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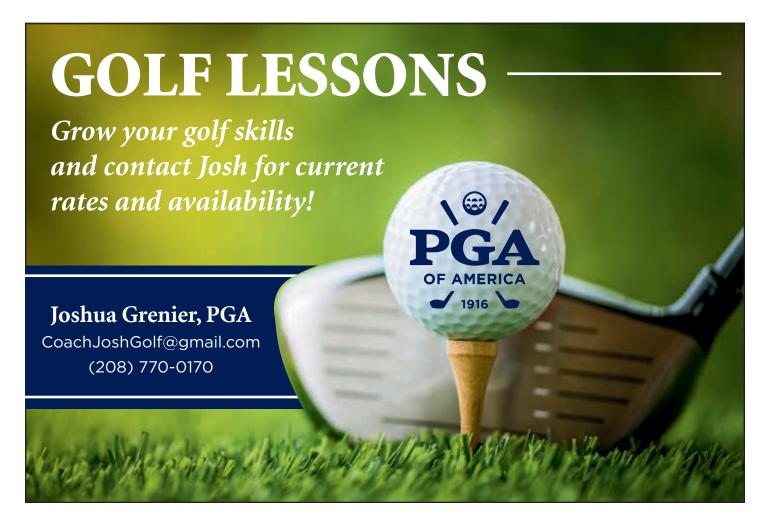








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Top Producer: Jacob Mack



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MEET THE

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EVENT RECAP

Luncheon at Fete!

Fun times at Fete at our November Luncheon with top agents and our real estate preferred partners! We had a few guest speakers Katlyn Sol regarding closing gifts and Stan Orlowski with legal services. Hope to catch you at the next one!



















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AINA WINER



"Real estate, for me, isn't just a career—it's the fulfillment of a lifelong passion for creating spaces where families feel connected and truly at home."

From Numbers to Neighborhoods

I've always loved solving puzzles. After graduating with a degree in public accounting, I immersed myself in numbers and spreadsheets as an auditor at Moss Adams in Scottsdale, AZ. By day, I analyzed financials, but on weekends, I was drawn to \$6 million open houses, captivated by the beauty of each space and the stories they told. What began as a weekend hobby quickly fueled my fascination with real estate and deepened my romantic view of homeownership. Looking back, this was the start of my journey in real estate, even though I wouldn't formally pursue it until the end of 2020.

Inspiration Along the Way

Feeling unfulfilled in public accounting, I set out to find a role that allowed me to tap into my creative side. I joined a real estate company focused on designing beautiful, curated spaces for clients ranging from entrepreneurs to corporate giants like Amazon, Facebook, and Google. After transitioning into sales, I became inspired by the visionary entrepreneurs I worked with. This blend of creative design and meaningful client connections ultimately led me to pursue my own path in real estate.

A Fast Start and a Passion for Excellence

I returned home to Spokane at the end of 2020, focused on studying for the real estate exam, and passed it on my first try. By January 2021, I hit the ground running, committed to providing clients with a straightforward, low-pressure home-buying journey where they felt informed and supported every step of the way.



That first year, I was honored to receive "Rookie of the Year" at my firm—a recognition of how my relationship-driven approach resonated with clients in an office of over 80 agents. Today, with a total career volume of \$26.5 million, I continue to offer a curated, high-touch real estate experience, ensuring exceptional attention to detail and transparency so my clients feel confident, supported, and truly valued in every decision.

RISING

MEET

Why I Do What I Do

For me, real estate is deeply personal. It's about helping families find not just a house, but a place where they genuinely belong. As a third-generation Washingtonian, I know how much a community shapes who we are, and I want each client to feel connected, supported, and confident in their real estate decisions. Growing up, my neighborhood felt like an extension of our home—doors were always open, and kids moved freely between houses. Some of my happiest memories were on Sundays after church, when my extended family gathered for a big meal. Those gatherings taught me the true meaning of home: a place of warmth, connection, and belonging. It's part of why I love real estate—helping others find a place to create lasting memories is incredibly fulfilling.

Beyond Home: Exploring the World with Leo

While I've always been a competitive hustler, becoming a mother has inspired me to grow in new ways, motivating me to go above and beyond every day. My one-year-old son, Leo, and I love traveling together, exploring destinations like Hawaii,



Photo by Abby Zarate. Instagram @abbymaeclayton



California, Florida, Arizona, and our favorite camping spots at Priest Lake in Idaho. Introducing him to new places and ways of life has become a priority, and each adventure is a chance to share my passion for exploration and learning.

Looking Forward

As my business grows, I'm thrilled to be building a dedicated team focused on delivering seamless, personalized service that evolves with my clients' needs. I recently welcomed my right-hand woman to manage all marketing and administration, which allows me to focus on playing "home matchmaker" by pairing clients with spaces that truly feel like theirs. Together, we look forward to providing families with exceptional support, fostering meaningful connections, and helping clients find their dream homes where they can create lasting memories for years to come.



66

The truest luxuries in life are time, health, a quiet mind, slow mornings, the ability to travel, and a home filled with love.









Joshua Murray

SENIOR LOAN OFFICER

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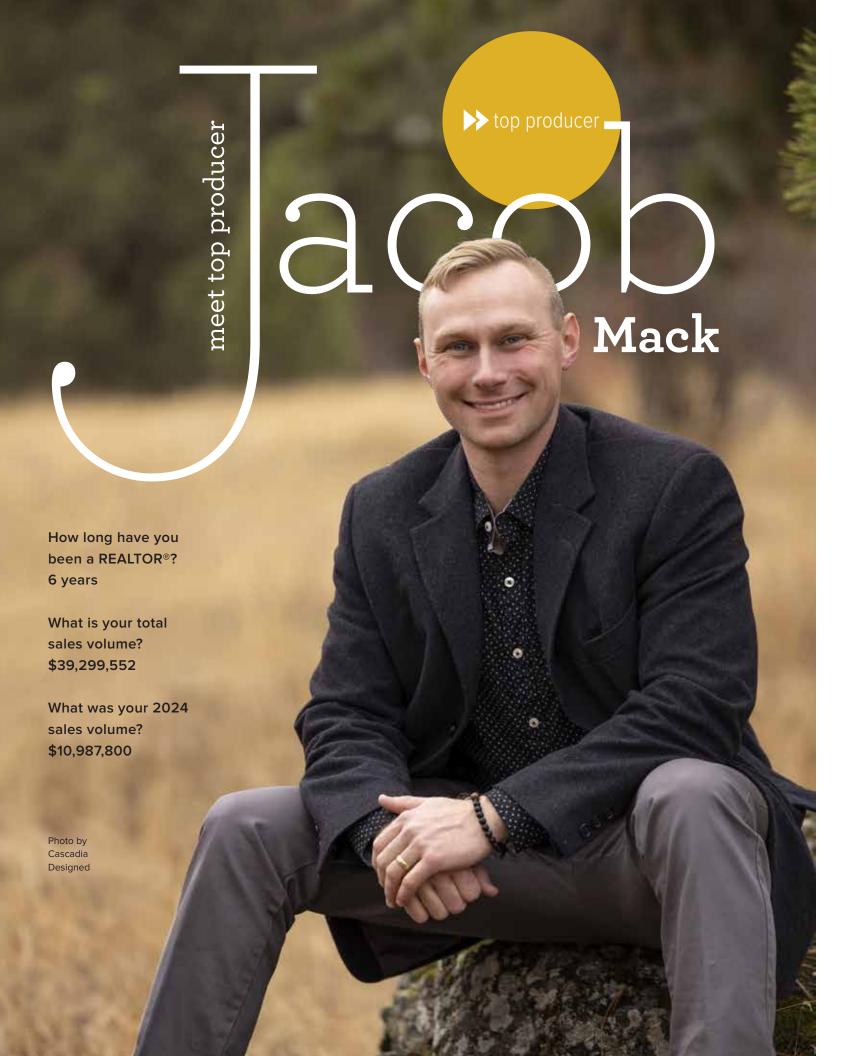
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A Little Bit of Background

It all began on June 2, 1994, when I opened my eyes for the first time... well, maybe that's beginning too far back. It does bring me to my childhood, though. I was born into a big Catholic family with seven kids—four boys and three girls. I am the third child and the oldest boy. My parents grew up in Spokane and were married here. After college, my dad took a job as an engineer at Boeing in Everett, WA, where he has worked for the past 35+ years. My parents decided to homeschool their children, which was a big undertaking, especially since it wasn't in either of their backgrounds and because there were seven of us. They did a fantastic job, though, and I wouldn't change it for the world.

Going Off to College

When I was a kid, I wanted to be an archaeologist, but once my mom told me that archaeologists had to write a lot of papers, I quickly decided that wasn't the career for me. Like most 18-year-olds, I started college without any idea of what I was really good at or what I wanted to do with my future. My dad and I have always shared a lot of similarities, and being an engineer himself led me to pursue the same field of study. After barely



scraping by (and even failing) several community college science classes, I realized that maybe engineering wasn't for me. I came close to dropping out, but I had heard that business degrees were very versatile and a somewhat less strenuous academic endeavor. I changed gears and decided to give the business department at Eastern Washington University a try. I'm glad I did because studying business just clicked. And because I met my wife at EWU, which made it absolutely worth it.

My Chapter in the Army National Guard

I have always had a high appreciation for our service members, and college was starting to sound very expensive, so in 2013, I enlisted in the Washington Army National Guard. I was trained as a "Horizontal Construction Engineer" (heavy equipment operator) but was immediately assigned to a combat engineer unit in Yakima, WA. I had many challenging, yet constructive experiences while serving in the National Guard. Some of my experiences included wildland firefighting, riot control, helping run statewide food banks during the 2020 pandemic, and training troops for overseas deployments. There were moments that proved to be some of the hardest of times, as well as some of the best. I think my experience in the military really helped to bolster my sense of responsibility, hard work, and service to others, despite not always getting something in return.

Real Estate - An Unexpected Path

I graduated with my business degree in 2017, but the idea of a regular 9:00–5:00 desk job had always sounded like a nightmare to me. My wife and I married in September 2017, so to support my new family, I decided to pursue a full-time position as a recruiter for the National Guard. After unknowingly missing the government's application deadline by just 25 minutes, I concluded that the Lord had very obviously closed

that door. My mother-in-law had been a REALTOR® in Coeur d'Alene for a couple of years, and she recommended the industry, thinking it would be a great fit for me. I have always found it humorous: I went from pursuing military recruiting (one of the most secure, benefits-rich jobs) to jumping head-on into an ever-changing, less-than-secure career field that offers close to zero traditional "benefits." The failure rate for agents is incredibly high in the first couple of years, but from the start, I was determined to beat those odds no matter what it took.



My Journey Along the Way

Starting out as a new agent with no experience in the industry proved to be an incredible challenge. My first couple of years were slow, with my first sale not coming until eight months in. I worked part-time bartending in the evenings and serving my monthly weekend for the Guard, which helped us stay afloat. When the 2020 pandemic began, my job as a bartender came to an end. An opportunity arose for me to work as the "safety officer" for the National Guard's task force assisting 38 food banks across the state. The position offered a somewhat flexible schedule, allowing me to continue my real estate business simultaneously. Like a lot of agents, my business began to really pick up toward the end of 2020. During this time, we were able to live off the full-time military income while saving and investing in real estate. For the sake of family life and my real

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estate business, I decided to separate from the National Guard in 2021 after eight years of service. That was when I launched into real estate full-time with no fallback plan.

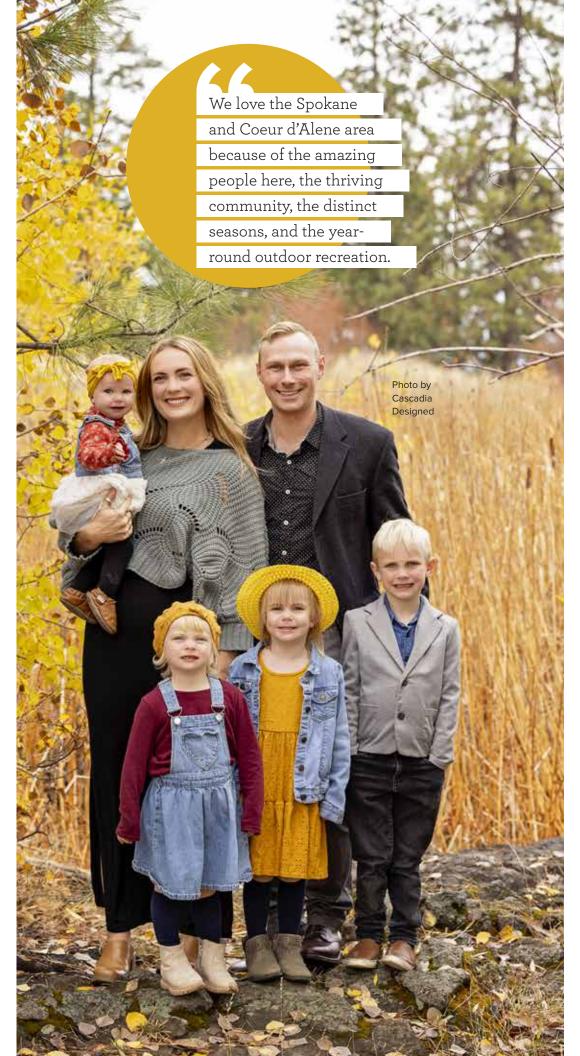
How Is Business Today

Despite the shift in the market this past couple of years, I have been blessed with incredible clients and continued success. 2023 ended up being my record year with \$9,447,300 in sales, and 2024 is on track to take the trophy with \$10,987,800 in sales. I have been a solo agent this entire time but have plans to make my first hire and continue to scale my business in the coming years.

Real Estate Investing -The Good, the Bad, the Ugly

The first property I ever bought was a duplex in Cleveland, OH, in 2019, which I still own today. At the time, I didn't have much liquidity but wanted to jump into real estate investing with what I had. The Cleveland market allowed me to get into the game cheaply and with relatively low risk. My wife, Maddie, and I really enjoy hands-on work, and in 2020, we found out about a little beach bungalow in Liberty Lake that we couldn't pass up. With the help of my in-laws, we remodeled the house from top to bottom and lived there for two years. As we started having kids, we quickly outgrew that house. The weekend our third child was due, we learned about a nearby house that needed a lot of work and would be hitting the market shortly. We jumped on the opportunity and have been remodeling it over the past couple of years. We kept our bungalow as a rental for a few years but ended up selling it this past fall. Since then, I have ventured into private lending for others' investment endeavors. Now for the bad and the ugly... It was my bright idea to buy a house to flip in San Antonio, TX, in March of 2022, which coincidentally was the single highest point of the real estate market. Everything

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that could possibly go wrong did. We decided to refinance it and rent it out in hopes of selling once the market recovered. It has been a thorn in our side from day one, and we are still attempting to sell it. As painful as that "investment" has been, I have learned from my own mistakes, which helps me guide my clients to avoid similar pitfalls. I've also come to realize that there is something to learn from every scenario, good or bad.

My wife, Maddie, grew up in Coeur d'Alene, and we met while attending

Eastern Washington University. We have been married for seven years

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Family Life

now, and the Lord quickly blessed us with four kids in five years. Our oldest is a boy, and the next three are girls. Maddie and I were both homeschooled growing up, and we plan to homeschool our children as well. We love the Spokane and Coeur d'Alene area because of the amazing people here, the thriving community, the distinct seasons, and the year-round outdoor recreation.



What are some of your hobbies?

One of my favorite things of all time is overnight backpacking. I've always had a great love of mountains and enjoy the challenge of outdoor survival. I also enjoy fishing, hunting, morning workouts, computer gaming (I have to feed that inner nerd from time to time), and spending time with my wife and kids.

Which attributes do you think led to your success in real estate?

I wouldn't consider myself a "salesy" type of person. Because of that, I have always approached my role as a REALTOR® with the mindset of: How can I best meet the needs of the person I am working for and help out however possible? I truly care about what is best for my clients and strive to go above and beyond for them. Professionalism and good communication skills are an absolute must.

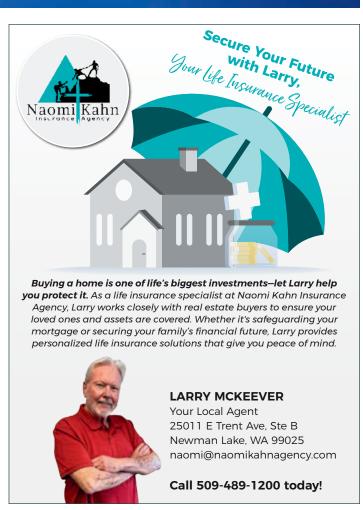
being a REALTOR®?

The business of an agent is sometimes like a roller coaster. There are highs and lows, and I've learned to enjoy the hustle and grind when things are busy and to take advantage of quality time with family when things slow down. I also love that being a REALTOR® allows me to meet and connect with so many people I wouldn't otherwise meet.

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