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MORTGAGE MINUTE

A new Trump administration is on its way in and even before taking office we've already seen the effects of a shock to the system. But what do these changes mean for mortgages? There are two ways this can go, each of which will push back on the other.

First, the markets are already expecting a booming economy from a pro-growth, low regulation mindset. Usually in times of economic growth we see a slight increase in inflation which could mean a rise in interest rates. As many investments are paying higher returns so must mortgages.

Secondly, we expect a radical change in the size and spending of the government. Hopefully we get a balanced budget, maybe even a surplus to reduce the debt. So a stronger dollar and lower national debt will lead to lower inflation which reduces rates.

We think that these two forces will counteract each other. Is it possible for rates to rise or fall depending on economic factors, absolutely. But it's likely that rates hold while the economy grows and consumer confidence increases bringing more buyers back into the market.



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What is San Antonio Real Producers All About?

Welcome to the brand new *San Antonio Real Producers* magazine! We are excited to launch this platform here in San Antonio as the premier publication of the real estate community. So... If you're picking this up for the first time, you may be asking, "What is this thing??" I'm glad you asked.

Q: WHO RECEIVES REAL PRODUCERS MAGAZINES?

A: The top 500+ real estate agents in the greater San Antonio area.

Q: WHAT IS THE GOAL OF THIS MAGAZINE?

A: We believe that we are better together. When we surround ourselves with other successful, like-minded people, we grow to new heights. Real Producers is a platform that brings together the most elite individuals in the real estate industry. We take the top 500 real estate agents and RP-vetted businesses in every market, and we build an exclusive community around that group. We share their stories, successes, market trends, and upcoming events — really, anything that will connect, inform and inspire, we put in our monthly publication.

Q: DOES REAL PRODUCERS HAVE EVENTS?

A: Yes! We will have specific networking events throughout the year.

Q: WHAT IS THE PROCESS FOR BEING FEATURED IN THIS MAGAZINE?

A: It's really simple. You have to be on the top 500 list, and we take nominations seriously. You can nominate other real estate agents, businesses, brokers, owners or even yourself! Office leaders can

also nominate real estate agents. We will consider anyone brought to our attention who is in the top 500 because we don't know everyone's story, so we need your help to learn about them. We cannot guarantee a feature, but we encourage you to meet with one of our team members, support Real Producers and attend our private events to increase your chances.

Q: WHAT DOES IT COST A REAL ESTATE AGENT/TEAM TO BE FEATURED?

A: Absolutely nothing, my friends, so nominate away! Everything we do for real estate agents in 100% free. We are not a pay-to-play model. We share **real** stories of Real Producers.

Q: WHO ARE THE RP-VETTED BUSINESSES?

A: They are the best businesses in their category, and you can find them listed in our index! We don't just find these businesses off the street, nor do we work with all businesses that approach us. Many of the top agents have recommended every single business you see in this publication. We won't even meet with a business that has not been vetted by one of you and "stamped for approval," in a sense. Our team will further vet every business to make sure they are a good fit and bring value to our community. Our goal is to create a powerhouse network, not only for the best real estate agents in the area but the best businesses so we can grow stronger together.

Q: HOW CAN I RECOMMEND A BUSINESS?

A: If you want to recommend a business that works with top real estate agents, please email or message us! **Email: Jason.Smith@n2co.com**

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Montana KLOSS

Montana Kloss has found success in a highly competitive industry through a combination of character and grit. Her approach to real estate isn't transactional, it's relational. Having watched her mother rise to become a top producing agent in Houston, gracefully navigating the challenges and demands that come with the territory, Montana felt destined to excel as an agent herself. Her philosophy and approach is centered around service, because as her mom would often say, "Real estate is not just about properties; it's about people and their stories."

Montana obtained her license in 2019 and soon found success, even through the uncertainty of a tumultuous pandemic. With a degree in communications from the University of Texas at Austin and a background as a student athlete, her ability to connect and collaborate quickly became apparent to her clients, and on their recommendation she received more and more opportunities. "One of my greatest strengths as a Realtor is my ability to build genuine, lasting relationships with clients," Montana shares in an interview. "Real estate isn't just about transactions; it's about helping people make life-changing decisions, and that requires trust and clear communication. I take the time to really listen to my clients' needs, understand their vision, and guide them through the process with care and transparency. Every client deserves a tailored



approach, and that personal connection is what sets me apart.” In fact, Montana measures her success by the long-lasting relationships she builds with her clients’ along the way. When, after all is said and done, they still consider her a part of their lives; inviting her to birthdays, weddings, and other celebratory events, that’s what inspires and motivates Montana- the true marker of her success.

Understanding that real estate is an unpredictable industry, Montana also prides herself on remaining adaptable with a willingness to utilize every tool at her disposal. She stays ahead of the curve with technology and marketing, utilizing social media to reach a wider audience while implementing cutting-edge marketing techniques for listing properties. “My ability to blend traditional, relationship-driven service with modern marketing tactics allows me to offer a unique, well-rounded approach,” she says. Montana also recognizes the power and importance of community, understanding that a rising tide lifts all ships. With that in mind, she’s actively involved in the

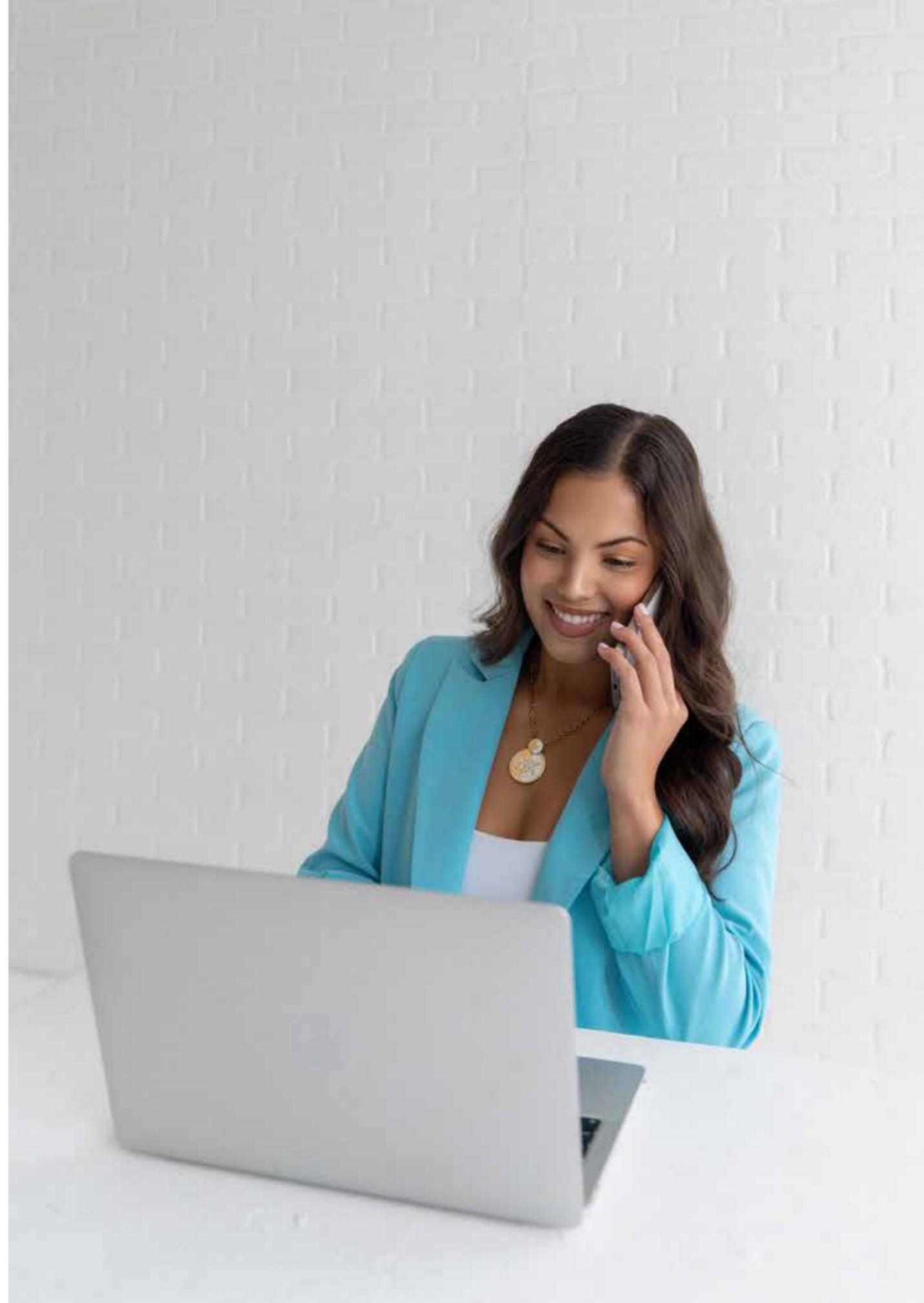
Young Professionals Network; a great way to connect with other driven individuals in the community. She also hosts local meet-up events to bring like-minded people together and foster a spirit of collaboration and support within an industry that often feels individualistic and competitive by nature. “These initiatives are just one of the ways I can contribute to the growth and success of others in San Antonio,” she says with a smile.

As a testament to her success and status in the industry, Montana was honored to be voted one of the Top 4 “Best Realtors” in San Antonio in 2024 by SA Current. Having this distinction out of 13,000+ realtors in San Antonio is evidence of her hard work and dedication to her clients. It’s also recognition that her service-based approach to the industry is highly valued.

Having lived in various cities across the beautiful state of Texas, Montana can honestly say there’s no place she’d rather call home than San Antonio.

Beyond being a “foodies paradise”, she also enjoys its rich history and the vibrance of its neighborhoods. Whether she’s shopping downtown, exploring one of the historic districts, or taking a stroll along the Riverwalk, there’s a warmth to the city that she adores, and she’s proud to have built a community here that truly feels like family.

From her accomplishments and accolades, to the lasting relationships she’s fostered, it seems true that Montana was indeed destined to find her way in real estate. Or maybe it was real estate that found her. Either way, there’s an appeal and approach to Montana’s work that every agent could learn from. “For me, the most rewarding part of real estate is seeing the joy on my clients’ faces when they find their dream home, or when they successfully sell a property and begin a new chapter in their lives,” she says in reflection. “Real estate is about creating a space where people can build memories. Being part of that journey, and knowing that I’ve made a lasting impact, is incredibly fulfilling.”



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WRITTEN BY BRIAN GOWDY

Arrow Moving and Storage of Texas, an agent for Mayflower, has been family-owned in San Antonio for over 20 years. David Ottoes, President of Arrow, opened the company in 1995. Today, Arrow employs 100 people, fifty in San Antonio, and has locations in Colorado Springs, CO. Art Lowenberg and Kaire Wallace have recently acquired the Colorado and Texas locations from David Ottoes and look forward to carrying on the Arrow tradition.

Arrow moves customers and businesses locally, nationally, and internationally. They also work with the military, moving our soldiers to different bases around the world. Whether a client needs an entire household moved or a few pieces of furniture, they can accommodate any sort of move.

They are the preferred mover for many local and family-owned businesses, as well as many real estate agents they work closely with.

“Moving can be stressful. But with the right plan and the right team, it doesn’t have to be,” David Ottoes says. Many of Arrow’s employees have been in the business for over twenty years. They know the best way to handle every piece of furniture so that nothing gets



damaged. Further, they know how much each piece will cost to move, which means their price quotes are accurate.

A major component that separates Arrow from other moving companies are their Personal Move Coordinators. They are the single point of contact once the move is booked and ensure things go as planned. Roberto “Tito” Azios, one of Arrow’s Relocation Consultants, is the face of the business to real estate agents and their clients. “When a real estate agent refers one of their clients to us,



Tito Azios



it's our job to take the best possible care of them because our performance is a reflection of their own business." Tito's job is to meet with customers, schedule every component of their move, and set real expectations so that the process goes smoothly, and everyone is satisfied in the end. Tito is also a member of multiple local networking groups so he can stay connected with San Antonio's business community.

Arrow Moving and Storage has been built on the foundation of quality service and repeat business from past customers and real estate agents. Over their fifty years in business, they have perfected the formula for making moves outstanding. They take care of their customers like family.



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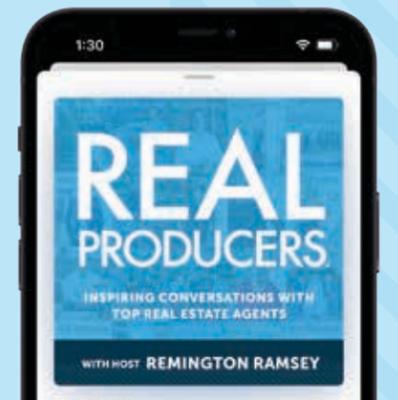


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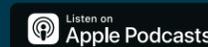
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