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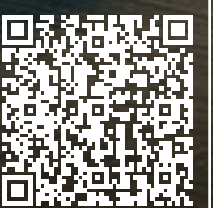
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Mike Maletich
Owner
412-606-9954
mike.maletich@n2co.com



Erika Soto
Publisher
602-769-3039
erika.soto@n2co.com



Leslie Gilchrist
Assistant Publisher



Mitzie Maletich
*Photo Shoot & Promo
Coordinator*



Kevin Kerata
VP of Operations



Kaycee Hill
Ad Strategist



Katherine Fondren
Editor



Gilead Hernandez
Photographer



Danielle Muccillo
Photographer



Kendra Woodward
Writer



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COVER STORY

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Karen Bach

PRINCIPAL AGENT, REDFIN

WRITTEN BY KENDRA WOODWARD
PHOTOGRAPHY BY GRAFOBOX MEDIA
PHOTOGRAPHED AT THE HOME OF KAREN'S
LONG-TIME FRIENDS AND CLIENTS, TOBI & ELLIE

Choose to Win!



Karen with her life partner, Marc

Karen Bach's birthday celebration dinner was underway when her phone began to ping. Surrounded by friends, her life partner Marc had set the plans, and everyone was ready to celebrate, but Karen was hoping to celebrate something in addition to her birthday. She was helping her client navigate multiple offers and the deadline was closing in, so while the rest of the group stayed at the restaurant awaiting their orders, Karen slipped away to work through negotiations and get the deal across the finish line. And she did!

While mentally celebrating her client's success, Marc and their friends walked through the front door with food in hand to finish their celebrations around the kitchen island. It's exactly the type of day Karen has come to expect over the last few years as she narrowed in her focus on real estate, sometimes setting aside her social calendar in lieu of building her real estate career.

Clearing her schedule to be fully present, engaged, and an agent clients can lean on, no matter the time of day, has become Karen's purpose. It's a standard she holds tightly, not just in business, but in the way she moves through the world. It's a mindset that sharpened even further when she streamlined her focus by removing alcohol from her life in 2023. "It wasn't about a problem, it was about being the best I can be," Karen explains. "Real estate isn't an 8-5 career; it's people's biggest financial and emotional decisions, happening on nights, weekends, and holidays. I wanted to show up fully present, clear-minded, and energized every single day."

The results that followed her decisions reached far beyond business metrics... though those came, too, when she found herself closing out 2025 with \$21.7M (24 transactions) in personal production. "Since making that shift, my focus, consistency, and availability for clients have gone to another level and my

business reflects it," she shared. And it's that steady presence which has become Karen's signature, having built her business around responsiveness, calm guidance, and being someone clients can truly rely on when things feel stressful or uncertain.

But to understand where that work ethic stems from, you have to consider Karen's journey up to this point. Having become a teen mom in high school, Karen learned resilience from a very young age but it never slowed her down. If anything, it gave her the fuel she needed to accomplish even more!

After graduating from high school in Napa, CA ahead of schedule, Karen moved with her family to Oregon where she continued that accelerated pace by graduating a year early from Oregon State University and even served as President of the Business Honor Society. Armed with a degree in business administration, Karen's momentum

never ceased, as she began navigating various corporate leadership positions. An offer to work in an executive level position with the Arizona Lottery prompted the family to relocate to Arizona in 2011.

For years, Karen built her career around communications, relationships, negotiations, sales, and project management without realizing she was collecting every tool she needed for a successful career in real estate. Then the pandemic arrived and rearranged Karen’s life much the same as it did for so many people. Having already mastered people skills, the art of negotiation, and business operations, Marc suggested she take that experience and become a REALTOR®.

“I had the support of my family and the core skills; I just needed that real estate license.”

So, she got it! And because classes had moved online during the pandemic, Karen powered through the coursework quickly. But what surprised her most wasn’t the licensing process itself; it was the challenge of finding the right brokerage to hang her license. It took two attempts before she found a brokerage that aligned with her positive attitude and client-oriented mindset.

And while it took a few years, the relentless training, role playing, and real-life experiences she gained served to accelerate her business when she landed at Redfin in 2025. “There were some shocking revelations along the way to finding my perfect fit,” she laughs lightly. “Redfin is so intentional in their business, and they enable agents to be their best. Redfin provides quality leads, technology, leadership, and employee benefits. For Karen, that support system mattered deeply.

Utilizing her can-do attitude, Karen poured herself into providing the best care and guidance for her clients, thanks to the tools Redfin provides. Coupled with her “Choose to Win” philosophy and genuine love of real estate, Karen



Karen and her long-time friend and client, Elena. Karen was the buyer's agent for Elena at the home where this was photographed.

continues to charge forward to help her clients achieve their goals. It’s a philosophy which stems from one of her earliest Redfin meetings and is now a permanent Post-it note that she looks at daily. It’s a reminder that there will always be challenges ahead, but if you choose to win, no matter the situation, it will have a positive impact.

And when that Post-it note needs a little reinforcement, Karen turns to an unlikely source of motivation: rap music. She laughs that Drake’s “Nonstop” has become her unofficial theme song – a fitting choice for someone whose business, clients, and schedule are constantly in motion. She firmly believes that mindset matters; the energy, attitude, and perspective you bring to each day have a profound impact on how you navigate challenges, serve clients, and ultimately achieve success.

At home, Karen’s world remains centered on family, relationships, and the people who matter most. She and Marc have built a life together over nearly two decades, blending their families and celebrating four adult children and four grandchildren. Karen affectionately refers to Marc as her “life partner,” though she jokes that he also serves as the President of her fan club.

Last fall, she and Marc traveled to Italy with close friends, the same friends who graciously hosted this photo shoot. Like many high-performing professionals, Karen struggled with the idea of stepping away from the business for an extended period. Yet the trip proved to be exactly what she needed. Not only did she return recharged and inspired, but while exploring Lake Como, she achieved the highest sales month of her career, closing more than \$5.2M before even setting foot back on American soil. “What I learned from the experience is that sometimes the best thing you can do for your business is to make time to live your life.”

Today, Karen is intentional about how she invests her time and energy. Rather than simply pursuing a busier schedule, she focuses on building meaningful

relationships, maintaining a positive mindset, and practicing the daily habits that allow her to serve her clients at the highest level. Her “Choose to Win” philosophy remains the foundation of everything she does. “The greatest investment I’ve made in my business has been investing in myself. When I commit to becoming the best version of myself each day, I’m able to show up with more energy, more purpose, and create better outcomes for my clients. Success starts long before a transaction—it starts with the mindset you choose every day.”



“When I commit to becoming the best version of myself each day, I’m able to show up with more energy, more purpose, and create better outcomes for my clients.”

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Keith Utter Agency

*Caring for Your Family
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WRITTEN BY KENDRA WOODWARD
PHOTOGRAPHY BY GRAFOBOX MEDIA

For Keith Utter, insurance was never something he had to figure out; it was engrained in him from the moment he came into this world. With both of his parents beginning their careers at American Family Insurance in 1989, just one year before he was born, the industry was part of his world from the very beginning.

An Arizona native, Keith attended Arizona State University where he earned a degree in interdisciplinary studies before stepping into the professional world in 2012. The knowledge he gained in the classroom laid the foundation for a career that had already been swimming in his veins, but it was his ability to connect with people that would ultimately shape the directions of his career.

Early roles in account management, sales, and service helped sharpen that skill even further as Keith learned how to solve problems quickly, navigate challenges without hesitation, and build strong relationships...that actually lasted. So, when he eventually found himself drawn back toward the insurance industry he had grown up in, the decision to follow in his parents footsteps felt natural.

That sense of clarity and familiarity carried into 2023 when Keith took the next step in his career, launching his own agency with American Family Insurance. He was proud to continue the path he had watched his parents walk for decades prior and sought to ensure the team he surrounded himself with felt the same dedication for the clients they were helping.

Bringing his vision to life, Keith built his team with care by including the person who knew him best...his wife, Allison Utter. Joining alongside them was Ashley McMurtry, their dedicated customer

care representative who helped round out the tight-knit group at Keith Utter Agency. Together, they remain focused on delivering a genuinely positive experience for both clients and the real estate professionals they work with.

“We just want to be a good trusted resource and a wealth of knowledge,” Keith explains. Because in an industry filled with so many moving parts, high-pressure timelines, and gametime decisions that can often feel overwhelming, Keith’s main priority is to bring clarity and reassurance to every conversation.

Whether they are helping someone secure coverage for their home, vehicle, life or business, the focus is always to ensure clients feel confident in the choices they are selecting. And as Keith would say, “Checking that off the box.” That uniquely personalized approach, paired with their unmatched flexibility, is a large reason why agents continue to rely on Keith Utter Agency to assist their clients throughout the insurance portion of their real estate transaction.

Keith and his team understand that no two clients operate the same way, which means the process shouldn’t either. Whether that’s accomplished over the phone, with an in-person meeting, on a Zoom video chat, or at a local coffee shop, they meet people where they are. “We’re trying to make the process as easy and painless as possible,” Keith prides, explaining how they’re able to

meet people anywhere. “We try to make things easy!”

From neighbors to family members, first time homebuyers to business owners, the personal and community-driven approach that Keith and his team strive to achieve only continues to prove just how dedicated they are to easing the process for all parties involved. It’s a vision that nurtures relationships far beyond a single policy.

“My team is here to serve. Our unique backgrounds, training, and experience have prepared us well to help meet any insurance needs. Additionally, as residents of the community, we understand how important it is to be there for you, our trusted friends and neighbors. Together, we’re building strong partnerships that help everyone succeed.

“The most fulfilling part is getting positive feedback from clients and then having them refer us to other clients,” Keith adds. Knowing that his team was able to ease the process of finding insurance coverage that aligns with their clients’ lifestyle and needs is what keeps them motivated to show up and work hard.

That same sense of service extends beyond their office walls as well through American Family Insurance, as Keith and his team strive to stay involved in the community by volunteering with organizations like Habitat for Humanity



and recently giving their time to Make-A-Wish of Arizona. They are always working to find ways to give back to the people and places that have shaped their journey and continue to make their community special.

At home, that same sense of connection carries through every fiber of Keith's daily routine, as he and Allison work togeth-

er in synchronicity to grow their business alongside raising their family. Their two daughters, Kacie and Adalyn, as well as their fur babies, Pearl and Cookie, fill every day with joy and excitement. Whether they're spending time with family and friends, traveling, planning the next road trip, or heading out for a round of golf, there's always something on the horizon for the Utter family.

At the end of the day, building strong relationships within the community is truly what Keith and his team care most about. It's not about building the biggest agency, but rather becoming someone people can rely on. Someone who shows up, follows through, and makes things feel a little more certain in the moments that don't always feel that way. ▀



“The most fulfilling part is getting positive feedback from clients and then having them refer us to other clients.”





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"As a first-generation Latina realtor, I take pride in guiding and educating my community through the home buying and selling process while building lasting relationships based on trust, communication, and dedication. I'm incredibly grateful for the support of my clients and I'm excited to continue growing and serving even more families in Arizona."



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CHASE WALDREN

*I'M JUST
GETTING
STARTED*



WRITTEN BY KENDRA WOODWARD
PHOTOGRAPHY BY GRAFOBOX MEDIA

Long before contracts and closings entered the picture, Chase Waldren's version of real estate looked a little different than most. He witnessed the industry from a very unique perspective at a young age, as he recalls tagging along with his dad driving through various neighborhoods in California, watching as he managed his rental properties.

Chase even remembers how the start of every month meant it was time to collect rent, and it was through that experience that Chase learned firsthand what home ownership could do, what it could create for people. It was an experience that stuck with him long after, admitting, "I always knew I would do real estate in some aspect."

However, knowing that was where his future was headed didn't rush Chase's journey. He allowed the idea to simmer while he pursued his college education at ASU. Landing in an entirely new locale, Chase admits with a laugh, "I didn't want to leave after that." Even so, after earning a degree in civil engineering, Chase continued to let his story evolve naturally. He stepped into the world of commercial construction where he spent five and a half years, working his way up from project engineer to assistant manager while focusing largely on hospitals and medical buildings.

On paper, it was a solid career path. But in reality, something felt unfinished...his path didn't seem fulfilled. So, after a few years of construction and not finding the sense of purpose that he was looking for, Chase started drifting toward real estate. He started attending local events and connecting with investors who specialized in multi-unit properties, getting a glimpse into a lifestyle that looked very different from the one he was living.

Then, something clicked, when Chase realized all of the investors he was meeting didn't have to clock in or even keep track of their hours, and he saw how much they truly enjoyed their jobs. He admits it was his "aha moment." That curiosity continued to grow, transforming through long nights reading, learning, and quietly reimagining what life could look like in real estate investing. Even still, his exact path wasn't immediately clear, admitting, "I knew I wanted to be in real estate, but I didn't know where."

For a couple of years, that tension lived in the background and showed up in the quiet moments until Chase finally uncovered his path, and after plenty of thought and prayer, the answer started to take shape. He came to realize that becoming a real estate agent checked every box he was working towards. There was no ceiling, the effort you put in directly reflected your character, and even beyond that, real estate offered a stepping stone into the investing world he had always been drawn to.

So, in 2024, Chase made it official. He got his license and interviewed with numerous brokerages to find the one that best aligned with his goals. "It's the best thing I ever did!" Even now, just a few short years into his career, Chase laughs about how many brokerages steered him away from the industry



citing the long hours...which was a tough sell for someone who was already used to 12 to 15-hour days on construction sites.

Around that same time, something else fell into place in a way that felt directed by a higher power. His wife, Paige, who was his girlfriend at the time, had been talking with their pastor, Jeff Sutherlin, about Chase getting into real estate. Jeff has been in the real estate industry for 25 years and that conversation sparked a connection between Jeff and Chase that led to a flourishing partnership. Their relationship has honed the foundation of Chase's career, citing their connection as a blessing.

Through Jeff and his network, Chase found mentorship, guidance, and a steady stream of support...similar to the way his father taught him all those years ago while growing up in the country. There was always something that needed to be done, as long days and hard work weren't unusual; they were expected. It's a skill and character trait he still sees through his father on a regular basis, that same drive still going strong.

One lesson that stuck above all the others was that your day job isn't what gets you ahead; it's the extra effort you put in beyond it. And it's that very same mindset that continues to show up



in everything Chase does today. Just ask him what gets him moving in the morning and the answer comes quick. It's the energy of helping someone find the right home, watching their kids run through a space that's about to become theirs, and thriving in the midst of fast-moving negotiations.

And when it comes to life outside of real estate, Chase stays grounded in those same familial bonds by spending his free time with family and friends. Chase also has a passion for hunting that drives home the importance of patience and calm when things get crazy. You wait, stay ready, "and then all of a sudden, the forest comes alive." It's a similar story to

how the deals seem to roll in as well, because even when all seems quiet, if you continue to do the work, before you know it, you've got multiple deals in escrow.

As he looks towards the future, Chase admits he's focused on growth. Expanding his network, strengthening his sphere, and learning something new every day as he continues to carve out his place in the industry. At the same time, he's got his sights set on some big milestones, having recently reached ICON status at eXp Realty and earning a spot in WESERV's 40 Under 40, because for Chase, he's never been afraid of hard work...and he's excited to see where it takes his future. ▀





Northstar Title Agency Exciting Announcement!

We are thrilled to announce that Kristin Guadagno has proudly joined NorthStar Title Agency as one of its Founders and Chief Operating Officer. After years of dedicated service in the title and escrow industry, Kristin is elevating her expertise to new heights.

With her passion for commercial escrow and commitment to exceptional client service, Kristin is excited to offer even more personalized attention and innovative solutions at NorthStar.

Kristin looks forward to continuing her partnership with you and providing the highest level of service.

Please join us in congratulating Kristin on this exciting new venture!

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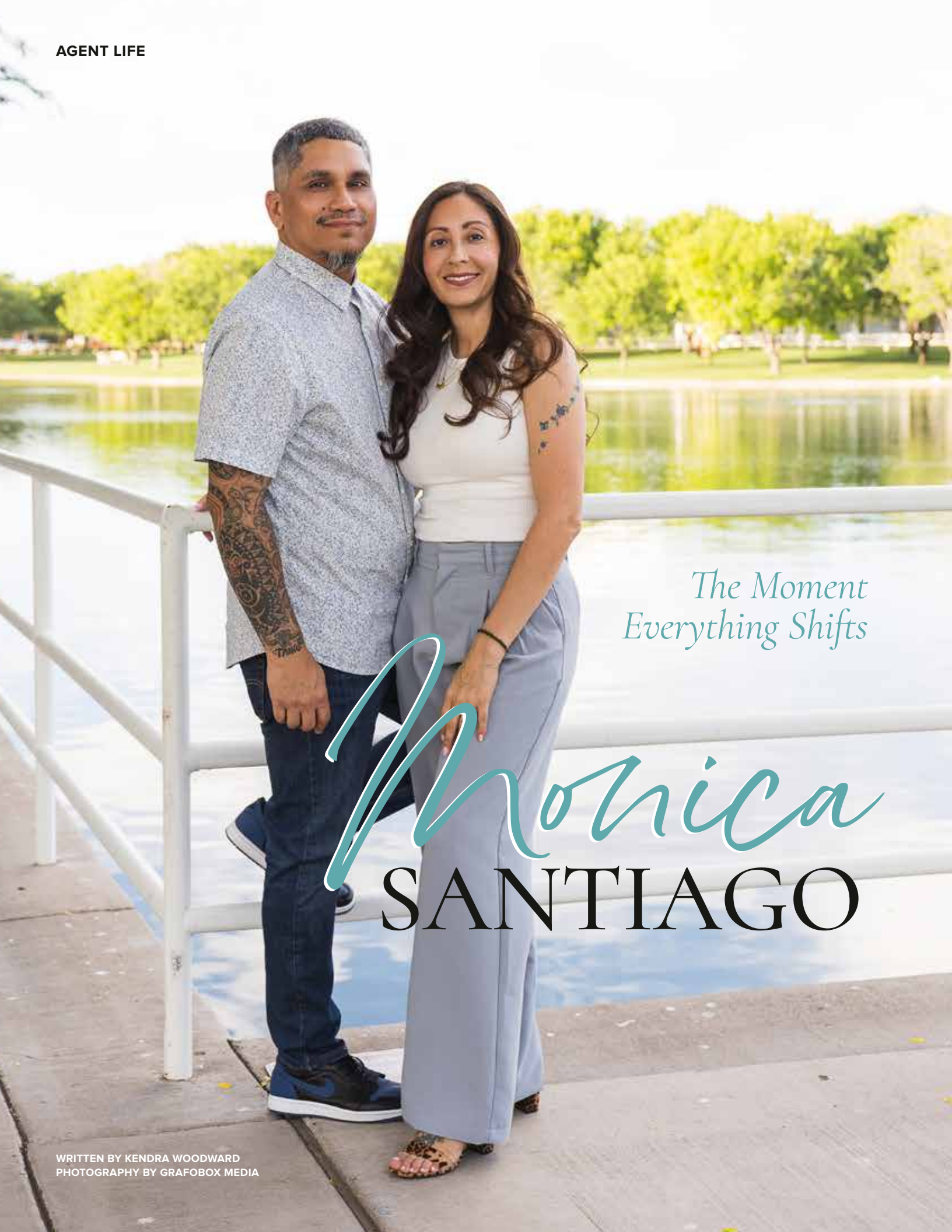


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*The Moment
Everything Shifts*

Monica
SANTIAGO

WRITTEN BY KENDRA WOODWARD
PHOTOGRAPHY BY GRAFOBOX MEDIA

In real estate, there's a moment Monica Santiago watches for. It's the quiet, almost cinematic moment when a client steps into a house, pauses, and something shifts. Suddenly, their search no longer concerns itself with square footage or countertops...it's a feeling. And without a word, Monica knows they've finally found the right one.

Raised in Santa Fe where hard work wasn't optional, Monica mirrored her father's entrepreneurial spirit from a young age. Juggling a full-time job while operating his own window repair business, Monica witnessed the evolution of hard work as her father grew his business into a full-fledged remodeling company.

Whether she was at school, playing sports, or starting her first job at age 14, Monica worked diligently to utilize every minute of the day because it's what she knew. "I'm so much like my dad in so many ways, and I'm so glad I got his work ethic." His influence taught her discipline, resilience, and how to push yourself when things got tough.

As she stepped into adulthood, Monica learned that sitting behind a desk wasn't the type of career she wanted to pursue. Having experienced field work through telecommunications sales, she realized how much she preferred the energy of working directly with people. That mindset carried her through challenging roles like door-to-door sales, where she built confidence, developed a thick skin, and learned persistence. Then life, as it often does, sprinkled a few more layers of challenge and growth.

As Monica and her husband, David, were just beginning their journey, they faced their share of struggles. But looking back, she sees that time as formative...a season that sharpened her drive and reinforced her belief to work hard for the things she wanted. So, when David's job relocated them to Arizona after 12 years living in New Mexico,



Monica saw an opportunity to pursue a career she had long since dreamed of stepping into: real estate.

Starting out as a portfolio manager in the telecommunications industry, Monica gleaned a unique perspective of the industry while taking her real estate classes on the side. However, even after obtaining her license in 2018, she continued her full-time career as a portfolio manager while she began growing her sphere over the subsequent seven years. Her innate ability in being able to see the vision of what a property *could* become, had her closing 15-30

houses a year despite the part-time attention she was putting in. Five years later, as her daughter was headed off to college, Monica faced the weight of not only some personal challenges but also changes to her management role, which began to outweigh the reasons she had continued to juggle both careers for so long. No longer aligning with the lifestyle she envisioned, Monica knew it was time to give real estate her full attention and joined the Housing Around AZ team with Realty One Group to help her along that transition.



Just as her team is there to support and help her throughout her career, Monica offers the same care and dedication towards her clients. It is truly a unique approach in an industry that often focuses on numeric goals and accolades. Monica's clients value her ability to see their goals from a personal perspective, and her willingness to help them achieve those goals no matter what they might be. "I'm not paying your mortgage, your house has to work for you," Monica admits with a laugh, explaining how she's not searching for a house for herself; it's all about her clients.

It's her way of reminding buyers that her role isn't about getting a quick sale, it's about their life, their investment, and their future. It's a refreshingly grounded perspective, admitting that she's there to guide her clients and advocate for them rather than pushing them towards a property that doesn't suit their needs. "I work based off what my clients need and want! You have to do what's best for your clients."

And even if it takes years to find the perfect property, Monica remains dedicated every step of the way. Showing homes, having conversations, and recalibrating when needed is where she finds success. It's not about the timeline, it's about the outcome for Monica, and part of that process sometimes dwindles down to the simple fact that the client has to love the house they're moving into. And more times than not, that moment manifests in a warm fuzzy feeling the client gets when they've entered a house and know deep in their bones it is the right one.

Behind the scenes, Monica takes great care in supporting her clients' dreams by handling all the unseen aspects of their real estate search with the help of various tools and programs, ensuring a seamless experience. But she admits her real strength lies in the relationships she grows along the way. That means picking up the phone and having real conversations with her clients, building her business the same way her father did all those years ago: the old fashioned way.

Through it all, Monica's family remains her anchor as she and David have built a life filled with love, laughter, and a little bit of chaos. Their home is never silent thanks to Jaden, their son, their daughter, Jazmyne, granddaughter, Birkley Anne, and their two Shih Tzus named Lola and Cocoa, who Monica absolutely adores. Her growing passion for giving back to others is often spent supporting local animal shelters and children's organizations, but her free time is reserved for spending time with family and friends.

Looking ahead, Monica's success in the industry continues to climb, as she recently broke into the top 26 on the Zillow agent's list. She is working towards getting licensed in New Mexico so she can collaborate on projects with her father and sister and was asked to be a Zillow Team Trainer for the Atlanta market.

Despite her accomplishments, Monica says she's not chasing perfection, and as long as she does better than the day before, that's enough of a win for her. ▀

“

I work based off what my clients need and want! *You have to do what's best for your clients.*”



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