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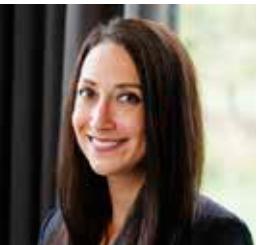
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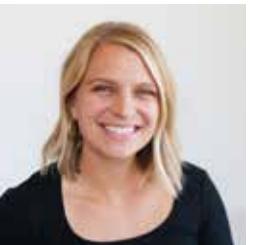
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Preferred Rate

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PHOTOS BY JACOB HARR WITH HARR CREATIVE LLC



At Preferred Rate with American Pacific Mortgage, Stacy Miller-Kuiper stands out as a powerhouse of determination and expertise. The driving force behind its Michigan branch, Stacy has transformed a two-person operation into a thriving team of 21 in just two and a half years. Thanks to her leadership, Preferred Rate has seen remarkable growth in both market presence and client reach.

Stacy's journey to mortgage lending was shaped by a desire to blend her love for numbers with a passion for helping people. Born in Bay City and raised in LeRoy, Michigan, Stacy found her calling in the industry after she realized that she craved more human interaction during an accounting internship. Her career path in mortgages has allowed her to combine her analytical skills with a personal touch, making a tangible difference in people's lives.

"Buying a home is a very personal and emotional experience," Stacy said. "My job is to keep the buyers excited about the process, sellers calm, and the agents informed."

The cornerstone of Stacy's success lies in her people-first approach. Her branch at Preferred Rate, a top 10 retail mortgage bank, offers an unparalleled range of products — from conventional loans to complicated financing solutions. "Anyone can do the easy, conventional loans," Stacy explained. "We excel at the challenging, complex loans." As a result, Stacy and her team have

earned a reputation for reliability and innovation, attracting a diverse clientele who are seeking tailored solutions.

Preferred Rate's extensive portfolio includes construction loans, doctor loans, multiple down payment assistance programs, jumbo loans, reverse mortgages, and even specialized products such as ITIN and DSCR loans. This versatility — combined with direct selling relationships with Freddie Mac, Fannie Mae, and Ginnie Mae — positions Stacy's team to serve a wide array of clients. Their ability to offer such a broad spectrum of products ensures that they can meet the unique needs of each client, no matter how specific or complex.

Stacy is committed to understanding and addressing the nuanced challenges faced by different client groups. She holds a designation as a Certified Divorce Lending Professional (CDLP), specializing in helping divorce clients navigate their unique financing needs. She also invests in herself through coaching and continuous learning so that she remains ahead in the ever-changing industry.

"The internet has changed everything, particularly client knowledge of rates and options," Stacy explained. "Change requires adapting and evolving to match the changes and stay ahead of the competition."

Stacy's success reaches beyond her career: Together with her husband, Tom, she has raised six children while skillfully juggling the demands of a busy family life and a flourishing profession. The couple recently purchased a home in southwest Florida, where they



Photo by Katherine Tippett



look forward to mastering boating and fishing with their children.

A fitness enthusiast, Stacy has competed in numerous events over the years, including winning three World Champion titles in the Glamour division of the Ultimate Fitness Events (UFE) federation. She draws parallels between her fitness achievements and her professional success, emphasizing the importance of discipline in both arenas. "Put in the work and results will follow," Stacy said.

Beyond personal and professional achievements, Stacy finds fulfillment in knowing that her children are happy and independent. She also enjoys spending time with her work colleagues and receiving heartfelt appreciation from clients.

As she looks to the future, Stacy remains committed to growth and excellence. Her branch's expansion from two to 21 employees in such a short time is evidence of her leadership and the trust she inspires

in both clients and colleagues. Her vision for the upcoming years includes further expansion and continued innovation in mortgage solutions, guaranteeing that her team remains a leader in the industry.

For aspiring mortgage professionals and real estate agents, Stacy emphasizes relationship-building, adaptability, and continuous self-improvement — a blueprint for success in the real estate industry.

As Preferred Rate maintains its high-ranking status in the mortgage lending industry, Stacy is ready to navigate whatever challenges that lie ahead. With her unique blend of financial acumen, people skills, and steadfast determination, she's redefining what it means to be a leader. Her legacy is one of innovation and excellence, setting a high standard for others to follow.

For more information about Stacy and Preferred Rate, visit preferredrate.com/loan-officer/stacy-anne-miller-kuiper or call 616-430-4141.

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FROM HUMBLE BEGINNINGS TO REAL ESTATE ALL-STAR

PHOTOS BY JACOB HARR WITH HARR CREATIVE LLC

From his humble beginnings in Oaxaca, Mexico, to becoming a successful real estate agent at Bellabay Realty, Ignacio Peralta is a testament to the

American Dream. He was raised by a single immigrant mother alongside his older sister, and learned the value of hard work and perseverance early in life.

These lessons would prove invaluable as he navigated his way through various challenges to become an agent and investor.

Before entering the real estate industry, Ignacio worked as a manager at an industrial laundry. "After working two jobs for over seven years of my life, I realized that it was not the lifestyle I wanted to have," he said. Ignacio began to explore real estate investments, which eventually sparked his passion for educating others about property acquisition.

Since obtaining his license in November of 2020, Ignacio has made significant strides in his career. In just five years, he has achieved a career volume of over \$25 million — with last year's volume reaching an impressive \$8.1 million — and sold over 100 homes. He also earned a spot in Grand Rapids Real Producers' "All Stars under 35" category in 2024.

Ignacio's approach to real estate is deeply rooted in his desire to build generational wealth. "What inspired me to become a real estate agent was my passion for building generational wealth through real estate," he explained. His enthusiasm evolved into a drive to educate and empower clients — whether they're first-time homebuyers or investors, or simply looking to upgrade.

Despite his successes, Ignacio has faced difficulties in the industry like any other professional. "My

**"IT DOES NOT MATTER THE CIRCUMSTANCES;
IF YOU NEVER GIVE UP,
YOU'LL START GENERATING RESULTS."**



biggest challenge is organization and learning to say no," he admitted. To overcome these obstacles, Ignacio has sought guidance from a mentor and enrolled in coaching programs, demonstrating his commitment to continuous improvement.

Outside of his professional life, Ignacio is a devoted family man. He and his wife, Sandra, are raising five children who range from 17 to 6 years old. The family enjoys traveling, watching movies together, and staying active through gym visits and trips to parks and water parks. Ignacio also finds time to support charities such as the Bellabay Foundation, Boys & Girls Clubs, and Meaning In Colors.

Looking to the future, Ignacio sees real estate as more than just a career. "Real estate is my life," he said. "Real estate has given me so many opportunities that I love to share with future clients and friends."

Ignacio derives great satisfaction from his work by helping others, so he wants to remind aspiring agents to be honest with clients and not worry so much about the transaction. "Focus on relationships and building friendships," he said. Ignacio also emphasizes the importance of perseverance. "It does not matter the circumstances; if you never give up, you'll start generating results," he added.

As Ignacio continues to build his legacy, he hopes to be remembered as a great father and friend, but he should also be known for his discipline and consistency. His story serves as an inspiration to agents and immigrants alike, proving that it's possible to achieve one's dreams.



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Brenda Pratt

PHOTOS BY JACOB HARR
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MAKING MOVES THROUGH MEANINGFUL CONNECTIONS

For Brenda Pratt, real estate didn't just begin with dollar signs — it began with people. After relocating six times, both across states and internationally, she saw firsthand how a real estate agent could make or break a family's experience. "Many sold us a house, and we never heard from them again," Brenda recalled. "I realized an agent can truly change the entire relocation experience."

Born in Ohio, Brenda had lived in California, Washington, Texas, the United Kingdom, and Minnesota before finally settling in Michigan. Her professional career began early, where she worked at her mother's clothing stores — Faye's Ltd. and Mira — in Holland, Michigan. She later worked in corporate art consulting in Seattle, serving the design and architecture communities, but it was her upbringing and her mother's influence that planted the seeds of client care and business acumen. "My mom took care of people

and greeted each customer personally as they entered the store," Brenda recalled. "She built her business from the ground up by making a personal connection with everyone who walked through her door."

Now based in Michigan, Brenda serves as a dedicated agent at Pratt Properties - Keller Williams Grand Rapids North, bringing with her 12 years of industry experience and a lifetime of resilience and service. "Helping others is what brings me purpose and belonging," she said. "Giving my clients a level of service that is unparalleled — especially during the turmoil of moving — is what I'm most passionate about."

Although Brenda's favorite part of being an agent is driving by the houses she has sold and seeing people love where they live, she ultimately loves the ability to build connections.

"Waking up each morning, excited to help and serve my community, and seeing my clients thrive in their new home is the



Photo submitted by Brenda Pratt

most rewarding part of what I do," she shared.

Like most agents, Brenda will acknowledge that time management can be a challenge during the busy spring season. "I had to learn how to organize my time and find the right support, so my clients always receive the best care — even when I'm unavailable," she said. Her support

system includes trusted colleagues and a standout title partner that brings elevated personal service.

A graduate of Michigan State University and a former intern at Walt Disney World in Orlando, Brenda has always centered her career on experiences and people. Her purpose, however, was also shaped by personal loss. "Last year, I lost my dad after





Photo submitted by Brenda Pratt

he tripped and fell during a tour at a senior living community," she said. "My mom, who has dementia, lost her caregiver, and my sister and I became full-time caregivers overnight."

Brenda now advocates for dementia awareness and volunteers with her mom each week to teach dance to others affected by memory loss. "I'm learning that we can all make a difference by stepping up and volunteering our time and talents," she said. "When I see the residents in my class remember a song and get up to dance, my heart feels full. Older people

have so much to offer us, and I am here to learn!"

Despite the heavy load, Brenda finds joy in her family and her home. She and her husband, Benjamin, have four sons — James, Charlie, Henry, and Will. Besides her family, Brenda finds happiness in the simple things: gardening, caring for her 60-year-old Garter pool, and enjoying her backyard oasis with family, friends and neighbors. She's also a diehard Rick Springfield fan who has attended 11 concerts and tries to get to the stage for his song, "Human Touch." "Even though my husband finds it embarrassing, it's

fun feeling like you're 18 again — even for just one night," she said, laughing.

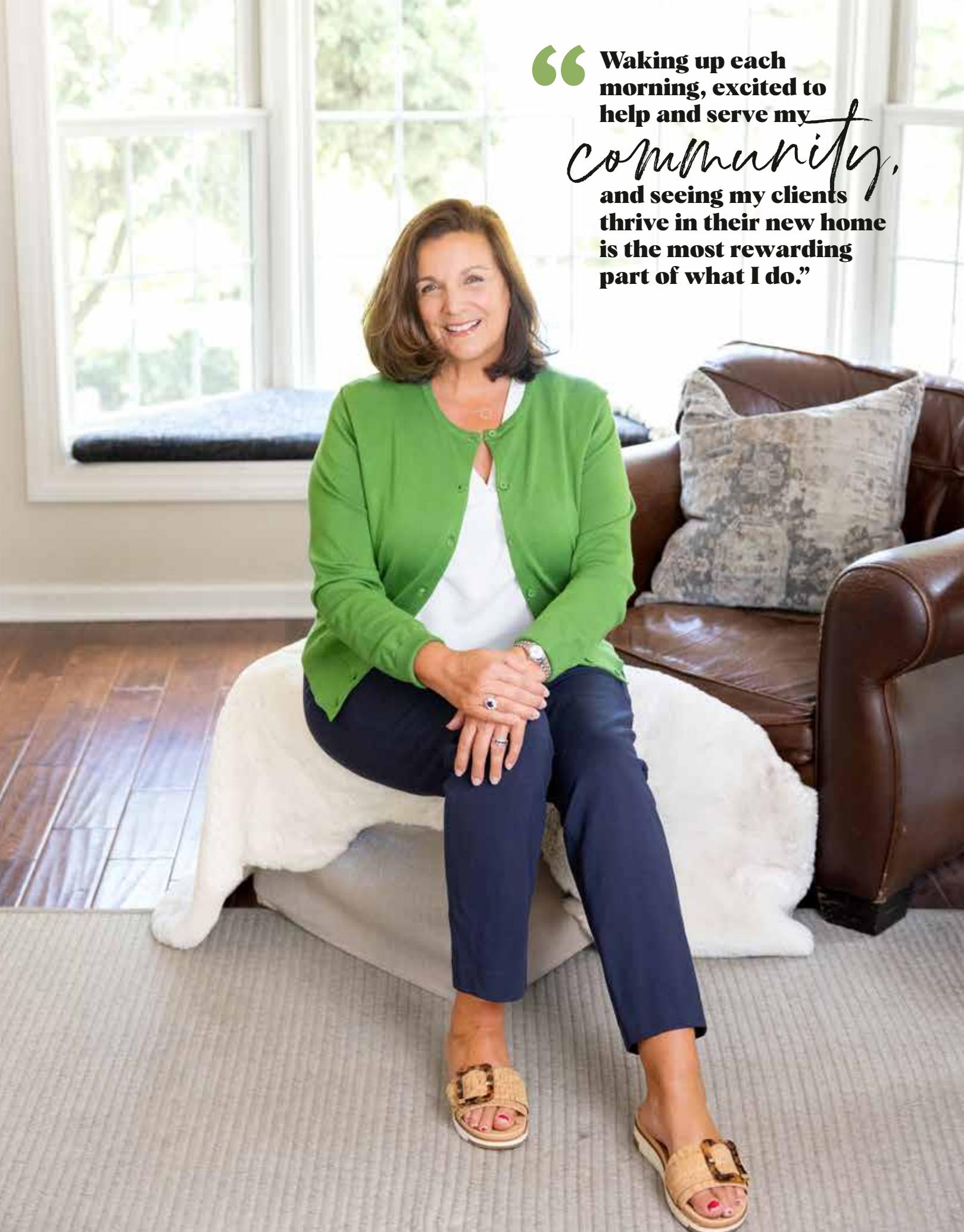
Brenda supports causes close to her heart, especially those focused on infant loss (in honor of her son Charlie) and accessibility for all, such as Disability Advocates of Kent County. "Giving back gives me joy and a sense of peace," she said. "Do not focus on the money — focus solely on relationships and giving back to others, and your business will thrive."

When asked what she hopes to be remembered for, Brenda said that she wanted her legacy to be "raising kind, hardworking

sons — and in serving others well, both in real estate and in life."

For agents who are beginning their careers, Brenda reminds them to focus on relationships. "Keep in touch with your clients," she said. "Your care and authenticity will always set you apart."

Whether she's guiding clients through major life transitions or showing up for her family and community, Brenda leads with compassion and service. Her impact goes far beyond real estate — it's felt in the relationships she builds and the lives she touches every day.



“ Waking up each morning, excited to help and serve my *community*, and seeing my clients thrive in their new home is the most rewarding part of what I do.”



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RP Elevate

The Real Producers community reached a milestone this year with the launch of **RP Elevate**, the first national Real Producers event. For the first time, every Real Producers market across the United States selected an Agent of the Year, recognizing more than 100 of the nation's top real estate professionals. Each honoree had 10 days to rally nominations and votes for the title of **National Agent of the Year**, creating excitement throughout the industry.

Four agents represented Michigan: **Renee Jadan**, Oakland County Real Producers Agent of the Year; **Justin Ford**, Wayne County Real Producers Agent of the Year; **Erick Monzo**, Macomb County Real Producers Agent of the Year; and **Mike Smallegan**, Grand Rapids Real Producers Agent of the Year.

Renee, Justin and Mike traveled to Arlington, Texas, for the event, held at the new Loews Arlington Hotel between AT&T Stadium and Globe Life Field. The two-day experience brought together top agents, publishers and partners from across the country for learning, networking and celebration.

Michigan Agents Reflect on Their Experience

Justin Ford, Wayne County's Agent of the Year — and ultimately the 2025 **National Real Producers Agent of the Year** — said Real Producers has been a defining part of his growth.

"I was first introduced to Terra and Real Producers magazine back in 2019. Before then, I had never even heard of it, and since that time, Real Producers has become a true staple in our industry. I've been honored to be featured multiple times, and I still look forward to seeing who's on the cover every month when it shows up in my mailbox."

Getting the chance to attend the Real Producers Elevate conference

RP ELEVATE MARKS FIRST NATIONAL REAL PRODUCERS EVENT

was another level. I not only got to connect with incredible agents from across the country, but I also had the opportunity to meet Remington and so many of the amazing people who make Real Producers what it is.

I'm grateful for the impact Real Producers continues to have on our industry, and proud to be part of the community they've built."

— Justin Ford, National Agent of the Year

Renee Jadan, Oakland County's Agent of the Year, said Real Producers has shaped her career since her early days in real estate.

"When I first stepped into real estate five years ago as a full-time agent, I had never even heard of Real Producers. My very first feature was as a Rising Star — and that moment opened my eyes to the incredible community and platform RP provides. Soon after, I began seeing colleagues and peers gracing the cover, and I thought to myself: What do I need to do to get there? From that point on, I set the goal — and I made it happen."



Real Producers has been more than just a magazine: It has created aspiration, motivation and a deeper passion to succeed. Watching others rise to the top in such a short period of time has been inspiring, and without RP, I truly don't believe I'd be where I am today.

On top of that, RP Elevate was one of the most impactful events I've attended. It brought together world-class speakers

who poured into us, challenging me to become the best version of myself. The lessons I took away and the people I met there will continue to shape my business and my journey for years to come."

— Renee Jadan, Oakland County Agent of the Year

Mike Smallegan, Grand Rapids' Agent of the Year, reflected on his longtime connection with Real Producers.

"When I was featured on the very first Grand Rapids Real Producers cover, it felt like a defining moment in my career. At that point, I was still building my name and growing my team, and seeing myself on that cover was both humbling and motivating. Being featured again in August 2023 was another milestone, a reminder of how far I have come and how much this community has meant along the way."

Real Producers has always been about more than magazine features: It is about the connections, collaboration and inspiration that come from being part of something bigger than yourself. Watching peers succeed, learning from their stories, and building lasting relationships through RP has been a huge part of my growth as both an agent and a leader.

The recent RP Elevate conference took that impact to another level. It was one of the most energizing events I have attended. The speakers stretched my vision, and the agents who came from across the country shared openly. I left Elevate with fresh ideas, a sharper focus, and a renewed passion for what is possible."

— Mike Smallegan,
Grand Rapids Agent of the Year

A Proud Moment for Michigan

The second day of RP Elevate culminated with the announcement of the National Agent of the Year. The top 10 finalists were revealed before Justin Ford was named the winner, earning national recognition for his leadership, influence and extraordinary success.

The celebration continued that evening with a networking event at the hotel, closing out a weekend filled with connection, learning and collaboration.

Real Producers extends congratulations to **Justin Ford** and to all 2025 Agents of the Year for representing their markets and embodying the mission to connect, inspire and elevate. Their achievements reflect the spirit of the Real Producers community — one that continues to raise the standard of excellence in real estate nationwide.

To sponsor a future event, email terra.csoty@n2co.com.



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2024

BY THE NUMBERS

Here's what the top agents in GRAND RAPIDS sold in 2024



35

AVERAGE TRANSACTIONS PER AGENT



SALES VOLUME

\$3,822,251,934



TOTAL TRANSACTIONS

10,412



\$12,740,840

AVERAGE SALES VOLUME PER AGENT

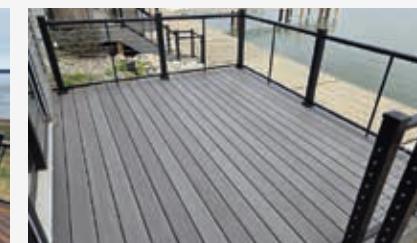
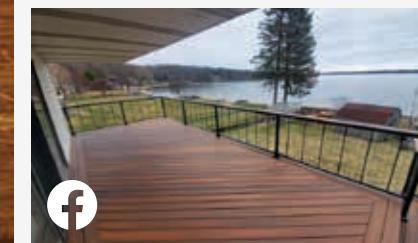


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