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Sam Sais



Partner Spotlight:
**CHRISTOPHER
KAS-MAROGI**
with Clear2 Mortgage

Rising Star:
DAVID DUBAY

Rising Star:
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Agent Spotlight:
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At Real Producers, our mission is simple: celebrate you. We exist to spotlight your accomplishments, tell your stories, and create meaningful opportunities to connect — both with one another and with the trusted partners who support your businesses. This publication, our events and our platforms are built around relationships, community and excellence.

Please join me in welcoming our newest Top 500 members. I look forward to celebrating you in person at our **March Toast to the Top** event — where we'll raise a glass to your success and the impact you continue to make across Oakland County. **Registration is now open at rpoaklandevents.com.**

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If you'd like to recommend a partner or nominate an agent to be featured, you can find the forms on our website or at linktr.ee/realproducers. And don't forget to follow our social media channels so you don't miss a beat with everything happening at Real Producers in 2026.



Congratulations again on this well-earned achievement. I'm honored to celebrate you and look forward to seeing you soon.

Terra Csotty
Owner/Publisher
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2025

BY THE NUMBERS

HERE'S WHAT THE TOP AGENTS IN OAKLAND COUNTY SOLD IN 2025

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	<h2 style="font-size: 36px; color: #0070C0;">16,178</h2> <p style="font-weight: normal;">TOTAL TRANSACTIONS</p>
	<h2 style="font-size: 36px; color: #0070C0;">32</h2> <p style="font-weight: normal;">AVERAGE TRANSACTIONS PER AGENT</p>
	<h2 style="font-size: 36px; color: #0070C0;">\$15,113,991</h2> <p style="font-weight: normal;">AVERAGE SALES VOLUME PER AGENT</p>

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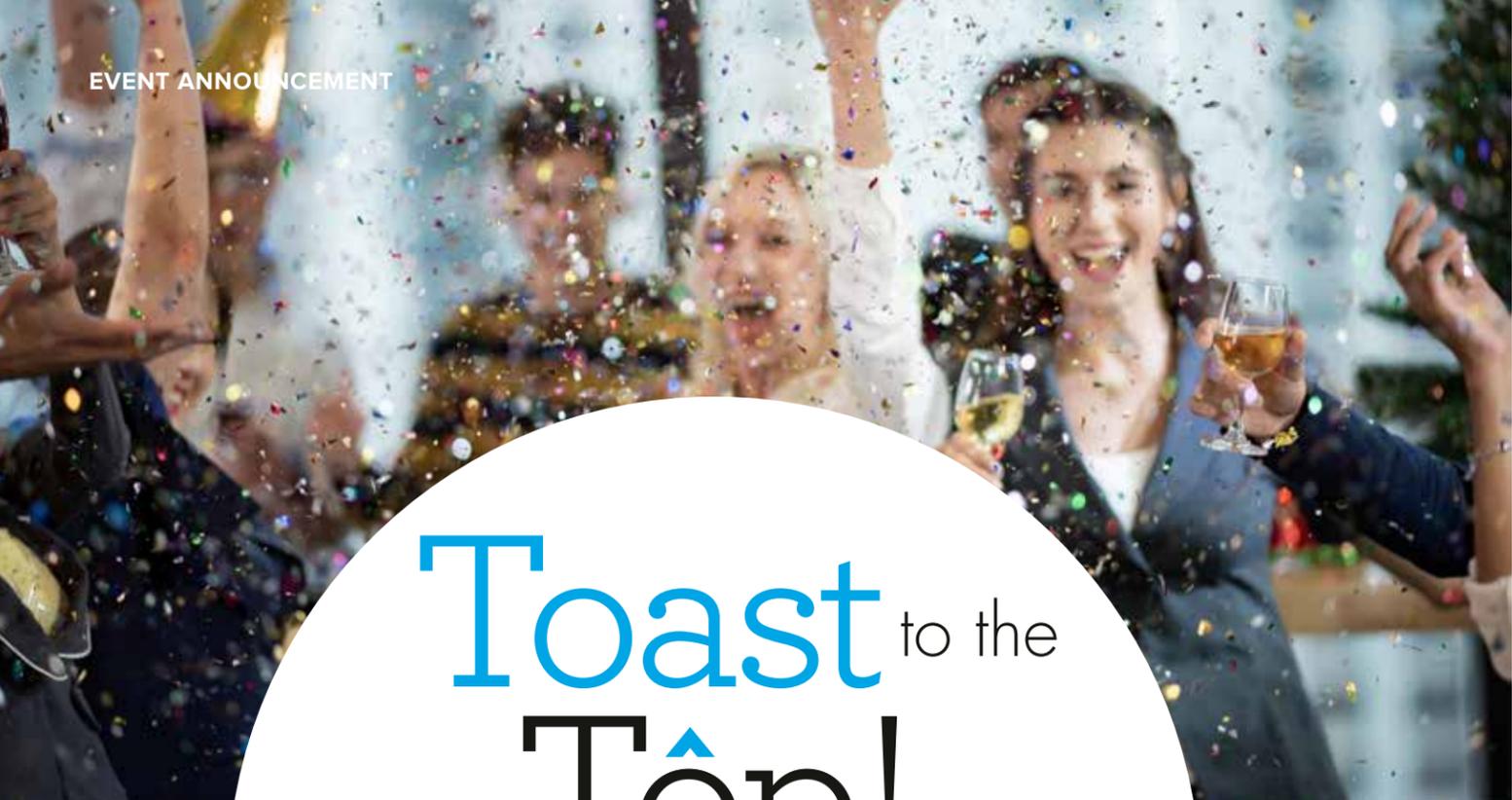








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CHRISTOPHER KAS-MAROGLI

WITH CLEAR2 MORTGAGE



**CLARITY
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For Christopher Kas-Marogi, president of Clear2 Mortgage in Royal Oak, the journey to entrepreneurship began with a simple realization: home financing didn't have to be difficult. "I was drawn to the idea that,

with the right guidance and honest advice, the mortgage process doesn't have to be confusing or stressful," Christopher said. "That mission led to the founding of Clear2 Mortgage."

Established on the belief that people come before profit,

Christopher built Clear2 Mortgage into one of the top-performing independent brokerages in the country. The company's rapid growth and strong referral base are a direct result of its unique approach to lending — one rooted in clarity and trust. "People first.

Process second. Profit third," Christopher explained. "That principle guides every decision we make."

Before starting Clear2 Mortgage, Christopher worked in finance and real estate, where he witnessed firsthand the gaps in service and education offered by many lenders. "Too many clients were being treated like numbers — not people," he said. "I knew I could do better."

Christopher decided to step away from a secure role and embrace the risks of entrepreneurship to create something better. "Starting my own company forced me to wear every hat, solve tough problems, and constantly improve," he said.

Clear2 Mortgage's boutique approach is powered by modern technology and personal care. "Most mortgage companies either move too slow, overcomplicate the process, or treat clients like just another file," Christopher said. "We do the opposite." By using platforms such as ARIVE and Salesforce, his team streamlines the process while maintaining close, real-time communication with clients and partners alike.



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Clear2 Mortgage's reputation for fast closings — often in just 10 to 14 days — has become its hallmark. "Speed never replaces accuracy," Christopher explained. "We prioritize both."

Aside from their speedy closings and straightforward communication, Clear2 Mortgage is determined to educate their clients. "We don't just 'get deals done' — we empower our clients with knowledge so they feel confident, informed, and in control," Christopher said. Their commitment to clarity and trust has earned the business not only referrals but also long-term relationships.

Christopher extends the same relationship-first mindset to real estate agents as well. "We know how important it is to have a lender you can trust to communicate clearly, move fast, and solve problems proactively," he said. "We're here to help you grow your business, not just close loans."

Whether offering co-branded marketing support or creative financing options for unique buyers, Christopher's team works tirelessly to be an agent's

most reliable asset. "At the end of the day, my goal is simple: to make your job easier, help your clients win, and grow together as trusted partners," he said.

Outside the office, Christopher enjoys relaxing with loved ones, grilling, and spending time outdoors. "Life moves fast, so anytime I can slow down and enjoy good conversation, good food, and good company — it's a win," he said.

According to Christopher, his family is the heartbeat behind everything that he does. He and his wife, Mary, have four children — Noah, Emma, Jude, and Anna. "Whether it's playing in the yard, boating on the lake, or just being together, family time is sacred," he shared.

For Christopher, success is all about impact. "It's about building something that makes a difference in people's lives while staying true to your values," he said. That includes being present for his family, creating opportunities for his team, and leading with purpose and integrity.

"I didn't come from a traditional mortgage background," Christopher

explained. "I built this business from the ground up through hard work, grit, and a commitment to doing things differently. Every challenge sharpened my drive to build something meaningful."

When he looks ahead, Christopher is focused on continuing to adapt in an ever-evolving industry. "We've stayed ahead by being proactive, tech-savvy, and laser-focused on service," he said. "Adapting to change isn't optional in this industry — it's essential."

Paired with their adaptability, Clear2 Mortgage's mission to put

people first has helped the business thrive. "At the end of the day, it's about helping people move forward — with confidence, clarity, and peace of mind," Christopher said.

With a people-first philosophy, Christopher has redefined what it means to lead in the mortgage industry through the success of Clear2 Mortgage. Focused on service and long-term impact, he continues to grow a company that puts people at the center of every decision.

For more information about Christopher and Clear2 Mortgage, visit clear2mortgage.com or call 248-970-0041.

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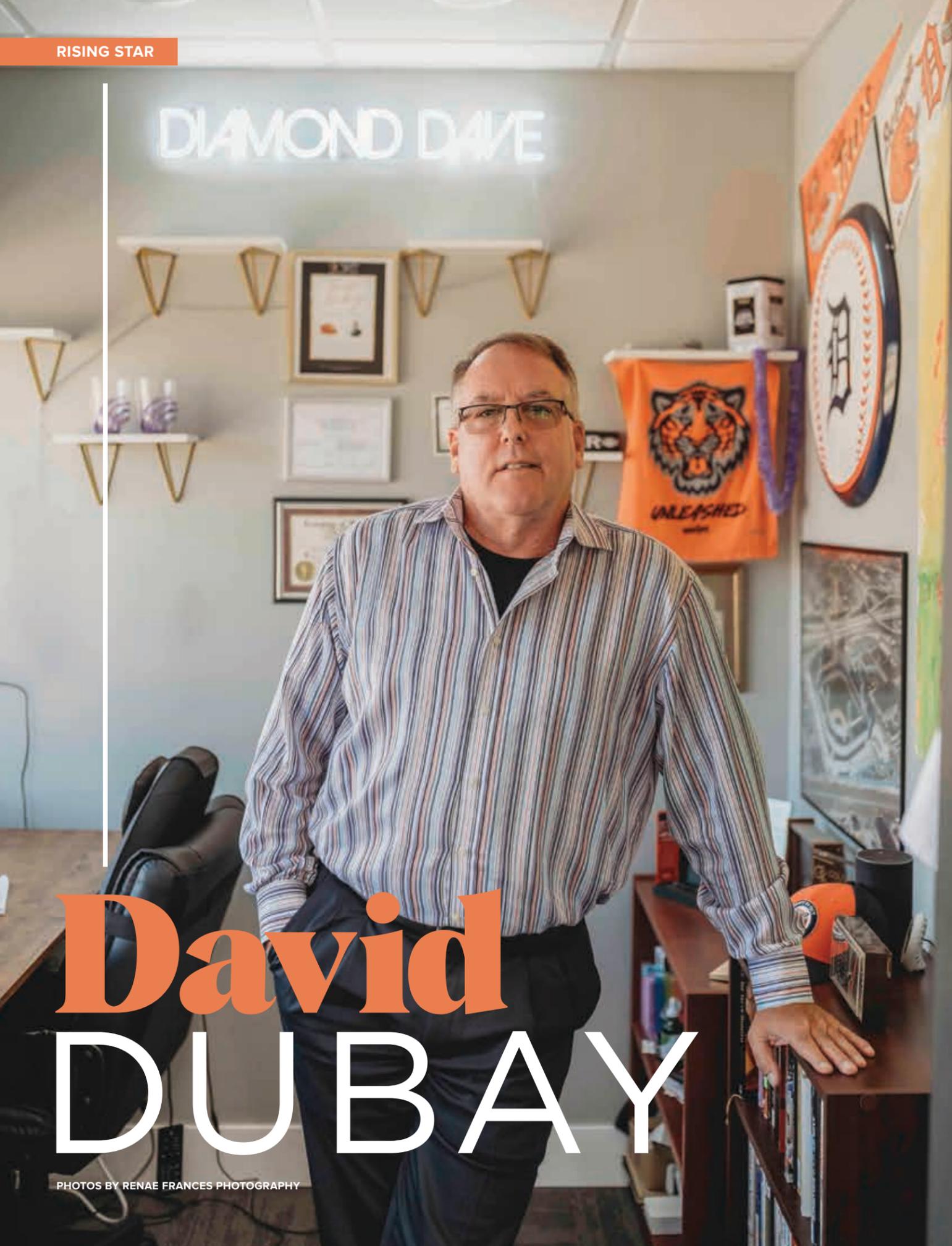
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David DUBAY

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HONEST ANSWERS, REAL RESULTS

When Dave “Diamond Dave” Dubay made the decision to return to Michigan and re-enter the real estate industry, it wasn’t driven by nostalgia or a longing for the fast-paced market. Instead, he saw a few “idiot agents” on TV and figured “I’m an idiot; I can do that.” With a strong sense of determination, Dave relaunched his real estate career in 2019 and is now a successful agent with Golden Key Group, boasting more than \$10 million in career volume and \$3.9 million in sales in the past year.

Dave had previously entered the real estate industry in 1995, but it didn’t stick. He wore many hats from then until 2019 — from stopping shoplifters and crafting eyeglasses to automotive prototype work and two decades in IT.

He even spent time on the radio and still serves as an ordained minister.

“I’ve done a little bit of everything, but it all comes back to people — and learning how to explain complex things in a way that makes sense. That’s what I bring to real estate,” Dave said.

Unlike the first time, Dave didn’t have to wait too long to find success in real estate. “When I came to Golden Key Group a little over two years ago, I won the Fastest Growing Agent for 2023,” he explained. “Then the next year, I was awarded the Highest Customer Satisfaction Award for 2024.”

Although Dave appreciates the accolades, he’s more focused on making things better for the people he

serves. “I am passionate about helping my clients understand the process of homebuying and what it entails,” he said. “I love working with first-time homebuyers and guiding them from start to finish. It’s about more than just the purchase — it’s setting them up for ownership long-term.”

According to Dave, helping people grow and feel empowered is how he measures success. “True success is knowing I did my best in every transaction, without sacrificing my ethics or beliefs,” Dave added. “Even if we didn’t close — which is rare — if I helped the client grow or learn something, I consider that a win.”

Born and raised in Southfield, Dave was heavily influenced by his father, Al Dubay, a longtime real estate

broker. “Much of how I do business and deal with people comes from him,” Dave said. He also credits figures such as Cal Ripken Jr. for his work ethic, surfers Mark “Cutback” Davis and Bob “Jungle Death” Gerrard for their fearlessness, and comedians Rodney Dangerfield and Mel Brooks for shaping his wit. “I want to be remembered as someone who made people laugh and never turned away anyone who needed help,” he shared.

For Dave, one of the best aspects of real estate is how unpredictable it can be. “Every day is different,” he said. “You can have a plan, but it can change instantly — and I love that. Plus, negotiation is where the real fun begins.”

The spontaneity that draws Dave to real estate is mirrored in his straightforward personality. “I’ve had to learn to turn on my filter,” he admitted. “Not everyone appreciates frankness. I’ve overcome that by learning to listen more and remembering that it’s not about me.”

At home, Dave finds joy in the simple things, such as riding electric bikes with his girlfriend, Marianne Quigley, filling their yard with whimsical décor, walking to downtown Auburn Hills for concerts in the park, and taking care of his three cats — Knuckles, Allistair and Violet — and two dogs, Marv and George. As for Dave and his 26-year-old son, Julien, they share a love of baseball. “We’re Tigers fans — well, I am,” Dave said, laughing. “Julien loves the Phillies. We go to games together all the time. He even made it into a Tigers commercial.”

“EVERY DAY IS DIFFERENT. YOU CAN HAVE A PLAN, BUT IT CAN CHANGE INSTANTLY — AND I LOVE THAT. PLUS, NEGOTIATION IS WHERE THE REAL FUN BEGINS.”

Dave also enjoys comic books, classic rock, and 80s hair metal. His favorite book is “How to Win Friends and Influence People” by Dale Carnegie. “It should be required reading — especially for agents,” he said.

Behind Dave’s humor and bluntness lies a deep empathy: He gives regularly to charities that feed the homeless and underprivileged in Detroit. “There was a time when I went hungry. Food pantries helped me,” he shared. “Now I’m in a position to give back.”

For aspiring agents, Dave wants to remind them that every problem has a solution. “Relax — this isn’t rocket science,” he said. “Stay calm, communicate, and remember: We’re here to help people.”

Dave’s commitment to helping others also shapes his legacy. “I want people to remember me as someone who stood up for others, gave good advice, and made the process a little easier,” he shared. “In business, my clients come first — always.”



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Delon RAMO

For Delon Ramo, real estate has always been about people. As the founder and broker of Summit Union Real Estate, he has built his business around a commitment to guiding clients through some of life's biggest decisions. "I've always enjoyed connecting with people and building strong relationships," Delon said. "Real estate allows me to combine that with my skills in negotiation, marketing, and strategic planning to deliver real results for my clients."

Growing up in a family deeply involved in sales, Delon learned from a young age how to create opportunities for himself. "Several key factors have shaped my journey in real estate: A strong work ethic and an entrepreneurial mindset that pushed me to take ownership of my success early on," he explained. Delon also credits mentorship and a passion for continuous learning with helping him avoid common pitfalls in the industry. "Each transaction has taught me something new," he added. "That constant growth has defined my path and brought me to where I am today."

Delon's dedication to growth to growth eventually led him to establish Summit Union Real Estate, a



full-service brokerage specializing in residential, commercial, and investment properties. The firm offers expertise in buying, selling, leasing, and property management while using advanced marketing strategies and technology to streamline every step of the process. "Our team is committed to personalized service and market expertise," Delon said. "We use state-of-the-art tools to deliver outstanding results for our clients."

At Summit Union Real Estate, people come first. This philosophy extends to the agents on Delon's team as well, who benefit greatly from the brokerage's collaborative structure that helps them thrive in their careers. "We want top-producing agents to know that our business is built to support and boost their success," Delon said. "We offer marketing support, advanced technology tools, and a culture of collaboration — not competition."

Delon finds deep fulfillment in the human side of real estate — the stories, the milestones, and the emotions tied to each deal. "Having the opportunity to be a part of such an important chapter in people's lives is what I love most,"

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“At the end of the day, this business runs on trust. When clients know you’re putting their best interests first, success naturally follows.”

keeping a close eye on both local and national trends. “I make it a point to stay on top of market trends, policy changes, and evolving client expectations by constantly educating myself,” he said. “I’m also genuinely committed to my team’s growth — offering hands-on coaching, real-time market insights, and professional development opportunities to help them stay sharp and confident.”

Outside of real estate, Delon values time spent with loved ones. “I have two brothers — one younger and one older — and we enjoy spending time together and going on trips around the world,” he shared. Delon also likes playing sports such as soccer and basketball and hanging out with his girlfriend and friends.

As he looks to the future, Delon hopes to develop Summit Union Real Estate into a strong, respectable brokerage while growing it sustainably. “Summit Union may be new to the market, but we’re here to stay,” he said. “We’re building something different — a brokerage where agents have access to unique tools, high-impact support, and a one-of-a-kind office culture that promotes collaboration, innovation, and personal development.”

he said. “Whether it’s helping a first-time buyer find their dream home, guiding a family through a relocation, or helping an investor grow their portfolio, I get to make a real impact.”

For Delon, ethics and trust are at the core of everything he does. “At the end of the day, this business runs on trust,” he said. “When clients know you’re putting their best interests first, success naturally follows.”

Like many seasoned professionals, Delon has witnessed significant changes in the industry over the years. “The

biggest change I’ve seen in real estate is how much more informed buyers and sellers are today,” he explained. “People are doing a ton of research on their own before they ever reach out.” While this shift has made the market more competitive, it has also pushed agents to raise their game. “We’re not just showing homes anymore: We’re helping clients make sense of information, avoid mistakes, and make smart, confident decisions,” Delon added.

As a result of the ever-changing market, Delon has learned to adapt by prioritizing continuous education and

“We’re laying the foundation for something lasting, and we’re excited to grow with the right people by our side,” Delon added.

As Delon continues to lead with heart, his focus remains on the people behind every deal: clients, colleagues, and community alike. “I want to be remembered as someone who genuinely cared — not just about my clients, but my team and the quality of work I delivered,” he said. With that purpose guiding every step, Delon is inspiring a new standard for what real estate can be.



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EDUCATOR
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Erik Jurvis

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Erik Jurvis has seamlessly transitioned from shaping young minds to guiding clients through life-changing property decisions. With 12 years in the real estate industry and a career volume of roughly \$50 million, Erik has established himself as a formidable force in Michigan's real estate market at DOBI Real Estate.

Before real estate, Erik spent 20 years as a high school social studies teacher, where he served as department chair and class advisor. In 2013, he took a district buyout, and with the encouragement of his friend Terrie Junkin, who is a real estate agent, Erik embarked on a new career path.

Since becoming an agent, Erik has earned a number of impressive accolades that reflect his dedication to excellence. He has been a repeat recipient of the RE/MAX 100% Club and Platinum Club awards for outstanding commission earnings, and has been recognized multiple times by Hour Detroit magazine. Real Producers also ranked him among the top 300 agents in the region. Most notably, Erik achieved Hall of Fame REALTOR® status after surpassing \$1 million in career commissions.

Erik's success in real estate is rooted in his commitment to treating every client with equal importance. "Every client deserves my very best," he said. "Whether they are buying or selling a million-dollar property or a \$50,000 property, they deserve the very best service I can possibly provide and my attention."

At the heart of Erik's success is his passion for helping others and his client-centric approach. "My personal and professional mission has always been to be the person who others know, like, and trust," Erik said. This philosophy extends to his team, which includes his wife Jane, sons Irish and Kevin, and his brother Brian. Together, they form Team Jurvis, offering comprehensive services such as mortgage lending, transaction coordination, digital marketing, handyman services, home inspection, and video and photography services.

Although Erik has been an agent for over a decade now, he continues to find immense satisfaction in reconnecting with former students and their families, helping them achieve new goals in their lives. "It's still about learning and



“
**EVERY CLIENT DESERVES
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helping them in this different arena — it’s just as rewarding as teaching in a classroom,” he said.

Erik will admit that, in the beginning of his career, the transition from teacher to business owner wasn’t without its difficulties. “People need to see you in a different role,” he explained. However, Erik’s perseverance and dedication to building relationships helped him overcome this hurdle.

Outside of work, Erik is deeply committed to his family and community. He enjoys traveling, hiking, attending music festivals, and building motorcycles. His charitable efforts include supporting the Children’s Miracle Network Hospitals, local schools, and various community initiatives.

As he looks to the future, Erik has no plans of slowing down. His goal is to help his sons and brother build their businesses, envisioning Team Jurvis as a lasting legacy in the real estate industry. “I’d love to see Team Jurvis continue on with the goal of helping people realize their homebuying and selling dreams,” he shared.

For aspiring agents, Erik recommends that they take advantage of social media. “Keep in contact or reconnect with as many people as possible,” he explained. “Expect to put in a lot of hours.” Erik also emphasized the importance of dedication — even to less glamorous tasks such as data entry and client research.

As Erik continues to grow Team Jurvis and make a positive impact in his community, he remains guided by the wisdom of Zig Ziglar: “You can have everything in life you want if you will just help other people get what they want.” With that mindset at the core of his work, Erik is creating a legacy of service that will benefit his clients for years to come.



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Sam Sais

WHERE HOSPITALITY MEETS REAL ESTATE



An associate broker and owner partner at Golden Key Group in Novi, Michigan, Sam Sais is known for his leadership and dedication to excellence in real estate. His sharp business insight with a deep commitment to client relationships has resulted in consistent success and a meaningful impact on his community.

Born in Aleppo, Syria, Sam learned the values of hard work and determination from a young age, which eventually led him to earn a degree in business economics and accounting from the University of Aleppo. His early career was spent managing prestigious hotel brands such as Marriott and Choice Hotels for five years. During this time, he honed skills that would later prove invaluable in the real estate industry.

“Running top-tier hotel brands required a deep understanding of hospitality, attention to detail, and the ability to create seamless experiences for guests,” Sam explained. “Those same skills now drive my real estate career.”

Since becoming an agent in 2017, Sam has achieved an impressive career volume of \$103 million — with \$13 million in the past year. He has also been named a Top 300 agent by Real Producers of Oakland County for seven consecutive years and has been recognized as an Hour Detroit Real Estate All-Star.



“ SUCCESS IN THIS BUSINESS IS ABOUT MORE THAN JUST CLOSING DEALS: IT’S ABOUT **TRUST** AND **CONSISTENCY**. ”

For Sam, real estate is rooted in his desire to impact people’s lives meaningfully while maintaining a healthy work-life balance. “Every transaction is an opportunity to guide, support, and create a seamless experience for my clients,” he said.

At Golden Key Group, Sam leads a team of 94 agents and five support staff. “Each team member brings their own strengths, allowing us to deliver personalized experiences for every client,” he shared. This team-oriented approach ensures that clients receive the highest level of service and attention, tailored to their unique needs and preferences.

Like most agents, Sam will admit that working in such an unpredictable market presents a real challenge in his career. He overcomes these difficulties by staying adaptable, listening to clients’ concerns, and providing transparent advice. “Staying patient and focused on their needs has helped me navigate through these challenges,” he said. In the face of uncertainty, Sam’s ability to remain calm and composed has been a key factor to his success.

Outside of real estate, Sam is deeply committed to giving back to his community. He believes success is defined not only by financial achievements, but also by the positive impact one can have on others. Through charitable initiatives and



active community involvement, Sam consistently strives to make a meaningful difference in the lives of those around him.

As Sam looks to the future, he remains focused on growth and innovation. He is constantly seeking new ways to enhance the client experience, leveraging technology and data-driven insights to provide even greater

value. He also aims to expand his business while continuing to help clients achieve their dreams, viewing real estate as a pathway to financial independence and personal growth.

When it comes to Sam’s career, building lasting relationships and maintaining a high standard of service have been the cornerstones of his success. “Success in this business is

about more than just closing deals: It’s about trust and consistency,” he said.

Sam’s ability to utilize his hospitality expertise in the real estate sector has set him apart from his peers, allowing him to create a unique and compelling value proposition for his clients. As he continues to build his legacy, he remains committed to providing excellence for his clients and community.



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After years of building Real Producers communities across Michigan, Terra noticed something important. The strongest relationships weren't formed from resumes or awards — they came from honest conversations. From hearing someone's journey, their struggles, their growth, and realizing there's more behind the success than what shows up on paper.

Beyond the Bio was created to give those stories a place to live.

Who's on the Podcast

Each episode features real estate professionals, business owners, entrepreneurs, creatives, and community leaders who are doing meaningful work. Some are top producers. Some are behind the scenes. All of them have stories worth sharing.

Conversations cover how guests got started, what motivates them, the challenges they've faced, and what truly sets them apart beyond their title. It's relaxed, thoughtful, and intentionally human — more like a real conversation than an interview.

Why It Matters

This podcast isn't about selling or self-promotion: It's about connection. It's about reminding people that every brand, every business, and every success story starts with a person. Beyond the Bio creates space for authenticity, perspective, and inspiration — whether you're working in real estate, running a business, or just looking to hear stories you can relate to.

How to Listen

Full episodes are available on **Terra the Connector's YouTube channel**, with highlights shared across social platforms. You can also listen on **Spotify and other major podcast platforms**. To explore episodes, learn more about upcoming guests, or get involved, visit terratheconnector.com.



Because who you are matters just as much as what you do — and that's what this podcast is all about.

Want to be a guest or sponsor an episode? Fill out the form on the terratheconnector.com website.



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