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EVERWISE

CREDIT UNION

Everwise Credit Union, Indiana's largest credit union, boasts over \$5 billion in assets, 50 branches across Indiana and southwest Michigan, and serves a member base of over 300,000. Founded in 1931, Everwise offers a comprehensive suite of financial services including checking, savings, mortgages, credit cards, and wealth management. Their goal is to make a positive impact on their members and the community, providing

the necessary tools and guidance to help individuals feel confident about their financial futures.

What sets Everwise apart is their belief that confidence changes everything. They focus on putting people in control of their financial futures by offering personalized attention and support through every step of the mortgage process. As a local lender, Everwise provides continuous guidance, ensuring

borrowers have a reliable source of advice for future financial needs beyond the closing table.

With a commitment to saying "yes" and helping people grow into their

dreams, Everwise's dream team below treats every member with the importance they deserve, ensuring a unique and supportive experience tailored to each family's needs.



TEAMING UP FOR CONFIDENT BUYERS

TEAM MEMBER: **CARLA MCFARLAND**
 TITLE: Mortgage Loan Originator
 YEARS WITH EVERWISE: 1.5

With a background in business management from Lake Michigan College, Carla McFarland spent two decades as an insurance agent, 10 of which were at Everwise. She left the insurance industry to become a mortgage originator for United Federal Credit Union before returning to Everwise in her current role in 2023. Her extensive experience in financial services now benefits her role as a loan officer.

Carla finds immense fulfillment in helping members achieve the dream of homeownership. She describes her team's culture at Everwise as supportive and member-focused, which aligns perfectly with her personal mission. Carla's superpower is her ability to overcome obstacles

and ensure that members are well taken care of throughout the loan process.

Her advice for potential homebuyers is to consult with a mortgage lender early on. This allows them to understand the process, explore their loan options, and find the best products suited to their needs.

Outside of work, Carla enjoys a vibrant family life with her husband Todd, their five children—Owen, Destiny, Ryan, Samantha, and Kala—and seven grandchildren. Their family also includes two beloved Berna doodles, Charley and Lucy. In her spare time, Carla is an avid fitness enthusiast who enjoys working out, running 5Ks, hiking, and spending quality time with family and friends.



FAVORITE VACATION SPOT:
 Fort Myers Beach, Florida

TEAM MEMBER: **MIRANDA TRUEX**
 TITLE: Mortgage Production Coordinator
 YEARS WITH EVERWISE: 7

Miranda Truex, a devoted production coordinator at Everwise, brings a wealth of experience from her previous role in the RV industry. Her transition to Everwise has allowed her to flourish in a team environment that prioritizes education and growth for both members and team members.

Miranda finds great fulfillment in her role, as she gets to work with various

loan officers, each with their unique approach. This diversity in methods has provided her with a rich learning experience and broadened her knowledge in the field. Her advice to potential homebuyers is to work with someone they connect with, as buying a home is a significant financial and emotional event. She emphasizes the importance of feeling informed, educated, and supported throughout the process.

Her superpower lies in her ability to help and connect with others, constantly striving to build meaningful relationships. Miranda is supported by her loving husband, Dakota, and their two amazing little boys, Nolan and Grayson. In her spare time, she enjoys reading and spending time on her boat with her family, cherishing moments at any warm beach destination.

FUN FACT: Miranda was in her school's varsity choir and performed in three musicals.

TEAM MEMBER: **BRENT CLAY**
TITLE: Mortgage Loan Originator
YEARS WITH EVERWISE: 7

Armed with a foundational bachelor's degree in business management from Indiana Wesleyan, Brent Clay's clients benefit from his two-decade-long career as a rockstar mortgage broker.

At Everwise, Brent thrives in a team culture that he describes as familial. He appreciates the unique loan products Everwise offers, which sets them apart from what brokers typically have access to, providing a variety that many lenders can't match.

Brent finds fulfillment in assisting members with the largest investment of their lives and educating them on the products and services available. He enjoys helping them decide on the best loan program for their needs. His advice to readers is to do their homework, understand the available loan products and their costs, and get prequalified before house hunting.

Brent's superpower is his empathy and willingness to listen to his members'

wants and needs, using his product knowledge to assist them in achieving the best possible outcome for their mortgage needs. Outside of work, Brent enjoys attending concerts and outdoor festivals, especially 80's and country music. He loves sitting around a good fire with music and friends. Brent also cherishes his time with his three amazing sons, Joseph, Christian, and Cameron, making the most of his spare moments with family and friends.

FAVORITE VACATION SPOT: Nashville, Tennessee

TEAM MEMBER: **LUCY SANCHEZ**
TITLE: Mortgage Originator
YEARS WITH EVERWISE: 12.5



A graduate of Elkhart Central High School, Lucy Sanchez pursued studies in Human Resources at Ivy Tech. Lucy's extensive background in banking includes experience at two other credit unions in Elkhart County before joining Everwise.

Lucy thrives in the team culture at Everwise, appreciating the variety of programs that allow her to help people in the community. She finds great fulfillment in guiding individuals through the homeownership process, helping them achieve their dreams.

Her commitment to her community and family, coupled with her extensive experience, makes Lucy a valued member of the Everwise team. Her superpower lies in her dedication and ability to assist members in becoming homeowners.

Lucy cherishes her family, including her three beloved daughters and two chihuahuas, Chiquita and Chito. In her spare time, she enjoys walking and watching movies.

ADVICE OFFERED: "Everything is possible when you put the work into it."

THEIR GOAL IS TO MAKE A POSITIVE IMPACT ON THEIR MEMBERS AND THE COMMUNITY.

TEAM MEMBER: **VANESSA HAWKEY**
TITLE: Mortgage Originator
YEARS WITH EVERWISE: 11



Boasting 11 years of top-notch client service, Vanessa Hawkey has spent the majority of her professional career at Everwise, while demonstrating a passion for her work. She holds a bachelor's degree in marketing from Indiana University.

Vanessa values the team culture at Everwise, where the focus is on putting people first—both members and employees. This aligns with her personal ethos, making her role as a loan officer not just a job, but a fulfilling lifestyle. She finds great satisfaction in being a resource for

homebuyers, helping them achieve their homeownership dreams. Her advice to homebuyers is to never be afraid to ask questions throughout the journey. Understanding your mortgage loan product thoroughly and knowing why it's a good fit is crucial.

Outside of work, Vanessa cherishes time spent with her amazing kids, Ellie and Maxwell, who are her whole world. She enjoys relaxing around the lake with friends and family, and finds joy in snorkeling in the Virgin Islands, her favorite vacation spot.

SUPERPOWER: "Others have told me that I can bring calmness to stressful situations. I would say that my superpower is knowing every lyric to 90's country music songs!"

TEAM MEMBER: **RICARDO SCARLETT**
TITLE: Mortgage Loan Originator
YEARS WITH EVERWISE: 1.5



Before joining Everwise, Ricardo Scarlett gained valuable experience as a mortgage loan originator at another financial institution. He holds a degree in business administration from Ivy Tech Community College.

Ricardo describes his team's culture at Everwise as customer-centric, thriving on delivering exceptional value and quality financial services to members. He enjoys working at Everwise because of its diversity, strong local presence, and commitment to community and work-life balance.

The most fulfilling aspect of Ricardo's role is helping families achieve their dream of homeownership. Outside of work, he loves spending time with his family and enjoys juicing and cooking. His favorite vacation spots are out west, where he finds the views truly amazing.

FUN FACT: In Jamaica, Ricardo once worked as a mechanic doing motor vehicle repairs.

TEAM MEMBER: LINDSAY DEBROKA
TITLE: Mortgage Loan Originator
YEARS WITH EVERWISE: 4

With over two decades of experience in the mortgage industry to bring to the table, Lindsay DeBroka holds a bachelor's degree in criminal justice from Indiana University South Bend (IUSB). Lindsay's career in mortgages began in 2001 at Waterfield Mortgage, shifting from her initial path toward becoming a probation officer after catching the "mortgage bug."

Lindsay thrives in Everwise's member-first culture, appreciating the daily demonstration of this ethos

through tailored mortgage products that meet diverse needs. She finds immense fulfillment in delivering pre-approval letters to individuals who previously believed homeownership was out of reach. The variety of special situation products available at Everwise allows her to make dreams come true for many.

Her advice to potential homebuyers is to consult a lender, emphasizing her own expertise, before starting the home-buying process. Lindsay's

superpower is her deep knowledge of mortgage numbers, enabling her to estimate closing costs with remarkable accuracy, honed over her 23 years in the industry.

Outside of work, Lindsay enjoys the outdoors and plans to take up pickleball this year. She and her husband, who is passionate about his Polaris RZR, have exciting trips planned to explore dunes and trails. Lindsay also shares her life with her beloved pet, Kitty, who has been a loyal companion for 19 years.

FAVORITE HOBBY: I enjoy being outside and am going to take up pickleball this year!

TEAM MEMBER: PEGGY MILTON
TITLE: Mortgage Loan Originator
YEARS WITH EVERWISE: 4



Before joining Everwise, Peggy Milton built a strong foundation in the financial sector, working as a Loan Originator with two different lenders and serving as the VP of Human Resources and Retail Banking at Standard Federal Bank. Peggy studied business at both Goshen College and Indiana University South Bend (IUSB).

Peggy appreciates Everwise's approach to customer service, valuing its wide array of products designed to meet diverse needs. She notes that Everwise is very customer-oriented and flexible, willing to make loans that may not fit the stringent Fannie Mae mold.

In her role, Peggy finds the most fulfillment in handling construction loans and assisting customers with building their new homes. Her advice to potential borrowers is to reach out even if they believe a loan may not be feasible, as Everwise is creative with financing solutions.

Peggy's superpower is her ability to connect with customers and clearly explain the programs available to them. Outside of work, she enjoys spending time with her family, particularly attending her grandchildren's sporting events. Peggy also shares her life with a charming but mischievous dachshund named Gracie.

FAVORITE VACATION SPOT: Siesta Key, Florida

TEAM MEMBER: TERESA DAHLGREN
TITLE: Mortgage Sales Manager
YEARS WITH EVERWISE: 17



As the Mortgage Sales Manager at Everwise, Teresa Dahlgren brings a remarkable 26 years of experience to her role. She earned a bachelor's degree in business administration with a focus on finance and management at Western Michigan University before entering the mortgage industry.

Teresa's team at Everwise is close-knit, embodying a family-like culture that she deeply appreciates. She values the integrity of Everwise's overall approach, emphasizing the team's commitment to helping members achieve their best financial positions rather than just focusing on making a sale.

EXPERT ADVICE: "It's important to work with a local lender. We are part of the communities they are buying or selling in and have connections that are often a big benefit. We also are here to help your buyers well after they leave the closing table."

In her role as a Sales Manager, Teresa finds great fulfillment in not only helping members but also in mentoring other mortgage loan officers to grow in

their knowledge and business development. She sees her superpower as turning borrowers into homeowners, relishing in helping buyers realize their dreams of homeownership.

Teresa has been married to her husband Adam for 24 years, and they have three sons — Austin, Aiden, and Alek — a daughter Aleah, and daughter-in-law, Sara. Last Christmas, they welcomed their first grandchild, Whitney, into the family. Arriving six weeks early at just under 3 lbs, she quickly has become the biggest blessing they didn't know was missing.

In her spare time, Teresa loves to spend time at the beach or lake with her family. New Smyrna Beach, Florida, holds a special place in their heart as a home away from home.



TEAM MEMBER: SALLI DIVINE
TITLE: Mortgage Loan Officer
YEARS WITH EVERWISE: 25

Bringing an impressive 25 years of experience to her role at Everwise, Salli Divine attended LaVille Jr. Sr. High School before embarking on her career in the mortgage industry.

What Salli finds most fulfilling about her role is her passion for helping people. She finds great reward in guiding them through the home buying process and

assisting them in preparing for homeownership in the future.

Salli's family is her pride and joy. She has been married to her husband Chris for 25 years and together they have a 17-year-old daughter named Danni and a 16-year-old son named Joe. Their family is completed by their two four-legged children, Ruger, a 9-year-old Vizsla, and Sparky, a 3-year-old Vizsla.

FAVORITE HOBBY: Spending time with her family.

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ASHLEY HAIRSTON



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WHAT IS YOUR CAREER VOLUME AS A REALTOR?

Almost 20 million

WHAT WAS YOUR TOTAL VOLUME LAST YEAR?

\$5,134,110

WHEN DID YOU START YOUR CAREER IN REAL ESTATE?

May 2019 I officially started. Took online real estate course. I didn't even know what a realtor was before starting the course.

WHAT DID YOU DO BEFORE YOU BECAME A REALTOR?

Graduated IU Bloomington 2015 with plans to be a physician assistant. I worked as a patient care assistant at memorial hospital to obtain patient care hours for grad school. I didn't get into grad school 3 years in a row. Decided to do real estate as a last resort, God led me where I needed to be.

WHAT ARE YOU PASSIONATE ABOUT RIGHT NOW IN YOUR BUSINESS?

Educating first time home buyers about the many resources available to help them become homeowners, budgeting and saving and proper maintenance of a home.

WHAT HAS BEEN THE MOST REWARDING PART OF YOUR BUSINESS?

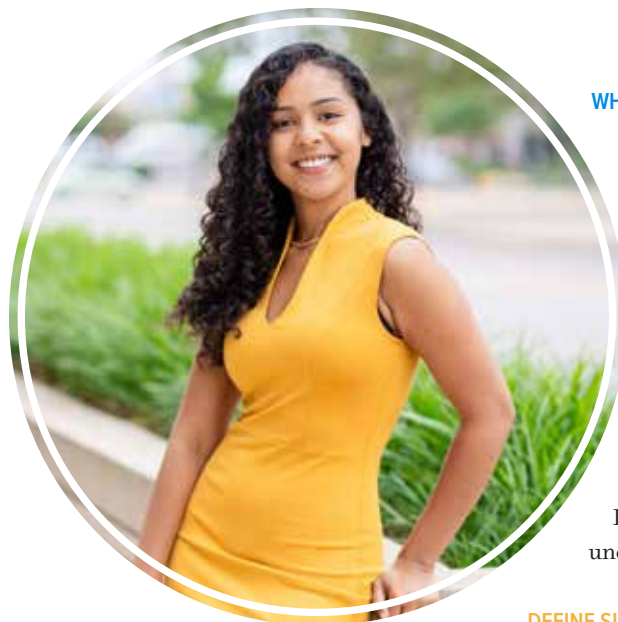
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“

I BELIEVE WORK
WITHOUT FAITH
IS NOTHING.





WHAT WAS YOUR BIGGEST CHALLENGE AS A REALTOR?

Navigating the evolving world of entrepreneurship on my own, dealing with covid and market uncertainties.

HOW DOES REAL ESTATE FIT INTO YOUR DREAMS AND GOALS

I believe real estate is a core foundation of my life to reveal my capabilities of how I can help lead and elevate my community through knowledge.

WHAT'S YOUR FAVORITE PART OF BEING A REALTOR?

Freedom to do what I want, when I want. I love the ability to create my own schedule and work from the comfort of my own home. I love how each day is different and unpredictable. I enjoy being put under pressure and solving problems

DEFINE SUCCESS.

Success to me is complete satisfaction and enjoyment within the services I provide that allow me to be financially stable with the freedom to work when I want to



TELL US ABOUT YOUR FAMILY.

I don't have any children but I have 5 nieces and nephews. I have a HUGE family. 13 aunts and uncles and over 30 cousins. I have a GREAT family support system. Born and raised in South Bend, IN. I am the oldest of 3 on my Mom's side and oldest of 4 on my Dad's side. I am the first college graduate, homeowner and full-time small business owner in my family. My mother raised me to believe there isn't anything I can't do. Being the oldest and raised by a single mother, I matured very quickly.

FAVORITE BOOKS?

Rich Dad, Poor Dad.



“ I BELIEVE REAL ESTATE IS A CORE FOUNDATION OF MY LIFE TO REVEAL MY CAPABILITIES OF HOW I CAN HELP LEAD &

ARE THERE ANY CHARITIES OR ORGANIZATIONS YOU SUPPORT

Not at this time. I would love to be informed about local charities and organizations

WHAT ARE YOUR HOBBIES AND INTERESTS OUTSIDE OF THE BUSINESS?

I love to help others and learn and try new things. I have a newfound love of gardening. I provide balloon décor for events and own my own triplex with a small commercial space available for small intimate events, entrepreneur workspace, etc

GIVEN YOUR STATUS AND EXPERTISE, WHAT IS SOME ADVICE YOU WOULD GIVE THE UP AND COMING TOP PRODUCER?

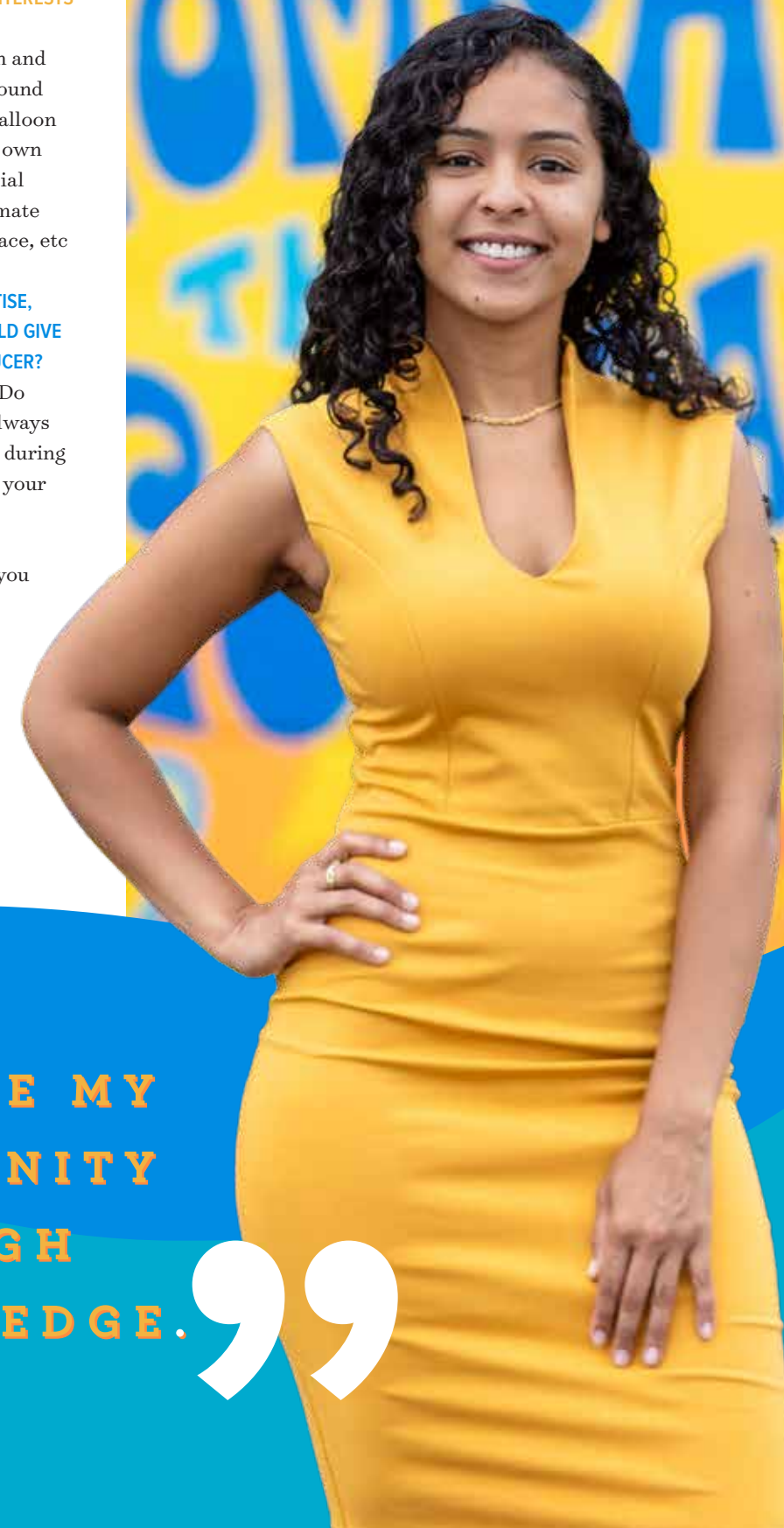
Find your lane and stay in it. Do what makes you happy and always be willing to learn. Take time during the “slow” seasons to elevate your business to new heights.

Find a mentor who will help you along the way.

IN CLOSING, IS THERE ANYTHING ELSE YOU WOULD LIKE TO COMMUNICATE USING THIS MICHIANA REAL PRODUCER PLATFORM?

Believe in yourself and put God first. Work without faith is nothing.

ELEVATE MY COMMUNITY THROUGH KNOWLEDGE.”



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KILLING IT WITH KINDNESS

With a rich background in the arts and a phenomenal real estate career that began in 2007, Deborah Wolff has quietly crafted a caring, humble approach to doing business as a REALTOR at Milestone Realty. Although she is reluctant to talk about herself or her accolades, Deborah will gladly talk all day long about her wonderful clients, colleagues, and beloved Granger community.

“Success for me is making sure the person or family that is moving into a home has found the right fit for them that fits their needs and lifestyle,” Deborah explains.

LIFELONG PASSION FOR THE ARTS

Born and raised in the Chicago area, Deborah has been deeply involved in the arts from a young age. She attended Columbia College in Chicago to study dance and began teaching dance lessons at just 16 years old.

“My father was a hard-working truck driver; he really instilled in me the values of dedication and perseverance. There was no being lazy with him,” Deborah reflects with a chuckle. “At one point, I was teaching 21 dance classes a week and taught at the studio for 25 years.”



Deborah’s early years were a blend of artistic endeavors and practical experiences. She continued to teach dance while working as an office manager at a dental practice for 17 years. When she and her husband decided to move to Granger in 1999 to start a family in a more affordable, laid-back atmosphere, Deborah was ready for a change in her career to match her new scenery.



“
**ALWAYS PUT YOURSELF ON BOTH SIDES OF THE EQUATION,
 WHETHER YOU REPRESENT THE BUYER OR THE SELLER**
 ”

Once her daughter reached sixth grade, Deborah pulled the plug on her remote office job and obtained her real estate license in 2007. She notes her transition to real estate was influenced by her love for decorating and construction, skills she honed working alongside her father.

“My father had built two of our family homes, and I worked side-by-side with him in construction on the houses and enjoyed the process so much,” she recalls. “I also really enjoy decorating and painting, so staging homes is a passion of mine. Once I attended a spring showcase of open houses here, I realized I wanted to be the one showing homes!”

A CAREER BUILT ON MENTORSHIP
 Deborah’s venture into real estate was greatly influenced by several remarkable role models. Namely, Jim Dunfee and Shannon Quiriconi, her supportive brokers when she was starting her career at Century 21.

“I trained hard for a year, going out with many agents and to many closings and listing appointments to learn as much as I could,” Deborah recalls. “Jim and Shannon were both supportive and helpful in every way.”

After a few years, Deborah moved to RE/MAX 100, where she worked under Marsha Lambright, another terrific mentor in her real estate journey.

“Marsha is a strong leader, a wonderful role model for me, and always gave me great advice,” Deborah acknowledges.

Now at Milestone Realty, Deborah feels her career has come full circle.

“Shannon, who originally trained me when I started as an agent, opened Milestone several years ago and I joined her,” she notes. “We’re a smaller office with amazing agents who I call my friends and feel very blessed to work with.”

“All the agents at Milestone are an unofficial team,” she continues. “It’s so special to work here! We would do

anything for each other.”
 Last year alone, Deborah sold 28 homes with a total sales volume of nearly \$10 million. Despite her impressive stats, she remains humble and doesn’t bother with projections.

“I’ve never considered myself a top producer because I don’t look at my numbers,” she shares. “My only concern is, did I make a difference in someone’s life and did I do a great job for them?”

HEARTFELT, HONEST SERVICE

Deborah’s caring, hands-on approach to real estate continues to

set her apart year after year. She thrives on making herself accessible to clients and truly enjoys joining them in their home buying experience at every opportunity.

In addition to offering staging at no charge, Deborah goes above and beyond by accompanying her clients to inspections, shopping trips for fixtures, and various other meetings. She’s also big on client appreciation and loves planning fun events for clients who are really more like friends.

Her advice to new agents is rooted in her signature integrity and empathy.

“Always put yourself on both sides of the equation, whether you represent the buyer or the seller,” Deborah suggests. “I enjoy when both parties are pleased with the transaction when we are at the closing table.

“I always want to be completely honest and ethical with my clients. Doing a good job and making them feel special is what fuels me,” she adds.

BEYOND THE OFFICE

Outside of work, Deborah enjoys a rich and colorful personal life. She and her husband Brent, a retired science teacher, have been married for 32 wonderful years. Their daughter, Elizabeth, 28, is the director of quality improvement at the South Boston Community Center.

“I love spending time with my family and have enjoyed exploring the East Coast together,” she offers. “One of my most enjoyable hobbies is gardening, which I spend endless hours doing!”

In her spare time, Deborah also enjoys cooking for friends and family, hosting gatherings, and welcoming exchange students into her home. She remains active in the arts as well, volunteering at the Conservatory of Dance and supporting the local symphony and theater. Additionally, Deborah is an active volunteer at her church, Northpoint Vineyard Church.

“I love supporting the arts in our community, so I am passionate about getting large groups of clients and friends to the Morris Theater and the South Bend Symphony performances,” Deborah notes. “This spring, I was able to get 20 couples together, clients and friends, and we attended the South Bend Symphony’s ‘Back to the 80s’ Pop Series — it was terrific!”

Looking to the future, Deborah’s goals remain client-focused and community-driven.

“I just want to do the best job I can for my clients,” she concludes. “I hope to continue to provide great service and work with the many remarkable agents that we have here in our community.”



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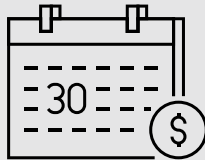


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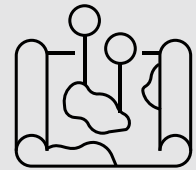
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