

CINCINNATI

REAL PRODUCERS[®]

CONNECTING. ELEVATING. INSPIRING.



TOP 150
STANDINGS

WHAT'S INSIDE:

- COVER STORY:** The Baron Group
- LEADING THE WAY:** Meghan Homan-Welage and Zac Barngrover
- ON THE RISE:** Nick and Katie Lyle!
- SPONSOR SPOTLIGHT:** New Life Furniture Bank

Photo Credit: Brenna Smith

DANNY
BARON

OCTOBER 2022



Visit ZickaHomes.com

ZICKA H O M E S



Elevated Elegance.

Surround yourself in luxurious living with the elegance of a custom Zicka home. Zicka Homes collaborates with you to design and build a home that's aesthetically pleasing and functionally comfortable at every turn.

We take your vision and build it into reality with an unrivaled attention to detail. It's more than just a home, it's a work of lifestyle art.

Zicka Homes can build to your specifications on your current lot or within any of our developments in Mason, Loveland and Anderson. We'd love to hear what you envision for your home environment and help you attain it. With over five decades of experience and numerous awards in our background, we're confident we can get you there. Please give us a call 513.247.3500 or visit our website at www.ZickaHomes.com



AMERICAN HOMELAND
T I T L E A G E N C Y







YOUR KEY TO A *Successful* CLOSING



513.863.9100
@americanhomelandtitle
americanhomelandtitle.com

**7 AREA LOCATIONS
PLUS A MOBILE OFFICE**

TABLE OF CONTENTS

	<p>08 Preferred Partners</p>		<p>10 Cover Story: The Baron Group</p>		<p>16 On The Rise: Nick and Katie Lyle!</p>
	<p>22 Leading the Way: Meghan Homan-Welage and Zac Barngrover</p>		<p>28 Sponsor Spotlight: New Life Furniture Bank</p>		<p>37 Top 150 Standings (Volume)</p>

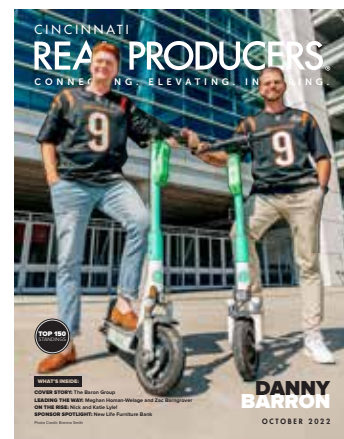
RP If you are interested in contributing or nominating Realtors for certain stories, please email us at patrick.braddick@realproducersmag.com.

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 paid advertisements contained within the *Cincinnati Real Producers* magazine are not endorsed or 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.

NOMINATE A COVER STORY

CINCINNATI
REAL PRODUCERS®

Please send all nominations to
patrick.braddick@realproducersmag.com



Are Your Clients Looking to Make a Winning Offer on Their Dream Home?

BLOW AWAY the COMPETITION with CASH!



If you want their offer on the home they REALLY love to stand out from the pack, there's nothing more effective than making it **ALL-CASH**. AnnieMac Home Mortgage along with our affiliate AnnieMac Cash2Keys now offers **TWO cash programs** designed to help them land the home of their dreams:

Cash Offer

Nothing impresses sellers like a strong cash bid. Our affiliate, AnnieMac Cash2Keys, places a cash offer on the home your client would like to buy. If the offer is accepted, us or the lender of their choosing, will work with your client to secure the financing to purchase the house back from AnnieMac Cash2Keys!

Buy Now Sell Later

Buy a new home before selling their old one. Our affiliate, AnnieMac Cash2Keys, purchases the house. Your client moves right in and purchases the new home back once their former home is sold – easy.

Contact Me Today To Learn More!



Tony Autullo
Area Manager
NMLS#: 20232
Phone: (513) 769-2071
Cell: (513) 461-9321
tautullo@annie-mac.com
tony.annie-mac.com



LENDER AnnieMac Home Mortgage 11385 Montgomery Road Suite 210, Cincinnati, OH 45249
Cash Offer and Buy Now, Sell Later programs are fulfilled by AnnieMac Private Equity Cash2Keys, an affiliate of AnnieMac Home Mortgage. AnnieMac Private Equity Cash2Keys is not a financial institution and does not originate or issue loan commitments. AnnieMac Home Mortgage provides the mortgage financing to the customer who will purchase the property back from AnnieMac Private Equity Cash2Keys. Terms and conditions of program can be found at AnnieMac.com/cash. This is a business-to-business communication directed only to professionals employed in the residential mortgage industry and their commercial associates. It is not intended for distribution to consumers or the general public. It is not an "advertisement" as defined in Section 1026.2(a)(2) of the Truth-in-Lending Act. Information contained herein is subject to change without notice. ©AnnieMac Home Mortgage. NMLS #338923. All rights reserved. Products may not be available in all states and/or counties. Please contact us to confirm availability.

Put Cutting-Edge Technology to Work for You!

Architectural and Interior Photography
 Floorplan Creation • 3D Virtual Tours • Virtual Staging
 Video • Google Street View • iGuide
 Matterport • Social Media Marketing
 Aerial Video and Photography

Judy Gehrlich
Media Group
 513-432-8788
 gehlichjudy@gmail.com

TIM SPANAGEL PHOTO+VIDEO
 513.374.8656
 tspanagel@gmail.com
 Instagram- @timspanagelphoto

Interior and Exterior Photography
 • Twilight Photography and Videography
 • Video Walkthroughs
 • Drone Photography and Videography
 • Next Evening Delivery on Photos and Videos
 • FAA 107 Certified
 • Zillow Certified Videographer

Over 3000
 Properties Photographed!

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



Alexander Regueiro
Social Media Director

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

PROVIDING QUALITY PACKING AND MOVING SERVICES
 IN NORTHERN KENTUCKY AND SOUTHERN OHIO.

Northern Kentucky's #1 Moving Company
BIG BLUE MOVING
 859-608-8888

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

BIG BLUE PACKING **BIG BLUE MOVING**

859.608.BLUE (2583) | WWW.BIGBLUEMOVINGKY.COM

"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



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!

CLOSING GIFTS

Cutco Cutlery
(513) 687-0635
www.cuttingedgeemmi.com

CUSTOM FRAMING

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

CUSTOM HOMES

Zicka Homes
(513) 477-2317

DIGITAL RESOURCES

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

ESTATE SALES

Caring Transitions
Cincinnati West
Rosie Harris
(513) 206-8988
cincywest.ctbids.com

FINANCIAL ADVISORS

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

FURNITURE BANK

New Life Furniture
(513) 247-3054
www.nlfurniture.org

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

HOME RENOVATION

IPA Inspections
(513) 379-7988
ipainspections.com

HOME STAGING

Pillar to Post Home Inspectors-
The Capuano Team
(513) 771-6689
cincinnati.pillartopost.com/

HOME STAGING

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

HOME RENOVATION

Renovation Sells
(513) 669-7851

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

INSURANCE

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

LAW FIRM

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

MORTGAGE LENDER

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

3rd Street Financial
Robert Mahaffey
(513) 769-4111

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

CrossCountry Mortgage
(513) 796-6024

Fairway Independent Mortgage
Bethany Ritchey
(513) 520-1594

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

Mercantile Bank
(513) 253-3558

Motto Mortgage
(419) 906-2082

Ruoff Home Mortgage
Cody Coomer
(513) 486-4133

Ruoff Home Mortgage
Dave Scully
(513) 633-8476

MOVING COMPANY

Big Blue Moving
(859) 608-2583

Black Tie Moving
(614) 347-9007

PHOTOGRAPHY

Cincy Photo Pro
(513) 912-0022
cincyphotopro.com

Judy Gehrlich Media Group, LLC
(513) 432-8788
www.judygehrlichmediagroup.com

PHOTOGRAPHY AND VIDEO SERVICES

Tim Spanagel Photo & Video
Tim Spanagel
(513) 374-8656

RADON MITIGATION

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

TITLE AGENCY

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

85% OF PEOPLE

say that they would use their Realtor again, but less than 9% actually do...

Why? They can't remember your name!

Cutco Closing Gifts Are:

- 100% Tax Deductible
- High Quality
- Branded Client Retention Tools
- American Made
- Forever Guaranteed



513.687.0635
eabelrutter@gmail.com
www.360BusinessGrowth.com

GREATER COMFORT HEATING & AIR CONDITIONING, INC.

\$99.99

MOVE IN/OUT SPECIAL INSPECTION FOR HEATING AND COOLING.

"YOUR COMFORT IS OUR PROMISE"

www.greatercomfort.com | 859-491-4915



*Includes all materials & installation. Terms and conditions apply. Not valid with any other offer.

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

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

THE BARON GROUP



cover story

INTEGRITY. ENTHUSIASM. EXPERTISE.

Written by Elizabeth McCabe • Photo Credit: Brenna Smith

“The team is the engine behind everything that we do,” says REALTOR® Danny Baron, founder and lead agent of the Baron Group. He formed the team when REALTOR® Mitch Kenney, director of operations, joined in January 2020. Danny focuses on business development, marketing and sales, while Mitch focuses most of his time on operations.

“I am more of the visionary and marketing activator,” explains Danny. “Mitch developed the majority of our day-to-day systems to get the job done. He came in and truly blew my mind by creating our systems.”

This forward-thinking team quickly grew to 12 people, including REALTOR® Courtney Linden, REALTOR® Johnny Meade, REALTOR® Jacob Willoughby, REALTOR® Sarah Jaekle, Operations Manager Sam Benton, Client Care Coordinator Amber Brad, Director of Media Mark Brad and Operations Coordinator Wes Adams. Recently, they expanded their team with two more agents who will specialize in Northern Kentucky, REALTOR® Andrew Duncan and REALTOR® Rachel Duncan. The team is thrilled to have Andrew and Rachel on board as they appear to be a perfect culture fit and partner in the Northern Kentucky market.

The Baron Group is on track for \$60 million in volume this year, topping last year’s volume of \$42 million. With their growth mindset and helping each other, anything is possible.

From Dream to Reality

“I never had the long-term goal of doing real estate alone,” explains Danny. He always envisioned a team around him. A genuine people person, Danny excels in working with others, motivating them and establishing a positive and energizing team culture.

Prior to real estate, Danny realized how it was often-times difficult working alone in the market research

industry, doing reports for clients, which he dreaded. “I am way too people-oriented,” he laughs. “But I did love interacting with people at focus groups and interacting with people in their homes.”

He then started working for Justin Doyle Homes, a custom builder, as a new home sales consultant. He acquired real estate knowledge in the process, enabling him to make the next step — becoming a REALTOR®.



“My previous career work truly set me up for success in real estate,” he says. “I had never thought about getting into real estate. If someone would have told me that I would be in real estate ... I would have laughed at them,” he says. But never say never.

When he went into real estate, it was sink or swim. “There was no try,” he explains. He was starting to accrue debt and was determined to not fall into a deep hole. Real estate needed to be the answer.

He started real estate with Keller Williams in July of 2018. He earned Rookie of the Year for Keller Williams Advisors in 2019. He was also the proud recipient of the Rising Star Award and the Circle of Excellence.

His aspirations to grow a team started by hiring a transaction coordinator, who worked a year before Danny brought Mitch on board. Mitch saw the potential that Danny had in real estate and was eager to partner with him in his efforts. “Mitch is a business owner, married man and incredible father and husband,” says Danny. He thinks the world of Mitch.

“
I WANT TO
GLORIFY GOD IN
WHAT WE ARE
DOING.
”



Danny and Jena

What sparked Danny’s idea of a team? He explains, “I saw a fellow agent, age 27, running a team of people. I realized I could do real estate and not do it alone.” The idea of a team is near and dear to him. He was captain of his high school and college sports teams in basketball and soccer.

“I would prefer to work with a group of people than doing real estate myself,” he says. With that, the Baron Group was started. One of their first hires was a college intern who needed credit for a class.

“We hired an events intern in the middle of COVID-19,” reflects Danny. “Now she is our superstar listing coordinator,” he says proudly. She has really grown and blossomed into her role.

Danny has also brought on a full-time videographer and photographer, a bold move that he is glad he made.

Repeat and Referrals

One interesting fact about the Baron Group is that they have never announced that they were hiring. Danny says, “Every agent we have is from organic conversation. They were recommended to us as someone to pursue.”

“We get rock solid people, and our retention rate is unfathomable,” smiles Danny. People genuinely love working at the Baron Group. Feeling empowered, appreciated and cared for makes all the difference in the world for a company’s culture.

Their team grew through word of mouth, just as their clients have. The Baron Group also throws client appreciation events for people to connect and enjoy

themselves at family-friendly activities, including Reds games.

Danny is often asked, “What’s the catch?” He tells them, “We just want to provide value and hang out with the people we love.”



Danny and Jena

The Baron Group has four events a year, which range from drive-in movies to ice skating at Fountain Square and more. The Baron Group events were created to develop an atmosphere that people love, is safe for their kids and provides memories of having fun.

Church in Mason for years. His faith is important to him, and with that comes a spirit of generosity. This spirit has been perfectly modeled for him his entire life by his parents, Tom and Susie Baron.

“We want to spoil them for being part of our network and trusting us to sell our homes,” says Danny. Giving back to others is what it is all about to him and his team. Naturally, their clients turn to them again and again. To date, Danny and his team have never had to purchase a lead. Everything has been through word of mouth, social media and referrals by clients.



“There is a hint of generosity lacking in the world,” he notes. He wants to be an example and serve people, including his team.

When he connects with other agents in Cincinnati, he wants them to be happy to work with the Baron Group. To Danny and his team, it’s about building relationships and creating win-win situations for both parties involved.

A Christ-Centered Approach

“My love and passion for the people I work for comes from my passion and love from the Lord,” explains Danny. He has a servant’s heart and a heart of generosity for others. Danny has co-led worship at Grace Baptist

“We want to have that reciprocity,” he explains. He enjoys working with many other well-established teams in the city and hopes they can have the same joy working with The Baron Group.



Giving Back

One thing that the Baron Group loves to do is support Gospel-focused ministries. Each year, they raise funds in partnership with several other Keller Williams agents for gloves, food and jackets for the homeless.

“For the past two years in a row, we have worked to support the efforts of City Gospel Mission,” says Danny. “We absolutely love their cause and their approach to ministry.”

“We will also be partnering with a ministry in Nicaragua,” he comments. “It’s close to one of our team member’s hearts as he has visited the ministry on multiple occasions. Nicaragua has towns and villages in desperate need. We love that this ministry meets their needs, in addition to sharing the heart of Jesus.” The Baron Group will soon be raising money through a golf outing to fuel this important mission.

A Married Man

Since Danny was last featured in 2020, he got married to Jena Powell, a state representative in Ohio. They got married in September 2021, and she partners with Danny in investment properties. He comments, “She brings a skillset and a joy to the table. She

“ I REITERATE OFTEN — WE WON’T TALK ABOUT TEAMMATES, CLIENTS & OTHER REALTORS® NEGATIVELY. WE NEED TO HELP THAT MINDSET IN OUR TEAM. ”

loves what I do, and it’s fun for her too. She’s a rockstar.”

Together, they enjoy traveling and spending time with family and friends. In the winter months, they love going to Florida for a few days to lighten the mood. They also love to attend Bengals games in the fall and FCC games in the summer. Fortunately, Danny’s sister Becky and many of Jena’s siblings love to tag along for these fun events as well.

Final Thoughts

Building the team culture of The Baron Group is critical for their success. As Danny says, “I try to create a culture of growth.” He has seen gossip tear apart churches and businesses, and he will fight to not let that happen. “I reiterate often — we won’t talk about teammates, clients and other REALTORS® negatively. We need to help that mindset in our team.” Working problems out in a positive and productive manner pays off.

“I want to glorify God in what we are doing,” concludes Danny. Blending together his work and life in real estate has been a dream come true for this natural-born leader and innovator.



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!

SMARTER HOME & ENTERTAINMENT

HANSON

HOME THEATER · HI-FI AUDIO · HOME AUTOMATION



- 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



THE SHEIL TEAM
CROSSCOUNTRY MORTGAGE™

Dedicated to getting it done!

Our team will help you close on your client's dream home in an average of 21 days.



THE SHEIL TEAM
Your Hometown Mortgage Lender

CROSSCOUNTRY MORTGAGE LLC
8160 Corporate Park Drive | Cincinnati, Ohio 45242
(513) 796-6024

NICK & KATIE LYLE

▶▶ on the rise

Written by Elizabeth McCabe
Photo Credit: Brenna Smith



“Your smile is your logo, your personality is your business card, how you leave others feeling after having an experience with you becomes your trademark.”

Meet Nick and Katie Lyle. This husband-and-wife team is a dynamic duo in real estate. They work as the Lyle Team with Star One Realtors in Western Hills. They actually met at their previous job.

Katie explains, “We met while we were both working for a company called dotloop, an online real estate transaction platform that most REALTORS® are now familiar with. At the time we met, the company was still considered a ‘start-up.’ I was hired as the company’s recruiter, and Nick was a sales consultant while also working as a REALTOR®.”

Nick has been in real estate since 2004, and Katie followed in his footsteps in October 2019. After leaving her job in corporate recruiting to join Nick as a full-time REALTOR®, they established the Lyle Team.

Although the pandemic hit after they closed their first deal together, they didn’t let it dampen their spirits or their upcoming wedding.

“Like a lot of other couples, our original plans of getting married the summer of 2020 were postponed, but we ended up tying the knot in May 2021. That extra year allowed us to really focus on growing our business, putting together much-needed systems and processes and really figuring out how to best balance and utilize our individual strengths in a team dynamic,” says Nick.

Now they are expecting their first child this October and couldn’t be more excited (and nervous) to be first-time parents. Katie jokes, “Between all of those major life changes, we learned a lot about ourselves, each other and how to work alongside your spouse 24/7/365 and not kill each other. Some days are harder than others.” She smiles.

ROAD TO REAL ESTATE

After graduating from NKU with a degree in business management and a focus in entrepreneurial studies in 2005, Katie eventually became a corporate and executive recruiter, which she did for over 10 years.

“I climbed the corporate ladder pretty fast but spent a lot longer working in corporate America than I originally intended; however, I

wouldn’t trade that experience for the world. I learned so much about how businesses operate, the importance of hiring the right people and how to manage all different types of personalities. It also helped me develop a level of professionalism and sense of urgency that I carry with me in every aspect of my work,” she reflects.

After meeting her husband and working at dotloop, Katie decided to become a REALTOR®. She was also inspired by her husband.

She explains, “When I got to see Nick in action as a REALTOR®, I was intrigued by this lifestyle and career choice even more — the hustle, the flexibility and freedom that it allowed, the ability to guide someone through an often major life decision and the idea that the harder you work, the more successful you can be. I quickly saw areas where my corporate skillset and strong work ethic could lend well and even elevate the business he had started.”

Nick also saw the potential that Katie had as a REALTOR®. She saved money and prepared herself for this huge life change before deciding to finally live out her dream of working for herself. “The added bonus was that I could do it with my best friend and soon-to-be husband,” smiles Katie.





Nick got into real estate after graduating college. It all started after he ran into an old family friend, Mike McCafferty, who is still one of the most successful and tenured agents in Cincinnati. “Mike took him under his wing for many years and definitely plays a mentor role to both of us,” shares Katie.

A DYNAMIC DUO

Two REALTORS® are better than one, and Nick and Katie make a cohesive team together. To date, they have a career volume just shy of \$18 million, with over \$7 million in production last year.

Katie excels in working with sellers, marketing, social media, the administrative part of the process and keeping them super organized. As for Nick, he works out in the field primarily with buyers. He is also a licensed general contractor, so he loves walking through homes with their buyers and pointing out the crucial and often costly things to be aware of as future homeowners.

Nick and Katie have also started another business together called Lyle



Design Group, which is a home remodeling business. Nick explains, “We’ve melded this business with the real estate sales side by oftentimes helping our buyer clients see the potential in a ‘fixer-upper.’” They usually get contracted to help them with their remodel and Nick leans on his great crew of contractors for extra help, and Katie comes up with the vision and design aspect of the project.

KEEPING IT REAL

“We have always and will always be passionate about ‘keeping it real’ with our clients. Good agenting is being honest, and we’re also known to be unapologetically ourselves. In our opinion, this is one of our greatest strengths and why our clients enjoy working with us and ultimately trust us to get the job done,” says Nick.

Don’t expect Nick to show up in a business suit to show you a home, but do expect him to be in his favorite cowboy boots as he checks out the crawl space and attic for you to make sure it’s properly ventilated.

“If I’m on a listing appointment and the seller has unrealistic expectations

of list price and a lot of work to do to get the home ‘show ready,’ then the kindest thing I can do is to be super honest, even if it hurts,” says Katie.

Nick and Katie don’t sugarcoat things. “We won’t sell you a crappy house just to make a commission, and if we don’t think we’re a fit for you, we’ll let you know. We don’t like to waste people’s time, and maintaining our reputation and integrity is always at the forefront of everything we do,” they explain.

OUTSIDE INTERESTS

When not working, you can find Nick and Katie outdoors together, and they especially love to be on the water. Boating, fishing and relaxing on the beach are all ways they like to decompress when life gets too busy.

“We’re also in the process of becoming members of the Southwestern Ohio Conservation Club. So, a lot of time has been spent there lately, volunteering at their turkey shoots, trap nights and earning hours to become a member,” says Katie.

Currently, the Lyles reside in the Incline District in Price Hill. “We love



this location because we’re still on the West Side, where Nick’s roots run strong, and we’re only a couple minutes from downtown and major interstates.”

Nick was born and raised on the West Side, attended St. X High School and was a star athlete growing up. He had a full-ride athletic scholarship to Vanderbilt University, where he played football and majored in human organizational development. He has been coaching St. X freshman football for the past 10-plus years and is their defensive coordinator. Katie grew up in Northern Kentucky and moved to the West Side after meeting Nick.

TOP TIPS

Katie and Nick encourage REALTORS® not to lose the personal touch with their clients. As they say, “Pick up the phone and talk to people.” Whether clients, past clients, other agents or people in your sphere, don’t rely so heavily on text or email, where a lot can be lost in translation.

“So much of life is done through technology, so when you can bring a personal or human element to the mix, it can really go a long way and even help win you the deal!”

Nick and Katie are going far! This dynamic duo is living their dreams in real estate, putting down roots in the West Side and making people’s home ownership dreams come true with their warmth, authenticity and ability to connect with others.





Have Clients Who Are Thinking of Reducing Their Sales Price?

STOP! CONSIDER A 2/1 BUYDOWN INSTEAD

As the real estate market continues to shift, your sellers need the Fairway Advantage®. A seller- and/or buyer-funded interest rate buydown can benefit both parties in the sale and purchase of a home. Your seller can give credit to the buyer to get a 2% lower rate in the first year and a 1% lower rate in the second.

BENEFITS TO THE SELLER:

- A rate buydown can mean less costs overall for the seller.
- A buydown may help avoid price reductions.
- A concession may foster goodwill in the process of selling the home.
- It makes the home available and appealing to a wider group of homebuyers, especially in a higher rate atmosphere.

BENEFITS TO THE BUYER:

- They can save money up front when purchasing a home.
- A lower interest rate means a lower monthly mortgage payment.
- They may be able to use that extra cash for other expenses associated with homeownership.
- If the home is sold before the buydown expires, the unused funds will be applied as a loan principal reduction.



Bethany L. Ritchey

Branch Manager, NMLS# 1809077

1246 Old State Route 74, Suite D,
Batavia, OH 45103

Mobile: 513-520-1594

Office: 513-725-2211

eFax: 866-696-4610



Marcy Knue

Branch Manager, NMLS# 201497

1246 Old State Route 74, Suite D
Batavia, OH 45103

Office: 513-800-1744

Cell: 513-344-5653

eFax: 866-688-7596



MEET

MEGHAN
HOMAN-WELAGE

AND ZAC
BARNGROVER



▶▶ leading the way

Written by Elizabeth McCabe

Photo Credit: Tim Corbett-Spanagel

LEADING THE SIBCY CLINE MONTGOMERY OFFICE!

In the world of real estate, you never know what adventure is around the corner. For REALTORS® Meghan Homan-Welage and Zac Barngrover, they started as agents and were soon promoted to leadership roles.

“It’s been incredible for us,” says Meghan. “We both started as agents in the Sibcy Cline Montgomery office and, as a result, have had deals with so many agents in our office and community. Our network is large, and our emphasis on our branch and agents is strong.”

Together, they host weekly meetings and focus on content and speakers who impact their market and industry. Best of all, they’ve been able to foster a “family” culture in their office with small group sharing and idea sharing.

“We have personal relationships, and we have each other’s backs,” adds Meghan. “We bond together through social events, and we work to reinforce Sibcy Cline’s core values to create a positive office culture that’s innovative, fun, enthusiastic, friendly and results-oriented. It’s rare to love your work and love the people you work with, but we really do!”

Rise in Real Estate

Zac jumped into real estate straight out of college at Ohio University.

Zac explains, “While in college, I planned to go into some kind of sales but didn’t have a great idea of what. During my sophomore year, my parents decided to sell their house. I was absolutely fascinated with the whole process. The agent my parents worked with (Mary Gleason) showed me the whole process of selling a home, and I was immediately hooked.”

He was able to take all of his real estate classes while attending college, making a smooth transition to real estate upon graduation.

“I was a REALTOR® for five years before transitioning into management. I am now in my second year as a manager,” says Zac.

He used to think there was no better feeling than having a client tell him that he helped them find their dream



home. “Now, the best feeling is seeing the excitement in a new agent when they get their first sale, listing and closing or an experienced agent hitting the goals they have set for themselves,” he says.

As for Meghan, she has been licensed for 23 years and has been in leadership since January this year. Prior to real estate, she was a student. After high school graduation, she joined the industry and joined Sibcy Cline.

“I grew up in the business! My mom has been an agent for over 30 years. I spent many hours doing homework in the Sibcy Cline Montgomery office, listening to everyone in the office, attending showings with my mom, and gluing photos on brochures for her and other agents. I knew I wanted to do what they did from an early age,” she explains.

The only girl of five brothers, Meghan was raised by a single mother who had an incredible work ethic. “I saw that drive in her when I was a teenager, and I wanted to do the same thing. She is the absolute BEST role model,” she raves.

Overcoming Obstacles

The road to real estate wasn’t easy. Meghan admits, “When I was first licensed, nobody trusted me. I was young, I looked young, and sounded VERY young. My first buyer asked if



I was old enough to drive or if she needed to pick me up for a showing. I needed to work extra hard to prove to everyone that I was passionate about real estate and knew what I was doing.”

Now Meghan helps other new agents with her experience. She loves coaching new agents, sharing and advising them with firsthand stories, and helping them overcome their fears and hesitations.

“Having the strong support of a full-service brokerage and incredible leadership out the gate made all the difference in my career, and I look forward to making a difference for others,” she says.

Zac also had some obstacles to overcome in real estate. Working on 100% commission wasn’t for the faint of heart. He admits, “Jumping into real estate straight out of college (when I was pretty much broke) to a job that

you only get paid when you close on a house was not easy. It made my first year out of college very difficult.”

Being an introvert, Zac found himself thrust into a job that required him to be a people person. Hosting three to four open houses over the weekends, making cold calls and door knocking was challenging. He admits, “It was very difficult for me in the beginning, but thanks to my wife, Hannah, I found ways to turn it on when I need to!”

Pursuing Their Purpose

What are Meghan and Zac passionate about? Meghan explains, “Making the Sibcy Cline Montgomery Office No. 1 in our company and recruiting new agents to join our Montgomery family!” Zac wholeheartedly agrees.

“We have an incredibly tight office of agents,” says Zac. Not only do they enjoy each other’s company, but they also try to get together as often as possible outside the office.

Coaching is a natural fit for Zac. He shares, “When I played hockey, I always thought it would be fun to coach. I look at my management role at Sibcy Cline as somewhat of a coach. Helping agents grow their business to whatever level they want to. Trying to find new ways to generate business and set themselves apart from the competition.”

What’s next for Zac and Meghan? Zac says, “A personal goal of mine is to have the Montgomery Sibcy Cline office be the No. 1 office at Sibcy Cline. We are consistently in the top three but are looking for the top spot.”

Relaxing and Recharging

When not working, both Meghan and Zac treasure time with their families. Meghan has been married for 22 years to her husband, Greg. She shares, “We have two amazing kids,

Sam (24) and Jason (19). Our family can usually be found at a race track or, when we have downtime, we are traveling to the beach.”

Outside of work, it’s all about sports for Meghan and her family. She comments, “Racing has always been an important part of our family. My kids grew up at the track. Whether we are watching one of them race, watching my husband race, or watching an Indy car race, it is something that brings us together.” They were even featured on a reality TV show for 10 episodes on TruTV.

“The show was created about my son and his karting friends. It followed my family and a few of our competitors throughout a racing season around the country,” explains Meghan.

When they aren’t racing, you can find Meghan and her family cheering on the Bengals. They are HUGE football fans.

As for Zac, he is married to his wife, Hannah, who is also Cincinnati born and raised. She graduated from Indian Hill as well, then went on to attend UC, majoring in psychology.

“We met through mutual friends while in college,” says Zac. “After Hannah graduated, she pursued her master’s in clinical and mental health counseling and graduated in 2021. We got married in 2019, and in 2021 we welcomed our first child, Savannah, who just celebrated her first birthday! Hannah is currently studying for her LPC exam while taking care of our daughter.”

Outside of work, Zac really enjoys playing hockey and golf when he can



“ We both started as agents in the Sibcy Cline Montgomery office and, as a result, have had deals with so many agents in our office & community. ”

find time, working on his house and most importantly, spending time with family and friends. “During football season, one of my favorite things to do is getting together with friends and family to watch Bengals games,” he says.

Another pastime is cruising on his motorcycle through back roads. Disconnecting from technology and other people, enjoying the ride and seeing the scenery is a great way to clear his head, recharge and reset.

We are honored to feature Meghan Homan-Welage and Zac Barngrover in this month’s issue. From new agents to rising leaders, they are proud to lead the way in the Montgomery office. We can’t wait to see what this dynamic duo does next!

Presale Updates in Just 3 Weeks

Financing Available



RENOVATIONSELLS.COM/CINCINNATI



\$18k



We handle everything so you don't have to.

DESIGN | MATERIALS | CONSTRUCTION



LISA MASYS
LISA@RENOVATIONSELLS.COM
(513) 669 7851
@RENOVATIONSELLS



Is your client's home far from market-ready? We are your total solution partner.

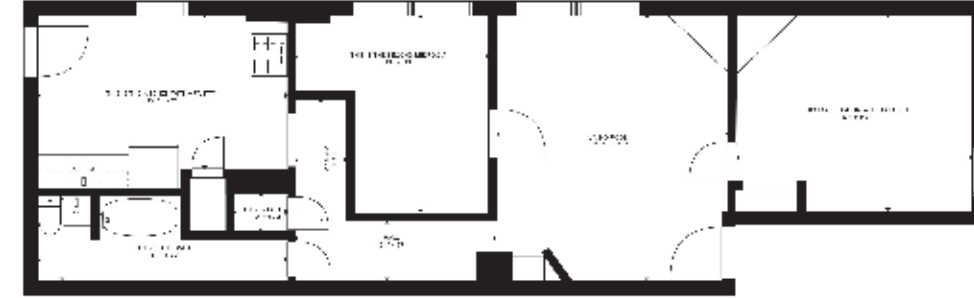
- Relocation
- Decluttering
- Liquidation
- Clean-Out
- Home Ready to Sell



Rosie Harris
(513)619-7906
rharris@caringtransitions.com



FIRST FLOORPLAN FREE



NEW FLOOR PLANS WITH MEASUREMENTS!



1-floor, basic floor plan with measurements included.
Upgrade to show fixtures for \$25. \$25 for each additional floor.
\$100 VALUE *Measurements are approximate.



Contact info@Cincyphotopro.com or book online cincyphotopro.com/real-estate

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.



Cody Coomer
Senior Loan Officer
NMLS: 1019463 OH: MLO.042319.001
c: 513.479.4630
cody.coomer@ruoff.com

WHEN IT COMES TO YOUR INCOME...



Will you be **TRICK**ed into paying more taxes,

OR

Will you **TREAT** yourself to more retirement savings?



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

►► sponsor spotlight

New Life Furniture Bank HELPS FURNISH HOMES



New Thrift Store Opened in 2022

Written by Elizabeth McCabe • Photo Credit: Krista Silz of Cincy Photo

Turning empty houses into homes can be challenging for those without furniture for their new living space. That's where New Life Furniture Bank is happy to help.

New Life Furniture Bank is proud to announce that they recently opened a New Life Furniture Thrift Store on June 1 in the Sharonville Plaza. Located at 12037 Lebanon Road, this 15,000-square-foot location helps to advance the furniture bank's mission of turning empty houses into homes for those starting over from significant life challenges, while supporting the organization's financial sustainability. This will be the region's only home furnishings-focused thrift

store, providing a highly curated shopping experience for affordable home furnishings and hidden treasures in a clean, brightly lit retail location. Consider it "thrifting with a purpose."

"After years of planning and preparation, we are thrilled to announce the opening of our thrift store," says Dana Saxton, executive director of New Life Furniture Bank. "We are so grateful to the community foundations and partners whose contributions have made this endeavor possible, including The Carol Ann & Ralph V. Haile Foundation, The Mayerson Foundation and Crossroads Church."

Similar to New Life Furniture Bank, New Life Furniture Thrift Store is dependent on donations of gently used furniture, home décor and accessories. "The thrift store will not only help meet the need for quality, affordable used furniture in our community but will also be a wonderful shopping destination for the increasing number of people who are looking for ways to support sustainability and re-use of resources in our communities," explains Dana.



Requests for furniture have increased significantly in 2022. New Life Furniture Bank is happy to help fill that need with donations from the community. Launching their thrift store will allow them to accept more community donations and help more people in need. Now they can accept clothing, toys, books, jewelry, home décor, exercise equipment and so much more.

"Our store couldn't have come at a better time to help fuel the furniture bank and our mission," says Dana. As the region's only furniture bank, New Life Furniture Bank has been warmly welcomed by the community.

About New Life Furniture Bank

Established in 2006, this local nonprofit has brought a lot of hope and help to the homeless.



Dana says, "We work with real estate firms in the Cincinnati area that are trying to help their clients in transition — whether staging, getting their home ready to sell or getting ready to move into a new home."

Dana, who has served as executive director for five and a half years, has built a career of working in nonprofit leadership, returning to Ohio seven years ago. She connected with her friend, Holly Young, who was the existing executive director, and came on board.

History of New Life Furniture Bank

New Life Furniture Bank was started by Holly, Tim Nabors and volunteers from Milford First United Methodist Church in 2006. They formed this nonprofit in partnership with InnerFaith Hospitality Network (IHN).

According to their website, "Holly and Tim volunteered together, helping families overcoming homelessness who were staying at their church. During this time, Holly met Teresa, who had fled domestic abuse with her



three children and only the clothes on their backs. Shortly after Teresa moved into a new house, she shared with Holly that she had pulled three twin mattresses out of the dumpster for her children to sleep on. Holly told Teresa that she would help her find clean mattresses for the children and quickly organized a furniture and housewares drive. The church responded with an abundance of furniture and everything she needed to start over ... her house was made into a home."

This selfless act of kindness created the nonprofit that we have today. InnerFaith Hospitality began referring more clients to Holly and Tim. New Life Furniture Bank came into existence.





In 2009, New Life Furniture Bank became a 501(c)(3) organization. They have grown since their inception and currently partner with over 60 social services agencies in the Greater Cincinnati and Northern Kentucky area.

Helping Others

New Life Furniture Bank has filled a need in Greater Cincinnati and Northern Kentucky. The compassionate folks at this nonprofit collect gently used furniture from people six days a week. Items are brought to their center, where they are inspected, cleaned and repaired before being delivered to the homes of needy families.

“Furniture goes directly to a home of a family in need,” says Dana. She enjoys helping REALTORS® find a solution for her clients who may be wanting to get rid of gently used items.

Best of all, this nonprofit genuinely helps others. As their website states, “We believe in the healing power of giving and receiving to empower communities to come together and support our most vulnerable populations.” In addition, New Life Furniture Bank restores “dignity and brings pride of ownership and confidence to those in need so they can be self-sufficient.”



Dana and her dedicated team also make the process simple. With a simple phone call, the professionals at New Life Furniture Bank can pick up and transport gently used furniture. It doesn't get any easier than that!

As Dana says, “We provide a valuable service to the REALTORS® who are helping their clients move or stage their home.”

Real Needs Met

Recipients of furniture at New Life Furniture Bank are often overcoming homelessness.

“People are coming out of sheltering situations and moving back to permanent housing. As a result of their homelessness, many people have lost everything that they have owned. They are trying to start life over with little to nothing,” says Dana.

After all, it is challenging to furnish a home, including beds for children, when you are struggling to make ends meet.

By partnering with local social service agencies that provide case management services to individuals and families, Dana is referred to people in need.

She says, “They make a referral, and we come and completely furnish their home.”

Save the Date for Party in the House

Save the date for New Life Furniture Bank's design challenge gala, Party in the House | A Chair Affair, on Friday, Nov. 4, from 6 to 9 p.m. at The Strietmann in downtown Cincinnati. All funds raised at Party in the House go directly to providing furniture, beds and housewares to families and children overcoming homelessness and other devastating circumstances.

Expect music, a live auction, open bar, dinner by the bite and the very popular Design Challenge reveal — Cincinnati's top interior designers will give “new life” to a donated chair,



creating stylish vignettes and demonstrating the art of repurposing with creativity and design.

Since last year, the need in the community for furniture has nearly doubled, putting New Life Furniture Bank on track to serve over 2,000 families by the close of 2022. Help them reach their \$80,000 goal to fully furnish 160 homes.

Contact New Life Furniture Bank Today

This fall, contact New Life Furniture Bank to haul away gently used furniture. Keep items out of landfills, including mattresses (free of rips, stains and tears), by giving them to those in need. Or donate household items to help furnish homes, such as linens, pots, pans and cooking utensils.

Volunteers are also welcome to lend a helping hand. Furniture cleaning, furniture delivery and building furniture are valuable services needed at New Life Furniture Bank. No skills are required. They also partner with the Cincinnati Woodworking Club

(CWC) to create dining room tables, coffee tables and end tables. With their 6,000-square-foot wood shop, the options are endless.

Dana says, “We are so excited about leaning into the real estate community. REALTORS® can be a part of the solution to homelessness.” Giving back to New Life Furniture Bank is one easy, tangible way to make a genuine difference for those less fortunate.

“There's no better feeling than being able to help someone make a home, to restore some dignity in their lives, and to give them a sense of pride.”

New Life Furniture Bank
 11335 Reed Hartman Highway, Suite 134
 Cincinnati, OH 45241
 513-313-0530
 www.nlfurniture.org



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

ocusell

Save Time, Boost Exposure

with Ocusell's Robust Social Media Dashboard



Promote listings on social, launch campaigns, manage comments, and track performance - all from a single platform.

Facebook Instagram Twitter LinkedIn TikTok YouTube

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



Mortgage options to fit your lifestyle!

Whether you're buying, building or refinancing, I will work with you through the entire process. I provide personalized service to help you find a mortgage program best suited for your home buying goals.

- Fast & easy loan process, apply online, by phone or in person
- Wide array of mortgage products
- Low down payment, fixed and adjustable rate options

Aaron Williams
Mortgage Lender
awilliams@mercbank.com
NMLS #520724



Mercantile Bank Member FDIC

Let's find your happy place.

Loan products subject to additional terms and conditions and subject to change. Please consult a Loan Officer for complete details. All loans subject to approval.

financial fitness

By Shauna Osborne

“Shocktober”: A Spooky Month for Investors?

Just when you thought hair-raising ghosts and creepy crawlies were the biggest scares this month...

Welcome to October, one of the most feared months on the financial calendar. Why? Take a look back in history, for precedence:

The Bank Panic of October 1907. This six-week financial panic led to multiple bank runs, widespread public distrust and heavy panic-selling at the exchange. Halted by a J.P. Morgan-led Wall Street conglomerate, the crisis led to the formation of the Federal Reserve System.

The Wall Street Crash of October 1929 (the Great Crash). Described as a “bloodletting on an unprecedented scale,” a combination of low wages, rising debt, a fraught agricultural sector and unfettered market speculation led to billions of dollars lost and many bankruptcies ... and, eventually, the Great Depression.

Stock market crash of October 1987 (Black Monday). Known as the first contemporary global financial crisis, this chain

reaction of market calamity sent international stock exchanges plummeting over several hours. The Dow Jones Industrial Average (DJIA) fell 23% on this unhappy day.

Experts point to several reasons for the so-called “October effect.” In general, summer months tend to be low volatility, leading stockholders to become relaxed and less attentive to signs of its slowing. When the inevitable happens — and it typically happens in September/October — spooked investors make an exit all at once, upsetting the balance entirely. The following fall, the psychological impact of the previous year’s fallout plays out.

To break the cycle, market experts advise keeping a clear head as the leaves start to turn. Relying on your investing knowledge, experience and technical skill — rather than emotion — will help you navigate whatever the financial future holds.



We will inspect your client's home as if we were purchasing the property for our own family!



“I feel much more comfortable knowing Ian has looked through a house because his work is so meticulous. He explains all of the results of his inspection, and didn't mind me nosing around and asking questions while he worked. His reports are prompt and easy to understand, complete with clearly labeled pictures. I recommend him without reservation.”
~ Emily

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



Continuing in our mission to provide a full-service experience

HORIZON POINT MOLD SERVICES

- Air Quality Testing
- Visual Inspection
- Swab Sampling – Results in 48 Hours
- Personalized Agent Scheduling App
- Packages Available Designed with the Clients in Mind
- Full Mold Service Discounted \$50 with Basic Inspection Package
- Family-Owned and Operated by Retired Firefighter



Chris Heywood, Owner

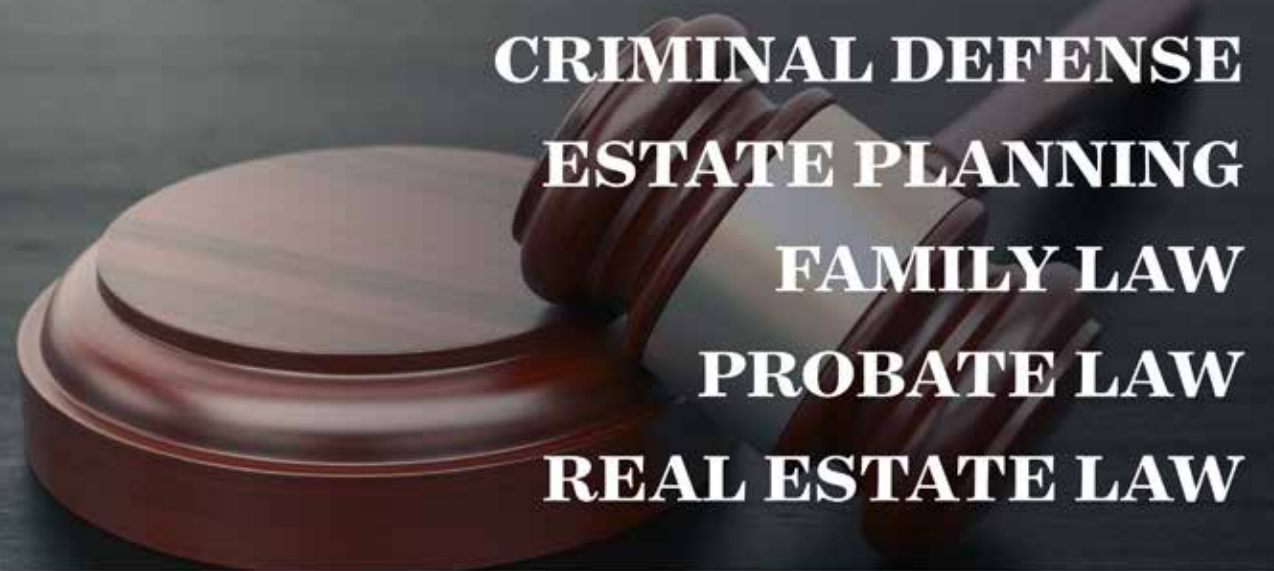


513-831-1200 • www.inspecthorizon.com



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.ypatorneys.com

Your furniture donations give hope

When you donate your gently-used furniture, you help families who are transitioning out of homelessness, escaping abuse, and other devastating circumstances in Greater Cincinnati and Northern Kentucky.



Schedule your furniture pickup today.
nlfurniture.org



We Make Giving Easy.



SCHEDULE A PICKUP ONLINE



WE PICK UP THE FURNITURE FROM YOUR HOME

SPECIALIZING IN CUSTOMIZING MORTGAGE SOLUTIONS FOR BOTH PURCHASE AND REFINANCE TRANSACTIONS.

TOP 1% MORTGAGE ORIGINATOR

- 24/7 PREAPPROVAL SERVICE
- ZERO LOANS DECLINED ONCE SUBMITTED
- LOANS DOWN TO 580 CREDIT SCORE
- PRIMARY, VACATION, & INVESTMENT LOANS
- EXPERT IN ALL PURCHASE TRANSACTIONS, ESPECIALLY FIRST TIME HOMEBUYERS
- ALL REFINANCING OPTIONS AVAILABLE. CONV, FHA, VA, USDA



(513) 769-4111 • WWW.ROBERT.MORTGAGE
6964 TYLERSVILLE RD., STE. B • WEST CHESTER, OH 45069



Robert Mahaffey,
President • NMLS 26082

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 UWM.

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 Jan 1- August 31, 2022 as of September 13th, 2022 at 10:15AM

Rank	Name	Office	Total	Volume
1	Julie K. Back	Sibcy Cline	87	\$106,430,458
2	Scott A. Oyler	Coldwell Banker Realty	168	\$94,132,763
3	Rick J. Finn	Coldwell Banker Realty	149	\$65,017,779
4	Ragan McKinney	Ragan McKinney Real Estate	247	\$52,835,212
5	Heather R. Herr	Private Real Estate Collection	101	\$45,157,067
6	Michael T. Maley	Comey & Shephard	178	\$45,091,923
7	Kevin E. Hildebrand	eXp Realty	123	\$45,005,523
8	Adam G. Marit	Real Link	116	\$41,059,580
9	Andrew Gaydosh	eXp Realty	131	\$38,768,894
10	Walter B. Gibler	Coldwell Banker Realty	93	\$38,045,728
11	Michael C. Hinckley	Coldwell Banker Realty	44	\$37,279,500
12	Kimberly K. Mansfield	Keller Williams Advisors	128	\$36,274,939
13	Eleanor D. Kowalchik	Keller Williams Pinnacle Group	81	\$33,165,975
14	Andrea DeStefano	Sibcy Cline	58	\$32,878,607
15	Kimberly A. Price	Plum Tree Realty	122	\$30,585,145
16	Megan S. Stacey	Coldwell Banker Realty	49	\$29,319,800
17	Julia Packer P. Wesselkamper	Coldwell Banker Realty	37	\$27,235,912
18	Sue S. Lewis	Sibcy Cline	56	\$26,705,700
19	Sandra L. Peters	Comey & Shephard	33	\$26,238,470
20	Michael L. Vazquez	ERA Real Solutions Realty	74	\$26,163,738
21	Brittney Frietch	BF Realty	76	\$25,898,444
22	Daniel Watkins	Comey & Shephard	96	\$25,875,374
23	Amy Hackett Roe	Coldwell Banker Realty	37	\$25,649,511
24	Tom Deutsch Jr.	Coldwell Banker Realty	119	\$25,030,000
25	Scott T. Ferguson	Keller Williams Advisors	69	\$24,605,359
26	Amy L. Markowski	Real Brokerage Technologies	121	\$24,197,408
27	Ronald A. Bisher	Coldwell Banker Realty	85	\$23,653,349
28	Monika Deroussel	eXp Realty	65	\$23,438,400
29	Micha Gleisinger	Comey & Shephard	34	\$22,375,453
30	Cindy J. Shetterly	Keller Williams Distinctive RE	77	\$22,225,472
31	Andrew H. Homan	Coldwell Banker Realty	43	\$22,077,600
32	Tina A. Burton	Sibcy Cline	63	\$21,994,887
33	Miranda Biedenharn	Comey & Shephard	121	\$21,002,750
34	William Draznik	Coldwell Banker Realty	50	\$20,423,918

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.

TOP 150 STANDINGS

Individuals | By Volume Jan 1- August 31, 2022 as of September 13th, 2022 at 10:15AM

Rank	Name	Office	Total	Volume
35	Sondra M. Parker	Coldwell Banker Realty	44	\$20,191,203
36	Zach Singler	Re/Max Local Experts	44	\$20,064,073
37	Deborah A. Martin	Keller Williams Advisors	23	\$20,014,643
38	Jackie Quigley	eXp Realty	42	\$19,957,662
39	Jason Reynolds	Re/Max Alpha Real Estate	57	\$19,813,800
40	Anne V. Bedinghaus	Coldwell Banker Realty	73	\$19,577,888
41	Celia B. Carroll	Sibcy Cline	22	\$19,441,300
42	Larry L. Thinnes	Sibcy Cline	48	\$19,337,717
43	Daniel Baron	Keller Williams Advisors	59	\$18,573,083
44	Rakesh Ram	Coldwell Banker Realty	56	\$17,908,850
45	Molly E. Blenk	Comey & Shephard	47	\$17,861,600
46	Sue Andrews Wahl	Comey & Shephard	58	\$17,859,758
47	Kathy J. Kramer	Star One Real Estate	33	\$17,727,055
48	Jennifer L. Day	Re/Max Preferred Group	110	\$17,714,656
49	Robert J. Mahoney	Sibcy Cline	26	\$17,218,357
50	Flor D. McNally	Keller Williams Advisors	73	\$17,213,200

Rank	Name	Office	Total	Volume
51	Helena F. Cameron	Sibcy Cline	34	\$17,161,825
52	Teresa Johnson	Comey & Shephard	51	\$17,118,896
53	Gina A. Dubell-Smith	eXp Realty	47	\$16,871,476
54	Robert R. Smith	Coldwell Banker Realty	63	\$16,863,065
55	Bob Dorger	Comey & Shephard	23	\$16,534,900
56	Cody M. Brownfield	Redfin Corporation	42	\$16,413,700
57	Diane Tafuri	Sibcy Cline	26	\$16,401,400
58	Oscar A. Asesyan	Sibcy Cline	39	\$16,271,700
59	Lisa M. Phair	Coldwell Banker Realty	53	\$16,187,901
60	Jon A. DeCurtins	ERA Real Solutions Realty	38	\$15,917,300
61	Keli S. Williams	Sibcy Cline	43	\$15,665,800
62	Beth A. Brown Ciul	eXp Realty	56	\$15,324,152
63	Roy D. Webb	Key Realty	81	\$15,285,830
64	Tiffany B. Allen-Zeuch	Sibcy Cline	34	\$15,246,152
65	Bishnu L. Kharel	Re/Max Preferred Group	47	\$15,239,679
66	Brian P. Leisgang	Keller Williams Advisors	54	\$15,199,037
67	Michelle E. Hudepohl	Coldwell Banker Realty	28	\$14,924,300
68	Lindsay Spears	Re/Max Incompass	69	\$14,872,249
69	Elizabeth Waits	Sibcy Cline	43	\$14,768,530
70	Alexander Schafers	Re/Max United Associates	50	\$14,705,450
71	Lesli D. Norris	Coldwell Banker Realty	47	\$14,644,391
72	Tyler R. Minges	Huff Realty	54	\$14,404,318
73	Beth Silber	Coldwell Banker Realty	42	\$14,387,739
74	Tammy Thome	Century 21 Thacker & Assoc.	48	\$14,326,902
75	Jamie Rudy	Coldwell Banker Heritage	42	\$14,208,100
76	Priya Sangtani	Comey & Shephard	32	\$14,181,000
77	Lee G. Robinson	Robinson Sotheby's Internat'l	18	\$14,030,300
78	Lanxi J. Song J	Keller Williams Seven Hills Re	35	\$14,004,000
79	Maryann D. Ries	Coldwell Banker Realty	28	\$13,965,978
80	James E. Pitzer III	Coldwell Banker Realty	45	\$13,960,000
81	Tyler A. Smith	Re/Max United Associates	37	\$13,933,551
82	Denise L. Gifford	Keller Williams Advisors	34	\$13,668,400
83	Myles Greely	Keller Williams Community Part.	45	\$13,598,100
84	Hossam Elsayed	Emerald Home Advisors	54	\$13,482,000

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.

guaranteed Rate
CHAIRMAN'S CIRCLE

Down payment assistance options

Ron Erdmann Regional Manager & SVP of Mortgage Lending
(513) 609-4484 | ron.erdmann@rate.com | 2101 Grandin Rd., Ste. B, Cincinnati, OH 45208

Applicant subject to credit and underwriting approval. Not all applicants will be approved for financing. Receipt of application does not represent an approval for financing or interest rate guarantee. Restrictions may apply. Contact Guaranteed Rate for current rates and for more information. (202)20223-1160/509

EQUAL HOUSING LENDER Ron Erdmann NMLS #728342; OH - MLO 043288-0002 | Guaranteed Rate, Inc.; NMLS #2611; For more info visit nmls.consumeraccess.org • OH: MR 804160

TOP 150 STANDINGS

Individuals | By Volume Jan 1- August 31, 2022 as of September 13th, 2022 at 10:15AM

Rank	Name	Office	Total	Volume
85	Scott Baker	Coldwell Banker Realty	37	\$13,466,950
86	Kelly Pear	Comey & Shephard	24	\$13,312,001
87	Jessica Bauer	Comey & Shephard	40	\$13,211,042
88	Robert DiTomassi	Comey & Shephard	37	\$13,154,300
89	May Xuemei Wu	Comey & Shephard	27	\$12,940,033
90	Regina M. Hamilton	Sibcy Cline	39	\$12,785,115
91	Heather Alley	Keller Williams Community Part.	28	\$12,783,557
92	Jon L. Bowling	Re/Max Preferred Group	43	\$12,740,201
93	Sarah A. Woody	Keller Williams Advisors	35	\$12,699,700
94	Jamie Gabbard	Comey & Shephard	46	\$12,628,950
95	Shelley Miller Reed	Coldwell Banker Realty	20	\$12,585,000
96	Courtne' C. Brass	Coldwell Banker Realty	36	\$12,578,665
97	Janelle A. Sprandel	Comey & Shephard	42	\$12,555,645
98	Patrick J. Cagney	Coldwell Banker Realty	53	\$12,461,561
99	Brett A. Keppler	TREO Realtors	51	\$12,335,807
100	Roxanne B. Qualls	Sibcy Cline	23	\$12,315,587

Rank	Name	Office	Total	Volume
101	William Wall	eXp Realty	45	\$12,241,700
102	Robert F. Stephens	Comey & Shephard	19	\$12,163,083
103	Lynn M. Schwarber	Comey & Shephard	24	\$12,039,000
104	Lisa S. Morales	Coldwell Banker Realty	39	\$12,025,900
105	Dustin R. Hensley	Keller Williams Pinnacle Group	38	\$11,963,122
106	Jason A. Sheppard	Comey & Shephard	43	\$11,927,910
107	Kate J. Bridgman	Comey & Shephard	40	\$11,893,000
108	Gregory J. Tassone	Coldwell Banker Realty	14	\$11,858,500
109	Tyler Dietz	Keller Williams Seven Hills Re	42	\$11,792,595
110	Mark Schupp	Star One Real Estate	49	\$11,656,900
111	Pamela L. Kurtz	Coldwell Banker Realty	26	\$11,570,800
112	Rodney Muterspaw	Berkshire Hathaway HomeService	48	\$11,554,750
113	Jason J. Bowman	Re/Max Alliance Realty	37	\$11,532,855
114	Erin P. Fay	Comey & Shephard	32	\$11,532,500
115	Missy B. Friede	Century 21 Thacker & Assoc.	39	\$11,489,994
116	Carol A. Grubb	Comey & Shephard	27	\$11,451,039
117	Michael W. Jordan	Jordan, Inc.	39	\$11,398,694
118	M. Doug Spitz	Coldwell Banker Realty	28	\$11,377,942
119	Steve S. Early	Sibcy Cline	16	\$11,118,000
120	Nick G. Guetle	Cincinnati Boardwalk, Inc.	44	\$11,083,150
121	Tami Holmes	Corcoran Global Living	37	\$10,907,160
122	Jeffrey Boyle	Keller Williams Advisors	37	\$10,834,685
123	John M. Bissman	Keller Williams Pinnacle Group	35	\$10,794,751
124	Beth A. Bokon Onthank	Sibcy Cline	12	\$10,690,300
125	Maura K. Cagney-Tipton	Coldwell Banker Realty	32	\$10,458,000
126	Elizabeth Gerbus Akeley	Comey & Shephard	23	\$10,427,384
127	Holly S. Maloney	eXp Realty	39	\$10,414,988
128	James C. Harris	Keller Williams Seven Hills Re	30	\$10,374,389
129	Michelle R. Sloan	Re/Max Time	24	\$10,249,287
130	Maria Walley	Comey & Shephard	23	\$10,164,500
131	Pete Kopf	Kopf Hunter Haas	18	\$10,155,500
132	Jacqueline L. Patrick	Star One Real Estate	26	\$10,153,900
133	Marsha Bennett	Coldwell Banker Heritage	44	\$10,117,898
134	Donald M. Johnson	Cutler Real Estate	45	\$10,054,900

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

GIVE US A RING
(614) 347-9007

www.blacktiemoving.com

CBUS TOP PICKS 2019

Forbes realtor.com

BBB ACCREDITED BUSINESS

AMERICA'S FASTEST-GROWING PRIVATE COMPANIES Inc. 500

TOP 150 STANDINGS

Individuals | By Volume Jan 1- August 31, 2022 as of September 13th, 2022 at 10:15AM

Rank	Name	Office	Total	Volume
135	Dawnitta R. Ollis	Plum Tree Realty	39	\$10,039,900
136	Toni K. Louis	Re/Max Preferred Group	23	\$10,022,500
137	Jennifer H. Lightcap	Sibcy Cline	14	\$9,987,773
138	Stacy V. Gendelman	Robinson Sotheby's Internat'l	16	\$9,963,150
139	Lisa McCarthy	Coldwell Banker Realty	39	\$9,796,600
140	Jeanne M. Rieder	Hoeting, Realtors	35	\$9,762,500
141	Ron Garland	Comey & Shephard	31	\$9,736,700
142	Brad Felblinger	Redfin Corporation	28	\$9,723,600
143	Heather S. Kopf	Kopf Hunter Haas	18	\$9,723,500
144	Perrin G. March IV	Robinson Sotheby's Internat'l	5	\$9,718,500
145	Molly Eynon	Coldwell Banker Realty	21	\$9,673,000
146	Eric Lowry	eXp Realty	37	\$9,559,777
147	Kishore Kalikiri	Plum Tree Realty	20	\$9,545,597
148	Barbie Woehrmyer	Comey & Shephard	24	\$9,490,514
149	William S. Huff	Re/Max Incompass	44	\$9,445,100
150	Kelly A. Gibbs	Comey & Shephard	26	\$9,440,600

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 Ultimate Home Inspection ExperienceSM

INCLUDED WITH PREMIUM AND PRESTIGE PACKAGES:

PTP360^o

Interactive 360° Visual Inspection Summary

- Brings the inspection report to life
- Includes every room and the exterior
- Accessible any time



PTPFloorPlan

An accurate floor plan of the entire home

- Use to determine furniture fit and placement
- Share dimensions with contractors for estimating



PTPEstimates^o

Powered by PunchList

Cost estimate for Inspection Summary items

- Learn what recommended repairs will cost
- Estimate based on local costs
- Request an estimate with just a click



PTPHomeManual

Powered by Cartrig

The digital owner's manual for the home

- Download user manuals/warranty information
- Find safety recalls on appliances
- Indicates age and useful remaining life of systems



Staging Works!

Home purchases are motivated by positive first impressions. Home staging is a cost-effective way to create a competitive advantage. Call Design to Market today at 513-265-0952.

We create first impressions that sell homes.

DESIGN TO MARKET

HOME STAGING

designtomarket.com



The Capuano Team
513-771-6689
 cincinnati@pillartopost.com
 pillartopost.com/cincinnati
Serving the Cincinnati area



Experience The Ultimate Home Inspection Today!™

*Where available. Not all services are offered by every office. Each office is independently owned and operated.



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., d/b/a Ruoff Home Mortgage, is an Indiana corporation licensed by the Indiana Department of Financial Institutions (DFI). For complete licensing information visit: <http://www.rmfconsumeraccess.org/EntityDetails.aspx?COMPANY/141968>. 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. NMLS#141868 01052020

