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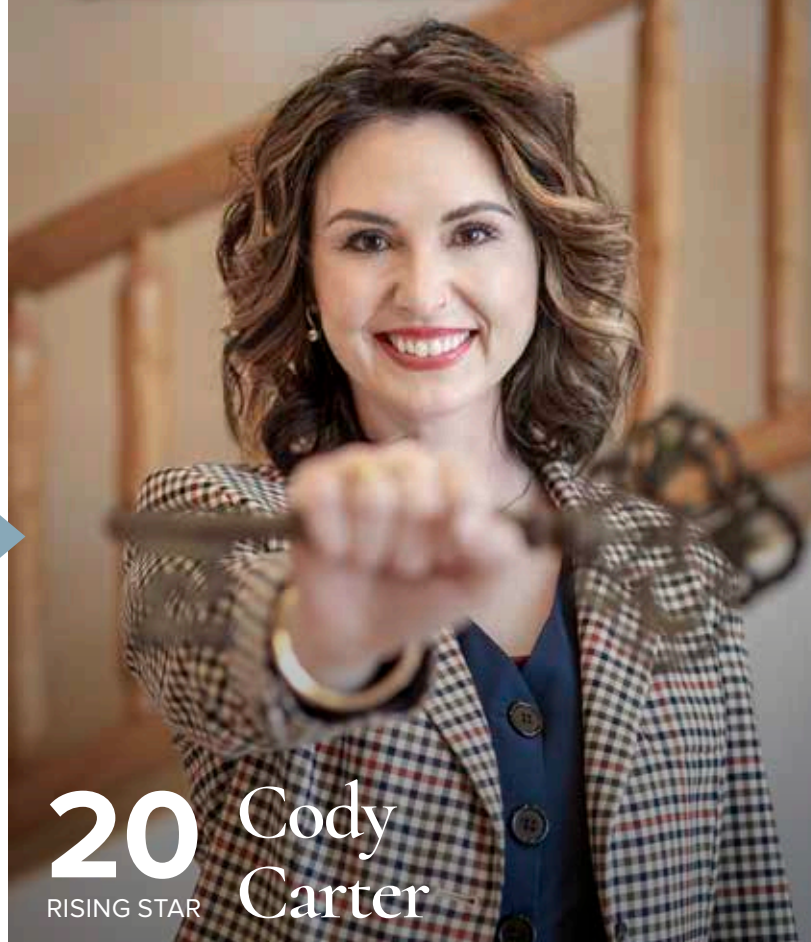


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**20** RISING STAR  
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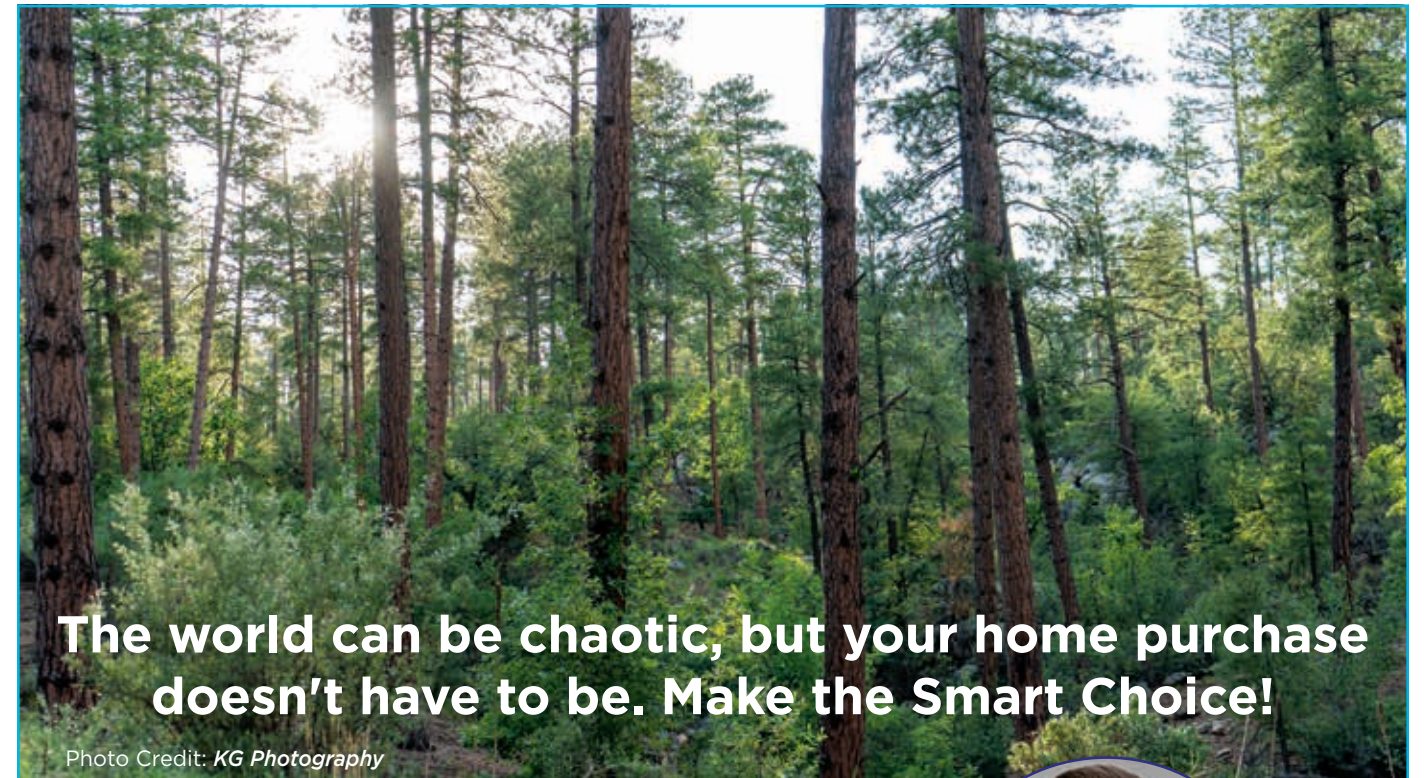
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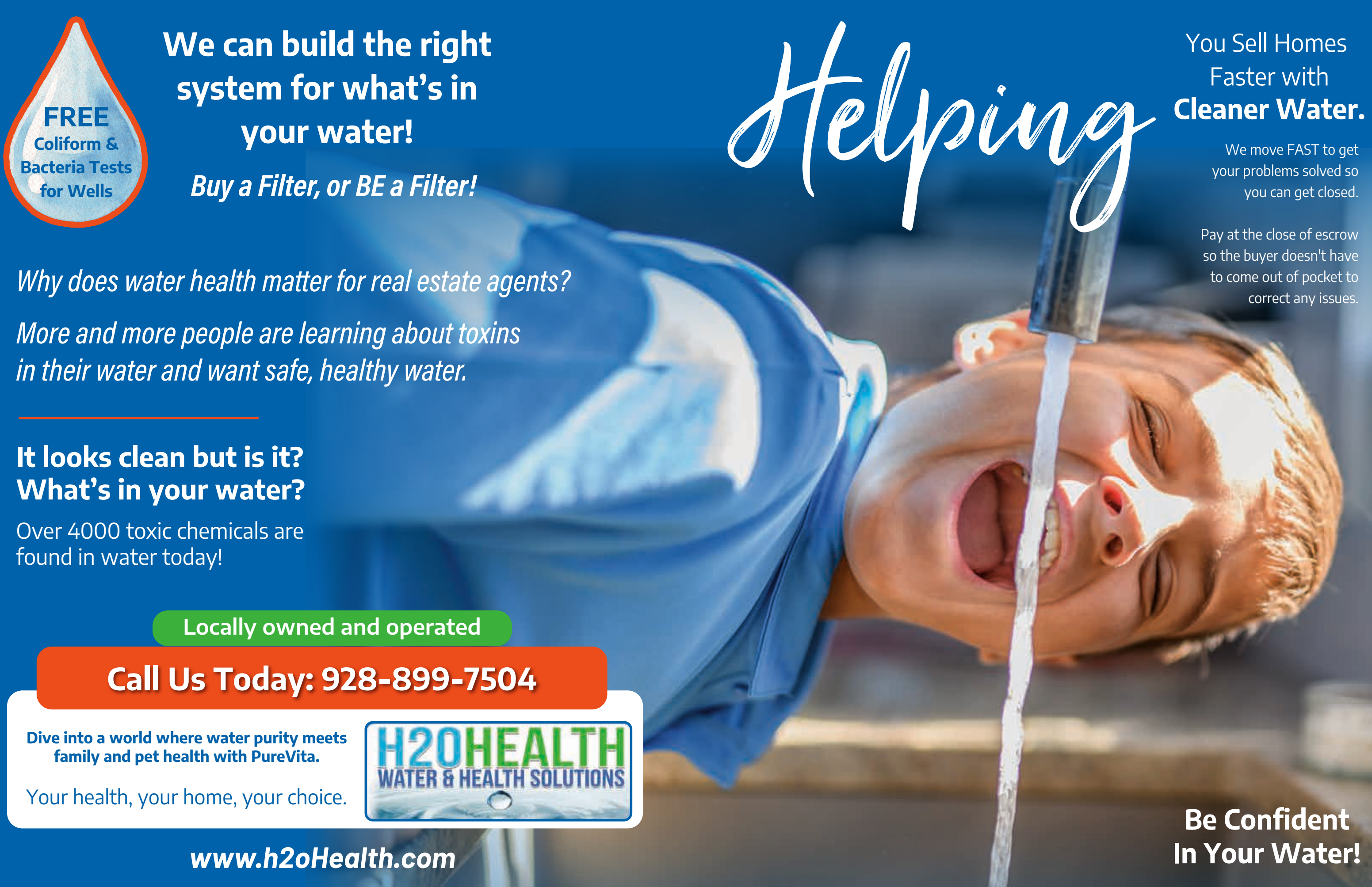
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# Landmark Title

PHOTOS BY KIMBERLY MARSH PHOTOGRAPHY



## Built for the Long Game: Why Top REALTORS® Choose Landmark Title

Success in real estate isn't measured by a single closing. It's defined by the careers that last. The agents who rise, stay, and lead at the top understand something deeper. This business is built on relationships, resilience, and the courage to evolve when the market and life demand it.

That same philosophy powers Landmark Title Assurance Agency. For top-

producing REALTORS®, Landmark is not just a service provider. It is a strategic partner that brings consistency, clarity, and confidence to every transaction.

### Kristi Smith Executive Vice President Career Built on Momentum and Meaning

Kristi Smith's journey began in lending in 2005, where she quickly distinguished herself through a genuine ability to connect. What started as a simple

outreach to a brokerage turned into an in-house lending opportunity. It was a defining early moment that proved a timeless truth. When you lead with value and show up consistently, doors open.

As her business scaled, so did her success. Closing 25 to 35 loans a month while managing relationships with hundreds of agents, Kristi reached an elite level most only aspire to.

But high volume often comes with hidden costs.

For Kristi, clarity came not from a deal, but from home. A simple request from her daughter to be more present sparked a shift. It was a moment many top REALTORS® can relate to, but few act on. It forced a redefinition of what success truly means.

She made the difficult decision to recalibrate.

Instead of slowing down, she leveled up.

### Reinvention as a Competitive Advantage

Kristi's transition into title and escrow was not a pivot. It was a natural evolution. Encouraged by those who recognized her leadership and relationship-driven mindset, she stepped into a new arena and leaned into what she does best, building trust.

That adaptability is what separates agents who plateau from those who continue to grow.

Today, Kristi plays a key role in expanding Landmark Title Assurance

Agency across Arizona, helping transform it from a small operation into a rising force in the industry.

Her leadership philosophy is simple, but powerful. Put the right people in the right seats. Create an environment where they can thrive. Stay steady, even when the market is not.

### The Prescott Team: Where Culture Meets Execution

In Prescott, Landmark's vision is reflected through a close-knit team that brings the company's commitment to excellence to every transaction.

Tiffanie Marrero brings more than two decades of escrow expertise, and it shows. Having worked every angle of the process, she navigates even the most complex transactions with calm precision. What truly sets her apart is her perspective. Every file represents a life moment, not just paperwork. That mindset creates trust and lasting partnerships with top agents who know they are in capable hands.

"Tiffanie stepping into this leadership role has truly been a game changer for our Prescott branch," Kristi says. "The way she leads, supports her team, and shows up for our clients reflects everything we stand for. This team as a whole represents who we are as strategic partners. They execute with professionalism, depth of knowledge, and integrity in every transaction. I could not be prouder of what they've built together."

Raelynn Rosas adds a rare and valuable dimension. As a former REALTOR®, she understands firsthand the pressure, pace, and expectations agents face daily. She acts as a bridge between agents and escrow, ensuring communication stays proactive, clear, and solution-oriented. Her focus on education and relationship-building helps agents stay sharp in an ever-changing market.

Karen Arthur, with more than 25 years in the industry, is the steady force every high-performing team needs. Known for her precision and reliability, Karen approaches every transaction with



meticulous attention and genuine care. For agents, she brings peace of mind. For clients, she delivers confidence when it matters most.

**More Than a Title Company. A Competitive Edge**

What ties this team, and all of Landmark, together is a culture that is not just talked about, but lived.

It is a culture where people are invested in, not just managed. Where collaboration is expected, not optional. Where success is measured in relationships, not just numbers.

For top REALTORS®, this matters.

Your brand is not just built on how you sell. It is built on who you partner with.

The right title team does more than close deals. They protect your reputation, elevate your client

experience, and help you operate at your highest level.

**The Takeaway for Top Producers**

Lasting success in real estate is never accidental.

It is intentional.

It is relational.

And it is built alongside people who are just as committed to excellence as you are.

That is what defines Landmark Title Assurance Agency. A team of professionals who bring experience, precision, and genuine care to every transaction. A culture where people support each other, communicate clearly, and show up consistently for the agents and clients they serve.

**“This team as a whole represents who we are as strategic partners. They execute with professionalism, depth of knowledge, and integrity in every transaction. I could not be prouder of what they’ve built together.”**

For top REALTORS®, the difference is clear.

When you align yourself with the right partners, you do more than close deals. You build trust, strengthen your reputation, and create a client experience that keeps your business moving forward.

That is the Landmark difference. ❖



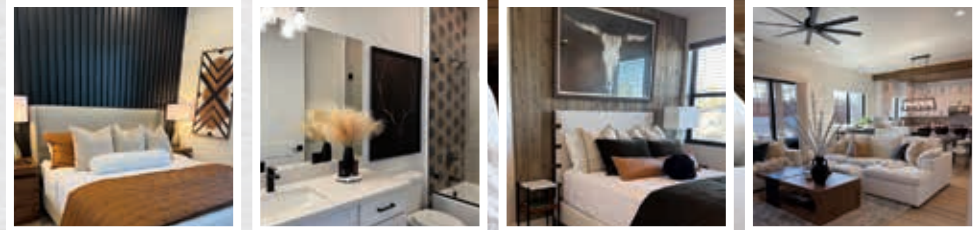
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# Paint, Planes, & Properties

PHOTOS BY KIMBERLY MARSH PHOTOGRAPHY



Cody Carter didn't ease her way into real estate, she arrived with momentum and made an immediate impression. As a REALTOR® with Realty Executives Arizona Territory and a member of the DeBenedetta Property Group, she turned her first full year into a standout success, closing 15 transactions totaling more than \$8.8 million. It is a debut that reflects not just ambition, but a thoughtful approach to business shaped by creativity, discipline, and a genuine connection to the people she serves

Cody's story begins in Prescott, where she developed a deep appreciation for beauty and detail at an early age. After graduating from Prescott High School, she earned a full-ride scholarship to the University of Arizona, where she graduated magna cum laude with a Bachelor of Fine Arts. Her creative spirit led her to co-found Van Gogh's Ear Art Gallery, a Prescott favorite now celebrating 23 years of inspiring the community.

Before real estate, Cody spent ten years in the travel industry, coordinating international tours for travelers chasing extraordinary experiences like total solar eclipses. From organizing complex itineraries to managing clients across the globe, she mastered logistics, adaptability, and problem-solving. Today, those same skills give her a powerful edge in real estate.

Cody credits her time in the travel industry with sharpening her ability to

navigate complexity and uncertainty. But ultimately, she was drawn to something more stable and personally rewarding. As she puts it, "At the end of the day, everyone needs somewhere to live."

Transitioning into real estate allowed her to apply her skills while building something of her own.

What truly sets Cody apart is her commitment to making every client feel seen, heard, and celebrated. For her, each transaction is more than a deal. It is a milestone. She is known for thoughtful handwritten notes, personalized closing gifts, and consistent communication that keeps clients informed and confident every step of the way. Her approach is rooted in service and supported by teamwork.

"The best agents I know check their egos at the door," she says. "If I am unsure about something, I ask the folks around with me who collectively,



“True success means happiness, strong relationships, and balance, along with financial stability. When you deliver exceptional service, everything else follows.”

have thousands of transactions under their belts.”

Cody also believes in showing up, literally. She chooses to work from the downtown office rather than from home because she thrives in an environment of collaboration and accountability. If she cannot think of something to do to build her business, she sees that as a “her problem.” That mindset keeps her focused, proactive, and always moving forward.

Despite her global travels, Northern Arizona remains close to Cody’s heart. After exploring the world, she has gained a deeper appreciation for Prescott’s charm, from its scenic trails and mild climate to its vibrant arts culture and rich history. She loves sharing that enthusiasm with her

clients, helping them not just find a house, but truly envision a life there.

Family and creativity remain at the center of everything she does. Cody and her husband, an experienced shoemaker and craftsman originally from England, are raising their daughter Zoe, who turns 15 this May. Her husband’s creative work has evolved into his painting and renovation business, Arthouse, LLC, where he transforms interior and exterior spaces. Together, they embrace a life

full of adventure, from traveling and thrifting to exploring art galleries and enjoying roller coasters. Cody also makes time for her own passions, including ballet, which helps her stay balanced and energized.

Her transition into real estate was both bold and decisive.



In 2025, her first full year, she ranked among the top 10 percent of agents in the Prescott area. She credits much of that success to mentorship and support from her team.

“Ronnie DeBenedetta believed in me from the start,” she says. “He has guided me, celebrated my wins, and helped me navigate challenges. I feel incredibly fortunate to be part of this group.”

Cody views success through a wide lens. For her, it is about more than numbers. “True success means happiness, strong relationships, and balance, along with financial stability,” she says. “When you deliver exceptional service, everything else follows.”

Her favorite mantra, “Everything is figureoutable,” reflects her optimistic and solutions-focused mindset.

Looking ahead, Cody sees both growth and adventure on the horizon. Next year, her family plans to travel to Egypt to experience a total solar eclipse, a moment that brings together her love of travel, astronomy, and shared experiences. In her business, she is focused on continuing to expand, deepen client relationships, and make a lasting impact in the Prescott real estate community. ▀

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# POWER PLAYERS

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## of Northern Arizona New Home Sales

### PRESCOTT

Brandy Reed has been helping families in Prescott find their perfect homes since 2014. As Associate Broker at Symmetry Realty Brokerage in Talking Rock, she specializes in new home builds and custom construction, guiding buyers through every step of the process with care and expertise. Last year, she completed 19 transactions totaling over \$14 million, a testament to her skill in matching clients with homes that fit both their lifestyle and long-term goals.

Brandy's journey began at 18 in property management, where she discovered her passion for real estate. Her deep focus on one community allows her to provide unparalleled insight into neighborhoods, amenities, and future value. She

approaches every client interaction with a hospitality-driven mindset, making the home buying experience thoughtful, personalized, and seamless.

Brandy is relationship-driven. She takes the time to understand how clients live and what matters most to them, ensuring the homes she guides them to are a true reflection of their vision. Even after closing, she remains a trusted resource, helping clients settle comfortably into their new community.

Raised in Prescott Valley, Brandy shares her love for Northern Arizona with her clients. Outside real estate, she enjoys outdoor activities, youth sports, and spending quality time with her husband and three sons.



Brandy Reed



Deanna Lamar

Deanna Lamar is the Prescott Division Sales Manager for Capstone/ ECCO Homes and has been helping families find their dream homes since 2019. Last year alone, she completed 19 transactions totaling nearly \$38 million, specializing in new builds that range from \$450,000 starter homes to luxury residences.

Deanna's path to real estate combines a strong background in public service and a passion for helping people. She has worked in public policy related to children's healthcare, developing healthcare systems at the Institute for Child Health Policy at the University of Florida, administered research grants at the University of Georgia, and directed visual arts at the Madison-Morgan Cultural Center. These roles honed her ability to understand client needs, build strong relationships, and guide complex projects from start to finish.

Her focus on new home construction allows her to work closely with buyers throughout the building process. She invests time in understanding each client's lifestyle, preferences, and vision for their home, ensuring a smooth experience from the first conversation to move-in day. Deanna values trust and communication, knowing that building a home is both exciting and a significant investment.

Living in Prescott for nearly ten years, she shares her enthusiasm for the area's natural beauty, four seasons, and growing community. Outside of real estate, Deanna enjoys hiking local trails, traveling with her family, and slow mornings with coffee on the deck.



Jason Schenk

Jason E. Schenk, Director of Sales at Symmetry Realty Brokerage for Talking Rock Ranch, brings a distinctive, relationship-driven approach to new home sales. Since entering real estate in 2015, he has combined a diverse background in commercial banking, contracting, and executive leadership to provide clients with a well-rounded perspective on the buying process. Last year alone, he closed 18 transactions totaling \$23.8 million, specializing in new construction and lifestyle-focused communities in Northern Arizona.

Jason's philosophy is simple but powerful: listen, learn, then lead. He prioritizes understanding each client's goals and story, matching them with the lifestyle a community like Talking Rock Ranch offers. He believes that when lifestyle and vision are presented

authentically, the right home naturally follows. This approach resonates with buyers drawn to the area's natural beauty, four seasons, and convenient proximity to Phoenix.

His career journey, from a high-ranking banking role to building a business from the ground up, has shaped his resilience and client-first mindset. Jason measures success not by numbers alone, but by the respect and trust he earns from clients and colleagues. Known for his consistency and integrity, he operates by a personal mantra: say what you do, do what you say, and do it well.

For buyers seeking guidance in Northern Arizona's new home market, Jason Schenk delivers expertise, insight, and a personalized experience that makes the process seamless and rewarding.

Sue Talentino, Sales Executive at Symmetry Realty Brokerage in Talking Rock, has been helping Northern Arizona clients find their perfect homes since 2014. Last year, she completed nine transactions totaling over \$8 million, focusing on new home sales that align with her clients' vision for lifestyle and long-term living.

Sue began her career as a Golf Professional after graduating from Oregon State University. She worked as an instructor and advanced into management, gaining leadership, communication, and client service skills that she now applies to real estate. Her experience selling the lifestyle and amenities surrounding golf communities naturally led her to new home sales. Sue enjoys helping clients not only find a

property but connect with a community where they can thrive.

Her approach sets her apart. She asks the questions behind the questions to understand clients' long-term goals and lifestyle priorities. She consistently puts her clients' needs first, guides them confidently through the buying process, and connects them with trusted local resources for support beyond the transaction.

Sue values Northern Arizona for its four mild seasons, outdoor lifestyle, and scenic beauty, which she shares with clients to help them envision life in the area. Outside work, she enjoys hiking, fishing, creative projects, and spending quality time with her husband and twin daughters.



Sue Talentino

## FLAGSTAFF



Deana Keck

Deana Keck has established herself as a leading home sales expert within Flagstaff's prestigious Pine Canyon community. With more than 20 years of experience working directly with the community's developers, Deana offers a level of insight and continuity that few can match.

Her career has been defined by a deep commitment to Pine Canyon, where she has played a key role in the sale of more than 250 developer homes. Today, as the community nears completion with fewer than a dozen developer homes remaining, Deana continues to guide buyers and sellers through both new construction opportunities and resales within this highly sought-after neighborhood.

Looking ahead, Pine Canyon is entering an exciting new phase. A planned expansion will introduce

more than 80 additional homes in the coming years, creating fresh opportunities for buyers to become part of this unique mountain community. Deana remains at the forefront of these developments, offering clients early insight and expert guidance as new inventory becomes available.

Known for her integrity, attention to detail, and personalized approach, Deana prioritizes relationships as much as results. Her long-standing connection to Pine Canyon allows her to anticipate market shifts, navigate complexities, and provide a seamless experience from initial inquiry to closing.

For clients seeking a home in Pine Canyon, Deana represents a rare combination of specialized expertise, proven results, and a genuine passion for the community she serves.



David Anderson

David Anderson of Valley Peaks Realty has built a standout career by focusing on an area many agents overlook: new home sales paired with a highly personalized client experience. Since launching his real estate career in 2003, he has consistently delivered strong results, including \$25 million in volume across 27 transactions last year alone.

With a background in finance and real estate from the University of Arizona and decades of sales leadership experience, David brings both analytical precision and a people-first mindset to every transaction. He specializes in guiding buyers through new construction—navigating builder relationships, contracts, and timelines with clarity and confidence—so clients can make informed decisions without unnecessary stress.

David's approach is deeply shaped by his life outside of real estate. He and his wife, Kaye, have raised four children—Trace, Ben (married to Karis), Cooper, and

Carly—and remain grounded in faith, family, and connection. That foundation carries into his work, where relationships matter more than transactions.

Based in Flagstaff, David is passionate about the Northern Arizona lifestyle. An avid outdoorsman who enjoys camping, hunting, boating, and skiing, he helps clients see beyond the home itself to the life they're building.

What sets David apart is his commitment to understanding each client's goals and guiding them with integrity at every step. His success is measured not just in results, but in the confidence and peace of mind his clients experience.

Grounded in his faith, David lives by Psalm 62:2: "He is my rock and my salvation... I shall not be greatly moved."

For those seeking a trusted expert in the new home market, David Anderson delivers a level of service designed to turn vision into reality.

Brett Lee, Sales Executive at Symmetry Realty Brokerage at Pine Canyon, has been helping clients find not just homes, but lifestyles, since entering real estate in 2016. Before joining the industry, Brett spent 11 years in the golf business, where he developed patience, precision, and a strong commitment to customer service, skills he now applies to every transaction. Brett's approach emphasizes relationships and collaboration. His partnership with Deana Keck ensures clients receive full support throughout the buying or selling process.

As the onsite sales office, Brett has direct access to the community's amenities, from golf and outdoor recreation to dining and family-friendly activities. This enables him to show prospective

buyers not just a home, but the life they could lead in the community.

For Brett, the most rewarding aspect of real estate is the human connection. He thrives on understanding clients' needs, helping them achieve their goals, and making each transaction a meaningful experience. His hard work and integrity have contributed to over \$61 million in sales volume last year, building a reputation as a trusted, knowledgeable, and personable agent in Northern Arizona.

Brett's philosophy is simple: focus on people, provide exceptional service, and guide clients toward homes that fit their lifestyle. He ensures every transaction is more than a sale, it is a meaningful experience. ▀



Brett Lee

Blake Cundick of Valley Peaks Realty, Flagstaff is a top new home sales consultant in Northern Arizona who has built his business around service, consistency, and a genuine desire to help others make smart real estate decisions. He began his real estate career in 2007 after leaving a corporate finance role with Ford Motor Company, where he gained valuable international experience and a broad global perspective.

Blake was drawn to real estate because of the impact it can have on families and their financial future. For him, success goes beyond transactions. It is about building meaningful relationships and guiding clients with clarity and confidence. He takes the time to listen and understand what matters most, ensuring each client feels supported throughout the entire process. Whether

assisting with new construction or long-term investments, Blake is committed to delivering value at every step.

He is dedicated to continually improving his skills and maintaining focus on what he can control. Rather than getting caught up in market noise or headlines, Blake prioritizes preparation, professionalism, and consistent performance.

Since relocating to Flagstaff in 2019 with his wife and two children, Blake has embraced the Northern Arizona lifestyle. He values time spent with family and enjoys the outdoors and close-knit community. Blake is proud to serve the region and remains passionate about helping others find their place in Northern Arizona while building a strong financial future through real estate.



Blake Cundick

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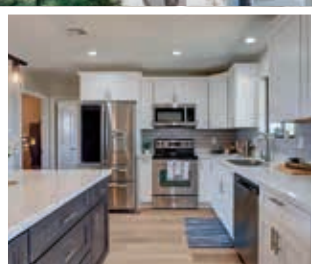


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# The Senator in Prescott



**O**n February 25th, Real Producers gathered at The Senator in Prescott, an exclusive, members-only speakeasy. With a strict no-photos policy, attendees were free to fully engage with one another, leaving phones aside and fostering genuine, meaningful connections. Instead of sharing images from the evening, we honor the night with their iconic banner and look forward to hosting another memorable event at The Senator in the future.

# D.A. RANCH

IN CORNVILLE, MARCH 25TH

On March 25th, Real Producers gathered at D.A. Ranch in Cornville for an evening of wine, charcuterie, laughter, and meaningful connection. With top producers driving from Flagstaff, Prescott, and even Scottsdale to attend, the event brought together the region's most dedicated professionals. We look forward to hosting another gathering at D.A. Ranch in the future.



# D.A. RANCH



Nestled in the heart of Arizona's Verde Valley, D.A.Ranch offers more than just a venue, it delivers an experience that transforms ordinary gatherings into something truly unforgettable. Spanning 170 acres of lush vineyards, open pastures, tranquil ponds, and sweeping natural landscapes, the ranch provides a refreshing alternative to the typical restaurant or bar setting. Here, guests are invited to step outside, breathe in the fresh air, and immerse themselves in the beauty of Arizona wine country. It's an environment that encourages people to slow down, be present, and connect in a way that simply isn't possible within four walls.

What makes D.A.Ranch especially appealing is its ability to foster meaningful relationships. Professionals across industries, particularly real estate agents, have embraced the ranch as a powerful setting for client engagement. Rather than meeting for

a quick coffee or formal dinner, they invite clients into a shared experience, wine tastings, vineyard strolls, or relaxed afternoons accompanied by live music and local food trucks. These gatherings naturally create space for deeper conversations and genuine connections, helping to build trust and long-term relationships.

The ranch has also become a thoughtful extension of the client experience beyond the event itself. Many real estate professionals offer D.A.Ranch gift cards or experiences as closing gifts, giving new homeowners the opportunity to explore their community in a memorable way. It's a gesture that feels personal and intentional, allowing clients to discover the charm of the Verde Valley while enjoying estate-grown wines and the peaceful outdoor setting.

D.A.Ranch's versatility makes it an ideal location for a wide range of events.

From client appreciation nights that feel elevated yet relaxed, to private tastings and curated vineyard tours for smaller groups, the space adapts effortlessly to different visions. It also lends itself beautifully to VIP gatherings, where guests can learn more about the wine and property, as well as corporate or team events seeking a unique alternative to traditional venues. Whether intimate or large-scale, each event can be tailored to create a one-of-a-kind experience.

The process of hosting an event at D.A.Ranch is designed to be seamless from start to finish. It begins with a personalized conversation with the events manager, who works closely with clients to understand their goals, guest count, and overall vision. While planners typically oversee the broader event details, the ranch team provides expert guidance on layout, guest flow, and how to best utilize the space. With a proven track record that includes everything from weddings and corporate gatherings to large festivals and seasonal celebrations, the team ensures that every event is executed flawlessly.

On the day of the event, the experience unfolds effortlessly. Guests arrive to a warm, welcoming atmosphere, often greeted with wine service, guided tastings, or the opportunity to explore the property at their own pace. Built-in elements like live music and food trucks add to the ambiance, creating a vibrant yet relaxed environment without the need for overcomplicated planning.

Guests consistently leave D.A.Ranch with one word in mind: special. Many describe it as a hidden gem, an unexpected oasis tucked away down a quiet dirt road that opens into a stunning, serene escape. Whether it's the scenic surroundings, the thoughtfully crafted wine, or the meaningful time spent together, the experience lingers long after the event ends. At its core, D.A.Ranch is a place where people come not just to gather, but to connect—and that's what makes it truly unforgettable.

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## 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 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.

"Phyllis is AMAZING. She made the experience easy, joyful and always re-assured we would get through it when faced with challenges. Phyllis went ABOVE AND BEYOND for myself and my husband. I am blessed to have CMG and Phyllis in my life. Thank you so much." - Rebekah B.



## Silver Hammer Inspections: Raising the Bar in Northern Arizona

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 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.



## Danell Riggs and The Riggs Team are known for one thing: getting deals to the finish line - without the chaos.

With over 20 years in the business, Danell has built her reputation by showing up differently. This isn't just about rates and approvals. It's about helping agents win - keeping clients confident, solving problems early, and staying in control all the way to the closing table.

Real Estate Agents who partner with The Riggs Team know they're not chasing updates or wondering what's happening behind the scenes. Communication is proactive. Expectations are clear. And when things get complicated (because they always do), there's a strategy - not a scramble.

Danell leads with a relationship-first mindset but make no mistake—she's profit-focused and performance-driven. Her role is simple: help agents look good, keep clients excited to buy, and put every file in the strongest possible position to close.

If you're looking for a lender who operates like an extension of your business not just another vendor - you'll feel the difference immediately.

# The “Mini-BTR” Revolution

## Solving the Northern Arizona Housing Puzzle

BY DAVID WEISS

For years, the Northern Arizona real estate market has been defined by a singular, frustrating paradox: everyone wants to live here, but there is nowhere to put them. In 2026, the high-country inventory crisis hasn’t disappeared, but the way we solve it is shifting. For the top producers in Flagstaff, Prescott, and Sedona, the biggest opportunity this year isn’t in the traditional resale of single-family homes—it’s in the “Mini-BTR” (Build-to-Rent) revolution.

### The Death of the “NIMBY” Monopoly

Historically, large-scale apartment complexes in Northern Arizona faced uphill battles with zoning boards and “Not In My Backyard” (NIMBY) sentiment. However, a wave of new state-level zoning reforms—most notably HB2375, which took full effect in January 2026—has stripped away many of the barriers to “middle housing.” In cities like Flagstaff and Prescott, municipalities are now mandated to allow duplexes, triplexes, and fourplexes as “permitted uses” on many lots previously reserved for single-family homes.

This legislative shift has given birth to the “Mini-BTR.” Instead of institutional giants

building 300-unit blocks, local investors are now looking for infill lots to build 2-to-4-unit “cottage clusters” that mirror the neighborhood’s aesthetic while tripling the density.

### Why This Matters to You (The Agent)

As a high-performing agent, you aren’t just a facilitator of transactions; you are a portfolio architect. The 2026 market rewards the agent who can spot a “hidden” multi-family lot before it even hits the MLS.

**1. The Land-to-Legacy Play:** By identifying underutilized parcels or homes on large lots near downtown corridors (like Flagstaff’s Southside or Prescott’s North Pine), you can move beyond the \$600k single-family sale. You are now selling a

development opportunity with an exponential ROI.

**2. Feeding the Referral Loop:** These Mini-BTR projects require specialized management. By partnering with a property manager early in the design phase, you ensure the floor plans maximize “rent-per-square-foot.” When your investor is ready to exit in five years, the professional management records turn that property into a high-value, “turn-key” commercial asset for you to list.

### The “Mountain-Town” Edge

Unlike the sprawling BTR communities in the Valley, Northern Arizona’s version is intimate and high-end. Renters in 2026—ranging from NAU faculty to remote tech workers fleeing the

heat—are seeking the privacy of a home with the flexibility of a lease. They want the mudrooms for their ski gear and the fenced yards for their dogs, but they don’t want the 7% mortgage.

### The Bottom Line

The agents who will dominate the back half of 2026 are those who stop looking for “For Sale” signs and start looking for zoning potential. By connecting your investor clients with “middle housing” opportunities, you aren’t just closing a deal; you’re helping solve the housing shortage in the communities we call home.

In the high country, the future of real estate isn’t just about finding a house—it’s about building the neighborhood.



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