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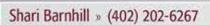
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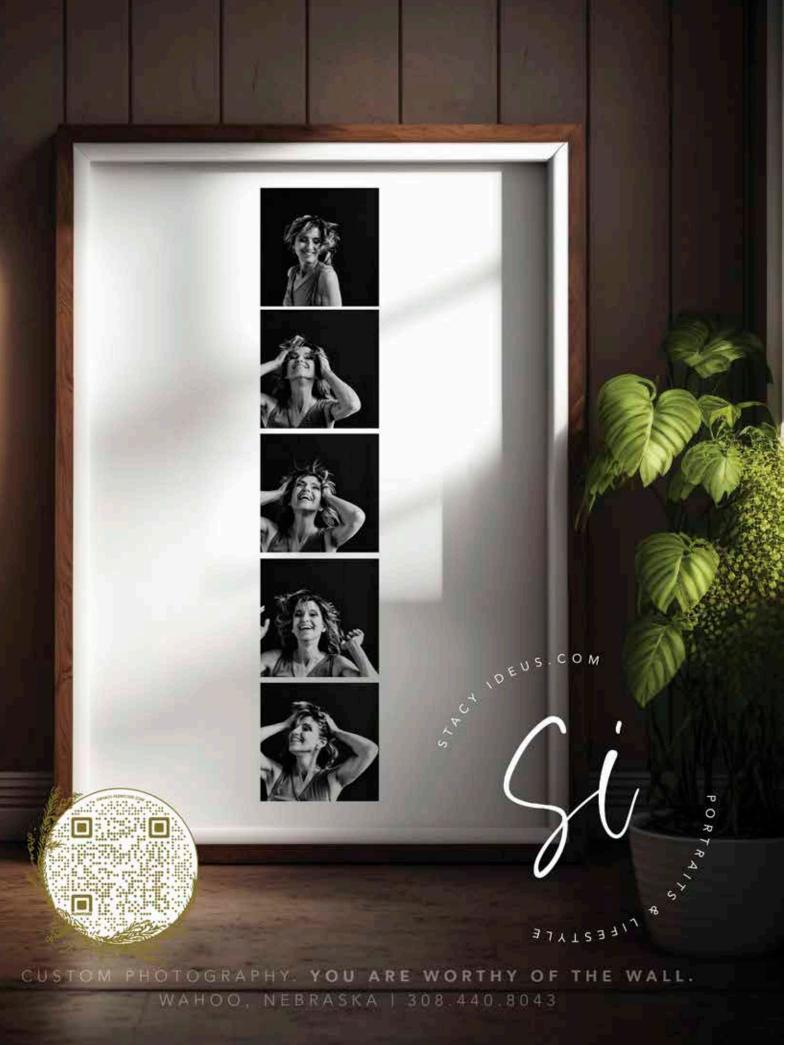
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# - VanderLey



"My dad always said, 'If you're going to do it, give it 110%.' That's been my attitude for life."

Katie VanderLey lives by this mantra, instilled by her dad, and it's clear in her approach to real estate. As an exceptional REALTOR® at Keller Williams Lincoln-Heartland, Katie's grit, integrity, and problem-solving skills continue to make her an industry standout.

#### TALKING SHOP

Originally from Iowa, Katie's roots are firmly planted in the values she learned early on helping her dad in the hardware store business.

"I grew up in the store," Katie recalls. "My earliest memories are from when I was 4 or 5. My dad managed the business and later turned down the opportunity to buy it and relocate it when a mall came to town.

"I think he later came to somewhat regret that decision," she continues. "So he projected onto me by always encouraging me to take chances and risks-one of those was to get my real estate license."

## ALL THE TIME

ALL IN,

Katie's education took her to Dordt College, where she earned a Bachelor's in Communication: Public Relations and Health: Recreation while still holding down a job in the hardware store. No stranger to hard work, Katie has always done what it takes for herself and her family.

"I also worked two part-time jobs during high school, while being in all sports and music — the grocery store and my dad's hardware store," she shares. Her mom taught her how to make lists and time management. "When my husband was in vet school, I also worked a full-time and two part-time jobs so he could focus on his studies."

The VanderLeys moved to Missouri for Katie's husband's work and eventually

found their way to rural Nebraska to be closer to both sides of the family in South Dakota and Iowa. That move turned useful when Katie's dad's brain cancer returned in 2017.

"We originally moved so the kids could be closer to their grandparents," Katie remembers. "But God had a plan there."

Eventually, with her husband's and dad's constant encouragement, and her youngest ready to head off to school, Katie decided the timing was finally right and took her real estate exam.

"My dad kept saying, 'Katie, you know you can do this," she recalls. "But it took me almost 15 years from the time it was first discussed while Brian was in vet school to going all in when the kids went to school and I felt like I could give it 110%."

#### OFF AND RUNNING

In 2018, Katie made the leap, joining Keller Williams Lincoln-Heartland, where she quickly made a name for herself working tirelessly to help clients while racking up the miles on her truck to find them the perfect home.

Katie's hard work in rural Central Nebraska and Lincoln continues to pay off: last year, she closed 97 units, and



Katie notes her secret sauce to real estate is centered on solving problems and maintaining integrity, something she learned long ago.

"My dad always pointed out people don't come into the hardware store unless they have a problem and it's our job to fix it," she reflects. "I look at real estate the same way with my list approach. No one calls a REALTOR® unless they have a problem or need and it's great to provide them with a solution."

Her 'Katie List' serves as a unique feature of the service she provides to clients.

### I get the deals closed for my clients, but it is always about my clients — I do

#### not put myself first in any transaction.

"Every listing gets the 'Katie List," she explains. "I walk through a client's home and we discuss everything that might come up in an inspection. It removes the emotion and stress when we get feedback or inspection results because we've likely already talked about the potential outcomes."

Katie's advice for new agents is simple — work hard but keep life priorities straight.

"Give it 110%, but don't ever forget your family while doing so. Everyone needs to be all in, but when you retire, you still want to have those family members and relationships in your life."

#### FUN ON THE FARM

When she's not working, Katie enjoys a fulfilling life with her family on their farm in Sutton. She's been married to Brian, an Epidemiologist at Great Plains Veterinary Educational Center, for 20 amazing years. They have three children: Gerrit, a high school senior; Gavin, a sophomore; and Johanna, who's just starting sixth grade.

The VanderLey acreage is bustling with animals as well — four dogs, cats, cattle, sheep, chickens, geese, and ducks. Katie's love for photography, particularly nature and architecture, is a favorite hobby in her downtime.

"I enter some of my photos in the county and state fair. Many of my works hang in our home," she shares. The family also enjoys traveling, with Costa Rica and Alaska still on their list of places to visit.



From Left: Gavin, Katie, Johanna, Brian, and Gerrit. Photo credit: Amanda Douglas Photography

In addition to spending time with her loved ones, Katie is deeply involved in her community, donating her time to several worthy organizations from housing to food pantries. She serves on the board of directors for her local TeamMates, a mentoring program for kids, and the Assisted Living and Nursing Community Home, which is in the process of building a new facility.

"I like to bring a greater picture of 'fix-it' nature and real estate perspective to the board," she offers.

Looking to the future, Katie has no plans to rest on her laurels.

"Professionally, I'm always learning. I have my Associate Broker License, AHWD, GRI, ABR, and there are a few more things to do. My assistant calls my husband and I 'The Alphabet Kids' because we have just as many letters behind our last names as are in them!" she laughs. "But it keeps things going. I also hope to hit over 100 units... It's been close every year, but I think this year I will crush that one!

"I can't ask for anything more than the blessings I have — a rewarding career, a supportive spouse, three amazing kids, and parents who always believed in me," she concludes with a smile.

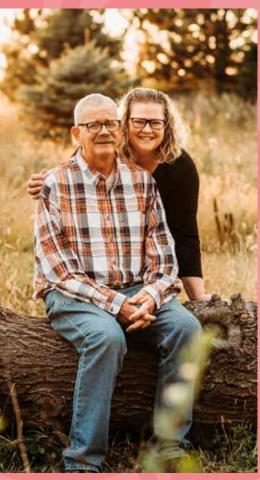
she's on track to exceed 100 units this year. In addition to serving as Agent Leadership Council Chair, her impressive stats have earned her multiple accolades, including being the Top Agent at Keller Williams for Closed Units for the last five years and a RealTrends Top Agent List for the State of Nebraska from 2020 to 2024. This year's award placed her as number four in the state in Closed Units, which to Katie means more families helped.

June Malow

Additional awards include Triple and Quadruple Gold, and Platinum statuses at Keller Williams International. Katie was also the number two agent in the Greater Heartland five-state region for closed units in 2023, out of over 6,237 Agents.

"I don't keep track of my volume, only my units; I'm more focused on helping people," Katie emphasizes. "I truly care about my clients and I am not afraid to tell someone that I don't think what they are doing is the right move; but at the same time, I am right there to say, 'Yes, let's do this!' when it is.

"I get the deals closed for my clients, but it is always about my clients — I do not put myself first in any transaction."



John & Katie | Photo Credit: Farrell Photography

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## Fundamental to Deck's business philosophy is the max

Fundamental to Deck's business philosophy is the maxim "success is spelled W-O-R-K," a saying her former broker, Gib Eley, taught her and one which she considers to still exemplify her work habits. "There have been months where I've been on the phone for 8,000 minutes," she says. "When people buy or sell a home, it's their biggest asset — you have to take that fiduciary responsibility seriously, no matter what that requires you to do. I was just committed to doing whatever it took - I've scrubbed toilets, cleaned houses, staged homes whatever needed to be done." says Deck.

Deck credits many mentors for helping her find her footing as a REALTOR® and to develop a love for it. Mike Elgert, and Paul and Madonna Kardell were early mentors, and impressed Deck with their commitment to doing things the right way and conducting business with integrity, standards she still holds herself to rigorously. It's a type of relationship that Deck strives to pay forward — she has encouraged many of her friends and acquaintances over the years to become REALTORS® as well.

"A REALTOR® is not a salesperson. They're a matchmaker," one of her promotional items reads. "They introduce people to homes, until they fall in love with one. Then they're a wedding planner." For Deck, this level of personal investment in her clients' needs and wishes is simply part of the job, and part of her ethic.

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Having owned seven houses of her own previously while building two from the ground up, it's safe to say this isn't Dorothy McManaman's first real estate rodeo. Having navigated through three previous careers as well, Dorothy's already busy making a significant impact in less than two years as part of the Encompass Real Estate Team at Nebraska Realty.

"I started in real estate at 60 years old, but I have learned many things over the years in regards to making connections and paying attention to details," Dorothy explains with a smile.

#### A LIFETIME OF SALES

Originally from Bellevue, Nebraska, Dorothy grew up in Lincoln, where she attended Lincoln Southeast High School before earning a Bachelor of Science degree from the University of Nebraska-Lincoln. Her career path initially led her into retail sales and management, where she spent 15 years honing her people skills.

"Sales definitely helped me feel comfortable around people and read what they really are wanting," Dorothy recalls. "Of course I also got used to working on commission since you didn't get paid unless you sold a product!"

After her stint in retail, Dorothy co-owned a landscape and design business for roughly a dozen years. This period not only nurtured her passion for plants but also sharpened her business acumen and appreciation for aesthetics and detail. Her next adventure was in promotional product sales, another 12-year experience that further solidified her expertise in building client relationships.



## McManaman

### BETTER WITH EACH MOVE

Dorothy's transition into real estate was finally sparked by the relentless encouragement of her long-time friend, Jen Stai. The two met at a Huskers football tailgate 17 years ago and Jen kept after Dorothy to get her license for years.

Jen's encouragement finally led Dorothy to meet Arla Meyer, now her broker, who left a lasting impression.

"Arla is amazing," Dorothy beams. "When I met her for coffee, I knew this is where I should be."

#### NEW DIRECTION

Since starting her real estate career in October 2022, Dorothy has achieved remarkable success. Perhaps her most memorable listing will always be her first one though,

as Dorothy's mother-in-law passed away and she listed the house for her family.

"I do think she would be proud of me and the way I handled the sale," Dorothy reflects.

In her first full year as a Realtor, Dorothy completed 20 transactions totaling \$6.45 million in volume while snagging Nebraska Realty's 2023 Rookie of the Year for Lincoln Metro. Her projections for the current year are even more impressive, with an expected volume of \$8 million.

Dorothy's fledgling achievements also include being consistently recognized among the Top 50 Agents in the team category and receiving several high-ranking team awards.





Regardless of her accolades, Dorothy says helping others achieve their goals is the true benchmark of her success.

"If my clients feel that I have helped them, we were able to form a strong connection, and I made an impact in their life, I would feel that I have achieved my goal," she offers.

#### **RELATIONSHIPS AND FAITH**

For Dorothy, real estate is not just about sales but about building meaningful, lasting relationships, something she learned over years in sales and promotions.

Dorothy's faith also plays a crucial role in her upbeat, relaxed demeanor. Many buyers look to her as a calm, reassuring presence, especially young first-time home-buyers who may be nervous and frazzled.

"I always remember that God is with me and somehow he is going to help me figure this out. He is in control," Dorothy points out. "I meet so many new people and hopefully they see Christ through me as I approach things with a kind and positive attitude.

"I pray for my clients too," she adds. "This is my new ministry."

#### MOST CHERISHED ROLE

Outside of her new career, Dorothy enjoys the love and support of her





#### ON THE HORIZON

close-knit family. She has been married to her husband, Mark, for 42

in demolition/construction.

is "a real handful!"

Dorothy also cherishes her two granddaughters, Marley and Maci,

and enjoys spending time with her

grand-dog, Harper, an Irish cream

lab, who she frequently dog sits while

her daughter is at work — even if she

"I absolutely love gardening — that

was such a big part of my life for a long

time! Now I try to get my granddaughters to help me so we can all appreci-

ate gardening together," she smiles.

She also enjoys yoga, biking, walking,

through the International Bible Study

through the years as well.

interior decorating, and spending

years. "We started dating at 16!" she

reminisces. The couple have two chil-

dren: Meredith, a physician assistant

in dermatology, and Tyler, who works

As she looks to the future, Dorothy is excited to continue making new connections in real estate while she aims to ramp up her philanthropic efforts again now that her grandchildren are getting older.

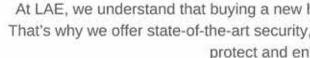
"I would like to help on a committee for affordable housing and tiny houses to give back to the community," she shares.

Dorothy also envisions a long-term career in real estate, with a focus on helping others.

"I see myself in real estate for a long time to come — in the same capacity, but perhaps less sales down the road and more just helping other people in Lincoln," she concludes.

"Life is about relationships and having the capability to meet new families. I am able to hear their stories, make connections, and help others find their forever homes where they can continue to grow."











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→ ral spotlight

## Connie **BURLEIGH**

#### CJ BURLEIGH REAL ESTATE, PAST PRESIDENTS ADVISORY COMMITTEE CHAIR

#### **Committee Statement of Purpose:**

- To review current issues of the association 1 and make formal recommendations to the Board of Directors and/or the committees of the association.
- 2. Be a forum for the promotion of the REALTOR<sup>®</sup> and business ethics.
- 3. Provide a forum for the exchange of information and ideas.

#### We asked Connie about herself, her career and the Past Presidents Advisory Committee. Here's what she had to say:

#### Q: How did you first get involved in the REALTORS Association of Lincoln?

A: When I became a Broker in 2006 and started my company, I wanted to be more informed, so I went to a Broker/Owner meeting.

#### Q: What made you want to volunteer your time as a part of this Committee?

A: I am a Past President and have been involved in my Association for many years.

#### Q: What's one area you want the Committee to focus on in 2024?

A: Helping members navigate the changes facing the industry. The Past Presidents have so much knowledge and experience. They have led members through many changes. We can give positive encouragement!

#### Q: What's your favorite thing about your job?

A: Helping others. I enjoy seeing others succeed and encouraging members to get involved and to not stop trying to reach goals!

#### Q: What is the best piece of advice you have received?

A: Find a need and fill it! If you are determined, you will find a way to do almost anything!

#### Q: What would you want the title of your biography to be?

A: "She has her Father's Eyes! Finding the good..."

#### Q: When you were a kid, what did you want to be when you grew up?

A: I wanted to be a singer. Unfortunately, I couldn't sing!

#### Q: What do you like to do in your free time?

A: Spend time with my family, grandkids and good friends.

#### Q: If you were to win an award, who would you thank in your acceptance speech?

A: It's a long list! God, for grace and guidance! Lots of mentors: Marcia Weddle, Judy Sasek, Pat Ohmberger, and Darlene Starman. Lots of members that I worked side by side with on committee





FIND A NEED AND FILL IT! IF YOU ARE DETERMINED. YOU WILL FIND A WAY TO DO ALMOST ANYTHING!



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projects, and Association CEOs and staff. My builder and friends Blake and Kathy Collingsworth. My husband and family for unbelievable love and support. Great friends that inspire me every day!

Q: If money was no object, what would your dream house look like and where in the world would it be? A: Probably a beautiful home on the Cayman Islands so I could be by the ocean and my daughter!

To get involved in this committee or learn more about our other committees and opportunities to get involved, please contact feedback@lincolnrealtors. com or (402) 441-3622.

Our Mission: To provide our members avenues to community service, access to ethics, professionalism and industry education; and to act as an advocate for personal property rights for all.

Our Vision: To ensure the longevity of the REAL-TOR® profession through community awareness of our value and by equipping our members with the tools necessary to promote professionalism, ethical conduct and the value of personal property rights.



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#### **KNOW THE RISKS OF INVESTING** — AND NOT INVESTING

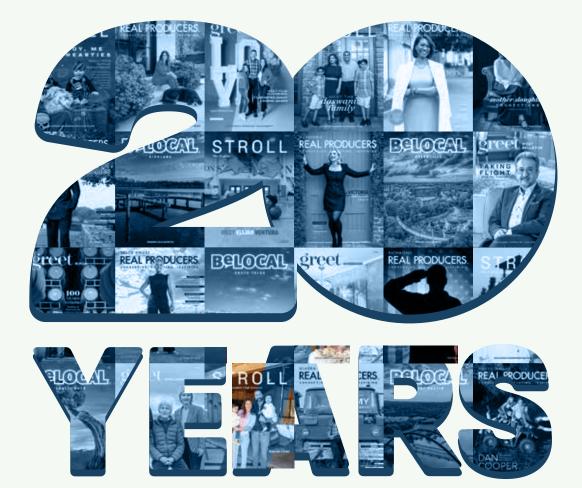
Of course, this doesn't mean you should never own conserva-Investing involves risk — and so does not investing. You tive investments, including CDs and some types of bonds. When should know how both these types of risk can affect you're saving for a short term goal, such as a down payment on your ability to reach your financial goals. a house, a wedding or a long vacation, you want the money to be there when you need it, so an investment that offers protection of Let's start with the risks associated with investing. principal may be appropriate, even if it doesn't provide much in There's not a single investment risk because different the way of growth.

types of investments carry different types of risk. Here's a look at three investment categories and some of the risks connected with them:

- Stocks When you invest in stocks or stock-based mutual funds, you will incur the risk that the value of your investments may decline. Stock prices can fall for any number of reasons - lower-than-expected earnings, a change in management, change in consumer tastes, and so on. Although the historical trend for stocks has been positive, there will always be periods when prices are down. One way to help defend against this volatility is to hold stocks for the long term, rather than constantly buying and selling, and to own a mix of stocks from different industries and even different countries.
- Bonds When market interest rates rise, the value of your bonds can decline because investors won't pay full price for them when they can get the newer ones that offer higher rates. Another type of risk associated with bonds is credit risk, which essentially describes the risk that the bond issuer may default, potentially disrupting your flow of interest payments. However, you can help mitigate this risk by purchasing investment-grade bonds that receive the highest credit ratings from independent rating agencies.
- Certificates of deposit (CDs) Although CDs are generally considered safe because their principal is guaranteed, they do carry reinvestment risk — the risk that you won't be able to reinvest the proceeds of a maturing CD at the same interest rate. To help protect against this risk, you could own CDs of varying maturities. When market rates are low, you'll still have your longer-term CDs paying higher interest, and when market rates rise, you can reinvest the money from your maturing shorter-term CDs into the new, higher paying ones.

Now, let's turn to a completely different type of risk the risk of not investing. And this risk is easy to understand: If you don't invest, or if you consistently invest

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only in the most conservative vehicles, your money may not grow enough to allow you to reach your important long-term goals, such as a comfortable retirement.

For those long-term goals, though, you may need to build an investment portfolio that contains growth potential and that reflects your personal risk tolerance and time horizon. Over time, your risk tolerance may change. As you get closer to retirement, you may want to take a somewhat more conservative approach but you'll always need some elements of growth.

When you invest, risk can't be eliminated, but it can be managed. Keeping this in mind, consider a long-term investment strategy that allows for risk but also offers the possibility of reward.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor. Edward Jones, Member SIPC.





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## **JUVUNG** REALTY

As a boutique realty company, Giving Realty aims to leverage their profession as a vehicle to make an impact in their community beyond just the buyer or seller. They believe a successful business should be held to a higher standard than just profitability. They pride themselves as being catalysts for good in their community.

In December of 2019, Josie Tidball and Miriah Zajic launched their first real estate company called Nebraska Giving Realty. Then in 2021, Matt Kirkland joined them as a business partner, and they rebranded and launched their new company, Giving Realty. Since day one, they have been dedicated to making a conscious effort to better the community by donating 10% of all commissions to a local non-profit of their client's choice. Regarding the donation commitment, Josie said, "People's responses have been super positive, but it also comes as a surprise. Having donations as a permanent part of the business model isn't typical. It's surprising to people that we would commit to something like that."

Giving Realty is small by design and takes pride in tailoring to the needs of individual clients. Their culture centers on customer service and providing a professional environment that specializes in residential real estate. They focus on the quality of agents over the quantity. Giving Realty currently has twelve incredible agents who are dedicated to not only fulfilling their mission but also expanding on it. Each agent has helped the business grow, adapt and ensure that clients and their communities are receiving the best service while building lasting relationships along the way.



From Left: Miriah Zajic, Matt Kirkland and Josie Tidball





Holly Martir





Kate Farris

Meisha Curry

Boutique brokerage is a term often used to describe a smaller brokerage but sometimes can be misleading when you see the huge impact Giving Realty is making in their community. In less than two years after their inception, they surpassed \$100,000 in donations to Nebraska non-profit organizations and that amount continues to grow with each sale. To commemorate this milestone, Giving Realty hosted a celebration at the Country Club of Lincoln for their clients and had several booths for non-profits. The Capital Humane Society brought dogs who were available for adoption and several other organizations were able to network and talk about their work in the community. It was a great opportunity for individuals to learn about the organizations while celebrating the company's milestone.

On top of the donations Giving Realty is proud to provide to local non-profits, all agents and owners are



Catherine Dedick



Jeff Jedlicka

Gigi Haase



Karie Kirkland

committed to volunteering their time as another way to support their communities. They also have a Little Free Pantry outside their Lincoln office that's always wellstocked and well-used. Regarding their encouragement of volunteering and their donation structure, Miriah added, "It's something we're proud of. It's not just a way to make our company different, but a way to keep our priorities in check. Money doesn't come first. People come first."

Giving Realty currently has offices in central Lincoln and in downtown Omaha to serve their amazing agents and clients. They also have a license in Iowa and are members of the Southwest Iowa Association of Realtors, in addition to the Realtors Association of Lincoln and Omaha Board of Realtors.



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2024 Gala - Presented by BB Roofing Date: Friday, October 11th Time: 6 pm (cocktail hour), 7 pm (dinner), 8 pm (awards ceremony) Location: The Champions Club **Dress:** Formal "Prom Edition"

year as we celebrate the success with the best of the best in the Lincoln real estate market. In addition to all of the fun, all of the proceeds for this year's event will be given to Visionary Youth - a local non-profit impacting families and changing lives by supporting youth to reach their full potential.

A few reminders for this year. There are no assigned seats, unless you sponsored a table, so come early if you'd like to sit by someone (seating will all be tables of 8). And as always, this is a private event for the TOP 300 REALTORS<sup>®</sup> and Preferred Partners and you must RSVP to attend.





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## Security First Bank

MAKING HOMEOWNERSHIP DREAMS A REALITY

In an industry that fluctuates with market rates, Security First Bank has certainly stood the test of time. The company recently celebrated its 125th anniversary and the Lincoln office itself has proven to be a bedrock of stability and innovation. The bank's Mortgage Lending Department, under the new leadership of Dana Hamilton, continues to flourish despite the ongoing challenges of the housing market.

Dana, who has been with the company for 11 years, recently stepped into the role of Director of Mortgage Lending, overseeing all loan officers across Nebraska. This transition,

#### coupled with the department's devotion to service, has ensured that Security First Bank remains a well-oiled machine, delivering exceptional results even in challenging market conditions.

#### **RELATIONSHIPS FIRST**

Having been a part of the lending department for over a decade, Dana's deep understanding of the mortgage landscape and her commitment to her team have been instrumental in the department's ongoing success.

"I've done everything with a loan, from processing, to underwriting, to getting the loan funded and purchased after closing takes place," Dana shares. "Mortgages are a lot of problem-solving; not every situation is the same, and I realize all circumstances are different."

This hands-on experience has equipped Dana with the skills necessary to navigate the complexities of the mortgage industry, making her an invaluable asset to the department.

Her leadership is complemented by the experience and passion of her team members, including Celsey Pflughaupt, a mortgage loan officer with eight years of experience at the bank.

Celsey emphasizes the department's collective strength: "We're small but mighty and we're very versatile. There's seven of us, but we are adding another loan officer soon. We also have three people in our department with over 20 years of experience in the lending industry: Elizabeth Rezac, Sherri Weiss, Jennifer Peters and Monica Ohlrich are all extremely knowledgeable professionals. Kelly



Donlan and Cheryl Gonzalez complete our wonderful team, and we just added Mike Lauritsen, another loan officer with over 20 years of lending experience.

"I can't say enough about the way people help here and will do anything to help the customers, regardless of their role," she adds with a touch of pride.

#### ADAPTING TO A CHANGING MARKET

Despite current market conditions, Security First Bank's Mortgage Lending Department has continued to thrive by introducing new products while maintaining a flexible approach.

"Even though it is a difficult market, we have found our niche by offering a bridge loan at a low cost to help current homeowners get into new homes," Dana explains. "We're always looking at new ways to help people by keeping up with the times and brainstorming new offerings to ensure our investors and products are in line with what the market is doing."

The department's ability to innovate is further supported by its unique in-house underwriting capabilities. This flexibility allows the department to cater



From Left: Jennifer Peters, Kelly Donlan, Monica Ohlrich, Elizabeth Rezac, Mike Lauritsen, Sherri Weiss, Celsey Pflughaupt, Cheryl Gonzalez, and Dana Hamilton

to unconventional borrowers, ensuring that more people can achieve their dream of homeownership.

"If it's a unique property and there's a reason why the loan can't be done, we can look at doing it in-house, such as for a self-employed borrower or someone that hasn't built any credit yet," Dana notes.

#### A CULTURE OF CAMARADERIE

The Mortgage Lending Department at Security First Bank is not just about procuring loans either; first and foremost, it's about building long-standing relationships and fostering a supportive, warm environment.

Celsey highlights the team's unique dynamic with an example: "Our bank has a fun food day every month and this month is sandwich fest! We want our culture to show inside and out that employees love working here. Our jobs can be stressful, so we always aim to keep it fun. We work hard and take our work seriously, but we also want to make it enjoyable."

This positive work environment not only boosts team morale but also translates into exceptional customer service, as happy employees make clients feel valued and supported throughout the entire home buying process.

"Our team is really good at coming up with creative solutions and making it work for the customer. Our favorite motto is, 'We love making homeownership dreams a reality!" Celsey declares.

#### ON THE HORIZON

As the mortgage industry continues to evolve, Security First Bank's Mortgage Lending Department remains fully committed to adapting, innovating, and growing no matter the circumstance.

"We've made a lot of strides to make the back-end run more efficiently," Dana states. "Our department as a whole is only getting better day by day. We've had some departmental changes that created challenges, but it has only made us stronger."

Celsey nods her head in agreement, before she adds: "As we continue, we'll do everything in our power to adapt to the market and make things as easy and efficient as possible for the client. We realize they're already going through a stressful time, and we want to ease that burden."

Dana echoes this sentiment, emphasizing the department's commitment to building lasting relationships with clients and Realtors alike.

"You just aren't a number to us. We want to help you through these life stages and your family and friends as well as the next generation," she concludes. "We are a local community bank, and want to act like such when doing our jobs and making those relationships.

"If you walk in the door, we'll greet you by name... Unless you're a stranger, then we'll immediately get to know your name."

For more information or to discuss your mortgage needs, please contact Security First Bank's Mortgage Lending Department today at 402-323-8039 or visit their website: security1stbank.com Dana Hamilton, Director of Mortgage Lending



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