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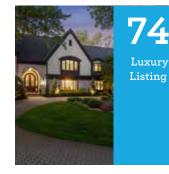










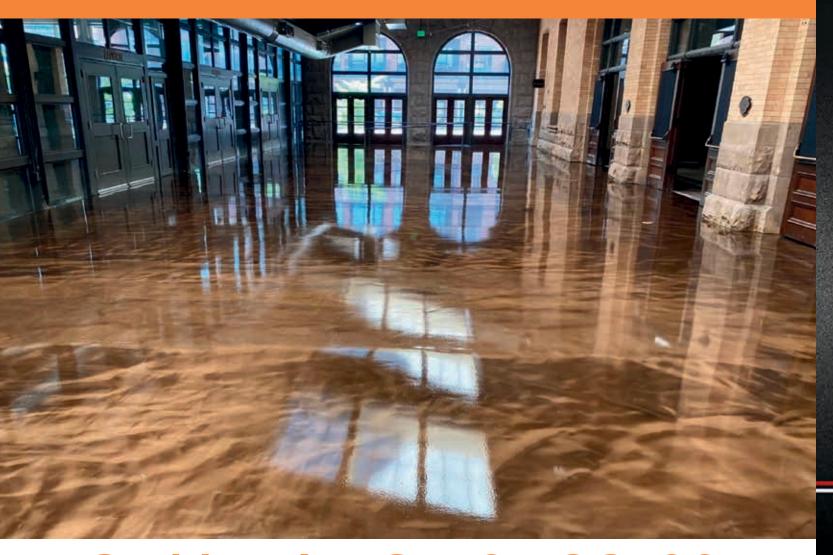




If you are interested in contributing or nominating REALTORS® for certain stories, please email Chad at Chad.Jeske@RealProducersMag.com.

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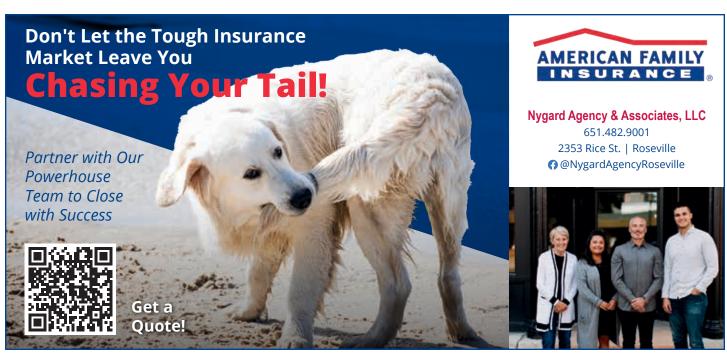
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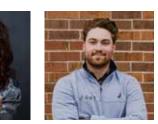


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"Shout out to ALL the AMAZING agents I have had the honor of meeting via Zoom or out and about the past few months. Here are a handful of selfies from some real producers you will recognize."

- Chad W. Jeske



Ryan O'Neill and Chris Fritch







Mark Cuban



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Grant Johnson



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MEET THE Love and Value Lending team MOVEMENTMORTGAGE



We are thrilled to re-introduce our team as the "Love and Value Lending Team." Why Love and Value? The answer to that is simple; the notion of Loving and Valuing people is engrained in everything we do. From building relationships that add value to the real estate and referral partners that we work with to cultivating an environment that empowers people to accomplish their dreams and goals in homeownership. Our team has a passion for people...We believe that every person deserves an opportunity to have their real estate goals be heard, understood, and taken seriously. No matter the circumstances a borrower may be facing, we take pride in finding creative solutions to bring people from all walks of life to the doorsteps of their new home. Love is at the center of everything we do, our mission is to add value to people's lives by walking by their sides through every step of the mortgage financing process from beginning to end. As a recognized Impact Lender and consistent Movement Mortgage President's Club Honoree, we are dedicated to making the homebuying process positive, seamless, and smooth. Whether your clients are buying a home, investing, or renovating, we're here to guide them with love, expertise, and care.

Our people make us different.

Lynne's 10 years with Movement Mortgage and 24 years of unrelenting dedicated hard work for her customers, as well as her realtor partners, allows her to create unique solutions for customers to forge a pathway to homeownership that they may not have thought was a possibility. Jordan joined the team 3 years ago partnering in a variety of roles with Lynne. Her experience as a transaction coordinator, loan officer assistant and junior loan officer prior to her current role as a senior loan officer allows her to integrate the knowledge that she gained about the processing portion of loan origination to ensure that applications are completed and vetted in a manner that allows our team to set buyers up for success in their homebuying journey. Crystian Chavez is our loan partner; she brings 10 years of loan support experience along with Spanish fluency to the team. With her background as a loan originator, Crystian efficiently processes our team's loans with turn times of 12.6 days from submission to clear to close. Together our team has worked with thousands of homebuyers to assist in making their Real Estate dreams a reality! We are committed to continuing to serve our communities with Love while adding Value to our referral partners and the lives of our borrowers.









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Lynne Violett

Sr. Loan Officer | NMLS 360252 p: (952) 220-5728

e: lynne.violett@movement.com w: movement.com/lynne-violett





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hile it is Movement Mortgage's goal to provide underwriting results within six hours of receiving an application, process loans in seven days, and close in one day, extenuating circumstances may cause delays outside of this window. 26 Walker St office 7, Minneapolis, NN 55426 | Lynne Violett: AZ-1048873, FL-L019313, NM-MLO-360252, W1-360252 | 1100 15th Street NW, Washington, DC 20005 | Jordan Potts: AZ-1035438, FL-L0102415, MN-MLO-2222149, TX-222149 | Movement Mortgage LLC. All rights reserved. NMLS ID #39179 (For licensing information, go to: www.nmisconsumeraccess.org). Additional information available at movement.com/legal. Interest rates and products subject to change without notice and may or may not be available at the time of loan commitment or lock-in. Borrowers must qualify at closing for all benefits.

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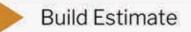


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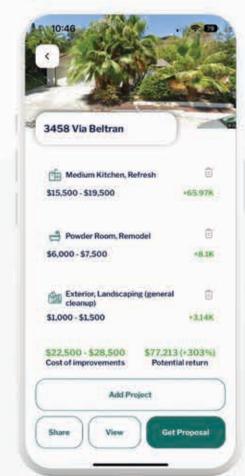
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> upcoming events

SAVE THE DATE!

St. Jude Walk/Run

Date: Sunday, September 29th Location: Elm Creek Park Reserve (12400 James

Deane Pkwy, Maple Grove)

Presented by The Chris Fritch Team eXp Realty

The St. Jude Walk/Run is an inspiring, family-friendly event that unites people across the nation behind the lifesaving mission of St. Jude: Finding cures. Saving children.® You can join in-person or virtually and rally together nationwide for a fun 5K that includes an interactive St. Jude campus experience. Their goal is to raise \$570,000 this year!

For more info, visit https://fundraising.stjude. org/site/TR/Walk/Walk?pg=entry&fr_id=144777

If you have questions about our events, would like to nominate a location for our events or if you know a business that would be interested in sponsoring an event, feel free to contact us at Chad.Jeske@RealProducersMag.com.

Are you planning an event or know of a local event you would like to invite other top-producing real estate agents to? Email a brief description to tc@realproducersmag.com, and we'll help you promote the fun!

The Minnesota Real **Estate Team Charity Golf Tournament**

Date: Thursday, August 1st

Time: 10:30 - 11 AM Registration; 11:30 AM Shotgun 18 Holes Entry Fee: \$125 per player (includes Golf, Cart, Prizes, Buffet Dinner and a FREE 18 hole Golf Coupon to return back at Oak Marsh Golf Course) Location: Oak Marsh Golf Course (526 Inwood Ave N, Oakdale, MN 55128)



The O'Neill Foundation of Hope is a private 501c3 foundation started in 2022 by multi-million-selling piano-playing brothers Tim and Ryan O'Neill. The O'Neills and their families wanted to find another meaningful way to give back to people in Minnesota and beyond who may be going through a difficult time and are in need. The foundation provides recipients with two important things: the financial and/or basic needed resources to help them during a challenging time and secondly, through the care and love they feel from our community and those around them, a sense of hope— a hope in themselves and in a brighter future ahead. www.oneillhope.org

For more information about the charity golf tournament, please visit oakmarshevents.com/ MN-real-estate-team.aspx.



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Remember, all of our stories are procured through YOUR nominations, and there is NO COST to participate! We publish these stories for your benefit and enjoyment. To nominate an agent or vendor to be featured in our platform in 2024, go to our nomination link: https://form.jotform.com/220524856451051 (the link is also listed on our Instagram bio).

SOCIAL MEDIA





In addition to having a print presence, we are active on Facebook and Instagram! Don't forget to like us and follow us at @TwinCitiesRealProducers! We post snippets of some of our articles there, promote upcoming events in and for the real estate community and showcase our preferred partners — all who have been vetted, do great work, bring you solutions to help you sell homes faster and at a better price, and they have all been referred to us by real estate agents in the top 500!

EVENTS

We have a series of events planned for you in 2024. We won't reveal ALL of them, as sometimes plans change; however, we have quite a bit in store!

Mastermind Panels — We have an educational series of events that will feature some of the real estate experts in our market. The panels will be your way to access not just who is doing it but what they are doing.

Team Building Tours — Last year, we had the opportunity to host several team-building tours. We assemble a group of 30 to 50 agents and preferred partners, and we go out for a night on the town — holiday tours, brewery tours, winery tours, nonprofit impact tours and more. TCRP picks up the

> tab on the bus, but we do ask that you contribute toward gratuity for the driver. If you are interested in learning more or joining us on one of these tours, please contact us at tc@realproducersmag.com.



Quarterly we host what we

call a REALTOR® social. These events typically include 150+ people at a location that is fun, interactive and has upbeat energy. The purpose of the socials is to give everyone an opportunity to meet, get to know each other and stay connected. Stay tuned for specific details about REALTOR® socials; they are always a blast!



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SHOULD I WEAR COLOR?....YES!

























PRICING + PACKAGES





"If you treat people right, the business will come," states REALTOR® Leah Drury with Lakes Sotheby's International Realty.

Leah embodies the essence of luxury service at Lakes Sotheby's International Realty, where she believes "luxury is a service, not a price point." Whether working with first-time buyers or clients purchasing multi-million-dollar properties, Leah ensures that everyone receives top-notch service.

ROAD TO REAL ESTATE

Leah's journey in real estate began in 2010, but her interest in urban spaces started much earlier. With a college degree in urban studies, she was fascinated by how environments influence people's lives.

Initially, Leah pursued a career in healthcare administration working for nonprofit community clinics, honing skills helping vulnerable populations. After starting a family, she took time off to be an at-home parent for eight years, during which she also nurtured her musical talents as a certified Music Together teacher, bringing the joy of music to families in the Twin Cities for children up to five years old, something she continues to this day.

How did Leah discover real estate? The real estate bug bit Leah when her neighbor and now business partner Jill Numrich got a real estate license in 2009. Inspired by this turn of events and this new way to give back to her community, Leah reached out to her uncle, a successful REALTOR®, for guidance and mentorship. By 2014, she had teamed up with Jill to form the MSP Nest Team, serving the entire Minneapolis-St. Paul area. They both had started as solo agents as parents of young children, but quickly realized the benefits of collaboration for better work-life balance.



"Can you work with one of your best friends and build a business together? I'm proud to say that we have," smiles Leah. Working together paid off. The team has since expanded to include three more agents, with Leah enjoying the role of mentor to new agents. "It's been a privilege and a joy to serve in that capacity," she shares.

A HELPING HAND

Because she started her real estate career during the Great Recession,

Leah's commitment to service and helping clients navigate challenging times in the housing market set her apart. "If there is someone I can help, I want to help them," she says, driven by a desire to serve clients' best interests throughout their real estate journey. That's how she was able to build her business through referrals, one

satisfied client at a time.

thrives on helping

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YOUR BEST FRIENDS AND MAKE A

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In real estate, Leah



Jill and Leah on Give to the Max Day

people through significant life transitions, whether happy or sad. She enjoys being a project manager, creating strategies with timelines and goals for optimal success. "I like being the person who can formulate that strategy," she adds. From

staging and home improvements to increasing resale value, Leah's dedication to her clients' success is evident in every transaction.

Leah's work may seem effortless on social media, but behind the scenes, it involves extensive preparation and communication. Occasionally, she works with clients for several years before they find their perfect home. "It's not always easy, but seeing that hard work pay off is incredibly rewarding," Leah notes.



Prairie Fire Choir at First Avenue

STRIKING A BALANCE

Balancing family and career has always been crucial for Leah. When her daughter started preschool, Leah found herself with more time and a desire to work flexibly. Real estate provided the perfect opportunity to be of service in her community, while allowing her time to continue to pursue her hobby of music.

She sings in choirs and teaches Music Together classes, blending her love for music with her professional life. Her return to teaching this past fall after has rekindled her joy of sharing music with young children.

When not working, Leah loves to have fun and explore new places. An avid traveler, she enjoys planning her next trip, whether regional or international. In the Twin Cities, Leah is a member of the Prairie Fire Choir. "It's an acapella rock choir that arranges its own music," she comments. "We sing everything from a creative version of a Metallica classic to a current Billie Eilish hit. We like to do unique vocal offerings across the Twin Cities, which is fun for us and our audiences."

Her hobbies include yoga, paddleboarding, leading a "restaurant club" for her neighborhood friends, and spending time at her lake house in northern Minnesota. Leah is also committed to the community, including serving as an election judge in Minneapolis for 20 years. Leah has also been a dedicated Girl Scout leader, although this will be her last year as her daughter approaches graduation. At Lakes Sotheby's, she helps organize events for her brokerage, including a group tour of this year's ASID showcase home. Leah also serves as the Vice Chair of the Minneapolis Area Realtor Foundation, the charitable wing of the association, encouraging her fellow Realtors to give back to organizations working to alleviate homelessness - save the date for the annual gala on September 12!



Photo by Tammy Brice Creative



Leah with her husband and daughter Photo by Tammy Brice Creative

Leah is celebrating 25 years of marriage with her wonderful husband, Dave. They have two children— a 22-year-old son who recently bought a condo with Leah's help, and a 17-year-old daughter. Leah is passionate about sparking conversations about homeownership among young people, particularly first-generation homebuyers, sharing her expertise to build wealth through real estate.

COMMITTED TO SERVICE

Leah's success in real estate is rooted in her dedication to service, community, and continuous learning. Whether through her professional work or musical endeavors, Leah brings a harmonious blend of passion and expertise to everything she does, making her a cherished member of the Lakes Sotheby's International Realty family. She can't imagine doing anything else!

As a REALTOR®, do you rank in the top 500? Have you been successfully working in the real estate industry for many years and would like to share your story? Email us at tc@realproducersmag.com or reach out via social media to learn how.





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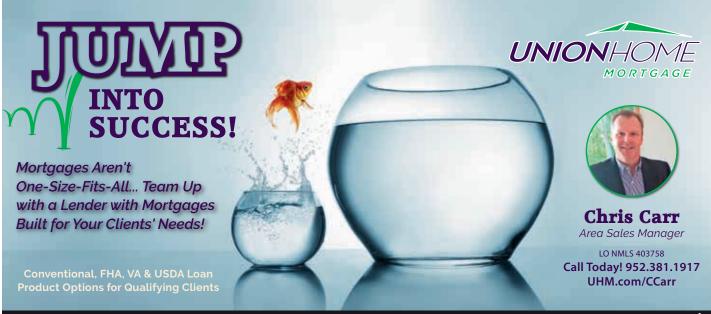
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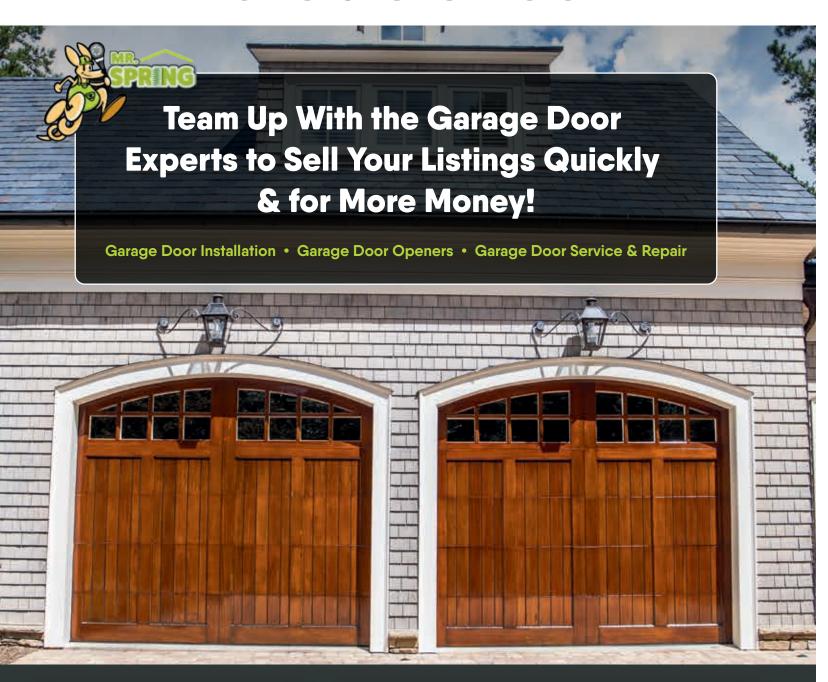


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TEAM MEMBER SPOTLIGHT Julie Davidson



Julie Davidson
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PHONE 651.328.8082 julie@wmtitle.com Meet Julie Davidson, an experienced Branch Manager/Escrow Officer with an impressive 30 years in the industry! Her team brings unparalleled expertise and dedication to every transaction. Julie loves working with new homeowners, expertly guiding them through their homebuying journey, finding the home of their dreams.

Julie enjoys the best of both worlds, living in a charming small town while working in the vibrant Twin Cities. Outside of work, she loves gardening, traveling and spending quality time with her grandchildren.

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Crafting Success Through Kindness and Professionalism

In real estate, success isn't just about transactions; it's about the relationships built, the values upheld, and the lasting impact made on clients' lives. Enter David Gutierrez, a REALTOR® with Pemberton Homes at eXp Realty, who is making the world a better place through his unwavering commitment to kindness and professionalism.

FINDING A BETTER WAY

David's rise in real estate was a conscious decision to break free from the confines of traditional employment and embrace a world where opportunities abound. David shares, "The 9-to-5 grind and working for someone else left me feeling constrained and unfulfilled." It was this realization that prompted him to explore a career where he could chart his own path and shape his destiny. He knew life was calling him to something more.

Since obtaining his real estate license in 2021, David has immersed himself in real estate, leveraging his passion for building relationships and helping individuals and families find their dream homes. For David, real estate isn't just a job; it's a calling— a chance to make a meaningful difference in the lives of others.

A PARTNER, GUIDE, AND AN EDUCATOR

David's dedication to his clients goes beyond the transactional aspects of buying or selling properties. He sees himself as a partner, guide, and an educator on the journey to homeownership. "One of the driving forces behind my choice is the satisfaction derived from educating individuals on the intricacies of real estate," David explains. "Empowering clients with knowledge to make informed decisions has been a rewarding aspect of my journey."

But David's commitment extends beyond individual transactions. He is particularly passionate about serving the underserved Latino community, acting as a bridge to homeownership and financial security. "Witnessing the impact of homeownership on their lives and the tangible joy it brings is truly fulfilling," David explains. "Being a part of their journey adds a profound sense of purpose to my work."

NAVIGATING CHALLENGES

Despite the challenges he's faced along the way, including balancing the demands of family life and navigating the complexities of career transitions, David remains steadfast in his commitment to his "why." "My 'why' in the world of real estate is deeply entwined with the profound importance of family, the anticipation of future generations, and the desire to create a lasting legacy," he shares.

PERSONAL PASTIMES

Outside of his professional pursuits, David takes time to recharge through his personal hobbies and interests. Whether it's embarking on biking expeditions, indulging in a friendly game of soccer, or engaging in pickleball, David believes in maintaining a balanced lifestyle.

He shares, "One of my greatest joys is embarking on adventurous biking expeditions. I consider myself an avid biker, often indulging in long tours that allow me to connect with the beauty of nature. There's something magical about starting



early in the mornings, catching the sunrise, and pedaling my way around Lake Minnetonka, near our home. The serenity of the lake, coupled with the fresh air and the rhythmic motion of biking, creates a sense of tranquility and rejuvenation."

David is also actively involved in charitable initiatives, particularly the Santiago Foundation—an international charity dedicated to helping children in need. "Supporting charitable organizations holds a special place in my heart," David says. "It's about making a positive impact on the lives of those who may face challenges and giving back to the community that shaped my upbringing."

KINDNESS FIRST

As David continues to rise in real estate, one thing will remain the same— his commitment to kindness and professionalism. "If there's one lasting impression I hope to leave," David emphasizes, "it's that of a kind, approachable, and highly professional real estate agent."

In a profession often defined by transactions, numbers, and sales volumes, David Gutierrez stands out as a man of integrity, compassion, and dedication to his clients' well-being. Whether helping people get a home for the first time or simply serving as a trusted resource for his clients, he is making an impact here in local real estate.

David concludes, "In the fast-paced world of real estate, I make it a priority to bring a sense of warmth and understanding to each client relationship. I want people to remember me not just for the transactions we've navigated together, but for the genuine care and consideration I've extended to them during what can often be a stressful process."

Do you know of any up-and-coming real estate professionals who are gaining speed within the industry, or are one yourself? Email us at tc@realproducersmag.com to get the word out.

Supporting charitable organizations holds a special place in my heart. It's about making a positive impact on the lives of those who may face challenges and giving back to the community that shaped my

upbringing.







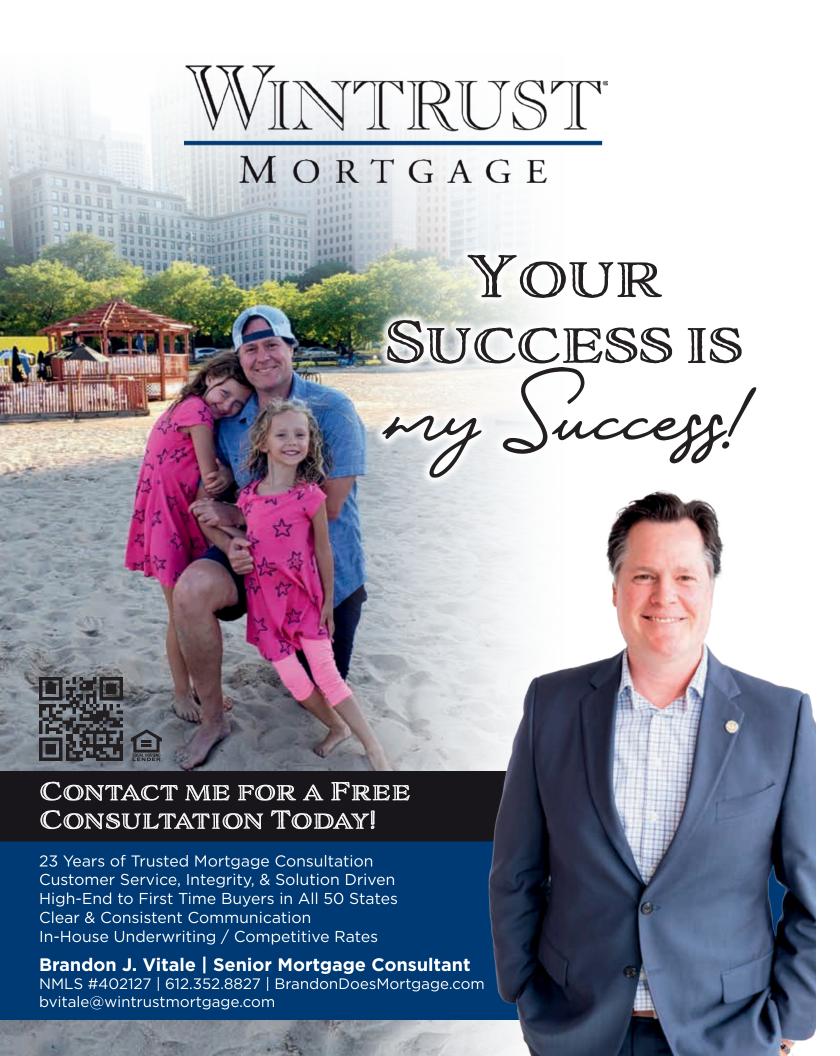








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GRANITE

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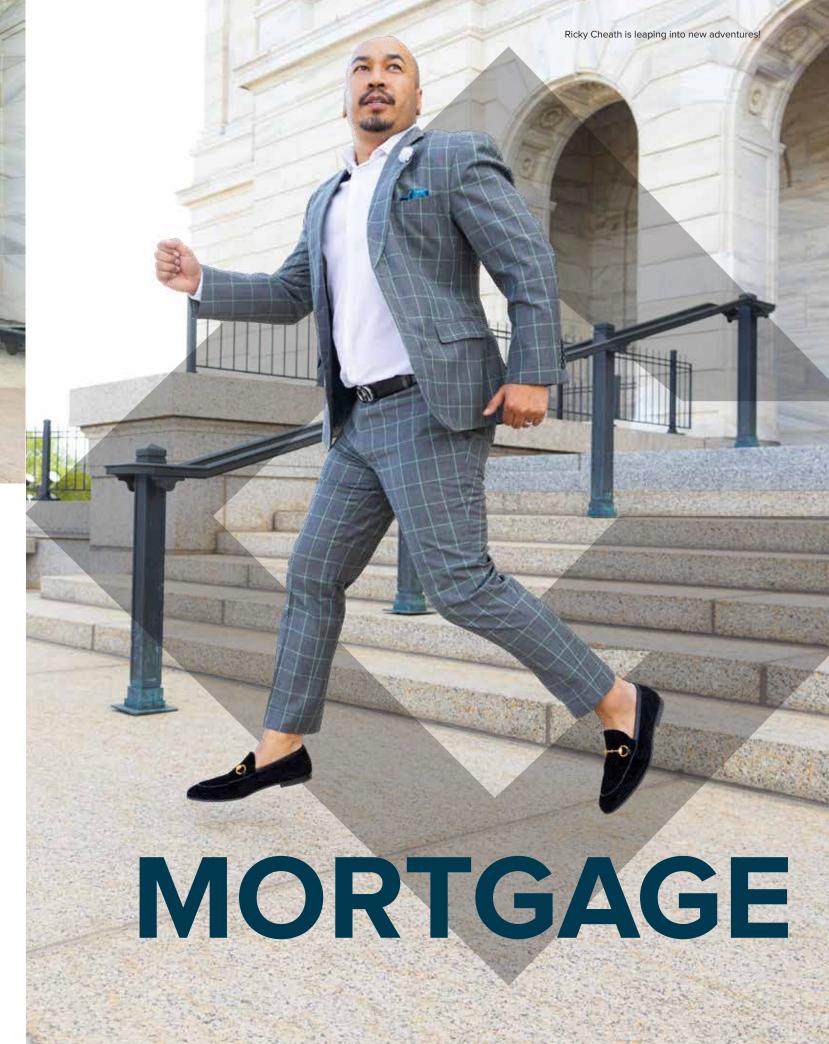
- John C. Maxwell

"I consider myself a dream maker! I get to wake up and help make people's dreams come true. Not only because I'm in the home lending space (and homeownership is part of the American dream), but also because I have the privilege of empowering and inspiring others to be better versions of themselves," shares Ricky Cheath, Senior Vice President of Regional Development and Diversity Lending at Granite Mortgage.

Ricky has been working in the mortgage lending business for 18 years, and he recently switched to Granite Mortgage. Why? "The mortgage industry is changing," explains Ricky, "Restrictions have tightened and there is more fierce competition, so a lot of people are leaving the industry; however, those who have remained are the cream of the crop. As an Independent Mortgage Banker (IMB) with my previous company, I had access to roughly the same things, the same products, but with a micro analysis of things. The competitive advantage I had started to diminish."

Granite Mortgage is a wholly owned subsidiary of Granite Bank. Granite Bank has been a leading local community bank for more than 100 years, and the mortgage division started a few years ago. They have been a Minnesota banking staple led by integrity and innovative thinking, but Ricky and his team are now able to lend in any state. "It is a family-owned company," shares Ricky, "They know the local market and we can use bank portfolio products for deals that don't fit in a normal box. If a customer has good credit and the ability to repay the loan, we can most likely get the deal done."

Ricky adds, "Because Granite Bank was built on the foundation of a community bank, they are always looking for ways to say yes instead of reasons to say no. Their goal is to build relationships, which directly aligns with the goal of most real estate agents.





Because of his new position, Ricky has a greater influence over the organization. He sits on the Executive Board with other outstanding leaders, so he gets to think outside of the box and have a say in trying new things and creating new products. His voice is not diluted at Granite Mortgage. Because the mortgage division is backed by a bank, Ricky and the rest of the Executive Board can do several types of loans and can create new loans that IMBs wouldn't be able to do. "Granite recognizes the changing climate we are in by bringing in inclusive lending practices. I am the same servant leader here, but with a shinier, faster, and more reliable vehicle. The Twin Cities is so diverse! I am excited to help build the Diversity, Equity, and Inclusion division; it's part of what fills my cup," comments Ricky.

Granite Mortgage can offer traditional loans as well as bank portfolio products that don't necessarily meet Fannie Mae's guidelines. Their second home purchase product is one of the best in the market. Ricky also likes their new construction product because it's internal; Granite is also outstanding at commercial lending because they have a capital markets division for their commercial needs.

CEO Jacob Ryder and his father, Jerry Rider, put together an amazing team at Granite Mortgage. Josh Ryder is the Chief Operating Officer, Jeff Williams is the Chief Development Officer, Josh McCarthy is the Senior VP of Sales, Hannah Webster is the Chief of Staff, Brian Fritz is the Senior VP of Business Development, Luke Ryder is the Chief Financial Officer, and Jerry Ryder is the Founder of the Bank. Ricky says you could call them the "dream team of Executive Leadership" or— he smiles— "the Avengers of Leadership."

Jerry Ryder didn't grow up as a bank owner; he came from a family of farmers. His dad encouraged a different path, so Jerry took his advice and became a bank owner all on his own. Ricky connected with Jerry on that because he also came from humble beginnings. As a first-generation refugee who knew he was capable of more, Ricky could respect Jerry's determination of building something out of nothing.

It is no secret that homeownership and real estate builds generational wealth. According to the First American Report, regardless of income level, a home's equity does more to build the average household's wealth than anything else. Ricky knows this truth firsthand.

As a first-generation refugee, Ricky knows what it's like to deal with unstable housing as a child and he also knows what it's like to have stable housing— the difference is tangible. He wants to make homeownership possible for everyone. In his position, he can make dreams become reality for his clients.

Ricky knows that lives are forever changed through homeownership. If a child grows up in a household in which the parent owns the home, they grow up believing homeownership is possible for them as well.

Granite Mortgage Ricky Cheath 612-386-2267 cell Rickyc@granitebank.com @cheath-r



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We look forward to seeing you again at our next event this Fall!

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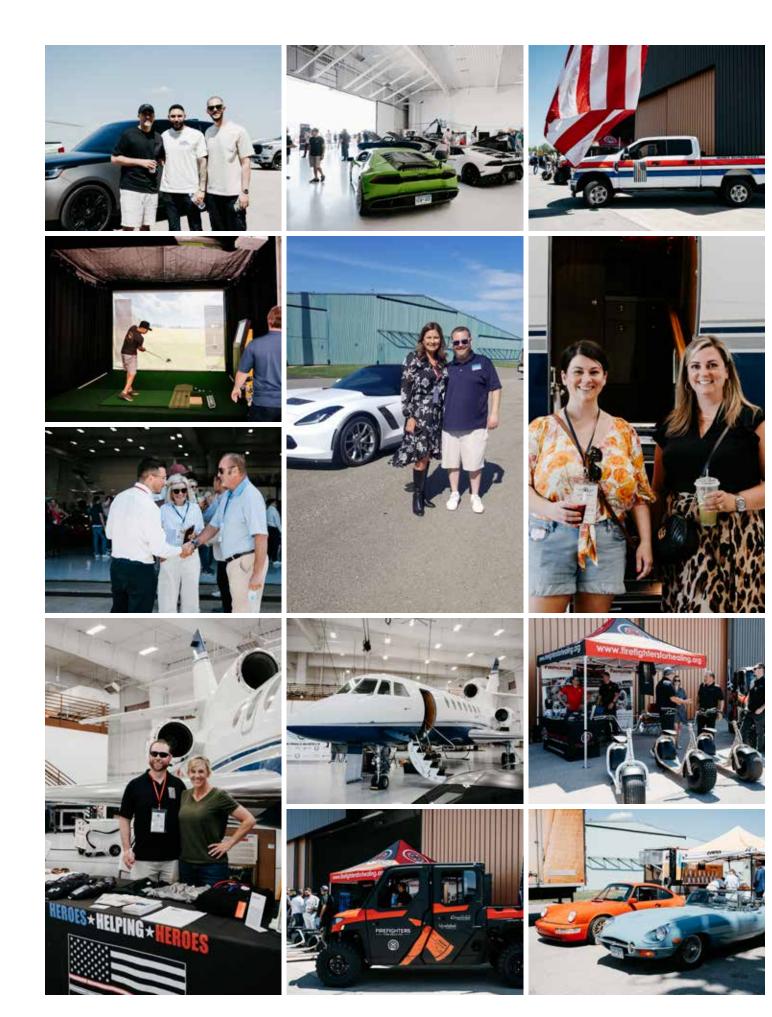














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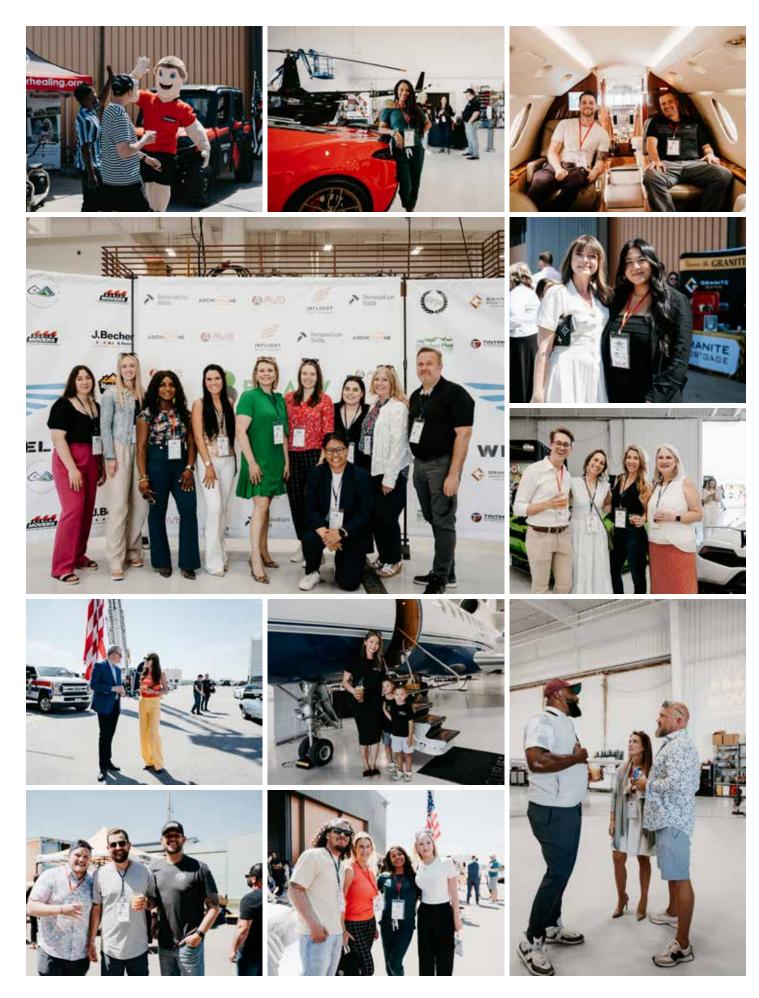


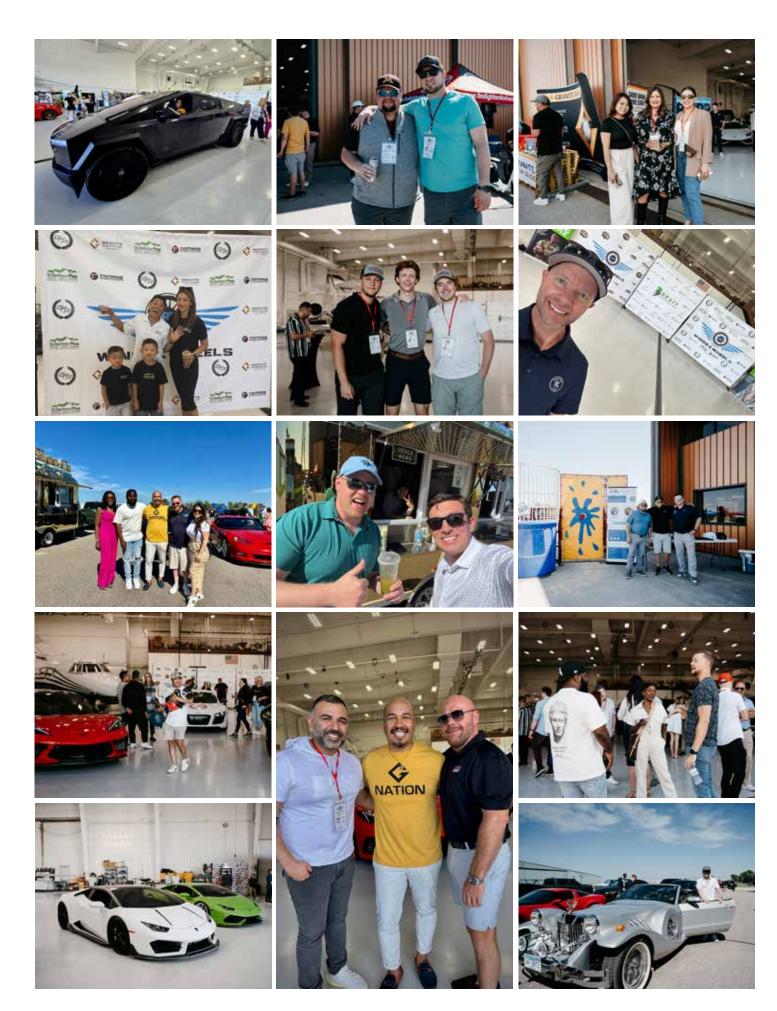




































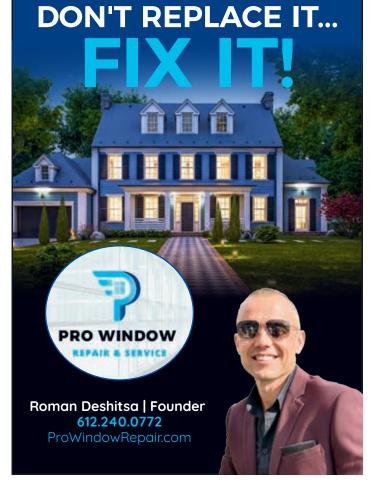














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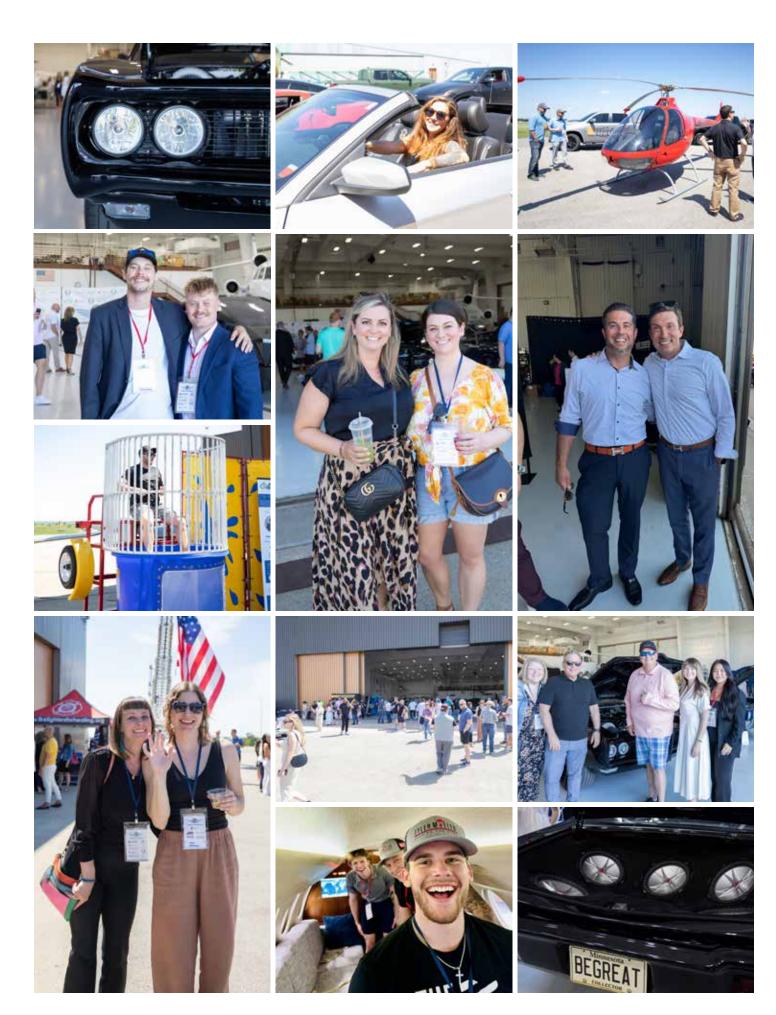


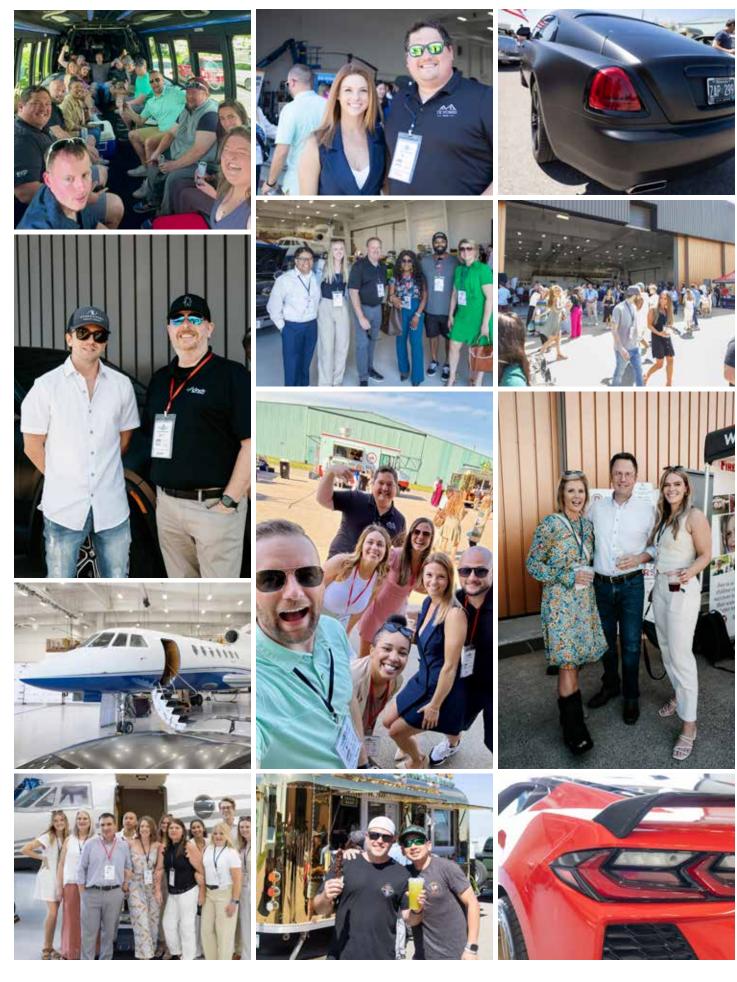






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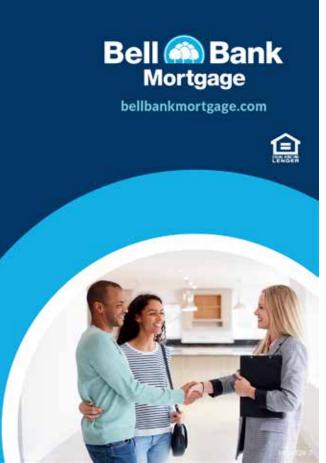
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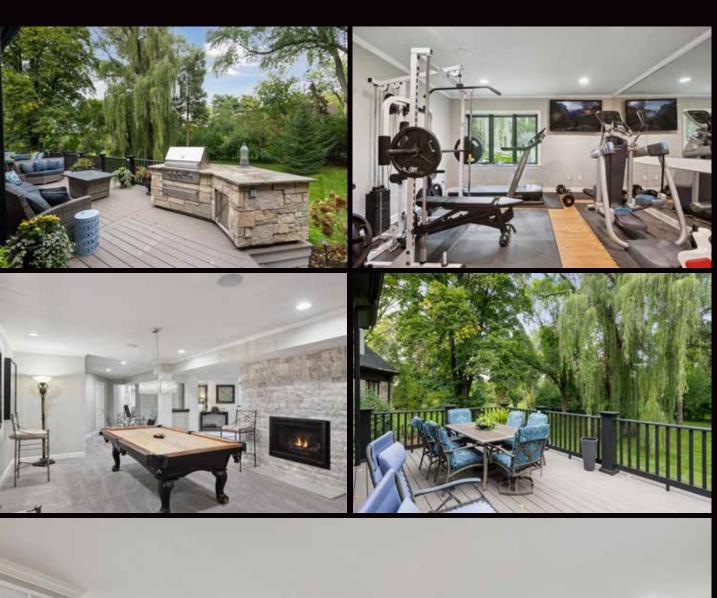
























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