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Contents



Laurie Ladow **20** COVER STORY

PROFILES



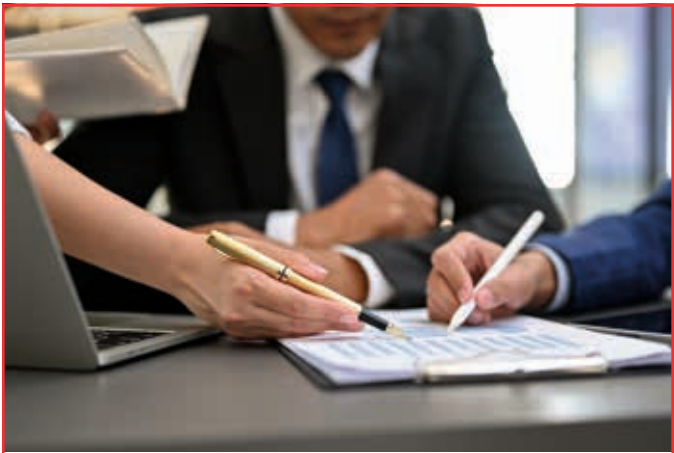
14 Sean Carpenter



Rhonda Hurford

IN THIS ISSUE

- 8 Sponsor Index
- 10 Publisher's Note
- 14 Partner Spotlight: Sean Carpenter With Rural 1st®
- 20 Cover Story: Laurie Ladow
- 26 Featured Agent: Rhonda Hurford



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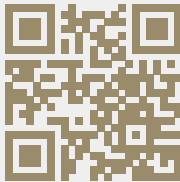
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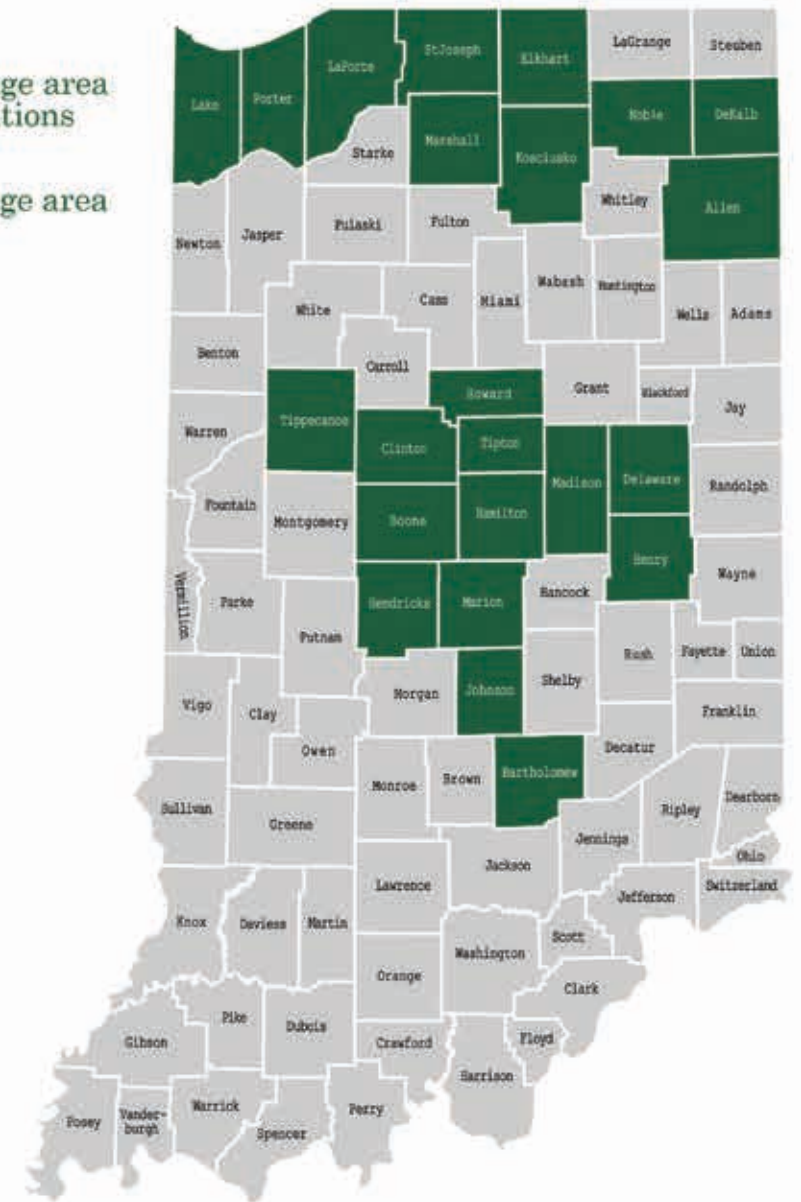
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Measure Success DIFFERENTLY

Every month, I'm reminded that while real estate is often measured in numbers, sales volume, transactions, listings, and market statistics, the people who truly thrive in this business measure success differently.

As I read through this month's stories, one theme kept appearing over and over again. The best professionals are not simply selling homes or closing loans. They are solving problems, building relationships, and helping people navigate some of the biggest decisions of their lives.

Our cover story features Laurie LaDow, whose career is built on a simple but powerful philosophy: relationships first, transactions second. After more than 25 years in the business, Laurie has discovered something many agents spend a lifetime chasing. Lasting success is not created through one great deal. It is earned through trust, communication, and showing up for clients long after the closing table. Her story is also a beautiful reminder that success eventually shifts from asking, "What's next?" to asking, "What's enough?" It is a perspective that many of us, regardless of where we are in our careers, can learn from.

Our Featured Agent, Rhonda Hurford, echoes that same belief. What started as helping her mother manage a real estate office unexpectedly became a career centered on community, leadership, and service. Rhonda does not describe real estate as a sales business. She calls it a relationship business. That mindset has not only earned her industry recognition but has also created lifelong friendships and a meaningful legacy of giving back. Her willingness to step outside her comfort zone reminds us that growth rarely happens by standing still.

This issue also shines a light on one of the partners who helps make those relationships possible. Sean Carpenter with Rural 1st understands that not every buyer fits inside a traditional lending box. Whether helping clients finance acreage, build their dream

home, or purchase a unique rural property, Sean approaches every challenge with creativity, flexibility, and a genuine desire to help people achieve the life they have imagined. His story reinforces the importance of surrounding yourself with partners who do not just understand the process, they understand the people behind it.

Although these three professionals serve different roles, they all share something that cannot be taught in a training manual.

They listen before they speak.

They educate before they advise.

They build trust before asking for commitment.

And perhaps most importantly, they understand that while homes, loans, and transactions may bring people together, relationships are what keep them connected long after the paperwork is signed.

As our industry continues to evolve with new technology, changing markets, and shifting consumer expectations, I believe the agents and partners who will continue to stand out will not necessarily be the ones with the loudest marketing or the biggest social media following. They will be the ones who consistently make people feel heard, valued, and cared for.

Thank you for being part of the *Michiana Real Producers* community. Whether you are helping a first-time buyer, mentoring a new agent, supporting a fellow professional, or simply looking for ways to continue growing, I hope this issue reminds you that your greatest competitive advantage will always be the relationships you choose to build.

Here is to serving well, leading with integrity, and continuing to make a difference, one relationship at a time.

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SEAN

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For many people, the dream of homeownership includes wide-open spaces, a little extra acreage, and room to build a life away from the hustle and bustle. For Sean Carpenter, helping clients achieve that dream isn't just a job—it's a passion.

As a Loan Officer with Rural 1st, Sean specializes in financing rural properties, helping borrowers navigate lending scenarios that don't always fit into a traditional mortgage box. Whether it's a country home with acreage, a land purchase, a construction project, or a unique rural property, Sean enjoys finding solutions where others often see obstacles.

"I enjoy finding creative solutions that actually work for our customers," Sean says. "Rural properties don't always fit neatly into traditional lending models, and that's what makes this work interesting. Problem-solving, relationships, and flexibility go a long way."

Sean's journey into lending wasn't something he originally planned. Growing up in western New York, he attended Rochester Institute of Technology, where he developed a strong work ethic and a willingness to tackle challenges head-on.

"I learned two important things in college," Sean laughs. "How to work hard and how cold winters really can be."

After graduation, he relocated to Indiana, where much of his family lives, and began working in banking. Around the same time, a group of close friends back in New York launched a property management company. Curious about real estate and wanting to make smarter investment decisions himself, Sean started exploring the mortgage industry.

What began as a practical learning opportunity quickly became something more.

"As I got deeper into lending, I realized how impactful it can be," he says. "You're not just helping people secure financing. You're helping them accomplish major life goals."

That realization eventually led him to Rural 1st, where he found a lending model

that aligned perfectly with his strengths and interests.

Rural 1st serves as the rural consumer lending division of the financial services cooperative, Farm Credit Mid-America, and specializes in lot, land, construction, and home loans for individuals looking to live in rural communities. Through partnerships with Farm Credit associations across the country, Rural 1st now serves customers throughout 22 states.

While the team of rural lending experts organization has significant reach, their purpose its mission remains deeply personal.

"Our purpose is to secure the future of rural communities and agriculture," Sean explains. "Everything we do is guided by our core values of honesty, respect, and commitment."



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changes throughout the industry during his career. While many buyers are more financially prepared than previous generations, affordability challenges and fluctuating interest rates have created new complexities.

“Deals aren’t as straightforward as they once were,” Sean says. “Higher rates and tighter monthly budgets make it more difficult to fit borrowers into traditional lending guidelines. That’s where our flexibility and experience can really make a difference.”

Looking ahead, he believes technology will continue to streamline the lending process while improving efficiency for borrowers,

lenders, and industry partners alike.

“The future will be about balancing technology with the personal side of lending,” he says. “We want loans to move faster and more efficiently while still providing the guidance and support people need.”

For Sean, however, the most rewarding part of his work isn’t technology, interest rates, or loan products. It’s seeing clients achieve something they’ve worked toward for years.

“What I find most fulfilling is helping customers turn big ideas and long-term dreams into something real,” he says. “Especially when they’ve hit roadblocks elsewhere. Watching someone cross

the finish line and move into the property they’ve been dreaming about is incredibly rewarding.”

When he’s not helping clients navigate rural lending opportunities, Sean enjoys spending time with the people—and pets—who matter most to him.

He lives with his girlfriend and their two dogs, who, according to Sean, are convinced they’re in charge of the household.

“They definitely keep us entertained and on our toes,” he says.

Family also plays a central role in his life. With his immediate family living throughout the South Bend area, Sean is fortunate

to spend a great deal of time with them. Much of that time revolves around cheering on nieces and nephews at sporting events, celebrating milestones, and simply being present for life’s everyday moments.

“Being able to stay close and connected as a family is something we truly value,” he says. “It’s what keeps us grounded and grateful.”

Outside of family life, Sean enjoys staying active through soccer, traveling, and exploring new places. In fact, he’s already looking forward to an Italian adventure planned for 2027.

“It’s something I’m really excited about,” he says. “Travel gives you a chance to unplug, experience



That focus on rural living is what Sean believes truly sets Rural 1st apart from other lenders.

“We don’t just loan rural—we live rural,” he says. “Many of our loan officers live in communities similar to the customers we serve, so we understand their goals and challenges firsthand.”

For Realtors working with buyers interested in country properties, Sean wants them to know they have a lending partner who

understands the nuances of rural transactions.

“What I most want Realtors to know is that there is a lender that doesn’t rely solely on a traditional box,” he says. “Acreage, outbuildings, unique properties, and non-cookie-cutter scenarios don’t scare us. That’s what we do every day.”

Those specialized scenarios are becoming increasingly important in today’s lending environment. Sean has witnessed significant

“
The **FUTURE** will be about
BALANCING TECHNOLOGY
with the personal side of lending.”



something new, and come back refreshed.”

Whether he’s helping a family purchase acreage for their dream home, financing a construction project, or guiding a borrower through a complex rural transaction, Sean remains focused on helping people get Closer to

What Matters® and closer to the life they envision.

And for him, that’s what makes the work worthwhile.

“At the end of the day,” he says, “helping people make their rural living dreams a reality is what makes this job both fun and meaningful.”

CONTACT US!

To learn more about Rural 1st, visit <https://www.rural1st.com> or connect with Sean Carpenter directly:

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LAURIE LaDow

MORE THAN ENOUGH

BY JESS WELLAR • PHOTOS BY VELVET & STONE MEDIA

"This career has become another customer-service type role to help navigate the process for clients," Laurie LaDow begins. "Anyone can find a house online, but they don't know how to navigate the process. My role is more problem-solving than sales."

That perspective has guided Laurie throughout more than 25 years in real estate. But long before helping buyers and sellers navigate one of life's biggest financial decisions, she had plenty of experiences that taught her how to listen, communicate and remain steady when challenges arise.

Today, Laurie leads the Simply Remarkable Real Estate Team at Cressy & Everett Real Estate, a close-knit group of three women who share more than four decades of combined experience. While the team works together behind the scenes, every client continues to receive the individualized attention of the agent they chose from start to finish. It's an approach that mirrors Laurie's own philosophy: relationships first, transactions second.

A True Fit

A lifelong South Bend resident, Laurie earned her Bachelor's from Purdue University before beginning a career that, in hindsight, seemed to be preparing her for real estate all along. Whether working in hotel management, insurance or

furniture manufacturing, every position revolved around helping people solve problems while delivering exceptional customer service along the way.

The move into real estate, however, was driven just as much by family as career aspirations. When her daughter was growing up, Laurie and her husband, Kurt, wanted greater flexibility so she could be present for after-school

activities and family milestones. At the same time, she had always been fascinated by homes and recognized that her personality and professional background were a natural fit for the industry.

One experience, however, really cemented her purpose. Years earlier, the LaDows had purchased their first home directly from the seller without their own representation, only to discover midway through the transaction that the seller had multiple family members in the real estate and legal professions guiding every decision. The experience proved costly and left a lasting impression.





“I promised myself when getting into real estate a few years later that I wanted my buyers to go into their deals with more understanding of the process, what is customary, and what are things you might regret later,” Laurie remembers. “In short, I wanted to make sure that my clients are educated and have their eyes wide open.”

Like every new agent, there was a learning curve, but Laurie quickly realized the business wasn’t about touring beautiful homes nearly as much as helping people navigate complicated situations with confidence.

Along the way, longtime manager Sue Cox became an invaluable asset while showing Laurie the industry ropes.

“Sue was a huge role model for me in learning the industry and brought me into Cressy and Everett and trusted me from day one,” Laurie acknowledges gratefully. “She was helpful in

identifying milestones as well by recognizing what I needed to improve or add in my process in order to grow.”

Relationships Really Do Matter

Ask Laurie what separates her business from the pack, and the answer has everything to do with prioritizing people over profit.

The Simply Remarkable Real Estate Team closed 64 sides and more than \$22 million in sales volume last year, with more than half of that production coming from Laurie herself. She has also been recognized as Local Realtor of the Year and received Cressy & Everett’s prestigious Founders Award. Yet those accomplishments



I AM NOT A TRANSACTIONAL AGENT, I AM A *Relationship* AGENT.

aren’t how she measures success. Instead, she points to the relationships she has built over more than two and a half decades and the fact that nearly all of her business now comes from referrals and past clients.

“I am not a transactional agent, I am a relationship agent,” Laurie emphasizes. “There is a difference and clients know this. I hear it from them.”

That approach extends to every member of her team. Rather than passing clients from one coordinator to another, they remain personally involved throughout the transaction, believing consistent communication and genuine accessibility create better outcomes and stronger relationships.

“Communication is almost always mentioned when I receive feedback,” Laurie says with a touch of pride. “I keep clients informed — whether it’s good news or bad news, I take it head on and consistently communicate and that comes from my customer service background.”

Her ‘Why’

Away from the hustle of real estate, Laurie has reached a season of life where family takes center stage. She and Kurt recently celebrated 35 years of marriage after reconnecting following high school and marrying a few years after college. Today, much of their



joy revolves around daughter Karley and granddaughters Halle, Lainey and Sloane, all of whom live nearby.

“I now understand why I have clients whose parents are buying homes in the South Bend area to be closer to their grandkids,” Laurie shares. “If our daughter ever moved away, we would be right behind her no matter where she went. I can’t imagine not being able to stop by and get hugs and kisses from my little babes whenever I want to.”

When she isn’t spending time with loved ones, Laurie enjoys reading,

gardening, cooking, baking, knitting and traveling, as well as a lifelong love of learning. She attended Indiana University to receive her Master’s in 2020.

She and Kurt also share a love for live music that inspired their memorable “30/55 Challenge.”

“We were just coming out of COVID and decided to celebrate our 30th wedding anniversary and the fact we were both turning 55 that year,” Laurie smiles. “We made it our goal to see a minimum of 30 live music events with a stretch

goal of 55 around the world before our 31st anniversary arrived — and we ended up making it to 42 concerts!”

“We traveled all over the U.S. and the UK, seeing legends like the Rolling Stones, Pearl Jam, Adele, among others in London,” she continues. “It was expensive but so much fun and such wonderful memories.”

These days, Laurie has even begun combining travel with knitting retreats, embracing

opportunities to learn new skills while connecting with fellow enthusiasts. Next up? Learning how to sew well enough to design her own clothes.

When it comes to giving back to the career she loves, the list is expansive. Laurie has been deeply involved at the local, state, and national levels of the Realtor organization, serving in numerous leadership roles, completing both the Indiana and National Association of Realtors Leadership Academy



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BACKGROUND.”

programs, and continuing to lend her experience to statewide Professional Standards and RPAC committees.

Closer to home, she is in her eighth year serving on the Board of Directors for the local Habitat for Humanity affiliate, following years of volunteer work with South Bend Community School Corporation and 4-H.

As she gradually begins looking toward the sunset of her career, Laurie hopes to spend even more time traveling and less time glued to her phone. After more than a quarter century of putting clients first, she’s intentionally working toward a goal where her loved ones take a little more of the spotlight.

“When is enough, enough?” Laurie concludes. “I want to be present for my family and I don’t want to miss watching my grandkids grow up!”



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Rhonda Hurford

How a leap of **faith**, a **passion** for people, and a heart for **community** built a career rooted in trust, relationships, and **lasting impact**.

PHOTOS BY VELVET & STONE MEDIA

Sometimes the best careers are the ones we never planned.

For Rhonda Hurford, real estate wasn't part of a lifelong blueprint. In fact, her professional journey began in a completely different world—owning and operating a scrapbook retail store. But when the scrapbook industry shifted toward digital products, she found herself at a crossroads.

That unexpected transition opened a door she never anticipated.

“My path into real estate was somewhat unexpected,” Rhonda says. “When I closed my scrapbook store, my mom needed someone to help manage her real estate office. I thought I was simply helping her, but it ended up changing my life.”

Her mother, Flora Tibbetts, had spent years building a successful career in real estate and became the biggest influence on Rhonda's own journey. What began as an office manager position in 2010 quickly became something much bigger. Watching agents help families through one of the most important milestones of their lives inspired her to earn her real estate license in 2012.

“I realized I wanted to be more involved,” she recalls. “I loved seeing the impact this business has on people's lives.”

That decision proved to be the beginning of an incredibly rewarding career.

Today, Rhonda serves as Branch Manager of the Koontz Lake office for Collins & Company Realtors, a leadership role she has held for more than a decade. Along the way, she earned her Managing Broker Eligible License and has consistently ranked among the company's top-producing agents.



In 2025, she received one of the highest honors in her profession when she was named the North Central Indiana Association of Realtors' Realtor of the Year.

“Receiving that recognition from my peers was both humbling and rewarding,” she says. “But more than anything, those awards represent the trust my clients place in me.”

That trust is something Rhonda has spent years earning.

Unlike many agents who describe real estate as a sales business, Rhonda sees it through a different lens.

“I don't view real estate as a sales business,” she explains. “I view it as a relationship business.”

That philosophy influences everything she does.



“It’s about **COMMUNITY, CONNECTION**, and helping people find where they belong.”

the home-buying process but the excitement—and occasional chaos—of filming a television show.

“What started as a real estate transaction became a lifelong friendship,” she says. “Moments like that remind me that real estate is about so much more than buying and selling homes.”

It’s that people-first mindset that has shaped every stage of her career.

Looking back, Rhonda says there is only one thing she wishes she had done differently.

“If I were starting over, I would get involved sooner.”

Serving on boards, taking on leadership positions, volunteering throughout the community, and becoming a host for The American Dream TV have all stretched her professionally while introducing her to incredible people along the way.

“The lesson I’ve learned is that growth often happens just outside your comfort zone.”



Growing up in the community she now serves has allowed her business to grow naturally through referrals, friendships, and genuine connections. Whether she’s helping first-time buyers purchase their first home or guiding longtime residents into their next chapter, she believes every client deserves honesty, patience, and personal attention.

“I’ve never wanted to be the biggest agent in the room,” she says. “I’ve always wanted to be the agent people trust.”

Those relationships often continue long after closing day.

One unforgettable experience came when Rhonda invited clients to appear on HGTV’s Lakefront Bargain Hunt. They enthusiastically agreed, and together they navigated not only



That willingness to step forward continues to define her future as well.

While she remains passionate about helping clients achieve their real estate goals, she’s equally excited about mentoring newer agents and helping them build successful, sustainable careers. She also plans to continue showcasing local businesses, neighborhoods, and community events through The American Dream TV, highlighting everything that makes Northern Indiana such a special place to call home.

“I believe real estate is about more than properties,” Rhonda says. “It’s about community, connection, and helping people find where they belong.”

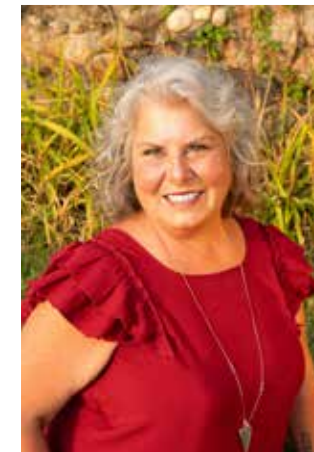
When she’s not working, Rhonda’s greatest joy comes from spending time with her family.

She and her husband, Jeff, have been married for more than 30 years and have built a close-knit family that continues to grow. Together they have three children—Gregory, Blake, and Jami—and several beloved grandchildren who keep life full of laughter, activity, and unforgettable memories. Whether it’s camping trips, family game nights, pool tournaments, holiday gatherings, or simply sharing a meal together, those moments are what she treasures most.

“As our family has grown, I’ve come to appreciate that time together is one of life’s greatest gifts.”

Outside of family, Rhonda enjoys volunteering, supporting local businesses, hosting community events, camping, playing pool, and finding opportunities to bring people together.

It’s no surprise that one of her favorite quotes perfectly captures both her personal life and professional philosophy:



“People will forget what you said, people will forget what you did, but people will never forget how you made them feel.”

For Rhonda, that’s more than an inspirational saying—it’s the foundation of how she lives.

Whether she’s mentoring an agent, filming a television segment, volunteering at a fundraiser, or helping a family find the perfect home, her goal remains the same.

“I want to leave things a little better than I found them.”

In an industry often measured by sales volume and production, Rhonda measures success differently. She knows the homes will eventually change hands, the paperwork will be filed away, and another transaction will begin.

But the relationships—the trust, the friendships, and the memories created along the way—are what truly last.

And for Rhonda Hurford, that’s the legacy she’s most proud to build. ▀

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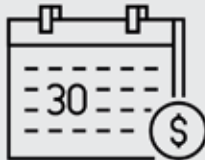
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