

MICHIANA REAL PRODUCERS®

JANUARY 2025

2024 Year in Review



CONNECTING. ELEVATING. INSPIRING.

Ruoff Mortgage gives you more time to experience

WHAT HOME MEANS

At Ruoff we are passionate about turning homeownership dreams into realities for the dedicated members of our community. With Ruoff's cutting-edge technology and our lending experience, you won't find a better team anywhere.

At Ruoff Mortgage, we know the way home. We'll walk there with you.



Your Local Michiana Ruoff Offices

ELKHART
901 Parkway Ave, Ste 5,
Elkhart, IN 46516
574.296.7740

PLYMOUTH
548 North Oak Drive,
Plymouth, IN 46563
574.935.3210

SOUTH BEND
1710 East Edison Road,
South Bend, IN 46617
574.234.5201

WARSAW
310 Enterprise Drive,
Warsaw, IN 46580
574.268.9033



CUSTOMER EXPERIENCE



MEG WILLIAMSON ARCHITECTURAL PRODUCTION

As we step into the new year, MWP talented team is ready to help you bring your design visions into focus through high-quality photography, videography, and detailed floor plans. With a fresh year ahead, Meg's Rise Up program offers powerful coaching to help individuals build their brand and stand out in their industry.

CONTACT US TODAY!

www.megwilliamsonphotography.com
574.261.5704
hello@megwilliamsonphotography.com



*Requires a repayable second lien with a 10-year amortization term and a rate that is 2% more than the first lien rate. Applicants must satisfy all qualifying factors. Homebuyer education is required. Not all applicants will qualify for down payment assistance.*The average Clear to Close time is dependent on loan type, proper documentation, and other qualifying factors. Loan decision is subject to satisfactory appraisal, title review, and no change to financial condition. *Based on 2023 independent third party customer satisfaction survey data. Ruoff Mortgage Company, Inc., d/b/a Ruoff Mortgage, is an Indiana corporation. For complete licensing information visit <http://www.nmlsconsumeraccess.org/EntityDetails.aspx/COMPANY/141868>. This is not an offer for extension of credit or a commitment to lend. All loans must satisfy company underwriting guidelines. Information and interest rate are subject to change at any time and without notice. Equal Housing Lender. NMLS#141868. 03182024

Contents



Year in Review: **30** COVER STORIES



Megan Williamson

PROFILES



10 2024 Events



16 Partner Spotlights

IN THIS ISSUE

- 6** Preferred Partners
- 8** Year in Review: Publishers Note
- 10** Year in Review: 2024 Events
- 16** Partner Spotlight: Megan Williamson with Meg Williamson Architectural Production
- 22** Year in Review: 2024 Partner Spotlights
- 26** Year in Review: 2024 Rising Stars
- 28** Year in Review: 2024 Leadership Spotlights
- 30** Year in Review: 2024 Cover Stories
- 36** Thank you to our Preferred Partners

If you are interested in contributing or nominating REALTORS® for certain stories, please email us at jon.good@realproducersmag.com.

We are kicking off the new year with a breath of fresh air!

In honor of **Radon Action Month**, we're offering a **FREE** radon test with every home inspection for Fort Wayne, Mishawaka, and surrounding areas. And that's not all—if you're looking for a standalone radon test, we're giving you **50% off** to help you start the year with peace of mind!



2025

AARDVARKINSPECT.COM | CALL NOW | 800-662-2080 (Fort Wayne) | 877-300-6880 (Michiana)

When you think of client or promotional gifts, what do you **ENVISION?**

JOSH COLMAN
574-303-6788 • www.e3dusa.com

We understand your needs and deliver the right tools to elevate your listings.

The Essentials includes:

- ★ **Real Estate Photography**
Professionally Edited Interior and Exterior Images
- ★ **A Full-Feature Floor Plan**
Fixed Furniture, Room Dimensions, Interactive Floor Plan
- ★ **Marketing Enhancements**
Listing Website, Flyer/Brochure, Branding
Blue Sky Replacement, Day to Dusk Twilight Photo



(616) 291-8221



Preferred Partners

This section has been created to give you easier access when searching for a trusted real estate affiliate. Take a minute to familiarize yourself with the businesses sponsoring your magazine. These local businesses are proud to partner with you and make this magazine possible. Please support these businesses and thank them for supporting the REALTOR® community!

ARCHITECTURAL DESIGN + BUILD
J & E Properties
(786) 309-1912

BIO HAZARD CLEAN UP
Bio Clean Experts
(574) 303-6788
biocleanexperts.com

BRANDING & ADVERTISING
Envision Design
(574) 303-6788
www.envision3dusa.com

CLEANING SERVICE
MaidPro
(574) 332-3053
maidpro.com/south-bend

DUCT & DRYER VENT CLEANING
Michiana Duct Cleaning
(574) 526-9320
www.DuctsRUs.com

ELECTRICAL CONTRACTOR
McCormick Electrical Services, Inc.
(574) 332-2113
meservesu.com

FINANCIAL ADVISOR/ FINANCIAL PROFESSIONAL
Jose Velez - NorthWestern Mutual
(574) 247-6636
NorthWesternMutual.com

FLOORING
Floor Coverings International - Michiana
(574) 914-0949
michiana.floorcoveringsinternational.com

HOME INSPECTION
Aardvark Home Inspectors, Inc
(800) 662-2080

HomeSource Michiana LLC
(574) 273-0889
www.homesourcemichiana.com

House Call Home Inspection of Northern Indiana
(844) 264-0404

HouseMaster Home Inspection
(574) 215-3520
housemaster.com/south-bend-elkhart-home-inspection?cid=LSTL_HMS000370&utm_source=gmb&utm_campaign=local&utm_medium=organic

HOME ORGANIZATION
Innovative Spaces Inc.
(574) 247-1999
reclaimmyspace.com

INSURANCE AGENCY
Backstrom Insurance Group
(574) 360-8182
backstrominsurancegroup.com

INSURANCE AGENT
Asset Management Insurance
(574) 404-1566
AMIMichiana.com

INSURANCE: HEALTH / MEDICARE
Andrew Dampeer Health Markets
(574) 514-6922
healthmarkets.com/ADampeer

Carie Young Insurance
(574) 370-8555
carieyounginsurance.com

JUNK REMOVAL SERVICES
CM The Destroyer
(574) 298-6667

MORTGAGE / LENDER
Amanda Newland Sr Loan Originator
(574) 320-2765

Ruoff Mortgage
(260) 999-6200
Ruoff.com

MORTGAGE LENDER
Annie Mac Home Mortgage
Michelle Miller
(574) 797-0301
Mortgagesbymichelle.org

Hallmark Home Mortgage
(574) 229-2029
hallmarkhomemortgage.com

Inova Federal Credit Union
(574) 322-6668
inovafederal.org

Lou Freitas NMLS#1533867
(574) 584-2071
rocketmortgage.com

MOVERS
Elite Haulerz Moving
(269) 240-3518
EliteHaulerz.com

PAINTING CONTRACTOR
That 1 Painter
(574) 622-1143
michiana.that1painter.com

PHOTOGRAPHY
Building Capture
(269) 998-1312
BuildingCapture.com

Megan Williamson Photography
(574) 261-5704
megwilliamsonphotography.com

Next Door Photos Michiana
(616) 291-8221
michiana.nextdoorphotos.com

ROOFING/ RESTORATION
Roof Maxx of Elkhart
(574) 339-2329
getroofmaxx.com

SEPTIC INSPECTIONS & CONSULTING
McB's Environmental Inspections
(574) 930-0518

TITLE & ESCROW
Meridian Title
(317) 966-2270
MeridianTitle.com

TITLE COMPANY
Fidelity National Title
(574) 293-2341
www.indiana.fntic.com

Metropolitan Title
(574) 271-2450
metrotci.com

Michiana Title
(574) 250-7599
michianatitle.com

"Are You Ready to hear about your Medicare options or review your current plan?"
Call me today and let's make a plan! My goal is to become your agent for life.

SERVICE. TRUST. EXPERT COUNCIL. IT'S TIME.

I SPECIALIZE IN...

- Medicare Advantage • Health • Vision • Hospital Indemnity
- Medicare Supplemental • Life • Hearing • Cancer/Critical • Part D Drug Plans
- Health & Short Term Health • Dental • Disability • Medicaid Plans

CALL ME TODAY!

GET THE COVERAGE YOU DESERVE & THE PROTECTION YOU NEED

I CARE Young Insurance Agency
Medicare and Health Plans Made Simple
Carie Young, Ph.D., CSA
Licensed Agent, Certified Senior Advisor
CSA Certified Senior Advisor (CSA)
(574) 370-8555 Mobile Office
(574) 822-4865 Fax | (800) 564-3484 Toll-Free
509 W. McKinley Ave, Suite 3 | Mishawaka, IN 46545
wnce.com Licensed in IN, MI, FL, IL, TX, KY, TN, CO, OH, NC, AZ & SD



SCAN ME

YOUR TRUSTED HOME LOAN PROFESSIONAL

Whether it's your first home or you're moving up, we have the loan programs* and knowledge to enhance your once-in-a-lifetime experience.

ASK ME ABOUT OUR IMPACT LENDING!

BRAD ELLETT
BRANCH LEADER | NMLS #1634528
P: (574) 315-7010
E: BRAD.ELLETT@MOVEMENT.COM
WWW.LOANGUYBRAD.COM

START YOUR APPLICATION NOW!

SCAN ME!



*For qualified borrowers. 20% of transaction fees. Serviced by MBSCL (4-431000156). M-2212. M-16-41221 | Movement Mortgage LLC. All rights reserved. NMLS ID #38179 For loaning information, go to www.movementmortgage.com. Additional information available at movement.com/legal. Interest rates and products are subject to change without notice and may not be available at the time of loan commitment or lock-in. Borrowers must qualify at closing for all benefits.

North American Title wishes you

A Prosperous 2020

North American Title is ramping up for a BIG year ahead. We stand ready to serve the needs of your homebuyers and sellers with professionalism and attentive customer service.

Call on us for all your title insurance and closing needs.

NORTH AMERICAN TITLE COMPANY

Four offices serving Fort Wayne and Northeast Indiana.
Find us at www.nat.com/Indiana
☎ 260.248.5880



©2019 States Title Holdings, Inc. All Rights Reserved. IN 19-15273 8.10.2019

RP DISCLAIMER: Any articles included in this publication and/or opinions expressed therein do not necessarily reflect the views of The N2 Company d/b/a Real Producers but remain solely those of the author(s). The paid advertisements contained within the magazine are not endorsed or recommended by The N2 Company or the publisher. Therefore, neither The N2 Company nor the publisher may be held liable or responsible for business practices of these companies.

“

Success is not final.
Failure is not fatal.
It's the courage to
continue that counts.”

- Winston Churchill

Publisher's Note

January 2025

As we turn the page to a new year, it's hard to believe how much we've accomplished together in 2024. Michiana Real Producers has continued to grow and evolve as a vital resource for the real estate community in our region, and none of that would be possible without the incredible agents, brokers, and industry professionals who make up this vibrant network.

Looking back on 2024, we saw tremendous collaboration, innovation, and resilience within the Michiana real estate market. From expanding our feature stories to showcasing the hard work and dedication of our top agents, to celebrating the community-building efforts that make Michiana unique—this year has been a reminder of how important it is to not only grow professionally, but to support one another and strengthen the bonds that hold our industry together.

As we embark on 2025, we are energized by the potential ahead. The market will continue to evolve, and we're

committed to staying ahead of the curve, bringing you the insights, stories, and connections that matter most. This year, we look forward to even more opportunities for collaboration, personal and professional growth, and recognition of the extraordinary work being done by our peers.

I am excited for what 2025 has in store for *Michiana Real Producers*, and I am incredibly grateful to be on this journey with all of you. Together, we can continue to elevate the standard of real estate in our region and create a thriving, supportive community for years to come.

Here's to another year of success, connection, and growth!

With gratitude and excitement for the future,

JEFF BLILER

Publisher,

Michiana Real Producers

Client: House Call Home Inspection of Northern Indiana

Size: 1/3

Location: Standard

THE GOLD STANDARD

IN MAGAZINE & AD DESIGN



But don't just take our word for it. Take theirs.



THE N2 COMPANY.



n2co.com

2024 Events



Michiana Real Producers Rooftop BBQ Bash



Michiana Real Producers Summer Cruise



Michiana Real Producers Summer Cruise



Michiana Real Producers Summer Cruise



Michiana Real Producers Summer Cruise



Magazine Reveal Luncheon



Michiana Real Producers Rooftop BBQ Bash



Michiana Real Producers Rooftop BBQ Bash



Michiana Real Producers / Kline Custom Homes HBA Showcase Party



Michiana Real Producers Summer Cruise



Michiana Real Producers Summer Cruise



Michiana Real Producers Rooftop BBQ Bash



Magazine Reveal Luncheon

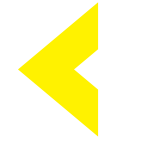


Michiana Real Producers Summer Cruise

2024 Events CONTINUED



Michiana Real Producers Summer Cruise



Michiana Real Producers Rooftop BBQ Bash



Michiana Real Producers / Kline Custom Homes HBA Showcase Party



Michiana Real Producers / Kline Custom Homes HBA Showcase Party



Michiana Real Producers / Kline Custom Homes HBA Showcase Party



Michiana Real Producers Summer Cruise



Michiana Real Producers Summer Cruise

Michiana Real Producers / Kline Custom Homes HBA Showcase Party



Michiana Real Producers / Kline Custom Homes HBA Showcase Party



Michiana Real Producers / Kline Custom Homes HBA Showcase Party



Michiana Real Producers / Kline Custom Homes HBA Showcase Party



Michiana Real Producers Rooftop BBQ Bash



Michiana Real Producers Rooftop BBQ Bash



Michiana Real Producers Rooftop BBQ Bash



Michiana Real Producers Summer Cruise



Michiana Real Producers Rooftop BBQ Bash



Michiana Real Producers / Kline Custom Homes HBA Showcase Party



Michiana Real Producers / Kline Custom Homes HBA Showcase Party

Mortgage.
The right way.

CARDINAL
FINANCIAL COMPANY LIMITED PARTNERSHIP, NMLS 66247

HOMETOWN
MORTGAGE TEAM

THE EXTRA MILE ISN'T EXTRA TO ME.
It's just what I do!

Let me go the extra mile for you and your clients. We provide a fast, simple, and personalized experience that prioritizes getting your file closed above all else—no matter what it takes. That's mortgage lending done right.



Amanda Newland
Senior Mortgage Loan Originator
NMLS 2076623

574.538.2722
amanda.newland@cardinalfinancial.com
cardinalfinancial.com/amandanewland

Hometown Mortgage Team
NMLS 66247

21920 CR 45, Goshen, IN 46528

Cardinal Financial Company, Limited Partnership NMLS 66247. Equal Housing Opportunity Lender. Visit NMLS Consumer Access website: www.nmlsconsumeraccess.org for regulatory information. Additional licensing information can be found at https://cardinalfinancial.com/licensing/.



McCormick
Electrical Services, Inc
MEservesU.com




- Same-Day Service
- Upfront Pricing
- Quality Customer Service
- Professionalism
- Preparedness

We are the most trusted family-owned electrical service company serving the Michiana area since 1999. Just Call ME!

(574) 332-2113

HOME INSPECTIONS DONE RIGHT



HouseMaster
Home Inspections. Done Right. Guaranteed.™
a neighborly company

HOUSEMASTER® OFFERS:

- RADON TESTING
- WOOD DESTROYING INSECT INSPECTIONS
- WATER TESTING
- SPRINKLER SYSTEMS
- SEPTIC INSPECTIONS
- MOLD SCREENING
- LEAD PAINT TESTING

Contact us today! 574-215-3520

HouseMaster.com
Email: William.kauffman@housemaster.com



*HouseMaster is a registered trademark of HM Services, LLC. Each HouseMaster Franchise is an independently owned and operated business. Contact your local franchise for a copy of all program terms and conditions including, but not limited to the Limited Repair Reimbursement Guarantee and Referral Liability Protection. Not all services available at all locations. © HouseMaster 2021

YIKES

No ad for this client was Provided or submitted to Design prior to the Ad Start Deadline.

Please contact Support for further information.

ROOF MAXX
Think you need a new roof? **THINK AGAIN!**

5-STAR CERTIFIED DEALER



Think You Need A New Roof? Think Again!
With Roof Maxx's Award-Winning Rejuvenation Spray Treatment, You Can Now Renew And Restore Your Roof In Under 2 Hours.



Don't Replace It Rejuvenate It




BEFORE **AFTER**



Call Michiana's Exclusive 5 Star Dealer Dewayne Chupp Today. For A Free Video Roof Assessment & Estimate (574) 339-2329

Residential - Commercial - Industrial

- We Have Saved Hundreds Of Real Estate Transactions
- Buyer Feels Comfortable - Seller Is Happier - Higher R.O.I.
- Budget Friendly At A Fraction The Cost Of Full Replacement.
- Protect And Maintain Your Largest Investment, Your Roof.
- 100% Plant Based Product Safe For The Environment, Pets.
- Up to 90% of all roofs replaced today are unnecessary.
- Extend Roof Life Up To 15 Years With Three Treatments.
- Increases Flexibility Of Shingles.
- Over 1000+ 5 Star Reviews.
- Guaranteed With Warranty.

www.getroofmaxx.com



Megan Williamson

Building Her Own Authentic Brand

BY JESS WELLAR • PHOTOS BY TARA DUNN PHOTOGRAPHY



“You can’t hide behind dated pictures anymore,” Megan Williamson begins candidly. “It’s all-encompassing now. Branding yourself authentically is essential these days if you want to stand out as a Realtor.”

As the owner of Megan Williamson Photography (MWP), Megan knows firsthand the power of branding. For years, she has been helping Realtors, builders, and homeowners elevate their businesses through high-quality real estate photography and media services. But Megan’s work goes far beyond snapping photos — it’s about helping her clients build a strong foundation for success.

From Film to Focus

Megan’s venture into the world of photography started with a camera and a few choice college courses.

“I graduated in 2004 with a degree in marketing and a love for photography,” Megan shares. “After taking a few photography classes and being the photo editor of our college yearbook, my poor college friends started asking me to shoot their weddings.”

This hobby-turned-business blossomed into nearly 18 years of wedding photography. The flexibility of the work allowed Megan to homeschool her two children and be a stay-at-home mom while shooting weddings alongside her best friend.

But as her children grew older, Megan’s interests shifted. “I had less and less desire to be gone on the weekends,” she explains. “I started branching out into branding and real estate photography, and in 2020, I got the opportunity to step into a brokerage as their primary real estate photographer.”

Since then, Megan’s business has grown exponentially.

“We are going to crest over 800 homes this year while serving around 70 different Realtors in the area,” she marvels. “It’s been a crazy year! I keep thinking it’s going to slow down, but I’m not going to complain.”

Megan attributes much of her success to a shift in mindset within the real estate world.

“Realtors are finally starting to realize they need more emphasis on



branding and are willing to invest in marketing,” she points out. “You have to invest in yourself if you want to attract your ideal client.”

A Team That Delivers

MWP is more than just Megan — it’s a small but mighty media group dedicated to providing exceptional service with no shortage of talent.

“I have an amazing team,” Megan says proudly. “Steven Beckham is my videographer, but he also does photography, 3-D tours, and drone work. Becky Hunt exclusively does photography, and Rachel Mathews

assists me and handles photography on her own as well.”

Together, the team provides a full suite of services, including real estate photography, 3-D tours, aerials, floor plans, home tour videos, Realtor spotlights, and marketing materials.

Beyond media, Megan has recently ventured into business coaching with Julie Miller (a former client and experienced title agent), helping Realtors and builders establish their mission, vision, and values to attract their ideal clients.

“I believe every home shoot I do is a branding shoot,” Megan notes. “It’s not

just about photos of the current listing — it's about helping my clients build their business and attract future clients."

What sets MWP apart is not only the quality of their work but their emphasis on authenticity.

"In a world where everyone wants to be fake, I'm unapologetically me," Megan affirms with her well-known 'Wilma Flintstone' laugh. "I want things to look their best without being fake. Everything I do ties back to my mission and vision."

That authenticity extends to her coaching, where Megan's personal experiences shape her approach. Diagnosed with dyslexia in first grade, Megan overcame significant challenges to earn her college degree and build a successful business from scratch.

"In a world that tells you you're defined by your struggles, my parents never let me use that as an excuse," she shares. "I've built a business I love, and I want to help others realize they can do it, too."

Beyond The Lens

When she's not busy shooting or coaching, Megan enjoys spending time with her family on their 10-acre property in New Carlisle, Indiana. Her husband, Jeremy, is a Realtor, and together they are raising two wonderful teenagers, Keaton (17) and Haylee (15).

"Haylee and Keaton are both enrolled in an entrepreneurship program at Notre Dame where they're creating their own businesses," Megan beams. "They hope to open them by summer 2025."

The family also keeps busy caring for their chickens and playing with their adorable goldendoodle, Nella. When there's free time, Megan loves all things outdoors, including camping, hiking, gardening, and even mowing the lawn. Travel is another passion.

"I've hit almost all 50 states," she adds with a smile. "I just have Washington, Oregon, Louisiana, Rhode Island, and Delaware left to visit!"

Megan's faith plays a significant role in her life and business as well. "It impacts how I treat people," she emphasizes. "I want others to succeed, and it shines through in everything I

do." Megan and her family are active in their church, serving as youth group leaders and supporting missions. They also give back to Riley Children's Hospital, a cause close to their hearts.

On The Horizon

As Megan looks to the future, she's focused on transitioning more into the coaching side of her business as her children leave the nest in the coming years.

"I love what I do, but I don't want to be tied down to photoshoots," she says. "Freedom for me is being able to coach from anywhere while my capable team continues to exceed expectations."

Megan's passion for helping others achieve their dreams will firmly remain at the heart of everything she does. Her

ultimate goal is to help others achieve success, just as she has.

"Through branding, I've realized I love helping businesses grow," Megan concludes. "It's such a joy to see my clients succeed because they've invested in marketing themselves."

CONTACT US!

To schedule an appointment or learn more about Megan Williamson Photography, visit www.megwilliamsonphotography.com or call Megan at 574-261-5704.



“Everything I do ties back to my mission and vision.”

Everyone *deserves*
a place to call
their own.

Everwise Mortgage Solutions
(800) 876.7014



Equal Housing Opportunity. NMLS# 686706. Subject to credit approval and membership requirements.



**NEW YEAR,
SAME RELIABLE
SERVICE**



RING IN 2025

WITH INDIANA'S #1 TITLE INSURANCE TEAM



Todd Clark
tclark@metrotci.com



Julie Miller
jumiller@metrotci.com



Scott Catanzarite
scatanzarite@metrotci.com

METROPOLITANTITLE.COM

YIKES

No ad for this client was
Provided or submitted
to Design prior to the
Ad Start Deadline.

Please contact Support for
further information.

**HAPPY
NEW
YEAR**

Up to \$500
Referral
Bonus!

From

**BIOCLEAN
EXPERTS**

SPECIALTY CLEAN UPS

CRIME/TRAUMA SCENES	MEDICAL/RENTAL OFFICE
DECOMPOSITION	COMMERCIAL PROPERTIES
DISINFECTING/VERMICOVID	NEW CONSTRUCTION
HOARDING	MOVE IN/MOVE OUT
EXTREME FILTH	RENTAL PROPERTIES
	ESTATE CLEAN OUT

TIM PIERSON
OWNER

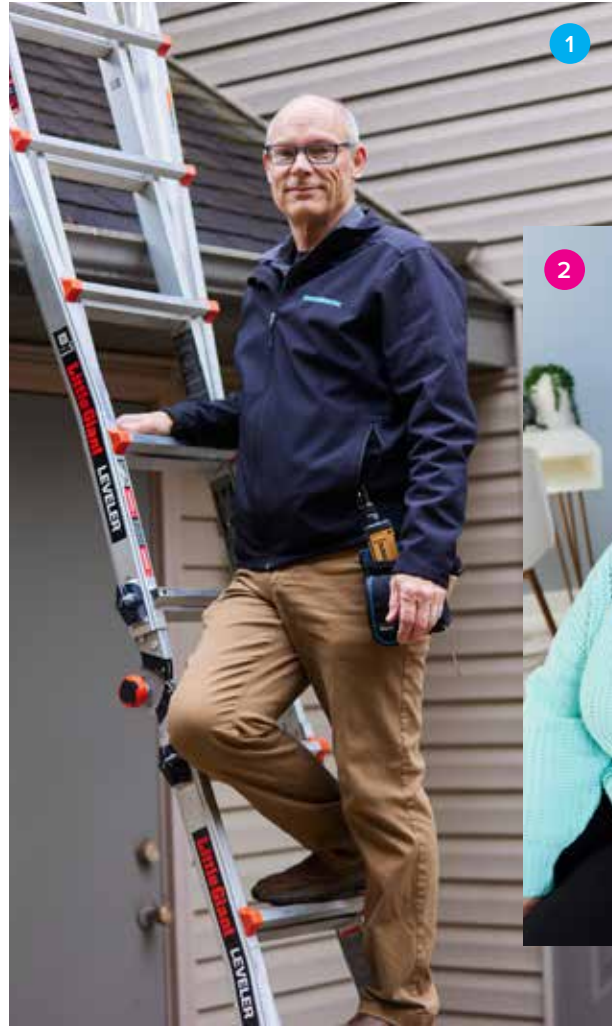
8063 IRELAND RD
OPTEON, IN 46364
771-341-9909

TIPIERSON@BIOCLEANEXPERTS.COM

BIOCLEANEXPERTS.COM

VETERAN AND ORCA
RESPONSIBLE BUSINESS

CALL FOR INQUIRY ON YOUR JOB
24/7 EMERGENCY SERVICES



2024 Partner Spotlights

- 1 / Bill Kauffman with HouseMaster Home Inspection Featured January 2024
- 2 / Joanne Schemahorn with Michiana Title Featured February 2024
- 3 / Kelly Patterson with Next Door Photos Michiana Featured March 2024
- 4 / Dewayne Chupp with Roof Maxx of Elkhart Featured April 2024
- 5 / Carie Young with Carie Young Insurance Featured May 2024
- 6 / Amanda Newland with Amanda Newland Sr Loan Originator Featured June 2024
- 7 / Jeremy Ditsch with House Call Home Inspection of Northern Indiana Featured July 2024
- 8 / Everwise Credit Union Featured August 2024



2024 Partner Spotlights

CONTINUED

- 9 / Justin Stecz with That 1 Painter
Featured September 2024
- 10 / Andy Dampier with Andrew Dampier Health Markets
Featured October 2024
- 11 / Inova Federal Credit Union
Featured November 2024
- 12 / Josh Colman with Envision Design
Featured December 2024



9



10



11



12

Homebuyer Special

FREE Air Scrubbing with every Air Duct Cleaning \$95 value

(574) 526-9320

www.DuctsRUs.com

Please Mention Coupon Code: RP24

MICHIANA
DUCT CLEANING

Since 2004

Since 2004

Why Should I Clean My Ducts?

Regularly cleaning your air ducts enhances indoor air quality by reducing allergens, improves the efficiency of your HVAC system, and helps prevent potential fire hazards by removing dust buildup.

Why Should I Clean My Dryer Vent?

Regularly cleaning your dryer vent significantly reduces the risk of fire, improves the efficiency of your dryer, extends the appliance's lifespan, lowers energy costs, and ensures your clothes dry faster and more evenly.

How Does Air Scrubbing Help My Home?

Air scrubbing effectively removes airborne contaminants, enhances overall indoor air quality, reduces potential allergens and odors, and creates a healthier living environment in your home.

www.DuctsRUs.com
(574) 526-9320



Walls ~ Ceilings
Cabinets
Doors ~ Trim
Wallpaper Removal

Khilee Horton
574-349-3454

Tammy Harper
574-361-8714



YIKES

No ad for this client was
Provided or submitted
to Design prior to the
Ad Start Deadline.

Please contact Support for
further information.

2024 Rising Stars



1



2



3



4



5



6



7



8



9

1 / Tracy DeShone Featured January 2024

2 / Megan Shultz Featured February 2024

3 / Julie Vest Featured March 2024

4 / Jeffrey Binkley Featured April 2024

5 / Teresa Couch Featured May 2024

6 / Cheryl Erb Featured June 2024

7 / Abel Garcia Featured July 2024

8 / Ashley Hairston Featured August 2024

9 / Loretta Henry Featured December 2024

YOUR TRUSTED HOME LOAN PROFESSIONAL

Whether it's your first home or you're moving up, we have the loan programs* and knowledge to enhance your once-in-a-lifetime experience.

ASK ME ABOUT OUR IMPACT LENDING!

BRAD ELLETT
 BRANCH LEADER | NMLS #1634528
 P: (574) 315-7010
 E: BRAD.ELLETT@MOVEMENT.COM
 WWW.LOANGUYBRAD.COM

START YOUR APPLICATION NOW!

SCAN ME!

*For qualified borrowers. 2025 W. Washington Ave., South Bend, IN 46601 | (574) 315-7010 | www.movement.com/legal. All rights reserved. NMLS ID #381791 for loan origination information. See www.nmlsconsumeraccess.org. Additional information available at movement.com/legal. Interest rates and products are subject to change without notice and may or may not be available at the time of loan commitment or lock-in. Borrowers must qualify at closing for all benefits.

Let MaidPro do the cleaning while you enjoy your family time!

Book your holiday cleaning today!

maidpro

Office: 574-213-5689
 Call or Text: 574-532-3053

BUILDING CAPTURE
www.BuildingCapture.com

- Drone Photo & Video
- Real Estate Video
- Photography
- Floor Plans
- Matterport Virtual Tours

LESS THAN **24hr** TURN AROUND

• Call Jake at 269-238-7373
 • buildingcapture.com

CONTACT US TO GET STARTED TODAY!

HALLMARK HOME MORTGAGE
NMLS#53441

54505 26th Street, Suite F | South Bend, IN 46635
574.273.2300
 www.1hallmark.com

Hallmark Home Mortgage, LLC NMLS# 53441. This is not a commitment to lend. All loans are subject to credit, underwriting, and property approval guidelines. Terms, conditions and programs subject to change without notice. For further information on Hallmark's Company and Mortgage Loan Originator's licensing visit http://www.nmlsconsumeraccess.org/. 03222023

2024 Leadership Spotlights



Patty Miller

Featured October 2024

Daniel Weaver

Featured December 2024



Cheers to 2025! New Year... New Possibilities!



As we welcome a new year, why not step into 2025 with the best tools at your fingertips? Our 2025 program list includes all the tools you'll need to make homeownership dreams come true for your clients — all while driving your business forward. Whether you're helping clients move in faster, or finding affordable financing options - this is the year to try something new and turn possibilities into closings!

Your 2025 Game-Changing Program Checklist:

- ✓ **Cash2Keys:** Expanded now for FHA Loans, helping buyers move in faster and easier!
- ✓ **OneUp:** With only 1% down, empower more clients to achieve their homeownership dreams.
- ✓ **RateRelief:** A unique tool to offer comfort in uncertain markets by smoothing out rate concerns.
- ✓ **Refi-Radar:** Stay ahead of rate trends and notify clients of optimal refinancing windows.
- ✓ **Temporary Buy-Downs:** A helpful option to ease clients' initial payments during the first years.

Contact Me to Learn How Our Strategies Can Get Your Clients Moving!



Michelle Miller

Branch Manager
NMLS# 420723
Phone: 574-797-0301
Cell: 574-549-4609
msmiller@annie-mac.com
www.mortgagesbymichelle.org

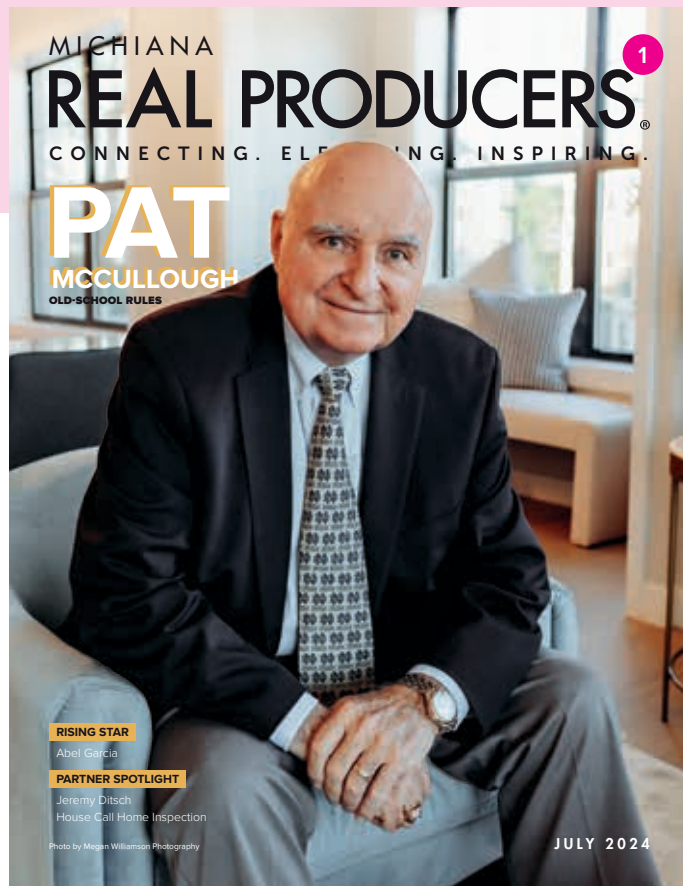


*Program effective 2/15/2024 and is subject to change. Terms, restrictions and fees apply. For purchase loans only. This is not an offer to enter into an agreement. Not all applicants will qualify. Information, rates and programs are subject to change without notice. All products are subject to credit and property approval. Other restrictions and limitations may apply. Customer is required to pay a 1% down payment and AnnieMac Home Mortgage will provide a lender grant of 2% of the client's purchase price as a down payment, or a maximum grant amount of \$2,000, whichever is less. Maximum loan amount of \$375,000. Offer valid only for home buyers when qualifying income is less than or equal to 80% area median income based on county where property is located. Not available with any other discounts or promotions and cannot be retroactively applied to previously closed loans or loans that have a locked rate. "Cash Offer" and "Buy Now, Sell Later" programs are fulfilled by AnnieMac Private Equity Cash2Keys (Cash2Keys), an affiliate of AnnieMac Home Mortgage (AnnieMac). Cash2Keys is not a financial institution and does not originate or issue loan commitments. You must be pre-approved by Cash2Keys for the Cash Offer program's income and collateral requirements. Once approved, the offer and purchase will be in the name of Cash2Keys. You must then purchase the home from Cash2Keys within 180 days. You are required to pay all transfer taxes associated with the purchase of the home. Visit annie-mac.com/cash for terms and conditions on Cash Offer. For complete licensing information, please visit: www.annie-mac.com/page/licensing. This is not a commitment to lend. AnnieMac Home Mortgage, 3700 Lake City Highway, Warsaw, IN 46580. NMLS #338923. American Neighborhood Mortgage Acceptance Company LLC (dba AnnieMac Home Mortgage, OVM with AnnieMac Home Mortgage, Family First A Division of AnnieMac Home Mortgage, homecomings Mortgage & Equity A Division of AnnieMac Home Mortgage) is not affiliated with the U.S. Department of Veteran's Affairs, the U.S. Department of Housing and Urban Development, the U.S. Department of Agriculture or any other Federal Government Agency. This is a business-to-business communication directed only to professionals employed in the residential mortgage industry and their commercial associates. It is not intended for distribution to consumers or the general public. It is not an "advertisement" as defined in Section 1026.2(a)(2) of the Truth-in-Lending Act. Information contained herein is subject to change without notice. ©AnnieMac Home Mortgage. NMLS #338923. All rights reserved.

2024 Cover Stories



- 1 Amy Reed Featured in January 2024
- 2 Berto Berra Featured in February 2024
- 3 Jerry & Dawn Bolock Featured in March 2024
- 4 Steve & Sara Bizzaro Featured in April 2024
- 5 Jan Lazzara Featured in May 2024
- 6 Jason Kaser Featured in June 2024



- 1 Pat McCullough Featured in July 2024
- 2 Deb Wolf Featured in August 2024
- 3 Emeric Szalay Featured in September 2024
- 4 Chelsea Revella Featured in October 2024
- 5 Zena Marie Capers Featured in November 2024
- 6 Anna Gilsinger Featured in December 2024



**EPIC GARAGES
PRETTY CONCRETE
SEXY CLOSETS**

**Innovative
SPACES**

- PREMIUM COATINGS
- CUSTOM CLOSETS
- GARAGE CABINETS
- LIVING SPACES

574-247-1999

ReclaimMySpace.com

ASSET MANAGEMENT INSURANCE



Our goal is simple. We help you or your clients obtain the most affordable, proper insurance, without sacrificing coverages.



Hebly Rodriguez
Agent/Owner
574-404-1566



AMIMichiana.com | amimichiana@gmail.com
1251 N Eddy St. Suite 200 South Bend, IN. 46617



**HAPPY
NEW YEAR**

Two Thousand Twenty Five

Lauren Cressy Dunbar
Account Manager
574.286.0864
ledunbar@meridiantitle.com

Christine Cotter
Account Manager
574.855.8980
ccotter@meridiantitle.com

Heather King
Account Manager
574.780.2442
hking@meridiantitle.com

Stephanie Whitaker
Senior Account Manager
574.855.8974
swhitaker@meridiantitle.com

Nichole Jehl
Regional Sales Manager
260.740.4578
njehl@meridiantitle.com

Adam Hooten
Senior Account Manager
574.298.4695
ahooten@meridiantitle.com

Jennifer Hoggatt
Account Manager
574.229.6311
jhoggatt@meridiantitle.com



MERIDIAN TITLE
YOUR PEACE OF MIND

Choose Meridian Title!

meridiantitle.com



INSPECTING MICHIANA FOR OVER 20 YEARS

HOME INSPECTIONS
Services



SAVE \$50 ON YOUR NEXT INSPECTION

NOW OFFERING:

- 100 DAY GUARANTEE
- PROPERTY PERMIT HISTORY
- CHIMNEY SCOPE
- SEWER SCOPE
- MOLD, ASBESTOS, LEAD TESTING- WITH NEXT DAY RESULTS

CONTACT US
574-273-0889
269-340-5213

WWW.HOMESOURCEMICHIANA.COM

INOVA
FEDERAL



100% financing and falling rates?
Be ready when your clients are ready!

- 100% financing program*
- In-house underwriting, financing, and servicing
- Fully underwritten pre-approvals
- Rate locks up to 45 days
- Gift funds are acceptable for funds to close



www.inovafederal.org

*INOVA's 100% Loan-to-Value (LTV) Home Loan can only be used for the purchase of a single-family residence and subject to the following eligibility criteria and requirements: Must be the primary residence for borrower and all co-borrowers. Residence may be single family detached/attached or condo. Minimum credit score of 680 for loan with maximum debt-to-income ratio (DTI) of 41%. Minimum credit score of 700 for loan with maximum DTI of 45%. Fixed interest rate. Minimum 2 month's reserves for principal, interest, taxes, and homeowner's insurance. Minimum of 1% borrower contribution towards closing costs or prepaids (gifted funds are permitted to meet minimum borrower contribution). 3% maximum seller contribution. Monthly borrower-paid mortgage insurance (25% coverage). Full documentation required for employment, income, and assets. Subject to membership requirements. No manufactured housing or co-ops, and no non-traditional credit.

Thank you to our Preferred Partners!

You are the ones who make this platform possible!



The smarter way to shop...

- Health
- Medicare
- Life Insurance
- Supplemental
- Long-Term Care
- Retirement

Call today for your free quote!
(574) 514-6922



Andrew Dampeer

Licensed Insurance Agent

(574) 514-6922

adampeer@HealthMarkets.com

411 E Ireland Rd, Suite 300, South Bend, IN 46614

health markets

Health Markets Insurance Agency, Inc. is licensed as an insurance agency nationwide except in MA. Not all agents are licensed to sell all products. vService and product availability varies by state. Sales agents may be compensated based on enrollment. No obligation to enroll.
©2024 HealthMarkets

50712-HM-0324

YIKES

No ad for this client was Provided or submitted to Design prior to the Ad Start Deadline.

Please contact Support for further information.

YIKES

No ad for this client was Provided or submitted to Design prior to the Ad Start Deadline.

Please contact Support for further information.

YIKES

No ad for this client was Provided or submitted to Design prior to the Ad Start Deadline.

Please contact Support for further information.

YIKES

No ad for this client was Provided or submitted to Design prior to the Ad Start Deadline.

Please contact Support for further information.

 **Fidelity National Title**

We want to do more than just close your transactions.

We know what it takes to offer exceptional customer service and exceed expectations. With our value added products, we can also help you grow your business.


Partner with a title company that cares about your success!

For the best in service always insist on Fidelity National Title.




At Fidelity National Title, we wish you and your loved ones a joyful and festive holiday season!


Happy Holidays
from our family to yours!

northcentralindiana.fntic.com


 **McB's**
ENVIRONMENTAL INSPECTIONS

Over 30 years of educated evaluations for buyers, sellers, and homeowners.

 **WELL**  **WATER**  **SEPTIC**

WHY INSPECT SEPTIC SYSTEMS AND TEST WATER?  Because many homes draw drinking water from the same site where waste is disposed!

Shane L. McBurnett
Lead Inspector
Environmental Scientist
Purdue Grad

D. "McB" McBurnett
Inspector
Navy SEAL, Ret.
Purdue Grad 

requests@mcbsinspect.com • 574.930.0518

REAL PRODUCERS PODCAST 

Inspiring conversations with the nation's top real estate agents.

Same Brand, New Reach – Tune in for free today

 Listen on **Apple Podcasts**

 LISTEN ON **Spotify**

 Listen on **amazon music**



podcast.realproducersmag.com

Your Best House Guest Ever!



Special: Free Touchup services after moving in or moving out with your new paint job.

 **ESTIMATES IN 24 HOURS OR LESS**
3-YEAR WARRANTY

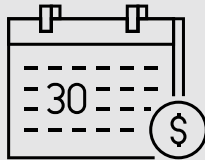
THAT 1 PAINTER
MICHIANA



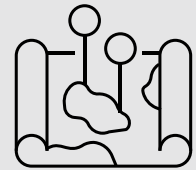
FAST. FRIENDLY. **KNOWLEDGEABLE.**



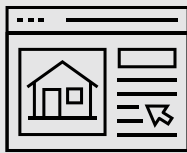
Investor
Friendly



Average 2-Day Turnaround
on Title Commitments



Licensed in
Indiana and Michigan



Free local
mobile closings



Over 100 years of combined
Real Estate Experience

Give us a try! We will work hard to earn your business.

574-607-7610
michianatitle.com
mtorders@michianatitle.com



BayMar Plaza
1415 Lincolnway W Suite A
Osceola, IN 46561

Experience the Michiana Title difference!