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APRIL 2026

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Izzo



Celebrating Leaders
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of Better Homes and Gardens Real
Estate Connections

Agent Spotlight
MIKE CACOVSKI
of Century 21 Circle

Partner Spotlight
TRAVIS WATERS
of Union Home Mortgage

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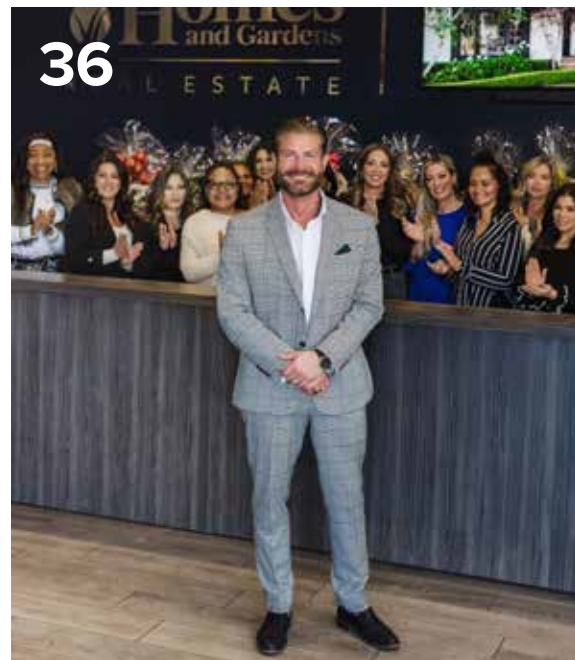
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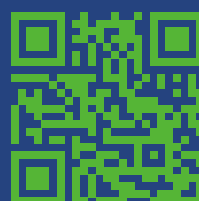
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New to Real Producers or just curious? Check out these quick facts about RP.

Q: Who receives this magazine?

A: The top 300 agents in NWI based on the previous year's volume and our Preferred Partners. We update our mailing list annually to ensure RP reaches the Region's top producers.

Q: Do agents pay for the magazine?

A: No! The magazine is mailed FREE to agents and funded by our partners.

Q: What kind of content will be featured?

A: Personal, in-depth stories that highlight the people behind the production. We go beyond the numbers and showcase the personal side of the industry to inspire stronger connections.

Q: Who are the partners?

A: Trusted professionals who make this community possible. They are top tier in their industry; they appear in every issue, attend our events, and come highly recommended by our agents. Our goal is to build a powerhouse network of the best agents and affiliates, growing stronger together.

Q: Does Real Producers have events?

A: Yes! We host quarterly, invite-only events where members connect, mastermind, and build relationships at local venues. Event details are shared through the magazine, email, and social media.

Q: What does it cost for an agent to be featured?

A: *Nothing.* \$0, zilch, nada. We are not a pay-to-play model. We share real stories of Real Producers, and agents do not pay to be featured.

Q: What is the process to be featured in the magazine?

A: Everyone in the magazine has first been nominated. We spotlight professionals who are collaborative, produce top numbers, and known for strong character. Attending our events and engaging with our platform helps us get to know your story!

Q: How can I nominate an agent?

A: We need on your input to uncover great stories! If you know an agent who's on fire and deserving of recognition, scan the QR code to submit a nomination.



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EVENT RECAP



Toast to the Top of 2026

PHOTOGRAPHY BY T-23 PRODUCTIONS

Our sold out Toast to the Top of 2026 was an event for the books! Journeyman Distillery set the perfect stage for an afternoon of celebration and connection as Northwest Indiana's top real estate professionals and industry leading vendors gathered to honor your success and our December, January, and February features.

It was powerful to see so many top producers and partners in one space, sharing ideas and strengthening relationships. Real Producers events go beyond networking. They are about building genuine connections that fuel business growth and lasting friendships.

A huge thank you to our event hosts, Journeyman Distillery and Michelle Jacinto of Direct Mortgage Loans. We are also grateful to Eagle Eye Media and T-23 Productions for capturing the magic of the day.

And what a milestone to celebrate. NWI's Top 300 agents closed an incredible \$3.1 billion in sales volume in 2025. That is something worth raising a glass to. We are grateful for this community and are looking forward to our Spring event!





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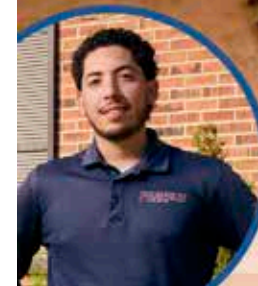
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A Career Built on Guiding Buyers Home

For more than two decades, Travis Waters has built a career as a loan originator and branch manager with Union Home Mortgage around one core belief: homeownership changes lives. Helping buyers navigate one of the most important financial decisions they will ever make should be guided with clarity, consistency, and care.

Known for his calm demeanor, steady leadership, and client-first mindset, Travis has become one of the most trusted lenders in his area, earning a nickname from Realtors that captures his presence perfectly: “The Human Xanax.”

His approach is simple but powerful: reduce stress, educate clearly, and deliver a smooth experience from start to finish.

“I’m determined to help as many people as possible,” Travis said. “But it’s important to do it the right way.”

For Travis, mortgages are never just numbers and documents. They represent families, futures, and stability. He believes the experience matters just as much as the outcome. Education is central to that experience. He takes pride in making sure buyers fully understand the process, their options, and their long-term strategy so they can move forward with confidence instead of confusion.

“I love seeing clients achieve something they never thought they would,” he said.

Two moments stand out most in his work: solving a problem for someone who believed they had no chance of purchasing a home, and watching the relief and excitement on a buyer’s face at the closing table. Those moments, he says, never get old.

A Reputation for Calm and Trust

In an industry that can often feel high-pressure and fast-moving, Travis stands out for his steady presence. When challenges arise, he responds with solutions rather than stress.



“YOU ARE THE
AVERAGE OF THE
FIVE PEOPLE
YOU SPEND THE
MOST TIME WITH.”

That steadiness builds trust. Clients know he will not overpromise, disappear mid-process, or react emotionally when obstacles surface. Many of his referral partners value not only his technical expertise but also the emotional stability he brings to transactions that might otherwise feel overwhelming.

Though some initially perceive him as serious or buttoned-up, those who work closely with

him quickly discover he is approachable, down-to-earth, and quietly humorous. His favorite quote, from the film *Van Wilder*, reveals that lighter side: “You shouldn’t take life too seriously. You’ll never get out alive.”

Rooted in Family

While Travis has built a highly successful lending career, his proudest role is husband and father. He and his wife Kristin have been married for 22 years. They

have built a life centered on faith, family, and community. Their two children Brayden and McKayla are at the heart of their world.

Travis spends much of his free time supporting his children. He cheers Brayden on at basketball games and attends McKayla’s competitive cheer competitions whenever possible.

“As a family, we support each other and our children in every way possible,” he said.

That commitment to showing up, whether at a closing table or in the bleachers, reflects the consistency that defines him. He believes work-life balance is not something that happens accidentally; it is built intentionally.

Committed to Community

Originally from Pittsburgh, Travis relocated because of his lending career and quickly fell in love with the community he now serves. What began as a professional move became a permanent home.

His investment in the community extends far beyond mortgages. Travis currently serves as President of the Valparaiso Rotary Club, a role that allows him to contribute to meaningful service initiatives and connect with other leaders committed to making a difference locally.

One initiative especially close to his heart is the annual backpack drive he helps lead each summer. Through the effort, they collect school supplies and distribute more than 100 backpacks to children in need before the school year begins. For Travis, it is a tangible way to support families and invest in the next generation.

The Power of Consistency

Travis’s days are intentionally structured: morning workouts, scheduled calls, proactive outreach, and disciplined follow-up. He believes consistency does not necessarily make tasks easier, but it increases capacity and creates momentum.

“Being consistent and being proactive in the business does allow you to have a better work-life balance,” he said. “If you are consistent, things don’t necessarily get easier, but you can absolutely do more.”

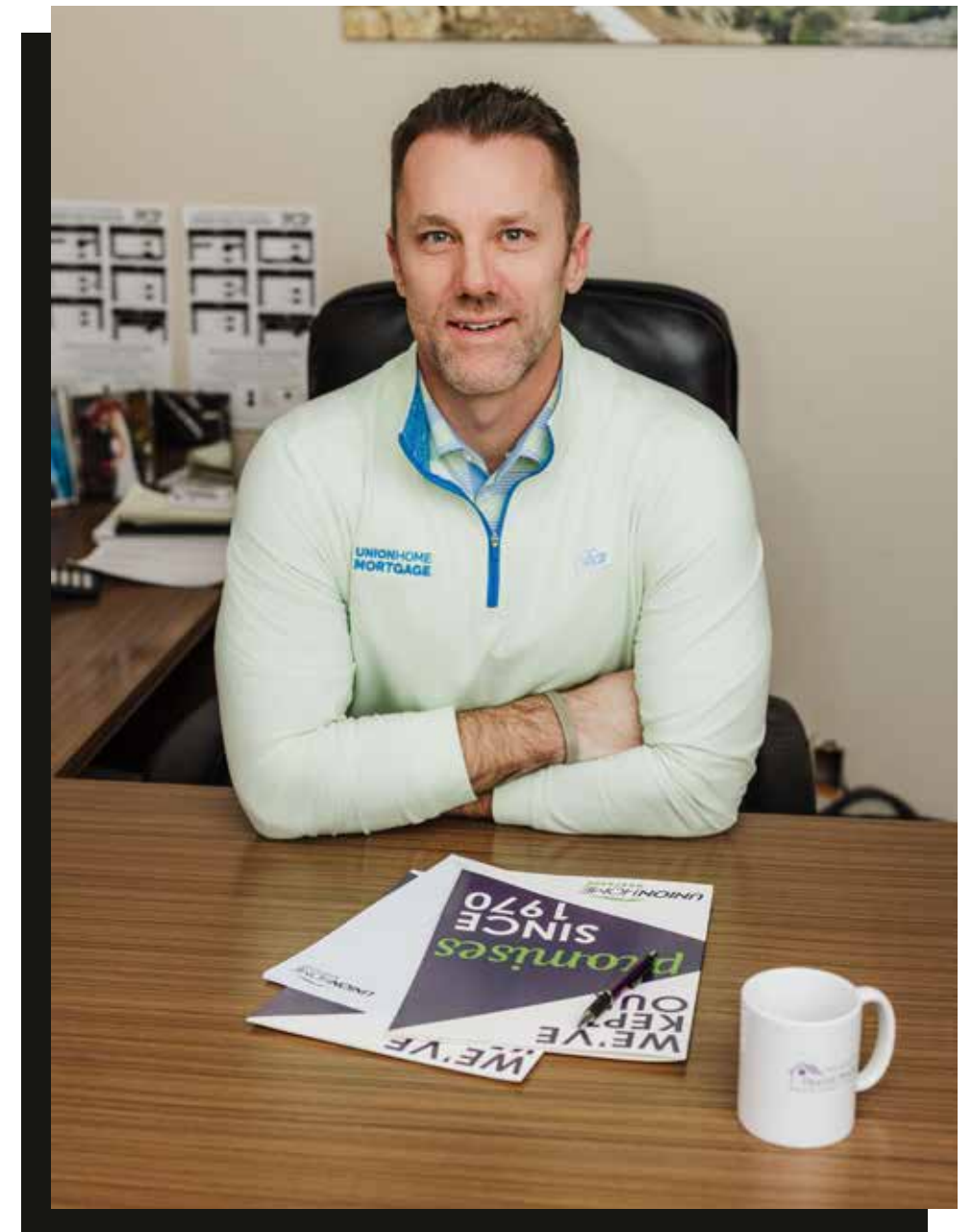
This philosophy also shapes the advice he gives to Realtors and other professionals: always have a plan. Some days may not unfold exactly as expected, but operating with intention is always better than reacting without direction.

From Top Producer to Mentor

As one of the top lenders in his area, Travis naturally grew into coaching and mentoring. Though more reserved by nature, he wanted to build deeper relationships within the industry and contribute beyond his own production. He joined a coaching group in 2017 and stepped into a coaching role himself in 2022.

“I love having an impact on the people I coach,” Travis said.

He thrives on accountability and continuous improvement and maintains a coach of his own. He believes strongly in surrounding



himself with people who are committed to growth.

“As Jim Rohn once said, ‘You are the average of the five people you spend the most time with.’ I started coaching for that reason: to be surrounded by people who are always learning and growing,” Travis said.

Driven by Experience and Impact

In his two-decade lending career, Travis Waters has built his

professional life on preparation, discipline, and consistency. Whether he is guiding a first-time buyer, managing a branch, leading the Valparaiso Rotary Club, or cheering on his kids from the sidelines, his focus remains the same: show up, do the work the right way, and serve others well.

For the families he serves, the professionals he mentors, and the community he invests in, that steady presence is more than a habit: it is his signature.

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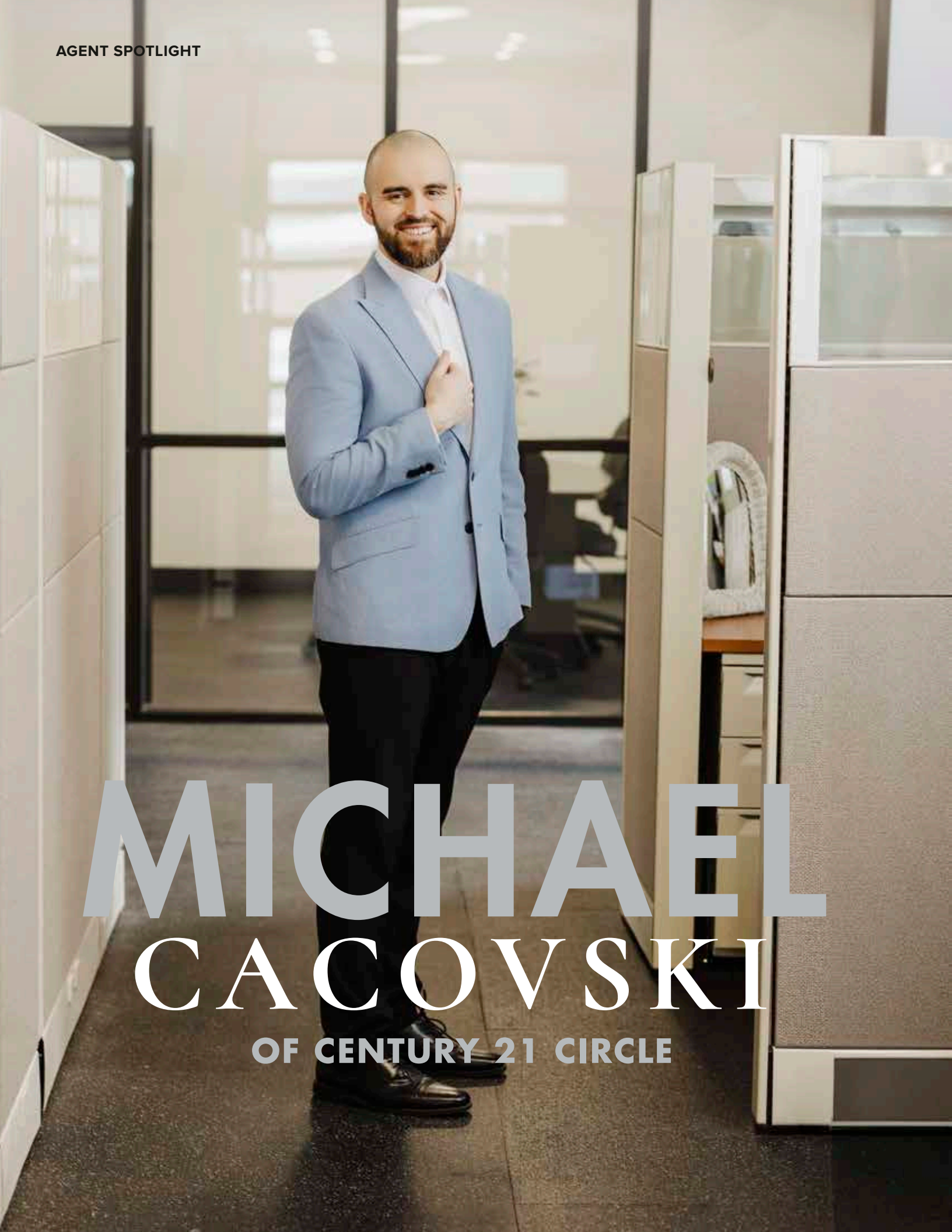


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MICHAEL CACOVSKI

OF CENTURY 21 CIRCLE

THE ARCHITECTURE OF A LIFE

BY GIAVONNI DOWNING
PHOTOGRAPHY BY MELINDA NICOLE PHOTOGRAPHY

For most people, the smell of sawdust and fresh-cut timber is simply a byproduct of a construction site. But for Michael Cacovski, known to many across Northwest Indiana as “Region Mike,” it is the scent of a legacy. As a young child, Mike didn’t just visit home sites; he absorbed them. He would shadow his father, a builder who moved

“
WHY CLIMB
SOMEONE
ELSE’S
LADDER
WHEN YOU
CAN BUILD
YOUR OWN?
”



to the U.S. from Macedonia as a young boy, watching him frame the dreams of others. “I used to love going into homes that were being built,” Mike recalls. “I loved the smell of new construction, even before there was flooring or carpet, sawdust and wood inside of a home.”

While the sawdust sparked his interest, his father’s work ethic provided the blueprint for Mike’s future. His father was a man of the grind, working midnights at the steel mill before heading to his construction sites in the morning. It was a life of providing, which sometimes meant absence. It was this observation that would eventually lead Mike to a profound



epiphany: he wanted to build homes, yes, but more importantly, he wanted to build a life where he could actually be home.

Mike started early. He obtained his license in 2009 at just 18, while most of his peers were focused on prom and graduation. But, he didn't jump in immediately. Following traditional expectations, he pursued a degree in Sociology with distinction from Purdue University, with law school or a career in law enforcement on the horizon.

To bridge the gap, he followed in his father's footsteps and took a job at the steel mill. The money was great, but the cost was high. "I was working 70 hours a week," Mike says. "I sat in the breakroom one day and had an epiphany. I realized that if I stayed, I would end up in the same boat as my father—providing a good life but never being home with my kids."

He found his motivation in the pages of Rich Dad, Poor Dad, specifically a quote that challenged him: "Why climb someone else's ladder when you can build your own?" Reflecting on that

time, Mike notes, "That kind of motivated me to really start to reflect on what I wanted to do in my life, as opposed to just making money... what did I want my future life to look like?" With six months of expenses saved and a heart full of vision, Mike left the mill in 2014 to pursue real estate full-time.

The transition wasn't instantaneous. As a 22-year-old agent, Mike wrestled with whether clients would trust him because of his youth. He countered this by leaning into an "old soul" approach, prioritizing phone calls over texts and building deep, meaningful relationships rather than just chasing transactions. "I'm kind of old school... a lot of agents prefer texting, and I just don't think that that's necessarily the way we should do business all the time," Mike explains. He adopted the motto from his colleague David Taylor "CITO"—"Come Into The Office"—treating real estate with the same daily discipline as a nine-to-five.

By the end of his first half-year, he had closed nearly nine transactions, a sign that

his Region Mike brand was resonating. Over a decade later, Mike has become a perennial multi-million-dollar producer, recently achieving the 2024 CENTURION and President's Producer awards. "In 2022 & 2023 I had barely missed a Century 21 award called Ruby. I realized that I just missed it by a transaction or two the last two years, and then I hit it the first six months and by the end of the year I achieved Centurion/President's status."

Today, Mike is living the life he meticulously designed in that steel mill breakroom. He is a father who doesn't just provide; he is present. To date, he has coached over 20 teams and 160 games for his three children: Layla, Lilliana, and Luka. "There hasn't been a sport they've played so far that I haven't coached," he says with pride. For Mike, these moments are the true definition of success: "I can always make more money, but my daughters aren't going to be eight and six forever. My son isn't going to be three years old forever."

He is the first to admit that this masterpiece would be impossible without his wife, Mackenzie. "Without my wife, I wouldn't be able to do what I do," Mike emphasizes. "Without a really good partner at home... I'm not at work every day." Together, they have built a household where happiness is the primary currency and where Mike encourages his children to build their own ladders, whatever those may look like.

When he's not working, he's rooting for Chicago sports and constantly reading books on growth and success. His journey from the sawdust of his father's job sites to the pinnacle of Century 21 proves the power of pairing hard work and a clear vision.



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Terry PAPP

of Better Homes & Gardens Real Estate Connections

BLUEPRINTS AND BETTER HOMES: How Terry Papp Built a Real Estate Powerhouse

BY GIAVONNI DOWNING • PHOTOGRAPHY BY MELINDA NICOLE PHOTOGRAPHY

In real estate, many can speak the language of “transaction,” but few truly master the dialect of “transformation.” For Terry Papp, the Producing Managing Broker for Better Homes and Gardens Real Estate Connections Indiana, the blueprints for a successful life aren’t found in a linear career path, but in leading from the heart, maintaining high value, and staying anchored in a strong work ethic. His story isn’t a straight line; it is a series of strategic pivots, a masterclass in building a family, both at home and in the office, and a testament to the fact that iron truly does sharpen iron.

Terry’s foundation wasn’t poured in a real estate office, but on the heavy highway road construction sites of Illinois. For eighteen years, he navigated the complex logistics of plant operations, rising through the ranks in a well-paying union job. It was a world of government regulations and hard-hat realities, a stark contrast to the luxury lakefront estates he represents today. Yet, it was here that his father, his greatest mentor, instilled the core philosophy that defines Terry: the ability to roll with the punches.

“In every market, you have to make pivots,” Terry explains. “That’s kind of my keyword. You can’t control interest rates, you can’t control



home supply, you can’t control people’s emotions, but you can pivot the way you do business.”

This “power of pivot” was put to the ultimate test when Terry was approached to lead the Better Homes and Gardens brand in Northwest Indiana. At the time, he and his wife, his “rock” of twenty-six years, had just moved into a brand-new home. Taking the role meant leaving a stable union job for an uncertain venture.



“
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”



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 & UPLIFT
 & BUILD.**
 ”

“She knew I was not happy in my other career,” Terry recalls of his wife’s loving support. “She said, ‘Terry, if this doesn’t work out, sell the house. We’ll live in an apartment.’” That partnership allowed him to flourish, proving that success is never a solo endeavor.

If you ask Terry how he measures professional success, he won’t point to his lifetime production of over \$60 million or the firm’s rise

to a #1 ranking in Crown Point. Instead, he’ll tell you success is measured by agent smiles.

Terry’s leadership model mirrors his parenting model. Just as he finds joy in speaking about his daughter Breeyana’s courage in starting a high school prayer group or his son Zach’s dedication to wrestling, he takes pride in seeing his agents hit their own milestones.

“I committed to helping my agents succeed,” he says. “You have to motivate and uplift and build. Seeing their success and our smiles and their achievements, that’s what breathes life into me and all of our staff.”

In an industry often criticized for being cold and transactional, Terry has cultivated a culture that feels like a family reunion. It is not uncommon for an agent to walk into the office having a bad day and leave feeling like “sunshine”

after a laugh and a hug. For Terry, growth isn’t just about adding “bodies” to the roster; it’s about ensuring that those who join the BHG family are “client-centric” and ethical. “We like to say ‘Iron sharpens iron’ here,” he notes, emphasizing that they only seek the “best of the best” in character.

The Better Homes and Gardens brand is uniquely suited to Terry because it is a lifestyle brand, not just a real estate agency. This resonates with a man who collaborated side by side with his builder to design his own home and who finds his weekly recenter in the methodical art of smoking meat for his family every Sunday.

Terry understands that when a client looks at a house, they aren’t thinking about the closing table; they are wondering if the kitchen is big enough for Thanksgiving or if the backyard can host a summer barbecue.

“We’re about what makes it a home,” Terry explains. “What paint colors are in trend, or what to cook for Super Bowl Sunday.”

This passion for the full picture helped Terry grow Indiana production from \$40 million when he started to over \$300 million in 2025. He immersed himself in the community by joining the Diversity Committee, supporting the Women’s Council, and attending every networking event possible. Inclusion is a value he holds close to his heart. He believes everyone should feel seen and celebrated.

Reflecting on his journey from the heavy highway industry to the top 10 of a national real estate

brand, Terry remains grounded in the lessons of his past. He is a man who once excelled at a job that didn’t fulfill him, and that experience makes him protective of the happiness he has built now.

His goal for his children and his agents, is simple: to show them that ambitious goals are achievable through grit and ethics. “If you do it the right way, you will be successful,” he insists.

As he looks toward expansion into Porter County and the top 5 national rankings, Terry Papp continues to lead with a thick skin and a soft heart, proving that in real estate, as in life, the strongest structures are

“
**IF YOU DO IT
 THE RIGHT WAY,
 YOU WILL BE
 SUCCESSFUL.**
 ”

those built on a foundation of genuine connection. Whether he’s floating on his pontoon boat or navigating a complex market pivot, Terry relishes a culture where everyone is set to grow and succeed with a smile.



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Top Producer Panel

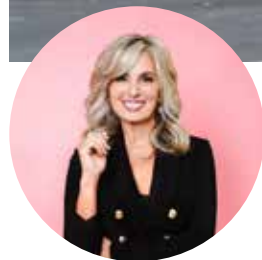


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AMY IZZO



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SUCCESS IN MOTION REDEFINED: THE RHYTHMIC JOURNEY OF AMY IZZO

In real estate, success is often measured by the frantic pace of the “hustle.” But Amy Izzo, CEO and Team Leader of The Amy Izzo Group brokered by eXp Realty, is moving to a different rhythm. After a twenty-year corporate career and over a decade in real estate, Amy has realized that the most powerful growth doesn’t always look loud. It looks like “steady ground, clear boundaries, and choosing what lasts.” Her story is a compelling narrative of redefining success through alignment, turning “can’t” into “can,” and discovering that life, like dance, is all about the intention behind the step.

BY GIAVONNI
DOWNING
PHOTOGRAPHY
BY MELINDA
NICOLE
PHOTOGRAPHY

Breaking the Generational “Can’t”

Amy’s professional mission is deeply parallel to her personal history. Growing up as the daughter of a waitress and a truck driver, she treated the concept of homeownership as a distant, unreachable star. She recalls that in her family, there was a mindset that “with certain careers, there was just no way that you could own.” This limiting belief was reinforced by professionals who told her parents “no” without ever offering a map to “yes.”

Amy shattered that ceiling by purchasing her first home before her parents ever did. Now, she uses her career as a platform to dismantle those same barriers for others. She said, “I have been determined in my career to be that resource for families who thought homeownership was not an option, giving them the tools



and resources and information and education to put them on the pathway.” Whether helping an 18-year-old or an 89-year-old veteran who finally promised his

wife a “real” home, Amy views herself primarily as an educator. She believes that “everything works if you work it, but you have to make it work for you.”

“
**WHEN YOU
TAKE CARE OF
YOURSELF,**

**WHEN YOU STAY
CONSISTENT,
WHEN YOU LEAD
WITH INTEGRITY,
SUCCESS
FOLLOWS
ON YOUR TERMS.”**

The Parallel of the “Messy Middle”

There is a striking parallel between Amy’s corporate past and her physical transformation. As a Six Sigma Master Black Belt, she was a professional problem solver, yet for years, she struggled to solve the problem of her own burnout. She recalls being “at the bottom of the list,” prioritizing her career and family until she faced a sobering reality: “I was going to die, and I don’t want to die... I’m going to leave these young kids without a mom.”

This fear sparked a fire that led to a 240-pound weight loss. The weight loss journey mirrored her “fire, ready,

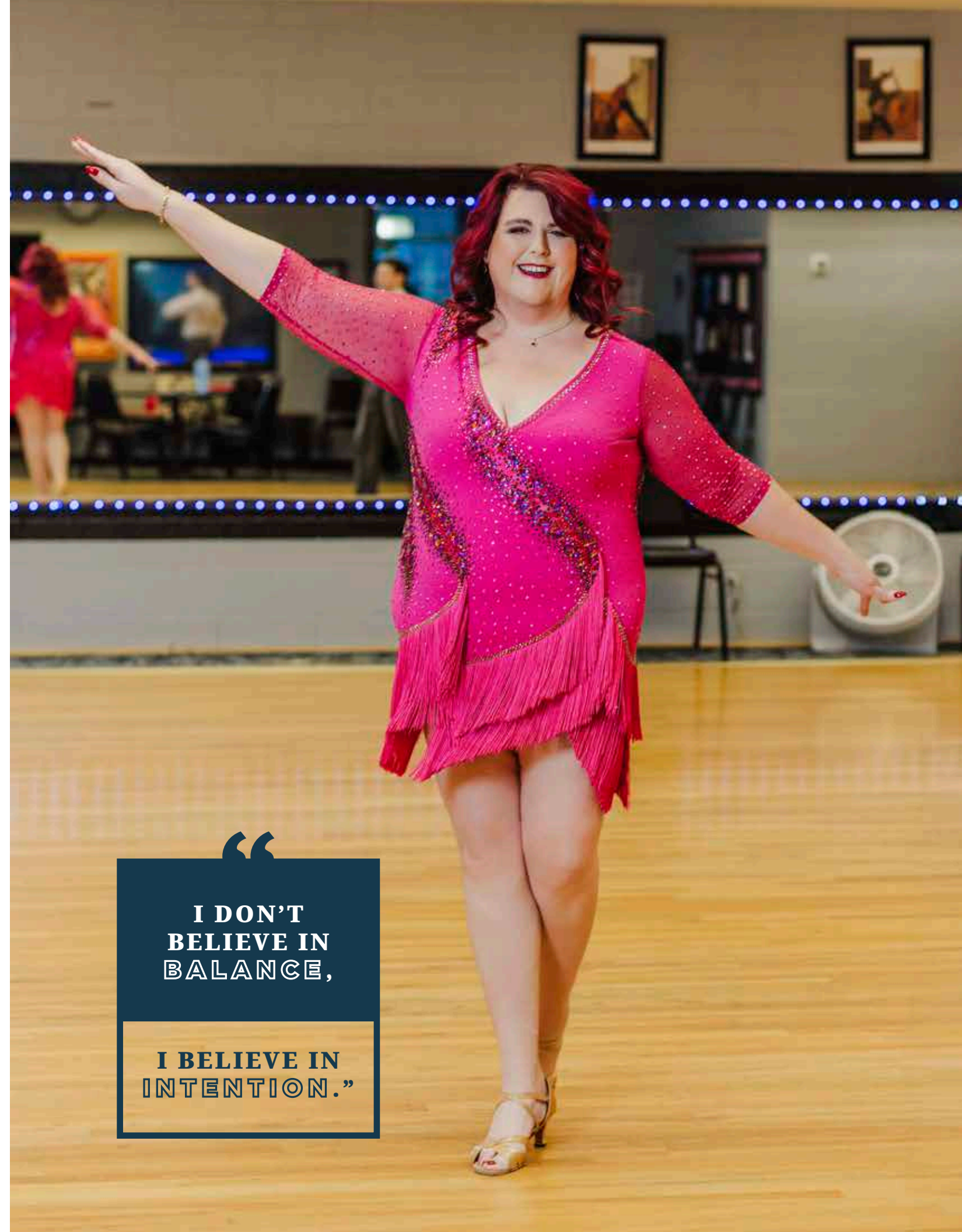
aim” approach to real estate. Just as she restructured herself out of a corporate job to find freedom, she restructured her lifestyle to find health. She discovered that self-care is not selfish, but necessary. She said, “If you don’t do that, you cannot give your best self to others. Putting myself first gave me an opportunity to give them the best version of me.”

Alignment: Success as a West Coast Swing Dancer

Today, Amy’s life is defined by a simple, poetic theme of being rooted and rising. She is rooted in values of family and faith, while rising with a clarity that refuses to rush. Nowhere is this more evident than in her passion for dance. Despite believing for 48 years that she was “not athletic,” Amy turned that “can’t” into a “can” by mastering over 20 ballroom dances and competing in Las Vegas.

She now sees a direct correlation between her time on the dance floor and her time in the office. She recalls, “I spent more time by myself, less time in the business, and my transactions are way higher.” This is the essence of her redefined success: alignment over balance. She said, “I don’t believe in balance, I believe in intention. When you take care of yourself, when you stay consistent, when you lead with integrity, success follows on your terms.”

Amy’s journey from corporate executive to a 5x ICON agent and competitive dancer proves that success is a lifestyle, not just a number. As she looks toward the next chapter, she aims to help 50 agents in Northwest Indiana find their own alignment. Her life serves as a roadmap for anyone feeling “stuck,” reminding us that we have the power to redefine our own success, one intentional step at a time.



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BELIEVE IN
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**I BELIEVE IN
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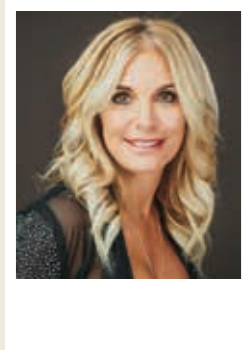
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