

NORTHWEST INDIANA

OCTOBER 2026

REAL PRODUCERS[®]

Julie
Elisha

Agent Spotlight

HECTOR MAGALLANES

of Banga Realty

Rising Star

ASHLEY SCHROEDER

of Realty Executives Premier

Partner Spotlight

COLT CONTRERAS

of Contreras Home Inspections



Fall Event

SAVE THE DATE

Nov 12

COVER IMAGE BY MELINDA
NICOLE PHOTOGRAPHY

Get Homes Market-Ready

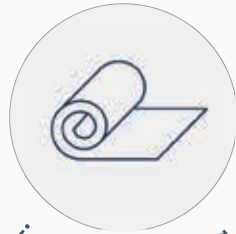
Value-added services to prepare homes for sale.



home clear outs



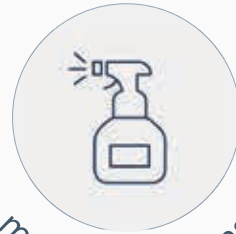
Painting



install flooring



landscaping



move out cleans



Get in touch.

Meet the Owners:
Luke & Ashley
Summers

📞 219-350-8644

Pay-at-close

HOME
stretch

SPECIAL LOAN PROGRAM

FOR FIRST RESPONDERS & EDUCATORS



*Exclusive Support for Those
Who Serve Our Communities*

Available for:

Doctors • Nurses • Police
Firefighters • Teachers



- ✓ 5% down payment with 680 credit score
- ✓ No down payment with 700+ credit score
- ✓ No PMI required

The commitment and dedication to our community is greatly appreciated! Its our way of saying Thank You!

Kim Carpenter | Executive Director

📞 (219) 756-1101 ext. 410

✉ kimc@cumortgageservice.com



Scan the
QR code
to Apply



225 Aberdeen Dr. Suite A Valparaiso, IN 46385 • cumortgageservice.com





MODISHLY DESIGNED

PROPERTY PRESENTATION EXPERTS



3427 E 83rd Place Merrillville, IN 46410 • 219-546-1696



BUY WITH NO MONEY DOWN

More first-time buyers may be eligible for Purdue Federal membership than they realize.

REFER YOUR BUYERS TO PURDUE FEDERAL

✓ 100% Financing ✓ Reduced Closing Costs

✓ Step-by-Step Guidance



11330 BROADWAY | CROWN POINT

PURDUEFED.COM/MORTGAGE

Subject to credit approval. Other terms and conditions may apply. Membership eligibility required. Assistance Programs subject to availability, additional eligibility criteria and requirements may apply. Assistance Programs are not owned or managed by Purdue Federal Credit Union and are subject to change without notice. \$5 deposit in Membership Ownership Share required. Federally insured by NCUA. Purdue Federal NMLS #417214.



Choose Blackburn Builders *for Your Clients' Dream Homes!*



As a husband-and-wife team, we make building a home a personal and enjoyable experience.

HERE'S WHY REALTORS TRUST US:

- Personal Touch:

We work closely with clients to bring their visions to life.

- Quality Craftsmanship:

Beautiful homes built with care and attention.

- Easy Process:

Friendly support every step of the way.

815-370-9537

bbllc.build@gmail.com

BlackburnBuilders.net

**CHECK US
OUT HERE!**



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!

ASPHALT SERVICES

LandSeal
(219) 816-8187

ATTORNEY/LEGAL SERVICES

Kvachkoff Law INC
(219) 661-9500
www.kvachkoff.com

CLEANING SERVICE

Master Clean
(219) 765-9823
www.mastercleansselect.com

DUCT CLEANING

Master Clean
(219) 765-9823
www.mastercleansselect.com

ESTATE SALES

A1 Estate Sale
(219) 776-5414
A1EstateSale.com

FLOORING

ICC Floors Plus
(219) 500-6650

FOUNDATIONS/WATERPROOFING

Area Wide Waterproofing
(708) 274-7467
www.areawidewaterproofing.com

K&A Waterproofing LLC

(219) 379-6567
www.K&Awaterproofing.com

GRANITE COUNTERTOPS

TTS Granite
(708) 755-5200
www.ttsgranite.com

HOME BUILDER

Blackburn Builders
(815) 370-9537
www.blackburnbuilders.net

HOME INSPECTION

Contreras Home Inspections
(219) 309-7142
www.contrershhomeinspections.com

Peoples Choice Home Inspection Service

(219) 365-9005
www.peopleschoicehis.com

Pillar To Post (Tim James Team)

(219) 898-4357
timjames.pillartopost.com

HOME PREPARATION SERVICES

HOMEstretch - Northwest Indiana
(219) 350-8644
www.home-stretch.com/nwindiana

INSULATION - SPRAY FOAM

Great Lakes Spray Foam
(219) 384-9764
greatlakesspf.com

INSURANCE

Allstate - Tom Wisch
(219) 224-3244
agents.allstate.com/thomas-wisch-chesterton-in.html

Hoosier Insurance Agency

(219) 865-8090
hoosierinsuranceagency.com

Indiana Farm Bureau Insurance

(219) 663-1193
www.infarmbureau.com

MOLD/WATER/FIRE RESTORATION

Master Clean
(219) 765-9823
www.mastercleansselect.com

Rytech Restoration - Lake County

(219) 213-3911
lake-county.rytechinc.com/

MORTGAGE / LENDER

CrossCountry Mortgage, LLC
(219) 240-1116
ccmhomelending.com

Direct Mortgage Loans

(219) 924-5554
www.directmortgageloans.com/
michelle-jacinto/

Everwise Credit Union

Scott Kosteba
www.everwisecu.com

First Community Mortgage -

The Amanda McKenzie Team
(219) 841-1316
www.approvedwithamanda.com

Notre Dame Federal Credit Union

(219) 296-6022
notredamefcu.com

Purdue Federal Credit Union

(800) 627-3328
www.purdufed.com

Regional Federal Credit Union

(219) 548-6805
www.regionalfcu.org

Rural 1st

(219) 246-1672
www.rural1st.com

Tech Credit Union

(219) 756-1101
cumortgageservice.com

The Federal Savings Bank

(312) 738-8440
www.thefederalsavingsbank.com/
bankers/brian-kohlstedt/

The Polarek Group with Rate

(219) 227-3570
www.rate.com/polarekgroup

Union Home Mortgage

Travis Waters
(219) 286-2211
www.uhm.com

MOVING & JUNK HAULING

College Hunks Hauling Junk
(812) 219-2376
www.collegehunkshaulingjunk.com/
merrillville/

NON-PROFIT ORGANIZATION

CoAction
(219) 741-4285
coaction.care

PAINTING CONTRACTOR

That 1 Painter
(574) 622-1143
michiana.that1painter.com

PEST SOLUTIONS

Franklin Pest Solutions
(800) GOT-PESTS
FranklinPestSolutions.com

PHOTOGRAPHY/ BRANDING

Melinda Nicole Photography
(219) 201-0156
melindanicolephotography.com

PHOTOGRAPHY/VIDEO PRODUCTION

Delia Jean Filming
(219) 670-9161
www.deliajeanfilming.love

T-23 Productions

(219) 381-5719
www.t-23productions.com

PLUMBING

Small Town Plumbing
(219) 315-8886

PROPERTY MANAGEMENT

Prestige Management
(219) 999-9211
www.rentfromprestige.com

RADON MITIGATION

NWI Radon & Environmental
(219) 248-7766
nwiradon.com

RESTAURANTS

Coppolillo's Italiano Crown Point
coppolillos.com/locations/crown-point/

BASEMENT, WATERPROOFING, AND CRAWLSPACE REPAIR





K&A Waterproofing LLC

Call today!
(219) 379-6567

Preferred Partners

CONTINUED

Lighthouse Restaurant
(219) 374-9283
cedarlakelighthouse.com

ROOFING & EXTERIORS
Monarca Roofing and Exterior
(219) 666-4616

Roman's Roofing LLC
(219) 838-9111
www.romansroofing.net

SEPTIC INSPECTIONS & CONSULTING
McB's Environmental Inspections
(574) 930-0518

STAGING
Modishly Designed
(219) 546-1696
www.modishlydesigned.com

Stage & Style
(219) 730-2369

TITLE & ESCROW
Chicago Title
(219) 928-0681
northwestindiana.ctic.com

Fidelity National Title
(219) 661-6900
northwestindiana.fntic.com

Meridian Title
(574) 293-3075
MeridianTitle.com

Near North Title
(219) 203-4086
NNTG.com

Premier Title
(219) 386-4006

Proper Title
(847) 603-2525
proptitle.com



ROMANS ROOFING

NORTHWEST INDIANA'S REALTOR PARTNER

DON'T LET A ROOF KILL YOUR DEAL.

FREE DIAGNOSTIC REPORTS

A true roof health rating with a repair-or-replace estimate - so the roof never blindsides your closing.

ROOFING • SIDING • GUTTERS • WINDOWS • ALL EXTERIOR CONSTRUCTION

REALTORS, UNLOCK EXCLUSIVE BENEFITS:

Free roof reports for your listings, Priority scheduling, Referral Rewards.



SCAN ME

(219) 838-9111

romansroofing.net • Hobart, IN • Aurora, IL

UNLOCK YOUR DIGITAL POTENTIAL

SOCIAL MEDIA | EMAIL | WEBSITE



How does it work?

Our team of experts help your business stay visible, credible, and connected online through expert social media, email marketing, and website solutions.



Social Reach

Affordable organic social media management



Website Engage

Smart website design with chatbot integration



Email Connect

Targeted email and SMS campaigns

VISIT **WWW.N2.DIGITAL** FOR MORE INFORMATION



THE BEST HARVEST STARTS WITH WHAT YOU PLANT.

ROOTED IN RELATIONSHIPS.
GROWING YOUR SUCCESS.





CHICAGO TITLE
NORTHWEST INDIANA

Jamie Sulcer

219-928-0681

Ryan Peterson

219-331-8483

Autumn MacKillop

219-280-0407

Keri Snyder

219-203-8018

8 • October 2026

Contents



Julie Elisha **50** COVER STORY

PROFILES



20 Colt Contreras



40 Hector Magallanes of Banga Realty



Ashley Schroeder



IN THIS ISSUE

- 6 Preferred Partners**
- 12 Meet the Team**
- 20 Partner Spotlight:** Colt Contreras of Contreras Home Inspections
- 30 Rising Star:** Ashley Schroeder of Realty Executives Premier
- 36 Summer Event Recap**
- 40 Agent Spotlight:** Hector Magallanes of Banga Realty
- 46 Save the Date:** Fall Event
- 50 Cover Story:** Julie Elisha of McColly Real Estate

THIS FALL, Let's Close More Together!

LOAN PROGRAMS

- FHA LOANS
- FHA 203K LOANS
- USDA LOANS
- FHA LOANS
- VA LOANS

Grants AVAILABLE! 2% OF PURCHASE PRICE UP TO \$4,000!

100% FHA FINANCING Now

DIRECT THROUGH CROSSCOUNTRY MORTGAGE

THE WENDY KRUSCHKE TEAM
CROSSCOUNTRY MORTGAGE™

Proud to be your lending partner

Experience Knowledge Results
31 YEARS IN LENDING
TOP 1% ORIGINATOR IN THE US

For more information:

219.712.4512

teamwendy@ccm.com

ccmhomelending.com

PHOTO - VIDEO - DRONE

CINEMATIC MEDIA FOR BRANDS, BUSINESSES, AND moments that matter.

OPEN THE DOOR TO STRONGER COMMUNITIES

Together we can create safe, stable housing opportunities for Northwest Indiana families.

You hold the key.

Help us unlock new opportunities at CoAction.care

If you are interested in contributing or nominating REALTORS® for certain stories, please email us at colt.contreras@n2co.com.

Meet
The
Team



Colt Contreras
Publisher



Val Contreras
Publication Director



Kimberly Genovese
Partnership Developer



Giavonni Downing
Writer



Ali Kucharzak
Writer



Melinda Almaguer
Photographer



Tyler Schilling
Event Photographer



Delia Curtis
Event Videographer



Molly Cobane
Client Relations Specialist



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.

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



RURAL 1st

Closer to What Matters

Construction Loans • Lot Loans • Land Loans • Home Loans





Scan to learn more

When your client's goal is to get Closer to What Matters®, we're ready to help them get started.



Randi Webber
Sr. Rural 1st Loan Officer
219.246.1672 | NMLS 469916
Randi.Webber@Rural1st.com

Loans subject to credit approval. Rural 1st is a tradename and Rural 1st, the RollingHills Window icon, Rural Logic, 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.





NEAR NORTH TITLE GROUP

Two Northwest Indiana Near North Locations to serve you best.



Valparaiso
308 E Lincolnway
Valparaiso, IN 46383
(219) 203-4086



Merrillville
4101 E 90th Dr, Ste C
Merrillville, IN 46410
(219) 755-0100

NEAR NORTH
NOW CONNECT

QUICK QUOTES

RESIDENTIAL

COMMERCIAL

E-CHECK

INSTANT EARNST
MONEY DEPOSITS

NEW CONSTRUCTION

DIGITAL NOTARY

VISIT US AT
NNTG.COM



PRESTIGE MANAGEMENT

LANDLORDS



PRESTIGE MANAGEMENT

REALTORS

Marketing
Screening
Payments
Legal Issues
Maintenance

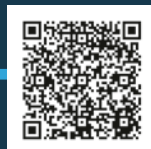
Referral Fees
Retain Clients
Quick Communication

Take the stress out of property management.

Let's work together to build your business.

219-999-9211
WWW.RENTALS219.COM

WHOSE STORY SHOULD WE SHARE NEXT?



Scan QR code to nominate a feature.

HOW TO THANK OUR PREFERRED PARTNERS



Northwest Indiana Real Producers magazine and events are made possible by the generosity of our amazing partners. They are more than simply advertisers. They are businesses that have been vetted and have come highly recommended by other top agents in our area. They are an invaluable resource to you, and we encourage you to thank them in the following ways:

1. Follow them on social media and share their page with your friends, family, and clients
2. Reach out to them personally and thank them for partnering with RP
3. Add them to your personal list of preferred vendors and call them first when you need the services they can provide
4. Invite them to coffee or lunch along with other agents to join you. Relationships are the roof of good business!
5. Share their information with newer agents and give them an opportunity to help them succeed in this industry

FREE ROOF INSPECTIONS

Over 400 homeowners approved for new roofs, siding and gutters paid by insurance.

We help Realtors navigate roof issues before and during inspections, providing solutions that keep deals moving forward and both buyers and sellers satisfied.

Sales Rep: **Saad Arafat**

8338 Kennedy Ave, Highland, IN 46322



CALL TODAY
219-666-4616



2025

BY THE NUMBERS

Here's what the Top 300 Agents in NWI sold in 2025



30%

NEW AGENTS
TO THE TOP 300

9,050



TOTAL
TRANSACTIONS



\$3,100,000,000

SALES VOLUME

Realtors:
Give your clients an easier
CLOSING DAY



PH: 219-865-8090

www.HoosierInsuranceAgency.com

Tired of seeing buyers struggle with rising Home & Auto Insurance rates?

Send them to Hoosier Insurance Agency

Jeff & Jennifer Podgorny deliver fast, competitive proposals that help keep deals on track and close on time.

Reliable service. **Real savings.**
The support your clients deserve.



THE FEDERAL
SAVINGS BANK

**YOUR RESOURCE
FOR INVESTMENT
PROPERTY LOANS**

CONTACT TO LEARN MORE!



**BRIAN
KOHLSTEDT**

Senior Vice President, NMLS# 216947

T: (312) 738-8440

C: (773) 317-4453

briank@thefederalsavingsbank.com

Subject to credit approval. Terms and conditions may apply. Property insurance is required on all loans secured by property.
Copyright 2026 © The Federal Savings Bank | Co. NMLS# 411500
All Rights Reserved | thefederalsavingsbank.com



your home is a big investment protect it



Thomas Wisch
219-224-4214
711 Plaza Dr Ste 1
Chesterton
thomaswisch@allstate.com

Scan to get
in touch



NOT AVAILABLE IN EVERY STATE. Subject to terms, conditions & availability. Allstate Vehicle and Property Ins. Co. & affiliates: 3100 Sanders Rd. Northbrook, IL. © 2026 Allstate Insurance Co. GM20145-3

I live and work right here in our community, and I'm on hand to help you get the protection you deserve. If you're ready to talk home insurance or need some advice about protecting all that's important to you, call me today.

Personalized service. Trusted advice.



Good coverage. Great coffee.
EVEN BETTER TOGETHER.



QUICK INSURANCE REVIEW.

Big perks for you & our community!

Take a quick phone call with us to review your current insurance and make sure you have the **right coverages** and **aren't paying too much.**



YOU GET

a \$10 Dunkin' or Starbucks gift card!

Because coffee just makes everything better.



WE DONATE

\$20 to the Duneland Family YMCA!



Helping build a stronger, healthier community right here in Duneland.



*Scan here
to call us
and get started!*



CALL TODAY!

219-224-4211 OR **219-224-4214**

Let's review your policy over the phone.

Thank you for letting us protect what matters most.

TOM WISCH
— ALLSTATE —

THE TEAM BEHIND YOUR BUSINESS.

Supporting Northwest Indiana real estate professionals
with trusted expertise, innovative tools and exceptional service.



AI • EDUCATION • MARKETING • COMMERCIAL • RESIDENTIAL • PARTNERSHIP



Fidelity National Title®

Your Business. Our Commitment.

Rate the
Polarek Group

Give Your Buyers a Strong Start with Same Day Mortgage*
Northwest Indiana agents trust David to get it done.

Apply Now!

David Polarek
Branch Manager

(219) 789-7007
polarekgroup@rate.com
rate.com/polarekgroup



Applicant subject to credit and underwriting approval. Restrictions apply.

*Rate's Same Day Mortgage promotion offers qualified customers who provide certain required financial information/documentation to Rate within 24 hours of locking a rate on a mortgage loan the opportunity to receive a loan approval within 1 business day of timely submission of documentation and does not suggest that the borrower will receive funding on the same day as their application submission. For purposes of this offer, documents provided after 1 pm local time or on a weekend or company holiday will be deemed submitted the next business day. Rate cannot guarantee that a loan will be approved or that a closing will occur within a specific timeframe. Rate reserves the right to revoke this approval at any time if there is a change in your financial condition or credit history which would impair your ability to repay this obligation. Read and understand your Loan Commitment before waiving any mortgage contingencies. Borrower documentation and intent to Proceed must be signed within 24 business hours of receipt. Not eligible for all loan types or residence types. Minimum down payment requirements apply. Not all borrowers will be approved. Borrower's interest rate will depend upon the specific characteristics of borrower's loan transaction, credit profile and other criteria. Not available in all states. Restrictions apply. Visit rate.com/same-day-mortgage for terms and conditions.

Operating as Guaranteed Rate, Inc. in New York.

Equal Housing Lender. Guaranteed Rate Inc. D/B/A Rate. NMLS #2611. For licensing visit nmlsconsumeraccess.org.

Don't let a leaky listing sink
your deal! Call the pros at
Area Wide Waterproofing for
timely and thorough service.

Scan for more
information on
services available and
for speedy service.



Call today for
a free
estimate or
Home Buyer
Inspection!





BY ALI KUCHARZAK
PHOTOGRAPHY BY MELINDA NICOLE PHOTOGRAPHY

COLT CONTRERAS

OF CONTRERAS HOME INSPECTIONS

Trading the Rails for a Road of His Own

After nearly 18 years on the railroad, Colt Contreras stepped away from the tracks laid before him, paving a new road for his business, his family, and the life he wanted to build.

For nearly 18 years, Colt Contreras built his career on a set of tracks.

As a locomotive engineer for Norfolk Southern, the path was steady and secure. It was the “for sure” thing, a career that provided for his family and one Colt had spent nearly two decades building.

But after he and his wife Val welcomed their three children—Luke, Grace, and Corinne—Colt began to wonder if that path was still taking him where he wanted to go.

Life on a 24-hour railroad call board meant unpredictable shifts, interrupted sleep, and a schedule that didn’t always fit family events. So in the fall of 2021, shortly after their third child was born, Colt began paving a different road.

He started Contreras Home Inspections.

Today, Colt makes breakfast for his kids every morning. It’s a seemingly ordinary routine that represents exactly what he was working toward. Of course, the Contreras family laughs that owning

a business can feel like being on call 24/7 in an entirely different way.

The difference is that now, Colt is building something of his own.

One Foot on the Tracks
Starting Contreras Home Inspections wasn’t an overnight career change.

While working full-time for NS, Colt spent countless nights studying inspection materials and preparing for classes. He took vacation time to attend in-person training, masked up in December 2020.

Val was beside him every step of the way. She supported the vision, encouraged him, and even quizzed him while he prepared for exams.

Slowly, the new road began to take shape.

Once licensed, Colt spent the next two years performing inspections alongside his railroad career. He often fielded calls from his car and fit inspections into his schedule wherever he could.

Starting a business was one thing. Leaving an almost 18-year career was another.

“I always knew this was going to be a big leap of faith,” Colt said. “For a long time, I wasn’t ready to burn the boats. It was scary. I had a family who depended on me.”

There was security in the railroad—a paycheck, retirement, a career and a path he understood. Entrepreneurship offers no such guarantees.

In March 2024, Colt finally made the leap. He resigned from Norfolk Southern and committed to Contreras Home Inspections full-time.

Val knew how significant that moment was and surprised Colt with a “retirement party” surrounded by their closest friends. Everyone wore Contreras Home Inspections polos paired with high-visibility vests, a fitting celebration of where Colt had been and where he was headed.

Always Learning
When Colt decides to do something, he commits to learning it. He studies, asks questions, and seeks out people who know more than he does.

“The more I know, the more I don’t know,” he said.





Contreras Home Inspections
Team: Inspector Steve
Dale, Office Manager Sam
Patterson, and Owner/
Inspector Colt Contreras

That philosophy extends far beyond business.

Years ago, Colt decided he wanted to try bull riding. In true Colt fashion, he didn't simply climb on a bull and hope for the best.

He went to bull-riding school in Ohio.

It was a short and admittedly dangerous sprint in his life, but Colt laughs about the experience today.

"I rode the bull to get the girl," he joked. "I got Val and hung up my spurs."

The story is funny, but it also captures Colt's personality. He's always been willing to step outside his comfort zone, learn from others, and put in the work to do something well.

That approach has shaped the past five years. Since starting the company, Colt has made a point of continuing to learn. He reads business books, listens to podcasts, attends conferences, and has joined chambers and networking groups. He regularly sits down with real estate agents and other business owners throughout Northwest Indiana to hear their stories and learn from their experiences.

He isn't interested in pretending he knows everything.

He's interested in knowing more tomorrow than he does today.

A Different Road to Home Inspections

Many inspectors enter the industry with backgrounds in construction or specific trades.

Colt's railroad years prepared him in ways he didn't fully recognize at the time. Working in an environment where safety, responsibility, and attention to detail mattered every day shaped the way he now approaches homes.

Homes aren't all the same, either. Their age, construction and condition can vary widely, and Colt believes each one deserves a thorough inspection.

I'M **THANKFUL** TO
EVERY REALTOR WHO
HAS **TRUSTED** US
WITH THEIR CLIENTS"

He considers himself a safety inspector and, just as importantly, an educator.

"This has a direct impact on people's lives," Colt said.

He understands that an inspection can quickly become an emotional stage of a real estate transaction. Buyers can walk into a property excited about everything they love but leave focused on everything that isn't perfect.

Colt works to bring perspective back into the conversation.

A newer roof matters. Updated windows matter. A newer HVAC system matters. He intentionally points out those positives because they can easily become overshadowed by maintenance items and repairs.

"I stay in my lane," Colt said. "I let them know that everything can be repaired or replaced. I have yet to see a perfect house!"

Colt and his team make themselves available to both clients and agents before and after an inspection, and they take the time to explain findings in terms people can actually understand.

When buyers are present, Colt likes to walk the property with them, pointing out key access points, positive features, and defects along the way. The goal isn't simply to identify what's wrong. It's to help buyers understand the home they're considering.

Colt hopes to shift the mindset surrounding inspection reports as well. Rather than viewing a report solely as a negotiating tool or a list of everything wrong with a property, he encourages



buyers to see it as a manual for their home with information they can use long after closing.

"Every time you hear the word inspection, people think everything has to be neat and tidy and buttoned up," he said. "Things won't ever be perfect."

His role isn't to tell buyers which direction to take. It's to educate them so they can confidently make the decision that's right for them.

The Road Ahead

Five years in, Contreras Home Inspections has grown to include office manager Sam Patterson and inspector Steve Dale. Colt continues performing inspections, attending meetings, and strengthening relationships throughout the Northwest Indiana real estate community.

Colt was recently named NIRA's Affiliate of the Year 2026. "I'm incredibly honored. I'm thankful to every Realtor who has trusted us with their clients," Colt said. "I will continue to serve to the best of my ability."

Yet ask Colt what success means, and the answer continues to evolve.

"Success isn't a destination. It's a moving goalpost. There is always something else to learn, another relationship to strengthen, and another way to grow—as a business owner, a man of faith, a husband, father, and friend."

Humility is important to him. Colt spends less time looking back and more time thinking about what's ahead.

Now he gets to build a business alongside Val, the woman who encouraged him through the uncertainty and believed in what they were building together. He hopes their children are watching, not because he expects them to follow his career path but because he wants them to understand that sometimes taking a risk is how you create something meaningful.

The railroad taught Colt how to keep things moving. Entrepreneurship taught him something else: sometimes the road you're meant to travel is the one you build yourself. ▀



NOMINATE A RISING STAR!

Do you know an up-and-coming agent who's making waves in the NWI real estate scene? Maybe they've crushed it in their first year, overcome major obstacles, or are just the kind of person who brings passion, professionalism, and purpose to everything they do.

At *Northwest Indiana Real Producers*, we're always on the lookout for new talent that deserves to be recognized—and we need your help to find them!

Who qualifies as a Rising Star?

- Licensed for 5 years or less
- Already making an impact in the industry
- Known for hustle, heart, and a hunger to grow

Help us shine a light on the next generation of top producers. Nominate someone you admire and tell us why they deserve to be featured in an upcoming issue.



Submit your nomination today – scan the QR code to tell us their name and a few words on what makes them a star.

NOTRE DAME
FEDERAL CREDIT UNION

YOUR CLIENTS CAN

FALL INTO HOME OWNERSHIP

Get \$1,000 Off Closing Costs

Satchel Warnell
Mortgage Loan Originator
219-296-6027
SWarnell@NotreDameFCU.com
NMLS# 2751805

Joe Kloska
Mortgage Loan Originator
219-296-6026
JKloska@NotreDameFCU.com
NMLS# 2810114

Visit [NotreDameFCU.com/Mortgage](https://www.NotreDameFCU.com/Mortgage)

Certain restrictions apply. Subject to credit approval. Insured by NCUA

NMLS# 405299

PTC
PREMIER TITLE
COMPANY

58 Valparaiso St., Valparaiso, IN 46383 • 219.386.4006

COLLEGE HUNKS
HAULING JUNK & MOVING

We are a fully-licensed & insured, with background checked W-2 employees ready to serve your clients!

Junk Removal
Full-Service Moving
Move & General Labor
Furniture Installation
Packing

Giovanni Nickson-Downing
gia.downing@chhj.com

(219) 281-2993

Erik Nickson
Erik.nickson@chhj.com

SMALL TOWN PLUMBING

219-315-8886

LICENSED • BONDED • INSURED • PC12200025

RESIDENTIAL & COMMERCIAL PLUMBING
CERTIFIED IN BACKFLOW PREVENTION
SERVICE, NEW CONSTRUCTION & REHABS

(219) 407-0733 • abriseno210@smalltownplumbing.info

Title Insurance
Shouldn't be Scary!

Let Meridian Title Give
You Peace of Mind.



Cindy Finley
Senior Account Manager
219.713.9760
cfinley@meridiantitle.com

Palmer Myers
Senior Account Manager
219.746.0873
pmyers@meridiantitle.com

Dawn Zigler
Senior Account Manager
219.608.4799
dzigler@meridiantitle.com

Brooke Leonard
Account Manager
219.677.3769
bleonard@meridiantitle.com

meridiantitle.com



SERVICES AVAILABLE:

- Carpet and Upholstery Cleaning
- Air Duct Cleaning
- Mold Remediation
- Water Extraction and Emergency Clean-up
- Tile & Grout
- Light Demo, Construction Clean-Up, Debris Removal, and More!

CROWN POINT OFFICE
71 W. 112th Ave.
Crown Point, IN 46307
Phone: (219) 662-7838

MUNSTER OFFICE
131 Ridge Rd. Suite 1N
Munster, IN 46321
Phone: (219) 836-2650
www.constantclean.com



Scan to Book
or Learn More



SERVICES AVAILABLE:

- Residential, Commercial, and Light Industrial Cleaning
- Janitorial Services (offices, restaurants, businesses)
- Regular Maid Service
- Deep Cleans
- Move-In and Move-Out Clean-Up

CROWN POINT OFFICE
510 Foote St
Crown Point, IN 46307
Phone: (219) 662-7838
www.mastercleansselect.com



Scan to Book
or Learn More

Working with the entire team is always a smooth process.

"The entire team is amazing! Documents are always provided quickly; update requests are turned around fast and the closing process always goes great! I look forward to working with everyone again soon!"

Elevate Your Closing Experience. [propertitle.com](https://www.propertitle.com)

Karen Craig

Brittany Herbert

Lisa Riffle

Jan O'Hara

Schererville
322 Indianapolis Blvd.

Valparaiso
175 West Lincolnway

PROPER TITLE

Protect your driveway or parking lot and extend its life with professional asphalt maintenance.

LandSeal



FREE Estimates
Brush-Applied Sealcoating for a Thick, Even Finish
Premium-Quality Products
Reliable, Professional Service
Asphalt Repairs Available

We also offer Premium Concrete Coatings to give your garage, patio, basement, pool deck, or commercial floors a durable, long-lasting finish.



Free Estimates on All Asphalt Sealcoating & Repairs!

Contact us today to schedule your **FREE estimate** and keep your asphalt and concrete looking their best!

(219) 816-8187

LandSeal Sealcoating

YOUR HEADSHOT & *Personal* BRANDING PHOTOGRAPHER!



Melinda

MELINDA NICOLE
Photography

219-323-4657 MELINDANICOLEPHOTOGRAPHY219@GMAIL.COM



SCAN TO WEBSITE

Elevate Your Next Gathering



LIGHTHOUSE
RESTAURANT & PRIVATE DINING



Corporate Gifting
with 25% Back in Bonus Gift Cards

Purchase \$2,000 or more in gift cards & receive 25% back in bonus Lighthouse gift cards.

A seamless way to elevate your corporate gifting—perfect for client appreciation, team recognition, and meaningful moments that go beyond the expected.

Gather Beautifully, Host Effortlessly.

Every event at Lighthouse is thoughtfully curated to reflect the moment—and the people you're bringing together. From intimate dinners to large gatherings, our private dining spaces offer a refined setting with exceptional cuisine and warm, attentive service.

Our Spaces

Captain's Room | Seats up to 30
An intimate setting designed for smaller gatherings, team meetings, and private dinners—where conversation and connection come naturally.

Northern Lights Room | Seats up to 70
A versatile space ideal for business meetings, networking events, and social gatherings, offering the perfect balance of energy and ease.

Southern Skies Room | Seats up to 110
This spacious and refined space suits larger gatherings, corporate events, and celebrations that require an elevated atmosphere.

Lake View Terrace | Seats up to 220
Our premier second-floor space, featuring sweeping lake views and an open, airy setting—ideal for large-scale events, receptions, and unforgettable gatherings.

Inquire About Private Events or Corporate Gifting

Sarah O'Reilly, Director of Private Dining
(219) 374-9283 | sarah.oreilly@meraking.com



Lighthouse Restaurant
7501 Constitution Ave.
Cedar Lake, IN 46303
www.cedarlakelighthouse.com

28 • October 2026



Ashley SCHROEDER

OF REALTY
EXECUTIVES
PREMIER

BY GIAVONNI DOWNING
PHOTOGRAPHY BY MELINDA
NICOLE PHOTOGRAPHY

*RISING &
REBUILDING:*
THE STORY
OF ASHLEY
SCHROEDER

Palm trees and preparation. That's the shorthand version of how Ashley Schroeder got from Lakeland, Florida, to Lake County, Indiana. But shorthand doesn't capture what it took. Ashley isn't just rising. She's rebuilding, a rare balance of pushing toward the top while staying anchored to what matters most: family. Ask her to define success, and she won't reach for a production number. "For me, success is a roof over my head with a happy family," she says, "and the ability to travel and have flexibility with my schedule." Family is what sent her to Florida in the first place, and what eventually brought her home.

Eight years ago, Ashley and her then-boyfriend, now husband, moved south so he could take a role developing real estate for a billboard company. She came on as an account executive and quickly worked her way up to a sales manager, and the six and a half years

she spent there became a true testament to her resilience. No network, just a two-person operation that started out of their apartment. She built it into record-producing numbers anyway, proof of her ability to build relationships, stay transparent, and know her business inside and out.

But it was isolating, and when their daughter, Avery, arrived, the distance from family became something Ashley couldn't ignore. Ashley and her husband Michael made the difficult decision to leave everything they built, trust in their skill sets and start over. "I was well-versed in sales and had the opportunity to build relationships with people across a wide range of industries and backgrounds, from small business owners to large attorney firms, she says. "It gave me the chance to come into real estate with a lens of community first, treat people right, do good work, be available when they need you, and always follow through. It really can be that simple." Doing those things consistently has been the foundation of my success and has allowed me to build a business driven largely by referrals and relationships." That philosophy is what she



packed up and carried home with her.

So they traded the palm trees, sunny days, and beaches for a cozy Midwest nook in Indiana. Ashley left her job in Florida first and got her real estate license. Her husband followed six months later, walking away from billboards to start over in a new field entirely. “We went from having a very comfortable livelihood in Florida,” she says, “to me at zero”. We’ve really been rebuilding.” The first four months tested her. “I was like, what did I do? I was incredibly overwhelmed by the pressure of needing this to work out.” Her mentor, Alex Nickla, was direct about the climb ahead but gave her something to hold onto: this was a 90-day business, and if she stayed consistent, the results would come. They did.

By September of 2025, she’d closed her first deal. By this year’s midpoint, she had \$5 million in closed and pending across 13 transactions. One story sums up why. She had just locked up an open house when a family walked up, certain they’d missed it. Ashley waited an hour for another showing to clear so she could walk them through anyway. At the end of the showing Ashley asked them if she could stay in touch and send them homes that fit their criteria. They Ofcourse said, yes! What she didn’t know was that every agent before her had made the same promise and never followed through. Ashley did, tracking down an off-market listing that fit exactly what they

wanted. They wrote an offer on the spot, then handed her their own home to sell too. “You’ve earned this,” they told her. It’s the kind of feedback that follows her now, clients and fellow agents alike praising a communication style that makes even the most stressful transaction feel steady from start to finish.

Florida is in her rearview. Her family remains

devoted to Disney, with a trip already booked for November, and beach vacations still top her list. But home is Indiana now, built the way she’s built everything else. Her story is proof you don’t need all the answers to make a transition. You can follow your heart and trust your skills. Take what you know. Learn what you don’t. And lead with integrity. 🏡

“
FOR ME,
SUCCESS
IS A *roof*
over my
head WITH
A *happy*
family.”





OF LAKE COUNTY

GET BACK TO NORMAL FASTER WITH RYTECH!

YOUR NEIGHBORHOOD RESTORATION EXPERTS



WATER



MOLD



FIRE



CONTENTS

1122 ARROWHEAD CT | CROWN POINT, IN 46307

EMERGENCY SERVICE

(2 1 9) 2 1 3 - 3 9 1 1

no tricks
JUST GREAT HOME LOANS

AMANDA MCKENZIE
Production Manager | NMLS ID 372937
219-841-1316 (Office) | 219-841-1008 (Direct)
approvedwithamanda.com

Loan approval and terms are dependent upon borrower's credit, documented ability to repay, acceptability of collateral property, and underwriting criteria. For licensing information, go to: www.nmlsconsumeraccess.org. FCM NMLS ID 629700 3190 Willowcreek Road Suite C Portage, IN 46368

BRANDING VIDEOS
BRANDING PHOTOS
WEDDING VIDEOS
RESTAURANT PHOTOS
REAL ESTATE PHOTOS
REAL ESTATE VIDEOS
HEAD SHOTS
EVENT PHOTOS
EVENT VIDEOS
PROPOSAL VIDEOS
ADVERTISEMENTS
& ANYTHING ELSE
YOU NEED.

VIDEO | PHOTO

INQUIRE TODAY!



ESTATE SALES • WHOLE HOME CLEAN OUTS



ESTATE APPRAISALS
DOWNSIZING



LIQUIDATIONS



LOCAL
MOVING NEEDS

WE HELP YOU MOVE FORWARD



219-776-5414



A1EstateSale.com



A1EstateSale@gmail.com



Summer Event 2026

PHOTOGRAPHY BY T-23 PRODUCTIONS

Our Summer Event on August 27 brought the Real Producers community together at Lighthouse Restaurant in Cedar Lake. Set among the restaurant's gorgeous renovations, our host provided an incredible experience with fantastic food and lake views. Special thanks to event sponsor Rytech Restoration of Lake County for helping make the event possible.

We celebrated our RP Summer issue honorees and the Preferred Partners who make Real Producers possible. The afternoon was a reminder of the power of being in the room. New introductions were made, relationships grew, and our community came together in a way that simply can't happen behind a screen. We also supported those affected by recent weather disasters, collecting donations for the Food Bank of Northwest Indiana. Real Producers is all about bringing the right people into the same room and creating a community that's better together.





HOME INSPECTIONS

CONTRERAS

Happy Halloween

Adding Peace of Mind TO YOUR HOME BUYING EXPERIENCE

★★★★★ 250+ 5-Star Google Reviews!

Contreras Home Inspections were absolutely amazing! They were super flexible with scheduling to make sure our inspection report was ready before our contracted response date. They also advised me of services that I selected and didn't need so that I didn't pay more than I needed to and thereby saving me money. Colt's inspection was so thorough and I couldn't recommend them more to anyone! I look forward to working with them again in the future.

COLT CONTRERAS, Owner/Inspector
219-309-7142 | Colt@ContrerasHomeInspections.com

HECTOR Magallanes

of Banga Realty

Built on Family,
Driven by Purpose

BY GIAVONNI DOWNING
PHOTOGRAPHY BY MELINDA
NICOLE PHOTOGRAPHY



At eighteen, Hector Magallanes was already laying the foundation for a life he could not yet see. Long before earning a real estate license, he was doing an agent's work for his family.

His parents came to the United States in 2001 in pursuit of a better life—one they built through years of hard work and sacrifice.

Hector was nine at the time. By senior year, he began thinking about what years of renting had cost his family. The number that changed everything was \$100,000, which was what he calculated his father had paid over ten years renting an apartment in Merrillville. Hector remembers thinking, “Why not buy a house instead?”

Homeownership had never seemed like a realistic possibility for Hector's family, and they had no blueprint for how to make it happen. But his mother trusted Hector to help guide them through the process. She put the responsibility in his hands: make sure everything was done the right way.

Hector remembers it as an unspoken vote of confidence, his mother trusting her 18-year-old son with one of the biggest decisions their family had ever made.

On May 11, 2011, the Magallanes family closed on their first home.

Hector had researched the home-buying process, toured homes with his family, and learned about the different financing options available to them, all before ever taking a real estate class. His knowledge of the process even prompted their agent, Nancy Esqueda, to ask how he knew so much.

Hector's ability to connect with people showed up in unexpected places. While purchasing a car at a Honda

dealership, he was offered a sales position by a manager he met that day. Years later, a similar experience happened at Lexus, where he was once again encouraged to consider a career in sales. Those moments helped Hector recognize a strength others had already seen in him.

Later, when Hector began considering real estate, people around him questioned whether the career change was worth the risk. Rather than discouraging him, those conversations pushed him to explore the opportunity for himself. He eventually put the cost of the real estate course on a credit card, betting on himself the same way his mother had years earlier.

Then, on Halloween 2017—his birthday—Hector's father died suddenly of a heart attack. Hector was 26, and his family responsibilities took on a new meaning. What he carries from that year is not only the loss of his father, but also a promise.

“I promised my dad I was going to take care of my mom,” Hector says. Real estate ultimately gave him the opportunity to honor that promise.

Before he passed, Hector's father planted the seed for another part of his entrepreneurial journey. After seeing a granite fire pit Hector had built, his father encouraged him to make more and sell them. Hector took his advice and turned the idea into a business, building, selling, and installing granite fire pits for customers throughout Northwest Indiana, Wisconsin, Michigan, and the South Bend area. What started with one idea eventually grew into hundreds of installations.

The business also gave Hector the flexibility to build his real estate career without putting pressure on every transaction. With another source of income, he could be patient, put his clients first, and focus on helping them find the right home rather than rushing the process. That approach helped him build his real estate business on relationships and trust.

Hector completed five transactions in his first year as an agent while balancing three jobs, followed by ten transactions in his second year. Then in 2024, losing one of those jobs became an unexpected turning point. Rather than looking for another traditional job, Hector decided it was time to fully commit to real estate.

His mother initially worried about the uncertainty that came with that decision, but Hector believed in what he was building. Within months, his real estate business began gaining momentum, reassuring both of them that taking the leap had been the right decision.

Hector grew up with a strong belief in working hard and providing for his family. Over time, he realized that work could be more than simply making a living. It could also be something he genuinely enjoyed and found purpose in. Somewhere between building a business and helping families find homes, Hector found both: work that provides for his family and work that gives him purpose.

Today, Hector is married, and this year he and his wife welcomed their son, Noah. The granite fire pit business he started years ago has evolved into Fabian Granite & Quartz LLC, the countertop company he continues to operate alongside his real estate career.

Hector likes to quote Steve Jobs: “You can’t connect the dots looking forward; you can only connect them looking backwards.” Looking back, the business he built, the unexpected opportunities in sales, his journey into real estate, and the trust his family placed in him all became dots that helped lead Hector to where he is today.

His parents passed down the work ethic that helped Hector build a better life of his own. Now, as a father, he wants to pass that same work ethic on to Noah while adding something else: the confidence to pursue his dreams.

“Follow your dreams,” Hector says—a lesson he learned along

the way, paired with the one his family taught him from the beginning: work hard.

Work hard. Follow your dreams.

All the pieces of Hector’s story connect looking back, and he is still creating the ones that lie ahead. ▀

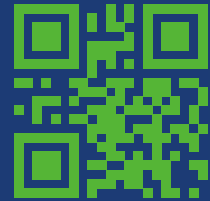


TWO GREAT BUSINESSES, SAME GREAT OWNERS!



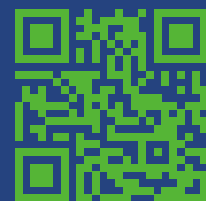
Radon Testing & Mitigation
Indoor Air Quality Testing & Solutions

MRADON
& ENVIRONMENTAL



Superior Residential & Commercial Inspections
WDI Inspections, Radon Testing, Water Testing, Mold Testing, & More!

• The Tim James Team •
PILLARTOPOST
HOME INSPECTORS



everwise
CREDIT UNION

Everyone *deserves* a
place to call their own.



Scott Kosteba
NMLS #222990
(219) 276.0757
skosteba@everwisecu.com

Equal Housing Opportunity. NMLS #686706. Subject to
credit approval and membership requirements.



Your Trusted Partner for Mortgage Lending

- Fixed & Adjustable
Rate Mortgages
- Construction Loans
- FHA Loans
- VA Loans
- Jumbo
- Rural Development
- Freddie Mac Home
Possible®
- Fannie Mae
HomeReady®



REGIONAL
federal credit union

1-800-762-7419 • **REGIONALFCU.ORG**

ICC FLOORS PLUS
CABINETS • COUNTERTOPS • PAINT



Text 'FAST' to
317-258-2794
for a 24-hour
quote on your
next listing.



HELP YOUR LISTINGS SELL FASTER

without lifting a finger.

Even better? Our Pay-at-Close
option means no upfront cost for
your sellers.

Crown Point

9450 Mississippi Street
Crown Point, IN
46307
219.500.6650

ICC FLOORS PLUS
CABINETS • COUNTERTOPS • PAINT

@iccfloorsplus

@iccfloorsplus



SAVE THE DATE

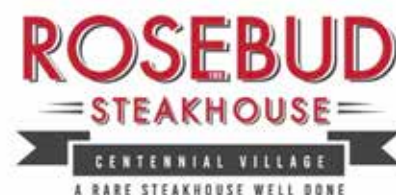
NWI Real Producers Fall Event

➤ Thursday, Nov 12 | 1:00-3:00pm



9601 Calumet Ave
Munster, IN 46321

Join us for our Fall Event on Thursday, November 12 from 1:00-3:00pm at Rosebud Steakhouse in Munster. Come enjoy an afternoon of incredible food alongside networking and connection with fellow agents and Preferred Partners. This event is sponsored by **Rosebud Steakhouse** and **Chicago Title** and is **FREE** to Realtors. Space is limited; be sure to RSVP using the link in your email.



ROSEBUD STEAKHOUSE

CENTENNIAL VILLAGE
A RARE STEAKHOUSE WELL DONE

MUNSTER

219-266-0050

WHEELING • SOUTHLAKE • CHICAGO • ST. CHARLES
847-350-9997 817-634-5050 312-397-1000 COMING SOON

rosebudsteak.com



WINDY CITY Social

EST. 2024

MUNSTER

219-266-2213

wcsrestaurant.com



Crown Point COPPOLILLO'S ITALIAN STEAKHOUSE

CROWN POINT

219-265-6768

LIBERTYVILLE
847-773-4234

coppolillos.com



CHCRESTAURANTS.COM

Stage & Style

JULIE
McKEEHAN

219-730-2369 | JLM1011@HOTMAIL.COM

PEOPLES CHOICE

HOME INSPECTION SERVICES

Working together to help
our clients make the
Best Choice

Established
in 1991

(219) 365-9005 • info@peopleschoicehis.com • peopleschoicehis.com

You Have Enough To
Juggle...
Leave Finding The
Right Mortgage To Me!

UNIONHOME
MORTGAGE

"PROMISES KEPT"
TRAVIS WATERS

Travis Waters
Sr. Mortgage Advisor
NMLS 150593
219.286.2211
TWaters@UHM.com
UHM.com/TWaters

McB's
ENVIRONMENTAL
INSPECTIONS

Over 30 years of educated, high-quality
evaluations for buyers, sellers, and homeowners.

WELL WATER SEPTIC

WHY INSPECT
SEPTIC SYSTEMS
AND TEST WATER?

Because many homes draw
drinking water from the same
site where waste is disposed!

Shane L. McBurnett
Lead Inspector
Environmental Scientist
Purdue Grad

D. "McB" McBurnett
Inspector
Navy SEAL, Ret.
Purdue Grad

requests@mcbsinspect.com • 574.930.0518

Develop a business
insurance plan you
can rely on.

However you make a living, we'll help you keep
it running smoothly with a policy that can cover
auto, liability, worker's compensation and more.
Contact me to get started with a quote.

Anthony Smith, Agency Owner
10861 Randolph St | Crown Point
Office: (219) 663-1193
Cell: (219) 299-7664
Anthony.Smith@infarmbureau.com

INDIANA FARM
BUREAU INSURANCE
— ANTHONY SMITH AGENCY —

SPRAY FOAM INSULATION

The most efficient, energy and
cost-saving option for your clients!

GREATLAKES
Spray Foam

David Hoekstra
Greatlakesprayfoamindiana@gmail.com
GreatlakesSPF@gmail.com
4817 Ralston Pl Griffith, IN 46319



Julie ELISHA

OF MCCOLLY REAL ESTATE

BY GIAVONNI DOWNING • PHOTOGRAPHY BY MELINDA NICOLE PHOTOGRAPHY

WHAT HOLDS UP: JULIE ELISHA'S *Faith, Foundation, AND Service*

At eight years old, Julie Elisha stood in the middle of Highway 20 holding a range pole while her father, an engineer and land surveyor, worked the road behind her. She didn't know it yet, but she was already learning to see what holds a structure up before noticing what makes it look good on the outside.

That instinct never left her. Decades later, clients sometimes watch Julie disappear into a crawlspace to check for water damage, informing and protecting them before they write an offer. She calls herself the real estate detective, a nickname her clients gave her, because she goes back years to research who built a house and how. "If you just want a pretty home, there are professionals who focus on that," she says. "If you want someone that's going to look at the foundation of a house, you've got your girl." It traces straight back to Highway 20 and to the twelve years she later spent working alongside her father, learning AutoCAD, surveying and assisting in the development of Trailcreek Cottage Subdivision, and absorbing lessons in construction that now give her a uniquely informed lens as an agent.

Her dad designed and platted roughly 80 percent of Portage's subdivisions. Julie grew up knowing the builders and trades, and developed a deep sense of community with the people who helped raise her. Those roots eventually led her to the love of her life; she and her husband, Mike, met as high school students, though it would be decades before their paths crossed again.

Her commitment to Portage runs beyond real estate. Julie has sponsored a Portage Police Department K-9, Axel, for years — a small, steady act of support for a community she considers family. She also serves on the board of the Porter County Community Foundation, where she helps make a meaningful difference in the lives of others. She doesn't belong to a long list of organizations; instead, she describes her ministry as something lived daily, in the moment, wherever it's needed. "God has put me in other areas where I need to spend my time," she says.



Julie didn't plan to become a Realtor. She'd studied elementary education in college, though she admitted, "I never wanted to teach." Julie later managed a formalwear store before rising to the role of regional manager at Gingiss Formalwear. It was Kelly White, a close family friend and the daughter of a local builder, who spent five years telling her she'd make a great agent. Julie didn't listen until she turned fifty and realized her father, her employer by then, was heading toward

retirement. "What do I want to do with my life?" she remembers asking herself. She got her license on Christmas Eve and went straight to work with no training and nobody to ask. "I don't wait for somebody to give me the answers," she says. "I work and research to find out the answer."

Later, Julie would face what she describes as the hardest transition she's ever navigated: divorce. Anchored by faith and steeped in prayer, she lived out her motto on life's challenges: "You can either sit in the pit, or you can get out of it," she says. "Which one do you want?" She chose to get out and rebuild through prayer, worship music, long hikes through the Indiana Dunes, and a small, close circle who could carry the weight with her. It's the same instinct that shows up with clients, noticing what's needed and acting on it, even when it's uncomfortable.

Rebuilding led somewhere she never expected. After the divorce, she told everyone she knew she'd never marry again. Then Mike, the same classmate from her Portage high school days, saw a post she'd made online and reached out from California. They talked for two months before ever meeting face-to-face. "I don't know why the Lord thinks I deserve you," she tells him now, "but you are the best thing that's happened to me". They married in their backyard beneath a pergola Mike built by hand, still standing this year after a storm dropped a seven-foot-wide, 130-foot tree just beside it.

That image says as much about Julie as anything: the structure that holds when everything around it falls. She has weathered many storms but always looked for the blessing that comes after.

Family sits at the center of all of it. Her son, Kyle, and his wife Elise currently live with her (after a tree took out half of their home during the Derecho) and Mike; her daughter Lexi has a son whose name pays tribute to the Elisha family line; and her youngest, Jillian, has a daughter, Kinzley, who lived with Julie for 7 months



this year while Jillian found her footing. "My family is my life," Julie says. "If I could put everybody in a room and live together, I would do it." She doesn't miss a grandchild's game, whatever the sport, and counts it among her proudest achievements that her faith has carried down through her children and grandchildren, not just her business.

She still doesn't track her sales numbers. She couldn't say, off the top of her head, how many homes she's closed this year. But the numbers speak for themselves. Among nearly 600 agents at McColly, Julie has ranked among the company's top five agents for eight consecutive years. Her rankings have remained remarkably consistent: No. 3 in 2017, No. 4 in 2018, No. 2 in 2019, No. 1 in 2020, No. 2 in 2021, No. 2 in 2022, No. 4 in 2023, No. 2 in 2024, and No. 5 in 2025. She is among the top 1 percent of agents

statewide in Indiana. What she can describe is what closings feel like: the hugs, the tears, the clients who still call years later to ask about her family. "Making people happy is my ultimate goal," she says. "I just adore serving others."

She's thinking about the future now, bringing new agent Karen onto her team alongside Rachael, her longtime assistant of 10 years. There may be more room for family, time at the Dunes, and travel with Mike. The foundation remains the same. Whether she's in a crawlspace or sitting with a grieving client, Julie Elisha continues to look beyond the surface to understand what's really holding everything up. As the future takes shape, her commitment to excellence hasn't changed. ▀



“
I *don't wait* for somebody to
give me the *answers*.”



AN AWARD-WINNING TEAM BUILT FOR RESULTS



- ✓ Decades of experience.
- ✓ Strategic problem-solving.
- ✓ A team that delivers when it matters most.

MICHELLE JACINTO, NMLS # 209470
 mjacinto@directmortgageloans.com
 Office: 219-924-5554 Cell: 219-501-1011
www.directmortgageloans.com/michelle-jacinto



THE MICHELLE JACINTO TEAM OF
DirectMortgageLoans

Eligibility and approval is subject to completion of an application and verification of home ownership, occupancy, title, income, employment, credit, home value, collateral and underwriting requirements. Direct Mortgage Loans, LLC is licensed in Maryland. Direct Mortgage Loans, LLC NMLS ID# is 832799 (www.nmlsconsumeraccess.com). Direct Mortgage Loans, LLC office is located at 11011 McCormick Rd Ste 400, Hunt Valley, MD 21031.

Real Estate Law • Evictions • Tax Sales • Solving Title Issues

Guided by Experience,
Built on Integrity

Your Trusted Partner with
 Compassion and Transparency.



**Kvachkoff
 Law, Inc.**

K|L

405 N Main Street, Crown Point, IN 46307
Kvachkofflaw@gmail.com | 219-661-9500



THAT 1 PAINTER
 MICHIANA



INCREASE PROPERTY VALUE WITH A FRESH COAT OF PAINT

NOW SERVING NORTHWEST INDIANA

(219) 500-8906

- Increase Property Values
- Priority Scheduling & Estimating
- Free Touch-Ups After Move In/Out
- Favorable Payment Terms

Pest-Free Peace of Mind

Don't let fall invaders like **stink bugs, Asian beetles, or boxelder bugs** move in this season. We protect homes and businesses with trusted, family-safe solutions.

We are a local resource for your team and clients.

Book a free Lunch & Learn!

We'll equip you with essential pest knowledge to protect deals and add value to your service.

- Termite Protection
- Rodent Control & Prevention
- Investor & Property Management Expertise
- 165+ Years of Integrity & Excellence



800-GOT-PESTS?
FranklinPestSolutions.com

FRANKLIN
 PEST SOLUTIONS





www.ttsgranite.com

P: (708) 755-5200 | **C:** (708) 755-8600

Maxn@ttsgranite.com

Jdavis@ttsgranite.com