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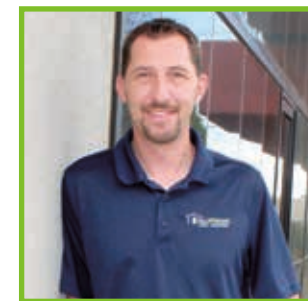
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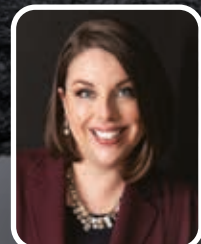


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▶▶ partner spotlight

By Elizabeth McCabe
Photos by Kate Rodriguez

Back Row: Michael Bowen NMLS #214602, Oscar Medrano NMLS #1763251, John Gabaldon NMLS #422738, Chris Russo NMLS #232394, Jason Pike NMLS #471725

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WATERSTONE MORTGAGE

Imagine the excitement of a couple purchasing their first home, expanding their family, and settling in the neighborhood of their dreams. Waterstone Mortgages makes these milestones possible. Making dreams come true is what these compassionate and competent professionals do best!

“We put people into homes,” says Zora LaClair, Marketing Manager for Waterstone Mortgage. She knows the difference it makes for clients to go from renting to owning, resulting in real life change.

WATERSTONE MORTGAGE: CHANGING LIVES

Waterstone Mortgage is more than just a mortgage lender. It’s a dedicated team of professionals who believe in the transformative power of homeownership. This commitment to their clients’ dreams and their unwavering support for the community sets them apart as a beacon of hope and stability in the ever-changing landscape of the real estate industry.

Homeownership changes the trajectory of a family’s financial picture, giving them generational wealth. Waterstone Mortgage is happy to be a part of that process, even in a market where inventory is hard to come by.

With some of the top professionals in the industry, they simplify the process for their clients. Consider Senior Loan Officer and Branch Manager Jason Pike. He’s in his thirty-eighth year in the mortgage industry, ranked number one in Albuquerque, and at the top of Waterstone Mortgage. Or Senior Loan Originator Michael Bowen, who is well-known in the mortgage industry.

Zora explains that Waterstone Mortgage boasts an impressive range of mortgage products tailored to meet the diverse needs of its clients. Whether it’s a first-time homebuyer, someone looking to refinance, or an experienced homeowner, they have the expertise and loan options to make homeownership dreams come true.

SUSAN MILLSPAUGH: A FEARLESS LEADER

Susan Millspaugh, the West Region Executive at Waterstone Mortgage, is a force to be reckoned with in the mortgage industry. She is a respected leader who stands behind her team and the people she serves. Susan’s unwavering commitment to her clients and her community is truly inspiring, making her a driving force behind Waterstone Mortgage’s success.

“She’s the most family-oriented person that I have ever worked for,” explains Zora. “She believes in people and very passionately believes in what we do.”



WE GET TO PUT PEOPLE IN HOMES WHERE THEY HAVE SAFETY AND SECURITY. AT THE SAME TIME, WE GET TO HELP THEM WITH THEIR FINANCES WHEN WE REFINANCE THEM AND PUT THEM IN BETTER FINANCIAL POSITIONS.



EXCEEDING EXPECTATIONS

Waterstone Mortgage has been serving communities across the nation for more than two decades, and their impact is felt far and wide. They exceed expectations from start to finish, which speaks volumes about their level of dedication and expertise. When moments matter, Waterstone delivers, with an average closing time of just twenty-two days, ensuring a seamless and efficient process for their clients.

What sets Waterstone Mortgage apart is their local approach. Everything, from processing to underwriting and closing, is handled right in Albuquerque. The consistency of working with the same team from start to finish ensures a personalized and hassle-free experience for clients. The dedicated team at Waterstone Mortgage are also accessible and available to their clients, whether weekends or evenings.

COMMUNITY IMPACT

The professionals at Waterstone Mortgage are also committed to the community. This past May, they were one of the main sponsors for the ABQ BioPark for the Run for the Zoo. “The zoo is something near and dear to most people’s hearts here,” explains Zora. Raising money for animals of all sorts is important in this annual run. Best of all, the money stays locally.

Waterstone Mortgage also participates in Socktober, where they collect socks for the homeless. They fill a great need for

the homeless population. “One of the most requested items that homeless people ask for is socks,” points out Zora.

THE HEART OF HOMEOWNERSHIP

Homeownership is more than just a financial transaction; it’s where life unfolds, where families grow, and where cherished memories are made. Waterstone Mortgage understands the profound impact of this milestone and strives to make it accessible to as many people as possible.

Susan Millspaugh sums up their mission beautifully: “We get to put people in homes where they have safety and security. At the same time, we get to help them with their finances when we refinance them and put them in better financial positions.”

In an industry often driven by financial gain, Waterstone Mortgage’s dedication to its clients and the community stands as a beacon of hope, proving that helping one person achieve their dream of homeownership can indeed change the world for that individual.

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Michael McCracken

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FAITH AND PURPOSE



Each life has its own challenges and opportunities that come along from time to time. But there are those who seem to be truly destined for what they do ... almost as if it was meant to be.

That's the feeling you get when you talk with Michael McCracken. His engaging spirit, gift for storytelling and genuine care represent the way his spirit makes a positive impact on the world around him.

As a REALTOR® with Keller Williams Riverside, Michael makes a difference with a true sense of faith and purpose.

An American Success Story

Like any great story, Michael's has a rich beginning.

His father worked for a fire sprinkler fitter in New York, and he moved to New Mexico in 1972, where he continued in that industry. In time, Michael's father opened Cara Van Customs in 1975... a custom van shop.

"I grew up around cars and vehicles until 2012. He was passionate about cars and he shared that with me. I worked at Cara Van Customs pretty much my whole life. Dad passed in 2008 and I continued to run the business until 2012," he remembers. "After

that, I started the accessories department in a local Rio Rancho car dealership until 2019. During 2018 and 2019, I worked dual careers in accessories and real estate until I was busy enough to go full-time in real estate in 2019."

Continuous Improvement

One of the foundational elements that Michael received from his father was the ongoing drive to learn and grow.

As Michael remembers with a smile, "My dad was all about sales, and he was a big fan of Dale Carnegie. He even had me read *How to Win Friends and Influence People* when I was 12 years old."

Throughout time, Michael has had a knack for quickly building trust and relationships with people. In time, he made the decision to get his real estate license.

"I'm a believer in God and I pray about things all the time. I'm grateful to God for everything I have. I pray to God every morning," Michael says. "And one morning I prayed, 'God, please direct me. I want to help people.'"

It didn't take long to get an answer. Within 20 minutes, he received a call from Jessica Perea, with the

“ I love the fact that real estate opens up opportunities financially to help people and also it's a perfect fit for my personality. My favorite part is just being me. I'm not held back by anybody or anything. ”



“
God answered my prayers as real estate is the perfect fit for me.”
”

Leukemia and Lymphoma Society. Soon, Michael was nominated to run for LLS Man of the Year.

Michael accepted the challenge and formed a team that included his very good friend, Anthony Hawkins “Hawk”. Together they raised the most money of the 10 men’s teams, and Michael was the winner of the 2018 LLS Man of the Year.

Answered Prayers

Michael prayed to God. As he did, he was honest about his goals.

“I was working at the dealership and prayed for God to help me with a more lucrative career, one that would pay me more money and allow me to help others,” Michael says. “That is when I decided to get my real estate license. God answered my prayers as real estate is the perfect fit for me. Keller Williams enables me to help people every day.”

That year in 2018, Michael earned his license and Rookie of the Year honors, and he closed 18 homes that year. Since then, he has continued growing in the business. As part of that, he serves on the Keller Williams Associate Leadership Counsel.

“I love inspiring and teaching others ... getting to teach classes at Keller Williams, and helping others find their way forward in real estate,” he says. “I love the fact that real estate opens up opportunities financially to help people and also it’s a perfect fit for my personality. My favorite part is just being me. I’m not held back by anybody or anything.”

His success has been steadily impressive through time. In fact, in 2022, he recorded nearly \$10 million in sales volume, representing 32 units.

Family Foundation

In his free time, Michael treasures time with his children — 30-year-old son, Zack, who is a traveling fire sprinkler fitter; and his 33-year-old daughter, Suzie, who lives in Great Falls, Montana. Michael is also the proud grandfather to Suzie’s daughter, Gracie.

In his free time, Michael has a passion for playing competitive sand volleyball and enjoys being very involved at Sagebrush Church, where he serves as a Mentor. Michael is also a Black Belt in Karate.

Other interests for Michael revolve around muscle cars. One of his favorite pastimes has involved his 1971 Chevelle SS Convertible. Plus he serves on the Career Development Committee, the Growth Committee, Culture Committee, and participates in an investment group at KW.

Plus, Michael is also an author. He wrote “Divine Jackpot: Unleash the Power of Manifestation,” a book that is centered around the power of positivity.

It’s no surprise that Michael makes friends wherever he goes ... with his helpful, open-door and positive-minded energy that makes an impact on those around him.



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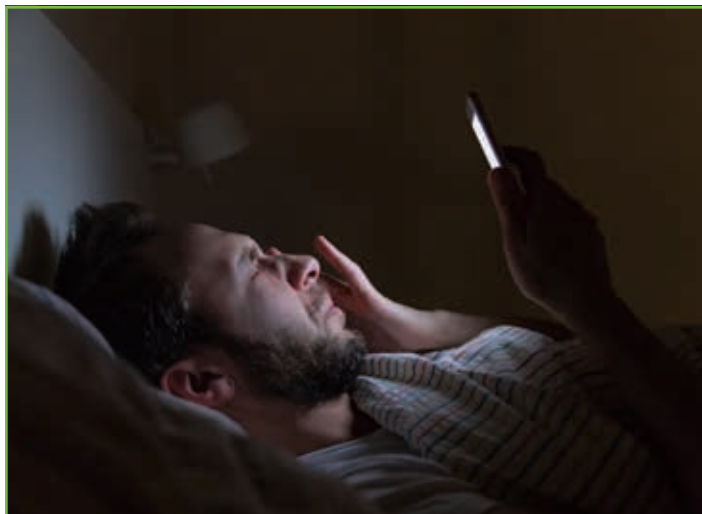


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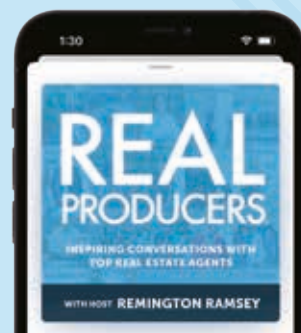
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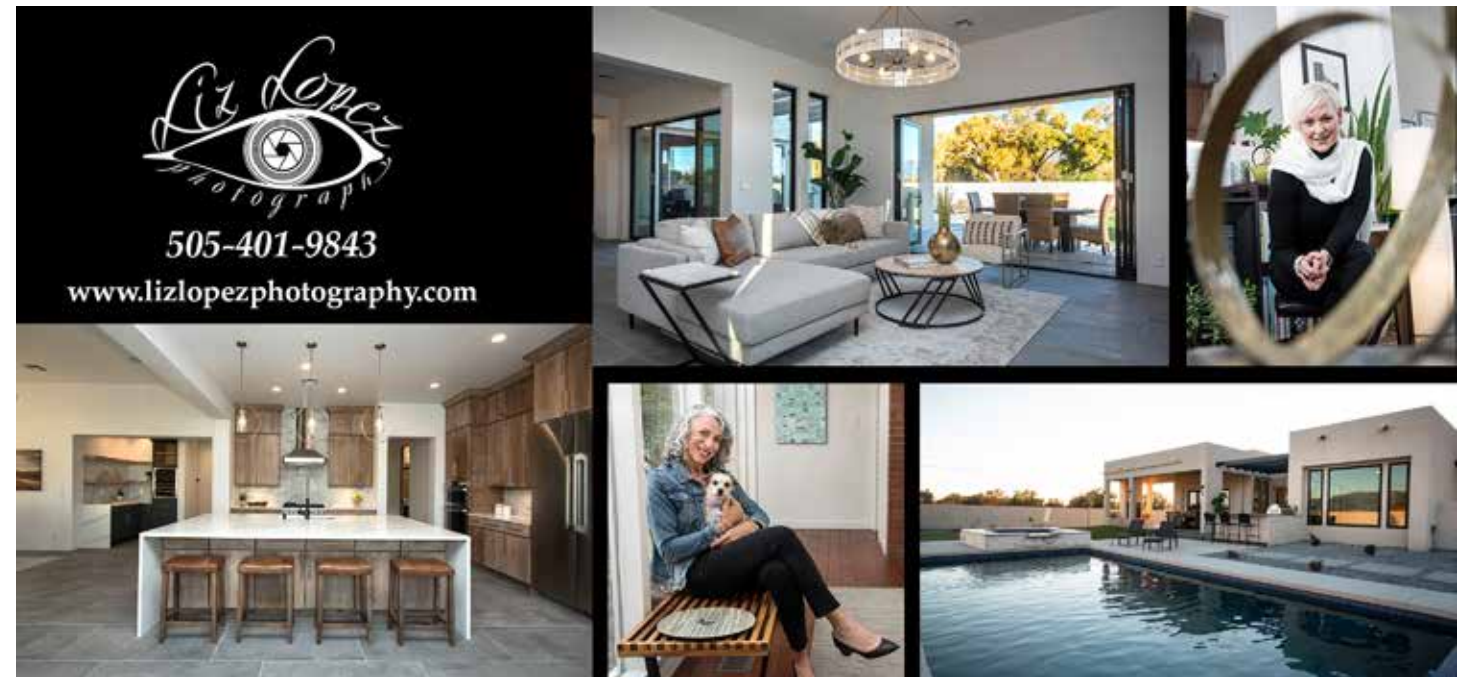
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JASMIN SANCHEZ

ALBUQUERQUE REAL ESTATE PARTNERS, LLC BROKERED BY EXP REALTY



From Freefall to Finalizing Deals

Nothing but the open air with the wind in your face, plummeting down to the earth at 120 mph isn't for the faint of heart. Then again, Jasmin Sanchez isn't just anybody. Fearless. Bold. Confident. Heights don't scare this courageous woman.

"I used to be a skydiver during college and would spend my weekends jumping out of airplanes," she says. "I've always been an adrenaline junkie. I love adventure and spontaneity."

The thrill of jumping out of airplanes had always been a dream of hers, and she took the plunge in her twenties, reaching a staggering total of 220 jumps. The sensation of freefalling from an airplane at 10,000 feet was exhilarating and life-changing. However, life took a turn when she became a mother.

Realizing that skydiving came with its share of risks, Jasmin decided to prioritize family, play it safe and reconsider her adventurous pursuits. Her parachute became a cherished memento of her thrilling days in the sky, and she decided to focus on a new adventure – real estate.

THE RUSH OF REAL ESTATE

Jasmin discovered that real estate offered a different kind of rush. The process of negotiating deals, the satisfaction of closing a transaction, and the unpredictability of each deal mirrored the rollercoaster ride of her skydiving days. Jasmin was hooked on this new adventure, and she never looked back.

She got her real estate license in 2015 when she was on maternity leave with her daughter. "I couldn't sit still," she jokes. Interestingly, she says, "Real estate was never on my radar, but now that I'm in real estate, I am so passionate about it. I get that thrill out of it. I totally see myself doing this for the rest of my life."

► thrill seeker

By Elizabeth McCabe
Photos by Kate Rodriguez



Real estate was never on my radar, but now that I'm in real estate, I am so passionate about it. **I get that thrill out of it.**



Jasmin is the owner of Albuquerque Real Estate Partners, LLC, brokered by eXp Realty, and will soon be starting a real estate team. Real estate suits her adrenaline rush, and she finds satisfaction in negotiating deals until she gets the job done. “I get bored easily,” she admits. When she was younger, she could never picture herself doing just one job for twenty years. “I wanted to be a crime scene investigator, doctor, or an attorney.” Now, she has found a career that’s so exciting she can’t imagine doing anything else.

“Every deal is exciting,” she comments. She has even done deals while having contractions during labor, which is indicative of Jasmin’s ability to get the job done!

SECRETS TO SUCCESS

Jasmin has blazed her own trail in real estate and credits her minor in Intercultural Communications for helping her along the way. Learning how to deal with people has served her well. “Knowing how to communicate effectively will get you through almost any situation,” she comments. In the process, she makes friends with her clients. “My clients love me,” she raves. “It brings us to tears and they miss me when the transaction is over. I just love the people.” Jasmin also finds that changing people’s lives is the ultimate rush.

She values homeownership, especially since her parents never owned a home growing up. “I didn’t know how people acquired homes; I just knew we didn’t have one,” she admits. Homeownership now holds a special place in her heart. Helping others is what real estate is all about for Jasmin. “My success is really about making a positive impact for the clients that I help,” she candidly comments. Whether helping a first-time home-buyer or a veteran, it’s all important. Jasmin’s husband is an Air Force veteran.

“I really do try to cater to military families relocating to Kirtland Air Force Base,” adds Jasmin. She spreads holiday cheer, sending wreaths to all military clients and a wreath to the graves of unknown soldiers to honor their sacrifice.

FAMILY + FUN

When not working, Jasmin enjoys spending time with her family. “The kids keep me busy,” she smiles. Her twin boys just turned seven and are into jiu-jitsu and her nine-year-old daughter enjoys dance and gymnastics. “I have no time for hobbies,” she jokes.



As a family, they enjoy eating popcorn, sipping hot chocolate, and simply enjoying movie nights in their home. “It’s important to feel rooted and find security. That alone is success,” she smiles.

FINAL THOUGHTS

From jumping out of airplanes to landing deals at the closing table, Jasmin is still an adrenaline junkie. “Real estate has turned into my passion,” she concludes. This thrill seeker wouldn’t have it any other way.



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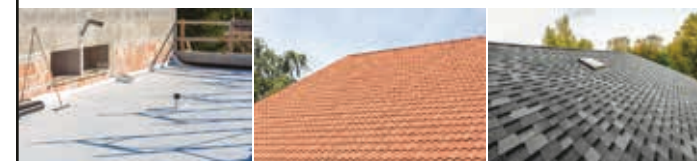


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Anita Mora

Coldwell Banker Legacy

cover story

By Elizabeth McCabe
Photos by Liz Lopez

PASSIONATE. PURPOSEFUL. PERSISTENT.

Ranked in the top 5% of all individual agents at Coldwell Banker Legacy, real estate was always on the radar for Anita Mora of Coldwell Banker Legacy.

Born in Texas, she spent her childhood in California before settling in Albuquerque at the age of six. Back then, young Anita aspired to be a teacher, a dream that laid the foundation for her eventual success as a real estate powerhouse.

Fascinatingly, she sees the parallels between education and real estate. Both require strong communication skills to convey information effectively and provide guidance. "Along with patience," adds Anita.

She understands that, just like in teaching, real estate clients have diverse needs and expectations. Her job is to guide them through



the complexities of real estate, adapting and finding creative solutions along the way.

Making Her Mark

Anita started real estate in 2009, undeterred by the Great Recession.

"Prior to real estate, I worked at a title company," she comments. In total, she has eighteen years of experience in the industry.

Before that, she worked in bookkeeping and accounting for eighteen years, which was invaluable in preparing her for real estate. With unwavering determination, she carved her path to success to become the REALTOR® she is today.

In January 2023, Anita started a new chapter in her real estate career by starting a team. She comments, "I'm excited about assembling and growing a group of dedicated professionals who share my enthusiasm and drive for the industry. Building a team has given us an opportunity to collaborate and bring together our unique strengths and collective expertise. We are passionate about our continuous learning, collaborative ideas, and how the growth of our team will impact our five-star service to our clients."

A Dream Maker

Through the years, Anita has helped people's dreams come true. "I've had several memorable transactions with first-time homebuyers," she comments. "It's always so rewarding to see what positive impact you've made in helping them fulfill a dream they didn't think was possible. They are always so appreciative for all the guidance throughout every step of the process."





I've had several memorable transactions with first-time homebuyers. It's always so rewarding to see what positive impact you've made in helping them fulfill a dream they didn't think was possible.



Anita has built her business through repeat clients and referrals. She shares, "My greatest achievement would have to be client satisfaction and clients who call me again when it's time to move. About 75% of my business is from past clients."

Family First

When Anita isn't working, it's all about family for this dedicated wife, mother, and grandmother. Married for thirty-six years, Anita is blessed with one daughter, who is thirty-one. "She lives in San Diego, and my first granddaughter (Solei Grace) arrived in September 2022," she smiles with delight. Anita and her daughter are very close, talking every day.

"I also cherish evening Facetime calls with my one-year-old granddaughter. I look forward to seeing her adorable smile, curiosity, new developments in personality, and first steps," she says.

Best of all, Anita enjoys being a frequent flyer to San Diego to see her daughter and her granddaughter. Since her daughter is also a flight attendant, Anita gets to fly the friendly skies for free! "Now I travel even more," she raves.

Interestingly, Anita's daughter is also a licensed REALTOR® and worked as her assistant before she moved to San Diego. "Now she is my marketing coordinator and flies to Albuquerque once a month to manage my social media marketing."

This mother and daughter share a special relationship, especially since Anita was the matron of honor at her wedding this past July. "I was beyond honored when she asked," she says. "We are super close." She smiles.

Popular Pastimes

How does Anita tackle work-life balance as a bustling REALTOR®? She likes to relax by walking. "I start my morning routine with some movement. I venture outside for a morning walk and a healthy dose of fresh air to start the day with a fresh perspective," she says. Sometimes, she tunes into a motivational or educational podcast.

She also enjoys traveling, discovering new restaurants and coffee shops, and indulging her creative side through shopping at boutiques and small shops. These interests provide a well-deserved balance to her busy days.

Apart from her professional success, Anita is involved in supporting Title One/APS, a charity dedicated to providing educational resources to students. Her commitment to giving back to the community reflects her genuine desire to make a difference.

Leading with Impact

Anita's passion for helping others, her dedication to excellence in the real estate industry, and her commitment to her family and community make her a remarkable individual personally and professionally. Anita is leading with impact in Albuquerque real estate, touching countless lives in the process.



I'm excited about assembling and growing a group of dedicated professionals who share my enthusiasm and drive for the industry.

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