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publisher's note

Summer is here, and with it comes a renewed sense of energy and momentum in our Michiana real estate community. This issue is a celebration of that spirit—highlighting top producers, sharing inspiring journeys, and spotlighting the businesses that help make this industry thrive.

We've also had some incredible moments together recently that reminded me just how powerful connection can be. Our **Pickleball Tourney & Happy Hour** brought out the best of both worlds—friendly competition and meaningful networking. Whether you were smashing serves or just there to cheer and chat, it was a blast to see our community come together in such a fun, relaxed way.

And if that wasn't enough, our **Happy Hour Open House at Innovative Spaces** was another big win! From tasty bites at the Junbuggies food truck to exploring a stunning new showroom and sharing laughs over cornhole and cocktails, it was a perfect kickoff to summer.

These events are more than just good times—they're a reflection of the relationships and collaboration that define *Real Producers*.

Here's to growing, connecting, and celebrating together.

— Jeff Bliler
Michiana Real Producers

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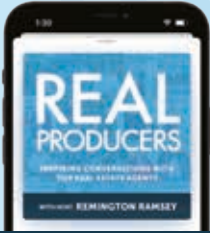


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JONATHAN MCKINNIES

WITH HALLMARK HOME MORTGAGE



Much More Than Mortgages

BY JESS WELLAR
PHOTOS BY MEGAN WILLIAMSON PHOTOGRAPHY

When Jonathan McKinnies first entered the mortgage industry, it wasn't because he had a lifelong dream of analyzing loan applications. In

fact, the job didn't seem like a natural fit at all.

"For me, being in a 100-percent commission job where you have to be extroverted often didn't

fit me at first," Jonathan admits. "After six months, I sat down with my manager, filled with self-doubt. But he encouraged me, gave me some tools to grow, and I stuck it out. I'm glad I did."

That decision changed everything. Nineteen years later, Jonathan is a branch manager and mortgage loan originator at Hallmark Home Mortgage, leading a team that has built its reputation on trust, service, and integrity.

Finding His Groove

Born at Camp Lejeune in North Carolina while his father was stationed there as a Marine, Jonathan spent his childhood in South Bend, Indiana. After graduating from Washington High School, he went on to earn a business degree from Indiana University South Bend).

Real estate had always been part of Jonathan's family. His father owned many rental properties and several family members worked in real estate, but Jonathan initially didn't have a clear career path while finishing college. Then, a conversation with his father and uncle led him to meet with Bruce Wirick, local Branch Manager, who offered him his first position in the mortgage business and subsequently mentored him.

"I started in the mortgage business my senior year of college," Jonathan recalls. "Over time, I understood the industry better, gained confidence, and realized I was right where I was meant to be."

A Team Focused On Integrity and Communication

Hallmark Home Mortgage focuses exclusively on residential mortgage lending, helping clients with purchasing or refinancing primary, vacation, and investment properties.

While Hallmark's flagship office is in Fort Wayne, Jonathan leads a team dedicated to serving homebuyers and homeowners in the Michiana area. His team consists of three loan partners and 10 knowledgeable loan officers spread across South Bend, Elkhart, Michigan City, and Edwardsburg. Their focus is simple: issuing pre-approvals that clients can trust, providing communication that Realtors can count on, and excelling in every detail to ensure a smooth transaction.

Jonathan emphasizes that his team does not just originate mortgages, but truly serves families. He also believes that the mindset



of teamwork and support is essential, knowing that true success comes from collaboration. When Realtors and industry partners refer clients to his team, they take that responsibility seriously and strive to make their partners look good.

"When we issue a solid pre-approval, we know commissions are on the line. Communication and trust are everything," Jonathan emphasizes.

There's little doubt technology has changed the mortgage industry in many ways, but Jonathan believes that the human element is more important than ever. Hallmark Home Mortgage offers an in-house

app, hybrid closings, and mortgage coach software to streamline the process, but Jonathan stresses that technology is only a tool. What truly sets his team apart from national lenders is their deep investment in the families of the local community.

"We want to be great at the basics," he explains. "Even with the advent of new tech and AI, you would think you don't need the human element anymore, but that is simply not true."

Guided By Integrity

The mortgage industry has changed significantly since Jonathan first started in 2006. He's witnessed the impact of the 2008

financial crisis, major regulatory changes, and the rise of new technology. Through it all, one thing has remained constant: his commitment to integrity.

"My top values are excellence, loyalty, integrity, and faithfulness," Jonathan affirms. "The idea of working for a company that still does things the right way is important to me."

That's one of the reasons he's remained with Hallmark Home Mortgage for so long.

"Are we perfect? No. Every company has things they can improve upon," he states. "But if the company is doing the right things, it makes me proud to say I work there."

Over the years, Jonathan has been approached with offers from other companies, but his decision to stay put has never been about the money.

"I wouldn't leave just for a paycheck," he adds. "But if a company ever compromised excellence, integrity and high values, that's when I'd walk away."

Faith And Family First
Jonathan's faith plays a major role in his approach to both business and life. He serves in a leadership role at Christ Temple Apostolic Church in South Bend, where he and his wife, Sara, have run the church's food pantry for years.

"You can't compartmentalize your life," he says. "Church isn't just in my Sunday box — it's my Monday through Saturday box and spills over into all areas of my life, informing every decision. Serving God and serving others is the most important aspect of why I'm here."

Outside of work and ministry, Jonathan is a devoted husband and father. He and Sara have been married for 17 wonderful years and stay busy raising three children: Nathan, 16, Brian, 13, and Mya, 9. Jonathan readily points out his family is his greatest motivation, and he considers himself blessed to have a career that allows him

"I started in the mortgage business my senior year of college. Over time, I understood the industry better, gained confidence, and realized I was right where I was meant to be."

to serve his community while providing for them.

Jonathan and his team are also heavily involved in local nonprofit efforts throughout the year. They volunteer regularly and organize an annual summer cookout fundraiser, which has benefited Saint Margaret's House in recent years. For their next event, the team will be participating in a volunteer event with Cultivate Food Rescue.

"When we use our influence to serve our community at

a higher level, it takes our focus off the transactional requirements and brings greater purpose to our work," he concludes. "We're serving families in our community."

If you're looking for a trusted mortgage partner, Jonathan McKinnies and his Hallmark Home Mortgage team are ready to help. Call Jonathan or any of the amazing Hallmark loan officers today at 574-229-2029, or learn more at www.mckinniesteam.com.



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BY JESS WELLAR
PHOTOS BY MEGAN
WILLIAMSON
PHOTOGRAPHY

“Former employers always asked me why I didn’t open my own business,” Karen Schneider begins. “But now that I have, the sky’s the limit.”

With more than 40 years of construction site experience under her belt, Karen didn’t just enter the real estate space, she carved out her own niche. Today, she’s the proud broker-owner of Artisan Realty Group, a boutique brokerage she launched in 2019 to exclusively represent custom builder Kline Custom Homes.

Whether she’s overseeing the sale of a spec home or guiding a buyer through their dream build, Karen brings the kind of hands-on, construction-savvy expertise you simply can’t teach.

A Solid Foundation

Karen started in real estate in 1985 and obtained her Michigan license in 1987. But even before she held a license, she was already on job sites. After graduating from Michigan State University with a degree in business and marketing, she landed a marketing director role at a credit union. That lasted only a short time though as Karen’s career path unfolded.

What began as a part-time leasing job while she considered grad school turned into a fruitful 30+ year career in property management. She climbed the ladder quickly: from leasing consultant to district manager to property management director, eventually overseeing massive multifamily developments throughout Southeast Michigan.

“I became known as a ‘Lease-Up Specialist,’” Karen explains, “and I would be sent to new apartment communities under construction to set up operations, hire staff, and fill up the properties, as well as function as liaison between the developer and their general contractor.”

It wasn’t just the business of building that she immersed herself in either. Karen worked alongside an architect for nearly 20 years, learning the intricacies of renovations, lead paint, asbestos, and all things in between. She even met her husband Matt — now her go-to construction consultant—on a job site nearly four decades ago.

“We talk shop at home all the time!” she admits with a laugh. “Matt educates me daily,

Karen

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Launching Her Boutique Brokerage

When Karen and her husband moved to Indiana in 2012, she obtained her Indiana license and began working for a prominent developer who also owned a real estate brokerage. Through that role, she eventually met Larry Kline of Kline Custom Homes and was immediately impressed.

“I then decided to open my own brokerage to exclusively represent this custom builder,” she notes. “We partner on the sale of up to 40 newly built homes a year, both specs and custom.”

Karen’s brokerage name, Artisan Realty Group, isn’t just flashy branding either.

It’s an intentional reflection of how she views her craft.

“An artisan is a craftsperson who produces high quality, often in limited quantities, with high attention to detail,” she notes. And with about \$21 million in sales last year, including custom build contracts, it’s clear her blueprint is working.

An Industry Leader

While most agents wait 30 days for a deal to close, Karen’s transactions typically take five to six months; and that’s just fine with her.

“I really form relationships with buyers,” she smiles. “I’m constantly tweaking my listings and photos. I know my listings down to the bare bones — they really are a living organism!”

Karen’s commitment to her clients has earned her high praise from peers and professionals alike. She was named Associate of the Year by the Home Builders Association of St. Joseph Valley in both 2019 and 2020, and received their prestigious President’s Award in 2020.

“Associate of the Year awards are especially meaningful to me,” she adds, “because it’s voted on by all the Builder and Associate Members.”

But Karen isn’t just winning awards; she’s also helping lead the future of the industry. She currently serves on the South Bend Association of REALTORS® Board of Directors and is President-Elect of the MLS Board of Directors.

“There’s so much enthusiasm with our new CEO Meghann Redding at the helm,” she shares. “So many great programs and opportunities to collaborate are in the works.” Before that, Karen also served on the board for the HBA of St. Joseph Valley, including chairing their Builder Showcase.

Beyond Her Workday

Karen was born and raised in Grand Rapids, where her dad, a classic DIY’er, passed down the basics of home maintenance to his eager daughter.

“Summers often found me next to him installing a lawn irrigation system or building a shed,” she recalls with a smile.

She and Matt have now been married 36 years and are proud parents of their adult son, Kevin, his wife, Kendall, and their two young daughters, Kinsley and Kaylee.

“Being a grandparent is such a joy and I cherish the time I get to spend with them,” Karen beams.

“Spoiling my grandchildren is my favorite thing to do!”

When she’s not on a job site, Karen and Matt love getting away to Lake Michigan or their annual Florida retreat. “Toes in the sand—that’s our idea of a vacation,”

she elaborates. They also work together on personal renovation projects, investing in properties they lovingly “Schneiderize.” Karen also enjoys her annual getaways with a close-knit group of girlfriends she’s known since childhood.

De Facto Mentor

Karen has always been a student of the game, and now she’s paying her hard-won knowledge forward. “I have agents from other brokerages who frequently turn to me for ideas as a result of my experience with new construction,” she smiles. “I’ve had so many great mentors over the years, so if I can help someone take the short way to a solution instead of bumbling along, I will certainly do my best.”

She’s also not slowing down anytime soon. Though the thought of building a retirement home near Lake Michigan lingers at the top of her bucket list, Karen’s focus is still squarely on the clients she serves and the homes she helps bring to life.

“I absolutely love what I do,” she emphasizes. “I was meant to sell new construction and am honored to represent such a quality custom builder.”

And as for that “luck” people keep talking about? “The harder I work, the luckier I get,” Karen quips. “That’s always in the back of my mind when I’m standing on a construction site, it’s 10 below zero, and my teeth are chattering as I’m talking to a potential buyer.”

“

I absolutely love what I do. I was meant to sell new construction and am honored to represent such a quality custom builder.”



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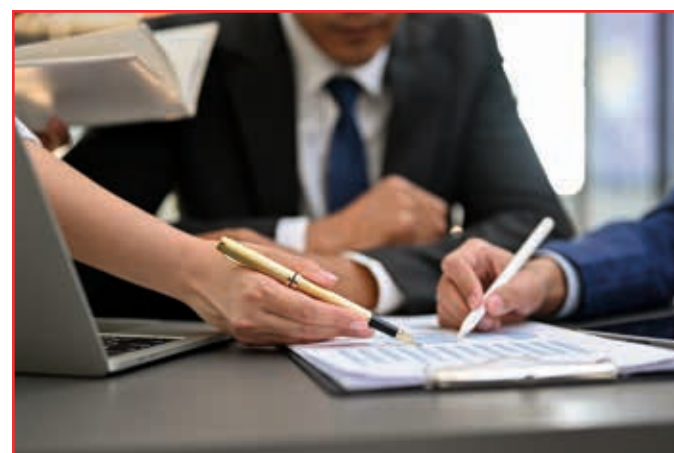
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ROOTED IN REAL ESTATE:

Heather Merrill's Journey from Childhood Inspiration to Industry Recognition

PHOTOS BY MEGAN WILLIAMSON PHOTOGRAPHY

For Heather Merrill, real estate isn't just a profession—it's a legacy. Long before she ever held a license or signed her first listing agreement, Heather was immersed in the world of property development, home showings, and neighborhood creation.

"My journey into real estate began long before I ever considered it a career," Heather says. "It was simply a part of my childhood."

Growing up, she watched her family transform open plots of land into thriving subdivisions. Her father owned rental properties, and she absorbed the value of ownership and property management from an early age. But it was her grandmother—a devoted realtor—who made the biggest impression.

"She'd take me to her listing appointments and open houses," Heather recalls. "I was her unofficial photographer, snapping pictures of homes for her marketing. I loved the energy of it all."

Those early experiences planted the seeds of a passion that would eventually become a full-blown career.

From Newcomer to Name-to-Know

Heather officially launched her real estate career in 2021, but like many new agents, she quickly realized that breaking into the business came with its share of challenges.

"One of the biggest hurdles was earning credibility without years of experience," she explains. "It was intimidating competing against seasoned agents, and there were definitely moments of self-doubt—especially when deals didn't go through or leads went cold."



"When it comes to closing deals, I always stay prepared with creative solutions," she adds. "Being proactive, organized, and responsive helps me move negotiations forward and make sure my clients feel confident every step of the way."

Rising Through Recognition

In just a few short years, Heather's impact hasn't gone unnoticed. Since launching her career, she has consistently ranked as a top-producing agent.

- 2022: Multi-Million Dollar Club
- 2023: International Sterling Society
- 2024: Recognized by Best of BusinessRate as a top agent in Goshen
- 2025: Chairman's Club

But Heather didn't let setbacks define her. Instead, she doubled down on what she could control: education, mentorship, and exceptional client care.

"I focused on growing my knowledge, finding mentors, and going above and beyond for every client—whether it was a \$100K deal or a \$1 million one," she says. "Consistency, professionalism, and hard work—that's what bridges the gap."

Building a Business on Relationships

For Heather, real estate success isn't just about market savvy or negotiation skills—it's about people.

"One of the most effective strategies I've found is building genuine relationships," she says. "People want to work with someone they trust, someone who listens and communicates clearly."

She leans into social media, community involvement, and a strong referral network to stay top of mind—and to keep growing.

These accolades reflect not just performance, but a reputation for excellence in service, professionalism, and results.

"I'm proud of every deal I've closed," Heather says. "Each one has its own story and its own win."

The Power of Connection

Networking and mentorship have been critical parts of Heather's journey.

"Real estate is about relationships just as much as it is about property," she says. "I've worked hard to build a strong network of professionals—lenders, inspectors, contractors, fellow agents—who help me serve my clients better."

Heather credits community involvement and a consistent social media presence for opening new doors and keeping her business thriving. "These connections have turned into referrals, partnerships, and lifelong friendships," she says. "I wouldn't be where I am without them."

“Real estate is about relationships just as much as it is about property. **I’VE WORKED HARD TO BUILD A STRONG NETWORK OF PROFESSIONALS**—lenders, inspectors, contractors, fellow agents—who help me serve my clients better.”

Staying Driven and Growing Forward

In such a high-pressure, ever-evolving industry, staying motivated is no easy task. But Heather thrives on forward momentum.

“I’m driven by clear goals and the joy of watching progress unfold,” she says. “I surround myself with positive, like-minded professionals who keep me inspired.”

For Heather, ongoing learning is a non-negotiable. Whether she’s exploring new marketing tools or sharpening her negotiation skills, she’s committed to constant growth.

“And when things get tough,” she says, “I remind myself why I started. There truly is no better feeling than helping people through such a meaningful life transition.”

Intentional Living in a Busy Life

Balancing the demands of real estate with personal life isn’t easy, but Heather has found her rhythm.

“Real estate doesn’t come with regular hours,” she says. “You have to be available on weekends, answer calls after hours—it can be all-consuming if you let it.”

That’s why Heather has learned to draw clear lines between work and personal time. “I create structure, carve out time for family, and treat self-care like an appointment,” she explains. “When I’m with my clients, I give 100%. And when I’m off the clock, I do the same for my family.”

Heather Merrill’s journey proves that real estate isn’t just about selling homes—it’s about building relationships, staying resilient, and showing up with heart. From her earliest days tagging along on listing appointments to earning top-tier awards, she’s built a business grounded in passion, service, and grit.

As she continues to grow her impact in the Michiana market, one thing is clear: Heather Merrill is just getting started.

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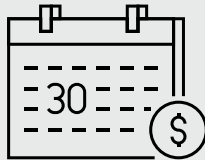
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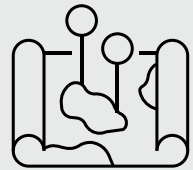
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