

CINCINNATI

# REAL PRODUCERS<sup>®</sup>

CONNECTING. INSPIRING. GROWING.



**WHAT'S INSIDE:**

COVER STORY

Flor de Maria McNally

ON THE RISE

Evan Johnson of Cutler  
Real Estate

ONE TO WATCH

Bill Gabbard, Regional Vice  
President of Howard Hanna

SPONSOR SPOTLIGHT

Meet Robert Mahaffey of  
3RD Street Financial Corp.

TOP 150 STANDINGS

**FLOR DE MARIA  
MCNALLY**

*with Keller  
Williams Advisors*

Photo Credit: Krista Silz of Cincy Photo

**MARCH 2024**



RENOVATIONSELLS.COM/CINCINNATI  
*Financing available.*

# Presale Updates In Just 3 Weeks



**AMERICAN HOMELAND**  
TITLE AGENCY

# YOUR KEY TO A *Successful* CLOSING



*513.863.9100*  
*@americanhomelandtitle*  
*americanhomelandtitle.com*



**LISA MASYS**  
RENOVATION SELLS CINCINNATI

LISA@RENOVATIONSELLS.COM  
(513) 669-7851

**7 AREA LOCATIONS  
PLUS A MOBILE OFFICE**

# TABLE OF CONTENTS



**07**  
Meet the Team



**08**  
Preferred Partners



**10**  
Cover Story:  
Flor de Maria McNally



**18**  
One To Watch:  
Bill Gabbard



**24**  
On The Rise:  
Evan Johnson of Cutler Real Estate



**32**  
Sponsor Spotlight:  
Meet Robert Mahaffey

**Clients Calling 1-800 numbers?  
Fuhgeddaboutit!**

**Greater Cincinnati's #1 Rated Insurance Agency**

With over 35 carriers, we make insurance companies compete for your business.



**We cut rates - not coverage**

**FIREHOUSE  
INSURANCE**

Call your exclusive agent today:

**Vinny "Your Cousin" Pfirman**  
Executive Agent, Owner  
513-526-9853



**Your Total Solution For  
Estate Liquidation & Relocation**  
Supporting The Tri-State Area

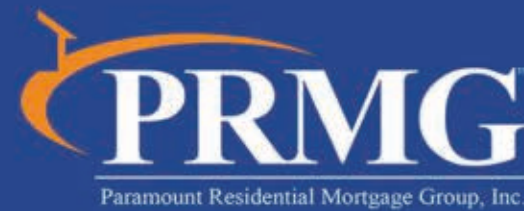


**With Us, It's Personal**  
We are here to help every step of the way.

West  
513.619.7906

CaringTransitions.com

East  
513.321.2828



**TOP 1%**  
**MORTGAGE ORIGINATORS**  
**IN AMERICA 2023**

## WHY PARTNER WITH JEREMY POPE?

- 24/7 Preapproval Service • Conventional loans down to 620 credit
- As little as 3% down payment on Conventional loans with NO MORTGAGE INSURANCE
- FHA loans down to 580 credit with 3.5% down payment and down to 500 credit with 10% down payment
- Client Concierge Services – we will line up your movers, switch utilities, recommend contractors and more
- 0% Down Payment Assistance Loans Available • In-house Credit Coaching and Underwriting



**IF HE CAN'T  
CLOSE THE DEAL,  
NO ONE CAN,  
CALL TODAY**

**JEREMY POPE • 513-432-6971**

Branch Manager | NMLS# 874577



2022 PARAMOUNT RESIDENTIAL MORTGAGE GROUP CORPORATION, INC. IS AN EQUAL HOUSING OPPORTUNITY LENDER NMLS ID #75243. THIS IS NOT A COMMITMENT OF ANY KIND. LOAN APPROVAL, INTEREST RATE AND FEES ARE DEPENDENT ON APPLICANT'S CREDIT, COLLATERAL, FINANCIAL HISTORY AND PROGRAM AVAILABILITY. ALL LOANS SUBJECT TO UNDERWRITER APPROVAL. PRICING, TERMS AND CONDITIONS APPLY, SUBJECT TO CHANGE WITHOUT NOTICE – ALL RIGHTS RESERVED

# RUOFF TECHNOLOGY

With industry leading technology, we make sure your loan process moves swiftly so you can close quickly and settle in sooner.



**Digital Closing**  
Experience

- Avoid hand-signing page after page at closing.
- Apply your digital signature to nearly all your documents in seconds.
- Use a computer, mobile phone, or tablet.
- Know your signature is secure with special encryption and extra layers of security.



**Cody Coomer**  
Senior Loan Officer  
NMLS: 1019463 OH: MLO.042319.001  
  
c: 513.479.4630  
cody.coomer@ruoff.com

Ruoff Mortgage Company, Inc., d/b/a Ruoff Home Mortgage, is an Indiana corporation licensed by the Indiana Department of Financial Institutions (DFI). For complete licensing information visit: <http://www.rmfconsumersaccess.org/EntityDetails.aspx?COMPANY/141868>. This is not an offer for extension of credit or a commitment to lend. All loans must satisfy company underwriting guidelines. Information and pricing are subject to change at any time and without notice. Equal Housing Lender. NML 54141868 01082020

## Ohio's Best INSPECTORS



UNPARALLELED EXPERIENCE.  
UNMATCHED CLIENT-FIRST APPROACH.

Home Inspections | Same-Day Reports  
Contractor List for Repairs | Mold Testing

513.831.1200 | [InspectHorizon.com](http://InspectHorizon.com)

## CUTCO IS FOR CLOSERS

What are your clients using daily, that reminds them of you?



Closing & Referral Gifts • 100% Tax Deductible  
High-End Branding



**Emmi Abel-Rutter, Gift Consultant**  
513.687.0635  
[YourSharpestFriend.com](http://YourSharpestFriend.com)  
[eabelrutter@gmail.com](mailto:eabelrutter@gmail.com)

CONNECT WITH EMMI!



# MEET THE CINCINNATI REAL PRODUCERS TEAM



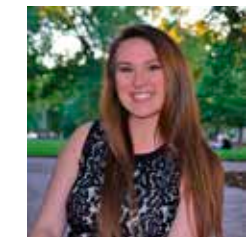
**Patrick Braddick**  
Publisher



**Taylor Davis**  
Ad Strategist



**Beth McCabe**  
Senior Writer



**Emmi Abel-Rutter**  
Writer



**Krista Silz**  
Photographer



**Brenna Smith**  
Photographer



**Geneva Eilertson**  
Reprint Coordinator



**Alexander Regueiro**  
Social Media Director

Interested in custom reprints? Contact Geneva for details: [geneva@realproducersmag.com](mailto:geneva@realproducersmag.com)



If you are interested in contributing or nominating Realtors for certain stories, please email us at [patrick.braddick@realproducersmag.com](mailto:patrick.braddick@realproducersmag.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 Cincinnati 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.



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!

**CLOSING GIFTS**

Cutco Cutlery  
(513) 687-0635  
www.cuttingedgeemmi.com

**CRM**

Bonzo  
(614) 357-2367

**CUSTOM BUILDER**

Ashford Homes  
(513) 445-1800  
ashfordhomesohio.com

**CUSTOM FRAMING**

ASM Custom Framing  
(513) 763-9373  
www.asmcustomframing.com

**ESTATE SALES**

Caring Transitions  
Cincinnati West  
Rosie Harris  
(513) 206-8988  
cincywest.ctbids.com

**FINANCIAL ADVISORS**

Monarch Financial Advisors  
(513) 502-2637  
Monarchfinancialadvisors.com

**HOME INSPECTION**

IPA Inspections  
(513) 379-7988  
lpalnspections.com

Pillar to Post Home Inspectors- The Capuano Team  
(513) 771-6689  
cincinnati.pillartopost.com/

**HOME RENOVATION**

Renovation Sells  
Lisa Masys  
(513) 669-7851

**HOME THEATER/  
HOME AUTOMATION  
TECHNOLOGY**

Hanson Audio Video  
(513) 563-0444

**HOME WARRANTY**

Achosa Home Warranty  
Kristen Moore  
(859) 547-6024  
www.achosahw.com

**INSURANCE**

Firehouse Insurance  
(513) 207-8843  
Firehouseins.com

**LAW FIRM**

Yonas and Phillabaum LLC  
(513) 427-6100  
www.cincinnatiattorney.com

**MORTGAGE LENDER**

3rd Street Financial  
Robert Mahaffey  
(513) 769-4111

Annie Mac Home Mortgage  
(513) 769-2071  
tony-annie-mac.com

Fairway Independent Mortgage  
Bethany Ritchey  
(513) 520-1594

Fairway Independent Mortgage  
Jennifer Sheil  
(513) 796-6024

Fairway Independent Mortgage  
Marcy Knue  
(513) 344-5653

Guaranteed Rate  
(513) 609-4484  
www.rate.com/ronerdmann

Paramount Residential Mortgage Group  
(513) 432-6971

Ruoff Home Mortgage  
Cody Coomer  
(513) 486-4133

Ruoff Home Mortgage  
Dave Scully  
(513) 633- 8476

UMC Capital  
(419) 906-2082

**MOVING COMPANY**

Black Tie Moving  
(614) 347-9007

**MOVING/PACKING  
& STORAGE**

Big Blue Moving  
(859) 608-2583

**PHOTOGRAPHY**

Cincy Photo Pro  
(513) 912-0022  
cincyphotopro.com

Next Door Photo  
Daniel Ziegler  
(513)297-3328

**TITLE AGENCY**

American Homeland Title Agency  
(513) 863-9100  
www.americanhomelandtitle.com

**TITLE COMPANY**

Leo Grote LPA  
(513) 554-3000  
leogrotelpa.com

**TRANSACTION  
COORDINATOR**

Agents Plus 1  
Maria Carmosino  
(513) 482-0465  
agentsplus1.com/

SPECIALIZING IN CUSTOMIZING MORTGAGE SOLUTIONS FOR BOTH PURCHASE AND REFINANCE TRANSACTIONS.  
**TOP 1% MORTGAGE ORIGINATOR**

- 24/7 PREAPPROVAL SERVICE
- ZERO LOANS DECLINED ONCE SUBMITTED
- LOANS DOWN TO 580 CREDIT SCORE
- PRIMARY, VACATION, & INVESTMENT LOANS
- EXPERT IN ALL PURCHASE TRANSACTIONS, ESPECIALLY FIRST TIME HOMEBUYERS
- ALL REFINANCING OPTIONS AVAILABLE. CONV, FHA, VA, JUMBO, HELOC and ARM
- RECOGNIZED SCOTSMAN GUIDE TOP ORIGINATOR 2019, 2020, 2021, 2022.
- RECOGNIZED IN BUSINESS COURIER FAST 55 FASTEST GROWING PRIVATE COMPANIES 2018-2022.



513-806-2635 • WWW.ROBERT.MORTGAGE  
6964 TYLERSVILLE RD., STE. B • WEST CHESTER, OH 45069



Robert Mahaffey,  
President • NMLS 26082

**AP1**

Agents Plus 1 | Transaction Coordination  
Everyone Needs a Plus 1  
513-482-0465 help@agentsplus1.com

**We will inspect your client's home as if we were purchasing the property for our own family!**

"I feel much more comfortable knowing Ian has looked through a house because his work is so meticulous. He explains all of the results of his inspection, and didn't mind me nosing around and asking questions while he worked. His reports are prompt and easy to understand, complete with clearly labeled pictures. I recommend him without reservation."  
~ Emily

Contact  
**Ian Trefzger**  
(513) 379-7988  
lpalnspections.com

662

cover story

Written by Elizabeth McCabe  
Photo Credit: Krista Silz of Cincy Photo



# FLOR

## de Maria McNally

### *Building a Legacy of Heartfelt Real Estate Excellence with Keller Williams Advisors*

Innovative. Creative. Different from the norm. Flor de Maria McNally with Keller Williams Realty has all of those qualities. As an individual agent, she excels in sales, but she doesn't do it alone.

"I've got a ton of support," she is quick to point out. "I've created a team of seven that is unlike any other team in the city." Every part of the client experience she has subdivided, compartmentalizing each step of the transaction into people or tools. For instance, Flor has a showing partner who is dedicated to showing people homes. She also has a transaction manager (who handles everything from contract to close), a director of sales, a client care coordinator, and a marketing specialist for social media management and event coordination.

"Agents are pulled in every single direction," she says. "Agents should be doing lead generation, closings, contract negotiations, and deepening relationships with their people." All other tasks should be delegated to specialists within your organization.

Designating and delegating tasks allows Flor to spend more time on what matters most - her family. "I've got four kids 6 and under," she comments. "I want to have three to four more. I want to be at home with them and together with my husband. For both parents to be a home is a pretty lofty goal of mine. I am laser focused on that vision."

With that focus in mind, Flor uses her time wisely. "My highest producing activity is to be on the phone or in front of my people," she points out. "All of my business is 100 percent referral."

Flor's method is paying off. In 2022, she sold 151 homes as a solo agent with an administrative team with 35.2 million in sales. "In 2023, I did 119 units at 28.1 million. I compete with myself a lot. It was a hard pill to swallow last year. I used last year as an opportunity to rebuild my systems and technology to crush it in 2024." Her goals this year include 200 units and 46 million in sales.



#### **Client-Centric**

What is the secret to Flor's success? "Everything is client-centric," she explains. "It's about my clients." Achieving homeownership is a huge goal and deserves to be celebrated. That's where Flor and her team go above and beyond, catering to their clients with their experience and expertise.

"Our brand is how we treat people," says Flor. Just check out her Facebook page to see all her photos of her clients, their homes, and their families. "That's what's important to me."

To Flor, it's all about service from the heart. Currently, she is building up her network across the country. "Chasing the relationship and not the transaction has allowed me to build a truly client-centric model here," says Flor. She also focuses on the people on her team as well as agents all over the country to service people who are relocating here or who are relocating somewhere else. With Keller Williams agents all over the country, Flor can refer her clients to the very best at Keller Williams.

Flor is proud to be a part of the Top 100 agents at Keller Williams out of almost 200,000 total. She comments, "I know the best of the best agents all across the world who have helped me grow as an agent and person." With her connections, she can send her clients to other top agents all over the United States.



**Never Stop Learning**

Another reason that Flor excels in real estate is because she never stops learning. She admits, “I know a lot of agents who stop investing in themselves professionally and personally. I have a separate mentality that I’m never at mastery. There is always something to learn and always someone to learn from.” With this in mind, she is eager to be the best that she can be. “I update my systems, my language, how I communicate, how I manage my time – everything,” she says.

Expanding her horizons even led her to a once-in-a-lifetime opportunity last year. Appearing on House Hunters was a dream come true for Flor. “It was super fun,” she raves. “I helped a client through a challenging transaction.” Her client invited her to appear on the television show for this three-day process.

“It was an exciting milestone to reach,” smiles Flor. Being on a national television show was something to be celebrated for this Top Producer.

“**OUR BRAND IS HOW WE TREAT PEOPLE.**”

That’s what’s important to me.

**Committed to the Hispanic Community**

Flor’s commitment to the Hispanic community has been a significant aspect of her team’s growth. Leveraging social media, she actively provides information, runs small business spotlights, and

hosts a podcast tailored for the Latino community. This proactive approach has not only expanded her network but has also solidified her team’s presence in the market.

“My involvement with the Hispanic community has absolutely exploded over the last 4 years,” she says. Bringing people information through highlighting businesses has paid off. “We really dove in headfirst and that played a crucial role in our growth.”

Flor also has a Director of Sales for Spanish speakers, helping them every step of the way to get to homeownership. Flor says, “We will bend over backward to help them reach their real estate goals.” With Flor’s systems-oriented approach, obstacles to homeownership are overcome. Sharon is also happy to answer any questions that bilingual speakers might have, simplifying the process for them.



### Family Focused

When Flor isn't working, it's all about family to Flor. Since she has last been featured in *Real Producers*, she has had two more babies in the last three years. She and her husband are blessed with four children, ages 6, 5, 3, and 1.

Family time is cherished at Flor's household. She makes a distinction to stop working before she gets home, even wrapping up last-second phone calls in her garage before she enters her home. When she enters her house, she wants to be fully present with her children, savoring each moment that they have together.

"It's really a counterbalance," explains Flor on how she makes it all work. "I will have a heavy business week and then a heavy family week." She wouldn't be able to do what she does without the love and support of her husband.



### IT'S REALLY A COUNTERBALANCE.

I will have a heavy business week and then a heavy family week.



### A Legacy in the Making

Flor de Maria McNally's story is not just about real estate success; it's a testament to passion, dedication, and a heartfelt approach to business. From her unique team dynamics and client-centric philosophy to her community impact and commitment to continuous learning, Flor is shaping a legacy that transcends the realm of transactions. As she looks towards the future, Flor's vision remains ambitious, and her story serves as an inspiration to those aspiring to make a mark in the world of real estate.





# Warm Up with our Low Interest Rates!

**5.5% INTEREST RATE!\***  
See below for details.

Homes Ready Now!



**3035 Cinnamon St.**  
MLS #1780165  
*Move-In Ready!*  
Sales Price: \$675,000  
Style: 2-Story  
Sq Ft: 1,654  
Bedrooms: 3  
Bathrooms: 3  
Roof Top Deck  
Tax Abatement LEED Certified!



**3950 Briggs Pl. Cincinnati**  
MLS #1740445  
*Ready Soon!*  
Sales Price: \$889,000  
Style: 2-Story  
Sq Ft: 2,710  
Bedrooms: 3  
Bathrooms: 2 1/2  
Finished Basement  
**LEED GOLD CERTIFIED!**



**8105 Guthrie Ln.**  
MLS #1762887  
*Move-In Ready!*  
Sales Price: \$479,900  
Style: 2-Story  
Sq Ft: 2,054  
Bedrooms: 3 with a loft  
Bathrooms: 2 1/2  
2 Car Garage  
Full Basement



**2108 Clough Chase Dr.**  
MLS #1775489  
*Move-In Ready!*  
Priced Reduced: \$950,000  
Style: 2-Story  
Sq Ft: 3,305  
Bedrooms: 4  
Bathrooms: 4 1/2  
2 Car Garage  
Partially Finished Basement



**4543 Cooper Rd. Blue Ash**  
MLS #1742284  
*Ready Soon!*  
Sales Price: \$720,000  
Style: 2-Story  
Sq Ft: 2,261  
Bedrooms: 3  
Bathrooms: 2 1/2  
Full Basement



**4549 Cooper Rd. Blue Ash**  
MLS #1742273  
*Ready Soon!*  
Sales Price: \$700,000  
Style: 2-Story  
Sq Ft: 1,941  
Bedrooms: 3  
Bathrooms: 2 1/2  
Full Basement



**3419 Magnolia Grove Ln.**  
MLS #1781116  
*Move-In Ready!*  
Sales Price: \$1,175,000  
Style: 2-Story  
Sq Ft: 3,393  
Bedrooms: 4  
Bathrooms: 3 1/2  
3 Car Garage  
Full Basement



**123 W. 14th St. Newport, KY**  
MLS #614487  
*Move-In Ready!*  
Sales Price: \$1,900,000  
Style: 3-Story  
Sq Ft: 3,650  
Bedrooms: 4  
Bathrooms: 3 1/2  
Finished Lower Level & Roof Top Deck



**129 W. 14th St. Newport, KY**  
MLS #614679  
*Move-In Ready!*  
Sales Price: \$1,800,000  
Style: Contemporary 5 Floors  
Sq Ft: 3,692  
Bedrooms: 3  
Bathrooms: 3 1/2  
2 Car Garage  
Roof Top Deck



**78 W. 13th St. Newport, KY**  
MLS #614517  
*Move-In Ready!*  
Sales Price: \$1,125,000  
Style: Townhome  
Sq Ft: 2,613  
Bedrooms: 3  
Bathrooms: 2 1/2  
2 Car Garage  
Roof Top Deck

## RUOFF TECHNOLOGY

With industry leading technology, we make sure your loan process moves swiftly so you can close quickly and settle in sooner.

### Digital Closing Experience

- Avoid hand-signing page after page at closing.
- Apply your digital signature to nearly all your documents in seconds.
- Use a computer, mobile phone, or tablet.
- Know your signature is secure with special encryption and extra layers of security.



**Dave Scully**  
SVP, Area Manager  
NMLS: 757304 | MLO-OH.757304  
**513.633.8476**  
dave.scully@ruoff.com

Ruoff Mortgage Company, Inc., d/b/a Ruoff Home Mortgage, is an Indiana corporation licensed by the Indiana Department of Financial Institutions (DFI). For complete licensing information visit: <http://www.zillow.com/consumersaccess.org/EntityDetails.aspx?COMPANY=141568>  
This is not an offer for extension of credit or a commitment to lend. All loans must satisfy company underwriting guidelines. Information and pricing are subject to change at any time and without notice. Equal Housing Lender. NMLS #414868 01082020

### PROVIDING QUALITY PACKING AND MOVING SERVICES IN NORTHERN KENTUCKY AND SOUTHERN OHIO.

Northern Kentucky's #1 Moving Company

## BIG BLUE MOVING

Flat hourly rates that is prorated to the minute - no rounding up! Open 7 days a week.  
Licensed and insured moving company - Commercial and residential moving  
Local and long distance moving - Locally Owned and Operated

**BIG BLUE PACKING** **BIG BLUE MOVING**

859.608.BLUE (2583) | WWW.BIGBLUEMOVINGKY.COM

## BONZO!

MAKE MONEY. SAVE MONEY. SAVE TIME.

What Can Bonzo Do For Your Business?

- Connect
- Converse
- Convert

GetBonzo.com

scan to earn more and work less!

Contact Us Today for More Information: (513) 445-1800 or Visit Our Website at: [www.AshfordHomesOhio.com](http://www.AshfordHomesOhio.com)  
Pricing, incentive, financing and availability are subject to change without notice. Please call for details.

\* Loan program is a 5/1 ARM, Years 1-5 are a fixed rate, Year 6 & Subsequent Years will be an Adjustable Rate. 80%LTV, 20% Down Payment Required.

▶▶ one to watch

Written by Elizabeth McCabe  
Photo Credit: Tim Corbett-Spanagel

# BILL GABBARD

## REGIONAL VICE PRESIDENT OF HOWARD HANNA

“I haven’t worked for 23 years,” says Bill Gabbard, Regional Vice President of Howard Hanna. He found his purpose and passion in real estate, which doesn’t feel like a job for him.

“I retired 23 years ago when I became a REALTOR®,” he says. “I had a job that I hated every day for 20 years. Real estate doesn’t feel like a job to me,” he smiles.

Prior to real estate, Bill worked at a steel company for two decades. While working in the steel factory at Southwest Ohio Steel, he started becoming an investor, purchasing houses and buildings.

“I was always looking for a ticket out of the steel factory,” he admits. “I sold cell phones for 3 years and was a part-time cop for 7 years.” Real estate was the answer that he was looking for.

### **Rising in Real Estate**

Bill worked at Keller Williams prior to Howard Hanna, building a successful team in the process. “We did 150-155 deals a year,” he comments. “I had six agents on average.” Bill excelled as the team leader at the Bill Gabbard Group.

When he was promoted to Regional Vice President of Howard Hanna, Bill knew it wasn’t fair to continue having a team in his management position.

As to why Bill likes real estate, he was led to his newfound career through his ex-wife’s brother, Howard Maggard, one of the biggest developers in town. “He developed West Chester and Fairfield,” he explains. “He has been a real inspiration to me. It’s phenomenal.” Learning about developments was interesting and invigorating.

“It was always exciting to talk about developments he bought.” Watching houses and communities spring up from cornfields was transformative for Bill. He knew that he wanted to get into real estate, finding a career that was beyond his wildest dreams.

Along the way, he credits his mentors who have made him the real estate professional that he is today. Bill is thankful for Ren Jones, who worked at Keller Williams. “He talked to me, coached me, and showed me how to do things. I followed his lead and he has been a blessing in my life. Not only is he an inspiration to me, but he’s why I’ve done so well in this business,” says Bill.

Ren also introduced Bill to national coach Mike Ferry and he has attended his events for the past 2 years. “I stayed focused on what my goals were, what I wanted to do, and how I wanted to do it. I always wanted to be the manager of my own company.” With Howard Hanna, that dream became a reality.





“

I stayed focused on what my goals were, what I wanted to do, and how I wanted to do it. I always wanted to be the manager of my own company.



### Tasting Success

In his managerial role at Howard Hanna, Bill continues to sell real estate and contributed \$9 million in sales last year. He emphasizes the importance of setting schedules, role-playing, and consistent prospecting for new agents, echoing the teachings of Ren Jones. His advice for success is rooted in doing the right things, emphasizing a quote by Jones: "If you do the right things, money will find you."

### Family Focused

Bill wouldn't be where he is today without the love and support of his wife, Charlene. "We've been married almost 24 years and she's a big supporter of mine," he says. "She has helped me."

Bill has two daughters and a step-daughter. "Between us, we have 11 grandchildren," he says. "We also have a little boy who is my wife's nephew. We took him in at 6 and raised him." Now he is 19 years old and doing well.

To relax, Bill loves to travel with his wife and his daughters. "My wife has gotten me to do more vacations in the last few years," he comments.

### Goals

What's next for Bill? "I'm just trying to help Howard Hanna grow in the region," he says. "We are the oldest family-owned real estate company in the United States." Currently, Bill is looking for like-minded people to join Howard Hanna.

An inspiration, Bill followed his heart into real estate. Gone are the days of making steel. Now he found a fulfilling career, helping real estate agents and their clients achieve their real estate goals. "I wouldn't do anything differently," concludes Bill.

“  
If you do the right things,  
money will find you.”



## YOUR KEY TO LOCAL REAL ESTATE SUCCESS



**YONAS & PHILLABAUM**  
LLC

*Attorneys At Law*



Criminal Defense • Estate Planning • Family Law  
Probate Law • Real Estate Law

**JOHN YONAS,**  
Member Attorney and Owner

**JASON PHILLABAUM,**  
Managing Member Attorney

513.427.6100 | [YPAttorneys.com](http://YPAttorneys.com)

# WAIT!! DON'T FUND THAT 2023 SEP YET!

Looking for **MORE**  
deductions, contributions,  
and retirement savings  
than your **SEP** can offer?



Contribute up to 4 TIMES MORE - over \$100,000!  
Grab Your CPA And Give Us A Call!



**Monarch Financial Advisors**  
*Know Your Options*

**SUE BURNETT, FSA, EA, OKA**  
Investment Advisor Representative\*  
513.502.2637 | [MonarchFinancialAdvisors.com](http://MonarchFinancialAdvisors.com)  
[MonarchFinancialAdvisors@gmail.com](mailto:MonarchFinancialAdvisors@gmail.com)

\*Investment Advisory Services Are Offered by Core Investment Group, LLC



E  
V  
A  
N  
J  
O  
H  
N  
S  
O  
N

▶ on the rise

Written by Elizabeth McCabe  
Photo Credit: Krista Silz of Cincy Photo

# of Cutler Real Estate

## Dedicated. Driven. Destined for Success.

Evan Johnson is making waves in Cincinnati real estate. Not only was he awarded the 30 under 30 from the National Association of REALTORS®, but he also received this same distinction from REALTOR® Magazine in 2022. What makes Evan unique is that he is the first person from Cincinnati to receive this honor and one of only eleven people to make the list from Ohio in the last 25 years.

“That was a huge feather in my cap,” says Evan. “Once I hit that, it skyrocketed me toward where I was going to go.”

### From MMA To Real Estate

Interestingly, real estate wasn’t initially on Evan’s career radar. His journey started in 2019 when he officially obtained his license. Prior to that, Evan worked alongside his father, Don Johnson, who leads the Johnson Real Estate Group. Evan spent two years as his father’s assistant before venturing into real estate. Surprisingly, Evan’s pre-real estate days involved pursuing a career in mixed martial arts (MMA). He trained and fought for six years after college, but the financial challenges led him to seek a more stable path.

“I wasn’t making any money with that,” reflects Evan. “I was in my mid to late 20s at that point. I needed something that paid and didn’t make me feel like a 90-year-old when I rolled out of bed each day,” he jokes.



Despite his initial reluctance to join the family real estate business, Evan decided to give it a shot in 2019. What drew him in was the freedom of schedule and control over his destiny, reminiscent of the autonomy he enjoyed in MMA. Despite a slow start with just one deal in his first year, Evan's perseverance and consistency paid off. The following year saw a significant leap with 22 deals, followed by an impressive 44 deals in the subsequent year. "Every year, I want to top the year before," he comments.

#### **Secrets to Success**

Reflecting on his success, Evan shares some key insights. At the end of each year, he experiences a mix of stress and satisfaction. He attributes his rapid growth to a combination of factors. First, the market was favorable during the pandemic, creating opportunities for real estate agents. Secondly, Evan possesses a growth mindset, never content with success. He emphasizes the importance of continuous learning, adapting to new technology, and staying consistent with his efforts.

"I never let my foot off the gas. I try to grow and understand trends. I adapt to new technology and a growth mindset to never get complacent. I also don't stop learning and with an understanding that I can never know too much. That's why my deals picked up after my first year," says Evan.

Having grown up surrounded by the chaos and dynamic nature of the real estate business, Evan finds the behind-the-scenes aspects of the industry fascinating. Interacting with people from diverse backgrounds during the home-buying and selling process is what he loves most about real estate.

#### **Future Goals and Family Dynamics**

Setting small goals each year, Evan aims to surpass his previous achievements. This year, he focuses on expanding more into new construction, recognizing the industry's need for it. Building the foundation of his team is another priority, with plans to hire an assistant and bring on new real estate agents.



**EVERY YEAR, I WANT TO TOP THE YEAR BEFORE.**





**I NEVER LET MY FOOT OFF THE GAS.**



The Johnson Real Estate Group, a family venture led by Evan's father, Don, is a tight-knit team. Working together, they navigate the challenges that come with a family business. Evan acknowledges the parallels between MMA and real estate – both involve risk, require self-motivation, and lack safety nets. His supportive family plays a crucial role in his success.

Despite his dedication to work, Evan finds time to engage in kickboxing and jiu-jitsu for fitness. His retreat in Milwaukee, Wisconsin, offers a buffer from the real estate hustle, allowing him to enjoy the calmness of the downtown area and the nearby lake.

**Perseverance Pays Off**

Evan Johnson's journey from MMA to real estate exemplifies resilience, adaptability, and a relentless pursuit of success. As he continues to make strides in Cincinnati's real estate market, Evan stands as a testament to the transformative power of hard work and determination. Keep an eye on Evan Johnson – he's certainly one to watch in the world of real estate!

REAL ESTATE PHOTOGRAPHY, RIGHT WHEN YOU NEED IT.

SAME DAY SERVICE – 2 HOUR LEAD TIMES | LIGHTNING FAST TURNAROUND

NEXT DOOR PHOTOS



LET'S GRAB COFFEE & TALK ABOUT HOW NDP CAN HELP YOU LIST HOMES FASTER!

513.297.3328 • CINCINNATI.NEXTDOORPHOTOS.COM  
DANIEL.ZIEGLER@NEXTDOORPHOTOS.COM



Why work with us:

- We have been servicing the Greater Cincinnati and Northern Kentucky region for over 30 years.
- With our flexibility, we are able to close transactions on nights & weekends at no extra charge.
- Keeping our clients in mind, we are willing to travel to the most convenient location for each closing.



A Trustworthy Partner

Who Understands YOU.



Leah Grote  
(513)-554-3000  
leah@leogrotelpa.com  
https://leogrotelpa.com/

When it comes to one of the most important transactions of your life, we sweat the small stuff so you don't have to!



"The biggest differentiator in home warranties is the service that both the agents and clients receive from the home warranty company. Kristen Moore defines best-in-class service for Realtors and their clients. We have been partnered with her for years."

- Peter Chabris  
Keller Williams  
Seven Hills



Kristen Moore  
859.547.6024  
kristenm@achosahw.com  
achosahw.com



Are Your Clients Looking to Make a Winning Offer on Their Dream Home?

BLOW AWAY the COMPETITION with CASH!



Make Cash Offers. Earn Full Commission.

If you want their offer on the home they REALLY love to stand out from the pack, there's nothing more effective than making it **ALL-CASH**. AnnieMac Home Mortgage along with our affiliate AnnieMac Cash2Keys now offers **TWO cash programs** designed to help them land the home of their dreams:

Cash Offer

Nothing impresses sellers like a strong cash bid. Our affiliate, AnnieMac Cash2Keys, places a cash offer on the home your client would like to buy. If the offer is accepted, us or the lender of their choosing, will work with your client to secure the financing to purchase the house back from AnnieMac Cash2Keys!

Buy Now Sell Later

Buy a new home before selling their old one. Our affiliate, AnnieMac Cash2Keys, purchases the house. Your client moves right in and purchases the new home back once their former home is sold – easy.

Contact Me Today To Learn More!



Tony Autullo  
Area Manager  
NMLS#: 20232  
Phone: (513) 769-2071  
Cell: (513) 461-9321  
tautullo@annie-mac.com  
tony.annie-mac.com



AnnieMac Home Mortgage 11385 Montgomery Road Suite 210, Cincinnati, OH 45249  
Cash Offer and Buy Now, Sell Later programs are fulfilled by AnnieMac Private Equity Cash2Keys, an affiliate of AnnieMac Home Mortgage. AnnieMac Private Equity Cash2Keys is not a financial institution and does not originate or issue loan commitments. AnnieMac Home Mortgage provides the mortgage financing to the customer who will purchase the property back from AnnieMac Private Equity Cash2Keys. Terms and conditions of program can be found at Anmac.me/cash. This is a business-to-business communication directed only to professionals employed in the residential mortgage industry and their commercial associates. It is not intended for distribution to consumers or the general public. It is not an "advertisement" as defined in Section 1026.2(a)(2) of the Truth-in-Lending Act. Information contained herein is subject to change without notice. ©AnnieMac Home Mortgage. NMLS #338923. All rights reserved. Products may not be available in all states and/or counties. Please contact us to confirm availability.



# meet **ROBERT MAHAFFEY**

## OF 3RD STREET FINANCIAL CORP.

### Bringing People Together Virtually, One Mastermind at a Time!

In the dynamic world of real estate, connecting professionals and providing valuable insights can make all the difference. Enter Robert Mahaffey, the visionary behind the Homes & Money REALTOR® Mastermind. Hosted virtually, this mastermind event has become a focal point for real estate enthusiasts seeking knowledge and connection.

“I started it last year,” says Robert. “It was a virtual mastermind event that I did weekly. I would interview Top Producers from the Real Producers production list with a live virtual audience.” The format allowed viewers to actively participate, asking questions and engaging with the content.

**Building Bridges and Brands**  
Robert’s primary intention is to provide value to the real estate community. Patrick, the Publisher of *Cincinnati Real Producers*, is a regular attendee at these special events. The Homes & Money REALTOR Mastermind comprises 42 events so far in total, creating a platform for professionals to learn, network, and build relationships.

“I learn a ton about real estate and have made some great friendships and relationships, which really helps build my brand,” shares Robert. The mastermind sessions are not only a source of valuable information but also a catalyst for forming connections within the real estate industry.

Robert took the additional step of creating a YouTube channel, Robert Mortgage, where he shares the recorded mastermind sessions. This allows agents and guests to revisit the content and use it for social media purposes. Beyond business considerations, Robert emphasizes the personal touch of these interactions.

**Differentiation Through Innovation**  
In an industry where standing out is crucial, Robert introduced a unique strategy to set himself apart. Leveraging the power of video, he created personalized messages for listing agents and buyers, enhancing the communication and relationship-building process.

“I try to put my clients and their partners that I work with first,” says Robert. “I have a winning offer package, which is an elaborate approval process that is more in-depth than a preapproval – with as much information that a listing agent or a seller could provide.”

Another innovative approach that Robert uses is harnessing the power of video. Robert’s video messages, discussing the transaction’s details and expressing gratitude for the opportunity, have proved to be a game-changer. This personalized touch not only differentiated him in a competitive market but also had a significant impact on the acceptance of offers.



» sponsor spotlight  
Written by Elizabeth McCabe  
Photo Credit: Brenna Smith

“We have to constantly fight against the commodity piece of real estate. AI and the digital age are trying to remove the personal relationship from the transaction.” As a lender, Robert wants to remain relevant in the transaction and differentiate himself. As he asks, “Why not put yourself on video?” That can make an impression upon others.

**Spotlight on 3RD Street Financial Corp**

Robert is not only the mastermind behind these innovative initiatives but also the President of 3RD Street Financial Corp. He delves into the mortgage industry’s intricacies, bringing a wealth of experience to the table.

“I got into the mortgage industry at the end of 2003, after transitioning

from a career in IT sales,” says Robert. His entrepreneurial spirit led him to take over 3RD Street Financial Corp in 2007, right before the challenges of the Great Recession.

Despite the challenging times, Robert’s determination and strategic approach allowed the business to not only survive but thrive. Today, 3RD Street Financial Corp operates as both a mortgage broker and a correspondent lender, providing flexibility and optimal deals for clients.

**Relationship-Focused Excellence**

What sets 3RD Street Financial apart is its commitment to relationships. Refraining from buying leads, Robert emphasizes organic growth

through connections with referral partners, including financial planners, builders, accountants, real estate agents, and past clients.

An award-winning originator, Robert has received recognition as a Top 1 Percent Originator in the United States by the Scotsman’s Guide for five consecutive years. Robert also serves as the State Captain for Advocacy in Ohio with the Association of Independent Mortgage Experts. Additionally, 3RD Street Financial has been honored with the Fast 55 Award as one of Cincinnati’s private companies for five years running.

“Everything that we do is grown organically through relationships with our referral partners,” asserts Robert.



“  
WE HAVE TO CONSTANTLY  
FIGHT AGAINST THE  
COMMODITY PIECE OF REAL  
ESTATE. AI AND THE DIGITAL  
AGE ARE TRYING TO REMOVE  
THE PERSONAL RELATIONSHIP  
FROM THE TRANSACTION.  
”





“  
**ONE OF THE BIGGEST THINGS THAT FRUSTRATES REALTORS® IS NOT KNOWING WHAT IS HAPPENING IN THEIR TRANSACTION. THE REAL ESTATE AGENTS THAT WE WORK WITH ALL THE TIME HAVE THAT CONFIDENCE FROM US.**  
 ”

**Passion in Action**

Robert's passion for his profession is evident in his approach to mortgages. He finds fulfillment in structuring and planning mortgages for individuals, helping first-time homebuyers, and securing the best deals for clients.

“One of the biggest things that frustrates REALTORS® is not knowing what is happening in their transaction. The real estate agents that we work with all the time have that confidence from us.”

Robert and his team prioritize communication and trust, ensuring that the progress in transactions is transparent

and reliable. As a broker, they provide automatic updates and are available nights and weekends to accommodate the demanding nature of real estate.

**Beyond Business**

Outside the realm of mortgages and real estate, Robert is a family man with personal pastimes that include hunting and golfing. His involvement in the community extends to serving as a trustee at his alma mater, reflecting his commitment to making a positive impact beyond the business sphere.

In conclusion, Robert Mahaffey's journey is a testament to innovation, resilience, and the power of meaningful

connections. From virtual master-minds to personalized video messages, he continues to shape the landscape of real estate while maintaining a steadfast commitment to relationships. As we shine the spotlight on Robert and 3RD Street Financial Corp, we recognize a visionary leader who brings people together, virtually and personally, one mastermind at a time.

**For More Information:**

3RD Street Financial Corp.  
 6964 Tylersville Rd Ste B  
 West Chester, OH 45069  
 513-806-2635 Office  
 513-289-6299 Cell  
[www.3rdstreetfinancial.com](http://www.3rdstreetfinancial.com)





Let's connect!



**Real Easy, Real People.**

We're here when you need us, with easy online tools when you don't.

**Simpler Home Loans Just For You**

Less paperwork & eClosings are only 2 examples of how we simplify the process

**We Make Homes More Affordable.**

With promotions & programs for home buyers & homeowners!

**Breon Price**

**Broker Owner**

NMLS# : 938631

Office: 513-204-0587

Breon.Price@UMCincy.com

www.umcincy.com



UMC Capital, LLC NMLS # 2468944  
Independently owned, operated, & licensed.



**TOP 150 STANDINGS**

Individuals | By Volume Jan 1-Jan 31 as of February 15th, 2024 at 10:06AM

Rank	Name	Office	Total	Volume
1	Julie K. Back	Sibcy Cline	5	\$7,243,500
2	Scott A. Oyler	Coldwell Banker Realty	10	\$5,535,000
3	Gina A. Dubell-Smith	eXp Realty	7	\$5,188,056
4	Ragan McKinney	Ragan McKinney Real Estate	25	\$5,158,016
5	Michael P. Brown	Plum Tree Realty	1	\$4,255,000
6	Tyler A. Smith	Re/Max United Associates	4	\$4,000,000
7	Robert Kugler	Bowling & Kugler Realty	3	\$3,912,000
8	Zach Singler	Re/Max Local Experts	9	\$3,317,700
9	Brad Strunk	Comey & Shepherd	4	\$3,160,000
10	Amy L. Markowski	Real Brokerage Technologies	10	\$3,026,800
11	Mamadou L. Sidibe	Huff Realty	11	\$2,836,008
12	Oscar A. Asesyan	Coldwell Banker Realty	4	\$2,760,000
13	Adam G. Marit	Real Link	8	\$2,745,785
14	Rakesh Ram	Coldwell Banker Realty	4	\$2,611,500
15	Ronald A. Bisher	Coldwell Banker Realty	12	\$2,442,100
16	Michael L. Murtland	Comey & Shepherd	7	\$2,397,000
17	Timothy M. Dirr	Re/Max Preferred Group	4	\$2,394,051
18	Rick J. Finn	Coldwell Banker Realty	4	\$2,393,500
19	Lee G. Robinson	Robinson Sotheby's Internat'l	3	\$2,319,000
20	Austin R. Castro	Coldwell Banker Heritage	3	\$2,300,500
21	Quintin Suggs	Pivot Realty Group	2	\$2,285,000
22	Sarah M. Pfammatter	Comey & Shepherd	4	\$2,276,480
23	Lanxi J. Song J	Keller Williams Seven Hills Re	2	\$2,220,500
24	Ugandhar Garapati	ERA Real Solutions Realty	5	\$2,176,083
25	Beth A. Bokon Onthank	Sibcy Cline	1	\$2,135,500
26	Walter B. Gibler	Coldwell Banker Realty	7	\$2,110,500
27	Brittney Lovdal	Keller Williams Advisors	5	\$1,987,000
28	Kimberly K. Mansfield	Keller Williams Advisors	6	\$1,952,100
29	Jennifer Dardzinski	eXp Realty	1	\$1,950,000
30	Robert F. Stephens	Comey & Shepherd	1	\$1,930,500
31	Sue S. Lewis	Sibcy Cline	6	\$1,930,400
32	Heather Pilcher	Keller Williams Distinctive Re	5	\$1,813,000
33	Jon A. DeCurtins	ERA Real Solutions Realty	4	\$1,806,000

**Disclaimer:** Information is based on reported numbers to the Cincinnati REALTORS® through the MLS, as indicated above by the date range listed on the actual date the numbers were run. Transactional reporting is not static, as numbers vary based on the way they are reported by the REALTOR®. Accuracy is also affected by the date transactions are reported, which affects all parties involved in a transaction. New construction or numbers not reported to Cincinnati REALTORS® through the MLS within the date range listed are not included. Cincinnati REALTORS® are not responsible for submitting this information.

# TOP 150 STANDINGS

Individuals | By Volume Jan 1-Jan 31 as of February 15th, 2024 at 10:06AM

Rank	Name	Office	Total	Volume
34	Allison Thornton	Sibcy Cline	2	\$1,800,000
35	Regina M. Hamilton	Sibcy Cline	7	\$1,794,000
36	Bob Dorger	Comey & Shepherd	1	\$1,775,000
37	Erin P. Fay	Comey & Shepherd	4	\$1,766,000
38	Maria Walley	Comey & Shepherd	2	\$1,700,000
39	Janelle A. Sprandel	Comey & Shepherd	4	\$1,666,800
40	Trent S. Ferrell	Keller Williams Advisors	5	\$1,638,090
41	Flor D. McNally	Keller Williams Advisors	8	\$1,630,750
42	Kurt J. Lamping	Star One Real Estate	5	\$1,625,000
43	Elizabeth B. Dowling	Comey & Shepherd	1	\$1,609,000
44	Alexander Schafers	Re/Max United Associates	6	\$1,603,888
45	Robert DiTomassi	Comey & Shepherd	2	\$1,602,500
46	Kelly M. Whelan	Star One Real Estate	4	\$1,590,000
47	Melissa R. Stone	eXp Realty	4	\$1,579,900
48	Sandra L. Burkhart-Williams	Huff Realty	4	\$1,514,000
49	Robert G. Winterman	Sibcy Cline	3	\$1,506,000
50	Celia B. Carroll	Sibcy Cline	2	\$1,485,000

Rank	Name	Office	Total	Volume
51	Kristin J. Manning	Keller Williams Seven Hills Re	2	\$1,459,500
52	Mary Jo Hoffman	Comey & Shepherd	4	\$1,409,999
53	Eric Surkamp	Comey & Shepherd	4	\$1,408,710
54	Daniel Baron	Keller Williams Advisors	4	\$1,391,400
55	Jon L. Bowling	Re/Max Preferred Group	6	\$1,363,213
56	Cindy J. Shetterly	Keller Williams Distinctive Re	6	\$1,323,400
57	Tom Deutsch Jr.	Coldwell Banker Realty	4	\$1,309,722
58	Michel C. Minella	Coldwell Banker Realty	1	\$1,305,000
59	Mike Franz	Coldwell Banker Realty	1	\$1,305,000
60	Andrew M. Hersey	Star One Real Estate	2	\$1,295,875
61	TJ J. Gausman	eXp Realty	3	\$1,295,665
62	Bradley Babiak	Re/Max Preferred Group	4	\$1,274,800
63	Larry L. Thinnes	Sibcy Cline	2	\$1,270,750
64	Kristen D. Carter	Keller Williams Advisors	4	\$1,258,400
65	Jonathan M. Hardy	Keller Williams Seven Hills Re	6	\$1,255,000
66	Brad Acree	Keller Williams Advisors	3	\$1,255,000
67	Andrew Gaydosh	eXp Realty	6	\$1,243,400
68	Stephanie Newkirk	Coldwell Banker Heritage	2	\$1,218,700
69	Courtney Ram	eXp Realty	4	\$1,215,500
70	Terry S. Tipton	Kopf Hunter Haas	1	\$1,200,000
71	Paige von Hoffmann	Coldwell Banker Realty	1	\$1,200,000
72	Tim Cottrill	Sibcy Cline	7	\$1,192,750
73	Sara E. Limper	Coldwell Banker Realty	4	\$1,180,000
74	Tony Falgner	Falgner Realty	4	\$1,167,000
75	Lynda M. Pohl	Sibcy Cline	2	\$1,165,000
76	Michelle E. Hudepohl	Coldwell Banker Realty	2	\$1,162,900
77	Amy Hackett Roe	Coldwell Banker Realty	1	\$1,150,000
78	Patrick M. Roberts	Coldwell Banker Realty	1	\$1,150,000
79	Diane Tafuri	Sibcy Cline	2	\$1,135,000
80	Sean Chmura	Robinson Sotheby's Internat'l	1	\$1,130,268
81	Brett P. Stern	Keller Williams Advisors	2	\$1,125,000
82	Pamela S. Socha	Keller Williams Pinnacle Group	2	\$1,124,000
83	Ala Jreisat	Keller Williams Advisors	2	\$1,110,000
84	Troy Brown	Sibcy Cline	4	\$1,107,400

**Disclaimer:** Information is based on reported numbers to the Cincinnati REALTORS® through the MLS, as indicated above by the date range listed on the actual date the numbers were run. Transactional reporting is not static, as numbers vary based on the way they are reported by the REALTOR®. Accuracy is also affected by the date transactions are reported, which affects all parties involved in a transaction. New construction or numbers not reported to Cincinnati REALTORS® through the MLS within the date range listed are not included. Cincinnati REALTORS® are not responsible for submitting this information.


WE'RE AVAILABLE

MON TUES WED  
THURS FRI SAT SUN

RonErdmann.com

the  
**Erdmann Group** | guaranteedRate®

RON ERDMANN | (513)609-4484 | RON.ERDMANN@RATE.COM



Ron Erdmann NMLS # 28342  
Equal Housing Lender | Guaranteed Rate  
NMLS: 2611. For licensing information,  
visit [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)



**#1 in Customer Satisfaction with Mortgage Origination**  
 – J.D. Power  
 For J.D. Power 2023 award information, visit [jdpower.com/awards](https://www.jdpower.com/awards).

**CALL US FOR IMPECCABLE SERVICE AND QUICK RESPONSE!**

**YOU ARE IN GREAT HANDS WHEN YOU "SEAL THE DEAL WITH SHEIL"**

**JENNIFER SHEIL, PRODUCING BRANCH MANAGER**  
 Loan Wizard • Strong Leader • Can-Do Attitude  
 Passion For **Changing Lives!**

[Jennifer.Sheil@fairwaymc.com](mailto:Jennifer.Sheil@fairwaymc.com)  
[MortgageApprovalExperts.com](https://www.MortgageApprovalExperts.com)

**513.796.6024**  
 Personal NMLS269568 • Licensed in OH, IN, KY & FL



**WE SERVE PEOPLE**

# FIRST FLOORPLAN FREE

## NEW FLOOR PLANS WITH MEASUREMENTS!





**CINCY PHOTO PRO**

**Special Limited Time Offer**  
 1-floor, basic floor plan with measurements included. Upgrade to show fixtures for \$25. \$25 for each additional floor. \$100 VALUE  
 \*Measurements are approximate.

**Pro-Perks Program:**  
 Earn A 10% - 12% Credit | \$5000 - 10% (\$500 FREE) | \$10,000+ - 12% credit (\$1200+ FREE)

Contact [info@Cincyphotopro.com](mailto:info@Cincyphotopro.com) or book online [cincyphotopro.com/real-estate](https://www.cincyphotopro.com/real-estate)

# THE GOLD STANDARD

## IN MAGAZINE & AD DESIGN



But don't just take our word for it. Take *theirs*.



**THE N2 COMPANY** 

[n2co.com](https://www.n2co.com)

**HANSON**  
 HOME THEATER • HI-FI AUDIO • HOME AUTOMATION

CUSTOM CLIENTS REQUIRE CUSTOM SOLUTIONS...  
*The Local Experts in Custom Audio Video Needs*



Home Theatre | Media Room | Home Technology  
 Hi-Fi Audio | Outdoor Entertainment

SCAN TO SEE OUR RECENT WORK ON SOCIAL MEDIA!  
 513.563.0444 | [HansonAV.com](https://www.HansonAV.com)  
 10800 Montgomery Road

**ASM**  
 custom framing

**GOT JERSEYS?**  
 BRING THEM IN!



WE ARE THE *Best* AT COMMEMORATING YOUR SPORTING ACHIEVEMENTS

513.763.9363  
 @ASMCUSTOMFRAMING  
 9654 CINCINNATI COLUMBUS RD CINCINNATI, OH 45241

# TOP 150 STANDINGS

Individuals | By Volume Jan 1-Jan 31 as of February 15th, 2024 at 10:06AM

Rank	Name	Office	Total	Volume
85	Kathy M. Bryant	Weichert, Realtors R.E 1790	2	\$1,100,000
86	Mary Barnett Viator	Visconti Real Estate	1	\$1,100,000
87	Beth Silber	Coldwell Banker Realty	3	\$1,080,000
88	Regina A. Chilcoat	Comey & Shepherd	2	\$1,050,000
89	Christopher Parker	Re/Max Incompass	4	\$1,046,200
90	Marcia Greenwald	Sibcy Cline	7	\$1,042,600
91	Kishore Kalikiri	Plum Tree Realty	2	\$1,035,500
92	Linda Hendershot	Coldwell Banker Heritage	3	\$1,029,900
93	Jason J. Bowman	Re/Max Alliance Realty	3	\$1,024,000
94	Cathy L. Hock	Re/Max United Associates	2	\$1,020,000
95	Hung P. Tri-Rudolf	Star One Real Estate	3	\$1,018,000
96	Gary R. Bennett	Plum Tree Realty	3	\$1,004,900
97	James E. Pitzer III	Coldwell Banker Realty	4	\$1,000,500
98	Carl F. Tuke	Sibcy Cline	1	\$1,000,000
99	Michael T. Tekulve	TREO Realtors	2	\$998,000
100	Heather S. Kopf	Kopf Hunter Haas	3	\$997,000

Rank	Name	Office	Total	Volume
101	Keli S. Williams	Sibcy Cline	2	\$992,500
102	Tom Canning	Comey & Shepherd	2	\$989,000
103	Dylan Koch	Plum Tree Realty	3	\$982,000
104	Kimberly A. Myers	Comey & Shepherd	4	\$975,000
105	Elizabeth M. Bee	Ragan McKinney Real Estate	4	\$965,800
106	Mukhabbat Nuritdinova	Plum Tree Realty	2	\$965,000
107	Rhonda M. Ciallella	Plum Tree Realty	3	\$964,400
108	L. Brian Crum	Coldwell Banker Heritage	2	\$950,000
109	Robert R. Smith	Coldwell Banker Realty	4	\$949,999
110	Victoria B. Schnorr	Keller Williams Pinnacle Group	1	\$945,000
111	Angela W. Quebman	Keller Williams Advisors	6	\$942,400
112	Kimberly D. Beyer	Re/Max Victory + Affiliates	1	\$937,500
113	Ashley S. Enneking	Coldwell Banker Realty	1	\$937,500
114	Amy M. Broghamer	eXp Realty	1	\$932,000
115	Debra LaFrance	Re/Max Preferred Group	1	\$930,910
116	Margaret J. Womacks	Coldwell Banker Realty	2	\$930,000
117	Dawnitta R. Ollis	Plum Tree Realty	3	\$922,000
118	Thalita S. Albieri	Sibcy Cline	2	\$919,000
119	Frank V. Milillo III	Howard Hanna Real Estate	2	\$917,900
120	Chad Stice	Ragan McKinney Real Estate	2	\$912,000
121	Jeff A. Rosa	Weichert, Realtors R.E 1790	2	\$910,000
122	Sandy Carter Hall	Sibcy Cline	2	\$905,000
123	Brian L. Thomas	Coldwell Banker Realty	3	\$904,500
124	Noah Zipko	Coldwell Banker College R.E	3	\$901,900
125	David Hirschman	Coldwell Banker Realty	3	\$901,500
126	Jessica Bloom	eXp Realty	2	\$896,000
127	Dustin Lema	Century 21 Thacker & Assoc.	3	\$894,000
128	Rodney Muterspaw	Berkshire Hathaway HomeService	2	\$888,600
129	Apryll R. Fambro-Watkins	Keller Williams Advisors	3	\$885,000
130	Cathy Ulrich	Star One Real Estate	4	\$884,000
131	Bob Wetterer	Comey & Shepherd	4	\$880,000
132	May Xuemei Wu	Comey & Shepherd	2	\$880,000
133	Delta Crabtree	Comey & Shepherd	1	\$879,900
134	Tiffany B. Allen-Zeuch	Sibcy Cline	2	\$875,000

**Disclaimer:** Information is based on reported numbers to the Cincinnati REALTORS® through the MLS, as indicated above by the date range listed on the actual date the numbers were run. Transactional reporting is not static, as numbers vary based on the way they are reported by the REALTOR®. Accuracy is also affected by the date transactions are reported, which affects all parties involved in a transaction. New construction or numbers not reported to Cincinnati REALTORS® through the MLS within the date range listed are not included. Cincinnati REALTORS® are not responsible for submitting this information.

Creating a Stress Free Moving Experience

CHRIS HESS  
(614) 599-3693

CBUS TOP PICKS 2019

Forbes realtor.com

BBB ACCREDITED BUSINESS

BLACK TIE MOVING

AMERICA'S FASTEST-GROWING PRIVATE COMPANIES Inc. 500

www.blacktiemoving.com

# TOP 150 STANDINGS

Individuals | By Volume Jan 1-Jan 31 as of February 15th, 2024 at 10:06AM

Rank	Name	Office	Total	Volume
135	Jean M. Raga	eXp Realty	2	\$871,000
136	Kevin E. Hildebrand	eXp Realty	3	\$867,000
137	Brynn Fossett	Comey & Shepherd	2	\$865,000
138	Priya Sangtani	Comey & Shepherd	2	\$864,700
139	Beth A. Brown Ciul	eXp Realty	4	\$856,610
140	Lisa S. Morales	Coldwell Banker Realty	2	\$855,000
141	Anne M. Cavellier	Keller Williams Advisors	1	\$850,000
142	Susan L. Haas	Kopf Hunter Haas	1	\$850,000
143	Yuan Ye	Keller Williams Advisors	2	\$846,900
144	Susan Heimerdinger	Re/Max United Associates	2	\$845,000
145	Kimberly A. Price	Plum Tree Realty	4	\$844,000
146	Davide Potestio	eXp Realty	4	\$843,000
147	Bishnu L. Kharel	Re/Max Preferred Group	3	\$840,000
148	Rebecca A. Messenger	Comey & Shepherd	2	\$840,000
149	Jeffrey J. Asquith	Keller Williams Advisors	2	\$837,500
150	Ruben Contreras	Comey & Shepherd	4	\$830,000

**Disclaimer:** Information is based on reported numbers to the Cincinnati REALTORS® through the MLS, as indicated above by the date range listed on the actual date the numbers were run. Transactional reporting is not static, as numbers vary based on the way they are reported by the REALTOR®. Accuracy is also affected by the date transactions are reported, which affects all parties involved in a transaction. New construction or numbers not reported to Cincinnati REALTORS® through the MLS within the date range listed are not included. Cincinnati REALTORS® are not responsible for submitting this information.



## A Market Ready Inspection

helps your listings stand out.

Giving your listings every advantage can benefit both you and your clients. Here's why getting a pre-listing inspection is a good idea:

- Homes with a Market Ready inspection sell for more
- Any deficiencies are accounted for and called out in the report, preventing condition issues from cropping up at the last minute
- Fully understand the home before listing
- Gain seller confidence that they're getting the best price
- Create buyer trust through transparency about the home's condition
- PTP Virtual Open House and PTPFloorPlan Included. Creating a comprehensive and transparent virtual tour of the property to potential buyers

The Capuano Team has been ensuring confident home ownership for over 25 years. We're here for you and your clients!

**Request an inspection for your next listing!**



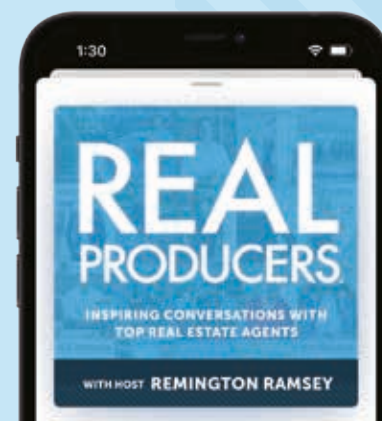
The Capuano Team  
**513-771-6689**  
 cincinnati@pillartopost.com  
 cincinnati.pillartopost.com



THE CAPUANO TEAM  
 | PILLARTOPOST  
 HOME INSPECTORS

REAL PRODUCERS. PODCAST

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



podcast.realproducersmag.com

Same Brand, New Reach – Tune in for free today



Serving the Cincinnati Area

*Each office is independently owned and operated.*



FAIRWAY  
**Rate Rescue<sup>+</sup>**



# Temporary Rate Buydowns

## A Powerful Option for Your Clients

With Fairway's Rate Rescue™, buyers can get a lower rate for the first one to three years of their mortgage. These seller- and/or buyer-funded\* interest rate buydowns can benefit both parties in the sale and purchase of a home.

### Benefits to the seller:

- Might mean less costs overall for the seller.
- May help avoid price reductions.
- May be a tax write-off.\*\*
- May foster goodwill in the process of selling the home.
- Makes the home more appealing to buyers.

### Benefits to the buyer:

- Save money up front when purchasing a home.
- A lower interest rate means a lower monthly mortgage payment.
- Use extra cash for other expenses.
- Unused funds will be applied as a loan principal reduction.

**Contact us today to learn more.**



**Bethany L. Ritchey**

Branch Manager • NMLS 1809077

**513-520-1594**

[bethany.ritchey@fairwaymc.com](mailto:bethany.ritchey@fairwaymc.com)



**Marcy Knue**

Branch Manager • NMLS 201497

**513-344-5653**

[marcy.knue@fairwaymc.com](mailto:marcy.knue@fairwaymc.com)

