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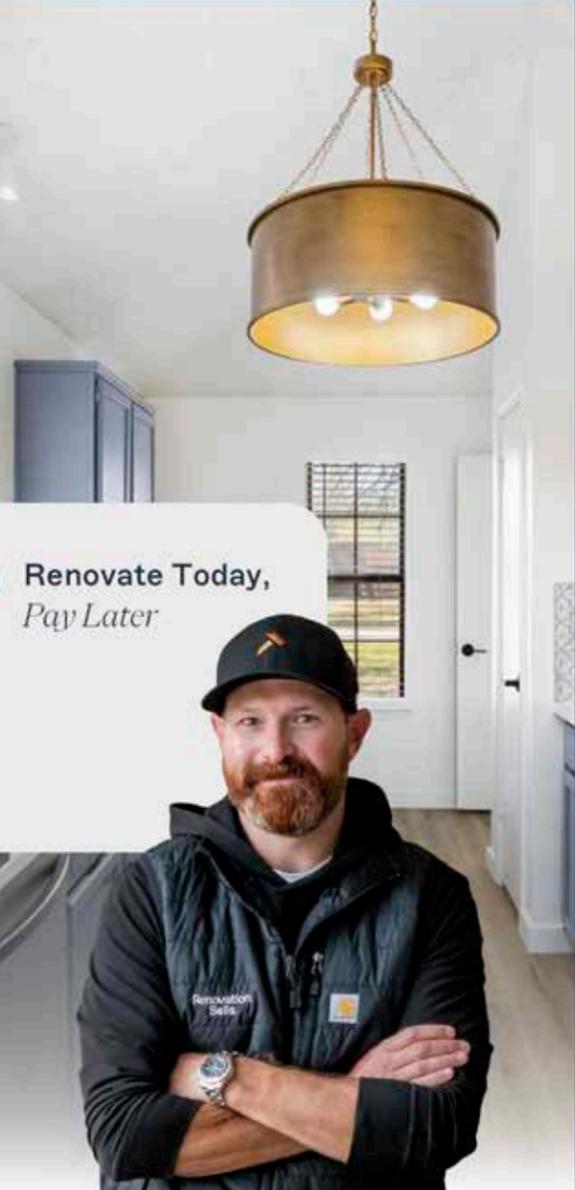
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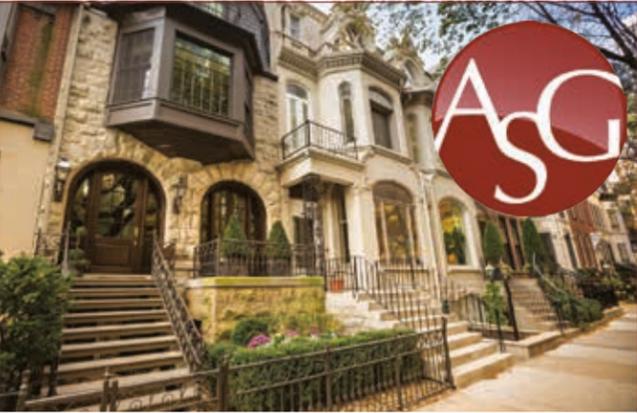
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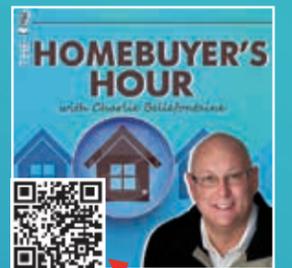
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THE CURRENCY OF CALM: WHY CERTAINTY OUTPERFORMS HUSTLE

Words: Josh Kercher
Photography: Jason Peterson

This is the third chapter in a series I began here in Chicago Real Producers. In my last article, "Why You're Still Tired (Even When You're Winning)," I pulled back the curtain on the truth most high achievers don't want to admit: that success built on borrowed goals and unsustainable energy doesn't feel like success at all. It feels like survival in expensive clothes.

If you missed it, go back. That piece lays the groundwork — why exhaustion haunts even the top producers, and what happens when your outer polish outpaces your inner clarity. This one builds on that foundation. Because once you know why you're tired, the question becomes: what actually restores you?

The answer isn't more hustle. It's calm.



THE CURRENCY OF CALM CONT'D

Why Calm Wins

Hustle is a short-term currency. It spends fast. It burns bright. But it never lasts.

The producers you admire most aren't necessarily the loudest or the busiest. They aren't the ones frantically juggling three phones or sprinting from deal to deal. They're the calm center everyone else orbits.

Calm wins because:

- **Clients don't hire chaos.** They buy certainty. In the middle of a storm, your composure is the real product.
- **Teams don't follow speed.** They follow stability. Leaders who project calm turn pressure into confidence.
- **Markets reward signal.** Hustle is noise. Calm is clarity.

What Calm Really Is

Calm isn't about slowing down your ambition. It's about strengthening the bones underneath your success so you don't fracture when the market accelerates.

You've seen it — high performers who dominate for a few seasons and then disappear. Not because they weren't talented, but because they built on adrenaline instead of alignment.

Real calm is forged from foundations most people ignore:

- The sleep you've been sacrificing.
- The recovery you've been skipping.
- The boundaries you've blurred until you're always "on."
- The goals you've borrowed that never belonged to you in the first place.

The Rare Ones Checklist: Turning Calm Into Currency

- 1. Audit your baseline.** Before you chase growth, check your foundations. Energy leaks aren't fixed by working harder.
- 2. Recover like it's a skill.** Sleep, stillness, reflection — treat them with the same rigor you treat strategy.
- 3. Signal certainty.** Clients don't need to see how frantic you are. They need to feel how clear you are.
- 4. Simplify your pace.** Subtraction creates gravity. Busyness doesn't impress anyone; presence does.
- 5. Train calm under pressure.** Don't wait for crises. Build daily practices — breathwork, reflection, stillness — that anchor you when the market shakes.

A Closing Note

Calm is not passive. It's active mastery. It's what separates the hustlers from the builders, the ones who burn bright and fade from the ones who build legacies. Hustle may close a deal. Calm builds an empire.

In an industry addicted to hustle, certainty is the rarest signal of all. Protect it. Build it. Let people feel it every time you walk in the room. Hustle fades. Calm compounds. And if you want to dress the part of a man who carries that presence? You know where to find me.

— KERCHER

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Patrick Loftus

LOFTUSLAW, LLC

MODERN TECH FOR REAL ESTATE LAW

BY LAUREN YOUNG • PHOTOS BY SONYA MARTIN

“If I’m feeling comfortable, it means that it’s probably time to stretch a little more,” says Patrick Loftus, owner of LoftusLaw, LLC.

Patrick is never one for staying complacent. Since *Chicago Real Producers* last checked in with him, the real estate attorney has leaned further into innovation, reshaping how his firm operates and how clients experience legal representation in real estate transactions. What has changed most since his previous feature are the tools and infrastructure supporting his commitment to serving his clients and meeting their needs.

“I’m leaning hard into the latest technology—AI is changing how we all do business,” Patrick says. “LLMs are very effective at replicating time-consuming processes, and I am preparing the firm for a future where clients will expect more from knowledge-based businesses—more value for the same price because of the expectation that we will leverage technology to be able to do more in less time.”

So Patrick has shifted his practice toward a future-facing model, one that anticipates rising client expectations and embraces efficiency without sacrificing personal involvement. That preparation has taken tangible form too. Since the last spotlight, LoftusLaw has grown beyond a solo

operation: the firm now operates from a dedicated office with support staff that includes a paralegal who works closely with Patrick. The expansion has allowed the firm to handle increased volume while maintaining its hallmark responsiveness.

“We have an office and support staff now,” he says. “Our paralegal, Kathleen Graf, works with me on all of my files. She has been super helpful over the past year, assisting me to help more and more clients. It seems that while everyone else is fighting to keep working from home, I’m moving in the other direction.”

This evolution reflects Patrick’s belief that real estate law benefits from proximity, collaboration, and hands-on engagement. He has also invested heavily in automation, streamlining repetitive tasks so that his attention stays focused on what matters most: strategy, counsel, and client advocacy. For Patrick, leaning into technology is about protecting his expertise without replacing the human touch.

“Not to beat a dead horse with a stick, but leveraging technology is the key innovation to keeping the business current and vibrant,” he says.



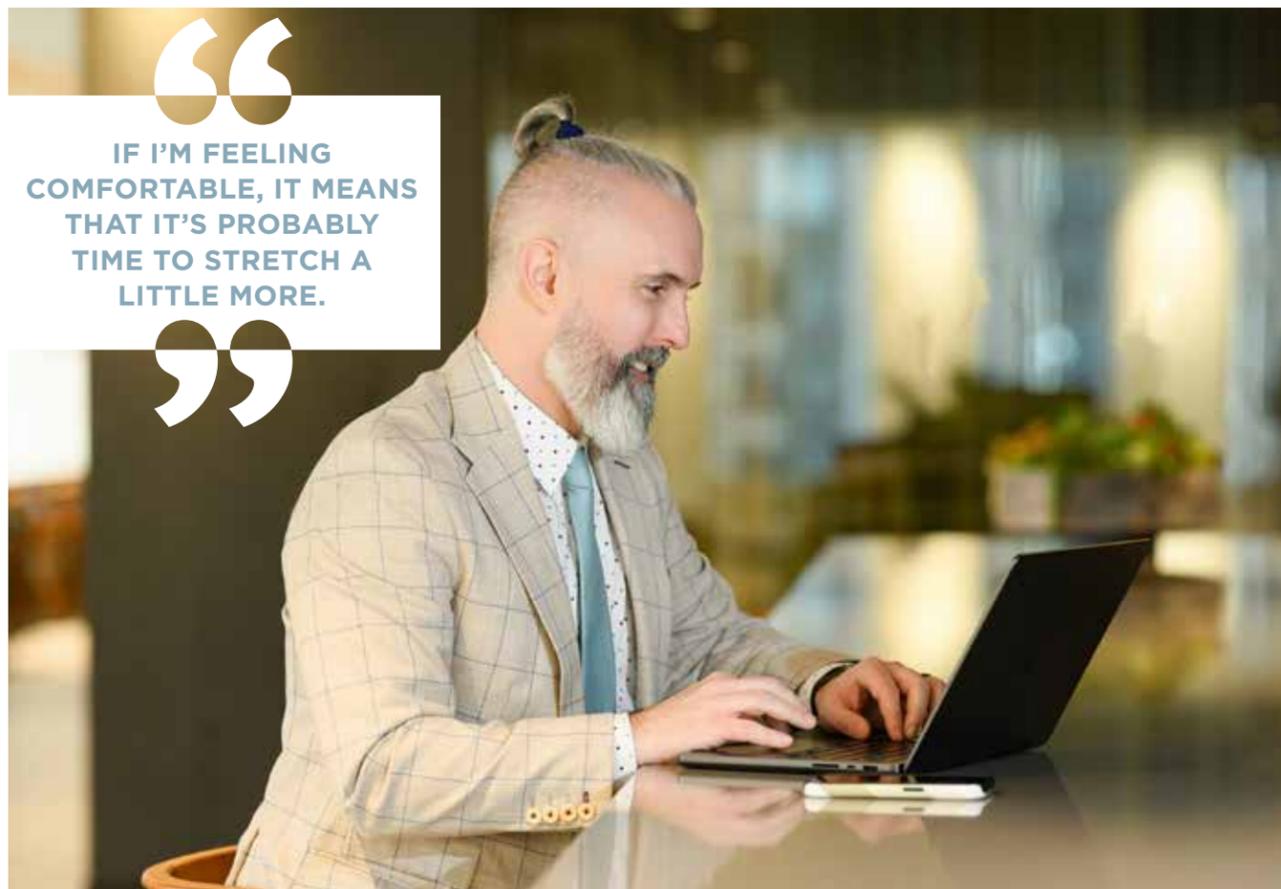


Alongside the operational changes, Patrick has expanded his visibility through content and media. Social platforms and a growing podcast presence now play a central role in how he educates and connects with clients and referral partners. Rather than traditional advertising, Patrick sees content as a direct extension of LoftusLaw’s service.

“Every piece of content that goes out is an ad for my business and builds my brand,” he says. “It’s much more valuable to put my face on someone’s phone than on a billboard.”

That mindset led him to launch his own podcast *Chicago Housing Experts*. What began as a creative experiment and fun side project quickly opened unexpected doors, reinforcing Patrick’s belief that authenticity and curiosity often produce the best results.

“The podcast is fun. It’s why I started it,” he says. “Funnily enough, it has led to a boatload of opportunities I never would have anticipated.”



“
IF I’M FEELING
COMFORTABLE, IT MEANS
THAT IT’S PROBABLY
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LITTLE MORE.
”

What continues to distinguish LoftusLaw is not only Patrick’s legal expertise, but his immersion in the physical realities of real estate. He takes his practice a step further by grounding himself in the structures and systems behind every property.

“I don’t know of any other real estate lawyers who spend one morning every week with the best [home] inspector in town,” he says. “Understanding the bricks and sticks of properties is important and it gives me a big leg up when it comes to my knowledge base.”

That caring dedication to deep understanding extends to his relationships too. Patrick says his wife is a cornerstone of the firm’s success. “I couldn’t do what I do without my wife. She is as supportive and understanding as I could hope for in a partner,” he says. But Patrick views all partnerships—personal and professional—as trust-based collaborations that must be earned and protected.

“The REALTOR®-attorney relationship is unique in the sense that I don’t know of many other strategic partnerships that involve a higher amount of trust,” says Patrick. “That relationship is built like any other—on ‘know, like, trust.’”

Continually looking ahead, Patrick envisions a practice where technology further absorbs the everyday tasks, freeing him to focus on high-level work and meaningful connections even more. “What excites me is the idea that technology will be taking care of the mundane stuff that comes with the practice and allow me to focus my energy on more high-level projects,” he says.

Success, for Patrick, has also been redefined. It’s no longer measured by volume or visibility alone, but by the alignment of work and fun. Fun includes his latest outside-of-work project: a long-form, true-crime YouTube channel titled *University of Murder*. “Having a creative outlet is a great counter-balance to the relentlessly logical world of the law,” he says.

“Success to me is about doing things that align with who I am as a person,” he adds. “The rest just seems to fall into place when what you do reflects your identity.”



CONTACT US!

To reach Patrick and learn more about the services LoftusLaw, LLC provides its clients, call 312-346-1110, go to <https://loftus.law>, or email Patrick at patrick@loftus.law. Find him on social media too: IG: [loftus_law](#); TikTok: [loftuslaw](#); YouTube: [loftuslaw](#)

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NEW SCHOOL AGENT

BY LAUREN YOUNG
PHOTOS BY CALEB PICKMAN

I have always been a very motivated individual, and I knew I would thrive in this intense and sometimes cutthroat industry,” says Maggie McMillin, REALTOR® at Fulton Grace. Starting a real estate career while attending college would test the motivation of anyone, but Maggie was up for the challenge.

“Once I started my business, it took off way faster than I could have imagined,” Maggie says. “As someone who started in this industry at twenty years old, I would say no matter your age, you can accomplish whatever you put your mind to.”

While growing up in Palatine, Maggie discovered her passion for homes at a young age. “I always begged my parents to drive me past cool houses, and I loved watching HGTV with my mom,” she says. That strong interest combined with her natural ability to connect with people made real estate an ideal fit for her passions and skills.

Maggie’s parents nurtured that spirit too. Her mother showed her what it looked like to run a business while raising a family, and her father built his career through effort and integrity. Their message was simple: no dream is too big if you are willing to work for it.

“I looked to my mom because she showed me what a successful and powerful woman can do,” Maggie says. “My parents always showed me that you need to work for what you want, and I was never doubted when I told them the [life and career] dreams I had.”

She brought that strong drive with her to DePaul University where she studied marketing. During her junior year, the pandemic shut down the school and halted her academic plans. While her classmates searched for temporary work, Maggie used the forced pause to step into the career she had always imagined. Once connected to broker Mo Dadkhah through a family friend, she chose to earn her real estate license instead of accepting an internship. Despite her age, she hit the ground running.

“I closed my first sale within the first few months, then moved to help countless DePaul students find rental apartments,” she says. “From there I scaled a referral-based business, and my renter clients began to buy with me.”

A few years into her career, however, Maggie was diagnosed with endometriosis, which can cause considerable pain and discomfort. Running a thriving business while learning to navigate a new normal required strength, persistence, and patience. Maggie chose to share parts of her journey publicly.

“This experience has taught me to not be ashamed of setbacks—to instead learn something from them and come back stronger by adapting,” she says. “My journey has inspired me to show other entrepreneurs that you can be authentic while running a professional business.”

That authenticity now defines her leadership as she builds the Maggie McMillin Team. She formed the team to serve a growing network of referrals and to support clients as they progress from renting to owning to investing. Juliette, her leasing agent, brings new

perspective, talent, and energy that align with Maggie’s vision for the future.

“We are best at helping clients with quick turnaround times and negotiating in multiple-offer situations,” Maggie says. “We know how to be efficient while getting clients what they want. Our no-pressure demeanor and our strong negotiating power set the tone for the way we work.”

Her long-term goal is to expand the team with intention—focusing

on efficiency, education, and client experience rather than sales volume alone. She wants renters to understand the path to wealth building, and investors to know that they have a trusted guide as they move toward larger goals. She especially focuses on younger buyers, with the desire to share her own experiences as a buyer and investor.

“My passion is educating renters on the benefits of buying a home. I was able to buy my first home at





“My passion is educating renters on the benefits of buying a home.”

Maggie enjoying Banff, Canada.



age twenty-two and I want to show my peers that it's possible," she says.

Outside of work, Maggie remains deeply connected to her family. She says that her family shaped her sense of humor and taught her how to navigate tough circumstances with support. "We are always laughing and making fun of each other. That has built my character and helped me deal with the high-pressure environment of real estate," says Maggie. She also loves trying out new restaurants in the city with her friends and traveling when time allows.

Maggie's advice to new REALTORS®, especially those who begin young or feel underestimated, reflects her own journey: "Listen to your intuition about how you want to operate your business and make sure it aligns with your personality," she says. "Taking the long-term route with genuine connections builds a solid foundation for a lasting business."

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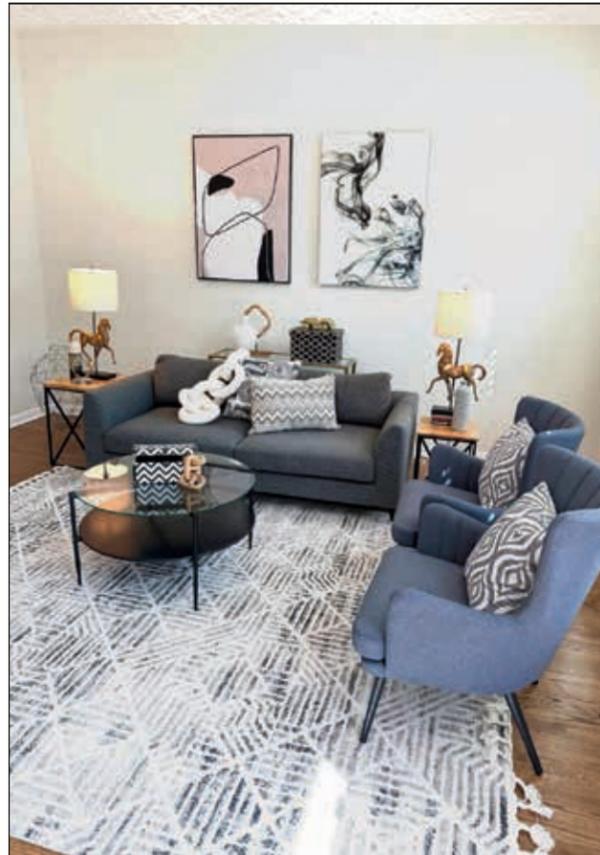
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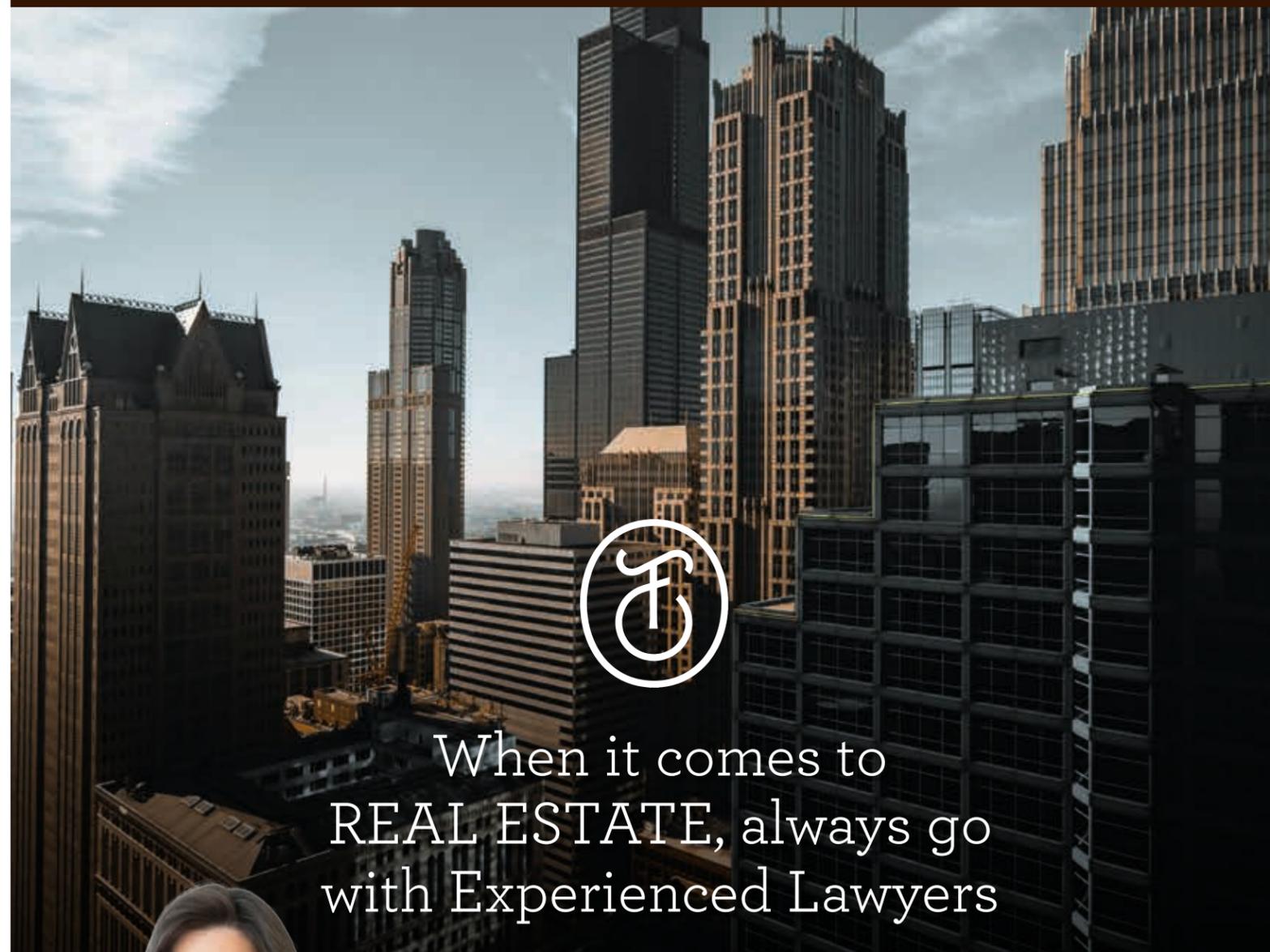
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Gail Spreen

Building Community
in the Heart of the City

BY CHRIS MENEZES • PHOTOS BY PRESTIGE REAL ESTATE IMAGES

Some people build their careers. Others build their communities. For more than thirty years, Gail Spreen has done both in Streeterville, shaping not only her path in real estate but the identity of the neighborhood she calls home. Her path blends her deep interest in history, advocacy, business, and community connection in a way that inspires small-town neighborliness—it's a combination that feels almost inevitable when you hear her story.

Gail grew up in a small town in northern Wisconsin, the kind of place where everyone knew one another and community wasn't something you joined, it was simply part of your makeup. She and her six sisters were

cheerleaders, drummers, and state champion curlers. Gail was also a driven student who graduated salutatorian. "Small-town values were everything to us," she says, and they became the blueprint she carried to Chicago.



Before real estate, Gail earned a degree in instrumental music education and became a band director specializing in percussion. While she enjoyed teaching, it never felt like a calling, but when she took a job in real estate she felt her calling clearly. The integration of buildings, people, business, and features of value sparked a fascination that has never faded. "I thoroughly enjoy real estate, condo living, and how buildings and associations work together and impact value," she says. "It's fascinating."

She entered the industry in 1991 as both a sales associate and appraiser, building technical expertise early. She later worked for several developers, managing condo conversions and new-construction towers, and obtained an MBA from Northwestern University's Kellogg School of Management with concentrations in marketing, real estate, and entrepreneurship. She didn't need the degree to succeed. She wanted to deepen her understanding of business.

In 2007, Gail opened her own brokerage—just as the market began to collapse. She had invested heavily in her office buildout, only to watch buyers disappear. "[So] I did every rental that came along, knowing that each lease was another bill paid," she says. It was the kind of time that could break someone, but instead Gail worked 15–16 hours a day while also serving with the Streeterville Organization of Active Residents, the Magnificent Mile Association, and CAR's Public Policy Committee.

As her business evolved, so did her purpose. Streeterville became more





Gail with others, volunteering at a neighborhood clean-up event sponsored by SOAR (Streeterville Organization of Active Residents).



Gail was Chair of the Magnificent Mile Lights Festival Parade in 2019.



Gail being interviewed for her expertise in real estate and Streeterville.

“My favorite part of the business is meeting and knowing all the people in the neighborhood... It really feels like a community, and I’m thrilled to have been part of making it that way.”

than where she worked—it was the neighborhood she loved and wanted to better understand, support, and help shape. Admiring prominent retail broker Jacqueline Hayes, Gail set a goal: to become for Streeterville’s residential community what Jackie was for its retail community—to become the go-to expert who knows and values not only the buildings, but also the neighborhood’s heartbeat.

Today, that vision is reality. Ask nearly anyone in Streeterville, and they’ll tell you Gail isn’t simply a REALTOR®—she’s part of the fabric of the place.

“My favorite part of the business is meeting and knowing all the people in the neighborhood,” she says. “It really feels like a community, and I’m thrilled to have been part of making it that way.”

Gail loves linking the future to the past and helping people understand the history beneath their feet. She and her late husband, Dennis Downes—an artist, historian, and

sculptor whose bronze statue of Cap Streeter stands at Grand and McClurg—produced a documentary on South Streeterville’s history, preserving the voices of those who shaped it. Gail now continues Dennis’s work by giving lectures on Native American trail marker trees, a subject he was nationally recognized for.

But Gail has always kept her personal life full. This REALTOR® once raced in downhill skiing and giant slalom in Aspen, and she and her curling team not only went to Nationals, but also qualified for the Olympic trials. Most recently, her family bought a supper club in northern Wisconsin—Spreen Lodge—where she looks forward to hosting events. But what does she love to do most when she needs to unwind? “Boating,” she says without hesitation.

Yet even after more than three decades in the business, Gail still loves showings, open houses, meeting new people, and leading the Streeterville Properties Group, a

team that reflects the neighborhood she serves. REALTOR® Norene Chip produces standout Instagram content; REALTOR® Nichole Connelly also runs Urban Prep Chicago; REALTOR® Robert Thomas is also an award-winning doorman; REALTOR® Kurt Fujio is also a photographer and snowboard instructor; and Monica Palmer, director of operations and communications, keeps everything running smoothly. Together, they continue what Gail has built her career on: selling Streeterville.

To new agents, Gail advises: “Get involved and never give up. Don’t expect the company to give you everything—you need to go out and get it.”

Success, for Gail, is about helping her clients and neighbors, remaining calm for them when they’re stressed, and preserving the community spirit that has always made Streeterville feel like home. And after all these years, she’s still doing exactly that—connecting past to future, one relationship at a time.



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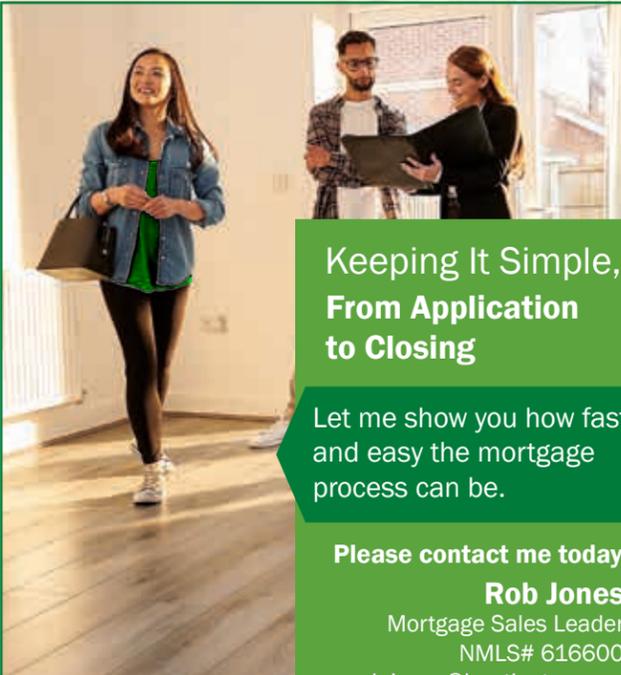
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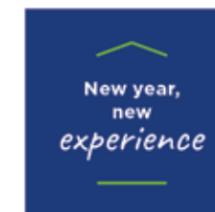


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John Charmelo

TRADING CAREERS

BY LAUREN YOUNG
PHOTOS BY SONYA MARTIN

“While I came to this as a second career, I am an accomplished professional who has always had the best interests of my clients at heart,” says John Charmelo, REALTOR® with @properties.

Respect is an important value for John, who grew up in Worth and Palos Park. In his close Italian family, respect, as well as loyalty and a strong work ethic, were nonnegotiable values. His father worked as a general foreman electrician on major infrastructure projects, including the CTA line to O’Hare and that airport’s international terminal. His mother returned to college while raising the children and built a career as a medical technologist. Watching his parents’ continued commitment to their work and to each other created a foundation John has carried into every chapter of his life.

“My parents are fundamental to who I am,” John says. “Family events and holidays were always important. That sense of responsibility and showing up for people has never left me.”

John attended Moraine Valley Community College before graduating from Northern Illinois University with a bachelor’s degree in human resources and

a minor in economics, and later enrolled at DePaul University for graduate studies in public administration and economic development. But his academic focus shifted when his then boss at the Chicago Mercantile Exchange, Dan Munro, asked him to give the job another year, believing John could succeed as a trader. He was right, and John built a long, successful career as head of floor trading operations for foreign exchange (FX) options for one of the then largest market makers in Chicago.

“The trading floor provides a viewpoint of the world like no other,” John says. “It taught me how to think, react, and pivot quickly and be proactive, as well as how to hustle and trust my gut. I learned you didn’t have to be the smartest person, you just had to work harder and stay aware.”

Throughout those years, real estate quietly remained a constant presence: John, who had studied listings since childhood, invested and flipped some properties in the 1990s with a

friend. They even purchased and converted two multifamily properties into condominiums. When John began to consider a career change, @properties REALTOR® Brett Novack encouraged him to take the leap. In 2015, John entered real estate full-time with the support of his partner, Robert Barba. Without that support none of this would be possible.

“I became a REALTOR® because of my experiences with most of the transactions I’d had with REALTORS® on the opposite side of the deal—to many of them, it was just a transaction. I knew I could do better for people,” he says. “I knew I could be an advocate and prevent people from being taken advantage of.”

John knew that transitioning from trading to residential real estate would come with challenges. He says that as a kid he was trusting and naïve, and that the trading floor sharpened his instincts. But real estate also required a new kind of discipline and patience. He learned to listen closely, question assumptions, and encourage clients to fully understand every decision.

“I always tell my clients, ‘Shop everything [because] everyone is willing to treat your money like it’s theirs. Work with people you mesh with, and get multiple quotes and the best deals for yourself,’” John says. “My job is to protect my client’s



“

My job is to protect my client's best interests and [for us] to develop a strategy together.”



best interests and [for us] to develop a strategy together.”

Over time, John found his rhythm, and his analytical background and clear communication allowed him to guide clients through complex decisions without pressure. What surprised him was how deeply personal the work became.

“The surprising reward for me is how many of my clients have become friends and a huge part of my life,” he says. “I love the relationships I’ve developed, and the wonderful people I’ve met.”

Outside of work, John’s life centers on family, community, and balance. He and his partner, Robert Barba, share their home with Wally, their black Labrador retriever-mix adopted through Midwest Labrador Retriever Rescue. John maintains strong ties with his parents; his sister

and brother-in-law; his nieces and nephews; and grandnieces and nephews. This avid biker, cook, and baker also supports the American Cancer Society, the Alzheimer’s Association, Lambda Legal, and other causes shaped by personal experiences.

“Success to me means being happy and being able to put your head on your pillow at night knowing you did things right,” he says.

John sees real estate as a long-term path that aligns with who he is. He feels freer to be himself while continuing to serve clients with integrity and intention.

“I found the career niche that works best for me,” he says. “I’m passionate that my clients know that I work for them and that we work together. This isn’t just a transaction; it’s a long-term relationship where I’m here for them and anything they need.”



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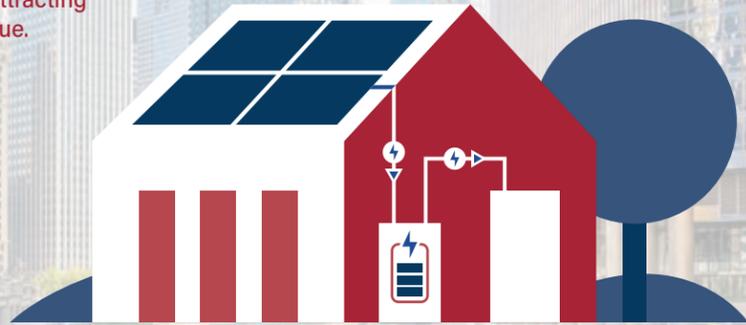
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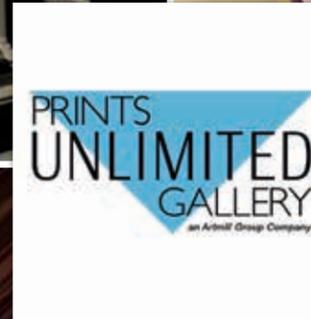


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Elizabeth Caya

A CITY KID YOU CAN COUNT ON

BY CHRIS MENEZES • PHOTOS BY LOGAN BOWES

For Elizabeth Caya, entering into real estate wasn't a dramatic leap or reinvention—it was simply a natural fit for the way she lived in the city she knew so well. A lifelong North Sider and self-described “city kid,” her connection to Chicago runs deep and has shaped the way she learned to read the city's neighborhoods and the people in them. What began as a practical step in her twenties has, three decades later, grown into a relationship-driven career grounded in consistency, care, and the neighborhoods she's always called home.

Her start in the business was straightforward. She was a year out of college with a degree in economics, newly married, and struggling to find a job in her field. She and her husband, Rob, had just bought a three-flat, and she thought getting her license might help them manage the building. She was also inspired by the fact that when her dad, a real estate attorney, helped them through that first transaction it made the work feel familiar and accessible.

Real estate proved to be Elizabeth's calling, and as her life evolved over the years, her career adapted with it. When her kids were young, she was able to step back from the intensity of full-time production and devote more time to volunteering at their school. But as her son approached college—and her daughter wasn't far behind—Elizabeth knew it was time to regain momentum.

Re-energizing her business meant finding a structure that supported the way she naturally works: with a reliable and true, service-focused approach that's grounded in relationships. So she left her previous brokerage and joined Redfin, whose model aligned with her strengths. “It's the best career move I've ever made. Marketing myself was never an aptitude; I like how they make local connections for people,” she says.



What keeps Elizabeth energized today is working with clients from all over—many with no ties to Chicago—and helping them feel at home here. Organic, chance connections with soon-to-be clients remain one of her favorite parts of the job, as is working alongside agents who value clear communication and a client-centered methodology.

Elizabeth approaches her work with a calm, steady hand, especially when it comes to guiding buyers and sellers through a fast-moving market. Education and collaboration are cornerstones of her business. “Real estate moves fast, and I love breaking down the market in a way that’s easier to understand,” she says. “I love being the calm, knowledgeable voice that helps clients make smart, comfortable decisions.”

Even with decades of experience behind her, Elizabeth still sees real estate as something that evolves with her. It’s a career that fits the pace of her life, gives her space to keep learning, and connects her with people she might never meet otherwise.

“Success, as I see it, is living a life that feels balanced, meaningful, and grounded in the things that matter most,” she says.

For her, that includes family—her husband, Rob; her son, Robert, now an accountant; and her daughter, Catie, a senior at Mount Holyoke. Together, they enjoy taking walks through their Andersonville neighborhood and exploring its amazing restaurant scene.

Elizabeth also loves gardening and cooking, especially in the summer when her backyard becomes a gathering place. In winter, she fills her home with plants, and she could talk all day about her city-friendly vegetable container garden—what worked this season, what didn’t, and what she’s planning for next year.

Her advice to newer agents on finding success is grounded

in simplicity: be consistent, stay committed, and take every client seriously. “Treat every client like they’re your only client. Communicate clearly and always do what you say you’re going to do. If you lead with integrity, empathy, and professionalism, people remember you—and they come back.”

After nearly thirty years, Elizabeth still finds meaning in the everyday parts of the job: the conversations, the problem-solving, the moments when a client finally feels at ease. She’s proof that a career doesn’t have to start with a grand plan to become remarkable. Sometimes it grows steadily over time, the way a city kid becomes the person people trust to help them find their place in it too.



“
Success, as I see it, is living a life that feels balanced, meaningful, and grounded in the things that
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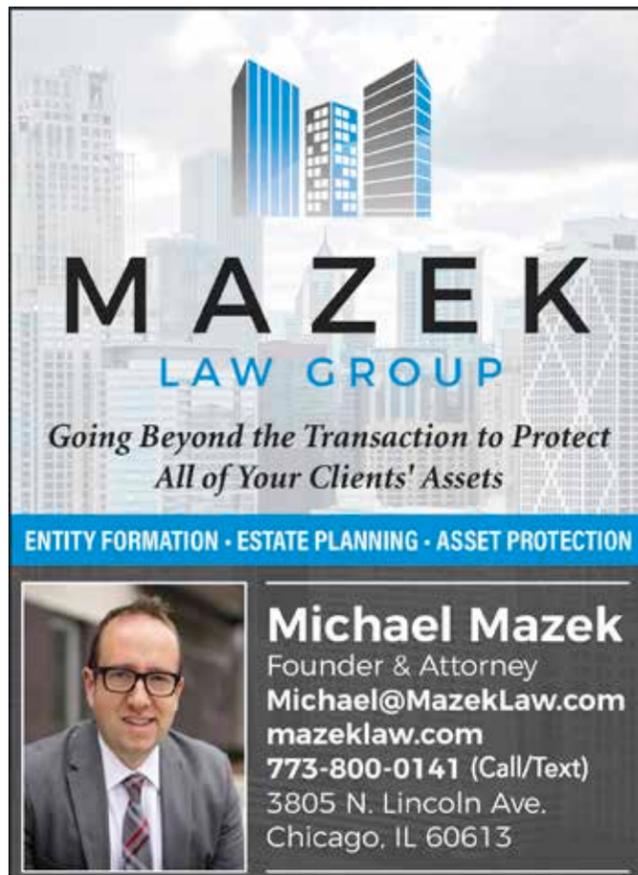
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FHA loans require an up-front mortgage insurance premium (UFMP), which may be financed, or paid at closing, and an FHA annual mortgage insurance premium (MIP) paid monthly will also apply.

¹FHA requires flood insurance through the National Flood Insurance Program (NFIP) or Private Flood Insurance policies that meet FHA's requirements if a loan is secured by property located in a Special Flood Hazard Area (SFHA).

²Eligibility for gift fund contributions may vary based on loan product type and donor. Examples of permitted donors may include, but are not limited to, family members, domestic partners, employers and close friends with a clearly defined and documented relationship with the borrower. The donor cannot be, nor have any affiliation with, the builder, the developer, the real estate agent or any other interested party to the transaction. Other restrictions apply. Please contact a Home Lending Advisor for more details.

³The Chase Homebuyer Grant is available on primary residence purchases only. You may be eligible for either \$2,500 or \$5,000 in savings when applying for a DreamMakerSM, Standard Agency, FHA and VA home purchase mortgage loan product and where applicable census tract requirements are met. Income limits and homebuyer education may apply on a DreamMaker mortgage.

⁴The Chase Homebuyer Grant funds will be applied at purchase loan closing first to points on the loan, if any, then to Chase fees, then to non-Chase fees or down payment. Grant funds may not be used for the down payment on an FHA purchase loan. Speak with a Chase Home Lending Advisor for more information on the savings, including the location eligibility.

The Chase Homebuyer Grant may be considered miscellaneous income and may be reportable on Form 1099-MISC (Miscellaneous Information) or Form 1042-S (Foreign Person's U.S. Source Income Subject to Withholding) to you and the IRS, for the year in which they are awarded. We encourage you to consult with a personal tax advisor for questions about the impact to personal income tax returns.

⁵Not all customers or products are eligible for the guarantee. Certain delays, loan type, property type, and other factors may impact your eligibility. Visit chase.com/cg for eligibility, timing and documentation requirements. The Chase Closing Guarantee may be considered miscellaneous income and may be reportable for tax purposes to you and the IRS. Consult your personal tax advisor for questions about the impact to personal income tax returns. This offer is subject to change at any time without prior notice.

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TOP 250 STANDINGS

Teams and individuals from January 1, 2026 to January 31, 2026

| # | First Name | Last Name | List # | List \$ | Sell # | Sell \$ | Total # | Total \$ |
|----|------------|--------------|--------|-------------|--------|--------------|---------|--------------|
| 1 | Matt | Laricy | 9 | \$5,242,499 | 20 | \$14,653,900 | 29 | \$19,896,399 |
| 2 | Grigory | Pekarsky | 3 | \$1,598,925 | 28 | \$15,252,750 | 31 | \$16,851,675 |
| 3 | Alexandre | Stoykov | 4 | \$1,658,500 | 10 | \$8,076,000 | 14 | \$9,734,500 |
| 4 | Jason | O'Beirne | 7 | \$8,504,000 | 1 | \$280,000 | 8 | \$8,784,000 |
| 5 | Carrie | McCormick | 3.5 | \$5,039,500 | 1 | \$1,475,000 | 4.5 | \$6,514,500 |
| 6 | Rubina | Bokhari | 0.5 | \$1,300,000 | 1 | \$5,100,000 | 1.5 | \$6,400,000 |
| 7 | Benyamin | Lalez | 0 | \$0 | 9 | \$5,638,000 | 9 | \$5,638,000 |
| 8 | Karen | Schwartz | 2 | \$3,105,000 | 2 | \$2,499,900 | 4 | \$5,604,900 |
| 9 | Jeffrey | Lowe | 3 | \$3,437,500 | 2 | \$1,935,000 | 5 | \$5,372,500 |
| 10 | Mario | Greco | 5 | \$3,196,250 | 2 | \$1,967,500 | 7 | \$5,163,750 |
| 11 | Timothy | Sheahan | 1 | \$1,108,500 | 2 | \$3,912,000 | 3 | \$5,020,500 |
| 12 | Chezi | Rafaelli | 3 | \$2,612,500 | 2 | \$1,932,500 | 5 | \$4,545,000 |
| 13 | Andrew | Thurston | 1.5 | \$2,450,000 | 1 | \$2,050,000 | 2.5 | \$4,500,000 |
| 14 | Kevin | Wood | 1 | \$3,150,000 | 1 | \$1,260,000 | 2 | \$4,410,000 |
| 15 | Robert | Grilli | 0.5 | \$145,000 | 4 | \$4,186,000 | 4.5 | \$4,331,000 |
| 16 | Brent | Hall | 3 | \$4,250,000 | 0 | \$0 | 3 | \$4,250,000 |
| 17 | Hayley | Westhoff | 1.5 | \$3,549,500 | 1 | \$540,000 | 2.5 | \$4,089,500 |
| 18 | Michael | Shenfeld | 1.5 | \$932,500 | 4 | \$2,855,000 | 5.5 | \$3,787,500 |
| 19 | Stephanie | Maloney | 3 | \$3,560,000 | 0 | \$0 | 3 | \$3,560,000 |
| 20 | Brad | Lippitz | 1 | \$2,685,000 | 1 | \$830,000 | 2 | \$3,515,000 |
| 21 | Melanie | Giglio | 1.5 | \$1,135,750 | 4 | \$2,297,500 | 5.5 | \$3,433,250 |
| 22 | Jill | Scott | 0 | \$0 | 1 | \$3,425,000 | 1 | \$3,425,000 |
| 23 | Leila | Zammatta | 2 | \$3,405,000 | 0 | \$0 | 2 | \$3,405,000 |
| 24 | Greg | Viti | 1 | \$1,700,000 | 1 | \$1,700,000 | 2 | \$3,400,000 |
| 25 | Thomas | Campone | 2 | \$915,000 | 2 | \$2,180,000 | 4 | \$3,095,000 |
| 26 | Steven | Powers | 0.5 | \$90,000 | 2 | \$2,959,000 | 2.5 | \$3,049,000 |
| 27 | Ryan | Preuett | 1 | \$1,750,000 | 2 | \$1,269,000 | 3 | \$3,019,000 |
| 28 | Hunter | Andre | 2 | \$2,995,000 | 0 | \$0 | 2 | \$2,995,000 |
| 29 | Lauren | Mitrick Wood | 2.5 | \$1,926,000 | 2 | \$970,000 | 4.5 | \$2,896,000 |
| 30 | Melinda | Jakovich | 0.5 | \$117,500 | 1 | \$2,750,000 | 1.5 | \$2,867,500 |
| 31 | Joanne | Nemerovski | 2 | \$1,340,000 | 1 | \$1,480,000 | 3 | \$2,820,000 |
| 32 | Danielle | Dowell | 0.5 | \$240,000 | 2.5 | \$2,455,000 | 3 | \$2,695,000 |
| 33 | Melissa | Siegal | 0 | \$0 | 3 | \$2,575,000 | 3 | \$2,575,000 |
| 34 | Xiaojing | Frost | 0.5 | \$156,500 | 2 | \$2,330,000 | 2.5 | \$2,486,500 |

| # | First Name | Last Name | List # | List \$ | Sell # | Sell \$ | Total # | Total \$ |
|----|-------------|-----------|--------|-------------|--------|-------------|---------|-------------|
| 35 | Marie | Hirschle | 1 | \$1,100,000 | 1 | \$1,355,000 | 2 | \$2,455,000 |
| 36 | James | D'Astice | 0 | \$0 | 2 | \$2,445,000 | 2 | \$2,445,000 |
| 37 | Camille | Canales | 0 | \$0 | 3.5 | \$2,443,075 | 3.5 | \$2,443,075 |
| 38 | Keith | Brand | 1 | \$702,500 | 4.5 | \$1,732,500 | 5.5 | \$2,435,000 |
| 39 | Jill Peet | Saponaro | 1 | \$1,025,000 | 1 | \$1,399,000 | 2 | \$2,424,000 |
| 40 | Kimberly | Becker | 0 | \$0 | 3 | \$2,387,500 | 3 | \$2,387,500 |
| 41 | Matthew | Liss | 1 | \$995,000 | 3 | \$1,380,000 | 4 | \$2,375,000 |
| 42 | Eugene | Fu | 0 | \$0 | 3 | \$2,320,000 | 3 | \$2,320,000 |
| 43 | Christopher | Pertile | 2 | \$2,303,000 | 0 | \$0 | 2 | \$2,303,000 |
| 44 | Julie | Busby | 2 | \$2,116,000 | 1 | \$166,000 | 3 | \$2,282,000 |
| 45 | Mark | Zipperer | 0 | \$0 | 4 | \$2,271,000 | 4 | \$2,271,000 |
| 46 | Marla | Nyberg | 1 | \$1,250,000 | 1 | \$1,015,000 | 2 | \$2,265,000 |
| 47 | Timothy | Salm | 0 | \$0 | 1 | \$2,225,000 | 1 | \$2,225,000 |
| 48 | Christina | Delgreco | 1 | \$922,500 | 1 | \$1,290,000 | 2 | \$2,212,500 |
| 49 | Nancy | Tassone | 1 | \$2,200,000 | 0 | \$0 | 1 | \$2,200,000 |
| 50 | John | Korolis | 1 | \$1,465,000 | 0.5 | \$732,500 | 1.5 | \$2,197,500 |

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TOP 250 STANDINGS

Teams and individuals from January 1, 2026 to January 31, 2026

| # | First Name | Last Name | List # | List \$ | Sell # | Sell \$ | Total # | Total \$ |
|----|------------|----------------|--------|-------------|--------|-------------|---------|-------------|
| 51 | Jennifer | Laskov | 1 | \$1,017,500 | 1 | \$1,129,000 | 2 | \$2,146,500 |
| 52 | Ian | Schwartz | 1 | \$1,555,000 | 1 | \$585,000 | 2 | \$2,140,000 |
| 53 | Joseph | Betancourt | 4 | \$2,137,000 | 0 | \$0 | 4 | \$2,137,000 |
| 54 | Erin | McShea | 0.5 | \$475,000 | 1 | \$1,625,000 | 1.5 | \$2,100,000 |
| 55 | Mark | Dollard | 4 | \$2,095,000 | 0 | \$0 | 4 | \$2,095,000 |
| 56 | Maritza | Sowell | 0 | \$0 | 1 | \$2,075,000 | 1 | \$2,075,000 |
| 57 | Suzanne | Gignilliat | 1 | \$2,075,000 | 0 | \$0 | 1 | \$2,075,000 |
| 58 | Kayla | Gelsomino | 1 | \$2,067,000 | 0 | \$0 | 1 | \$2,067,000 |
| 59 | Joseph | Wilcox | 1 | \$935,000 | 1 | \$1,125,000 | 2 | \$2,060,000 |
| 60 | Jennifer | Evans Piet | 1 | \$1,480,000 | 1 | \$565,000 | 2 | \$2,045,000 |
| 61 | Camie | Cirrincone | 0 | \$0 | 3 | \$1,998,000 | 3 | \$1,998,000 |
| 62 | Renata | Pieczka | 2 | \$1,129,900 | 1 | \$849,900 | 3 | \$1,979,800 |
| 63 | Vincent | Anzalone | 1 | \$835,000 | 1 | \$1,110,000 | 2 | \$1,945,000 |
| 64 | Benjamin | Lissner | 0 | \$0 | 3 | \$1,940,000 | 3 | \$1,940,000 |
| 65 | Elena | Theodoros | 3 | \$1,931,300 | 0 | \$0 | 3 | \$1,931,300 |
| 66 | Michael | Rosenblum | 2 | \$1,925,000 | 0 | \$0 | 2 | \$1,925,000 |
| 67 | Brant | Booker | 1 | \$1,920,000 | 0 | \$0 | 1 | \$1,920,000 |
| 68 | Morgan | Sage | 0.5 | \$305,000 | 2 | \$1,607,300 | 2.5 | \$1,912,300 |
| 69 | Susan | Miner | 0 | \$0 | 1 | \$1,910,000 | 1 | \$1,910,000 |
| 70 | Tina | Kirvaitis | 1 | \$1,910,000 | 0 | \$0 | 1 | \$1,910,000 |
| 71 | Marika | Kakhiani | 3 | \$1,895,000 | 0 | \$0 | 3 | \$1,895,000 |
| 72 | Gwen | Stark | 1 | \$560,000 | 2 | \$1,307,000 | 3 | \$1,867,000 |
| 73 | Dennis | Huyck | 1 | \$735,000 | 1.5 | \$1,112,500 | 2.5 | \$1,847,500 |
| 74 | Barbara | O'Connor | 2 | \$1,847,500 | 0 | \$0 | 2 | \$1,847,500 |
| 75 | Stephany | Oliveros | 0 | \$0 | 1 | \$1,830,866 | 1 | \$1,830,866 |
| 76 | Joseph | Tanzillo | 1 | \$1,830,866 | 0 | \$0 | 1 | \$1,830,866 |
| 77 | Heidie | Maslo | 3 | \$1,815,000 | 0 | \$0 | 3 | \$1,815,000 |
| 78 | Ryan | Huyler | 1 | \$1,812,000 | 0 | \$0 | 1 | \$1,812,000 |
| 79 | D | Waveland Kendt | 2 | \$602,500 | 3 | \$1,197,000 | 5 | \$1,799,500 |
| 80 | Frank | Montro | 5 | \$1,640,800 | 1.5 | \$157,500 | 6.5 | \$1,798,300 |
| 81 | Kevin | Little | 0 | \$0 | 2 | \$1,780,000 | 2 | \$1,780,000 |
| 82 | Tim | Critser | 1 | \$1,778,850 | 0 | \$0 | 1 | \$1,778,850 |
| 83 | Rachel | Kitay | 0 | \$0 | 1 | \$1,778,850 | 1 | \$1,778,850 |
| 84 | Arfeen | Ahmed | 0 | \$0 | 1 | \$1,775,000 | 1 | \$1,775,000 |

| # | First Name | Last Name | List # | List \$ | Sell # | Sell \$ | Total # | Total \$ |
|-----|------------|--------------|--------|-------------|--------|-------------|---------|-------------|
| 85 | Yusuf | Ozer | 1 | \$880,000 | 1 | \$880,000 | 2 | \$1,760,000 |
| 86 | David | Mahoney | 1 | \$800,000 | 1 | \$950,000 | 2 | \$1,750,000 |
| 87 | Jason | Wagner | 1 | \$875,000 | 1 | \$875,000 | 2 | \$1,750,000 |
| 88 | Janis | Northon | 2 | \$1,729,000 | 0 | \$0 | 2 | \$1,729,000 |
| 89 | Laura | Bibbo Katlin | 2 | \$1,707,500 | 0 | \$0 | 2 | \$1,707,500 |
| 90 | Ryan | Hardy | 1 | \$1,700,000 | 0 | \$0 | 1 | \$1,700,000 |
| 91 | Oliver | Levy | 1 | \$1,680,000 | 0 | \$0 | 1 | \$1,680,000 |
| 92 | Sue | Taghabon | 0 | \$0 | 1 | \$1,675,000 | 1 | \$1,675,000 |
| 93 | Jessica | Macey | 0 | \$0 | 2 | \$1,665,000 | 2 | \$1,665,000 |
| 94 | Jonathan | Minerick | 3 | \$1,662,000 | 0 | \$0 | 3 | \$1,662,000 |
| 95 | Brian | Ebbesen | 1 | \$1,650,000 | 0 | \$0 | 1 | \$1,650,000 |
| 96 | Juliana | Yeager | 0 | \$0 | 2 | \$1,622,500 | 2 | \$1,622,500 |
| 97 | Patricia | Demito | 1 | \$1,610,000 | 0 | \$0 | 1 | \$1,610,000 |
| 98 | Bradley | Brondyke | 1.5 | \$1,605,000 | 0 | \$0 | 1.5 | \$1,605,000 |
| 99 | Molly | Sundby | 1.5 | \$1,605,000 | 0 | \$0 | 1.5 | \$1,605,000 |
| 100 | Mark | Raffaelli | 0 | \$0 | 2 | \$1,585,000 | 2 | \$1,585,000 |

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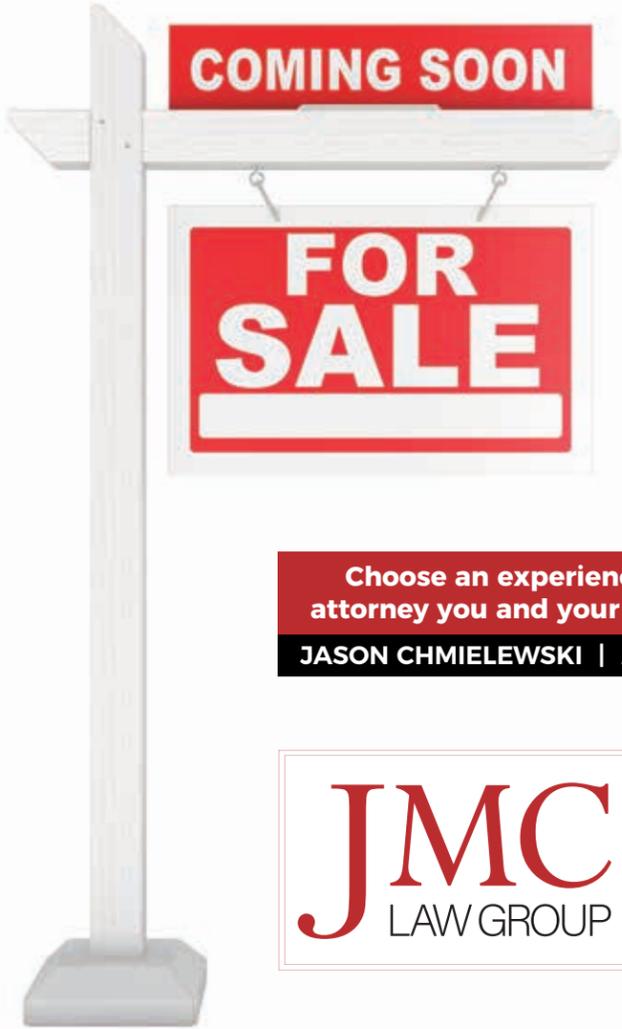
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TOP 250 STANDINGS

Teams and individuals from January 1, 2026 to January 31, 2026

| # | First Name | Last Name | List # | List \$ | Sell # | Sell \$ | Total # | Total \$ |
|-----|------------|-------------|--------|-------------|--------|-------------|---------|-------------|
| 101 | Ted | Kuhlmann | 1 | \$1,580,000 | 0 | \$0 | 1 | \$1,580,000 |
| 102 | Cynthia | Sodolski | 0 | \$0 | 1 | \$1,580,000 | 1 | \$1,580,000 |
| 103 | Brooke | Daitchman | 1 | \$740,000 | 1 | \$815,000 | 2 | \$1,555,000 |
| 104 | Debra | Baker | 0 | \$0 | 1 | \$1,555,000 | 1 | \$1,555,000 |
| 105 | Davia | Lipscher | 1 | \$772,500 | 1 | \$782,000 | 2 | \$1,554,500 |
| 106 | Jovanka | Novakovic | 0 | \$0 | 2 | \$1,550,000 | 2 | \$1,550,000 |
| 107 | Jennifer | Ames | 0.5 | \$262,500 | 1 | \$1,280,000 | 1.5 | \$1,542,500 |
| 108 | Daniel | Merrion | 1 | \$1,535,000 | 0 | \$0 | 1 | \$1,535,000 |
| 109 | Cornelis | Hoogstraten | 0 | \$0 | 1 | \$1,535,000 | 1 | \$1,535,000 |
| 110 | Andriy | Diatkovych | 0 | \$0 | 1 | \$1,535,000 | 1 | \$1,535,000 |
| 111 | Scott | Curcio | 1 | \$292,250 | 2 | \$1,242,000 | 3 | \$1,534,250 |
| 112 | Conrad | Sienkiewicz | 1 | \$1,515,000 | 0 | \$0 | 1 | \$1,515,000 |
| 113 | Melchor | Domantay | 0 | \$0 | 2 | \$1,515,000 | 2 | \$1,515,000 |
| 114 | Robert | Sullivan | 1 | \$1,312,500 | 0.5 | \$182,500 | 1.5 | \$1,495,000 |
| 115 | Molly | Boyd | 2.5 | \$1,170,000 | 0.5 | \$315,000 | 3 | \$1,485,000 |
| 116 | Mark | Bystrowicz | 1 | \$1,460,000 | 0 | \$0 | 1 | \$1,460,000 |
| 117 | Kevin | Green | 1.5 | \$488,750 | 1 | \$970,000 | 2.5 | \$1,458,750 |
| 118 | Adam | Zagata | 1 | \$356,000 | 2 | \$1,080,786 | 3 | \$1,436,786 |
| 119 | Charlie | Cohen | 0 | \$0 | 2 | \$1,435,000 | 2 | \$1,435,000 |
| 120 | Nube | Lema | 1 | \$430,000 | 3 | \$995,120 | 4 | \$1,425,120 |
| 121 | Santiago | Valdez | 0.5 | \$102,500 | 2 | \$1,310,000 | 2.5 | \$1,412,500 |
| 122 | Danny | Lewis | 0.5 | \$630,500 | 1 | \$780,000 | 1.5 | \$1,410,500 |
| 123 | Robert | Shearer | 0 | \$0 | 1 | \$1,400,000 | 1 | \$1,400,000 |
| 124 | Teresa | Spyrka | 1 | \$1,399,000 | 0 | \$0 | 1 | \$1,399,000 |
| 125 | Nadine | Ferrata | 3 | \$1,390,000 | 0 | \$0 | 3 | \$1,390,000 |
| 126 | Lawrence | Dunning | 1 | \$687,500 | 1 | \$700,000 | 2 | \$1,387,500 |
| 127 | Joanne | Marzano | 0 | \$0 | 1 | \$1,370,000 | 1 | \$1,370,000 |
| 128 | Nicole | Hurt | 2 | \$1,370,000 | 0 | \$0 | 2 | \$1,370,000 |
| 129 | Michael | Maier | 3.5 | \$928,500 | 2 | \$436,500 | 5.5 | \$1,365,000 |
| 130 | Carlton | Buck | 0 | \$0 | 1 | \$1,360,000 | 1 | \$1,360,000 |
| 131 | Nancy | McAdam | 0 | \$0 | 2 | \$1,359,000 | 2 | \$1,359,000 |
| 132 | Evan | Peng | 1 | \$805,000 | 1 | \$551,800 | 2 | \$1,356,800 |
| 133 | Joel | Halperin | 1 | \$462,450 | 2 | \$894,000 | 3 | \$1,356,450 |
| 134 | Annette | Shelton | 1 | \$675,000 | 1 | \$675,000 | 2 | \$1,350,000 |

| # | First Name | Last Name | List # | List \$ | Sell # | Sell \$ | Total # | Total \$ |
|-----|------------|-----------|--------|-------------|--------|-------------|---------|-------------|
| 135 | Derek | Disera | 0 | \$0 | 1 | \$1,350,000 | 1 | \$1,350,000 |
| 136 | Tim | Mullet | 2 | \$1,175,925 | 1 | \$165,000 | 3 | \$1,340,925 |
| 137 | Michael | Scanlon | 1.5 | \$405,000 | 1 | \$932,500 | 2.5 | \$1,337,500 |
| 138 | Elias | Masud | 1 | \$401,000 | 2 | \$933,250 | 3 | \$1,334,250 |
| 139 | Sophia | Klopas | 0.5 | \$275,000 | 1 | \$1,050,000 | 1.5 | \$1,325,000 |
| 140 | Nicole | Cready | 2 | \$1,317,000 | 0 | \$0 | 2 | \$1,317,000 |
| 141 | Kelly | Ladewig | 0 | \$0 | 1 | \$1,315,000 | 1 | \$1,315,000 |
| 142 | Laura | England | 0 | \$0 | 1 | \$1,315,000 | 1 | \$1,315,000 |
| 143 | Andrew | Celis | 0 | \$0 | 1 | \$1,312,500 | 1 | \$1,312,500 |
| 144 | Tamika | Marks | 9 | \$993,505 | 2 | \$310,000 | 11 | \$1,303,505 |
| 145 | Maureen | Griffin | 1 | \$242,000 | 2 | \$1,044,900 | 3 | \$1,286,900 |
| 146 | Tyler | Stallings | 0 | \$0 | 3 | \$1,286,500 | 3 | \$1,286,500 |
| 147 | Mark | Icuss | 1 | \$491,000 | 2 | \$795,000 | 3 | \$1,286,000 |
| 148 | Eric | Casper | 2 | \$1,285,000 | 0 | \$0 | 2 | \$1,285,000 |
| 149 | Michael | Adams | 0 | \$0 | 2 | \$1,284,000 | 2 | \$1,284,000 |
| 150 | Kathleen | Malone | 1 | \$1,280,000 | 0 | \$0 | 1 | \$1,280,000 |

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TOP 250 STANDINGS

Teams and individuals from January 1, 2026 to January 31, 2026

| # | First Name | Last Name | List # | List \$ | Sell # | Sell \$ | Total # | Total \$ |
|-----|------------|-------------|--------|-------------|--------|-------------|---------|-------------|
| 151 | Jarrod | Enright | 2 | \$632,500 | 1 | \$645,000 | 3 | \$1,277,500 |
| 152 | Patrick | Shino | 2 | \$1,277,500 | 0 | \$0 | 2 | \$1,277,500 |
| 153 | Benjamin | Bass | 1 | \$1,275,000 | 0 | \$0 | 1 | \$1,275,000 |
| 154 | Lindsay | Guhl | 1 | \$248,000 | 1 | \$1,025,000 | 2 | \$1,273,000 |
| 155 | Rebecca | Sexson | 2 | \$375,000 | 1 | \$895,000 | 3 | \$1,270,000 |
| 156 | Charles | Marfoe | 0 | \$0 | 1 | \$1,261,000 | 1 | \$1,261,000 |
| 157 | Abbie | Joseph | 0 | \$0 | 1 | \$1,250,000 | 1 | \$1,250,000 |
| 158 | Ann | Caron | 1.5 | \$1,249,000 | 0 | \$0 | 1.5 | \$1,249,000 |
| 159 | Sean | O'Neill | 1 | \$620,000 | 1 | \$620,000 | 2 | \$1,240,000 |
| 160 | Brandon | Suzuki | 0 | \$0 | 1 | \$1,235,000 | 1 | \$1,235,000 |
| 161 | Bruce | Glazer | 0 | \$0 | 1 | \$1,225,000 | 1 | \$1,225,000 |
| 162 | Susan | Nice | 0 | \$0 | 1 | \$1,225,000 | 1 | \$1,225,000 |
| 163 | Eduardo | Padro | 3 | \$1,220,000 | 0 | \$0 | 3 | \$1,220,000 |
| 164 | Christine | Hancock | 2 | \$1,210,000 | 0 | \$0 | 2 | \$1,210,000 |
| 165 | Melissa | Edidin | 0 | \$0 | 1 | \$1,207,000 | 1 | \$1,207,000 |
| 166 | Nancy | Huetteman | 1 | \$1,207,000 | 0 | \$0 | 1 | \$1,207,000 |
| 167 | Salvador | Gonzalez | 1 | \$375,000 | 2 | \$829,000 | 3 | \$1,204,000 |
| 168 | Mary | Medill | 1 | \$1,200,000 | 0 | \$0 | 1 | \$1,200,000 |
| 169 | Tracey | Hill | 0 | \$0 | 1 | \$1,195,000 | 1 | \$1,195,000 |
| 170 | Samuel | Ciochon | 0 | \$0 | 2 | \$1,190,000 | 2 | \$1,190,000 |
| 171 | Jennifer | Johnson | 1 | \$655,000 | 1 | \$525,000 | 2 | \$1,180,000 |
| 172 | Avian | Hancock | 0 | \$0 | 1 | \$1,175,000 | 1 | \$1,175,000 |
| 173 | Seviiri | Bunjo | 1 | \$1,175,000 | 0 | \$0 | 1 | \$1,175,000 |
| 174 | Maureen | Mobarak | 1 | \$1,167,500 | 0 | \$0 | 1 | \$1,167,500 |
| 175 | Emily | Sachs Wong | 1 | \$1,167,500 | 0 | \$0 | 1 | \$1,167,500 |
| 176 | Sathish | Sekar | 0 | \$0 | 1 | \$1,165,000 | 1 | \$1,165,000 |
| 177 | Nathan | Binkley | 1 | \$1,155,000 | 0 | \$0 | 1 | \$1,155,000 |
| 178 | Marguerite | Soden | 0 | \$0 | 1 | \$1,150,000 | 1 | \$1,150,000 |
| 179 | Alex | Wolking | 2 | \$1,147,000 | 0 | \$0 | 2 | \$1,147,000 |
| 180 | Melanie | Everett | 0 | \$0 | 3 | \$1,145,000 | 3 | \$1,145,000 |
| 181 | Jill | Silverstein | 0 | \$0 | 2 | \$1,130,000 | 2 | \$1,130,000 |
| 182 | John | Westbrook | 1 | \$1,125,000 | 0 | \$0 | 1 | \$1,125,000 |
| 183 | Nikia | Evans | 1 | \$749,900 | 1 | \$375,000 | 2 | \$1,124,900 |
| 184 | Sharon | Gillman | 1 | \$578,000 | 1 | \$541,000 | 2 | \$1,119,000 |

| # | First Name | Last Name | List # | List \$ | Sell # | Sell \$ | Total # | Total \$ |
|-----|------------|------------|--------|-------------|--------|-------------|---------|-------------|
| 185 | Dorie | Westmeyer | 2 | \$1,119,000 | 0 | \$0 | 2 | \$1,119,000 |
| 186 | Maria | Gomez | 0.5 | \$115,000 | 3 | \$997,500 | 3.5 | \$1,112,500 |
| 187 | Michael | Zornes | 1 | \$1,110,000 | 0 | \$0 | 1 | \$1,110,000 |
| 188 | Karen | MacAdam | 1 | \$1,100,000 | 0 | \$0 | 1 | \$1,100,000 |
| 189 | Rose | Leversha | 0 | \$0 | 1 | \$1,100,000 | 1 | \$1,100,000 |
| 190 | Margaret | Baczkowski | 0 | \$0 | 1 | \$1,100,000 | 1 | \$1,100,000 |
| 191 | Brad | Zibung | 0 | \$0 | 2 | \$1,094,000 | 2 | \$1,094,000 |
| 192 | Charles | Arnold | 0 | \$0 | 1 | \$1,090,000 | 1 | \$1,090,000 |
| 193 | Tina | Culver | 1 | \$525,000 | 1 | \$560,000 | 2 | \$1,085,000 |
| 194 | Leopoldo | Gutierrez | 2 | \$923,000 | 1 | \$162,000 | 3 | \$1,085,000 |
| 195 | Kathleen | Cooper | 1 | \$1,085,000 | 0 | \$0 | 1 | \$1,085,000 |
| 196 | Mario | Barrios | 1 | \$305,000 | 1 | \$770,000 | 2 | \$1,075,000 |
| 197 | Sean | Wagner | 0 | \$0 | 1 | \$1,075,000 | 1 | \$1,075,000 |
| 198 | Hilary | Kaden | 0 | \$0 | 2 | \$1,075,000 | 2 | \$1,075,000 |
| 199 | Thomas | Bezanes | 2 | \$700,000 | 1 | \$370,000 | 3 | \$1,070,000 |
| 200 | Courtney | Welsch | 0 | \$0 | 1 | \$1,065,000 | 1 | \$1,065,000 |

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TOP 250 STANDINGS

Teams and individuals from January 1, 2026 to January 31, 2026

| # | First Name | Last Name | List # | List \$ | Sell # | Sell \$ | Total # | Total \$ |
|-----|------------|----------------|--------|-------------|--------|-------------|---------|-------------|
| 201 | Grazyna | Przybysz | 3 | \$1,052,000 | 0 | \$0 | 3 | \$1,052,000 |
| 202 | Michael | Samm | 0 | \$0 | 1 | \$1,050,000 | 1 | \$1,050,000 |
| 203 | Gabriel | Martinez | 1 | \$1,050,000 | 0 | \$0 | 1 | \$1,050,000 |
| 204 | Prashanth | Pathy | 0 | \$0 | 1 | \$1,050,000 | 1 | \$1,050,000 |
| 205 | Adrian | Mitocar | 1 | \$1,050,000 | 0 | \$0 | 1 | \$1,050,000 |
| 206 | Kyle | Jamicich | 2 | \$1,042,500 | 0 | \$0 | 2 | \$1,042,500 |
| 207 | Sharon | Chen | 1 | \$1,040,000 | 0 | \$0 | 1 | \$1,040,000 |
| 208 | Arthur | Cirignani | 6 | \$1,038,832 | 0 | \$0 | 6 | \$1,038,832 |
| 209 | Robert | Munds | 0 | \$0 | 1 | \$1,020,000 | 1 | \$1,020,000 |
| 210 | Thomas | O'Neill | 1 | \$1,020,000 | 0 | \$0 | 1 | \$1,020,000 |
| 211 | Mike | Checuga | 3 | \$849,000 | 1 | \$169,900 | 4 | \$1,018,900 |
| 212 | Julie | Latsko | 1 | \$1,015,000 | 0 | \$0 | 1 | \$1,015,000 |
| 213 | Beth | Gomez | 1 | \$408,000 | 1 | \$606,100 | 2 | \$1,014,100 |
| 214 | Mary | Lusk | 0 | \$0 | 1 | \$1,012,925 | 1 | \$1,012,925 |
| 215 | Jason | Mrozik | 1 | \$1,012,500 | 0 | \$0 | 1 | \$1,012,500 |
| 216 | Ramsey | Al-Abed | 0 | \$0 | 1 | \$1,010,000 | 1 | \$1,010,000 |
| 217 | Jennifer | Long | 1 | \$1,009,000 | 0 | \$0 | 1 | \$1,009,000 |
| 218 | Nick | Nastos | 0 | \$0 | 2 | \$1,005,000 | 2 | \$1,005,000 |
| 219 | Amie | Rule | 0 | \$0 | 1 | \$1,000,000 | 1 | \$1,000,000 |
| 220 | Yolanda | Deen | 1 | \$1,000,000 | 0 | \$0 | 1 | \$1,000,000 |
| 221 | Philip | Defrancesco | 1 | \$1,000,000 | 0 | \$0 | 1 | \$1,000,000 |
| 222 | Cesar | Juarez | 4 | \$998,250 | 0 | \$0 | 4 | \$998,250 |
| 223 | Marianna | Mosz | 1 | \$995,000 | 0 | \$0 | 1 | \$995,000 |
| 224 | Kassandra | Vitogiannis | 1 | \$995,000 | 0 | \$0 | 1 | \$995,000 |
| 225 | Eric | Zingsheim | 0 | \$0 | 1 | \$995,000 | 1 | \$995,000 |
| 226 | Blazena | Bilic | 0 | \$0 | 1 | \$995,000 | 1 | \$995,000 |
| 227 | Elizabeth | Caya | 2 | \$995,000 | 0 | \$0 | 2 | \$995,000 |
| 228 | Warren | Davis | 2 | \$634,000 | 1 | \$359,000 | 3 | \$993,000 |
| 229 | Charles | Gullett | 1 | \$390,000 | 1 | \$600,000 | 2 | \$990,000 |
| 230 | Wanda | Austin-Wingood | 1 | \$551,800 | 1 | \$421,250 | 2 | \$973,050 |
| 231 | Yenni | Solsol | 1 | \$970,000 | 0 | \$0 | 1 | \$970,000 |
| 232 | Erik | Swanson | 1 | \$970,000 | 0 | \$0 | 1 | \$970,000 |
| 233 | Jose | Diaz | 0 | \$0 | 1 | \$970,000 | 1 | \$970,000 |
| 234 | Ashley | Kaehn | 2 | \$950,000 | 0 | \$0 | 2 | \$950,000 |

| # | First Name | Last Name | List # | List \$ | Sell # | Sell \$ | Total # | Total \$ |
|-----|--------------|-------------|--------|-----------|--------|-----------|---------|-----------|
| 235 | Julie | Brandt | 0 | \$0 | 1 | \$950,000 | 1 | \$950,000 |
| 236 | Michael | Kozuchowski | 0 | \$0 | 1 | \$950,000 | 1 | \$950,000 |
| 237 | Cierra | Thurman | 1 | \$475,000 | 1 | \$475,000 | 2 | \$950,000 |
| 238 | Michelle | Welch | 0 | \$0 | 1 | \$947,000 | 1 | \$947,000 |
| 239 | Mark | Seeger | 0 | \$0 | 2 | \$945,000 | 2 | \$945,000 |
| 240 | Marzena | Frausto | 1 | \$460,000 | 1 | \$485,000 | 2 | \$945,000 |
| 241 | Edgar | Zelaya | 1 | \$945,000 | 0 | \$0 | 1 | \$945,000 |
| 242 | Jeffrey | Proctor | 0 | \$0 | 1 | \$942,500 | 1 | \$942,500 |
| 243 | Danella | Gelmanovich | 0 | \$0 | 1 | \$942,500 | 1 | \$942,500 |
| 244 | Sharon | Aguilera | 1 | \$935,000 | 0 | \$0 | 1 | \$935,000 |
| 245 | Edward | Jelinek | 0.5 | \$276,500 | 2 | \$655,000 | 2.5 | \$931,500 |
| 246 | Michael | Donnelly | 0 | \$0 | 1 | \$930,000 | 1 | \$930,000 |
| 247 | Saul | Allen | 0 | \$0 | 3 | \$930,000 | 3 | \$930,000 |
| 248 | Jeremiah | Fisher | 0 | \$0 | 2 | \$930,000 | 2 | \$930,000 |
| 249 | John | Charmelo | 1 | \$930,000 | 0 | \$0 | 1 | \$930,000 |
| 250 | Sridharreddy | Nagelli | 0 | \$0 | 2 | \$930,000 | 2 | \$930,000 |

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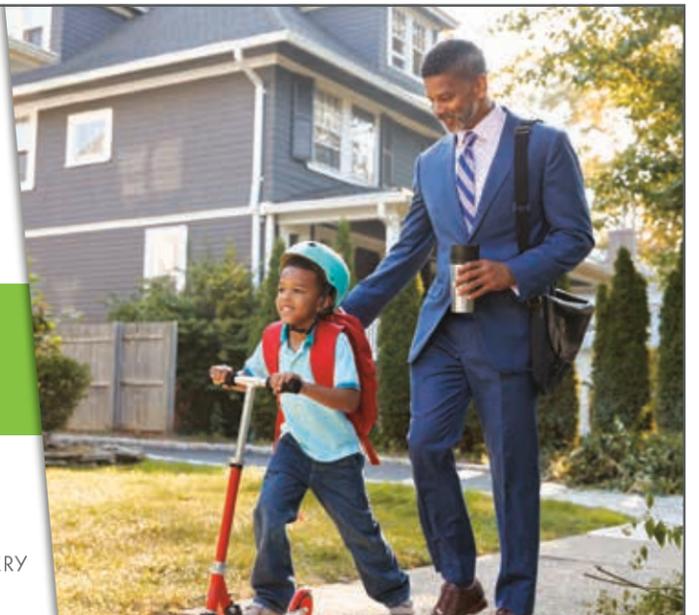
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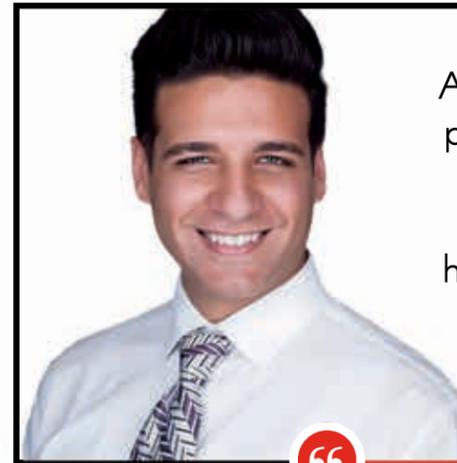
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