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THIS MONTH WE WONDERED

Are we in a Buyer's or a Seller's Market in Portland Right now?

This month, we asked four agents amongst the Top 25 here in Portland to weigh in with their opinions on this question:

Given the current real estate landscape in Portland, do you feel we are in a buyer's market or a seller's market right now? What key indicators lead you to that conclusion, and how are you advising your clients to navigate these conditions?



**Kendall Bergstrom, Cascase
Hasson Sothebys International:**

In my opinion, in Portland, We are still in a buyers market, but I think that will be shifting in the next 45 days. I look at days on the market, activity through aligned showings and average sales prices.



Steve Nassar, Premiere Property Group:

I feel it is still very much a buyer's market. The key indicators that lead me to this conclusion are days on market and months in inventory. I advise my buyer clients to love more than one house, if possible. I explain to them that a seller wins if they have multiple buyers who love their house (i.e., multiple offers), and a buyer wins if they have two homes they almost equally love, allowing them to be ready to make an offer on either, if necessary, to determine which seller is more motivated.

For seller clients, as is usually the case in most markets but especially now, listings need to be priced right, prepped right—including strategic improvements, shining it up, staging, etc.—and must have great marketing that makes it stand out.



Brittany Gibbs, Move Real Estate:

The current real estate market in Portland really depends on the specific neighborhood and price point. While some areas are leaning more toward a buyer's market with increased inventory and longer days on market, well-maintained,

remodeled homes or cool/unique homes—especially those priced correctly—are still selling quickly and competitively.

One of the biggest factors I'm seeing is buyer hesitation around homes that need work. With higher interest rates, many buyers are prioritizing turnkey properties to avoid additional renovation costs. That's why updated homes in desirable areas are moving faster, often with strong offers, while homes that need work are sitting longer and seeing price reductions. For sellers, I'm advising them to focus on presentation—small updates, staging, and strategic pricing can make a big difference. For buyers, there are great opportunities in homes that have been sitting for a while, where there's more room for negotiation. Understanding the micro-markets within Portland metro is key to making smart real estate decisions right now."



Dirk Hmura, The Agency:

The market continues to be strong. We had all expected interest rates to be lowered in the fall of '24 and that didn't happen. We saw a bit of a pause in the market at that time, but since then, buyers have grown accustomed to the 6.5% interest rate. This is the new norm. Inventory continues to be low and the demand is very high. I'd consider it to still be more of a seller's market. It is truly area by area - the close-in condo market continues to be a challenge. But, if you prepare a single family home well - inside and out, market it correctly and price it right, the home should sell quickly. If I was a seller, I would be confident listing my home in this market.

Guiding Clients Through Life’s Biggest Moments

Meet Megan Jumago-Simpson

For Megan Jumago-Simpson, real estate wasn’t always in the cards. Despite growing up with a father who was a successful Portland REALTOR® for 25 years, Megan didn’t initially envision herself following in his footsteps. She even admits to disliking real estate as a child—a sentiment familiar to many second-generation REALTORS®.

It wasn’t until 2013, after living in Shanghai, China, and working in event management and public relations, that Megan found her way into the industry. “I needed a reset and decided to return to the U.S. without any concrete plans,” she recalls. “I started working with my dad because I needed something to do.”

Megan’s natural talent and work ethic quickly became apparent. Mentored by her father and an incredible network of successful female agents at Keller Williams, she flourished. Her foundation of strong mentorship and community paved the way for her meteoric rise in the industry, and she has since built a vast network of trusted colleagues locally and nationally.



Megan leads the Sonder Northwest team with a mission to create a community where everyone is recognized, respected, and empowered to thrive. Through real estate, they strive to create a more inclusive and welcoming experience for every client. Beyond transactions, their impact extends through partnerships with like-minded organizations. They use each sale to support local causes—building home libraries, providing shelter, supplying diapers, and helping provide no-cost home modifications to financially and physically challenged neighbors.

For Megan, the most rewarding part of her career is the privilege of guiding clients through pivotal moments. Whether helping a first-time buyer become a homeowner or helping a family navigate a complex transaction, her focus is always on education and advocacy. “We present all the options, empowering clients to

make the best decisions for their families,” she explains. She likens the process to a “choose your own adventure” story, where her expertise helps them navigate each step with confidence.

One of Megan’s biggest challenges is balancing the emotional demands of the job. “It can be difficult not to carry clients’ stress, frustration, or fear into other areas of your life,” she admits. Over time, Megan has learned to set boundaries and manage expectations for both her clients and herself.

“I’ve learned that setting clear expectations upfront is incredibly helpful,” she says. This approach has allowed her to maintain her professionalism while ensuring her clients feel supported throughout the process.

Beyond real estate, Megan believes in making a lasting impact. “Being a REALTOR® is more than

closing deals; it’s about showing up for the community and the causes we care about,” she says.

Megan believes privilege comes with responsibility, a principle that drives her philanthropic efforts. “Within real estate, we have so much privilege. It’s our responsibility to be good stewards of our communities.” She and her team actively support several nonprofits, including SMART Reading, Blanchet House, PDX Diaper Bank, and ReFIT. “I focus a lot on early childhood literacy because reading is the cornerstone of everything,” she shares. “We know the tools needed to make kids strong readers, and I firmly believe we can change an entire generation by providing the necessary support early on.”

Outside work, Megan enjoys traveling, exploring new places through food, and spending time on the Oregon coast. As a busy mom to her young daughter,



“KEEP SAYING YES TO EVERYTHING. YOU’LL EITHER LEARN SOMETHING OR HAVE A GREAT STORY TO TELL. AND DON’T UNDERESTIMATE THE VALUE OF FRIENDSHIPS—THEY’LL BE YOUR FOUNDATION.”



Maisy, and dog, Tilly, her days are full but rewarding.

Despite her packed schedule, Megan makes time to give back to the industry she loves by mentoring and coaching new agents. She finds immense fulfillment in helping others grow, just as her mentors helped her.

Megan’s advice to those entering the field is simple yet powerful: “Be willing to put in the work. Surround yourself with great mentors and remember there’s enough business for people doing good business.”

For her younger self, she offers these words of wisdom: “Keep saying yes to everything. You’ll either learn something or have a great story to tell. And don’t underestimate

the value of friendships—they’ll be your foundation.”

Megan is passionate about elevating the standards of the real estate industry. “We have the opportunity to raise the bar every day—with consumers, clients, and colleagues,” she emphasizes. Her parting words to her peers are both practical and inspiring: “If you want change, get involved. Don’t just complain—take action to make things better.”

Megan’s dedication to her clients, community, and colleagues fuels her success and inspires those around her to aim higher and do better.

To reach Megan Jumago-Simpson, call 503-804-4049 or email megan@sondernw.com

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Home Insurance in Portland:

Why Rates Are Rising and What Agents Need to Know

An Interview with RP Partner Kyle Bunch, Owner of the Kyle Bunch Agency at Goosehead Insurance



Homeowner’s insurance rates have been rising significantly in recent years. What are the key factors driving these increases, and how do they specifically impact homeowners in the Portland market?

In Oregon, including the Portland area, homeowners are experiencing notable increases in insurance premiums. Since 2020, premiums have risen by an average of nearly 30%, driven by factors such as increased wildfire risk and the associated costs of natural disasters. Additionally, from May 2022 to May 2023, home insurance premiums in Oregon increased by 20%, reflecting the broader national trend of rising insurance costs. Insurers are recalibrating their risk models to account for the heightened likelihood of natural disasters. This reassessment often results in higher premiums, especially for homes in high-risk areas. These escalating costs make it more challenging for Portland homeowners

to afford necessary coverage, underscoring the importance of understanding the factors driving these increases and exploring options to mitigate their impact. Inflation and supply chain disruptions have also driven up the costs of building materials and labor, leading to higher expenses for repairing or rebuilding homes after damage. This increase in replacement costs directly impacts insurance premiums.

With some insurers tightening their underwriting guidelines or even pulling out of certain markets, what should real estate agents and their clients know about securing reliable coverage in today’s climate?

With insurers tightening underwriting guidelines and even pulling out of certain markets, real estate agents and their clients should be proactive when securing

reliable homeowners insurance. Here are key considerations:

1. Start the Insurance Search Early
 - Don’t wait until closing to secure insurance. Some insurers are no longer writing new policies in high-risk areas, and underwriting approvals may take longer.
 - Real estate agents should advise buyers to check insurance availability before making an offer, especially in wildfire or flood-prone areas.
2. Understand the Property’s Risk Profile
 - Buyers should request a Comprehensive Loss Underwriting Exchange (CLUE) report to see past claims history, as frequent claims can lead to higher premiums or coverage denials.
 - Check if the home is in a high-risk zone for wildfires, flooding, or hurricanes, as this can significantly impact insurability and costs.

3. Work with Independent Insurance Brokers
 - Independent agents can shop multiple carriers and find coverage where major insurers have restricted underwriting.
 - Some regional insurers or specialty carriers might still offer competitive rates where national insurers have pulled out.
4. Consider Home Hardening and Risk Reduction Measures
 - Some insurers offer discounts for risk mitigation, such as installing fire-resistant roofing and storm shutters or upgrading plumbing and electrical systems.
5. Be Prepared for Higher Costs
 - Even if coverage is available, premiums are rising significantly. Clients should budget for potential increases in costs year over year.
 - Agents should help buyers factor in insurance costs when calculating affordability for a home purchase.

6. Verify Mortgage Lender Requirements
 - Most lenders require homeowners insurance, and a lack of available coverage could jeopardize financing.
 - If insurance becomes too expensive or unavailable, buyers may need to reconsider their purchase or location.

Are there any proactive steps homeowners can take to help mitigate rising insurance costs? Are there particular home features, upgrades, or policy adjustments that could improve rates?

Homeowners can take proactive steps to mitigate rising insurance costs by making strategic upgrades, adjusting policies, and exploring available discounts. Here are key strategies:

1. Home Hardening & Risk Mitigation Upgrades
- Many insurers offer discounts for homes with features that reduce risk. Consider these upgrades:

- Fire-Resistant Roofing & Siding: Installing materials like Class A fire-rated roofing or fiber cement siding can lower wildfire risk.
- Hurricane/Storm Protection: Adding storm shutters, impact-resistant windows, and reinforced garage doors can reduce wind damage risks.
- Smart Home Security Systems: Insurers may offer discounts for burglar alarms, smoke detectors, water leak sensors, and automatic shutoff valves.
- Updated Electrical, Plumbing & HVAC Systems: Older systems pose a higher risk of fire or water damage. Upgrading them can improve insurability.

2. Increase Deductibles
 - Raising the deductible (e.g., from \$500 to \$1,000 or higher) can significantly reduce premiums. Ensure it aligns with your financial ability to cover potential claims.

3. Bundle Insurance Policies
 - Many insurers provide multi-policy discounts for bundling home, auto, and umbrella insurance with the same provider.

4. Maintain a Good Claims History
 - Frequent claims can cause rates to spike or even lead to policy non-renewals. Only file claims for significant damage, not minor repairs.

From an insurance perspective, what are some common pitfalls or oversights that homebuyers should be aware of before purchasing a property? How can real estate agents help guide their clients through these considerations?

1. Overlooking the Home’s Claims History
 - A property with multiple past insurance claims can result in higher premiums or difficulty obtaining coverage.

2. Ignoring the Home’s Risk Profile
 - Homes in high-risk areas (flood zones, wildfire-prone regions, or near coastlines) may require specialized policies or higher premiums.

3. Failing to Consider Replacement Cost vs. Market Value
 - Insurance policies should be based on replacement cost (RCV), not just the home’s purchase price

4. Assuming Standard Policies Cover All Hazards
 - Standard homeowners policies do not cover earthquakes, floods, or landslides, which may require separate policies.

5. Buying an Older Home Without Assessing System Updates
 - Homes with outdated electrical, plumbing, or roofing may have higher insurance costs or be ineligible for coverage due to increased risk.

6. Not Understanding Deductibles & Policy Limits
 - Low premiums might come with high deductibles or insufficient coverage,

leaving homeowners with large out-of-pocket expenses after a claim.

7. Failing to Shop Around for Coverage
 - Some major insurers have pulled out of high-risk markets or raised premiums significantly.

8. Not Factoring in HOA & Condo Insurance Rules
 - For condos or properties in HOAs, the master policy may not cover everything, requiring additional walls-in coverage or loss assessment protection.

How Real Estate Agents Can Help

- Encourage Due Diligence – Have clients obtain insurance quotes and CLUE reports before making an offer.
- Educate Buyers on Insurance Costs – Help them factor rising premiums into their long-term affordability.
- Partner with Insurance Experts – Refer buyers to experienced insurance brokers who specialize in high-risk areas.
- Highlight Risk Mitigation Strategies – Recommend upgrades or properties with lower risk factors to improve coverage options.

To reach Kyle Bunch call (503) 917-4430 or email him at kyle.bunch@goosehead.com



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JEFFRY D. WIREN'S RESOLVE
IN LIFE AND BUSINESS

BY CAROL NETHEN WEST

Jeffrey D. Wiren, President and Managing Principal Broker of Lake Oswego-based Premiere Property Group, LLC (PPG), recently took time to chat with Real Producers and share his passion for the excellent work and service he and his team provide. He emphasized PPG's mission in providing extraordinary service across the board to agents, the industry, and the community, affirming, "The mission resonates with me deeply and personally." Candidly, he adds, "As a company, we live that!"

High-Level Service - a Career Game Changer

Jeff's extraordinary twenty-one year smooth real estate career trajectory started in 2004 with his decision to switch gears and obtain a real estate license. "I originally worked in sales at Coca-Cola Enterprises. But, I wanted a high-level sales career that would support my family and shape the experience I provide to customers," he explains. "If I chose to take extra time and provide a high level of service, I knew that real estate would give me the autonomy to do that."

A Steady Hand at the Wheel

Joining PPG in 2016, Jeff steadily advanced through the company's leadership positions, reflecting both the company's rise as Oregon's largest privately held real estate firm and his own determination to achieve his personal goals.

Before long, Jeff's commitment naturally increased in scope to the advancement of the real estate industry as a whole as evident in his statewide and regional leadership roles, including serving as President of the Oregon Realtors® Association (2022), Chairman of the Regional Multiple Listing Service (2017), and being recognized as PMAR Realtor of the Year (2016), among many other achievements.

A Collaborative Team Operation

Jeff understands the inner workings of his success and is pleased to report, "I'm blessed to be able to work with my son-in-law, David Rogers, as an associate on my team. He and I have a great division of responsibilities, and we're able to serve our clients at a very high level. We're always available to them."

Additionally, Jeff relies on his team's seamless collaboration as aligned with PPG's mission of exceptional service. He highlights the importance of holistic agent training at PPG, noting that new agents often lack preparation for success. "When you're a new agent, the training doesn't really go deep into how to develop systems. So, at PPG, we teach that. Not only do we have classes, but we hold regular meetings as the core part of our business. From onboarding forward, every step is systemized, ensuring a smooth process for agents, making them feel confident and stress-free. An agent will say, 'This was smooth for me. This worked for me. I wasn't stressed during the process because I knew what was going to happen and when. It was clearly explained... and, then, it happened that way!' Additionally, Jeff encourages professionals, both new and more experienced, to consider leadership roles within the industry as a positive way forward for themselves and everyone. He remarks with certainty, "We need leaders!"

“

WHEN YOU'RE A NEW AGENT, THE TRAINING DOESN'T REALLY GO DEEP INTO HOW TO DEVELOP SYSTEMS. SO, AT PPG, WE TEACH THAT.”

Personal Resolve

Jeff lives by the ancient mantra, “Discipline equals freedom,” explaining, “If you’re disciplined and have good systems, you’ll gain more freedom because you’ll have more time to truly serve your clients at a high level. The better your systems are, the better your service will be.”

Jeff’s Family and Music

Away from the office, Jeff finds his greatest joy in the time he spends with family, renewing his irrepressible spirit in their company. He and his



wife, Ann, make their family retreat to the pristine mountain town of Leavenworth, WA a cherished yearly tradition that brings together their three adult children, their families, and two grandchildren. A trained classical guitarist and tenor vocalist, Jeff delights in their lively gatherings, surrounded

by a family of equally gifted musicians whose shared talent and passion make every moment even more special.

Since college, music has always been an essential part of Jeff’s life. Closer to home, he devotes much of his time to his church community

where he thoroughly enjoys his volunteer role as choir director and the enrichment it brings to his life.

With Life’s Values Guiding the Way

Jeff Wiren’s journey in real estate is a testament to his personal resolve, leadership, and passion for service. From his early days in sales to his rise as a respected industry leader, he has remained committed to excellence—both in business and in life. Whether mentoring new agents, guiding clients with integrity, or balancing his work time with family, Jeff embodies the values that define a true real estate professional. As he continues to shape the future of Premiere Property Group, LLC and the industry at large, his influence serves as an inspiration to those who seek not just to succeed, but to truly enrich life’s journey.

To reach Jeffery Wiren, call (503) 869-3513 or email jeff@wirenhomes.com

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TOP 300 STANDINGS

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#	FIRST NAME	LAST NAME	COMPANY
1	Darryl	Bodle	Keller Williams Realty Portland Premiere
2	Justin	Harnish	Harnish Company Realtors
3	Terry	Sprague	LUXE Forbes Global Properties
4	Matthew	Tercek	Real Broker
5	Brittany	Gibbs	Move Real Estate Inc
6	Kevin	Hall	Cascade Hasson Sotheby's International Realty
7	Marc	Fox	Keller Williams Realty Portland Premiere
8	Megan	Talalemotu	John L. Scott
9	Dirk	Hmura	The Agency Portland
10	Steve	Nassar	Premiere Property Group, LLC
11	Steve	Kaer	Kaer Property Group
12	Kimberly	Gellatly	Berkshire Hathaway HomeServices NW Real Estate
13	Kristen	Kohnstamm	Cascade Hasson Sotheby's International Realty
14	Claire	Paris	Paris Group Realty LLC
15	Kendall	Bergstrom	Cascade Hasson Sotheby's International Realty
16	Patrick	Clark	Inhabit Real Estate
17	Declan	O'Connor	Cascade Hasson Sotheby's International Realty
18	Tessa	Gold	John L. Scott
19	Suzann	Baricevic Murphy	Where, Inc.
20	Nick	Shivers	Keller Williams PDX Central
21	Beth	Benner	Living Room Realty
22	Mary Jo	Avery	Avery Bunick Luxury Properties
23	Marie	Boatsman	Berkshire Hathaway HomeServices NW Real Estate
24	Taya	Mower	Keller Williams Sunset Corridor
25	Brian	Bellairs	John L Scott Portland SW
26	Amanda	Andruss	Renaissance Development Corp.
27	Clint	Currin	RE/MAX Equity Group
28	Christopher	O'Neill	LUXE Forbes Global Properties
29	Nic	Costa	John L Scott Portland SW
30	Carey	Hughes	Keller Williams Realty Professionals
31	Karina	Stark	Keller Williams Realty Professionals
32	Jennifer	Maben	Harcourts Real Estate Network Group
33	Andrea	Guest	Keller Williams Realty Professionals
34	Jason	Watkins	Real Estate Performance Group

#	FIRST NAME	LAST NAME	COMPANY
35	Jordan	Matin	Matin Real Estate
36	Maria	Cerri	Premiere Property Group, LLC
37	Carolyn	Hoty	Keller Williams Realty Professionals
38	Jessica	LeDoux	Living Room Realty
39	Megan	Jumago-Simpson	Keller Williams Realty Professionals
40	Macey	Laurick	Windermere Realty Trust
41	Alexander	Phan	Keller Williams Realty Professionals
42	Andre	Hage	MORE Realty
43	Jeff	Walker	RE/MAX Equity Group
44	Sarita	Dua	Keller Williams Sunset Corridor
45	Kristin	Giboney	The 503 Real Estate Co.
46	Kevin	May	Coldwell Banker Bain
47	Jassi	Akkal	Oregon First
48	Eduardo	Reyes	John L. Scott Portland South
49	Katie	Fracasso PC	Living Room Realty
50	Reuben	Schug	Windermere Realty Trust

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TOP 300 STANDINGS

TOP 300 JAN+FEB 2025 ONLY based on sales data *see disclaimer

#	FIRST NAME	LAST NAME	OFFICE
51	Dill	Ward	eXp Realty, LLC
52	Paul	Wells	Renaissance Development Corp.
53	Veronica	Park	Keller Williams Realty Portland Premiere
54	Sara	Gray	John L. Scott Portland Central
55	Carina	Liu	Berkshire Hathaway HomeServices NW Real Estate
56	Jennifer	Venable	John L. Scott
57	Erin	Rothrock	Windermere Realty Trust
58	Sohee	Anderson	Where, Inc
59	Corey	Rudolph	Cascade Hasson Sotheby's International Realty
60	Sean	Becker	Sean Z Becker Real Estate
61	Katherine	Williams	Rose City Realty Group
62	Aleksander	Koval	The Koval Group
63	John	Tae	eXp Realty, LLC
64	Charity	Chesnek	Think Real Estate
65	Sasha	Welford	Windermere Realty Trust
66	Elysse	Ralph	Works Real Estate
67	Stephen	FitzMaurice	eXp Realty, LLC
68	Aaron	Moomaw	Cascade Hasson Sotheby's International Realty
69	Bonnie	Roseman	Living Room Realty
70	Lori	Wika	MORE Realty
71	Michael	Clem	Cascadian South Corp.
72	Marcia	Walsh	Where, Inc
73	Katharine	Gratum	Real Broker
74	Emily	Hetrick	Keller Williams PDX Central
75	Patrick	Miles	Windermere Realty Trust
76	Marilyn	Brown	Where, Inc
77	Greg	Rosen	Pacific Pioneer Real Estate
78	Blake	Ellis	Windermere Realty Trust
79	Jarrett	Altman	Neighborhood Works
80	Cornell	Mann	Great Western Real Estate Co
81	Jamie	Hinkel	The Broker Network, LLC
82	Dan	Volkmer	Windermere Realty Trust
83	Bev	Blume	Keller Williams Realty Portland Elite
84	Michele	Montoya	MORE Realty

#	FIRST NAME	LAST NAME	OFFICE
85	Ajay	Deshpande	Spicer & Associates Realty
86	David	Shuster	ELEETE Real Estate
87	Rebecca	Krueger	RE/MAX Equity Group
88	Josh	Hackenjosh	Keller Williams Realty Professionals
89	Kami	Price	eXp Realty, LLC
90	Brandi	Erskine	MORE Realty
91	Jenna	Hasson	Cascade Hasson Sotheby's International Realty
92	Greg	Messick	RealtyNET, LLC
93	Tracy	Wiens	John L. Scott Portland Central
94	Linda	Cohn	Coldwell Banker Bain
95	Jim	Cavanaugh	Keller Williams Sunset Corridor
96	Mollie	Cleveland	Knipe Realty ERA Powered
97	Scott	Kaul	eXp Realty LLC
98	Chandra	Noble-Ashford	Think Real Estate
99	Kevin	Caplener	Windermere Realty Trust
100	Darcie	VanderZanden	Keller Williams Sunset Corridor

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TOP 300 STANDINGS

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#	FIRST NAME	LAST NAME	COMPANY
101	Dorothea	Chakos	Berkshire Hathaway HomeServices NW Real Estate
102	Pam	Waldman	Keller Williams Realty Portland Premiere
103	Amber	Morgan	Premiere Property Group, LLC
104	C. Morgan	Davis	Keller Williams PDX Central
105	Cristen	Lincoln	Living Room Realty
106	Ronda	Joseph	Cascade Hasson Sotheby's International Realty
107	Greg	Lawler	Opt
108	Ward	Spears	Eleete Real Estate
109	Andrew	Pienovi	Windermere Realty Trust
110	Amy	Savage	A Group Real Estate
111	Jennifer	Noble	Windermere Realty Trust
112	Bob	Atkinson	Where, Inc
113	Tyler	Lankheet	Premiere Property Group, LLC
114	Stephanie	Peck	eXp Realty, LLC
115	Susie	Hunt Moran	Windermere Realty Trust
116	Kenneth	Avery	eXp Realty, LLC
117	Jennie	Hill	Keller Williams Realty Portland Premiere
118	Shannon	Goyne	Keller Williams Sunset Corridor
119	Erika	Hagfors	eXp Realty, LLC
120	Peter	Cutile	Modern Realty
121	Jill	Hill	Knipe Realty ERA Powered
122	Krista	Beale	Keller Williams Sunset Corridor
123	Tim	Walters	RE/MAX Equity Group
124	Linda	Skeelee	Windermere Realty Trust
125	Julie	Williams	ELEETE Real Estate
126	Michele	Shea-han	ELEETE Real Estate
127	Natalie	Tracy	Living Room Realty
128	Nicholas	Lilles	Keller Williams Realty Portland Premiere
129	Amy	Romberg	Windermere Realty Trust
130	Elizabeth	Ashenafe	Premiere Property Group, LLC
131	Karoline	Ashley	Windermere Realty Trust
132	Li	Lanz	Li Lanz Properties, LLC
133	Sharon	Alexander	RE/MAX Advantage Group
134	Jennifer	Myers	Premiere Property Group, LLC

#	FIRST NAME	LAST NAME	COMPANY
135	Breylan	Deal-Eriksen	Think Real Estate
136	Eva	Sanders	John L. Scott Portland Central
137	Aimee	Virnig	Windermere Realty Trust
138	Jessica	Hur	RE/MAX Equity Group
139	Christine	Binge	Modern Realty
140	Christopher	Johnson	Living Room Realty
141	Kelly	Asmus	Berkshire Hathaway HomeServices NW Real Estate
142	Rachel	Freed	Urban Nest Realty
143	Emily	Corning	Hustle & Heart Homes
144	Yvonne	Blewett	Cascade Hasson Sotheby's International Realty
145	Leif	Bullock	Knipe Realty ERA Powered
146	Toni	Mikel	Bluebird Real Estate
147	Pam	Blair	YogaBug Real Estate LLC
148	Hannah	Novak	Real Broker
149	Stephanie	Anders	Pacific Lifestyle Homes Inc
150	Amy	Sedgwick	MORE Realty

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<ul style="list-style-type: none">Initial first step of the mortgage loan process and gateway to buying a home.Provides an estimate of what a client may be able to afford.Based on an overall summary of information a client has verbally provided: employment, credit, income, assets, etc.Evaluation of information provided allows the lender to give an idea of the mortgage loan amount for which a client may qualify for.Pre-qualified buyers have a rough idea of what they can afford, allowing their agent to research and showcase homes that are in a specific price range.	<ul style="list-style-type: none">Helps you shop with confidence.Completion of an official mortgage loan application.The Client has provided the lender with the necessary information and documentation to perform an extensive check on their financial background and current credit rating.Based on the documentation the client provided, the lender will determine the specific loan programs they can use and the amount they can afford.An idea of what interest rate and APR will be available to the client.Conditional commitment will be received in writing for a client's exact loan amount.Sellers are more likely to accept an offer from a buyer who has already secured financing.
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TOP 300 STANDINGS

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#	FIRST NAME	LAST NAME	COMPANY
151	Nkemka	Abia-Okon	Premiere Property Group, LLC
152	Sunny	Hildebrand	Hildebrand Realty
153	Eduardo	Chanez	All Professionals Real Estate
154	Rob	Levy	Keller Williams Realty Professionals
155	Amanda	Haworth	Neighbors Realty
156	Derek	Peterson	Better Homes & Gardens Realty
157	Sharon	Fleming	Coldwell Banker Bain
158	Ryan	Purdy	Real Broker
159	Joelle	Lewis	eXp Realty, LLC
160	Tracy	Peterson	Better Homes & Gardens Realty
161	Troy	Wilkerson	The Broker Network, LLC
162	Janna	Green	John L. Scott Portland Central
163	John	Fitzgerald	Cascade Hasson Sotheby's International Realty
164	Jon	Gooley	Opt
165	Caitlin	Williams	Opt
166	Bob	Sisul	Harcourts Real Estate Network Group
167	Nicole	Chavira	Living Room Realty
168	Jennifer	Singer	Keller Williams Sunset Corridor
169	Sarah	Kirkwood	eXp Realty, LLC
170	Becki	Unger	Better Homes & Gardens Realty
171	Quinn	Irvine	MORE Realty
172	Dennis	Coxen	Cascade Hasson Sotheby's International Realty
173	Tomas	Navarro	Keller Williams Realty Professionals
174	Stephen	Brooks	MORE Realty
175	Iraida	Hermann	Berkshire Hathaway HomeServices NW Real Estate
176	Todd	Gang	ECOPRO Realty Group
177	Peter	Jameson	J Residential Properties
178	Michael	Enloe	Premiere Property Group, LLC
179	Carrie	Morton	Windermere Realty Trust
180	Lita	Batho	Living Room Realty
181	Regina	Ananthan	MORE Realty
182	Russell	Clum	Cascade Hasson Sotheby's International Realty
183	Amy	McMahon	Windermere Realty Trust
184	Tai	Faux	Think Real Estate

#	FIRST NAME	LAST NAME	COMPANY
185	Libby	Benz	Windermere Realty Trust
186	Michelle	McCabe	Windermere Realty Trust
187	Ben	Andrews	Keller Williams PDX Central
188	Venkatesan	Muthu	Oregon First
189	Tracy	Brophy	Keller Williams Realty Portland Premiere
190	Cyndi	Johnston	Keller Williams Sunset Corridor
191	Andrew	Berlinberg	Keller Williams Realty Professionals
192	Tamiko	Warren	Real Broker
193	Kris	Burley	Keller Williams Realty Portland Premiere
194	Tammy	Going	Windermere Realty Trust
195	Chanel	Lester	Premiere Property Group, LLC
196	Krishnakumar	Regupathy	Krishna Realty
197	Tom	Ramsey	John L Scott Portland SW
198	Aubrey	Martin	Keller Williams Sunset Corridor
199	Chad	Estes	Coldwell Banker Bain
200	Jimmy	Bacon	eXp Realty, LLC

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#	FIRST NAME	LAST NAME	COMPANY
201	Alexander	Clark	Keller Williams Realty Portland Premiere
202	Sean	Robbins	eXp Realty LLC
203	Tracy	Norris	RE/MAX Equity Group
204	Richard	Wold	Reger Homes, LLC
205	Robin	Malcomson	Opt
206	Lauren	Hazelett	MORE Realty
207	Helena	Brown	Cascade Hasson Sotheby's International Realty
208	Taylor	Addie	Keller Williams PDX Central
209	Jessica	Penaka	Keller Williams Sunset Corridor
210	Deirdre	Rickard	MORE Realty
211	Freddie	Figueroa	Cascade Heritage Real Estate Group
212	Adriane	Bovero	All County Real Estate
213	Sue	Graff	Opt
214	Lisa	Nishioka	Xanadu Real Estate, LLC
215	David	Caldwell	Real Broker
216	Adriana	Murillo	Keller Williams Sunset Corridor
217	Jamie	Scott	John L. Scott Portland South
218	Tyler	Horst	Summa Real Estate Group
219	Ariel	Sasser	Property Group NW
220	Lauren	Goche	Think Real Estate
221	Atussa	Valenti	Coldwell Banker Bain
222	Lindsay	Taylor	Keller Williams Realty Portland Elite
223	Danell	Stevens	Premiere Property Group, LLC
224	Nicole	Ball	Keller Williams Sunset Corridor
225	Sindos	Searty	Opt
226	Steve	Seislove	John L. Scott
227	Jessica	Corcoran	ELEETE Real Estate
228	Kylie	Haren	Hustle & Heart Homes
229	Kerri	Miller	Windermere Realty Trust
230	Jett	Locke	Opt
231	Benson	Bui	Real Broker
232	Heidi	Torkko	eXp Realty, LLC
233	Jeffrey	Hartley	Peak Realty
234	Laura	Johansen	Premiere Property Group, LLC

#	FIRST NAME	LAST NAME	COMPANY
235	Kate	Kennedy	Where Real Estate Collaborative
236	Kristin	Rader	Keller Williams Sunset Corridor
237	Yascha	Noonberg	Living Room Realty
238	Andrew	Galler CRS	Realty Works Group
239	Mike	McHugh	John L. Scott Portland SW
240	Tracy	Hasson	Cascade Hasson Sotheby's International Realty
241	James	DeMarco	Investors Trust Realty
242	Lauren	Churchwell	Works Real Estate
243	Troy	DeVries	John L. Scott Sandy
244	Michael	Beirwagen	Berkshire Hathaway HomeServices NW Real Estate
245	Heather	Robbins	Robbins Realty Group
246	Robin	Springer	Windermere Realty Trust
247	Jacob	Weigel	Living Room Realty
248	Xavier	Espinosa	Weekley Homes LLC
249	Laura	Wood	Think Real Estate
250	Willis	Damkroger	Cascade Hasson Sotheby's International Realty

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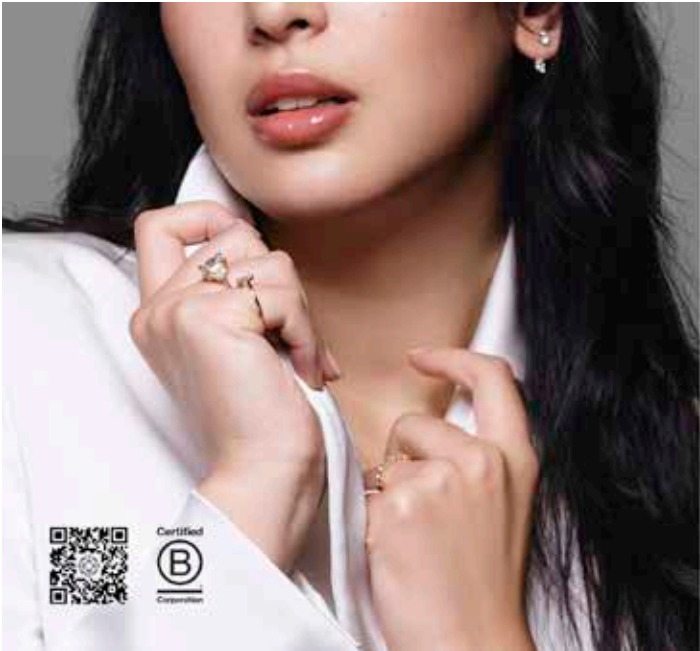
TOP 300 STANDINGS

TOP 300 JAN+FEB 2025 ONLY based on sales data *see disclaimer

#	FIRST NAME	LAST NAME	COMPANY
251	Neha	Dugale	Premiere Property Group, LLC
252	Austin	Ramey	Keller Williams Realty Portland Premiere
253	Bryan	Durk	Oregon First
254	Lauren	Sheehan	eXp Realty, LLC
255	Thomas	Fisher	Coldwell Banker Bain
256	Sonya	Sperring	Windermere Realty Group
257	Phe	Le	MORE Realty
258	Patty	Standring	Premiere Property Group, LLC
259	Robie	Ranes	Realty One Group Prestige
260	Gary	Potts	John L Scott Portland SW
261	Jim	Nickila	RE/MAX Equity Group
262	Sarah	Ruffner	Where, Inc
263	Todd	Crawford	John L. Scott
264	Laura	Alvarez	Premiere Property Group, LLC
265	Cassandra	Skelley	PDX Dwellings LLC
266	John	McKay	Premiere Property Group, LLC
267	Christine	Hotchkin	Keller Williams Realty Professionals
268	Darren	O'Halloran	Kohler Meyers O'Halloran Inc.
269	Marisa	Swenson	Modern Homes Collective
270	Jeff	Capen	Windermere Realty Trust
271	Nathan	Jensen	Knipe Realty ERA Powered
272	Jamie	Meushaw	eXp Realty, LLC
273	Susan	Suzuki	Windermere Realty Trust
274	Shannon	Janssen	Coldwell Banker Bain
275	Terrance	Brown	Cascade Hasson Sotheby's International Realty
276	Cricket	Forsey	Keller Williams Realty Portland Premiere
277	Ashley	Crowell	Cascade Hasson Sotheby's International Realty
278	Justice	Emole	John L. Scott Portland Central
279	Temara	Presley	John L. Scott Portland Central
280	Erin	Bergstrom	Windermere Realty Trust
281	Bradley	Wulf	Keller Williams Realty Professionals
282	Lisa	Willett	Cascade Hasson Sotheby's International Realty
283	Ben	Wiltgen	503 Properties Inc
284	Kristina	Opsahl	Where, Inc

#	FIRST NAME	LAST NAME	COMPANY
285	`	Azizi	Archibald Relocation
286	Gretchen	Spring	RE/MAX Equity Group
287	Richard	Compton	Premiere Property Group, LLC
288	Kimberlee	Wardle-Elbel	Windermere Realty Trust
289	Thom	Butts	RE/MAX Northwest
290	Patty	Schmitz-Thursam	John L. Scott Market Center
291	Drew	McCulloch	Windermere Realty Trust
292	Samantha	Chan	ERA Freeman & Associates
293	Ben	Droukas PC	Windermere Realty Trust
294	Kimberly	Bilben	RE/MAX Equity Group
295	Jeff	Birndorf	Cascade Hasson Sotheby's International Realty
296	Mary	Harvey	Mary Harvey Realty
297	Lesley	Jeffries	Premiere Property Group, LLC
298	Adam	Roper	Works Real Estate
299	Kenny	Yoder	Home Team Realty, LLC.
300	Dawn	Cordiner	Real Broker

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