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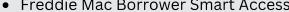


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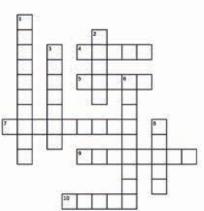
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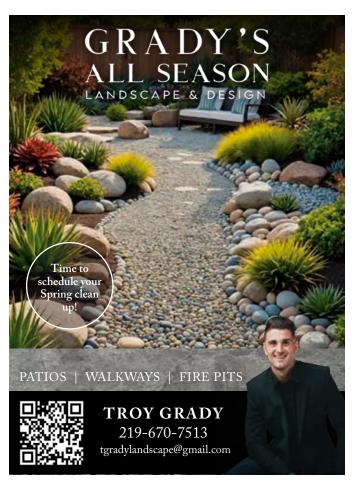
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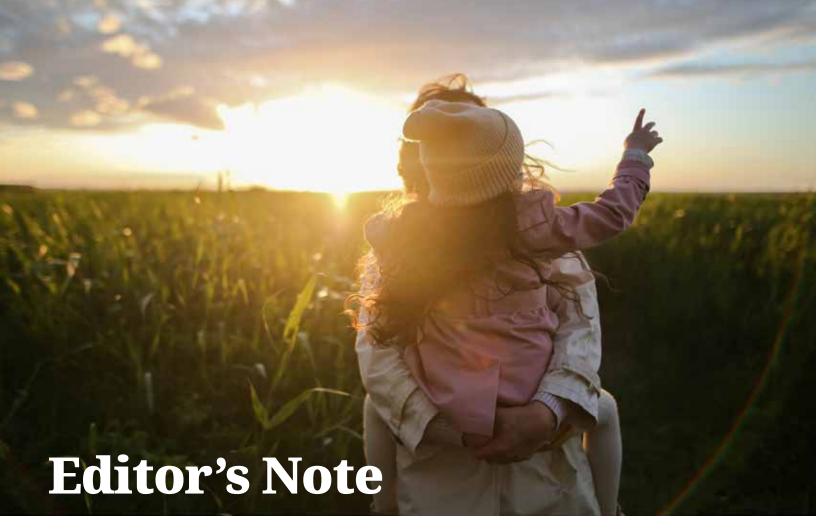
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other's Day was not just an ordinary day in my house growing up—it was a celebration. We made sure our mom felt loved and cherished, as she deserved. Now, as a mother of three, I appreciate Mother's Day in a new way. It's not just about one day of recognition; it's about the daily balancing act that so many women handle—juggling careers, families, and personal passions. Being surrounded by an incredible community of strong, driven women has made me even more grateful for the journey of motherhood. So when we started planning our spring issues, it just felt right to dedicate the May edition to moms in real estate.

This issue showcases remarkable women who are thriving in their careers while keeping their families at the heart of everything they do. Pam Joveski, featured in our cover story, is a powerhouse in both real estate and faith, co-leading Realest. com brokerage with her husband Sash. As a devoted mother, Pam understands firsthand the challenges and rewards of balancing career ambitions with family life, and she brings that same care and commitment to her clients and team.

Our Rising Star, Juanita Yasmin Nunez, brings the compassion and dedication she once had as a healthcare worker into her real estate career. Her journey is proof that resilience and a strong support system can lead to extraordinary success. Juanita has built a thriving business while ensuring her family remains at the heart of everything she does.

In our Partner Spotlight we feature Melinda Almaguer of Melinda Nicole Photography, a business born from a mother's

love for capturing life's fleeting moments. Melinda turned her passion for photography into a thriving career, helping families preserve memories while also navigating the challenges of running a business and raising a family. She is the talented photographer behind *Northwest Indiana Real Producers*, creating beautiful headshots and branding photos in addition to capturing family memories.

We'd also like to extend a warm welcome to our newest Preferred Partners: Blackburn Builders, Christine Clark of Purdue Federal Credit Union, That 1 Painter, and Travis Waters of Union Home Mortgage. We're thrilled to have these top-knotch professionals join our platform and look forward to the valuable contributions they'll bring to our publication and the real estate community.

Motherhood and real estate both require patience, perseverance, and an incredible amount of heart. To every mother in this industry making it happen daily—whether you're closing deals, wiping little noses, or both—Happy Mother's Day! The *Northwest Indiana Real Producers* team wishes you all a spring filled with success, joy, and balance.



Val Contreas Senior Editor Valerie.contreras@n2co.com







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Types of Legal Title to Real Estate

When it comes to real estate transactions, how a property is titled is significant. Understanding the different types of legal title can help ensure a smooth transaction and protect your interests. The guide below outlines common ways title can be held.

TENANCY IN COMMON

An undivided ownership in real property by two or more persons. The interest need not be equal, and, in the event of the death of one (or more) of the owners (co-tenants), no right of survivorship in the other owners exist and the interest of deceased co-tenants passes to his or her heirs.

JOINT TENANCY WITH FULL RIGHTS OF SURVIVORSHIP

An undivided interest in real estate property, taken by two or more joint

tenants. Upon the death of a joint tenant, the interest passes to the surviving joint tenant(s), rather than to the heirs of the deceased joint tenant.

TENANCY BY THE ENTIRETY (OR A MARRIED COUPLE)

A form of ownership exclusively reserved for a married couple. As tenants by the entirety, a married couple owns all interest in the real estate and this tenancy can be terminated by the death of one of the tenants, the dissolution of the marriage of the tenants or a conveyance of the interest in the property. Neither spouse, acting alone, can convey or encumber to a third person an interest in property held as tenants by the entirety. In the event of the death of one of the spouses, the survivor owns the property. In the event of dissolution of the marriage, the

former spouses hold the property as tenants in common (unless the judgment of divorce provided otherwise).

Tip: Depending how title is held could have an impact on whether a judgment or other lien will attach. For example, a judgment against a person who holds title as a tenant in common or as a joint tenant will attach to the real estate. A judgment against a spouse only and title is held as tenants by the entireties will not attach. A Federal Tax Lien against one spouse, though, will attach to the property even if title is held as tenants by the entireties.

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of Melinda Nicole Photography

elinda of Melinda Nicole Photography didn't just stumble into her profession; she carved a path with heart and intention. What started as a personal quest to capture the fleeting moments of motherhood has blossomed into a thriving business built on connection, compassion, and a deep understanding of her clients' experiences.

"My journey into photography started with motherhood," Melinda recalls, tracing her origins. "I purchased a camera to capture all the little moments I wanted to remember as our children grew." Her initial fascination stemmed from a desire to freeze life's authentic moments.

Her natural talent and eye for detail didn't go unnoticed. Soon, friends and family were requesting her services, and a cake smash session for a family member marked the beginning of her professional journey.

Before fully embracing photography, Melinda worked as an ultrasound technician, a background that surprisingly complemented her artistic pursuits. "As I began learning more about photography, I quickly noticed the similarities to the principles of radiography and sonography. Setting

the parameters for varying radiographs is similar to the manual settings of a camera. Radiology is also where I first learned about the inverse square law, which was very helpful when I was first learning studio lighting." This experience also honed her ability to connect with women, particularly mothers, a demographic that forms the core of her clientele.

"To me, capturing memories was about family and the connections we share," Melinda explains. This focus on family and connection allows her to deeply relate to her clients, offering support and understanding beyond the typical photographer-client relationship. "Sessions started becoming an opportunity for me to provide a safe space for my clients to share their heart. Sometimes I offered advice, other times I just listened and encouraged them. I believe that as mothers, we're meant to support, uplift, and be there for one another. It's so comforting to know you're not alone."





Her business has evolved into a space where clients feel seen and celebrated. "I focus on offering my clients a full, meaningful experience, not just a photoshoot. I prioritize giving each client my full attention, spending more time with them rather than juggling a high volume of sessions. This has helped me understand who they are, what they want, and how to serve them better." This personalized approach ensures that each photograph captures the true essence of her clients.

The leap to full-time photography wasn't without its challenges. Balancing motherhood with a growing business required careful planning and a strong support system. "My husband's support



has been such an important part of my journey. I couldn't have been successful without him. There were times that he believed in me more than I did," she acknowledges. Moving from a home studio to a commercial space in 2024 was another significant step she describes as "a leap of faith."

Melinda gives all the glory to God for her success. She firmly believes that by leaning into Him and stepping out in faith, He will guide her path and take care of the rest. Her journey has been one of trust, perseverance, and gratitude, knowing that every opportunity and talent she has comes from Him. Through her work, she strives to reflect His grace, capturing the beauty and authenticity of each moment. With faith at the center of her business, she is committed to serving others with love, purpose, and excellence.

She extends her compassionate approach to client service, offering complimentary makeup services and creating a comfortable environment for headshots and brand shoots. "As a mom myself, I know how easy it is to put ourselves last. That's why I love offering a service that helps moms feel beautiful and reconnect with themselves—even if just for a few hours."

Melinda's definition of success has evolved beyond mere financial gain. "Before, success was being able to sustain a lifestyle, but today it feels like finding peace with what I'm doing." Her focus is now on maintaining balance, prioritizing faith and family, and giving back to her community.

"My goals for this year are to invite more people into the studio, to help give back a little bit more, to build relationships and maintain consistent balance." Melinda has hosted several collaborative events in her studio this year, designed to provide resources and foster a community for women at every stage of motherhood.

Her advice for professionals seeking to enhance their images is simple yet profound: "Lighting. Good lighting is so important. It can completely transform an image." She also stresses the importance of styling and authenticity. "Be true to who you are, because people can see through an image that is not authentic."

Melinda's commitment to community extends beyond her business. She is actively involved in her church, Bethel Church in Crown Point, and she volunteers with motherhood groups. Her large family, including five sisters and 19 nieces and nephews, remains a constant source of joy and support.

"My family will always be my top priority," she says about spending quality time with her husband and their three young children. "My husband is my rock and I am grateful for his support as I've grown the business and navigated the challenges of balancing it all."

Melinda takes pride in leaving her clients with more than just beautiful images—she provides them with cherished keepsakes they can hold onto for a lifetime."I offer more than just digital memories," she explains. "Every client leaves with a tangible memory." This includes printed portraits, albums, and framed art, ensuring her clients have lasting keepsakes.

Melinda's Photography is more than just a business; it's a testament to the power of connection, compassion, and the enduring beauty of capturing life's most precious moments.

> "I focus on offering my clients a full, meaningful experience, not just a photoshoot."



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Juanita Yasmin Nunez is a rising star in the real estate world. Her success is a testament to her dedication, compassion, and strong work ethic. Born in Mexico and raised in Hammond, Indiana, Juanita's story is about resilience, family, and a relentless drive to serve her community.

A devoted wife and mother of three—Kamila (16). Aria (7), and Oliver (3)— Juanita skillfully balances a thriving career with the joys of family life. She and her husband have called Northwest Indiana home for over a decade. This journey culminated in 2008 as she watched her husband completely gut and remodel their first starter home. "Seeing my husband build our home from the ground up ignited my desire to help others achieve homeownership," she shares about the home transformation being the biggest step in their marriage and the spark that ignited her passion for real estate.

Her entry into the real estate field began in 2021 and gained momentum in 2022. Balancing a newborn with a demanding new career was undeniably challenging. This honest reflection highlights many working mothers' real-life struggles and Juanita's commitment to prioritizing her family.

Her husband's encouragement was pivotal in her career shift. "My husband planted the real estate seed in my mind," she says. For Juanita, real estate is more than just a job; it's a calling.

Juanita's commitment to exceptional service is evident in her willingness to gladly sacrifice sleep for her clients' peace of mind. "My job is to ensure my clients don't stress," she explains.

Despite the challenges, Juanita has achieved remarkable success. "In 2023, I nearly hit \$5 million in sales. By mid-2024, I reached \$5 million." Her drive for consistency is evident. "I tell myself, as long as I'm doing my best, providing excellent service, and working with integrity, things will fall into place." This rapid success is built on genuine service, a commitment to ethical practice, and a belief that "faith and karma bring good back to you."

Her approach, marked by sincere care and consistent follow-up, sets her apart. "Clients see that I'm genuine and truly want the best for them," she explains.

Juanita started her real estate journey as a CT Technologist in a hospital, often working grueling 12-hour shifts. "There were days I'd go straight from the hospital to showing houses," she recalls. "In the hospital, I treated my patients like family. I bring that same philosophy to real estate."

She was committed to real estate from day one and eventually left medical care in 2024.

Her medical background influences her real estate practice. "Some people think it's all about the money, both in medicine and real estate," she observes, stressing the importance of compassion and genuine care.



Juanita pictured with her mother Lupita, husband Luis, and children

of her work is guiding clients through challenging transactions. "The hardest deals are the most fulfilling because you learn and can help clients the most," she explains, emphasizing her dedication to going above and beyond. "I've had clients come to my office so I could explain documents in Spanish,' she says, highlighting her commitment to her community. This act of service is a full-circle moment for Juanita. "As a little girl, I remember translating important documents for family, so it's a complete honor and privilege to do the same for my clients, ensuring they're fully informed

While she dreams of building a team, Juanita focuses on continued growth and consistent service.

in their language."

"I want to maintain this consistency," she states.

Family is Juanita's bedrock, with her mother, Lupita Nunez, playing a pivotal role in her success. "She's always there, supporting and cheering me on," Juanita says, expressing deep gratitude. "My strong work ethic comes from my mother, who always taught me the importance of responsibility and perseverance." Juanita notes that this support extends to childcare: "She quit her job to watch my kids," highlighting her mother's significant sacrifices.

Beyond the numbers, Juanita defines success as having happiness and good health while spending time with her family and children.

"Knowing you have comfort and peace of mind with your

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kids, seeing them happy and playful, and maintaining overall health—that's what matters to me," she explains. In her free time, she cherishes family moments and explores new culinary adventures, including her three-year-old son's love for sushi. She also enjoys baking and decorating cakes, often creating personalized welcomehome cakes for her clients.

Juanita emphasizes the importance of intentionally devoting time to marriage. 'It's consistently rekindling that romance and connection," she says. "Especially since we are juggling multiple jobs and projects, being intentional with our time together has been fundamental to reaching our 16th anniversary this May 9th."

For aspiring realtors, Juanita says, "Don't give up. Don't be discouraged. As long as you work hard, God will reward you. Look beyond the numbers."

Iuanita Yasmin Nunez's journey exemplifies the power of compassion, dedication, and a genuine desire to serve. As she grows her career, she remains grounded in her values, building strong relationships and fostering lasting connections within her community. Juanita Yasmin Nunez is a rising star in the real estate world. Her success is a testament to her dedication, compassion, and strong work ethic. Born in Mexico and raised in Hammond, Indiana, Juanita's story is about resilience, family, and a relentless drive to serve her community.

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she observes, stressing the importance of compassion and genuine care.

The most rewarding aspect

of her work is guiding clients through challenging transactions. "The hardest deals are the most fulfilling because you learn and can help clients the most," she explains, emphasizing her dedication to going above and beyond. "I've had clients come to my office so I could explain documents in Spanish,' she says, highlighting her commitment to her community. This act of service is a full-circle moment for Juanita. "As a little girl, I remember translating important documents for family, so it's a complete honor and privilege to do the same for my clients, ensuring

they're fully informed in their language."

While she dreams of building a team, Juanita focuses on continued growth and consistent service. "I want to maintain this consistency," she states.

Family is Juanita's bedrock, with her mother, Lupita Nunez, playing a pivotal role in her success. "She's always there, supporting and cheering me on," Juanita says, expressing deep gratitude. "'My strong work ethic comes from my mother, who always taught me the importance of responsibility and perseverance." Juanita notes that this support extends to childcare: "She quit her job to watch my kids," highlighting her mother's significant sacrifices.

Beyond the numbers, Juanita defines success as having happiness and good health while spending time with her family and children.

"Knowing you have comfort and peace of mind with your kids, seeing them happy and playful, and maintaining overall health—that's what matters to me," she explains. In her free time, she cherishes family moments and explores new culinary adventures, including her three-year-old son's love for sushi. She also enjoys baking and decorating cakes, often creating personalized welcomehome cakes for her clients.

Juanita emphasizes the importance of intentionally devoting time to marriage. 'It's consistently rekindling that romance and

connection," she says.
"Especially since we are
juggling multiple jobs and
projects, being intentional
with our time together
has been fundamental
to reaching our 16th
anniversary this May 9th."

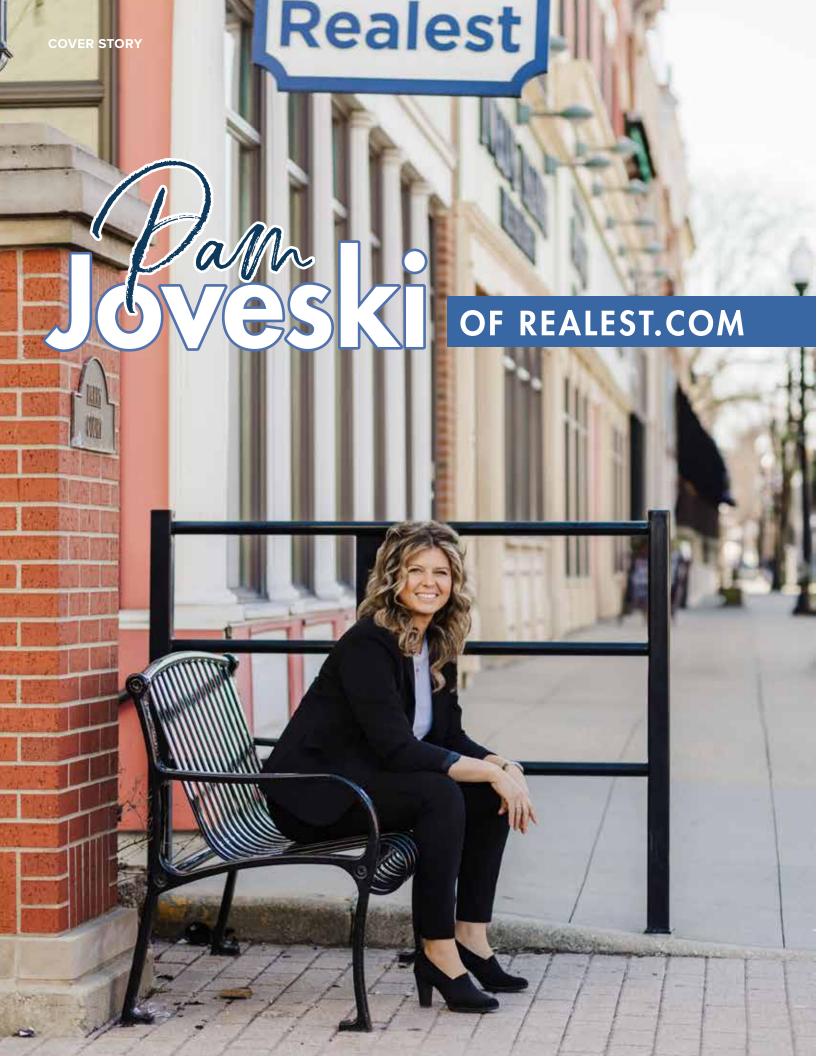
For aspiring realtors, Juanita says, "Don't give up. Don't be discouraged. As long as you work hard, God will reward you. Look beyond the numbers."

Juanita Yasmin Nunez's journey exemplifies the power of compassion, dedication, and a genuine desire to serve. As she grows her career, she remains grounded in her values, building strong relationships and fostering lasting connections within her community.









Real Estate, Real Faith, & Real Results

BY GIAVONNI DOWNING PHOTOGRAPHY BY MELINDA NICOLE PHOTOGRAPHY

Sash and Pam Joveski, brokerowners of Realest.com, have cultivated a real estate brokerage that transcends typical business models. Their journey, marked by a profound spiritual shift and a commitment to "love thy neighbor," has redefined their approach to real estate, prioritizing people over properties. This commitment is visually represented in their office, located in Crown Point's historic downtown square, which features prominent displays of inspirational Biblical messages. The lower-level space provides a calm, communal environment where agents can share best practices and find encouragement to deliver exceptional service.

Pam's entry into the industry was a natural extension of her partnership with Sash. "Sash was an agent before me, and we did investments together," she recalls. As his business grew, she saw an opportunity to join him, completing her real estate courses while pregnant with their son, Marcus.

Sash's path began with a professor's enticing portrayal of the industry. However, the reality proved far more complex. "I got into real estate at the best time ever," he laughs, referencing the recession. This challenging start shaped his vision for a brokerage rooted in transparency and fairness. "I realized the agents who sell more tended to get favored treatment, and I didn't think that was fair." This realization sparked the creation of Realest. com, a brokerage where every agent receives equal support, regardless of sales volume.



Sash and Pam are pictured with their scripture wall, a testament to their faith and source of inspiration



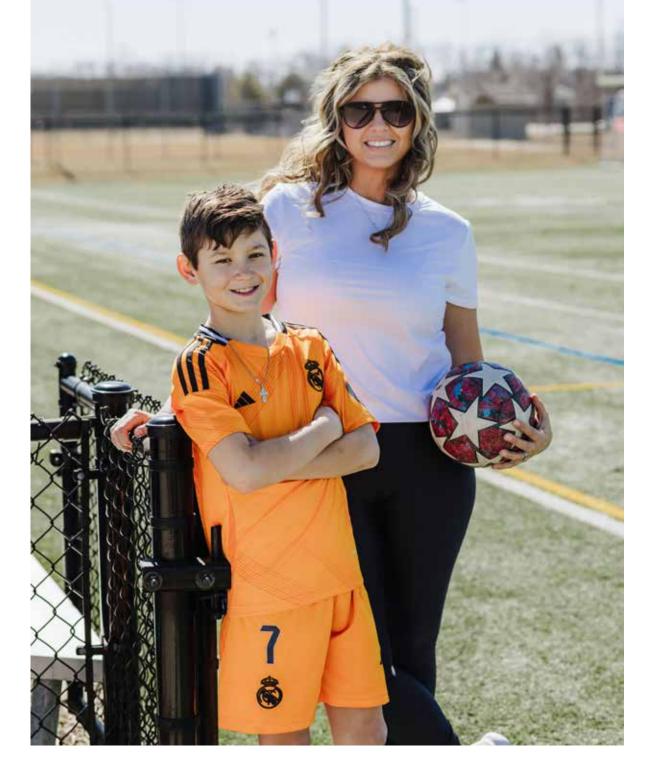
The name "Realest" reflects their commitment to authenticity. "We wanted something real," Sash explains. Their motto, "people over properties," embodies their dedication to valuing individuals above transactions. "We wanted to build this business valuing people," he says. This ethos evolved into "love thy neighbor," one of the great Biblical commands and a principle that extends beyond sales to encompass all aspects of their agents' lives.

Early in his career, Sash's perception of real estate was limited to sales. Pam shared

a similar view, focusing on transactions. However, they soon discovered that success in real estate hinges on genuine care and collaboration. He also acknowledges the oftenoverlooked contributions of title companies, lenders, and inspectors, stating, "They work a lot harder than people realize."

This dynamic duo is no stranger to transition. Growing up, Sash's family moved from Macedonia to Northwest Indiana. The Joveskis' most profound transformation occurred in their seventh year of business, when they dedicated their work to God.

Though always anchored in faith, they, like many entrepreneurs, wrestled with the challenges of building a successful business. After years of relentless effort, they achieved success but found themselves exhausted. Pam reveals, "We were putting a lot on ourselves to grow and increase production. Then one day we realized, this isn't about us, by any means." They realized the necessity of relinquishing control and allowing their faith to guide their business decisions. A pivotal moment was their



decision to surrender their business to God. This spiritual shift transformed their approach, leading to unprecedented growth.

In the year following this shift, they experienced more remarkable growth than in the previous seven combined. "When we gave our office to Jesus, we began to grow more than double, even triple, than what we've done in seven years on our own," Sash reveals.

Pam attributes their success to their faith, believing God uses their business, knowledge, and expertise to cultivate a team and community of realtors who genuinely care for their clients.

Navigating business and family life presented challenges, but they relied on their faith and each other's strengths to overcome them. Their contrasting personalities proved complementary. Pam recalls, "Sash's mind—he's tech-savvy, and he'll sit down, tell me 20 things at once, and then I take time to digest and help execute those things."

Their office now features a scripture wall, a testament to their faith and a source of inspiration for their agents. "We don't try to force anybody to subscribe to our belief system," Sash clarifies. "Everybody is welcome here, regardless of





Pam attributes their success to their faith, believing God uses their business, knowledge, and expertise to cultivate a team and community of realtors who genuinely care for their clients.

what they believe." Instead, they aim to serve their agents with love and grace.

For the Joveskis, success is not measured in sales or money.
"Success is how good people feel about themselves after interacting with me," Sash states. Pam echoes this sentiment: "I don't want to focus on myself this year. I want to help all the agents grow in any way, shape, or form."

Their advice to new agents emphasizes service and authenticity. "Just find opportunities to serve your client," Sash advises. "Embrace the newness." Pam adds, "I am never beyond asking questions. Every situation is completely different." They foster a collaborative environment where agents learn from each other's experiences. "Success leaves clues," Sash notes.

Beyond real estate, the Joveskis are dedicated soccer parents, supporting their son Marcus. They value the life lessons soccer imparts, such as dedication, patience, and teamwork. "We have a saying at our house that we used to teach Marcus. We share the two P's to greatness, and that's practice and prayer," Sash shares.

The Joveskis also actively contribute to their community.



"We started a 'love thy neighbor' group," Sash explains. "We want to showcase other businesses and community events." Their goal is to lead by example when giving back.

Above all, the Joveskis express gratitude for their agents. "I would like to highlight all of our agents," Sash says. "We are grateful for their support," Pam adds.

In a competitive industry, Sash and Pam Joveski have carved out a unique space where faith, service, and transparency reign supreme. Their dedication to their agents and community reflects a genuine desire to make a lasting impact, proving that true success lies in uplifting others.









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