



WINTER 2018 EDITION

THE TOP 100 PEOPLE IN REAL ESTATE



Featuring

Matthew Mesick
Park Place Property Group
Page 8



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The Top 100
People in Real Estate

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It is with deepest sorrow that I announce the untimely passing of our beloved senior editor, Ana Palmiero.

Most of you have had the pleasure of working with Ana and will remember her kindness, compassion, and dedication. This is truly a tragic loss and we are all struggling to come to terms with it.

This magazine is dedicated to Ana.

With deepest regret,
Joseph Monte
CEO
The Top 100 Magazine

"A leader has the vision and conviction that a dream can be achieved. He inspires the power and energy to get it done."

— Ralph Lauren

The Editor

in her own humble words



Ana Palmiero-Senior Editor

Since accepting my position at *Top 100 Magazine* I have been privileged to work with the brightest, most sincere, and highly motivated professionals in the publishing industry.

In the course of fulfilling my chief responsibility as a senior editor, I have written biographies for the most accomplished individuals around the world. Through this endeavour, I have learned so much; most importantly, that passion, determination, and perseverance are the primary components of success.

I have had the privilege of building working relationships with every type of leader, from

small business owners and high-profile attorneys, to educators, artists, authors, community leaders, and innovators. I am always in admiration of these people who save lives, create works of art, shape young minds, and leave their personal imprint on society in general. I have been especially influenced by the way so many of our members sacrificed so much in the pursuit of their dreams.

Chronicling these amazing stories not only makes me feel fortunate by knowing them, but motivates me to keep moving forward. I have learned so much in the execution of my job and I know that by sharing these biographies, others will be equally inspired.



THE TOP 100 PEOPLE IN REAL ESTATE

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RAINSTAR CAPITAL GROUP

Kurt Nederveld is the founder and CEO of Rainstar Capital Group, a multi-strategy, private equity firm, based in Grand Rapids, Michigan. Under Kurt's expert direction, RCG provides advisory debt capital through its multiple lending platforms. The firm currently works with over 250 registered lenders to assist clients with their commercial real estate, corporate finance, small business, and equipment financing needs. The firm finances clients with debt requests from as low as ten thousand to one hundred million dollars in first and second lien financing solutions.

Since founding RCG in 2010, Kurt has continually integrated value-driven solutions, culminating in an extensive list of financial products that RCG provides that includes unsecured lines of credit, revenue based lines of credit, revenue based advance, merchant cash advance, business lines of credit, inventory financing, purchase order financing, equipment leasing, accounts receivables factoring, CMBS loans, agency loans, bridge financing, hard money and commercial contractor credit lines. Recently, RCG launched its own magazine, *Rainstar Capital Group's Ultimate Lending Guide*, which highlights all of its lender's programs. The magazine can be found at: www.rainstarcapitalgroup.com/capital-markets

Additionally, RCG actively invests and is growing a portfolio of residential and commercial real estate, distressed mortgages, and high-growth companies. In 2017, Kurt further augmented his robust portfolio by investing in web-based platforms, which focus on e-training for finance brokers, lead generation, borrowers, and lenders.

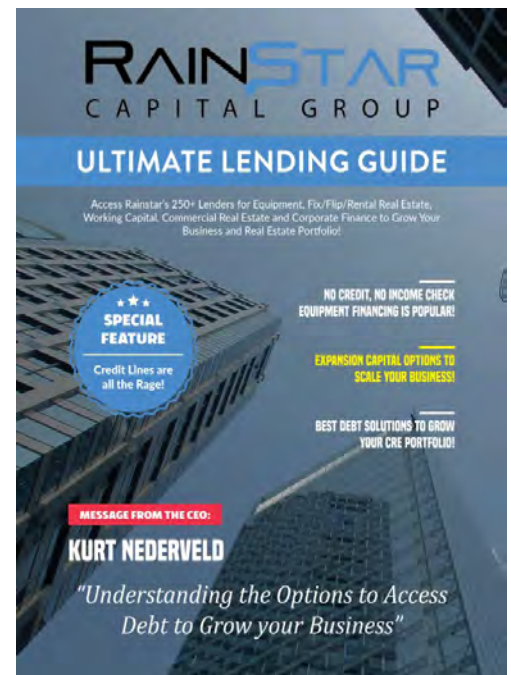
Kurt is well-known and highly esteemed as an investor and consultant in the debt capital markets and has advised more than one hundred fund managers, investment bankers, fin-tech lenders, and specialty finance firms. Kurt has built an expansive network in the capital markets, banking and commercial real estate sector including over 29,000 LinkedIn connections. Before launching Rainstar Capital Group in January of 2014, he built his career in the capital markets by launching Rainstar Marketing in October of 2010.

Kurt's ambition, resourcefulness, and integrity has resulted in a fully developed conglomerate that encompasses almost every aspect of finance. He has overcome numerous business and personal challenges to reach this level of success, including being diagnosed with cancer at just 26 years old. Employing the same level of determination throughout his treatment, Kurt is now cancer-free and wholly engaged in a variety of industry and philanthropic pursuits.

Along with his business pursuits, Kurt is active in serving his Lord and Savior, Jesus Christ, through roles as an elder in his church; Faith United Reformed Church in West Olive, Michigan, distributing Bibles as a member of Gideon's International, and serving on the board of directors at the Institute of Reformed Biblical Counseling. He also holds professional affiliations with the Association of Corporate Growth, the Turn Around Management Association, Equipment Leasing & Finance Association, and the Commercial Finance Association.

Be sure to visit www.rainstarcapitalgroup.com to learn more about Kurt Nederveld and the Rainstar Capital Group.

To contact Kurt directly to discuss a financing need, speaking or media request:
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Amber Weston is the owner of RAW Property Management, a full service property management company serving Southeastern Michigan with a focus in Detroit. The company specializes in commercial and residential properties and provides a wide array of services such as screening/placing tenants, advertising, and property maintenance. They also offer 24hr. emergency maintenance and handle evictions, rental increases, and judgments.

Amber is also the owner of W Realty, a leading residential real estate company. Prior to founding her businesses, Amber gained invaluable experience by obtaining her master's degree in psychology and as a realtor for a boutique company in Southeastern Michigan. She is highly admired for her dedication, personable nature, and vast market knowledge, and attributes her success to ambition and hard work, which she exercises in all of her pursuits.

In addition to managing her businesses, Amber serves as secretary of the Berkley Chamber of Commerce and is a proud member of the Greater Metropolitan Association of Realtors. Passionate about giving back, she supports a number of nonprofit organizations including the Hantz Foundation, an organization committed to enhancing the lives of the residents of the East-side of Detroit through education and beautification of the city. Outside of her businesses and community work, Amber enjoys traveling and spending time with her husband, three children, and two Australian Shepherds.

"We take pride in being able to obtain the highest paid rental amounts in the area as well as keeping properties under our management up to the highest maintenance standards. Our friendly staff will handle your properties with the same care they would their own."



Raw Property Management Full Service Option:

- Advertise the property on MLS and 80+ relevant websites
- Show the Property
- Screen all potential occupants
- Prepare and sign lease
- Collect monies
- Clean after tenant move out
- 24hr emergency maintenance
- Handle all court appearances
- File judgments
- Provide standard maintenance
- Oversee the transfer of all utilities
- Conduct random home inspections throughout the term of the lease

Basic Service Option:

- Advertise the property on MLS and 80+ relevant websites
- Show the property
- Screen potential occupants
- Prepare and sign the lease

A la Carte Options:

RAW Property Management offers any service as an *a la carte* option. Whether you want to add more options to a Basic Service Plan, or you just need a one time cleaning.





MICHAEL MOST OF GUARANTEED RATE

One of the top producers in the mortgage lending market shares his secrets for success, talks about his career, and discusses his expertise on the industry.

Tell us about Guaranteed Rate and your current position:

I am a vice president of mortgage lending for the Los Angeles and New York City markets for Guaranteed Rate, one of the largest retail mortgage lenders in the United States.

What makes Guaranteed Rate stand out from others in the industry?

Victor Ciardelli, the CEO has created a company and environment that supports the Loan officer to be out in the field selling and staying focused on servicing our clients and referral sources. The back-office support is like no other Bank in the country. We are a step ahead of the industry in streamlining the process for borrowers versus the big banks that use archaic methods. The company has become home purchase experts by introducing the world's first digital mortgage SM technology and offering low rate, low fee mortgages through an easy to understand process and unparalleled customer service.

Guaranteed Rate allows borrowers to get quick approval from Freddie Mac or Fannie Mae, securely upload and digitally sign documents and view credit scores from all three credit bureaus. Victor is focused on changing the industry to continue to make purchasing and financing a mortgage more convenient to do from a digital platform.

How did you get started in this industry?

I have been in the industry for over eighteen years. When I was 21, while I was studying for law school, I started working for a correspondent lender to help run the closing department. Within a year, I was a junior underwriter and running the department. I was still planning to attend law school when my boss convinced me to try sales. I was very successful and made more money in one quarter than in my previous years as at the company combined. Soon after, I was recruited by and joined Wells Fargo. For the last twelve years, I worked directly with various banks, including Citi Bank, Capital One and JPMorgan Chase &

Co. Recently, I joined Guaranteed Rate because I believe the industry is shifting toward a more streamlined, less cumbersome process that the big banks don't offer.

Throughout your career have you received any accolades or awards?

In 2017 and 2016 I was ranked #1 at Capital One Home Loans amongst all loan officers. In 2017, through 10 months, I originated \$146 million in loan volume. I was also awarded #1 *Originator* from 2013-2015 for all retail mortgage originations for Citi Bank, ranked #6 in the United States for mortgage purchase volume amongst all banks.

**"BE CONSISTENT IN
YOUR BEST PRACTICES
AND YOU WILL YIELD
THE GREATEST RESULTS."**

Do you have any advice for someone starting out?

Always give your clients and referral sources a quick YES or NO, never a long maybe. When it comes to clients, set expectations up front and let them know the challenges that may lie ahead. Communication is so important. Be responsive to your clients and develop a relationship that lets them know you are there for them throughout the entire process. Be consistent in your best practices and you will yield the greatest results.

What do you attribute to your success?

Ambition, honesty and always building your network and education. Since obtaining my license, I have taken numerous continuing education classes and have also facilitated these classes to real estate agents, which has helped me to both expand my network and develop my business.



Which business related book has inspired you?

I would have to say, *Never Split the Difference*, by Christopher Voss. This book takes you inside the world of high-stakes negotiations and into Voss's head, revealing the skills that helped him and his colleagues succeed. He shares the nine effective principles counterintuitive tactics and strategies individuals can use to become more persuasive in both professional and personal life.

Are you active in any organizations or charities?

I support organizations that benefit healthcare, particularly Crohn's Disease. I am also a longtime member of Tifereth Bnei Torah (TBT), a nonprofit organization which focuses on coping with major issues of life through tools such as anger management and relationship building.

How do you enjoy your spare time?

I love spending time with my beautiful wife, Rebecca, and our three children. She is my rock and supporter in all that I do and accomplish. My 12 year old daughter, Gabriella, is so creative, when she wants something from me and my wife, she will put together a power point presentation, it blows my mind how advanced children are today. Our two boys, Joshua and Evan, are both super competitive in sports and it is enjoyable to watch their games. I personally enjoy cycling and Orange Theory workouts; it helps me clear my mind and think straight.

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Matthew Mesick is an entrepreneur, real estate developer, public speaker, and the co-founder and chief financial officer of Park Place Property Group—a firm that specializes in residential redevelopment, purchasing, renovating, and flipping single-family homes on the Northwest side of Chicago, as well as investing in multi-family rental properties.

Mesick focuses on the day-to-day operations of the business, including identifying new acquisitions and raising capital to fund all aspects of the business. Park Place recently acquired a construction company, growing in size to a staff of 75 subcontractors to keep up with the workload of projects as they scale, and to prepare to move into the ground-up new construction space.

A licensed real estate broker in Illinois, Mesick also recently started a real estate brokerage, Cobblestone Realty, which gives their agents leads from the efforts of Park Place's marketing, and also allows their agents to give cash offers to homeowners to feed the acquisitions side of Park Place. Cobblestone has a great complementary investor-brokerage hybrid business model, which Mesick is looking forward to scaling in 2019.

Mesick was working as an accountant when, after reading, *Rich Dad Poor Dad*, he decided to pursue real estate investing. What began as a part-time venture in 2012, quickly morphed into something more. Self-educated, he spent his time reading, listening to podcasts, attending investment boot camps and seminars, and networking; all of which further sparked his desire to become a real estate developer. He soon quit his 9-to-5 job and, after closing his first two deals, launched Park Place Property Group.

Mesick's focus is on quality, which is why he handpicks the best realtors, contractors, architects, and attorneys in the industry to partner with. He is also committed to rehabbing each home so it becomes the nicest in the neighborhood. This includes using top-quality materials and finishes that are on trend and make a house feel like home. Mesick credits his success to hard work and confidence, which he maintains even through the trials and tribulations that all business owners face. A genuine people person, he enjoys inspiring others and sharing his financial expertise with aspiring entrepreneurs. He co-hosts the weekly podcast, *Profits Over Wages* (profitoverwages.com), which interviews highly successful business owners and entrepreneurs, detailing their challenges and achievements. The podcast is meant to inspire listeners to break away from the 9-to-5 to start their own businesses as well as to encourage struggling business owners not to give up; struggle is just part of the process.

Mesick also hosts monthly networking events around Chicago, including cashflow game nights, fix-and-flip bus tours, and financial literacy roundtable discussions. Currently, he is developing an online course and coaching program aimed at teaching others how to raise capital for real estate transactions to replicate his success. In the last three years alone, he has raised more than \$7 million to fund his real estate deals.

Mesick earned a Bachelor of Science degree in accounting from DePaul University. As a student, he received a \$20,000 *Centennial Scholarship* and a \$10,000 *National Hispanic Institute Scholarship*. In his spare time, Mesick enjoys boating on Lake Michigan and attending summer street festivals.



Rocco J. Sarni is a licensed New Jersey real estate broker for Tidewater Real Estate and Management in Hackensack, New Jersey. Tidewater has been in business since the 1970's and strictly deal in multi-family apartments. Tidewater offers fully integrated real estate services that include but are not limited to the managing, maintaining, acquiring, assessments of multi-family properties and everything pertaining to them.

Rocco began his career in real estate at a very young age, and took his first sales call for a rental apartment at age 11. His mother has been a property manager for 30 years and his uncles have backgrounds in contracting, plumbing, electric, and carpentry. Working for all of his uncles since a very young age, and a mother with a resume dedicated to all aspects of real estate, Rocco realized the roadmap of success laid out before him, and understands the business from the ground up.

Following a brief period of studying law, Rocco decided that real estate was his true calling and passion, returned to his roots, and enrolled in The American School of Business. As of 2018, he is the youngest person in the school's history to be licensed as a real estate broker. Despite his age, Rocco has already amassed an impressive list of achievements. For five years straight, Tidewater has been recognized as the *Best Rental Property Operators in the City of Hackensack*. He currently manages approximately 2000 units in New Jersey and is on track to do over fifty million dollars in sales this year. Rocco is also overseeing the development of a 350-unit top of the line luxury rental property in Hackensack.

On a daily basis, Rocco is engaged with facilitating acquisitions and negotiating with property owners, developers, investors, and private clients. As the vice president of Tidewater, he is depended on to work autonomously with full authority to act on behalf of the brokerage. This responsibility is not



only impressive, but serves as a catalyst toward his ultimate ambition, which is to own and manage his own properties.

Outside of the office, Rocco tries to maintain an active profile within the community. He serves on the board and is the chairman of the board for *Construendo il Nostro Futuro* PAC, a political action committee dedicated to recognizing the incredible impact that Italian heritage has had on our lives and its contribution to our country. The PAC was created to preserve and enhance the culture, traditions and values of the Italian American culture. The PAC honors those that came before them by ensuring that their love of country, family and tireless work ethic are passed to all future generations and firmly commit to raising and providing financial support to local political candidates who recognize economic growth and Italian American values.

Rocco's hobbies include motorcycling and reading. His largest joys come from spending time with his newborn son and fiancée, as well as his big, traditional Italian family. His main source of adrenaline though, is from his career. Rocco is excited every morning, when he wakes up to go into the office and start the day. He sets a daily goal that is founded on exceeding the successes of the previous day. Rocco can often be heard saying that what he does is not work...it's always pleasure.

MARTY ALBERTSON

Group Senior Vice President
Stewart Title Company

stewart[®]



Tell us about Stewart Title Company

Stewart provides title insurance and related information services to consumers and real estate industry partners. Founded in 1893, we've grown from a small family business in Galveston, Texas, to one of the largest title companies in the industry. Today, we're headquartered in Houston, and employ more than 5,400 associates in several countries across the world.

What are your responsibilities as group senior vice president and when did you accept this appointment?

As Stewart's Eastern Region retail operations leader, I'm focused on mobilizing my senior team to build a culture of success. I work with them on strategies to align and mobilize our frontline workforce to manage and enhance our customer service delivery, grow our business development opportunities, advance our industry expertise and increase revenue. Essentially, I influence people who influence other people.

What was your position before this role?

I previously owned and operated a title company in Platte City, MO. After selling it to Stewart 15 years ago, I became Stewart's Division President of its Kansas City-area operations. Upon building a successful track record, I was asked to oversee several other states, which eventually grew into my current role.

What is unique about your business and what are your company goals?

Although we've grown, we're still a family-oriented company known for our values and exceptional customer service and people-centered approach to every interaction. This approach has allowed us to build trust and strong relationships, which are the cornerstone of every transaction and every deal.

Our vision is to be the most admired real estate services company. Our path to get there is only possible if our leaders are the most admired in our local markets. So my goal is to leverage my industry knowledge and relationships to create and empower teams and mentor leaders who can handle high volume, drive growth and maintain the exceptional customer service we're known for.

What is your leadership style?

I'm all about serving and empowering others, so they can lead with confidence and make timely decisions. It's an investment that can have big returns. I spend much of my time investing in my leadership team by listening to their ideas and concerns, engaging them in designing solutions, and I trust them to do the right thing. They're very experienced and have great instincts. I'm blessed to have a great team!

To what do you attribute your success?

I learned long ago that I can't do this alone if I wanted to be successful. So I focused on building strong teams around me of high performers with unique skills and who share Stewart's values. I've found that I'm learning as much from them as they are from me. You're never too young to learn something new.

If you had one piece of advice to someone starting out, what would it be?

It's not enough to have talent, knowledge or expertise to be successful. It took me years to figure that out. I learned you have to develop strong relationships with your colleagues and customers. You have to be willing and want to help solve their problems and achieve their goals. That's what matters. And that's been the key to delivering consistent, sustainable growth in my operation.

What do you find most satisfying about your job?

I enjoy working with customers and associates who are focused on continuous growth and improvement. Driving growth or improving processes benefits both internal and external customers, and watching them succeed is one of the best parts of my job.

Why has Stewart been successful for so many years?

We're committed to investing in our associates' personal and professional growth. This is why many of our associates have such loyalty to Stewart. We treat them like family. I believe 100% in providing mentoring and training to our people and empowering them to make decisions that are in the best interest of Stewart and its customers.

What do you do in your spare time?

I travel a lot, so I really enjoy being at home with my family. I've been married to my wife Janelle for 30 years, we have two sons, 22 and 27, and we recently became empty nesters. I also love golf, because it requires personal growth, and you have to develop and stick to proven routines and think your way around the course without thinking too much.

Would you like to mention any mentors?

I was fortunate to enter the title industry in the early 80s, when I learned a lot from really smart people who were approaching the end of their careers. For the past 10 years, my mentor at Stewart has been Glenn Clements. He's the best leader I've ever worked with. I'll never forget the important lessons he has taught or his encouragement to pursue constant personal leadership development. The best definition of leadership I've seen is from John Maxwell, who said, "Leadership is not about titles, positions or flowcharts. It's about one life influencing another."



Andy Wu is a real estate and investment professional with vast experience that encompasses finance, acquisitions, client relations, and asset management. He is currently engaged in sourcing and managing new acquisitions, dispositions and capital-raising initiatives at RESICAP, an innovator in the institutional single-family rental industry.

Headquartered in Atlanta, Georgia RESICAP is committing to adding value to single-family assets and communities through strategic valuation, acquisition, construction, and property management services. Mr. Wu joined the company in 2017 and has been an invaluable asset to the team, having successfully deployed over \$20 million. Prior to RESICAP, Mr. Wu served as an investment analyst for Altisource. In that role, he personally acquired over 180+ rental properties and successfully sourced and acquired 4 mid-size rental portfolios with total value of over \$15 million. Mr. Wu took the lead initiative in implementing new construction rental strategies in Georgia for both Altisource and RESICAP.

Mr. Wu also co-founded Placemint, a recruiting SaaS that offers solutions for small business to enterprise level companies placing impossible to find top tier developers with full detailed breakdowns of candidates to make sourcing more efficient. He also gained invaluable experience as a senior analyst and director of internal operations for Key Property

Investing and as a financial controller for Siemens Industry US. Well respected for his diligence, skill, and ambition, Mr. Wu attributes his success to hard work, passion, and the mentors who have inspired and motivated him. These include Simon Frost, Nate Simpson, Lance Popp, Jay Bryce, Josh Gehman, Daniel Cardona, Matt Bennett, Paris Humphrey Jr. and Scott Higgins aka Uncle Scott.

Mr. Wu advocates the value of a firm educational foundation. He received a Bachelor of Business Administration degree from Georgia State University, J. Mack Robinson College of Business and also holds PMP and Six Sigma Black Belt certifications. Strongly committed to altruistic endeavors, Mr. Wu maintains an active profile in the local community and volunteers for Habitat for Humanity.

In his spare time, his interests include exotic cars, traveling, and spending with his girlfriend, Ana, and their dog, Oreo. Mr. Wu is also the author of the book, *Intro to Excel*, which is available on Amazon.

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Chris Olen, Tuan "BMT" Huynh, Andy Wu, and Shameek Agarwal

AN INTERVIEW WITH CHRISTIE BURKE

Seville Realty Group of San Diego, California, specializes in preserving and increasing the value of clients' real estate investments. We manage over 400 commercial and residential units, totaling in excess of \$175M.

How did you get into the position you are in now within the real estate industry?

At the age of 22, I moved out West from Cincinnati, Ohio in search of the California life. Having a background in design and working in sales, I felt I hadn't quite found my niche. I felt it was time for a new adventure, one that could potentially help boost my career and allow me to gain further knowledge of a world completely unknown to me. At 25, I decided to move to Dubai, UAE, as I was highly intrigued of the vast new development, beautifully designed architecture, and real estate opportunities. As a blonde-haired, green-eyed American, I stood out but I quickly got my start in renting and selling real estate. My area of focus was Emirates Hills, the Beverly Hills of Dubai. When I returned to the States, I knew I wanted to continue in the real estate path. I got my salesperson's license then applied to several companies in San Diego. I ended up receiving 2 job offers; real estate sales and a property manager position. My final decision ended up being the one that completely changed my world forever, and that's when I met my mentors, Robb and Kim.

What's your educational background?

I hold a BS in landscape architecture from the Ohio State University. I received my *Real Estate Salesperson License* in 2012, *Property Management Certificate* in 2014, and *Broker's License* in 2015. I also obtained my C-33 *Contractor's License* this year.

What charities/non-profit organizations do you support?

I am a charity runner for the American Cancer Society. I also volunteer at Vida Joven, where I visit young orphans in Tijuana. Our company recently partnered with Baja Dog Rescue, a non-profit that helps rescue, rehabilitate, and find homes for dogs. Seville has also expressed interest in working with Habitat for Humanity, to help assist in building homes for people. I'm a big supporter for humanitarian work and my list will continue to grow.

Who is your mentor?

You're probably wondering who Robb and Kim are from my previous interview question. They are the couple who founded and ran Seville Realty for over 30 years before selling it to me in 2017. I started off as a typical property manager, showing units, answering calls, preparing lease



agreements, etc. As we got to know each other, Robb and Kim introduced me to their friends and family. I felt so welcomed with them because it hadn't happened much for me. In my second year, Robb began showing me his side of the business; the financials and developing client relationships. This couple changed my world. They never doubted my ability to do this type of work and have advanced my career 1000 times more than I could have imagined. I owe them my utmost gratitude.

What's your biggest passion in life?

I actually have two. The first is design. I feel I have a good eye for aesthetics and great attention to detail. I hope one day I'll be able to include my own architectural spin on residential homes along with designing the interior. My second passion is helping people. I have a strong sense of urgency to help others so that, ultimately, it will lead to their own successes in life.

What do you hope to achieve in the upcoming years for your business?

To allow our business to grow within the multiple facets of the real estate industry. Seville is also interested in pursuing management assistance for Airbnb homeowners and home remodeling. I would also love the opportunity to own, design, and manage a spa-influenced hotel in Hawaii.

What's your motto in life?

If *Plan A* didn't work out, you have 25 more letters in the alphabet. Don't let failure get in the way of my goals. In fact, fail! Step out of that comfort zone and pursue your passions in life.



JAKE STENZIANO

RAND PROPERTY MANAGEMENT LLC

He Makes it Happen!

What exactly do you do? I understand that you invest, manage, and educate in the apartment space but what do you do?

I serve as principal of Rand Partners LLC—Multifamily Syndication, Rand Property Management LLC, Jake and Gino LLC—Multifamily Education and 14 additional holding companies. Managing the day-to-day business operations of each company, my responsibilities include facilitating large-scale purchases, closing apartment deals and overseeing financing. I also lead the strategic direction of our businesses. This year, I am also launching a mortgage brokerage firm and a charitable organization called Rand Cares.

What are your responsibilities as the business owner and what does your company offer?

I manage the investment side of the business and the company/employee side of the business. At the end of the day, we purchase and reposition apartment complexes. My top focus is creating a great resident experience. The second focus is on our employees. I strive to create an amazing work culture, where employees are honored and have opportunities for growth. I am always looking to add great people to our team.

What is unique about your business and what are your company goals?

We are vertically integrated. What that means is that we control the entire process from identifying the deals, making sure the numbers work, closing and managing the investment, and also completing the property management work. To summarize, our family of companies includes asset management, syndication, property management, multifamily education, and holding companies. As mentioned earlier, we are also adding a brokerage business as we speak. Our short-term goals are to hit \$100 million in assets under management and then grow to \$1 billion AUM.

To what do you attribute your success?

Hard work, persistence, and a ton of energy. I truly believe that I was blessed with an unusual amount of energy and it has helped us launch many of our businesses. The initial thrust in launching a business is always the most difficult and that's when you need to have the energy to stay in the game. It can be very challenging at times. The best thing we did early on was that we didn't quit. We received a ton of rejection from brokers and banks but we hung in there just long enough.

If you had one piece of advice to someone starting out, what would it be?

Persistence, multifamily investing is not rocket science but it's also not for everyone. Try to be self-aware and find out what you're going to get the most enjoyment from.

Tell us about your education company.

This is all contained in our book, *Wheelbarrow Profits*. We created a framework based on our experience and realized that each successful deal had three legs, which are: buy right, manage right, and finance right. If you can properly manage each of these legs, your investment has a great probability of success.

Outside of your business are you active in any nonprofits or charities?

This year we are launching Rand Cares - a charitable organization to help feed hungry children.

What business related book has inspired you the most?

Atlas Shrugged, the book taught me objectivism, which

Established in 2016, Rand Partners LLC is a privately held, vertically integrated apartment investment and management company focused on B and C multifamily communities throughout the United States. The Company has a high performing team in four offices (including its headquarters in Knoxville, Tennessee) and offers a full service operating platform with expertise in acquisitions, financing, property operations, construction, accounting, risk management, market research and all other related support functions. Rand Partners is led by a senior management team with over 15 years of experience that has invested throughout all phases of the real estate cycle. This has helped grow the company to over \$60 million in multifamily assets since 2013.

(continued)

promotes virtues such as independent thinking, productiveness, justice, honesty, and self-responsibility.

In regards to your business, what are you most excited about?

I would say, the growth of Rand Partners. Prior to Rand Partners, we were self-funding all of our deals. Now that we've proven our model and are managing over \$60,000,000 of our own assets, we are beginning to expand into the private equity space and actively seeking new investors.

What are your hobbies? What do you do in your spare time?

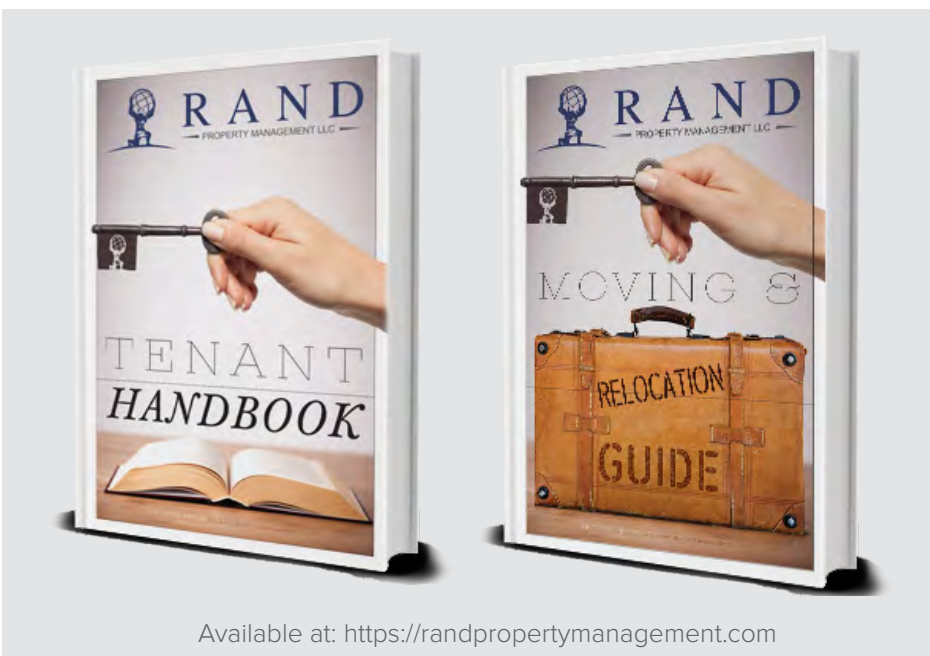
I love spending time with my family, working out, and meditating. We live on Fort Loudon Lake so water sports and boating tend to happen on the weekends.



www.randpartnersllc.com
5908 Toole Dr. NW, Knoxville, TN 37919



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Available at: <https://randpropertymanagement.com>



Heather Paul is the broker/owner of Expert 1 Realty in Santa Monica, California. Heather specializes in residential and commercial real estate throughout the Southern California areas of Santa Monica, Venice, Marina Del Rey, Brentwood, West LA, Pacific Palisades, Malibu, Beverly Hills, Bel Air, Culver City, Hollywood Hills, and beyond. Her amazing real estate team handles properties from Downtown Los Angeles to the beaches and the South Bay, and everything in between, and they will be expanding to handle more areas very rapidly.

Heather holds many advanced designations in the real estate field including, Certified Negotiation Expert, Certified Probate Agent, Certified Condominium Specialist, Certified Property Manager, Multi-Family Specialist, Certified Short Sale Agent, Certified REO Specialist, and Certified in Green properties. She also has extensive experience in celebrity homes and estates, luxury properties, foreclosure sales, "REO Bank Owned Homes", auction properties, and short sale properties, and she has been an REO listing agent for the banks for over a decade. In addition, Heather is highly experienced in multi-family commercial properties, handling both on market and off market properties. She is a proud member of the Beverly Hills Association of Realtors, the California Association of Realtors, and the National Association of Realtors, and an amazing network known as Real Estate Ladies that Rock, which is a nationwide group of the *Best Top Selling Female Agents* across the country.

Prior to her career in real estate, Heather owned several successful income tax and accounting businesses. After having a terrible experience with a real estate agent when she was looking for her own property to purchase, Heather was inspired to see what she could offer to the field and just fell in love with real estate. She sold her income tax and accounting businesses, obtained her real estate license, and began working at Tarbell Realtors. Within one year, she was ranked among the *Top 5 Agents* in her office. Within two years, she was one of the *Top Selling Agents* in the Inland Empire. Heather specialized in selling REO properties and was a top selling agent in Moreno Valley, California. She decided to move her family back to Santa Monica, where she was born, to be closer to the beach, great schools, and the amazing Westside lifestyle. Heather then joined the team at Coldwell Banker, where she served as a real estate agent, broker, and top selling agent. She grew her client base so large that it only made sense to open her own real estate brokerage and in 2015, Expert 1 Realty was born.

Heather has five star ratings on Google, Trulia, Zillow, Realtor.com, Redfin, and Yelp, and has been recognized by several publications as a Top Agent and Best Agent in Santa Monica and the Westside. She attributes her success to her genuine passion and love for the real estate industry and helping clients find the home of their dreams.

Passionate about giving back, Heather maintains an active profile in the community and loves to get involved in local activities. She donates generously to organizations that benefit cancer research as well as the Veterinarian Association of Santa Monica and frequently participates in beach cleanup efforts. In her spare time, she enjoys hiking, working out, and being with her husband, and three children.

"As a listing agent, my goal is to get you the highest price for your company, I will handle all negotiations, inspections and make it a smooth and happy transition for you through the close of escrow and beyond. As your exclusive buyer's agent, I will assist you in searching for the perfect property, make the offer or offers, handle all negotiations to get you the BEST possible deal on your new home purchase all the way through the inspections and close of escrow."

Carl Markman is a dynamic sales manager with more than 20 years of experience in management, strategic planning, operations, sales and ethics. He began his career at an entry-level position with one of the biggest mortgage lenders in the country, helping navigate what is often a complicated process and fulfill the American dream of home ownership. Now as director of national sales for REMN Wholesale, one of the leading wholesale mortgage companies in the country, Carl and his team work with the independent mortgage brokers, community banks, and credit unions to ensure they have access to the types of mortgage products for the unique buyers and housing markets they work with across the country.

While Carl himself no longer works directly with borrowers, there is one thing he has seen first hand that leads to both a successful career in the housing industry; customer service. "Customer service is the foundation that REMN is built upon and known for throughout the industry."

What many who don't work in housing or lending fail to realize is that mortgages are not one-size-fits-all products. And, unlike any other purchase someone will make, the intricacies of the process are complex and difficult for the average person to understand.

There are multiple types of mortgage loans one can use when purchasing a home. Most people who have bought or looked into a home purchase are aware of the common ones, including FHA, VA (for current and former members of our nation's military), conventional, and jumbo loans for high-priced properties. But there are others, including renovation loans, an area where REMN is a leader with a loan category that many lenders don't even offer.

Renovation mortgages are viewed by many banks as too difficult to implement compared to other loans, so few even mention them to their borrowers. This is unfortunate because these mortgages include funds to finance home repairs, which can turn properties that are out-of-date or lacking features into dream homes. Anything from new paint or roof to an open floor plan, kitchen remodel or even a pool can be financed as part of a renovation mortgage. REMN believes so much in these loans that it has an educational team that trains its broker and banker clients on how to show home buyers the affordable options these loans can give them.

When you search for top complaints regarding residential mortgages, you'll see the majority of them involve speed. As a wholesale lender behind the scenes, REMN knows that the faster it works, the better its customers look to Realtors® and their home buying clients. This is why REMN also provides twenty-four hour response times to the mortgage brokers it deals with, helping to ensure everything moves as fast as possible for the home buyer involved.

Customer service is actually one of the chief reasons Carl began his career in the mortgage industry. It was his own frustrating experience financing a home in his early twenties that led to him making a career into lending, and his dedication to customer service that helped him succeed throughout his career.



"I was incredibly disappointed and frustrated with the mortgage process when I bought my first home. I knew there had to be a better way, but it wouldn't solely be achieved through technology. Taking out a mortgage is one of the largest and most stressful financial decisions most of us will ever make. Because of that, I stress to the REMN team we need to go the extra mile to help ensure that the process moves as quickly and easily as possible for everyone involved."

Carl's vision for the mortgage industry seems to be working for REMN. In addition to becoming one of the top mortgage lenders in the country during his career, he is very proud to note that many of his team members have worked alongside him for nearly a decade, a rare feat in the industry and further testament to his skills as a leader.



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Meet Richard Kallabat



Richard Kallabat is a luxury home specialist and the chief executive officer of Miami Living Homes at Keller Williams, a premier, full-service real estate agency with more than fifty years of experience in listing, showing, and selling the most prestigious and well-appointed properties within the most desirable communities of Miami.

Richard launched Miami Living Homes in 2016, with a laser-focused strategy to carve out a very precise niche in the luxury home market. After meticulously crafting a distinctive list of service amenities, he hand-selected a team comprised of only the most prominent agents to culminate his vision of delivering the best service in the industry.

In just under two years, Richard's innovative business acumen has already resulted in a noteworthy client network that includes celebrities, business tycoons, artists, and athletes. It has also significantly elevated his status within the industry to that of a real estate icon. Richard has been featured in several preeminent publications such as *9fi5th Luxury Real Estate*, *The Real Deal*, *Miami Today*, and various other magazines. While he is no stranger to recognition, his status is not predicated on only the recent success of Miami Living Homes.

Richard, who was born in Detroit, Michigan, recognized his proclivity for entrepreneurship at an early age. By his 21st birthday, he started a valet parking company, which catered to the clientele of the most prestigious restaurants in the affluent Downtown Birmingham corridor. Richard continued to be industrious throughout his college years, while studying finance and investment strategies, and gradually refining his efforts to become a *Series 7* licensed financial advisor. In 2003, he received his real estate license and dedicated himself to further developing his skill set in order to excel in the industry. Through dedication and perseverance, Richard achieved his first of many successes, when he sold his first premier luxury listing in 2004. That rewarding feeling is what has driven his passion in becoming the best of the best in working with a high net worth clientele.

In 2008, after fantastic success in residential property sales and becoming the *#1 Realtor* in his office of more than 100 agents, Richard decided to further expand his reach and capitalize on the thriving market of Dubai, in the United Arab Emirates. Once he accepted the managing director position with a leading agency, he made the move and immersed himself in, as he calls it, "the lifestyles of the rich and richer." Dubai turned out to be a key element of Richard's career advancement, as he learned to transact business with different cultures and enjoyed the process of hiring and training others to emulate his keen strategies and marketing techniques.

Returning to the States in 2011, after mastering the international markets and the psychology of foreign investors, Richard decided to expand his knowledge to the multi-cultural epicenter of Miami. He then attended the Realtor Institute, attaining a coveted GRI designation, which provides in-depth knowledge of legal and regulatory matters, technology, professional standards, and the sales process. Richard followed this achievement with a designation as a *Certified Luxury Home Marketing Specialist*, issued by The Institute for Luxury Home Marketing. The CLHMS is recognized as the mark of accomplishment in luxury markets around the world and is only awarded to the top 5% of agents.

Over the course of his career, Richard has overseen more than two billion dollars in home sales and worked with clients from around the globe. As a result of his well-documented success, he recently added 'author' to his already robust profile, and will release his first book, *Luxury Home Selling Mastery II*, at the close of 2018. The book is anticipated to be a *#1 Bestseller!*

Email: richardk@kw.com

Web: www.richard.miamilivinghomes.com

We talked with Richard about his new book, career highlights, and what's next.

Q: What is the highlight of your career:

A: I've had many memorable experiences but moving to Dubai was what catapulted my career into a whole new arena. I lived in Dubai for two years and during that time, I discovered so many interesting things. I was a little surprised to learn that so many people and cultures are represented there. Most of the people speak English, so I was able to communicate and interact effectively, and I was just completely enamored by the diversity.

Q: What inspired you to choose your career?

A: I found my entrepreneurial proclivities at a young age and with real estate, I get to help people solve their housing challenges. It's rewarding to see the outcomes and when you really immerse yourself in it, you can basically grow without bounds. I have also had the good fortune of being around talented people, who showed me that you can achieve success by helping other people be successful.

Q: What aspects of your career do you find most rewarding?

A: Definitely being able to help other people and making an impact in their lives. It could be a client or a team member; if I can make someone happy and accomplished, it satisfies a deep passion of mine and that is to "touch people's lives in a positive way."

Q: What makes your business different from other agencies?

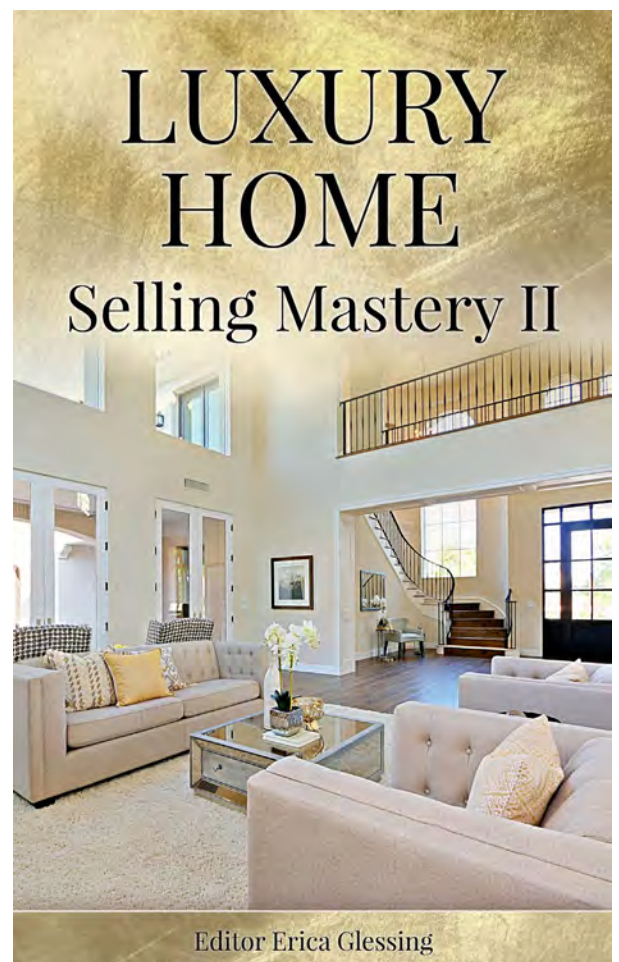
A: Throughout our development as a company, I have always focused on quality, not quantity. I don't overload my schedule or try to work with too many people at one time, and my agents are trained to perform in the same manner. We like to give our undivided attention to every client, because each client has unique needs. This philosophy may result in fewer transactions, but it also leads to a very high client retention rate and an outstanding level of client satisfaction. In fact, sometimes we are unable to take on new clients, which is frustrating because we like to help everyone, but not at the risk of diminishing our standards of service.

Q: What does the future of your business look like?

A: I definitely plan to maintain the highest standards through continued training and support of my staff. I'd like to think that as a team, we are creating a legacy, if you will. I hope that we set an example for future generations of real estate professionals, maybe even become the "gold bar standard" in the industry.

Q: What projects are you currently working on? What is the next level of success for you personally?

A: I am just putting the finishing touches on my first book, *Luxury Home Selling Mastery II*, which will hit the shelves later this year. I'm also honored to have been chosen as a guest author for 3 short stories about my amazing selling experiences, starting in Michigan, then in Dubai, and finally, Miami. Along with my wife, Claudia Restrepo, we're investing in real estate brokerages around the world. My strength has become coaching and mentoring people in leadership positions, who can effectively manage tried and true systems to maximize results. I'm always in motion so it's hard to predict what's next on the agenda, but it will certainly be related to my experiences, in some form or fashion.





Richard Beliveau is the owner of Volnay Capital, a Real Estate investing and development firm, based in Boston, Massachusetts. Volnay Capital specializes in condominium development projects, with a focus on the restoration of Boston and its surrounding neighborhoods. The firm purchases and restores or rebuilds residential properties, allowing both residents and investors and opportunity to aid in the gentrification of underdeveloped and underserved neighborhoods.

Since founding the company in 2010, Richard oversees all operations and aspects of the business. This includes identifying and evaluating purchase opportunities, negotiating contracts, hiring contractors, attorneys and architects, working with buyers on the design of their soon-to-be homes and managing existing properties. Presently, through one of Volnay Capital's additional branches, Volnay Management, Richard supervises over 250 condominium units along with a rental portfolio of more than 50 units.

Richard is well equipped to execute the demands of his position. He has over eight years of hands on experience, complemented by a comprehensive educational foundation. Richard attended the renowned Northeastern University's D'Amore-McKim School of Business, where he specialized in finance and entrepreneurship. Richard discovered his passion for the real estate industry pursuing his degree after a group project in a *Real Estate Finance Course* highlighted the potential in this market. Although after graduation he accepted a position with Wellington Management, focusing on emerging market IPOs and foreign exchange transactions, Richard continued to pursue his passion and purchased his first rental property in 2010.

Recently, Richard was a featured guest on *Episode 215* of the *Bigger Pockets* podcast, during which he shared his expertise on condo conversions and college rentals. He has also been a two-time guest on the *Best Real Estate Investing Advice Ever* podcast, which has featured prominent real estate experts such as Barbara Corcoran of *Shark Tank*, and Robert Kiyosaki, author of *Rich Dad Poor Dad*.

Additionally, Richard added another branch to Volnay Capital; Volnay Social Media. VSM specializes in expanding its accounts' online reach through social media campaigns. He has already created and managed the highly popular Instagram accounts, *Kitchens of Insta*, *Bathrooms of Insta*, and *Bedrooms of Insta* as well as many others which combined have over 1,000,000 followers. Richard also offers this service to his clients, allowing them the opportunity to increase their brand awareness.

Richard is equally attentive to the community on a personal level. He supports For Kids' Sake Foundation, the East Boston YMCA, and Access Sport America. When he is not working or engaged in philanthropic endeavors, he enjoys time with his wife and their new born baby girl. Richard's hobbies include playing golf, exercising, skiing, and traveling.





Justin Simpers is an account executive for Orion Lending, a nationwide mortgage banker based in Orange, California. Justin joined the Orion staff in 2016, following two senior level roles with Impac Mortgage Corp. and Pacific Union Financial. As a highly experienced professional with a demonstrated history as a top producer, he is well versed in both the sales and banking arenas.

Justin has amassed an impressive network of clients and affiliates through his commitment to providing outstanding, reliable service. He prides himself on being readily available to his clients and always answering his phone. He has even taken business calls while coaching Little League. This philosophy has resulted in his present ranking among the top AE's in the industry.

Justin establishes trust with his clients by operating with complete transparency regarding the probability, timeline, and potential challenges of the mortgage loan process. He also works closely with underwriters, sales managers, and account managers to expedite closings. This work ethic and integrity has become Justin's trademark and is evident in the reputation Justin has established with his clients and colleagues.



Among his achievements, Justin was selected as an *AE MVP* by a mortgage magazine and received numerous awards for being a top sales producer. He credits his success to the support of an amazing team, including his account manager, Tami Le, underwriters Tammy Weems and Chris Ramirez, sales manager, Lenny Spatola, Richard Plummer, and the great leaders of Orion Lending, Jeremy Stewart and Curtis Edwards.

Prior to pursuing a career in real estate and banking, Justin attended college for business but withdrew in his sophomore year to start a fast food franchise. At just nineteen years of age, he had already begun acquiring a "real world" business education, which he continued to build upon over the years. His ambition has not diminished in the least, and in addition to his professional obligations, Justin maintains an active role within the community through numerous projects. He is involved with local charities, such as fundraisers for his son's school, participates in outreach programs through his church, and supports programs that benefit education.



When he is not closing on a property deal or engaging in a philanthropic pursuit, Justin spends time with his wife and their children. He also enjoys boxing, building cars, reading, and listening to podcasts.

NMP Magazine: Check Out The AE MVP's:

www.nxtbook.com/nxtbooks/nmpmedia/nmp_201804/index.php#/34

Reviews:

<https://socialsurvey.me/pages/justin-simpers>

Resources:

www.orionlending.com/Resource-Center

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Steve Kodad is a national speaker and the Owner of The Feng Shui School for Real Estate, a Florida based enterprise that provides essential training and certification for real estate agents and home staging professionals.

Since 2004, Steve has conducted over 300 seminars and trained nearly 5000 industry professionals. He has often been featured in the media and was engaged as a field producer and show advisor for the program, *Home Staging Pros*. His latest of three books, *The Feng Shui Cure for Home Sellers*, was published in 2016. Earlier in his career, Steve taught mathematics in New Jersey, where he also coached the basketball team to six straight years as conference champions. After moving to North Carolina, he entered the real estate industry and soon after, became a multi-million dollar producer and co-owner of the agency.

In 2003, Steve discovered the art of Feng Shui and began applying it to his selling technique. He then completed further training under some of the best-known teachers and earned several certifications. In 2004, he became a member of the exclusive, International Feng Shui Guild (IFSG) and went on to establish The Feng Shui Cure.

Steve is affiliated with the national agency, Bettsworks, which hosts educational seminars for real estate professionals. His upcoming appearance in Atlantic City, scheduled for December 2018, will be the second largest real estate conference in the country.

Steve holds 3 degrees; an MS in business education, a BA in math, and an AD in computer science. He recently had a course approved in Florida for continuing education and hopes to offer it aboard cruise ships. When he's not traveling for training conferences, Steve enjoys exercising, hiking, and reading.



The Feng Shui School For Real Estate



Micah Berg is the “servant-in-chief” (CEO) of RealJoy Vacations in Destin, FL (www.realjoy.com), which also owns the subsidiary brand, Book Urban, with locations in Nashville, Denver, and Austin. Micah brings a mixture of military and financial management experience to the RealJoy Vacations executive team. In 2009, he took over operations for the failing vacation management company, which had only 20 units, and very quickly transformed it into an industry leader with over 400 units under management as of June 2018.

Micah also recently founded, and is the CEO of, Vacation Rental University (www.thevru.com), which aims to improve the competency of those in the vacation and short-term rental spaces through education and communication. The school promotes ‘vacation rentals’ as an official industry by providing an end-to-end educational platform that allows individuals the opportunity to get started in the business or follow through to mastery.

Micah’s co-founders are Jim Olin and Michael Friedman, who both have multiple decades of experience in the vacation rental industry. The blood, sweat, and tears of their combined years have gone into over 350 video lessons, as well as all of the forms, templates, and tools, required to properly manage a vacation rental business.



Being so involved in a rapidly growing and very competitive industry, Micah understands the value of pioneering new ideas and utilizing a mixture of education, data, and technology, in order to stay a step ahead of the competition. In addition to VRU, Micah used this experience to develop a vacation rental operational management software, which was ultimately sold to the Kigo business unit of RealPage (RP) in 2015 and has become Kigo Operations Management (KOM).

Micah started his professional career as a financial advisor for Merrill Lynch in Atlanta, Georgia and moved to Destin, Florida to assist in opening a new branch. During his years with Merrill Lynch, Micah was recognized multiple times for superior performance and production and was part of a fiduciary management team that supervised over \$450 million dollars of investment assets for their clients.

Prior to his career in the financial industry, Micah was a sergeant in the United States Marine Corps and served our country in Operation Iraqi Freedom (I and III) with the 13th and 15th Marine Expeditionary Units (SOC) out of Camp Pendleton, CA. During his service in OIF III, Micah was recognized for the superior performance of his duties and leadership by receiving a Navy and Marine Corps Achievement Medal. After ending his active service with the Marine Corps, he became the commandant of the Marine Corps League - Emerald Coast Detachment 915 for 3 years and continues to be active in philanthropy and the community of Marines today.

Micah holds both a *Series 7 License* (General Securities Representative) and a *Series 66 License* (Securities Law) as well as Life, Health, Variable Annuity, and Long-Term Care Insurance licenses. He is also a Chartered Retirement Planning Counselor (CRPC) and Advisor for Alternative Investment Classes to Institutions/Individuals.



CANNABIS IS HER CUP OF TEA

Dana Wallace is not your average real estate broker. Although she has over sixteen years of experience in the typical aspects of investment real estate sales, her unique niche is anything but traditional.

Dana is the owner of 420Estates.net, a firm that specializes in legally compliant Cannabis properties. Recognizing this underserved market and the increasing acceptance of cannabis usage, she has capitalized on the subsequent demand for land and warehouses to cultivate the crops and many cannabis related businesses. 420Estates.net, under Dana's innovative and expert guidance, is one of only a few companies that have entered this unique space. Her business philosophy is predicated upon the idea that as California transitions to the forefront of the new regulated cannabis industry, 420Estates.net will foster growth in both the real estate and cannabis industries.

Directing the operations of 420Estates.net requires experience as a realtor as well as expansive knowledge of the Cannabis industry. Dana must ensure

her property owners are in compliance with all state and federal guidelines, while executing all of the obligations of a real estate business broker. Prior to attaining her broker's license and starting her own company, Dana studied and received her medical science degree at Los Medanos College, then completed paralegal studies at St. Mary's College of California.

Equipped with a diverse academic background and a passion for community development, Dana has significantly augmented her skill set over the past decade to include finance, marketing, and administration. She is able to identify properties in key markets, resourcefully introduce them to investors and clients, and successively produce cash flow under a vertically integrated model.

Dana's expertise and success has been

well-documented in several media arenas. She was featured on CNBC's documentary with Marcus Lemonis from the show, The Profit, as a leading force in the California Cannabis real estate industry, and has appeared on several national broadcasts as a specialized property broker for Cannabis growers.

Dana's passion in the Cannabis industry involves her desire to help the small craft Cannabis farmers thrive in California's fast growing market. Their challenges and obstacles are many and she is intent on educating her network on the time and money it takes to be successful in this business.

When she is not engaged with the demands of her career or humanitarian projects, Dana enjoys cooking, listening to music, boating and entertaining friends and family.

Q&A with DAVID PLAXEN of Goldrich Kest

Tell us about Goldrich Kest and your current role.

I am a regional manager at Goldrich Kest, a privately-owned real estate company that was founded in 1957. We are focused on the management, redevelopment, and acquisition of multifamily residential properties and we are headquartered in Culver City, California. Goldrich Kest owns and manages properties throughout the state, including 120 apartment buildings, five marinas, and 24 senior living facilities. As regional manager, I am responsible for property management, coordinating marketing efforts and overseeing and developing staff.

How did you get started in this industry?

My interest in the industry started during my childhood. After my parents divorced, my mother, my two sisters, and I moved into an apartment complex in Encino, California. This gave me my first view into the apartment industry. Fast forward to my final year in college, where I studied business and played on the men's basketball team, I knew I was not going to continue playing, so I decided to return to my childhood interest and pursue a career in property management. Since joining the industry more than 18 years ago, I have served in various capacities including leasing agent and portfolio/property manager.

How do your academic and practical experiences relate to your current role?

I went to two colleges and studied business communications. However, my real education came from my basketball experience, which instilled the "team mentality" and working day-to-day in various roles within the industry over the last 18 years. I have always been able to look at numbers and equations and figure them out quickly. When I look at a situation, I look at it from a mathematical perspective. I also believe in this field, you often learn from your mistakes and thrive when you're surrounded by great colleagues. I have been fortunate to have had great people around me to learn from and bounce ideas off of. I have also learned a considerable amount from my clients and their individual situations and needs.

To what do you attribute your success?

I have gotten to where I am today because of people trusting in me and because of my strong interpersonal and leadership skills. I take great pride in maintaining relationships in this industry with my colleagues and clients. I believe in providing the best customer service and making the resident a priority. Customer service is a lost art these days as computers and technology have taken over, people have forgotten to interact and communicate with each other.



What advice do you have to someone staring out?

I would tell them to come into the industry with humility and be willing to learn. Play to your strengths and prioritize your time wisely. Focus on the important issues, not the minor tasks. Lastly, I would say, develop relationships with every customer. Treat your clients warmly and respectfully and remember that they are turning to you for help with a very important task; finding a home.

Would you like to mention any mentors?

There have been so many people that have influenced me throughout my career. It's hard to name just a few. This can be a tough business, so developing relationships with professionals of all experience levels is essential to success.

Away from the business how do you spend your time?

I am a single father with two beautiful daughters, Emma, who is five years old, and Ava, who is seven. I spend most of my time with them. We love visiting the beach and being outdoors as much as possible. We do dress-up and go for manicures, pedicures, and all the girly stuff. Being a single father of two can be tough at times but I still believe in family; my two daughters are my everything.



ALLEN R. BOWMAN

CPM®, CSM, CCIM, RPA

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It is not every day that someone devotes their entire career to the same industry, but that is exactly what **Allen R. Bowman**, CPM®, CSM, CCIM, RPA, has done. A senior level real estate executive, Bowman has spent nearly 40 years in asset management, helping hundreds of property owners increase cash flow and protect and strengthen their investments through his expertise. He is skilled in maximizing total returns and identifying opportunities for improved performance, repositioning, and redevelopment.

Throughout his career, Bowman has exemplified unwavering loyalty and integrity in everything that he does because he strongly believes in servant leadership, the importance of enriching the lives of others, creating better organizations, and shaping a more just and caring world. This belief has led to a long, successful career, while earning the regard and respect of his business partners and employees. Bowman humbly began his career by hanging holiday decorations at Randall Park Mall in his hometown of Cleveland, Ohio. He was soon offered a job in the maintenance department and was then quickly promoted, thanks to his work ethic and optimistic demeanor. This job was the first stepping stone in his impeccable career. Throughout his life, his calling has been graced with opportunities that have taken him across the United States and back.

In 1984, Bowman accepted a position, moved to Honolulu, Hawaii, and worked on a redevelopment project for the second largest enclosed mall in the state, Pearlridge Shopping Center, modernizing the project to a new grandeur. While in Hawaii, one of Bowman's most memorable accomplishments, the redevelopment of the Aloha Tower Marketplace and the twenty-one acres of ocean front property surrounding it, is still

recognized today as an iconic landmark in Honolulu Harbor. In 1998, Bowman moved to Phoenix, Arizona. There, he led several projects, serving as president of COFCO Development and COFCO Management Companies, such as completing the COFCO Chinese Cultural Center, a distinctive mixed-use development project featuring an Asian Style Garden and reflecting Pools. The most significant development Bowman has worked on was a designed, developed, built, and owned property, operated by The Ellman Companies - Westgate City Center. The property is a master-planned development set on 440 acres. The mixed-use project brings together luxury living, shopping, entertainment, multi-purpose sports arena and a state of the art football stadium for the Arizona Cardinals, to create a uniquely sophisticated and upscale urban environment for people to live and enjoy.

Serving as senior vice president of asset management and general manager, *The Westgate Project* created original "signature events" such as *AVP Beach Volleyball*, *Hot Rods*, and *Classic Car Show and Bike Night*, and played host to supporting events for the *Fiesta Bowl*, *BCS Bowl*, and *Super Bowl XLII*, to name a few. Bowman has also worked in Las Vegas, Nevada, developing and opening the impressive first-to-market prototype project on the fifty-yard line of Las Vegas Boulevard and Flamingo Road. He oversaw the multi-million dollar project and creating 130 new businesses culminating from around the United States and across the globe with first-to-market retailers originating from Turkey, Costa Rica, Israel, and Brazil.

Today, Bowman serves as a senior manager at Phoenix-based, Ryan Companies US, Inc., a \$1.5 billion dollar commercial real estate company, based out of Minneapolis. His current role, at the forefront of private redevelopment efforts, Bowman is directly responsible for Freeport-McMoRan Center, a 26-story mixed-use office/hotel tower that incorporates current office trends and environmental strategies. The building is the corporate headquarters of the Freeport-McMoRan Corporation, the world's largest publicly traded copper and gold mining company and downtown Phoenix's signature *Fortune 500* tenant. Freeport-McMoRan Center is also home to the Westin Phoenix Downtown, a 242 room business-class hotel.

Bowman continues to work tirelessly by providing leadership, guidance, and on-site training for team leaders and members, on delivering concierge-style customer and guest services, in addition to recognizing the importance of creating an encouraging, supportive work environment for tenants and staff. Bowman, a licensed real estate broker in four states (Arizona, Nevada, New Mexico and Hawaii), holds a variety of industry-recognized designations. These include the gold standard of property management as a Certified Property Manager (CPM), through the Institute of Real Estate Management; Certified Shopping Center Manager (CSM), through the International Council of Shopping Centers; Real Property Administrator (RPA), through the Building Owners Managers Institute International; and Certified Commercial Investment Member (CCIM), through the Certified Commercial

In the real estate business,
you learn more about
people, you learn more
about community issues,
you learn more about life,
and you learn more about
the impact of government;
probably more than any
other profession that I
know of.

-Johnny Isakson

Investment Institute. Further he has served the Institute of Real Estate Management (IREM) for the State of Arizona in various capacities since 2002, including his positions as foundation chairman in 2012 and president in 2011.

In 2007, Bowman was honored with IREM's, *CPM® of the Year Award*, for his dedication to advancing the real estate management industry, providing superior service to his clients, and demonstrating leadership through innovation and business advancement; a true testament to the powerful, positive impact he has on his surroundings, Bowman has twice earned the exclusive Accredited Management Organization (AMO Accreditation) from the Institute of Real Estate Management, that gives an edge to top-class firms in gaining new business and developing top talent; only 550 real estate management firms globally hold this prestigious accreditation.

Bowman earned a Master of Business Administration degree (MBA) and a Bachelor of Science degree (BS) in business administration from California Coast University, along with an associate's degree (AS) from Sawyer College of Business in Cleveland, Ohio.

Family is very important to him and he credits the 50-year marriage of his parents and 75-year marriage of his grandparents for instilling him with a sense of loyalty, compassion, and compromise. In his spare time, Bowman and his wife of 32 years, Lita, enjoy traveling, hiking, reading, and exploring new cultures and foods.



Jim Hyde is an up-and-coming entrepreneur and president of Hyde Enterprises, a Nashville based firm in a multitude of industries.

At only 25 years old, Jim is quickly building a business empire. His ventures include sporting and recreation businesses (Milan Arsenal), executive search and recruiting firms (United Recruiters and MR. Japanese Recruiters), a communications and media management agency (XM Solutions), a fashion merchandising brand (HaberDashed), and his primary focus rests on businesses built around the real estate industry.

This is a result of direct influence from his parents who exposed him to serial entrepreneurship as early as he can remember. His father, Tom, grew up in a small town in West Tennessee and had aspirations of seeing the world. To fulfill his passion for higher education and global outreach, he began traveling abroad at age 14.

Tom earned degrees in the U.S., Hong Kong, Taiwan, and Tokyo. He met his wife, Yukari, in a quiet town in Japan while teaching English, and together they set out on a mission to change the world. In their 30 years together, they traveled to nearly 100 countries and cultivated relationships with community leaders around the globe, founded a highly successful company consulting with Japanese firms in the establishment of international operations, and developed the *Tom and Yukari Hyde Global Scholars Program* at their *alma maters* to grant students in rural towns the opportunity to see the world and inspire them to step beyond their comfort zones.

While building relationships with these international firms, Tom and Yukari began purchasing corporate rentals for executives stationed in the United States. This began their introduction to the real estate industry. Tom passed in May of this year, after an incredibly tough fight with brain cancer. Jim now strives to continue his father's legacy and magnify the Hyde brand.

Since its founding in 1993, Hyde Holdings has evolved from a handful of executive rental properties to a developer and owner of various commercial, industrial, and residential properties throughout the southeastern United States, largely due to Jim's assistance and vision.

With his sights set on conquering the real estate industry, Jim spearheads an acquisitions firm with an emphasis on elevating Tennessee-based communities by attracting strategic financial partners to invest in his home state via his companies, Hyde Park Financial Partners and RYSE Development.

Projects in the 2019 pipeline include multi-story climate-controlled storage developments, single-family and multi-family housing developments across Tennessee, an entertainment destination for sporting and recreation enthusiasts, and a new state-of-the-art headquarters location.

In addition to his real estate ventures, Jim has assembled a team of industry experts and community leaders to form Hyde Park Title & Escrow. His team will bring a cutting-edge approach to an age-old industry in Middle Tennessee. Jim leads his various organizations in strategic decision-making, business development, and real estate acquisitions. Known for his unparalleled work ethic, ability to construct and negotiate deals, and enthusiastic vision, Jim expects 2019 to be his firm's biggest year to date.

Jim earned a Bachelor of Business Administration degree, with a focus in finance, from Middle Tennessee State University and maintains his roots within the community. When not engaged in daily business activities, Jim values time with his family and friends above all else, passionately enjoys traveling with a goal of 10 new countries each year, adrenaline rush experiences, and evaluating new business opportunities.



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CAROL SATIZABAL

Carol Satizabal is a senior loan consultant for InterContinental Capital Group (ICG), Inc., a private lender based in Long Island, N.Y. Ms. Satizabal has more than twenty years of experience in the mortgage industry working in different facets of operations as an assistant, processor and in managerial roles. Her knowledge and experience allows her to provide her clients with a better understanding of the lending programs, guidelines, loan process and trends in an ever-changing industry. Ms. Satizabal got her start in the industry in 1996 as a loan officer assistant before moving on to a mortgage bank, where she was responsible for sales, processing, junior underwriting, managing the office, and training employees.

Before joining ICG, Ms. Satizabal worked as a senior loan consultant for a prominent lender in the East Coast. Ms. Satizabal works diligently behind the scenes to ensure that her clients receive the financing they need, and she keeps abreast of industry changes and guidelines. This allows her to assess each borrower's unique situation to determine the best mortgage program for them. She has saved many deals for her clients, working methodically to move the process along when it has been stalled by unforeseen circumstances. For this, many of her clients have called her the best in the business, and she has a 5-star rating on Zillow and Redfin. Throughout her career, she has also built and maintained innumerable professional relationships with realtors, attorneys, title services and accountants, which allow her to provide an unparalleled catered service to her borrowers. She is well versed in all types of loans, including Conventional and FHA purchases, refinances, VA loans, primary and investment property renovations and reverse mortgages as well as Jumbos.

Licensed in New York and New Jersey, Ms. Satizabal is also a certified military home specialist and especially enjoys helping veterans acquire financing, ensuring they apply for a tax reduction and the STAR Program, and helping them negotiate better rates and



payment options. She credits her success to her strong commitment to client satisfaction and positive attitude, expressing, "This isn't just a job for me this is my passion. There's nothing more gratifying than helping someone to fulfill their home buying dream and start a new chapter in their life." Though the industry is tough and competitive, she encourages those just starting out to adopt this philosophy and to never quit.

To give back to her profession, Ms. Satizabal maintains an active profile in the community and has sponsored the Women's Council of Realtors and the Suffolk South Shore Chapter of the Long Island Board of REALTORS®, which is focused on establishing a good rapport between members, to increase the proficiency of their real estate skills and to increase services for the community. In her spare time, she enjoys traveling and spending time with her pit bull and family.

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Meet Judy Weber: Accomplished trial lawyer and in-house counsel, award-winning REALTOR®, interior design ‘junkie’ and serial entrepreneur who, with her most recent venture, Livy Brynn Success Boutique, is quickly earning the reputation of industry influencer, thought leader, and women’s advocate in the real estate space.

Both Judy and her business partner, and twin sister, Jan Copeland (a real estate powerhouse herself; named among the *Top 100 Most Influential Agents* and *Top 1% Agent* nationwide, owner of the #12 team within ERA, and near-seven-figure-earner), share an important vision and mission; to revolutionize the way women succeed at the business of real estate.

Livy Brynn fills a void in the marketplace; business coaching and training by women for women. In fact, it’s the first and only real estate coaching and training company serving exclusively women!

According to a recent study by the National Association of Realtors, women make up nearly 65% of all agents. Through its services, products, and community, Livy Brynn addresses the unique concerns, responsibilities, and priorities of this important demographic.

“Real estate is all about relationships” explains Judy, “and no one does relationships better than women!” According to Jan, “women innately possess the nine critical ‘success traits’ to succeed; they need only tap into them.” A powerful, free, audio training called, *Learn Why YOU Were Made to Dominate in Real Estate*, identifies these ‘success traits’ and explains how these traits naturally position women to dominate their markets. (<https://livybrynn.com/audio-download>)

The ‘by women for women’ concept, on which Livy Brynn is built, has been very well-received. Having only launched a short nine months ago, the company has already earned the trust of hundreds of clients. Even more impressive is the

“Real estate is all about relationships and no one does relationships better than women!”

popularity of their free Facebook group, *Girls' Guide to OUTRAGEOUS Real Estate Success*, whose membership approaches twenty-five thousand ladies from all over the world. *Girls' Guide* provides a community (which its members describe as a 'sisterhood'), where women come together to learn, share, collaborate, network, and support each other.

Livy Brynn's 'women empowering women' mission has attracted some of the most accomplished ladies in real estate to serve on its advisory board (<https://LivyBrynn.com/advisory-board>). Among them is Keller Williams broker, Stephanie Vitacco, and Douglas Elliman's, Lauren Muss and Juliette Hohnen; all highly-ranked nationally. As one board member noted, "women have so many responsibilities and unique challenges that no one else is paying attention to. Livy Brynn is a beacon of hope and opportunity for women, offering unique insights, smart strategies and processes that work."

Livy Brynn offers a suite of services and products, as well as live events (including their like-nothing-else *Listing Intensive @ the Beach* experience, where attendees learn how to become 'Listing Queens'). Hailey Terrell, with eXp Realty in Colorado, describes this event as life and business changing. "Wow! What a difference a shift in focus makes! Thanks Jan and Judy. You're on a powerful mission that's about so much more than helping agents make more money." Another attendee, Atlanta Communities agent, Kristen Martinez (and director of membership for Women's Council of Realtors North Metro), touts the event as "incredible" and "an absolute must." "It has blown my mind and made me re-think how I conduct my business, allowing me to step up to the next level! Love, love, love you, Jan and Judy."

Plans are underway for Livy Brynn's inaugural annual national event called, *She's Unstoppable LIVE*, taking place in the Greater DC Metro area April 9-10, 2019. "This is truly a must-attend-event for every woman in real estate" Judy announced. "We're pulling out all the stops and securing the very best speakers. Some of our clients will also take the stage to share their amazing success stories. *She's Unstoppable LIVE* promises to be THE event of the year for women in real estate!"

Not wanting to leave any woman behind, Livy Brynn also offers an online membership community, called the livyGirl! Community (LivyGirl.com), for those on a shoestring budget. This 'everything-you-need-all-in-one-place' resource offers its members branding designs, marketing pieces, social media strategy, on-demand training videos, and monthly, in-depth webinars and role play opportunities, as well as live, weekly Facebook Q&As. The twins are also founding a non-profit, livyGirl! Foundation, whose mantra is: *Lifting a woman up. Lending a helping hand. Bringing hope for a better life.*



Make no mistake, these siblings-turned-biz-partners are two passionate ladies, more committed than ever to empowering women to amazingness (not only in real estate, but in life). "We've enjoyed an incredible amount of success in our first year" Judy beamed, "but we're just gettin' started!"

About Judy/Jan: <https://livybrynn.com/about/meet-the-founders>
Livy Brynn Success Boutique Website: <https://www.LivyBrynn.com>

livyGirl! Radio Podcast: <https://apple.co/2LUG9yW>

livyGirl! TV: <https://www.youtube.com/c/LivyGirlTV>

Agent Referral Directory: TheBestWomeninRealEstate.com

Livy Girl Community: <https://www.LivyGirl.com>

Facebook Group: [/groups/girlsguidetoooutrageousRESuccess](https://www.facebook.com/groups/girlsguidetoooutrageousRESuccess)

Biz-Building Resources: <https://livybrynn.com/resources/>





Caleb Walsh is a real estate developer and the owner of John Ruth Capital, Inc., a Florida based company that specializes in affordable housing. With a personal portfolio that encompasses commercial real estate, mobile home parks, apartment complexes, and single-family residential homes that is spread across six states, Caleb is nationally recognized as a leading authority on finance, development, and property sales.

As an affordable housing developer, Caleb is engaged in purchasing distressed properties and renovating them so that they can be made available to lower income buyers. Typically, this involves rehabilitating between 30-100 units in a single building but also extends to entire communities of single-family residences. With affordable housing at its zenith, Caleb has been especially successful and maintains a dominant position within the market.

Caleb has been involved with income-sensitive redevelopment for more than a decade. Prior to this specialty, he bought and sold properties in the premium housing arena, which was somewhat volatile at the time. Based in Orlando, which had the highest foreclosure rate in the nation, Caleb recognized a tremendous opportunity to acquire real estate. Unfortunately, as a result of the 2008 housing crisis, Caleb found himself with properties

that were not selling and reluctantly transitioned to managing rental properties, which did not require funding. While the revenues from his new vocation were not as substantial, they were more consistent and the role allowed Caleb to hone his management skills. After developing a proprietary management formula, he was able to realize greater profits through volume, which ultimately became the seed money he needed to take on the affordable housing market.

Caleb is especially proud of his contributions to the revitalization of neglected neighborhoods and seeing families take ownership of beautiful, affordable housing. In conjunction with mayors, city planners, and police departments, he has organized redevelopment initiatives for some of the most unappealing areas in the country.

Equally attentive to the community on a personal level, Caleb took an active role in relief efforts for the 2010 earthquake in Haiti. Through Mercy International, he donated resources and money to assist victims with temporary housing and other essentials.

When he is not engaged in community development or altruistic endeavors, Caleb enjoys driving his Lamborghini, going to the beach, and boating near his home in Tampa Bay.



For **Jeff Dillman**, managing partner of real estate development and business consulting firm, Blue Phoenix Ventures, there has always been something exciting about dreaming up a project, business or real estate venture, then bringing it to life. His diverse professional background includes positions in investment banking, private equity, alternative debt/venture capital, project management, business consulting, as well as a decade of extensive experience in commercial construction and real estate development. He's a critical thinker who enjoys digging into how companies operate, figuring out where operational improvements can be implemented, then troubleshooting, problem solving, and developing strategic and financial plans for the company.

Mr. Dillman formed Blue Phoenix Ventures when he noticed there's typically a disconnect between what institutional capital expects before providing equity or a loan, and the information the business owner has available to present to them. Blue Phoenix Ventures helps those clients bridge this gap; working side-by-side with the client's company to deliver institutional-ready business plans, financial models, and strategic initiatives to support their growth objectives. It's provided him the unique opportunity to work on projects for Fortune 500 companies go-to-market strategies, multinational companies financial modeling work, entitling master planned real estate developments, RV resorts, retirement communities, building hotels, casinos, and consulting for companies in food and beverage, agriculture, water supply, technology, apparel, cryptocurrency, and energy.

Mr. Dillman has an MBA a from Chapman University, an engineering degree from



"Constantly working with new companies on interesting projects is what I enjoy most about what I do. Every project is a new puzzle with its own set of obstacles to overcome. Working with the business owner or developer to identify and navigate those hurdles makes every day unique."

Kansas State University, is an active investment banker holding FINRA licenses 7, 66, and 79, has previously held California real estate brokers and general contractors' licenses and has worked on nearly \$10B worth of real estate projects and another \$100M+ in business mergers, acquisitions, financings and capital raises.

"Blue Phoenix Ventures' mission isn't just to provide a short-term solution for our clients. By really listening to what the owners and management are saying, walking them through complex issues, and providing unbiased feedback, we strive to help our clients plan for and sustain long term growth, increased profit margins, and position themselves in a way they're prepared for the ups and downs of being a business owner. Essentially, we assist our clients in making informed business decisions. What that entails varies project to project, but regardless of the circumstances, we're here to help."

For help with real estate projects, financial modeling, business plan/pitch deck creation, marketing or other business and management consulting, Mr. Dillman can be reached at:

Jeff Dillman, Managing Partner
Blue Phoenix Ventures, LLC | (949) 698-8293
www.BluePhoenixVenturesLLC.com | Jeff@BluePhoenixVenturesLLC.com



KRYSTEL & EARLE DOUDERA

Doudera Everlast LLC is dedicated to providing the highest care to your real estate problems. We work hard to find the best and fairest solution. We partner only with several highly trained and licensed professionals to ensure that our clients get what they need. People first, real estate second.

Krystel and Earle Doudera are real estate investors and the founders of Doudera Everlast, LLC, a real estate investing company based in Murrieta, California. The couple bought their first home in their early twenties as an alternative to paying for a wedding venue. Little did they know that was just the beginning of their real estate investing career.

After graduating with a bachelor's degree in accounting from California State University-Fullerton, Krystel entered a tough job market. She accepted a retail position as an area supervisor and was promoted to assistant store manager, putting in 10+ hour days. She wanted to spend more time with her husband and family, but the job made it difficult.

Meanwhile, Earle, who left college after one semester due to the financial burden of student loan debt, was working door-to-door for a cable company. His lifelong dream, however, was to become a real estate investor.

In his free time, Earle conducted research on real estate investing; scouring the Internet and watching countless YouTube videos before he quickly realized that to truly succeed, he needed to follow in the footsteps of someone already living his dream. That's when he began networking with successful real estate investors and soon learned the ins-and-outs of the business.

In 2015, Earle founded Doudera Everlast, LLC with Krystel. Doudera Everlast is committed to helping people with their real estate challenges. The couple now owns six rental properties plus an AirBnB in the Philippines, and their success has set them up to retire by age 30. But where their greatest passion lies is in helping other people.

"He knew he wanted to become a landlord at the early age of twelve, realizing the benefits of having a passive income, but he wasn't sure how to go about it."

"We help families build lasting legacies that are bigger than themselves. If we can teach a family to invest in real estate and build passive income, we haven't just benefited one person, we have benefited a whole line of generations to come."



Krystal and Earle met in high school and are huge *Star Wars* fans. They featured this theme at their wedding, which was published in *Huffington Post*, *Buzzfeed*, *The Knot*, and *Babble*.

Keeping in line with the goal of helping others, they are now looking to expand and are currently seeking new talent to join their team.

Krystal has received several prestigious honors such as the 2017 *Servant Leadership Award*, *Phi Beta Delta Honor Society*, and *Golden Key International Honour Society*. She attributes her success to passion, hard work, and to a humble upbringing. When she was nine years old, her family moved to the United States from the Philippines, owning nothing but the clothes on their backs. Krystal's parents instilled in her the importance of knowledge and education.

In addition to his real estate career, Earle serves as a field solar specialist for SunRun. In their spare time, the couple enjoys traveling, being outdoors, and playing both computer and board games. They believe these complex board games are a great way to develop analytical and problem-solving skills that aid in day-to-day challenges.

Interested in learning how to do
real estate Investing with little to
no money down?

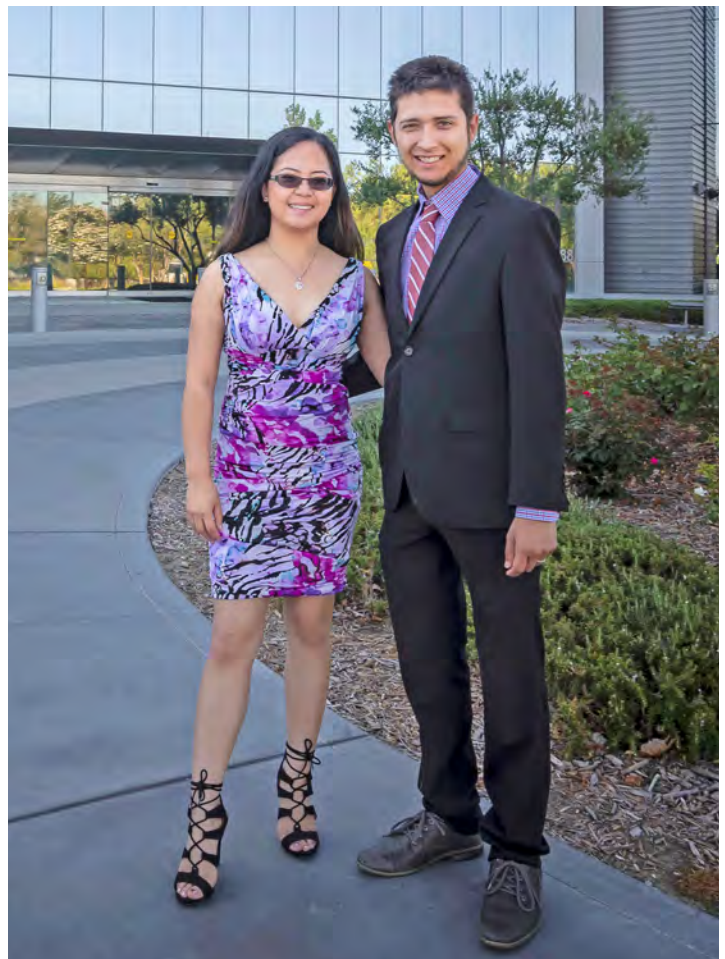
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Annel Vargas is a real estate agent with Coldwell Banker West, a leading San Diego brokerage with offices in Chula Vista, Bonita, Eastlake, Downtown San Diego, and East County. Annel first became interested in real estate in 2002, after taking a real estate course during her undergraduate studies. She was immediately enamored with the field and after she and her husband purchased their first home, she was sure she wanted to become a realtor.

Annel prides herself on representing both buyers and sellers with the utmost integrity and transparency. She assists every client with the same diligence and skill, patiently guiding them through the entire process. This passion for selling real estate is evident in the client feedback she has received and the absence of a single negative testimonial.

One homebuyer remarked, "Our experience with Annel was great. I met her at an open house and I knew that her intentions to assist my family were sincere. I was not wrong. She made sure our best interests were her priority and she offered her help throughout the process. She was very honest about every situation we encountered. Not only did my family gain an agent that we can trust for life, but we gained a friend as well."

Angie has received equally notable praise from her managers, including an email that states, "You are the perfect example of how we want our clients to feel about our real estate

professionals. Proud to have you represent our CBW family. You certainly have created a 'raving fan' in Angie, great job, be as proud of yourself as we are!"

In addition to being bilingual, Annel has practical experience in escrow, market analysis, mortgage lending, and loan prequalification, which gives her an advantage over much of her competition. She is also a creative interior decorator and often assists with home staging. These talents have led to impressive sales results, with Annel closing a notable amount transactions per year, as well as remarkable customer retention rates.

Annel credits her success to ambition, honesty, and her dedication to staying current on developing trends in the industry. In 2011, she further complemented her skill set by adding escrow to the list. Annel believes that by constantly challenging herself to achieve new goals, she is able to maintain consistent upward mobility within her field. Based on her impressive list of clients, her ambitions have paid off.

When Annel is not meeting with clients or keeping abreast of real estate news, she looks for ways to contribute to the community. In the future, she hopes to become involved with the local Chamber of Commerce and get more involved with Coldwell Banker's fundraising and outreach initiatives. At home in Chula Vista, Annel enjoys quiet times with her family or visiting the spa for a massage.



Jeremy Rayburn is the owner of Rayburn Real Estate, a Flint, Michigan-based provider of commercial and residential real estate services. Founded in 2015, the Firm, under Jeremy's direction, assists clients with buying, selling, and leasing residential, commercial, and industrial properties.

Jeremy began his career in real estate over a decade ago, as owner of Home Mortgage Solutions, where he specialized in residential lending. He then served as an associate broker for McGuirk Realty, where he focused on commercial real estate sales and leasing. Over the course of his career, Jeremy has developed a unique skill set, which includes proficiencies in marketing, sales, management, and business administration. He uses all of these abilities on a daily basis to oversee the operations of his business and performance of his staff.

As owner of a thriving real estate agency, Jeremy is depended on to build and maintain a sizable client network, drive business, manage the operating budget, and supervise agents. In addition to his executive role, Jeremy still goes on appointments and enjoys interacting with clients. He starts each day by reading a motivational quote, which he tries to apply in every aspect of his daily undertakings.

Jeremy is highly regarded by his clients and colleagues for his positive attitude and direct approach to conducting business. He credits his success to determination, skill, and resourcefulness. Jeremy began working right after high school and purchased his first rental property when he was in his early twenties. He then entered the mortgage industry, where he experienced significant success, until the market crashed. Determined to make good use his acquired skills, Jeremy transitioned into real estate, aided by the advice of a skilled mentor. In the years since, Jeremy has established himself as a considerable force in the industry and built an impressive portfolio of investors and properties.

Despite his demanding professional obligations, Jeremy maintains an active agenda of projects that benefit his community. He is a member of the West Flint Business Club, which raises and donates money to assist with tuition expenses for young adults and serves on the board of the West Flint Optimist Club, which hosts Special Olympics events and assists a school for the deaf.

When he is not engaged with business or community activities, Jeremy enjoys the company of his wife of 21 years, their two daughters, golfing, and playing poker.



Interview

DR. RANDY ANDERSON

President, Griffin Capital Asset Management Company



“My dedication to advancing alternative investments and my reputation as an industry thought leader help to differentiate Griffin Capital as an alternative investment asset management company with deep practical experience, along with extensive institutional expertise.”

– Dr. Randy Anderson

Tell us about Griffin Capital and your position with the company.

Griffin Capital is a leading alternative investment asset manager with approximately \$11 billion in assets under management. The firm manages, sponsors, and co-sponsors a suite of carefully curated, institutional quality investment solutions distributed by Griffin Capital Securities, LLC.

Our solutions are dispersed to retail investors through a community of partners, including independent and

insurance broker-dealers, national wirehouses, registered investment advisory firms and the financial advisors who work with these enterprises.

I am the president of Griffin Capital Asset Management Company and am responsible for directing the firm's activities related to registered funds.

Tell us about your background in alternative investments.

Prior to joining Griffin, I was a founding partner of several successful alternative investment funds. Prior to portfolio

management, I served as a researcher, in both industry as well as academia where I focused on cutting edge applied research in the field of alternative asset management.

I've held academic positions, most recently as the Howard Phillips Eminent Scholar Chair and Professor of Real Estate at the University of Central Florida. Additionally, I served as a co-editor of the *Journal of Real Estate Portfolio Management*.

How does your background set you apart in the alternative investment space?

My achievements are unique relative to my peers given the range of my contributions to the alternative investment industry. Throughout my career, I've demonstrated a penchant for innovation which is evidenced by the investment strategies that I have brought to market.

From participating as a speaker in hundreds of industry and broker dealer events as an advocate for alternative investments, to my classical training and achievements as a researcher; I have a reputation as a thought leader on the cutting edge of alternative investments and mixed asset portfolio management. I believe my achievements and dedication to the alternative investment industry set me apart from my peers.

How has your approach to alternative investments influenced Griffin Capital's success?

My contributions to Griffin Capital are based on my ability to draw upon my experience to develop practical investment solutions that provide exposure to unique opportunities.

At Griffin Capital, I develop and manage alternative investment solutions that provide individual investors with institutional investment strategies. My dedication to advancing alternative investments and my reputation as an industry thought leader help to differentiate Griffin Capital as an alternative investment asset management company with deep practical experience, along with extensive institutional expertise.

How do you share your thought leadership content?

I'm known for my economic commentary on *CNBC*, *Bloomberg*, and *Fox Business News*. I have also been quoted in articles featured in publications such as, *Financial Advisor* magazine, *GlobeSt.com*, and *National Real Estate Investor*. I really enjoy broadcast and digital platforms as they allow me to reach broad audiences with unique investment needs.

As a professor, I was fortunate enough to have the opportunity to educate thousands of students at various stages in their careers from the undergraduate level through graduate programs. Throughout my career, I've also authored more than 80 peer-reviewed journal publications and continue to enjoy writing and pushing the envelope of innovation across the industry.

Have you received any accolades or awards?

I've been awarded the Counselors of Real Estate designation, was named a *Kinnard Young Scholar* by the American Real Estate Society, and named both a *NAIOP Research Foundation Distinguished Fellow*, and a *Homer Hoyt Institute Fellow*.

Tell us about your hobbies and family.

I am a dedicated football fan and enjoy spending time with friends and family watching Alabama Crimson Tide games.

I have been married for nearly 22 years to my beautiful wife, Jennifer. Together we have a son, Jackson, who is a first-year college student and a daughter, Ava, who is a sophomore in high school.

CAREER SUMMARY:

Previously, Dr. Anderson held several senior executive positions at Bluerock Real Estate LLC, including founding partner of the Bluerock Total Income + Real Estate Fund where he was the portfolio manager. Prior to Bluerock,

Dr. Anderson was a founding partner of Franklin Square Capital Partners, the firm that pioneered the non-traded, Business Development Company. Dr. Anderson also served as the chief economist and a division president for CNL Real Estate Advisors, as the chief economist and director of research for the Marcus and Millichap Company, and as vice president of research at Prudential Real Estate Advisors. Dr. Anderson was also the former editor of the Journal of Real Estate Portfolio Management.

EDUCATION:

*Bachelor's degree in Finance
North Central College*

*Ph.D. in Finance
University of Alabama*

Learn more about Dr. Anderson and Griffin Capital at:
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Nareg Mouradian is the president and chief executive officer of Maestro Development, LLC, a Southern California development firm that specializes in construction management for the healthcare, education, public agency, and real estate industries. Since establishing Maestro Development, Nareg has been depended on to oversee the business development, strategy, and day-to-day operations of the company, as well as provide project management for several cutting edge developments in Southern California.

Nareg has over 18 years of practical experience and has worked with prominent clients such as Cedars Sinai, Cal Poly Pomona, University of Southern California, Apple, City of Anaheim, and Kaiser Permanente. His inspiration to enter real estate development, project management, and construction management is derived from his diverse background, which includes a role with The Walt Disney Company, where he served as a senior project manager.

Nareg, who is of Armenian descent, was born in Ethiopia, grew up in San Francisco, and was educated in Los Angeles. His multinational experiences and background can be credited for the collaborative and mutually inclusive culture that now exists within Maestro Development.

Prior to entering the project management industry, Nareg attended California State Polytechnic University in Pomona, where he received a Bachelor

of Science degree in construction engineering technology. He then earned an Executive Master of Business Administration degree from Chapman University, The George L. Argyros School of Business and Economics. After graduate school, Nareg quickly transitioned through positions of increasing responsibility ultimately leading to the inception of Maestro Development.

Nareg is highly regarded by both colleagues and clients, an achievement he credits to exceptional communication, determination, and a commitment to providing service that far exceeds the industry standard. He is equally ambitious with regard to his personal pursuits and is involved with various fundraising and community organizations, especially charities that benefit orphaned children in Armenia. Nareg is also an accredited member of the Leadership of Energy and Environmental Design (LEED). When he is not engaged with professional obligations or philanthropic activities, Nareg enjoys being with his family and staying active by playing basketball, tennis, and hiking.

ABOUT MAESTRO DEVELOPMENT: Maestro Development has the experience and knowledge to lead and orchestrate your project from inception to closeout. We represent clients in a professional manner, while focusing on the fundamentals of real estate development to ensure our clients assets are delivered on time and within budget. Maestro has worked with public and private partners in Southern California on a diverse portfolio of projects and services including; construction management, project scheduling, owner representation, contract administration, schedule analysis, value engineering, budget estimates, subcontractor prequalification, cost control, construction phasing/staging, construction administration, quality assurance/quality control, FF&E/occupancy, and project close-out documentation.

nmouradian@maestrodvp.com | Tel: 714.715.5997 | 8306 Wilshire Blvd, Suite 2043, Beverly Hills, Ca. 90211

Zane Graser is the owner of real estate investment company, The Rock Real Properties, LLC, a real estate investment company that is primarily focused on buying discounted properties for both 'fix and flip' and rental purposes. Zane locates properties that are mainly off-market and quickly turns them around to facilitate a quick ROI. He also maintains a portfolio of long-term holdings that provide consistent monthly cash flow.

Throughout his life, Zane, who is hearing-impaired, has worked diligently to overcome many challenges. At birth, he was given only a 15% chance of survival and had to endure several life-saving surgeries. Despite this arduous journey, Zane has maintained an unwavering tenacity that has taken him well beyond the limitations imposed on him in his youth.

Zane launched The Rock Real Properties, LLC in 2013, after tiring of the monotonous 9-to-5 routine and a subsequent health scare, which resulted in a pacemaker. Realizing how short and fragile life is, Zane surrendered his position as a recreation and athletics specialist for Washington State Department of Corrections to pursue his passion for real estate investing.

Following the success of his first endeavor in the purchase and resale of a residential property, Zane's passion was further ignited, and he pursued his craft with renewed vigor. This enthusiasm led to an interest in community redevelopment, with Zane often revitalizing neighborhoods one flip at a time, for an outcome that pleases his clients as well as other homeowners in the area.

Zane is equally committed to sharing his knowledge of real estate investing and believes that, when done correctly, it can be a sensible venture that yields impressive returns. His goal is to help people build a solid foundation for the future, whether for passive income, retirement, or more immediate purposes. To that end, Zane offers financial literacy and mentorship programs on his website, www.wealthbuilderseducation.com. To increase his reach within the real estate market and assist all types of investors, he also offers partnership investment opportunities through his second site, www.zanegraser.com.

As a finance expert, investor, developer, and business owner, Zane has established a stellar



reputation within the industry and is highly regarded by his clients and colleagues. He credits this achievement to several mentors, especially Kent Clothier, president and CEO of Real Estate Worldwide, who provided invaluable coaching and support. He also acknowledges the benefit of determination and optimism, which have been vital to his growth and success. Zane commends his parents and sister, who is a sign language interpreter, for their unwavering belief in him and their positive influence over the years.

Zane studied business at California State University, Northridge, before completing a bachelor's degree in physical education, with a minor in special education and vocational rehabilitation, at Western Oregon University. He also continues to educate himself through a variety of business and other training programs. When he is not engaged with the demands of his career, community revitalization, or educational advisory, Zane enjoys sporting activities, especially the *Ironman Competition*, which he has participated in three times.



“The Sedlarik Group offers over two decades of real estate experience from all areas of the residential real estate field. We are brokers, realtors, appraisers, builders, marketers and investors. You can't go wrong when working with our team as we are dedicated and committed to giving the highest level of knowledge and service available.”

TESTIMONIALS



“We were recommended by a friend to John and The Sedlarik Group to list our home, we called and met with John , he was very professional and knowledgeable. John listed and had our home sold in around 10-15 days, he then helped us purchase our new home, John and his team were available whenever we needed them, answering questions and making sure everything was taken care of, you could tell Johns main concern was us and that's important when selling your home or when making a large investment buying a home. We have already recommended John to other people, he was great to work with , honest, and knowledgeable, all around a great realtor. ” - Rick & Family - Grand Blanc, MI



“John came to our house to list it and explained the whole process, came up with the best price for us and was very knowledgeable. John negotiated the best price, we couldn't be happier. John and his team even paid for and coordinated for some minor repairs that needed to be done to close the deal. If your looking for a hard working, honest and trustworthy realtor you should use John and The Sedlarik Group. Thanks again! ” - Zoe - Linden, MI



“John listed and sold our home. John negotiated the best deal on our home, was very trustworthy and honest throughout all stages of our transaction. John answered all my questions with professionalism. If your looking for someone you can trust to list your home and get the job done I would say John and The Sedlarik Group are your team. Thanks John ! ” - Matt - Swartz Creek, MI



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Blog: <http://www.thesedlarikgroup.com/blog>

Meet JOHN SEDLARIK

John Sedlarik is a real estate broker and the founder and team leader of The Sedlarik Group Realty. Mr. Sedlarik and his team specialize in residential properties throughout Genesee County and surrounding areas. Growing up around his father's construction company, Mr. Sedlarik became interested in construction and real estate at a young age. He would often tag along, visiting job sites, and quickly became a regular fixture, learning the ins and outs of residential construction.

In 1996, Mr. Sedlarik began his career as a real estate appraiser. After years of appraising homes, his passion to greater serve customers led him to obtain his real estate license. Mr. Sedlarik worked as an independent agent and then as an associate broker and team lead at Keller Williams Realty for a number of years before founding his brokerage, The Sedlarik Group Realty. His expertise as an appraiser, realtor, and broker has given him a unique competitive edge to provide unparalleled representation to his clients.

Mr. Sedlarik's devotion to building relationships, advertising, and negotiating the best deals for his clients, has helped him quickly become one of Michigan's top-rated brokers. In fact, Mr. Sedlarik and his team were listed in the *Top 5 Percent of Real Estate Agents* and in *Wall Street Journal's, Top 1000*. His strong belief in accurate pricing and innovative marketing make his home selling process one that separates The Sedlarik Group from its competition.

Whether you are looking to buy, sell or invest in real estate throughout Genesee County, Mr. Sedlarik looks forward to sharing his passion and market savvy with you.

Equally passionate about giving back to the community, The Sedlarik Group Realty Team proudly partners with Make-A-Wish Foundation by making a donation at every property closing. Their goal is to raise \$20,000 each year for the children.

When Mr. Sedlarik is not engrossed in real estate or altruistic pursuits, his interests include mountain biking, motocross racing and traveling. Mr. Sedlarik is a certified personal trainer, who enjoys participating in anything sports or health related. He is also the founder of Fit 4 Life Elite Gear, a clothing line for extreme sports.



“Real estate is an imperishable asset, ever increasing in value. It is the most solid security that human ingenuity has devised. It is the basis of all security and about the only indestructible security.”

-Russell Sage



REALTY EXECUTIVES

John Lagoudis, MBA, is a New York State regional franchise developer for Realty Executives, one of the fastest growing real estate franchises in New York. Realty Executives NY provides brokers and owners with models to suit residential, commercial, and property management needs.

Mr. Lagoudis began his career in property management obtaining the fundamentals of the real estate practice from development to leasing and rentals. After a year in law school, he decided to shift his career goals to the lending industry and in 2007, he joined Mortgage World Bankers. In 2015, Mr. Lagoudis purchased the franchise territory of New York for Realty Executives and is currently responsible for the management of eight current franchisees, which employ over 150 real estate agents.

The New York branch of Realty Executives is currently ranked #4 in closed transactions in Queens and Brooklyn, a result of the people that Mr. Lagoudis surrounds himself with. "To build successful franchises we must seek ambitious real estate brokers that portray exemplary leadership skills, and a commitment to success to further our

franchise into the future," he said. Realty Executives Franchises are located in Queens, Brooklyn, Nassau, Bronx, and Staten Island.

Mr. Lagoudis is currently the lead commercial lender and senior loan officer for Mortgage Bankers of New York. Since assuming this role, he has personally closed over \$500M in residential and commercial mortgages. Mr. Lagoudis attributes his accomplishments to his commitment to servicing his real estate community with integrity and honesty and creating financial success for all his residential and commercial lending clients.

A firm believer in the importance of education, Mr. Lagoudis obtained a bachelor's degree in business management and finance from St. John's University, Peter J. Tobin College of Business and a Master of Business Administration degree from Long Island University, CW Post Campus. He continues to educate himself through his affiliation with the CCIM Institute. In his spare time, he enjoys outdoor activities such as snowboarding, basketball, tennis, fishing and boating.

Learn more at: www.rexreny.com | LinkedIn: [/john123](https://www.linkedin.com/company/john123) | Facebook: [/realtyexecutivesny](https://www.facebook.com/realtyexecutivesny)

Henrik Alaverdyan is an accomplished and prominent realtor at JohnHart Real Estate in Glendale, California. Henrik made the decision to join JohnHart back in 2014 and has grown his business with the company year over year. JohnHart is well known for their full suite of amenities for both buyers and sellers of residential and commercial properties, with a focus on outstanding service and honest communication.

Henrik is currently focused on properties located within the Los Angeles area and its surrounding cities, and specializes in first-time buyer representation, assisting sellers with obtaining top dollar for their property, and short sales. As an experienced listing agent and buyer's advocate, Henrik uses his comprehensive knowledge of the market to help clients make educated decisions based on their personal preferences, budget, and long-term goals.

“My clients are always the number one priority. I do what is in their best interest, plain and simple.”

This philosophy has certainly paid off for Henrik. Not only does he consistently rank among the top sellers in his firm, he has also been recognized by *Featured Agent Magazine*, published as *Top Agent in California*, and was interviewed by *Business Innovators Radio Talk Show*. Henrik was also mentioned in a published work by author, Keith Dougherty, and appeared on the cover of *Top Agent Magazine*. Equally significant is his stellar reputation among clients, which is confirmed by numerous testimonials. One such review states, “Well let's begin with one thing; Henrik is the top agent for many reasons. He never forces anything on you because he's looking after your needs and the best deals your money can get you. My experience with Henrik was like no other! Thank you for your hospitality and treating us like your family!”

Henrik attended Allied Business School, where he received a *Real Estate Salesperson License*. He is a member of the National Association of Realtors, the Glendale Association of Realtors,



and the California Association of Realtors. Henrik also maintains an active profile within the community and supports children's hospitals as well as charitable projects sponsored by JohnHart Real Estate.

When he is not engaged with professional obligations or philanthropic pursuits, Henrik enjoys all kinds of athletic activities, including mixed martial arts, basketball, boxing, hiking, working out, and more. He is also a former MMA cage fighter who has trained with legendary Ronda Rousey, under the great leadership of Edmond Tarverdyan from Glendale Fighting Club, Gene Lebell and Gokor Chivichyan from Hayastan MMA. Henrik's work ethic and discipline can be traced back to the foundation he built at an early age in his sports training. That foundation has been instrumental in his success and is a large part of why he is where he is today!

Contact:

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FRANK FORTINO

Metropolis Group Inc.

What inspired you to establish Metropolis Group Inc.?

From as early as I can remember I had an interest in architecture and building design. I attended the Institute of Design and Construction and obtained a Bachelor of Arts degree in architecture from NYIT. Shortly after, I was lucky enough to be hired by Emery Roth & Sons, where I learned the fundamentals of creating and building buildings. I was responsible for handling all city agencies, filing and appeals, and coordinating projects. When Emery Roth & Sons closed their doors it was the downturn of the economy. I wanted to establish my own company and had also developed a deep interest in zoning, building code issues, and the complications of city code processes. I had the privilege to meet with city officials at the Department of the Buildings who granted me approvals for my company. It was 1988 when I left the architecture world and Metropolis Group was born.

What does Metropolis Group offer?

We guide building developers and owners through the process of achieving and retaining compliance for their properties. The company provides a single point of contact that effectively navigates through New York City's Department of Buildings and critical city agencies to coordinate the completion of construction from beginning to end. This approach ensures that new buildings surpass legal building standards, existing buildings remain up to code, and violations are swiftly resolved.

What are your responsibilities as the business owner?

I oversee the administrative, technical, and financial divisions of the firm. I plan, direct, and coordinate operational activities, set company goals and benchmarks, and develop business

expansion by attaining new clients. I meet with department heads to develop the overall company objectives and determine and formulate policies and business strategies that cultivate our long-term vision. It is also imperative for me to remain up to date with city codes and violations. I keep a close watch on what is going on in the city that may require new design or to implement new requirements in buildings that are being designed. I am personally involved with every project that Metropolis takes on and have developed working relationships with both commissioners and plan examiners.

We've noticed while searching your web site that Metropolis is doing work outside of Manhattan. What is that about?

Metropolis Group, Inc. has always been proud of being able to service our clients no matter where they are. We've historically worked in Long Island and in New Jersey but today our reach has expanded and we are working across the US.

That's wonderful. Which markets?

Over the last year Metropolis has filed in Westport, Connecticut; Arlington and Alexandria, Virginia; Cupertino, California; Westchester County, NY; multiple cities in New Jersey and Long Island, just to name a few. We've consulted on multiple projects in these markets as well as in Dallas, Texas; Las Vegas, Nevada; and multiple cities in up state New York.

That certainly seems significant. Why the uptick in national work over the last year?

The International building code and the associated federal regulations associated with the Americans with Disability

requirements has created a complicated landscape for building owners, developers, property managers, owners representatives, architects, and engineers. We understand the code and with our over 30 years of experience we are able to navigate the multiple requirements along with the municipal process to bring value to our clientele.

Do you specialize in a specific industry or client?

Our value and expertise applies across all industries and any role responsible for a construction project. A good deal of our volume is with architects and developers. In regard to types of projects we have an equal presence in commercial, residential, institutional, retail, and academics.

Most firms have a sweet spot, what is Metropolis'?

That's a really tough question because we really have significant volume in new buildings and all sizes of interior renovations. We work with all the major banks, fortune 100 companies, leading academic and health care institutions. There has to be one type of project you prefer to work on, isn't there? If I had to make a choice I would have to say New Buildings are my personal favorite. We are usually brought in early in the design process to assist the team through the code elements and we are there until occupancy.

How does working on a new building in Manhattan differ from a new building in California?

Another tough question. Each has its own unique requirements. NYC has an incredible on line presence; information gathering is the best here. In California the municipal staff are more construction, hands on oriented. We find inspectors in California are individuals who have practical experience in the private sector and have moved into civil service. They are practical and experienced so the process is very smooth.

Are you active in any professional associations?

Yes, these include The Building Owners and Managers Association, the Industry Advisory Committee, and the Downtown Alliance. I am also an associate member of The New York Society of Architects and belong to the Columbus Citizen Foundation.

To what do you attribute your success?

I have worked in the industry for 41 years and wish I could name all of my mentors. I've met a tremendous amount of

very successful individuals that gave me the opportunity to work with them and led me to accomplish what I have today. I believe in being humble and kind and that the attitude I've had for the past 40 years has given me a tremendous step up. I look at projects as being fun, exciting, and challenging. I work tirelessly with and for the developers, architects, contractors, and trade professionals who build Manhattan's skyline.

If you had to offer advice to someone starting out, what would it be?

Have a plan in place and strategize where you would like to see yourself in 5-15 years. Attitude is 50 percent of your success. Wake up in the morning thinking it's a great day and go to bed at night, saying thank you God for a great day. If you happen to have a bad day, deal with the challenge and believe that the next day will always be better.

Outside of your business are you active in any nonprofits or charities?

I am a proud member of the board of trustees of the Boys and Girls Club of America. I am also involved with the Columbus Foundation, the Red Door Blind Guild and the Alzheimer's Association.

Have you received any accolades or awards?

I was named *Youth of the Year* by the Madison Square Boys and Girls Club and was also named *Hall of Famer* in 2018 by Westfield Boosters.

What are your hobbies and would you like to mention any family?

I love to travel, play golf, and workout. I enjoy spending time with my wife of thirty-three years, Camille, and our daughters, Kristen and Marissa, and son, Gregory, who recently joined the company.

What message would you like to leave with our readers?

Metropolis Group Inc. is a professional consulting firm that can assist in navigating the complex code requirements along with the challenging municipal process in Manhattan, the five boroughs, and across the US. We strive to ensure that our clients realize cost effective results, meet set milestones, and take the surprise element out of the construction process.

Whatever the size of your project Metropolis can help.



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REAL ESTATE BEAUTY QUEEN OF MIAMI



Mary Yasol is a Florida licensed realtor, born and raised in the Philippines. She is currently a sales associate with Beachfront Realty, Inc., one of the most successful real estate companies in South Florida. Mary has many years of Florida and International real estate. She is fluent in English and Filipino languages.

Mary specializes in pre- construction, residential and investment properties in the Miami and Fort Lauderdale areas. She is passionate about helping clients achieve their real estate and investment goals by offering the best solutions to their real estate needs. As well as providing outstanding service that extends well beyond industry standards. Mary's inspiration comes from a passion for helping people achieve their goals. Coupled with her integrity and ingenuity, this combination has been paramount in building an impressive network of loyal clients and industry service providers, making her one of the most trusted agent in Miami.

Her skills and talent that she learned as a winner in many beauty pageants. The focus, dedication, tenacity to give the best and be the best. She now

Mary is committed in her business and always available for her clients and future clients 7 days a week and can be easily booked for a free consultation. Contact: maryflrealtor@gmail.com

takes all the skills in servicing her clients real estate needs. Now translates into her clients being the winners and feeling like they are number 1. She has joined and finished as a front runner in a *Philippine National Beauty Pageant* in 2011, *The Ms. Filipino-American Beauty Pageant of Florida* in 2015. She has been a winner, she is a winner and will continue to be a winner for herself and her clients.

Mary maintains an active philanthropic role in the Community. She has traveled extensively throughout the United States and the Philippines to assist different communities in serving the less fortunate. Mary supports several initiatives that benefit women and children.

Mary enjoys a variety of hobbies, attending personal development seminars such as Tony Robbins, maintaining an active healthy lifestyle, traveling around the world to network and experience different cultures and spending quality time with family and friends.

Mary is committed to serving her clients with the utmost professionalism and can be reached at 305-988-1131

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** Authored by Mary Yasol*

Tasvir “Tas” Hasan is the founder and owner of TasHas1037, LLC, a New York based company that specializes in real estate investing, career coaching/training, and other advisory services. Tas established the company in 2017 and has led its strategic direction and overall vision. He advises clients on real estate market trends, investing, commercial and residential properties, and Real Estate Investment Trusts (REITs).

Tas was inspired to start his business and also become involved in REITs after attending workshops, conferences, and entrepreneur driven classes held by visionary leaders such as Draymond John (from FUBU, *Shark Tank*, etc), David Lindahl (author and real estate investor), Emmitt Smith (*Hall of Fame* football player and real estate investor), and Matthew Perry (owner of a REIT, where Tas is a member/investor). Tas is also an executive director at JPMorgan Chase and group head of the North American multinational credit risk team, covering the subsidiaries of European, Asian, and Latin American multinational corporate clients (MNCs). “Clients come to us when they need loans or other products/services that have credit exposure,” he said.

Tas has worked at JPMorgan for eighteen years, including four years as a *Smart Scholarship/ Internship* participant. He graduated high school with an engineering degree and, in addition to being salutatorian of the school and engineering program, he was editor of the yearbook and captain of the handball team, which won the city championship that year. Tas interned at JPMorgan all through college and graduated from Baruch in 2004 with a Bachelor of Business Administration degree in accounting. Most of his career at JPMorgan has been in credit risk, where he started as an intern and stayed for over 14 years.

Well respected by colleagues for his dedication, knowledge, exemplary leadership, and ambition, Tas attributes his success to mentors, current and former managers, diligence, solid time management, communication, and analytical skills, and being an engaged team player. He has also stayed with the Company



due to the leadership chain; all the way up to the CEO, Jamie Dimon, who has been a long standing inspiration for him.

Tas enjoys working on thought provoking and valuable projects and, most importantly, Tas appreciates working with smart and humble people. All of his influencers have expressed their admiration for his focus on spending quality family time, which he appreciates and takes to heart.

Attentive to altruistic endeavors, Tas maintains an active profile in the local community and supports the National Association of American Veterans, the New York police and fire departments, and the American Cancer Society, amongst other charitable organizations. He also volunteers at church helping with security, children’s classes, and with food drives. In his spare time, Tas enjoys being with his wife and their two daughters, as well as staying active by practicing Strong Man Weightlifting, Muay Thai, and Brazilian Jiu-jitsu, at his local gym (Kings Of Combat).

Contact:

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Emilio Machado

“Real estate cannot be lost or stolen, nor can it be carried away. Purchased with common sense, paid for in full, and managed with reasonable care, it is about the safest investment in the world.”

-Franklin D. Roosevelt



RCEM Investments LLC is a Miami, Florida-based real estate investment firm that specializes in a full suite of services and amenities for the purchase, sale, and management of private and commercial properties in Florida and the surrounding states.

RCEM Investments is co-owned and operated by partners, Emilio Machado and Roberto Marrero, both relatively new to the real estate industry. Emilio and Roberto co-founded the company in 2016, after immigrating to America from Cuba over 10 years ago. Despite a language barrier and a challenging market, the pair has attained extraordinary success in just two short years.

Emilio and Roberto both come from humble beginnings and faced significant challenges in their early careers and finances. Emilio was working as a manager for UPS and Roberto as a store manager for CVS. Emilio applied for a visa in 1998 and nearly forgot about it after getting married and starting a family. It wasn't until 2006 that he was notified by mail of being awarded the visa in a lottery. Emilio decided to make the move to America and brought with him his family, including brother-in-law, Roberto who arrived a couple years later.

Initially, the entire extended family shared a two-bedroom apartment but by supporting and motivating each other, Emilio and Roberto overcame the many challenges and adjustments in their new lives. Focused on saving money, the pair accumulated enough to purchase their first investment property and through sheer determination, the pair fixed and resold the property in just twelve days.

After their first success, Emilio and Roberto decided to pursue real estate investment as a career and over their first year, had bought and sold four more residential homes. In the interim, both partners were accumulating invaluable experience and



RCEM Investments LLC

Emilio Machado and Roberto Marrero

subsequently, building an impressive client network. Business was progressing rapidly and after eighteen months, their investment portfolio had increased to twenty-seven successful flips.

Emilio and Roberto have constructed a strict business practice regimen, which is based on integrity, hard work, and determination. Although the pair have very different personalities, they share the common goals of continued growth and providing outstanding service. Their philosophy has resulted in a superior client retention rate, as well as an impressive reputation within the industry.

Presently, Emilio and Roberto share the responsibility of presiding over their successful enterprise, as well as the responsibilities of marketing, strategic development, and community initiatives. Under their careful direction, RCEM Investments has transitioned into a full-service agency that sells single-family homes, condos, mobile homes, and commercial properties, and arranges conventional, FHA, and VA loans. The company has also become well known for their altruistic endeavors and contributions to Miami commerce.

Roberto and Emilio are very engaged in fostering education as members of The Smarter Real Estate Tribe, which is comprised of real estate professionals who are committed to advancing the industry. Additionally, both partners volunteer for a project that provides food, schooling, and vocational training for impoverished people in Mexico. Emilio believes that if he can inspire just one person, he has attained success. Similarly, Roberto strives to instill the ideology that “anything is possible with hard work and dedication.”

When they are not involved with business operations or humanitarian undertakings, Emilio and Roberto enjoy spending time with their families and friends.



Roberto Marrero

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David Colagiovanni is the owner of Supra Inspections LLC, a real estate development and inspection company specializing in home inspection, construction phase inspection, and construction project safety. Under David's expert direction, Supra Inspections LLC services the Greater New York City area and ensures property-safety for both buyers and developers of residential and commercial properties.

David is an experienced home/commercial inspector, construction superintendent, and safety professional with credentials that include a NYC Construction Superintendent (CS) License, a NYS Home Inspection License, NYS Radon Laboratory and certification as an Associate Safety Professional (ASP), governed by the Board of Certified Safety Professionals (BCSP). His educational background culminated in a master's degree in environmental and occupational and geospatial health and safety from the CUNY School of Public Health.

Currently, amongst other projects, David is engaged in the supervision of multi-family residences and collaborates with real-estate developers to ensure city compliance, and safety protocols on job-sites throughout Brooklyn, NY. Inspired by his commitment to safety and improving communities one building at a time, he is esteemed within his field for his integrity and efficiency.

David maintains an equally commendable profile within his community and supports several organizations that benefit people in the construction industry. He is a member of the



**SUPRA
INSPECTIONS**

A safety company

American Society of Safety Professionals, the American Home Inspectors Association, and the Association of Radon Scientists and Technologists. David also owns a radon laboratory, which offers radon in air testing to home and business owners.

In addition to this notable list of professional achievements, David was instrumental in the Tappan Zee Bridge Project, as a member of the safety team. The three-mile, state-of-the-art bridge spans across the Hudson River between Rockland and Westchester counties and is one of the largest single design-build contracts for a transportation project in the United States. His role was simple but demanding...keeping our bridge workers safe.

When he is not engaged with the demands of his career, David enjoys time with his wife and one year-old son, Luca, as well the occasional round of golf.



Emmy and Jimmy Connolly are the owners of Twice as Nice Properties, a residential redevelopment company based in Chicago, Illinois. The couple has more than twenty-five years of combined real estate investing experience and own passive income properties in Chicago. Their team consists of highly experienced and personable real estate specialists with a proven track record of success in property sales and leasing within the greater Chicago area.

Emmy and Jimmy are known as self-motivated and passionate professionals with the ability to steer communications between all involved parties, observe operational timelines and produce

quantifiable results. On a daily basis, they are engaged in leading their team through the acquisitions of properties, coordinating designs, overseeing rehab construction projects, and creating and managing marketing efforts. Emmy also serves as a broker with EXIT Strategy Realty, where she is involved with buyers, sellers and investors throughout the Chicagoland area.

Emmy is a proud member of National Association of Realtors, Illinois Association of Realtors, and Chicago Association of Realtors. Prior to Emmy's current roles, she gained invaluable experience as a real estate broker for @properties, where she served as part

of a team responsible for generating over \$4M in sales and leases. She also served as a property manager for Churchfield Investments and as a real estate broker for Joyce & Kerrigan Real Estate, where she achieved over \$8M in real estate sales and leases.

Emmy and Jimmy have completed advanced real estate education, which provided progressive insight into real estate wholesaling, rehabbing, and investing. In their spare time, they enjoy attending concerts, especially touring with the band, Phish, and spending time with their three English bulldogs. Jimmy also proudly serves as a machinist for the Chicago Fire Department, a position he has fulfilled for twenty-two years.



Twice as Nice Properties is here to help homeowners out of any kind of distressed situation. As investors, we are in business to make a modest profit on any deal, however we can help homeowners out of just about any situation, no matter what! There are no fees, upfront costs, commissions, or anything else. Just the simple honest truth about your home and how we can help you sell it fast to resolve any situation.

Learn more at:

www.twiceasniceproperties.com | _twiceasniceproperties@gmail.com
 PO Box 221253 Chicago, Illinois, 60622 | (773) 669-4TAN (4826)
 Facebook: /twiceasniceproperties | Instagram: twiceasniceproperties



Diane Trykowski is a licensed real estate broker and the owner of Platinum Key Realty Group, a Texas-based, full service provider of real estate services. Diane transitioned to the field of real estate in 2013, following an eleven year career in education as an elementary teacher. Due to the fact she was a single parent at the time, she was attracted to the flexibility and income that real estate could provide and, as someone who loved to work with people, it was a perfect fit.

Diane's first position in the real estate arena was as an agent for Keller Williams, where she assisted clients in the greater Houston area with the purchase and sale of single-family homes, townhomes, and condos. Her first year as an agent was somewhat challenging and although she closed only four sales, Diane remained committed and continued to develop her skills. By 2015, she was averaging thirty sales per year; a feat she credits to being a determined mom and never accepting defeat.

After the success she experienced with Keller Williams, Diane ventured out on her own and opened Titan Real Estate Group, expanding her reach to include commercial and investment properties. After just a few months and significant growth, she added Platinum Key Realty Group to her holdings and now directs both ventures.

On a daily basis, Diane is engaged with overseeing the operations of her thriving agency, as well as meeting with clients, recruiting agents, and providing training on "Gold-Star" client service. This commitment to excellence is especially evident in her impressive roster of loyal clients, as well as in her profile within the industry. Diane is a member of the National Association of Realtors, the Houston Association of Realtors, the Women's Council of Realtors, and has attained both a *Real Estate Sales License* and a *Real Estate Broker's License*. She also holds a bachelor's degree in interdisciplinary studies, as well as an English degree, with a minor in psychology, from the University of Texas at Arlington.

In addition to her energetic professional agenda, Diane maintains a dynamic role within her community as an active member and volunteer for her church. She is also a partner/owner of an indoor go-cart venue in Katy, Texas. Her primary role however, is as a mother to two daughters, aged four months and nine years.

Diane is confident in her ability to continually develop her business and personal goals in order to build a legacy for herself and her children. If history is any indication of her future success, Diane will certainly continue to impress her clients, colleagues, community, and family.

“Look at market fluctuations as your friend rather than your enemy; profit from folly rather than participate in it.”

-Warren Buffet

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**NETWORTH
REALTY™**

With more than 30 combined years of residential real estate experience and a national network of experts in financing, construction and sales at our disposal, NetWorth Realty™ simplifies the residential real estate restoration process, cutting out middlemen and saving buyers money.

Mark Bloom is one of three founding partners at NetWorth Realty, a full service, wholesale real estate brokerage that specializes in the location, assessment, acquisition, and financing of undervalued real estate assets inside the US. NetWorth works directly with residential real estate flippers and landlords throughout the world to provide off market assets that are sold with fixed pricing in their 17 markets across the U.S. NetWorth presently has bricks and mortar offices in 17 U.S. cities including Dallas, Fort Worth, Austin, San Antonio, Houston, Tampa, Atlanta, Los Angeles, and Denver.

In 2001, Mark completed a dual degree from the University of Miami. The dual degree was comprised of a Master of Business, with a specialization in investments, as well as a law degree from the esteemed University of Miami School of Law. Mark received his undergraduate degree in business from the University of Central Florida. From that point forward, Mark was solely focused on wholesale real estate.

Since that time, Mark has established himself as a prominent and versatile real estate professional. After transitioning through roles with several leading companies in the real estate space, Mark and his partners founded NetWorth Realty in 2008, just prior to the financial meltdown that came after the Lehman Brothers collapse in late 2008.

On a daily basis, Mark is depended on to oversee operations, ensure the execution of strategic initiatives, and continually advance the company's goals. This year alone, NetWorth is poised to buy and sell more than 2500 residential assets. Daily, Mark is committed to ensuring that these goals comes to fruition without any sacrifice in the NetWorth mission of providing the highest levels of customer service in the industry.



NetWorth Realty has been named, *One of the Best Companies to Work for in America*, 2 years in a row, by *GlassDoor.com*. NetWorth is equally esteemed and credited for its clients' satisfaction ratings. The company's primary mission is to build wealth and improve the lives of those they work with by providing residential real estate buyers with the inventory, expertise, and tools that they need to restore and add value to residential assets with unrealized potential. With more than 50 combined years of wholesale residential real estate experience at the helm and a national network of experts in financing, construction, and sales, NetWorth Realty effectively matches clients with properties from their private, off market inventory while identifying and eliminating many of the challenges that can eat into profits.

Mark and NetWorth Realty are equally attentive to the community through support of projects that benefit healthcare, education, the arts, as well as business nonprofits. Mark's professional profile is further complemented by features in *Forbes*, *Huffington Post*, and *Dateline*, which highlight his expertise in real estate, and finance.

When he is not overseeing operations for NetWorth or engaged with other business obligations, Mark enjoys listening to music, travel, and spending time with his family.

Tanya Rodriguez del Mazo & Luis A. del Mazo, Jr.

We sat down with Tanya Rodriguez del Mazo and Luis A. del Mazo, Jr. to learn about their company, International Real Estate Advisors, and what exactly they bring to the industry.



Tell us about International Real Estate Advisors, what does your company offer?

We came up with the name International Real Estate Advisors because we wanted to be able to sell real estate to investors around the world. We also wanted to integrate our love for travel and different cultures into our real estate life. We have been in the real estate industry since 1998, over the course of the years have conducted hundreds of transactions, and endured the economic cycles of the industry. Today we have integrated blockchain technology and real estate to create our cryptocurrency.

Can you go into a little about Tokenized Real Estate Investment Fund?

It is traditional syndication for the acquisition of real estate fund. The only Blockchain aspect is the tokenization. Tokenization is the break down of digital shares into fractional ownerships into the investment fund, known as tokens. So we have securitized our fund with digital stocks that we can distribute back to investors. Crowdfunding using cryptocurrencies is going to be the norm in the next few years as it simplifies many aspects for the syndication of investments or business.

How do you get started in this industry?

Lol! When you say this industry, I'm thinking crypto and blockchain! Crypto is just now beginning to gain momentum. We started about 18 months ago when I realized the real estate market was in a bubble. I know the last bubble taught me a huge lesson! We went from six figures to no figures. It was a crazy time back in 2009.

So anyway, we started to invest in bitcoin and other cryptocurrencies and were happy, but the problem with crypto is that it's very volatile. Just a few months ago bitcoin was at 20k. Today it sits around 7k. by the time this article comes out, it could be back up or down. So this is when we thought about creating less volatile crypto that could adjust to the economic cycles.

What is unique about your business and what are your company goals?

The whole cryptocurrency backed by real estate is the unique aspect of our business. But as Realtors, it takes it to a whole new level because now we have an international market of investors and the internet provides us the opportunity to reach these investors at a fraction of your standard marketing and media cost. Most of our investors are into cryptocurrencies, but many also want to invest in more stable real estate and our Fund provides them with that.

The Fund offers investors the opportunity to invest with as little as one thousand dollars down. Not only that but this provides a liquidity aspect to real estate as well. Our ultimate goal is to be able to have all level of investors to be able to invest under Reg. A+. We would love to be the Amazon of Real Estate in 15 years from now!

Are you a member of any professional organizations?

We are both members of the National Association of Realtors, Greater Nashville Association of Realtors and the Tennessee American Chinese Chamber of Commerce. We are also Certified International Property specialist.

To what do you attribute your success?

Luis: I contribute my success to 3 things. 1) having vision 2) taking action on my visions. 3) having perseverance, patience, and determination.

Tanya: I contribute my success to always doing the right thing for my clients, being open to creative ideas and persevering through adversity.

If you had one piece of advice to someone starting out, what would it be?

Sometimes you need to step back and take a different perspective or look at situations from a different angle be open to other ideas. There is no such thing as failure just lessons on your journey. Stop coming up with excuses and create a solution. Obstacles were meant to conquer.

Outside of your business are you active in any nonprofits or charities?

We do make a charitable contribution around Christmas time and have done volunteer work for Habitat for Humanity and Nashville Harvest Food Bank.

What are your educational backgrounds?

Tanya: I worked for Colliers Turley Martin Tucker in the 90's for two years and learned a lot about commercial real estate and acquired my real estate license in 1998. I also gained much knowledge working in the mortgage business and getting my property and casualty license. I am always working to learn new and innovative things in our field. I also acquired my CIPS designation in 2017 and am in the process of completing a fund management course in London. Every day is an education for me in the school of life.

Luis: In 1998 I obtained my Real Estate License. In 2010 earned an Associate of Arts degree in Drafting and Design. In 2012 earned a Bachelors in Business Administration degree and 2016 became a Certified International Property Specialist. Most recently, we received Real Estate Fund Management certification from Bayfield School of Finance in London.

Have either of you or the business received any awards or accolades?

Luis: From 1999-2008 I was in Remax 100% club. Then the economy crashed, and like many realtors and investors, we went from 6 figures to no figures. The next few years were very difficult, and we have spent the last ten years trying to build it back up. To this day most of our rewards are being able to do whatever we want and having the freedom to enjoy life. That is the most rewarding for us.

How do you enjoy your spare time?

We love to hike, travel and experience new things. Life is a magnificent adventure. There is so much to see and do, and we only have so much little time.



Would you like to mention any family?

We have been together for six years and just recently got married. Our family is our everything, we have a blended family with a total of 7 kids, and they are our greatest love. The most significant investment you can make in yourself is with your family. The most important thing is to be able to share all the beautiful experiences this life has to offer with the ones we love. We would like to encourage everyone to check our social media sites, webpage at <http://www.TNcoin.io> and Nashville Real Estate Advisors, like our social media sites and join our telegram group. We are continually updating, blogging and posting keeping everyone up to date on the latest innovations and technology about real estate and crypto!

Thanks again for having us!

CONTACT:

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www.internationalreadvisors.com | TNcoin.io



“Our job is to help homeowners first and foremost and in order to do this successfully, we feel that you have to work with integrity and honesty.

We base our success on relationships. We want to be a resource for people who are looking to sell their property, no matter their situation.”

Elena Orselli is an entrepreneur and expert in the residential real estate industry. She is the co-founder and partner of E2F Properties, a full-service real estate redevelopment company that specializes in the purchase, renovation, and resale of properties throughout Westchester County, New York. The goal of the company is to help homeowners who need to sell their house, and to improve communities by bringing neglected homes back to life. Elena leads the planning, renovation and management of the contracting teams, while managing the timeline and budgets of these ventures. These responsibilities require a laser-focused eye for detail, exceptional management skills, and proficient knowledge of the real estate market.

Elena acquired her knowledge in the field from a rigorous real estate education program that positioned her with the tools and resources needed to run and grow this multi-faceted business. Her impressive educational background forms the foundation for her extensive knowledge and skill set. Elena attended Boston University, where she earned a Master of Business Administration degree, with a concentration in marketing. Throughout her career, she became fluent in the fields of sales and online advertising by working in account

management for prominent media companies in Manhattan, and has used this to build the foundation of E2F Properties.

E2F Properties is currently experiencing rapid growth and it is an exciting time in the company. Why will 2019 be different? Elena sees the next five years as an instrumental time for the growth of the company. E2F Properties is not only reinvesting heavily in the company, but also consistently networking to find strategic connections. Its main goal remains the same – to be problem solvers for those looking to sell their home.

At present, Elena’s goal in the coming year is to find a local non-profit to work with to better serve the communities in Westchester County with as E2F properties continues to grow.

Elena attributes her success to her belief in staying consistent, and to never stop learning the industry. She believes that a positive attitude combined with the right mindset helps her overcome the challenges that face every entrepreneur, and she encourages other entrepreneurs to celebrate achievements big and small, both in their professional and personal lives. Although her schedule is demanding, Elena never loses sight of her why; her family.

ABOUT E2F PROPERTIES: Our mission is to rejuvenate neighborhoods and increase the standard of living by improving the overall quality of housing for the residents. Call us today and let’s see how we can work together! We not only purchase property but we also sell our homes directly to buyers, many of which are completely renovated and in move-in condition. Whether you are dreaming of becoming a first time home buyer or looking to upgrade your current home, we can help.

Contact E2F Properties: Website: www.e2fproperties.com | Email: info@e2fproperties.com | Phone: (914)999-2293



FIRST HOME MORTGAGE

Paul Nagel has had a successful career in residential lending for seventeen years. He currently serves as vice president and mortgage loan consultant of Fair Oaks for First Home Mortgage Corporation, a premier lender in the Washington, D.C. area. Paul loves teaching and the opportunity to assist someone with their first home purchase, a process that often results in a lasting relationship. Paul also specializes in structuring complex transactions, which comes naturally to him thanks to his corporate finance background.

Prior to joining the mortgage industry, Paul served as senior director of finance for Marriott International. He graduated in the Top 1% of his class from a leading undergraduate business school. Paul has received numerous accolades and has been ranked in the Top 1% of all lenders nationwide by Mortgage Executive magazine. Paul attributes his success to passion, ambition, and inspirations such as coach and author, Tony Dungy, who advocates that we all have a platform from which to do good.

Paul gives back by using his expertise to assist veterans with not only acquiring mortgage financing, but also adjusting to civilian life. Inspired by a discussion with his wife Sharon, Paul just created MilitaryandVeteranHomeLoans.com. The site helps educate veterans on all of the intricacies of home financing but also works to provide resources and information on transitioning back to civilian life, thriving in a new career, financial planning, health and fitness, family concerns, suicide prevention, and assisting the homeless. Paul spoke with thousands of veterans to gather information and insight on what would help them. The site is still in its infancy but will continue to use a method of “radical inclusion” to further provide a comprehensive library of valuable content for all visitors. The site also allows Paul to help veterans nationwide, even those residing in localities where he is not a licensed mortgage consultant. He regularly encourages feedback on the site to help make it an even greater resource for veterans.



Paul, his wife Sharon, and their two daughters, are also deeply involved in the local community. They have recently trained to serve as mentors to young married couples and are currently in the veteran mentorship program through American Corporate Partners. They also volunteer for the homeless and assist runners in completing marathons. In his spare time, Paul enjoys any time or activity spent with proximate or extended family, and all the joys and complexities these entail. www.paulnagel.com | www.mavhl.com





IVAN VUCETIC

VIR CONSTRUCTION

Tell us a little about VIR Construction and how you got started in the industry

We are a family owned construction and general contracting business, servicing both residential and commercial clients in New York. My father, Peter, opened his own business, VIR Builders, in 1993. My brother, Tom, and I began working with our father on the weekends and summers while we were in high school. After we finished college, we were on board full time.

I believe that our passion for building was embedded in us as children. In 2014, Tom and I left VIR Builders to start our own company, VIR Construction, and we have since achieved immense success. We specialize in single-family homes and commercial spaces in New York City such as restaurants, private clubs and medical spaces. We also design single-family homes in the Hamptons and have recently opened a custom mill workshop located in Jersey City.

What makes your company different than others in the industry?

Customer satisfaction is our number one priority. We pay close attention to detail and don't cut any corners. We are committed to providing our clients with the best service possible to ensure continuing long-term relations. Our clients can expect a consistent, first-class level of service and workmanship delivered to a superior standard.

What advice do you have for someone starting out in the industry?

Be consistent in your best practices and you will yield the greatest results. Get really good at the aspects of your business that will manifest your strengths and where you fall short, hire people that are better than you in those categories. We all have strengths and weaknesses, don't be too proud to accept your weaknesses. Remember, if you're the smartest person in the room, you're in the wrong room. Also, don't grow too quickly. Take baby steps or you'll be set up for failure.

VIR Construction Inc. is a family owned construction and general contracting business with over 30 years of experience. They are 5th and 6th generation artisans dating back to the old country.

The word VIR is translated in Latin to "a man of", but it is also the Island of Croatia in the Adriatic sea where the Vucetic family has plied it's trade for 6 generations.

The Vucetic family has thrived for decades in the construction industry through word of mouth and customer referrals, which is truly a testament to their quality of work and customer satisfaction. We look forward to working with you and sharing our passion of building and design.



Developing strong client relationships is so important. We become friends with the majority of our clients and our repeat business is very high. When people start referring you because they are confident in your ability and you don't need to rely on advertising, you'll feel wonderful about your performance.

Tell us about your educational background

I have a degree in project management from Hofstra University. I have also studied Green-building solutions and am lead paint certified by the EPA. But more importantly, I have inherited my father's work ethic and customer relation skills. My brother and I both spent summers in Croatia as children, learning how to build homes with our grandfather. We have been bred to perfect every detail and exceed customer expectation.

Do you have any mentors or has anyone inspired you?

I attribute much of my success to a few people in my life. My father taught me the importance of work ethic and dedication. My Uncle Ante taught me efficiency and how

to think things through before making any decisions. He taught me to think a few steps ahead, to be proactive and not just reactive. Also, Michael Axelrod, the founder of French Connection. He taught me about the importance of attention to detail and to never cut corners, always do things the right way.

Are you active with any nonprofit organizations or charities?

I support a number of charities that benefit children with developmental disabilities. I have a family member with Asperger Syndrome, so this topic is very close to my heart.

What do you like to do in your spare time?

I meditate on a daily basis. I also play basketball and lift free weights as often as my schedule allows me to. But my favorite thing to do is spending time with my beautiful wife and daughter, Jennifer and Olive. We love heading out to our weekend home in eastern Long Island and spending time at the beach, cooking at the house, and entertaining friends and family.



Anthony Vulin is a real estate broker and the owner and chief executive officer of the collective, Realty. Anthony began his real estate career right after graduating from UCLA in 2000. He established his own real estate company in Los Angeles with a business partner in 2001. Three years later, he joined forces with Keller Williams Hollywood Hills and quickly built the second most successful real estate team at that office. His team focused on the areas of Hollywood Hills, West Hollywood, Beverly Hills, and Bel Air. In 2006, Anthony was asked to manage and build KW-Los Feliz. At this time, he was the youngest KW manager in the country. By the end of 2008, he had taken that office from #5 in local market share to #1, and by the end of 2011, from #74 to #5 in closed units for all of LA.

Anthony has always been passionate about Downtown, Los Angeles. In 2011, he opened a business center in Los Feliz, which was the first residential and commercial real estate office for a national company in that community. In the spring of 2012, Anthony moved on to a new opportunity with Keller Williams Studio City. As the team leader, he managed the staff and coached the top agents on increasing their business. He recruited nearly 100 agents in just over 15 months and doubled the offices profit.

Driven by an entrepreneurial spirit, in August of 2013, Anthony resigned from Keller Williams. He then launched his very own boutique real estate company in West Hollywood, the collective, Realty, with a second office that opened in Silver Lake/Echo Park in 2015.

Anthony is always looking for talented agents who are looking to grow their business. Coaching and consulting agents is one of his true passions and he believes that having knowledgeable agents, who truly care about exceeding their clients' expectations, is what will make the collective, Realty grow to be LA's most desirable real estate company for agents, buyers and sellers.

Anthony has received countless accolades and awards. In 2016, the Beverly Hills Greater Los Angeles Association of Realtors named him *Realtor of the Year* out of 10,000 agents. In 2017, the collective, Realty was voted *Best Los Angeles Realty Firm* by the *Best of Gay LA Awards*. In addition to his business, Anthony is active with local real estate associations and is passionate about giving back to the community. He is currently director of the Beverly Hills/Greater LA Association of Realtors (BHGLAAR), often teaches classes, was YPN Young Professionals Network chair for two years, and has been on the public policy committee for several years.

Anthony has also been a director at California Association of Realtors since 2015 and currently is C.A.R.'s investment housing representative to the National Association of Realtors. He is the current president of Pride Real Estate Professionals Association (PREPA), a non-profit organization committed to supporting LGBT real estate professionals and their career development, fostering good will among communities, and advocating equal opportunities for home ownership and property rights.

Learn more at:

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Michael Patrick Gannon is the vice president of United Northern Mortgage Bankers Ltd., a highly regarded and expanding mortgage bank, headquartered in Levittown, New York. Since 1979, United Northern Mortgage Bankers has maintained a reputation as one of the nation's best-managed mortgage banks. Their success, which is predicated upon ethical leadership and personalized service, is upheld by thousands of client testimonials that detail extraordinary experiences and better-than-expected results.

For the past six years, Michael has been depended on to direct sales and provide support for United Northern Mortgage Bankers operations. As an eleven-year veteran of the mortgage industry, his knowledge and experience in loan structuring, program guidelines, and sales, have had a significant impact on the Company's overall development. As a result of UNMB's concentrated focus on quality over quantity, and by ensuring that only the most talented people are recruited, he has successfully increased the overall origination volume with less staff. This is especially impressive since the industry has undergone a drastic decline in total originations due to unstable interest rates. Michael and UNMB spend a lot of time investing in the overall growth of the loan officer. From business building to sales skills, as many hours are devoted to the development of loan officers, as are spent on growing their pipeline. "Many companies do not focus on making the sales person better. They focus only on the transaction. We spend a lot of time helping the LO grow in every aspect of their business. This is why we have dozens of loan officers who started their career here and are still here. They are not only here; they are flourishing. We have some of the top loan officers in terms of volume in the Northeast. The proof is in the pudding."

According to Michael, United Northern Mortgage Bankers is especially commendable for having the foresight to focus on purchase originations and dedicate its resources to this business model years before it dominated the market. "The Company survived the implosion of the market in 2008-2009, while many of its competitors did not" Michael explains. He adds, "United Northern continues to be at the forefront of the industry through constant development of technology and expansion of services and programs through another tumultuous period for the industry. We recently became Freddie Mac approved as a seller/servicer, which is in addition to being a Fannie Mae approved seller/servicer." In complement of the impressive array of amenities already offered, United Northern Mortgage Bankers will soon launch a new and unique CRM platform through a partnership with the highly successful technology company, Salesforce. The Company is positioned to develop



a proprietary system that will dramatically improve client communications and subsequently, retention.

Michael's commitment to the advancement of United Northern strategies can be equated to his own progression within the industry. After initially teaching high school and coaching football for a public school in the Bronx, he made the jump to finance as a mortgage loan originator. He then continued the transition into positions of increasing responsibility, such as team leader, and ultimately to his current appointment. As an action-oriented individual, who prioritizes his responsibility to his loan officers, he has secured a stellar reputation along the way.

Responsible lending, outstanding communication, and the provision of Five Star Service are just a few of the elements that Michael has consistently employed throughout his career. He is highly regarded by colleagues and the finance community, which he credits to passion, hard work, and the benefit of a firm educational foundation.

Michael studied at the State University of New York at Cortland as well as Montclair State University. During his college years, Michael also played football, which fostered exceptional leadership abilities that he applies in the business world to promote the team dynamic. Michael believes success comes from a strong foundation of which a positive culture is of utmost importance. "There is so much negativity in the world that it is easy to come to a high stress job each day and not put your best foot forward. We want the best people to represent our company on a daily basis. Our company is only as good as its reputation."

At home in Long Island, New York, Michael and his wife, Holly, are raising two children; Connor, 4, and Harper, 3. Outside of his professional responsibilities and the obligations of parenting, he is an avid NY Giants and NY Yankees fan.

TEAM MAKES THE



Keith Dunne is a NY based independent mortgage loan officer, who holds both a *New York State Public Adjuster License* and an *Insurance Broker License*. Thoroughly engaged and committed to each of these fields, and with more than twenty-six years of combined experience, Keith has established a well-deserved reputation for outstanding performance in dual specialties and represented thousands of mortgage and insurance clients throughout his career.

While maintaining his professional obligations within the insurance sector, Keith was introduced to the mortgage industry by a childhood friend and immediately became intrigued. He began to originate loans for homebuyers and discovered his proclivity and passion for the vocation. Shortly after, he pursued and obtained licensure as a mortgage loan originator. Keith began to work with private clients, which he acquired himself, and was soon closing loans at an impressive rate. In the first three quarters of 2018, he generated over \$20M in mortgage loans.

“The best investment on earth is earth.”

- Louis Glickman

This momentum has continued over the years with Keith increasing his network of realtors, lenders, and borrowers, persistently expanding his knowledge of the market. He understands the importance of delivering stellar results and his reputation for closing challenging loans has led to continuous growth with his realtor partners and client base. Keith has the capability to close loans on properties with open permits, open violations, and even those with no certificates of occupancy. In addition, he has created a unique strategy, which allows him to get the best rates for his mortgage clients by having more than 20 lenders compete for their business.

Keith is highly regarded by clients, colleagues, and the community. In addition to managing three professional specialties, he maintains an admirable philanthropic profile as former secretary of the Dolphin Beach Association and as a member of his church. Keith's penchant for assisting others began early on, when he was growing up in Valley

Stream, a suburban city on Long Island, New York. His late grandfather dedicated years of his life to providing food for the outreach program at Holy Name of Mary Roman Catholic Church in Valley Stream and in continuance of his grandfather's legacy, Keith and his sons deliver food to St. William the Abbot in Seaford, NY. Keith's father and grandfather also served the community as NYPD police officers and initially, Keith pursued a criminal justice degree before following his passion for business.

Family remains of the utmost importance to Keith. He has two sons from a prior marriage; aged 13 and 10, and recently had his third son with his new fiancé, Nicole, who has two children; a 9-year-old girl and a 6-year-old boy. He considers his big blended family to be a blessing and enjoys spending all his free time with them. Keith says his mission is to “balance business and family and raise cool, respectful little humans.”

WORK

DREAM WORK

JoniRose Jankie has earned an outstanding reputation in her industry as a top producer, and among her clients as a professional, dedicated to five-star service and results. She prides herself on always working *with* people and for people.

JoniRose has cultivated a superior ability to interact with and assist buyers and sellers from a wide range of cultures and backgrounds. She credits this to working with the International hotel company, Four Seasons Hotels and Resorts, for over 20 years. She works with a diverse international and local clientele, from individual investors who focus on luxury homes and condominiums, to the traditional home buyer whose main focus is family first. What makes her so effective

"Real Estate is
an investment in
yourself."

is an innate "sixth sense" that allows her to virtually "cherry pick" a property for each client, based on their unique preferences, values, and goals; a true match maker! As an experienced real estate investor herself, JoniRose has a first-hand understanding of today's dynamic market and will guide her clients through the real estate process from A-Z with confidence and finesse. She recognizes that buying and selling a home can be emotional and a huge financial responsibility in the busy lives of her clients. With that, she will fly across the globe to meet her discerning clients or meet local clients at the 6am train to finalize



details before they head off to work. Whatever it takes, this down-to-earth approach and exceptional service has provided JoniRose with an ongoing stream of repeat and referral business, both local and global.

As part of her commitment to deliver highly personalized service, JoniRose stays on the cutting edge of technology, seeking solutions from research, market intelligence, and collaborations with her vast network of industry professionals to help her guide clients as they navigate the entire process of buying, selling, and investing in real estate, which she says, "is an investment in yourself!"

Her goal is to work closely with clients even before the search begins, so they may clearly understand what the process entails, and thus make informed lifestyle decisions for those chapters they will write together.

Email: JoniRose.Jankie@elliman.com

Phone: 917.992.7332

Read more testimonials here:

<https://www.zillow.com/profile/jonirosejankie/>



Interview with Amy Hanson of CLA

Tell us about CLA and your current role with the company.

I work in the construction and real estate industry with CLA, a national professional services firm that delivers integrated outsourcing, tax, audit, wealth advisory, and consulting services from more than 110 locations across the United States. Based in the Minneapolis office, I work primarily with investors and property owners to provide property accounting services, complex CAM reconciliations, and financial modeling for development projects.

What makes CLA different than other companies in the industry?

First, it is the culture. The real estate industry can be very competitive. Our group is extremely collaborative because we follow a shared goal: to know and help our clients. Secondly, with CLA you'll find everything you need in one firm. We offer deep technical knowledge through every step of the real estate life cycle. We assist real estate entities with calculating gross potential rent, request for repair and CapEx draws, fund administration, tax strategies, and succession planning, to name a few. Finally, CLA is a career-building firm. For this reason, we are able to attract top talent for our clients. I am a coach and mentor to several of the younger team members and I enjoy assisting them on their journeys.

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(612) 503-2300 | LinkedIn: /amyhansoncfo

What role did you fulfill before joining the company?

Prior to joining CLA, I served as a contract CFO and real estate consultant to a number of developers in the Minneapolis and surrounding areas. My role included financial modeling, tax credit and institutional financing, coordinating capital raises, investor relations, and working with property management teams to drive asset performance. I have flipped nearly 850 homes in my career and penned several winning RFP's for work with municipalities and non-profits.

Can you tell us about your degrees, designations, and honors?

I am a CCIM and licensed broker. I also hold a BS in accounting and an MBA from Western Governors University. In 2015, I received the *Top Women in Finance* award from the *Minneapolis Business Journal*. I also received a *Bravo! Award* for my work on an historic theater utilizing historic tax credits.

Are you active with any nonprofits or charities?

I'm enthusiastic about sharing my passion through American Corporate Partners, a nonprofit dedicated to mentoring veterans transitioning from the military to the workforce. Through this program, I guide individuals looking to create careers in the real and construction industries by providing one-on-one meetings, career planning sessions, and interview strategies.

Do you have any advice to someone starting out in the industry?

Find the right mentor. He/she can help you make the connections to further your career and show you the tips and tricks that you don't learn in college. I was fortunate to have a great mentor in Diane Peterson, who was the COO at one of my clients. It can be challenging to find a mentor in the real estate industry because no one wants to give up their secrets. Diane was just the opposite; she wanted to see people succeed and do well. That collaborative culture is how we operate at CLA, and one of the reasons I enjoy my work so much.

What has been your key to success?

First, you have to be in the game. If you don't have the passion or the desire to make your project happen, it won't. Second, you need the right people. Most organizations don't have the need for full-time staff in every role, which is why outsourced third party consultants like CLA make sense. Finally, you need to know your metrics. Every company has a sweet spot. Make sure you know and monitor the numbers that drive your business and continually focus on how you can improve them.

Away from your career and community work what are your favorite pastimes?

I love to travel, play golf, flip houses, and spend time with friends and family. My son, Jake, just graduated from the University of Wisconsin-Stout with a degree in construction management, and has accepted a position with Reuter Walton in Minneapolis. My daughter, Haley, is a nursing student at St. Catherine's University.



Kevin Ortner is the president and chief executive officer of Renters Warehouse, one of the fastest growing and highest-reviewed residential property management companies in the U.S. Kevin first joined the company in 2009 as a franchise owner for the Phoenix region. In 2015, he took hold of the company reins, leading it to immense growth, fueled by his vision and strategy. Renters Warehouse now manages more than \$3B in residential real estate, servicing 14,000+ investors across 22,000 residential homes in 42 markets and more than 25 states. In 2015, Renters Warehouse officially trademarked the term, "Rent Estate™" to redefine the entire single-family rental industry as real estate gives way to this increasingly lucrative asset.

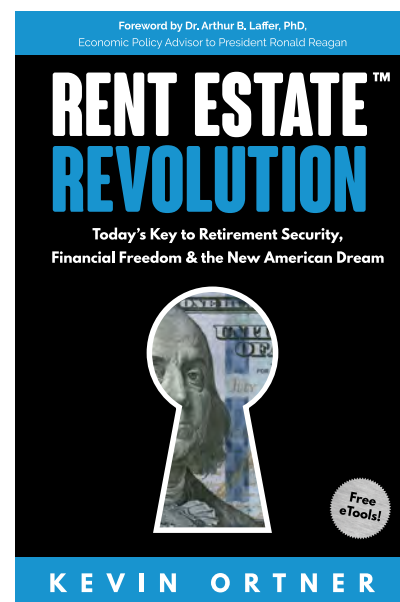
Kevin's exemplary leadership led Renters Warehouse to become an eight-time honoree of the prestigious, *Inc.* 50015000 list of fastest growing privately held companies in America. It has also been featured on countless media outlets such as *NBC*, *Good Morning America*, *CBS*, and *HGTV*. Kevin himself, has been recognized with several awards and honors. He is a two-time honoree of the *American Stevie Business Awards* and also received the *Executive of the Year Award* in both 2015 and 2016, and an *International Stevie Business Award* for his achievements as CEO. Kevin attributes his success to his passion for helping everyday Americans like himself, regain the lost American dream of retirement security.

Kevin is active in a number of professional associations and serves as an advisory council board member for the Single-Family Rental Association (SFRA) and as a governmental affairs committee member for the National Association of Residential Property Managers. He is also a member of the National Rental Home Council. In 2017, Kevin published his first book, *Rent Estate Revolution*, through which, he shares the Renters Warehouse philosophy and business expertise around single-family rentals and the power of real estate to drive long-term wealth creation, retirement security, and financial freedom for the everyday person.

Kevin received a bachelor's degree in aeronautical management technology, aviation, and business management from Arizona State University. The son of a police officer, who also dabbled in construction, Kevin learned about real estate from the ground up, using that knowledge to acquire his first property at only eighteen. Kevin is a former corporate pilot, who enjoys his spare time by traveling, scuba diving, flying planes, and being with his wife and their two daughters.



Be sure
to check
out Kevin's
book, *Rent
Estate
Revolution*.



www.renterswarehouse.com | www.rentestaterevolution.com
Facebook: <https://www.facebook.com/renterswarehouse>
Twitter: https://twitter.com/kevin_ortner
LinkedIn: <https://www.linkedin.com/in/kevinmortner>



Chairat “Charlie” Thongpahasatcha is an entrepreneur, CEO, investor, mentor, and licensed real estate salesperson, presently working with Keller Williams, the world's largest real estate franchise and sales volume leader.

As a prominent leader in the real estate industry, Charlie is depended on to act as a trusted advisor for both local and international buyers and sellers throughout the New York metropolitan area and Long Island. Utilizing more than eighteen years of experience in finance and banking industries, he has amassed a sizable roster of clients and established himself as one of the most trusted agents in the firm.

Originally from Thailand, Charlie has a diverse career history with a significant presence in the finance sector. He has held senior level management roles in credit risk management, investment banking, project finance, and portfolio management and worked in Hong Kong, Singapore, Bangkok, London, Washington DC and New York. Charlie has also established himself as a savvy and successful investor, having owned numerous properties in Bangkok, Hong Kong, New York, and New Jersey, and as a project financier of major developments around the world. Among his project finance portfolio are power plants in Thailand, the Philippines, and Indonesia, a

national stadium in Singapore, an oil rig in Eastern Europe, a toll road in the United Kingdom, and petrochemical plants in the Middle East. As a knowledgeable and frequent world traveler, Charlie recently founded the travel agency, Dream Travels International, where he serves as chief executive officer.

Charlie's impressive career can be credited in part, to his educational foundation. He holds a Bachelor of Business Administration degree from Assumption University, a prominent academic institution in Thailand, and a Master of Business Administration (M.B.A.) degree from the George Washington University in Washington DC. He also attained a *Certificate in Investment Banking* from New York University and is a member of the CFA Institute, REBNY (Real Estate Board of New York), LIBOR (Long Island Board of Realtor), NAR (National Association of Realtor), BNI (Business Network International), and AREAA (Asian Real Estate Association of America).

Charlie maintains an equally ambitious profile within his community as a volunteer mentor for international students at Enlight Global Consulting in New York City and as an active contributor to his son's school, Buckley Country Day School. His charitable endeavors include support of the Humane Society and his alma mater, George Washington University.

When he is not engaged with professional obligations, serving as a mentor, or volunteering, Charlie enjoys reading, listening to music, and sports. He can often be found on the soccer field, engaged in a game of table tennis, watching his favorite teams on television or playing piano with his son, Kenny.

Keller Williams Realty Gold Coast:

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Derek Hall is the owner and president of Charter Real Estate School, a New York-based, vocational training institute that offers a dynamic curriculum for individuals seeking to expand their knowledge of the real estate industry.

The Charter Real Estate School was established with a goal of providing a place to learn and develop the skills necessary to achieve success within the current market. Through both on-site and web-based courses, students can also earn credits to fulfill the New York Real Estate Commission's bi-yearly requirement for 22.5 hours of continuing education. While the School has locations throughout Brooklyn, Queens, and Manhattan, it also provides a virtual learning program so that brokerages can educate entire teams from their own office. Ultimately, CNYRES delivers comprehensive and convenient programs that enable all realtors to excel in their careers.

“Success is always the ultimate goal but you have to love what you do. Achieving credibility and recognition in this field is a great accomplishment but the ultimate reward is in helping people achieve their own success.”

Derek founded CNYRES in 2017, following a successful, fourteen-year career in real estate and sales that includes senior level positions with Property Shark and Blue Monday Property Advisors. In his current role as president, he is charged with responsibility over curriculum development, technology implementation, enrollment, marketing, and budget administration. Derek is also in the process of creating a CE-certified self-defense class for agents, to minimize the risks associated with hosting open-house events.



Despite the strides Derek has made within the industry, first as a sales person and most recently as an educator, his initial ambition was to be a writer. He completed his undergraduate studies at St. Lawrence University, where he received a Bachelor of Science degree in psychology. It was not until he started working in customer service for Property Shark that he recognized his interest in the field. After transitioning through positions of increasing responsibility, Derek was asked to create a Continuing Education class for real estate agents. That responsibility served as a catalyst for the formation of other classes, which he also pursued certification for, and the rest is history.

Derek still uses his passion and flair for writing on his website and makes good use of his academic foundation to tailor classes that engage and motivate students.

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LeaseAbuse is a new and innovative monitoring system for short-term rental properties in the United States. Established in 2014, LeaseAbuse serves as a platform for real estate professionals to mitigate against the growing issue of sublets through Airbnb, VRBO, HomeAway, FlipKey, Craigslist, and similar services.

LeaseAbuse operates 24/7 to stay a step ahead of changes to third-party rental sites and to help property managers and landlords protect their interests and investments. This includes constant monitoring of third-party rental sites to identify not only the properties being sublet, but also the tenants who created the listing. Clients receive an alert as soon as a property is identified and can then take action. Condo associations, HOAs and co-op boards can also use LeaseAbuse to ensure that neighbors are not engaging in sublet abuse and allowing untraceable strangers into buildings and spaces where homeowners and other tenants expect to be safe and secure.

A team of dedicated experts run LeaseAbuse, including Cate Phillips, vice president of business development, and Danielle Hereira, vice president of operations.



MONITOR | RESEARCH | NOTIFY

Our system gives owners, boards and property managers the reassurance they need, as well as the visibility, to proactively avoid the costly government fines and liability issues that illegal short-term rentals regularly cause.

CONTACT:

www.leaseabuse.com | 775-301-1052 | Toll Free: (844) BAD-RENT
Blog: <https://leaseabuse.com/blog> | Facebook: /leaseabuse | Twitter: /leaseabuse

Are your properties illegally rented?

“The rampant growth of sublet platforms has left property managers and landlords behind the technology curve as they have no way to track which of their tenants are renting the property without the permission of the owners,” says Hereira. “Third party rental websites don't provide the exact address of a potential place to stay until they book it, so it's hardly possible for the landlords to know whether a property is listed on the short-term rental sites or not.”

“Short Term Rental sites like Airbnb have become a nuisance for all property management companies,” adds Phillips. “The trickle of illegal and unwanted sublet activity began years ago with Craigslist and has now become a massive, multi-billion-dollar international powerhouse in the form of Airbnb and other well capitalized, Silicon Valley venture-backed startups. In the same way that Uber has challenged the realities of the taxi industry, Airbnb has bent the rules on what constitutes a hotel stay. Our prospective clients' building security systems, insurance policies, and tenant satisfaction are all at risk until they work with us.”

Hereira, who has an engineering degree, began working for LeaseAbuse as a developer in September 2015. Her role quickly expanded once it became clear that she had skills in other areas, including research, sales and marketing. Since September 2017, she has served as operations leader and oversees the majority of the business and is an integral member of the LeaseAbuse team. In her spare time, she enjoys going to the movies and spending time with her family, and she can speak both English and Spanish, which helps her work with a diverse clientele.

Phillips is a successful entrepreneur with 20 years of experience in sales and marketing. She started her first company before the age of ten, running a neighborhood newspaper. Today, in addition to her role at LeaseAbuse, she is co-founder of B2B Dynamix, a sales management and consulting firm. She describes herself as a cold calling extraordinaire and enjoys engaging customers and prospective clients on the phone in a consistent and nurturing manner to drive business. Phillips received a Bachelor of Science degree in electrical engineering from Marquette University. In her spare time, she enjoys being with her six children.



Cate Phillips, vice president of business development



Danielle Hereira, vice president of operations



Will Herring is a senior loan officer at All Western Mortgage, a leading mortgage brokerage in Denver, Colorado, that provides a full array of loan services with the highest caliber of customer service. Will started his career in real estate finance in 2007, after acquiring more than two decades of experience in general contracting and construction.

From 1983 to 1986, Will served his country as a US Navy Seabee in a construction battalion, assigned to Air-Det. In this capacity, he worked on construction projects all over the world, including developments of air strips, remote surveillance posts, and mining sites. He was consistently awarded for his conduct and performance and highly admired by his teams. In 1986, he went to work in the mining Industry, where he quickly moved from operating equipment to maintenance, and then to plant operations, with responsibility over coordinating all OSHA and MSHA meetings, contract negotiations, and representation of union workers. In 1995, Will then accepted an appointment as chief operations officer for Wood Brothers, an engineering contractor, where he contributed to the company's incredible growth from \$500,000 in yearly revenues to more than \$50,000,000 per year.



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Always having a passion for real estate and buying homes, Will has owned, remodeled, and sold over a dozen properties and is still at it. This passion led him to his current role as senior loan officer for All Western Mortgage. The “inside knowledge” of the business helps him build a better profit for both his project homes and his clients’ homes. “I contribute the ‘inside knowledge’ freely, so everyone I meet can have a better buying experience.” Will provides his clients and realtor partners with the rate sheets and explains the data behind the numbers, always supplying an outstanding experience that is the culmination of his diverse background and numerous successes.

Will is also a *Certified Divorce Lending Professional (CLDP)* and belongs to the Colorado Bar Association. Helping people, who are going through a divorce, to retain their home is a big achievement. Many lawyers and divorce attorneys, who are going through negotiations, want their clients to have a normal life after the divorce and need guidance on how to make that happen. “It is never a good thing to go through a

divorce and it is made much worse if your credit is ruined or you could not purchase a home for many years” said Will. He wants to educate people to ensure that they can make good decisions on their own. As a military veteran, he is especially engaged with assisting other vets to understand and secure VA loans. “Some of our disabled veterans can get up to \$81,000 for upgrades to their home.” Will wants every veteran to get the most out of the home-buying experience.

Will has helped hundreds of people brainstorm a way to buy a home, whether it is fixing credit, finding a program that will get a client a better payment, or teaching them what their path to homeownership looks like. In a personal one-on-one meeting, Will can show anyone how to live “The American Dream.” Will is highly regarded by clients, colleagues, and the banking community for his integrity, ingenuity, and commitment to a model of service that far exceeds the industry standards. He credits this success to his practical experience, passion for serving others, and a lot of hard work.



Daniel Wick is the owner of Horizon View Holdings, Inc., aka Horizon View Homes, a residential and commercial development company based in the Seattle Puget Sound region. Daniel has sixteen years of real estate experience, which encompasses brokerage, commercial appraisal, development, project management, and finance. In his current role as president of the company, Daniel is charged with responsibility over business operations, staff supervision, and budget management. Horizon View Holdings is the fastest growing real estate development company in North King County. As such, Daniel also works extensively with private equity investors to raise capital for multimillion-dollar projects. The Company's current portfolio includes three single family plats, ranging in size from eight to fifty-two lots, two multi-family developments (including a 130-unit apartment building), and a 156-bed assisted living facility, as well as numerous single-family construction projects.

Daniel first realized his passion for real estate in 2002, when he obtained his real estate agent license and went to work for Cain and Scott, a boutique brokerage in Seattle, specializing in apartment sales. During his commercial brokerage years, his father, an MAI appraiser, introduced him to the commercial appraisal field. By 2006, Daniel obtained his *Certified General Appraisal License* and focused on subdivision analysis and multi-family appraisal. Daniel's next foray was in the renovation and resale of property. By 2009, he was actively purchasing and refurbishing homes, while maintaining his two other roles in brokerage and appraisal. Under Daniel's expert guidance, Horizon View Homes completed more than forty renovations from 2009 to 2015. By late 2015, Daniel had added six years of experience in the construction industry to his resume and started his own general contracting company before moving into development.



Daniel's high level of ambition led to a further transition into a more directorial role, as he pursued education in land development administration and investment. He worked tirelessly to learn all aspects of the industry and by 2016, he had already purchased two land sites for townhouse development, which he would then go on to entitle and resell to builders. After several successful projects, Daniel segued into single-family subdivision and finally multi-family development. Today, he is known as a versatile, resourceful, and skilled industry leader, who has extensive experience in almost every aspect of real estate.

Daniel credits his success to hard work, ambition, and support from his family. He and his wife, Dana, have five children ranging in age from 11 to 26. "I believe that my family is the rock of my motivation for success. My children remind me of what is truly important in life." Daniel is equally committed to community service, with more than fifteen years in Little League Baseball as an umpire, coach, and board member. He is also a member of the Knights of Columbus and frequent guest speaker for local real estate events.



Matthew Sisul is a real estate investor, developer, and consultant. Matt is an eighteen-year veteran in the real estate industry, having started his career in the field immediately upon graduating college. He now co-owns Casey McNulty Group, a Missouri firm that provides a variety of real estate services for the St. Louis Metropolitan Area.

Matt attended Loyola University of Chicago, where he earned a Bachelor of Arts in history. After graduation, he decided to pursue his passion and proclivity for real estate. His first role was as a leasing agent for Aimco, a national property management company and real estate investment trust, where he worked his way up to property manager in less than two years. He then obtained his real estate license and accepted a position with Bevo Realty, a small brokerage firm serving South St. Louis City, where he sold a home on his very first day. He later transitioned to a local RE/MAX office, earning monthly sales accolades there. While the real estate sales arena was agreeable, he still favored the challenge of working more directly in the field of real estate development.

In 2006, Matt accepted a position with the City of St. Louis Community Development Administration as a housing development analyst. In this role, Matt managed federally-subsidized residential development efforts, with direct responsibility for regulatory compliance, creating more than 180 housing units and projects exceeding \$50M in total development costs. He earned several certifications, including Housing Development Finance Professional from the National Development

Council and HOME Program Specialist from the U.S. Department of Housing & Urban Development.

In 2014, Matt was promoted to residential development manager for the Community Development Administration. In this role, Matt was tasked with creating a new system for awarding federal funds allocated to the City of St. Louis to be reserved for residential development projects. His primary mission was to design an impartial process, based on the city's objectives for affordable housing and historic preservation. In this endeavor, Matt worked closely with the mayor's office, the board of aldermen, and other city departments to ensure compliance with federal, state, and city ordinances, regulations, and protocols. Following its release, and after being well-received by HUD and the public, the program is now a model for governing agencies around the country.

Presently, Matt is fully engaged with overseeing his own real estate development enterprises, which culminate in a multi-million-dollar portfolio. Also underway is a co-working space in the Princeton Heights neighborhood of St. Louis City, with an expected opening in early 2019.

Matt's ambition and passion is not just evident through his business ventures. He is also very active in his community. He is currently the president of the Ellendale Neighborhood Association. And he has also served as ex officio board member for Dutchtown South Community Corporation, South City Neighborhood Improvement Corporation, Carondelet Housing Corporation, Linden Heights Housing Corporation, and Greater Ville Neighborhood Preservation Commission.

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Adam Hartig, the vice president of real estate for Lucky's Market ("Lucky's"), is primarily tasked with expanding the grocer by identifying and securing potential new sites. Lucky's, a grocery store concept based out of Boulder, Colorado, specializes in many things, over and above organic, healthy food such as their famous, smoked-in-house bacon and their Sip and Stroll Program, which allows customers to enjoy a glass of wine/beer while perusing the aisles.

Founded in 2003 by two chefs, Bo and Trish Sharon, the company created a "strategic partnership" with Kroger in 2016 and has been steadily adding stores to the brand ever since. Those not familiar with Lucky's (located in 13 states), can view the store as a hybrid between a higher-end grocer, such as Whole Foods, and a concept that is heavily focused on produce, bulk, food service, and ready-to-eat products, similar to a Trader Joes. This proprietary blend of services results in a fun-loving, shopping experience, unique to the Lucky's brand.

Adam joined the staff of Lucky's in 2016, following a successful real estate career that encompassed roles as a leasing agent, developer, and broker. His foundation in the financial sector is especially relevant to his current role, which entails the overall management of anything that is related to the acquisition, negotiation, and development of properties for Lucky's stores.

As a seasoned real estate veteran, with a particular focus on commercial properties, Adam's skillset is the culmination of both education and practical experience. After his initial two years of college, studying business, while competing on the baseball team at Culver Stockton College, he transferred and pursued a business management degree at the University of Missouri, Columbia. Having a natural proclivity for math and knowing that commercial real estate was predicated on an aptitude for numbers, the transition into real estate was only natural. After graduating cum laude, with a BS in business administration, Adam accepted his first position in real estate, as a commercial leasing agent for The Kroenke Group. In this role, he was responsible



for leasing properties throughout the country and eventually managing new ground-up developments, alongside renovations of existing properties. After almost a decade with Kroenke, Adam segued into real estate sales with Maly Commercial Realty before starting his own company, Bright Light Realty, in 2016.

Recognizing that the downtown Colombia area was in need of a specific retail component and primed for regeneration, Adam procured a tenant who would greatly benefit by occupying a long time vacant building controlled by The Kroenke Group. This tenant was Lucky's Market. Although he represented the landlord in this transaction, Lucky's was so pleased with the outcome and experience of the mutually beneficial lease, that they asked Adam to become their broker to locate additional sites for their new stores. This opportunity is seen as the current highlight of his career, as Adam is now employed by, and committed to, working exclusively for Lucky's.

Adam maintains an active profile within the industry through membership in the International Council of Shopping Centers (ICSC). He is equally committed to his community and has supported several nonprofit groups and been involved with various charitable efforts. When he is not engaged with professional obligations, Adam likes to play golf and tennis, watch sports, and spend time outdoors, especially gardening/working in his yard. As a dedicated father to a newborn daughter, he also enjoys spending time with his family.

CONTACT:

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Michael A. Paff has extensive experience in real estate with a background as a partner at large New Jersey firms. He is now the founder of Paff Law Firm. Mr. Paff established the Firm in 2016 and concentrates his practice on property tax appeal litigation, abatements, and condemnation issues in both New Jersey and New York. He has considerable experience litigating tax appeal cases that involve overvaluation, added assessments, omitted assessments, farmland assessments, exemptions and Chapter 91 cases.

Mr. Paff represents owners of commercial properties, ranging from condominiums and co-ops to retail outlets, hotels, office buildings, medical offices, financial institutions, and automobile properties. He is seasoned at complex property litigation involving environmental issues, easements, and other factors that determine value, for industrial buildings, warehouses, refrigerated storage, and factories to name a few. Mr. Paff is also highly skilled in representing property taxpayers in all aspects of New Jersey and New York State and local property tax matters. He has assisted many residential property owners in achieving residential property tax relief helping owners to reduce their assessed value for savings on current or future tax bills and, in many cases, to obtain refunds.

Mr. Paff has handled matters before the New Jersey Tax Court, the Supreme Court

of New York, the Superior Court of New Jersey, the Appellate Division and numerous County tax boards. Well respected for his knowledge, skill and influence within the industry with a solid track record of successful client outcomes, Mr. Paff attributes his success to his commitment to providing the best representation for clients. By providing sound counsel and unsurpassed responsiveness, Mr. Paff and his firm have built an impressive record of property tax reductions and have successfully forged long-term relationships.

Prior to founding his firm, Mr. Paff served as a shareholder for Wilentz, Goldman & Spitzer, P.A. and Budd Lerner and as an attorney for several other prominent law firms. He obtained a bachelor's degree in sociology and business administration from Coker College and his Juris Doctor degree from Rutgers Law School. He is a proud member of the New Jersey Bar Association and the New York Bar Association and appears before all tax and appellate courts in New Jersey and multiple Supreme Courts in New York.

Services include but are not limited to:
Property Tax Consultation
Real Estate Tax Appeals & Litigation
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www.linkedin.com/in/michael-paff-737b719

Learn more at: www.pafflawfirm.com | Phone: (908) 526.2192 | Email: Michael@pafflawfirm.com

Mackenzie Moser

Mackenzie Moser is an agent/broker with The Moser Group, Inc., a North Carolina based provider of commercial real estate services. Mackenzie is primarily focused on community development, property management, and brokerage operations. On a daily basis, she engages in the acquisition and leasing of large scale properties such as shopping centers, industrial parks, and office plazas.

The Moser Group Inc. currently has over 40 projects going through entitlements or under development. These projects include 250,000+ SF shopping centers, high-density, mixed-use projects, 500,000+ SF industrial parks, 300+ acres of single family residential projects, and several townhome projects.

Mackenzie believes that there is a need for more women in the commercial real estate and entrepreneurial arenas. She fosters an attitude that encourages women who are passionate and bold, goal-driven, risk takers to stand up for themselves and devote their lives to possibilities that are bigger than themselves. One of Mackenzie's long-term goals is to create a camp in Montana to provide an experience similar to that of her youth.

While there were many inspirations for Mackenzie's career choice, she credits her father (and best friend) for his unwavering support and mentorship. Working with him now, in a company that has had such a positive impact on so many people, is a dream come true for her.

Mackenzie's interest in development began at a young age, after learning of her father's upbringing in low-income housing projects. Dennis Moser and his two siblings were raised by Mackenzie's grandmother, a single parent who worked three jobs. In spite of these



humble beginnings, Dennis worked hard and persevered, overcoming many obstacles to realize his dream.

Growing up, Mackenzie witnessed how her father's passion and drive impacted others and saw how he forever changed the lives of his family and those around him. She is both enthusiastic and equipped to employ the same degree of effort and dedication to make communities better places to live, work, and play.

Mackenzie earned a Bachelor of Business Administration degree, with a concentration in marketing and finance, from Clemson University. After college, she worked with Cushman & Wakefield, as a broker of industrial real estate.

Away from the demands of her career, Mackenzie maintains an active philanthropic profile by supporting projects that benefit the local community. She also enjoys playing tennis, outdoor adventures, scuba diving, and family time.

**“All our dreams can
come true, if we
have the courage to
pursue them.”**

— Walt Disney

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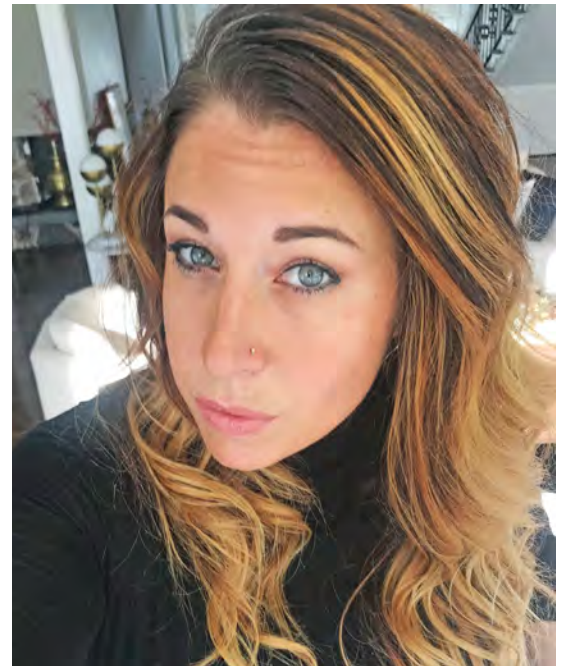
Tarah Plemmons

Tarah is the director of the commercial division and the newest member of the Plemmons Industries team, which was just endowed with a Best Customer Service of the Year Award.



Seattle Sister Superstars

This sister duo is paving the way for other young women to thrive in one of the hottest real estate markets in the country, all the while honoring the tradition their family established in 1965.



Brie Plemmons

Brie is the CEO and creative vision behind Plemmons Industries. She specializes in revitalizing older commercial buildings and modernizing single-family-homes.

Q: What is Plemmons Industries? How did you get your start?

B: We are a small family real estate firm, founded in 1965, that does commercial, residential, and development, all in-house. My father, Jim, started this firm after college, when he realized there were no affordable spaces to lease a small office in the Greater Seattle Area. If it didn't exist then, surely other people were in need of the same thing. Upon building our first business park, the Firm started building single family homes that could be rented. Although a cliché today, rentable homes in the 70's didn't exist. This paired nicely with also renting to the same demographic of young and small businesses, who sought their first commercial location. This has been going on for decades, expanding into mini-storage, micro housing, and even developing horse farms. The goal was, and always is, to find a need and fill it, and people will forever need a place to get their start.

Q: Why real estate?

B: My father Jim, grew up on a farm. Tending and taking care of the earth has always been in his blood. In the 40's and 50's, if you wanted a new structure, you had to build it yourself or have the community help. My family did not grow up with money. After college, the principle remained the same; if you don't have money, you have to build it yourself because your time is free. Once my father realized that there was a market for people just like him, he worked tirelessly to find a way to build a safe, quick home for people with very little money. It worked. With the help of my older brothers, they built neighborhoods upon neighborhoods, filled with families like ours. That is where the story began.

Q: How did this become a multi-generational family business?

B: My father has a lot of children and several have worked for the company over the years. It is the life blood in all of us, whether we decide to make it a career or not. My dad always was of the belief that if you can't be passionate about your job, you will never succeed, thus it was never a requirement to join the fray. Coming back to the fold was of our own free will. In fact, Tarah and I came into the company at very different times and for very different reasons. But, at the root of a family business, is the pride to contribute to the thing that paid for all of our lives. It is paying it back to make an opportunity to pay it forward.

Q: What is your role at Plemmons Industries?

T: I wear many different hats. That is the beauty of our family. You have to multi-task in all things to survive and be the best. I found that the paperwork side is where I could first make a difference. I love reading and enforcing contracts, it's the science side of me. But as I have grown, I know that the everyday interaction with clients is where I can make the largest impact. I get to meet people from all backgrounds and linguistic barriers and I have to make them feel comfortable. Although we are talking about very serious business matters, there is no reason that we cannot share a joke or two. I want my clients to know that this company is there for them and that it is imperative that they feel safe in this negotiation.

Q: What's the most difficult thing about the Seattle market?

T: It's a gift and a curse. Seattle is one of the hottest real estate markets, period. Not only do we have the migration from CA

and OR but also Vancouver and that is just locally. The Asian and Eastern European market is always investing in our ports. Prices can be inflated and our product must be perfect. We have been in this market for 50+ years and know with continually updating our inventory, there will always be a need for centrally located, easily accessible, small business friendly, industrial space. My dad bet on this in the 60's and it will remain a fact as long as my sister and I are at the helm.

Q: What is the difference between you and Brie?

T: First of all, I am the funny one and absolutely the most well liked, you can ask anyone. But that being said, we each have our roles. Our company is focused on balance. We always want all clients to be able to relate with one of us. Brie is more outspoken, hard negotiating, and extremely passionate about our goals. I am very even-tempered, calm, and relaxed. It is interesting to see which clients respond to our different personalities. We are so lucky to be complementary in our approaches to business. We have a dichotomy that is important in any partnership.

Q: Brie you came into Plemmons Industries after the market crash, how did you rebound?

B: It was year-long struggle of constant work and renovation. The commercial side was still lagging but needed monstrous attention without the promise of return. We decided to source everything as local as possible. Kent is one of the largest industrially saturated places in the US and number one in Washington. We started close to home. We got back to our roots and subbed out jobs to people needing the work down the street. It worked out beautifully.

Q: How did you get your start in real estate?

B: Being older than Tarah, I have memories of working on the constructions sites as a child. We renovated historical homes, built horse farms, and even designed the office that I work in today. I had a little red briefcase with my tape measure, large pencil, and calculator, which I would take to the sites with my Dad. I grew up watching my parents do the impossible. They would take an overgrown, misshaped field and make it into a beautiful building. I was hooked.

Q: What is your role in the company?

B: The role has evolved over the years. In the beginning, I was absolutely my father's right hand. He mentored me in all things construction and simultaneously pushed me out of the nest when it came to troubleshooting any problems. He gave me the liberty to fix and improve upon all the buildings we had and also the responsibility to take ownership for their failures. As the years passed and the market changed, so did my experience and knowledge. I now run all of the divisions; commercial, residential, and the development side. My father is still very involved in all new builds but trusts that Tarah and I will continue to reface all the existing structures. Ultimately, I would say



I am a renaissance “wo”man. As, I have always been taught that if you watch after the pennies, the dollars will take care of themselves. We are a family that will stop at nothing to get the job done. That is my role, get the job done.

Q: Is being a woman in real estate different than your male peers?

B: I would like to say “no” but especially in the commercial real estate side, we are rare. I hope that people like Tarah and I will encourage women to pursue this field because they are needed. The Seattle market is so international that it can be intimidating. Ninety percent of our clients are men and forty percent do not speak English. I think of this as an opportunity to break the ideals of who would be representing a real estate firm. I take this mission very seriously, as I know when I go to a showing, they are not expecting me. The only thing that supersedes gender barriers in a male dominated field is knowledge. My company's goal has always been to make a fair and mutually equitable deal, regardless of the players. This principle has been at the root of our company's culture and has now allowed two women to run it. It makes no difference to me who I am dealing with, but it makes all the difference when I am welcomed surprise.

Q: Where do you see your real estate future?

B: I see my future as adventurous. The landscape of America is changing, as are the businesses that will succeed and the people who run them. I want Plemmons Industries to be a part of that. Whether we are renting/selling starter homes to immigrants, or leasing to the next big tech geniuses. We will always keep our roots, which is providing the opportunity for people to house their futures and dreams. As for what those structures look like, I can't give away all my secrets.



as Bannister House and New England Healthcare Employees Union. It was during this period that personal tragedy struck. Tara's sister was diagnosed with stage four breast cancer and as her primary caregiver, Tara was struggling to find a notary who would make a home visit. This led to her recognition of the need for mobile notary services. Tara began to assist hospital patients with their closing documents and soon after, added at-home signing services for the general public.

Tara prides herself on being professional, prompt, and proficient in the services she provides. She offers the convenience and flexibility of a client-focused scheduling system, complemented by excellent interpersonal skills and a positive disposition. These attributes have resulted in a reputation that is highly esteemed by her clients and colleagues.

Tara credits her success to a combination of hard work and overcoming numerous challenges. Although she was wholly engaged with taking care of her family, she was determined to start her own business and achieved that goal, despite

Tara Latimer is the owner of Essential Signing Agent Services. Tara founded her company in 2016 and has since directed all of its operations. This responsibility involves complex documentation procedures and requires a laser focus on details. Through Essential Signing Services, clients are able to provide mobile services for the convenience of their clients. As a notary public, commissioned in Providence, Rhode Island, and certified loan signing agent, certified through the National Notary Association and Loan Signing System Course, she is also able to expedite the lengthy closing process by guiding borrowers through the document signing process.

On a daily basis, Tara offers third-party review services for companies with a primary focus in the real estate and mortgage industries. She is also depended on to grow and sustain her business to guarantee its continual progression. In this endeavor, Tara must maintain a client database, negotiate pricing, handle accounting and billing, and develop marketing initiatives to attract new clients.

Tara has over twelve years of customer service experience and seven years of supervisory and management practice. Prior to starting her own company, she was in the healthcare industry and held senior level positions for companies such



numerous hardships. Tara also acknowledges the benefit of a firm educational foundation. She holds a BBA, with a concentration in healthcare administration, from Alameda University and continues to pursue instruction in commercial real estate. Additionally, Tara was recently accepted into the growth cohort group of Paul C. Brunson's, *Mastermind Mentoring* program.

Tara maintains an equally impressive profile within her community as president of the Steven K. Latimer Foundation, an organization started by her sister, in honor of her late nephew, who died as the innocent victim of violent crime. Tara also collaborated with salons and barber shops in her neighborhood to offer free haircuts and styling for school aged children, believing that by feeling better, the kids can do better.

When she is not tending to the obligations of her business or engaged in a philanthropic pursuit, Tara enjoys spending time with her family and staying abreast of developments in the real estate industry.

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"I AM NOT AN ATTORNEY I DO NOT GIVE LEGAL ADVICE NOR DO I DRAFT LEGAL DOCUMENTS."



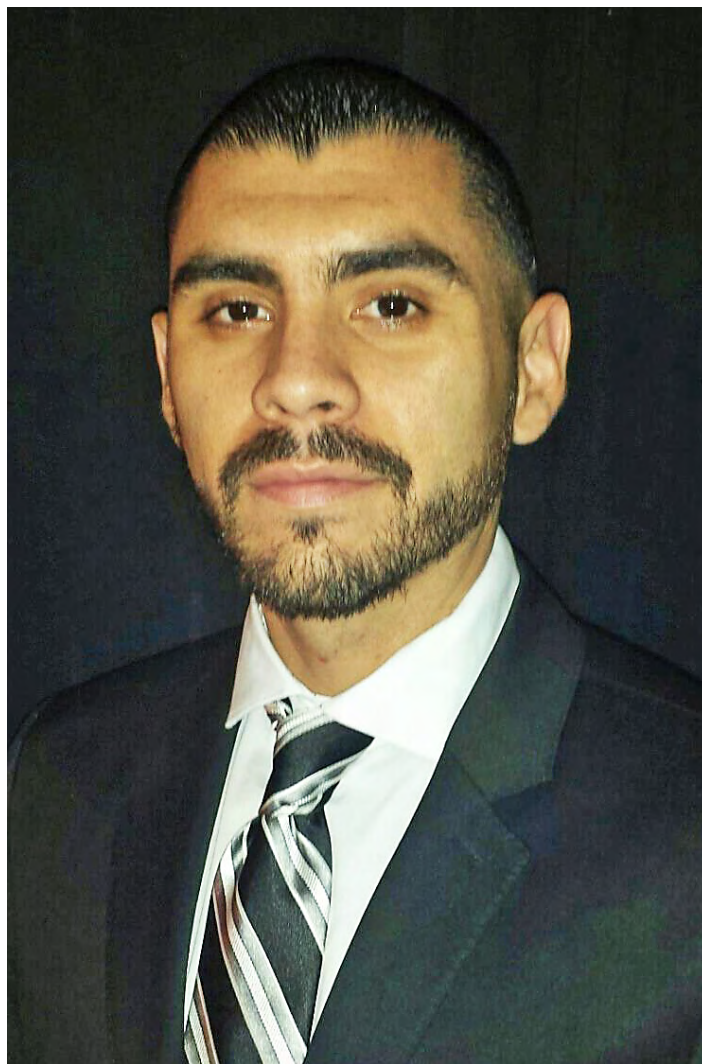
Ruben Luquin is an accomplished real estate professional based in California. He is an agent for Excellence Real Estate Inc., a full-service network serving Southern California and beyond. Whether a first-time homebuyer or upgrading from a current home, the firm provides clients with real estate information for residential, commercial, investment, foreclosed and short sale properties.

Through Excellence Real Estate Inc., Ruben is involved in property sales in Southern California from San Diego to San Fernando Valley. He works under the direction of his broker, Mike Oyoque, AKA "Mr. Excellence", a true pioneer in the real estate field with more than thirty years of experience. Ruben is also employed by Greystar, an integrated real estate company that provides management, development, and investment services for residential properties in the United States and internationally. Greystar has a presence in over 130 markets globally. With an array of service offerings and over 400,000 units managed worldwide, its vertically integrated business model leverages expertise across multiple disciplines to deliver results.

Ruben serves as an assistant community manager for an upscale luxury apartment home building in West Hollywood California, where he goes beyond expectations for his residents. The residents have the luxury of a state-of-the-art fitness center, 24-hour laundry facility, pick-up/drop-off dry cleaning, on-site courtesy patrol, access-controlled package delivery, and so much more.

Well respected for his professionalism, dedication, and solid track record of success, Ruben attributes his accomplishments to his passion for helping families find homes, as well as to his humble upbringing and to the mentors who have inspired him. Ruben grew up in a single-parent household, where his mother, Tina Montenegro, raised six children. She instilled in him the value of hard work. At age eleven, Ruben had his first job at the local youth community center, where he earned \$1.50 in commission. At age eighteen, he met Julio Garcia, an accomplished real estate agent, who inspired him to pursue a career in the field and to also obtain his license.

In addition to being a licensed realtor, Ruben obtained a degree in electrical engineering, graduating as valedictorian of his class. Attentive to philanthropic endeavors, Ruben maintains an active profile in the local community and supports non-profit organizations through Greystar. Away from his career, he enjoys spending time with his brothers and sisters.



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"It takes hard work, the fortitude to overcome challenges, and the drive to get to the top, in order to succeed."



Joshua Smith is a entrepreneur, coach, podcast host, and one of the top real estate agents in the world. His businesses include a software company that provides real estate agents with websites and a complete CRM to run their real estate business on, a supplement company, a real estate agent coaching company, real estate title company and REVISTO Real Estate Group, which is his Arizona based real estate company.

Joshua began his career in the real estate industry in 2005 as a real estate agent and experienced immediate success. It wasn't long before Joshua's success had become well known throughout the industry. After being voted the *30th Top Realtor in America* by *The Wall Street Journal* and becoming a *NAR 30 under 30* finalist, he began being asked to speak at real estate events, be a guest on podcasts/radio shows and more, which led to a high demand of real estate agents asking Joshua to coach/mentor them. He now coaches, mentors and trains more than 1000 realtors per year in his coaching program throughout the U.S. and Canada.

In complement of his public engagements and training initiatives, Joshua hosts the *#1 Real Estate Podcast* in the industry, *GSD Mode*. Through this broadcast, he interviews other top producing real estate agents and he provides invaluable advice on how to succeed in the real estate industry.

Joshua created an online group training program for real estate agents as one of his missions has been to create the "most effective and most affordable" real estate agent coaching program which is called the *90 Day Mastery Bootcamp*. In addition, Joshua is a co-founder/co-owner of *Perfect Storm*, which is a software system that helps real estate agents generate leads and manage their entire real estate business.

Despite a very active agenda of public speaking, podcasts, selling homes, and running his other companies, Joshua makes time for his "amazing wife" and their "three awesome children." They are a very active family who enjoy snowboarding, hiking, and other outdoor sports. Joshua's other passion is for health and fitness, so he is diligent in maintaining a strict regimen of exercise and healthy eating.

Joshua's many professional and personal achievements can be credited to his philosophy, "it takes hard work, the fortitude to overcome challenges, and the drive to get to the top in order to succeed."

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CRM System: www.PerfectStormNow.com

Coaching Program: www.90DayMastery.com

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KW Commercial Midwest is Minnesota and Western Wisconsin's market-leading office of KW Commercial, the commercial real estate division of industry-leading Keller Williams Realty. They are a team of experienced commercial real estate professionals with expertise in all facets of commercial real estate.

Brian Wheeler is a commercial real estate broker for Keller Williams Commercial Midwest, a premier provider of integrated real estate services for clients in virtually any market worldwide. Since joining the company in 2017, Brian has specialized in tenant representation, sales, and acquisitions for his clients.

Brian represents both property owners and tenants throughout the sale and lease process. At only twenty years of age, he already achieved tremendous success within the industry, earning the respect of both colleagues and clients alike.

Brian utilizes his vast network of industry contacts along with customized marketing strategies for each property. He consistently delights buyers and sellers with his commitment, knowledge and professional, ethical service. It is Brian's belief that building and maintaining a strong relationship with each client allows him to deliver superior service.

Brian's interest in real estate began at a young age. After successfully flipping his first home at the age of eighteen, he quickly pivoted his focus towards commercial real estate, where he enjoys working with companies and investors to help their businesses grow and succeed. Brian was also motivated to pursue a career in the field after reading an inspirational book by Manny Khoshbin. He is licensed in Minnesota and continues to educate himself through his affiliation with the Minnesota Commercial Association of Real Estate/Realtors and LoopNet.

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Passionate about giving back to the community, Brian supports Pain Free Patriots, a non-profit organization that provides medical grants for the effective treatment to help chronic pain for military veterans. When he is not enthralled in real estate or altruistic work, Brian's interests include exotic cars, traveling, sports, and being with family and friends.

“Ninety percent of all millionaires become so through owning real estate. More money has been made in real estate than in all industrial investments combined. The wise young man or wage earner of today invests his money in real estate.”

-Andrew Carnegie



Oksana Shabinevich is a top producing real estate professional and the founder of Shabin & Associates LLC with Keller Williams Realty in Lone Tree, Colorado. Oksana specializes in residential, commercial, luxury, and investment properties.

Oksana has participated in a variety of contract transactions, including the sale and rental of luxury residential properties and investment properties for investors and real estate investment trusts. With trilingual fluency in English, Ukrainian, and Russian, Oksana has effectively mastered the art of dealing with foreign clients in addition to her domestic clientele. Her client-focused workmanship has earned her the reputation of being the best choice for both the first-time homebuyer and the seasoned investor.

Oksana's previous career in finance, working in customer driven roles with Key Bank and Wells Fargo, and her knowledge and interests of ABA psychology, have been key factors in her success today. Her background has allowed her to complete data-driven analysis of the real estate market and helped her to develop a perspective on the market, with a special eye on the financials of each transaction.

Oksana has been recognized with countless prestigious accolades. Among these include a *Rising Star Award* for production from Keller Williams and a *Certificate of Top Accomplishment* and *Top Performer of the Mountain Valley District*, presented by Key Bank. She was one of the top

three people in the West Metro area who were recognized for performance with this award.

Equally impressive is Oksana's educational background. She obtained an Associate of Arts degree in accounting with a minor in computers from Everett Community College and graduated after only a year and a half with a bachelor's degree in applied science of psychology from Kaplan University. Oksana also completed studies in real estate law and practice at American Dream Real Estate School. She is currently pursuing a Master of Business Administration degree from the University of Phoenix and will graduate in the fall of 2019. Oksana previously held licenses in life, health, and annuity insurance and is in the process of being recertified. She is also NMLS certified and continues to expand her knowledge of the real estate and financial sectors through her association with several professional organizations.

A pillar within her community, Oksana has volunteered for Cherry Hills Christian School & Church, where she assisted during weekly/biweekly bible study, and served as a lead teacher for VBS. She was also a mentor for Kaplan University Psychology Club. For her stellar academic record and community service, Oksana was elected as vice president of Kaplan Chapter Golden International Honor Society. She is a proud member of the Fulbright Association and HonorSociety.org. When she is not engrossed in the real estate market or altruistic work, Oksana's interests include art and music, and outdoor activities such as hiking.

Eileen ROBERT

Eileen Robert has achieved an enviable record selling townhouses and high-end luxury properties over the past 25 years. In 2015 Eileen was named the *Broker of the Year* for Corcoran's Chelsea Office. In 2016 she was recognized in the *Wall Street Journal's List of Top 500 Brokers in America*, which additionally ranked her at number 21 nationwide for average sales price. Another highlight of Eileen's career was being chosen to represent Katharine Hepburn's Estate in the sale of the famed actress's charming Turtle Bay Garden townhouse.

What makes this native New Yorker a perennial top producer is her unique blend of energy, savvy, focus, professionalism and sense of humor, to say nothing about her encyclopedic knowledge of real estate. Warm and outgoing, Eileen honed her superior listening skills both as an Executive Recruiter for the legal profession and as a single Mom of two now grown daughters—an attorney and a photographer.

Eileen also is an artist who constructs multi-media collages. Her creative skills are clearly evident in her marketing, staging and negotiating abilities. Together with her love of the New York Yankees and gardening, she has a genuine passion for real estate. Buyers and sellers alike value Eileen's discretion and "willingness to go the extra mile." You will too because results count and nobody sells property like Eileen Robert!

Awards:

2016 *Wall Street Journal* Best RE Agents in America
2016 *Wall Street Journal* - #21 Nationwide for Average Sales Price
2015 *Chelsea Broker of the Year*

Social Media:

Greenwich Village Society for Historic Preservation
James Beard Foundation
MOMA
Multi-Million Dollar Club
Whitney Museum of American Art

Specialties:

Townhouses & High End Luxury Properties

Education:

B.A. : Sarah Lawrence College
School of Visual Arts



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SARAH CAVIGGIA

Business Development Manager | Tiago National Title

Sarah Caviggia is a business development manager for Tiago National Title, an attorney-owned title insurer of residential and commercial real estate and provider of search and settlement services nationwide.

Sarah accepted her appointment in 2018, following a role as vice president of sales and marketing for OIG Title & Escrow. Prior to working in the title industry, she worked as a real estate agent, sales consultant, and benefits coordinator. This wealth of diverse experience is put to good use in her present role, where her responsibilities are both varied and complex.

As a business development manager, Sarah is primarily responsible for client acquisition and retention initiatives. In addition, as a licensed real estate agent, she is able to network with brokers, financial institutions, foreclosure attorneys, servicing providers, and realtors to further expand the company's reach and standard of service.

Sarah holds numerous certifications and designations including several in insurance; Florida Life (including variable annuity and health) and PA Accident, Health, Life and Fixed Annuities, three in real estate; RCS-D Real Estate Collaboration, RESE Professional Staging, and a Florida Real Estate License, one in law; Employment Law 101, and one as a Florida State Notary Public. She has also received impressive accolades such as the *Highest Producer in Volume Award*.

In complement of her professional obligations, Sarah maintains an active role in associations that benefit others in her industry through the Carrollwood Area Business Association, the Woman's Council of Realtors, Working Women of Tampa Bay, and Greater Tampa Realtors. She is also especially active within the community by volunteering for the Lowery Park Zoo, Veteran Wheel Chair Games, the Clothing and Homegoods Drive, the March of Dimes, G.A.L. PAL, and West Chase Charitable Foundation, which endowed her with a Tampa Bay Woman of the Year Award.

While hard work, determination, and passion certainly played a significant role in her success, Sarah credits her achievement to the support of her family and mentors. She has four brothers, Bob, John, Daniel, and Nathan; four sisters, Heather, Bonnie, Alexandra, and Emily; and two sons, Chase, 11, and Jaxon, 6. Her parents, Robert and Pamela, have been married for 56 years. Sarah's mentor, Michael Kaprove, a retired independent title consultant, inspired her to pursue a career in the title industry.

When she is not tending to her work commitments or volunteering, Sarah enjoys her spare time by traveling, fishing, hiking, and camping. She has two dogs, a Shiba Inu and a Papillon, that she also loves spending time with.

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STEVE WARREN

Entrepreneur | RML0 # 1509871 | Business Connector



As an entrepreneur, investor and real estate professional, who presently operates as an independent realtor/broker throughout the Dallas/Ft. Worth Metroplex, **Steve Warren** assists clients with the purchasing or sale of single-family and investment properties through his extensive network of investor relationships. Over the course of his fifteen-year career, Steve has helped hundreds of people realize their real estate goals.

Steve is highly regarded in the real estate industry by both clients and colleagues; a success he credits to his attention to detail, proprietary workflow, and an unparalleled work ethic. He has created a strategic advantage over his competitors by employing a “genuine approach” business philosophy that has resulted in an impressive roster of loyal clients; honesty, integrity and “always doing the right thing, even when no one is looking,” are forever rooted in his DNA.

Steve is a proficient critical thinker, always looking for ways in which processes or procedures can be improved upon, and he is someone who enjoys overcoming a challenge. He recognized early on that if he was to attain his goals, he had to do it on his own terms. After a brief period in a corporate real estate office, Steve realized that the recognition for his work, as well as the financial reward, was misplaced. At that point, he decided to forge his own path within the real estate industry.

Steve’s determination is equally evident in his personal undertakings; while maintaining a thriving career in real estate, he collaborated on a project with the rock band, Winger. Steve first picked up a guitar at age 9; he has since become skillful on several instruments, including drums, piano, harmonica and the art of audio recording. In 2006, while working as an audio engineer in Nashville, he was recruited to work as the audio engineer on Winger’s album, *Winger IV*, and then for Kip Winger’s solo album, *From the Moon to the Sun*, in 2008.

Steve received a Bachelor of Science degree from the University of Houston as well as a Bachelor of Arts degree in broadcast/audio/video engineering. He then went on to graduate school studies at Texas A&M University-Commerce and earned an *Entrepreneurship Certificate* while attending the University of Houston’s Wolff Center for Entrepreneurship at the C.T. Bauer College of Business, an undergraduate program for entrepreneurship that consistently ranks in the *Top 10*, nationwide.

When he is not engaged in his business, managing his properties or his music, Steve tries to maintain an active profile within the community; he supports organizations that benefit American veterans, as well as initiatives for active members of the United States Armed Services.

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Daniel Kirzner is president of The Clearstone Group, a full service property management and investment firm that specializes in the acquisition and management of quality multi-family and mixed-use properties in New York and New Jersey. In his present role, Daniel is charged with the supervision and maintenance of a portfolio that encompasses approximately thirty buildings. His responsibilities include direction of the day-to-day operations, expense and budget management, compliance, and ensuring the growth of the company through marketing strategies and customer retention.

Daniel established The Clearstone Group in 2016 and in just under two years, led it to its current position as a leader in the multifamily and mixed-use sector. The company's operations are trademarked by a commitment to excellence and uncompromising integrity, which is indicative of their level of loyalty to owners and tenants. In addition, The Clearstone Group utilizes high tech management and investment feasibility software, allowing it to compete with firms that are significantly larger.

Daniel is well known and highly regarded by both clients and colleagues for his skillset and numerous advancements in the real estate arena. He credits this success to extensive practical experience and his commitment to making a difference within his community, as well as in the industry. He also acknowledges the benefits of growing up in a family that has been in real estate for more than thirty years and a firm educational foundation. Daniel attended Fairleigh Dickinson University in New Jersey, from which he earned a Bachelor of Arts degree in business and science. He also holds a New York State Real Estate Brokers License.

Over the course of his career, Daniel has completed several impressive transactions, including a seventeen million dollar contract in early 2018 and a 180 unit residence, which he closed in under five days. The multi-unit deal resulted in a twenty percent increase of rent and significantly raised the property's value. In addition, Daniel contracted a 189 unit property, financed by Freddie Mac, and participated in the development of an affordable housing complex. In the third quarter of 2018, The Clearstone Group, under Daniel's expert guidance, has realized an impressive 350% increase in revenue.

When he is not engaged with business operations, Daniel enjoys skiing, scuba diving, and travel to Israel, Florida, and Vermont with his family.

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Rachel A. Geraci is the vice president of mortgage lending at Guaranteed Rate, one of the largest retail mortgage lenders in the United States. Headquartered in Chicago, the company has more than 300 offices across the U.S. and is licensed in all 50 states. Rachel herself, is licensed in both New Jersey and Pennsylvania and has amassed a distinguished roster of loyal clients from both states.

Rachel explains, “Guaranteed Rate offers low-rate, low-fee mortgage loans through an easy-to-understand process and unparalleled customer service. The company introduced the world's first *Digital Mortgage*, and was named, *Top Lender for Online Service* for 2018 by *U.S. News & World Report*. The company has been named a *Top Lender* 2016, 2017 and 2018 by *Chicago Agent* magazine and was ranked No. 3 in *Scotsman Guide's Top Retail Mortgage Lenders* 2017 list. The *Chicago Tribune* has included Guaranteed Rate in its *Top Workplaces* list for seven consecutive years. Plus, it was also named *Best Overall Online Lender* and *Best Lender for FHA Refinance* by NerdWallet in 2018.”

Rachel received her license from the NMLS and has held a wide variety of roles in the lending industry during her 22-year career. Prior to joining Guaranteed Rate, she served as a loan officer, mortgage consultant, assistant vice president of mortgage origination, reverse mortgage consultant, and gold services manager. Rachel has also acquired experience in customer service and sales through positions in new business development.

While there have been many highlights in her career, Rachel thoroughly enjoys the opportunity to help her clients achieve their homeownership dreams. In particular, she cherishes the moment her first-time buyers get the keys to their new home. “Seeing that elation is the greatest reward,” she says.

On a personal level, Rachel's passion is for race cars and she was formerly a pit crew member for a prominent team. Her favorite pastimes include traveling and spending time with her family. When she is not providing gold star service to a client or indulging her in her favorite hobbies, Rachel maintains an active role within the community as a member of the board of trustees for Sussex County Community College and currently, her greatest role was being promoted to grandmother.



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Pasquale Zito is an attorney and the founder of The Zito Firm PLLC, a boutique general practice law firm servicing Long Island and New York City. Mr. Zito established the firm in 2010 and focuses primarily on real estate law. In addition to his practice, for the past fifteen years, he has managed a successful real estate portfolio that encompasses properties stretching from Long Island to Manhattan. Mr. Zito offers personalized service, insightful advice and a solid understanding of the ways market shifts and economic conditions can affect legal interests in real property. Well respected for his intellect and integrity, he attributes his success to hard work, respect, and honesty, values that were instilled in him by his parents. Mr. Zito is the son of Italian immigrants who taught him the importance of hard work and ambition. Born and raised on Long Island, he attended the prestigious Chaminade

High School in Mineola. Mr. Zito obtained a bachelor's degree in finance from the University of Scranton in 2004 and a Master of Business Administration degree from Long Island, C.W. Post in 2006. Mr. Zito gained invaluable experience as an intern for the Nassau County District Attorney and graduated from Touro Law School in 2009 with his Juris Doctor degree. He has been admitted to the New York Bar Association since 2010. Mr. Zito is fluent in English and Italian with conversational Spanish, which allows him to work with a diverse clientele. Attentive to altruistic endeavors, Mr. Zito maintains an active profile in the community and supports nonprofit organizations. In his spare time, he enjoys living a healthy lifestyle, watching sports, and spending time with his wife and two young children.

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A. Nico Wells is a leading residential realtor for Berkshire Hathaway HomeServices Innovative Real Estate, a firm that has been listed as *One of The Top Real Estate Companies in the Denver Metro Area* by *The Denver Business Journal* for the last seven years. Ms. Wells began her career in real estate to guide and empower families to make their dreams of homeownership a reality. She was raised in a military household and was fortunate to have a family that loved to travel. That came at a price however, as Ms. Wells never had a place to call home. She now dedicates herself to helping people find their dream home and a place to establish their roots. Ms. Wells is well respected for her knowledge and dedication and attributes her success to ambition, hard work, her mentors; David Hakimi and Amanda Shaver, who hired her for the Hakimi Team, and her fiancé, P.J. Mattorano, who is her number one supporter. Ms. Wells also credits her accomplishments to the solid analytical, negotiation, and networking skills she developed while owning her own business, Legal Support Services, for twelve years. Ms. Wells is

licensed by the State of Colorado and obtained her *Seniors Real Estate Specialist* designation. She also received a Bachelor of Business Administration degree from Concordia College. Ms. Wells is a proud member of the National Association of Realtors and the Colorado Association of Realtors. Attentive to altruistic endeavors, she maintains an active profile in the community and supports dog rescues as well as animal welfare organizations. In her spare time, her interests include all things cars, auto-photography, NASCAR racing, and her fiancé, who races locally in the *NASCAR Whelen All-American Series*, her three children, and three grandchildren.

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Lucille DiLorenzo is a licensed real estate sales agent, presently on staff with Realty Connect, a leading, full-service brokerage and advisory firm that specializes in the purchase, sale, rental, and marketing of residential and commercial properties.

Lucille found her passion for real estate in 2010, after being told by friends and family members that she had an innate proclivity for the field. Over the course of her career, she has established herself as a frontrunner in the Long Island property market, having accumulated an impressive total of sales and a sizeable client network. Lucille credits this success to hard work, dedication, and the support of her mentor, Victoria Halberson. Under her tutelage, Lucille learned to do her best for clients and always go the extra mile. This often translates to providing amenities such as staging a home, hosting 'open house' events, and attending closings.

Recently, Lucille has experimented with purchasing and reselling foreclosed or derelict single family homes. In just under one year, she renovated and resold several properties for a profit exceeding thirty percent. Lucille often partners with private investors and developers for large-scale projects and hopes to soon include multi-family residences in her investment portfolio.

Lucille maintains an active profile within the industry through membership in the Long Island Board of Realtors. She stays abreast of developing trends in real estate by reading and listening to podcasts. Additionally, she is active within the community as a member of the Screen Actors Guild and through support of her alma mater, Old Westbury College, where she obtained a bachelor's degree in communications. Luciex23@optonline.net



Andy Jones is the senior vice president of Chapparral Land Company, a boutique brokerage firm that specializes in residential land acquisitions and dispositions for homebuilders, apartment developers, and land developers throughout Southern California. Since joining the company, Andy has become one of the leading residential land brokers in Southern California, with a specific focus on the six major metropolitan counties within the Southland. He has established strong relationships with homebuilding, apartment, and land development executives and plays an integral role in financial analysis, property valuation, deal sourcing, and contract negotiation.

Andy is consistently ranked among the *Top Selling Brokers* within the firm in terms of total consideration and number of deals and has sold over one hundred land properties, valued in excess of six hundred million dollars. He is on track to close another fifteen deals in 2018, for more than one hundred million dollars in total consideration. Prior to joining Chapparral Land Company, Andy worked at Lennar Corp., where he was instrumental in the acquisition of twelve residential projects throughout San Diego County, valued at more than two hundred million dollars.

Andy's role and responsibilities while at Lennar included all aspects of due diligence analysis such as deal sourcing, site valuation, proforma analysis, and contract negotiation. This skill set makes Andy especially unique, as very few land brokers throughout California worked for a developer prior to their brokerage careers.

Andy is a frequent speaker for the Master Real Estate School (MRED) *Land Acquisition Program* at the University of Southern California. He holds a professional certificate in Light Construction and Development Management from UC Irvine and a BA in speech communications from Oregon State University. He maintains an active profile within his industry through affiliations with the Urban Land Institute and Building Industry Association.





Jesse C. Miller, MBA, CAPS, ARM, SHCM, ACoM, CAM, NALP® is an award-winning real estate executive with over a decade of experience that encompasses asset management, program development, strategic planning, and administration.

He serves as director of real estate for Greystar, an integrated real estate company that provides management, development, and investment services for residential properties in the United States and internationally. Mr. Miller is integral to the leadership of Greystar's Portland portfolio and has enhanced a myriad of best practices and programs to help promote the region's growth mindset. He has also created initiatives that have greatly impacted outreach and customer satisfaction within both the multi-family and commercial property management realms. Mr. Miller has a zest for high-tech applications, social media platforms, and impactful coaching to further optimize operational efficiencies and enhance industry standards. Prior to his current role, Mr. Miller gained invaluable experience as the director of multi-family properties for Phillips Real Estate Services, where he provided oversight for six portfolio managers spanning 104 apartment communities within and around Seattle, Washington.

As a firm believer in the importance of higher education, Mr. Miller obtained a Bachelor of Science degree in business administration, finance from the University of Nevada-Las Vegas and a Master of Business Administration degree from City University of Seattle. He went on to earn Certified Apartment Portfolio Supervisor (CAPS), Accredited Residential Manager (ARM), Certified Apartment Manager (CAM), National Apartment Leasing Professional (NALP), Accredited Commercial Manager (ACoM), and Specialist in Housing Credit Management (SHCM) designations. With an unquenchable thirst for learning and growth, Mr. Miller is also a passionate advocate of education and has spoken publicly

at multiple industry conventions with lecture topics ranging from the *Neuroscience of Leadership* to his series, *Confessions of a Millennial Mind – as Taught by a Millennial*.

In addition to his impressive career, Mr. Miller is an extremely active member of Multifamily Northwest, Washington Multi-Family Housing Association, and the Forbes Real Estate Council. He is passionate about giving back to the community and has maintained an impressive array of altruistic undertakings. Further, Mr. Miller contributed to the successful fundraising of over \$23,100 for St. Jude Children's Research Hospital, Camp Hope, and the KGW8 Great Toy Drive via a massive 2017 regional strategic planning operation. He also contributed to the company's local team facilitation of 820+ hours of community service throughout 2017. Some of his most personal community contributions include serving as a mentor/ small business administrator for SCORE Portland, a city educator/crime-free multi-housing facilitator in Tacoma, Washington, a volunteer for the Cystic Fibrosis Foundation, and as an active member/volunteer of Boy Scouts of America for over ten years. As a result of his exemplary leadership and strong service to the real estate industry, Mr. Miller was awarded the 2018 *National Credential-Holder-of-the-Year Award* from the National Apartment Association and was inducted into the Forbes Executive Real Estate Council. Website: www.greystar.com | LinkedIn: [/jessemillerpropertymanagement](https://www.linkedin.com/in/jessemillerpropertymanagement) | jesse.miller@greystar.com



Ashley Rasmussen is the regional vice president of Carrington Real Estate Services, a full-service national brokerage licensed in 23 states. Ashley accepted her appointment in 2018, after working her way up through various positions as team manager, broker, and assistant vice president. She was recruited from the Arizona branch to open Carrington's Missouri office, with responsibility over operations for the entire northeast territory. Today, as a result of Ashley's astute guidance, the Missouri office is a successful, efficient operation with an impressive client portfolio and a reach that encompasses Florida, Georgia, North Carolina, South Carolina, Missouri, Virginia, and Maryland.

Ashley has adopted a unique territory expansion tactic, which is predicated upon the recruitment of top talent and the opening of new Carrington branches in strategic locations. On a daily basis, she coordinates with other regional offices and meets with key employees to track projected sales and recruiting targets. Additionally, Ashley is charged with the responsibility of producing and analyzing financial reports and generating profit and loss (P&L) statements.

Ashley enjoys meeting people and still loves the sales aspect of her job. She believes that there is opportunity everywhere and despite her numerous administrative obligations, she continues to develop her client portfolio. Ashley is an active member of the National Realtors Association, holds numerous certifications, and was recognized with the *Most Productive Agents for 2017 Award*.

Jarrett LiBuono is a successful head of construction and development for a privately owned global real estate investment firm, with 108 developments currently underway around the world. The firm has approximately \$111 billion of assets under management, with a presence in 201 cities in 24 countries. Jarrett has over 14+ years of experience in NYC real estate focusing on development, design, and construction with previous roles at Bovis Lendlease, Jones Lang LaSalle, and HFZ Capital. Prior to his current role, Jarrett was the development manager of a new ground-up luxury condo development for Bizzi & Partners Development and project manager of Columbia University's new Manhattanville campus, each designed by world-renowned architect Renzo Piano.

Over the course of his career, Jarrett has completed real estate projects in excess of \$500M across all major asset classes; residential, commercial, mixed use, healthcare, and education. Jarrett's responsibilities have encompassed pre-development, entitlements, construction financing, consultant coordination, design development, and project management, while working closely with marketing and brokerage teams, analysts, and equity partners to ensure expectations are managed. In his present role, Jarrett is charged as the lead manager of projects in a portfolio of 12 buildings, representing over 6 million square feet of commercial space in downtown Manhattan, with more than \$100 million of capital expenditures and tenant improvement annually. Jarrett has also been engaged to manage two new office development assignments.



Jarrett's extensive skill set is the culmination of wide-ranging practical experience and an extensive educational foundation. He received both a B.A. from Fairfield University and a B.S. in civil engineering from the distinguished Columbia University. Jarrett then went on to complete an M.B.A. with honors at Fordham University. While pursuing his M.B.A. and working full time, Jarrett was vice president of the university's real estate club, competed in M.I.T.'s real estate development competition, and was awarded honors from the Omicron Delta Epsilon economics society. Jarrett credits these programs for challenging him to overcome obstacles and preparing him for critical thinking required to advance his career.

Although Jarrett maintains a full agenda of work meetings and industry networking, he always finds time for his 3-year-old daughter, 1-year-old son, and wife, who is an architect by trade. Together they enjoy traveling the world and being active participants in charitable events, including fundraising for his NYC Marathon run. As a personal goal, Jarrett and his wife envision the combination of their real estate, construction, and architectural passions towards their own real estate development venture.

Robert Cain is a real estate developer for PathStone Corporation, a Rochester, New York headquartered non-profit organization. Since 2014, Robert has been depended on to oversee all ongoing projects he works on, with accountability for land negotiations, building concepts, local approvals, securing financing, and construction management. On a daily basis, he is primarily engaged in project management of any given development and works side by side with engineers, architects, and municipalities. This is a multifaceted responsibility that also involves extensive knowledge of local and state government, development procedures, and investment structuring. During his tenure with PathStone, Robert has secured funds for 382 units in excess of eighty-two million dollars.

Robert has an impressive educational background, which includes a BA and BS from Alfred University, a MBA from The University of Rochester, professional certifications in funding and finance and community economic development from NeighborWorks Training Institute, a *Land Use Decision Making Certificate*, and is a certified LEED Green Associate. Additionally, he is a board member of Cornhill Neighbors Association, club treasurer for the Rochester Aardvarks, and advisory committee member of RocCity Coalition.

Robert credits his success to his passion for civic engagement, which he discovered growing up in a family with limited resources. He feels fortunate to be able to work on a vision and turn it into a tangible product, which allows him to make a social and economic impact in communities.

When he is not engaged in community development or staying abreast of real estate related topics via podcasts and reading, Robert enjoys spending time with family and physical activities such as playing sports, hiking, running, yoga, and keeping up with his personal properties.





Chris Bustos is the owner of Bellator Holdings LLC, a Houston, Texas based real estate firm that provides a full suite of amenities for both buyers and sellers of residential and commercial properties. Chris began his career in real estate in 2015, as a loan specialist for Innovative Lending Solutions. He accepted his executive appointment with Bellator in 2016, after a successful year as an consultant, specializing in multi-family and commercial sales.

Presently, in addition to his leadership obligations, Chris works with high-profile investors on largescale projects. Year to date, he has closed over \$50M in transactions, including a 300-unit complex in North Houston and a 200-unit apartment building in North West Houston.

Chris is a trusted advisor to his clients and has established a reputation for providing service that far exceeds the industry standard. In addition to locating, listing, and acquiring the perfect property for his investors, he is present for, and contributes to, the entire process, assisting with document preparation, financing, negotiations, contracts, and closings. This commitment to providing superior service, along with a laser-focused attention to detail, has resulted in an enviable portfolio of transactions, as well as an impressive roster of clients that includes corporate developers, private investors, and other real estate agencies.

Chris was inspired to pursue a career in real estate by his father, who was a successful real estate investor with many associates and contacts in the Houston area. After initially pursuing a degree in industrial distribution engineering at Texas A&M University, Chris moved back to Houston and continued to build upon that network. Today, under Chris' expert direction, Bellator Holdings is one of the leading agencies in the metropolitan Houston area.

Equally attentive to his civic duties, Chris maintains an active profile within the community by supporting charities that benefit education and children. When he is not engaged with philanthropic projects or professional obligations, Chris enjoys international travel, going to the gym, playing basketball, and being outdoors. CONTACT: cbustos@bellatorholdings.com | 832.980.0676



Virgil Grillone is a real estate investment professional and is president of Taurus Investment Consultants, located in Salt Lake City, Utah. Virgil accepted his appointment in 2015, complementing a long and industrious career that encompasses finance, real estate, and sales. His present specialty is the reparation and resale of unique properties, with a specific focus on historic restorations.

Virgil developed and nurtured his interest in real estate early on in his career. Coupled with his experience in architecture, drafting, production, and project management, his wide-ranging skillset has served as a strong foundation for success in current ventures.

Virgil is highly regarded within the industry for his integrity, competence, and vision. He is known for his commitment to quality and pride of workmanship, completing each project with attention to detail and without sacrificing quality. Virgil believes that whether a property is 50 or 250 years old, it has its own soul and voice and when listened to, can dictate the best course of action. "You can force your personal preferences on a property, but when you listen to what it is telling you, and react accordingly, it always turns out better," says Virgil.

This philosophy is the cornerstone of his business acumen. As a member of an elite group of real estate investors, who have built a cooperative of shared resources, Virgil is able to help people solve their financial problems through real estate. He is currently in the process of writing a book about his knowledge

of fix-and-flips, which addresses some of the common pitfalls encountered and instructs on the proper way to "flip it right." The book is scheduled for release in early 2019.

When he is not engaged with the operations in real estate, or working on his latest project, a 17th century cottage in Ireland, Virgil enjoys restoring old BMWs and sailing. 1883 W. Royal Hunte Dr., Ste. 200, Cedar City, UT 84720 | virgil.grillone@gmail.com | 801.819.8955

Arleane Merheb is a licensed real estate broker and president of The Realty Agency, a thriving Puerto Rico-based company that provides a full suite of amenities for buyers and sellers of residential and commercial properties. Arleane recently expanded her business, and she now has a real estate license for Texas, specializing in the North Texas area.

Since 2015, Arleane has confidently directed all of the day-to-day operations of the firm, while providing superb service to an impressive roster of clients that includes realtors, buyers, sellers, developers, and lenders. Her extensive practical experience was built upon a background in finance, which began in Puerto Rico over a decade ago.

In her first career achievement, Arleane served as a sales liaison between Doral Financial Corporation and their largest client, an investment company with a \$160M portfolio of construction loans and housing projects in Puerto Rico.

Arleane is highly regarded by clients, colleagues, and the real estate community. She credits this success to her commitment to providing service that exceeds her clients' expectations. Arleane also acknowledges the benefit of her education, which culminated in a Master of Business Administration degree in marketing from *Universidad Interamericana*.

When she is not engaged with professional obligations, Arleane enjoys spending time with her family, reading, and travel, especially to her favorite destination, Madrid, Spain. Email: amerheb@bppretail.com



Joseph Gozlan is an investment professional specializing in multi-family acquisitions and asset management. He is presently a managing principal of EBG Acquisitions, a Texas-based group with a portfolio of more than five hundred units, valued at over thirty million dollars.

Joseph, a former lieutenant in the Israeli Defense Forces, has more than seventeen years of leadership experience in the software industry, twelve of which are with publicly traded companies. In a previous role as senior software development manager, he was responsible for the delivery of products that contributed directly to the company's multimillion-dollar bottom line.

Currently, Joseph is charged with overseeing the day-to-day operations of EBG Acquisitions, with responsibility over the repositioning and disposition of multi-family properties within the Texas secondary real estate markets. Under his astute direction, the company went from just a few units to more than 500 in under two years. Joseph is poised to triple that number within the next two years and is in the process of expanding operations to accommodate the increase.

Joseph first realized his passion for real estate in 2005 when he and his wife, Rita, purchased their first investment property in Israel. In 2007 they relocated to Plano, Texas, where they acquired a second holding and started Eureka Business Group, a commercial real estate brokerage specializing in multifamily assets. By 2018 Joseph had led the acquisition of more than four hundred units in the Lubbock community, as well as others in neighboring areas.

Joseph maintains an active profile within the industry as a speaker, commercial broker, investor and a member of the North Texas Commercial Association of Realtors. After being interviewed in countless podcasts, he is now developing a podcast for multifamily operators, in which he shares his experience and strategies for success. He is also pursuing a master's degree at Texas A&M University, to complement his BS in information systems engineering.





Victoria 'Vicky' Kustov is a prominent realtor for EXIT Premier Real Estate, where she serves both buyers and sellers in Burlington, Massachusetts, and its surrounding communities. As a consistently top producing agent, Vicky has the extensive knowledge and experience necessary to handle a wide range of clients and situations. Whether her clients are looking for a home for the very first time or they're seasoned investors, Vicky works tirelessly to accommodate their needs to exceed their expectations.



As a longtime Burlington resident, Vicky is incredibly well-versed in the area's housing market and always manages to find her clients those hidden gems that other agents tend to overlook. She always prioritizes client satisfaction and provides her undivided attention to ensure that the entire home buying and selling experience is positive and enjoyable.

Since obtaining her real estate license more than thirteen years ago, Vicky has built an impressive roster of satisfied clients, who all appreciate her consistency, professional integrity, and fierce efficiency. Her efforts have resulted in long-lasting relationships that extend well beyond business and she was named a *Certified Top Producer* by *Best Agent Today* and recognized as *Who's Who in Boston Real Estate* by *Boston Agent Magazine* in 2017 and 2018.

Vicky moved to the United States from Latvia at the age of seventeen and worked in several different fields before ultimately settling on a career in real estate. Her experiences and hard work have helped to create a well-rounded professional who appreciates a challenge and can quickly adapt to the fast-paced environment of her career. Vicky also maintains an active role within her industry as a member of several professional associations, including the National Association of Realtors, Eastern Middlesex Association of Realtors, and the Massachusetts Association of Realtors.

When she is not engaged with assisting clients, Vicky enjoys spending time with her family. She is a dedicated mother of a three-year-old son and devoted wife to her husband of 22 years. Vicky is fluent in Russian, enjoys outdoor activities, and loves animals.

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Everyone can invest in average opportunities; wealth is built by investing in the greatest opportunity the economy presents.

— Giovanni Fernandez



Jackie Kingston is a commercial real estate specialist and business manager for the Ryan Flint Team at Colliers International, a leading global real estate services and investment management company with more than 13,000 skilled professionals operating in 69 countries.

Jackie joined the staff of Colliers in 2016, following a successful twelve-year career with CPMS, where she started as a property manager and worked her way up to vice president of operations and managed a very large portfolio of office, warehouse, retail, and multifamily projects. Before leaving CPMS, Jackie had put systems in place that contributed to the company's turnaround in revenue, which went from negative to a quarter of a million dollars during her tenure. Subsequently, in just the two years she has been with Colliers, Jackie has attained equally impressive financial progress do to her hard work ethic and willingness to go above and beyond for her clients.

Presently, Jackie is focused on representing tenants for site selection and managing listings for sale and lease on behalf of landlords in Davis County, Utah. Her experience in the real estate industry, grasp on the Davis County market, and ability to get creative with each project, makes Jackie the optimal choice for her clients.

The breadth of Jackie's experience, coupled with her passion for real estate, has resulted in a stellar reputation that extends well beyond the impressive roster of clients she represents. Through the consistent provision of five-star service and best-in-class advocacy, Jackie maintains a dominant presence within the Utah market that is well-known throughout the industry.

Despite the obvious achievement Jackie has already realized in her career, she did not initially plan to pursue real estate as a vocation. Her family owned several properties and it was her proven ability on other business ventures that led to job offer as a property manager. After accepting that role, she discovered her flair and fondness for the field and never looked back.



Jackie maintains an equally energetic personal profile as a happily married wife and mother. She and her husband have lived in Salt Lake City for more than twenty years and enjoy spending their time with their ten children.

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Shauna Gleason is a top producing real estate agent and multiple industry award-winner. She has been recognized as a *Multimillion Dollar Producer* and one of *Hudson Valley Magazine's Five-Star Professional Real Estate Agents* from 2015-2017. In her first full year of real estate in 2013, she was honored as *Regional Rookie of Weichert Realtors*, trumping out 8 other company offices in the region. Ms. Gleason has held her license since 2012 and is currently part of Douglas Elliman Chappaqua, serving the greater Mid-Hudson Valley, Westchester, and surrounding areas. She has also joined alliances with The Mar Jennings team to become one of seven *Lifestyle Realtors* in Westport, Connecticut. Ms. Gleason is experienced in all aspects of real estate from residential to commercial, including sales, leasing, investing, and development properties, with a particular niche in the luxury market.

As a design major and Fashion Institute of Technology alumni with a degree in visual presentation and exhibition design, she brings acute attention to detail to her client focus. Ms. Gleason has been an active member of several industry associations such as the Dutchess County Association of Realtors and Hudson Valley Gateway Association, fulfilling roles as director of the board of DCAR, president-elect, and chair of the Realtor Political Action Committee (RPAC), creating innovative fundraisers for membership to raise \$16,000 in the year 2017. She has been an active advisory FUEL board member since 2014.



Ms. Gleason attributes much of her accomplishments to her late grandmother, Jacquelyn, who always inspired her to pursue her dreams, and to the support of colleagues and friends such as Joseph Pettinella (Century 21 Alliance Realty Group owner/mentor), Jennifer Boyce, former sales manager, Florida realtor, and confidant, Chelsea Weyant, owner of Chelsea Weyant Allstate Agency, and childhood friend and sister, Jessica, and brother, John.

Contact info: www.elliman.com | shauna.gleason@elliman.com | (845) 240.2151



American Innovations Properties LLC is a real estate investment company. They are located near Pittsburgh, PA, serving markets throughout Western PA, Northern WV, and now SW FL. Currently, they are setting up systems that will enable a presence in multiple markets across the country.

As president of the company, **Angela Smith** is charged with responsibilities that include the operation, organization, and implementation of efficient systems, as well as continual discovery of strategies and solutions to problems that are both real estate and business related. Her small team, which consists of family, friends, and VA's, operate under the belief that "failure is not accepted but when it does occur, learn from it and move onto success." Angela credits her staff for their support, effort, and positive influence, which has contributed greatly to the accomplishment of company goals and initiatives.

Under Angela's direction, American Innovations Properties maintains a strong emphasis on education, both within the firm and the community. In early 2019, the Company will introduce two new learning programs, with a new, nonprofit division to follow in the near future, which will focus on community action and development.

Firmly committed to industry engagement, Angela maintains memberships in the NAPW, HAWPA, and the Pittsburgh and Western PA REIA, owned by colleague and pillar of the community, Josh Caldwell.

She attributes her knowledge to a handful of elite mentors over the past six years, including Ron Legrand, Robyn Thompson, Larry Goins, Justin Wilmott, Cam Dunlop, and John Cochran.

When not engaged with the demands of her career, volunteering, and other industry-related ventures, Angela enjoys attending church, spending time with family, and hanging out with her little Yorkiepoo sidekick, Gizmo.



www.lasvegasnevadahomesandland.com



Barbara Irwin is a licensed real estate broker and the founder of LVNV Homes & Land, a full-service real estate firm in Las Vegas that works with buyers, sellers, and investors in transactions spanning all price ranges and property types. She is also the owner of the brokerage agency, Simply Arizona and the company, Hanging in Vegas. Barbara specializes in credit repair and offers a six-month program to help clients repair and restore their credit so that they can be approved for a home loan.

Barbara began her real estate career in California and was licensed there, as well as in Michigan and Washington State. She is currently licensed in Nevada and Arizona and holds ABR, CDPE, and SFR designations. Barbara is well respected by clients for her knowledge, dedication, and constant professionalism, and attributes her success to ambition and hard work, qualities she exercises in all of her pursuits. Barbara is establishing a webTV information channel and has appeared on the television show, *Flip or Flop*.

Barbara is a proud member of the Greater Las Vegas Association of Realtors and the Desert Shores Community Association. Strongly committed to altruistic endeavors, she maintains an active profile in the community and supports the FIND Me group in Arizona, an organization that is involved in finding missing persons and resolving homicides. In her spare time, Barbara's interests include home improvement projects, gardening, movies, and being with family and friends. realestategrouplnv@gmail.com



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