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+

MASTERMIND RECAP

Sponsor Spotlight
VIP INSURANCE
DANETH HOLLAHAN

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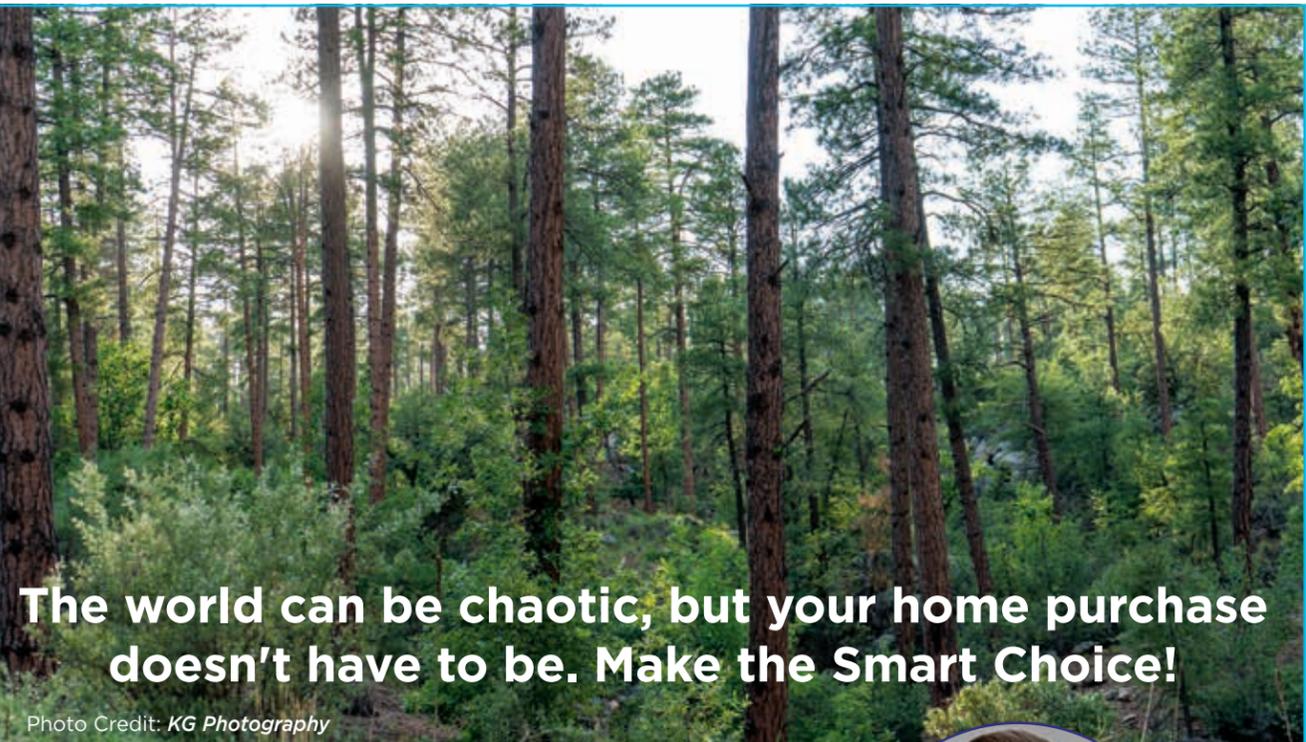
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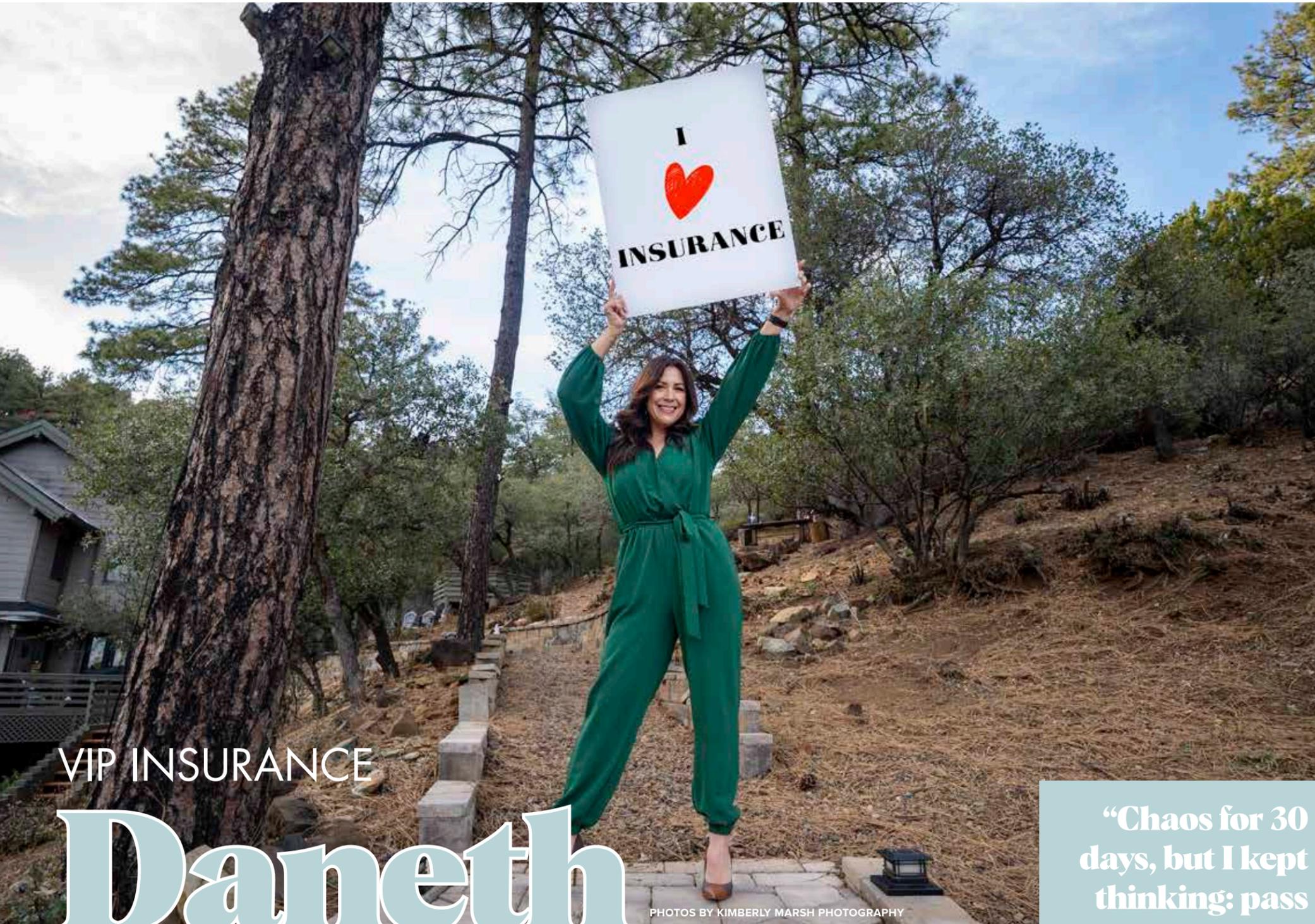
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VIP INSURANCE

Daneth Hollahan

PHOTOS BY KIMBERLY MARSH PHOTOGRAPHY

“Chaos for 30 days, but I kept thinking: pass the test. Triple my salary. Office manager. Pass the test.”

Daneth Hollahan’s story does not begin with a perfect plan. It begins with a young woman from Hermosillo, Sonora, Mexico, an international business student who assumed her future would stay on her side of the border. Instead, life moved her to Tucson at 21, where she built a family, earned citizenship, and quietly built a career the way high performers often do: by showing up before she felt ready.

Then she did something that separates dreamers from builders.

She walked into an Allstate office to pay her dad’s insurance and asked if they were hiring.

That simple question became the first chapter of a blueprint Northern Arizona’s best agents recognize instantly: get in the room, bring value, and let consistency do the talking.

A career built on the hard things

Daneth was not walking in with a safety net. English was not her first language, and insurance vocabulary was completely new. She started in customer service, then was offered the office manager role on one condition: get licensed in 30 days.

She had no smartphone. She studied by reading in English, translating mentally into Spanish, checking a dictionary, and repeating the process the next day. For 30 straight days, her focus narrowed to one mantra.

Pass the test.

She did.

That license became a turning point. “I learned a lot about myself,” she says. The lesson stayed with her: you can do it, you just might have to work harder for it.

“Chaos for 30 days, but I kept thinking: pass the test. Triple my salary. Office manager. Pass the test.”

2009: The year she stopped waiting for permission

After years in insurance at Allstate and later with a Nationwide agent, Hollahan hit a familiar friction point. She was doing the marketing, building relationships, and driving growth, but it was someone else’s business.

Her husband Josh asked a practical question that changed everything.

“Do you have \$65 to go get an LLC right now?”

She did. So she did.

In 2009, she opened her first agency. By 2012, she and Josh launched VIP Insurance with a clear division of strengths. Josh ran IT, commissions, and backend systems. Daneth became the front-facing force, focused on relationships, marketing, and community.

The business worked because each stayed in their lane, pulling in the same direction.

Prescott was not a move. It was a decision.

Like many who land in Prescott, they fell for it during a visit. They used to say, “When we retire.” Then COVID changed how offices worked, their youngest graduated, and “someday” stopped making sense.

In 2020, they committed. They spent weekends in Prescott marketing, meeting real estate agents and lenders, and showing up consistently. They leaned into Cars and Coffee at Gateway Mall and other genuine community spaces. One of those early connections is now part of their team.

Then came the 2021 housing market. Dozens of offers, compromises, and emotional whiplash. Josh wanted pines, land, and a big garage. Daneth wanted one thing: an open kitchen.

After touring outdated homes and blue carpets, she hit her breaking point.

“I’m a city girl, and then you put me in a house with a blue toilet.”

The house they lost to a stronger offer came back when the California deal fell through. The seller remembered “the girl with the accent.”

They got the home. Not perfect, but theirs.

The lonely season every top producer understands

The first months in Prescott were quiet. Hollahan is a connector, but referrals were slow. Doubt crept in.

What is wrong with me?

Is it my accent?

Did I make a mistake moving here?

Then one referral came. It closed. It led to another. Soon, trust did what trust always does when nurtured.

Nearly five years in, Daneth says Prescott changed how she does business. Relationships here are organic. You meet someone at an event,



“In Prescott, those relationships are not just business transactions. They become your friends.”



and they actually call. Sponsoring community events does not dilute credibility. It strengthens connection.

“In Prescott, those relationships are not just business transactions. They become your friends.”

What makes VIP Insurance different
VIP Insurance is a broker with options, working with more than 35 companies.

That flexibility allows coverage to fit real risk, not convenience.

They also slow down. Hollahan believes insurance should not be rushed. She listens for what is not being said, asks better questions, and protects the full picture of a client’s life.

“It’s not just getting a commission. You’re insuring what people value the most.”

The Takeaway

Daneth’s story is not about perfect timing or perfect English. It is about refusing to apologize for who you are, showing up consistently, and trusting that effort compounds.

“Keep it real,” she says.

She always has.





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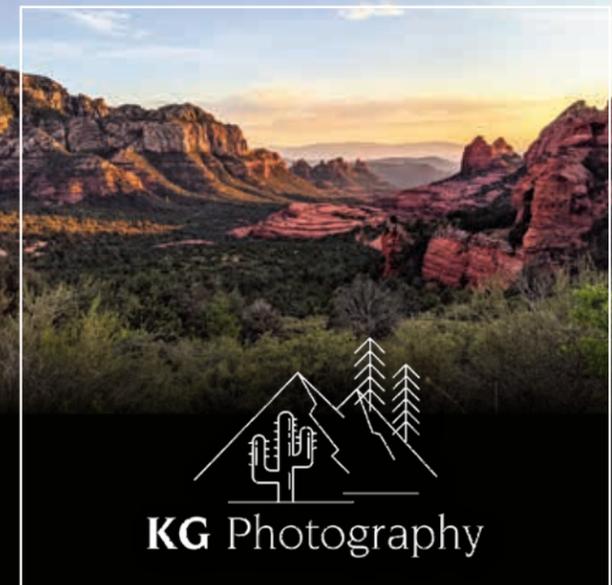
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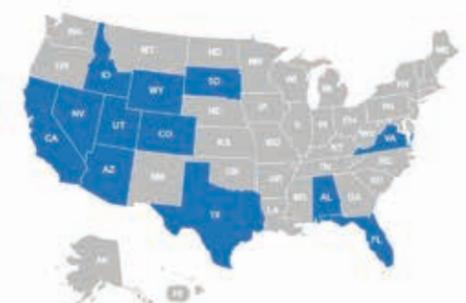


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JACQUE *Weems* RAINNEY *Hightley*

Jacque Weems: A Career Shaped by Life Experience

Some careers are chosen. Others are shaped by life itself.

For this Northern Arizona REALTOR®, real estate was not simply a professional decision. It was a calling that emerged through experience, responsibility, and a deep respect for the moments that define people's lives.

Before entering real estate, her background spanned broadcasting, advertising, aviation, escrow, and business ownership. Each role sharpened essential skills she still relies on today: clear communication, effective negotiation, and the ability to manage complex, high stakes transactions with confidence and care.

A Pivotal Turning Point

In 1989, while working in an executive role within the corrections system in San Francisco, she gave birth to her son. During maternity leave, the Loma Prieta earthquake struck. The Bay Bridge buckled, the 880 Freeway collapsed, communication systems failed, and roads were closed for days. As a new

mother, her instinct was immediate and clear. Protect her family.

Shortly afterward, she returned to Arizona, where she was able to be present for her parents during their final years, time she cherishes deeply.

Discovering a Calling in Real Estate

Back in Arizona, she worked at a local newspaper selling advertising. There, she discovered a passion for creating print campaigns for real estate professionals. The diversity of homes, the stories behind each transaction, and the human dynamics involved drew her in. That curiosity soon became a profession she would spend more than three decades mastering.

Serving Clients When It Matters Most

What she finds most fulfilling is helping people navigate transactions when both financial and emotional stakes are high. Buying or selling property is rarely just a business decision. It often reflects life transitions, loss, growth, or new beginnings.

Her approach begins with listening. By asking thoughtful questions and under-



Photos by KG Photography

standing what clients hope to achieve, she can provide realistic guidance about what is possible, how long it may take, and what it may cost. Education is central to her process, whether preparing a home for sale, pricing strategically, or navigating negotiations. Keeping emotions at bay, she believes, is essential to sound decision making and long term relationships.

Over the years, she has also built strong, long-standing relationships with fellow agents both locally and throughout Arizona. Those professional connections, combined with the exceptional team she and Rainey Highley have developed together, consistently create a meaningful advantage for the clients they serve.

Mastering the Art of Negotiation

In 2017, she earned the Master Certified Negotiation Expert designation.

Through that training, she gained a deeper understanding that successful negotiations depend on uncovering what truly matters to all parties involved. Value often extends beyond price and may include timing, furnishings, credits, or personal needs.

With over 30 years of experience, she also recognizes when walking away is the best decision. There will always be other buyers and other homes. Most transactions, when handled properly, result in win-win outcomes.

Why Northern Arizona Captivates Clients

Northern Arizona offers exceptional real estate and an enviable lifestyle. Clients are drawn to the region's reasonable taxes, limited exposure to natural disasters, and access to red rock formations, mountains, rivers, and year round outdoor recreation. It

Guided by her father's advice that everything looks different in the morning, she believes there is no single right way to succeed.

is a place where lifestyle and long term investment align.

Perspective, Gratitude, and Quiet Leadership

When asked about obstacles, she credits perspective for much of her success. Many challenges, she believes, are created when focus shifts to what is wrong rather than where opportunity exists. Gratitude is a daily practice.

One moment stands out as a reflection of her values. While assisting an elderly couple selling their home of over forty years to move into assisted care, she offered to prepare a meal while waiting for delayed paperwork. Together they made potato soup and shared conversation. It was a small act that revealed the power of presence and kindness.

A Definition of Success and the Road Ahead

Success, in her view, is continuous progress toward a worthwhile goal. The journey matters more than the destination.

Looking ahead, she plans to continue championing buyers and sellers, mentoring through experience, and embracing life with curiosity and gratitude. Guided by her father's advice that everything looks different in the morning, she believes there is no single right way to succeed.

"There is a lid for every pot," she says. There is only the unique way each professional brings value to the people they serve.

Rainey Highley: Excellence Built on Intention

Rainey Highley brings an uncommon depth to real estate shaped by law, leadership, lived experience, and an unwavering commitment to the highest professional standards. A Global Real Estate Advisor with Russ Lyon Sotheby's International Realty and a core member of the JRSEDONA team, Rainey's approach is both strategic and deeply human.

Before entering real estate, Rainey built a formidable professional foundation. She earned an undergraduate degree in English from Baylor University and a Juris Doctor from The University of Texas at Austin School of Law. She practiced law before transitioning into legal recruiting, where she specialized in placing attorneys nationwide. Those years sharpened her expertise in negotiation, contracts, and advocacy, skills that now serve her clients with precision and clarity.



Her path into real estate began not as a career pivot, but as a personal investment. In 2018, Rainey purchased and renovated a Sedona fixer upper, ultimately transforming it into a successful short term rental. Immersed in every aspect of ownership, from renovation strategy to market performance, she gained firsthand insight into property potential and

investment value. That experience naturally led her to advising others and ultimately into a professional partnership with Jacque Weems in early 2024, a collaboration that quickly proved both aligned and impactful.

Today, JRSEDONA operates with a clear philosophy: excellence without compromise. The duo closed \$38 million



At its core, Rainey believes real estate is an act of stewardship, and she leads accordingly—with strength, wisdom, kindness, and an unapologetic dedication to excellence.

across 19 sides last year, but numbers alone do not tell the story. Rainey and Jacque are known for a preparation first approach, ensuring listings are timed, positioned, and presented with intention. From coordinating improvements and staging to elevated marketing and trusted local partnerships, every detail is curated to deliver strong, confident launches and exceptional outcomes.

What Rainey finds most fulfilling is guiding people through meaningful transitions. Whether helping clients find a home that truly supports their life or advising on a strategic investment, she believes real estate should feel calm, structured, and purposeful, not chaotic. Her role, as she sees it, is to bring perspective, steadiness, and thoughtful leadership to decisions that matter.

That steadiness was forged through profound adversity. In 2018, Rainey lost her mother, her beloved dog of 14 years, and was diagnosed with stage 2 breast cancer, all within the same year. During treatment, she made a defining choice: to take on something harder than cancer. She enrolled in hot yoga teacher training and taught throughout radiation, building physical and mental resilience that continues to shape how she shows up, for herself and for others.

Beyond real estate, Rainey is the author of eight published books exploring metaphysical and spiritual themes, reflecting her lifelong commitment to growth, consciousness, and living with intention. She credits her unconventional path with teaching her to honor her intuition and lead without waiting for permission.

To Rainey, success is simple and exacting: earning the kind of trust that inspires confident referrals. Looking ahead, she envisions JRSEDONA as an enduring, relationship driven practice built on depth over scale, integrity over optics, and excellence as a responsibility, not a competition.

At its core, Rainey believes real estate is an act of stewardship, and she leads accordingly—with strength, wisdom, kindness, and an unapologetic dedication to excellence.

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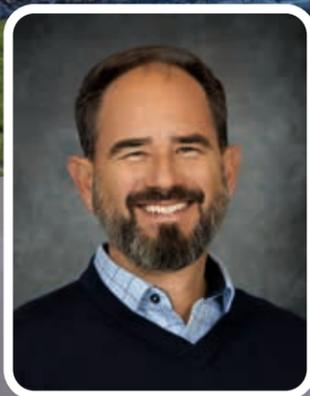
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A Recap of the Next Level 2026 MASTERMIND

Despite a winter storm sweeping through Northern Arizona, it didn't stop several Flagstaff agents from coming together for an afternoon of meaningful conversation about growth and strategy. While safety concerns kept many Sedona and Verde Valley agents at home, 40 agents chose to brave the elements and attend the afternoon event on January 8th at Little America Hotel in Flagstaff.

BY JACKI SEMERAU TAIT

The afternoon was designed to be both educational and highly collaborative, offering agents a mix of top producer insight and peer driven discussion. The goal was clear: help agents think differently about their businesses as they head into 2026.

The event opened with a Top Producer Panel featuring three respected leaders in the Northern Arizona real estate community. Billie McGraw, Agent and Owner of Peak Experience Realty, Kelly Broaddus, Lead Agent of Broaddus Properties Group at eXp Realty, and Greg Baldwin, Lead Agent of The Baldwin Group at eXp Realty, each brought a unique perspective shaped by their individual business models and markets.

Rather than staying at a surface level, the panelists shared both tactical and strategic details about how they run their businesses. Attendees gained insight into the specific CRMs the panelists use, how they manage their databases, and how those systems support consistent follow up and client care. Just as valuable were the broader conversations around marketing and differentiation. Each panelist spoke candidly about what they are doing in 2026 to stand out in a crowded marketplace, from refining their personal brand to being intentional about the client experience they deliver.

What made the panel particularly impactful was the transparency of the conversation. The discussion was not focused on quick hacks or one-size-fits-all solutions. Instead, it emphasized clarity, consistency, and building a business that aligns with personal values and long term goals. Agents were encouraged to think critically about what actually moves the needle in their business and what distractions can be eliminated.

I asked each of the panelists to share a key takeaway for you:



Billie McGraw - "It's easier to keep your clients than it is to get new ones. Once someone knows, likes, and trusts you they are more likely to not only hire you again in the future, but to refer their friends and family. Ask yourself what you can do to exceed expectations and take each transaction to the next level."



"Anyone can do anything if they get their mindset focused on the right things. Stay positive and believe you will be successful. When you pair that with running the playbook and aligning with the right people, you can hit any goal you set for yourself."

Kelly Broaddus - "Anyone can do anything if they get their mindset focused on the right things. Stay positive and believe you will be successful. When you pair that with running the playbook and aligning with the right people, you can hit any goal you set for yourself."

Greg Baldwin - "The key to success in this business is to block out all distractions, master your schedule, and prioritize dollar productive activity."

Following the panel, the event shifted into a round table mastermind format that included all attendees. Matt Maxwell of Silver Hammer Inspections, one of the event sponsors, guided agents with questions that caused them to reflect on their own businesses and share both challenges and successes. This portion of the afternoon created space for meaningful peer to peer learning.

The round table discussions covered a wide range of topics, including lead generation, client retention, goal setting, and adapting to ongoing changes in the real estate industry. Agents shared practical wisdom drawn from real world experience with one another.

The event was made possible by the sponsors - Matt Maxwell and Aaron Brandt of Silver Hammer Inspections, and Phyllis McDaniel of CMG Home Loans.

By the end of the event, it was clear that the value of the Next Level 2026 Mastermind extended beyond the information shared. The true takeaway was the sense of community and shared purpose among agents who are committed to improving their businesses and serving their clients at a

higher level. In an industry that can often feel isolating, the opportunity to connect, collaborate, and learn from peers proved invaluable.

Jacki Semerau Tait, CLHMS is a Flagstaff based real estate agent with eXp Realty and the founder of the Relational Real Estate Framework, focused on helping agents grow their businesses through intentional relationships.

**Silver Hammer Inspections:
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This company continues to redefine what real estate professionals can expect from an inspection partner. Known throughout Northern Arizona for setting the bar on service and thoroughness, Silver Hammer has become the most trusted name in the region — not just because of how much they do, but how well they do it.

Founded by Matt Maxwell nearly a decade ago, Silver Hammer has grown from a one-man operation to a dedicated team serving the Prescott Quad Cities, Sedona, Verde Valley, and now Flagstaff. Under Matt's leadership and hands-on training, the company has built a reputation for excellence that's reflected in every inspection, every report, and every review.

What makes Silver Hammer the go-to choice for REALTORS® is their true one-stop shop approach. From general residential and commercial inspections to critical add-ons like termite, air quality, radon, sewer scopes, well & water potability testing, and HUD foundation engineering certifications — they handle





commitment to professionalism, integrity, and communication has earned her lasting relationships and repeat business from both clients and industry professionals.

For agents looking for a lending partner who treats every deal like it's personal, Phyllis McDaniel continues to be a trusted name in the market.

"We are self-employed, from out of state, and buying a second home, so we knew this would be a pretty difficult and possibly complicated venture from the outset—on top of all that we were dealing with an extremely short timeline for loan approval and closing. Without Phyllis and her expertise, dedication, honesty, and kindness I don't think we could have made it happen. She was punctual and precise, calm, and thoughtful. She was direct about what we needed to do and how to do it. It made the entire process a smooth one. Even when we hit a nasty snag a week from closing, she went to bat for us and navigated through what would have surely, under a less experienced and caring loan advisor, ended very badly.

We cannot recommend Phyllis McDaniel & her team enough. Exceptional service and exceptional people in all respects."
Jill L.

it all in one visit. That means fewer vendors to coordinate, faster scheduling, and a smoother process for everyone involved in the transaction.

They're also known for their same-day digital reports, packed with high-definition photos and embedded videos that make it easy for buyers and agents alike to understand the condition of the home. Their walk-throughs at the end of each inspection help ensure clients feel safe and clear about how to proceed — a value Silver Hammer considers non-negotiable.

Silver Hammer Inspections doesn't just aim to meet expectations; they're here to raise them — for the entire industry. With deep local roots, involvement in both REALTOR® associations, and even their own TikTok channel (@Inspectshunns) showcasing real-life inspection finds, their presence in the community is both professional and personable.

For REALTORS® who care about timelines, communication, and working with professionals who treat every home and client like their own — Silver Hammer Inspections is more than a vendor. They're a partner in delivering the experience your clients deserve.

Phyllis McDaniel: A Relationship-Driven Lender at CMG Home Loans

In an industry built on trust and relationships, Phyllis McDaniel stands out as a mortgage professional who consistently delivers for both clients and real estate partners. As a Senior Loan Originator with CMG Home Loans, Phyllis brings years of experience, deep product knowledge, and a calm, solutions-oriented approach to every transaction.

Phyllis works closely with real estate agents to ensure smooth, on-time closings and clear communication from contract to keys. Her expertise spans Conventional, Government, Non-QM, Jumbo, Refinance loans & Construction, allowing her to tailor financing strategies to meet the unique needs of each buyer. Agents value her reliability, responsiveness, and ability to navigate complex scenarios while keeping everyone informed and confident throughout the process.

At CMG Home Loans, a nationally recognized lender known for innovation and flexibility, Phyllis combines strong operational support with a highly personal level of service. Her



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Peggy Ahern

PHOTOS BY KIMBERLY MARSH PHOTOGRAPHY

Peggy Ahern brings three decades of Corporate global relocation leadership to Northern Arizona real estate, earning trust, elevating professionalism, and guiding clients with steady advocacy.

In a market where visibility is often mistaken for value, Peggy has built something far more enduring: a reputation grounded in integrity, strengthened by competence, and confirmed through the quiet consistency of relationships that last.

Now entering her eighth year in real estate, Peggy's path is anything but typical. She did not arrive with a pre-built database, a local sphere, and has never purchased a lead pipeline ever. She arrived with something rarer and more transferable across industries: corporate executive-level accountability, disciplined client advocacy, and a long-standing commitment to doing what is right.

Her professional north star is captured in the words she lives by: Driven by service. Anchored by integrity. Backed by results. Providing trusted guidance.

A Career Built on Responsibility and Earned Trust

Before she ever represented buyers and sellers in Northern Arizona, Peggy spent 30 years in Corporate Relocation. It is an environment where details are scrutinized, performance is measured, and the stakes are both financial and deeply personal for the families involved.

A true Arizona native, Peggy's background includes

two decades with Cartus, the world's largest Corporate Relocation Company, where she served as Vice President of Account Management. Her client portfolio included names recognized worldwide such as Nike, Toyota, ExxonMobil, Qualcomm, and Medtronic moving over 85,000 families globally.

Peggy's extensive background in the Corporate world which includes extensive contract negotiations serves as a solid foundation for real estate and client fiduciary representation. Corporate Relocation is, at its core, real estate under pressure. Peggy's responsibility was clear: protect the contract, protect the client, and protect the outcome. She carried corporate trust at scale, often supporting large-volume global moves that touched tens of thousands of transferees all over the world.

That foundation shaped her approach today. She is calm, precise, fiduciary-forward, and deeply aware that a home transaction is rarely just a transaction.

Second Career. First-Class Standards.

Peggy always knew real estate would be her second chapter. When she retired from corporate America, she stepped into the profession not to try it, but to do it well and to do it with the personal closeness that corporate work rarely allows.

What drew her in was simple: helping people step into their next season of life. After decades of Corporate Procurement, Sales, and contract negotiations she was ready to bring her

experience into a one-on-one practice. One relationship at a time. One client at a time. With full accountability.

Her motivation is not volume for volume's sake. What truly energizes her is something every top producer recognizes as the real currency of longevity: trust.

"I don't chase transactions," Peggy says. "I work at earning trust and providing guidance throughout."

Starting From Zero and Building Organically

When Peggy entered real estate in Prescott, she faced a challenge many agents understand, but few overcome with such intention. Her professional network was not local.

Her contacts were spread across the country and around the globe from decades in corporate relocation. In Northern Arizona, she was beginning from the ground up. No database. No built-in referral engine. No paid leads.

So she built her business the way the most respected professionals do: through credibility and client experience.

"I started with zero contacts and I did not join a team," she explains. "I never bought a lead. My success has been built organically, based on building trust and advocacy with clients."

Now, seven years in, those early efforts are returning with what sustainable



“I want agents to say, ‘I want to show Peggy’s listing because I know she will be thorough and understand everything about that home. Her pricing will be spot on. The transaction will be smooth.’”

businesses are made of: repeat clients, renewals, referrals, and relationships that do not expire when a file closes.

A Clear Niche and Deep Competence

In real estate, a niche is most powerful when it is authentic. Peggy’s specialty emerged naturally from who she is and what she knows.

As an equestrian and an Arizona advocate for land stewardship, she understood acreage properties. So she started in Real Estate with what she understood: Horse properties, water, access considerations, stewardship responsibilities, and the realities of rural luxury are second nature to her. What began in her equine community grew into a focused practice serving luxury land, homes, ranch properties, and large estates.

Today, that same depth of care and advocacy extends to every client she serves—whether a modest home or a significant estate—because she believes every purchase

or sale represents a dream worth protecting.

This niche has not only distinguished her locally, but it has also made her discoverable to the modern buyer. She notes that she has received strong prospects through online search and emerging AI-driven discovery. It reinforces a principle many elite agents already recognize: specialization earns attention, but competence earns loyalty, referrals and leads.

Reputation, on Both Sides of the Deal

Peggy measures professional success not only by client feedback, but by the respect of fellow agents. In a community like Northern Arizona, your name carries weight long after any single transaction.

It matters to her that other agents view her listings as well-informed, thorough, accurately priced, and professionally represented, and that working with her feels efficient, fair, and smooth.

“I want agents to say, ‘I want to show Peggy’s listing because I know she will be thorough and understand everything about that home. Her pricing will be spot on. The transaction will be smooth.’”

For buyers, she goes deep. She looks beyond the surface to evaluate usability, water, access, and long-term constraints and ROI—so clients know exactly what they’re buying. She gives honest, straightforward advice, even when it’s uncomfortable, because protecting her clients matters more

than pushing a deal. Every buyer receives a tailored strategy, not a template.

In short, she wants to be known as an agent who elevates the standard of the transaction for everyone involved.

Mentorship & Momentum

Peggy credits mentor Deanna Poppenberger, another top producing Northern AZ Real Estate Agent, as a formative influence since day one, offering both guidance and a mindset that has become a cornerstone of her work ethic: “activity breeds activity”.

The message is simple, but the truth is lasting. Momentum belongs to the agents who remain engaged, learning, reaching out, showing up, and serving consistently.

Life Beyond Real Estate

Peggy is a wife, mother, and grandmother of two. Her family, she says, is small but mighty, and her proudest accomplishments live at home first.

Outside of work, she enjoys gardening, her dogs, grandchildren and her two horses. A little known fun fact is that Peggy is an Arizona State Champion in Cowboy Mounted Shooting, and her horses are retired performance horses with Arizona championship history.

Giving Back

Peggy also volunteers actively with the Jeff Cooper Legacy Foundation as a scholarship coordinator. In this role, she supports applicants seeking tactical training opportunities through the foundation’s scholarships.

Client Care, the Classic Way

Peggy is the first to admit she would like to do even more in client appreciation and long-term touch points. Yet the foundation of her client care is unwavering and increasingly rare.

She answers the phone.

She calls back.

She responds quickly.

And she communicates in a way that feels personal, even years later.

Even if months pass, she can reconnect with past clients as if no time has been lost, because the relationship was never treated as temporary in the first place.

What She Hopes Her Name Represents

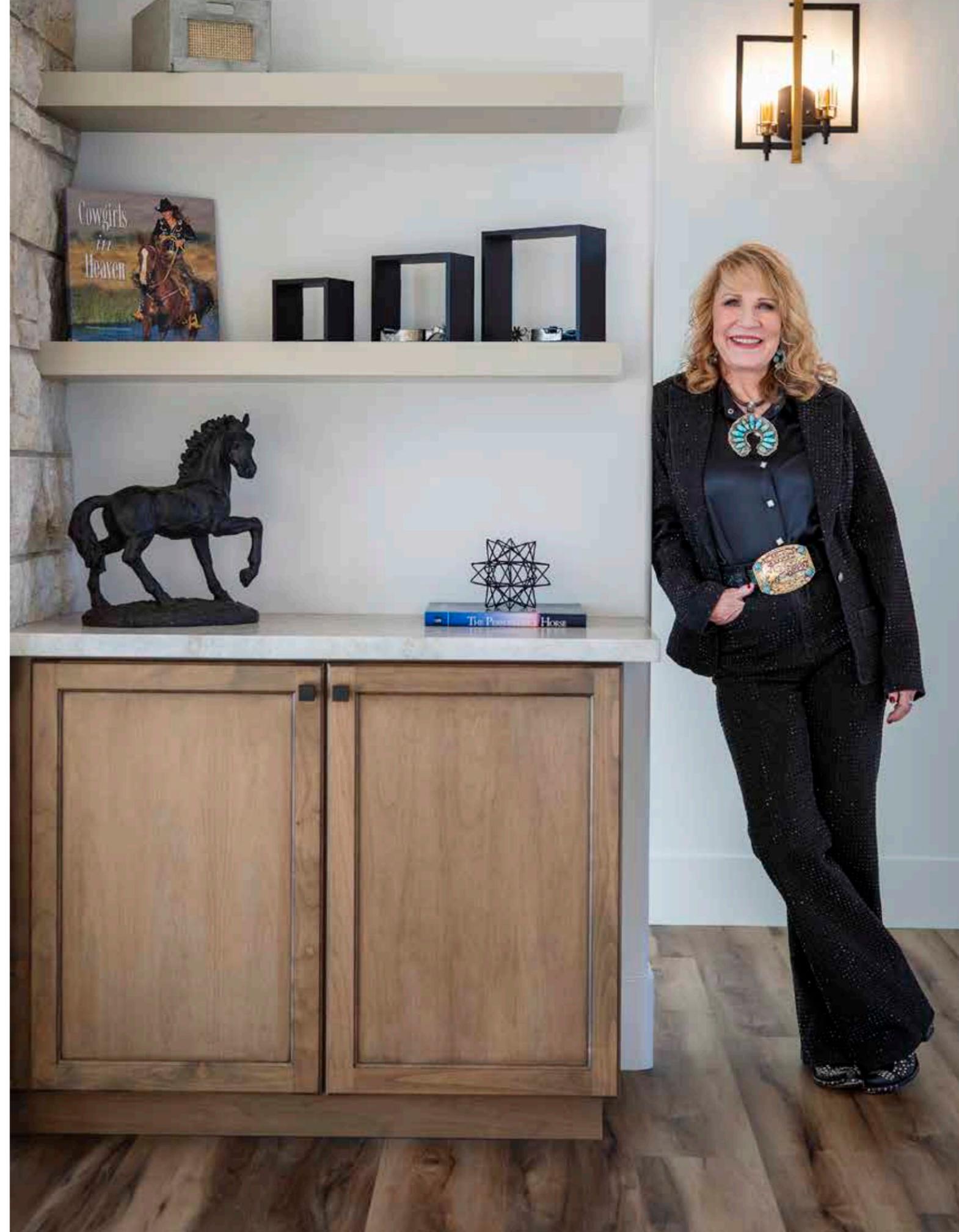
When asked what she wants to be remembered for, Peggy does not lead with sales metrics. She leads with character, kindness and responsiveness.

She hopes to be remembered as a devoted wife, mother, and grandmother, and professionally, as someone fair, ethical, and respected. Not only by her clients, but by her peers.

In a profession shaped by public perception, Peggy has focused on what truly endures: how people feel working with you and what they say about you when you are not in the room.

That is the kind of reputation that does more than build a business.

It builds trust in the profession itself.



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UNLOCKING THE DEAL:

An Agent's Guide to Creative Financing for Investors

BY DAVID WEISS



As a real estate agent, you've likely encountered the "financing wall." Your investor client finds the perfect property, the numbers pencil out, but traditional lenders say "no" due to debt-to-income ratios, property condition, or tightened credit standards.

In the 2026 market, mastering creative financing isn't just a "pro tip"—it's a necessary skill to close more deals. Here is how you can guide your clients through unconventional pathways to homeownership.

1. Seller Financing:

Seller financing is the most common creative strategy. Instead of a bank providing a mortgage, the seller "carries the note," allowing the buyer to make monthly payments directly to them.

- **How to structure it:** Focus on the **terms vs. price** trade-off. If a seller is stuck on a high price, suggest they offer a lower interest rate or a smaller down payment to make the monthly cash flow work for your investor.
- **Agent Tip:** Ensure a **Promissory Note** and **Deed of Trust** are recorded. Always advise both parties to use a third-party loan servicer to handle tax reporting and payment tracking.

2. "Subject-To" (Sub-To) Financing

This involves the investor taking over the property "subject to" the existing mortgage. The deed transfers to your investor, but the seller's original loan stays in place.

- **How to structure it:** Ideal when a seller has a low interest rate (e.g., the 3% rates from 2020-2021) that the investor wants to retain. The investor pays the seller for the seller's equity in cash and assumes the monthly payments.
- **Agent Tip:** Be transparent about the **"Due on Sale" clause**. While banks rarely call a loan as long as payments are made, your client must have a "Plan B" in case the lender demands full payment.

3. Hard Money Loans: The Speed-to-Market Option

When a property is in poor condition, or a deal needs to close in days, not weeks, **Hard Money** is the go-to tool. These are short-term, asset-based loans from private lenders.

- **How to structure it:** Hard money lenders care about the After-Repair Value (ARV) rather than the borrower's credit score. They typically fund 70–80% of the purchase and renovation costs.

- **Agent Tip:** These loans have high interest rates (10–15%) and "points" (upfront fees). They are intended for 6–12-month "bridge" periods—remind your client that they need a clear exit strategy, such as a quick flip or refinancing into a traditional loan once the property is stabilized.

4. Wraparound Mortgages

A "wrap" is a form of seller financing where the seller's existing mortgage remains in place, and they create a new mortgage for the buyer that "wraps" around the old one.

- **How to structure it:** If the seller owes \$100k at 4% and sells for \$200k at 7%, the investor pays the seller 7%. The seller then pays their 4% loan and pockets the "spread."
- **Agent Tip:** This is a win-win for sellers seeking a high yield and investors looking to bypass bank qualifying.

5. Lease Options (Rent-to-Own)

A lease option gives the investor the right to lease the property for a set period with the **option** to buy it at a predetermined price later.

- **How to structure it:** The investor pays an upfront "option fee" and a monthly rent premium. This buys them time to wait for rates to drop or to force appreciation through renovations.
- **Agent Tip:** Ensure the "Option to Purchase" is a separate contract from the "Lease Agreement" to protect your client's equitable interest.

The Agent's "Golden Rule" for Creative Deals

Creative financing is about solving a problem for the seller while meeting the investor's cash-flow needs. When traditional financing is off the table, shift the conversation from "What is the price?" to "What are the terms?"

Always recommend that your clients consult with a real estate attorney and a tax professional. Creative deals are legal and effective, but they require precise documentation to ensure all parties are protected under state statutes.

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Branch Manager | NMLS# 653994

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