

COLUMBUS

OCTOBER 2026

REAL PRODUCERS[®]

Brad & Paige Winter

ENGEL & VÖLKERS
REAL ESTATE ADVISORS



On the Rise
ABBY ATKINSON

Agent on Fire
**GREG
CUNNINGHAM**

COVER IMAGE BY KRISTEN
NESTER PHOTOGRAPHY

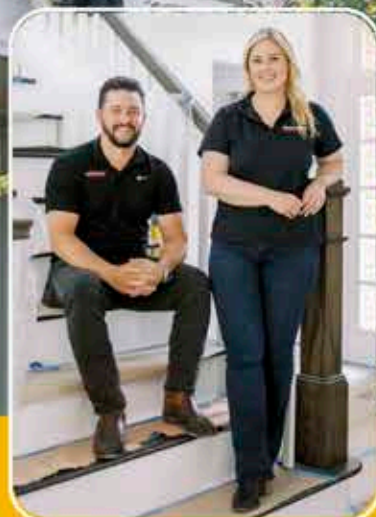




WE DO PAINTING. YOU DO LIFE.

Our Advantage:

- Fast Turnaround Scheduling for Listings with Preferred Pricing
- Priority scheduling to get homes market-ready quickly before photos or showings.
- Virtual Estimates from Listing Photos or Inspection Reports: Quick, accurate pricing without needing to walk the property first.
- Payment Options that Help Deals Close – Pay at closing through escrow – 0% financing options available– Flexible payment solutions for sellers
- Pre-Listing "Refresh Packages:" Strategic, budget-conscious updates (walls, trim, doors) designed to maximize sale price and ROI.
- RRP Lead-Certified (EPA Compliant for Homes Built Before 1978)



KEVIN RUTTER, Owner

614-929-8986
Krutter@certapro.com

Professional Services Offered: Interior & Exterior Painting • Cabinet Painting & Refinishing • Carpentry & Light Repairs (wood replacement, drywall, trim) • Epoxy Garage & Basement Floors • Deck & Fence Staining/Painting • Complimentary Color Consultation

THE RIGHT GUIDE CHANGES EVERYTHING.

Most people don't struggle because they lack talent.

They struggle because nobody showed them the way.

LET'S FIND OUT WHAT'S POSSIBLE.

MARK JAYNES | NMLS 12220

614.845.5200

mjaynes@rapidmortgage.com



Preferred Partners

This section has been created to give you easier access when searching for a trusted real estate affiliate. Take a minute to familiarize yourself with the businesses sponsoring your magazine. These local businesses are proud to partner with you and make this magazine possible. Please support these businesses and thank them for supporting the REALTOR® community!

AUCTIONS AND DOWNSIZING

Auction Ohio
(614) 846-3300
www.auctionohio.com

Suzy's Helping Hands
(614) 560-5448
suzyshelpinghands.com

BASEMENT WATERPROOFING & BASEMENT REPAIR

Buckeye Basement Solutions
buckeyebasementsolutions.com

CUSTOM BUILDER

Compass Homes
(614) 957-3793
compasshomes.com

M/I Homes of Central Ohio
Conor Crotty
(614) 330-0649
mihomes.com

Parry Custom Homes
(614) 321-8199
experienceparry.com

HEATING / COOLING / PLUMBING

Atlas Butler
Heating|Cooling|Plumbing
atlasbutler.com

HOME INSPECTION

Cap City Property Inspection
(614) 654-6632
capcityinspect.com

Linkhorn Inspection Group
(614) 260-1776
linkhorninspections.com

HOME WARRANTY

HSP - Home Service Plan of Ohio
(614) 626-3984
myhomeserviceplan.com

SafePro Home Warranty, Inc.
(614) 905-6259
safeprohomewarranty.com

INSURANCE

Bolton Insurance
(614) 551-6469
boltoninsuranceagency.com

USA Benefits Group
(614) 806-4250
usabg.com/thinds

INTERIOR DESIGN

Mission Design Co.
(614) 706-6076
mission.design

JUNK REMOVAL

Two Men And A JUNK Truck
(614) 901-1573
twomenjt.com/columbus

LISTING PREPARATION SERVICES

HOMEstretch
Hailey Major
(614) 532-4663

MED SPA / WELLNESS

Hydrate Me
(614) 965-6603
hydratememedspa.com

MORTGAGE LENDER

ACM
Samantha Hrehocik
(412) 926-4175
acmllc.com/sam-hrehocik

Evergreen Home Loans
(614) 565-1172
evergreenhomeloans.com

JPMorgan Chase Bank NA
(614) 323-5080
homelendingadvisor.chase.com/
John.P.Priestas

Lower
Austin Clarkson
(419) 236-5388
lower.com/loan-officers/ohio/
columbus/austin-clarkson

Lower Mortgage Team
Nick Steinhauer
Kreg King
(614) 431-3164
lowerlocal.com

NFM Lending
Sebastian Starud
(484) 515-4711
nfmllending.com

NFM Lending,
The Daniel Sa Team
Daniel Sa
(614) 369-4856
nfmllending.com

NFM Lending/TeamArocho
David Arocho
(614) 840-5013
davidarocho.com

Oasis Mortgage Group
Sarah Engstrom
(614) 594-8281
omg-loans.com

Rapid Mortgage
Mark Jaynes
(614) 845-5200

Rate
Jim Matyas
(614) 902-4891

Ruoff Mortgage
ruoffmortgage.com

Rural 1st
(502) 276-8712
rural1st.com

Union Home Mortgage
Noah Brader
(614) 212-6921
uhm.com/nbrader

MOVING & STORAGE
Black Tie Moving
(614) 599-3693
blacktiemoving.com

MOVING COMPANY
Silver Bullets Moving
(614) 558-5750
silverbulletsmoving.com

Two Men And A Truck
(614) 901-1573
twomen.com/columbusoh

NEW HOME SALES
Justin Phillips
(614) 732-1283

Kristy Reynolds-Rafiq,
D.R. Horton
Kristy Reynolds
(614) 795-4663
drhorton.com

M/I Homes-Chelsea Baker
Chelsea Baker
(614) 425-7131

NON-PROFIT ORGANIZATION
Women's Council of Realtors
(740) 501-3547
www.wcrcolumbus.org

PAINTING
CertaPro Painters
certapro.com/columbus-res

PHOTOGRAPHY
Board & Batten Real Estate Media
(740) 816-2707
www.wesmosleyphotography.com
and boardandbatten.us

DSg Real Estate Photography
(614) 395-5096

Kristen Nester Marketing & Photography
(614) 314-9340
kristennesterphotography.com

Leslie Fox Photography
(614) 565-8098
lesliefoxphotography.com

TourDSpace Productions
tourdspace.com

PROPERTY MANAGEMENT
Styer Real Estate Professionals
(614) 843-5656
www.StyerHospitalityCo.com

RESTORATION / RENOVATION
Nordine & Associates
(614) 216-2202
nordineandassociates.com

ROOFING SERVICES
Near Me Roofing Ohio
(330) 413-9182
nearmerooftingohio.com

STAGE & DESIGN
Ashworth Home
(614) 285-6808
ashworthhomeco.com

TITLE COMPANY
Cbus Title Agency
(614) 880-9327
cbus-title.com

Heart of Gold Title
(614) 398-8226
heartofgoldtitle.com

Northwest Title
(614) 420-2995
nwttitle.com

Ohio Real Title
(614) 602-4440
ohiorealttitle.com

Resource Settlement Services
(614) 537-3096
resourceres.com

Title First
(614) 431-0497
titlefirst.com

ValMer Land Title Agency, LLC
(614) 860-0005
valmerland.com

World Class Title
(614) 882-8022
worldclasstitle.com



Contents



Greg Cunningham



Rob Matney



Cynthia Carr

PROFILES



14 Near Me Roofing



22 Abby Atkinson

IN THIS ISSUE

- 4 Preferred Partners
- 8 Meet The Team
- 14 Featured Affiliate: Near Me Roofing
- 22 On the Rise: Abby Atkinson
- 28 Real Brand Boost
- 30 Agent on Fire: Greg Cunningham
- 38 Featured Leader: Rob Matney
- 46 Cynthia Carr, Evergreen Home Loans
- 52 Real Producer: Brad and Paige Winter
- 60 Standings



**FREE ESTIMATES
WITHIN 24 HOURS**

- ✓ Roofing, Siding, Gutters, **REPAIR FIRST, REPLACE SECOND**
- ✓ Licensed, Bonded, Insured
- ✓ Accepts Payments through Escrow at Closing



**THE REAL ESTATE
ROOFER**

**NO JOB TOO BIG
OR TOO SMALL**

If you are interested in nominating people for certain stories, please email us at: katie@rpcolumbus.com

Meet The Team



Katie Mastroianni
Owner and Publisher
katie.mastroianni@
realproducersmag.com



Kaitlin Hall
Assistant Publisher & Editor
kaitlin.hall@realproducersmag.com



Christina Kitchen
Ad Strategist
columbusrealproducersads@
gmail.com



Megan Sullivan
Reprint Specialist
columbusrclientcare@gmail.com



Sara Albertson
Social Media Manager



Wes Mosley
Photography



Timothy Zaritskyy
*Videography
& Photography*



Kristen Nester
Photography



Leslie Fox
Photography



Abbi Wagner
Photography



Carol Rich
Writer



Jennifer McIntyre
Writer



Heather Lofy
Writer



Joseph Cottle
Writer



Jeff Madison
Columnist

The Lender Behind Your Next Deal Matters.

Thoughtful Strategy.
Clear Communication.
Reliable Execution.

With years of lending experience and a business built through referrals, repeat clients, and trusted partnerships, I believe the best results come from making every client feel supported and every partner feel confident in the process.

Products We Offer:

- Core Loan programs:
FHA, VA, USDA, Conventional
- Construction & Renovation Options
- Investor & Non-Traditional
Qualification Options
- Home Equity & Transition Solutions
- Assistance & Affordability Options
- And more solutions for today's market

**Samantha
Hrehocik**

Loan Officer
NMLS 1027657
(412) 926-4175

"I believe great lending is built on more than the transaction. It's built on trust, communication, and being there when it matters."



Scan
Me to
Learn
More!

For business and professional use only. Not for consumer distribution. This is an advertisement, not a commitment to lend. Eligibility for all applicants cannot be guaranteed. (Atlantic Coast Mortgage, LLC ("ACM") is an Equal Housing Lender Company NMLS 643114 (For licensing information, go to: www.nmlsconsumeraccess.org))



DISCLAIMER: The articles and opinions expressed in this publication are those of the respective authors and do not necessarily reflect the views of The N2 Company d/b/a Real Producers ("N2"). Advertisements appearing in this publication are paid placements and are not endorsed or recommended by N2. N2 is not responsible for the statements, opinions, or business practices of any authors, contributors, or advertisers featured herein. Portions of this publication may include content created with the assistance of artificial intelligence (AI) tools by authors or contributors and may not be independently verified by N2.

WE DO IT ALL!

Relocation. Liquidation. Downsizing.

Prepare for Sale. Move.

Call Suzy Today 614-560-5448

staff@suzyshelpinghands.com



AuctionOhio.com

Suzy's Helping Hands

SuzysHelpingHands.com



YOUR DOWNSIZING TEAM



HOME WARRANTY

— FAMILY OWNED AND OPERATED —

SELLER COVERAGE REALTOR MATH

COMPLIMENTARY
SELLER COVERAGE

\$669

PAID AT CLOSING



**SELLER PROTECTION
WHILE LISTED
& IN CONTRACT**

You're covered with only
a **\$50** deductible if a covered
breakdown occurs unexpectedly.



**UNITS TUNED UP
BEFORE INSPECTION**

Free HVAC checkups help
catch issues early and keep
systems running their best.



**EASIER NEGOTIATIONS
DURING REMEDY**

A warranty in place leads to
smoother conversations and
better outcomes.



**BUYER RECEIVES
1 FULL YEAR
OF HOME WARRANTY
COVERAGE**

with full benefits after closing.



-\$300

COMPLIMENTARY
HVAC CHECKUPS

\$150 A/C Checkup + \$150 Heating Checkup
Get them done **BEFORE** the home inspection!

\$369

EFFECTIVE COST
To the Seller

Coverage is complimentary while listed
and transfers to the buyer at closing.

NO-BRAINER



hspomewarranty.com



614-626-3984



More Than Stagers. Strategic Partners.

Beautiful staging is only part of what we do. From scheduling and logistics to communication and project management, our team works behind the scenes to keep your listing moving forward. A trusted staging partner focused on helping you get to market.








hello@ashworthhomemco.com
614.541.8166
ashworthhomemco.com
ashworthhome

Stage Before You List





HYDRATE ME

Health & Wellness IV • Aesthetics Medspa

10% OFF YOUR FIRST SERVICE

WHEN YOU MENTION RP MAGAZINE



GRANDVIEW | NEW ALBANY | DUBLIN | GRANVILLE



cbus

TITLE AGENCY

MIKE BARKER
OWNER

mike@cbus-title.com
614.323.8975
cbus-title.com

The Broker Advantage for First-Time Homebuyers

All too often, prospective buyers are told "no" simply because they're speaking with someone who only has access to one lender's products.

As a broker, my job isn't to fit buyers into one institution's lending box. My responsibility is to evaluate a client's financial picture and identify the lender and loan program that best aligns with their financial profile. Having access to multiple wholesale lenders means **more flexibility, more product options, and the ability to compare solutions** rather than relying on a single set of underwriting guidelines and loan terms.

One lender may offer incentives to help cover the buyer's appraisal fee, another may have more accommodating credit overlays, while another may provide an affordable rate buydown that's a better fit for the payment-conscious. I have the ability to explore those options and recommend the solution that best serves the client's needs.

"For first-time buyers, the flexibility in working with a mortgage broker over a retail lender can make a meaningful difference."

For the Realtors I partner with, this often translates into stronger pre-approvals, more solutions for buyers who may have been overlooked elsewhere, and fewer surprises throughout the transaction. When financing challenges arise, having multiple lending relationships gives us additional avenues to explore.

First-time buyers deserve someone who will explain the mortgage process in plain language, answer every question, and help them understand their options.

Collaboration between knowledgeable Realtors and experienced mortgage professionals has never been more important. Together, we can help more first-time buyers move from wondering if homeownership is possible to confidently walking through the front door of their new home.

Because every buyer deserves more than one option, and they deserve the option that's right for them.

Samantha Armbruster | Mortgage Loan Originator
Oasis Mortgage Group | NMLS 2646987
614-402-3059 | samantha@omg-loans.com | LO NMLS 1664866
6800 Lauffer Road, Suite B | Columbus, OH 43023





BY JOSEPH COTTLE
BY ABBIE WAGNER, TOURSPACE PRODUCTIONS

Every client Zach McCrea takes on gets treated like family. That's not a slogan he came up with for marketing. It's the answer he gives, without hesitating, when asked what he wants people to understand about him and his business.

"No matter what, every client I take care of like they're my own mother," he says.

McCrea owns Near Me Roofing, a Columbus-based company that turns 3 years old on Oct. 12. Before roofing, he spent eight years in retail management — four years running the Buckeye Corner, two more at Lane Avenue, two at Easton. It was steady work until COVID scrambled the wage structure underneath it. Fast food jobs started paying more than retail assistant management, and McCrea watched his best people leave for it. His own assistant managers kept getting pulled up to run stores elsewhere, leaving him constantly rebuilding from scratch. When the company offered him a promotion — move to Minnesota, run the Mall of America district, oversee 20 more stores for not much more money — the math didn't work. He'd already done everything there was to do at the store level.

So he went to Indeed and searched six-figure jobs.

Thirteen listings came up. Twelve were CFO positions. One was a roofing sales job. He hadn't been on a roof since he was 12 years old,

but he knew exactly what he had to offer.

"I'm the best salesperson anybody will ever meet in

their life," he says, "because I care about people."

He learned the trade from the ground up — project

manager for about a year and a half at his first roofing company, then general manager when the second-largest residential roofing company in the country expanded into Columbus. Three years ago, he decided to build his own. Today, Near Me Roofing ranks third out of roughly 500 accounts with its material distributor for volume purchased this year.



Zach can often be found at Kitchen Social with friends for lunch or dinner.

“

No matter what, every client I take care of **LIKE THEY'RE MY OWN MOTHER.**”





“

I'm the best salesperson anybody will ever meet in their life, **BECAUSE I CARE ABOUT PEOPLE.**”

What separates him from the competition, in his own words, is simple: nobody outworks him. There's no separate work phone and personal phone — just one line, the same number he's carried for 18 years, and it's live at midnight, 1 a.m., even 2 a.m. A leaking roof at that hour gets a tarp crew, not a voicemail.

The business itself is built around a niche almost

no one else in central Ohio occupies: a roofing company rooted entirely in real estate. McCrea works with roughly 650 real estate agents, takes no money down, and gets paid out of escrow when the transaction closes — sometimes 60 to 90 days later. He prices those roofs the same as any retail job, no markup for the wait. People in his network tell him he should charge more. He doesn't.

“That's a service,” he says. “Nobody's doing it.” It's also, he'll tell you, exactly what's built the business.

He's hired someone almost every month this year and

has a clear ceiling in mind — not 50 or 100 employees, but a tight team of around 25.

“I just want 25 savages, no dead weight,” he says. Growth, at this point, isn't about him. It's about the team he's building and getting the best out of each person on it.

McCrea is 32, grew up in Northeast Ohio as an Ohio State fan, and came to Columbus deliberately — a bigger pond, more competition, more reasons to keep pushing. He's still an athlete at heart, still wired for competition even without a scoreboard to prove it. He welcomed his first son seven months ago. There isn't much outside of work because work is his fun — Ohio State games in the fall, the occasional Cavs playoff game, and a standing habit of eating out for every meal, cycling through Columbus favorites like Kitchen Social, Jeff Ruby's and The Top.

Ask him where Near Me Roofing is headed and he doesn't hedge. Two to three years, he says, and it'll be the biggest roofing company in Columbus. He's not planning to let anything get in the way. ▀



Dome Spa is Zach's favorite place to escape and relax for an hour every other week.

WIN A \$250 GIFT CARD!

Scan the QR code to enter now!



Answering a few questions could be worth \$250!

Take our quick survey (it's just 1 minute) and you'll be entered for a chance to win a \$250 gift card.



Don't wait. Every month,
one lucky winner will be chosen.

Will it be you?



REAL PRODUCERS.

NO PURCHASE NECESSARY. Open to legal residents of the U.S. (excluding Arizona, Florida, New York, and Rhode Island), age 18 or older. Void where prohibited. Entry period begins 9/1/25 and ends 12/31/26 at 11:59 PM ET. Limit one entry per person. One (1) winner will be randomly selected each month (on or about the first of each month) to receive a \$250 gift card. Odds of winning depend on the total number of entries received each month. Winners will be notified via email. The N2 Company, d/b/a REAL PRODUCERS (collectively, "N2"), reserves the right to cancel, suspend, or modify the promotion if technical or other issues prevent it from running as planned. By entering, participants agree to release and hold N2 harmless from any claims arising out of participation. N2 is not responsible for technical errors or issues beyond its control. These rules are governed by the laws of Texas.

Peace of Mind, One Inspection At A Time.

- ✓ 50+ combined years of experience.
- ✓ Residential & Commercial Inspections
- ✓ Flexible Schedule/ Evening & Weekend Appointments
- ✓ State Licensed Inspectors
- ✓ 90 Day Warranty
- ✓ Free Repair Estimates
- ✓ Same Day Inspection Reports
- ✓ Free Personalized Closing Gifts
- ✓ Free Infrared Scans
- ✓ Radon, Termite, Well, Septic, Sewer Camera, Mold Testing, Asbestos Testing, Foundation & Roof Certifications and More.
- ✓ Free home binder for every client
- ✓ Over 4500 Google Reviews
- ✓ We do it all one stop shop

*Coming soon free five point inspection
with a market analysis*

**One Stop Shop For All Your
Inspection Needs!**



Schedule Your Inspection Online!

www.LinkhornInspections.com

614.260.1776

AMANDA WILLIAMS
Owner of Mission Design Co.

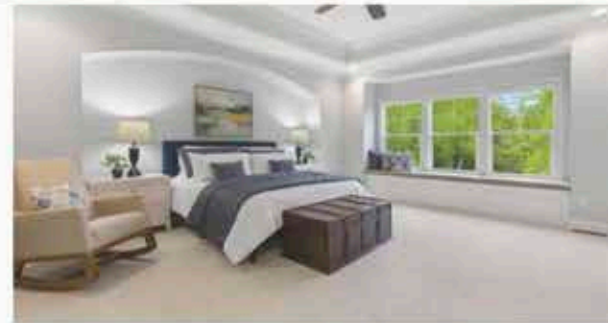
Making Occupied Listings Shine in a Buyer's Market



The market has shifted. Gone are the days of multiple offers on the first weekend. Today's buyers have options—and they're being picky. That means occupied listings can no longer skate by "as-is." To compete, they need to look their absolute best.

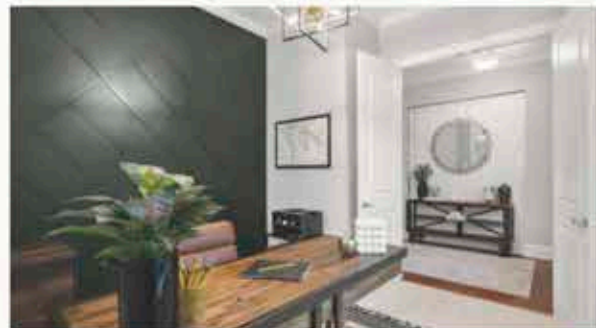
Why Occupied Listings Struggle

When a buyer walks through an occupied home, they're not just seeing the square footage. They're reading the story the house is telling: the furniture layout, the clutter on counters, the family photos, even the smell of last night's dinner. Every personal imprint makes it harder for them to imagine their story. In a buyer's market, where the options are plentiful, even small distractions become big deal breakers.



The Psychology of Buyers Today

- They want move-in ready. The more "lived-in" a house feels, the more work they imagine it will take.
- They want emotional connection. Buyers purchase with their hearts first. If they can't see themselves in the home, they won't linger.
- They want to feel confident. A cluttered, overly personalized space suggests deferred maintenance, even when that's not the case.



Quick Checklist for Sellers

1. Declutter, then declutter again. Pack away at least half of belongings to open up space.
2. Depersonalize. Remove family photos, name art, and collections so buyers can imagine their life, not yours.
3. Neutralize décor. Keep walls, curtains, and furniture light and simple—broad appeal is key.
4. Maximize space. Rearrange or remove bulky furniture to create easy flow and bigger-feeling rooms.
5. Professional deep clean. Buyers notice everything—baseboards, grout, and even smells. Fresh is non-negotiable.
6. Fix & freshen. Touch up paint, swap bulbs, and handle small repairs to show the home is well cared for.
7. Curb appeal matters. Trim landscaping, add mulch, and make the entryway shine—first impressions sell.
8. Stage key rooms. Living room, kitchen, and primary suite are where buyers connect most—make them count.

The Mindset Shift:

Remind sellers: this isn't about how they live in the home—it's about how buyers need to see themselves living there. With the right prep, occupied listings can absolutely compete and attract strong offers, even in today's buyer's market.

www.mission.design
Mission Design Co.
@missiondesignco
info@mission.design
614.706.6076



Your Fall Advantage Starts Here.

A LENDING PARTNER THAT HELPS YOU
WRITE STRONGER OFFERS, SOLVE PROBLEMS
QUICKLY, AND CLOSE WITH CONFIDENCE.

From **innovative loan programs** and **fast, reliable closings** to **hands-on communication** and **problem-solving**, we work as an extension of your business—so you can focus on winning listings and writing offers that rise to the top.



 **Alex Bates**
Loan Officer | NMLS 2500388
C 614.329.3999

 **Lisa Ferguson**
Loan Officer | NMLS 2147776
C 614.633.6099

 **Cynthia Eaton-Carr**
Are Sales Manager | NMLS 436036
C 614.565.1172

 **More strategy.
Less stress.
Better closings.**

COLUMBUS OFFICE

470 Olde Worthington Road, Suite 200
Westerville, Ohio 43082


Evergreen Moneysource Mortgage Company® NMLS ID 3182



*Proud to partner
with you all
fall long.*

©2026 Evergreen Moneysource Mortgage Company® dba Evergreen Home Loans NMLS ID 3182. 15405 SE 37th Street, Suite 200 Bellevue, WA 98006 Equal Housing Lender. Trade/service marks are the property of Evergreen Home Loans. All rights reserved. AZ Mortgage Banker License #0910074; CA Licensed by the DFPI under the CRMLA #4130291; NV Mortgage Company License 4837; NJ Licensed by the N.J. Department of Banking and Insurance. Evergreen Home Loans does not represent HUD or FHA and the information provided here was not authored, approved, or endorsed by HUD or FHA. For individual and company license information visit www.nmlsconsumeraccess.org.





Abby ATKINSON

REALTYX-
REAL ESTATE
XPERTS LLC

BY HEATHER LOFY
PHOTOS BY ABBIE WAGNER,
TOURSPACE PRODUCTIONS

For many young professionals, finding the right career path takes time. But Abby Atkinson realized early on that real estate was the perfect fit for her.

Born and raised in Greenfield, Ohio, Abby graduated from high school knowing she wanted a career that would provide opportunity, but she was not entirely sure what direction to take. Healthcare initially caught her attention, but blood made her queasy. As she explored other options, Abby decided to get a business degree at a local community college.

“I was about to start my first semester, and I noticed real estate classes being offered,” Abby says. “I decided to take a few of them.”

What began as an elective quickly turned into a calling. Abby earned her real estate license while still in college and discovered that helping

people navigate one of the biggest financial decisions of their lives was something she could see herself doing long term. Entering the industry at a young age brought its own challenges.

“I realized really fast that people would wonder how old I was,” she shares. “I learned quickly to be communicative and responsible. I try to communicate and be more like a friend during the process. It was definitely a struggle at first. But in the last two years, I feel like I can now back things up with proof and expertise. My age doesn’t determine that I can be a good REALTOR®.”

What makes Abby’s career especially rewarding is that she gets to work in the community that helped shape her. Through her work, she has sold homes to former classmates, the parents of close friends, and even past teachers. In smaller communities, she says reputation matters, and people remember how they were treated long after a transaction is complete.

“People remember the little things,” she says. “They remember that you picked up the phone. They

remember that you were there for them.”

That philosophy has helped fuel growth early in her career. Last year, she sold 40 homes. This year, she has set her sights on reaching

“
*Every year
I get better.*

I KEEP
LEARNING,
HELPING MORE
CLIENTS &
IMPROVING.”





60. But Abby knows growth is broader than just sales numbers alone.

“Every year I get better,” Abby says. “I keep learning, helping more clients and improving. At the end of the day, each transaction isn’t just about the money, it’s about caring about the people.”

One of the signs that Abby’s approach is working has been the steady stream of referrals she receives. When past clients recommend her to friends and family members, she sees it as a sign that trust has been earned.

“People trust me enough to send me to someone they care about,” she said. “I know

things can be confusing, and I was there at one point too when I was learning all about the business.”

Her interest in real estate extends beyond helping clients. She currently owns seven rental properties and recently went under contract on her first house to flip. Those experiences as an investor give her additional insight that she can share with clients. And just as important, she works to maintain relationships long after the closing table.

“I’ve been trying to nurture the deal after the sale,” Abby explains. “I check in with past clients to see how things are going. I don’t want the

relationship to end after the closing table. I want people to call me and text me even after we close.”

Abby is very grateful for her support system, including family, friends and the team at her brokerage. She credits her broker, Brady Jenkins, who helped shape her career from the beginning. Abby’s first transaction was with one of Brady’s clients. Brady let Abby write up the contract, allowing her to learn firsthand and build confidence.

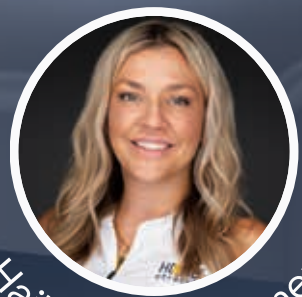
“I’m always striving for more, but at the center of everything I do is helping people,” Abby says. “I want to keep growing without ever losing that.”

“

I’VE BEEN TRYING TO
nurture the deal after the sale.
I CHECK IN WITH PAST CLIENTS TO SEE HOW THINGS ARE GOING.”

”





Hailey Major, Owner

Trusted Partners in Home Preparation

Reduce the stress of juggling multiple vendors.



home clear outs



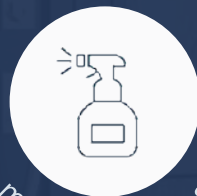
painting



install flooring



landscaping

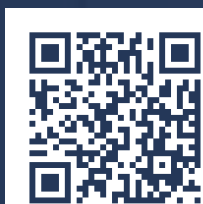


move out cleans

How We're Different.

- Pay-at-close options available
- Reduce stress for your clients
- Quickly get homes market-ready
- Design & color suggestions

Learn More



📞 614-532-4663

TIME TO MAKE YOUR CLIENT'S DREAM LAND A REALITY.

As the leader in rural lending, we can provide your clients a wide range of financing solutions designed specifically to make their rural living dreams a reality.



RURAL 1st

Closer to What Matters

Home • Construction • Lot & Land Loans



Scan the QR code to learn more.

Loans subject to credit approval. Rural 1st is a tradename and Rural 1st, the Rolling Hills Window Icon and Closer to What Matters are exclusive trademarks of Farm Credit Mid-America, NMLS 407249. Rural 1st products are available to consumers within the territories of participating Farm Credit System Associations. Equal Housing Lender.



BOLTON
INSURANCE

BOLTON
INSURANCE
FAITH. FAMILY. COMMUNITY.

Denny Bolton
Agent | Owner
O: 614-551-6469
C: 614-352-0077
denny@boltoninsuranceagency.com

M/I HOMES

ONE OF AMERICA'S
LEADING HOMEBUILDERS

Chelsea Baker

NEW HOME SALES
COUNSELOR

📞 614-425-7131

✉️ cbaker@mihomes.com

🌐 mihomes.com



COMMUNITY LEADERS:

Be More Than Just a REALTOR®

BY TIMOTHY ZARITSKY, BUSINESS STRATEGIST AT ORANGE VISUALS



Being a great REALTOR® is about more than knowing the market, closing deals or putting a “For Sale” sign in a yard. The most memorable agents become something more: community leaders. People don’t just want someone who can help them buy or sell a home. They want someone who understands the place they call home — or the place they hope to call home. That creates an opportunity for REALTORS® to become a trusted voice within their communities.

Think beyond the transaction. What local businesses do you love? Which restaurants, coffee shops, parks or hidden gems would you recommend to a new homeowner? What community events are happening this weekend? Which local organizations are making a difference? What makes your neighborhood unique?

These are the stories that help people connect with a community, and they give you an opportunity to connect with them, too.

Your social media and marketing should not only showcase the homes you

sell. They should showcase the life that happens around those homes. A listing might tell someone where they could live, but community-focused content can show them why they would want to live there. That could mean highlighting a local business, sharing a favorite neighborhood spot, attending a community event, supporting a local nonprofit, or simply introducing people to the people and places that make your area special.

And you don’t have to be the loudest person in the room to become a community leader. Consistency matters more than volume. When you regularly show up, support local businesses, celebrate community wins and share useful information, people begin to associate your name with the place you serve.

Over time, that recognition builds trust.

It also changes the conversation around your business. Instead of being known simply as “the REALTOR® who sells houses,” you become the REALTOR® who knows the community. The person people turn to when they want to know where to eat, what neighborhood might be right for them, what is happening locally or who they should call. That kind of reputation cannot be built through a single listing post.

It is built by showing up.

Your next client may not remember the square footage of the house you posted last Tuesday. But they may remember the local restaurant you recommended, the community event you helped promote or the neighborhood story that made them feel connected to the area. Real estate is about homes — but homes exist within communities.

So don’t just market the properties. Market the lifestyle. Support the people. Tell the stories. Show up for your community.

Because the best REALTORS® aren’t just selling where people live.

They’re helping people feel at home.

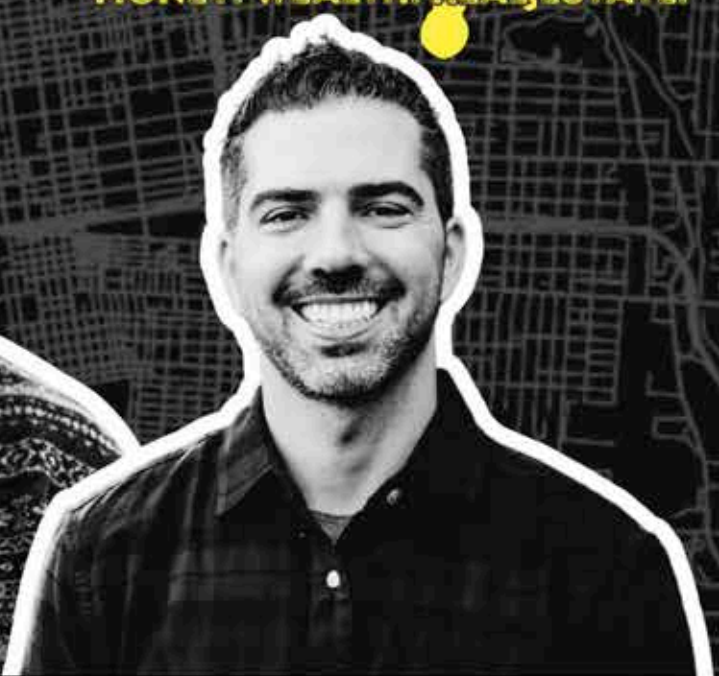
NICK & KREG

YOUR MORTGAGE GUYS

WEEKLY

NEWSLETTER

MONEY. WEALTH. REAL ESTATE.



THE MARKET SHIFTS WEEKLY. YOUR KNOWLEDGE SHOULD TOO.

GET NICK & KREG'S WEEKLY BREAKDOWN OF RATE TRENDS, MARKET MOVEMENT, AND WHAT IT ACTUALLY MEANS FOR YOUR BUYERS AND SELLERS - SO YOU CAN SPEAK WITH CLARITY AND CONFIDENCE IN EVERY CONVERSATION.

STAY INFORMED. STAY RELEVANT. SUBSCRIBE FREE.

SCAN TO JOIN

NICK STEINHAUER

(502) 541.4478

NMLS# 7647365

KREG KING

(614) 519.2002

NMLS# 888718



GREG CUNNINGHAM

KELLER WILLIAMS CAPITAL PARTNERS

BY JENNIFER MCINTYRE • PHOTOS BY KRISTEN NESTER PHOTOGRAPHY

Greg Cunningham, a Keller Williams Capital Partners REALTOR®, moves through the real estate market with the same quiet, burning focus he brings to the golf course — an agent on fire with knowledge and drive, but always cool and calm under pressure. A Midwestern kid with a steady pace, Greg blends old-school courtesy with modern savvy, treating each client like a championship in progress. It's this balance of heat and hush that makes his approach feel almost tactical: fierce when needed, serene when it matters most.

“Golf and real estate are very similar — unpredictable, yet rewarding,” says Cunningham. “I can play the same course five days in a row, but the conditions are different every time. Just like real estate, I never really know what's going to happen.”

Greg's love of golf isn't merely a pastime; it's a framework for strategy. The course can surprise you: wind shifts, a hidden water hazard, a hidden bunker lie. Real estate has its own surprises — financing shifts, inspection quirks, market twists — yet Greg's approach remains the same: assess, adjust, then proceed.

“On any given day, my driver may be good, but my iron is horrible. Same with real estate,” notes Cunningham. “When things go sideways in a real estate transaction, I just try to focus on the positive and react with empathy.”

Behind Greg's outward steadiness lies a high emotional intelligence that lets him read rooms as deftly as he reads a green's slope. He tunes into clients' fears, hopes and budgets with the same ease he gauges the break of a putt from the cart path. This empathy translates into trust — an essential ingredient for both club and contract. It's not magic; it's practice, consistency and genuine care for the people he serves.

“Empathy is the most precise swing you'll ever take, and it always lands right, on or off the course,” says Cunningham. “Helping someone through the emotional roller coaster of buying their first house is always the happiest day. From a personal standpoint, it's my favorite part of real estate.”

As an oldest child, his reputation as a calm, reliable guide comes from years of practicing what he preaches: don't rush a move if you don't know the terrain. Map the lay of the land, align expectations with reality, and move forward with confidence.

First licensed in college in 2009, Greg forged his own path from property management and hedge fund management to traditional sales as a team member and then a solo agent. He started his own team in 2023. Greg received the \$25 million award, chaired the YPN committee, and was

named one of two Top Professionals Under 40. He fully understands that much like golf, his real estate career will always be a series of hits and misses, but he will continue moving forward to the next shot.

“My father bought me a pair of clubs when I was in college because he said it would be good for business,” says Cunningham. “Golf has helped me





bridge various age gaps, taught me that patience and frustration can co-exist, and although I can get frustrated on the course, I know keeping your cool in real estate is key. Nothing gets solved by losing your cool; it never gets you where you need to go.”

A standout moment in Greg’s life — one that perfectly mirrors the unpredictable arc of real estate — came when he made a hole-in-one. It happened once, unexpectedly, and he still chuckles in the retelling. The shot was not perfection, a reminder that skill, luck and timing can collide in a single unforgettable frame.

He uses that memory to illustrate a simple truth: you can do the same daily work — practice your craft, refine your approach, stay ready — but you can’t predict the exact ending of any one deal. The outcome still depends on variables beyond control, even for a calm, capable pro.

“One perfect shot doesn’t guarantee a perfect round, but it proves anything is possible,” says Cunningham. “I feel like in my career, I am right where I am supposed to be. I have a pretty good life.”

Away from the office and golf course, Greg balances being a husband and



Greg with his family, including his wife, Colleen, and their daughters, Lilian (8) and Grace (6).

“

NOTHING GETS
SOLVED BY
LOSING YOUR
COOL;
IT NEVER GETS
YOU WHERE YOU
NEED TO GO.”

tenders is as reliable as his game: comforting, familiar and inviting.

A simple pleasure that keeps him grounded no matter what the market (or golf course) delivers. They’re the practical reminder that the best rounds — and the best homes — are built on dependable, recognizable touches that make everyone feel at home. ▼

dad with two little girls who keep their own scorecards for life. Family anchors his ambition, reminding him that real estate is about belonging as much as it is about properties. Family and home are the hidden caddies that guide him daily.

He brings humility to every negotiation: straightforward, fair, and willing to go the extra mile to ensure a client’s comfort. Keller Williams Capital Partners benefits from a REALTOR® who treats clients like neighbors and neighbors like family, delivering results with a steady smile and a reliable, practical game plan.

And when the day is done, you will likely find him savoring a plate of chicken tenders. Greg’s love of chicken



Guaranteed on-time closing or your buyers get \$5,000

The Chase Closing Guarantee¹ will give your buyers the confidence they need to plan their move. We promise an on-time closing for eligible products in as soon as three weeks, or they get \$5,000, if they qualify.

Visit chase.com/cg for more details.

I'm here for your buyers:



Brianne Vitullo, Senior Home Lending Advisor
T: (614) 593-0203
brianne.vitullo@chase.com
homeloan.chase.com/brianne.vitullo
NMLS ID: 563506



Scan to visit my website

For real estate and lending professionals only and not for distribution to consumers. This document is not an advertisement for consumer credit as defined in 12 C.F.R. 1025.2(a)(2). Ask me about eligibility, timing and documentation requirements. Contract closing date must be at least 21 calendar days (30 calendar days for FHA- and VA-insured loans and 60 calendar days for all cooperative project (co-op) purchases) after receipt of a completed mortgage application, supporting documents, and a fully executed purchase contract. Loan type, property type and other restrictions and limitations apply. This offer is subject to change at any time without notice. All home lending products are subject to credit and property approval. Rates, program terms and conditions are subject to change without notice. Not all products are available in all states or for all amounts. Other restrictions and limitations apply. The Chase Closing Guarantee may be reported on Form 1099-MISC. Your clients should contact their tax advisor or the IRS for more details.

Home lending products provided by JPMorgan Chase Bank, N.A. Member FDIC
©2026 JPMorgan Chase & Co. P0226-7449450 1115510 | 29796325

Happy Halloween!

SOME THINGS DON'T HAVE TO BE AS SCARY AS GHOSTS

Old liens. Forgotten claims. Missing heirs.
Unresolved ownership issues.

They may have been hiding for years, just waiting for the perfect moment to raise from the dead

FORTUNATELY, YOU DON'T HAVE TO FACE THEM ALONE.

Heart of Gold Title searches for the hidden surprises before you close, helping make sure your new home comes with peace of mind.
Not a Haunting.

Heart of Gold Title
(614) 812-0102
www.heartofgoldtitle.com
5919 Karric Square Dr, Columbus

nordine & associates
renovation experts

BUILDING YOUR DREAMS, ONE PROJECT AT A TIME

Partner with Nordine & Associates for
Exceptional Construction and Renovation Services!

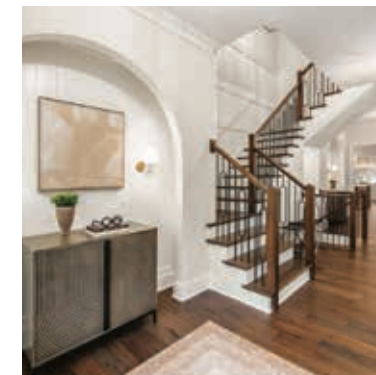
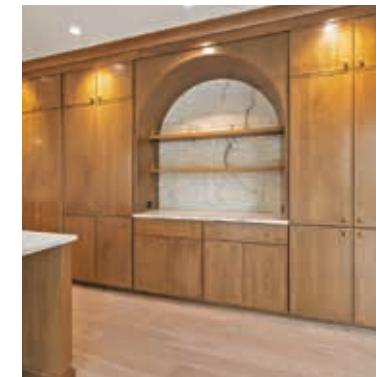
General Contractor Services | Request to Remedy
Kitchens | Bathrooms | Commercial Upfit Renovations
New Construction | Design Building

614.216.2202
120 Ceramic Dr., Columbus, OH 43214
kevin@nordineandassociates.com
nordineandassociates.com

Scan here to Connect!

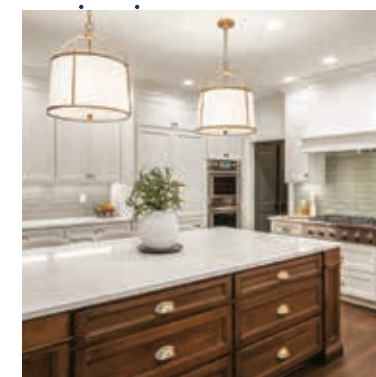


compass
HOMES



Thoughtful Design.
Lasting Craftsmanship.
A Personalized Process

COMPASSHOMES.COM
614 957 3793





**WATER IN YOUR BASEMENT?
FOUNDATION ISSUES?
OUR TEAM CAN HELP!**



SAMPLE OF OUR SERVICES

- DRAINAGE SOLUTIONS
- CRAWL SPACE
- WATERPROOFING
- FOUNDATION REPAIR

**FINANCING
AVAILABLE!**



**Locally Owned & Operated
614-956-4592
Call for a FREE Quote!**

www.buckeyebasementsolutions.com



DSg Real Estate
Photography

**YOUR ONE-STOP-SHOP
FOR ALL YOUR REAL ESTATE
MEDIA NEEDS**

Photos
Video
Drone
Social Media
Reels
Floor Plans
360 Tours
Marketing Kit
Brand
Marketing



50% off Photos on First Shoot
(use coupon code "RP50")

Don Sgontz

614-395-5096
don@dsgrealestatephotography.com
book.dsgrealestatephotography.com

2026 Fashion Ghow

**FRIDAY, OCTOBER 23RD
1-4PM**

**RENAISSANCE WESTERVILLE
POLARIS HOTEL**



GRAB YOUR TICKET!

Women's Council of
REALTORS
Columbus

ROB MATNEY

Howard Hanna Real Estate Services

BY JOSEPH COTTLE • IMAGES BY LESLIE FOX PHOTOGRAPHY

Rob Matney came back to H.E.R. Realtors with his tail between his legs. That’s how he put it when he called the president — done with management, ready to sell again and maybe open his own small office. The president didn’t hesitate.

“Don’t even think about it,” he said. “Come back.”

That was right before COVID. Within six months, Matney was in management again.

He’d spent five years away, helping open a new brokerage in the central Ohio market. It had success. It just didn’t feel right. When he finally picked up the phone and called home, H.E.R. picked right up. What Matney came back to — and what he’s been building ever since — is the thing he kept leaving and being pulled back to: a culture where agents actually want to be.

“I’m definitely a people person,” he says. “Probably even more of

a people pleaser — a healthy one — than anything else.”

He is now Regional Vice President at Howard Hanna Real Estate, overseeing six offices across northeast central Ohio — Westerville, New Albany, Mount Vernon, Johnstown and beyond. Howard Hanna acquired H.E.R. Realtors about three years ago, but the transition felt almost seamless. Both companies were family-owned, both had grown the same way, and the culture Matney had spent years building didn’t get swallowed. It transferred.

“We really didn’t lose anything,” he says.

Twenty-six years in the industry, and his approach to leadership has stayed consistent: agents first,



Rob enjoys a family vacation in South Haven, Michigan, with his wife, Nancy; son Austin, daughter-in-law Emily and grandson Maddox; and daughter Allison and future son-in-law, Julian. Photo courtesy of Radiant Landscape Photography.





“
To be in the business,
YOU GOT TO BE
IN THE BUSINESS.
Don't sit back and wait for
it to come to you.”

production second. He wants to know their families, understand their goals, help them build something that lasts beyond the transaction. “I care about them as a person, and the real estate stuff is mostly secondary,” he says. “I want to see their success because it's going to affect their family, and I want to see their family thrive.”

That philosophy is why recruiting largely takes care of itself. Matney doesn't cold-call agents. They call him — because the people already inside his offices talk. He focuses on keeping the environment worth talking about.

He also keeps selling. It's a deliberate choice. He works past

clients and his sphere, not to build production, but to stay in the same water as his agents.

“If they call me and say I'm experiencing this,” he says, “I want to be able to experience exactly what they're experiencing.” An advisor who's been out of the market for years is guessing. Matney would rather know.

His counsel through the current market is the same message he's been delivering for two and a half decades: people are buying houses somewhere all the time, and the agents who are in motion find them. His favorite line for new agents is practically a mantra: “To be in the business, you got to be in the business. Don't sit back and wait for it to come to you — because you do that, you should just go sell cars.”

Away from work, Matney spent years playing golf two or three times a week. A rotator cuff problem grounded him this season and, to his own

surprise, he hasn't missed it. What filled the space was something he didn't expect.

His mother passed away suddenly on Easter. Around the same time, his first grandchild arrived — three months ago now. Looking for something to occupy his hands and his mind, Matney got into sports cards. Baseball, basketball, football; all of it. He started with the idea of building a collection for the baby. Then he went, in his words, hog wild.

He buys up collections from elderly collectors headed to retirement homes, tracks player values the way you'd watch a market ticker. He now has more than 300,000 cards, but his wife wants her living room back, and he's promised to slow down.

“It's almost like legalized gambling,” he says. There's a strategy to it, a patience required — and underneath all of it, a reason that matters more than the cards themselves. He wants something fun and even valuable he can leave for the new grandbaby.

He's building something for his family, in his personal life and in his profession. That turned out to be the point all along. ▀



Rob with Sarah Schumaker, an agent in the Gahanna office.

The right home begins with the *Right Person* by your side.

At Ruoff, we've got your person. The one who will partner with you and your client, from pre-approval to the closing table.



Find Your Loan Officer Today



Ruoff Mortgage Company, Inc., d/b/a Ruoff Mortgage, is an Indiana corporation. For complete licensing information visit <http://www.nmlsconsumeraccess.org/EntityDetails.aspx/COMPANY/141888>. This is not an offer for extension of credit or a commitment to lend. All loans must satisfy company underwriting guidelines. Information and interest rate are subject to change at any time and without notice. Equal Housing Lender. NMLS#141888. 07142026



The Path to Homeownership Starts Here!

Are credit challenges holding your buyers back from purchasing their dream home?

I am Kristy Reynolds-Rafiq a New Home Sales Counselor specializing in helping credit challenged buyers.

- Expert guidance on improving buyers credit
- Flexible financing solutions
- Personalized step-by-step home-buying support
- Access to beautiful new homes tailored to buyers needs

Everyone deserves to own a home and I am here to help make it happen.

Let's turn challenges into keys to their future. Contact me to get started today!

YOUR NEW HOME SALES COUNSELOR

CALL KRISTY REYNOLDS-RAFIQ TODAY!

Let me show you the VALUE of New Construction!





JUSTIN PHILLIPS

Marketing Maverick. AI Extraordinaire.
Your Friendly Neighborhood New Build Rep.



Need a new home?
HELP IS ON THE WAY, DEARIE!

@JustinPhillipsOfficial • JustinPhillipsOfficial.com
614-732-1283 • JPhillips1@drhorton.com



YOUR ALL-IN SERVICE FOR **MOVING & JUNK REMOVAL**

Whether you or your clients are moving into a new home or office, it can be one of life's most stressful events. Let **TWO MEN AND A TRUCK®** & **TWO MEN AND A JUNK TRUCK®**'s professionally trained and uniformed teams help. With top-of-the-line equipment and a wide range of services to match, we pride ourselves on being a trusted source in the world of moving and junk removal. Contact us today and find out why so many people trust us with everything from large development projects to moving or removing a few items.



TWO MEN AND A JUNK TRUCK®

- FULL & PARTIAL CLEANOUT SERVICES
- FURNITURE & APPLIANCE REMOVAL
- TRASH REMOVAL
- COMMERCIAL JUNK REMOVAL
- DISASTER CLEANUP SERVICES
- DUMPSTER RENTALS

twomenjt.com/columbus



TWO MEN AND A TRUCK®

- HOME & BUSINESS
- LOCAL & LONG DISTANCE
- PACKING & UNPACKING SERVICES
- STORAGE
- BOXES & PACKING SUPPLIES
- INSURED & PROFESSIONALLY TRAINED MOVERS
- LOADING & UNLOADING ONLY SERVICES

twomen.com/columbusoh



TDS OHIO PRODUCTIONS

Full-Service Photography,
Video & Creative Media

Contact Our Location:
Columbus, OH – (440) 821-1805



Scan To
Book!



ABBI
WAGNER
Branch Manager



STYER
HOSPITALITY CO.

Three conversations *top agents* bring to Styer Hospitality Co.

Furnished housing solutions for the clients who
don't fit the standard playbook.

01

*“My clients need a furnished place now.
Can you help?”*

Delayed closings. Early move-outs. Renovations that ran long. Styer Hospitality Co. helps agents solve urgent housing needs with professionally managed furnished stays, typically for a month or more, with shorter stays available when needed.

WHEN THINGS GET COMPLICATED.

02

*“My client wants to move, but they are
not ready to let go of the house.”*

When selling is not the only answer, bring another path to the table. Styer Hospitality Co. helps agents explore mid-term rental opportunities and furnished rental strategies that can create flexibility, preserve the asset, and support a smarter next move.

WHEN SELLING IS NOT THE ONLY ANSWER.

03

*“My investor is asking harder questions
than what will it rent for?”*

Some properties call for more than a quick rent estimate. Styer Hospitality Co. helps agents evaluate furnished rental potential, operational fit, and revenue strategy so you can bring sharper insight to the conversation and a stronger alternative to long-term renting.

WHEN INVESTORS WANT A SHARPER STRATEGY.

→ When your clients need a different
kind of solution, bring **SHC** to the table.

→ **REACH OUT TO**
ADD SHC TO YOUR TOOLKIT

StyerHospitalityCo.com | 614-505-2840

FALL INTO COVERAGE YOU CAN COUNT ON

USA Benefits Group®
Health • Life • Senior Insurance



HEALTH
INSURANCE



LIFE
INSURANCE



SENIOR
INSURANCE



AFFORDABLE
CARE ACT

Call or Scan
for a free quote



Tonya & Steven Hinds
Health and Life Insurance Experts
614-791-9990
shinds@usabg.com
www.usabg.com/shinds

**At Resource Settlement Services,
we're all TREATS never TRICKS!**

**Give us a try on your
next real estate closing!**



JENNIFER MCINTYRE
Vice President of Sales
Resource Settlement Services
JenniferM@ResourceRES.com
C: 614-537-3096 | O: 614-413-0765
www.ResourceRES.com

RESOURCE
SETTLEMENT SERVICES
A DIVISION OF ESS

Cynthia Carr

EVERGREEN HOME LOANS

For many people, a home is more than a place to live. It represents a milestone they have worked years to reach. That is what keeps Cynthia Carr excited about the home loan industry.

BY HEATHER LOFY
IMAGES BY ORANGE VISUALS

As an Area Manager with Evergreen Home Loans, Cynthia leads a team across Ohio, Kentucky and Arizona while continuing to originate loans herself. It lets her combine leadership

with the hands-on client work she missed during her years in corporate banking and lending.

“I always tell my clients, ‘Congratulations, you own your very own piece of the planet,’” Cynthia says. “We’re helping people achieve a lifelong dream.”

Cynthia joined Evergreen Home Loans in June 2025 after a long career that included leadership roles at major financial institutions, including Bank of America Merrill Lynch. While those positions offered opportunities for advancement, something was missing.

“I was burned out on the corporate side of everything,” she shares. “Your hands are tied. You can’t always do things the way you think they should be done to best help people.”

But Evergreen felt different from the start. Founded in 1987 by former real estate agent Don Burton, the

company was built around a simple idea: borrowers should not be surprised at closing, and loans should close on time. The customer-first philosophy continues to shape the company’s culture today.

“Every meeting starts with our company’s vision and convictions about the culture and why the company was built,” Cynthia said. “They never want that forgotten. That was a game changer for me.”

Cynthia’s history in the industry truly is extensive. After graduating from The Ohio State University with a degree in marketing and business administration and an emphasis in finance, Cynthia found herself drawn to real estate. She began as a real estate appraiser and eventually owned her own appraisal company, Real Property Appraisal. The work taught her about the housing market, but spending most days working alone did not play to her strengths.

“I love being around people,” Cynthia says. “Appraising can be very singular.”

Her husband, Paul, a mechanical engineer, eventually took over the appraisal business, allowing Cynthia to move into lending operations. She joined Bank One, where she served as the national appraiser, then continued to advance through management roles at Huntington and other organizations.

“I love learning the mortgage operations side of real estate, but at some point I felt like



Cynthia with her husband, Paul, their son, Andrew, and Silver Fox Portuguese Water Dog, Bandit.

I was doing the same thing every day,” she says. “What can I do? What makes sense? I went to a job fair at Fifth Third. They met me and said, ‘You would be a good loan officer.’ So I did it.”

Eventually, this led Cynthia to become a real estate

“**I WAS BURNED OUT ON THE CORPORATE SIDE OF EVERYTHING.**”

“ BAD STUFF HAPPENS TO GREAT PEOPLE.

Sometimes it affects their credit, and other lenders wash their hands of it. I want to help those clients.”

company's in-house preferred lender and helped her launch the career with Evergreen she enjoys today.

Cynthia's primary focus is always creating relationships and guiding her clients. She especially enjoys helping first-time homebuyers and borrowers who need time to rebuild financially.

“Bad stuff happens to great people,” she says. “Sometimes it affects their credit, and other lenders wash their hands of it. I want to help those clients.”

Rather than delivering a quick no, she works with borrowers to create a roadmap.

“Whether it takes three months, six months or two years, I want to help them get from A to Z,” she says. “It's never a transaction, it's

a relationship. And first-time homebuyers get one chance to buy their first home. I want to guide and educate them so it's a great experience. It matters.”

Her guiding principle is simple: do what is right for the client. She shares a time she advised a homeowner against refinancing because a home equity loan would be a better option. She referred the customer elsewhere, sacrificing a commission in the process.



Cynthia with her family at a rainy - but fun - game at Yankee Stadium.



Cynthia on their boat and office away from home that they keep docked at Alum Creek State Park.



“He later referred two clients to me,” she says. “It's not about the paycheck. It's about doing what's right and being able to sleep well at night.”

She continues: “Evergreen was built by a REALTOR® for REALTORS® and their clients, and for the employees,” she said. “It's a great marriage of being able to be authentic every day and be who I am. I am who I am because my parents instilled in me that if you work hard, you can do absolutely anything. They are the reason I am successful. I was never told I couldn't do something. I was also told you will fail sometimes, but it is OK. It's just the first attempt in learning.”

When she is not working, Cynthia's life is centered around her family. She and Paul have been together since they were 14 years old and have been married for 33 years. Their son, Andrew, is a student at Ohio University's Scripps School of Journalism, studying broadcasting and sports management.

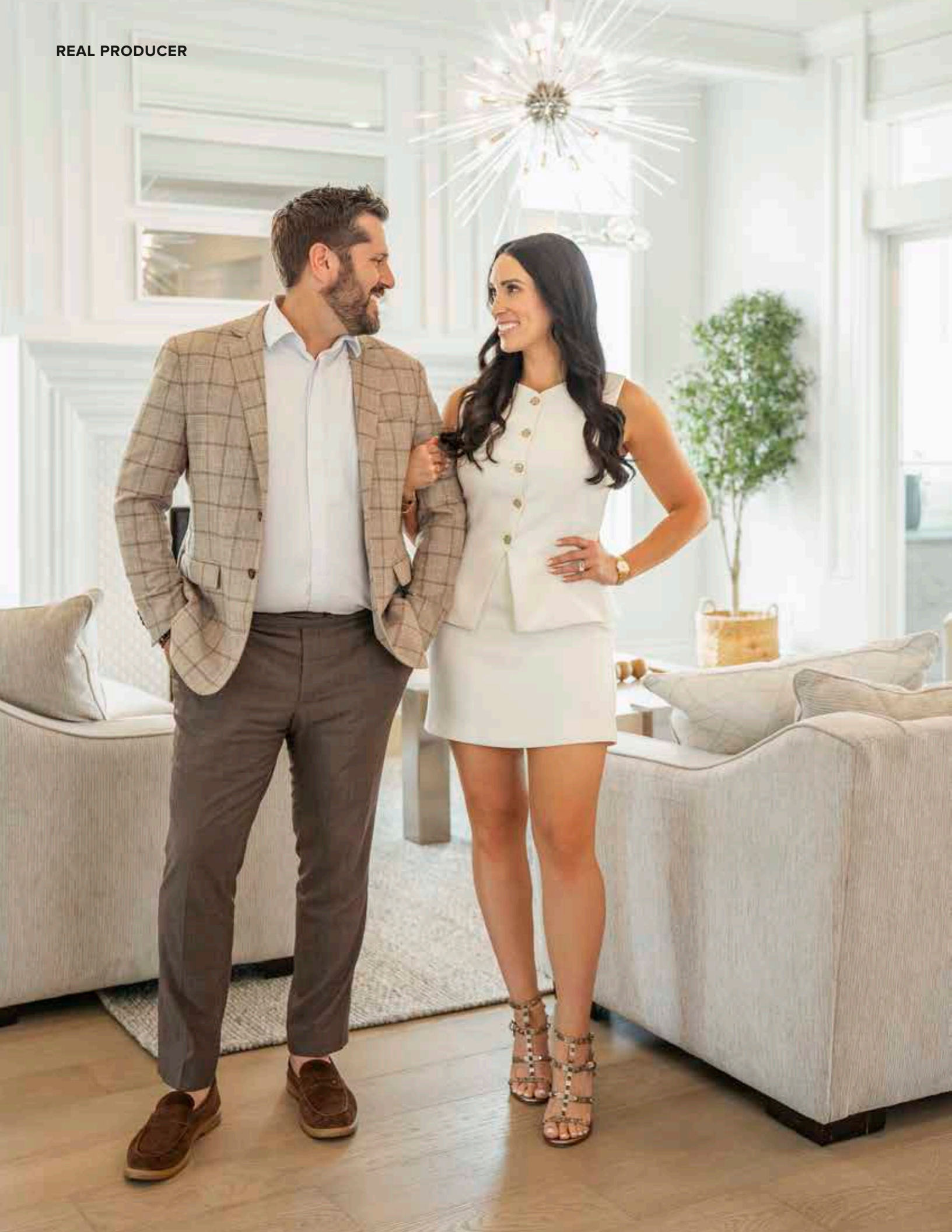
Cynthia also loves traveling, hiking, photography and spending time on the boat she keeps at Alum Creek Lake. In fact, some of her workdays happen right on the water.

“Some days I grab my backpack and I will go to the boat, take it out, anchor it and that's my office for the day,” she says. “I am just



Cynthia at one of her favorite places on Earth: Zion Canyon National Park in Utah. She and her family love to hike, rock climb and be outdoors.

so passionate about my work, my team and the clients. Helping REALTORS® succeed, guiding clients through one of the biggest financial decisions of their lives and knowing the work I do every day truly makes a difference... that's the purpose behind the work I do and the passion I bring to it every day.”



Brad & Paige Winter

BY CAROL RICH
PHOTOS BY KRISTEN
NESTER PHOTOGRAPHY

Engel & Völkers Real Estate Advisors

Being a co-owner of Engel & Völkers Real Estate Advisors brings Brad Winter a multitude of advantages — but the chance to be license partners with his wife, Paige, and longtime best friend, Elias Pappan, means the most to him.

“Elias and I have been best friends for 15 years,” said Brad. “We thought it would be fun to do this together and he brought the idea to us. None of this would be possible without Elias and Paige.”

Brad is from Bellefontaine, Ohio, a place, he says, where no one hands you anything. “You have to go out and earn it. I bring that mindset to real estate.”

He grew up with parents who believed in him and motivated him. “My dad is my hero, my mentor, my coach,” Brad said. “I got a lot of my work ethic and grittiness from him.”

In high school, Brad excelled at baseball. He became a star on his school’s baseball team and was rated one of Ohio’s top baseball players. Brad went on to play intercollegiate baseball all four years that he went to Kent State University. “I loved playing baseball,” Brad said. “It taught me teamwork and how to face challenges. It really was a table setter for getting into high-level sales.”

After graduating from Kent with a degree in sports administration and business, Brad moved to Pittsburgh where he worked in medical device sales. But real estate was always in the back of his mind. Family and friends sparked his interest: His dad worked in construction, his brother owned a title

company and Brad regularly accompanied a friend as he searched for investment properties.

But a turning point came after Brad decided to move back to Columbus. After watching the REALTOR® who sold his Pittsburgh house, a top-rated agent in the area, provide perfunctory service, Brad realized that if she made a great living with only minimal effort, with his work ethic he could knock it out of the park.

“It pointed me in the direction of becoming a REALTOR®,” he said. “I thought that with my background in medical device sales and marketing,



“

I definitely love *negotiating* on their behalf and the **energy** around *making a deal*.”

I could jump into it headfirst and make it not only a career but a good business.”

Brad earned his license in 2019 and joined a team. But after he got engaged to Paige, a top-producing Columbus REALTOR®, he realized he had found not only a life partner, but a business ally. The two married in 2022, formed the Winter Group and began working together.

That same year, Brad’s friend Elias, a seasoned entrepreneur based in Pittsburgh, found out through contacts that Engel & Völkers wanted to open a Columbus franchise. Founded in Hamburg, Germany, in 1977, Engel & Völkers is a global real estate brokerage that emphasizes luxury service at all price points.

Elias understood what a good opportunity the franchise would be for the three of them. “Elias knows how to run a business and how to buy and sell them. He was the catalyst,” Brad said.

They decided to take the leap and become Engel & Völkers license partners. “We were crazy enough to say we could do it,” jokes Brad. After purchasing the franchise in 2022, they officially opened for business in 2023. Today Engel & Völkers Real Estate Advisors works out of a shop in Italian Village.

“We run the business how we see fit and because Engel & Völkers empowers its local franchises, we can make decisions fast and adapt really, really quickly,” observes Brad.

Engel & Völkers is set apart by the way they support and invest in their agents, who they call advisors. Franchise owners have access to exceptional technology, tools and resources that they share with their team. “It creates a place where people can grow their careers and grow their businesses,” Brad said.

Engel & Völkers is known for personalized, first-class service — and that’s the level of service Brad,



Paige and their advisors deliver. As a result, Engel & Völkers is recognized for the strength of its reputation and the high level of expertise its advisors bring to each buyer and seller.

Brad is a motivating leader for the 21 REALTORS® in his company. He excels at mentoring agents, turning their ambitions into results and guiding them toward the goals that move their business forward. “This is something we’ve set out to do since day one and it’s something that really energizes me,” he said.

Brad’s main focus is Columbus’s north and northeast suburbs. Clients relocating from out-of-state represent a large portion of his business.

With his in-depth market knowledge, talent for educating and ability to clearly express core issues — Brad is an expert at helping relocation clients differentiate between central Ohio’s suburbs and choose the community that’s right for them.

Brad loves running a business with Paige. A REALTOR® since 2014, she’s a pro at helping clients position their homes to sell quickly and for maximum value, as well as a consummate negotiator.

Brad says the cool thing about working with your spouse is that it has a lot of benefits. “My wife is a fierce negotiator. In fact she’s so good at negotiations that I never win against her,” he jokes. “She’s the



Brad and Paige with their daughters, Sloane (4) and Reese (2).

energy of the company. She’s my ultimate support and cheerleader.”

Brad and Paige live in New Albany with their two daughters, Sloane (4) and Reese (2).

“We love to be active as much as possible,” Brad said. “Paige and I both like to work out and I like to play golf. I love all sports. I’m a big Ohio State football fan.”

Mahjong is a passion for Paige. She not only loves to play, she also organizes games and gives lessons. Plus she’s starting a new mahjong league.

“We love to travel and we’re starting to travel more with the girls,” said Brad. “We also spend a lot of time with both of our families.” Brad additionally enjoys business reading and listening to podcasts.

Helping others build their businesses is another of Brad’s passions and one of the reasons he gets so much satisfaction out of coaching his advisors. Another favorite part of his job: helping sellers obtain the best possible offers.

“I really love helping my sellers,” said Brad. “I love hearing their stories, why they bought their home in the first place and what’s taking them to their next chapter. I definitely love negotiating on their behalf and the energy around making a deal. Getting my sellers the best possible outcome and everyone to the finish line is one of the things I enjoy most about this business.”



“
I really love *helping* my sellers.”

Brad and Paige with their team.

SEE WHERE *Opportunity* LIVES

Explore Ownership Data
Target Your Farm
Build Smarter Prospecting Lists

worldclasstitle.com/parcels



1357 CUMBERLAND
WOODS DRIVE
Dublin, OH 43016



Jenny Keyes
OWNER OCCUPIED



(614) 867-5309 MOBILE ✓ verified



(614) 555-6420 LANDLINE



jennyk@gmail.com ✓ verified



jkeyes@yahoo.com ✓ verified



LAST SOLD
1998

27 YEARS OF
OWNERSHIP



MAILING ADDRESS
1357 CUMBERLAND WOODS DRIVE,
DUBLIN, OH 43016
OWNER OCCUPIED

PRELIMINARY TITLE SEARCH

Search in progress — 30-90 min
typical.

Chain - 1

✓ Tax - 1

✓ Entity

• Mortgages

• Judgments

• State liens

• Bankruptcy

[View live progress](#)



111

PARCELS IN THIS AREA

• < 1 year

• 1-3 years

• 3-7 years

• 7-15 years

• > 15 years

Blue Ridge

Cumberland Woods Drive



PARRY
CUSTOM HOMES

BUILD
ON YOUR
LOT



TRUE CUSTOM HOMES
STARTING IN THE \$300S - MILLION + YOUR LOT

DUBLIN
SHOWROOM



Granite Kitchen
& Bath Tops



Upgraded
Flooring



Kraftmaid
Cabinetry



Pella
Windows



Kohler Kitchen
& Bath Fixtures



Solid Pour
Foundation 10
in, 9 ft High



2x6 Exterior
Walls 9ft 1st
Floor



Steel I Beams
in Basement



WHERE WE BUILD



ON YOUR LOT

HOW TO
REACH OUT



CALL US NOW! | 614-321-8199



@PARRYCUSTOMHOMES_CBUS



PARRYHOMESCOLUMBUS.COM



PARRY CUSTOM HOMES COLUMBUS

TOP 150 STANDINGS • BY VOLUME

Teams and Individuals Closed date from Jan. 1 - Aug. 31, as of Sept. 14

Rank No	Agent	Office Name	Unit	Volume
1	Raines, Sandy L	The Raines Group, Inc.	329	222,345,000
2	Tartabini, Daniel V	New Advantage, LTD	313	170,612,000
3	Ruff, Jeffery W	Cutler Real Estate	191	142,901,000
4	Ruehle, Ryan J	EXP Realty, LLC	407	129,286,000
5	Hencheck, Alexander A	HMS Real Estate	219	122,689,000
6	Fairman, Charlene K	The Realty Firm	201	106,339,000
7	Riddle, Robert J	New Albany Realty, LTD	116	96,183,000
8	Rafiq, Alan J	D.R. Horton Realty of Ohio, In	243	96,087,000
9	Ciamacco, DeLena	RE/MAX Connection	115	71,779,000
10	Cooper, Sam	Howard Hanna Real Estate Svcs	173	66,705,000
11	Wright, Kacey A	RE/MAX Partners	112	65,698,000
12	Buehler, Craig	Coldwell Banker Realty	157	61,060,000
13	Clarizio, Bradley	Red 1 Realty	113	52,473,000
14	Bauer, Brian M	Bauer Realty & Auctions	18	51,108,000
15	Lynn, Lori	Keller Williams Consultants	118	50,593,000
16	Willcut, Roger E	Keller Williams Consultants	69	50,111,000
17	Wheeler, Lacey D	Red 1 Realty	88	48,726,000
18	Wills, Julie R	Howard Hanna Real Estate Svcs	120	48,408,000
19	Beckett-Hill, Jill	Beckett Realty Group	73	47,438,000
20	Ferrari, Rhiannon M	EXP Realty, LLC	114	45,393,000
21	Collins, Charles E	Red 1 Realty	121	44,545,000
22	Fox-Smith, Angelina L	Coldwell Banker Realty	89	42,858,000
23	Mancini, Mandy	Keller Williams Consultants	69	42,337,000
24	Ramm, Jeff	Coldwell Banker Realty	62	41,669,000
25	Fisk, Jacob V	Red 1 Realty	151	41,423,000
26	Ritchie, Lee	RE/MAX Partners	86	41,272,000
27	Davis Spence, Katherine	The Brokerage House	56	40,449,000
28	Kemp, Brian D	Keller Williams Capital Ptnrs	82	39,674,000
29	Abbott, Kelly	Howard Hanna Real Estate Svcs	97	39,394,000
30	Shaffer, Donald E	Howard HannaRealEstateServices	112	38,938,000
31	Close, Allison L	Cutler Real Estate	46	38,698,000
32	Edwards, Kyle	The Brokerage House	74	37,703,000
33	Yoder-Barnhart, Nicole R	Howard Hanna Real Estate Serv	68	36,656,000
34	Vanhorn, Kohl	RE/MAX Impact	106	36,157,000

Rank No	Agent	Office Name	Unit	Volume
35	Looney, Sherry L	Howard HannaRealEstateServices	103	35,573,000
36	Mahler, Jeff A	Keller Williams Capital Ptnrs	64	34,898,000
37	Madosky Shaw, Lari	Coldwell Banker Realty	48	33,755,000
38	Keener, Angela L	Keller Williams Consultants	83	33,091,000
39	Fenters, Margaret M	Coldwell Banker Realty	45	32,885,000
40	King, Courtney J	RE/MAX Premier Choice	54	32,520,000
41	Conley, Amy E	Cutler Real Estate	41	32,059,000
42	MacKenzie, Cynthia C	CYMACK Real Estate	56	32,003,000
43	Tanner-Miller, Angie	Coldwell Banker Realty	120	31,645,000
44	Alley, Rachel M	Keller Williams Capital Ptnrs	58	30,435,000
45	Wemlinger, Kimberly B	Howard Hanna Real Estate Svcs	80	29,212,000
46	Roehrenbeck, James F	RE/MAX Town Center	56	28,839,000
47	Bodipudi, Koteswara	Red 1 Realty	64	28,743,000
48	Hursh, Andrew J	The Westwood Real Estate Co.	57	28,495,000
49	Barlow, Jaysen E	Sell For One Percent	84	28,282,000
50	Knecht, Dylan J	RE/MAX Revealty	110	27,510,000

Disclaimer: Beginning January 2024, data includes all agents reporting regardless of transaction type. We do not have the ability to know and understand the base of a licensed agent's business and type. This data should be used for informational purposes only. Information is based on reported numbers through the MLS as indicated above by the date range listed on the actual date the numbers were run. Transactional reporting is not static, as numbers vary based on the way they are reported by the REALTOR®. Accuracy is also affected by the date transactions are reported which affects all parties involved in a transaction. New construction or numbers not reported through the MLS within the date range listed are not included. Asterisk indicates individual.



SEBASTIAN STARUD
Loan Originator
NMLS #1649423
484-515-4711
sstarud@nfmmlending.com
www.nfmmlending.com/sstarud



RYAN CVAMMEN
Loan Originator
NMLS #2071353
614-369-4855
rcvammen@nfmmlending.com
www.nfmmlending.com/rcvammen



Ready. Set. Mortgage.™

**One Easton Oval, Suite 500
Columbus, OH 43219**

WHY WORK WITH NFM LENDING?

We educate the client and get them excited about buying a home by helping them understand the potential to build wealth with real estate.

We educate buyers on the 10 ways to win in multiple offer scenarios.

We execute on a proven offer process that dramatically increases the chances of converting the offer.

Equal Housing Lender. The preapproval may be issued before or after a home is found. A pre-approval is an initial verification that the buyer has the income and assets to afford a home up to a certain amount. This means we have pulled credit, collected documents, verified assets, submitted the file to processing and underwriting, underwritten verification of rent and employment, completed an analysis of credit, debt, ratio and assets, and saved through approval. The pre-approval is contingent upon no changes to financials and property approval. Make sure you understand the features associated with the loan program you choose, and that it meets your unique financial needs. Subject to income, income and underwriting requirements. This is not a credit decision or a commitment to lend. Pre-approval is subject to completion of an application and verification of home ownership, occupancy, title, income, employment, credit, home value, collateral, and underwriting requirements. Not all programs are available in all areas. Offers may vary and are subject to change at any time without notice. For NFM Lending, LLC's full agency and state licensing information, please visit www.nfmmlending.com/loans. NFM Lending, LLC's NMLS #2071353 (www.nfmmlending.com). © 2024 NFM Lending, LLC. All rights reserved. Service marks are the property of NFM Lending, LLC and/or its subsidiaries. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act. www.nfmmlending.com/MAC0725-170793991

TOP 150 STANDINGS • BY VOLUME

Teams and Individuals Closed date from Jan. 1 - Aug. 31, as of Sept. 14

Rank No	Agent	Office Name	Unit	Volume
51	Guanciale, Andrew P	Coldwell Banker Realty	78	27,448,000
52	Price, Hugh H	Howard HannaRealEstateServices	57	27,268,000
53	Griffith, Tyler R	RE/MAX Peak	56	26,427,000
54	Kendle, Ronald D	RE/MAX Town Center	49	26,377,000
55	Groza Yoko, Emily	The Brokerage House	49	25,962,000
56	Clark, Amy G	Cutler Real Estate	67	25,825,000
57	Pattison, Susie L	Cutler Real Estate	42	25,698,000
58	Cameron, Christina M	The Brokerage House	22	25,581,000
59	Casey, Michael A	RE/MAX Connection	48	24,818,000
60	Cox, Brittany	Keller Williams Greater Cols	67	24,560,000
61	Beirne, Daniel J	Opendoor Brokerage LLC	69	24,457,000
62	Richards, Katie	Keller Williams Greater Cols	51	24,423,000
63	Rano, Richard J	RE/MAX Affiliates, Inc.	38	23,978,000
64	Pearson, Lauren E	RE/MAX Consultant Group	51	23,891,000
65	Kamann, Heather R	Howard Hanna Real Estate Services	63	23,784,000
66	Carruthers, Michael D	Coldwell Banker Realty	31	23,729,000

Disclaimer: Beginning January 2024, data includes all agents reporting regardless of transaction type. We do not have the ability to know and understand the base of a licensed agent’s business and type. This data should be used for informational purposes only. Information is based on reported numbers through the MLS as indicated above by the date range listed on the actual date the numbers were run. Transactional reporting is not static, as numbers vary based on the way they are reported by the REALTOR®. Accuracy is also affected by the date transactions are reported which affects all parties involved in a transaction. New construction or numbers not reported through the MLS within the date range listed are not included. Asterisk indicates individual.

Rank No	Agent	Office Name	Unit	Volume
67	Shaffer, Carlton J	RE/MAX Partners	46	23,660,000
68	Marsh, Troy A	Keller Williams Consultants	47	23,411,000
69	Chudik, Margaret L	Coldwell Banker Realty	46	23,207,000
70	Prewitt, Brandon T	RE/MAX Partners	50	22,768,000
71	Powers, David S	Cutler Real Estate	24	22,516,000
72	Hinson, Alan D	New Albany Realty, LTD	14	22,369,000
73	Ogden Oxender, Erin	Keller Williams Capital Ptnrs	48	22,265,000
74	Dixon, Tracey L	Keller Williams Greater Cols	55	22,089,000
75	Sunderman, Mary K	Keller Williams Capital Ptnrs	41	22,020,000
76	Elflein, Joan	Ohio Broker Direct, LLC	62	21,990,000
77	Ackermann, Mara	RE/MAX Consultant Group	35	21,970,000
78	Mulvany, Bryan R	Hart Real Estate Agency LLC	58	21,415,000
79	Grandey, M. Michaela	Rolls Realty	30	21,019,000
80	Goodman, Benjamin J	The Brokerage House	29	20,928,000
81	Lyubimova, Ekaterina	NextHome Experience	70	20,906,000
82	Kovacs, Kimberly A	Coldwell Banker Realty	56	20,589,000
83	Press, Marci L	Home Central Realty	49	20,513,000
84	Morrison, Natalie H	e-Merge Real Estate	60	20,351,000
85	Winter, Brad	Engel & Volkers Real Estate Advisors	31	20,342,000
86	Godard, Cheryl S	KW Classic Properties Realty	14	20,302,000
87	Murphy, Kristina R	Howard Hanna Real Estate Svcs	54	20,282,000
88	Jones, Jane L	Howard Hanna Real Estate Svcs	23	20,132,000
89	Carpenter, C. H. Chip	Real Estate & Auction Services	26	20,041,000
90	Grimm, Shannon	Howard Hanna Real Estate Svcs	35	20,012,000
91	Ross, James E	Red 1 Realty	88	19,917,000
92	Lubinsky, John D	RE/MAX Affiliates, Inc.	43	19,859,000
93	Swickard, Marnita C	e-Merge Real Estate	32	19,609,000
94	Doyle, Michael	Real of Ohio	59	19,195,000
95	Smith, Karen S	The Brokerage House	32	18,915,000
96	Rano-Jonard, Linda M	RE/MAX Affiliates, Inc.	44	18,904,000
97	Swihart Valentine, Abigail E	Red 1 Realty	50	18,761,000
98	Becker, Kathryn K	Coldwell Banker Realty	36	18,579,000
99	Gledhill, Eric W	Cutler Real Estate	28	18,370,000
100	Espy, Seana M	Cutler Real Estate	24	18,326,000

The way to Stop Time
IS TO CAPTURE IT

Leslie Fox Photography

- Family
- Building Projects
- Branding

lesliefoxphotography@gmail.com
614-565-8098

TOP 150 STANDINGS • BY VOLUME

Teams and Individuals Closed date from Jan. 1 - Aug. 31, as of Sept. 14

Rank No	Agent	Office Name	Unit	Volume
101	Rasmus, Jude A	Rasmus Real Estate Group, Inc.	59	18,217,000
102	Chapman, Oliver	Keller Williams Consultants	24	18,187,000
103	Kim, Lory	RE/MAX Connection	57	18,143,000
104	Rauch, Kelly	Keller Williams Consultants	26	17,882,000
105	Ponce, Roxy	Red 1 Realty	2	17,800,000
106	Davie, Lauren	Engel & Volkers Real Estate Advisors	15	17,726,000
107	Hood, Shaun	Coldwell Banker Realty	41	17,654,000
108	Judd, Katrina M	Howard Hanna Real Estate Svcs	41	17,649,000
109	Farwick, Thomas M	KW Classic Properties Realty	32	17,620,000
110	Romanelli, Cristina M	Keller Williams Greater Cols	42	17,598,000
111	Janitzki, Seth J	Cam Taylor Co. Ltd., Realtors	27	17,551,000
112	Laumann, Margot M	Street Sotheby's International	30	17,511,000
113	Chambers, Tracy	Keller Williams Consultants	34	17,421,000
114	Jones, Tracy J	Keller Williams Elevate - Strongsville	106	17,383,000
115	Wainfor, Susan	Coldwell Banker Realty	37	17,284,000
116	Breeckner, Brian	Beckett Realty Group	54	17,043,000
117	Ryan, Jake	Rock House Realty LLC	20	17,043,000
118	Falah, Sinan	Coldwell Banker Realty	41	16,979,000
119	Webb, Stephanie	Keller Williams Legacy Group - Canton	52	16,970,000
120	Giessler, Amy R	Cam Taylor Co. Ltd., Realtors	30	16,950,000
121	Donovan, Anne	Coldwell Banker Realty	30	16,889,000
122	Kullman, Gregory S	Street Sotheby's International	21	16,780,000
123	El Mejjaty, Omar	Carleton Realty, LLC	62	16,779,000
124	Gibson, Michael Bradley	Real of Ohio	35	16,763,000
125	Mathias, Neil W	Cutler Real Estate	22	16,735,000
126	Straub, Sheila M	Coldwell Banker Realty	22	16,663,000
127	Scoby, Jennie	Keller Williams Consultants	39	16,651,000
128	Goff, Carol	Carol Goff & Assoc.	39	16,587,000
129	Hughes, Malia K	Key Realty	48	16,524,000
130	Crocco, Katie	RE/MAX Winners	46	16,487,000
131	Huston, Cheryl	Keller Williams Greater Cols	27	16,484,000
132	Hardgrove, Megan E	The Brokerage House	24	16,435,000
133	Marvin, Scott A	Team Results Realty	43	16,420,000

Rank No	Agent	Office Name	Unit	Volume
134	Cleary, Michele L	Howard Hanna Real Estate Svcs	35	16,405,000
135	Parsley, David H	Firstmark Real Estate LLC	28	16,206,000
136	Sinningson, Christy A	RE/MAX Affiliates, Inc.	20	16,199,000
137	Kohlhepp, John	Keller Williams Capital Ptnrs	46	16,172,000
138	Meyer, James D	Cutler Real Estate	38	16,115,000
139	Berrien, Todd V	Coldwell Banker Realty	38	16,080,000
140	Smith, Anita K	EPCON Realty, Inc.	37	15,904,000
141	Noggle, Michelle	RE/MAX Revealty	55	15,798,000
142	Adkins, Jodie L	Forman Realtors, Inc	24	15,743,000
143	DiNardo, Julia N	Century 21 Excellence Realty	36	15,709,000
144	Bluvstein, Jake	RE/MAX Partners	33	15,679,000
145	Stevenson, Michelle L	M3K Real Estate Network Inc.	48	15,636,000
146	Janszen, Joseph A	Keller Williams Greater Cols	31	15,544,000
147	Coombs, Niko	EXP Realty, LLC	38	15,513,000
148	Hughes Smith, Emily	RE/MAX Connection	25	15,510,000
149	Bertagna, Jennifer L	Coldwell Banker Realty	25	15,451,000
150	Croom, David M	Berkshire Hathaway HS Pro Rlty	44	15,403,000

Disclaimer: Beginning January 2024, data includes all agents reporting regardless of transaction type. We do not have the ability to know and understand the base of a licensed agent's business and type. This data should be used for informational purposes only. Information is based on reported numbers through the MLS as indicated above by the date range listed on the actual date the numbers were run. Transactional reporting is not static, as numbers vary based on the way they are reported by the REALTOR®. Accuracy is also affected by the date transactions are reported which affects all parties involved in a transaction. New construction or numbers not reported through the MLS within the date range listed are not included. Asterisk indicates individual.

Creating a Stress Free Moving Experience

CHRIS HESS
(614) 599-3693



CBUS
TOP PICKS
2019

Forbes
realtor.com



BLACK TIE
MOVING

www.blacktiemoving.com

AMERICA'S FASTEST-GROWING
Inc.
500
PRIVATE COMPANIES



We're Not Your Typical Title Company.
www.ohiorealtitle.com
216.373.9900

CENTRAL OHIO'S LARGEST RESIDENTIAL MORTGAGE LENDER

BASED ON 2025 COLUMBUS AREA PURCHASE VOLUME

#1



\$568.76 MILLION
COLUMBUS AREA PURCHASE VOLUME



1,817
LOCAL MORTGAGES



6.67%
MARKET SHARE



#1 THREE YEARS IN A ROW!

◆ Previous year's rank

RANK		NAME / WEBSITE	COLUMBUS AREA PURCHASE VOLUME 2025	COLUMBUS AREA MARKET SHARE 2025	NUMBER OF LOCAL MORTGAGES 2025
1	◆ 1	NFM LENDING nfm lending.com	\$568.76 million	6.67%	1,817
2	◆ 3	UNITED WHOLESALE MORTGAGE ◆ uwm.com	\$395.72 million	4.64%	1,219
3	◆ 2	HUNTINGTON NATIONAL BANK huntington.com	\$381.65 million	4.48%	973
4	◆ 5	CROSSCOUNTRY MORTGAGE INC. crosscountrymortgage.com	\$325.11 million	3.81%	1,088
5	◆ 7	M/I FINANCIAL LLC mihomes.com	\$305.28 million	3.58%	712

◆ * = not ranked last year

◆ Formerly United Shore Financial Services LLC.

**THERE'S A REASON
CENTRAL OHIO'S
REAL ESTATE COMMUNITY
CHOOSES NFM.** NMLS#2893

**COLUMBUS
BUSINESS FIRST**

Source:
Columbus Business First
Central Ohio's Largest Residential Mortgage Lenders
July 31, 2026

Our ability to win starts
with helping our partners
and their clients win.

READY TO WIN TOGETHER?

Scan to connect with our team and
discover how NFM can help you and
your clients win.



Equal Housing Lender. This advertisement is strictly for builder and realtor informational purposes, and should not be disseminated to consumers. This document is not an advertisement for consumer credit as defined in 12 CFR 1026.2(a)(2). The pre-approval may be issued before or after a home is found. A pre-approval is an initial verification that the buyer has the income and assets to afford a home up to a certain amount. This means we have pulled credit, collected documents, verified assets, submitted the file to processing and underwriting, ordered verification of rent and employment, completed an analysis of credit, debt ratio and assets, and issued the pre-approval. The pre-approval is contingent upon no changes to financials and property approval/appraisal. Borrower must pay for the appraisal upfront. This advertisement must be presented at the time of the loan application in order to be eligible to receive the appraisal voucher. The appraisal fee will be credited up to \$500 to the borrower at the closing of their loan through NFM Lending. The credit for the appraisal will come in the form of a lender credit towards closing costs. Voucher applies to first mortgage loans to purchase or refinance real estate properties made through NFM Lending branch OH330 located at 1 Easton Oval, Ste. 500, Columbus, Ohio 43219. Home equity loans, second mortgages, lines of credit, and other loans that are not first mortgages do not qualify for the appraisal waiver. Voucher valid until 12/31/2025. Some restrictions apply. Eligibility is subject to completion of an application and verification of home ownership, occupancy, title, income, employment, credit, home value, collateral, and underwriting requirements. Not all programs are available in all areas. Offers may vary and are subject to change at any time without notice. For NFM Lending, LLC's full agency and state licensing information, please visit www.nfm lending.com/licensing. NFM Lending, LLC's NMLS #2893 (www.nmlsconsumeraccess.org). © 2026 NFM Lending, LLC. America's Common Sense Lender® Trade/service marks are the property of NFM Lending, LLC and/or its subsidiaries. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act. www.nfm lending.com To qualify for this program the consumer must be pre-approved and all the following must apply: The final approval cannot deviate from any terms of the initial approval. The loan closing cannot be delayed in whole or in part by actions of the buyer or seller beyond NFM's control. MAC0626_4533774407



TOP 150 STANDINGS • BY UNIT

Teams and Individuals Closed date from Jan. 1 - Aug. 31, as of Sept. 14

Rank No	Agent	Office Name	Volume	Unit
1	Raines, Sandy L	The Raines Group, Inc.	329	222,345,000
2	Tartabini, Daniel V	New Advantage, LTD	313	170,612,000
3	Ruff, Jeffery W	Cutler Real Estate	191	142,901,000
4	Ruehle, Ryan J	EXP Realty, LLC	407	129,286,000
5	Hencheck, Alexander A	HMS Real Estate	219	122,689,000
6	Fairman, Charlene K	The Realty Firm	201	106,339,000
7	Riddle, Robert J	New Albany Realty, LTD	116	96,183,000
8	RafiyQ, Alan J	D.R. Horton Realty of Ohio, In	243	96,087,000
9	Ciamacco, DeLena	RE/MAX Connection	115	71,779,000
10	Cooper, Sam	Howard Hanna Real Estate Svcs	173	66,705,000
11	Wright, Kacey A	RE/MAX Partners	112	65,698,000
12	Buehler, Craig	Coldwell Banker Realty	157	61,060,000
13	Clarizio, Bradley	Red 1 Realty	113	52,473,000
14	Bauer, Brian M	Bauer Realty & Auctions	18	51,108,000
15	Lynn, Lori	Keller Williams Consultants	118	50,593,000
16	Willcut, Roger E	Keller Williams Consultants	69	50,111,000

Disclaimer: Beginning January 2024, data includes all agents reporting regardless of transaction type. We do not have the ability to know and understand the base of a licensed agent's business and type. This data should be used for informational purposes only. Information is based on reported numbers through the MLS as indicated above by the date range listed on the actual date the numbers were run. Transactional reporting is not static, as numbers vary based on the way they are reported by the REALTOR®. Accuracy is also affected by the date transactions are reported which affects all parties involved in a transaction. New construction or numbers not reported through the MLS within the date range listed are not included. Asterisk indicates individual.

Rank No	Agent	Office Name	Volume	Unit
17	Wheeler, Lacey D	Red 1 Realty	88	48,726,000
18	Wills, Julie R	Howard Hanna Real Estate Svcs	120	48,408,000
19	Beckett-Hill, Jill	Beckett Realty Group	73	47,438,000
20	Ferrari, Rhiannon M	EXP Realty, LLC	114	45,393,000
21	Collins, Charles E	Red 1 Realty	121	44,545,000
22	Fox-Smith, Angelina L	Coldwell Banker Realty	89	42,858,000
23	Mancini, Mandy	Keller Williams Consultants	69	42,337,000
24	Ramm, Jeff	Coldwell Banker Realty	62	41,669,000
25	Fisk, Jacob V	Red 1 Realty	151	41,423,000
26	Ritchie, Lee	RE/MAX Partners	86	41,272,000
27	Davis Spence, Katherine	The Brokerage House	56	40,449,000
28	Kemp, Brian D	Keller Williams Capital Ptnrs	82	39,674,000
29	Abbott, Kelly	Howard Hanna Real Estate Svcs	97	39,394,000
30	Shaffer, Donald E	Howard HannaRealEstateServices	112	38,938,000
31	Close, Allison L	Cutler Real Estate	46	38,698,000
32	Edwards, Kyle	The Brokerage House	74	37,703,000
33	Yoder-Barnhart, Nicole R	Howard Hanna Real Estate Serv	68	36,656,000
34	Vanhorn, Kohl	RE/MAX Impact	106	36,157,000
35	Looney, Sherry L	Howard HannaRealEstateServices	103	35,573,000
36	Mahler, Jeff A	Keller Williams Capital Ptnrs	64	34,898,000
37	Madosky Shaw, Lari	Coldwell Banker Realty	48	33,755,000
38	Keener, Angela L	Keller Williams Consultants	83	33,091,000
39	Fenters, Margaret M	Coldwell Banker Realty	45	32,885,000
40	King, Courtney J	RE/MAX Premier Choice	54	32,520,000
41	Conley, Amy E	Cutler Real Estate	41	32,059,000
42	MacKenzie, Cynthia C	CYMACK Real Estate	56	32,003,000
43	Tanner-Miller, Angie	Coldwell Banker Realty	120	31,645,000
44	Alley, Rachel M	Keller Williams Capital Ptnrs	58	30,435,000
45	Wemlinger, Kimberly B	Howard Hanna Real Estate Svcs	80	29,212,000
46	Roehrenbeck, James F	RE/MAX Town Center	56	28,839,000
47	Bodipudi, Koteswara	Red 1 Realty	64	28,743,000
48	Hursh, Andrew J	The Westwood Real Estate Co.	57	28,495,000
49	Barlow, Jaysen E	Sell For One Percent	84	28,282,000
50	Knecht, Dylan J	RE/MAX Revealty	110	27,510,000



invest in your brand
invest in yourself

Your brand tells your story. Let’s elevate it.

KristenNesterPhotography.com

Kristen Nester
PHOTOGRAPHY

TOP 150 STANDINGS • BY UNIT

Teams and Individuals Closed date from Jan. 1 - Aug. 31, as of Sept. 14

Rank No	Agent	Office Name	Volume	Unit
51	Guanciale, Andrew P	Coldwell Banker Realty	78	27,448,000
52	Price, Hugh H	Howard HannaRealEstateServices	57	27,268,000
53	Griffith, Tyler R	RE/MAX Peak	56	26,427,000
54	Kendle, Ronald D	RE/MAX Town Center	49	26,377,000
55	Groza Yoko, Emily	The Brokerage House	49	25,962,000
56	Clark, Amy G	Cutler Real Estate	67	25,825,000
57	Pattison, Susie L	Cutler Real Estate	42	25,698,000
58	Cameron, Christina M	The Brokerage House	22	25,581,000
59	Casey, Michael A	RE/MAX Connection	48	24,818,000
60	Cox, Brittany	Keller Williams Greater Cols	67	24,560,000
61	Beirne, Daniel J	Opendoor Brokerage LLC	69	24,457,000
62	Richards, Katie	Keller Williams Greater Cols	51	24,423,000
63	Rano, Richard J	RE/MAX Affiliates, Inc.	38	23,978,000
64	Pearson, Lauren E	RE/MAX Consultant Group	51	23,891,000
65	Kamann, Heather R	Howard Hanna Real Estate Services	63	23,784,000
66	Carruthers, Michael D	Coldwell Banker Realty	31	23,729,000
67	Shaffer, Carlton J	RE/MAX Partners	46	23,660,000

Disclaimer: Beginning January 2024, data includes all agents reporting regardless of transaction type. We do not have the ability to know and understand the base of a licensed agent's business and type. This data should be used for informational purposes only. Information is based on reported numbers through the MLS as indicated above by the date range listed on the actual date the numbers were run. Transactional reporting is not static, as numbers vary based on the way they are reported by the REALTOR®. Accuracy is also affected by the date transactions are reported which affects all parties involved in a transaction. New construction or numbers not reported through the MLS within the date range listed are not included. Asterisk indicates individual.

Rank No	Agent	Office Name	Volume	Unit
68	Marsh, Troy A	Keller Williams Consultants	47	23,411,000
69	Chudik, Margaret L	Coldwell Banker Realty	46	23,207,000
70	Prewitt, Brandon T	RE/MAX Partners	50	22,768,000
71	Powers, David S	Cutler Real Estate	24	22,516,000
72	Hinson, Alan D	New Albany Realty, LTD	14	22,369,000
73	Ogden Oxender, Erin	Keller Williams Capital Ptnrs	48	22,265,000
74	Dixon, Tracey L	Keller Williams Greater Cols	55	22,089,000
75	Sunderman, Mary K	Keller Williams Capital Ptnrs	41	22,020,000
76	Elflein, Joan	Ohio Broker Direct, LLC	62	21,990,000
77	Ackermann, Mara	RE/MAX Consultant Group	35	21,970,000
78	Mulvany, Bryan R	Hart Real Estate Agency LLC	58	21,415,000
79	Grandey, M. Michaela	Rolls Realty	30	21,019,000
80	Goodman, Benjamin J	The Brokerage House	29	20,928,000
81	Lyubimova, Ekaterina	NextHome Experience	70	20,906,000
82	Kovacs, Kimberly A	Coldwell Banker Realty	56	20,589,000
83	Press, Marci L	Home Central Realty	49	20,513,000
84	Morrison, Natalie H	e-Merge Real Estate	60	20,351,000
85	Winter, Brad	Engel & Volkers Real Estate Advisors	31	20,342,000
86	Godard, Cheryl S	KW Classic Properties Realty	14	20,302,000
87	Murphy, Kristina R	Howard Hanna Real Estate Svcs	54	20,282,000
88	Jones, Jane L	Howard Hanna Real Estate Svcs	23	20,132,000
89	Carpenter, C. H. Chip	Real Estate & Auction Services	26	20,041,000
90	Grimm, Shannon	Howard Hanna Real Estate Svcs	35	20,012,000
91	Ross, James E	Red 1 Realty	88	19,917,000
92	Lubinsky, John D	RE/MAX Affiliates, Inc.	43	19,859,000
93	Swickard, Marnita C	e-Merge Real Estate	32	19,609,000
94	Doyle, Michael	Real of Ohio	59	19,195,000
95	Smith, Karen S	The Brokerage House	32	18,915,000
96	Rano-Jonard, Linda M	RE/MAX Affiliates, Inc.	44	18,904,000
97	Swihart Valentine, Abigail E	Red 1 Realty	50	18,761,000
98	Becker, Kathryn K	Coldwell Banker Realty	36	18,579,000
99	Gledhill, Eric W	Cutler Real Estate	28	18,370,000
100	Espy, Seana M	Cutler Real Estate	24	18,326,000



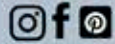
HOMES BUILT TO IMPRESS. DESIGNED TO LAST.

WITH 40+ YEARS OF EXPERIENCE AND OVER 150,000 HOMES BUILT, M/I HOMES IS ONE OF THE NATION'S TOP BUILDERS. IN COLUMBUS, WE DELIVER ENERGY-EFFICIENT, BEAUTIFULLY DESIGNED HOMES—BACKED BY OUR EXCLUSIVE TRANSFERABLE STRUCTURAL WARRANTY, THE MOST COMPREHENSIVE IN THE INDUSTRY.



Connect with Conor!

(614) 330-0649 | cccrotty@mihomes.com | mihomes.com



TOP 150 STANDINGS • BY UNIT

Teams and Individuals Closed date from Jan. 1 - Aug. 31, as of Sept. 14

Rank No	Agent	Office Name	Volume	Unit
101	Rasmus, Jude A	Rasmus Real Estate Group, Inc.	59	18,217,000
102	Chapman, Oliver	Keller Williams Consultants	24	18,187,000
103	Kim, Lory	RE/MAX Connection	57	18,143,000
104	Rauch, Kelly	Keller Williams Consultants	26	17,882,000
105	Ponce, Roxy	Red 1 Realty	2	17,800,000
106	Davie, Lauren	Engel & Volkers Real Estate Advisors	15	17,726,000
107	Hood, Shaun	Coldwell Banker Realty	41	17,654,000
108	Judd, Katrina M	Howard Hanna Real Estate Svcs	41	17,649,000
109	Farwick, Thomas M	KW Classic Properties Realty	32	17,620,000
110	Romanelli, Cristina M	Keller Williams Greater Cols	42	17,598,000
111	Janitzki, Seth J	Cam Taylor Co. Ltd., Realtors	27	17,551,000
112	Laumann, Margot M	Street Sotheby's International	30	17,511,000
113	Chambers, Tracy	Keller Williams Consultants	34	17,421,000
114	Jones, Tracy J	Keller Williams Elevate - Strongsville	106	17,383,000
115	Wainfor, Susan	Coldwell Banker Realty	37	17,284,000
116	Breeckner, Brian	Beckett Realty Group	54	17,043,000
117	Ryan, Jake	Rock House Realty LLC	20	17,043,000

Disclaimer: Beginning January 2024, data includes all agents reporting regardless of transaction type. We do not have the ability to know and understand the base of a licensed agent's business and type. This data should be used for informational purposes only. Information is based on reported numbers through the MLS as indicated above by the date range listed on the actual date the numbers were run. Transactional reporting is not static, as numbers vary based on the way they are reported by the REALTOR®. Accuracy is also affected by the date transactions are reported which affects all parties involved in a transaction. New construction or numbers not reported through the MLS within the date range listed are not included. Asterisk indicates individual.

Rank No	Agent	Office Name	Volume	Unit
118	Falah, Sinan	Coldwell Banker Realty	41	16,979,000
119	Webb, Stephanie	Keller Williams Legacy Group - Canton	52	16,970,000
120	Giessler, Amy R	Cam Taylor Co. Ltd., Realtors	30	16,950,000
121	Donovan, Anne	Coldwell Banker Realty	30	16,889,000
122	Kullman, Gregory S	Street Sotheby's International	21	16,780,000
123	El Mejjaty, Omar	Carleton Realty, LLC	62	16,779,000
124	Gibson, Michael Bradley	Real of Ohio	35	16,763,000
125	Mathias, Neil W	Cutler Real Estate	22	16,735,000
126	Straub, Sheila M	Coldwell Banker Realty	22	16,663,000
127	Scoby, Jennie	Keller Williams Consultants	39	16,651,000
128	Goff, Carol	Carol Goff & Assoc.	39	16,587,000
129	Hughes, Malia K	Key Realty	48	16,524,000
130	Crocco, Katie	RE/MAX Winners	46	16,487,000
131	Huston, Cheryl	Keller Williams Greater Cols	27	16,484,000
132	Hardgrove, Megan E	The Brokerage House	24	16,435,000
133	Marvin, Scott A	Team Results Realty	43	16,420,000
134	Cleary, Michele L	Howard Hanna Real Estate Svcs	35	16,405,000
135	Parsley, David H	Firstmark Real Estate LLC	28	16,206,000
136	Sinningson, Christy A	RE/MAX Affiliates, Inc.	20	16,199,000
137	Kohlhepp, John	Keller Williams Capital Ptnrs	46	16,172,000
138	Meyer, James D	Cutler Real Estate	38	16,115,000
139	Berrien, Todd V	Coldwell Banker Realty	38	16,080,000
140	Smith, Anita K	EPCON Realty, Inc.	37	15,904,000
141	Noggle, Michelle	RE/MAX Revealty	55	15,798,000
142	Adkins, Jodie L	Forman Realtors, Inc	24	15,743,000
143	DiNardo, Julia N	Century 21 Excellence Realty	36	15,709,000
144	Bluvstein, Jake	RE/MAX Partners	33	15,679,000
145	Stevenson, Michelle L	M3K Real Estate Network Inc.	48	15,636,000
146	Janszen, Joseph A	Keller Williams Greater Cols	31	15,544,000
147	Coombs, Niko	EXP Realty, LLC	38	15,513,000
148	Hughes Smith, Emily	RE/MAX Connection	25	15,510,000
149	Bertagna, Jennifer L	Coldwell Banker Realty	25	15,451,000
150	Croom, David M	Berkshire Hathaway HS Pro Rlty	44	15,403,000

The PetPromise Pet Connection

Sanctuary and Adoption Center

Make a dream a reality for homeless pets

PetPromise, a nonprofit animal welfare organization, is celebrating its 25th year and is ready to go brick and mortar. The first-of-its-kind destination space in the heart of the city will be a place to connect with adoptable cats and dogs. Come lounge and mingle in a homelike setting, attend an event, and get to know the PetPromise pets. Seeking donors for the capital campaign and exclusive naming rights now.



Scan the QR code for information.

Artist's rendering of building facade



This ad space donated by:



STRONG PARTNERSHIPS.

Stronger Results.

EMPOWERING AGENTS.
DELIVERING EXCEPTIONAL CLIENT EXPERIENCES.



Helping clients achieve the goal of homeownership one family at a time.

We work with your everyday first time homebuyer to the savvy investor client looking to add to their portfolio of properties.



AGENT-FOCUSED
Your success is our priority.



WIDE RANGE OF LOAN OPTIONS
Solutions for every type of buyer and investor.



LOCAL EXPERTISE
Personalized service with a community-first approach.



LET'S BUILD SUCCESS
TOGETHER.

Austin Clarkson

Loan Officer | Lower Mortgage

419-236-5388

austin.clarkson@lower.com

lower.com

Your Goals. *Our Passion.*
TOGETHER, WE OPEN DOORS.

How can we help?

When you work with Title First, you can take advantage of all of the resources of a **NATIONAL** company with **LOCAL** roots and stellar service. We can assist you with all of your real estate needs: *large or small, local or national, residential or commercial.*

We offer:

- Experienced Staff
- Multiple Locations & Closing Options
- National Coverage
- Comprehensive Title & Settlement Services
- CertiID & DigitalDocs for secure transactions
- Marketing Solutions & Real Estate App w/ social media options

Chris Furrow | Business Development | 614-989-2072 | chris.furrow@titlefirst.com

Karen Evans | Business Development | 614-404-8173 | karen.evans@titlefirst.com



Title First family of companies



Strong Crews. Smooth Moves

Professional residential, commercial, and long-distance moving services for Ohio-based clients relocating anywhere in the U.S.

You get them to the closing table. We get them *home.*

(614) 558-5750

silverbulletsmoving@gmail.com
www.silverbulletsmoving.com



WE'VE BEEN THE SMART **CALL**
IN CENTRAL OHIO SINCE WAY BEFORE
THERE WERE SMART PHONES.



1-800-FURNACE | **atlasbutler.com**

WAY before apps, voice commands, and DIY videos, Columbus families knew they could count on Atlas Butler. And after more than a century of keeping homes comfortable, we're still the ones to trust for heating, cooling, and plumbing—no buffering, no guesswork, just reliable service from a team that's been here since way, WAY back.



Family-owned and operated since 1921

Rate

OHIO MORTGAGE LENDING

COLUMBUS CLEVELAND CINCINNATI DAYTON

Your next deal deserves a lender who picks up.

I am Jim Matyas, Producing Partnership Branch Manager at Rate. I help Ohio agents get buyers fully pre approved, keep every party in the loop, and reach the closing table without the eleventh hour surprises.

01

Rock solid pre approvals

Credit and income verified up front so your buyer competes with cash.

02

One number. Mine.

My cell, not a call center. You and your client hear from me at every milestone.

03

A loan for every buyer

Conventional, FHA, VA, USDA, jumbo, renovation and down payment assistance.

Proudly serving Ohio's LGBTQ+ buyers, first time buyers and every family that calls Ohio home.



Jim Matyas

Producing Partnership Branch Manager

NMLS #115174

- C** (614) 902-4891
- E** jim.matyas@rate.com
- W** rate.com/loan-officers/jim-matyas-115174
- A** 8740 Orion Place, Suite 230, Columbus, OH 43240



Scan to save my card
and reach me anytime



LGBTQ+ REAL ESTATE
alliance

Guaranteed Rate, Inc. D/B/A Rate. NMLS #2611. Jim Matyas NMLS #115174. 8740 Orion Place, Suite 230, Columbus, OH 43240. For licensing information visit nmlsconsumeraccess.org. Applicant subject to credit and underwriting approval. Not all applicants will be approved for financing. Receipt of application does not represent an approval for financing or interest rate guarantee. Restrictions may apply. Contact Rate for current rates and for more information. Equal Housing Lender.



A PRODUCT OF
THE N2 COMPANY

9151 Currency St.
Irving, TX 75063

THE RIGHT PARTNERSHIP CHANGES EVERYTHING

**UNIONHOME
MORTGAGE**



NOAH BRADER
LOAN OFFICER

C: **740.815.1573** | O: 614.212.6921

nbrader@uhm.com | www.applywithnoah.com

5080 Tuttle Crossing Suite 350 Dublin, OH 43017



Union Home Mortgage Corp.

NMLS 2220 | nmlsconsumeraccess.org

NMLS 224070 | Licensed in: FL, OH, TN, VA, MI, VA, TX, CA | State NMLS List: FL 020633 | OH MLO 030355 000 |

TN 224070 | VA 53379 | MI 224070 | VA MLO 7514204 TX 24079 | CA CA-0P1224070 | Licensed by the California

Department of Financial Protection and Innovation | Real Estate Mortgage Lending Act License Number 433247.

Ohio RMLA RM 002807 000 | Texas Recovery Fund <https://www.comptex.gov/help-center/tf/updates/2020/07/bonds-are-back-to-recovery-fund-bulletin.pdf>

