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PUBLISHER'S

Hello December, the Season of Celebration!

As we step into December, the air is filled with festive cheer and the twinkle of holiday lights. This is a month of celebration, a time to gather with loved ones, reflect on the past year, and look forward to the new one with hope and excitement.

December is a time of giving, of sharing joy and kindness with those around us. Whether it's through holiday traditions, thoughtful gifts, or simply

spending quality time together, let's embrace the spirit of the season and spread warmth and happiness.

A wonderful welcome to Absolute Pest Solutions, our newest preferred partner! We're thrilled to have them join our community and can't wait to create beautiful memories together.

As we embrace the festive season, let's keep this quote in mind: "It's not what's under the tree that matters, but who's gathered around it." Here's

to cherishing our loved ones and making the most of this special time.

Wishing you all a December filled with joy, love, and memo-



rable moments. Happy Holidays and Happy New Year to everyone!

Kristin Brindley Owner/Publisher Richmond Real Producers 313-971-8312

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coaching corner By Drew DeMaree

HOW TO BEAT THE HOLIDAY HAZE: **Ways Real Estate Agents Can Refocus After the Holidays**

As the year comes to a close, real estate professionals often spend the last couple of months reflecting on their business. They look back at their successes, examine where they fell short, and attend goal-planning workshops to build new strategies for the upcoming year. But then the holiday season hits! It's a time to catch up with family and friends, enjoy the festivities, and recharge.

Yet, after the last party or the final gift is unwrapped, many agents experience what I call the "holiday haze." It's that period where motivation dips and focus seems hard to find. If you've ever felt this way, you're not alone. The holiday haze is real, but it doesn't have to derail your business plans. Here are five ways to get refocused after the last piece of pie is gone!

1. Review and Reaffirm Your Goals

Once the holiday season winds down, it's time to revisit the goals you set for the new year. Pull out your action plan and look over the key milestones you need to hit. This review acts as a mental reset and reaffirms your purpose. Break your goals into quarterly or monthly chunks to keep them manageable and to track progress more effectively. This way, you can start the year with a clear direction and renewed motivation.

2. Set Up a Post-Holiday Routine

Establishing a consistent routine is crucial to shaking off the holiday mindset. A strong morning routine can help you gain focus and get you back into a productive groove. Whether it's spending 30 minutes organizing your day, exercising, or reading something motivational, this small daily practice can set a positive tone and create momentum to carry you through your workday.

3. Reconnect with Your Sphere

The beginning of the year is a great time to reconnect with your contacts. Start with simple gestures like sending "Happy New Year" messages, making quick personal calls, or dropping by with a small token of appreciation. This proactive outreach not only rekindles relationships but also helps shift your mindset from holiday mode to business mode. Plus,

it's an excellent way to generate new leads and referrals early in the year.

4. Plan a "Quick Win" Initiative

Kickstart the new year by planning a small, achievable project or goal. It could be something like launching a neighborhood-focused social media campaign, conducting an open house blitz, or hosting a community event. Achieving these quick wins can build early momentum, boost your confidence, and lay the foundation for bigger accomplishments throughout the year.

5. Declutter and Organize Your Workspace

A cluttered space can lead to a cluttered mind. Take time at the start of the year to declutter and organize your workspace. Clear out old files, organize your digital tools, and create a clean, efficient environment that promotes productivity. A well-organized workspace not only helps you stay focused but also makes it easier to find what you need quickly, reducing unnecessary stress and distractions.



The holiday haze doesn't have to linger! By implementing these five strategies, you can leave it behind and start the new year with clarity, energy, and purpose. But if you're looking for that extra push to stay on track and hold yourself accountable, consider working with a real estate coach. A coach can provide guidance, objective feedback, and the accountability you need to reach your full potential. Make this the year you invest in your success and achieve your biggest goals!

Drew DeMaree was born and raised in the Midwest and graduated from Johnson & Wales University. He has been a licensed REALTOR® since 2005 and a business coach since 2015. Drew has been recognized as a Top 20 MAPS coach for Keller Williams Realty offices throughout the country. He has



also operated a brokerage that rose to number 1 in closed sales volume in the area for three consecutive years, and founded The Freedom Companies, an independent coaching, training and events business, in 2020.

Drew DeMaree, 804-937-0773, drew@thefredomcompanies.com



TITLE INSURANCE

When you go to Best Buy and purchase a television, you are physically given the television in exchange for money. When you go to the grocery store, you pay the cashier and walk out of the store with your groceries. However, when you buy a house, you aren't handed the land - you are granted title, which is your right to use and possess the property. The instrument that shows this transfer of title is the Deed, which gets recorded in the Clerk's Office after closing in the City or County where the property is located.

However, just because the Deed has been executed and recorded doesn't mean that you are the only person with an interest in your new property. The most obvious example is if you took out a loan to purchase your home. Your lender has a lien on the property until your mortgage is paid off. If a contractor performed work on your house and you never paid them for their labor, they can file a mechanic's lien on the property which

will remain until they have been reimbursed and the lien and been released. The purpose of title insurance is to give the buyer full assurances that, when they purchase their home, they will be protected and receive full rights to their property and sell it without a hitch.

Before offering to issue a title insurance policy, a title company will run a title. It shows outstanding liens on the property and any recorded judgments against current or prior owners. After the title search is done, the title company will prepare what is called a Title Commitment or Binder, which summarizes what was found in the search and lists all of the potential title issues that have to be cleared up before the title company will issue the policy.

So, what issues will your owner's title insurance protect you from? Below are some examples of potential title defects that may be covered under your policy:

- Improperly executed documents (ex. a deed was not properly notarized)
- A legal document was improperly recorded or indexed
- Mistakes in the legal description (ex. improper lot number or acreage)
- Forged signatures
- Incorrect interpretation of a Will
- Undisclosed Heirs
- · Judgments against prior owners
- · Unreleased mortgages
- Unpaid taxes
- Fraudulent Deeds

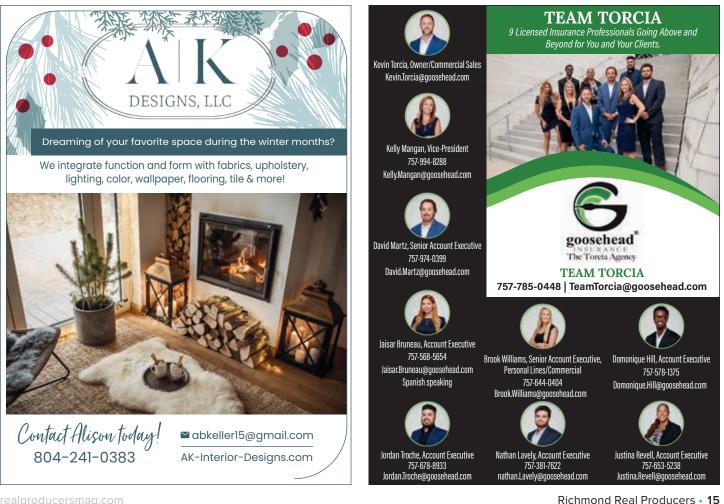
You might ask - if there is a title search done on the property prior to closing, why can't all of these potential issues be dealt with before I purchase my home? The reality is that there are a number of potential title defects that can't be discovered with even the most thorough search. For example, as noted above, a title search isn't going to show that a Deed was indexed incorrectly or that an unknown heir didn't sign away their interest in the property. In addition, a title examiner isn't going to be able

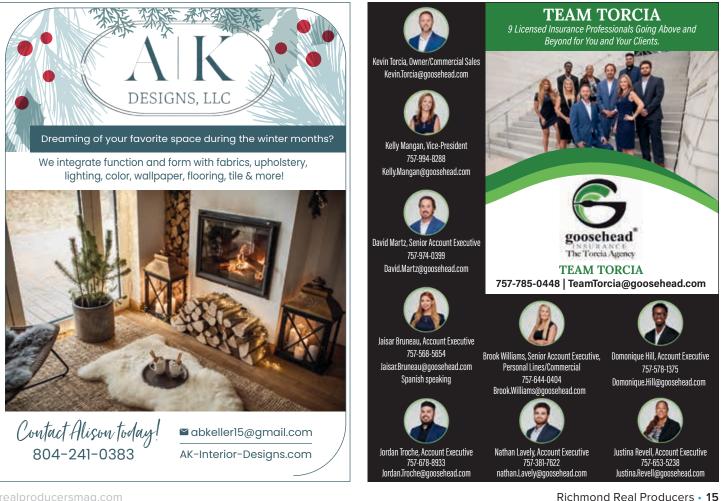
to tell by looking at the face of a Deed that the grantor wasn't mentally competent to sign it or that a signature was forged.

If, down the line, there ever is a title claim against your property, your policy will cover the costs associated with defending that claim and perfecting the title (up to the face amount of the policy). But where your policy really comes in handy is when you go to sell or refinance your property. If a defect is revealed when you go to



E. Sean Tluchak is the founding partner of Tluchak, Redwood & Culbertson, PLLC. He is a licensed attorney with over 23 years of experience in real estate transactions and litigation. He stays sane by fishing and surfing with his family in the Outer Banks.





sell your title company will usually indemnify the Buyer's title company and you proceed to closing with no delay or harm to you. If you refinance - then if you use the same title underwriter then you get a discount and they only have to update from the time you bought it!

Another new kind of fraud is popping up all over the country - fraudulent Sellers. People are actually pretending to be the Seller and selling property they don't own. Enhanced

title coverage should cover all the legal expenses to get the title correctly recorded in your name. While it seems like one of those things that would never happen to you, it can, and that's why we insure the things that are the most important to us. Obtaining title insurance really is a small price to pay for potentially hundreds of thousands of dollars' worth of protection. Even if you end up never having to pull out your policy and make a claim, a title policy will let you sleep more easily at night.





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The holiday season offers a perfect opportunity to reconnect with family & friends... real estate professionals can feel a bit of a 'haze' once the the last present is unwrapped.

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Erin Melton

The Heart of Service

Erin Melton, a seasoned Realtor with eXp Realty, brings over 23 years of experience and a personal touch to every real estate transaction. Known for her hands-on approach, Erin has successfully managed countless sales, all while prioritizing meaningful relationships with her clients. Her dedication to exceptional service and attention to detail set her apart in the competitive real estate market.

Charting Her Course

Before entering real estate, Erin worked in retail while raising her family. Her experience as a stay-at-home mom and her passion for building connections with others propelled her toward a career where she could make a lasting impact. In 2001, a serendipitous encounter with a newspaper ad that promised to pay for her real estate school set her on the path to becoming a Realtor. "I never had the intention of becoming a Realtor," she explains, "but it turned out to be a natural fit."

With real estate as her life's work, Erin embraces the challenges and rewards of the industry, driven by a passion to make a meaningful difference in the lives of her clients and the community she serves.

Today, Erin serves as an associate broker and the leader of The Melton Team, including herself, her husband, fellow Realtor Emily Wagner, and two full-time assistants. Despite facing industry challenges and attrition, she has maintained a strong focus on building a supportive team environment. Last year, she achieved a remarkable \$16 million in sales volume through 35 transactions, and her projected volume for 2024 stands at an impressive \$23 million. Erin's commitment to excellence has not gone unnoticed. She has received several awards throughout her career. Her accolades include multiple platinum-level and top-producer recognitions. However, she keeps her five consecutive ICON awards from eXp Realty on display. "They're not only based on production but also on how I've contributed to my real estate community as a whole. Being rewarded in company stock for simply doing what I've always done is an incredible motivator," Erin explains.

As Erin reflects on her past, she acknowledges that her experiences—from the intense hardships of remaining in the industry during The Great Recession to becoming a mother at a young age—have shaped her into a compassionate advocate for her clients. "I strive to be a safe place for them," she notes. Today, real estate is not just a job for Erin; it is her life's work, allowing her to make a meaningful impact in the lives of those she serves.

Family Life and Shared Adventures

Erin's life revolves around a deep sense of family and shared experiences. She married her middle school and high school sweetheart, Bryant. They recently celebrated their 29th wedding anniversary. This summer, the two traveled through Europe for two and a half months, visiting ten countries while maintaining work commitments to clients back in Richmond. "It was life-altering," she states. Ironically, Erin's maiden name also began with an M. "When you always have the same homeroom, lockers beside each other, and yearbook pictures beside each other, I guess it's destiny," she jokes. These empty-nesters have two grown children: McKenzie, 30, and Ryan, 27.

Lifelong lovers of animals, The Meltons currently have two pets. A Beagle/ Pomerian/Border Collie rescue dog named Podito. As Erin quips, "Because no one can actually just go 'look at puppies." They also have a tuxedo cat named Chuchubee, the latter of whom was found by Bryant one early morning. "This beautiful kitty jumped out of his car, meowing and purring," Erin recalls.



Outside of family, Erin is passionate about nature and community. She enjoys picking up trash everywhere she goes and while paddleboarding, particularly in the reservoir behind her home and during her annual trip to the Outer Banks.

Erin is also dedicated to giving back through her women's club, The BWC. Serving as the club's newsletter editor, her club supports various charities focused on supporting local young adults who have aged out of foster care, addressing period poverty among girls in Richmond, helping combat local hunger, supporting animal shelters, and offering scholarships to local high school seniors.

Looking Into the Future

For Erin, a guiding philosophy shapes her personal and professional aspirations. "Leave everything better," she states, echoing a commitment to improvement. Inspired by The Shawshank Redemption, she also resonates with the quote, "Get busy living or get busy dying." These principles align with her approach to mastery, which she defines as "consistently going beyond our limits."

Erin's vision for success transcends traditional metrics. "I want to use my knowledge and skills to make a difference in the lives of people who come to me for help in my community and be a better version of myself each year than the previous one," she explains. This perspective emphasizes personal impact over financial gain. Success, for Erin, is about witnessing genuine progress in the lives of those around her.

As for her future, Erin aims to grow her business organically while nurturing meaningful connections. Her YouTube channel, launched in 2022, has been pivotal in helping her establish a niche audience and long-term relationships with clients. "I want to continue to grow and cultivate my channel," she notes. Locally, she aspires to be recognized as an expert in Chesterfield and Henrico, where she has already made significant strides in the resale market.

Travel is another integral aspect of her goals. "I want to ensure that at least one month every year, I am traveling somewhere and working from abroad," she asserts. Her commitment to family compliments this desire for exploration as she seeks to create lasting memories with her husband and children.

Erin also has an eye on environmental advocacy. "I'd love to start a nonprofit dedicated to picking up

trash and keeping trash out of our waterways," she reveals, reflecting her ongoing passion for community service.

As she reflects on her journey, Erin emphasizes the importance of authenticity and carving out a unique path in real estate. "Don't be afraid to be yourself and make peace that you're not the right fit for everyone. Finding your niche and concentrating on a small territory is key. " She also acknowledges the need to first succeed with strangers, noting that people who know you from other aspects of life need to see this before viewing you as an expert in real estate. "If you can combine these elements- authenticity, finding your niche, staying hyper-focused on a small territory, thriving with new clients first to solidify your expertise —that's the formula for becoming a top producer. Ultimately, remember that success is not about competing with others but self-improvement. It's always you versus you."



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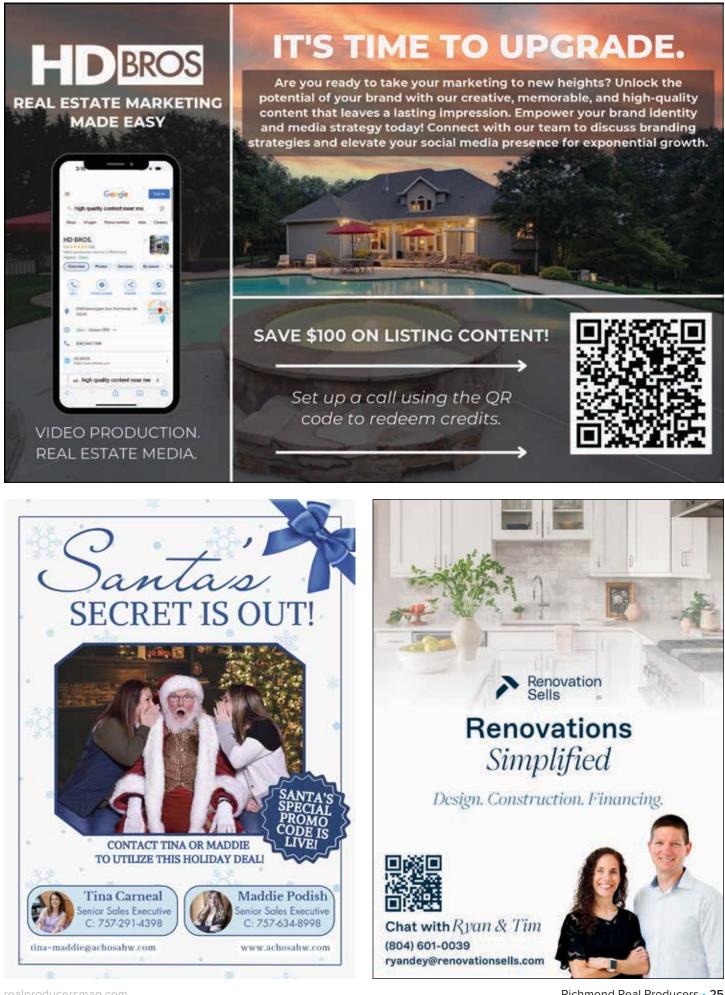
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Redefines Real Estate Relationships

Kristi Rike's real estate journey is driven by one core principle: people first. With a back ground as a Speech-Language Pathologist for over 20 years, Kristi naturally brings a deep sense of care and commitment to her clients, treating every transaction as a chance to help and make a lasting impact. As a solo agent, she offers a highly personal approach—clients work directly with her from start to finish, becoming part of her extended family. Known for her dedication and hands-on style, Kristi's business thrives on referrals, a testament to the trust she builds in every relationship.

Embracing the Journey Ahead

Kristi grew up in the small town of Salem, Virginia, with her parents and older brother. As the first in her family to attend college, she pursued her education at Radford University, earning both undergraduate and graduate degrees in Speech Pathology. Her interest in this field sparked while volunteering at a special needs camp, where she discovered her passion for helping others.

Reflecting on her upbringing, Kristi acknowledges the challenges she faced. "I grew up in a family with a history of mental health issues and addiction," she explains. These experiences shaped her understanding of patience and compassion, which have guided her throughout her career. Kristi worked as a Speech-Language Pathologist in different environments, such as hospitals and schools. During this time, she became skilled at understanding and managing the complexities of human emotions and providing care.

Despite her fulfilling career, Kristi felt the need for a change. Inspired by friends and family in real estate, including her motherin-law, a broker in Florida, she decided to pursue a new path.

Transitioning into real estate in 2019 allowed Kristi to leverage her skills in

Currently, Kristi operates as a solo agent under Shaheen, Ruth, Martin & Fonville. Since starting her real estate career, she has quickly established herself as a prominent figure in the industry. In 2023, Kristi achieved an impressive sales volume of over \$6 million with nine transactions, showcasing her dedication and effectiveness as a realtor. Although she projects a lower volume of just under \$4 million for the upcoming year, Kristi remains focused on building strong, lasting relationships with her clients.

building meaningful connections. This shift has enabled her to make a difference in the lives of her clients, especially those facing significant life changes. For Kristi, real estate is not just a career; it's a way to continue her lifelong commitment to helping others. Kristi's excellence has not gone unnoticed. In her first year at the brokerage, she was honored with the Rookie of the Year award, and she has consistently been recognized as a top producer in the years since.

Up Close and Personal

Kristi's family is at the heart of her life. She married her husband, Chris Rike, on September 15, 2021, just four days after the tragic events of 9/11. "We felt so guilty celebrating and considered postponing our wedding," Kristi recalls. "In the end, we decided to stick to our date, and it ended up being the most beautiful thing ever."



Together, Kristi and Chris are parents to three children: Jackson (20), Addison (19), and Olivia (14). Jackson is a junior at James Madison University studying Justice Studies while also completing requirements for Officer Candidate School for the Marines, while Addison pursues nursing at George Mason University, aiming for a career in labor and delivery. Olivia, the youngest, enjoys cooking and spending time with friends as she explores her interests.

The Rikes share their home with two dogs and two cats. "AneBelle and Tula look identical, except one is 35 pounds and the other is 10 pounds," Kristi quips. Family movie nights with homemade popcorn are a cherished tradition, and Kristi remains engaged in her community as a Nabor for NaborForce, continuing her passion for helping others.

Sailing is another love for Kristi and Chris, who recently completed their 11th bareboating trip in the South of France. "My husband is the captain!" she adds excitedly. They have plans to sail to the British Virgin Islands, Croatia, Greece, and the Pacific Northwest.

Kristi also aspires to be trained as an end-of-life doula, which stems from her desire to help others navigate challenging transitions. "Speaking about death was taboo in my family, but it has intrigued me," she explains. Additionally, she serves as the Director of Community Outreach for Jacob's Chance, a non-profit providing inclusive programs for individuals with developmental disabilities. Her commitment to making a difference is evident in her personal and professional life.

Future Focus

As Kristi looks ahead, her guiding principle remains clear: a commitment to serving others. This belief shapes both her personal and professional aspirations.

Professionally, Kristi aims to continue thriving in her career, focusing on her dedication to helping others. With a short-term goal of growing her business solely through referrals, she emphasizes building genuine relationships with her clients.

In the long term, Kristi envisions a semi-retirement that will allow her the flexibility to work in real estate and as an end-of-life doula. She recognizes that full retirement wouldn't suit her active lifestyle, as she thrives on engagement and purpose. Personally, Kristi is dedicated to supporting her children as they navigate their life journeys, hoping to be a positive example for them. She also looks forward to future travel adventures once her kids have completed their education.

In her work, Kristi prides herself on being straightforward and accessible. She is committed to ensuring her clients feel supported throughout the home-buying and selling process. Kristi's vision for the future is rooted in service, family, and personal growth.

As Kristi reflects on her journey in real estate, she emphasizes the importance of authenticity for aspiring top producers: "Be genuinely you, and the rest will fall into place as it is supposed to," she concludes.



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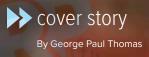






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Driven By Passion, Defined By Progress

Matt Cullather of Real Broker is known for his friendly demeanor and outgoing personality. With a creative approach to real estate, he connects with clients in a genuine way. Matt values staying informed, making it a daily habit to follow the news through various media channels. While he may not be an avid reader, he prefers audio-visual content and social media to stay up to date. This modern approach reflects his commitment to engaging with the world around him, enhancing his ability to serve his clients effectively.

A Foundation in Real Estate

Originally from Chesterfield, Virginia, Matt's connection to real estate runs deep. Growing up in a family of builders and brokers, he was exposed to the industry early. "I grew up in the business," he recalls. "My dad and grandfather were custom home builders, and my mom and grandfather owned small real estate brokerages in Chesterfield." This foundation set the stage for Matt's eventual career in real estate.

After graduating from L.C. Bird High School in 1995, Matt attended Coastal Carolina University for a year before returning home to enroll at Virginia Commonwealth University (VCU). However, the tradi-

tional college path did not suit him, and he decided to leave school. Instead, he juggled multiple jobs while obtaining his real estate license. "In my first year in real estate, I balanced working in real estate with



MATT CULLATHER

B





Sandy Cullather (Mom) with Matt Cullather



three other jobs: full-time medical sales, bartending five nights a week at P.F. Chang's, and running a nightclub promotion business," he explains.

Matt began his formal real estate career 21 years ago with Hometown Realty, where he spent 15 years and eventually opened and managed two offices. During this time, his Chesterfield office became one of the fastest-growing offices in the Richmond area. After a brief stint at eXp Realty for four years and growing a team of 145 agents, he transitioned to Real Broker, launching the company with a few other team leaders and brokers in March. Remarkably, within just seven months, Real was ranked second in units sold and third in volume out of over 600 companies in Richmond last month and is continuing to grow market share locally. Cullather stated, "I feel like this business model we have at our company is the best in the business and the future of real estate."

Matt's entrepreneurial spirit has driven him beyond traditional real estate transactions. "We're doing renovations, additions, building, mortgage, title, flipping, and wholesaling," he shares. His commitment to helping clients, particularly first-time homebuyers and those looking to move up, defines his approach to real estate. "I love helping first-time homebuyers, especially those who have been renting for years and have finally reached a point where they can achieve homeownership," he states.

As both a real estate agent and team leader at the Cullather Group, Matt has established himself as a formidable force in the industry. With a career that boasts over a thousand homes sold and a remarkable total sales volume exceeding \$350 million, his achievements speak volumes about his dedication and expertise.

In the past year alone, Matt has continued to build on his success, significantly contributing to his team's performance. His leadership extends to a group of five agents, all of whom share his commitment to excellence in real estate. This collaborative approach has not only enhanced





their collective results but has also positioned Matt as respected mentor in the field.

Recently, his efforts were recognized on a national scale when he was ranked among the top 25 agents across the country within Real, a rapidly growing brokerage that operates in all 50 states and four provinces in Canada. "I was just named one of the top 25 agents for the last quarter," he says proudly, "and I was ranked 20th out of more than 23,000 agents nationwide." This accolade highlights Matt's ability to compete at the highest level within a vast network of real estate professionals.

Family and Passion

Matt's personal life is deeply intertwined with his family and shared interests. He is married to Erin, and they have a diverse and accomplished family together. Their 23-year-old son, Grayson, is making strides in the motorsports world, working for Joe Gibbs Racing in North Carolina. "We're really proud of what Grayson accomplished in driving Late Models and working in NASCAR for the last four years," Matt shares.

in North Carolina. "We're really proud of what Grayson accomplished in driving Late Models and working in NASCAR for the last four years," Matt shares.
Their younger children are also following their passions. Blake, 17, is an athlete who plays competitive golf
When he's not focused on real estate or supporting his family, Matt enjoys traveling and playing golf. These hobbies provide him with a balance between his demanding career and personal relaxation. "I love to travel and play golf; it helps me recharge and connect with friends," he shares.

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a	and basketball at Trinity Episcopal High School.
	Meanwhile, 16-year-old Addison shines as a com-
	petitive dancer, attracting attention from several
le	colleges looking to recruit her. "Our kids are really
ıe	dedicated to their pursuits, and we support them
	wholeheartedly," Matt notes.

Family is not just important to Matt in his personal life; it also extends into his professional world. His wife, Erin, holds a real estate license, as do his mother, Sandy, who is part of his team, and his brother Mike and sister-in-law Erica Cullather, both also licensed with Real. "It's more of a family business not only with my immediate family, but our Real community of agents feels like an extended family," he explains, highlighting that four of his local agents are family members within a team of 220 agents.





Looking Into the Future Matt maintains a forward-thinking approach, both personally and professionally. He prioritizes staying informed regularly and following the news through various media sources, including newspapers and social media. "I prefer audio-visual content and social media, where I can watch and listen rather than flip through pages," he explains. This commitment to staying updated reflects his proactive mindset, which is crucial for navigating the ever-changing landscape of real estate.

In the next 5 to 10 years, Matt's ambitions remain clear: to achieve more, sell more, and help more people and agents. "My goal each year is to continue growing in every aspect," he states. A significant part of this growth involves coaching and mentoring both new and experienced agents. His passion for helping others succeed is evident in his commitment to education; he hosts a real estate licensing class monthly, enabling participants to earn their licenses in just four days.

"Vision and goal setting are central when I coach and mentor," Matt emphasizes. "I focus not on where you are but where you want to go." This approach not only helps agents navigate their careers but also fosters a supportive environment where they can thrive.



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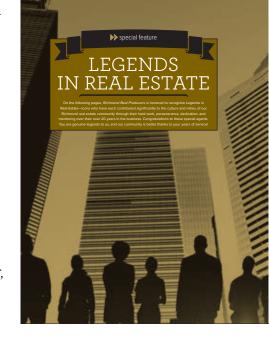
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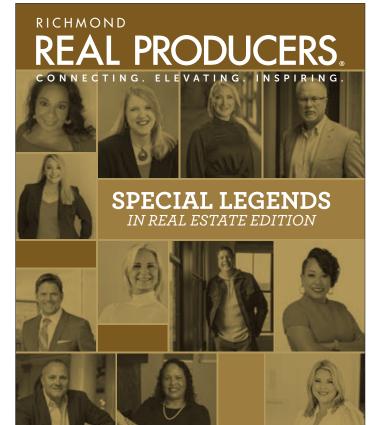
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TOP 100 STANDINGS

Individual Closed Data as reported to the MLS from Jan. 1 to Oct 31, 2024

Office Name

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List **List Volum** Total \$ Sold Total Units Units

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Rank	Name	Office	List Volume (Selling \$)		Total \$	Rank	Name	Office

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Rank Name	Office	List	List Volume	Sold	Sell Volume	Total	Total \$	Rank	Name	Office
		Units	(Selling \$)	Units	(Buying \$)	Units				

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TOP 100 STANDINGS

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