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► cover agent

Written by Kendra Woodward
Photography by Tiffany
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JUSTIN HUTCHINS

FROM COACH TO STUDENT

**"Some people want it to happen.
Some wish it would happen.
Others make it happen."**

Michael Jordan

**HOW CONSTANT LEARNING
IS THE KEY TO SUCCESS**

Licensed in 2014, Justin Hutchins' journey has been an ongoing lesson in the relentless pursuit for knowledge. As Broker of the small, yet dynamic Legacy Group Real Estate, he stands as a beacon of excellence, guiding others towards their dreams and easing their transition through major life events.

Born in American Fork and now residing in Elk Ridge, Justin's roots delve deep into the essence of community and perseverance. His formative years, spent amidst the serene landscapes of Simi Valley, California, instilled in him values of hard work and determination. But it was his journey throughout his career as a collegiate volleyball player and coach that paved the way for his eventual transition into real estate.

After years of coaching at esteemed institutions like UVU, BYU, Cal Poly San Luis Obispo, and Fresno State, Justin found himself at a crossroads. Despite his love for coaching, the demanding nature of the profession took a toll on his family life and free time. After the birth of his second child, Justin realized the importance of stability and wanted to be more present.

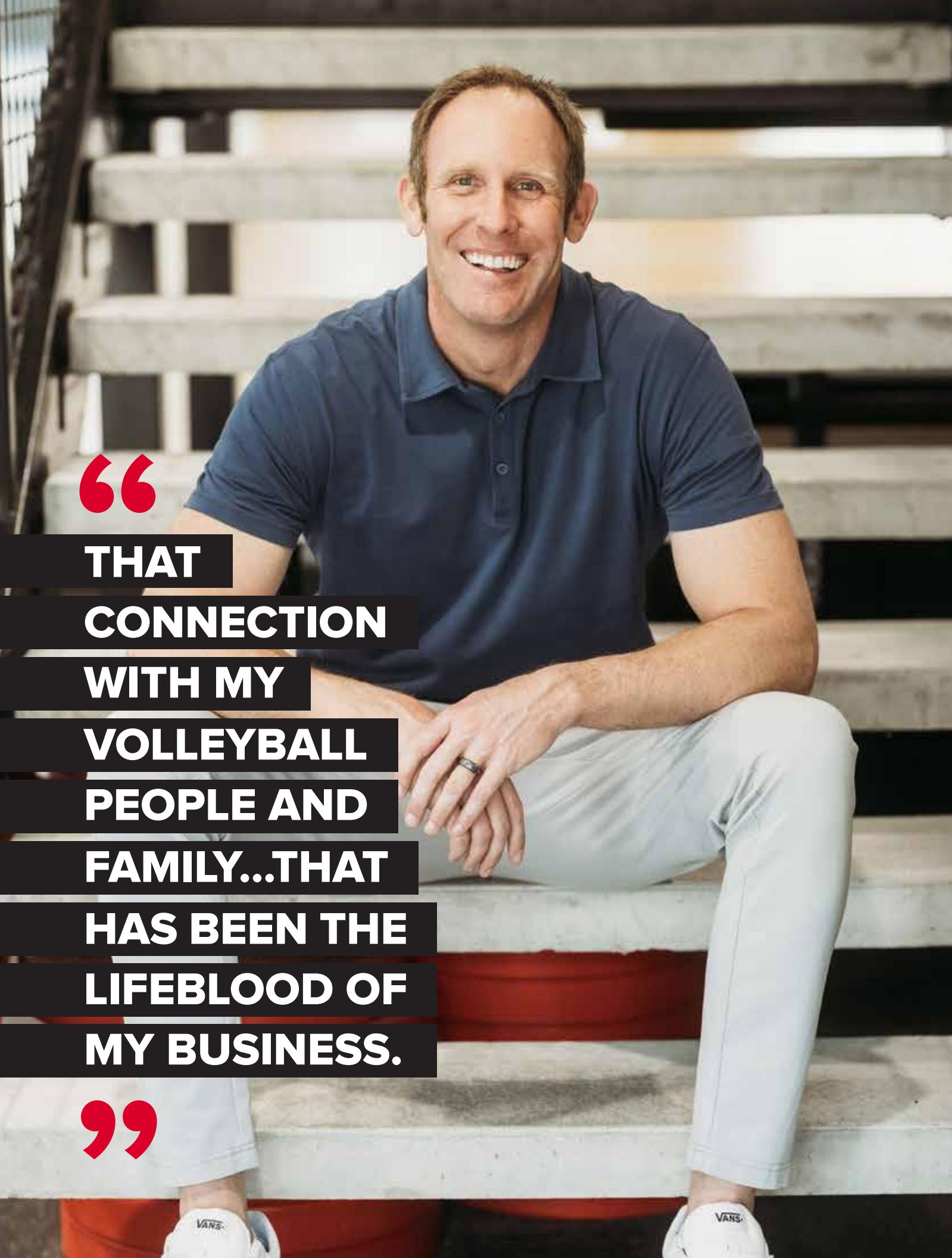
The turning point came when a friend, impressed by Justin's natural knack for communication and negotiation, suggested he venture into real estate. Initially hesitant, Justin pondered the idea, weighing the prospects of a career that offered both financial stability and the flexibility to prioritize family. Ultimately, he moved his family back to Utah and picked up a job doing sales for a real estate marketing firm.



“

**THAT
CONNECTION
WITH MY
VOLLEYBALL
PEOPLE AND
FAMILY...THAT
HAS BEEN THE
LIFELOOD OF
MY BUSINESS.**

”



The job was a great first step into understanding the industry, but it still had him traveling around quite often. During this time, he was taking real estate classes, and in 2014, armed with determination and a thirst for knowledge, Justin obtained his real estate license. With a mindset similar to that of the mentors on *Shark Tank*, Justin used all of his savings, quit his job, and dove in with both feet knowing if he wasn't successful, his family would bear the consequences.

Leveraging his extensive network from playing and coaching volleyball as well as friends and family, Justin honed his skills through hands-on experience. “That connection with my volleyball people and family...that has been the lifeblood of my business,” he admits. “The fulfilling part is maintaining all those relationships and being able to serve them and help them through what's usually coupled with a major life event.”



What sets Justin apart is not just his prowess in navigating the home buying and selling process, but his unwavering dedication to his clients' well-being. For Justin, real estate is more than just transactions; it's about forging lasting connections and being a guiding light during life's pivotal moments. "It's high stress and emotion-filled, but it's so rewarding to get friends and family to their goals."

Moreso, it was the book, "Never Split the Difference," by former FBI negotiator Chris Voss that instilled a sense of perpetual learning as the only truly sustainable competitive advantage in life. Justin admits he really "latched on" to that theory as someone who wasn't a great classroom learner but was constantly seeking improvement through seminars and clinics. "Feeling like I started my career late in real estate, I felt like I wanted to learn as much as I could, as quickly as I could."

Driven by that passion, Justin amassed a wealth of knowledge quickly, earning various certifications and designations by taking classes on anything he could - from Seller's Representative Specialist and Pricing Strategy Advisor to New Construction Buyer Representation certifications and Accredited Buyers Representative. Even before he had plans to become a Broker, he had his license ready and in his back pocket, believing that staying ahead in the industry requires a thirst for knowledge and a willingness to adapt to changing dynamics.

Navigating the pitfalls of the industry and coaching others through the process is Justin's specialty, which is why he dedicated his social media platforms to simplifying this information to empower his followers and sphere.



He's not just opening doors and throwing photos up on the MLS; Justin understands the intricacies of contracts and expertly navigates negotiations. His aim is to remove the burden of homebuying and shift the responsibility from his clients' shoulders to his. "I don't know everything, but I know a lot and will continue to learn."

Beyond his professional endeavors, Justin is involved in various philanthropic efforts supporting causes close to his heart, such as the Live for Levi Foundation (aimed at helping families navigate the tragic loss of a child), the Care Network (funding needs to help kids with cancer), and helping his church in various degrees. His altruistic spirit extends to his community involvement, where he actively serves on the board of directors for the Utah Association of REALTORS® and as a liaison on affiliate committees.

At home, Justin finds solace in his family - his pillar of strength and inspiration. With a supportive wife, Shannon, and four wonderful children, Justin cherishes every moment spent creating memories and nurturing bonds. He enjoys weight training, weekly volleyball matches, coaching his kids' sports teams, and traveling to warm destinations. This year, the family started homeschooling all four children, which has been helpful in managing one son's special needs. Additionally, the family has one dog, two outdoor cats, chickens, and recently got an axolotl!

As Justin continues to tread the path of success, he remains grounded by his values of integrity, empathy, and relentless pursuit of excellence. With each transaction, he not only helps his clients achieve their real estate goals, but also leaves a lasting impact on their lives.



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► meet our partner

Written by Kendra Woodward
Photography by Marissa McCutchan

Kim HENDRY

of CMG Home Loans



Spreading Love and Making Dreams Come True

A lighthearted loan officer with a passion for spreading love and easing the journey to homeownership, Kim Hendry has dedicated her career to understanding the industry and its ever-evolving products and services to better outfit her clients for the home buying process. It's evident in speaking with her that Kim's path to becoming an area sales manager at CMG Home Loans was anything but conventional.

Married at a young age and with two children to take care of, Kim found herself facing the challenge of balancing motherhood with the innate need to provide for her family. Armed with a degree in marketing from Westminster University, she embarked on a quest to find a career that offered both flexibility and stability but also something that did good for others.

It was during a family reunion that Kim's curiosity was piqued by a relative who had recently ventured into the mortgage business. Intrigued by the industry's potential, Kim sought out an interview.

The story of her hiring process was quite humorous. "The company owner was impressed with me but explained that they normally didn't hire new loan officers because they didn't have a training program," recalls Kim. She assured him that she was a quick learner, and since her cousin was at the company, she could help her learn what was needed. From the lack of a computer and office space for Kim, the owner continued to present her with reasons that he couldn't hire her, but she didn't back down. "When he told me they didn't have a computer for me, I lied and told him I had one," Kim laughs. "When he said they only had a

small desk outside one of another loan officer's office, I told him that would be perfect." When she went home that night, she excitedly told her husband she got the job, and they just had to go buy a laptop.

In reality, the bold move marked the beginning of Kim's illustrious career in the mortgage industry and actually provided her with some amazing behind the scenes training as she sat outside that office at that small desk. She got to listen in on client conversations and learned how more experienced loan officers solved their client's problems. This period in her life fueled her desire to really learn her craft. She studied underwriting guidelines extensively and soon became the go to person for underwriting questions from even the seasoned originators. Over the years, she honed her skills and expertise, transitioning through various roles and companies before finding her home at CMG Home Loans. Drawn to CMG's innovative approach and extensive range of products, Kim thrived in an environment that encouraged growth and creativity, and 22 years later, the tradition continues as she's still learning everyday.

However, it was the aftermath of the market crash that served as a pivotal moment for Kim when she realized how much she wanted to build a team for herself. "You can't do it all by yourself," she admits. "The journey is made better with people who support you and have common goals." From there, she started to surround herself with those like-minded individuals, all of which have served to help her level up. "I could not do what I do without the team I have today. We

all have a passion for helping our clients and partners with the highest level of service infused with love.”

Driven by her passion for helping clients achieve their dreams of homeownership, Kim’s business philosophy revolves around spreading love and care. For her, every client represents an opportunity to make a difference, guiding them through challenges and celebrating their successes. “I really built a business on working with people who couldn’t get approved by other lenders, helping them reach a solution, or at least getting on the road to home ownership,” Kim admits. It’s evident in talking with her that she enjoys being involved with the planning and success of her clients’ goals, and how much she understands the

amazing wealth-building tool property ownership is for the average person. “Your home is your biggest asset. I don’t take that lightly. I want to help everyone achieve that dream, even if it takes time. My husband tells me all the time that I have the best job because I get to help people’s dreams come true everyday.”

At CMG Home Loans, Kim embodies the company motto of “Every Customer, Every Time, No Exceptions, No Excuses,” combining professionalism with a personal touch. She is passionate about leveraging CMG’s innovative loan products to provide tailored solutions for clients, but it’s their continued pursuit to be better and provide more for their clients that keeps Kim learning and growing with them.



This pursuit of evolution is shown in their numerous proprietary products, such as their All-In-One loan (which is tied to the client’s checking account and allows them to pay off their loan quicker while retaining access to the equity of their home) and their Home Fund-It program (a crowdfunding down payment option for first time home buyers that allows them to fund their down payment through gifts and crowdfunding).

Beyond her professional endeavors, Kim finds fulfillment in her family life with her husband of almost 29 years, Chris, her kids, Thomas, Isabelle and Jack, and her sweet dog, Pepper, who is also her team mascot. Her family is the most important part of her life and her “why” for everything she does.

She is looking forward to Thomas’s wedding next year in Hawaii and seeing her family grow. Kim’s passion is traveling, and she’s doing a lot of it, including a bucket list trip to Africa this July. Second to travel is a love for personal development and being a lifelong learner. She believes that personal growth propels business growth to a much higher level, and she spends much of her free time reading books and listening to podcasts.

With her two loan assistants by her side, April Jefferies and Krystal Haslam, Kim remains passionate about helping those in need. Remembering how she felt during her first home buying experience before she was in the mortgage industry, she strives to make the process as simple and easy for anyone trying to build wealth for themselves through the dream of home ownership.



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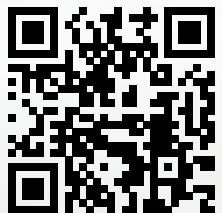


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M I N D Y C R O N Q U I S T

A Drive To
Be Better
For Those
Around Her

► REALTOR® life

Written by Kendra Woodward
Photography by Tiffany Burke Photography



Photo courtesy of iCandy Photography & Design

With a nickname like Whirl-windy Mindy, it's no surprise that Mindy Cronquist is known for juggling a lot. Her unwavering determination and integrity shine brightly for her clientele. They truly adore her and are more likely to see her as family over simply being their real estate agent. With her infectious personality, limitless energy, and boundless passion for her clients, Mindy has not only carved a niche for herself within the Salt Lake area real estate community, but she has also redefined what it means to thrive.

Mindy embarked on her real estate journey in 2012 as a solo agent with Real Broker, LLC. Her brokerage's slogan, "Work Hard, Be Kind," resonates deeply with her ethos, and she proudly wears it on her sleeve – quite literally, in the form of a t-shirt she often dons with pride.

Her roots trace back to Alpine, where she spent her formative years surrounded by hard working parents who instilled a culture of relentless drive.



WORK HARD, BE KIND.

With her father, Lynn, in the mortgage and sales industry, he was always seeking knowledge. With the apple not falling far from the tree, it was no surprise that Mindy followed his lead. He was extremely hard working and always in the top rankings of any job he attacked. At age 77, he is still playing racquetball and slalom water skiing. "He just had that drive," Mindy boasts.

Witnessing her father listening to motivational speakers throughout her youth, Mindy emulated that example by picking up motivational speakers on cassette tapes from her local library instead of listening to music on her Sony Walkman like her peers were. This trait would come full circle later in life under the employment of Larrison Clark, who

introduced Mindy to Robert Kiyosaki and his many advisors, thus feeding that motivational speaker animal. As such, this played a major role in her real estate success.

Mindy spent two years at Snow College, continuing her education at BYU, with an emphasis in English and microbiology. In that time, Mindy worked at a subsidiary of Nu Skin Enterprises under its VP (who later became their CEO). During this time, she chose to put aside her personal life and serve an 18-month ecclesiastical mission with The Church of Latter-day Saints in Holland. There, she became trilingual in both Dutch and Flemish. After returning from Holland, she pursued her passion for real estate in Phoenix, Arizona, at Diamond Key Homes, a Fortune 500 home builder at that time.

Despite facing challenges that are frequently presented and encountered along the path of life, Mindy has been no stranger to facing innumerable added obstacles with countless setbacks within her personal life. Those challenges notwithstanding, Mindy has remained optimistic and tenacious. She has weathered and faced each hardship in her pursuit of happiness.

Early on in her career, one such challenge presented itself while working at an amazing job while managing the sales force of agents at a corporate level. During this time, she began a long battle with infertility. When she sought the advice of a clinical fertility specialist, she was advised to choose between either starting a family or continuing a career in real estate, as the job in and of itself was too stressful. Prioritizing what she felt was infinitely more important, she put her career dreams on hold.

Mindy was blessed with two beautiful children and facing more than the challenge children bring alone, she was left to be a single parent with the added difficulty of the other parent





Mindy portraying her
TikTok® character,
"Utah Mom"

not residing even in the same state. From that moment, she swore that she would never be left too dependent in any way on someone else financially. Taking a leap of faith once again, she started real estate classes concurrently with her kids in school. Within three months, she had boots on the ground. Her career quickly took off, earning Rookie of the Year nominations in her first year in the business.

For Mindy, the most fulfilling aspect of her work lies in the relationships she builds with her clients (family). Armed with a high emotional quotient and an entrepreneurial spirit, she approaches each interaction with genuine care and a drive to exceed expectations. Her referral-based clientele is proof that her system works and that being genuine with one's clients is the best way to build that sphere of influence (not one of which has she ever paid for a sales lead).

Inspired by her upbringing and fueled by the wisdom gleaned from the likes of motivational speaker Kiyosaki (whom she had the privilege of knowing on a personal level due to the friendship of her former manager) that resilience and perseverance led to connections that facilitated her volunteering at many of his seminars. Growing her knowledge of the inner workings of real estate. This exemplifies how Mindy embodies resilience and perseverance in the face of adversity.

Having initially planned on being a lawyer, Mindy admits she is naturally good at negotiations and enjoys the massive amounts of paperwork that the industry calls for. However, she emphasizes that the most fulfilling part of the industry always comes back to the relationships she continues to build with her client family. She becomes so ingrained in their families that it isn't uncommon for their children to run up to her and affectionately greet her as, "Auntie Mindy".

Those interpersonal relationships also continue to grow and thrive with Mindy's presence on social media. She began a TikTok account over three years ago that light-heartedly personifies the stereotypical Utah mom and it has since gone viral, racking up over 100,000 followers. She admits the online presence keeps her top of mind for her clientele, but also allows her to bring gentle humor into an industry that can often be daunting for clients to navigate.

Beyond her role as a real estate agent, Mindy is a passionate advocate for her community and various charitable causes. Always willing to support the younger generation and their entrepreneurial ventures, Mindy tries to get involved with as many local extracurriculars as she can - anything from sports teams to girl scout cookies. She also donates generously to her church who often utilizes their donations in support of the Red Cross, so she knows her efforts are going towards good causes.

Her involvement in social committees and mentoring programs reflects her dedication to paying it forward and empowering others to succeed having served on the social committee of Utah REALTORS®, the Women's Council Board, the Women's Council of REALTORS®, and the social committee at the Utah County Association of REALTORS®.

Outside of work, Mindy finds solace and joy in her family life by spending time with her husband Chad, their four children (Brennan, Brecia, Daniel, Lexi), and two adorable dogs, Ace and Zoe. They often joke that they have all the dogs now... "from A to Z". With Chad serving as a mortgage lender in their work life, he can work on pre-approvals and often hanging Mindy's signs. Integrating the kids, even bringing them to showings in their younger years. It's a family business in every way possible.

At home, Chad is Mindy's savior, her support, and foundation. Everyday, she wakes up feeling blessed for her job, family, and lifestyle. Mindy savors every moment spent building lasting memories with her family. Whether they're exploring exotic locales, enjoying the serenity of a day on the lake, or simply relishing the comfort of home-cooked meals, the Cronquist family exemplifies the true meaning of love, laughter, and togetherness. They recently started the process of building a second home on Bear Lake, which Mindy admits has been a lifelong dream.

"My deepest passion is my family. I love sharing lasting memories with them like spending the day on the lake, giggling at how cute our two little dogs are, traveling the world together, and cooking big meals to enjoy at home," Mindy beams.

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Andy Berchtold

Andy Berchtold's journey is one marked by resilience, compassion, and a profound dedication to helping others navigate the complexities of buying and selling homes. Currently licensed with Best Realty Group, Andy is focused on providing a sound path for his clients and fellow agents alike.

Born out of personal tragedy and a deeper sense of purpose, Andy's found himself at a crossroads after the passing of his wife. Wanting to continue the long standing routine that they had developed while he was working in the restaurant industry, where Andy would refer clients to his wife for all of their real estate needs, he decided to get his license and continue their legacy in real estate. He always had a fondness for the industry, but chose to maintain his job so the family could have benefits. Despite holding onto both jobs for his first year and a half in real estate, working two jobs and raising seven kids was chaotic.

One month, Andy found himself with five deals lined up to close and he thought to himself, "If these close, I need to give my notice and focus on real estate," and they did! So, he quit his restaurant job and never looked back. In the end, it was his unwavering dedication to his clients, some of whom met him at midnight to finalize deals, that fueled his passion for the

industry. With each transaction, Andy forged lasting relationships built on trust, integrity, and a genuine desire to make a positive impact on people's lives.

The most fulfilling aspect of his work lies in the opportunity to guide individuals through one of the most significant financial decisions they'll ever make. Whether it's helping first-time homebuyers achieve their dreams or assisting investors in building their portfolios, Andy approaches each client interaction with empathy and expertise. "I enjoy getting to know them and their families. Most of my business is referral-based, and I love that I am able to connect and that people trust me with their friends and families," he admits.

Raised in Brigham City, Utah, Andy's upbringing instilled in him a deep appreciation for the value of family and community, which is obvious in the way he tackles his daily tasks. The strong family dynamic that raised him had been trying to start a family of their own, and when they were unsuccessful, they adopted three children as well as a foster child, which they raised as their own because she could not be adopted. After filling their home with love through adoption, they were finally successful in their attempt to have a child of their own...

*Living in
the Present*



but sadly, that child drowned at one year of age. At that time, they adopted Andy, and upon returning home with him found out they were pregnant again. They then went on to have four more of their own. Between their adopted kids and their paternal children, the family had ten kids total.

Coming from such a large family and being so dedicated to his own family now, it's no surprise that Andy places a large focus on helping others succeed through mentoring agents and giving back to his community. With a focus on social media and community engagement, he strives to empower others to achieve success in the real estate industry while fostering a spirit of collaboration and inclusivity. He's genuinely happy to be a part of his team's successes and his clients' stories. "I love helping people use real estate to build up their future," Andy beams. "I have flipped a lot of houses, had rentals, and love to help others start doing that."

In the face of adversity, Andy's resilience shines through, inspiring those around him to embrace life's challenges with courage and determination. His

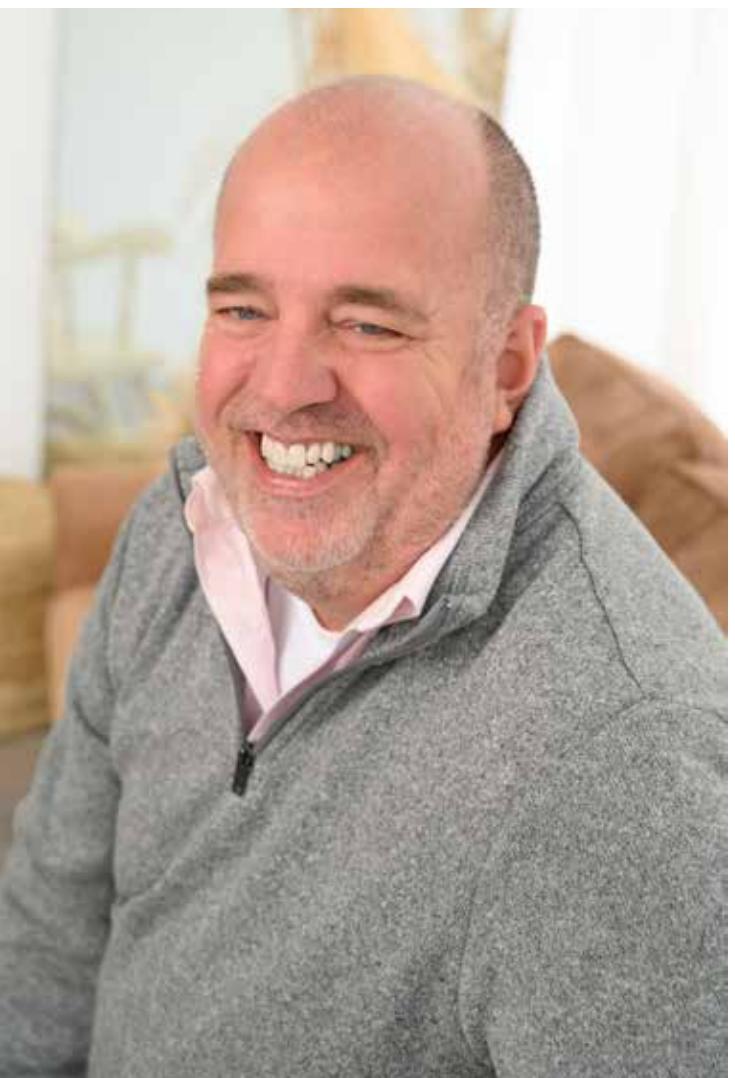
mantra, "I can do hard things," serves as a reminder of the strength that lies within each of us to overcome obstacles and pursue our passions relentlessly. His friends and family often describe him as someone who doesn't take things for granted, someone who realizes how important it is to experience life, and someone who enjoys including others.

Beyond his role as a real estate agent, Andy's compassion for others is obvious in his passion for giving back to those in need. His past designations and charitable involvement has included being on the board of directors for nine years with the Box Elder Family Support Center, serving one year on the board of the Children's Justice Center, traveling to Ghana with his daughter and working with the Make a Difference orphanage, his support for all of his children's school sports teams, and a myriad of other organizations and donations made to various charities. "I support pretty much anyone that asks," he jests.

Above all, Andy just wants to be a good dad to his seven children and to carry on the traditions he and his wife created together while building some new ones along the way. With the youngest in college and his eldest six married off, Sundays have become a day of shared food and cherished memories with the entire family including thirteen grandchildren and five grand-dogs. While Andy laughs that his kids are really the ones who raised him, joking that they survive in spite of him, he ensures that every kid still feels special and has his attention.

In his free time, Andy travels...a lot! Whether it's alone, with his numerous friends that are ready for an adventure at the drop of a hat, or with his monthly "field trip" group, Andy is always looking for a deal and a new locale to travel. His laundry list of travel locales is due in part to his skill at grabbing a deal on flights and his innate ability to travel on a budget. "Travel is important to me. I think it makes us accountable to others and makes us aware of what is going on in the world," Andy admits. "If I wasn't a REALTOR®, and it was still a thing, I would be a travel agent."

As he continues to navigate the ever-changing landscape of real estate, Andy remains grounded in his values of integrity, compassion, and service. Whether he's traveling the world on a budget or advocating for charitable causes, Andy's unwavering commitment to making a difference is a testament to the transformative power of kindness and empathy in both business and life.



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“ ”



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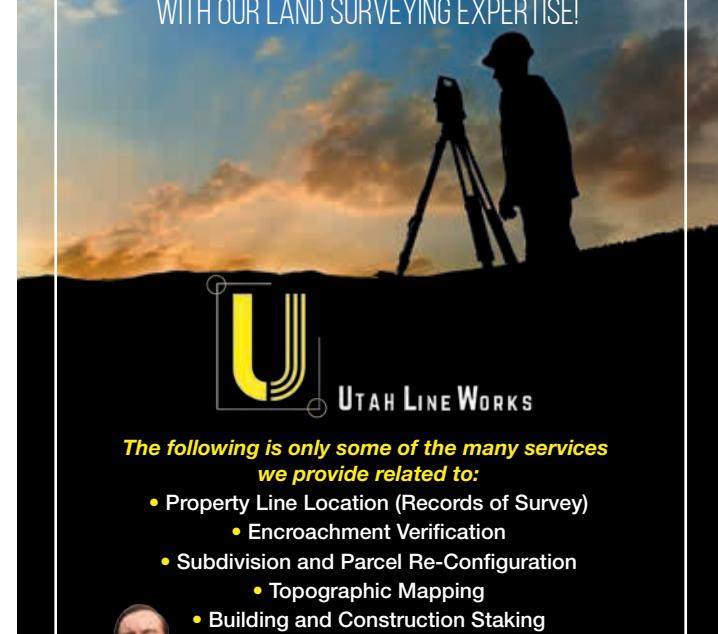
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