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SUCCESSION TITLE



Autumn Waznis

From the sunny coast of California to the mountainous resort-style lake town of Coeur d'Alene, Idaho to now, the great state of Texas, my passion for providing exceptional service in the real estate industry has been unwavering. As an Escrow Assistant, I bring 4 years of experience in facilitating smooth transactions and ensuring client satisfaction. My escrow experience has allowed me to flourish into my current role with Succession, where my knowledge of what takes place behind the scenes, always lets me be one step ahead.

Outside of work, I enjoy being active, traveling and you cannot keep me away from the water. Being an aunt and a faithful 49ers fan are my two favorite titles, and I can't wait to continue to see what San Antonio sports has to offer.



Linda Jeffers

I believe that the best thing I can do for my clients is to be kind and warm, as if you were working with a real estate guardian angel. I am always going to look out for you no matter what, just like I do for my family. Having worked as a realtor with REMAX for 13 years and going on 9 years in title, I will leave no stone unturned when it comes to attention to detail.

My experience, quality of work and attentiveness to our partners is a commodity that personifies our company's standard to serve your clients and their families. I am also BILINGUAL!



Grace Solis

I've been in Real Estate for over 10 years, starting as a marketing assistant for a real estate publication which grew into transaction coordinating and office managing. Those years of experiences allowed me to learn Commercial, Residential and Farm & Ranch transactions like the back of my hand. Always looking toward an

opportunity to learn, I decided to venture into an Escrow and apply the transaction coordinating touch to every file while finishing every closing with a special and engaging closing experience. After all, it's not every day you buy or sell a home, and that should be celebrated!

When I am not in the office creating memorable closing experiences, you can find me on a running or hiking trail with my sweet husband, Doberman, and German Shepherd. I find Zen in cooking and breadmaking, especially to Carb-load before a half marathon race weekend. Saturday nights and Sunday mornings are for Formula 1 or watching the Lord of the Rings extended edition again!



Tara Arnold

Recently moving from DFW, I have a hunger to grow my market in South Texas and San Antonio. Building my book of business and providing the best service in SA is my daily driver to get out of my comfort zone and generate new leads that will turn into life-long clients. Going along with that is acceptance of change. I welcome new systems and any industry

changes, which I tend to use to my advantage. Working in numerous environments within real estate allows my flexible and adaptable personality to flourish.

I personally enjoy living an active lifestyle. Whether it's running, hiking, or golfing, you will always find me on the go and looking for the next best version of myself. I am an avid Dallas sports fan; always supporting my Cowboys, Rangers, and Mavericks.



Michelle Barrett

The GIF queen of our office, I am a fun & spunky closer who works with all kinds of agents: from luxury closings to meticulously assisting new agents, from accepted offer to the closing table. When you start off your week with me, you're going to kick off

your week on a high note. My energy and caring nature will have your clients leaving our office excited and ready to begin the newest chapter in their life in their new home!



Gary Goetz

I am a 9-year Navy veteran and computer science professional. I am a UIW alum (Dec '22) and possess a BS in Computer Science with a focus in Emerging Tech, and a BA in Theater Arts with a focus in Playwriting. As for my Navy experience, I've led Sailors into combat zones during two deployments in the Mediterranean and various gulf coasts

surrounding Africa. I have also led joint forces through missions at the National Security Agency.

I am now a blessed husband to a beautiful wife and father of two beautiful girls. My "why" for being in Title is that having purchased two beautiful homes of my own, with an awesome realtor and awesome lender on both deals, I had a terrible closing experience on both deals that no one should have to experience during an already stressful process. As a buyer who didn't know any better, both of those realtors and lenders lost my business as a repeat client, and I darn sure didn't refer them to anyone. So now, it is MY MISSION to ensure that EVERYONE gets an amazing closing experience, regardless of price point.

For fun, I love my Cleveland Browns & San Antonio Spurs. I also enjoy pretty much anything competitive and have played every sport ever created, hoops being my specialty. Lastly, if you ever need a resource for fantasy football advice, I'm fresh off 4 trophies out of 5 leagues in 2023

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MORTGAGE MINUTE

Interest rates, that has been the main concern in our industry for the last two years. But why haven't they come down yet? The answer is inflation. Inflation drives mortgage rates and since their peak in mid 2022 the rate has slowly been coming down, finally going below 4% in the first half of this year. But lower inflation still means prices are going up, just not as much as before, which is why mortgage rates have plateaued since January. What we need is sustained inflation rates below 2% for mortgage rates to come down, which may still take some time. Just remember, Texas real estate is a great investment, even in down markets Texas has performed better than other big states and we continue to do so. Regardless of mortgage rate, the benefit of owning property in Texas outweighs the costs.



Charlie Braden
Broker/Owner

NMLS #2409480
210.209.6792

charlie@jcharleslending.com



Joyce AsSadiq

619.829.0778
joyce@jcharleslending.com
NMLS #1995039



Patrick Krawietz

210.232.0833
patrick@jcharleslending.com
NMLS # 1796957



►► publisher's note

If It's Not a Heck Yes; It's a Heck No

In the fast-paced and often overwhelming world we live in, making decisions can be a daunting task. The principle of "If it's not a heck yes, it's a heck no" offers a straightforward and powerful approach to decision-making. This concept encourages individuals to commit only to those opportunities, relationships, and tasks that genuinely excite and motivate them, thereby avoiding the pitfalls of overcommitment and dissatisfaction.

At its core, the "heck yes" principle is about enthusiastic commitment. When faced with a decision, ask yourself if the opportunity fills you with excitement and a strong sense of positive anticipation. If it does, it's a "heck yes." This level of enthusiasm ensures that you are genuinely motivated and likely to invest the necessary time, energy, and resources to succeed. Conversely, anything that doesn't elicit this strong affirmative response should be a "heck no," freeing you from obligations that do not serve your best interests.

One of the primary benefits of adopting this principle is the avoidance of overcommitment. In both personal and professional contexts, people often feel pressured to say yes to requests, even when they are not particularly interested or available. This can lead to burnout, stress, and a decline in overall

productivity and well-being. By adhering to the "heck yes" standard, you ensure that your commitments align with your priorities and capacity, allowing you to focus on what truly matters.

The "heck yes" principle also brings clarity and focus to your life. It forces you to evaluate opportunities critically and understand what you genuinely want and need. This self-awareness is invaluable in making decisions that are aligned with your goals and values. When you consistently choose "heck yes" opportunities, you streamline your life, making it easier to achieve your long-term objectives and maintain a sense of purpose and direction.

Saying no to anything less than a "heck yes" enhances your quality of life. It allows you to invest your time and energy into activities and relationships that bring you joy and fulfillment. This selective approach helps in building a life that is rich with positive experiences and meaningful engagements. The result is a more balanced and satisfying existence, where you feel in control of your choices and their outcomes.

Applying the "heck yes" principle requires practice and courage. It may initially feel uncomfortable to turn down

opportunities, especially if you fear missing out or disappointing others. However, with time, you will likely find that this approach leads to more authentic and rewarding experiences. Start by setting clear boundaries and communicating your priorities effectively. Learn to trust your instincts and respect your own needs. Over time, you will develop the confidence to make decisions that are truly in your best interest.

In conclusion, the "If it's not a heck yes, it's a heck no" principle is a transformative approach to decision-making. It empowers individuals to commit only to what genuinely excites and motivates them, thereby avoiding overcommitment and enhancing overall quality of life. By bringing clarity and focus to your choices, this principle helps you build a life that is aligned with your goals and values. Though it may require practice and courage, the rewards of living by this standard are profound, leading to greater fulfillment, productivity, and well-being.



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Toni Mata

Loan Officer

210.542.7020

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Becca Salinas

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Clara Hysaw

Loan Officer

210.765.1887

chysaw@neighborhoodloans.com
NMLS# 1849916



Joe Leal

Loan Officer

210.287.5190

jleal@neighborhoodloans.com
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Judy Lee

Loan Officer

210.906.8170

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REAL BROKERAGE

As two San Antonio natives, Gilley and Denisse Mendoza's shared love for the city runs deeper than most. Beyond its rich history and vibrant culture, it's the city's family-oriented atmosphere that they treasure the most. "Here, you can raise a family surrounded by people with genuine smiles who will open their doors with warmth," Denisse says proudly, "There's a reason it's known as one of the friendliest cities in the nation."

Gilley grew up in the city's Southside, Denisse in what's now referred to as the Far West, in homes driven by entrepreneurial spirits. Denisse's parents and both of Gilley's grandparents ran family-owned businesses and would involve their children as much as possible, giving both Gilley and Denisse a first-hand education in the value of having a strong work ethic and the importance of seeing things through.

They met at nineteen and were married in their mid-twenties. Inspired by "Rich Dad, Poor Dad", Robert Kiyosaki's seminal, best-selling book on personal finance, as well as an upper-level college course on entrepreneurialism, Gilley envisioned himself in the real estate industry from an early age. In 2013, he obtained his license while simultaneously holding down a job as an HR manager for a local clinical research site. Though it was far from easy, his hard work and dedication earned him the Rookie of the Year award from his real estate firm. Inspired by his success and the joy Gilley found in his work, Denisse obtained her license in 2014. With a strong background in customer service and administration, Denisse recognized the opportunity to aid in her husband's and her own personal and financial growth, though basing both their incomes on commission took a leap of faith. Joining forces, however, proved to be the best decision they ever made, and the Gilley International Group was born. Since then, they've earned countless

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awards including SABJ awards, NAHREP Winner, Platinum Circle Award Winner, and the Platinum Top 50 Winner on multiple occasions.

What sets this power couple apart from their competitors is their authentic dedication to service and family. They've walked in their clients' shoes and know all too well the emotional roller coaster that can come with buying, selling, flipping, and investing. From seeking lender approval to well beyond closing, the Mendoza's stand firm for their clients and view reaching that closing table as a bittersweet moment- ecstatic to know they've succeeded for their clients, but sad it means they will no longer be communicating daily through the process. During their client meetings, it's indistinguishable whether they're in a conversation about business or catching up with close friends. "Every client relationship is important to us, including their kids, which are easy to get attached to," Denisse says with a smile. "We treat our clients like family to ensure that their real estate journey is not only successful, but deeply personal and meaningful." Even after closing, they follow up and show their continued appreciation through events such as the recent party they held in their own home for over 200 clients! "It was a true blessing to have everyone over."

Their client relationships have also led the Mendozas down other promising avenues such as real estate development. Prior to Gilley getting his license, he entered the industry as a way of understanding the single family market. They are currently involved in an 80 unit project and a 21 unit single family development project, both of which show massive potential. "We strongly believe it is viable for us as real estate agents to practice what we preach and have a strong understanding of real estate investment strategies through experience and with a proven track record," Gilley says in an interview. Gilley and Denisse have flipped homes, have a portfolio of rental properties, have done numerous land entitlement projects, and built new construction homes. Gilley has a strong passion to help both real estate agents and clients with the investment purchase process. In turn, he is starting a weekly real estate investment class.

Through their first hand experience as realtors and as investors themselves, the Mendoza's also recognize the power and impact real estate can have

“ Every client relationship is important to us, including their kids, which are easy to get attached to,” Denisse says with a smile. “We treat our clients like family to ensure that their real estate journey is not only successful, but deeply personal and meaningful. ”



as a viable investment and retirement strategy. By helping their clients build portfolios, they've aided a wide variety of families and individuals in gaining financial freedom with the testimonials and relationships to prove it. "It's also a great way to leave a legacy!"

With legacy in mind, Gilley and Denisse have taken a page from their own upbringing, taking pride and great joy in treating their work as a family affair. Their three beautiful children often listen in on important phone calls, actively participate in events, and continually gain insight on what it takes to run a successful business. "Our kids are very much aware of what goes on in the work life of mom and dad," says Denisse, "By doing so, we hope they can grasp valuable knowledge from a very young age, continuing the tradition of family involvement and the entrepreneurial spirit." Recently, the kids banded together to open a snow cone truck for the summer and their parents couldn't be prouder.

One of the most unique and inspiring aspects of Gilley and Denisse's journey, however, is the way in which they've done it side by side, strengthening their bond with every step, as they've witnessed one another grow and develop into the individuals they are today. "There's nothing sweeter in life than sharing the journey with the one you love and cherish the most," Denisse says with a sparkle in her eyes. "Just being part of each other's journey has been the most rewarding part of it all." Through their successes and their partnership, the Mendozas have been able to achieve a quality of life that once they could only dream of. Today, they live in their dream home, in their ideal neighborhood, in the city that's always been a reflection of their core values- a reflection of who they are as people. A city that gives more than it takes and always puts family first.

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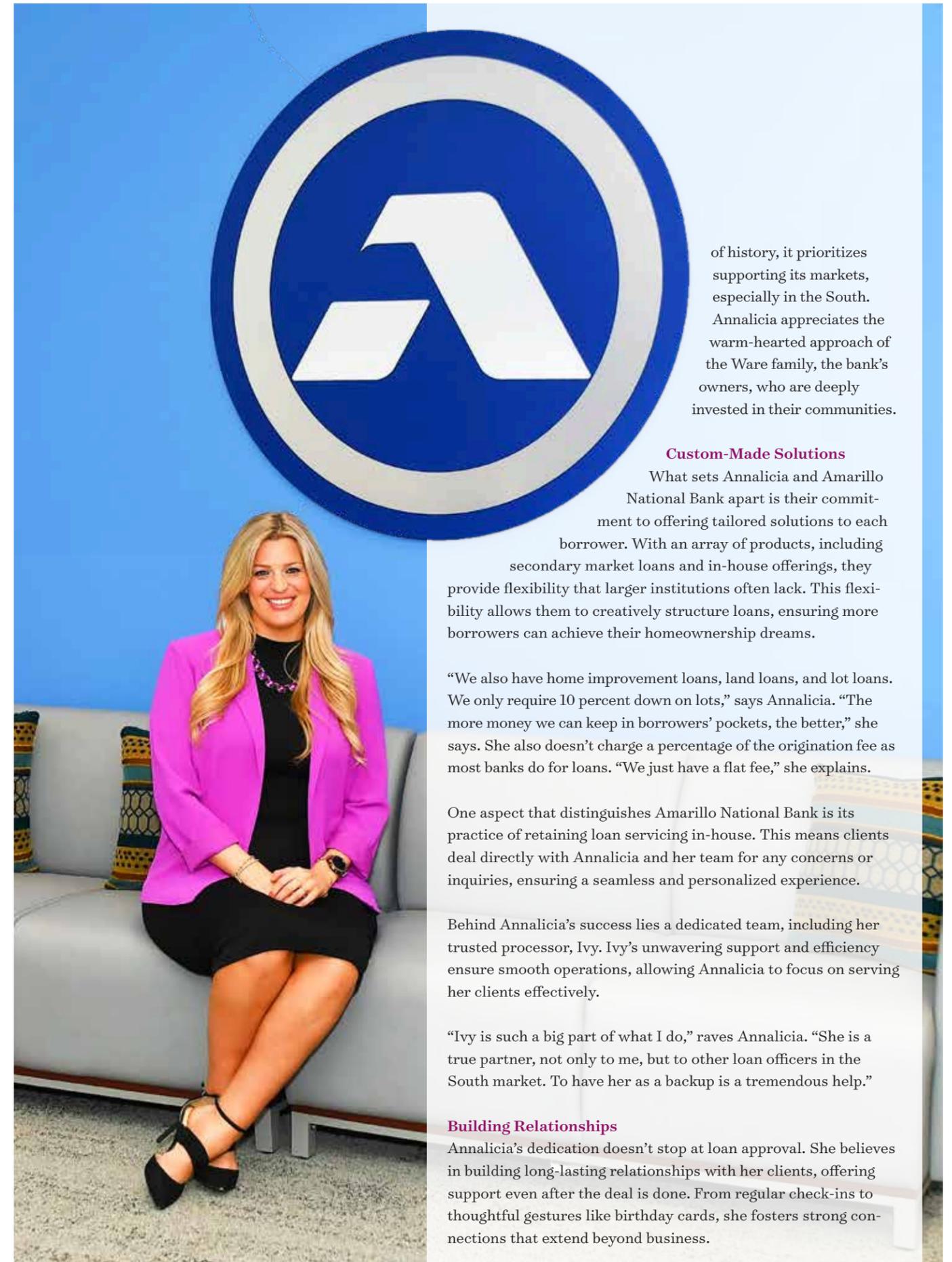
Born and raised in San Antonio, Annalicia Benavides began her career in the banking industry at the young age of 18. Starting as a teller, she gradually ascended through various positions, accumulating valuable experience along the way. Two years ago, she found herself at Amarillo National Bank as a mortgage lender, marking a significant milestone in her career. With 5 years in the mortgage industry and 7 in lending overall, Annalicia's dedication and passion for assisting people in achieving their dreams shine through in every interaction.

Married since 2014, Annalicia's personal life mirrors her professional ethos of commitment and support. Currently expecting her first child, a boy due in August, she embodies the balance of career success and personal fulfillment.

Annalicia's decision to delve into mortgage banking stemmed from her innate desire to make a meaningful difference in people's lives. She found immense gratification in witnessing clients' excitement as they embarked on the journey of homeownership. Whether it's a first home or an investment property, the joy of accomplishing their goals fuels her dedication.

"I have always had a passion for helping people accomplish their dreams," says Annalicia. "Owning or buying a home is one of the biggest purchases you can make in your life. My greatest fulfillment is at the closing table." She loves what she does, as evident by her enthusiasm. "When people accomplish their goals, it's amazing."

Her affiliation with Amarillo National Bank aligns perfectly with her values. As a community bank with over 130 years



of history, it prioritizes supporting its markets, especially in the South. Annalicia appreciates the warm-hearted approach of the Ware family, the bank's owners, who are deeply invested in their communities.

Custom-Made Solutions

What sets Annalicia and Amarillo National Bank apart is their commitment to offering tailored solutions to each borrower. With an array of products, including secondary market loans and in-house offerings, they provide flexibility that larger institutions often lack. This flexibility allows them to creatively structure loans, ensuring more borrowers can achieve their homeownership dreams.

"We also have home improvement loans, land loans, and lot loans. We only require 10 percent down on lots," says Annalicia. "The more money we can keep in borrowers' pockets, the better," she says. She also doesn't charge a percentage of the origination fee as most banks do for loans. "We just have a flat fee," she explains.

One aspect that distinguishes Amarillo National Bank is its practice of retaining loan servicing in-house. This means clients deal directly with Annalicia and her team for any concerns or inquiries, ensuring a seamless and personalized experience.

Behind Annalicia's success lies a dedicated team, including her trusted processor, Ivy. Ivy's unwavering support and efficiency ensure smooth operations, allowing Annalicia to focus on serving her clients effectively.

"Ivy is such a big part of what I do," raves Annalicia. "She is a true partner, not only to me, but to other loan officers in the South market. To have her as a backup is a tremendous help."

Building Relationships

Annalicia's dedication doesn't stop at loan approval. She believes in building long-lasting relationships with her clients, offering support even after the deal is done. From regular check-ins to thoughtful gestures like birthday cards, she fosters strong connections that extend beyond business.

"I like to keep in touch with my clients to make sure everything is going OK with their loan," she says. In the process, she builds stronger relationships with her clients.

Family + Fun

Outside of work, Annalicia cherishes the vibrant community spirit of San Antonio. She and her husband, Sergio G Benavides Jr. (who works in the oil and gas industry), enjoy participating in local events, embracing the city's big-city amenities with a small-town vibe. Their involvement in community activities reflects their commitment to nurturing connections beyond the professional sphere.

"We go to as many ribbon cuttings as possible," says Annalicia. She loves being a part of the community. "I love what we are doing here in San Antonio," she smiles. "I love San Antonio and I don't think I will ever leave." She knows people are drawn to the small-town feel, making it a warm and inviting place to live.

In a city where family values reign supreme, Annalicia and her team at Amarillo National Bank are making their mark by embodying those same principles. Through their dedication to personalized service and community engagement, they are not just facilitating transactions but building lasting relationships and fostering a sense of belonging.

As Annalicia continues to navigate her dual roles of mortgage loan officer and soon-to-be mother, her commitment to excellence remains unwavering. With her passion for helping others achieve their dreams, she is truly exceeding expectations from start to finish.

For More Information:

Annalicia Benavides
Mortgage Loan Officer
Amarillo National Bank
NMLS #975559
Ph: 210-536-5504 Ext. 5504
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ERICA BRADEN & STEPHANIE CERVENKA

SOCIAL HOUSE



If there's one thing better than having a best friend, it's starting a successful business with them. Erica Braden and Stephanie Cervenka are childhood friends who've always been thick as thieves, and though their real estate journey is still within its formative stages, they've already reached incredible heights and enjoyed every minute of it. Because as they say, you'll never work a day in your life if you love what you do and the people you're doing it with.

Growing up in San Antonio, like any young adolescent, Erica and Stephanie were eager to see what else was out there. They both chose to attend Texas Tech University to study Interior Design and Marketing. In their spare time, they would stop by open houses and new builds to appreciate the atmospheres and aesthetics, but never considered real estate as a career path. After graduating, they returned to their

hometown with a newfound appreciation for everything it offered, from the community to the culture, as they entered the workforce and began their professional lives.

Erica pursued graphic design while Stephanie went into sales, both thriving in their fields as they continued to search for their true callings, though both were always in the realm of the industry. Erica's husband is a mortgage broker and a dear friend of Stephanie's has been a longstanding successful realtor who would often nudge Stephanie towards it saying, "you'd be so good at it!". Stephanie, however, just couldn't see it at the time. About two years ago, Stephanie's friend started laying it on thick at a dinner party and during



“It should be an enjoyable experience. For us, the business part comes second.”

their drive home, her husband seconded the notion. Naturally, the idea crossed Stephanie’s mind, but after one too many Dateline episodes she wasn’t keen on going solo, after all, who wants to end up as the plot twist?. Perhaps it was divine intervention, because while shopping later that week with Erica, Erica suddenly turned to her and asked, “Have you ever considered doing real estate with me?” Two weeks later, they were taking courses and on their way.

Having had their share of anxiety ridden experiences when purchasing their own homes, they created The Social House, a company focused on making real estate more engaging and enjoyable. As excellent communicators, both Erica and Stephanie know that building trust and a rapport with their clients is key. “We want to make it fun and bear all the stress,” Stephanie said in an interview with the magazine. “It should be an enjoyable experience. For us, the business part comes second,” adds Erica. Working as a duo has also made it so they never have to skip a beat. Though both have families and outside responsibilities, everything on the business end is done in tandem, ensuring clients always have quick access to one or the other. They’re truly two working as one.

As two local gals, they also have extensive insight into the city and its upcoming developments. They’re familiar with all the neighborhoods and cultural pockets that make San Antonio unique and, in that way, are experts at guiding clients into the best geographical locations to accommodate their needs and lifestyles. “It’s funny, because we say how proud we are of San Antonio weekly,” Erica says with a laugh, “It’s a huge city with a small town feel. There’s so much to do and enjoy, and the people are incredible. Real estate is also very sustainable here, making it a great place to invest.”

For these partners, the most rewarding aspect has been the difference they’ve been able to make in people’s lives. While the satisfaction of closing their first transaction of over a million dollars was thrilling, nothing compares to helping those who truly need them. “We recently helped a single mother who’d saved and saved to purchase her first home,” recalls Erica, “and nothing has been more fulfilling than that.”

With their infectious spirits, hands on approach, and noble outlooks, it’s no wonder Stephanie and Erica have become such a sought after duo. The Social House treats real estate as something to be enjoyed rather than endured, because simply put, these best friends know how to have a good time.

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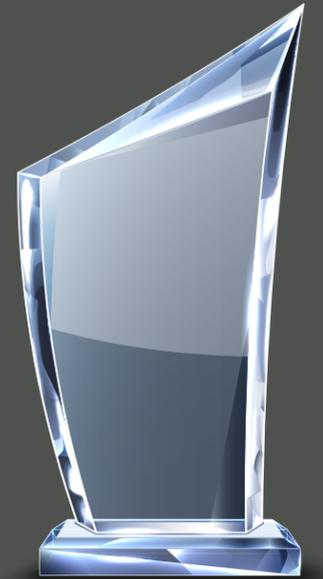
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