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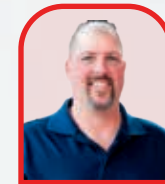


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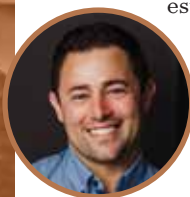
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This month, we're showcasing three incredible features that highlight the passion and dedication behind some of our top local professionals. Our Partner Spotlight features Amanda McKenzie of First Community Mortgage. As a loan originator, she combines her deep industry knowledge with a genuine commitment to helping homebuyers. Her story is one of resilience, community service, and making homeownership dreams come true. Our Rising Star article explores Kaileyne Krask's unique career in beachside real estate. With a

strong focus on building trust and relationships, Kaileyne is a prime example of how dedication and a love for the local community can lead to success in this ever-changing industry. Finally, our Cover Story shares Carol Biel's 30-year journey in real estate, where she's earned a reputation for honesty, problem-solving, and unwavering dedication. Her story reflects how integrity and community involvement can truly shape a successful and fulfilling career.

As we approach Thanksgiving, I want to take a moment to express my gratitude. Our community is made up of dedicated professionals who go above and beyond, not just in their careers, but in their service to others. It's an honor to be surrounded by such inspiring individuals, and I'm thankful for the ongoing support and collaboration of our real estate family. Here's to another month of growth, connection, and celebrating the best of Northwest Indiana!



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Amanda McKenzie

of **FIRST COMMUNITY MORTGAGE**

Amanda McKenzie's Mission to Make a Difference

By Giovanni Downing • Photography by Melinda Nicole Photography

Amanda McKenzie, a seasoned loan originator, embodies experience and adaptability, having over two decades of experience since 2003. Her journey into the mortgage world was sparked during her college years at Valparaiso University, where she interned at a mortgage company while pursuing a finance degree. Reflecting on her early days, Amanda shares, "I started at a mortgage company during college, and after trying my hand in retail management, I returned to my true passion—mortgages."

What began as a college internship has blossomed into a fulfilling career, with Amanda now a respected production manager who brings a wealth of knowledge and insight to the mortgage landscape. Her deep-rooted understanding of the local market is a significant

asset, especially for first-time homebuyers. Growing up in Portage, Indiana, Amanda intimately understands the needs of her blue-collar community and uses that knowledge to offer personalized loan solutions. "We're not Chicago; we're a working-class community," Amanda explains. "Many of our clients are first-time buyers often employed in the steel mills. Knowing their financial situations helps me tailor loan options that fit their needs."

Amanda's approach is grounded in education and clear communication, ensuring her clients feel empowered throughout the home-buying process. She is passionate about making homeownership accessible, especially for those who may not realize the resources available to them. "The most rewarding part of my job is helping people realize

their dreams of homeownership," Amanda says with a smile. "Many clients don't realize there are assistance programs available, which can make a world of difference for those who think they can't afford a home." By demystifying the often complex mortgage process, Amanda ensures her clients make informed decisions and avoid potential pitfalls.

The 2008 financial crisis, which shook the housing market, taught Amanda invaluable lessons about lending practices and financial responsibility. "Back then, it felt like you just had to breathe to qualify for a mortgage," she recalls. "It was crucial to have honest conversations with clients about what they could realistically afford."

That emphasis on honesty and transparency remains a cornerstone of her work today. Amanda is committed to helping clients navigate the complexities of modern mortgages, always advising them to look beyond what they qualify for on paper. "What you qualify for on paper isn't always what you can afford in reality," she stresses. Setting realistic expectations and ensuring clients understand their financial capabilities are priorities for Amanda, who values long-term relationships over quick deals.

Beyond her mortgage expertise, Amanda has also carved out a niche as a community leader and mentor. As the production manager at First Community Mortgage, she is leading and growing her team. She attributes much of her leadership style to her mentor, Barb Tithof, with whom she worked closely for 17 years. "She taught me the ways of business, like treating a \$50,000 client the same as a million-dollar one," Amanda recalls. "You never leave the office without returning a phone call, even

Amanda is joined by Lieutenant Jim Eagan, Corporal Cortney Overton, and their K9s



if you don't have the answer yet." These lessons have shaped Amanda into a mentor for her own team, including newer members like Felicia, whom she is helping to guide.

Despite the demands of her profession, Amanda works hard to maintain a work-life balance, although she admits it's a challenge. "It's hard. I'm still working on that. I'm here late most nights," she says. Yet she finds moments of respite through her passion for travel, which she enjoys with her husband and their four golden retrievers. "We try to get away as much as we can. Travel is my passion—it's what I work for," she notes, reflecting on upcoming trips with family to Disney.

In addition to her professional achievements, Amanda is deeply



Amanda and her assistant Felicia Armstrong

involved in her local community. One of her past clients, Corporal Cortney Overton, approached her a few years ago about sponsoring the K9 unit, as they are completely

self-funded. Amanda was honored to sponsor her K9 Bane, a multipurpose Belgian Malinois. Since then she has continued to help sponsor the unit as they have had several K9s retire and



Amanda and husband Chad Shewmaker with their four golden retrievers

needed to add more to the force. Her philanthropic spirit is also evident in her contributions to the Portage Football Team and fundraising efforts for Gabriel's Horn, a local shelter for homeless women and children, and Ashley's House, a shelter for those who have been trafficked or are at risk of trafficking.

For Amanda, travel has not only provided an escape from her busy work life but has also shaped her perspective on the world and her work. "Travel is the biggest form of education you can have," she explains. "When you see how different people live, you realize your way isn't always the right way." This open-minded approach is reflected in her leadership style, her dedication to helping her community, and her ongoing commitment to empowering others in both personal and professional capacities.

She has received countless awards and recognition in Who's Who in America. As Amanda McKenzie continues to navigate the evolving mortgage industry, she does so with a passion for her work, her community, and her team. Through her leadership, mentorship, and community involvement, she exemplifies the power of dedication, transparency, and a commitment to making a difference.



KAILEYNE KRASK

of @properties

Kaileyne has been a dedicated realtor for nearly six years, building her career with determination and passion. Specializing in homes near the beach, she has cultivated a deep connection with the Lake Michigan property landscape, where her visionary approach shines through.

From the beginning, Kaileyne set her sights on a real estate career rooted in trust and loyalty. “The impact and how I make people feel helps me establish relationships that go beyond the closing table,” she says, underscoring her focus on the connections she builds with clients.

For Kaileyne, it’s not just about getting clients to the closing table—though that is certainly a reward—but about fostering lasting relationships. She believes that trust is the cornerstone of every transaction and that both sides of the deal deserve a commitment to excellence. Viewing other agents as collaborative partners, she creates an environment of teamwork and mutual respect. With a background in hospitality, Kaileyne has seamlessly transferred her ability to relate to people and anticipate their needs.

Growing up, her family moved frequently, a unique experience that broadened her perspective and exposed her to diverse communities. She has lived in various cities across Florida, Illinois, and Indiana, which has given her a well-rounded understanding of different housing markets and client needs.

She entered real estate driven by a desire to provide the same level of trust and service her family experienced with a family realtor. Her early exposure to real estate, thanks to her family’s frequent moves, played a key role in shaping her dreams. “Every time my parents moved, they used the same realtor, and I just thought she was like the queen of everything.” This realtor left a lasting impression on her, inspiring the career path she would eventually follow.

Like many, Kaileyne initially faced external pressures to pursue a more traditional career. “I had plans to go to college. It was more of letting other people get in my ear telling me I should be a nurse... but I started to pursue that,” she recalled. Realizing that she wasn’t following her passion, she made a life-changing decision. “I was sitting on the beach one day, and I decided to do what I always wanted to do.” After the declaration, Kaileyne went to get licensed.

Real estate has proven to be a natural fit for Kaileyne’s outgoing personality and love for her community. “I’m a people person. I enjoy being involved in the community as much as possible,” she shared.

Visionary on the Shore: Kaileyne’s Journey in Lake Michigan Real Estate

▶▶ rising star

By Giavonni Downing
Photography by Melinda
Nicole Photography





When asked for advice to those just starting in real estate, Kaileyne is candid: “No one owes you anything. You have to be passionate and grateful for every opportunity. Don’t give up.” She emphasizes the importance of hard work, authenticity, and perseverance in an industry that can often be glamorized by social media. “You have to work for people’s trust, which takes time.”

When asked what sets her apart from the thousands of other realtors in the area, Kaileyne’s answer is simple yet profound: “It’s about service first. Rather than looking at what I do as a sales position, I look at myself as a service provider. I listen to learn, seek to understand, and custom-tailor my services to fit my client’s specific needs. I take on my client’s goals as if they are my own.”

Reflecting on her journey, she shares a powerful lesson she’s learned: “Failure is not bad; it’s an opportunity to grow.” She believes surrounding yourself with people who know more than you do and seeking quality mentorship is vital to growth. For Kaileyne, each challenge has shaped her into the realtor she is today, deeply committed to her clients and her community.

Her commitment to the community extends beyond real estate. She actively supports local animal shelters and the Michiana Humane Society and is an involved member of the Lakefront Career Network, a group dedicated to enhancing Michigan City’s quality of life.

When she’s not busy helping clients find their dream homes, Kaileyne enjoys indulging in her love for good food at local restaurants and taking in the serene beauty of Lake Michigan. For her, spending time at the lake is more than just a getaway—it’s a humbling experience. “It makes me feel small and reminds me that there’s something bigger than me,” she reflects. Kaileyne appreciates the lake property and finds it grounding, especially during stressful times.

In addition to her work, Kaileyne and her boyfriend, Luke, are embarking on a restoration and remodeling project, turning their passion for homes into a creative endeavor. They approach each project carefully, preferring to restore homes with character rather than opting for a quick flip.

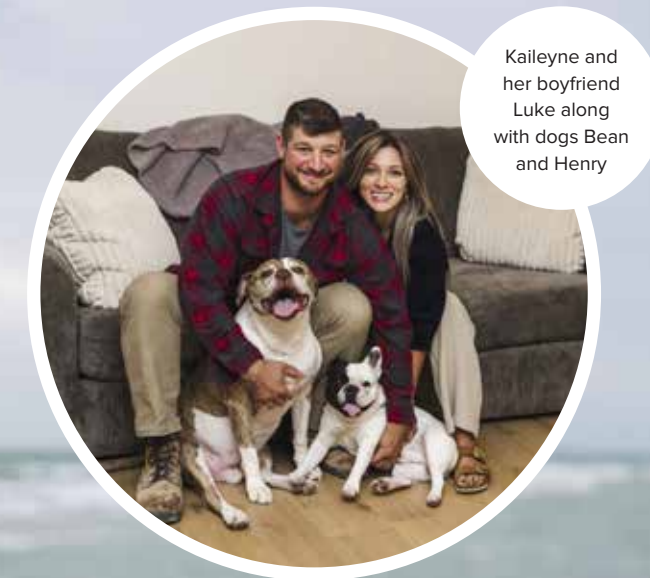
At home, Kaileyne shares her life with her two beloved dogs: Bean, a French Bulldog, and Henry, an adopted pit bull. Both dogs are pampered and often spotted lounging around despite having plenty of space to roam.



“

YOU HAVE TO WORK FOR PEOPLE’S TRUST, which takes time.

”



Kaileyne and her boyfriend Luke along with dogs Bean and Henry





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► cover story

By Giovanni Downing
Photography by Melinda
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CAROL BIEL

OF BERKSHIRE HATHAWAY HOME SERVICES

HEART OF A REALTOR: *Carol Biel's Commitment to Clients and Community*

Carol Biel began her real estate journey in 1991, and since then, her passion for helping people has been the driving force behind her success. But to Carol, her role is far more than selling houses—it's about helping families find their homes and supporting them through one of the most significant decisions of their lives.

With her team, Carol sells an average of over 100 homes yearly, but she's quick to point out that her success isn't measured in numbers. "Success is just doing what you do and doing the best you can at it," she shares. "It's not measured by how many houses you sell or how many people you have as clients. I feel like it's measured more by respect and hard work."

Carol's approach to real estate is deeply influenced by her core priorities—God, family, and business. These values shape her day-to-day decisions and how she interacts with her clients. "You have to prioritize, and

sometimes that means making sacrifices," she says.

"But I've been fortunate to have a very understanding family." Her ability to balance family and career has been essential to her longevity in a field where work often spills into evenings and weekends.

Over the years, Carol has become known for her honesty and upfront nature. Her clients appreciate her straightforwardness, even when it means telling them things they may not want to hear. "I'm very upfront with people," Carol explains. "Sometimes our job is to tell people things they don't want to hear, but they need to hear it. I think that honesty, along with my knowledge from being in the business for so many years, is what resonates with my clients."

Carol's ability to navigate the complexities of real estate while staying true to her values has earned her the respect and loyalty of her clients. She's a natural problem solver,



and over the years, she has built a reputation for finding creative solutions, whether helping clients finance their dream homes or navigating a problematic transaction.

“Real estate is always different,” Carol says. “You never get bored. You can think outside the box and develop creative ideas, as long as it’s legal and both parties agree.” Her love for the challenge of problem-solving is one of the many reasons she has thrived in the industry for over 30 years.

Carol is deeply involved in her community and supports various local organizations, including Flourish Church,



St. Mary Food Pantry, Toys for Tots, St. Jude House, and the Carmelite Home. Her dedication to giving back reflects her belief that success is not just about personal achievements but about making a positive impact in the lives of others. One of Carol’s most rewarding experiences was her involvement in a large donation drive for the Carmelite Home, a local shelter. “It was great to see the impact we could make together as an office,” she recalls. Whether donating her time, resources, or awards, Carol continually looks for ways to give back. She once gifted numerous industry “Grammy” awards to a special education teacher for her students, preferring to pass along the recognition rather than keep it for herself.



Carol and her daughter Angie Biel Popovich, who is a Real Estate Broker and social media coordinator alongside her at BHHS





**I DON'T SELL HOUSES.
I HELP PEOPLE.**

For aspiring real estate agents, “Find a mentor,” she suggests. “Real estate school doesn’t teach you how to sell houses. You need a mentor to guide you. And be prepared—this is a lot of work. But if you love it, like I do, it’s worth it.”

While Carol has won countless awards and accolades throughout her career, including being in the top 0.5% at Berkshire Hathaway Home Services, she doesn’t dwell on her personal achievements. Instead, she focuses on doing her best for her clients. “It’s very rewarding when you get to the end of a transaction and everyone’s happy. But getting there is not always easy—it takes a lot of problem-solving and thinking outside the box.”

When she’s not working, Carol enjoys spending time with her family, particularly in the kitchen, where she loves to cook elaborate Italian meals. “I love to cook,” she says. “It’s like therapy for me.” Her favorite time of year is Christmas, when she prepares traditional Italian dishes passed down from her mother and mother-in-law. “We celebrate Christmas Eve and Christmas Day, and our tradition for Christmas Eve dinner is based on the Italian custom of having fish. I make spaghetti gravy with crab and lobster—my mother-in-law taught me how to make it,” she says with pride.

Family is central to Carol’s life. She and her husband have two daughters and six grandchildren, and she cherishes the time she spends with them. “I’m very blessed because both of my daughters live close by, within 10 minutes,” she shares. “I have six grandchildren, and watching them one day a week is one of the best parts of my life.”

In many ways, Carol’s approach to real estate mirrors her approach to family—both are built on trust, honesty, and a genuine desire to help. “I don’t sell houses. I help people,” she says, underscoring her belief that real estate is about relationships, not transactions. Over the years, she has worked with multiple generations of the same families, a testament to the trust she has earned. “It’s not always a happy transaction; sometimes you deal with divorces or deaths. But when I get a call saying, ‘You helped my mom, and now it’s my turn,’ that’s the best part.”

Whether helping a family find their dream home or supporting her community, she has made a lasting impact on countless lives. As she continues to build her legacy, her commitment to integrity, hard work, and caring for others will remain at the heart of her success. “That’s the biggest thing,” she says. “That’s what success is to me.”

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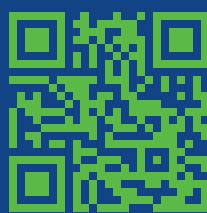
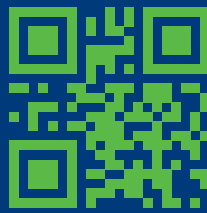


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