial household. He frequently found himself doing homework in the conference room at the family brokerage, helping with marketing pieces, answering the phones, and even cleaning the parking lot ... whatever was needed.

"I did real estate sales on the side while studying finance at Northern Arizona University. I'm really interested in the numbers side of the home buying experience, thus love being a mortgage lender. I'm not as wild about architecture and design like so many successful real estate agents are," Kyle explains. "My younger sister actually got into the mortgage business first. Then, I followed her. And I really enjoy helping people by showing them their financial options for purchasing a home and explaining all the benefit scenarios through numbers."



Just shy of his fifth year at Guaranteed Rate Affinity, Kyle says he has a groove and is proud to be working for one of the top residential mortgage lenders in the country.

"Guaranteed Rate Affinity has a reputation of being the best of the best," Kyle notes. "We have offices all over the state and 31 loan officers who work hard every day to help their clients."

According to the Scotsman Guide, Guaranteed Rate Companies has employed more of the top 200 loan originators over the past decade than any other residential mortgage lender. And most recently, Guaranteed Rate has partnered with Anywhere (formerly Realogy) in a joint venture to better serve clients' mortgage needs.

In addition to Guaranteed Rate Affinity's proprietary technology, which makes securing a residential mortgage loan fast and easy,

• • •



Kyle credits his integrity as the key to building a successful and lifelong career.

"I pride myself on always being transparent and prioritizing communication," Kyle notes. "A 30-year-fixed mortgage is a commodity; the differentiator is the mortgage expert that puts their clients in the best position to have more offers accepted. I've been around real estate and mortgages my whole life, so I grew up understanding how important communication is for both agents and clients. It's a different perspective than most people have ... I know what it's like not being able to get a hold of a lender. That's exactly why I'm so accessible for my clients."

"The most rewarding part of my job is closing day. That's the common goal we're all working towards, right? I've been doing this long enough now that I've had the opportunity to watch my clients grow and evolve. I've helped them buy their first home and then new homes as they've gotten married and had kids, and I just love seeing that evolution while being part of my clients' growth. I truly love what I do!"

To get your client pre-qualified, visit call Kyle Pugel at 480.268.3950, email Kyle.Pugel@grarate.com, or visit grarate.com/kylepugel.

Kyle grew up in the small northern Arizona town of Pine and moved to the Valley after graduating from Northern Arizona University with a degree in Finance and Investments. He married his wife, Rachael, a lawyer, in 2016, who he met while she was attending law school. The couple's son, Hudson, is 8 months old, and they have two dogs, Harvey and Theodore (aka 'Harv and Ted').

"When I'm not working, it's all about Hudson now. I used to do triathlon sprints — 40-plus races — and Ironman," Kyle recalls. "I also picked up golf during COVID. But now it's all zoos and aquariums on weekends, more or less, to get us all out of the house. There's less sleep now, but way more fun!"



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Kerri Schrand



From Start to Finish

cover story 
By Ellen Buchanan

Success is arrived at, over time, by perseverance, weathering setbacks, and overcoming obstacles along the way.

Kerri Schrand, a REALTOR® with Coldwell Banker Realty in Scottsdale, is a textbook success story — one that involves steady, dedicated effort over time, along with the wherewithal to sidestep downfalls, pivot in new directions, and come out on top on the other side, surviving ... and thriving.

Originally from Arizona, Kerri grew up in Indianapolis before returning to Phoenix with her husband in the early 1990s. Her father had moved down in the late '80s and founded a custom pool building business in the area.

"He really wanted my husband's help. He and my father were so busy ... I really didn't see much of my husband in those days. I decided the only way I was going to see him was to get into the business myself," Kerri recalls.

So Kerri joined the business doing design and sales while her husband and father built the pools. Sunburst Pools & Spas was very successful for the next 17 years, right up until the Great Recession of 2008-2009.

"We were building about 100 pools a year," Kerri says. "But when the market went south in 2008 to 2009, three of the custom home builders we worked with went under. We had to close our doors and find new careers real quick."

Kerri had always been intrigued by real estate (her father was a custom home builder in Indianapolis and her grandfather was a REALTOR®). So in 2009, Kerri got her license, joined Zip Realty, and hasn't looked back.

"It was a win-win for me. It was an online buyer's company, and there were a lot of foreclosures and short sales in those days. Right about the time when I was looking for more of a traditional brokerage, Coldwell Banker's parent company bought out Zip Realty. Coldwell Banker has

been a wonderful company to work for. They're very ethical and provide lots of support."

The Schrand Team

David had had his real estate license for some time but joined Kerri at Coldwell Banker full-time in 2017 and formed The Schrand Team. About a year ago, they added a third agent to the team, Nadia Alden — "a real rock star," according to Kerri.

And, in fact, The Schrand Team has performed like rock stars in the few years they've been together. They were number 1 in their office in 2021 and number 4 for Coldwell Banker in the state. Kerri closed \$32-plus million in sales with 50 transactions.

Kerri attributes her success to relationship-building and providing comprehensive service for clients.

"Most of our business is based on referrals," she notes. "It's about being able to stay with them from start to finish and really be a one-stop service for our clients. We've helped a lot of clients where maybe a parent has passed away; they're out of state and need help getting the house ready to sell. We've been able to get the keys and help with getting rid of furniture and belongings and sometimes arrange for new paint, carpet, or staging to get the property ready to sell. We can get the house ready for them from start to finish."

Kerri loves helping her clients through the whole process of the transaction and being part of one of the biggest things they're doing in their lives. Affectionately called a "workaholic" by friends and clients, Kerri unapologetically works pretty much around the clock.

"My work is my play," she says with a laugh. "I enjoy doing what I do and don't really even think of it as work. My clients ask, 'When do you sleep?' It's a 24/7 kind of job for me."

...

When asked what advice she has for up-and-coming top producers who would like to break into the top echelons of performance like she has, Kerri offers that it is all about building relationships and staying top-of-mind with clients.

"A lot of new REALTORS® want it *now*," Kerri says. "They need to focus on nurturing the relationships. It may take two, three, four years to come around ... but stay in front of them, stay in touch with text and calls, give them information about what the market is doing, properties they might be interested in, and activities in the Valley. Communication is huge."

Family is First

"Success is the satisfaction of coming home to my husband and two amazing kids. I feel like I'm very blessed," Kerri says. "I love what I do, and at the end of the day, family is what counts most."

Kerri and her husband, David, have two children, Jessica (30), a naturopathic medical doctor, and Scott (28), head of operations of a startup company. Two big Goldendoodles round out Kerri and David's home.

"We're empty-nesters," Kerri says, "so what I like to do in my spare time is hang out with my family and friends. We love to travel when we get the chance, hike, spend time with the kids, and grandpuppy-sit when needed."

“Success is the satisfaction of coming home to my husband and two amazing kids. I feel like I'm very blessed... I love what I do, and at the end of the day, family is what counts most.



Photo Credit by Jacqueline Hanna Photography



When she looks to the future, Kerri says she is looking forward to continued success for her team and for her and David to be able to take a little time off to travel.

Kerri's 96-year-old grandmother recently moved down from Indiana and in with her parents. Kerri and David purchased a second home about a mile away from her father so they could be closer to them and be part of their daily lives.

From start to finish, whether with clients or family, Kerri is consistent about building, nurturing, and maintaining relationships for the very long term.

"I want people to know I'm always reachable," she says with a smile.

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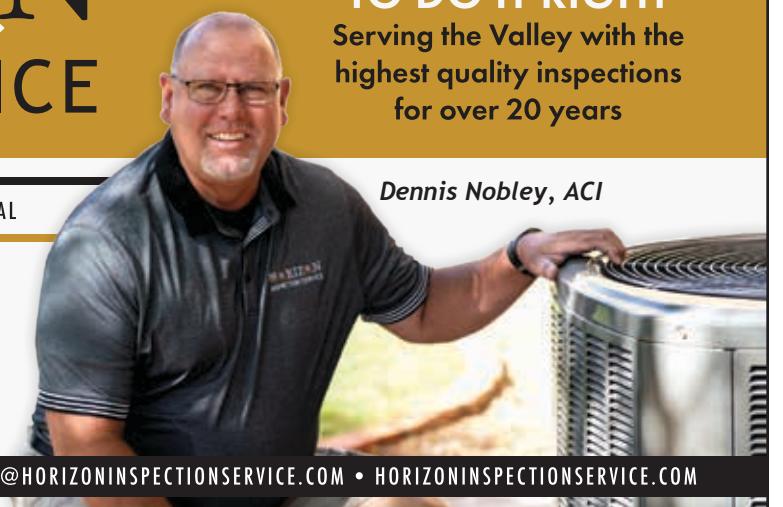
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By Ellen Buchanan

On a Fast Track **to Success**

"I get super jazzed when someone is excited to go look at houses. I just love being in the field with clients," Kylie Smith says with contagious enthusiasm. "I specialize in first-time homeowners, and I love educating and making people feel comfortable ... And the best part is handing them over the keys to their future home!"

The newest team member of Baccus Realty Group at Keller Williams Realty Sonoran Living, Kylie has plenty to be excited about. Since joining Katie Baccus's team at KW in 2020, their group continues to crush sales volume with the influx of residents moving to Kylie's home city of Scottsdale.

"I think we're averaging about 100 new residents per day! Last year, our team of five did \$54 million in sales and helped 123 families find homes," Kylie notes proudly. "But we're always trying to set the bar higher financially, so we're aiming for \$60 million in sales this year, and we're also putting feelers out to grow the team as well."

Prior to becoming a REALTOR®, Kylie worked as a property manager leasing luxury apartments for several years and was quite content to continue doing so before her significant other, Kevin, found work across the country. Kylie decided to tag along as Kevin began buying up Jimmy John's franchises in Texas, Pennsylvania, and New Jersey, but eventually, she found herself back in Scottsdale looking for work while Kevin continued with business in New Jersey.

"I leased Katie an apartment in 2015 while I was still working as a property manager and toured her around a model unit," Kylie recalls. "She told me back then that I was exactly what she was looking for on her team and asked if I would be interested in real estate! But I was quite happy at my property management job, so we kept in touch and became good friends. And when I came back to town in 2019, she reached out again and encouraged me to get my license and give her team a shot — and that's exactly what I did."

Kylie says her background in property management has given her a fully encompassed understanding of both the rental market and purchase market. But she is also quick to point out that joining an awesome team was her "saving grace" and highly recommends that newer agents consider doing so when starting out, for several reasons.



"I think it's really important to join with someone who knows exactly what's going on to offer tips and tricks for writing a strong offer. And because I joined a team, I got fast-tracked learning and made so much progress in one year instead of three. Also, the other people on my team kept me motivated and inspired, so it really pays to surround yourself with like-minded people."

Kylie has been doing long-distance with Kevin ever since she returned home in 2019 and says she can't wait to start a family once he's back for good from New Jersey, hopefully someday soon.

"When you're from Arizona, and you move away, it makes you really appreciate where you're from, especially with my family and friends being here, friendly clients, and beautiful



Photo by Red Hog Media

places to hike," Kylie explains. "I learned a lot living in different cities and enjoyed the culture, the architecture of skyscrapers, and living through a winter with snow. But I missed the sunshine and my family. Kevin also grew up here; we were just down the street from each other, but we didn't meet until later in college!"

Kylie says one of the things she loves about working at Keller Williams is their emphasis on giving back to the local community.

"We're always looking for ways to get involved. We're doing a donation collection right now toward Lost Our Home: collecting towels, bowls, and donating to a no-kill shelter since everyone on my team is a big animal lover," she says with a smile.

"As an office, we also do a Red Day to help a neighbor, usually an older person who is disabled and could use help with landscaping. A fraction of each paycheck goes to the Child REACT Foundation. And we also hold a drive-through pie event each Thanksgiving that starts at my team lead's house. We purchase hundreds of pies every year that we give out to clients and friends as a way to say hello and see how they're doing."



I enjoy real estate, and my business doesn't stop when I hand over the keys.

I build relationships with my clients, and they become part of the tribe. That's why I love meeting new people and finding those connections.

"I understand this can be a really scary market; it's not for the soft-hearted," Kylie points out. "But my team keeps a really good pulse on the market, and we're always learning because this market changes so quickly ... I just finished a webinar this morning! You have to stay educated."

"I'm in it for the long haul, though," Kylie adds. "I enjoy real estate, and my business doesn't stop when I hand over the keys. I build relationships with my clients, and they become part of the tribe. That's why I love meeting new people and finding those connections."

"Today is a great day to correct last week's mistakes." This quote is engraved on a cuff bracelet Kylie received as a gift from Katie — a reminder to not be so hard on herself and remember that tomorrow is a new day!



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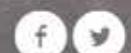
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