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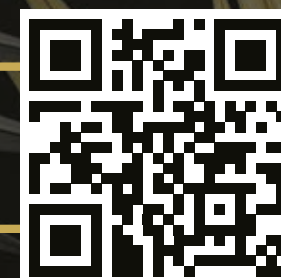


TABLE OF CONTENTS

	08 Index of Preferred Partners		12 Publisher's Note: Lead with Love!		20 Marketing Matters: Closing Congrats
	22 Agent Spotlight: Christine Stonger		28 Partner Spotlight: Alan Kunski, Qualified Home Loans		34 Cover Story: Michael Bianchi

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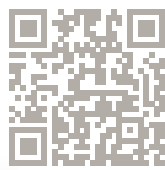
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Lead with Love!

►► publisher's note

"Do everything in love." (NIV, 1 Cor. 16:14)

Dear Real Producers of South OC,

February is synonymous with love, and it's the perfect opportunity to examine the connections we cherish in our daily lives. Considering our nation and industry are navigating considerable upheaval, the importance of nurturing relationships has never been more paramount. **Now** is the time to step up by offering encouragement and support in every way we can. In the good times, leading with love is a powerful practice, and in challenging times, it becomes even more impactful!

With Valentine's Day on our radar, let's seize the chance to elevate our expressions of love. Beyond romantic gestures, consider creative ways to bring smiles to the faces of your loved ones and your professional network. Is it the right moment to send notes of appreciation to past and prospective clients? Perhaps it's time to break the digital mold and pick up the phone for a heartfelt conversation, a simple yet exceptional act in today's tech-driven society.

As top producers, you hold a special place in the community, and many of you are already giving back in various

ways. It doesn't have to be a massive time commitment; find a cause you're passionate about and contribute in a way that feels genuinely good for you and makes a significant impact for others.

Speaking of genuine connections, we encourage you to attend our upcoming Real Producers events! These gatherings are a celebration of your achievements — a chance to let your hair down, have fun, and network with the best of the best of the best in our local real estate market!

Looking ahead, we hope to see you at our "What's Working" mastermind next month. Keep your eye on your inbox for your exclusive invitation.

Wishing you a February filled with love ... and we can't wait to see you soon!



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MICHAEL BIANCHI

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"All people should be treated equally, and well. If you don't, your company collapses. If you treat everyone the same and give everyone respect, you see the best collaborations."



do well — a good brokerage that offers a lot of support. Sign up for every class you can find. To continue to always learn and stay on top of changes is important. Things do move quickly in the real estate market."

*A Word from Our Preferred Partner
to Top Producers:*

ALAN KUNSKI

Qualified Home Loans

"We actually accompany our fellow Realtors to open houses to provide lending solutions so that buyers can realize a solution that is right for them. We're also happy to provide our real estate agents with personalized services to pre-qualify their buyers before they begin their home search."



"As someone who has been in the industry for as long as I have, the trick is to stay motivated, be creative, stay current, and smile each and every day."

CHRISTINE STONGER

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CLOSING CONGRATS

5 Ways to Show Love to Clients at the End of Their Journey

Closing on a real estate deal is not just a transaction; it's a milestone event in many clients' lives that you have the privilege of sharing in! To make this moment even more memorable and foster lasting relationships, be sure to infuse a touch of love and appreciation into this time, at signing and thereafter. Here are five heartwarming ideas for showing love to your clients at closing.

1 Personalized Closing Gifts: A thoughtful, personalized closing gift goes a long way in expressing gratitude. Consider the client's tastes and preferences when selecting a gift. It could be something related to their new home, such as a custom-made welcome mat, a personalized key holder, or a local artisanal gift that captures the spirit of the community. In a time crunch? You can't go wrong with a home improvement gift card or gift certificate to a neighborhood restaurant.

2 Handwritten Notes: In the age of digital communication, a handwritten note stands out as a sincere and personal gesture. Take the time to write a heartfelt note expressing gratitude for the client's trust and highlighting the positive aspects of their home-buying journey. This small touch can leave a lasting impression and create a sense of connection.

3 Closing Day Surprises: Surprise your clients on closing day with a small celebration. It could be as simple as bringing a bouquet of flowers, champagne, or a box of chocolates to commemorate the occasion.

4 Capture the Moment: Consider investing in giant real estate-themed props or backdrops where you can snap commemorative photos. As a bonus, these serve as great testimonial images on your social media pages.

5 Post-Closing Follow-Up: The relationship between a real estate agent and a client doesn't end at the closing table. Follow up with clients a few weeks after the closing to ensure they are settling into their new home comfortably. This thoughtful gesture shows genuine care for their well-being and reinforces your commitment to their satisfaction.

Remember, real estate closings are more than business deals; they're significant life events. As agents, you have the opportunity to turn these moments into lasting memories. Your appreciation and attentiveness will also encourage positive feelings from your client that can translate into great reviews, testimonials, and the potential to work together in the future!



With more than 25 years of experience, Todd Lebowitz is CEO and owner of My Marketing Matters, which he runs with his business partner Ram Devaguptapu.

Together, they have grown the company to be a recognized leader in real estate marketing with more than 20,000 clients locally, regionally, and nationwide.
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CHRISTINE STONGER

DRIVEN TO EXCEL

► agent spotlight | By Dave Danielson
Photos by Jenny McMasters

Dedication to one's passion breeds continuous growth. This adage rings true in the life and endeavors of Christine Stonger. Her unwavering love for her work not only propels her forward each day but also fuels her remarkable growth.

A REALTOR® with Redfin, Christine has a strong drive to excel.

Growing Up in the Business

Christine had a familial connection to the real estate industry, given that her mother worked as a real estate agent for three decades. Despite this background, however, Christine initially hesitated about following in her mother's footsteps.

"I never really wanted to go with that path of becoming a real estate agent," she admits. "I was a finance major

in college and then went on to work for Washington Mutual as a financial analyst. I soon learned that I did not really enjoy sitting in an office all day. I decided to stay home once my daughter was born but knew I wanted to do something different if I ever went back to work.

"When my daughter was about 14, I wanted something I could integrate into family life and not be stuck in a 9-to-5 role. Real estate seemed like the best fit. My mom had always tried to get me to real estate, and I now wish I had listened to her sooner!"

Gaining Ground

At first, Christine had planned on getting into the business on a part-time basis. It wasn't long, however, before she realized that she wanted to move ahead with it full-time. She started her

real estate career with Keller Williams in 2014. From there, she went on to a couple of other firms, where she continued to learn and grow before eventually joining Redfin.

The joy Christine gets from her work comes from the people she serves — and their experience through the process.

"I really like working with buyers because it's a happy transaction. Serving their needs and helping them to find their dream home is what I enjoy most," she says with a smile.

The success that Christine has built in real estate has been remarkable. In fact, in 2022, she amassed just over \$20 million in sales volume, and sold another 16 properties totaling \$15.5 million in 2023.





The Stonger family (from left to right: Riley, Jerry, Christine, Dylan)

Outside of Real Estate

Beyond her achievements in real estate, Christine’s true fulfillment in life comes from her family, including her husband, Jerry, and their children, 22-year-old daughter Riley, a marketing major studying at Cal State Fullerton; and 19-year-old son Dylan, who just passed his EMT exam and is pursuing a career in firefighting.

In her free time, Christine looks forward to time spent at the beach. She also has a passion for tennis and has played in a women’s league for the past 10 years.

Christine and Jerry look forward to doing a lot outdoors. Most years, they can be found camping in Yosemite

Valley in the summer, where they enjoy hiking, biking, and floating in the river. The family is also avid snow skiers and takes annual trips to Mammoth Mountain.

Reflecting on Success

With her outgoing and friendly nature, Christine quickly engages with those she meets and puts people at ease. She is fulfilled when those whom she has worked with previously return to work with her for future transactions or refer her to their friends and family.

As she reflects on her success in the industry, Christine offers helpful advice for others who are getting into the business themselves.



Christine Stonger is a Realtor with Redfin.

“One of the first things I would say is to do as much training as you can and possibly even work for a really good team — someone who is going to mentor you and really wants to help you and see you succeed and do well — a good brokerage that offers a lot of support. Sign up for every class you can find,” she emphasizes. “To continue to always learn and stay on top of changes is important. Things do move quickly in the real estate market.”

Christine’s own drive to excel is fueled by her commitment to continuous improvement.

“I’m a very competitive person, even with myself,” she notes. “I want to succeed at things. I don’t want to let myself down and am always striving to get better at whatever I do.

“I’m doing this for my family and for our future.”

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ALAN KUNSKI

QUALIFIED HOME LOANS

► partner spotlight | By Jess Wellar
Photos by Jenny McMasters

MASTERING MORTGAGES

“The joy of handing over keys to a new family, witnessing dreams materialize, remains unparalleled.”

Alan Kunski knows that the right loan can make or break a deal. He’s also been around long enough to know that no two deals are alike. With 35 years of experience in the lending industry, Alan is the senior loan officer at Qualified Home Loans, tailoring lending solutions with efficiency, reliability, and white-glove service.

“Every day is a new day in our profession,” Alan asserts with a smile. “Every buyer has a different scenario. Our job, as masters in our field with decades of experience, is to problem-solve. There is no greater joy than giving a homebuyer the best loan and an opportunity to purchase their own new home.”

An Entrepreneurial Spirit

Born in Lyon, France, Alan brings a unique global perspective to his work and notes he is sometimes referred to as “Señor Loan Officer” for his ability to complete a loan application in Spanish. His lending career began as a strategic shift from owning three furniture stores to his true passion — property financing.

Armed with a business marketing degree from CSUN Northridge, Alan ventured into mortgage lending in 1988 and never looked back. It was a transition fueled by entrepreneurship, a love for problem solving, and a passion for providing personalized client service.

Now with over three decades of lending expertise, Alan has honed his craft into an art form. At Qualified Home Loans, he not only closes deals but creates lasting relationships. The company provides mortgage loan origination services, including loan oversight from initiation to closing, qualifying buyers for first trust deeds, second trust deeds, jumbo, conventional, VA and FHA loans.

A White-Glove Approach

Alan’s commitment to tailored client services is the bedrock of his success. Qualified Home Loans, located in Laguna Hills and licensed in multiple states, prides itself on the reliability of over 40 lenders, ensuring clients receive optimal loan programs.





Senior Loan Officer Alan Kunski with his wife Shelley

“I don’t know another lender who still provides this level of service in such a digital and non-client-facing industry and time,” remarks Alan, reflecting on his distinctive approach.

Alan notes the five-star service he provides is not a relic of the past; it’s a commitment to ensuring that every client feels valued and understood while making the Realtors’ job as smooth as possible.

“We actually accompany our fellow Realtors to open houses to provide lending solutions so that buyers can realize a solution that is right for them,” Alan explains. “We’re also happy to provide our real estate agents with personalized services to pre-qualify their buyers before they begin their home search.”

The company’s technical lending and data software facilitate quick and accurate analyses, enabling swift closings in as little as 14 to 21 days. Alan also notes that Qualified Home Loans will work closely with buyers to assist them with raising their credit scores before it’s too late.

“Realtors love to know that they have a sure thing when they start showing properties; that’s why I like to have a complete file ready to go for a client before they even start touring,” Alan points out.

Life Outside Lending

Beyond the office, Alan enjoys spending time with his wife, Shelley, and their blended family of five children and seven wonderful grandchildren.

“I really love watching my grandchildren in their sporting endeavors — it keeps me young and fun,” Alan adds with a chuckle.

His passions extend to collecting classic cars, and Alan and his wife are also dedicated animal rescue advocates. The Kunski household recently welcomed Archie, a rescued sheepdoodle, who they love and treasure. In his spare time, Alan enjoys any cultural experience — whether it’s a museum, a play, the symphony, or travel.

As Alan continues to navigate the changing tides of the mortgage industry, his commitment to clients, family, and the art of lending remains steadfast.

“As someone who has been in the industry for as long as I have, the trick is to stay motivated, be creative, stay current, and smile each and every day,” Alan concludes, embodying the spirit of perpetual enthusiasm. “I’m always available, always positive, and always looking for solutions.”

To learn about how Qualified Home Loans can help you and your clients, contact Alan Kunski at 949-502-0748 or visit www.qualifiedhomeloans.com.



Over the years, Alan Kunski has owned many classic cars. Today, he’s the proud owner of a 1973 Citroen DS23.



“
I’M ALWAYS
AVAILABLE, ALWAYS
POSITIVE, AND
ALWAYS LOOKING
FOR SOLUTIONS.
”

A PASSION FOR CLASSIC CARS
Alan has had a passion for cars since his early childhood. He has an extensive collection of diecast metal cars, as well as car memorabilia and car art. Included in the collection are just about every 1957 Chevy Bel Air novelty item that Alan has been able to find and treasure.





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MICHAEL BIANCHI

Creating a Culture

The real estate industry demands dedication that extends beyond immediate rewards; it operates on the principle that today's efforts lay the foundation for tomorrow's success.

It's this approach that Michael Bianchi has utilized to navigate 20-plus years in real estate management. Currently, Michael serves as president of Southern California for Engel & Völkers. In this role, he is able to create what he calls his utopia — culture combined with an iconic international brand.

"I have worked in a multitude of environments in this business: smaller operations, as well as large brands like Berkshire Hathaway and Sotheby's International Realty" (where Michael served as

regional vice president). "What I really value at Engel and Völkers is that we have the best of both worlds: the boutique experience with the brand."

Michael's focus on a positive environment came from his own experiences. He grew up in the Pacific Northwest, where his parents were in real estate. "They owned a boutique firm on Vashon Island, just outside Seattle. While it wasn't a big firm, their small office consistently achieved greater than 50 percent market share. Growing up, I swept steps, filed papers ... whatever was needed to help out."

After finishing college at the University of Portland, where he played Division 1 Baseball, Michael wasn't sure what his next move would be.



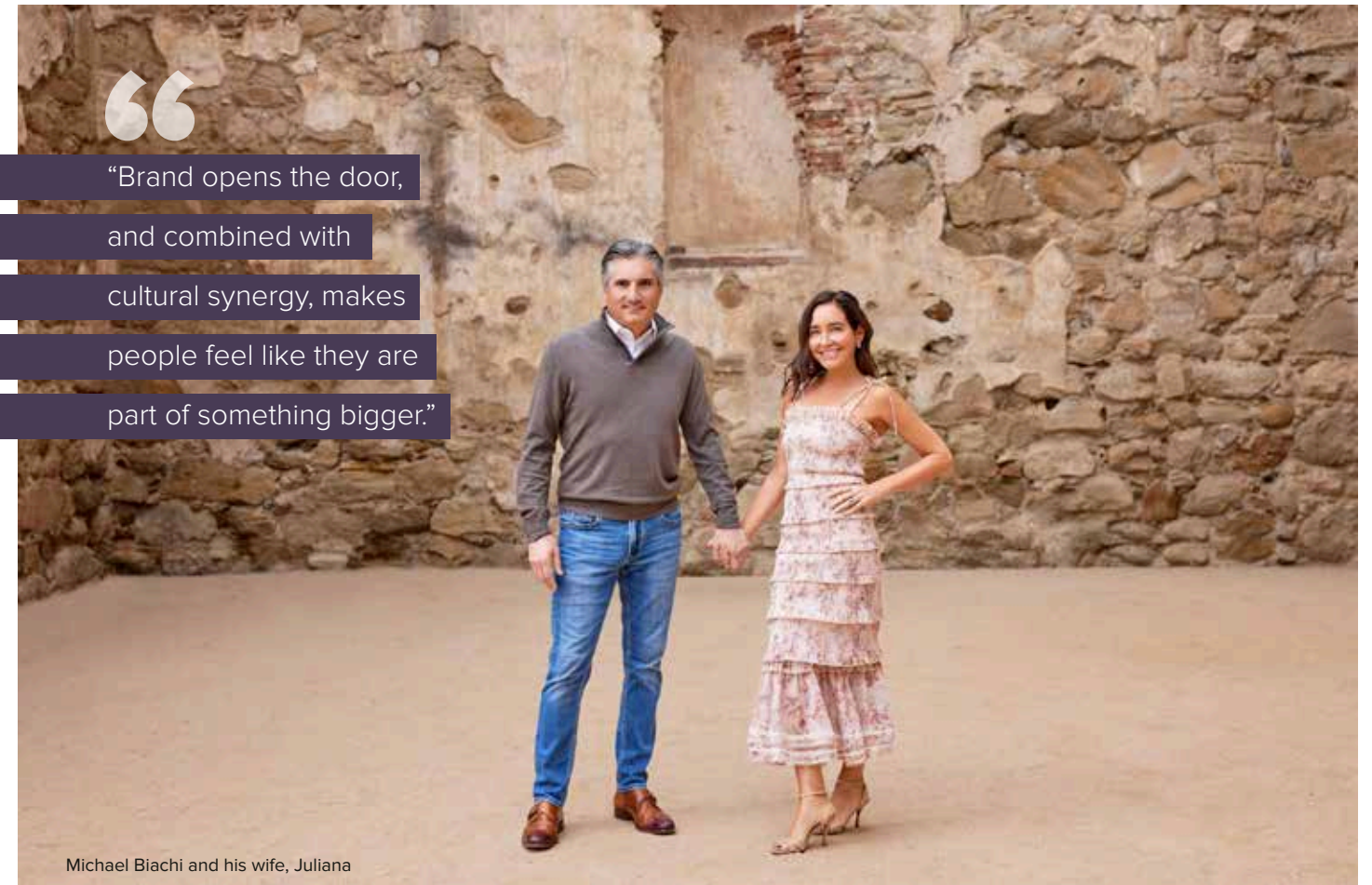


“I kind of fell into real estate. I was 21 when I sold my first home. The experience of working with clients and other agents, being outside of a desk job, was unlike anything. It was an uber small boutique with significant brand visibility. The transactions are more or less the same thing, but I really learned how to treat people through the process. It was a small island; all the players knew each other — the agents, the buyers, the sellers, the ancillary service providers. I’ve designed my career to replicate that experience for myself and over 1,000 advisors across multiple states.”

EARLY LESSONS

Anyone who knows Michael Bianchi knows that it’s the culture that drives him. He understands that real estate is a hospitality business, and that all people should be treated equally and well.

“If you don’t, your company collapses. If you treat everyone the same, and give everyone respect, you see the best collaborations. I want our top producers to work closely with others. My goal is to create an environment,” he says.



“

Brand opens the door,

and combined with

cultural synergy, makes

people feel like they are

part of something bigger.”

Michael Bianchi and his wife, Juliana

“What is going to keep people going is the culture. That’s why you’ll hear that brand doesn’t matter. But it does. Brand opens the door, and combined with cultural synergy, makes people feel like they are part of something bigger.”

WONDERFUL LIFE

Family is at the heart of life for Michael. He treasures time with his wife, Juliana Brutoco Bianchi, as well as their four children.

Michael enjoys golfing (when time allows), and finds it to be a great place to go over ideas and business approaches with old and new friends. He and Juliana like being out, but also love opening their home for cooking parties or game watching.

When it comes to giving back, Michael supports various organizations, including The Mission San Juan Capistrano, The Special Olympics, Make a Wish Foundation, and Be The Match, to name a few.

Today, Michael continues building out Engel & Völkers. He has brought on 40-plus new advisors in Orange





Michael Bianchi is the regional president of Southern California for Engel & Völkers Gestalt Group.

County alone since coming onboard in July, and is in the process of opening new shops (Dana Point will open this spring) — all while working closely with his current advisors by providing any and all support and helping with their over-all client experience.

When asked what he shares with new agents in the business, Michael’s response is straightforward.

“I’m not here to judge someone on whether or not they will be successful. I’m here to work for our advisors in creating the real estate career that they want for themselves. It looks a little bit different for everyone. That’s part of the fun. We like having team members who have passion for their local communities, who are not afraid, who are willing to listen, take advice, and take action. At that point, you see the beginning of someone about to have success. It’s not easy, it takes longer, and is harder

than people think. But the final reward is so much greater than anyone could expect.”

POURING INTO PEOPLE

Those who work with Michael appreciate the way he channels his enthusiasm into his endeavors on behalf of those around him.

“In the real estate world, the triangle is upside down. The most important part, at the top, is made up of the advisors and staff, the less important are the executives,” Michael notes. “In that sense, the higher up the executive ladder I get, the more people I work for. It’s a great honor and responsibility to have.

“I want people to know that I am a resource when they need it. But can also get out of the way to allow them to own their own business and create their specific dream.”

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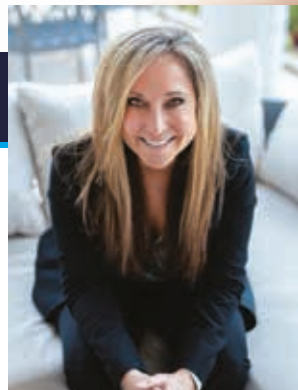
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