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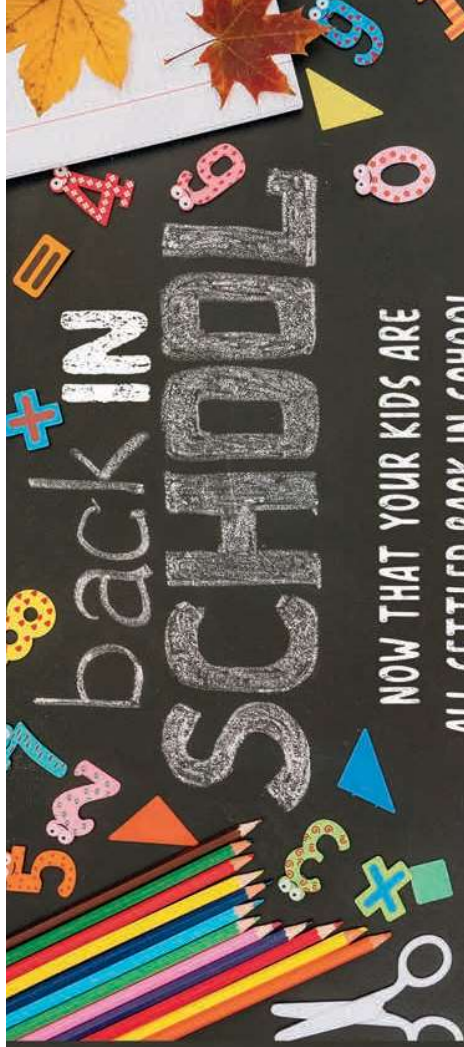
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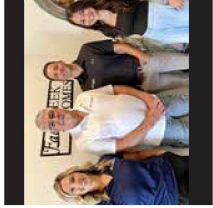
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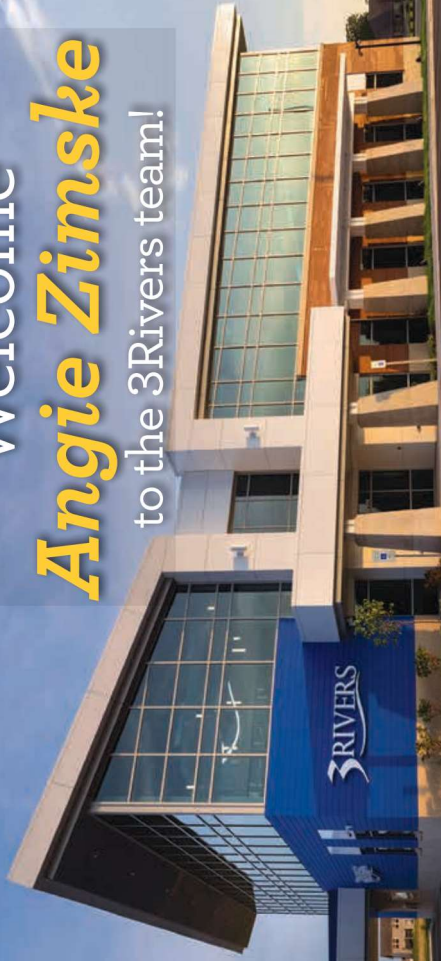
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ANGIE ZIMSKÉ
Mortgage Loan Officer
260.341.6594
azimske@trfcu.org
NMLS# 1593211

We're excited to welcome **Angie Zimske**, Mortgage Loan Officer, to our Mortgage Team! Angie brings over 20 years of **experience in mortgage lending and a background in real estate title insurance to 3Rivers.**

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Welcome to the team, Angie!



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MidWest America FEDERAL CREDIT UNION

Caring for our Community!

Our approach to providing financial services starts with building relationships. When you become a member, we take time to get to know you. We walk with you through every step—from learning how to apply for a loan to navigating our different account options. We work hard to be the easiest part of your day. The opportunity to improve the lives of our neighbors inspires every move we make. From participating in local events to giving toward important causes, we're always searching for meaningful ways to support our community. With each interaction, we look forward to empowering our members however possible. We're dedicated to equipping you to reach your financial goals. But more than that, we're committed to helping you thrive in all areas of life. Because around here, care runs deep.

A credit union that puts care before cash? It's a MidWest thing.



GRANT PRIBLE

Bluffton Branch
NMLS: 2169907
260-263-4851
gprible@mwafcu.org

Fun Fact

I have been married for 6 years and we will be welcoming our first child into the world on October 1st.

What is your favorite part about being a lender/branch manager?

My favorite part about being a lender/branch manager is helping our members with their financial goals/needs. We have members of all ages who are going through different walks of life, so being able to provide assistance or guidance to those individuals is not only important to me, but significant for their future.

What do you feel makes you stand out from others out there?

I believe the one thing that makes me stand out from others is my willingness to serve our members with their best interest in mind. I truly believe building long lasting relationships is the key to being successful in this industry. The best way to build those relationships is to serve our members and put their wants/needs before our own.



What do you like doing for fun outside of Real Estate?

I enjoy spending time with my family. Time is one of the most valuable things we have because it is limited. Creating memories that will last a lifetime is one of the things that brings me joy. I also enjoy fitness. Lifting, running and cycling are some of my favorite hobbies outside of spending time with my family.



ANTHONY HARRIS

Waynedale Branch
NMLS: 1550285
260-373-2792
aharris@mwafcu.org

Fun fact about yourself!

I grow my own hops, and freeze them for beer ice cubes

What is your favorite part of being a lender/branch manager?

I love having the opportunity to help our members, and getting to celebrate with them when they achieve their goals. Helping people set themselves up for success and giving them the tools and knowledge to do so is an immensely satisfying part of our job.

What do you feel makes you stand out from others out there?

Not every interaction is going to end with a yes. But I don't just let the members walk away with a no. I want to give them hope, knowledge and the steps they need to take to set themselves up for a yes in the future.

What do you like doing for fun outside of Real Estate?

I like to go kayaking on our local rivers and up north. I also enjoy hiking state parks and camping.



Any piece of advice you want to share?

"An investment in knowledge pays the best interest". - Ben Franklin



EVAN MOHR

Columbia City Branch
NMLS: 2606440
260-240-5927
emohr@mwafcu.org

Fun fact about yourself!

I have been the best man in 3 weddings.



What is your favorite part of being a lender/branch manager?

My favorite part is being able to assist in helping members achieve their financial goals and navigating obstacles that may prevent them from obtaining those goals. I enjoy building trust and relationships with those around me.

How have relationships played a role in your business?

Relationships are everything. Anyone can offer loans, but a relationship is the difference that creates trust and instills confidence in the loanee that the lender will make the process simple and hassle free.

What do you like doing for fun outside of Real Estate?

I enjoy fishing, surfing, anything sports related, and hanging out at the lake.



Tell us about your family!

I have four sisters and no brothers.



JEFF GERKE

Angola Branch
NMLS: 1000379
260-209-2593
jgerke@mwafcu.org

Fun Fact:

A fun fact about me is that I used to compete in Olympic sized Triathlons when I was



achieve their financial goals. I enjoy following up to see how things are going. I also ask them if they know of any friends or family that they can refer me to.

How have relationships played a role in your business?

Relationship building is very important for success. Good word of mouth advertising is free and is very beneficial. Relationship building takes time and is hard work. The positive benefits are never ending whether be in repeat business or referrals.

Advice you want to share?

When you commit to something like following up, make sure you do it in a timely manner. Also, always offer a warm greeting and make sure to use the person's name during conversation. It personalizes your interaction and makes the other person feel like you're truly interested in them.

What do you feel makes you stand out from others out there?

To me, it's all about member service. I enjoy interacting and getting to know people. After we've helped a member



ERIC WITT

New Haven Branch
NMLS: 2309800
260-209-2619
ewitt@mwafcu.org

Fun fact about yourself!

I think the most fun fact about myself is I have been coaching since I was 22. I have coached at the PAL, Salvation Army, Huntington



helped me develop and gain a better understanding of the business side of this job, as well as the human element to working in the financial industry.

What are your favorite books/podcasts right now?

I have a podcast "From the Conch Sports Talk Radio." You can find us on Facebook, or YouTube. We stream Wednesday night from 8pm to 930pm.

Tell us about your family!

I am single dad to two adopted boys. Damian (10), Bailey (14). We share our home with 3 dogs, Spike, Shiloh, and Sophie, our bearded dragon pickle, and bob the tortoise. My Father is Dr. Jeffrey L Witt, and my mother is Jane E Witt of Huntington, IN. I have a brother Dr. Kevin L. Witt, and sister Samantha J. Witt.

How have relationships played a role in your business?

I have had many mentors that have meant a great deal to me. Through their humanity and shared beliefs, it has



KEI'ANNA (KC) KOSTOFF

Lima Road Branch
NMLS: 2152163
260-263-1712
kkostoff@mwafcu.org

Fun fact:

I love DIY and interior decorating. I've always got some kind of project going or am planning the next one! My current project is my kitchen,

I've been working on repainting the cabinets and swapping out the hardware. I get such a sense of accomplishment each time I finish a project, I just love it.

What is your favorite thing about being a Branch Manager?

My favorite thing about being a branch manager and lender is getting to help people. Whether it be simply just helping them to understand financial concepts they may have never experienced before or helping them to finance their dream car or dream home I just love to help people and building a relationship with them.

Tell us about your family!

Back in September 2023 I got married to my best friend. We are quickly approaching a year married and it has been one of the best years ever. Time has sure flown by. For our one-year anniversary we will be setting sail on a cruise to the Bahamas and Grand Turk. Currently, it's just the



two of us in our family, but I would love to add a furry dog friend to the mix, if only I could get my husband on board.

What do you enjoy doing outside of real estate?

In my spare time outside of work I enjoy spending time with my husband and our friends just hanging out. We also enjoy traveling and experiencing new things and making memories. Also, going back to my fun fact, I just really love being creative whenever I get the chance.

Advice you want to share?

My biggest piece of advice is not to sell yourself short. Being only 24 years old and a manager someone put me in this position for a reason and I remind myself of that anytime I am feeling like I am not good enough. You are your biggest critic. Just remember that.



DAVID DRESSLER
Kendallville Branch
NMLS: 2039931
ddressler@mwafcu.org

Fun fact about yourself!
I am a fifth-generation farmer. Currently raising over 175 acres of corn and

soybeans along with beef cattle. You will find me in my spare time out working fields or tinkering with John Deere tractors.

What is your favorite part of being a lender/branch manager?

Seeing those we serve have their dreams come true, from opening their first account, buying a car, to purchasing their next home is the satisfaction I get from coming to work each day with my team. We are more than a place to exchange money, we are a family seeking to make a difference in the lives of our members!

What do you feel makes you stand out from others out there?

Being born and raised in Kendallville, I am a hometown guy. More than likely, I know someone you know or how we have someone done business in the past. Working with



someone local makes a difference when you need assistance, it puts a face to the name.



BRITTANY BROWN
Huntington Branch
NMLS: 1908307
260-209-3422
bbrown@mwafcu.org

Fun fact about yourself!
Born, raised, and still living in Huntington, Indiana.

What is your favorite part of being a lender/branch manager?

Helping my members and helping my team grow within the credit union.

What do you feel makes you stand out from others out there?

I can try and find a connecting factor with my staff and our membership. Building trust and bonds to help them into the future.

How have relationships played a role in your business?

Knowing the people in community has helped with referrals and connections to others.

What are your favorite books/podcasts right now?

I enjoy overall self-help and growth books and podcasts. Some authors I enjoy are Brené Brown, Deepak Chopra, Dr.



Nicole LePera. Some Podcasts I enjoy are The Mel Robbins Podcast, Expanded, and Almost 30.

What do you like doing for fun outside of Real Estate?

Spending time with my kids and family, exploring and walking out in nature, watching sports - especially the Packers!

Tell us about your family!

I have 2 daughters, 10 and 15. My oldest daughter is very involved in show choir, musicals and plays. My youngest is quite the opposite and is very focused on athletics, basketball and soccer being her favorite sports to competitively play.



AMBER LENGACHER
Decatur Branch
NMLS: 1060737
260-209-3412
alengacher@mwafcu.org

Hello! My name is Amber Lengacher, I'm the Branch Manager and one of the mortgage specialists located at our Decatur branch. Growing up, I lived all over

the United States while my father served in the US Navy. Finally, my 6th grade year of middle school, we settled down in Decatur, Indiana. This is where I met my husband, and where we decided to stay and raise our twins. I'm an active member in several different community organizations and committees. I couldn't think of a better community to be apart of!

I started my financial career as a Member Service Associate in 2008. I've worked every position within the branch leading up to my recent promotion to Branch Manager. My favorite part of being a manager is being an active participant in my team's growth and development. I want every member of my team to have the resources they need to be the best version of themselves. Building a strong relationship with my staff and my credit union members is



times the thing we afraid of is the thing we truly need to grow and move forward.



Fun fact about yourself!

I worked for a Presidential Candidate as a field organizer.

What is your favorite part of being a lender/branch manager?

I enjoy helping members meeting their financial needs either auto loans, mortgages or home improvements.

What are your favorite books/podcasts right now?

Ken Blanchard, the Serving Leader

Tell us about your family!

My wife Julie is a nurse, my daughter Reagan is a Sophomore at University of South Carolina (Computer Engineering Major), My stepdaughter Jessica is about to have her first baby (a girl) and our first grandchild. My stepson, Devon, just got his first auto loan here at MidWest. A Chevrolet Silverado.



JAMIE TOLLIVER
Tillman Branch
NMLS: 1904785
260-209-3431
jtolliver@mwaflu.org

Fun Fact!

I used to be a Correctional Officer in Law Enforcement



What is your favorite part of being a Branch Manager?

Creating impact and opportunities in the communities we serve.

Tell us about your Family!

I am married with 2 children (Alexis & Alex). I have two ponskies (Yadi & Indy). My daughter recently made the Elite Jr Dance Competition Team. My son attends karate at Premier Martial Arts.

What do you enjoy doing outside of work?

I am either networking or swimming!

What do you feel makes you stand out from your competitors?

What makes me stand out from others is providing superior customer service. Going above and beyond what anyone

expects of me. I am approachable and make people feel like they belong, respected, valued, and appreciated!

My favorite quote

Help Me Help You



HANNAH NIMAN
Medical Park Branch
NMLS: 1877876
260-209-3428
hniman@mwaflu.org

Fun fact about yourself!

My ancestors can be traced back to the Mayflower.

What is your favorite part of being a lender/branch manager?

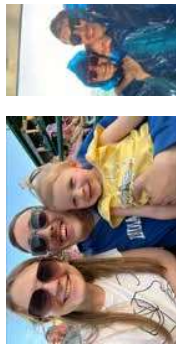
I love getting to see and assist my members as they grow into the next step of their financial journey!

What do you feel makes you stand out from others out there?

I approach each conversation with simple language. Most people go through the home buying process a few times in their life. It's not fair to expect them to know all the buzzwords!

How have relationships played a role in your business?

Relationships have played an important part in my business. My members know they can call me for any questions, big or small!



What do you like doing for fun outside of Real Estate?

Outside of Real Estate, I love getting to spend time and goof around with my family!



TARA GILLESPIE
West Jefferson Blvd Branch
NMLS: 1158212
260-209-2556
tgillespie@mwaflu.org

Fun Fact:

I am from a family of 11 children who are all from the same mother and father and yet, I have only 1 child.



What is your favorite part of being a Branch Manager?

Ever since childhood, my dream has been to have a career in the financial industry. Specifically, the banking sector. Having realized that goal, my interest in educating others about money management has been as fulfilling as I thought it would be. I also enjoy leading a team of professional staff towards that same goal. Being a Branch Manager allows me the opportunity to interact directly with a host of different people, which enables me to help them achieve their personal financial goals. I especially enjoy watching young adults buy their 1st home!

How have relationships played a role in your business?

Building strong business relationships has been a huge part of my success in the banking world. Creating positive relationships brings not only repeat business but new business when a happy member tells



DALE (D.J.) GOSSETT
Stellhorn Branch
NMLS: 1767397
260-706-9033
dgossett@mwaflu.org

What is your favorite part of being a lender/branch manager?

Being able to help those in the community with financial solutions so that they can have piece of mind when financial situations arise.

What do you feel makes you stand out from others out there?

Member Service. For each member we see, we greet them with a smile on our face and a solution for anything that comes up.

How have relationships played a role in your business?

Without a strong relationship with our members, we would not have any business. We treat them with the utmost respect and not just as a number.

What are your favorite books/podcasts right now?

New Heights with Jason and Travis Kelce

What do you like doing for fun outside of Real Estate?

I have 5 kids that are heavily involved in sports and when they do not have anything going on I try and get to the golf course as much as possible.

Tell us about your family!

I have been married to my wife Amanda for 12 years and we have 3 wonderful children Peyton, Evvie, and Harper and are also in the process of adopting 2 boys.

Any piece of advice you want to share?

You don't know what you don't know, so don't be afraid to ask those questions.



JORDAN REDDING
 Illinois Rd Branch
 NWLS: 2346140
 260-423-8307
 jredding@mwafcu.org

Fun fact about yourself!
 I was born and raised in Mississippi, and I am a huge Mississippi State fan.

What is your favorite part of being a lender/branch manager?
 My favorite part of being a lender is getting the opportunity to assist members with huge life events like buying their first home. As a branch manager, my favorite part is facilitating the development of my team and seeing them grow.

How have relationships played a role in your business?

Relationships are critical to a good business. I firmly believe that people do business with people, and it is our responsibility to build positive relationships that are mutually beneficial for our members success.

Tell us about your family!

My wife and I enjoy taking our 6-year-old son to the Disney theme parks as often as we can go. We have been fortunate enough



to visit each domestic park in Florida and California multiple times. Our next goals are to take a Disney Cruise and visit an international park.



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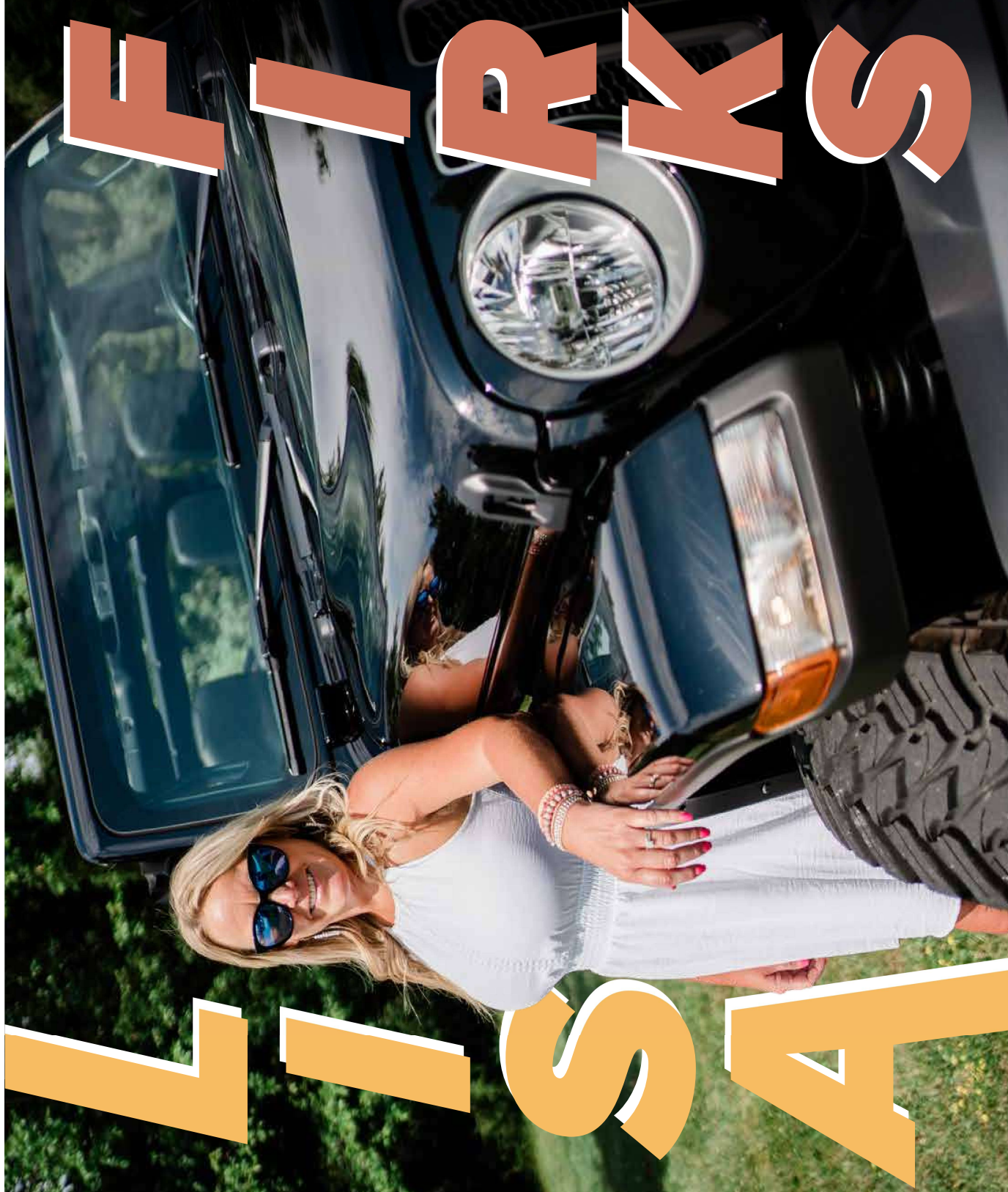


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info@thecharliehorsefw.com

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▶▶ rising star

Photo Credit: Dustin McKibben

LISA FLIRKS

HOW MANY YEARS HAVE YOU BEEN A REALTOR? 4
WHAT IS YOUR CAREER VOLUME AS A REALTOR? \$13,086,200
WHAT WAS YOUR TOTAL VOLUME LAST YEAR? \$5,527,600

WHEN DID YOU START YOUR CAREER IN REAL ESTATE?

I got my Real Estate License April of 2020, a month that no one will ever forget. The month everything closed down due to Covid-19. I did a few zoom calls interviewing different brokerages, I was so lost! In my opinion, not a great time to receive your license when no one wants to leave their homes and businesses closed down. I had only one sale my first year in the business, and was pretty defeated (actually almost quit). I was contacted by two amazing realtors who took me under their wing and taught me how to become a Realtor. I will forever be grateful for all their knowledge and guidance.

WHAT DID YOU DO BEFORE YOU BECAME A REALTOR?

I am a graduate from Ball State University where I received my Bachelor's Degree in Hospitality & Food Management and a Minor in Business Management. I worked in the fine dining industry from 2008-2022 at Joseph Decais, Eddie Merlot's and finally closed the serving chapter at Ruth's Chris Steakhouse.

WHAT ARE YOU PASSIONATE ABOUT RIGHT NOW IN YOUR BUSINESS?

I have always been passionate about helping people. I absolutely love getting to know new clients, finding out what they are looking for and aim to exceed their expectations. There is nothing more rewarding than giving people what they want and then more.

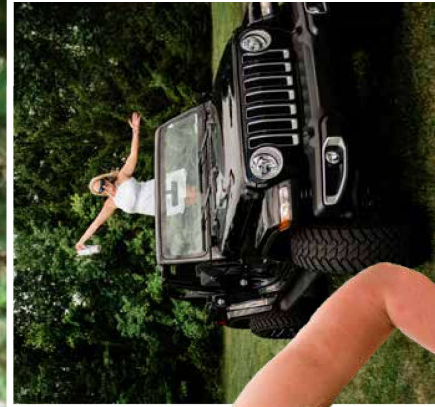
“ MOST IMPORTANTLY SURROUND YOURSELF WITH PEOPLE WHO ENCOURAGE YOU AND SUPPORT YOUR GOALS!

WHAT HAS BEEN THE MOST REWARDING PART OF YOUR BUSINESS?

The most rewarding part of what I do would have to be seeing my clients at the closing table. Getting to say “Congratulations, you just bought/sold a home!” I absolutely love the pure joy and excitement they have! Also, getting to make lifelong friends. Just because we closed a transaction does not mean that we are done with our relationship! One of my buyers once said to me “Is it weird that I am kind of sad we just closed?” I immediately was confused and asked “Why, what is wrong?” She said she wanted to continue to hang out and see homes and asked if it was weird to be friends with her realtor. It was honestly one of the best compliments I’ve received, and of course we are still friends!

WHAT WAS YOUR BIGGEST CHALLENGE AS A REALTOR?

I would say my biggest challenge as a realtor is the always being “on call” factor. I will be the first to admit that I have a hard time managing my work time and personal time. I tend to work 24/7 as I feel the need to get answers immediately.



HOW DOES REAL ESTATE FIT INTO YOUR DREAMS AND GOALS?

I actually started working in the fine dining industry when my kids were babies. It worked well with taking care of the kids and avoiding sending them to daycare. As the kids got older and decided to participate in every sport under the sun I needed a change in careers so I did not miss games/practices/performance. I knew I loved being in front of customers and always found myself looking at homes on the internet, I decided Real Estate sounded fun! Boy was I right! It works so well with being able to help clients at times they need while also not missing any of the kids extra curricular activities!

WHAT IS YOUR FAVORITE PART OF BEING A REALTOR?

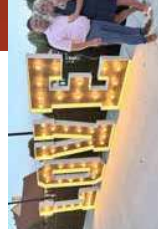
My favorite part of being a realtor is the clients. I am a huge people person and love meeting new people!

TELL US ABOUT YOUR FAMILY:

First, I have the best parents I could ever imagine having. They have always been there for me and my kids. I don't know where I would be today without them. I have two amazing children, Emersyn(10) & Dawsyn(8). I met my husband, Adam, during the fall of 2020 (on a dating website, because where else were we supposed to meet new people in 2020.) He is so supportive of me and the kids! We got married July 9, 2023 on the beach in Destin, Florida. He also has two amazing kids Chloe(13) & Lyla(10). I am so honored to get to call them my step-daughters. I love our blended family so much! Being interviewed for this really made me realize I did a lot in 2020 when the world was shut down. My kids and I got a dog during the shutdown. Moose is a chocolate lab who is now 4 years old. Ironically, Adam also had a lab,

“

PUT YOURSELF IN AN ENVIRONMENT THAT PROVIDES YOU WITH THE BEST RESOURCES TO SUCCEED, SET GOALS & WORK HARD.



a black lab named Luna who is 6 years old. It's a full house with 4 kids and 2 big dogs, but there is always something to keep us busy and having fun!

FAVORITE BOOKS?

Reading is actually something I am currently trying to work into my life. It is one of my goals to try to be better at this year. Taking time to just sit down and sink into a book. If anyone has any good suggestions feel free to reach out and tell me what I should read!

DEFINE SUCCESS:

Success is what you make it. Set goals, work hard, crush goals. However, it's not just the crushing of the goals that makes it successful though, it's about what you learned along the way and how much you grow from it.

HOBBIES/INTERESTS:

Honestly, I feel that all I really do is run the kids everywhere that they need to go, show houses, and keep up with everyday living! I love watching my kids on the field/court/diamond/stage doing what they love. I am a huge country music fan, I love going to concerts and cranking up a good ole 90's country song while cruising around in the Jeep! I also love going on vacation with my family. The beach is definitely my happy place!

GIVEN YOUR STATUS AND EXPERTISE, WHAT IS SOME ADVICE YOU WOULD GIVE THE UP AND COMING TOP PRODUCER?

Don't compare yourself to others, keep showing up and being the real you. Take time to really listen and get to know people. In this industry it feels like we all become one big family.

IN CLOSING, IS THERE ANYTHING ELSE YOU WOULD LIKE TO COMMUNICATE USING THIS FT. WAYNE REAL PRODUCER PLATFORM?

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By Austin Cheviron

WEALTH!

PART 1

I decided to accept a mission to document all the financial successes, failures, and systems I have experienced in my life. I have been down in the valley and on top of the mountain where life is just good. I have learned from both scenarios, but it was the failures that truly molded me into the person I am today.

At 28 years old, I had just welcomed my second child and found myself qualifying for Welfare. I had no VISION, just living and consuming. While there's nothing inherently wrong with that, nothing great comes from it either. It was during a visit to the super shots clinic (if you've never been broke with kids, Google it) that I had a severe realization about my life's comfort level. When the secretary asked which firm I worked with, I mentioned my real estate company. She said she hadn't heard of it and, a moment later, realized I wasn't a doctor, just a man in a suit trying to make a living. That moment hit me hard because it was like seeing someone I could have been. Soon after, I decided not to depend on the world but to become someone who gives to the world. So, I went to work.

Once I had my vision, I worked on acknowledging my past and how it affected my thoughts. I evaluated who I was as a person, recognizing my strengths and weaknesses. Lastly, I assessed my current habits to determine if they aligned with my new vision. The next step was to scrutinize my spending, a task many dread. It's the moment of truth when you realize you're overspending and that you enjoy it. Overspending doesn't necessarily mean spending a lot of money; it means spending more than what aligns with your desired goals. I buckled down and worked hard. Six months later, I had complete control over my finances. That win felt incredible.

With momentum on my side, I decided to consolidate my assets and liabilities. Seeing my finances clearly made it easier to create a plan to get out of my financial hole. I could identify my biggest problems and solve them one by one. Momentum was truly building!

I then realized that managing finances takes time, a resource I had been minimally investing in my financial well-being. I had been passively allowing my finances to be in a poor state. Today, I understand why we, as a society, don't do better with money. The logic is simple: you spend 45 hours a week working for money, 5 hours a week spending it, and only 30 minutes a week managing & caring for it. What else in life would you be good at if you invested 1% of your time into it? So, I decided to time block to give my finances some help and my business took off!!!

Part 2 continued next month...



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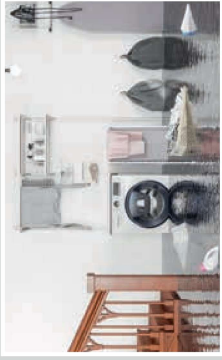
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In the dynamic and often unpredictable world of real estate, leaders like Todd and Tammy Fendt of Uptown Realty Group stand out for their remarkable achievements and unwavering commitment to their team. Todd Fendt, Managing Broker, and Tammy Fendt, who has been a leader in the industry for 16 years, have built a reputation not just for their impressive sales figures but also for their dedication to fostering a supportive and empowering environment for their agents.

Tammy's journey into real estate began somewhat unexpectedly. After closing her previous business and focusing on raising her six children, a friend suggested she might excel in real estate. Reflecting on this pivotal moment, Tammy shared, "A friend of mine, Jack Shearer, told me that he thought I'd make a great Real Estate agent. He said, 'I know you're busy with little ones but you could do this part-time and still be able to spend time with your kids.' He was right! And I loved it!"

Together, Todd and Tammy have accumulated numerous accolades, including Tammy being featured on the cover of Real Producers and receiving the Leaders of the Year 2023 award. Their brokerage, Uptown Realty Group, was established in March of last year

and quickly made a significant impact in the market. Tammy proudly stated, "What I'm most proud of is last year we opened the Brokerage in March and ended the year with 223 Units Sold. This year we are already at 253 units! Very Proud of our Agents!"

Their success, however, is not solely measured by numbers. Tammy's philosophy of caring deeply about people has been a cornerstone of their approach. "I care about people, I cared about my clients and sometimes I think I was just as happy as they were to get the home they really wanted or to sell at the price they wanted! I would lose sleep just like they did waiting to hear the outcome of an offer. Same with our Agents," she explained.

Todd & Tammy FENDT

UPTOWN REALTY GROUP





IT'S NOT FOR THE FAINT OF HEART.

IT'S NOT A SALES JOB;

IT'S A SERVICE JOB.



The couple's background is rich with diverse experiences that have shaped their leadership style. Tammy's early entrepreneurial endeavors, including owning one of the largest tanning salons in Fort Wayne, provided her with invaluable customer service skills and a resilient work ethic. Todd, who studied Computer Programming at Ivy Tech, brings a unique technical perspective to the business.



One of the most rewarding aspects of their career, according to Tammy, is helping other agents achieve their potential. "I love celebrating our Agents' successes with them and love helping them reach their goals! Real Estate isn't easy, but it's rewarding. Helping agents realize their potential, and seeing them grow while becoming more patient and consistent makes it all worthwhile."

Their family life, marked by the joy of raising six children and creating cherished memories, remains a central part of their identity. Tammy, who adopted Todd's two children after they married, speaks fondly of their blended family and the adventures they've shared.

Looking to the future, Tammy and Todd are committed to upholding the values of integrity and support that define Uptown Realty Group. They advocate for a real estate industry where the Code of Ethics is strictly enforced and where the focus is on building lasting relationships rather than just closing transactions.

For those considering a career in real estate, Tammy offers candid advice: "It's not for the faint of heart. It's not a Sales job; it's a Service job. If you constantly work for the transaction and not for the client, it will come back to bite you and you will burn out. This is a Relationship-based business. It's not easy but it's worth it. The more you persevere, the more successful you will be."

In a rapidly changing industry, Todd and Tammy Fendt's dedication to their agents and their clients sets Uptown Realty Group apart as a beacon of excellence and compassionate leadership. Their story is a testament to the power of perseverance, passion, and the relentless pursuit of one's best self.



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2. A type of fungus that can grow on wood.
3. A type of wood preservative used to protect wood structures.
4. A condition of a roof that is caused by the growth of algae or moss.
5. A type of roof that is designed to shed water and snow.
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7. A type of roof that is designed to shed water and snow.
8. A type of roof that is designed to shed water and snow.
9. A type of roof that is designed to shed water and snow.

DOWN

1. The base structure of a building.
2. A type of fungus that can grow on wood.
3. A type of wood preservative used to protect wood structures.
4. A condition of a roof that is caused by the growth of algae or moss.
5. A type of roof that is designed to shed water and snow.
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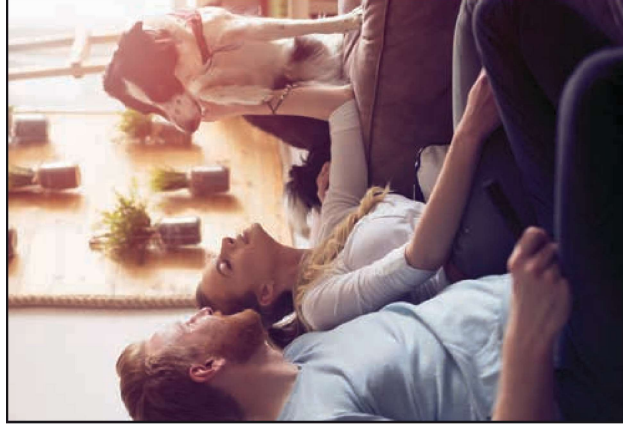
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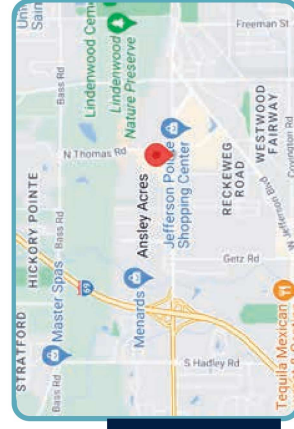
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In the heart of Fort Wayne, a dedicated team of custom home builders is redefining the experience of homeownership. For over 40 years, Fall Creek Homes has been at the forefront of the residential construction industry, bringing dreams to life with a blend of experience, craftsmanship, and personalized service. Founded by Barry Light, a stalwart in the industry, and now led by Dale Koller, Fall Creek Homes is more than just a business—it's a family tradition rooted in a deep commitment to quality and community.

A Legacy of Excellence

Fall Creek Homes is not just any homebuilder; it's a local, family-owned company with a rich history of delivering custom-built homes that stand the test of time. With over four decades of experience, the team at Fall Creek has perfected

a building process that is both unique and customer-centric. Each home is constructed with individualized attention, ensuring that the final product is not just a house, but a home where memories are made and cherished.

The company's dedication to quality is reflected in its robust portfolio of over 30 floor plans, catering to a variety of styles and preferences. Whether a client is looking for a cozy bungalow or a sprawling estate, Fall Creek Homes provides the flexibility to modify and customize designs to fit their unique lifestyle. This approach ensures that each home is a true reflection of its owner's vision and personality.

The Building Process: From Vision to Reality

Building a new home can be a daunting task, but Fall Creek



Homes has streamlined the process to make it as simple and stress-free as possible. The journey begins with exploring floor plans, either online or through showings of homes currently under construction. This initial step gives clients a tangible sense of what's possible, sparking ideas and inspiration for their future home.

Once a floor plan is selected, clients are guided through the design phase in Fall Creek's customized showroom. Here, the company's designer assists in selecting finishes and features that align with the client's budget and taste. With a focus on efficiency and simplicity, the showroom experience is tailored to ensure that clients can make informed decisions without feeling overwhelmed.

Breaking ground on a new home is an exciting milestone, and from this point forward, Fall Creek's trusted builders and contractors work closely with clients, ensuring every detail is executed to perfection. The company's commitment to communication and collaboration means that clients are involved in every step of the construction process, from the initial consultation to the final walkthrough. This hands-on approach fosters a sense of trust and confidence, allowing clients to rest easy knowing their dream home is in good hands.

Building Relationships, Not Just Homes
One of the key elements that sets Fall Creek Homes apart from its competitors is its strong emphasis on building relationships—both with clients and local realtors. Realtors play a crucial role in the home building process, and Fall Creek values those who come prepared, with clients who are educated about the nuances of new construction versus existing homes.

The company encourages realtors to engage with them directly, prior to involving homeowners, to ensure that the process is understood and that there



is a mutual fit. This proactive approach helps streamline communication and ensures that all parties are aligned on expectations. Fall Creek's dedication to educating both realtors and clients fosters a collaborative environment that ultimately leads to a more seamless and satisfying building experience.

Overcoming Challenges with Resilience

Like many businesses, Fall Creek Homes has faced its share of challenges, particularly in recent years. The COVID-19 pandemic brought about unprecedented logistical hurdles, including price volatility and product delays. However, the company's resilience shone through as

they leaned heavily on their strong relationships with subcontractors and vendors. By working together as one cohesive unit, they were able to navigate these challenges and continue delivering exceptional homes to their clients.

Another challenge that has emerged is the increasing demand for highly customized homes. While customization is a hallmark of Fall Creek Homes, the company has had to balance clients' desires with market realities. Their solution has been to maintain open lines of communication, ensuring that clients are aware of the implications of their choices and that expectations are managed effectively.



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The Heart of Success: A Strong Team and Balanced Life

When asked about the secret to Fall Creek's success, Dale Koler is quick to point to the strength of his team. "None of this works without having a strong team that you can rely on and trust," he says. The company's success is built on a foundation of strong relationships—not just with clients and realtors, but also with subcontractors, vendors, and within their own team. This network of trusted professionals allows Fall Creek to deliver on its promises time and again.

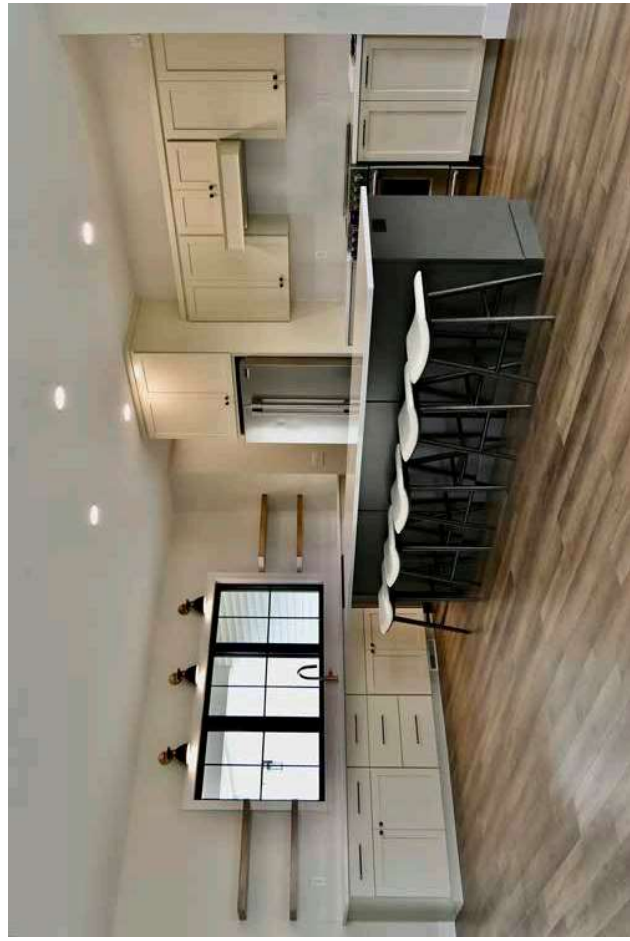
For Koler, success is also about more than just building homes. It's about achieving happiness and life balance. He emphasizes the importance of faith, family, and well-being, noting that these are the pillars that allow him and his team to perform at their best. By prioritizing what's most important, Fall Creek Homes has created an environment where both work and life can flourish.

Looking Forward: A Vision for the Future

As Fall Creek Homes looks to the future, they remain committed to improving the relationship and knowledge transfer between builders and realtors. Koler believes that transparency and education are key to fostering better collaborations in the industry. He envisions a future where builders and realtors work

hand-in-hand to create homes that not only meet market demands but also exceed client expectations.

In the ever-evolving landscape of homebuilding, Fall Creek Homes stands out as a beacon of tradition, quality, and innovation. With a strong team, a clear process, and a deep commitment to their clients and community, Fall Creek Homes is poised to continue building dreams in Fort Wayne for generations to come.



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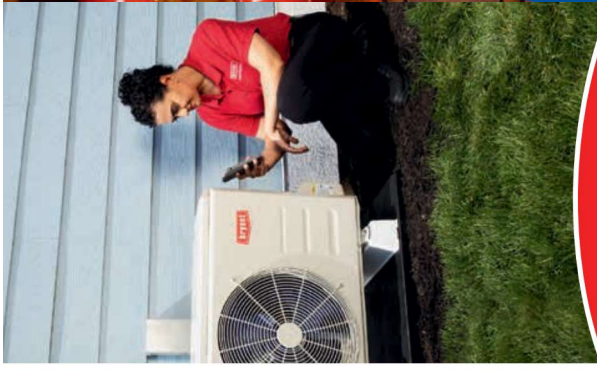
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TANYA COLE

cover story

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LEADING THE WAY IN REAL ESTATE

WITH DEDICATION AND HEART

In the dynamic world of real estate, where success hinges on reputation and relationships, Tanya Cole has carved out a distinguished career marked by resilience, dedication, and an unwavering commitment to her clients. As a leading force within The Indiana Home Experts, Tanya's journey from a young girl fascinated by houses to a top Realtor is both inspiring and instructive.

Tanya's passion for real estate ignited early in life, heavily influenced by her mother. Together, they would explore the "Homes" book and visit open houses, sparking a lifelong fascination with properties. "My mom was probably my biggest influencer getting me into real estate. It was something she and I enjoyed doing together," Tanya recalls. This shared interest laid the foundation for her future career.

Her formal education in Business Management from Northwood University provided Tanya with the necessary skills to navigate the business side of real estate. Coupled





“EMBRACE CHANGE & FIND THE SILVER LINING IN IT.”

with her innate love for customer service, these skills have been instrumental in her professional success.

Tanya's real estate journey began in 2008 in Michigan, a challenging time due to the housing market crash. Despite the obstacles, she built a successful career. In 2020, she transitioned to Indiana, facing the daunting task of rebuilding her network from scratch. Her resilience shone through as she established new relationships and redefined her business.

The COVID-19 pandemic brought significant changes to the industry, from fluctuating interest rates to shifts in buyer-agent compensation. Tanya navigated these challenges with a forward-thinking mindset, always looking for the silver lining. "Embrace change and find the silver lining in it," she advises her peers.

Tanya's hard work and dedication have not gone unnoticed. In 2022, she and her team achieved the #1 spot on Century 21's Top Ten list for most obsessed teams, a testament to their exceptional performance. The Indiana Home Experts also earned prestigious awards, including the Grand Centurion and Double Grand Centurion, and were named Team of the Year at the Real Producers Gala in 2022.



“

MY MOM WAS

PROBABLY MY BIGGEST

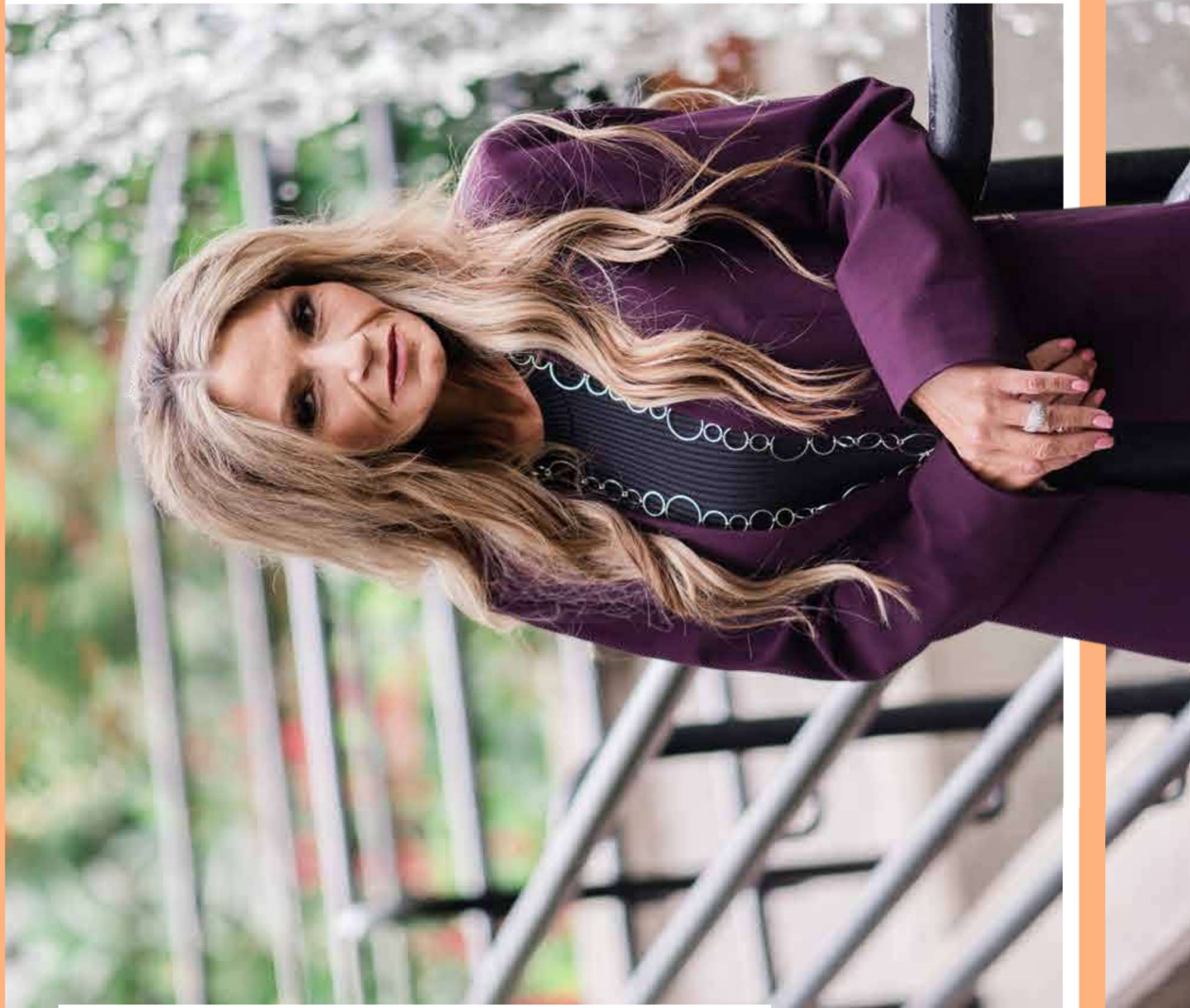
INFLUENCER GETTING

ME INTO REAL ESTATE.

”

At the heart of Taryya's success is her philosophy of putting the client's needs first and fostering strong relationships. "The better an agent is with customer service, the more you are able to gain the trust of your clients," she notes. This client-centric approach is crucial, especially for first-time homebuyers who rely heavily on the expertise and reassurance of their Realtor. Her commitment to always answering her phone and respecting other agents sets her business apart, ensuring that clients feel supported and confident throughout the buying or selling process.

Originally from Michigan, Taryya values family deeply. She has been married to her husband Dave for 26 years, and they have two sons, Harrison and Donovan. Taryya balances her professional life with her love for outdoor concerts and cherishes the moments spent with her family and their cat, Oliver.





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Looking to the future, Tanya emphasizes the importance of integrity and the right motivations for those entering the real estate field. "Realtors need to get into real estate for the right reasons," she advises, cautioning against the misconception of easy money in the industry. She envisions a greater acceptance of change within the industry, encouraging Realtors to adapt to new forms and procedures to better serve their clients and navigate the evolving market landscape.

Tanya Cole's story is a testament to the power of perseverance, passion, and people-centered business practices. Her journey offers valuable lessons for anyone aspiring to make a mark in the real estate industry, demonstrating that success is built on dedication, adaptability, and genuine care for clients.

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Employee Spotlight

Lily Middleton

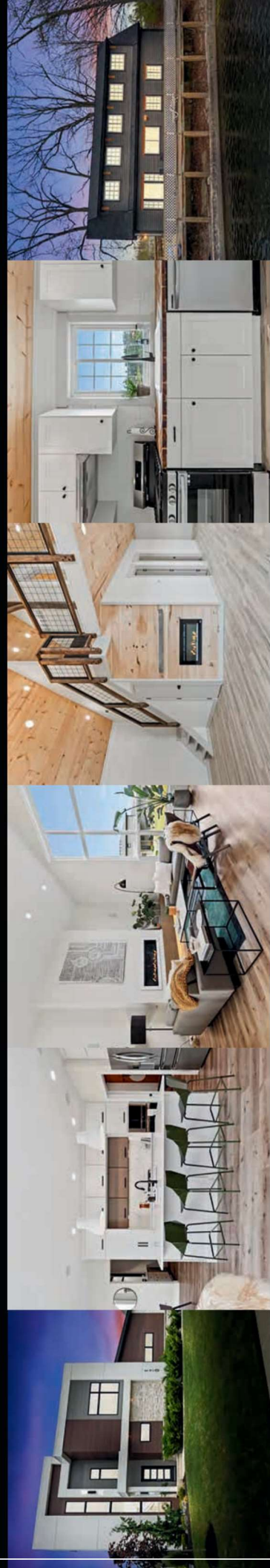


Meet Lily, a valued member of our team for the past 5+ years, whose dedication and creativity have been instrumental in shaping our company's vision. Her keen eye for detail and innovative approach to real estate marketing have not only elevated our projects but also inspired our team to reach new heights. We are grateful for Lily's unwavering commitment to the company.

We are excited to announce that Lily has recently welcomed a beautiful baby to her family. She is taking some well-deserved time away from the office to embrace this new chapter. We look forward to Lily's return and are grateful for her continued impact on our team!

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TOP 100 STANDINGS

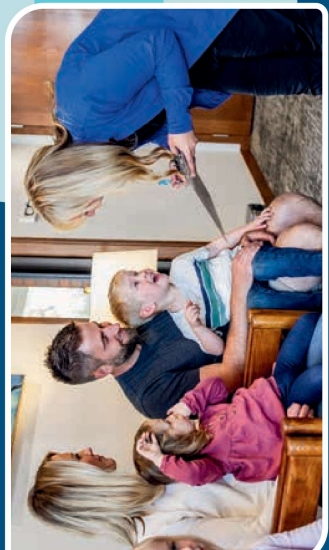
Year-End Top 100 Standings: From January 1, 2024, to July 31, 2024

#	Agent	Office	Units	Volume	Average	#	Agent	Office	Units	Volume	Average
1	Chad Metzger	Metzger Property Services, LLC - UPMEPS	76.5	\$21,796,847	\$284,926	34	Raylene Webb	eXp Realty, LLC - UPEXP	48	\$8,710,570	\$181,470
2	Elizabeth Utschel	CENTURY 21 Bradley Realty, Inc. - UPBRAD	47	\$19,971,460	\$424,924	35	Tina Stuckey	RE/MAX Results - UPREMX01	31	\$8,663,150	\$279,133
3	Tim Haber	CENTURY 21 Bradley Realty, Inc. - UPBRAD	51	\$17,685,428	\$346,773	36	Alan Scherer	North Eastern Group Realty - UPNOEA	17.5	\$8,627,100	\$492,977
4	Leslie Ferguson	Regan & Ferguson Group - UPREFE	25.5	\$17,609,300	\$690,560	37	Ginger Miller	CENTURY 21 Bradley Realty, Inc. - UPBRAD	24	\$8,619,721	\$359,155
5	Heather Regan	Regan & Ferguson Group - UPREFE	25.5	\$17,609,300	\$690,560	38	Michael Kirchberg	Uptown Realty Group - UPUTRG	27.5	\$8,594,730	\$312,535
6	Brandon Steffen	Steffen Group - UPSTEF	25	\$17,383,025	\$695,321	39	John-Michael Seyde	Coldwell Banker Real Estate Group - UPRWGR06	32	\$8,587,018	\$268,344
7	Beth Goldsmith	North Eastern Group Realty - UPNOEA	32	\$17,059,800	\$533,118	40	David Springer	Mike Thomas Assoc., Inc. - UPMTAS	18	\$8,294,800	\$460,822
8	Bradley Noll	Noll Team Real Estate - UPNTRE	42.5	\$15,643,589	\$368,084	41	Kerri Morningstar	CENTURY 21 Bradley Realty, Inc. - UPBRAD	24	\$8,286,400	\$345,266
9	Geoff Cavender	eXp Realty, LLC - UPEXP	39	\$15,229,950	\$390,511	42	Jim Owen	CENTURY 21 Bradley Realty, Inc. - UPBRAD	33	\$8,267,880	\$250,541
10	Gregory Brown	CENTURY 21 Bradley Realty, Inc. - UPBRAD	38	\$14,873,260	\$391,401	43	Justin Walborn	Mike Thomas Assoc., Inc. - UPMTAS	23.5	\$8,181,400	\$348,144
11	Timothy McCulloch	Scheerer McCulloch Real Estate - UPSMRE	62	\$14,421,936	\$232,611	44	Daniel Orlando	Mike Thomas Associates - NE341	22	\$8,085,701	\$367,531
12	Brandon Stone	CENTURY 21 Bradley Realty, Inc. - UPBRAD	102	\$13,432,350	\$131,689	45	Frank Shepler	CENTURY 21 Bradley Realty, Inc. - UPBRAD	18	\$7,636,033	\$424,224
13	Evan Riecke	Encore Sotheby's International Realty - UPENS0	26	\$13,102,600	\$503,946	46	Cindy Bluhm	Mike Thomas Assoc., Inc. - UPMTAS	22	\$7,624,754	\$346,579
14	Stacie Bellam-Fillman	Orizon Real Estate, Inc. - UPORIZ	47	\$12,895,600	\$274,374	47	Andrea Shepherd	Mike Thomas Assoc., Inc. - UPMTAS	29	\$7,611,950	\$262,477
15	Candice Everage	Century 21 Bradley - Kendallville - NE2336	49.5	\$12,475,400	\$254,600	48	Lori Stinson	North Eastern Group Realty - UPNOEA	25	\$7,610,242	\$304,409
16	James Fdger	Mike Thomas Assoc., Inc. - UPMTAS	49.5	\$12,206,349	\$246,592	49	Tyler Secrist	CENTURY 21 Bradley Realty, Inc. - UPBRAD	27	\$7,530,840	\$278,920
17	Brandon Ferrell	Keller Williams Realty Group - UPKEPR	39.5	\$12,086,056	\$305,976	50	Jami Barker	RE/MAX Results - UPREMX01	22	\$7,523,600	\$341,981
18	Wendy France	CENTURY 21 Bradley Realty, Inc. - UPBRAD	30	\$11,413,350	\$380,445						
19	Kelly York	North Eastern Group Realty - UPNOEA	41	\$11,217,952	\$273,608						
20	John Garcia	Impact Realty LLC - UPMPA	28	\$11,055,575	\$394,841						
21	Bradley Stinson	North Eastern Group Realty - UPNOEA	26	\$10,813,700	\$415,911						
22	Cecilia Espinoza	Espinoza Realtors - UPESRE	49	\$10,728,250	\$218,943						
23	Jessica Arnold	North Eastern Group Realty - UPNOEA	33	\$10,702,485	\$324,317						
24	Warren Barnes	North Eastern Group Realty - UPNOEA	42	\$10,645,196	\$253,457						
25	Richard Fletcher	North Eastern Group Realty - UPNOEA	27.5	\$10,611,690	\$385,879						
26	Scott Pressler	Keller Williams Realty Group - UPKEPR	30	\$10,573,500	\$352,450						
27	Trevor Gray	Krueckeberg Auction And Realty - UPKRAU	31	\$10,102,451	\$325,885						
28	A.J. Sheehee	CENTURY 21 Bradley Realty, Inc. - UPBRAD	19	\$10,002,700	\$526,457						
29	Mary Sheier	ERA Crossroads - UPSHAA	41	\$9,892,000	\$241,268						
30	Joseph Woolan	List With Freedom.com LLC - NE2283	39	\$9,464,050	\$242,667						
31	Gregory Fairl	Orizon Real Estate, Inc. - UPORIZ	40.5	\$8,943,941	\$220,838						
32	Jordan Wilkman	eXp Realty, LLC - UPEXP	42	\$8,881,663	\$211,468						
33	Tyler Jackson	Fort Wayne Property Group, LLC - UPFOPR	42	\$8,735,030	\$207,976						

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TOP 100 STANDINGS

Year-End Top 100 Standings: From January 1, 2024, to July 31, 2024

#	Agent	Office	Units	Volume	Average	#	Agent	Office	Units	Volume	Average
51	Elin Poiry	Mike Thomas Assoc., Inc. - UPMTAS	18	\$7,487,960	\$415,997	84	Dana Bottorson	CENTURY 21 Bradley Realty, Inc. - UPBRAD	25	\$6,540,625	\$261,625
52	Kimberly Ward	North Eastern Group Realty - UPNOEA	84	\$7,460,834	\$88,819	85	Joelle Ruefer	Encore Sotheby's International Realty - UPENSO	14	\$6,538,700	\$467,050
53	Keri Garcia	Mike Thomas Assoc., Inc. - UPMTAS	15	\$7,457,365	\$497,157	86	Charly Middleton	Noll Team Real Estate - UPNTRE	17	\$6,474,700	\$380,864
54	Kennedy Brecken	Mossy Oak Properties/Indiana Land and Lifestyle - NE2272	23	\$7,432,004	\$323,130	87	Emily Cary	Keller Williams Realty Group - UPKPRR	25.5	\$6,409,650	\$251,358
55	Troy Wieland	Widland Real Estate - UPWREE	19	\$7,420,524	\$390,553	88	Matthew Leckner	Coldwell Banker Real Estate Group - NE9	13.5	\$6,401,300	\$474,170
56	Leah Marker	Mike Thomas Assoc., Inc. - UPMTAS	13	\$7,397,600	\$569,046	89	Lacey Caffee	Ideal REALTORS - UPREID	20.5	\$6,395,913	\$311,995
57	Lynette Johnson	North Eastern Group Realty - UPNOEA	16	\$7,345,301	\$459,081	90	Daniel Moriken	Moriken Real Estate Services, Inc. - UPWRSI	18.5	\$6,253,000	\$338,000
58	Martin Brandenberger	Coldwell Banker Real Estate Group - UPRWGR09	15	\$7,299,500	\$486,633	91	Josh Krueckeberg	Krueckeberg Auction And Realty - UPKRAU	12	\$6,250,950	\$520,912
59	Johanna Pardon	Mike Thomas Assoc., Inc. - UPMTAS	16	\$7,273,915	\$454,619	92	Eric Smith	Uptown Realty Group - UPUTRG	22	\$6,218,200	\$282,645
60	April West	Scheerer McCulloch Real Estate - UPSMRE	40	\$7,264,200	\$181,605	93	Timothy Zank	REMAX Results - Angola office - NE30	16	\$6,104,400	\$381,525
61	Noel Frost	Coldwell Banker Real Estate Group - UPRWGR09	23	\$7,220,540	\$313,936	94	Christy Thomson	REMAX Results - Angola office - NE30	21	\$6,102,300	\$290,595
62	Jackie Clark	Coldwell Banker Real Estate Group - UPRWGR09	19	\$7,169,950	\$377,365	95	Marcus Christlieb	F.C. Tucker Fort Wayne - UPPCTU	17.5	\$6,088,203	\$347,897
63	Roy Smith	American Dream Team Real Estate Brokers - UPADTR	26	\$7,128,195	\$274,161	96	Tamara Braun	Estate Advisors LLC - UPTABR	19	\$6,069,650	\$319,455
64	Wade Griffin	North Eastern Group Realty - UPNOEA	15	\$7,127,770	\$475,144	97	Her Mae Dar	JMI Realty Associates, Inc. - UPMJRA	29	\$6,051,900	\$208,686
65	Linda Williams	Coldwell Banker Real Estate Group - UPRWGR09	28	\$7,073,754	\$252,634	98	Vabrie Bartram	Mike Thomas Assoc., Inc. - UPMTAS	19	\$6,008,500	\$316,236
66	Emily Ewing	North Eastern Group Realty - UPNOEA	24.5	\$6,960,700	\$284,110	99	Mark Bock	Mike Thomas Associates - NE344	26	\$5,990,695	\$230,411
67	Matthew Hawkins	Widland Real Estate - UPWREE	26	\$6,941,370	\$266,975	100	Corey Malkolm	REMAX Results - UPRNXX01	19	\$5,980,559	\$314,766
68	Alyssa Schendel	North Eastern Group Realty - UPNOEA	32	\$6,899,000	\$215,593						
69	Matthew Donahue	CENTURY 21 Bradley Realty, Inc. - UPBRAD	26	\$6,886,113	\$264,850						
70	Beth Walker	Fairfield Group REALTORS, Inc. - UPPAGR	25.5	\$6,816,750	\$267,323						
71	Emily Ganshorn	CENTURY 21 Bradley Realty, Inc. - UPBRAD	48.5	\$6,812,920	\$140,472						
72	Jody Holloway	Coldwell Banker Holloway - UPCOHO	34	\$6,795,709	\$199,873						
73	Courtney Ousley	North Eastern Group Realty - UPNOEA	20	\$6,795,510	\$339,775						
74	Patti Couperthwaite	Coldwell Banker Real Estate Group - INE9	14.5	\$6,781,450	\$467,686						
75	Andy Zoda	Coldwell Banker Real Estate Group - UPRWGR05	34	\$6,773,000	\$199,205						
76	Kaleefa Simpson	eXp Realty, LLC - UPEXP	39	\$6,761,700	\$173,376						
77	Justin Longardner	CENTURY 21 Bradley Realty, Inc. - UPBRAD	25	\$6,759,000	\$270,360						
78	Brittany Fischbach	Keller Williams Realty Group - UPKPRR	22	\$6,738,422	\$306,291						
79	Heather Sanders	eXp Realty, LLC - UPEXP	25	\$6,668,595	\$266,743						
80	Son Huynh	CENTURY 21 Bradley Realty, Inc. - UPBRAD	22	\$6,656,907	\$302,586						
81	Ian Barnhart	Coldwell Banker Real Estate Group - UPRWGR05	21.5	\$6,640,650	\$308,867						
82	Timothy Green	Stirling Realty Advisors - UPSTAS	24	\$6,599,300	\$274,970						
83	Michael McKinney	Mike Thomas Assoc., Inc. - UPMTAS	17	\$6,561,800	\$385,988						

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The REAL Update

Jon Good

Let's get real. This movement has caught fire. What movement am I referring to? The movement that you all know as *Real Producers*. Indianapolis was the starting point for a program that is now in over 130 markets across the country. That's a lot of traction in under nine years. As we grew, we knew that we wanted to brand ourselves the same across the board but never lost sight of the local mission.

This magazine has been successful because of its ability to connect top-producing agents with preferred partners and with each other. There are many other reasons that make it successful, but, at its core, that is what this is all about.

The vision is simple: We want to be a one-stop shop for top-producing agents in every market across the nation. How do we do

that? In my opinion, three main groups of people stand to benefit from this monthly publication: the REALTORS® featured, the partners that advertise and the publishers who produce the magazine.

What's in it for the REALTOR®? It is truly a badge of honor to receive the magazine. Being in the top 300 out of 1,500-plus agents is an accomplishment in itself. There are countless perks to being featured in the magazine, but one of my favorites is the element of humanizing a local legend in real estate.

What's in it for our partners? The struggle is real. How do we connect with influential, top-producing agents in our market? How do we cultivate relationships with this group? Our partners get constant exposure through the monthly magazine and the quarterly events. The hard work is done. Partners just need to show up!

What's in it for the publisher? Our publishers have the unique ability to connect with a group of people that is otherwise pretty difficult to get in front of. We are all busy building our own businesses. Our publishers are entrusted with featuring top agents, connecting our partners and producing quality content regularly.

Where do you fit in all this? It's simple. Connect us with people. Who should be on the next cover? What business is catering to REALTORS® at a high level? Who should be our next publisher to launch a *Real Producers* magazine in a new market?

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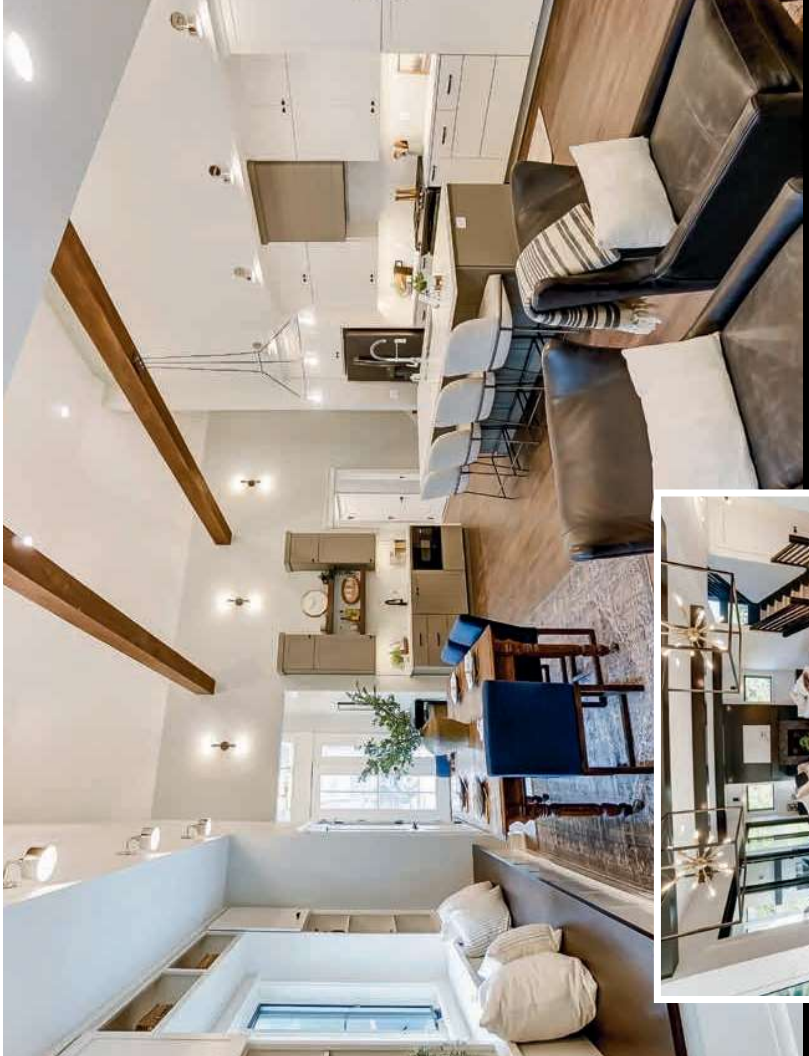
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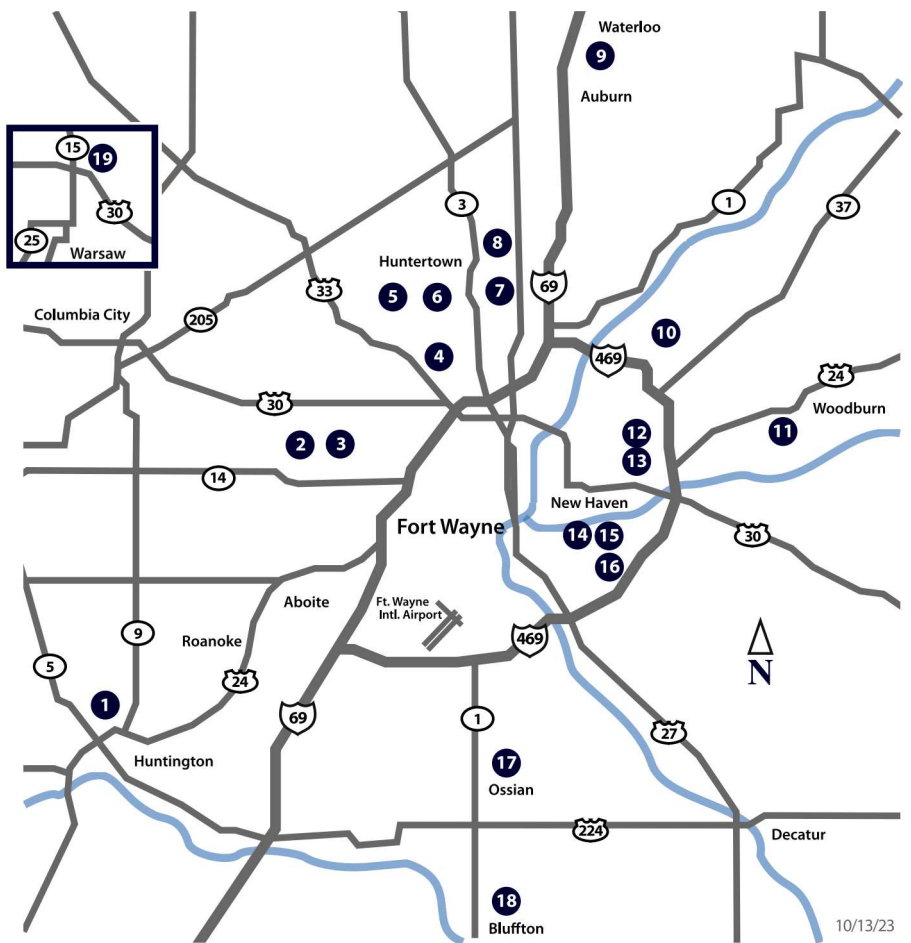
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smkriegh@drhorton.com

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