SPOKANE

REAL PRODUCERS.

CONNECTING. ELEVATING. INSPIRING.



STCU HOME LOANS



Your dog wants that big backyard.

With low down payment options and competitive rates, our FHA loans could make their dreams come true.

Scan the QR code, visit stcu.org/buy, or call us at (509) 344-2966.







NMLS #80955 (509) 344.2355



Trina Murphy



NMLS #1997256 (509) 879.5682



NMLS #583067 (509) 981.8764



NMLS #828778 (509) 818.9196



Marcus Vogt NMLS #1394040 (509) 481.1766



to approval.

stcu

WE ADD THE FINISHING **TOUCH** TO YOUR HOME OR BUSINESS

As your recognized leader of garage doors in Spokane, WA, we promise to provide you with superior service and quality products no matter what. At Spokane Overhead Door, "Our doors will always open for you."

509-482-7262 spokaneoverheaddoor.com Showroom at 3820 E Dalke Ave Spokane, Wa 99217



ARE YOU FRUSTRATED WITH YOUR GARAGE DOOR? IS IT GETTING STUCK OR REFUSING TO OPEN?

IT'S TIME TO CALL SPOKANE OVERHEAD DOOR.

Our garage door technicians can evaluate your garage door problem and help understand your options. Call the garage door company that has had thousands of satisfied customers since 1994.



WHY CHOOSE US?

- Thinking of getting a garage door? We have a spacious showroom that highlights our extensive selection.
 - Most days we offer same day service, and stock doors can usually be installed the next day.
- whether you own a home or a warehouse we have the right garage door for you. Find yours today.

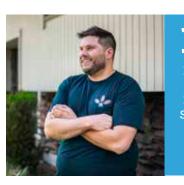


Meet the rest of the team at stcu.org/homeloans.





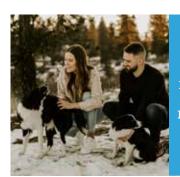
CONTENTS



Rising Star: Rising Stars of 2023



Real
Partners:
Partner
Spotlights
of 2023



Top Producer: Top

Spotlights of 2023



If you are interested in contributing or nominating Realtors for certain stories, please email us at june.ladd@n2co.com.

DISCLAIMER: Any articles included in this publication and/or opinions expressed therein do not necessarily reflect the views of The N2 Company d/b/a Real Producers but remain solely those of the author(s). The paid advertisements contained within the *Spokane Real Producers* magazine are not endorsed or recommended by The N2 Company or the publisher. Therefore, neither The N2 Company nor the publisher may be held liable or responsible for business practices of these companies.



With Old Republic Home Protection, you can bet on:

- Industry-leading home warranty coverage entrust your clients to the best!
- Risk management—protect your commission!
- Increased interest—attract more buyers to your listing!

Contact me today for details!

Spencer Ladd
Senior Account Executive
800.282.7131 Ext. 1331
C: 509.714.5703
SpencerL@orhp.com
my.orhp.com/spencerladd

This is a paid advertisement.

4 • January 2024 © @realprod

om Spokane Real Producers • 5



This section has been created to give you easier access when searching for a trusted real estate affiliate. Take a minute to familiarize yourself with the businesses sponsoring your magazine. These local businesses are proud to partner with you and make this magazine possible. Please support these businesses and thank them for supporting the REALTOR® community!

BUSINESS NETWORKING

Women's Council of REALTORS® (509) 710-9466

CAR DEALERSHIP

Findlay Lexus of Spokane (509) 293-6074

ELECTRIC & HVAC

AF Honest Home Services (509) 904-7977 www.honestaf homeservices.com

ESCROW SERVICES

In-House Escrow (206) 953-7663

GARAGE DOORS & REPAIRS

Spokane Overhead Door (509) 482-7262

HEALTH & WELLNESS

Plexus Worldwide Kara Carlson (509) 724-6955

HOME / BUILDING INSPECTIONS

Pillar to Post (509) 720-7813

HOME WARRANTY

Fidelity National Home Warranty (509) 216-1957

Old Republic Home Protection (509) 990-2589

INSURANCE

Naomi Kahn Agency-Naomi Kahn (509) 489-1200

INSURANCE SERVICES

Kelly Bass - Country Financial (509) 444-8821

MORTGAGE LENDER Heritage Home Loans

(509) 252-4000

Idaho Central Credit Union (509) 672-5100

Jamie Larrigan - Cross Country Mortgage (509) 218-5565

Josh Murray -Nexa Mortgage

(208) 920-9299

McDonnell Mortgage Team (714) 654-7368

Movement Mortgage (509) 389-6088

Revolution Mortgage (509) 994-2721

Ron Thomas with Q Home Loans (509) 209-8800

STCU (509) 755-3730

MOVING SERVICES

Hakuna Matata Moving (208) 741-3443

PROFESSIONAL PHOTOGRAPHY

Pix'All Photography Hannah Givas (509) 998-7897

PROPERTY MANAGEMENT

NW Hosting (208) 651-4545

RESTORATION -WATER, FIRE & MOLD

Affordable Restoration (208) 699-7409

SHORT TERM RENTAL PROPERTY MANAGEMENT

Ruby Suites

(509) 309-2400

TITLE & ESCROW

CW Title and Escrow (509) 558-2800

Vista Title & Escrow (509) 328-7171

Washington Title & **Escrow Company** (208) 660-6636

TITLE COMPANY

WFG National Title Company of Eastern Washington (509) 922-2222

TRANSACTION COORDINATOR

Hultquist Professional Services (509) 710-8360

WINDOW CLEANING

Save Your Glass (509) 688-0886

6 · January 2024





BILLE DIAMOND AWARD WINNERS!



Chelsea McFarland Michelle Dickerson





Jones-Schroeder



Pollianna Dickinson-



Krista Gross

TROTES IONAL

Paula Maynard MOUNTAIN



Kali Butler 530



Tina Schuler MOUNTAIN



Miranda O'Callaghan Cynthia Upp ENGEL&VOLKERS





Sabrina

Jacquelynne Sandoval



Women's Council of



Eric Etzel

CHOICE



Melinda Kimberle

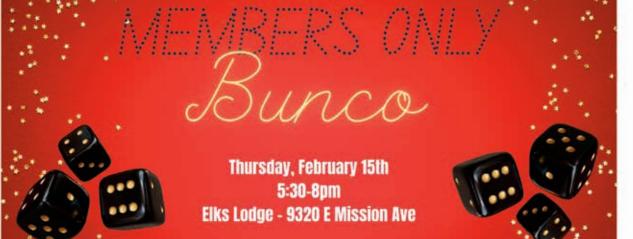




Angela Newcomb













UNLOCK HOMEOWNERSHIP ON AN INCOME-PRODUCING PROPERTY WITH JUST 5% DOWN

WITH A FANNIE HAE MULTIFAMILY LOAN FROM NOVEMENT

income-producing properties" just became more affordable for qualified borrowers. Fainine Mee updated their down payment requirements for multifamily homes, which would aline the purchase of a 2-4 unit primary ensilence with as New as 5% down.

WHAT'S A MULTIFAMILY PROPERTY?

These are 2-4 unit residences, often known as duplexes,

WHY FANNIE HAE HULTIFAMILYT

Affordable down payment:

Say goodlyw to helty down payments

You need only 5%

Create steady, passive income:

Live in one unit and let rental income help pay your mortgage. Turn your home into a revenue stream while

enjoying homeowner

Hulti-generational Sving:

Ideal for extended families living under one noof but in separate units.

THE DETAILS!"

- & At least one unit must be
- Net available for second homes or non-owner accused properties
- Suitable for surchase or limited cash-out refinance transactions

HOMEOWNERSHIP AND INVESTMENT MIGHT BE WITHIN YOUR REACH!

Contact me today to learn more and unlock your dream of affordable homeownership and income-producing property:



Teddy Urlacher- Loan Officer NMLS # 1716671 Phone: 509-961-3645 www. Movement.com/teddy.urlacher

Michelle Fort- Branch Leader

NMLS # 518829

Phone: 509-389-6088 www. Movement.com/michelle.fort



David Sizemore- Loan Officer NMLS # 1927509 Phone: 509-822-8029 www. Movement.com/david.sizemore

"At least one unit most be owner-occupied. Not available for second homes or non-owner occupied properties. Suitable for purchase or limited cash-out refinance transactions. Additional restrictions apply.
"For qualified borrowers, Additional restrictions apply."

11703 East Sprague Ave. Suite 8-2 Spokane Valley, WA 99206 | Michelie Fort : ID-MLO-2080518829, MT-518829, WA-MLO-518829 | Teddy Uriacher : WA-MLO-1716671, ID-MLO-2081716671, OR, MT-1716671 | David Sizemore : WA-MLO-1927509, ID-MLO-208197509 | 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 are 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.





SPOKANE

REAL PRODUCERS TEAM



June LaddOwner/Publisher
june.ladd@n2pub.com



Spencer LaddSocial Media Coordinator



Maria LaddEditor & Ad Manager



Aemon FrenchPhotography/Videography



Hannah Givas
Pix'All Photography



Jennifer Roberts
Cascadia Designed LLC



Alissa Floyd

Photography















DON'T GO TO JUST ANYONE. Connect with one of our local Mortgage Loan Officers today. Whether building, buying, or moving up, Idaho Central Credit Union has the home loan to fit your needs.



YOU FIND THE HOME **WE'VE GOT THE LOAN**

- Fast approvals and closings
- · No-fee and low-cost loan options
- . Special first-time homebuyer loans
- . IHFA, FHA, VA, & Rural Housing loans
- · Local underwriting and servicing

*Based on 2022 Idaho county data. Equal Housing Lender.

WHO WILL BE THE NEXT TO LIST?

Likely Listings is a new way to work your farm from CW Property Research. Wisely use your marketing dollars to target just those properties with the highest probability for listing.

Our analysis takes a look at the following criteria:



Turnover rates



Length of residency



Market statistics



Mortgage history

Ideal if you already have a farm you are working, and want to pinpoint your marketing spend.

CONTACT CW PROPERTY RESEARCH TODAY!

Judy, Tracy, Gia and Andy

1.855.CWTITLE | cwservice@cwtitle.com



SPOKANE

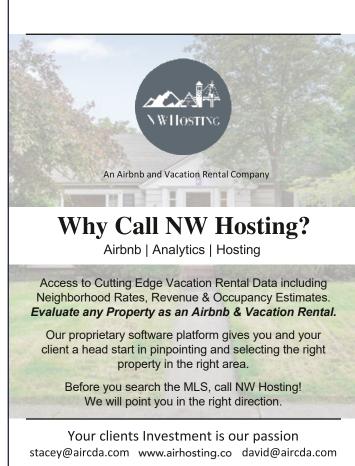
2025 E 29th Ave, Spokane, WA 99203 Spokane@cwtitle.com 509.558.2800

AMY JOHNSON 509.720.6366 ajohnson@cwtitle.com



sklink@cwtitle.com





Spokane Real Producers • 11 10 · January 2024

RISING STARS

OF 2023

ANNA HOUSTON

"Stepping out of my comfort zone and trying something new is overwhelming! All the questions run through my head! Am I going to do well? Am I going to like this style of work? Will I still have family time? I think sometimes we get so wrapped up in the "what ifs" that we forget to step out and just have an adventure."





LAURA VAN ZWOL

"Being a REALTOR® is simple, not easy. Everything you put into it comes back out. Being yourself really is the best policy. Once I learned that being the best REALTOR® I wanted to be is what was loved by the people I attracted, that's when my business started booming. The most important thing in my business is helping people. I don't want people to just buy a house, I need them to be happy for me to feel successful."





OLIVIA BONE

"I see success as a way of being. Being impeccable with your word, being strong and staying in the fight when you feel like giving up. Staying true to yourself, when the world around you tries to pull you in a million different directions. Easier said than done, but perfect practice makes perfect."



ANDREW GRAHAM

"I really enjoy being able to drive around Spokane and notice projects that clients on peers are in the process of and seeing new growth in the community. The other part I find rewarding about my job is running into a client at a restaurant or at the store and being able to catch up with them. Whether it's a new client or past client, I love meeting and reconnecting with people to listen to their stories or creating the start to a new relationship."

NICK & ASHLEY SALZWEDEL

"Very early on in our business, we knew we wanted generosity to be the star. Our pastor once challenged us with the question, "What is the one thing that breaks your heart and what can you do about it?" The answer to that question for us is childhood cancer so when we started The Salz Team we knew we had to have a philanthropic mission which is when our tagline "Do Well Do Good" was born. Our clients 'Do Well' working with us, but they also 'Do Good' because every time someone uses us to buy or sell a house, a portion goes directly to ACCOIN (American Childhood Cancer Organization of the Inland Northwest) to help local families fight childhood cancer."





SHANE BANGLE

"My favorite part of being a REALTOR® is that I can get to know people and their lives on deeper levels, as I am dealing with intimate details such as a family's finances and dreams. It is also rewarding to help find the balance between the wants and desires of different members of the family, and finding or creating options that bring about the highest level of satisfaction."

RACHAEL RHODES

"One of my favorite things ever in real estate is debunking myths that investors have to have hundreds of thousands of dollars to flip homes, because... I simply don't. Helping first-time flippers understand nontraditional financing and experience ownership and sweat equity to snowball wealth is incredible. Another piece of this I absolutely love is creative options like seller financing, rent to own, and sub to mortgages."

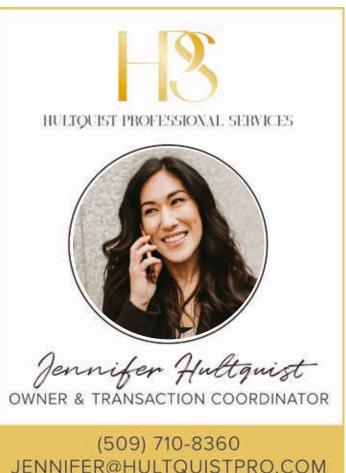




ALYSSA CURNUTT

"For me, the traditional route of cold calling and door knocking to build your business just wasn't something that I was interested in. Given my background in video, I thought I would give it a shot utilizing it in my business. I'm glad I did! Video and social media are the engine of my business and have been the primary source of my growth in the last year. And it is not a coincidence that I am on track to have my biggest year to date. Not only has it improved my personal branding and expanded my sphere - it also helps my clients immensely, by giving them more exposure."





16 · January 2024



LET'S GET STARTED AND FIND THE PERFECT LOAN FOR YOU



Joshua Murray

SENIOR LOAN OFFICER

NMLS# 1128211 (208) 920-9299 jmurray@nexamortgage.com www.NEXAmortgage.com

Apply Now!



NEXA Mortgage

NMLS#1660690 | AZMB: 0944059 | NEXA Mortgage, LLC

REAL PRODUCERS. PODCAST

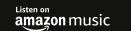
Inspiring conversations with the nation's top real estate agents.



Same Brand, New Reach – Tune in for free today









realproduce









Looking for alternative options?

WE HAVE CREATIVE PROGRAMS FOR YOU!

we understand the dynamic real estate landscape, and we're here to empower you with innovative financial options that can supercharge your business.

UNLOCK A WORLD OF OPPORTUNITY WITH OUR CREATIVE FINANCING SOLUTIONS

- Minimum 620 Credit Score
- Expanded Debt to Income Ratio to 50%
- Interest Only Fixed, ARMs and Cash Out Refinance
- ✓ Bank Statement and Asset Depletion Options Available!
- Reduced Seasoning Allowed
- Limited Liability Corporations (LLC) Allowed
- ✓ No Mortgage Insurance Required!

Note: Program is not eligible in all states and not all options are allowed to be used in conjunction with each other. Additional restrictions may apply.

CALL TODAY FOR DETAILS!



RYAN MCDONNELL

Branch Manager NMLS ID# 922597

McDonnell Mortgage Team

1265 Corona Pointe Court, Sui Corona, CA 92879 M: (714) 654-7368 O: (714) 654-7368



SCOZÓ Preliamount Remidental Merigage Group, Inc. (1965/C) 194/J. 10. #75241. 1205 Conneis Plantier Court, Centra, CA 202/19, All Rights Flamendo Licetoso by line Department of Flamenda Philipschian and Innovation moder the California Reposterial Merigage Landing Act. Journal Ast (2016). Homeon Landesto, and Scottom (1960/2017). All Medigage Beneric Spanning (1960/2017). George International Philipschian Medigage International Philipschian (1960/2017). All Medigage International Philipschian (1960/2017



PARTNER SPOTLIGHTS >> real partners

0F2023



RYAN MCDONNELL WITH PRMG MORTGAGE

"I outworked my competition until I could finally outsmart them, and along the way, I learned a cold, hard fact that would supercharge my career. Lenders are a commodity. Referral partners that love us one day, divorce us the next, and borrowers treating lenders like they're on a dating app, swiping left to the next guy or gal offering a.125% lower rate. I refused to allow our services to be commoditized, and my team and I vowed to become an indispensable part of the mortgage transaction by identifying – and satisfying - an urgent void in the mortgage industry."

IN-HOUSE ESCROW

"The part I enjoy most about my work would be people I get to work with, my daughter works in our Bellevue Branch so I get to talk to her every day and I feel like this is the kindest, most productive team I've gotten to work with throughout my years. I get the most satisfaction out of figuring out a solution for my team and clients when they have a more difficult scenario and, of course, the accounting aspect of Escrow." - Kim Richardson, Regional Manager



Photo by Cascadia Designed

AFFORDABLE RESTORATION

"I think REALTORS®/customers having our number is really good for both parties because we can get bids to you very quickly and the job done in a timely manner. Tons of buyers drop out of homes last second due to the findings of "mold" found in the home. That is one of the many things we specialize in and we can mitigate it correctly. Many times, that can save a deal right there just speaking to the potential buyer on why it is or isn't harmful and educating them."

- Brennan Stillinger, Co-Owner



Photo by Cascadia Designed

FIDELITY HOME WARRANTY

"Success to me now is being comfortable, not necessarily wealthy, but having enough. Being able to spend time with my friends & family without worrying about every penny I spend, or being tied down by a time clock. Like many of us, I was hit smack in the face with the realities of what is really important, and that for me, is time with my family." - Kelly Quinn



Photo by Cascadia Designed



STCU

"The Argonne Home Loan Center houses a team of external loan officers who are intent on building relationships with community business partners. They often work with homebuyers who are new to STCU and just learning about credit unions, and may not have been aware that we have a full suite of mortgage products."

- Nick Dotson, STCU Home Loan Sales Manager

CROSSCOUNTRYMORTGAGE™

We are here to help with all your home loan needs

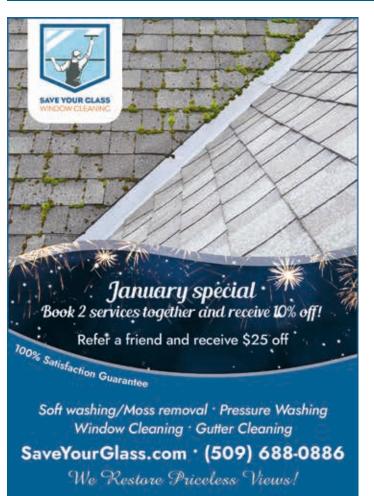
- · Purchases
- · Refinancing
- · Home Renovation and Improvement Loans
 - · Consolidate Debt



Jamie Larrigan NMLS #132237 M. 509-218-5565 Jamie.larrigan@ccm.com Jamielarrigan.com

Travis Popp NMLS #1132755 M. 509-991-5049 Travis.popp@ccm.com











TOP PRODUCERS

OF 2023



Photo by Alissa Floyd Photography



ZAK ALLEN

"I want to be remembered for helping my crew, building up leaders, and changing lives—but not just with wealth. If my Dream Team doesn't inspire people to be better, then I've failed. If I do all this, have fun, and am loved or hated for being truly me, then I will view that as living the life the Lord has called me to live."

JEREMY NICHOLS

"Just months after Covid hit, I had some pretty significant health scares that made me realize the importance of what matters most, family. I love spending time with my family. My wife and I spend most afternoons carting the kids off to the next activity. We seem to thrive when our calendar is full, we don't like being bored."



CHASE BAXTER

"My journey involved my immediate village for my first deals (friends and referral partners), meeting new villages to continue growing (Flying Irish), and finally relying on my "paid village" to help take our service to the next level (my team). Your village is going to look different than mine. You may be new to the area, have a smaller group of friends, or not be in a position to hire a team yet. But you have people around you who care about you, are supporting you, and who want you to succeed."

RICH KING

"At the end of 2018, I stumbled across a book that really changed everything for me. That book was Millionaire Real Estate Agent (MREA) by Gary Keller of Keller Williams Realty. I read about how to truly organize and operate my real estate business like a business. In my previous sales roles with larger companies, I engaged in activities that were statistically most likely to bring profitable results. But I hadn't been operating my real estate business that way. But MREA showed me how I could bring in more business, deliver a superior level of service to my clients, and still have a life to enjoy outside of work."



Photo by Pix'All Photography

BRENDA TAMPIEN & TEAM

"I have a true passion for the variety of homes that we have in Spokane. I joke around saying that if I were a REALTOR® in my hometown (Moses Lake), I would be so bored! Not that it's a terrible place, the homes there just don't have the history and character like the properties in Spokane do. I am not so much a cookie-cutter fan, I enjoy unique architecture, bright kitchens, and inviting decks."

BRAD BOSWELL

"I have been blessed to work for Steve Huettl, owner of Camden Homes and he is responsible for many of the beautiful homes you see in the Morningside, Greenacres and Liberty Lake areas today. Steve told me right away after working for him, "If you want to keep sell- ing my homes, you need to live in one!" I took that to heart and so did he. A year later, I moved into our own Camden home. I'm currently Camden Home's listing agent and I also service the sphere I have built over the past 20 years and more. Loyalty in this business is so important. It comes down to relationships and trust."



CHELSEA MCFARLAND

"Real estate has been such a great fit for me. I've been able to pull from my marketing, media and tech background in ways that are so useful. I've also always loved solving problems. Being a REALTOR® has given me such a unique opportunity to connect with people during what is usually such a major shift in their lives, and I feel so honored to be part of that journey with them. I'm looking forward to the years ahead in this industry, and doing all I can to make a positive impact on our community."

NATALIE RASTALL

"I carved out time in my busy schedule to rest. I hired a new real estate coach and personal fitness trainer. I was excited about the new path I was on. Between my faith and rebuilding my foundation, I was well-rested, reinvigorated, and extremely focused. I had the time for things that were important to me: my faith, family, health, travel, enjoying outdoor activities, and, as always, my business. It was just a matter of finding the right balance."



Photo by Cascadia Designed

Photo by Pix'All

Photography



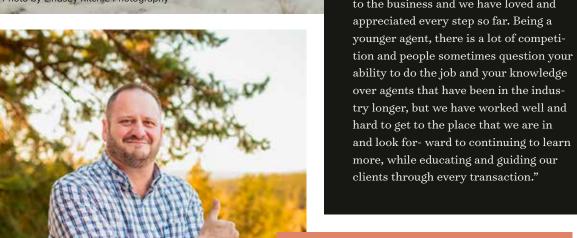
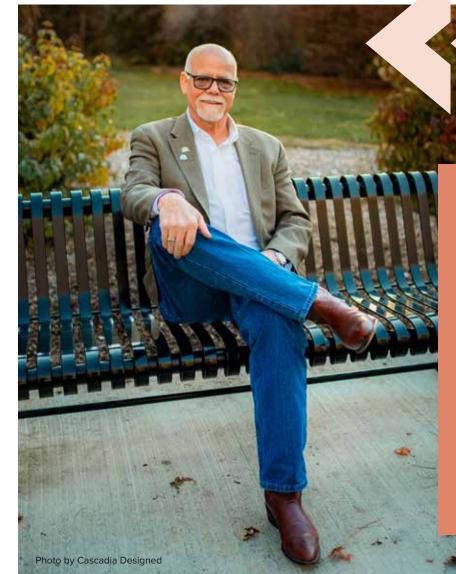


Photo by Cascadia Designed

TODD GRUBB

"We really feel that we are rising to a whole new level with career-long wisdom and a luxury presence in Spokane and CDA. We are incredibly motivated to help more people buy and sell at a high level. We earn the trust of our clients as we go and when we do stellar work, they trust us to help their friends and family. The occasional bumps in the road can be smoothed out when your clients know you will always take responsibility and have their best interests at heart."



TOM CLARK

"I've been fortunate to make a good living in real estate for most of 30 years. Real estate is not a job to me, it is a lifestyle. I've never considered myself to be a top producer but I always tried to take good care of my clients and earn their trust and referrals. I often heard "you shouldn't have to do that" when I was going out the door to clean out a garage or pick up paint chips on a 90-degree day or create access for a crawl space or some other chore not in the "REALTOR®" job description. My clients always know I have their back and will do whatever it takes to make sure they succeed in their real estate transactions."













CHRISTIAS MINGLE

A huge thank you to Ruby Suites for putting on our Christmas Mingle! They provided catered appetizers, wine, beer, live music and tours of their beautiful amenities for shortterm stays. What a great way to finish out 2023! Wishing you all a happy new year!

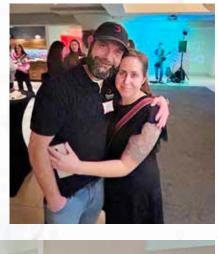
























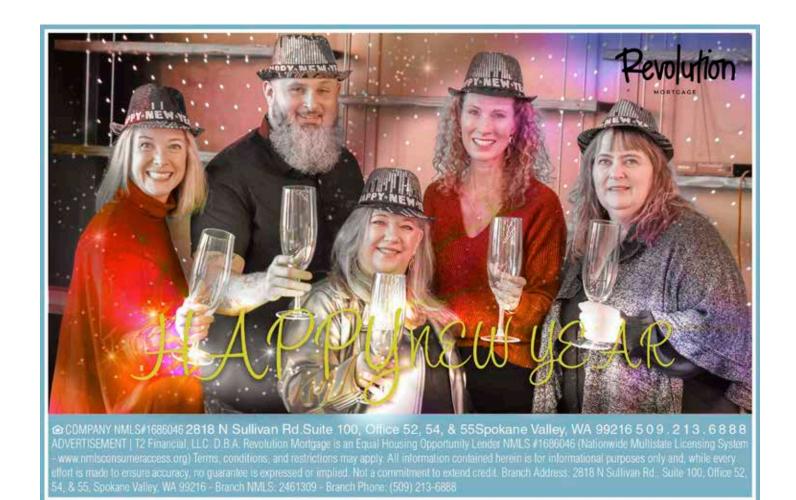






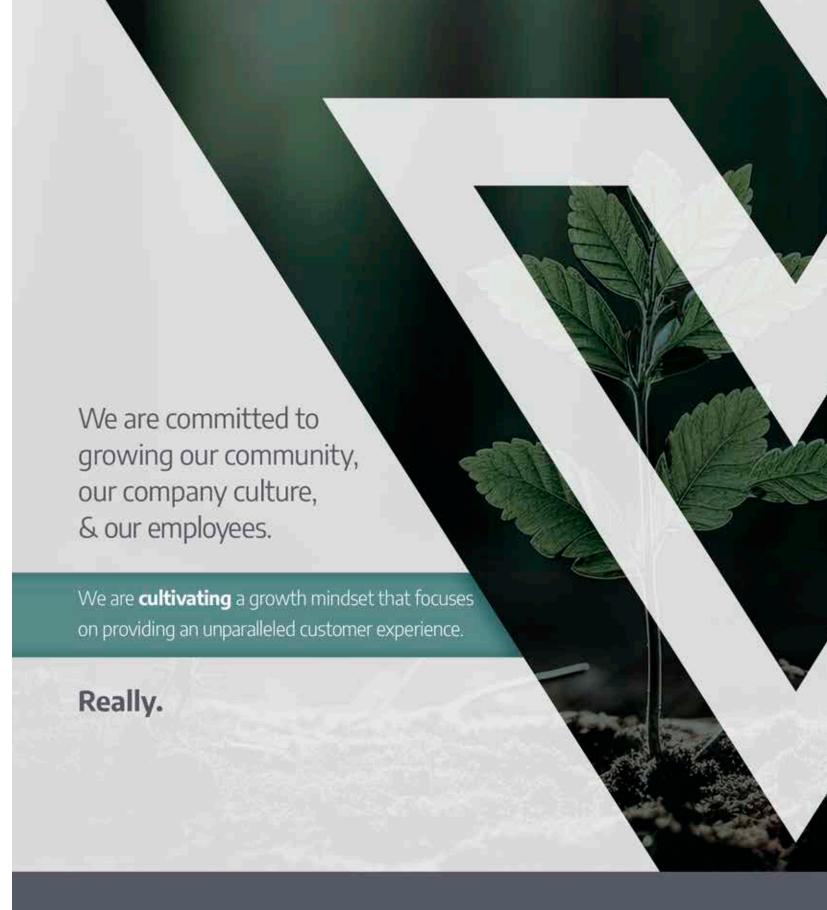














Care. Clarity. Cultivation.

Downtown Spokane • North Spokane • Spokane Valley • Stevens County | 509.328.7171 | Variable com



