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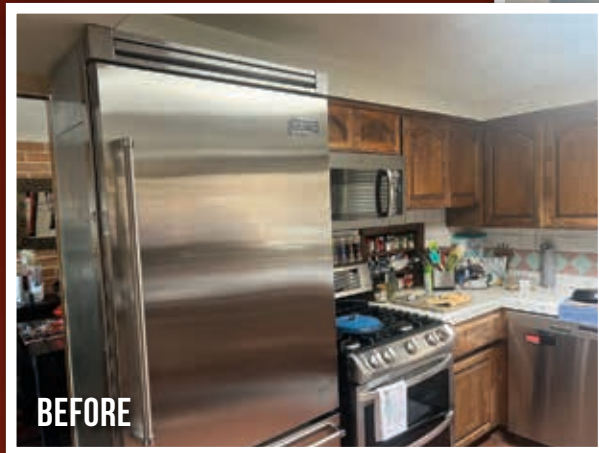
Tom
Krieger

+

Top Standings
Partner Spotlight:
Copper Ridge Roofing

PHOTOGRAPHY
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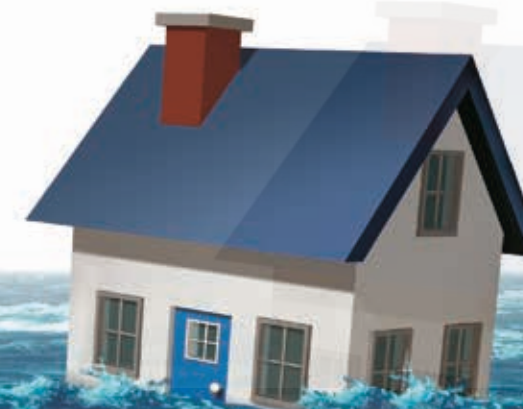


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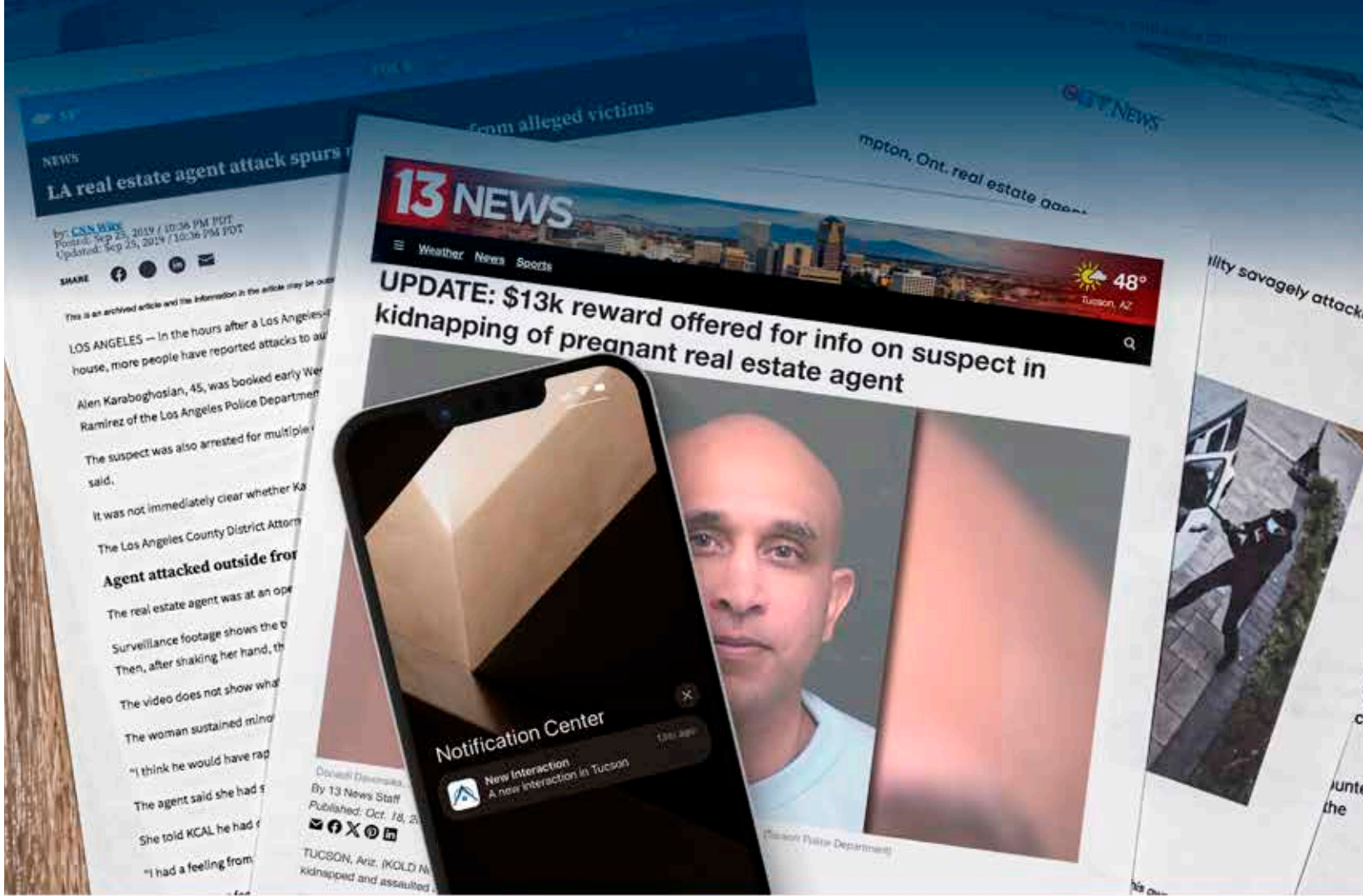


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Note: When community events take place, photographers may be present to take photos for that event, and they may be used in this publication.

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COPPER RIDGE *Roofing*

➤ **RAISING THE ROOF
ON TRANSPARENCY**

"I'd rather inform and educate a customer than 'sell' them on our services," began Mike Corella, owner of Copper Ridge Roofing in Tucson, Arizona. "That's what it's all about—building solid relationships. The most rewarding part of what we do is solving pesky problems people didn't think had a solution, and it feels good to know we can take a frustrating situation and make it right."

PHOTOGRAPHY BY KRISTI HARRIS • WRITTEN BY JESS WELLAR

That "no-pressure, straight answers" approach has helped Mike grow Copper Ridge Roofing into one of greater Tucson's most respected roofing companies: "We're a full-service roofing company," Mike explains. "We handle everything from new construction roofs to re-roofs, repairs, coatings, and ongoing maintenance."

The business is only in its sixth year, but thanks to nearly two decades of roofing experience, Mike has already built a rock-solid reputation across Southern Arizona. He and his crew don't do gimmicks. They do quality work that they back up with solid warranties.

Built On Trust

Mike launched Copper Ridge Roofing in 2019, but his experience in the trades started long before that. "I went into the roofing industry when I was 19 years old," he recalls. "I always had a knack for working with my hands. I'd help my dad work on our family vehicles, do repairs around the house like patch walls, carpentry stuff and a few times roof patches. I knew I didn't want to keep going to school. I loved working with my hands, so I knew working in the trades would be the best fit for me."

That decision led to nearly 20 years of hands-on experience in the field. Today, Mike leads an expert crew of roofers, examining roofs himself alongside his trained inspector, who he personally mentored. "We give 100% complete honest roof opinions and inspections about the current condition and life expectancy of a roof," he emphasizes. "That's our promise."

Copper Ridge Roofing is truly a family affair; Mike's wife, Lisa—his "better half"—manages the office, handling emails, scheduling, invoicing, and all the daily logistics. "I'm so grateful to have her by my side on this ride called life," Mike acknowledges. His sister also helps keep the operation running smoothly, and the roofing crews

themselves have become an extension of the Corella family.

Radically, Reliably Honest

When REALTORS® need a reliable roofer for an honest inspection and they don't have time to wait around, they know to call Mike. "I try to reply to real estate agents within the hour," he affirms. "Time is of the essence in this business, and I totally understand that. I'm fast because they need answers fast."

Whether it's a quick patch job or a full re-roof, every job Copper Ridge Roofing takes on comes with a warranty: two years for repairs and coatings, five years for full roofs. And if something goes wrong, Mike doesn't leave his clients hanging.

"If there are any issues, we squeeze them into the schedule right away," he points out. "That's the kind of service I'd want for myself, so that's what we give our customers." It's no wonder Copper Ridge has a Five-Star rating on Google and a long list of happy clients.

"I'm always amazed at how surprised people are about how their roof system works," Mike adds. "They're even more surprised—and appreciative—when we're finally able to solve problems they've been dealing with for a long time."

Looking Ahead

Given Mike's trademark honesty, he's not afraid to call out the elephant in the room. "Roofing has really become a lost art," he reflects. "The older generation of roofers are retiring, and the younger generation doesn't always have the proper training or work ethic. The materials and tools are better now, sure; but the hands-on skills aren't being passed down like they used to be."

He notes that's what makes companies like Copper Ridge all the more rare and all the more valuable. Business remains steady despite seasonal waves but Mike is keeping his growth intentional. "The

Mike with his wife, Lisa, and son Nicholas.

➤ **“TIME IS OF THE ESSENCE IN THE REAL ESTATE BUSINESS, AND I UNDERSTAND THAT. I’M FAST BECAUSE THEY NEED ANSWERS FAST.”**



CONTACT US!

To learn more about Copper Ridge Roofing or to schedule a roof inspection, visit www.copperridgeroofingaz.com or call/text Mike directly at 520-337-7555 or the office at 520-337-7500.

plan is to grow a little more each year while keeping it manageable,” Mike says. “Our business is steady, but like anything else in Arizona, it runs in waves depending on the season.”

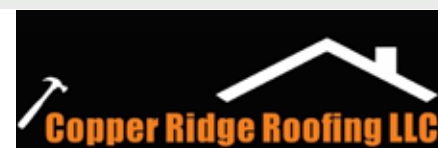
Despite being busy, they still make time to give back as well. The company has donated to the local Rincon Little League, supported fundraising efforts for Tucson Medical Center’s Children’s Miracle Network, and frequently participates in local charity golf tournaments. “I love to golf, even if I’m not very good at it,” Mike laughs.

For The Love Of Nature

When he’s not managing roofing projects, Mike’s all about quality time in the pines with his wife Lisa and their three-year-old son Nicholas. They also have a sweet rescue dog named Copper—an aptly-named husky-shepherd mix: “He’s this stocky, lovable ball of fun who gets confused for a Corgi all the time,” Mike says with a grin.

From April through October, the family camps together at least once a month, something Mike truly looks forward to. “We go up to the pines where it’s quiet and peaceful,” he shares. “I do all the cooking outside on the grill, with good music playing and Nicholas running around. That’s my happy place.”

They also ride trails on their side-by-side, fish when water’s nearby, and spend lots of time with siblings and extended family. “We’re very family-oriented,” Mike concludes proudly. “We do Sunday brunch at my mom’s house every week. She loves watching all her grandkids play together.”



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RP 2024 BY THE NUMBERS

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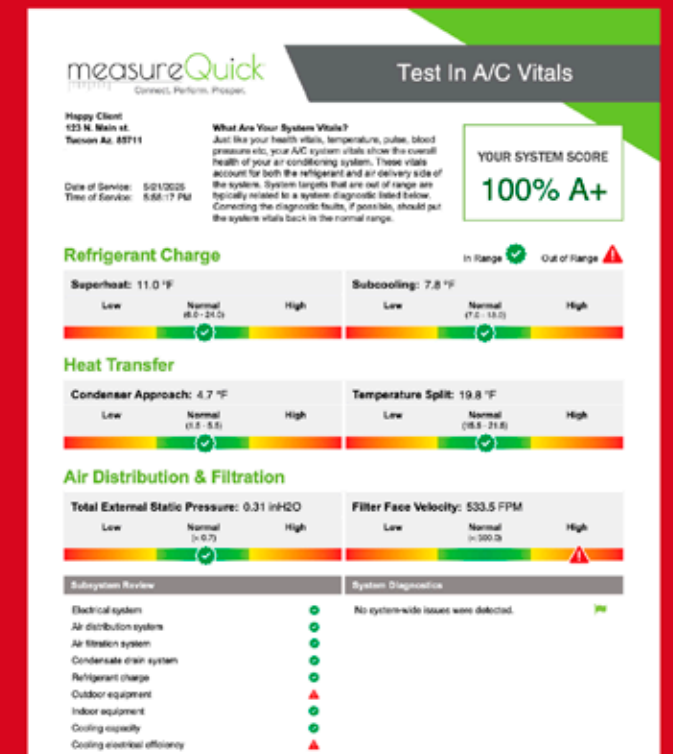
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Elena

No Roadblocks, Just Opportunities

Ha



PHOTOGRAPHY BY JACQUELYNN BUCK • WRITTEN BY JESS WELLAR

“I was born in Vietnam and grew up in a village with no running water or portable toilets. Those early experiences taught me resilience, adaptability, and the value of hard work,” Elena Ha explains.

“When my family immigrated to Nebraska, my parents, who didn’t speak English, worked in meatpacking factories to give us a better future. As a first-generation college student, I carried their sacrifices with me, determined to create my own path.”

Elena’s story may have started halfway across the world, but it has culminated in a thriving real estate career in Tucson. She certainly didn’t take the fast track to success though, after becoming licensed in 2019, then juggling giving birth twice amidst the chaos of COVID.

“I sold three houses my first three years in the business,” she says with a chuckle. “And one of them was my own!”

But when Elena refocused her efforts with her signature tenacity in 2023, everything clicked into place. Last year alone, she closed 24 transactions totaling \$10 million in volume while snagging Realty Executive’s coveted Diamond Award.

Audits To Appointments

Elena started her career as an auditor at Union Pacific Railroad Headquarters in Omaha, Nebraska. She only worked in the position for one year and admits she “hated it” but is grateful for the unique skills she picked up while looking for red flags.

“Auditing a group of C-suite executives at just 21 years old was intimidating,” she recalls, “but I quickly learned the importance of confidence, preparedness,

and reading between the lines.” That analytical eye and natural skepticism certainly come in handy today. “I love to joke with my lenders that I pre-qualify their clients before they even have the chance to!” she laughs.

Elena later moved into corporate sales for a financial software company and eventually sold luxury cars before shifting into real estate in 2019 after her family moved to Arizona. Her first brokerage pushed having open houses, which didn’t exactly play to her strengths.

“Frankly, I started cold calling because I wasn’t very good at open houses,” she admits. “Literally every single one of my clients came from researching and cold calling leads because I didn’t know a soul once we moved to Tucson and no one was getting together due to COVID.”

She credits Jeff Hannan for his early guidance and encouragement when she was ready to throw in the towel. “Jeff took me under his wing at eXp and I asked him a bunch of questions. He truly helped propel my career,” she acknowledges gratefully.

The Catalyst

Elena’s drive to become a real estate agent came from a frustrating personal experience. When buying her first home in Nebraska, she was advised by her agent to submit a full-price offer on a home that had been sitting on the market for over a year, with little explanation: “I felt lost, overwhelmed, and uninformed throughout the process,” she shares.



That moment stuck with her and became the motivation for how she runs her business today by prioritizing transparency, proactive guidance, and her clients’ best interests above all else. Her mantra is simple: “What I know is what you will know,” she affirms.

Being underestimated has been a recurring theme in Elena’s life, and so is proving people wrong. At 16, she earned a full scholarship to study in Spain for a year. When her first host family declined to take her in because of her ethnicity, she refused to go home. She found a new family, stayed, and thrived...and there’s no doubt that the same fire still fuels her determination today.

“That challenge reinforced my tenacity,” she asserts. “Learning from that experience, I can adapt, push through adversity, and thrive in unfamiliar situations.”

Faith, Family, And Good Food

The most influential person in Elena’s life is her mother, hands

down. “She embodies the classic ‘Tiger Mom’ mentality,” Elena laughs. “She wanted me to be a doctor, and I only earned a master’s degree in business.”

And yet, her mother’s high expectations, work ethic, and financial independence continue to shape Elena’s outlook every day. “My mother may not have chosen this path for me,” Elena says, “but she’s the reason I walk it with purpose.”

Now a mom herself, Elena’s biggest motivators are her two daughters, Charlotte and Valerie. “I want them to grow up knowing they can be successful, independent, and limitless,” she smiles. “Being a wife and mother is beautiful, but I want them to see that women can be so much more—we can lead, build, and create our own success.”

Married to her husband, Tu Ha, she enjoys spending time with her young family and has plenty of suggestions on local hotspots. Elena is extremely passionate about food (ask her where to eat in Tucson and she’ll immediately point you to Forbes Meat Company), relaxing at the beach (though she can’t swim), and traveling (Japan is next on her bucket list).

She notes her faith has kept her grounded as well. “I’ve found my way back to church,” she shares. “Having faith has given me a sense of peace and purpose.”

On The Horizon

Elena never forgets where she came from. She volunteers and donates to schools, her church, and local causes. A deeply humbling moment came when she volunteered at a disabled orphanage in Vietnam, where she helped roll incense for just 10 cents a bundle to raise money. “No personal challenge I face can

“I want my girls to grow up knowing they can be successful, independent, & limitless. Being a wife and mother is beautiful, but I want them to see that women can be so much more—we can lead, build, & create our own Success.”



Elena with her husband Tu, and their daughters Charlotte, & Valerie

compare to what those kids have endured,” she notes.

She also pays it forward professionally, helping other agents find their footing while being mentored herself to learn the ropes of commercial real estate.

Reflecting on her career thus far, Elena notes receiving her Diamond Award last year was especially meaningful because she was ready to throw in the towel just the year before. “I truly saw 2023 as my last shot in real estate—I never imagined

just two years later I’d be at this level,” she concludes. “But I don’t see obstacles as roadblocks. I see them as opportunities to grow, adapt, and push forward.”

FUN FACT: Elena can speak fluent Vietnamese, Spanish, and English. Being trilingual has given her the opportunity to connect with people from different cultures, navigate diverse environments, and understand perspectives beyond her own: “Language isn’t just about words; it’s about connection, and that’s something I truly value,” she shares.

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Todd Helmick



Todd with his beautiful wife Sonia and their two sons, Luke and Max

From Disneyland to Duplexes:

BUILDING A LIFE OF PURPOSE,
PASSIVE INCOME, & PROBLEM-SOLVING

PHOTOGRAPHY BY CASEY JAMES • WRITTEN BY ELIZABETH MCCABE

Before Todd Helmick was a real estate problem-solver, landlord-extraordinaire, and self-proclaimed FIRE (Financially Independent, Retire Early) movement scholar... he was naming streets, working at Disneyland, and running ads for luxury cars.

Todd's career path reads like something out of a "choose your own adventure" novel. A summer working at the "Happiest Place on Earth"? Check. Renovating a Rolling Stone editor's New York apartment? Yep. Writing radio ads and naming streets for new home communities in Tucson and Sahuarita? Why not?

From Ads to Answering the Call

Todd thought advertising was it. His senior internship at an ad agency had him dreaming up street names and crafting clever copy for Meritage Homes and AF Sterling. It was creative, fun, and had him knee-deep in the psychology of how people choose where to live. But after graduating from the University of Arizona, a different opportunity came knocking—a luxury new car dealership needed a marketing whiz.

Todd didn't just write ads—he ran an entire machine. "We were spending \$100,000 a month on ads," Todd recalls. "But where did the real magic happen? One-on-one conversations. Understanding the psychology of how people make big decisions."

In over 12 years there, his role evolved from a director position with responsibilities overseeing the Internet to CRM and sales conversion operations for over 2000 leads per month. He also

oversaw a sales staff of 60 people over 8 vehicle brands.

"I got good at learning how to anticipate what questions and concerns that car shoppers would have before they even knew they had them," Todd says. "I found I had a knack for designing processes and tools that got shoppers to the goal line with the least amount of stress possible." With amazingly forward-thinking dealership owners who supported him, Todd implemented many of his ideas to help simplify the car shopping process and make it a more enjoyable and transparent journey for the consumer. Little did he know that this would lay the perfect foundation for real estate.

A Side Hustle Turned Real Estate Empire

While coordinating marketing vendors, planning advertising campaigns, and coaching the staff to optimize conversions, Todd had a hobby: buying and renovating duplexes. In 2011, he bought his first property for \$130,000 and pocketed a humble \$500/month in cash flow. It wasn't flashy, but it was a spark.

That one duplex eventually turned into 22 units, a DIY landlording system that runs on just 5–10 hours of his time each month, and a YouTube channel documenting the hilarity and occasional headaches of being a landlord (check out his kitten rescue video for a laugh).

The Problem-Solver for Life's Messiest Moments

In 2018, Todd traded in luxury cars for his real love: family and real estate.



He left his director role to spend more time with his boys, Luke and Max, and casually take on referrals. What came next was a tidal wave of business.

Todd quickly became “that guy” who could untangle the most complicated real estate messes, especially for the elderly. Hoarding situations, messy reverse mortgages, elder abuse, arson, squatters...while other agents ran, Todd rolled up his sleeves.

“These cases are heartbreaking,” Todd admits. “But they’re 10x more gratifying when you see the difference you make for people who are often neglected.”


The FIRE Within
Todd isn’t chasing “#1 Agent” titles—he’s chasing balance. Todd believes in building wealth intentionally, saving aggressively, and knowing when to slow down and savor life.

His real estate business? 100% referral and repeat clients. He spends \$0 on marketing, which is ironic for a guy who used to spend six figures on ads every month. His focus? High-quality service for a select few.

When he’s not closing deals or managing rentals, you’ll find him mentoring newer agents, Photoshopping for fun, or strolling the aisles of Home Depot (his happy place).

Legacy Goals
Todd’s proudest accomplishments aren’t measured in sales volume. They’re measured in moments: marrying his college sweetheart, Sonia; mentoring his sons; teaching clients how to improve their lives through real estate.

“I want to be remembered for my willingness to help people,” Todd says. “If I can pass that on to my boys...that will be my greatest accomplishment.”

Photos showing some of the wild experiences, such as hoarding, that I commonly deal with.





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TOM KRIEGER

MIRACLES, MINDSET & MILLION-DOLLAR MOVES

WRITTEN BY
ELIZABETH
MCCABE
PHOTOGRAPHY
BY CASEY
JAMES

“You can find anything on the internet... except wisdom.”

For Tom Krieger, faith isn’t a Sunday ritual—it’s the rhythm of his life. It shapes how he moves, how he leads, and how he overcomes. With every step forward, Tom has seen the impossible become reality. He’s faced moments that left doctors speechless and skeptics stunned—miracles so powerful they could only be the work of something greater.

In 2009, while boarding a flight to Jerusalem with his wife Dianna, Tom received heartbreaking news, his sister had been diagnosed with breast cancer. As the plane soared across the Atlantic, Tom bowed his head in prayer, scribbling heartfelt messages on slips of paper. Once in Jerusalem, he pressed those prayers into the ancient stones of the Western Wall. Days later, his sister’s doctor delivered

shocking news: the tumor had disappeared.

“The doctor did another scan. There wasn’t a mass anymore. He didn’t know what happened,” says Tom. “It was a miracle.”

That wasn’t the only time divine intervention touched his family. When his daughter was diagnosed with a rare blood disease that destroyed her heart valves, doctors warned the family to prepare for the worst. Night after night, Tom found himself on his knees, begging God to spare his daughter’s life. Miraculously, she survived after receiving a life-saving surgery. “There is no greater physician than God,” he shares.

Tom, who spends a lot of time in prayer asking for guidance and help, knows that prayer is powerful. He knows that gratitude, faith, and helping others are the

fabric of his being. And when it came time to build his real estate business, he brought that same heart and purpose with him.

Real Estate with Heart

Tom Krieger didn’t just stumble into real estate; he built his career on the idea of making a difference. Back in 1977, he and his brother launched a real estate investment corporation with a bold mission: buy homes, rent them to apprentices, and upon graduating, sell them the homes at fair appraised value, giving them a true shot at ownership.

By the late ‘70s, Tom was already lighting up the industry, selling 36 homes in his very first year, a “shining star” from the start. Even when interest rates were a staggering 14–16%, Tom found ways to help people, especially single moms, achieve the dream of homeownership. He even





**GRATITUDE, FAITH, AND HELPING OTHERS ARE THE
FABRIC OF MY BEING. AND WHEN IT CAME TIME
TO BUILD MY REAL ESTATE BUSINESS, I BROUGHT
THAT SAME HEART AND PURPOSE WITH ME.”**

used his own commissions to cover their down payments.

“There’s making money in real estate,” he says, “but there’s also the satisfaction that money can’t buy—helping someone into their first home and seeing them cry tears of joy at the closing table. That’s priceless.”

Secrets to Success

Tom’s rise in real estate can be traced to key principles: persistence, coachability, and care.

Persistence, because real estate is about far more than transactions. It’s about guiding people through one of the biggest decisions of their lives. Coachability, because Tom believes there’s always something new to learn. “I took constructive criticism seriously,” he says. “It made me better.” And care, because Tom never wanted to be the agent who sugarcoated the truth. “When your home is your biggest investment, you don’t need someone telling you what you want to hear,” he emphasizes. “You need someone honest enough to tell you what you need to hear.”

His commitment to sharpening his skills is unmatched—from studying Neuro-Linguistic

Programming (NLP) to mastering negotiation tactics from experts like Chris Voss (Never Split the Difference). Tom constantly hones his craft, practicing objection handling, conversational patterns, and the art of “asking the right questions” to truly understand clients’ motivations.

“Work harder on yourself than you do on your business,” Tom advises. “It’s not about you. It’s about them.”

The TJK Team: A Culture of Giving

Tom isn’t doing it alone. His powerhouse team at Keller Williams Southern Arizona—Jill Paddock, Alicia Sanchez, Heather Oliboni, Nicole Priebe, and Joe Brown—shares the same servant-hearted mindset.

Together, they pour energy into community events year-round: massive Easter egg hunts with thousands of eggs, Grinch-themed winter wonderlands, and celebrations that welcome hundreds of local families. Many of whom wouldn’t otherwise have access to such fun. “It’s important to give back to the community, especially to those who can’t afford to do a lot of things,” Tom says.

At their last Easter event, Tom’s granddaughter Lily, a straight-A student and young entrepreneur, baked hundreds of cookies and lemon bars to give away for free. “You can’t hire Grandpa,” Tom jokes, “but you can count on family.”

Family means everything to Tom. With 13 grandchildren and counting, he cherishes the time spent guiding, loving, and supporting them. “My grandchildren know,” he smiles, “if they have a question about life or finances, they can call Grandpa anytime.”

Legacy Built on Love, Faith, and Service

Real estate has been Tom’s vehicle for a bigger purpose—a life of deeper relationships, global travel, giving back, and witnessing miracles along the way. “Had I stayed in the apprenticeship program, I wouldn’t have lived the full life that I have,” he reflects.

When asked what advice he’d give others, Tom doesn’t hesitate: “Have faith. Perfect your craft. Help people first, and the rest will follow.”

And that’s exactly what Tom Krieger and the TJK Team continue to do, every single day.

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TOP 150 STANDINGS • BY VOLUME

Teams And Individuals Closed Date From Jan. 1- April 30, 2025

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Rank	Name	Sides	Volume	Average
1	Lisa M Bayless (22524) of Long Realty (16717)	99	55,704,940	562,676
2	Michelle R Jessee (8424) of MTH Realty LLC (5383)	126	50,035,488	397,107
3	Michael D Rhodes (19668) of Realty Executives Arizona Territory (498307)	111.5	35,275,813	316,375
4	Peter R Oosterhuis (32811) of Dove Mountain Realty, LLC (5156)	12	28,500,384	2,375,032
5	Kaukaha S Watanabe (22275) of eXp Realty (495203)	93.5	28,241,372	302,047
6	Marsee Wilhems (16298) of eXp Realty (495201)	70	23,929,865	341,855
7	Lauren M Moore (35196) of Keller Williams Southern Arizona (478313)	41	21,973,590	535,941
8	Suzanne Corona (11830) of Long Realty (16717)	13.5	20,840,538	1,543,744
9	Joshua Waggoner (14045) of Long Realty (16706)	16.5	20,602,500	1,248,636
10	Laurie Lundeen (1420134) of Coldwell Banker Realty (70204)	51.5	20,092,400	390,144
11	Sandra M Northcutt (18950) of Long Realty (16727)	21.5	19,566,750	910,081
12	Susanne Grogan (17201) of Russ Lyon Sotheby's International Realty -472203	14.5	19,142,500	1,320,172
13	Angela Marie Kuzma (28301) of Keller Williams Southern Arizona (478310)	56.5	17,803,326	315,103
14	Peter Deluca (9105) of Long Realty (52896)	26	17,596,990	676,807
15	Patty Howard (5346) of Long Realty (52896)	12	17,157,000	1,429,750
16	Danny A Roth (6204) of OMNI Homes International (5791)	26	17,085,500	657,135
17	Denice Osbourne (10387) of Long Realty (52896)	23	16,610,870	722,212
18	Kyle Mokhtarian (17381) of Real Broker (5244603) and 1 prior office	49.5	15,320,400	309,503
19	Bryan Durkin (12762) of Russ Lyon Sotheby's International Realty (472203)	9	15,180,000	1,686,667
20	Denise Nicole Newton (7833) of Realty Executives Arizona Territory (4983)	23	14,562,480	633,151
21	Erick Quintero (37533) of Tierra Antigua Realty (286606)	37.5	12,785,421	340,945
22	Nestor M Davila (17982) of Tierra Antigua Realty (53134)	34.5	12,703,790	368,226
23	Christina Esala (27596) of Tierra Antigua Realty (286607)	41	12,466,953	304,072
24	Nara Brown (13112) of Long Realty (16717)	22.5	12,410,500	551,578
25	Maria R Anemone (5134) of Long Realty (16727)	8.5	12,382,500	1,456,765
26	Brittany Palma (32760) of Tierra Antigua Realty (286617) and 1 prior office	21	11,823,849	563,040
27	Paula Williams (10840) of Long Realty (16706)	13	11,775,700	905,823
28	Jameson Gray (14214) of Gray St. Onge (52154)	7.5	11,395,000	1,519,333
29	McKenna St. Onge (31758) of Gray St. Onge (52154)	7.5	11,395,000	1,519,333
30	Russ Fortuno (35524) of Tierra Antigua Realty (286610)	21	11,285,500	537,405
31	Eliza Landon Dray (37458) of Long Realty (52896) and 1 prior office	18.5	11,194,705	605,119
32	Brooke K Dray (35703) of Realty Executives Arizona Territory (498310)	4.5	10,709,057	2,379,790
33	Tim R Hagyard (32545) of Long Realty (52896)	13.5	10,394,300	769,948

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Rank	Name	Sides	Volume	Average
34	Eddie D Watters (31442) of Realty Executives Arizona Territory (4983)	26.5	10,373,514	391,453
35	Anthony D Schaefer (31073) of Long Realty (52896)	17.5	10,113,533	577,916
36	Thalia Kyriakis (21322) of Russ Lyon Sotheby's International Realty -472203	5.5	10,086,500	1,833,909
37	Robin L Supalla (30882) of Tierra Antigua Realty (286607)	16	9,981,000	623,812
38	Brenda O'Brien (11918) of Long Realty (16717)	14.5	9,745,000	672,069
39	Jason K Foster (9230) of Tierra Antigua Realty (286607)	12	9,733,900	811,158
40	Jennifer R Bury (35650) of Jason Mitchell Group (51974)	26.5	9,583,405	361,638
41	Barbara C Bardach (17751) of Long Realty (16717)	7	9,475,000	1,353,571
42	Jacqueline Scott (63126) of Long Realty (16727)	13	9,471,500	728,577
43	Sofia Gil (1420209) of Realty Executives Arizona Territory (498303)	28	9,423,890	336,568
44	Paula J MacRae (11157) of OMNI Homes International (5791)	12.5	9,387,245	750,980
45	Jim Storey (27624) of Long Realty (16706)	10	9,258,000	925,800
46	Helen W F Graham (55628) of Long Realty (16728)	13	9,257,000	712,077
47	Sherri Vis (54719) of Redfin (477801)	16.5	9,221,343	558,869
48	Jon Mandel (33200) of Long Realty (16706)	10	8,944,000	894,400
49	Jeffrey M Ell (19955) of eXp Realty (495211)	17.5	8,912,300	509,274
50	Adam Christopher Kraft (39897) of Keller Williams Southern Arizona -478313	27.5	8,774,389	319,069
51	Chase A Delperdang (32680) of Keller Williams Southern Arizona (478313)	25	8,515,640	340,626
52	Angela Tennison (15175) of Long Realty (16719)	9	8,278,000	919,778
53	Leslie Heros (17827) of Long Realty (16706)	14	8,146,500	581,893
54	Gary P Brasher (80408123) of Russ Lyon Sotheby's International (472205)	22.5	7,991,500	355,178
55	Heather L Shallenberger (10179) of Long Realty (16717)	17.5	7,917,800	452,446
56	Daniel C Sotelo (35661) of Long Realty (16706)	10.5	7,890,675	751,493
57	Ann Marie Camillucci (58603) of Realty One Group Integrity (51535)	13	7,888,950	606,842
58	Tony Ray Baker (5103) of RE/MAX Professionals (538102)	16.5	7,843,500	475,364
59	Calvin Case (13173) of OMNI Homes International (5791)	20.5	7,834,707	382,181
60	Marta Harvey (11916) of Russ Lyon Sotheby's International Realty (472203)	14	7,810,000	557,857
61	Tim S Harris (2378) of Long Realty (52896)	12	7,801,500	650,125
62	Tom Ebenhack (26304) of Long Realty (16706)	20	7,771,500	388,575
63	Randy Scott Maier (55918) of OMNI Homes International (5791)	15	7,722,990	514,866
64	Alfred R LaPeter (32582) of Coldwell Banker Realty (70207)	8	7,714,007	964,251
65	Kate Herk (16552) of Russ Lyon Sotheby's International Realty (472203)	8	7,623,345	952,918
66	Russell P Long (1193) of Long Realty (52896)	10	7,493,250	749,325



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Patricia Martin
Tierra Antigua REALTY



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I highly recommend Judas I. Ramos and Altitude Home Loans to anyone looking for a reliable, professional, and genuinely client-focused lending partner. He's a true asset to my business, and I look forward to many more successful collaborations!

Marcia Rivas
Tierra Antigua REALTY





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Rank	Name	Sides	Volume	Average
67	Sue Brooks (25916) of Long Realty (16706)	13	7,492,000	576,308
68	Pam Ruggeroli (13471) of Long Realty (16719)	9.5	7,478,000	787,158
69	Amanda Clark (39708) of Keller Williams Southern Arizona (478313)	16	7,343,344	458,959
70	Steven Szymczak (60480) of Redfin (477801)	15	7,225,000	481,667
71	Jose Campillo (32992) of Tierra Antigua Realty (2866)	24	7,219,050	300,794
72	Michele O'Brien (14021) of Long Realty (16717)	8	7,123,046	890,381
73	Mirna I Valdez (145067159) of Tierra Antigua Realty (286610)	16	7,094,000	443,375
74	Tori Marshall (35657) of Coldwell Banker Realty (70207)	10	7,038,500	703,850
75	Julie Ruth Valenzuela (54713) of Realty Executives Arizona Territory -498306	19	6,966,380	366,652
76	Don H Vallee (13267) of 1912 Realty (418302)	14	6,962,928	497,352
77	John E Billings (17459) of Long Realty (16717)	17	6,898,300	405,782
78	Stephanie M Urban (57953) of Long Realty (16724)	16.5	6,812,230	412,862
79	Ann Fraley (62295) of Long Realty (16728)	13	6,729,900	517,685
80	Lonnie Williams (61428) of Redfin (477801)	12.5	6,722,000	537,760
81	Julie M Nielson (56950) of Long Realty (52896)	10	6,641,250	664,125
82	Bridgett J.A. Baldwin (27963) of Berkshire Hathaway HomeServices Arizona Properties (356307)	11	6,637,850	603,441
83	Jenifer A. Jankowski (52926) of eXp Realty (52964)	10	6,590,000	659,000
84	Michelle Metcalf (1420854) of RE/MAX Signature (5271801)	15	6,441,900	429,460
85	Kimberly A Anderson (55821) of Tierra Antigua Realty (286610)	15	6,411,500	427,433
86	Steven McCay Williams (39333) of Realty Executives Arizona Territory -498310	2.5	6,387,500	2,555,000
87	Asia Deck (36192) of Tierra Antigua Realty (286601)	17	6,377,500	375,147
88	Johana Castillo (39296) of Realty Executives Arizona Territory (498313)	18	6,307,460	350,414
89	Douglas J Sedam (55438) of SBRanchRealty (51898)	12	6,283,425	523,619
90	Scott E Bowers (29372) of Bowers Residential Real Estate (5251)	5	6,140,250	1,228,050
91	Danae S. Jackson (26717) of Coldwell Banker Realty (70202)	13	6,131,490	471,653
92	Lori C Mares (19448) of Long Realty (16719)	13.5	6,054,500	448,481
93	Brandon Michael Lopez (63467) of Long Realty (16728)	6	6,048,900	1,008,150
94	Terri Kessler (15874) of Long Realty (16706)	8	6,029,000	753,625
95	Jen O'Brien (14140) of Russ Lyon Sotheby's International Realty (472203)	10.5	6,028,500	574,143
96	Laurie Hassey (11711) of Long Realty (16731)	11.5	5,978,550	519,874
97	Trina M Alberta Oesterle (1420383) of Coldwell Banker Realty (70204)	16	5,975,500	373,469
98	Kristina Scott (37825) of Realty One Group Integrity (51535)	16.5	5,973,000	362,000
99	Lisa Korpi (16056) of Long Realty (16727)	12	5,933,450	494,454
100	Kelly Button (21306) of Long Realty (52896)	9	5,875,000	652,778

TOP 9 WAYS TO QUALIFY FOR A MORTGAGE LOAN WITHOUT TAX RETURNS, W2 OR PAY STUBS

DSCR aka RENTQUAL:

- No Tax Returns Required
- Min Fico Score is 640
- Max Loan Amount \$5 million
- Investment Properties Only

FIX and FLIP LOANS:

- Loan term up to 12 months
- 90% Max LTV
- Up to 100% Rehab Cost Available

NO DTI Mortgage

- Income documentation not required
- Primary Residence and Secondary Homes
- Loan Amount up to 2 Million

1099 ONLY

- Primary, Secondary, and Investment
- Purchase or Refinance
- Max Loan Amount up to \$3 Million

PROFIT & LOSS

- Primary, Secondary, and Investment
- Purchase or Refinance
- Max Loan Amount \$3 million

VOE Only

- Max 80% LTV
- Min 600 FICO
- Borrower cannot be employed by a family member

BANK STATEMENT DEPOSITS

- Qualify with Bank Deposits only (12-24 months)
- No Tax returns required
- Must be self employed for 2 years or more

ASSET ONLY QUALIFYIER

- Qualify with enough liquid assets to cover the loan balance
- Borrower does not have to be currently employed
- Owner-occupied only

ASSET DEPLETION

- Convert your liquid assets into income
- Purchase, Refinance or Cash-Out Allowed
- Owner occupied, 2nd home, investment

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Branch Manager | Sr. Loan Officer
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TOP 150 STANDINGS • BY VOLUME

Teams And Individuals Closed Date From Jan. 1- April 30, 2025

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Rank	Name	Sides	Volume	Average
101	Linzee Ann Whelan (33300) of Tierra Antigua Realty (2866)	10	5,862,750	586,275
102	Tyler Lopez (29866) of Long Realty (16719)	14.5	5,820,849	401,438
103	Spirit Messingham (22794) of Tierra Antigua Realty (2866)	13.5	5,818,400	430,993
104	Javier Olono (38753) of Realty Executives Arizona Territory (498312)	17	5,780,986	340,058
105	Rebecca Ann Crane (32933) of Real Broker (52446)	15.5	5,773,390	372,477
106	Waco Starr (52972) of Long Realty (16724)	11	5,735,059	521,369
107	Juliann Esquer (38766) of Long Realty (16727)	6	5,731,000	955,167
108	Pam Treece (13186) of Long Realty (16717)	8	5,638,218	704,777
109	Anne Ranek (39879) of Tierra Antigua Realty (286606)	9	5,599,400	622,156
110	Darci Hazelbaker (39101) of Tierra Antigua Realty (286606)	9	5,599,400	622,156
111	Dianne Grobstein (29050) of Realty Executives Arizona Territory (4983)	5	5,594,740	1,118,948
112	Andy Anderson (148057914) of RE/MAX Signature (5271801)	13	5,586,300	429,715
113	Michelle M Ripley (11554) of Keller Williams Southern Arizona (478313)	10.5	5,553,900	528,943
114	Curt Stinson (4808) of Engel & Volkers Tucson (51620)	15	5,542,350	369,490
115	Cathleen E Itule (38529) of Jason Mitchell Group (51974)	15	5,541,590	369,439
116	Michael Braxton (53095) of Long Realty (16717)	10	5,476,998	547,700
117	Madeline E Friedman (1735) of Long Realty (16719)	9	5,464,000	607,111
118	Judy L Smedes (8843) of Russ Lyon Sotheby's International Realty (472203)	4.5	5,407,575	1,201,683
119	Debbie G Backus (6894) of Backus Realty and Development (2422)	8	5,360,900	670,112
120	Josh Berkley (29422) of Keller Williams Southern Arizo (478307)	8.5	5,357,500	630,294
121	Patricia Sable (27022) of Long Realty (16706)	5	5,341,500	1,068,300
122	Alyssa A Kokot (18637) of Coldwell Banker Realty (70202)	11	5,335,990	485,090
123	Barbara G Kittelson (38885) of Coldwell Banker Realty (70207)	11	5,295,356	481,396
124	Avery Skidmore (53643) of Coldwell Banker Realty (70207)	11	5,295,356	481,396
125	Matthew F James (20088) of Long Realty (16706)	10	5,281,000	528,100
126	David L Duarte (57860) of Tierra Antigua Realty (286606)	19	5,249,990	276,315
127	Kristen L Glasheen (58436) of Keller Williams Southern Arizona (478313)	8	5,207,780	650,972
128	Christopher L Craven (15778) of Realty Executives Arizona Territory -498306	15	5,202,390	346,826
129	Michael Shiner (26232) of CXT Realty (5755)	5	5,152,000	1,030,400
130	Julie Marti-McLain (148054285) of Sunset View Realty, LLC (402901)	13	5,111,688	393,207
131	Rudy Ruiz (35276) of Long Realty (16706)	7	5,076,000	725,143
132	Emily Speed Erickson (38621) of Coldwell Banker Realty (70207)	10	5,061,900	506,190
133	Shawn M Polston (20189) of Keller Williams Southern Arizona (478313)	13.5	5,030,400	372,622



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TOP 150 STANDINGS • BY VOLUME

Teams And Individuals Closed Date From Jan. 1- April 30, 2025

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Rank	Name	Sides	Volume	Average
134	Joelle C Kahn (21408) of Tierra Antigua Realty (286607)	11	5,027,500	457,045
135	Patrick N Mocaby (31324) of Indie Realty, LLC (52751)	9	5,019,000	557,667
136	Haley Ann Robling (61217) of Realty Executives Arizona Territory (498304)	15.5	4,965,500	320,355
137	LizBiz Nguyen (27962) of Realty Executives Arizona Territory (498306)	14	4,943,000	353,071
138	Antonio Reyes Moreno (33276) of RE/MAX Portfolio Homes (142000645)	11.5	4,939,191	429,495
139	Ann K Gavlick (27887) of Tierra Antigua Realty (286601)	10.5	4,910,900	467,705
140	Andres Quiroz (59241) of eXp Realty (52964)	16	4,864,200	304,012
141	Alicia Marie Pastore (53392) of Realty Executives Arizona Territory (498306)	12	4,841,450	403,454
142	Lynn Wilson (12930) of Long Realty (52896)	10.5	4,767,257	454,024
143	Thomas J Krieger (17680) of Keller Williams Southern Arizona (52933)	15	4,761,426	317,428
144	Jim Jacobs (7140) of Long Realty (16706)	6	4,738,000	789,667
145	Sherry D Kupresin (368500080) of Tierra Antigua Realty (286610)	12	4,720,900	393,408
146	Mikey Girard (13581) of Long Realty (52896)	5.5	4,713,500	857,000
147	Jenifer Miranda (142000816) of Tierra Antigua Realty (286610)	11.5	4,709,550	409,526
148	David Urbaniak (14957) of Keller Williams Southern Arizona (478313)	14	4,702,000	335,857
149	Dina M Hogg (17312) of eXp Realty (495204)	10	4,671,200	467,120
150	Heather L Arnaud (32186) of Realty Executives Arizona Territory (498306)	11.5	4,638,328	403,333

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