

MICHIANA

MAY 2026

# REAL PRODUCERS<sup>®</sup>

## Steven DeJulis



Rising Star  
**BRIANNA VANCE**

Partner Spotlight  
**LIZ RAMIREZ  
WITH CARDINAL  
FINANCIAL**

Partner Spotlight  
**TOM MCCORMICK  
WITH MCCORMICK  
ELECTRICAL  
SERVICES, INC.**

Event Recap  
**MARDI GRAS  
HAPPY HOUR**

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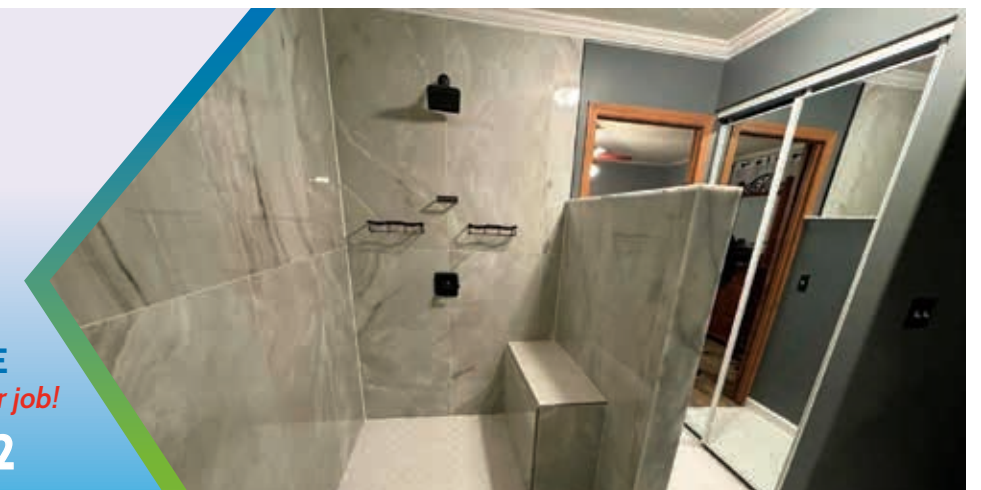
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# PUBLISHER'S NOTE

Every issue of Michiana Real Producers is built around the people who shape our real estate community — the leaders, innovators, and partners who make this industry stronger. This month's issue highlights individuals who are building businesses with intention, resilience, and a long-term vision for the future.

Our cover story features **Stephen DiJulius**, founder of **St. Joseph Realty Group**, whose path into brokerage ownership was shaped by both experience and reflection. After navigating the uncertainty many in our industry felt during the COVID era, Stephen made a decision to build something different — a brokerage grounded in independence, data-driven decision making, and a culture designed for professionals who want to operate as true business owners.

Stephen's story is one of adaptability. Before entering real estate, he worked in radio production, construction, and even co-owned a coffee shop with his wife. Those experiences helped shape his entrepreneurial mindset and ultimately led him to launch St. Joseph Realty Group in 2023. His approach to the business is refreshingly direct: focus on facts, serve clients with clarity, and structure a company that can endure. As he shares in the article, *"Stability is rarely given — it is built."* That philosophy carries through everything he does — from how his brokerage operates to how he defines success beyond production numbers.

We're also excited to feature **Brianna Macias** as this month's **Rising Star**. Brianna's journey into real estate is unique in that it began incredibly early. While still in high school, a career assessment suggested real estate as a potential path. Instead of waiting years to explore that idea, she took action. Brianna graduated early, began her real estate coursework at 17, and launched her career immediately after turning 18.

Starting so young came with challenges, especially when it came to credibility. But Brianna turned that obstacle into motivation, immersing herself in learning and building strong systems from the start. Four years later, her business is driven largely by referrals — a reflection of the care she brings to every client relationship. Her approach is simple but powerful: treat people the way you would want to be treated and focus on serving clients beyond the closing table. Watching first-time buyers achieve homeownership is what fuels her passion for the work, and it's clear that Brianna represents the next generation of thoughtful, relationship-focused professionals in our market.

In addition to highlighting outstanding agents, **Michiana Real Producers** is proud to spotlight the partners who help support our real estate community every day.

This issue features **Tom McCormick**, owner of **McCormick Electrical Services**, who has spent the last 27 years serving homeowners throughout Northern Indiana. Tom's company focuses exclusively on residential electrical service, providing everything from troubleshooting electrical issues to installing modern upgrades like electric vehicle charging circuits and generator systems. His commitment to professionalism, transparency, and quality workmanship has earned the trust of homeowners and real estate professionals alike.

Electrical concerns often surface during home inspections, and when they do, Tom and his team step in to provide clarity and solutions that help transactions keep moving forward. His guiding philosophy speaks volumes about the way he approaches both business and life: *"Quality is better than Quantity."* It's a mindset that has shaped his company culture and helped build a trusted reputation throughout the region.

We're also proud to introduce **Elizabeth "Liz" Ramirez**, a **Senior Loan Originator with Cardinal Financial – Hometown Mortgage** based in Goshen. Liz brings a strategic perspective to the mortgage process, approaching each loan not simply as a transaction but as a carefully structured path toward homeownership.

Her philosophy is centered on preparation, communication, and precision. As Liz explains, *"We don't just finance homes — we engineer the path to ownership."* For Realtors, having a lending partner who proactively structures files, communicates clearly, and protects closing timelines can make all the difference. Liz's focus on strategy and transparency helps create confidence for both clients and agents throughout the process.

Together, the individuals featured in this issue represent what makes the Michiana real estate community so strong: experienced leaders, rising professionals, and trusted partners who are all committed to doing things the right way.

Thank you for continuing to support the relationships and businesses that make our community thrive.

**Jeff Biiler**  
Publisher

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# MARDI GRAS HAPPY HOUR

PHOTOS BY MEGAN WILLIAMSON PHOTOGRAPHY

On February 17th, Hop Station in Mishawaka was filled with color, conversation, and the kind of energy you can only get when great people gather in one room. From 3-5 PM, our *Michiana Real Producers* community came together for a Mardi Gras-themed celebration that felt equal parts festive and meaningful.

Purple, green, and gold were everywhere. Beads were passed around. Old friends hugged. New introductions were made. And in between the laughter and snapshots, real conversations were happening — the kind that turn into referrals, collaborations, and long-term partnerships.

What makes these events special isn't just the theme or the décor. It's the people.

Our Realtors and preferred partners genuinely enjoy doing business together. There's a spirit of generosity in this community — a willingness to share ideas, support one another, and celebrate each other's wins.

For some, it was a chance to reconnect with familiar faces. For others, it was their first Real Producers event — and they quickly saw that networking here doesn't feel transactional. It feels natural. Comfortable. Fun.

That's the heartbeat of *Michiana Real Producers*. We work hard. We serve our clients well. And when we get together, we celebrate the relationships that make it all possible.

The good times rolled — and so did the connections.



# Tom McCormick with McCormick Electrical Services, Inc.

Powering Homes and Communities: Tom McCormick's Commitment to Quality

PHOTOS BY MEGAN  
WILLIAMSON PHOTOGRAPHY



For more than two decades, Tom McCormick has built a reputation in Northern Indiana not only as a skilled electrician, but as a business owner deeply committed to quality, professionalism, and community service. As the Owner and CEO of McCormick Electrical Services Inc., McCormick has spent the last 27 years helping homeowners ensure that one of the most essential systems in their homes—the electrical system—is safe, reliable, and built to meet the demands of modern living.

Based in North Liberty, Indiana, McCormick Electrical Services operates

from a single location but serves a wide region that includes St. Joseph, Elkhart, Marshall, LaPorte, and Starke counties. With a team of four service technicians, two apprentices, a warehouse manager, two dispatchers, an office manager, and McCormick himself, the company specializes exclusively in residential electrical service.

“Our focus has always been simple,” McCormick explained. “Provide safe, reliable electrical service and treat homeowners with honesty and respect.”

McCormick Electrical Services works directly with homeowners to diagnose,

repair, install, and upgrade residential electrical systems. Their service technicians arrive in fully stocked vehicles, allowing most jobs—from troubleshooting flickering lights or tripping breakers to installing lighting, outlets, or ceiling fans—to be completed in a single visit.

The company also handles larger electrical upgrades such as panel replacements, service upgrades, generator installations, and electric vehicle charging circuits—services that are becoming increasingly common as homes evolve to meet modern technology demands.

“The modern home is becoming an energy hub,” McCormick said. “Electric vehicles, battery systems, and smart technology all depend on a safe and well-designed electrical system.”

McCormick's journey into the electrical trade began shortly after graduating high school, when he entered an apprenticeship program with one of the region's larger electrical contractors. During those early years, he gained experience across many areas of the industry, including installation work, service calls, estimating, and project leadership.

But it was working directly with homeowners that truly captured his interest.

“I enjoyed the problem-solving aspect of electrical service,” McCormick said. “But what I appreciated most was being able to explain solutions and help people feel confident about the safety of their homes.”

In 1999, he launched McCormick Electrical Services with a clear

vision: a company focused specifically on residential electrical service with a higher standard of professionalism and communication.

“Homeowners deserve clear answers and dependable service,” he said. “That's what we set out to provide.”

Over the years, that mission has remained consistent, guided by a philosophy McCormick often shares with his team.

“Quality is better than Quantity. If you lead with Quality, Quantity will always follow. If you lead with Quantity, Quality will never catch up.”

That principle influences everything from how the company trains its technicians to how it interacts with customers. McCormick places a strong emphasis on mentorship and professional development, often training technicians in-house and helping individuals with little experience develop into skilled residential service professionals.

The company's technicians are fully trained, background-checked, and drug-tested, ensuring

homeowners feel confident about who is working in their homes.

Another aspect that sets the company apart is its upfront pricing model. Instead of charging hourly rates, homeowners are presented with clear options and pricing before work begins.

“We want people to understand their choices before making a decision,” McCormick said. “No surprises.”

For real estate professionals, McCormick Electrical Services often plays an important role in helping transactions move forward smoothly. Electrical concerns frequently surface during home inspections, and when they do, buyers and sellers can sometimes feel uncertain about what the issues mean. That's where McCormick and his team step in.

“When electrical questions come up during a real estate transaction, our job is to replace uncertainty with clear answers,” McCormick said.

By evaluating electrical panels, addressing safety upgrades, or completing necessary repairs, the team helps provide clarity so buyers and





sellers can make informed decisions and keep deals moving toward closing.

“Our goal is to help everyone involved feel confident about the home,” McCormick said.

While solving electrical problems for homeowners is rewarding, McCormick says one of the most fulfilling aspects of his work is mentoring others entering the trade.

“There’s something special about seeing someone start with very little experience and grow into a skilled technician,” he said. “Helping people build a career is something I take a lot of pride in.”

The electrical industry itself has evolved significantly since McCormick began his career. Today’s homes rely on far more electricity than they did just a few decades ago, driven by smart technology, electric vehicles, advanced appliances, and renewable energy systems.

At the same time, safety standards have improved dramatically. Modern building codes now include technologies like GFCI and AFCI protection designed to prevent shocks and electrical fires.

Looking ahead, McCormick believes the demand for skilled electricians will continue to grow.

“As homes become more electrified, the need for safe and reliable electrical infrastructure will only increase,” he said.

Outside of work, McCormick enjoys spending time outdoors and working on his farm. His agricultural roots run deep, and he maintains a personal collection of both toy tractors and full-size farm tractors. He also raises cattle, a passion he developed through 4-H during his younger years.

“There’s something very fulfilling about raising cattle and being connected to agriculture,” he said. “Those values—hard work, responsibility, taking care of what you have—carry over into business and family life.”



McCormick also remains deeply connected to his community. For more than 35 years, he has served the North Liberty–Liberty Township area as a volunteer firefighter and continues to participate in local events such as Memorial Day and Fourth of July celebrations.

Family is equally central to his life. McCormick and his wife Karen have been married for 23 years and take pride in watching their children grow into adulthood. Their daughter currently teaches at a U.S. military base in Germany, while one of their sons works alongside Tom at McCormick Electrical managing the warehouse and vehicle fleet.

Faith also plays a major role in McCormick’s life and business.

“When I look at our employees, their families, and the community we serve, I truly see it all as a blessing,” he said.

Over the years, McCormick’s work has been recognized both locally and nationally. McCormick Electrical Services was inducted into the Home Services Hall of Fame in 2010, and McCormick himself was named a Michiana “40 Under 40” honoree in 2007 and again in 2010, making him the only individual in the program’s history to receive the honor twice.

Yet for McCormick, the most meaningful recognition comes from the community he serves.

“THE GREATEST REWARD IS THE TRUST HOMEOWNERS HAVE PLACED IN US FOR MORE THAN 27 YEARS.”



“The greatest reward is the trust homeowners have placed in us for more than 27 years,” he said.

For Realtors and homeowners seeking dependable electrical expertise, McCormick Electrical Services continues to serve as a trusted partner in helping keep homes safe, functional, and ready for the future.

To learn more about McCormick Electrical Services or to schedule electrical service, visit [www.MEServesU.com](http://www.MEServesU.com) or call 574-656-3500. Tom McCormick and his team proudly serve homeowners throughout Northern Indiana with professional residential electrical service built on quality workmanship and clear communication.

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Brianna  
MACIAS

**Building a Career on Heart, Hustle, and Human Connection**

PHOTOS BY MEGAN WILLIAMSON PHOTOGRAPHY

For many real estate agents, the path into the industry winds through years of other careers, life experiences, or unexpected pivots. For Brianna Macias, however, the journey began unusually early — and with a surprising amount of clarity. While still in high school, a personality assessment in a college and career prep class revealed two potential paths: law or real estate. The results stuck with her. During a time when the world was navigating the uncertainty of COVID-19, Brianna chose a different kind of education — one that would launch her directly into her future.

Graduating from high school early after completing classes online, she decided against continuing down a traditional college route at that moment. Instead, she began taking real estate classes at just 17 years old, timing her coursework so she would finish right after turning 18. “I feel grateful for being set on this path at such a young age,” she says. “Real estate has truly been a perfect match for me.”

Starting a real estate career at 18 came with obvious challenges. One of the biggest hurdles was credibility. “I had never even bought a home myself,” Brianna recalls with a laugh. “So I wondered, how would anyone take me seriously?” Rather than letting that insecurity hold her back, she turned it into motivation. She immersed herself in learning — studying contracts, observing experienced agents in her office, and building strong systems from day one. Over time, her preparation became her confidence. “When you know what you’re talking about, clients trust you no matter your age,” she says. The doubt and fear she faced early on eventually became one of her greatest strengths.

Four years into her career, Brianna’s business is powered almost entirely by referrals — a testament to the relationships she builds rather than the transactions she closes. She believes the foundation of success lies in genuinely caring for clients beyond the sale. “Real estate is one of the biggest investments people will ever make,” she says. “If you treat clients like just another deal,

the experience won’t be memorable.” Instead, she focuses on becoming a long-term resource for the people she serves. Whether a client bought a home years ago or just months ago, they know they can call her for advice, contractor recommendations, or guidance on property tax assessments.

That level of accessibility and care has helped shape her reputation in the community. Brianna approaches her business with a simple philosophy: treat others the way you would want to be treated. It’s a mindset that has helped her create lasting relationships and earn deep trust, particularly among first-time buyers — a niche she has come to love. Watching young adults between 18 and 25 purchase their first homes is something she finds especially rewarding. “Every transaction is a success story,” she says. “It’s another person building something for themselves and their future.”

Motivation, she explains, comes from the emotional highs and lows that define real estate. The industry can be unpredictable, but the impact of helping people reach their goals keeps her moving forward. She shares a recent memory of a client who struggled for months to find the right home. When the call finally came that their offer had been accepted, she found herself overwhelmed with emotion. “My eyes filled with excited tears,” she says. “Knowing you’re making a difference in someone’s life — that’s the best feeling in the world.”

While Brianna has received recognition and awards at previous brokerages, she speaks about achievement with humility. Over time, her definition of success has evolved. “Awards are amazing, and they do feel good,” she says, “but I’ve learned that I’m more motivated by my clients’ success than standing on a stage.” For her, the most meaningful reward isn’t a plaque or title — it’s seeing families thrive in homes they love.

Networking and mentorship have also played a major role in her growth. Early in her career, she worried the industry might feel competitive or isolating.



Instead, she discovered a collaborative and supportive community. Through her time with Realty Group Resources and involvement in the local real estate scene, she has built strong relationships with fellow agents and industry professionals. “There’s plenty of business to go around,” she says. “We’re all facing similar challenges, and when you connect with others, it becomes an uplifting community.” Those connections have strengthened both her knowledge and her confidence, reinforcing the idea that success in real estate is rarely a solo pursuit.



**"EVERY TRANSACTION IS A SUCCESS STORY. IT'S ANOTHER PERSON BUILDING SOMETHING FOR THEMSELVES AND THEIR FUTURE."**

Finding balance, however, has been an ongoing lesson. Like many agents, Brianna initially poured everything into her business, spending long days in the office and letting personal life take a backseat. "When I first started, it was real estate over everything," she admits. Over time, she realized that sustainability requires boundaries. Now, she sets clearer expectations with clients and is intentional about how she structures her time. Weekdays are dedicated to work, especially with a supportive husband whose schedule allows her to focus during the week, while she prioritizes family, friendships, and life outside of real estate whenever possible.

Her perspective on work-life balance reflects a maturity beyond her years. She understands how easily real estate can consume a person's identity and has consciously shifted toward building a life that feels full both professionally and personally. "Real estate can take over if you let it," she says. "I've learned how important it is to have connections outside of work too."

As a Rising Star in the Michiana real estate community, Brianna Macias brings a fresh perspective shaped by ambition, authenticity, and a strong sense of purpose. Starting young may have once felt like a disadvantage, but today it's one of her greatest assets — giving her experience beyond her years and a long future ahead in the industry.

For Brianna, success isn't measured by rankings or awards but by the people she helps along the way. With her heart-centered approach, commitment to growth, and deep appreciation for the community around her, she is building a career that feels both grounded and inspiring — one client relationship at a time. 🏡



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**For Elizabeth “Liz” Ramirez, mortgage lending is about far more than rates and approvals. At its best, she believes the profession is about guiding people through one of the most meaningful milestones in their lives—homeownership.**

As a Senior Loan Originator with Cardinal Financial – Hometown Mortgage, Liz approaches each client with a strategic mindset and a deep sense of responsibility. Her role isn't simply to process loans, she says, it's to design a clear and confident path toward financial stability through real estate.

“We don't just finance homes,” Liz explained. “We engineer the path to ownership.”

Based in Goshen, Indiana, Liz works with buyers, homeowners, and real estate investors across a wide spectrum of lending programs. Cardinal Financial offers an extensive range of mortgage options, including Conventional, FHA, VA, USDA, Construction, Renovation, and DSCR investor loans, as well as refinance strategies designed to strengthen a borrower's financial position.

But Liz says the programs themselves are only the starting point.

“Every client's financial picture and long-term goals are different,” she said. “The key is structuring the mortgage in a way that supports not only the purchase today, but the financial vision they're building for the future.”

For Liz, mortgage lending combines analytical thinking with human connection. While the industry is driven by guidelines, documentation, and financial calculations, she says the real impact lies in what those numbers represent.

“On the surface this business looks like it's about numbers,” she said. “But underneath it all, it's deeply human. A mortgage is often the bridge to someone's next chapter.”

That realization is what drew Liz to the profession in the first place. Early in her career, she recognized that homeownership carries powerful meaning for families—security, stability, and the opportunity to build generational wealth.

“I've always been drawn to work that creates tangible change in people's lives,” she said. “Helping someone achieve homeownership is one of the most meaningful ways to do that.”

Over time, Liz discovered that she thrives in the complexity of the mortgage world. From analyzing layered financial scenarios to structuring creative solutions for borrowers with unique situations, she enjoys solving problems and building strategic plans that lead to successful closings.

“I'm wired for this kind of work,” she said. “I enjoy dissecting financial scenarios and finding solutions others might overlook.”

That attention to detail is one of the qualities that sets Liz apart. In an industry where speed is often emphasized, she believes thoughtful preparation and precision ultimately lead to the strongest results.

“Anyone can move fast,” Liz said. “But not everyone can move strategically.”

Her philosophy centers on structuring loans correctly from the very beginning. By carefully reviewing every file, anticipating potential obstacles, and communicating proactively with all parties involved, she works to eliminate surprises later in the process.

“I treat every file like my reputation is attached to it, because it is,” she said.

That mindset has made Liz a trusted partner for many real estate professionals. For top-producing Realtors, she says her role goes beyond simply providing financing.

“Realtors don't just need a loan officer,” Liz said. “They need a strategic partner who protects their brand.”

In a competitive market where timelines are tight and expectations are high, Liz focuses on creating certainty for the agents she works with. Her pre-approvals are carefully vetted, and when she commits to a closing date, it's because the path to that date has already been carefully mapped out.

“My job is to remove uncertainty from the financing side so agents can focus on serving their clients,” she explained.

Communication plays a central role in that process. Liz believes clarity builds confidence—not only for buyers, but for everyone involved in the transaction.

“My Realtor partners don't chase updates,” she said. “My clients always know where they stand.”

# Elizabeth “Liz” Ramirez

**WITH CARDINAL FINANCIAL**

Precision, Partnership, and Possibility: Elizabeth “Liz” Ramirez Brings Strategy to the Mortgage Process

PHOTOS BY MEGAN WILLIAMSON PHOTOGRAPHY



*On the surface this business looks like it's about numbers; but underneath it all, it's deeply human. A mortgage is often the bridge to someone's next chapter."*



While the technical side of lending is important, Liz says the moments that stay with her most are the emotional ones, when clients realize their goals are truly within reach.

"There's a moment when you can hear it in someone's voice," she said. "When doubt turns into belief."

She particularly enjoys reviewing complex or previously declined loan scenarios. Liz believes that sometimes a "no" simply means the file needs a deeper analysis or a more thoughtful strategy.

"I believe in the second look," she said. "Not every 'no' is final. Sometimes it just requires a different approach."

When she's not working, Liz's focus shifts to the people who matter most to

her—her family. As a mother of two teenagers, she describes this stage of life as busy but deeply rewarding.

"It's a full season of life," she said. "But it's one I truly cherish."

Between activities, schedules, and milestones, Liz makes a point of being present for the everyday moments. Whether it's relaxing at home, catching up at the end of the day, or sharing a laugh in the kitchen, those simple interactions keep her grounded.

The family also enjoys traveling together and exploring new places whenever possible.

"Experiencing new cities and cultures gives us memories we carry long after we return home," she said.

Beyond her professional work, Liz is passionate about supporting the broader community. Through Cardinal Financial's participation in the Homes for Heroes program, she helps provide special benefits for teachers, healthcare workers, first responders, military members, and law enforcement professionals.

"Supporting the people who serve our communities every day is something I care deeply about," she said.

At the heart of Liz's business is a commitment to integrity and long-term impact. She believes that responsible lending can create ripple effects that extend far beyond a single transaction.

"When homeownership is structured strategically and ethically, it builds stability, opportunity, and wealth for families," she said.

For Liz, the mission remains simple: to provide clarity, advocacy, and a steady hand for every client and Realtor partner she serves.

"This isn't just about closing loans," she said. "It's about helping people build the future they want." ❖

**CONTACT US!**

**For Realtors and homebuyers looking for a strategic lending partner, Liz welcomes the opportunity to connect. As a Senior Loan Originator with Cardinal Financial – Hometown Mortgage, Liz works closely with clients and Realtor partners to structure smart mortgage solutions and ensure a smooth, well-communicated path to closing. She can be reached directly at 574-971-1497 or online at [cardinalfinancial.com/elizabeth.ramirez](https://cardinalfinancial.com/elizabeth.ramirez). Whether you're purchasing a home, refinancing, or exploring lending strategies, Liz is committed to helping clients move forward with clarity and confidence.**





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## STEPHEN

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BY JESS WELLAR • PHOTOS BY MEGAN WILLIAMSON PHOTOGRAPHY



**“After navigating the uncertainty of the COVID era and watching half my colleagues laid off like chattel, I realized stability is rarely given — it is built,”** Stephen DiJulius reflects.

“I wanted to create an organization that could provide that stability for my family, our agents, and our clients. Starting the brokerage was ultimately about ownership: of our standards, our service, and our future.”

For Stephen, launching St. Joseph Realty Group in 2023 wasn't about ego or expansion. It was about building something durable in an industry he knew well.

**Learning The Leverage**

Stephen's path to brokerage ownership started in Cleveland, Ohio — a scrappy city he says doesn't hand out wins easily. That mentality stayed with him.

Before real estate, he wore many hats, working as an on-air producer at a major radio station, co-owned a coffee shop with his wife, and he even spent time in construction and ran a concrete driveway installation company.

Real estate, though, had always been in the background.

“When I was a toddler, I used to jet around on planes with my dad — he worked for a major REIT — and we'd go from shopping mall to shopping mall and I would listen to him negotiate while I was in the corner playing with my toys,” Stephen recalls fondly.

He never imagined he'd follow that path someday, but when he applied for an

operations role at a major REIT to leave his blue collar job behind for the sake of his body, they steered him into a role as a leasing rep — just like his father.

He started in commercial leasing in 2015, a move that naturally transitioned him into investment real estate. And when he later expanded into residential, another voice helped steady that transition.

“Emeric Szalay gave me a place to land and was very gracious and a great mentor,” Stephen acknowledges gratefully. “He helped me land on my feet in the residential space in South Bend.”

That early guidance grounded him as he built momentum across asset classes. Today, Stephen remains an active solo agent with a wonderful support staff, closing over \$15 million across more than 200 investment transactions last year alone.

**A Different Model**

From the beginning, St. Joseph Realty Group was designed differently. Licensed in Indiana and Michigan, with an additional office in Niles, Michigan, the brokerage now includes 18 agents, most of whom operate in both residential and investment spaces.

Stephen is direct about the firm's positioning.

“I'm only interested in industry standards insofar as what's legal, and as a metric of what can be tried that hasn't,” he states. “I didn't start my own brokerage so I could wear fancy suits, and see my name on signs: I did it so I can put my family first.”

The brokerage isn't built for brand-new agents seeking handholding. It's structured for mid-tier professionals ready to operate as independent business owners.

“Our brokerage, as a rule, has no fluff either,” he continues. “We advise our clients off of data, and known quantities.”

The firm specializes in investor clients, many of whom operate remotely. The team provides comprehensive property walkthrough reports, data-backed analysis, and operational coordination while clients work and focus elsewhere.

Stephen notes one client described their approach as “white glove investor service,” and the phrase stuck.

“We don't get listings because we know how to schedule drone photography, or bring gift baskets to the closing table,” he adds. “Our investors trust us because we can finish their sentences for them when they call us — you can just hear the sigh of relief over the phone. We know their pain points.”

**Intentional Culture**

Stephen is quick to point out that the brokerage culture didn't evolve by accident. It was intentional and highly collaborative.

“My wife is the silent partner, but we designed the brokerage together,” he says with pride.

With 10 children at home, Elizabeth's role might not carry a formal title, but her influence is embedded in the company's DNA. They structured compensation to reward



“  
I define success by what  
is left after I’m gone.  
Is my family strong, is  
my business stable, did  
people who lived and  
worked with me grow?”

productivity. They emphasized independence and peer-level respect. And they prioritized agents who genuinely want to be there.

Stephen believes happiness correlates directly with financial alignment. If agents keep more of what they earn, they operate with more ownership. That autonomy fosters maturity and reduces drama. The result is a group of productive professionals who function as peers rather than competitors.

His leadership philosophy also extends to boundaries, something he believes the industry often mishandles.

“Set boundaries immediately and take Sundays off,” he cautions newer agents. “That’s the biggest lie of the industry; there’s plenty of us who don’t work Sundays and we’re doing just fine.”

When asked how he defines success, his answer shifts beyond the metrics. “I define success by what is left after I’m gone,” Stephen offers. “Is my family strong, is my business stable, did people who lived and worked with me grow?” That long-view thinking influences every structural decision he makes.



**Full House**

At home, Stephen and Elizabeth keep busy raising their big brood and have been married for 17 years. According to Stephen, their favorite moments aren’t extravagant, they’re ordinary: Board games around the table and walks in the woods.

The DiJulius’ parish, St. Stanislaus Parish on the west side, plays a central role in their family’s life. They’ve contributed to its revitalization, helping restore the historic church so it remains a beautiful place of worship for generations to come.

Outside of working hours, Stephen’s curiosity leans historical. He has produced history podcasts as hobby ventures and enjoys writing and studying the institutions that shape modern society. Understanding the past, he believes, sharpens decision-making to avoid mistakes in the present. He adds that while unlikely, if he ever left real estate someday, a career that was history-related would be next.

“Necessity is the mother of invention and I never say never!” he chuckles.

Looking ahead, his ambitions remain layered but clear. Professionally, he wants to build an organization that endures, one that continues creating opportunity long after he steps back. And his personal goals are no less lofty.

“I want to raise my children well, remain grounded in faith, and steward the responsibilities entrusted to me,” he concludes thoughtfully. ▾



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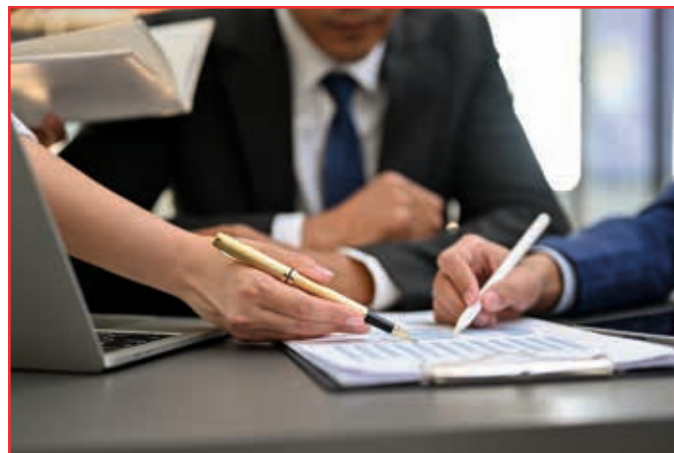


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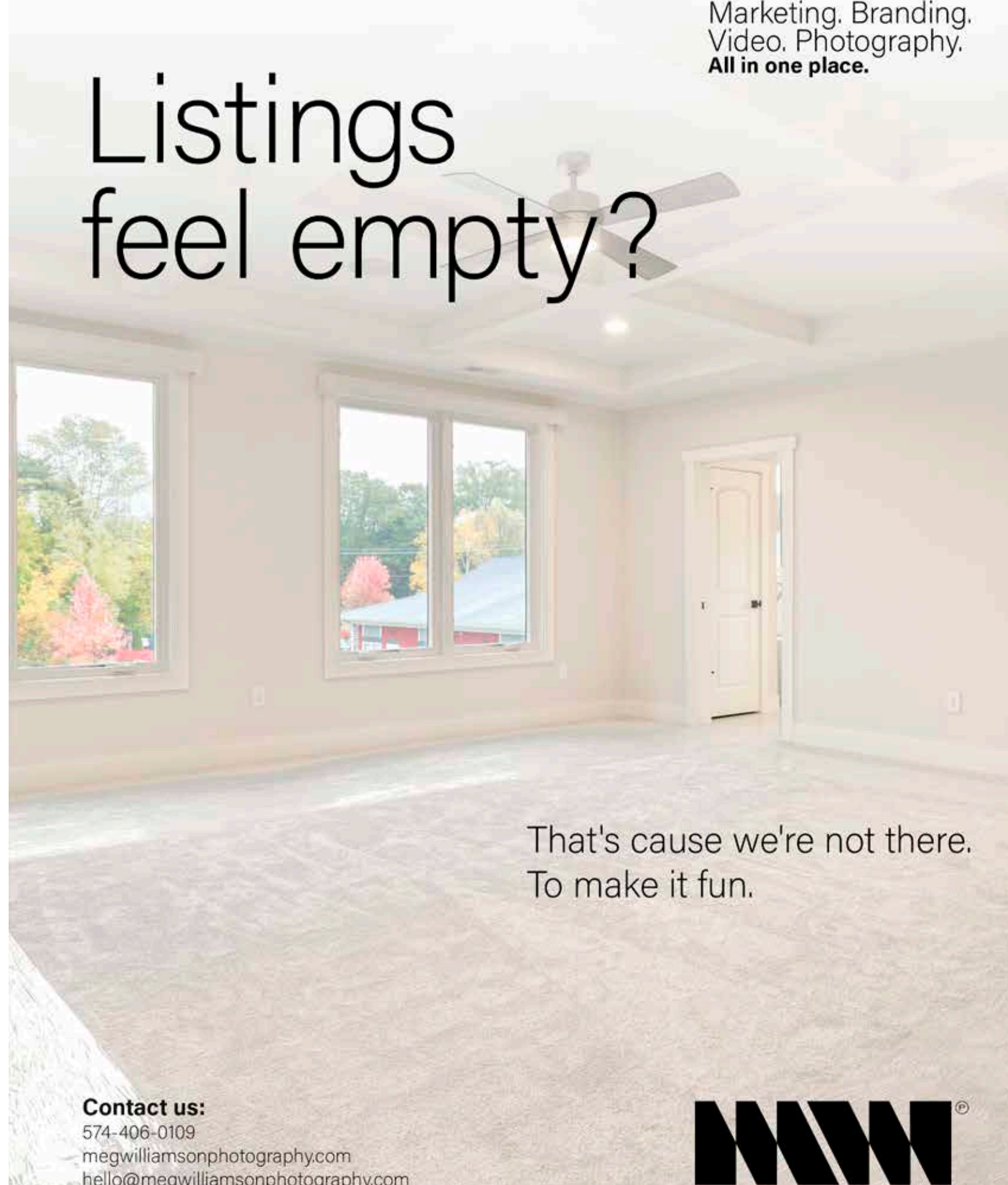



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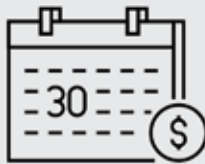
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