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DECEMBER 2026



Junia Scartezini

\+

Agent Spotlight
NICHOLE SEGER

Partner Spotlight
MICHIGAN MORTGAGE PRO

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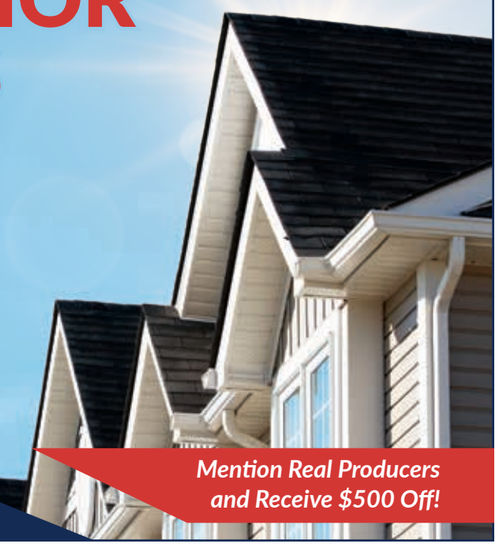
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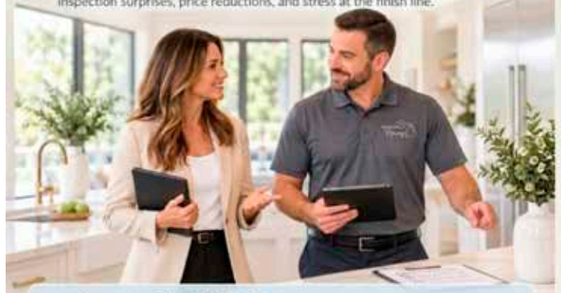
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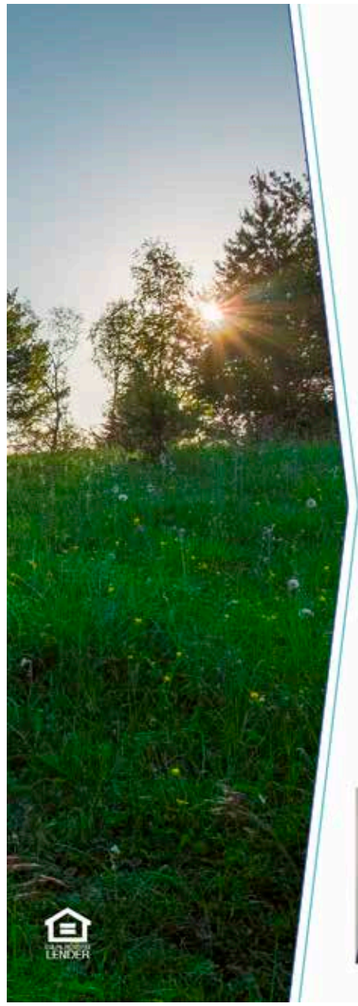
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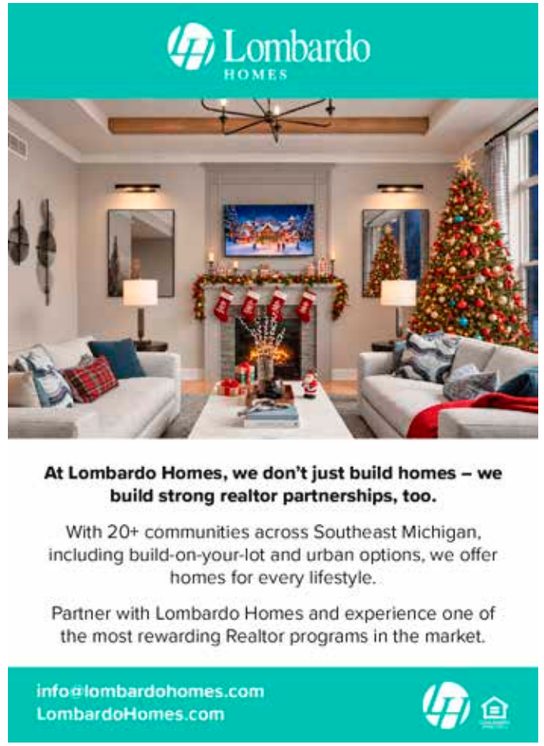
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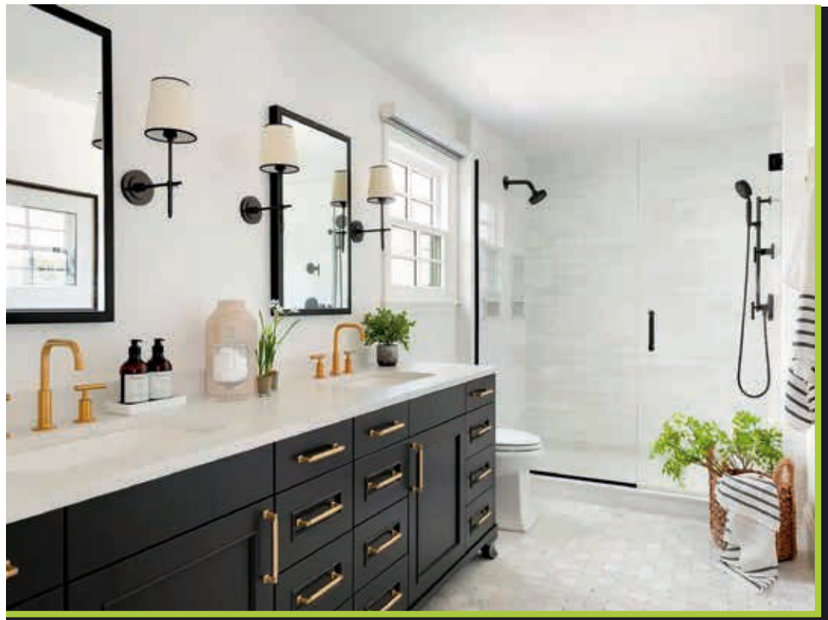
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PHOTOS TAKEN AT LOMBARDO HOMES MODEL AT PRESTON CORNERS VISTAS IN SHELBY TOWNSHIP



For Nichole Seger, real estate has never been just about houses. It has always been about people.

In only four years, Nichole has developed a thriving real estate career marked by impressive production, industry recognition, and rapid growth. The accomplishments she values most, however, have little to do with sales volume or rankings. They are reflected in the relationships she has formed, the people she has helped, and the trust clients have placed in her during some of the biggest moments of their lives.

Nichole's introduction to real estate came unexpectedly when she and her husband, Mark, built their first home. Nichole began helping their builder walk prospective buyers through homes under construction. A serendipitous interaction with a passerby soon became a turning point, giving Nichole a glimpse of a career she hadn't necessarily been looking for — one that combined her ability to connect with people, solve problems, and advocate for others. She earned her real estate license in September of 2022 and hasn't looked back.

Nichole's early success reflects the determination she brought into the business from the beginning. Her career sales volume has surpassed $23.7 million, including $8.5 million in volume last year, when she ranked second in production at her brokerage. She earned a spot among the Top 500 agents in Macomb County in 2024 before climbing into the Top 100 in 2026. Through the first seven months of 2026 alone, Nichole had already closed 27 units totaling more than $8.5 million, putting her well on her way toward her $10 million goal for the year.

Nichole still remembers what it felt like to be brand new to the industry. Every transaction seemed to bring a situation she hadn't encountered before, along with difficult deals, frustrating moments, and plenty of lessons learned in real time. Those early years taught Nichole that quitting wasn't in her nature. Persistence became one of her career's defining characteristics, as did a competitive streak that she directs less toward the agent sitting next to her and more toward herself.

Nichole approaches difficult transactions like puzzles meant to be solved. When something stands between her client and the desired outcome, her instinct is to find another way forward. "I look at every challenge as a game that I have to beat," Nichole said. "If there's a way to make something happen

for my client, I'm going to find it." Her determination has helped propel her business forward, but Nichole believes success also comes from something much simpler: showing up for people.

At the center of Nichole's business are the relationships she forms with her clients. She takes the time to understand what people actually need — not just what they are buying or selling. For Nichole, representation means doing more than what is written in a job description, whether that means stepping in to solve a problem or being there when her clients need her. Those relationships often continue long after the closing table. Clients become friends, friends become referral sources, and in many cases, the people she once represented become part of her life.



"I look at every challenge as a game that I have to beat. If there's a way to make something happen for my client, I'm going to find it."

Nichole brings that same emphasis on relationships to The Monzo Group at Keller Williams Great Lakes, where she considers many of her colleagues family. As her own career has grown, she has also found herself increasingly drawn toward helping other agents grow. She has stepped into training and leadership opportunities within her team, sharing what she has learned and helping newer agents navigate some of the same challenges she encountered when she entered the industry. Whether Nichole is helping an agent improve their follow-up, better understand systems, or simply gain confidence talking with clients, she enjoys seeing other people succeed. She believes the most fulfilling part of leadership is helping create an environment where everyone has an opportunity to become better.

Nichole's commitment to people extends beyond her clients and colleagues and into the community. Each year, The Monzo Group organizes Miracle on Monzo Street, where Sarah Monzo and Nichole work hand in hand with the community to brighten Christmas for local children. In 2025, the group provided Christmas morning gifts for 36 children — an effort reflecting a team culture Nichole is proud to be part of.

Despite the energy she pours into her career, family remains at the center of Nichole's life. She and her husband, Mark, have three children — Ryleigh, Jaelie, and Noah. As Nichole continues growing her business and looking toward the future, one of the things that excites her most is the possibility of creating something her children may someday choose to be a part of as well. Ryleigh is already studying for her real estate license, giving Nichole the first glimpse of what that next chapter could look like. For someone who built her career around relationships, the idea of eventually working alongside her children would make the business she has created even more meaningful.

When Nichole speaks with agents entering the industry today, she remembers the uncertainty that came with starting her own career. She recalls questioning whether she was on the right track while navigating transactions that tested every ounce of her patience. Those experiences also taught her the value of persistence and what can happen when someone refuses to quit. Her advice to newer agents is to keep going, learn from every transaction, ask questions, and view mistakes as opportunities to improve. A difficult season — or even a difficult year — does not have to define what an agent is capable of achieving.

Four years after earning her license, Nichole has demonstrated how quickly a career can grow when persistence meets opportunity. Her ambitions continue to grow, but Nichole ultimately hopes her legacy will be defined not by the numbers she achieved, but by the people she helped. Above all, she hopes they remember that she cared.

Nichole's rapid rise in real estate has brought impressive professional accomplishments and opportunities, but those are not the measures of success she values most. For her, success is found in the relationships she has built and the difference she has made in the lives of the people who have trusted her along the way.



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I believe giving back means being available to help others. Whether it's answering real estate questions, connecting people with trusted local professionals, or supporting community events, I enjoy finding ways to make a positive difference.
Theresa Sitto — Home Sweet Home Realty



Donating time to fundraise for Maggie's Wigs 4 Kids of Michigan, Big Family of Michigan, and my church.
Carol Lukity — Berkshire Hathaway HomeServices Kee Realty



Giving back is important to me, so I try to support local charity events, fundraisers, and community organizations throughout the year. Helping great causes while connecting with others who share that commitment is one of the most rewarding parts of being involved in the community.
Matt Murphy — Michigan Mortgage Pro



I try to find ways daily to help, even if it's something small such as smiling at a stranger or paying for coffee for the person behind me. Sometimes, it's the little things that can have the most impact on someone.
Ashley Streight — Real Producers



I like to give back locally to organizations.
Terra Csotty — Real Producers



I like to do volunteer work!
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PHOTOS TAKEN AT LOMBARDO HOMES MODEL AT PRESTON CORNERS VISTAS IN SHELBY TOWNSHIP

MICHIGAN MORTGAGE PRO

The Power of the Right Partnership

For top-producing real estate professionals, the right lending partner can make all the difference. Beyond securing financing, they help navigate obstacles and create smoother experiences for clients. At Michigan Mortgage Pro, that philosophy drives every transaction. Under the leadership of Broker and Owner Joseph Murray, alongside Director of Mortgage Strategy Matt Murphy and Mortgage Planning Director Sean Perry, the Mount Clemens-based brokerage has built its reputation by delivering responsive communication, personalized financing solutions, and a relationship-first approach that helps both agents and clients succeed.

Joseph launched Michigan Mortgage Pro at the end of 2023 after years of experience helping thousands of borrowers navigate one of life's most significant financial decisions. His vision was to create a mortgage brokerage that emphasizes education, transparency, and customized solutions for every borrower.

Michigan Mortgage Pro operates as an independent mortgage broker, which means the team has access to a broad network of wholesale lenders instead of being limited to a single lender's products. Their flexibility allows them to offer Conventional, FHA, VA, USDA, Jumbo, DSCR, Bank Statement, HELOC, Down Payment Assistance, Non-QM, investment property, refinancing, and commercial lending solutions, giving borrowers and agent partners more options when navigating today's evolving market.

Michigan Mortgage Pro is guided by the motto, "Simple, Smart, and Savvy." Its goal is to keep the lending process simple through honest communication,



make smart recommendations that support clients' long-term financial goals, and remain savvy enough to adapt as market conditions, lending guidelines, and technology continue to evolve.

"We're not just here to help you secure a loan," Joseph said. "We're here to help you feel understood, supported, and empowered."

Like Joseph, Matt brings extensive experience in sales, business development, and wholesale lending to Michigan Mortgage Pro. Before joining the brokerage, he served as an account executive at United Wholesale Mortgage, working directly with brokers across the country and gaining valuable expertise in underwriting guidelines, loan products, and efficient transaction management. The experience reinforced his belief that trust is earned through consistency, responsiveness, and dependable communication.

"Our goal is never just to close a loan — it's to become a trusted resource clients and partners can rely on long term," Matt said.

As for Sean, his journey into the mortgage industry began in the military, where discipline, accountability, and teamwork became lifelong values. After earning his degree from Michigan State University and building a career in finance, he found his calling as a mortgage broker, drawn by the opportunity to provide personalized guidance rather than one-size-fits-all solutions. His military background continues to influence how he serves every client.

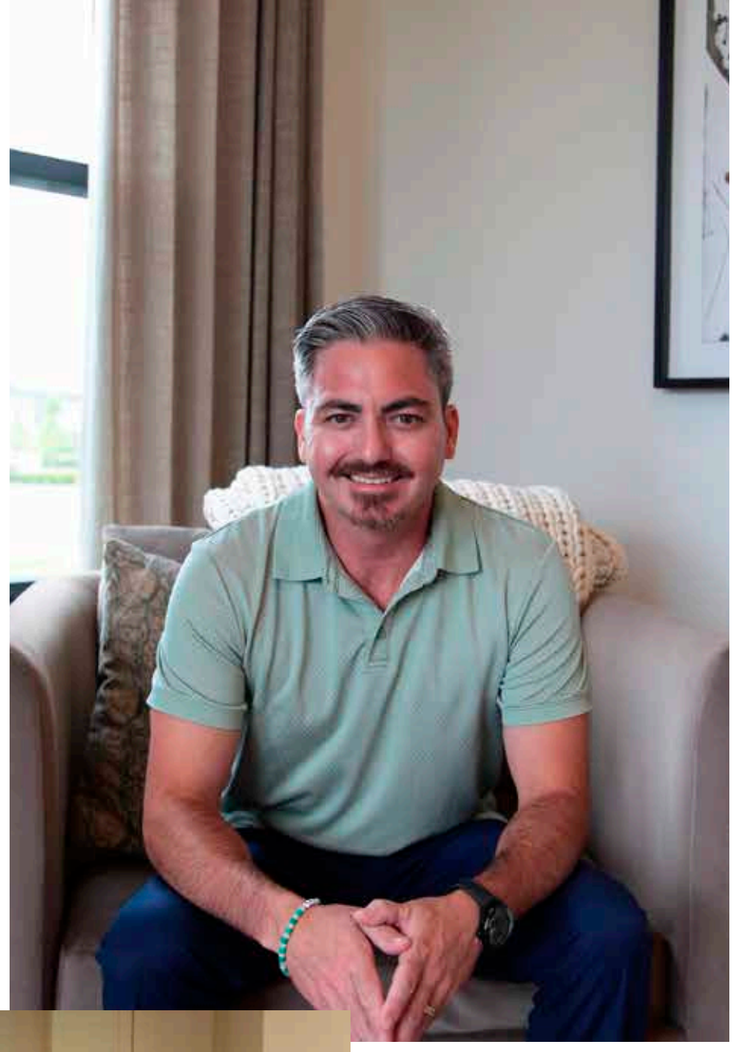
"My core principle is simple: No one gets left behind," Sean explained. "That comes directly from my military background, where you never quit on the people beside you. I carry that same mentality into my business."

Together, the three lenders have built a brokerage designed to support a wide range of borrowers — from first-time homebuyers and veterans to

self-employed professionals, investors, and clients with more complex financing needs. Their broker model allows them to provide solutions that traditional retail lenders often cannot offer while maintaining the speed and responsiveness of today's real estate market demands.

Although each person brings a different background and perspective, they share the same commitment to communication, education, and problem-solving. The Michigan Mortgage Pro team understands that every transaction reflects on the agent's reputation just as much as their own, making responsiveness and creative thinking essential parts of every file.

Beyond the closing table, the lenders at Michigan Mortgage Pro regularly partners with agents through buyer education events, open houses, co-marketing opportunities, and ongoing strategic conversations designed to strengthen relationships and help agents grow their businesses. Whether assisting a first-time buyer, structuring financing for an investor, or navigating a particularly challenging transaction, their goal remains the same: create confidence through exceptional service.





As Michigan Mortgage Pro continues to grow, Joseph, Matt, and Sean remain focused on expanding partnerships with real estate professionals throughout Metro Detroit while preserving the individualized service that has become the company's hallmark. They represent what strong vendor partnerships should look like: experienced, accessible, solution-driven, and committed to helping agents and their clients succeed. For those looking for a reliable lending partner, Michigan Mortgage Pro is ready to help.

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7,856
TOTAL TRANSACTIONS

26
AVERAGE TRANSACTIONS PER AGENT

$7,970,938
AVERAGE SALES VOLUME PER AGENT



Junia Scartezini

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PHOTOS TAKEN AT STONEY CREEK STABLES, A LOMBARDO HOMES PRIVATELY OWNED PROPERTY

A COMMITMENT TO SERVICE

As the owner of Home People Group, Junia Caldeira Scartezini dedicates her career to guiding people through one of life's most significant decisions. Before there were contracts and closing tables, however, there was a small town with deep roots and open fields.

Junia grew up in Itabira, a historic mining town in the countryside of Minas Gerais, Brazil — birthplace of the celebrated poet Carlos Drummond de Andrade. Her mother was a natural communicator; her father was a man whose passions revolved around horses. Both spent their careers working in city administration, building their lives around serving people. It was there, long before any career or credential, that Junia first learned the qualities that still guide her today: that trust, patience, and care for the long game can't be rushed.

Junia spent over a decade in Brazil working in corporate communications and social responsibility. She advised executives on sustainability, community relations, and hands-on social impact work. When family plans brought her and her husband Alexandre to the United States, Junia embraced the move as both a challenge and a fresh start. This led her to join a federal leadership program focused on serving vulnerable communities. In Detroit, she worked with nonprofits such as Alternatives For Girls, mentoring young women and helping prepare them for future careers — experiences that shaped a real estate philosophy centered on advocacy, guidance, and meaningful impact.

When Junia obtained her real estate license at the end of 2018, she brought with her something most



new agents don't have: a decade of experience listening to people and understanding what they truly need. The relationships built since then speak to the trust she has earned — hundreds of people guided through one of the most significant moves they'll ever make, a career representing over $40 million in real estate transactions, and three consecutive years of recognition as a Top 100 agent by Real Producers.

Numbers, however, only capture part of Junia's impact. For her, real estate has always been inseparable from community — and nowhere is that clearer than in her work within the Brazilian community in Michigan. She is known for organizing events that bring people together and open doors, including the "Your Home Fair" at the Troy Community Center, which involved over 250 people and offered hands-on workshops on residential and commercial real estate ownership.

Junia spent the first three years as an agent working for a renowned broker. Her desire to put her values into practice on her own terms eventually led her to partner with a longtime mentor to open Home People Group — a boutique real estate firm built around putting clients' best interests first. The team of three, supported by an extended network of top professionals including home inspectors, mortgage lenders, and title companies, operates with the daily understanding that genuine service requires constant effort and integrity. "At Home People Group, we often say to each other that we want to be able to see a client after a transaction and look them in the eyes, confident that they would work with us again without hesitation," Junia explained.

Real estate has never been a predictable industry, but the pandemic years tested everyone — early uncertainty gave way to a frenzied market driven by historic low interest rates, where bid wars became almost routine and the line between exciting and exhausting blurred fast. For a woman who started working at 14 in a small town and later rebuilt her life in a new country, pressure was nothing new, but those years sharpened something in Junia. The clients who continued to show up and place their trust in her during that unstable season ultimately changed the course of her career. For Junia, trust became more than a professional value and evolved into something personal. Through every market shift since, she has navigated by the same compass: listening closely, thinking creatively, and never letting the urgency of a deal override the integrity of the process.

> **"At Home People Group, we often say to each other that we want to be able to see a client after a transaction and *look them in the eyes,* confident that they would work with us again without hesitation."**

Eight years in, Junia shows no signs of slowing down. She sees real estate as a lifelong commitment — one that will take her into new areas of the industry as it evolves. She increasingly finds herself drawn to mentoring others who share her belief that this work is really about people.

When asked what advice she has for up-and-coming agents, Junia emphasized the importance of truly listening to clients and honoring the trust they place in an agent. "Patience and respect for timing matter deeply," she said. "While money comes and goes, life moves quickly." For Junia, success has never been just about closing deals — it has always been about the people on the other side of them.





Away from the office, Junia reconnects with her roots and family, returning to her home country of Brazil whenever she has the opportunity. Each visit is a reminder of where she came from and the grounded, unhurried values that have always guided her journey.

It's also where she finds herself most present with what matters most: her husband Alexandre and 7-year-old daughter Alice, the two people who inspire her every day and remind her that, above all, building a meaningful life is what it's all about.

"Patience and respect for timing matter deeply. While money comes and goes, *life moves quickly.*







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