THE TOP 100 PEOPLE IN REAL ESTATE

FEATURING JOSEPH SCARFONE OF ONE INVESTMENT GROUP

BUILDING RELATIONSHIPS ONE CLIENT AT A TIME.

THE PHILOSOPHY THAT HAS LED TO MILLIONS IN RETURNS FOR JOSEPH'S LIFELONG CLIENTS.

-STORY ON PAGE 24

ONE INVESTMENT GROUP REAL ESTATE

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The staff of *The Top 100 Magazine* would like to express their gratitude for having the privilege of working with the brightest, most accomplished, and esteemed professionals in real estate and related fields.

Through the combined efforts of our account directors, writers, production staff, and artists, as well as the cooperation of everyone who is featured in this publication, I believe we are presenting an inspiring and exciting account of the 2020-2021 real estate landscape.

I know that our readers will be equally impressed by these stories and appreciate the tremendous fortitude, dedication, and perseverance of these individuals, along with the many sacrifices they have made in the pursuit of their dreams.

It is my sincere wish that each and every one of these amazing professionals continue to experience success and my pleasure to present *The Top 100 People in Real Estate magazine*.

Joseph Nunziato
CEO, Redwood Media

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2021

THE TOP 100 PEOPLE IN REAL ESTATE

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Tommy Chambers

CEO | Entrepreneur of Destiny

About

He is an entrepreneur of destiny. He lives by the motto "Carpe Diem... Every Diem!" and it is with great fervor and enthusiasm that he is designing a smarter future in property management and real estate. Tommy is the CEO of Chambers Theory LLC, a real estate brokerage specializing in residential property management and real estate investment consultation across the Washington D.C. metropolitan area. Tommy is a forward-leaning entrepreneur whose DNA extends back to three generations of real estate professionals and an ancestry of U.S. Intelligence and State Department veterans. As a "Foreign Service Kid," Tommy lived in half a dozen countries before the age of eight, and grew up to become the driving force of growth behind his family's firm, McGrath Real Estate, on a mission to raise the bar on the quality of service across the property management industry for 15 years when a failed M&A left the family firm in ruins. A dissolved past firm and fresh resolve led Tommy to innovate the property business model again and start out on his own—*There can be no evolution without revolution.*

As a member of the Forbes Real Estate Council and recorder of the first land-lease on Mars, Tommy now reaches "forward from the past" to continue the mission of achieving a higher-level of service quality in property management, and he does so with Chambers Theory—his team of proptech innovators, real estate experts, and caring individuals delivering the promise of "Real Estate with Intelligence" and a commitment to bring EQ back to property management—and the industry has taken note. This passionate group of savvy, energetic professionals stands as the only team ever to be named as *Washingtonian's Best* for both property management and real estate sales in 2018, 2019, and 2020 and featured on the cover of *Top Agent Magazine* in 2019. In the nearly three years since its inception, this extraordinary team has consistently achieved the highest average rents, the lowest average days on market for rentals, and the most efficient repairs and maintenance metrics in their service region and beyond. What else can a team focused on delivering out-of-this-world service achieve? We sat down with Tommy to learn more about Chambers Theory and what it means to deliver "Real Estate with Intelligence" and "Capacity to Care."

Q & A

You serve not only real estate investors, but a unique client niche that includes individuals in the Intelligence community and foreign embassies. Tell us about Chambers Theory and your role in the company.

We do, and I'm sure that's an extension of my heritage. All of my grandparents worked for the U.S. State Department, my brother is an officer in the Marine Corps, and my mother and uncles had long careers in real estate, so I feel like I'm fulfilling my purpose and my destiny serving clients in the U.S. Foreign Service with intelligent real estate operations and solutions through my firm.

We provide residential property management and leasing and rental services with a specific concentration in State Department, SpaceForce, Foreign Service, and embassy officials. Through our Embassy Leasing Program, we've rented properties to more than two dozen foreign embassies. As a full-service real estate brokerage, we work investors, first-time homebuyers, landlords, and renters who are ready for the next level of understanding in real estate as an investment. In my role, I focus on proptech tools, real estate investment analyses. residential property management, and embassy leasing. I'm proud to have a dedicated team of highly effective, efficient, and empathetic professionals in serving our clients who sacrifice much in the service of our country, and to all our clients who have a higher calling of care for how their homes are managed.

> Tommy is the CEO of Chambers Theory LLC, a real estate brokerage specializing in residential property management and real estate investment consultation across the Washington D.C. metropolitan area.

Your company's motto, "Real Estate with Intelligence," reflects more than your community of clients—and your lineage. You're actually delivering intelligence to them with a revolutionary smart home app that you co-developed. Will you tell us about this?

"Real Estate with Intelligence." Yes, it's because we serve the Intelligence community—CIA, military, etc.—yet it's also because our approach evokes "EQ," or emotional intelligence, in how we communicate with all parties in the home management or sales process attune to the psychological patterns we have seen in real estate and economics, and employing an empathy that builds trust equity with clients and customers by showing how much my team truly cares. Taking the intelligence idea even further—we utilize proptech apps to collect more information on properties than any other product out there. Our smart home app, CentrIQ, provides so much more than publicly available

info, such as square footage, or number of bedrooms and bathrooms, etc. CentrIQ is like Google for the home—it has a plethora of information on every fixture, appliance, system, or piece of equipment that we inventory into the CentrIQ profile. The depth of information on each property is a whole new level of depth that you don't get in other listing companies. It simple, easy, quick, and it saves investors and property managers and owners time and money. All the information is at their fingertips—maintenance schedules, manuals, replacement parts, receipts, troubleshooting guides, even paint colors for the home.

We're using innovation, tech, optimum performance, cool technology infrastructure, and exciting products to improve the quality of property management and bring greater benefits, value, and ROI to our clients and investors.

What we're doing in residential property management today is like what Tesla did for the auto industry 10 years ago. We're using innovation, tech, optimum performance, cool technology infrastructure, and exciting products to improve the quality of property management and bring greater benefits, value, and ROI to our clients and investors. Property management is the world's third-oldest profession, yet we're just starting to scratch the surface on how to be really good at it—and Chambers Theory is proud to be leading the way.

You founded Chambers Theory with a commitment to "Capacity to Care." What were you seeing in the industry that drove you to focus on this?

When my family sold McGrath Real Estate, the company that bought it increased the ratio of one property manager for every 50 properties to one serving 200 properties, and all our clients became faceless, nameless account numbers. When I saw that, I thought, "It doesn't matter how good the property manager is and how experienced they are, they just do not have the capacity to care for the property and care for the client at that ratio."

He is an entrepreneur of destiny. He lives by the motto "Carpe Diem... Every Diem!"

Our smart home app, CentrIQ, provides so much more than publicly available info, such as square footage, or number of bedrooms and bathrooms, etc. CentrIQ is like Google for the home–it has a plethora of information on every fixture, appliance, system, or piece of equipment that we inventory into the CentrIQ profile.

We have no staff turnover because they're happy working on our team and they love working with our clients. For us, it's not about growth rate, it's not about sales volume—it's about our capacity to care, delivering quality service, and earning the trust of our clients as a result.

I made promises to my clients at McGrath, promises that my team and I had fulfilled when working there, we cared a lot about each of those clients, and some of them are living in different countries around the world, supporting our country in the military, USAID, CIA, Foreign Service, etc. I promised I'd take care of their homes until they came back to live in them, and to see the acquiring company heading down a path to leave my promises unfulfilled—there was no way I was going to let that happen. These clients are my friends and extended family. That's exactly why I started Chambers Theory—to return care and emotional intelligence back to property management.

How are you managing "Capacity to Care" to your clients?

When I started Chambers Theory, I knew how to make this happen because I had lived and breathed it for 15 years before. I built the best team possible; hired experienced, hardworking, caring people, and provided them with an awesome infrastructure of good technology that allowed for them to be more effective and helps them manage their jobs more effectively. In addition, we designed an innovative property management operational model that allows for the right ratio of property management staff to properties. Each of our property managers currently serve only 19-22 properties, which means they can give them their full attention and deliver the highest quality of service. I will continue to invest in the human capital and technologies to ensure that no matter how much we grow, we will maintain our intention to a ratio of less than 35:1.

As a result, our client retention rate is 100%. Eleven different property management companies have transferred clients to us, and more than 150 clients have moved from previous property management companies to ours. We have no staff turnover because they're happy working on our team and they love working with our clients. For us, it's not about growth rate, it's not about sales volume—it's about our capacity to care, delivering quality service, and earning the trust of our clients as a result.

Tell us about your team. Several of them grew up with you at your family's firm, correct?

Hands down we have the best team in the business—and while my competitors may be envious of our staff, and our clients are certainly grateful for them, I will forever surrender my individual successes and awards to thrive with such a loyal and special team that I call my "Knights of the Round Table." They are a brilliant, compassionate group of professionals who love what they do and are dedicated to our clients. My vice president, Jessica Stinnette; principal broker, Lindsay Curtis; D.C. portfolio manager, Hannah Vaughn; our COO, Taylor Bittner (aka "Merlin"); senior property manager, Gregg Waters; and the smooth operator that is our director of repairs, Zack Brown; among others (Brian Chevalier, Jen Ferris, Heather Paterno and more), were all legendary forces in property management before Chambers Theory. Some of them I met when I hired them as interns at my family's company more than 15 years ago! We grew together, we rose together, and we continue to learn and rise together. I call them the "Knights of the Round Table" because they all have an equal say, commitment, and share in the success as we try to build this very

special, unique, and almost magical place—our company is "Camelot" in the world of property management. Our entire team is amazing, and I have integrity in saying they are the very best at what they do, and I say it with full confidence that the best is yet to come! *The future is bright... be the light!*

The future does sound bright! Yet after doing real estate deals from Mars to Washington D.C., what insights can you give us on what comes next for you and your team?

Ha! Well, believe it or not, the deal on Mars was easier to do than some we have done in D.C.! While we remain laser-focused on building trust equity in the real estate services industry... *the sky is the limit* on how and where we go from here. I have engaged with the SkyRun vacation rental property management franchise with the inspiration of marrying the innovative processes they utilize with the business

philosophies and strengths of my team to create both an extraordinary vacation rental management experience and carry over successful nuances of their program to enhance the Chambers Theory approach further. You'll also start to see more progress in the oft-promised Internet of Things (IoT) as Chambers Theory has designs for a central-command management proptech model that will bring new practicality and function to the IoT in the short term. Looking on the bright side, let's also say we look forward to creating more fascinating and scalable solar-power solutions to property management of individual residences and small multifamily buildings ("Green Theory" — More Green = More Gold!).

When we turn red apples to green, we really turn them into...

The path to the future of home technologies... is through the homes we manage!

CHAMBERS THEORY

Real Estate with Intelligence

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Luke Brock

VP of Strategic Accounts,
America's Preferred Home Warranty

Photography by Lynne Brown

Ask any homeowner about their home warranty policy, and they are unlikely to respond with rave reviews—unless their policy is with America's Preferred Home Warranty (APHW).

APHW is one of the *Top 10 Home Warranty Providers* in the industry and is rapidly approaching a position among the top few companies. Through the use of technology and a unique business model allowing homeowners to work with the contractors of their choice, APHW has garnered multiple awards for innovation—capitalizing in no small part on insights from Luke Brock.

As the vice president of strategic accounts, Luke is a key reason behind APHW's growth from a small regional presence to an industry behemoth in a relatively short period of time.

We sat down with Luke to talk about his role, his strategy, and his inspiring career achievements.

Through the use of technology and a unique business model allowing homeowners to work with the contractors of their choice, APHW has garnered multiple awards for innovation—capitalizing in no small part on insights from Luke Brock.

Luke, can you tell us a little about your background and what led you to your current role?

Well, my academic background is in marketing and finance/accounting. Both of my MBAs are in these disciplines, and I also served in the US Army from 1994 until 1997. Around 2003 I accepted a position with a well-known home warranty company. I was there for about three years, during which I achieved National *Rookie of the Year* and was awarded for highest percentage of unit and revenue growth in the company out of a sales team of more than

America's Preferred® Home Warranty

I'm responsible for the acquisition and management of APHW's largest clients, as well as our relationships with various national real estate brands.

Photography by Lynne Brown

Our investments in technology and people have created an incredible culture at APHW, allowing us to maintain consistently high customer reviews and ratings, and outpace the industry for growth.

300 reps. Soon after, the company was bought out and I left the industry for nearly two years. A friend of mine was working for APHW (a small regional warranty company at the time), and suggested I come onboard. I opened the state of Ohio for APHW and worked with the small team to expand our company for a number of years. Since then, I was appointed to VP of Strategic Accounts with responsibility over my own team and management of all APHW's national and regional clients.

VP of Strategic Accounts...what exactly is involved in that?

In a nutshell, I'm responsible for the acquisition and management of APHW's largest clients, as well as our relationships with various national real estate brands. I work with a strategic model, through which we tailor solutions for the business needs of the brands, real estate broker/owners, and agents, as well as their homeowner clients.

You've clearly made an impact within the company. Is there a particular focus that has been instrumental in your evolution?

I think a great part of my success can be credited to the relationships I've cultivated. Real estate is a very 'transactional-based' industry, so I spend a lot of time learning and staying abreast of its trends and patterns. It's crucial that I align with our agents' goals so I can create solutions that are effective and sustainable.

What does the future look like for APHW?

We're continually expanding. We will be adding one hundred more employees next year, and we're planning to build another call center. We were recognized for the most sales growth in the industry over the past several years and we plan to keep up that momentum. Our investments in technology and people have created an incredible culture at APHW, allowing us to maintain consistently high customer reviews and ratings, and outpace the industry for growth.

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Kathy May-Martin

Managing Broker

Guided by the motto she lives by, "I guarantee my personal best," Kathy has successfully managed the office, training and hiring agents and overseeing operations as well as marketing initiatives...

Kathy May-Martin is an award-winning real estate powerhouse who has been featured on the cover of Tennessee's *Top Agent Magazine* and in *VIP Knoxville*. As a best-selling author of *The Essential Guide to Buying and Selling Homes*, and a global luxury agent ranked among the top one percent of Coldwell Banker's brokers nationwide, she stands as one of the most accomplished professionals in the industry. She has closed thousands of properties over the years, and billed multimillions. Kathy credits her success as both managing broker for the company for 23 years and a real estate agent for nearly three decades to her work ethic, commitment to serve, and attention to detail. Underlying it all is her ability to communicate with everyone. It's no wonder her clients return to her time and again and refer others. "One of my favorite aspects of my business is getting repeat clients. I'm also based largely on referrals. My clients always say how easy I make the process—and that is my goal," Kathy shares.

Based in the small town of Kingston, Tennessee, Kathy's reputation as a driven professional with extensive market knowledge is well known across the West Knoxville region, as is her dedication to her clients and her agents, who view Kathy as a constant force. They know that if they call on her, she has the capacity to execute and navigate any problem that arises. As a real estate expert with a cache of industry awards, including Coldwell Banker *President Elite* and *President Premiere*, she believes in sharing her knowledge with others. In fact, this was her motivation for co-writing the book, *The Essential Guide to Buying and Selling Real Estate*. "The book was always on my bucket list. A lot of clients had lots of questions, so I wanted to help give them a great resource to help answer their questions," she explains. (Amazon ranked as the *#1 Best Seller for Real Estate Sales* and also as the *#1 Best Seller for Real Estate Sales & Selling*. Amazon also ranked the book as *A Hot New Release* in several categories) and she is currently working on a second book.

Kathy points to her own experience in a rural community of approximately 53,000 to answer a common question around measuring success in numbers. "Success numbers are

> We are very invested in the community where we live and work. Being in business fifty years, is a testament to our hard work and dedication to the communities we serve.

different depending on where you live," she explains. "I closed 86 units last year totaling $19,580,260 (per Coldwell Banker) where the average MLS price last year for properties sold was $200,000. I'm not in a large city. I think success in numbers is relative to where your work environment is located."

Kathy began her career in real estate. In 1992, as an expectant mother with a busy new career in a new town. She joined Coldwell Banker Jim Henry & Associates in Kingston, TN determined to succeed—and she surely did. Six years later the owner, Jim Henry, saw something in her and offered her the position of managing broker of a team serving clients across the west Knoxville area. "I will forever be grateful for the opportunities Jim Henry has presented to me throughout my career. A true tribute to my accomplishments goes to the credit of my highly skilled office staff, assistants and marketing teams that I surround myself with."

Guided by the motto she lives by, "I guarantee my personal best," Kathy has successfully managed the office, training and hiring agents and overseeing operations as well as marketing initiatives; growing it from just four agents to now thirty-three while absorbing several companies along the way. She is also the engine behind the office's magazine, reviving it from near-extinction when she first arrived to the go-to real estate source for the area. Kathy does all this while managing her own booming real estate business.

> In the complex field of real estate, their ability to simplify the buying and selling process and the training they provide their agents serve as the company's foundation that allows them to thrive.

Kathy attributes the growth of her office to consistency and hard work, being able to have the wisdom to forecast change, and then having the courage to execute change at the right time—embracing it and *always* looking for a better way to service their clients. In the complex field of real estate, their ability to simplify the buying and selling process and the training they provide their agents serve as the company's foundation that allows them to thrive. "Our office is ever evolving, and if we're not changing and evolving, we're dying. That is what makes us successful," Kathy shares.

Now long into her stellar career, Kathy still revels not only in educating others, but in expanding her own knowledge in an ever-changing industry. "One of my favorite things that I love in this business is that I learn something new every day. It is a passion of mine to help other agents cultivate their careers, so I love sharing my knowledge and experience while learning every day."

As Coldwell Banker Jim Henry & Associates celebrates its 50th year, Kathy's team continues their commitment to giving back through the sponsorship of organizations and community events. "We are very invested in the community where we live and work. Being in business fifty years, is a testament to our hard work and dedication to the communities we serve."

amazon.com BEST SELLING AUTHOR

Kathy May-Martin

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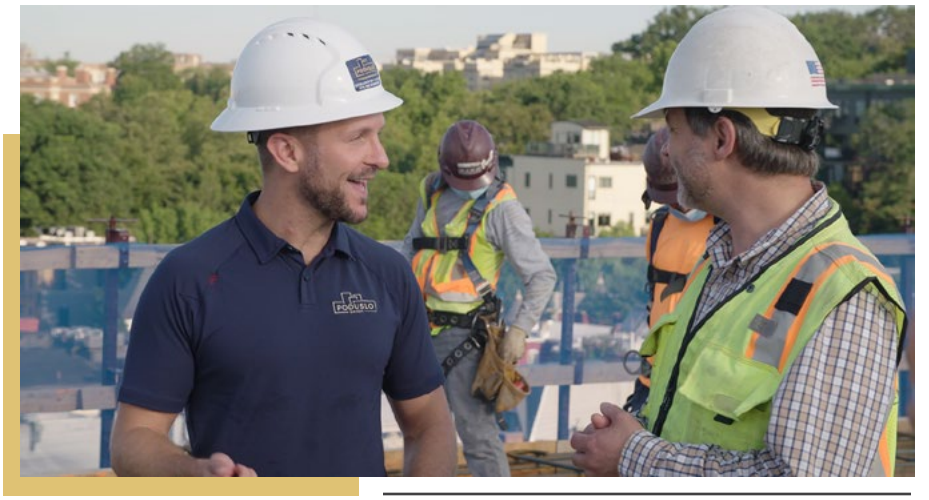
Joseph Poduslo

TTR | Sotheby's INTERNATIONAL REALTY



Last year, when COVID-19 brought much of the world to a screeching halt, Joseph Poduslo, award-winning real estate leader and the inspiring, innovative founder and CEO of Poduslo Group Real Estate Media, quickly saw an opportunity to pivot. With more than 15 years of experience as an international video and marketing expert and with more than $350 million in sales under his belt, Joseph used the pandemic as an opportunity to expand his service offerings. Leveraging the latest in technology to enhance the buyer and seller experience, he is empowering agents and brokers alike to no longer be at the mercy of weather or traffic—or even a global pandemic—and ushering in a new era of digital storytelling in real estate.

Poduslo Group Real Estate Media, part of TTR Sotheby's International Realty, has been recognized by both *The Wall Street Journal REAL Trends* and *U.S. News* as one of the *Top Producing Teams in the U.S.*, by *The Washingtonian Magazine* as *Best Agents* and *Top Producers*, and has been named the *Top Producing Group* at TTR Sotheby's International Realty for the past 14 consecutive years.

A full-service real estate production company focused on state-of-the-art video, social, and digital strategy services, Poduslo Group Real Estate Media is leading the way as the first D.C. real estate firm offering a suite of multimedia services for not only buyers and sellers, but real estate agents across the country. Joseph and his talented team bring fun and excitement to the home buying and selling experience for real estate professionals and their clients alike. We recently had the privilege of sitting down with Joseph to learn more about the man leading the disruption of an industry not seen since Facebook catapulted the world from tiny AOL chatrooms to a global social media auditorium.

Leveraging the latest in technology to enhance the buyer and seller experience, he is empowering agents and brokers alike to no longer be at the mercy of weather or traffic—or even a global pandemic—and ushering in a new era of digital storytelling in real estate.

Your reputation as an industry leader beloved by your clients precedes you, Joseph. Now you're helping not only buyers and sellers, but agents worldwide, to thrive, despite the pandemic, with the Poduslo Pivot. What is the Poduslo Pivot?

No one was ready for 2020 or a socially distanced COVID-19 world. Like most industries, real estate got hit hard. Everything came to a standstill. That's when I recognized a unique opportunity and introduced the Poduslo Pivot. It's a whole new way of doing real estate under quarantine, and we're teaching top real estate agents across the globe how to pivot—and thrive—amid the pandemic.

The Poduslo Pivot is a multifaceted approach that consists of viral videos, YouTube tips and tricks, dynamic and engaging email, and even a new way to look at real estate through our Glimpse Tours. We educate agents to be digital storytellers using 3D e-tours, Instagram, Facebook, dynamic email, and multimedia content, with the purpose to engage, energize, and inspire them, their

team members, and their clients. With the Poduslo Pivot, homes sell faster, and our clients are happier.

What has been the response so far from agents and your home buyers and sellers?

Interest is growing very fast. Sales are increasing too. Our clients are ecstatic because they know they're getting unmatched service. Sellers get more eyes on their properties than ever before, and they're getting multiple offers at or above their sale price. Our buyers get better deals and access to pre-market inventory. We help them find off-market properties so that they don't have to compete or overpay—everybody wins!

Your Glimpse Tours are particularly fun and engaging. Tell us how they're helping home buyers and sellers—and real estate agents.

We are getting fantastic feedback from our Glimpse Tours. On the web, our videos generate 300% more views than the standard real estate video today. Buyers, sellers, agents—everyone loves them. Most videos are long, boring visual exercises spanning empty living rooms. No one wants to sit through that—and it's impossible to envision what an empty house feels like as a home. Glimpse Tours are fun mini-movies that place the home buyer in the lifestyle they want to live.

Glimpse Tours are short, 60-second videos that provide buyers a real experience of the home—draping their hands across the curtains, enjoying an afternoon on the patio, and children running around the common area. On the flip, Glimpse Tours allow sellers to showcase the amenities and provide a realistic idea of what life in that home would be like. We sponsor the videos on Instagram and Facebook, and they sell within a few days.

You have a master's in social work and a background in multimedia. Did this play a role in developing Glimpse Tours and a multimedia suite to help the industry overcome the challenges of COVID-19?

I used to produce videos for Discovery Channel, so when the world went into quarantine, it was the perfect time to introduce this brand-new tour. For the first time, we had a captive audience with everyone home and behind a computer.

With a Glimpse Tour, buyers get to see and experience the life they could be living through fully immersive virtual tours designed to resonate emotionally. That's where my master's in social work comes in. It's all about emotional intelligence and a human connection. Our Glimpse Tours help agents and sellers tell a story and connect the buyer to the space. After all, emotion is at the heart of every story.

Your desire to help people seems to be at the core of your being, Joseph. In fact, you founded a group to help your community through the pandemic, correct?

Yes, I did. It's called D.C. Social Distancing. We have a community of 3,700 members made up of residents, friends, and neighbors who want to help each other through the hardships of COVID-19. I've also invested in numerous small businesses and restaurants in downtown D.C. over the last 14 years. Giving back to this community is very important to me. If each of us can impact just one person every day, well, we might just be able to change the world.

CEO Poduslo Group, Award-winning Real Estate Experts

Senior Vice President at TTR Sotheby's International Realty

Your International and Video Marketing Expert

> With the Poduslo Pivot, homes sell faster, and our clients are happier.

PODUSLO GROUP

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Delano Johnson

Owner, Jon-Mac Company

About

He's not your run-of-the-mill *Rags to Riches* story. As a serial entrepreneur and the owner of a thriving real estate company, Delano Johnson is undeniably successful, but he's a benevolent business leader using all of his experience and resources to not only assist clients, but to inspire and help others reach their full potential.

We sat down with Delano to learn more about his history, his companies, and how he's helping people realize their goals and enrich their lives.

Q & A

Delano, let's start at the beginning. Tell us a little about your background.

Well, I grew up in Norfolk, Virginia, and like most of the residents in the area, we were struggling. I can recall sleeping on an old, broken-down couch, waiting until I got to school to eat, and times when we had no lights or heat. My friends and I shared clothes. Life was *real*. It was the 1970s, and I was a young black male exposed to a lot of negativity, but I was determined to break the cycle of poverty and to do it legally.

To help pay bills, I took a lot of odd jobs. I remember when I was just 14, I asked the local convenience store owner for a job. He asked to see my report card, and then hired me. Since that time, I've stayed focused and worked, worked, and worked. I moved up, I learned, I pushed and shoved my way forward, determined to succeed. Eventually, I ended up as the owner of that same store I started at.

Can you give us a synopsis of the events between that time and starting the Jon-Mac Company?

A lot has happened, so I'll give you the abridged version. By 2002, the convenience store was doing well, but it was a lot of work. I noticed that a lot of millionaires were real estate investors and I thought that, basically, I could get paid more to do less. A friend convinced me to partner on the purchase of a burned-down house for $8,000. The plan was to "fix-and-flip" the property, but my friend backed out and I was left to figure it out on my own. I wasn't going to be defeated, so I did some research, contracted a roofer, who also helped me with remodeling, and invested $50,000 into repairs. The house sold for $80,000. I profited 30 grand and I thought I was Bill Gates! I continued buying properties for a few years while still running the store, and then, about 15 years ago, I sold the store and decided to take a break to think about the future. I had done really well as a real estate investor but knew I didn't want that to be my whole story. I wanted to use what I'd learned in those first years to help others. I truly believe that you should always share the road, share the wealth.

Before you tell us about Jon-Mac, let's talk about the other businesses you started.

I bought several convenience stores in the Hampton Roads area, and this is important to me because as the owner of these stores, I was able to employ and teach local youths. I could give them the skills and work ethic that they needed to build a better future, just as my first employer did for me. This also led to my introduction to Karen Bailey and my involvement with her group, the Youth Learn and Earn Organization. Around 2011, I started a party bus company, which, oddly enough, evolved into real estate ventures. Shortly after, I started Room Rentals, which I've unofficially nicknamed, Second Chance DJ's. The purpose of the project is to assist people who are trying to get back on their feet, for whatever reason. To date, we have leased 120 units, all located in the Hampton Roads area. It's a very rewarding project.

> We purchase properties at a discount from disadvantaged sellers, as well as homes in need of repair and foreclosures, then complete renovations and resell at a profit.

Okay, now tell us about the Jon-Mac Company.

I launched the company knowing that I could provide tremendous insight on real estate investing. My major focus was on wholesale properties, primarily in Virginia, but I had full intentions of expanding nationwide. We did our first transaction in 2013, and I've since built a team of seven to support growth and serve our increasing number of clients. Our niche is in the distressed property market. We purchase properties at a discount from disadvantaged sellers, as well as homes in need of repair and foreclosures, then complete renovations and resell at a profit. Our resale price is low enough to allow the next buyer to list and sell at a profit as well. It's a great business model that allows me to implement my "share the wealth" motto. This year, even in the midst of the challenges of COVID, we're still close to the million-dollar mark.

Now I know I mentioned that I have intentions of expanding nationwide, but running a business compels you to think

You have to start somewhere in order to achieve your ultimate goals and be FEARLESS in trying new things.

outside of the box and explore new ideas as the situation becomes increasingly competitive. I met an old friend, also savvy in business, who talked to me about the benefits of business outsourcing. A great deal of well-known and successful companies in the United States have been outsourcing to other developing countries for years. I learned a few things about some outsourcing strategies, but what I'm most interested about is Knowledge Process Outsourcing, popularly known as KPO. I would assume the business world is already familiar with the BPO industry, but I firmly believe that KPO is the next big thing! Its focus is on the key growth areas of the business activity which relies on depth of knowledge, advanced analytical skills, business expertise, and judgment factor.

Eventually, I got things going the way I imagined and devised my mini version of the KPO concept. I met a brilliant guy on the other side of the world who gave me access to a highly skilled and talented workforce and before I knew it, I was running my operations from a global perspective before I could even go nationwide. My current team is helping me run 30 properties, valued at approximately $3M. It may seem overwhelming but that's the wonder of incorporating

As a serial entrepreneur and the owner of a thriving real estate company, Delano Johnson is undeniably successful, but he's a benevolent business leader using all of his experience and resources to not only assist clients, but to inspire and help others reach their full potential.

the KPO strategy in my organization. Virtually anyone in the world is reachable with today's technology and you have to use it to your advantage. My business is not 'enormous' just yet but that's the whole idea and I'm determined to get there. You have to start somewhere in order to achieve your ultimate goals and be FEARLESS in trying new things. It's either you PUSH yourself to where you want to be or suffer the consequences of regret for what could have been your key to living your dream.

Thanks for sharing your story with us, Delano. Before we conclude, is there a particular wisdom you'd like to share with aspiring real estate investors?

Absolutely. I'd like to encourage everyone, not just real estate investors, to follow their dreams. Make a plan and stick to it. Work hard, work smart, and if you want to have a career that's rewarding, as well as profitable, share your experience and lift up others.

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Tim Bratz

CEO and Founder
Legacy Wealth Holdings

Because my team and I are young, we're extremely dynamic and do things like sourcing off-market deals, raising capital, and refining operations in an unconventional manner. We are stirring up the entire industry for the better.

About

Tim Bratz is the CEO and founder of Cleveland-based Legacy Wealth Holdings, a real estate investment company that acquires and transforms distressed apartment buildings into high-yield assets. His current portfolio exceeds 4,000 units with a valuation of more than $300 million. But for Tim, it's about more than the money, it's about making a positive impact. We sat down with him to find out more about his mission to educate and empower others—and to hear about his series of children's achievement books, *Little Legacy Library*.

Q & A

Tell me a little bit about your background and how you got into real estate.

I'm an apartment investor. I invest in commercial real estate for my own holdings. In college, I had a painting business and I interned for one of largest home builders in country. When I graduated in 2007, I moved from Cleveland, Ohio, to New York City, got my real estate license, and started brokering retail leases for a small firm. After seven months, I closed my first lease in Greenwich Village. I did some math and realized the landlord would earn nearly $2 million over the lease term, and I quickly realized that I needed to own real estate, not broker it.

I moved to Charleston, South Carolina, invested in a bunch of courses and programs, and studied how to invest in real estate. I bought my first investment property in 2009 using my credit card, and slowly grew my portfolio to 10 rental units over the next 3 years. I moved back to Cleveland at the end of 2012 and bought my first apartment building with some business partners. That partnership lasted a few years, but we ultimately decided to part ways and liquidate the 140 rental units we had accumulated. It felt like a big setback at the time, but was really a huge setup for something better. I started building my current portfolio in August 2015. With my knowledge and experience, I was able to scale up my business quickly to now over 4,000 rental units, worth more than $300 million.

How did you scale up Legacy Wealth Holdings so quickly?

I come from the residential investment realm. I started as a broker, got into wholesaling, flipped retail properties, and then flipped turnkey rental properties. Once I got into apartment buildings, I just kept trading up, from an 8-unit building to a 15-unit, then 23-unit, and so on, and organically grew my portfolio. I was able to scale up because in commercial real estate, you're working with bigger projects and far more scale in management and profits. There's not a lot of "juice

in the squeeze" with single-family houses, but apartment buildings have much more equity built in, which allowed me to attract "A" players to my team and create joint venture partnerships. Now we're in 11 states. Ninety percent of the portfolio is apartments, with the other 10 percent consisting of self-storage, office, and some vacation rentals. It seems extremely quick, but remember, it took me 11 years to become an "overnight success".

You expanded your focus to include an education arm—Legacy Wealth Education. Where did this idea come from?

Legacy Wealth Education started from just sharing insights and strategies on social media about how I acquired and structured deals. People asked if I coached or mentored, so I decided it could be a great source of potential deals and passive investors. You'll find that, in real estate, only three things matter: finding deals, raising capital, and keeping operations dialed in. What I love about the education side is it generates a ton of deal flow for us and connects us with passive investors. We generate far more revenue from doing deals than we do from the education business. But the education business fuels the high number of deals we do.

> You'll find that, in real estate, only three things matter: finding deals, raising capital, and keeping operations dialed in.

What drives you?

When I first got started in real estate, money drove me—I wanted to make lots of money. That may initially seem shallow, but I was never "in love" with money. I'm "in love" with what you can do with money – like give back. My mom has always been big into volunteering, and she planted a seed of giving back in me. What drives me now is making an impact and helping people take control of their finances and their lives.

You just released your first children's achievement book in your Little Legacy Library series. I'd love to hear more about this.

Absolutely. On a flight home from a mastermind event a few years ago, I was reading *The Magic of Thinking Big* by David Schwartz, and thought, "These thought principles are amazing! I need to teach these to my two-year-old daughter." So I started looking for children's personal development books. I couldn't find anything, so I launched my own! It's become a passion project of mine. I have a burning desire to instill success principles into kids from an early age. Our first book is inspired by *Think & Grow Rich*, it's called *Think Big & Go to Baseball Camp*.

One final question, Tim. What do you think makes you unique in the real estate universe?

Well, I'm a blue-collar kid from Cleveland, and I come from the residential world. We're great at taking complex ideas and boiling them down to a third-grade level, making it simple for everyone to understand. It allows us to generate more opportunity and raise more capital by keeping it simple. The other thing is I'm only 35 years old. Most people in commercial real estate with portfolios my size are much older. Because my team and I are young, we're extremely dynamic and do things like sourcing off-market deals, raising capital, and refining operations in an unconventional manner. We are stirring up the entire industry for the better.

LEGACY WEALTH HOLDINGS

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Innovating in a Pandemic

Landmark CEO **Mark Wittcoff** is doing well by doing good.

Landmark Equity Properties' CEO Mark Wittcoff believes we should prepare for a robust recovery from this pandemic by economizing buildings and improving our communities. His thirty-four years of experience managing commercial real estate includes three previous recessions when he learned how to increase property values during challenging times by operating efficiently, retaining tenants and supporting nonprofit efforts to help make people's lives better.

Mark Wittcoff is doing well by doing good. COVID-19 forced most office and retail buildings to temporarily close during March and April and Wittcoff created three innovative tools to help owners adapt to an uncertain market.

First, a lease amendment that extends the lease and defers rent while measuring a tenant's recovery according to performance benchmarks that gradually increase rental payments as a tenant's business recovers.

Second, a management plan that Wittcoff calls "managing unoccupied occupied space" where every building's utility rate plans are renegotiated with providers to fit new usage periods and occupancy levels. Vacancy credits are implemented with service contractors to reduce costs during closures and reduced occupancy for security, parking, elevators, HVAC, maintenance and janitorial service.

Finally, an overall financial forecast is created for each property that provides owners, investors, lenders and managers with the same report comparing current revenue and local market data for informed collaborative decision making.

These new tools help building owners retain tenants and reduce expenses protecting the value of their property yet Wittcoff believes that this is not enough. "It doesn't matter if you live in the safest room if your house is on fire" he says. "The wellbeing of people in our communities directly impacts the value of real estate."

This is why Mark Wittcoff is involved in his community as a board member, volunteer and fundraiser. He is co-chair of UCLA's Stroke Rescue Council of Advocates and he serves on the UCLA Health System Board.

> **"It doesn't matter if you live in the safest room if your house is on fire. The wellbeing of people in our communities directly impacts the value of real estate.**

The University of California Los Angeles is one of six academic health centers in the United States to deploy a mobile stroke unit ambulance equipped with a CAT scanner and manned by a critical care neurologist. This unit provides emergency intervention in underserved areas of Los Angeles County where residents are disproportionately dying of stroke. COVID-19 creates an even greater need to train first responders and to educate the public on how to recognize signs of a stroke and intervene effectively to save lives.

Mark and his wife, Dr. Laura Wittcoff, recently established a UCLA Mobile Stroke Rescue Nursing Fellowship named after Mark's father, Raymond Wittcoff and Laura's grandmother, Marjorie Scherck to help sustain this effort and to help support the vision of the UCLA Mobile Stroke program founders Arline and Henry Gluck.

Wittcoff also serves on the Board of Directors of Jewish National Fund in Los Angeles and he is a former

Three decades managing every type of building for property owners in all areas of the Country informs Wittcoff's belief that the wellbeing of people in a community is the most important factor that determines the demand for real estate.

> **Owners who profit from the built environment have a responsibility to help improve the social landscape.**

member of the Board of Directors of the Stuart Ketchum Downtown YMCA, Meals on Wheels West, Challengers Boys and Girls Club and the William Parker Los Angeles Police Foundation.

He began managing and leasing buildings in 1987 as a leasing manager with Tishman West Companies and he was a general manager with publicly traded REIT, Arden Realty, Inc., senior portfolio manager at Black Equities Group and chief operating officer of KW Commercial Boston. Recently, Wittcoff was managing director of investor relations at Standard Management Company, a national real estate syndicator in Los Angeles.

Three decades managing every type of building for property owners in all areas of the Country informs Wittcoff's belief that the wellbeing of people in a community is the most important factor that determines the demand for real estate. "Owners who profit from the built environment have a responsibility to help improve the social landscape." he says. "This is why it is so important for all of us to be deeply connected to our communities."

> **We can use this challenging time wisely – reflecting on what works well and what we need to change. I think that how much good we can do for others will determine how well we do in the future.**

Wittcoff predicts that a period of real growth and prosperity will eventually follow this pandemic similar to what happened after the great depression and World War II. His optimism is not deterred by the current climate of uncertainty and he acknowledges that nobody really knows how long this pandemic will last. His hopeful outlook is

Encouraging: "We can use this challenging time wisely - reflecting on what works well and what we need to change. I think that how much good we can do for others will determine how well we do in the future."

https://newsroom.ucla.edu/releases/nursing-fellowship-gluck-stroke-rescue-program-wittcoff-gift

Q & A | J. Scott Scheel

Commercial Real Educator/Developer

Our support enables people to source the right properties, raise capital, negotiate deals, rehabilitate and manage properties, sell at the right time and in the most profitable way, and more. We teach people everything they need to be successful in commercial real estate...

About

J. Scott Scheel is an entrepreneur, founder of multiple national businesses, and a commercial real estate developer and educator. His companies manage over six million square feet of commercial properties across 30 states. He is a self-made entrepreneur whose limitless imagination and determination have driven him to astounding success. His diverse businesses include energy and film production, but his educational entities, Commercial Academy and Scheel Publishing, teach financial and economic literacy to help others achieve their dreams, especially through commercial real estate investing.

In addition to his popularity as a commercial real estate investing mogul, J. Scott is a sought-after international speaker and a well-known thought leader in his industry. He is a two-time *Congressional Businessman of the Year*, as recognized by the *Wall Street Journal*, a frequent advisor on investing and finance on *Fox Business* and *Varney & Co.*, and he has been featured in hundreds of national media and publications, including *Forbes*, *New York Times*, *Los Angeles Times, Business Insider, Resident*, *Market Watch, etc.*

You've had a remarkable journey. Tells us a bit about your background.

I grew up in a poor community in Ohio, so I always knew that I didn't want to struggle financially. Interestingly, I didn't set out to be in real estate. I only got into it because I wanted to be in film, and I thought I could make enough money to let me start my true passion. But I also knew I didn't want to be just another a starving artist, and I never wanted anyone else dictating how far I could go in my life.

Right after high school, I skipped college to work in computers. It was the late eighties-early nineties, and tech was booming. I worked ten years in tech manufacturing and distribution of personal computers for a company that did military, government, and personal computing, and sold millions in computers. When that industry became more software based, I transitioned into commercial real estate, starting with one 24-unit multifamily property. I built my way up to bigger and bigger developments, with a medical office building, then getting into mixed-use, retail, golf courses and housing subdivisions. Over the years, I've expanded into every category with over six million square feet of property.

How did your success as a real estate investor lead to a career as an international speaker and the founder of both a media company and a training academy?

I've always had a passion for helping people and for teaching. About 18 years ago, people began asking me if I'd be willing to teach what I had accomplished myself, so I found Tony Robbins and LeGrand, who taught me a lot. Then I was approached to share my story and knowledge on a large tour. Within six months, I went from being an unknown to sharing stages with some of the world's most influential people —four presidents, six prime ministers, dozens of billionaires, actors, and musicians. I was a young

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Commercial Academy provides live events and training, along with top-tier mentorship programs and coaching. We're a complete resource center of products and experienced guidance, with an accent on individual service.

30-something guy speaking to arenas full of people about how to create wealth, and I was humbled by it all. It was quite a leap and maybe not yet deserved back then, but divinely provided. It launched that portion of my career and it's been an unbelievable run; I've taught millions of people and helped change countless lives.

So I was about 10 years into my real estate career, and I realized that I had all this success, yet still had not fulfilled my initial dream of being in film. I also wanted to share and use my own success to help more people achieve their dreams of financial stability. That's when I founded Scheel Publishing to provide media content and then Commercial Academy as a means to directly deliver content. Through these companies, I've been able to teach tens of thousands about my strategies in commercial real estate developing and investing.

How are your companies helping people achieve their dreams?

I believe people are willing to work hard and invest the time into becoming successful, but they need to fully understand how to do it, and they need mentorship and support along the way.

Through Scheel Publishing, we produce mixed media, video, books, proprietary software, podcasts, broadcasts, digital content and other output, such as feature films and documentaries. These are all educational and training resources that share my unique system for creative commercial real estate investing.

Commercial Academy provides live events and training, along with top-tier mentorship programs and coaching. We're a complete resource center of products and experienced guidance, with an accent on individual service. Our support enables people to source the right properties, raise capital, negotiate deals, rehabilitate and manage properties, sell at the right time and in the most profitable way, and more. We teach people everything they need to be successful in commercial real estate, no matter what their background is or how much money they have. We don't focus on residential real estate but many of my students started in residential, and many were successfully flipping homes. I taught them how to scale, and the benefits of commercial real estate.

Of the many factors that made you a unique success story and leader, if you had to choose one trait, what would it be?

Well, we don't just do everything on a mercenary basis. We endeavor to find assets that can be improved to positively impact their community. We serve demand rather than trying to create it. With our coaching and mentorship programs, we talk with individuals on a very personal level to uncover their "why," as opposed to just being about the money. We've learned that by adding the highest value to these people or these communities, everyone is more successful, and things just seem to work out better.

We don't have time to talk about all of your other businesses but tell us about your film company, Burning River Productions.

I'm very excited about it. We've produced three films so far, and they've all won awards. Most recently, we distributed our film called *Madtown* through Sony Pictures to 19 countries. We're now producing four new projects: a documentary about the cathedrals of rock-and-roll, a biographical feature film on the life of the world's most prolific African American motivational speaker, and two fiction-based projects. If there's one theme that runs to everything that I attempt to do. It is that we look for ways to make people's lives better, and as I've always quoted "It Only Takes One Deal, One Time To Change Your Life Forever."

Chad Ott & Brad Knab

The Earth-Shakin' Leaders Blasting the Status Quo of Grocery Store Design and Development Master Planning

With Brad, the "Promise Maker," at the helm of the Wisconsin headquarters and Chad, the "Promise Keeper," leading the Pennsylvania office, StoreMasters is a one-stop shop for retail design and construction focused on independent retailers.

From the cow nameplates of Neiman's Family Market in St. Clair, Michigan, to the architectural marvel of Milwaukee's beloved family-owned Glorioso's Italian Market, whose interior transports shoppers to the streets of an Italian villa lining the former historic Astor Theater, Chad Ott and Brad Knab are the innovative designers behind numerous head-turning grocery stores across the country. As the owners of StoreMasters, this artistic duo is blazing a path through the outdated and replacing tired shopping environments with selfie-worthy sensory wonderlands that keep customers coming back and store owners thriving—while making lifelong friends of their clients in the process.

"We want to create not just stores, but form long-lasting relationships. Before pen hits paper, we want to learn about our clients, understand their successes, failures, and goals to understand the vision for their stores to help them further succeed and be a vibrant part of their community," Chad says.

While they own an award-winning firm, do not expect Chad and Brad to show up in navy blue suits and pinstriped ties toting a corporate binder of tired, generic "big box" layouts. Do not expect them to whip out business cards in that perfect shade of linen white boasting their decades of experience and degrees in architecture, art, and design. The brilliant minds behind the heart-palpitatin' stores blowing up Instagram accounts everywhere are jeans-wearing Gen-Xers—and they mean business.

With over 20 years of specialized expertise in food retail planning, master planning, design, and construction, these passionate leaders and their team of talented, radically creative minds are bringing innovative designs to independent retailers across the nation on a mission to turn the ordinary into the extraordinary. With projects ranging from $1,000 to $12 million, the StoreMasters team knows what it takes to make stores successful.

"You can't just open the door and look like every other store. You must make an impactful change. It has to be *your* character," Brad says. "Independent retailers don't have design departments or interior designers on staff. We get to help them achieve their goals and brand their vision. It's always different, it's always exciting for us."

With Brad, the "Promise Maker," at the helm of the Wisconsin headquarters and Chad, the "Promise Keeper," leading the Pennsylvania office, StoreMasters is a one-stop shop for retail design and construction focused on independent retailers. Providing services that include design, architecture, development, equipment procurement, interior and décor design, construction management, and everything in between, they relish the challenge of coming up with innovative ways to help their clients stand apart from the retail masses and succeed within firmly fixed budgets.

Whether helping with the expansion and improvements to a fleet of stores or executing the master planning and design of entire shopping centers, the driving force of their hard work and passion is their clients—always. "We have

personal relationships with them long after the project is done," Brad shares. Among them is the Presta Family, who owns Valli International Fresh Markets in the Chicago metro area, and Boyer's Food Markets, which has stores throughout eastern Pennsylvania.

With a background in everything from traditional architecture and landscape architecture to site planning and working with local government, Brad offers the know-how and experience to overcome roadblocks and turn even the most ambitious plans into reality. Hailing from a career with smaller architectural firms, Chad oversees project management and the financial side of the business to bring their visions to life. "Those firms not only groomed me in design and construction, but also gave me that small-business mentality," Chad explains.

> "We want to create not just stores, but form long-lasting relationships. Before pen hits paper, we want to learn about our clients, understand their successes, failures, and goals to understand the vision for their stores to help them further succeed and be a vibrant part of their community.

Brad fondly recalls the grand opening of Neiman's St. Clair store, a retail metamorphosis near and dear to his heart. Using reclaimed wood, windows, and fixtures from the family farm, including the nameplates that once adorned their beloved cows, the team transformed the drab gray-and-white store into an oasis of memories for their clients and a fun and vibrant experience for their shoppers. At the grand re-opening, some family members were filled with emotion as they were swept back to their childhood from details that came from the family farm. "This one touches my heart the most," Brad says.

Chad joined StoreMasters (formerly Mehmert Store Services) as a project design coordinator. Brad followed up a few years later as supermarket designer. In 2017, they partnered up with the previous owners. In 2019, they acquired the 30-year-old company and rebranded it from top to bottom, as StoreMasters. With an impressive portfolio of projects and clients that span the country and beyond, their passion and drive is to turn grocery stores into thriving neighborhood destination places that are as spirited as ever.

"Walking through finished projects that started on paper and in my head never gets old," Chad says. "That, accompanied by big smiles from the clients, is truly the best one could ask for."

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Boyer's Food Market

Glorioso's Italian Market

Neiman's Family Market

Valli International Market

Q&A Joseph Scarfone
Broker/Owner

Joseph Scarfone is a successful commercial real estate broker whose passion as a creator and a builder converged with his 20 years of financial and business expertise to form One Investment Group—a unique one-stop shop for commercial real estate investors across Florida. As the owner of a firm founded on his own personal motto, "Building Relationships One Client at a Time," Joe's long-term relationships with his clients span over a decade, and he's reaped tens of millions of dollars in returns on their behalf. We sat down with Joe to learn more about his company and how they're helping investors successfully navigate the COVID-19 pandemic.

Can you tell us a bit about your background and what led you to start a commercial real estate company in South Florida?

I've always worked hard. I grew up in New York. My family was middle class, and my mom and dad instilled in me the values of hard work and integrity. I had a landscaping business at 16, straight out of high school. It's still my passion, creating something from nothing, and really, that's what I do now for my clients at One Investment Group—rebuilding properties and making something out of nothing.

In terms of the path that led me to open my firm, I was working in financing in New York when a property investor came to me for help in raising money to build a 5-story 93,000 square foot self-storage facility in Miami that was called Americas Attic. I was able to put people together, and then I became a partner, and we started buying commercial properties in Miami. I like to find properties that are undervalued and need work, so I decided that instead of managing people's money, I'd manage their real estate. I launched One Investment Group with the same philosophy that I've had throughout my career—building one relationship at a time. My company is not about getting a listing here or there; it lies, rather, in building relationships with investors.

Joseph Scarfone is a successful commercial real estate broker whose passion as a creator and a builder converged with his 20 years of financial and business expertise to form One Investment Group—a unique one-stop shop for commercial real estate investors across Florida.

Tell us about One Investment Group. What do you do?

I opened the company in 2006. We're a full-service commercial real estate brokerage firm—a one-stop shop. We're located in South Florida, and we focus on all commercial real estate needs, shopping centers, office buildings, and storage facilities. We handle property leasing, acquisitions, dispositions, property and tenant management, landlord representation—we do it all, from $1 million to $100 million. We currently manage, lease, and own approximately 1.5 million square feet of shopping centers and office buildings across the state of Florida.

As the owner of a firm founded on his own personal motto, "Building Relationships One Client at a Time," Joe's long-term relationships with his clients span over a decade, and he's reaped tens of millions of dollars in returns on their behalf.

For example, for one of my clients of 15 years, I found him a property in Delray Beach for $7.5 million and rebuilt the whole building. Three and a half years later, we were leasing it to high-net-worth companies, and a few years after that, I sold it for $31 million, making my client $22 million in profit.

Can you talk a bit more about your unique one-stop shop model?

We are a true one-stop shop comprised of some of the most professional real estate and sales agents in the industry. Our clients don't have to go anywhere else—we do it all for them, and we don't outsource anything. I sit down with each of them to determine what their goals are, if they want to buy, sell, or hold the properties, and then figure out how to add value to their real estate investment. We organize the financing, help with doing a facelift for the property, if needed, handle the property management and leasing.

You place tremendous importance on building relationships. With such a diverse client base, how do you cultivate long-term relationships with clients whose needs can differ vastly?

Every client is unique. It really comes down to sitting with our clients and taking the time to learn what they want out of there real estate investment. Sometimes, an older client wants to sit back and have security with their investment and collect a monthly check with very little landlord responsibility, as opposed to multi-tenant properties that have many landlord responsibilities. These clients want something that is strong and recession proof, and now pandemic proof, such as triple "A" national tenant. Each client is different and it's important to focus on their unique goals and what works best for their future.

There is another unique aspect to the way that you approach relationships. Can you share this with us?

When I started out, I was working with one of the largest nationwide real estate companies, which was focused on listings, listings, listings, and most brokers at larger companies only think in terms of "right now." I focus more on the client, not the listing, and not only on today, but 10-15 years from now. Building trust takes time and so focusing on each client is important to me. If you do well by a client, he's your client forever.

With the COVID-19 pandemic, more investors have been asking for your assistance. In fact, this is the reason that you decided to do this interview. What are you seeing and how are you helping them?

Because of COVID, a lot of investors are seeing their tenants leaving, and many people don't know which direction to go in. There is a big need right now for our company to go in and either re-tenant the building or sell the property if it's in distresses. Right now, you have to be heavily engaged in every aspect of what's going on, from dealing with the banks to helping tenants defer their rents to keep them in business. Currently, we're adding a drive-thru for a Panera Bread tenant to adjust for a future with COVID, helping clients adjust for more outdoor seating, and restructuring their retail spaces to add more storage to accommodate the increase in online business.

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Jordan Wall

Senior Executive Vice President, Office and Investment Specialist

Jordan Wall's first real estate transaction was in 2008 for a spine clinic at 1,500 square feet, and he remembers the rush of feelings that came with it. "It was a huge weight off my shoulders that I'd closed my first deal," he recalls. "On the other hand, it was really scary because you're unemployed and you have to find another one." Now, 15 years into an illustrious career packed with industry awards—including three *CCIM Excellence Awards* for *Top Office Agent, eight-time winner for the Top 2% Producing Agent Nationally for Coldwell Banker Commercial, Agent of the Year in 2017 for CBC Commercial Intermountain*, and two *Collier's Everest Awards*—he has closed upwards of 1,500 transactions valued at over $1.5 billion in transaction volume. And it's this same feeling that still motivates him to this day.

As senior executive vice president, specializing in office and investments with Colliers International, Jordan wields his experience in real estate, office space, and office investment to focus on two main areas: corporate leasing and landlord representation, in addition to investments, land sales, large-scale office projects, and corporate representation. Based in Salt Lake City, Utah, both he and his team currently list over 250 projects along the Wasatch Front and close approximately 150 transactions a year—all while heading up a team of market leaders who have the uncanny ability to envision high-value developments in a plat of nothingness. "We're so ingrained with the process and entrenched in the market that we see the value before most developers or investors and are able to bring those opportunities to our clients," he says.

Jordan signed the largest office lease at the time in Utah's history—Mountain America Credit Union, a build-to-suit located in Sandy, Utah comprising 11 stories and 327,000 rentable square feet. He's represented the likes of Fusion-io in leasing 200,000 square feet at the Cottonwood Corporate Center in Salt Lake City and in the company's expansion in Silicon Valley of over 100,000 square feet, with nearly 22,000 more square feet in Denver and Virginia. Whether he's setting statewide records, leading the expansion of multibillion-dollar projects, or finding the hidden gems across the undeveloped land of Utah—the driving force behind it all is Jordan's sincere affinity for his clients.

"The Golden Rule—treat others as you want to be treated. I just try to be kind to everyone, be a great human being. That's how I was raised and how I operate every day," Jordan shares. "I think my clients see me as a genuine person who seems to really enjoy working with them. I get my job done, but I do it with them at the center of every decision I make."

Jordan's approach to leasing is unique in that he represents both landlords and tenants. "In representing both, I have a unique insight," he says. Whichever side he's representing, Jordan takes each client through a step-by-step, in-depth proprietary process to get them the best possible results while streamlining the process and helping navigate potential pitfalls. "I give them a guide to saving them time and money so that they're able to focus on their core business which allows me to negotiate on their behalf by driving the best deal possible," he explains.

Colliers INTERNATIONAL

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With limited amounts of undeveloped land along Utah's development corridor, Jordan has been able to be at the forefront of major development projects from the ground up—literally: "We take a raw piece of dirt and create income-producing properties. We're involved from the inception of the project, managing relationships to bring the project to fruition. We handle it all, from soup to nuts, all aspects of the commercial real estate process," he says.

One such project is the Botanical Gardens Development, a 70-acre property in Lehi, UT. "It was originally a 70-acre dirt field we've assisted turning into a transit-oriented development (TOD) that will be a mixed-use project offering office space and multifamily units," Jordan says. He and his team have worked with UDOT to construct a future train station/stop to support the master plan and create a vision for the entire project as a whole, attracting buyers such as Young Living, who built their world headquarters on 28 acres of it with an additional 11.65-acre expansion, and Podium, who erected two office buildings encompassing 125,000 square feet each.

On the leasing front, Millrock Park Office Park stands as a shining example of Jordan's talent for increasing value for his clients. As the listing agents for this massive 494,000-square-foot complex owned by KBS Realty, he and his team have lowered the vacancy by 35% in just two and a half years. When he takes on these projects, he says, "We're in it for the long haul, we're going to see that relationship through for up to the entirety of my career. It's not a sprint, it's a marathon, and our clients are like family to us."

As senior executive vice president, specializing in office and investments with Colliers International, Jordan wields his experience in real estate, office space, and office investment to focus on two main areas: corporate leasing and landlord representation, in addition to investments and land sales, and large-scale office projects and corporate representation.

"70 acre master planned development located directly off of the new 2100 North freeway interchange was formerly used for farming has been transformed into the world headquarters for Young Living and Podium. The development has been turned into a TOD development with future multi-family and TRAX stop being announced in the very near future."

"The Mountain America Credit Union build-to-suit completely changed Salt Lake City's skyline after it was completed due to its impressive 11-story and 327,000 square foot size, making it the tallest building in Utah's suburban market."

Nikita Zhitov, Principal

About With over 16 years of real estate experience, Nikita Zhitov has acquired over 200 investment properties, developed over two dozen notable projects, and conducted over 500 commercial brokerage transactions for friends and clients of his firm. He is a medal graduate of the prestigious North Carolina School of Science and Mathematics, an industry expert, and a sought-after industry and motivational speaker, who has been featured in local business journals on countless occasions. Nikita is also a published author of an industry-specific book for commercial real estate investors, *Expandability of Investment Real Estate: A Guide to Uncovering Hidden Cashflows and Equities in Plain Sight*, which was recently added to the U.S. Library of Congress.

As the principal owner and a broker in charge of CityPlat, LLC, Nikita leads a thriving firm that has grown six times in less than two years since its inception. Headquartered in Raleigh, North Carolina, CityPlat is a multi-faceted, full-service real estate firm providing a wide spectrum of real estate services, from commercial brokerage and investment sales to tax appeals and development consulting. In addition to serving as a third-party brokerage, the firm is also active in the development of mixed-use assets and in acquisitions of commercial real estate, primarily focusing on industrial, flex, retail and office property acquisitions in the triangle area, including Raleigh, Durham, and Chapel Hill.

We sat down with Nikita to find out more about his flourishing company and his intriguing path to what has been an illustrious career.

Q & A

Tell us about CityPlat.

In April 2019, myself and two of my close associates started CityPlat, which seems to have been growing on steroids ever since. Our mission is to help change and enrich lives through the power of real estate. Real estate is a very powerful vehicle that can turn any ordinary person, like myself, into a multi-millionaire many times over. Our goal at CityPlat is to show people how commercial real estate can significantly transform their lives if utilized appropriately. As far as our day-to-day business is concerned, we specialize in rezoning and entitling residential, multifamily, and mixed-use projects in infill locations. We also do a good number of adoptive re-use projects, such as converting industrial real estate to retail use. And of course, we invest in most types of value-add retail, industrial, and office opportunities. Since we started a little less than two years ago, we have accumulated around $72 million in real estate holdings in our rental portfolio. Our three-year goal was to acquire around 1 million square feet of commercial space. I think we will far exceed this goal at the rate we're going. We are also very active in infill development with multiple condominium projects underway with a combined value of $64 million.

CityPlat is a multi-faceted, full-service real estate firm providing a wide spectrum of real estate services, from commercial brokerage and investment sales to tax appeals and development consulting.

What are your primary responsibilities as principal owner of CityPlat?

I work to identify investment opportunities, raise money for our projects and structure financing packages, and lead, inspire, and manage our team of brokers. I spend 20% of my time as a broker for existing clients and guiding junior

CITYPLAT
COMMERCIAL REAL ESTATE

brokers under my supervision, 30% on developing residential and multifamily subdivisions, and 50% investing in existing properties, such as retail shopping centers, industrial flex buildings, and small office buildings.

You began your career while you were still in high school. Tell us a bit about your experience in the real estate industry.

Yes, I did. It was during my senior year, in 2004. I was 18 when I acquired my first 16-unit apartment building. Since then, I have acquired and/or developed hundreds of properties in the U.S and overseas. My experience includes renovations of historic landmarks, ground up construction of mixed-use and multifamily projects, land entitlements and development, ground up development of single and multi-tenant retail buildings, acquisition and renovation of office buildings, build-to-suit and ground lease transactions with national and publicly traded retail tenants, residential subdivision developments, condo conversions, mineral rights exploitation, mobile home parks, and luxury housing construction.

What drew you to real estate at such a young age?

I attended a boarding school throughout my high school years, got into some trouble, and was placed on probation. Of course, this meant I was not allowed to get into any more trouble, so I maintained good behavior. After completing all my college applications, I had nothing to do but research what I wanted to do in life, so I began researching real estate. I found real estate investors through my high school alumni network and during spring break, I shadowed one of them to learn about investing. That exposure to the real world really got me intrigued. I was living off a weekly allowance of $100 from my parents at the time, which I used for my start-up capital to buy my first apartment building for around $400,000 by graduation, using the creative financing strategies I learned. So I had no money,

As far as our day-to-day business is concerned, we specialize in rezoning and entitling residential, multifamily, and mixed-use projects in infill locations. We also do a good number of adoptive re-use projects, such as converting industrial real estate to retail use.

no credit, and no connections. I had to learn my way around from ground zero. I sold the building for $448,000 within 30 days. It was an eye-opening experience for a high school kid to make that much cash. After graduating high school, I was offered a full-ride scholarship to UNC Chapel Hill, but by the end of my first semester there, I was obsessed with the sport of real estate and creative finance, so I dropped out and have been in real estate ever since.

How did that decision lead you to where you are today?

For the first 5-6 years of my career, I worked as a full-time private investor until the 2008 housing crisis hit, causing a major personal setback. As a result, I started my first real estate brokerage firm in 2010, using my knowledge of real estate to help clients acquire properties. However, I couldn't build a lot of wealth by just doing a brokerage and trading hours for dollars. So, by 2015, I started shifting away from my brokerage career and got back into the development world and real estate investing. Four years later, we launched CityPlat.

To what factors do you attribute your success?

I attribute my success to being persistent and humble. I spend lots of time on personal and professional development, so you can find me in finance and negotiation skills classes every week. I am also a voracious reader. In fact, I commonly read 50 books per year to improve my insight, knowledge, and skills.

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Galit Ventura-Rozen

The Woman Behind the $1 Billion Commercial Real Estate Company

As the recipient of the *2020 Silver State Award for Entrepreneur of the Year* and a real estate powerhouse recognized as the *2020 Top Commercial Real Estate Broker & Entrepreneur by Professional Organization of Women of Excellence*, Galit Ventura-Rozen is an award-winning commercial real estate broker leading an award-winning commercial real estate firm. As if that weren't impressive enough, as a rare female dominating the field and as founder of Las Vegas-based Commercial Professionals, LLC, she is a unique breed indeed. You might call her a unicorn—and an unstoppable one, at that.

Founded in 2000 by Galit, her father, Sam, and her brother Alon, Commercial Professionals is a family-run firm that specializes in commercial real estate in Las Vegas, Henderson, and the surrounding areas and serves clients and investors across the U.S. and internationally. With a primary specialization in off-market properties, they focus on multifamily, office, retail, and industrial investments as well as land and owner/user properties, serving both purchasers and sellers.

As a commercial real estate veteran who has dedicated her entire 25-year career to the field—and holds more awards than she can count—it is no surprise that Galit helped to launch a company that shot like a rocket out of its founding gates to capture accolades for top commissions and sales across the three-state region in just its first few years on the map. This woman knows her stuff—and her clients depend on it.

Galit points to their specialization in off-market properties and the unique perspective they provide—a combination of decades of experience, deep market knowledge, and intense due diligence—as the key to both the company's success and that of their clients. Galit and her team work side-by-side with purchasers, and conduct thorough research to make sure the property meets their expectations. "We're the company that will read every lease, look at every spreadsheet and profit and loss statement, and be knowledgeable in what's happening in the area of the product you are purchasing," she says.

For their sellers, Commercial Professionals offers expertise in off-market properties and a vast list of prequalified investors, a model that benefits both sides of the transaction. "Our sellers benefit because we can sell their property faster and at a better price, and our investors benefit because they're getting first pick of high-quality properties with the opportunity to buy them before they hit the open market," Galit explains.

Galit entered the industry armed with a business degree at just 22 years old as only one of a speck of women in the field. She started at the bottom and worked her way up, studying on her own to learn the intricacies of commercial real estate. "I had to make my own path. I would take time every day to research properties and learn about the market," she shares. "I hadn't even purchased my first home yet, but I was talking to clients about multimillion-dollar properties. Now I'm involved in selling $300 million projects."

Now Galit leads a rich team of real estate and investment experts serving investors and clients across the globe with hundreds of transactions. Despite her astounding success, she is a humble leader who recognizes that she didn't do it alone. "I'm only as strong as my team—which now includes my son, Leor," she shares. "I am surrounded by brilliant, passionate people who are dedicated to our clients."

Though two decades have passed, Galit has not forgotten those early days, sitting alone, buried in commercial real estate microfiche at the local library. She is on a mission to help women break into the field. She is past president of Commercial Real Estate Women, a national organization dedicated to this purpose. She runs a business coaching program to show women how to be successful in their business and works with residential agents on how to transition into the commercial field, and offers one-on-one training. Taught online to people across the country, Galit's commercial coaching program allows licensed agents to learn the basics of the field in six to 12 months. "It's not easy to get into this field. Many people must join a large company, work as part of a team, and then work their way up," she says. "These are not generic, automated courses. I teach them through hands-on experience, walking them through each deal and sharing my knowledge."

Galit's talents don't stop there. She is the author of *The Successful Woman's Mindset* whose literary mastery has contributors clamoring to be part of her upcoming anthology and a sought-after speaker who—not surprisingly—won the *2019 TMG Entertainment Best of the Best Local Motivational Speaker Award*. Galit is not only a unicorn—she is a unicorn with a heart of gold and the Midas touch.

The Family Legacy

The foundation for Commercial Professionals and its family-oriented team was laid decades ago by Sam Ventura, Galit's father and first mentor, an immigrant who built a successful general contracting business and real estate investment portfolio. Sam experienced his first taste of success in the eighties, after he moved to California and leveraged his craftsmanship as a carpenter to found what would become the largest kitchen cabinetry company on the West Coast. As his company grew, he began investing in land throughout Southern California and developing properties.

Not long after, Sam was introduced to Las Vegas and saw the potential for what was then just a small pit-stop town. He began purchasing land and properties throughout the expanding city, and, in 1987, moved there permanently. Since his arrival, Sam has personally developed over $1 billion in real estate, and bought and sold all classes of properties, including retail, industrial, multi-family, office, and his preferred niche, self-storage.

Being involved at such a young age, Galit understood the intricacies of development and investing, and while pursuing her degree at UNLV, she followed her passion and became a licensed real estate agent. As Galit continued to grow her business, her brothers, Alon and Ron, were traveling similar but unique entrepreneurial paths.

> "Our sellers benefit because we can sell their property faster and at a better price, and our investors benefit because they're getting first pick of high-quality properties with the opportunity to buy them before they hit the open market.

Alon, the eldest brother, found himself growing and working with Galit when starting his career in real estate. Realizing a similar passion for the industry, he obtained his license as an agent over 20 years ago, and ultimately pursued a Certified Commercial Investment Manager (CCIM) designation. Working in tandem with Galit to start Commercial Professionals, Alon brought decisive leadership and strong determination to push the company to grow and solidify relationships throughout the Las Vegas Valley and nationwide with multiple corporations and funds. With experience managing millions of square feet throughout his tenure as a broker, Alon moved to Minnesota to continue his work. He continues to work in Las Vegas, but has shifted his focus to work mostly with managing retail, office, and industrial space, as well as investment sales working directly with buyers and sellers. Alon now invests in real estate personally while managing the operations of a "friends and family" group of investors.

Ron, the youngest of this dynamic group of siblings, focused on educating himself on new technologies and their potential to greatly increase efficiency and convenience. Ron combined his lifelong passion for innovative tech and his education in business and finance with real estate, and after becoming a licensed agent, joined the company as the head of development working directly with Sam. Ron used his unique skill set to direct technology integration to help grow the development arm of the company. Along the way, he discovered his love for helping others find their "forever home," and transitioned to residential real estate as the broker of the Nevada office of Allison James Estates. Working directly with clients, Ron has built a successful team that offers a uniquely focused and caring experience, as well as working with bank REOs to assist in the disposition of distressed assets.

After over 25 years in business together, Commercial Professionals has finally introduced its third generation—Galit's oldest son, Leor Rozen. Like the rest of his family, Leor discovered his passion for real estate and development growing up, and pursued it throughout his time in higher education, receiving a degree in construction management at Cal Poly in San Luis Obispo. After working for a large general contractor and managing a variety of projects, Leor transitioned to the developer and broker side of the industry to continue the family business. Leor is currently pursuing his general contractor license and works in property acquisition to expand the company's property development portfolio, as well as working as a broker, assisting investors in identifying and purchasing value-add and ground-up development opportunities.

It's rare to find such a diversified group of professionals with unique skills to work together. It's even more rare when that group is bound not only by blood, but by a passion that has allowed them to build a successful business that began at the hands of a patriarch determined to capture the American Dream.

Alon Ventura

Sam Ventura

Ron Ventura

Leor Rozen

Commercial Professionals

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Mario Henry | Founder and Author

About

Mario Henry is the founder of US Housing Exchange, the Houston-based real estate company behind USHX, the ground-breaking mobile application set to revolutionize the industry. This innovative technology matches motivated residential home sellers and buyers, connecting them in real time. He is also the author of *How to Hire Your House*, a former NFL football player, and a financial services professional with over 16 years of experience. Mario leads a team of the best credit and legal experts in the business to help even the most credit-challenged individuals achieve the dream of home ownership. The USHX app can be found on Apple and Android stores.

Q & A

You're bringing to the industry not only an exciting, innovative real estate app, but a new approach to financing. How is the USHX app and your company and changing the industry?

I started US Housing Exchange about a year ago. We have offices in Houston, Philadelphia, and Atlanta, but we plan to expand to all 50 states within 24 months. It will be like the stock exchange of real estate. The industry has evolved to online, but there is no real-time communication within a real estate transaction.

I created USHX, which can be found in the app store, to provide a place for motivated sellers who are facing foreclosure, divorce, property repairs, or any other reason they need to sell their homes as fast as possible. On the other side we have motivated buyers who are credit challenged. Sellers and buyers create a profile, and when there is a match, it connects them like a dating app. When USHX sees this connection, we buy the property at the wholesale price, rehab it, and the buyer commits to buy at after-repair value.

As for financing, we have compassion and empathy for our clients, and we have the best credit and legal experts work on the buyer's credit to help them qualify for a traditional FHA or comparable loan that is *not* subprime, and they only needed to put down 3.5%-5%, unlike the 20-30% required with other owner-finance or rent-to-own programs.

You played professional football. How does your experience as an athlete influence your approach as a business leader?

I'm from New Jersey, and it was a big dream of mine as a child to play in the National Football League. My career was only a backup and I only got in during pre-season, and then I played overseas in Europe and some other leagues, but those years taught me about accountability, teamwork, and what it takes to be one of the best in the world at your job. When I got into financial services in the 2000s, I always wanted to do things that were different from what everyone else was doing. I wanted to be the one who found a better way.

Is this the same thinking that led to the idea of USHX—to offer a better way to help people who want to own a home?

It was, actually. The idea came about two and a half years ago. I was in an Uber in Chicago and I thought how simple it was to get a ride—why isn't this in the real estate industry? I thought about the way motivated sellers are taken advantage of, about the 70 million renters, 70% of whom don't want to rent, but cannot qualify for a mortgage. I created the USHX app and US Housing Exchange to solve these problems and open up the dream of home ownership to everyone.

Mario leads a team of the best credit and legal experts in the business to help even the most credit-challenged individuals achieve the dream of home ownership.

The USHX app also serves as a job tool for contractors. How does this work?

Contractors register on the app and they do the renovations for the clients. This allows them to control the costs with the contractors. During the renovation process, my investors can watch the renovation via security and monitor the progress. This also allows our investors to make more money.

Tell us about your book, *How to Hire Your House*, and how you're helping people attain financial security.

To me, the mission is like the understanding how the leverage of money works. With my book, *How to Hire Your House*, I offer a way for people who own a house to combine a mortgage reducing software, life insurance, and little known government programs for homeowners to not only get all their mortgage payments back, but your house will pay you for the rest of your life. Right now, there is no way to perpetuate their income. More people are going on social security and there's not enough money to fund that, and we will eventually have a retirement crisis. You can find out more about that program at www.housevisors.com.

As I sat down with my clients, I realized that more income was needed for people to set themselves up properly for their future. We created a partnership program to teach people how to flip

With my book, *How to Hire Your House,* I offer a way for people who own a house to combine a mortgage reducing software, life insurance, and little known government programs for homeowners to not only get all their mortgage payments back, but your house will pay you for the rest of your life.

properties and create a more sustainable income. There are a lot of people who teach flipping properties but charge a bunch of money. My way is "learn while you earn." I do it with them and teach them while they go; we do deals together, and our coaching is free.

You have a bigger mission in mind to help communities and the real estate industry. Tell us about this.

The main thing we want to deliver is the philosophy. We want to educate and connect people. We will buy 100 houses personally over the next four months and convert all of them within the following six months. We are in the process of creating our own hedge fund with the main objective of inner-city housing and redevelopment that will not gentrify neighborhoods. We will look to bring affordable middle-class housing instead of multimillion-dollar brownstones. Everything that I learned having the determination of going against tremendous odds to make an NFL team I am bringing that energy in fulfilling the mission.

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Q & A | John C. Lettera

CEO and Founder

As the CEO and founder of RealFi, John C. Lettera leads a unique technology-driven, alternative investment management firm with the characteristics ingrained in him as a United States Marine. He is an attorney with over two decades of experience and a real estate investment professional with 30 years of expertise who built a company from a one-man shop into a nationwide mortgage lending company 400 plus employees strong. We sat down with John to learn more about how he got here and where the company is going.

Tell us a little bit about your background and how it has informed your success as a leader and the success of RealFi.

I attribute my leadership, discipline, and perseverance to my military background, which really instilled in me a discipline that I don't see elsewhere in business. It's these core characteristics that have not only driven my own success, but have also allowed me to serve my company, my employees, and our clients to help them achieve their goals.

I've been investing in real estate since 1990, and as an attorney, I've specialized in this area for 22 years, so I have a lot of insight and experience in handling complex transactions—bridge loans, equity and debt financing and investing, acquisitions, etc. Unlike a lot of global bankers or financiers, I like to think outside of the box, more like an entrepreneur than a banker. I have a 10x mindset where I'm always looking at the next disruptive idea, always keeping ahead of the current trends in the industry. In fact, we're one of the first mortgage companies to spearhead tech, and because of that, we're growing exponentially.

We are a technology-driven, alternative investment management firm specializing in real estate credit strategies.

Tell us about your journey from U.S. Marine to attorney to now the leader of one of the fastest-growing real estate investment management firms.

I was born and raised in the Bronx, and I did my first real estate deal there while I was still in the military. I partnered with some local attorneys who introduced me to the business. I still remember that first deal well, it was in a neighborhood known back then as Fort Apace. I was still in the Marines and after a few tours in Iraq during Desert Storm, I was able to save a few dollars and invested $25,000 in a bridge loan, (back then deals were priced at 16% and 4 points) and I never looked back.

I soon noticed that bridge lending scenarios were very legal intensive, especially the larger, more complex transactions, so I decided to attend law school with the intention of specializing in this area so that I could do it myself. But when I finished at the top of my class, in 1999, I was recruited by Millbank Tweed, one of the top five law firms in the country, and I couldn't say no to that opportunity. It was an amazing experience.

After six years, I co-founded a privately held commercial real estate investment firm focused in the middle market debt space. We managed over $100 million. Then the 2008 recession occurred and I very quickly turned into a workout specialist. With the bursting of the dot-com bubble at the end of the 1990s and the financial crisis of 2008 now under my belt, it was time to capitalize on the opportunity as access to capital was severely restricted and investors were genuinely panicked. Space in the capital stack was opening up as institutional lenders were sticking with safe loans. This strategy quickly morphed into RealFi, and it just took off.

What does RealFi do?

We are a technology-driven, alternative investment management firm specializing in real estate credit strategies. Through its subsidiaries, RealFi is an originator of qualified and non-qualified residential home mortgages and through the RealFi REIT, is a direct lender focused on originating commercial real estate bridge loans in major markets throughout the United States. RealFi Home Funding is a national residential mortgage bank currently licensed in 15 states and will be licensed in all states very soon. RealFi Commercial focuses on commercial mortgages, and RealFi REIT is a commercial bridge lender for real estate projects. We have five partners, more than 400 employees, and a management team comprised of legal, real estate, management, investment, and transactional professionals who lead our clients through the process from beginning to end. We also have a family of related service companies, including a wholesale department and a servicing company, among others.

In a sentence or two, tell us what makes RealFi, and you, as its leader, unique.

As a company, I would say our origin and our growth story. From humble beginnings to strong roots. The Company started with just me, and through a journey of modernization, we've grown to where we are today. I saw the way the market was changing, and it was clear we needed a new identity to match our modern way of thinking. As for me, I would say my unique understanding that even with this growth we needed to keep diversifying to stay relevant in this changing market. I preach this to my class, stay nimble and be prepared to change strategies and tactics. At the same time,

He is an attorney with over two decades of experience and a real estate investment professional with 30 years of expertise who built a company from a one-man shop into a nationwide mortgage lending company 400 plus employees strong.

I'm still a professor at Pace University School of Law, where I've taught corporate and real estate finance for 10 years.

To what do you attribute the astounding growth of RealFi in such a short period of time?

We're constantly growing, and we're constantly hiring to support this growth. RealFi Home Funding is on target to close well in excess of $1 billion this year, and the REIT is growing exponentially, as are all of our servicing companies. I would point to a few drivers of that growth. To succeed, you have to work hard, be disciplined, learn how to solve problems, build relationships, handle stress and be dedicated to your craft. It's those skills that set you apart from the rest and that can turn you into a true entrepreneur. Second, surrounding myself with people who are much smarter than I am—this has always been the story of my success. I brought on a lot of key people to spearhead the growth in this company, and a tremendous amount of credit goes to my partners and employees.

You've recently changed the name of the company to RealFi. Why?

Our new name RealFi reflects a clear representation of the brand; "real estate" and "finance." The name RealFi embodies our unique emphasis on combining state-of-the-art technology with our industry expertise to provide our clients with customized financing solutions. The name creates a foundation for our future and keeps everyone focused on the vision of disrupting and modernizing the way home loans and commercial loans are obtained.

Our new name RealFi reflects a clear representation of the brand; "real estate" and "finance."

RealFi
RedeFining Real Estate Finance

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Paul Griffin III

Chief Executive Officer

While seniors across his communities are "living the dream," so, too, is Paul. "I'm so fortunate that I can pursue my creative passion in life. That I had a hand in creating sprawling neighborhoods for families and now vibrant communities for seniors really touches me."

As founder and CEO of Griffin Living, Paul Griffin III is an uncommon leader of an uncommon real estate development company—one that leads with heart and puts people at the center of everything he does. A fifth-generation home builder with 30 years of expertise in real estate development, Paul recently pivoted from building master-planned communities, apartments, and shopping centers to focusing on a new class of senior housing communities. His goal is to offer the most creative, lively, energetic generations of our time—and generations to come--the lifestyle they deserve. "We are redefining the landscape of senior living. Our communities are rooted in the honor and dignity of aging, and we prioritize features and amenities that cater to residents' independent, active, and vibrant lifestyles," Paul says.

As Paul helms the movement to change senior living, his humility, passion, and genuine affinity for people belie a leader who runs an award-winning firm and has overseen over $4 billion in projects that span from entire residential communities to apartment complexes, retail centers, and commercial office space. They are sincere and steadfast characteristics, radiating from deep inside a man who set out long ago to build communities that truly embody the essence of "home" and who has dedicated his entire career to fulfilling that mission.

"When I had kids, I understood what people needed as families and built communities with them in mind. Now at this age, I understand the needs of seniors, and I'm committed to doing the same for them," Paul shares. "That's what gets me up in the morning, that we are truly making a difference in the lives of our senior citizens."

The catalyst that drove Paul's decision to specialize in senior housing developments came in 2010-2014, when he reached the stage of his life when he began to appreciate the senior population—and was horrified by what he saw at existing facilities. "I saw what I can only describe as warehousing these people. It was a lonely, depressing environment with mediocre caregiving," he recalls. "I was determined to change this and put money behind better care and provide a light, clean, airy, happy—human—environment."

With several communities already thriving across the country, and seven others in development in California, Georgia, Connecticut, and Florida, it's hard to choose just one that illustrates Paul's commitment. The Sheridan at Eastlake stands as one shining example. Developed in partnership with Senior Lifestyle Corporation, this gorgeous community, set on 15 acres of woodland and overlooking a stunning pond, offers independent living suites or cottages and assisted living and memory care facilities, designed with customized care to meet the needs of each resident. The beautiful landscape of courtyards and walking paths invites residents to enjoy the outdoors, and the interior feels at once like a luxury hotel and a neighborhood community, with chef-

> "We are redefining the landscape of senior living. Our communities are rooted in the honor and dignity of aging, and we prioritize features and amenities that cater to residents' independent, active, and vibrant lifestyles.

prepared meals in an opulent dining room, spacious game rooms and common areas, and unique spaces like an art studio, salon and spa, and swimming pool.

The best description of life at one of Paul's senior living communities comes by way of one of his fondest recollections: senior speed-dating night. So many people showed up that the cars lined past the apartments and blocked a major boulevard. The police came to shut it down and the local TV station showed up with their news crew, expecting a major breaking crime story, and instead found a massive party of seniors. "This is what got me excited about seniors in 2011-12. These people are not 'nursing center' people. They're so full of life. Yes, they want a more controlled, safer environment, but they want to date, pursue interests and friends, be involved in activities. It was amazing to see," Paul beams.

> I saw what I can only describe as warehousing these people. It was a lonely, depressing environment with mediocre caregiving. I was determined to change this and put money behind better care and provide a light, clean, airy, happy–human–environment.

Paul's reputation for melding his idealism and business acumen is well known among the developers, investors, and municipal leaders with whom he works. He turns his visions into realities for residents—and produces tremendous value for his clients and partners, and communities. Before turning his focus to senior housing developments, Paul spent the better part of his career master planning entire communities designed for families—and not just thousands of houses, but the parks, offices, roadways to support these neighborhoods.

From their time in developing master-planned communities, they have learned to work with local governments and residents to build something that improves the lives of everyone around the project. They put stakeholders first—asking what the city, residents, investors, and customers need. The result is that they develop beautiful projects and are welcome back for future developments by city officials and locals.

While seniors across his communities are "living the dream," so, too, is Paul. "I'm so fortunate that I can pursue my creative passion in life. That I had a hand in creating sprawling neighborhoods for families and now vibrant communities for seniors really touches me," he shares. "I think about the gifts that God has given me, and I think this is a tremendous one."

Temecula

Georgian Dining

Cambria Pool

Georgian Lake

Griffin Living™

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Colleen Edwards

Founder and CEO

Colleen Edwards is CEO and co-founder of Cove Communities, a company built on a foundation of kindness that lives through their motto as "The friendliest Resorts and Communities in the U.S., Canada, and the U.K." Specializing in age-restricted (55+) manufactured home communities, and destination RV resorts and holiday parks, Cove Communities provides quality, affordable housing and vacation options that offer vibrant lifestyles where people love to live. For this company that operates like a family, every decision made, every interaction with guests, every community built and employee recruited is guided by the values upon which the company was founded—excellence, passion, trustworthiness, stewardship, and, of course, kindness. Cove focuses on delivering the highest level of customer service possible across their 24 communities and 10,000 sites, offering vast amenities and a lifestyle that hotels and retirement communities would offer, but affordably—and for their residents, Colleen and her team are just a phone call away.

Cove Communities' cozy dwellings attract relational folks from across the country who are seeking community and active engagement with fellow residents. Their communities feature aquatic centers, golf courses, coffee bars, dog parks, tennis, and other activities and amenities befitting residential villages. The RV segment of the business is transforming, with owners focusing on increased luxury, innovative, drivable RVs and homes (park models), and glamping. As families look for different ways to connect and vacation in the age of social distancing, Cove is seeing greater demand at their Florida RV locations and caravan parks in the U.K., which offer places for people to visit, live, and work for a day, a week, or longer.

> Cove Communities provides quality, affordable housing and vacation options that offer vibrant lifestyles where people love to live.

Colleen and David Napp founded Cove Communities in Phoenix, Arizona, in 2017, with the vision "to create a world where exceptional customer service is second nature and hospitality is our passion." Launched on the heels of their previous venture, Carefree Communities, it is the third company they've built from the ground up since investing in the real estate segment nearly 25 years ago. After owning and operating nearly 200 communities during that time, there has been a lot of learning and a lot of change. "When we built our first company, Encore Communities, in 1996, we wanted to own communities our parents would like to live in. Now that we *are* our parents, we know intimately what the demographic wants, and we operate with that in mind," Colleen shares.

As she oversees the direction of the organization and develops long- and short-term strategies in concert with the chairman and the leadership team, Colleen also works to uphold the organization's core values, setting high standards and encouraging her team to be the best—always. "Near and dear to my heart is our culture of kindness. This business is really a collaboration of a lot of leaders. One of my most important roles is to be a supportive leader rather than to micromanage and dictate," she says. "It is this open culture, the human element of our company, that is important to me."

Cove Communities' dedication to their values and their residents has been no more evident than in their response to the global pandemic. "COVID has pushed us to look at our communities differently, challenged us to move in directions we wouldn't have previously considered. For example, we introduced an app for meal takeout and delivery, food trucks, grocery shopping and delivery, well-being checks and a host of other services for our residents and guests. We're all in this for the foreseeable future, and we want our residents to enjoy life," Colleen explains. However, their efforts did not stop at their property lines. Cove opened sites in their RV parks in Florida to give safe harbor to traveling nurses and frontline workers. "Other places didn't want to take the risk, but we felt it was our obligation as good citizens to do our part to help," she says.

When asked what drives her every day, Colleen responds with unbridled enthusiasm: "It's just a privilege to do this. I work with a dream team of associates, investors, and business partners—and to see our folks enjoying their work lives, creating a valuable enterprise, and offering customers a memorable lifestyle brings me tremendous joy."

"We love what we do. We want our residents and guests to live life to the fullest—to explore new activities and passions, engage in lifelong learning and wellness. They have worked hard their entire lives; they deserve it."

Rolling Greens Village, Ocala, Florida

55+ Manufactured Home Community featuring aquatic center, golf course, activities, coffee bar, tennis, dog park, and more

Point Sebago RV Resort, Casco, Maine

Family RV resort featuring award-winning activities, camps, entertainment, championship 18-hole golf course, offers vacation cottages for sale, vacation rentals, glamping, and camping.

Camelot East Village, Sarasota, Florida

55+ Manufactured Home Community featuring heated pool & spa, fitness center, business center, pickleball, and vast activities programs

Bunn Leisure Holliday Park

Bunn Leisure Holiday Park in Selsey, West Sussex - a 2,600 site community on the South Coast of England with nearly one mile of beachfront.

COVE COMMUNITIES

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Luciano Bana

Senior Vice President

As senior vice president of Hudson Meridian Construction Group, one of the leading construction firms in the Northeast, Luciano Bana has overseen the development and management of some of New York's most notable high-rise properties, among them Tishman Speyer's Jackson Park, a breathtaking $305 million glass wonder with over 1,600 residential units in three glistening towers that stretch some 55 stories toward the sky over Long Island City; and Brookfield Properties, a 458-unit residential property whose triple towers rise on the bank of the Harlem River in the Bronx. "I love this business—every part of it. Working with our clients and establishing successful teams that can grow and work together to help translate the visions of those we represent is what drives me every single day," Luciano says.

Luciano joined Hudson Meridian six years ago, and in that short time has executed and managed the ground up development of projects totaling $900 million. Based in Manhattan, NY, the firm offers a unique combination of construction expertise to private and public sector owners across New York City, the Bronx, Brooklyn, Queens, Manhattan, Long Island, and New Jersey. As SVP, Luciano is responsible for the P&L for residential, high-rise properties, from pre-construction thru construction phase and to final turnover. However, his involvement does not stop at his office door. Luciano is a hands-on, "on the ground" leader with construction in his veins and a head for business who oversees the on-site teams, budgets, and deliverables of every project.

For a man who has spent over 25 years in residential, commercial, and institutional construction, directed the development of over 75 projects, and executed deals totaling $1 billion over his career, one might expect the feeling of wonderment to have faded for Luciano. But that would be an erroneous assumption, indeed. Luciano's passion for the construction industry and building reflects of his clients' visions and is contagious.

> I love this business—every part of it. Working with our clients and establishing successful teams that can grow and work together to help translate the visions of those we represent is what drives me every single day.

"Every building that we build and create, that we touch and have our hands on takes a piece of you because it takes your time, energy, and it becomes a part of you. It's a part of your life that you leave there with that project, the people, the work, the hours, the dedication to seeing it get to where it had to be. I'll drive by a building that I helped develop years ago, still with a sense of awe," Luciano shares. "I have taken the approach that this business is generally made up of two distinguishing requirements. One is having a management style of building and the second is having a master builders' methodology and applying both as a common cost approach to our client's needs with a focus on safety." Luciano continues to grow a following of clients and making their goals is what drives him to deliver.

Luciano's start in the construction field was a humble, inauspicious one that could not have foretold the astounding success that he would achieve—or the passion that would drive it. His life began with the airline industry having been an aircraft controller for Continental Airlines. Foreseeing the inevitable changes in that industry forced him to refocus on a future that he can control and create. For construction, it all began with a job painting houses with his father's small business, which Luciano quickly grew into one of the top 10 union painters in the New Jersey area. And so, it began. As Luciano explains, "I naturally migrated to doing interiors, renovations, and coming out of that to construction in New York to single-story to residential towers to institutional, pharma, educational, etc."

HUDSON MERIDIAN
BUILDING SMARTER

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The mid-nineties marked Luciano's entry into larger developments with the first project of his career, for Kean University in Union, NJ: a 2,000-square-foot, $300,000 library conversion into classrooms, which still exists today. Quickly growing into his role for more he went from institutional work to pharma, manufacturing and then box buildings. Now, as he leads the development of some of the most magnificent buildings in the Northeast, whose values dwarf his inaugural project decades ago, Luciano's humility and idealism belie his tremendous achievements. "I've always loved the construction business, the people aspect of it, loved the idea of growing and becoming better at what we do, and always pushing the boundaries of my limits to do more and to grow more," Luciano says.

Ocean Dreams
3514 Surf Avenue, Brooklyn, N.Y.

A 21-story project comprised of two residential towers containing 425 units and features over 22,000 square feet of commercial/retail space on the ground level. This development includes 254-car parking garage, spanning the cellar first and second floors with oceanic residential amenities that include an indoor pool, party/lounge room, valet service, business center, fitness center, children's playroom, supermarket, drugstore and a restaurant on the boardwalk.

Queens Plaza Residential Development
28-10 Jackson Avenue, LIC, N.Y.

A high-end, multi-phased residential project that consists of 3 Towers (45 stories, 55 stories, and 34 stories) all sharing the same foundation cellar footprint. Phase I included the installation and support of excavation on surrounding 2.25 site, exaction and disposal of 70,000cy of material (DEC registered Brownfield) and construction of foundations for 3 residential towers in addition to an amenity building and a parking garage. Phase II included the complete construction of Tower 'B1' which encompassed approximately 611,000 square feet with a total of 658 units on a total of 53 floors plus a bulkhead. Total tower height is 611 feet.

2401 3RD AVENUE, BRONX, N.Y.

Ground up development near the southern tip of The Bronx along the Harlem River. Project consists of three structures known as Towers A (25 stories), B (17 stories), and C (25 stories). Mixed-use market-rate residential building on the former JL Mott Iron Works site at the foot of the Third Avenue Bridge. The property has approximately 350' of waterfront frontage, which is accessible to the public. The building will consist of 458 rental units, with 30% designed to be income-targeted through the Affordable Housing New York Program. Indoor and outdoor amenities that include 175 indoor parking spaces, and a community facility.

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Laura Benner

SVP of Hotel Asset Management

Laura's knowledge spans multiple areas within hotel asset management—operations, process improvement, strategic planning, valuations, renovations, design, hotel brand initiatives, budgeting, and contract negotiations.

About

Laura Benner is an accomplished hotel executive with over two decades of experience in hotel operational and real estate asset management. Named among the elite slate of 13 for *Boutique Design's 2019 Women Leaders in the Hospitality Industry*, she is a thought leader in hotel real estate and a sought-after speaker who has presented at notable conferences and educational institutions such as the NYU International Hospitality Industry Investment Conference, the Phoenix Lodging Conference, Cornell's Baker Real Estate Program, and Marriott's General Manager and Owner Conferences.

Throughout her career, Laura has played critical roles in asset management, dispositions, acquisitions, and consulting involving more than 400 hotels valued in excess of $10 billion. Her résumé reads like a *Who's Who* of the most prominent hotel brands and hotel companies in the world—Four Seasons, Westin, Ritz-Carlton, Hyatt, Courtyard, Residence Inn, Marriott, Starwood, the famous Gramercy Park Hotel, the historic Greenbrier Resort, and the list goes on. As a Six Sigma Master Black Belt, Laura's knowledge spans multiple areas within hotel asset management—operations, process improvement, strategic planning, valuations, renovations, design, hotel brand initiatives, budgeting, and contract negotiations.

Laura currently serves as senior vice president of hotel asset management for Colony Capital, Inc., a leading global digital infrastructure, real estate, and investment management firm with $47 billion in assets under management and 20 global locations. She is responsible for the asset management of 157 hotels valued at more than $2.5 billion. Laura focuses on creating value through the implementation of effective operational and real estate asset management, and when overseeing hotel renovations, Laura closely analyzes both ever-changing consumer preferences and profit maximizing improvements. We had the privilege of sitting down with Laura to find out more about what it takes to keep hotels thriving in a highly competitive and evolving marketplace.

Q & A

You are currently responsible for the asset management of 157 hotels—20,000 rooms. Generally speaking, what does a typical day look like for you as a hotel owner executive?

My responsibilities include multiple areas in a large number of hotels, so my typical day requires efficient multitasking. On any given day, I may shift from selecting carpet for a guest room renovation to reviewing operating and capex budgets, or from finding value-add uses for non-revenue-generating real estate to developing asset sale strategies. It's difficult to distill all the facets of my work, but to put it simply, I create value for hotel owners.

Can you give us a few examples of successful value-add/ROI initiatives that you've executed in your career?

There are a lot to choose from, but two examples come to mind. When I led the asset disposition program at Starwood, I always implemented a competitive bidding process. This disciplined approach to marketing hotels enabled me to maximize our selling prices. For example, I was able to increase the sale price of one hotel by 65%, which amounted to several million dollars.

Another example involved underutilized real estate at the Marriott Miami Airport hotel. In the lobby, there was a small Starbucks that would close daily at 5 p.m. Every time I visited the hotel,

it bothered me to see the dark, closed space when I knew that it could be generating revenue at all hours. When I renovated the hotel in 2018, I enlarged the space and converted it to an all-day food and beverage grab-and-go concept, enabling revenue generation 24 hours a day. This ROI project was very successful and far exceeded initial financial return expectations.

What should hotel brands be focusing on to successfully navigate the challenges of the pandemic and to thrive in the future?

The COVID-19 pandemic is forcing hotel brands to re-evaluate their long-term business models. As operating costs, such as labor, benefits, property taxes, and insurance, continue to increase, the brands need to alter some of their operating standards so that owners can maximize profits while maintaining guest satisfaction.

For example, I've been saying for years that hotels should charge for housekeeping, which would generate incremental revenue to help offset higher housekeeping costs. This change would also empower our customers, since guests would make the decision to opt in or out of housekeeping services.

In many industries, there are few women in the senior executive ranks. What have you seen in hotel real estate, and do you see opportunities for women to participate at senior levels in this industry?

I believe we need more women in senior positions in our industry. Recently, as a senior vice president of hotel asset management, I received a call from a man who told me that he dialed my extension from the company directory because I was the first woman listed, and he assumed I was a secretary who could redirect his call. This event highlighted for me the lack of senior women in the workforce and reminded me that there is still a lot of work to be done to fully involve women in the hotel real estate industry.

In another instance, not long after I graduated from business school, I attended my first hotel investment conference and found myself as one of very few women in attendance. Today, attending these same conferences as a senior professional, I still see the same lack of female representation. I believe this highlights the fact that there are still opportunities for the hotel real estate industry to benefit from the talents and perspectives of women.

You place a tremendous amount of emphasis on mentoring your team and providing guidance to those interested in hotel asset management. Will you tell us about this, Laura?

Many leaders evaluate colleagues by simply checking boxes on a form. That is not me. As a manager, I help my team succeed and identify areas for them to pursue that would advance their careers. For example, we work together to select hotel real estate classes, conferences, and/or seminars that would provide professional growth opportunities.

Also, students from Cornell, my alma mater, often reach out to me for advice about pursuing a career in hotel asset management. I'm always happy to take these calls and to give my best advice based on my own experiences. Supporting and mentoring my team and sharing my experiences with others are both important and rewarding to me.

Laura focuses on creating value through the implementation of effective operational and real estate asset management, and when overseeing hotel renovations, Laura closely analyzes both ever-changing consumer preferences and profit maximizing improvements.

Marriott Hotel — Mia's Pantry — Entrance

Marriott Hotel — Mia's Pantry — Lobby

Marriott Hotel — Mia's Pantry — Starbucks

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Reginald Turk

President, CEO & Co-Founder
Forensic Home Inspections

If there's one component of real estate that every part of a transaction is reliant upon, it's home inspection. Realtors, buyers, sellers, and lenders all rely upon the information obtained from this comprehensive "home health report" and if they're in Atlanta, Chicago, Dallas, Houston, Orlando, Miami, or San Antonio, the company they count on to provide it is Forensic Home Inspections℠.

Reginald Turk is the president, CEO, and founder of Forensic Home Inspections℠, the fastest growing, privately owned, non-franchise home inspection company in the country. And it's no surprise that under Reginald's adept leadership, business is thriving.

Unlike other companies, who start with a base price and then tack on ambiguous fees, Forensic Home Inspections℠ offers transparent pricing, backed by over 15 years of experience in the industry and certifications from the International Association of Certified Home Inspectors (InterNACHI®) and the American Society of Home Inspectors (ASHI®). Reginald adds, "Our business model offers fixed pricing based on square footage, so we eliminate haggling. We make use of advanced technology, so most reports are completed within 24 hours. Timing is crucial to realtors because once a buyer's offer is accepted, the clock is ticking and a lot must happen; appraisal, financing, closing. We get in and get our job done, and our realtor partners and customers really appreciate that."

Reginald Turk is the president, CEO, and founder of Forensic Home Inspections℠, the fastest growing, privately owned, non-franchise home inspection company in the country. And it's no surprise that under Reginald's adept leadership, business is thriving.

It's no wonder that HUD (Housing and Urban Development), Fannie Mae, Veteran Affairs Administration, and the Georgia Department of Transportation are among Reginald's many clients. And with expansion into Columbia, SC, Cleveland and Columbus, OH, Nashville and Memphis, TN—and his hometown of Detroit, MI—just weeks away, Reginald now prepares to serve those customers with the same diligence for which he's known.

Aside from the incredible service the company provides, Forensic Home Inspections℠ also offers a no-cost *Preferred Partner Program* for Realtors that allows for special discounted pricing they can extend to their own customers. The program has been well received – currently with over 200,000 *Preferred Partner* members.

So what exactly inspired Reginald to create this much needed solution? In his words, "I had been a certified inspector for 10 years, first working with HUD in Michigan, inspecting bank-owned properties, and then relocating to Georgia for a new contract opportunity inspecting and managing both HUD and Fannie Mae owned properties. I saw a need in the marketplace for a new, more modern offering in the home inspection business. Newer technologies could be implemented to improve the process

> Unlike other companies, who start with a base price and then tack on ambiguous fees, Forensic Home Inspections℠ offers transparent pricing, backed by over 15 years of experience in the industry and certifications from the International Association of Certified Home Inspectors (InterNACHI®) and the American Society of Home Inspectors (ASHI®).

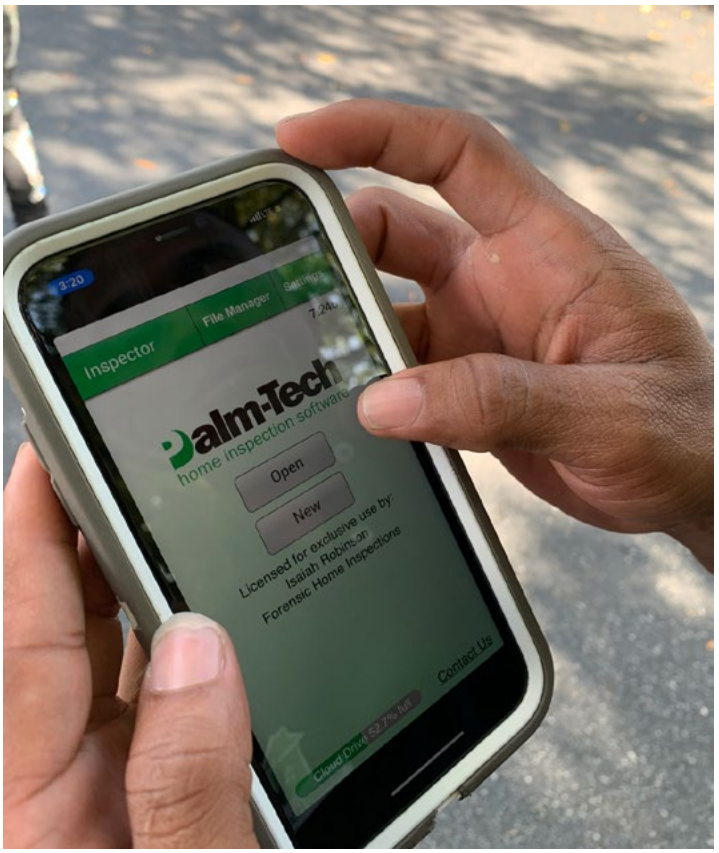
resulting in faster turnaround for the inspection report and a fairly substantial cost savings that could be passed on to our customers."

Reginald always had an entrepreneurial spirit. Long before he started Forensic Home Inspections℠, he was the owner of Turk Management Group, a business consulting company, where he successfully purchased New Center Hospital in Detroit, Michigan, then rebranded it to Renaissance Hospital. In 2000, despite the recession, he was the successful bidder of eight KFC franchises in the Baltimore, Maryland area. Further back still, during the eighties, Reginald was navigating the Detroit landscape and building the foundation that would shape his future.

"That was one of the best times in Detroit for a young black man to start a career. There were so many black business giants and mentors who made themselves accessible and I always tried to make the most of their experience and support," Reginald states. "The late Don Davis, owner of First Independence Bank, and Charles Allen, president of First Independence Bank, as well as the late Don Barden, Dave Bing, Porterfield Wilson, Mel Farr, and so many others, made a profound impact on both my life and career. In fact, one of my earliest positions was with First Independence Bank so I got to work with these powerful, accomplished role models on a daily basis.

With so much history in Detroit, it's understandable that the city holds a special place in Reginald's heart and, with plans underway for an expansion into the area, he will be able to fulfill his goal of contributing to the turnaround and growth of his hometown and the revitalization of the community.

Reginald studied at the University of Michigan Dearborn and has been certified by the American Association of Home Inspectors (ASHI®) and International Association of Certified Home Inspectors (InterNACHI®). He is a member of the Home Inspectors Forum, the International Code Council, (ICC), the Atlanta Chamber of Commerce, and a Board Member of the Fulton County Board of Equalization.



Forensic Home Inspections

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Jeff Similien

Meet the Most Intriguing Entrepreneur in Boston

About

Jeff Similien is the founder and CEO of Boston Trust Realty Group Commercial, LLC. An experienced, savvy commercial and residential broker, he serves clients in the Greater Boston area and beyond and has brokered transactions with major franchises such as Dunkin Donuts, Metro PCS, BSW, Frugal Furniture. However, his focus lies in his desire to help hard-working individuals who seek to find legitimacy in the often-inequitable commercial real estate industry. As an award-winning, innovative entrepreneur with "first of its kind" ventures, such as Co-Pad, a co-working hub for entrepreneurs in the Mattapan area, and the imminent launch of the one of the first black-owned cannabis dispensary in the area, Jeff is driven by a deep-seated commitment to level up the communities and his need to be kind, virtuous, and empowering to everyone he meets. He is, quite possibly, the most intriguing entrepreneur in Boston. It was our esteemed pleasure to sit down with Jeff to learn more about his companies and his mission.

Q & A

You are a founder of "firsts," so to speak. Let's talk first about Boston Trust Realty Group Commercial, the first commercial division in the history of Boston Trust Realty.

I joined Boston Trust Realty Group in 2017 and launched BTRG Commercial a year later. We focus on commercial leasing, commercial sales, and finding our clients unique commercial investment acquisitions. We also do residential flips and a great deal of investing as well. Our main focus is on educating our clients to make the best decisions when it comes to selling, purchasing, or leasing commercial real estate properties. We work with owners who prefer trading their assets off market to protect their privacy. As for my day-to-day responsibilities, I'm either assisting an agent with deal negotiation, or working with the owners, attorneys, and finding a way to create urgency and gain leverage on the deal. I gained a tremendous amount of knowledge from my Real Estate Design, Construction and Project Management course at Boston University, so I'm also able to assist clients in developing their vision for a property.

> His focus lies in his desire to help hard-working individuals who seek to find legitimacy in the often-inequitable commercial real estate industry.

The impetus for your founding BTRGC was, in part, a personal one, was it not?

Yes, it was. Before joining the firm, I served as vice president for another company, but I realized that I wanted to do more; I wanted to work with small businesses in my community to help them attain commercial property or lease a commercial retail space. I got my broker's license in 2017 and opened my own office, but as it grew, I found myself consumed with back-office tasks rather than working with clients. I joined Boston Trust and launched BTRGC because I wanted to focus all my time on providing value in my community, specifically in the underserved commercial business districts in Dorchester, Mattapan, Hyde Park, and Roxbury.

When I travel and look at other cities, I can see a lot of similarities to Chicago, Detroit, Boston, Philly, etc., and from a commercial standpoint, I can see what kind of neighborhood it is. Those things opened my eyes. When I come to my neighborhood and I see the changes across communities throughout my life, that drives me to continue to make it better and improve it. If a

Jeff is driven by a deep-seated commitment to level up the communities and his need to be kind, virtuous, and empowering to everyone he meets.

developer comes in to build luxury buildings, well, that's not going to benefit poor people in the neighborhood. The only way to help those people is to build something that benefits them, that lifts the community up.

You are passionate about developing your community through leadership and sharing your vision to help the growth of the Boston. Tell us a little bit about your background and how your experiences informed your drive to help others.

I was born in Haiti and came here as a pre-teen. My father had a successful jewelry business in Haiti, but he knew I wouldn't have the opportunities he had to create my own business if I stayed in Haiti. When I was 11, he told me, "Look, nobody owes you nothing when you get to America, so don't expect nothing from anyone." It was a culture shock when we arrived; it was Mom, my older sister, and I. We came to America for a better life, for the picket fence, a successful career, etc. They tell you "the land of opportunity," but no one tells you how to take advantage of these opportunities. I quickly realized that if you want to succeed, you have to learn how to play offense and focus on opportunities. The system is built to distract you, prevent you from realizing what's actually important in life.

Tell us about The Co-Pad. You launched this company to help other entrepreneurs and small businesses succeed, correct?

That was my sole purpose for opening it. I wanted to help small business owners and individuals to level up, and I knew the community needed it. It's the first of its kind in Mattapan. The goal was to have a vibrant place where entrepreneurs, artists, businesses—anybody—can have a space to work in our community, so I launched The Co-Pad in March of this year as a co-working space designed with the community in mind. We provide all the tools and resources they need to help them scale their businesses, and it's a great place for them to connect with experts and collaborators in different areas and industries to share ideas and resources.

We have eight modern, private offices, dedicated desks, a team-working table that seats 10, with built-in outlets for laptops, and a conference room that holds 40 people. We also built a beautiful kitchenette, and social areas with a plasma TV and cozy chairs. Our community space is open to the everyone. People use it for yoga classes, marriage group counseling, events, artist showings, and other activities, and Michelle Wo's team reached out to us to use the space when she was running for mayor of Boston. We also offer courses on a host of topics, including literacy, insurance, fix-flips, and cannabis licensing, and I teach a course on real estate investing.

You are in the process of obtaining your cannabis dispensary *and* cultivation licenses, and with them, you'll have accomplished yet another entrepreneurial first—and your third endeavor designed to improve your community. Will you tell us about this?

This is an exciting time, not only for me, but for my community. I'm working on dispensary and cultivation licenses. If granted both licenses, it will be the first 100% black-owned cultivation operation in Boston and a platform that I intend to use to continue to create job opportunities and mentorship in the cannabis space. I'm a businessman, and I saw the cannabis industry as a venture that was going to explode and wanted to get in at the beginning. I have the building, and I'm in the tail end of the process with the City of Boston to obtain licensure.

As if you aren't busy enough running two businesses and preparing for a third, you're also active with community initiatives and volunteer work. Will you share some of these?

Absolutely. I've always been involved with supporting my community. In addition to my pro bono seminars and courses at The Co-Pad, I played both college and semi-pro football with the Boston Bandits, so I sponsor and volunteer with FTLforthelove to teach children how to play football in Costa Rica. I've also volunteered my time with YouthBuild, an international program that teaches low-income youths the skills in construction required to help build affordable housing and other community assets. There, I taught youths about small business and personal development as well as entrepreneurship.

On a final note, do you have a personal philosophy that you live by?

I do, and it guides me every day: "It takes faith, consistency, and hard work to level up!"

LOW KEY DISPENSARY

BOSTON TRUST REALTY GROUP COMMERCIAL

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Brendan Riley
Founder & CEO

Brendan Riley is the founder and CEO of Riley Real Estate Ventures Inc, a respected real estate development firm based in the Greater Toronto Area. Since founding the company in 2017, he has quickly led his team in distinguishing themselves as one of Canada's top firms—specializing in converting undervalued low to mid-rise multiplex buildings into high yielding modern real estate investment properties. In fact, Riley Real Estate Ventures Inc was named as 2019's *Elite Toronto Real Estate Awardee of Commercial Real Estate Development*. Brendan will also be entering into three new industries — equity management, hospitality and agriculture.

Please begin by telling us a bit more about Riley Real Estate Ventures Inc.

Since its inception, Riley Real Estate Ventures Inc has carved a very specialized niche in the real estate marketplace and has earned its reputation as a real estate firm with great execution ability, integrity, style, and sophistication both in and around the Greater Toronto Area. We turn undervalued low to mid-rise multiplex buildings into modern, stylish, and affordable investment properties and consistently create and develop a significant return for all our investors on all our projects.

How would you describe your company's motto or mission?

Since we always strive to create environments of opportunity in which others may reach their full potential, our mission statement is "Creating Wealth Through Maximizing the Potential of Underperforming Properties." In addition, I have always embodied an abundant mindset instead of a scarcity mindset when it comes to business interactions, and this has proven to work very well for me and my business outcomes. I believe execution trumps knowledge every day of the week! If a person is serious about achieving company goals, or anything in life for that matter, he or she should take massive action.

What separates Riley Real Estate Ventures Inc from other real estate firms?

Simply put, our world-class team and culture set us apart from our competition. For instance, our company and employee values all align together, so we are clear on where we are going and what needs to be done. We are also extremely trustworthy by always doing what we say we are going to do, and we take pride in our consistent speed and execution with projects across the board as well as the high returns we generate for our investors and key stakeholders.

How are you able to generate the types of returns for your investors and business partners that you do?

We stay laser-focused on the execution of our existing business model and avoid taking on any unnecessary exposure. This proven formula guarantees extreme accuracy in forecasting our finished project numbers and timelines, and it helps us to uphold the quality of our finished product.

As a business owner, what are the key components that you focus on?

I primarily focus on building and nurturing relationships, creating business strategy and development, executing initiatives and projects, maintaining cash flow, and incorporating company values as well as building and supporting a world class team.

What kind of work did you do prior to founding your own business?

I worked at a small boutique real estate firm as a project manager/investment partner. Learning all the intricacies within the departments of the company helped to accelerate my growth and to equip me with the ability to make projections three to five years out, which I currently apply at Riley Real Estate Ventures Inc. In other words, I not only know what company strategies and initiatives work well but also what does not work well. As a result, I can effectively determine which

strategies or business models to avoid at this particular life cycle of our business.

Where do you see Riley Real Estate Ventures Inc heading in the future?

Exciting times are ahead for our company. We are in the middle of structuring a partnership to launch a real estate backed private equity fund which will be centred around a blend of both stabilized and new construction projects. Being part of this new venture which will certainly accelerate the growth of the company. In one to two years, we will also be launching our mid-rise new build development arm. Our new development projects will potentially include modular builds and will use alternative energy sources to run/operate the buildings as well as to integrate IOTs. We will essentially become more environmentally aware, reduce our carbon footprint on the planet, and embrace future technologies that are already being applied in our industry.

> Since founding the company in 2017, he has quickly led his team in distinguishing themselves as one of Canada's top firms– specializing in converting undervalued low to mid-rise multiplex buildings into high yielding modern real estate investment properties.

As you mentioned, we have also entered into three different industries this year. We invested in what I call "a beautiful slice of heaven on Earth," a facility with the capacity to host large events such as stunning weddings, corporate events, and various types of retreats. We are very excited about this pet project and are looking forward to seeing where we can take it. We will also be looking to turn some of the land into farms for agricultural farming and livestock. While extremely low risk, these new ventures are currently showing

a lot of potential and is somewhat diversifying our portfolio. Those interested in obtaining more information can visit the website: www.marmoraretreat.ca.

Lastly, we have a trust account allocated exclusively for giving back to charities and communities in need. A percentage of Riley Real Estate Ventures Inc profits on all projects gets allocated to worthy causes. In the near future, we are eager to get more involved with several communities and charities so that we can begin allocating these funds.

The future certainly looks bright for Riley Real Estate Inc. Are there any final thoughts you would like to share with us?

I'm a South African immigrant who arrived in Toronto 11 years ago with only $5,000 to my name. Through relentless hard work, grit, and focus as well as a bullet proof mindset, and discipline, I now am blessed with a loving wife, three beautiful young boys, and a thriving real estate firm that very much has its sight set on the future and all that it brings.

Dream. Believe. Create. Succeed.

RILEY
REAL ESTATE VENTURES
DREAM . BELIEVE . CREATE . SUCCEED

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Anthony Kolich

Owner — Kolich Properties, LLC

EMPIRE RESIDENTIAL LLC

KOLICH HOLDINGS, LLC

ABOUT

Anthony Kolich is founder of Kolich Holdings, LLC, a property management firm based in Stamford, Connecticut, and managing principal of Empire Residential, LLC, a full-service, privately held commercial and residential real estate investment and development company. He owns and manages over 1,000 apartments, commercial tenants, self storage facilities and retail spaces and an array of residential and commercial projects throughout the state of Ct and NY. He is a third-generation real estate developer and property owner whose skill and knowledge led him to succeed in the midst of the 2008 financial collapse and to now drive two thriving companies.

Q & A

You have some exciting new projects right now. Will you tell us about some of these?

We do. We bought a 154-room hotel in Ct on a 5 acre site we converted the hotel into 69 luxury apartments, amenities include an indoor pool, gym, dog walking park and more. On the same lot, we're rebuilding a 120,000-square-foot self-storage facility and two retail pad sites which are ideal for quick service restaurants.

In Stamford, we're building an 88,000-square-foot self storage facility and a 110-unit apartment building, in White Plains, New York, we are converting an office building to 60 residential units with ground floor medical. We're very busy right now.

Tell us about Empire Residential and your role as managing partner.

We focus a mostly in Ct and the NYC metro area, and we're growing rapidly with both commercial and residential projects and purchasing

He owns and manages over 1,000 apartments, commercial tenants, self storage facilities and retail spaces and an array of residential and commercial projects throughout the state of Ct and NY.

stabilized assets. We have an amazing staff. My partner, James Heffernan, and I are in charge of acquisitions and deal management. We're supported by fantastic employees— our chief property manager Obdulia Lopez runs operations for all properties in our portfolio, Sharon Gonzalez is head leasing agent, coordinator. We have a field crew of 20, who handle the maintenance and management of the properties, all amazing workers. I own and manage medical, office, apartment buildings, and other properties, as does Jamie. We have our own separate portfolios, and then come together as Empire Residential.

I'm a "touch and feel" investor. I like to walk through our properties and make sure everything is being done right.

Empire Residential is growing at a lightning-fast pace. What is driving this growth?

We're focusing a lot on new deal flow, and we attribute our growth to hard work and dedication. James and I are always hands-on and fully immersed in each and every project. We hired a construction company to build the two storage facilities I mentioned, but we consistently on site to assure everything is running smoothly and being done properly. I'm a "touch and feel" investor. I like to walk through our properties and make sure everything is being done right. We just started outsourcing the construction to support this growth.

You hail from a long line of real estate entrepreneurs. One could say it's in your blood. Tell us a bit about your background and how it led to your founding your own company.

My grandfather started buying real estate assets in 1958, we still own and manage some real estate he purchased. Buildings and tenants and rates were always dinner table talk, so it was embedded in me as a child. I grew up helping my grandfather and my father with these buildings, and when I was 26, I began building single-family spec construction homes. I built about 30 single family high end homes and a town home complex all locally in Greenwich, New Canaan and Stamford, Ct. When the 2008 housing crisis hit I was fortunate enough to have sold most of my inventory. The housing market and my construction business came to a screeching halt. I took advantage of the depressed market and started buying distressed assets.

Your company is unique in that you don't focus on a single niche, and you're personally involved in every deal. Tell us about this.

We definitely think outside the box, and that makes us unique in the real estate universe. We make decisions on the fly—and we make strong decisions. James and I have a tremendous amount of experience and knowledge in every aspect of property investing, development, and management, so we know a good deal when we see it and we can envision its potential.

As for me, I suppose I am unique in the way that I lead and approach my investments. I love the real estate industry and construction. It's all I've ever done. I'm involved in every deal. I own small buildings to large buildings, and at least once a month, I try to get to every property to do walk-throughs to make sure everything is well kept, clean, and running up to par.

He is a third-generation real estate developer and property owner whose skill and knowledge led him to succeed in the midst of the 2008 financial collapse and to now drive two thriving companies.

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Anthony A. O'Brien

Managing Partner

We don't see ourselves as lenders; we see ourselves as "investors serving investors." I'm on the same side of the fence as our customers.

About

Anthony A. O'Brien is the founder and managing partner for Real Estate Lender, one of the fastest growing lenders for investment real estate in the U.S. Based in Charlotte, North Carolina, and serving over 42 states, Real Estate Lender is one of the few lenders who offer a full line of products, from acquisition/rehab funding to new construction and long-term financing. Anthony is a visionary leader, a former hedge fund manager, and an accomplished executive with over 25 years of experience in the real estate and energy markets. Voted among the *Top 100 Most Influential People in Real Estate* in 2020 and as the *Top Real Estate Lender* in 2019, Anthony leads a team of real estate and underwriting experts to provide innovative financing solutions to drive the success of investors in both the rental market and the commercial space.

Q & A

You've had an astounding record of success as an executive and entrepreneur. Tell us how your previous roles led to your founding Real Estate Lender.

From 1980 to 2001, I worked in the investment and securities industry. I started right out of college as a stockbroker with Bache, Halsey, Stuart & Shield, promoted in three years to senior vice president, one of the youngest in Bache ranks. After running the retail/institutional desk for three years I relocated to San Francisco and started Spinnaker Capital as its managing partner, members of the PSE, CBOE and the AMEX. In 2001, the firm was sold, whereby I moved into the power and energy sector starting a fund that traded natural gas, electricity, and gasoline. I was recruited to help build Glacial Energy from a startup in 2009 to one of the largest power and natural gas commercial operations in the U.S until 2015.

In 2015, I saw a huge opportunity in real estate. I decided the place to be was on the lending side, providing capital to investors who wanted to purchase commercial and rental properties. I first launched Real Estate Lender USA with a vision to provide lending solutions across *all* areas, from acquisition/rehab, bridge loans, and new construction, to permanent financing. I made this my mission to do it all. No one else had ever thought to execute this strategy; we are the only lenders in the country who have. In 2018, I was able to acquire the name, "realestatelender.com"

Can you explain in more detail what Real Estate Lender does?

Our goal is to provide innovative financing solutions to our clients—our real estate partners—that span the entire project lifecycle across the universe of real estate investment properties. We're the only lender in the country that does acquisition, rehab (fix and flip), bridge loans, new construction, and cash-out re-fi's, and we're a very large mortgage lender. Our

REAL ESTATE LENDER

NMLS: 1473497

customers can borrow money to fix a property, then also come back to get a mortgage on that property. It's never been done before—but we're doing it.

We started as a small shop. Over the past 4 years, we doubled our revenue each year in business. A big part of our success; we're 100% automated, doing about $180 million. We have a team of the most knowledgeable real estate and underwriting professionals in the industry, who make the process quick and easy for our clients. We lend money in 42 states, with a focus on the regions east of the Mississippi River, and including Oklahoma, Arizona, and Nevada.

You lead a thriving company with a pioneering model, yet you take a very personal approach to working with your clients. Will you tell us about this?

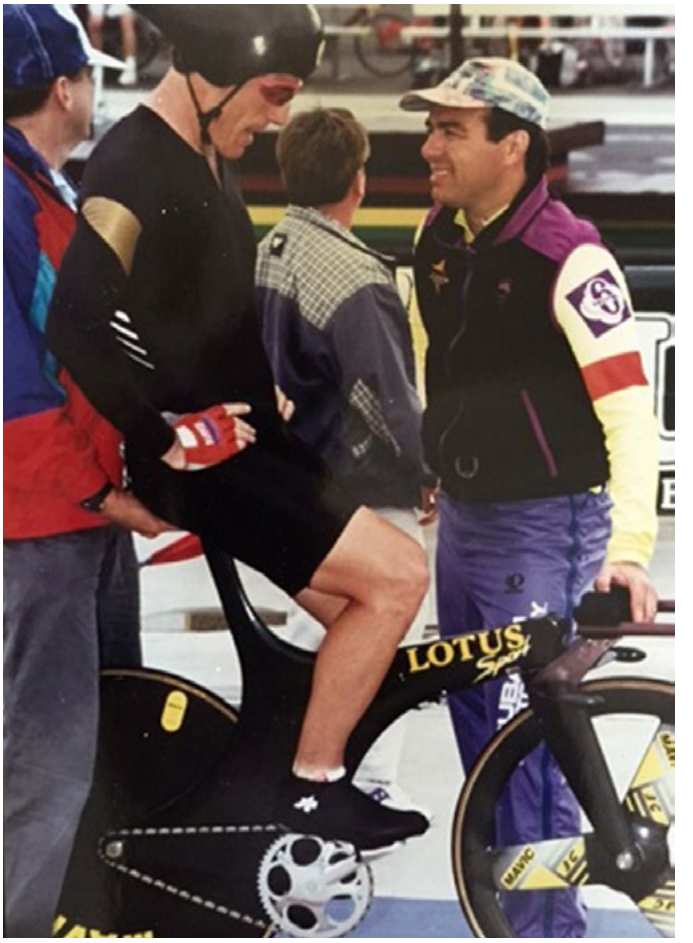
We don't see ourselves as lenders; we see ourselves as "investors serving investors." I'm on the same side of the fence as our customers. When people call us, I have no problem answering the phone, I love dealing with people personally. When people call other lenders, they can't get in touch with the decision makers, so they're shocked they're speaking with me directly. I'm in the trenches with all of my people, from underwriting to transactions. I also never turn customers away. Ever. I discuss their particular problems and pride ourselves in helping fix our clients' problems. We're here not only to lend, but to help borrowers, and we care about educating them.

You recently launched another innovative lending solution in direct response to the challenges that investors are facing due to COVID, which is now the number one investment product in the country. Tell us about this.

The world never anticipated a global pandemic so most lenders were completely unprepared. I created a product never before seen in the industry to help our clients successfully navigate this challenging time. When COVID hit, the 30-year mortgage market completely locked up, so I developed a hybrid product that has 5-, 7-, and 10-year maturity periods with a 30-year amortization. Our rates for this product are as low as 4.5%, which is unheard of. The industry responded with tremendous interest, so we teamed up with another organization to offer this product to their market.

Tell us about your book, *Comprehensive Guide to Private Money Markets*. I understand you're the only published author in the lending industry, correct?

Yes, I am, and I'm proud to say it's a big seller on Amazon. I saw a huge void where borrowers didn't understand the process of borrowing money to buy investment real estate. People with



Anthony leads a team of real estate and underwriting experts to provide innovative financing solutions to drive the success of investors in both the rental market and the commercial space.

little experience want to buy large properties, their ego gets in the way of reality. Part of the lending process is an interview with the lender; we seek the credibility factor of each borrower. I wrote about these issues and helped many borrowers to understand how lenders think and act toward borrowers. The book is read by many of my competitors, why made my book required reading for their staff.

Do you lead with a particular philosophy or motto?

As I mentioned earlier, we operate as "investors serving investors." We're in the business of lending money, not saying "no."— there's no better relationship than that.

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Claire Drage

Chief Executive Officer

Claire Drage is the CEO of The Windrose Group, a mortgage company headquartered in Waterdown, Ontario, with agents working across Canada to bring clients top-tier mortgage services and education. Claire has been in the mortgage industry for 20 years. After leaving a corporate job in 2007, Claire moved to Tenerife from the UK, managing properties there before coming to Canada. Living in different places with different markets and needs has allowed her to be nimble and adaptive as an entrepreneur. But wherever she may be, helping clients is what drives her. Claire became an independent mortgage broker, working out of her bedroom during the subprime crash. Despite the economy, she managed to close some 400% above the average broker.

Over the years, the growth continued with Claire under the banner, The Windrose Group – A Mortgage Alliance Team, while adding staff and agents over time. Today, The Windrose Group employs 78 agents from Ontario to British Columbia, all of whom Claire mentors and coaches. Since going solo in 2007, Claire has provided service for 6,000 clients, and The Windrose Group is one of Canada's Top 3Mortgage Alliance Teams, ranking within the top 1%.

Currently, with the COVID-19 pandemic causing unprecedented financial issues for many, Claire has been focused on helping her clients maintain and improve their finances. "In order to be successful in real estate, you need time, money, expertise," she says. "What COVID has done is given us more time, and if we have the money, and we can help them with the expertise; even a first-time homebuyer with budgeting and which price is right for them," she explains.

> I really want to help our clients understand their relationship with their money and how to make it an ongoing part of their regular maintenance.

To reach as many clients as possible, Claire trained an elite group of agents to focus on client education. She and her team employ a deep-dive strategy to get to know her clients, asking specific questions to find the core of each client's unique goals—and even sometimes dispel illusions. She often says, "You need to be prepared that I'm going to tell you what you need to hear and not what you want to hear. Lip-service won't help them. Honesty helps them, and they appreciate it," Claire says. "I really want to help our clients understand their relationship with their money and how to make it an ongoing part of their regular maintenance."

As she leads a thriving firm that shows no signs of slowing, she does so with infectious enthusiasm for helping her clients and her staff succeed. "No matter how successful I am, my goal is to remain humble," she says. "It's about that authenticity and doing to others what they do for you. That's why I plan to help other agents do the same thing. We're not taught this. We're taught how to do mortgages, not how to help people discover the 'why' behind investment."

And her strategies have paid off, earning her a number of awards, including being named one of *Canadian Mortgage Professionals Women of Influence* for 2020, namely for her work in an advocacy and empowerment series, which helps women gain control of their financial future. But the real reward is achieving success with a client. "One of the best parts of what we do is being able to tell a client that they can quit their job, as we have created enough cash flow for them to meet their goals!" she says.

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Kash Gaddi, Realtor

Kash Gaddi is an award-winning realtor with Texas Ally Real Estate Group, a real estate firm specializing in the listing and sale of residential properties, and president of a South Asian radio broadcast firm. Kash's passion for real estate and natural proclivity to help others has culminated into a cache of industry accolades and a thriving career as he continues to be known as one of the top producers in multiple communities in the Greater Houston area. These very characteristics and results drive him to understand and fulfill the specific needs of each client, whether they are home buyers or sellers. Kash is committed to offering the best possible service and brings over a decade of business expertise and negotiation skills to his role as a certified negotiating expert alongside his eight years of real estate knowledge. Given that he has garnered over 130 *Five Star* ratings, his clients agree with Kash's strategic vision. "It's more than just a business transaction to me. My clients are treated like my family, and I feel privileged to be a part of their buying and selling decisions. I love what I do," he shares.

> "Knowing the geographic areas of the city is vital to finding and acquiring the perfect property for a client's unique needs and objectives."

Kash holds a BBA in computer information systems with a minor in accounting from the University of Houston-Downtown. His long-held passion for the real estate industry led him to create the Kash Gaddi Real Estate Team, a group where he could best utilize his years of sales and marketing success, keen market insight, and practical knowledge from his college career. As he leads a growing team, Kash works tirelessly to find his buyers not just a house, but a home to make memories for years to come. Similarly, Kash carefully prepares his sellers homes to strategically position them to receive top dollars and often times above asking price. His experiences as a lifelong resident of Houston allows him to zone in on specific areas and amenities while being respectful of his client's budgets and needs. "Knowing the geographic areas of the city is vital to finding and acquiring the perfect property for a client's unique needs and objectives," Kash explains. "I have a fiduciary responsibility to present the best options and having lived in and around Houston for many years, that's exactly what I am able to do."

Staying abreast of current market trends enables Kash to meld traditional and innovative technologies to provide the best possible service. He attributes his success in great part to a team that shares his commitment. Many of his clients are referrals from family, friends, and former clients, which is a testament to his stellar reputation.

Certified Negotiation Expert (CNE)

A sincere desire to help others extends beyond Kash's professional scope. He shares his extensive knowledge of the industry and practical skills with his team, serving as a mentor, and helping each agent excel in their careers.

In just a few short years in real estate, Kash has already won numerous industry awards and accolades, including:

- Top 20 Producer in brokerage of over 2,000 agents (#16)
- Top Producer – Cross Creek Ranch Community
- Top Producer – Aliana Community
- Five-Star Professional Realtor
- Certified Negotiating Expert

KASH GADDI REAL ESTATE TEAM
HELPING YOU MAKE THE SMART MOVE

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Nathan Demosthenes

Director

With over $8.8 billion in revenue as of 2019 and upwards of 53,000 employees, Cushman & Wakefield of Chicago, Illinois, is a thriving force in global commercial real estate services. The firm, which represents tenants, landlords, private ownerships, and national institutional groups, is among the world's largest in their field.

Nathan Demosthenes, director of Cushman & Wakefield, has been with the company for 2 years but as a result of the COVID-19 pandemic in 2020, he has yet to complete a full uninterrupted year with the company. In spite of that impediment, and in the short amount of time spent, he has generated $200-$250 million worth of real estate throughout Orange County and San Francisco markets.

The young industry expert, with over eight years of commercial real estate experience in San Francisco and Orange County, is taking the southern real estate industry by storm. He leads his team in offering top-of-the-line real estate cycle and portfolio analysis, acquisition, and disposition advice, 1031 exchange scenarios, and real-time market information. Through use of his expertise and extensive knowledge of these services, he has devised innovative marketing strategies to promote properties in different avenues, generating significant results for his clients by allowing them to surpass their goals while achieving record breaking numbers. Nathan triumphed over all obstacles in the path to where he now victoriously stands. When tragedy struck the nation on 9/11, Nathan made the decision to change his initial plan to become a pilot. He opted to become a full-time firefighter while working part time in real estate. While finishing his schooling and working as an explore/reserve for Cal Fire and towards his certification, he quickly became more inclined towards real estate. After securing his license, he jumped into commercial real estate full time.

Cushman & Wakefield of Chicago, Illinois, is a thriving force in global commercial real estate services. The firm, which represents tenants, landlords, private ownerships, and national institutional groups, is among the world's largest in their field.

Hired as a non-agent to cold call around 100 people per day and working on weekends to generate leads for brokers, his first run in real estate was not without difficulty. Nonetheless, he began working for a boutique firm in South San Francisco, developing clientele of his own. Nathan recalls, "It was sink or swim." His first couple of years were all about staying afloat, which he managed to do by closing a few deals. However, by year three, he was flourishing, awarded the title of *Top Producing Firm and Broker* of 2016-2020. Nathan moved to Orange County mid-2019 and started working for Cushman Wakefield, one of the top three commercial real estate firms in the world. In this new market, Nathan has hit the ground running. This year, he has $120 million in sales; $28 million in October alone, and $115 million expected to close by year's end. His surmounting ability to expand on his success in spite of the economic crisis accompanying the pandemic can be attributed to his strategic marketing and strong team, built within his first six months with the firm and expected to grow to a total of seven members as he continues to soar Cushman & Wakefield to new heights.

CUSHMAN & WAKEFIELD | CELEBRATING 100 YEARS

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Sophia Park

Sophia Park is director of sales at The Zipper, a residential development of Modern Spaces, a full-service real estate marketing agency located in New York. With more than 17 years of experience in real estate sales, rentals, and property management, Sophia oversees sales for this collection of luxury condominiums in Long Island City. She is a multilingual professional—fluent in Korean, English, and conversational in Mandarin—with vast international experience and a genuine passion for her work. Her reputation for integrity, professionalism, and the ability to thrive under pressure to deliver solutions has garnered her ongoing referrals and rave reviews from coworkers, colleagues, and clients.

Sophia joined the firm in January 2019 as a specialist in new development condo sales with extensive experience in managing high-end rental buildings. Occupying five offices in Long Island City, Astoria, and Jersey City, Modern Spaces has been a thriving full-service real estate marketing agency since 2008. They hold a 70-percent market share in Long Island City, Queens, have completed over $7 billion in transactions, and have consulted on over 12 million square feet of new development real estate.

Originally from Seoul, Korea, Sophia's international experience in real estate began in 2003 at a developer's sales office in Toronto, Canada, where she worked with international clients from Dubai, India, Hong Kong, and USA as part of a project called Regency Yorkville, one of the most upscale condominium developments in the province. Sophia quickly fell in love with the industry. She left her previous career in fashion management, obtained her real estate license, and began specializing in condo sales.

Two years later, Sophia relocated to New York, and studied real estate management at Baruch College to gain a thorough understanding of not only aesthetics, but also construction, asset management, and legal issues in multiple-dwelling properties. One of the buyers, who recently closed at The Farrington, has expressed that "Sophia's knowledge of the building and the expertise of the interior materials gave him confidence to invest in this project."

Upon obtaining her broker's license, she leapt into the New York real estate market as a rental and sales agent for Citi Habitats before moving to Tishman Speyer, where she became the highest-ranking salesperson and personally leased over 400 high-end rental units. In her final role before joining Modern Spaces, she served as portfolio manager for Rose Associates, overseeing multiple luxury rental buildings in Manhattan, including The Metropolis, which was selected as one of the top-rated properties in 2017 from ApartmentRatings.com and *The Kingsley Excellence Award*.

Although pleased with her career, Sophia missed sales, so when Modern Spaces offered her the opportunity to work more closely with clients and developers, she seized it, bringing her international insight, real estate knowledge, and passion to serve its diverse clientele. It seems Sophia's journey has truly embodied her mantra: "There is always room for improvement. And the fact that there is truly a blessing."

> Her reputation for integrity, professionalism, and the ability to thrive under pressure to deliver solutions has garnered her ongoing referrals and rave reviews from coworkers, colleagues, and clients.

In addition to her New York broker's license, Sophia holds an associate degree in fashion management from George Brown College in Toronto, Canada, and she is actively involved with AREAA Manhattan Chapter. The Asian Real Estate Association of America is a professional organization advocating for the Asian American community through real estate.

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Andrew Abas

Managing Director

Andrew Abas is managing director at Carlyle Capital, a direct private lender headquartered in Irvine, California, that enables real estate investors to grow via a fluid approach to the asset-backed private money lending industry. He and his team lend across 46 states and provide financing structures custom tailored for real estate investors. Their asset-backed approach provides their borrowers a lucrative structure that allows them to take on more real estate projects with less dollars out of their pocket. "Ultimately, most of the loans we provide are short term, such as 12 months, so we are simply providing a 'bridge' to help real estate investors implement their business plans for a profit," Andrew explains.

> Our goal at Carlyle Capital is to ensure our investors feel confident about their investments while we work alongside borrowers who have a proven track record.

Carlyle Capital caters to two types of clients: investors and borrowers. While the investors make a healthy return on their cash investments, the borrowers leverage their expertise alongside the private investors' money to profit from real estate projects. "It's a win-win situation because our investors want to leverage our expertise to make a return on their money, while our borrowers want to leverage borrowed money to increase their own ROI (return on investment) through their various projects. Our goal at Carlyle Capital is to ensure our investors feel confident about their investments while we work alongside borrowers who have a proven track record," says Andrew.

> We have a unique vantage point because we understand the challenges that real estate investors face, and we want to provide them the solutions they need to grow their businesses and to become more successful.

Andrew and his team members are not only lenders, but they are also real estate investors themselves. "We have a unique vantage point because we understand the challenges that real estate investors face, and we want to provide them the solutions they need to grow their businesses and to become more successful," he explains. While short-term bridge loans are at the core of their business, they also assist real estate investors with competitive long-term financing for investment property owners, whether it be for residential, multifamily, or commercial assets.

Andrew spent over 14 years in wealth management, working for Citigroup and Fidelity Investments, before transitioning into private lending several years ago and joining Carlyle Capital. In his current role, he continues to uphold his longstanding reputation for being honest, precise, and following through on every project he undertakes. While Andrew manages all operations within the company, including deal analysis, underwriting, and funding, he also serves as fund manager with the discretion of funding private loans for real estate investors. "They call me the *Excel King* of the office because numbers don't lie," jokes Andrew. His main objective is to make sure that the company is funding quality loans and to help ensure that they have a thorough due diligence process, a well-trained team, and good oversight. In recognition of his hard work and dedication, Andrew was named the *2018 Man of Vision* by *Modern Luxury Magazine*.

Andrew holds a bachelor's degree in business economics from UCLA as well as CFP (Certified Financial Planner™) Certification.

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Andy Price

Founder & CEO

Andy Price is the founder and CEO of Price Mortgage, LLC, one of the fastest growing mortgage brokers in the Southwest. Under his leadership, the company has grown from two to over 50 employees and from funding 15 to 300 monthly loans — with a volume level increase of 500% since its establishment in 2017. Based out of Gilbert, Arizona, Price Mortgage is licensed to do business throughout Arizona, California, Oregon, Minnesota, New Mexico, Texas, and Ohio. While providing mortgage services with low rates and no lender fees, Andy strives to create an environment where loan officers can truly thrive and help consumers save money in a way that big banks and retail lenders cannot.

Price Mortgage's unique service model is a hybrid between a mortgage broker and a traditional retail lender or bank — providing mortgage broker freedom, with as good of service and customer support you could expect at a retail bank, while offering much lower rates and fees. "As a broker we work with a network of over 30 different wholesale lenders to find the best loan package to fit each individual situation, ensuring that every client gets the best rate and pricing available," Andy explains. Due to its outstanding service, Price Mortgage was named a recipient of the *United Wholesale Mortgage (UWM) Excellence Award* for maintaining platinum status throughout 2018, 2019, and 2020.

> My job is to be there for consumers, to give them better options, and to provide that same level of care for our loan officers. I want Price Mortgage to be the 'go-to' place for good rates, great service, and well-compensated loan officers.

Originally starting his career as a real estate agent, Andy made the decision to become a loan officer after seeing the lack of service other lenders were providing his clients. He has since been helping people to obtain the financing they need over the past 18 years. Always priding himself on being a lender that clients can trust, he makes sure every loan gets done as quickly and efficiently as possible. "My job is to be there for consumers, to give them better options, and to provide that same level of care for our loan officers. I want Price Mortgage to be the 'go-to' place for good rates, great service, and well-compensated loan officers," says Andy.

Andy's numerous industry accolades serve as a testament to his hard work and dedication to clients. In addition to a five-star professional rating and being named as one of *Arizona's Top 10 Broker Loan Officers,* he received the *Top 1% Certified Partner Award* by UWM as a chief producing loan officer in 2018 and 2019. Andy has also won numerous industry awards from UWM as well as the Association of Independent Mortgage Experts (AIME) and has been featured in both *Housing Wire* and *Forbes Magazine*.

As a broker we work with a network of over 30 different wholesale lenders to find the best loan package to fit each individual situation, ensuring that every client gets the best rate and pricing available.

When he is not busy working at Price Mortgage, Andy cherishes the time he gets to spend with his family — a beautiful wife and two children, ages 14 and 12. He enjoys traveling, taking his wife out on date nights, seeing his son doing jiu jitsu, and watching his daughter practice dance. "My favorite moments are when we all just get to hang out as a family at the dinner table or when we are laughing and joking around with each other," Andy says. Home is a special place for him, and that is why he loves being a part of the process of helping others become homeowners — so that they may create special moments with their friends and families.

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Lauren Pulido

> I try to stay ahead of the curve and implement classes and ideas based on what is predicted and trending in the market and what the real estate professionals need to succeed.

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Lauren Pulido is vice president of business development and recruitment for Capital Title, the largest independent title company in the U.S., with nearly 100 offices throughout Texas. With a reach that extends across state, she brings value to real estate agents, loan officers, and builders through her LP Educates Me education platform, referral network, and marketing tools and resources. With over a decade of experience in real estate, client relations, business development, and title insurance, she looks to deliver $2 million in premium for 2020 by year's end, despite a pandemic. "I've always had the ability to adapt to any situation, even a global pandemic—a situation that came with no roadmap," she says.

Lauren joined Capital Title in March of 2019 tasked with creating innovative marketing ideas, bringing value to clients, and increasing her client base throughout the state of Texas while also recruiting escrow officers, escrow assistants, and sales reps with existing business. Within 10 months, she was one of the top producers at the firm. She keeps her clients updated on real estate trends and educates agents on the resources her company offers. Lauren launched her LP Educates Me in 2017 as on-site classes across the Dallas/Fort Worth area. "I try to stay ahead of the curve and implement classes and ideas based on what is predicted and trending in the market and what the real estate professionals need to succeed," she shares.

When the pandemic hit, Lauren took LP Educates Me online, accessible to agents statewide. She also launched "Cooking Up Success," a series featuring her husband, an owner of a national real estate brokerage, that focused on selling real estate during a pandemic. They shared their expertise while he cooked, bringing lightheartedness and knowledge to the agents. With its success, Lauren has made the online version of LP Educates Me a permanent part of her business plan while she and her assistant continue to help clients succeed. "When you work with us, you get a team of two marketing professionals, one that specializes in real estate and the other that specializes in graphic design and technology," Lauren says.

In recognition of her leadership in business, Lauren has received multiple awards, including *2016 WCR Vendor Partner of the Year*, *2018 LLS Woman of the Year*, *2019 JP & Associates Business Partner of the Year*, *2019 Capital Title's Silver Award*, and *Social Media Superstar* winner.

Capital Title℠
A Shaddock Company

Ryan Garland

CEO & Founder

Ryan Garland is CEO and founder of Paradyme Companies, a small family office that specializes in real estate investments. Based in Temecula, California, the firm serves clients across the state and throughout the U.S. and works with investors worldwide, including Europe and the UAE. Under Ryan's direction, the company has exploded from a newly minted $100-$200 million single-family fix-and-flip outfit in 2015 to become the masters of large-scale commercial workout turnarounds with $1.5 billion in the pipeline—gaining them a reputation as the real estate investment gurus of the Inland Empire.

With over 16 years in real estate investing, construction and management oversight, and specific expertise in both debt and equity, Ryan's experience is broader than most back office or underwriting professionals. His uniquely expansive skills and knowledge, fired by his passion for real estate investing, have garnered him the award as the *#1 Top Originator in California* for four consecutive years and recognition in *Top Producers Magazine*.

> "Real estate is the number one investment vehicle for a retirement plan, so I'm excited to be able to offer a way for everyone to benefit, not just the wealthy.

Paradyme offers investors a full, comprehensive team approach to investing led by an extensive, seasoned team and board of advisors, which includes John Finton, the number one high-end celebrity homebuilder in the world. The company serves as a commercial lender with a primary focus on small commercial buildings, single-family fix-and-flip, and ground-up construction development. As a small family office, Paradyme offers unique funding components designed to cater to a range of investors, from affluent to Main Street clients, including the pending launch of a $100 million dollar 506c REG D debt fund which will provide passive income to investors. Along with launching a $300 million dollar distressed/recovery fund focused on workout turnarounds.

"I didn't come from an Ivy League school; I had to start from ground up, so when I started Paradyme, I wanted to help the working class, like myself—police officers, firefighters, teachers, etc.—get involved in a retirement plan and invest in real estate so that they're set for the future," Ryan shares.

As the visionary leader of Paradyme, Ryan serves as fund manager focused on managing investor capital while acting as the driving force behind its mission, growth, and family office management—all built on the unwavering foundation of transparency. "I serve as a lender and a limited partner to my clients, and transparency is of utmost importance to me. I want our investors to feel comfortable that their money is being spent properly," he says.

Among its range of funds is Paradyme's crowdfunding component, a REG A+ Tier II fund, which allows them to raise money with both credited and non-credited investors. In response to the financial hardships engulfing people everywhere in the wake of the COVID-19 pandemic, Ryan is launching a $100 million income fund as a way to help. The fund will allow him to raise money with *accredited investors* who want to benefit from commercial real estate investment returns. As a passive income play, the fund provides investors with quarterly dividends, instead of having to wait for a property to sell to get the profit.

"With people losing their jobs because of COVID, I wanted to help people with this fund and do mortgages on properties to give them a regular return to offset their loss of income," Ryan shares. "We at Paradyme wholeheartedly embrace our obligation as citizens and as leaders, and I'm proud that we're able to help people succeed not only during this most trying time, but throughout their lives."

PARADYME

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Florencia Masri

As owner and president of Falcon Properties, Florencia Masri is not only carrying on a family legacy, she is creating one of her own as she marches the company into the future and into new territories. Falcon Properties is a New York City-based, family-owned business with over 40 years of international experience, specializing in real estate management and acquisition and commercial leasing. The company manages over 50,000 square feet of commercial space in the heart of Manhattan's fashion district and leases over 350 commercial spaces for small office startups, fashion designers, photo and art studios, and other similar businesses. Although Falcon Properties has consistently flourished since her late father founded it decades ago, Florencia is elevating it to the next level, driven by the same determination that led him to build a thriving real estate venture in the midst of a depression.

Florencia joined the family business in 1996, and from the start, it was clear that she'd inherited the rigor and passion demonstrated by her father. When she took the helm after his passing last spring—during the peak of a global pandemic—this became even more strikingly apparent. Like him, she did not wither in the face of a seemingly insurmountable challenge, but instead, took the reins and drove the company upwards by transforming it. Working alongside her first husband, real estate entrepreneur and property manager David Zaga, Florencia is guiding Falcon Properties towards new endeavors, such as joint ventures, ground leasing, and expanding into markets outside of New York and into different areas of real estate, such as medical, and those utilizing e-commerce, to serve the changing needs of the New York City real estate market.

"I've always had a strong sense of intuition and the ability to adapt quickly. When COVID hit, I could feel what was coming, I knew the economy was going to be at a standstill, so David and I took proactive measures to fortify and diversify the company," Florencia shares.

Florencia is guiding Falcon Properties towards new endeavors, such as joint ventures, ground leasing, and expanding into markets outside of New York and into different areas of real estate, such as medical, and those utilizing e-commerce, to serve the changing needs of the New York City real estate market.

Succeeding—if not thriving—in times of crisis is second nature to Falcon Properties, and a skill that Florencia inherited. In 1978, her father came to the U.S. from Argentina while New York was in the throes of a crippling depression. He began buying small buildings, which increased in value as the economy rose, and, against all odds, built a thriving real estate business. In 2008, when the Great Recession hit, Florencia, along with her father and family, successfully navigated the company through those years of turbulence. Now, she employs a core strategy learned from her father that is once again allowing Falcon Properties to thrive—very low leverage.

"Not having the weight of mortgages and debt obligations allows us to survive during times of economic uncertainty and downturns in the real estate market. Just as his approach helped my father thrive during the depression in the seventies, it is now helping us—and our tenants," she explains. At the outset of COVID-19, the company reduced tenants' rents by 50%, then 25%, and now on a case-by-case basis. "Having small spaces at a reasonable price allows people the opportunity to still keep a working space in the city without having to share an office."

As she drives the company to new heights, Florencia, like her father before her, is an unstoppable force, as only a woman with six kids and two thriving companies in two different countries can be. "We're very grateful for the legacy my father left behind, and we respected his ideas as the founding father of the business. He taught me a lot, and I'm using the lessons and wisdom gained from him to take it into the future," she shares.

FALCON PROPERTIES.INC.

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Samuel Alexander Leveto

Vice President & Chief Operating Officer

REALTY COMPANIES US LLC

Realty Companies is more than just successful real estate organization. It houses an impressive number of transactions between its southeastern brokerages and has grown at the hands of a deeply rooted legacy. It is a wide-reaching, family-generated enterprise with a rich history that is fully ingrained in the Atlanta, Georgia landscape.

At the helm of Realty Companies is the progeny of a long line of real estate pioneers, and the culmination of a 65-year-old tradition; Samuel "Alex" Leveto. As vice president and chief operating officer, he implements the experience and the skills he has acquired from starting at the impressive age of 18. He works tirelessly, as those of his predecessors, to ensure that the firm continues in the extraordinary fashion established by his great-grandfather back in 1955.

While Alex forges his own path through more modern techniques, such as rebranding, recruiting, and networking, his mission is not dissimilar to the agendas set forth by his ancestors—to provide value to clients, to uphold the family's stellar reputation, and to propel the company into the future. To that end, under his direction and goals, this led to creating Realty Companies, which now oversees seven brokerages, beginning with Realty Atlanta, Inc. in 1986. The business has now expanded to a multitude of U.S. locations with teams comprised of talented, knowledgeable agents. Their work is primarily focused on the sale and purchase of undeveloped land and residential developed lots, but other industry opportunities are always on the table as well.

Their work is primarily focused on the sale and purchase of undeveloped land and residential developed lots, but other industry opportunities are always on the table as well.

Making Alex's achievements even more noteworthy, he just turned 24 years old and has recently closed almost $20M in land sales. His closings in 2019 led to an award for *Most Gross Commissions* within the firm for that year. As 2020 comes to a close, Alex is on track to complete 36 land deals at an expected total of $78M and is still intensifying his business acumen with each passing day.

With plans to open more locations throughout Georgia, Alabama, the Carolinas, Florida, and Tennessee, it is nothing short of extraordinary that Alex has found time for other ventures. He has taken a foray into the social media world, creating his own real estate YouTube channel; *Alex Leveto*, which details his demonstrated success in working and selling in the Atlanta real estate market. In addition, he has taken the time to develop a real estate training course that he is planning on releasing to the public in the coming year. He also founded a second company, Leveto Properties LLC, which focuses on investing in multifamily complexes and land throughout the Atlanta MSA.

Alex's level of enthusiasm, coupled with an affinity toward entrepreneurism, is surpassed only by an incomparable work ethic. "I didn't want anything handed to me. Being in a family who has excelled in real estate for over 65 years is a blessing but at the same time, inherent with challenges. I needed to be unique while still paying homage to those who had paved the way," he shares. "I believe this aspiration was realized, and I know my family, as well as my clients, are confident in my leadership."

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Jawad Joe Foty, President/Founder

PROSPECT COMMERCIAL
REAL ESTATE COMPANY

As a Certified Commercial Investment Member (CCIM), Joe Foty is one of six percent of the more than 150,000 commercial real estate professionals in the United States who hold this designation. Considered commercial real estate's global standard for professional achievement, CCIMs are responsible for an approximate $400 billion annually of real estate transactions globally. Joe is a recognized authority in the disciplines of commercial and investment real estate and an awarding-winning commercial real estate broker. As president and founder of Houston-based Prospect Commercial, a full-service commercial real estate investment, development, and brokerage company, he exemplifies exactly why he is one of the distinct few.

Joe seeks well-positioned, distressed and underutilized properties in Houston's Class C submarkets, with the goal of improving these assets by remodeling and renovating them to maximize values. With projects ranging from retail shopping centers to multi-family properties, he is a unique combination of both real estate investment and brokerage expert whose boundless passion for his work serve as the driving force behind his success. "I enjoy the process. My career is my hobby, so I don't mind putting in the time and effort, while patiently awaiting the results", he shares.

Joe is a recognized authority in the disciplines of commercial and investment real estate and an awarding-winning commercial real estate broker.

In 2019, he completed the revitalization of a 7,000-square-foot retail shopping center in Houston's Northline Submarket, now anchored by PLS Check Cashers. Joe purchased the property and completely remodeled the building. He retained the two existing tenants while adding two new tenants at market rents. As a result, he was able to increase the property value by more than $1 million. He recently acquired a 64-unit apartment complex in a very densely populated opportunity zone in Southwest Houston. "The plan is to improve the property and create a better living environment for the families that have called this place home for years. Upgrading the amenities is definitely a priority." Joe explains. In 2020, he's purchased a total of nearly 80,000-square-feet of retail and multi-family properties in the Greater Houston Area.

Joe's dedication and persistence is the pathway to finding these value-add properties. This perfectly illustrates why he is the recipient of multiple *CoStar Power Broker* awards. He has brokered more than $70 million worth of real estate transactions since founding Prospect Commercial in 2017. "While I enjoy my career as a broker, I have always had the long-term vision of being an investor. As a hybrid, I'm able to apply my experiences that have transpired as an investor in helping my core group of clients achieve the financial freedom they seek", he explains.

Joe graduated with a bachelor's degree from the University of Houston and is a licensed real estate broker with the Texas Real Estate Commission.

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ANDREAS KRAMER

President
Compass Real Estate

A CERTIFIED INTERNATIONAL PROPERTY SPECIALIST (CIPS), FOCUSING ON THE LUXURY MARKET.

Andreas Kramer was working in executive positions at *Fortune 500* companies like SonyBMG and Harman International when he began investing in properties 15 years ago. With a master's and doctorate in business, as well as the experience of heading three start-ups, he continued buying a new property each year to build his portfolio, flipping houses, and constantly learning the ins and outs of real estate. Four years ago, Andreas got his license, allowing him to conduct his own transactions and take full advantage of his considerable real estate knowledge. His first clients were family, friends, and co-workers, and his circle continued to grow exponentially over time. Today, he works with clients all over the world under Compass and is a Certified International Property Specialist (CIPS), focusing on the luxury market. His portfolio has grown to include all kinds of residential properties as well as undeveloped land valued at more than $50 million. He's flipped dozens of properties in the Greater Los Angeles area, was involved in an 18-unit "net zero" tract home development, and is currently working with a 5-unit development project, as well as with a German celebrity looking for a home in California.

ANDREAS KRAMER | COMPASS

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Andreas's considerable personal experiences also allow him ease of communications with clients from across the globe. Born and raised in Germany, he lived in Mexico and the U.K. before settling in California 21 years ago. He is fluent in German, Spanish, and English. Andreas has the unique ability to find hidden gems for his clients in the Southern California region he knows so well. But it's not only his in-depth knowledge and broad experience that keep clients coming to him; it's also his honesty and integrity. "I say things how they are—the good, the bad, and the ugly—so clients can trust my opinion," he says. "If they love a house, and I see structural problems, I might nix their dream at that moment, but I'll save them from significant issues down the road."

Being a property owner himself also allows him to appreciate firsthand the experiences of buyers and sellers alike. "The fact that I own investment properties and that I have been involved in development projects make me a primary candidate to advise clients and investors," he says. "I know what to look for. It's more than the emotional aspect of homeownership; it's also about making a sound financial decision. I'm a numbers guy. I look at the financials, the return on investment. For me, it has to make sense to the client."

Making a property make sense to the client includes taking their needs into consideration and coaching them through important decision-making processes, which is something Andreas does with ease and success thanks to his own insight as well as his connections with other experts. "I can comment on building versus purchasing an existing home. I have certain insights there," he says. "And I have a crew of subcontractors who can provide additional insight to my clients before making a decision so that they're confident in their purchase."

Kyle Bender, CEO

> Scarlett Property Group focuses on sales, while Scarlett Properties specializes in rentals.

Kyle Bender is CEO of Scarlett Property Group brokered by eXp, and Scarlett Properties, two residential real estate sales and property management companies based in Charlotte, North Carolina. As both a licensed broker and Realtor® with 16 years of experience, Kyle leads a team of agents committed to helping clients across the state achieve their real estate goals, from buying and selling to property investments. "I feel like I'm a friendly advisor through the purchase or sale of their lives rather than a real estate salesperson," he says.

Kyle's expertise and market knowledge combined with his passion for the industry and for building relationships have driven his successful career and two flourishing companies. Scarlett Property Group focuses on sales, while Scarlett Properties specializes in rentals. Committed equally to his clients and his team, Kyle manages both companies while helping his agents grow as individuals and as real estate agents, teaching them the importance of building relationships.

"I like to say we are a relationship company that happens to sell real estate," Kyle says. "I tell my team, 'Build relationships with people, be honest, fair, and people will trust you and use you as an agent again and again.'" With the year only half over and 130 homes sold already—without advertising—there is no doubt that his team embraces his infectious passion for this mantra.

Kyle originally founded Scarlett Properties in 2011 as an independent brokerage offering property management and real estate sales services. With the success of Scarlett Properties, he founded Scarlett Property Group in 2016 to focus solely on real estate sales. After building a team of 30 agents on his own, he realized that eXp, a large real estate sales firm, had already done what he was attempting to do—and had done it better and faster. He moved Scarlett Property Group under eXp, and with the exposure, training, referral services, retirement plans, and only a small commission split to eXp, Scarlett Property Group took off. "I was doing all this work for my company on my own and couldn't be as competitive to bring on more agents. eXp gives us a greater opportunity to succeed," Kyle shares.

Kyle's entrance into real estate did not foreshadow an astounding career that would garner him accolades as a consistent top sales producer and a *Five-Star Best In Client Satisfaction Real Estate Agent* in Charlotte for the past 10 years and recognition as a *Top 30 Under 30 Charlotte Young Professionals*. His first year, he sold three homes, making $18,000. The second, five. Today, he leads a company that has grown seven-fold over the past five years through an ever-changing industry and with the support of a great team of agents and support staff.

"The way brokerages work is changing with technology and with platforms like Zillow, but they're missing the relationship component. Our team stays on top of the industry trends, but what will never change is the value we place on our relationships with our clients—that's what keeps us in business," Kyle says.

Underlying all his success is Kyle's love of people and giving back. He founded Scarlett Hearts, a nonprofit that brings the Charlotte community together through fundraising events to give back to local nonprofits. On Giving Tuesday, Scarlett Hearts gives big checks to the Cystic Fibrosis Foundation, Autism Charlotte, Big Brothers Big Sisters, and the Charlotte Rescue Mission, and supports smaller charities throughout the year. "As I tell my agents—meet people, love on people, be a great human, and it'll all come back to you."

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Sam Pabuwal

Founder, President, and Supervising Broker

Sam Pabuwal is the founder, supervising broker, and full-time mortgage loan originator at New American Lending, a full-service mortgage broker based in West Hollywood, California. With unlimited access to all loan products, Sam and his team can offer true wholesale pricing, making their rates and costs lower than the competition's. They are also real estate agents, which means they double as realtors and brokers, saving their customers both time and money. New American Lending specializes in 1% down payment loans, home purchases, first-time home buyer loans, refinances, conventional loans, and VA and FHA loans within multiple states and in all of California. Their business is also completely based upon

NEW AMERICAN LENDING

referrals. "We love to help our customers realize their dreams of home ownership or save them money by lowering their interest rates, dropping their existing mortgage insurance, or consolidating their debt," says Sam.

Sam is a licensed real estate broker in California and a licensed mortgage loan originator in California, Colorado, Oregon, and Idaho. He has held executive-level and top producer positions for 13 of the 16 years he has spent in the mortgage industry in which he has not only built a reputation as one of the most knowledgeable people in the areas of finance, regulations, and mortgage markets, but has also consistently produced the lowest rates and overall best options. Sam has always adhered to the motto: "Put your clients' interests first; then money and success will follow." The advice has served him well, as he boasts top-tier rankings and accounts with multiple lenders, is a consistent top nationwide producer, and has already closed $50.6 million dollars in mortgage volume for 2020. Based upon the National Top Mortgage Producer ranking of 2019, this would place him in the top 150 of over 300,000 loan officers in the U.S.

Sam has always adhered to the motto: "Put your clients' interests first; then money and success will follow."

As a backbone of the community, Sam also guides countless young professionals and small business owners through making some of the most important financial decisions they will ever make—purchasing their first home or refinancing a home mortgage loan. Many times, they have not obtained the proper or necessary information, or they do not have access to an experienced mortgage professional who is willing to take the time to explain the process in detail. Therefore, Sam makes it clear that his clients can always text, e-mail, or call him with any questions they have throughout the process, and he is more than happy to help them. He feels that part of his responsibility as a broker is to assist others in becoming more knowledgeable in matters of finance and mortgages.

Sam is a proud graduate of The State University of New York at Binghamton, where he earned a Bachelor of Science in Industrial and Systems Engineering in 2003.

He would like to say a special thank you to his right-hand man and loan processor of 13 years, Luis Ordonez.

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Joshua Balsam

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Owner — Balsam Real Estate | Rye Brook, NY
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Joshua Balsam is the owner of Balsam Real Estate, a full-service management and investment company located in the Bronx, New York, and in Westchester County. Led by the core value to enhance communities through real estate, the firm specializes in fix-and-flips, rebuilding distressed properties, and property management. With over a decade of experience in the industry, and a real estate investor himself, Josh brings tremendous value to investors while improving neighborhoods, helping home sellers prosper, and giving buyers the perfect place to call home. "While it's always exciting to make money, both as a business and for our investors, to be able to do so while putting somebody into a new home or watching the surrounding community thrive because of our contribution, there really is no more rewarding feeling," he shares.

With over a decade of experience in the industry, and a real estate investor himself, Josh brings tremendous value to investors while improving neighborhoods, helping home sellers prosper, and giving buyers the perfect place to call home.

Josh's skill, expertise, and a passion for his work are illustrated in nearly a dozen fix-flip and management projects across the Bronx and Hudson Valley, including the monumental undertaking of nearly 200 units in 2 distressed properties, transforming them from depressing, dilapidated buildings hemorrhaging revenue into an inviting community of happy residents—*and* profitable assets. He brought in new management, new staff, and improved the building and the property. In doing so, he increased the long-suffering occupancy rate from 85 percent with an epidemic of unpaid rent to nearly 100 percent with vastly improved consistency in rent collections.

"When I took over, the buildings were among the worst managed buildings in New York City, with countless violations and maintenance issues that hadn't been addressed for a decade," Josh says. "Now we've created a true neighborhood. Residents are happier, and the community and buildings feel like home."

Led by the core value to enhance communities through real estate, the firm specializes in fix-and-flips, rebuilding distressed properties, and property management.

Josh founded Balsam Real Estate in 2016 as a hands-on service—and he takes this seriously. While he manages the myriad responsibilities as the owner of a growing company, he is involved in every aspect of the business. He monitors the details of each project, from staff to tenant work orders, rent collections, and finances, and works together with JLA Realty Advisors to maintain and build their rental portfolio. Josh and his team work closely with home sellers, personally walking them through the sales process to acquire their homes, helping many of them out of difficult situations, and then works with contractors, real estate agents, and other investors to facilitate deals, whether fix-and-flip or resale.

In keeping with the company's overall mission to enhance communities, Balsam Real Estate's focus on fix-flips and wholesale homes is on not only beautifying distressed—sometimes crumbling—properties, but on raising home values in line with the area. Josh has done exactly this with nearly a dozen transformations across the New York area. "Taking this home that is a blank canvass and making it a home for the right buyer is tremendously rewarding," Josh says. "We don't want to make it the most expensive home in the neighborhood, but a good-quality home that fits and that can enhance community."

Even in light of his astounding success, Josh shares the credit with his sister and part-owner, Eve Balsam, whose creativity has helped revive the properties, and his mentor, John Coleman, for being a "fantastic mentor and for setting a great example in the industry."

Sridhar Marupudi & Zia Rahman

> We focus solely on the commercial real estate sector, we are not about rapid and risky growth, and we believe in complete transparency regarding investment performance.

Sridhar Marupudi

With the goal of creating an investor-centric real estate company that leverages technology, informs investors in real time, and grants them access to critical insights and information, Sridhar Marupudi and Zia Rahman co-founded the Georgia-based real estate investment and strategy property management firm, Octave Holdings & Investments, in 2018. Utilizing their combined 50 years of experience in the real estate industry, the duo has assembled an expert team of real estate strategists, property leasing and maintenance specialists, attorneys, and financial professionals to build a fast-growing portfolio of 28 holdings including: Togwotee Village, King Philips Crossing, and English Village, valued at over $200 million.

Like its namesake, the "miracle of music," Octave is in tune and harmonious with the process of owning and operating more than 1.5 million square feet of retail space and 250,000 square feet of office space commercial real estate. Octave's current investor base is comprised of over 150 high-net-worth investors. Working closely with BB&T (now Truist) and Grandbridge Real Estate Capital on financing matters, Octave's Ivy League-trained team of experts seek to identify and acquire premium assets. "We believe we offer something very different than typical real estate investment platforms: We focus solely on the commercial real estate sector, we are not about rapid and risky growth, and we believe in complete transparency regarding investment performance," says Sridhar.

Sridhar Marupudi is the CEO of Octave and has owned and operated commercial real estate since 2007, returning millions of dollars to his investors through dividends and capital gains. His passion for real estate began when he was charged to recreate the energy consumption model for the Empire State Building. Sridhar thrives in navigating complex investments and building trust with transparency, communication, and approachability. Under his leadership, Octave has created in-house centers of excellence in real estate investment strategies, property leasing and management, and maintenance and construction services, as well as in house legal, finance and back-office operations.

Prior to his current role, Sridhar spent over 25 years as a strategic business advisor within the real estate, energy, and information technology sectors. His prior engagements include Johnson Controls, Wipro Eco Energy, MasTec Advanced Technologies, and M4 Capital Investments. Sridhar holds an MBA from the Keller School of Management, a Master's in mechanical engineering from the University of Alabama at Birmingham, and a certification in real estate enterprise management from Harvard University. An avid automobile enthusiast, Sridhar enjoys traveling with his family in his spare time.

Zia Rahman is Octave's CSO (Chief Strategy Officer), providing thought leadership, technology advisory, M&A expertise, and real estate strategy. He earned a degree in electronics and telecommunication engineering in India and an executive MBA from the University of Georgia. In addition to creating, scaling, and selling multiple start-ups, turnaround, and distressed companies in the technology and innovation sectors, he has invested in multiple commercial investments in retail, multi-family, and hospitality. Zia also formed Capital City View Homes, which has built six residential subdivisions of high-end homes throughout Buckhead and the Atlanta Metro area.

Outside of his professional pursuits, Zia serves as an advisory board member for the US-India Policy Institute and is a founding member of NFS Services, a charitable organization that provides relief for women and children impacted by domestic violence. He resides in Alpharetta, GA with his wife and three children.

Zia Rahman

CONTACT

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Adam Balsinger, Partner

> “Our team is great at problem solving and going the extra mile for our sellers.

Adam Balsinger is a real estate entrepreneur and the cofounder of two thriving real estate companies, North South LLC and Three Oaks Management LLC. Adam’s integrity and unwavering persistence combined with his personal mission to benefit everyone with whom he comes into contact, have led to the growth of both businesses.

North South LLC was founded six years ago as a company specializing in a niche known as wholesaling. North South wholesales, flips and has a growing rental portfolio in the Greater Philadelphia area. They have executed over 100 transactions in the past six years while building a portfolio of 12 rental units. Under Adam’s leadership, team members conduct direct marketing efforts to contact sellers to see if they may be interested in a quick, cash purchase of their property. “The value we provide to our sellers is speed and convenience. While not a fit for many, a quick and easy cash sale is a great fit for certain people in unique situations; people who are behind on their real estate taxes and at risk of losing the property to tax sale, tired landlords, people who inherit unwanted property, properties that are riddled with debt and encumbrances that need to be negotiated, etc.” Adam speaks of the sellers they help proudly, “Selling via a traditional real estate agent isn’t a perfect fit for everyone. It’s not a one size fits all solution. We help folks get out of their problem properties. Our team is great at problem solving and going the extra mile for our sellers.”

Once the North South team has negotiated a deal to purchase the property, they hold equitable interest. In some cases, they buy the property to flip or to add to their rental portfolio. In other cases, Adam and his team assign their equitable interest to one of their preferred buyers for a fee. Adam explains, “The typical real estate investor is a small operation, often just one person or maybe a handful of people. They’re busy, busy overseeing construction crews, picking out finishes, talking to lenders, managing their portfolios, etc. Many don’t have the time to be out talking directly with sellers. They’re buying their deals off the MLS. When we assign our equitable interest to one of our preferred buyers, they’re getting a 20% – 40% discount off of MLS pricing. So, everybody wins, our sellers, our buyers, the neighborhoods where we do business. Everyone.”

Three Oaks Management is a multifamily syndication business. Founded three years ago, Three Oaks specializes in the acquisition and management of income producing multifamily properties located in emerging markets in North Carolina, South Carolina and Georgia. Adam and his team focus on value-add properties ranging in size from 50 to 200 units.

Three Oaks has a portfolio totaling 140 units spread across two properties. They anticipate closing another two properties by the end of Feb 2021, bringing their total unit count to 268. Upon acquisition, they fix up the property through physical renovations, they increase the income the property produces, and they reduce the expenses on the property via efficient management practices. Their work increases the total value of the property. Adam anticipates adding approximately $3.5 million in value to a deal they’re currently working on in Charlotte, NC that they’re buying for $7.4 million.

Three Oaks partners with private investors who are able to participate in deals as totally passive owners. Adam discusses the benefits to their investors, “Our investors are able to invest in a real, tangible asset like real estate, sit back and collect above average returns, while also taking advantage of the many tax benefits provided via real estate. They prefer the stability and upside we can provide over the lower returns and volatility in their traditional investment vehicles.” Adam says that many of their investors use self-directed retirement funds as a way to grow their nest eggs as an alternative to a 401(k) plan.

Since graduating from the Pennsylvania State University in 2006, Adam has been helping people achieve their goals while enabling them to live life on their own terms. His passion is evident when hearing him discuss the way his businesses benefit the people they touch. His two growing firms are helping an increasing number of people, standing as testament to his passion and dedication to his mission.

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three oaks management

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Spyros Stathonikos

Director, National Real Estate Advisory, PwC

Spyros Stathonikos is the director of the National Real Estate Advisory with PwC Canada, a leading provider of professional services such as audit, tax, business advisory and consulting, with expertise in the areas of accounting outsourcing, cybersecurity, Workforce of the Future, and forensics, just to name a few. He is a Yardi subject matter specialist, manages Yardi's relationship with PwC globally and he is also a Proptech specialist sought after for his skill and knowledge in system implementations, change management initiatives, and for the utilization of technology to improve operational efficiencies. Unlike many executives who preside over operations from an ivory tower, Spyros is a hands-on, effective, and dynamic leader who we were compelled to know more about.

Let's jump in with your current role with PwC.

I was brought into the firm specifically for my expertise in Yardi and Proptech. I serve as PwC's in-house global Yardi relationship lead and subject matter specialist, overseeing that practice in Canada and work with other member firms globally on Yardi and real estate engagements. Since joining the PwC team, I've progressed from my original role as a manager of Capital Markets Accounting Advisory Services to senior manager of Real Estate Advisory & Proptech, and then to my current position as director of the division.

And what are your responsibilities in this role?

Basically, I provide field assistance and advisory services throughout an implementation for any queries regarding system functionality, process improvement, and operational change management. I utilize my expertise in real estate software, lean practices, project management, and configuration to guide PwC's global clients on the optimal use of Yardi and other related systems within the Proptech realm. This helps our clients realize overall operational efficiencies, cut overhead costs, and reduce financial reporting turnaround time. In addition, I lead a team that provides general consulting services, to our real estate clients across the globe for anything from M&A to real estate technology.

Spyros, we found your personal background to be as fascinating as your career. Can you share a bit about your history?

I was born in Calgary, but my family moved to Greece when I was 10. I gained a lot of insight into the Greek culture and I was initially drawn to the hospitality industry. When college decision time came, I opted to pursue a degree in hotel and tourism development. I worked in the field for three years, then returned to Canada to further my education. I was in a bachelor's program for hotel and resort management,

I provide field assistance and advisory services throughout an implementation for any queries regarding system functionality, process improvement, and operational change management.

working in hotels, but after receiving my degree, I started to realize that I would rather build hotels than run them.

So you had this epiphany that led you towards a field—and a very successful career—that you originally had not considered. How did you proceed from there?

Well, my father always told me, "Do what you love and be the best you can be at it...that is true success." That along with a hotel client from where I was working at the time, encouraged me to go into the finance side of real estate, so I enrolled in a CPA program and started working for a small real estate trust. By the time I received my CPA designation in 2010, I had acquired experience through positions as a senior analyst and director of finance with a property management company and a property development group. All totaled, I have over 16 years of experience, ten as a CPA within commercial and residential real estate, development, and construction, and I combine that with my Yardi and Proptech expertise to serve our PwC clients worldwide.

Thank you, Spyros. This has been an enlightening interview. Is there anything you'd like to add?

Yes. I'd like to thank the PwC Canada and the PwC USA team. Over the past five years, we've assisted more than 50 major clients in Canada, U.S., Europe, and Asia, particularly, several projects with one of America's largest private equity firms, which has more than $180B in assets under management, amongst others. The support and guidance of the Canadian and US partnership has been instrumental in our success thus far. I am truly proud to be part of such an outstanding global brand and look forward to what the world of real estate and technology has to offer in the years to come!

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Kyle Martin

Commercial Broker

Kyle Martin is a performance-driven commercial real estate broker specializing in tenant representation and is in the process of starting his own brokerage firm in the Washington D.C. Metro Area. Offering more than a decade of comprehensive negotiation experience, he provides extensive financial and analytical skills as well as the ability to direct complex projects from conception to post-implementation.

As part of his many daily tasks, Kyle runs point on transactions and oversees business development activities, but his most integral responsibilities are account management and client relations. After completing all planning phases, Kyle surveys local properties while leveraging his many real estate contacts to investigate off-market opportunities. He then commences negotiations with multiple landlords in order to generate leverage while surfacing the best options for his clients. Kyle is involved in every stage of the transaction including comprehensively reviewing and negotiating the lease document prior to execution.

Kyle began his career at The Ezra Company, a boutique firm on K Street that recently was acquired by Avison Young. Although he serves a variety of clients, Kyle developed his book of business exclusively representing tenants leasing or purchasing buildings rather than representing landlords. He is proud to represent such clients as Washington Gas, The National Press Club, McLean Bible Church, and Amen Clinics along with many other notable firms.

Like every successful broker, he has an in-depth level of knowledge as well as an impressive skillset, but it is his commitment to ethics and hard work that sets him apart from the competition. Kyle puts his clients above all else and believes in establishing long term relationships. “While The Ezra Company was in the process of being sold it was a very uncertain time for my business. However, my team retained all of our clients through the transition and for me that was the highest compliment,” he says.

Offering more than a decade of comprehensive negotiation experience, he provides extensive financial and analytical skills as well as the ability to direct complex projects from conception to post-implementation.

Kyle recognized his passion for real estate early in life. The boutique style brokerage firm was well-known for its ability to compete for large accounts and notable clientele, and Kyle was determined to become a part of that legacy. Immediately after graduating from George Mason University with a bachelor’s degree in finance, Kyle obtained his real estate license and began canvassing for new business at Ezra. He procured his first client within a few weeks, Chicago Title Insurance Company, which was owned by Fidelity National Financial, a publicly traded company. It was a major client, a phenomenal start to his career and Kyle has done multiple transactions with FNF since. Kyle continued to bring in new business, and by his third year, established himself as a known commodity in the commercial real estate market. In his time at Ezra he also received recognition of his success in the form of *Rising Star*, *Work Ethic*, and *Outstanding Performance* awards.

Kyle’s team was acquired, but Kyle, while offered a position, decided not to move forward with them. He is committed to his own independent boutique style of tenant representation, “Even in a very uncertain time everything has fallen into place for me. 2020 has been my best year yet,” Kyle states.

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Christa Tyson

President of Sales

As a talented negotiator and a skilled expert in sales, marketing, and real estate transactions, Christa manages five brokers as the company's development continues to grow from a seed planted by her late father.

Christa Tyson is the president of sales for Ty-Par Realty, Inc., the brokerage and development division of Tyson Group Companies. Ty-Par Realty, Inc. is a commercial real estate firm based near Charlotte, North Carolina. As a family-run, one-stop shop, the company focuses predominantly in Union and Mecklenburg Counties. Through LC Tyson Construction, the company also builds, owns, leases, and sells commercial and industrial properties, and manages its own properties through RMMC, its property management arm. With 28 years of experience, Christa continues the company's 52-year legacy that her visionary father guided by the values of trust, hard work, and reputation. "I make my clients feel like they are my only client, whether a $100 client or a multimillion-dollar client, because they're trusting me with their investment. My reputation of being honest and ethical means more to me than the financial aspect—that is something my dad always taught me," Christa shares.

As a multifaceted commercial real estate and development firm, The Tyson Group Companies offer leasing services and development of retail, office, medical, industrial, golf course, and residential properties all under one roof. One of Christa's "babies" is a project near and dear to her heart, a medical park called Metro Medical Plaza. Licensed in North and South Carolina, Christa joined her family's company, where her brother serves as CFO, in a brokerage role in 1996, bringing with her, 4 years of experience in the field and a reputation as a strong real estate development professional. Five years ago, she assumed her current role as president of sales.

As a talented negotiator and a skilled expert in sales, marketing, and real estate transactions, Christa manages five brokers as the company's development continues to grow from a seed planted by her late father. "My dad was a visionary and a creative thinker. He could see a piece of raw land and hold it until the market was right, and now we are continuing his legacy," she explains. "It's wonderful to see a piece of land, have a vision for it, then see it come to life."

Named one of *Union County's Top 50 Most Powerful Woman* in 2019, Christa has proven that gender has no bearing on success—even as a woman in a traditionally male-dominated industry. "Being a woman in this field, you have to prove yourself a little bit more and work a little bit harder, but I love my career and can't imagine doing anything else," she says.

Ty-Par COMMERCIAL REALTY, INC.
A Tyson Group Company

Christa's passion for real estate showed early, as did her determined, independent nature that has driven her success. After graduating with a bachelor's degree in English and speech communication from Wake Forest University in 1992, she joined MECA Properties, in Charlotte, NC, as a commercial real estate broker and quickly proved herself. She was put to work on a project in a depressed area, and she turned a distressed property into a fully renovated, fully leased retail establishment. As her career flourished, she raised two accomplished daughters, now 18 and 21. "My dad taught me to make yourself so valuable as an employee, employer, friend, and mother, that no one can do without you."

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Kinh “KC” DeMaree

Kinh “KC” DeMaree is a real estate investor for eXp Realty, a fast growing, full-service international real estate brokerage boasting a fully immersive, 3-D cloud office environment. While headquartered in Arizona, Kinh enjoys the freedom of working from any location through eXp’s cloud-based office as well as her ability to collaborate with other team members throughout the world. She also takes advantage of the wide selection of weekly training courses offered from top-producing agents. “This company has been a dream come true for me because I can work from anywhere; the caliber of Realtors®, investors, and partners I’ve met is unparalleled; and eXp offers limitless opportunities to level up” KC says.

Since joining the company as a Realtor® earlier this year, KC has been continually learning from other top investors and real estate experts about new tools, trends, and technologies in order to better educate her clients and to make use of them for her own portfolio. She specializes in working with millennials, professionals, high net worth individuals, and clients going through life changes such as relocation, expansion, and divorce. KC has not only been partnering with clients and advising them on real estate decisions (including the luxury market) but has also been working to expand her team through recruiting and mentoring other Realtors®. “I’m licensed in AZ and CA, but as an international brokerage, eXp has team members all over the world, so it’s exciting to no longer be constrained by the local market,” she explains.

She specializes in working with millennials, professionals, high net worth individuals, and clients going through life changes such as relocation, expansion, and divorce.

Never one to back down from a challenge, KC obtained her first real estate license in California at the height of 2007’s global financial crisis. She has now been investing for over a decade and has become an expert at hunting down deals with the greatest potential return on investment for her clients and herself. In fact, KC currently owns residential and commercial properties across AZ and CA and is looking to add several more properties to her portfolio by the end of the year.

KC has always demonstrated her drive to succeed and has a strong track record in everything she seeks out. After enrolling in college at only 15-years-old and continuing her education at the University of Minnesota, Twin Cities at age 18, she graduated from a top psychology program with a 3.9 GPA and a bachelor’s degree. She then went on to earn a master’s degree from the same university’s top-ranking business school. Upon entering the work force, KC led technology recruiting initiatives for software engineers at Facebook and Google in Silicon Valley and later became a startup/tech company advisor, helping leading venture-backed companies to grow with top talent from all over the world. She was also a founding mentor and advisor for the U.S. Department of State’s Bureau of Educational and Cultural Affairs TechWomen Program.

In addition to holding roles in the business, technology, and real estate industries, KC has spoken at events all over the world — including at MIT, Harvard, UC-Berkeley, IIT-Delhi, and Amman Tech Tuesdays in Jordan — and has also been featured in *The Washington Post*, *The National Association of Realtors*, *Business Insider*, *Yahoo Finance*, *U.S. News*, *Working Mother,* and *Authority Magazine*. She also considers it a great honor to be thought of as a leader in real estate, human resources, and recruiting. “My clients’ and my personal real estate investments are growing exponentially. It’s so rewarding to see my clients build wealth for themselves and their families and to have opportunities that would have never otherwise been possible,” says KC.

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Marc Sorrentino

Real Estate Broker

As a New Jersey real estate broker for VRI Homes with 15 years of experience, one quality more than any other sets Marc Sorrentino apart from the field—his ultra-aggressive approach. He is relentless in his pursuit to deliver for his clients across the state, and he has done so time and time again. Hence, in the process of doing so Marc has built a well-known reputation for selling incredibly challenging properties with price tags in the multimillions of dollars and a vast statewide following of clients who keep coming back to him. Marc focuses on a diverse range of properties, from those in need of mitigation with the city to distressed properties to single-family homes and apartment buildings. As the adage goes: "Knowledge is power." And when it comes to the New Jersey real estate market, Marc is an award-winning expert, recipient of *Top 10 in NJ Real Estate Agents and Brokers* for 2018, 2019, and 2020. From analyzing cap rates or properties, he knows what makes a good and a bad investment. "I am single-mindedly focused and relentless, and I will not stop until the goal is achieved, which is the selling of the property," he shares.

Two years ago, Marc formed his own division within the Keyport, New Jersey, office of VRI Homes, a family-run real estate company with offices across the state. The diversity of his clients and his expertise is reflected in his current projects. He is leading the leasing of apartment buildings in Trenton and a brand new 144-unit building as well as selling single-family home and an apartment building. While discipline and determination have driven Marc's success throughout his career, he credits the owner of VRI Homes, Mr. Lawrence Vecchio, and his wife, Patti, for helping him to get where he is today and providing a family environment in which he could thrive. "Larry took me under his wing and has been a great mentor. I wouldn't be who I am without him taking an interest in my career. I owe him and Patti a great debt of gratitude," Marc shares.

> Marc focuses on a diverse range of properties, from those in need of mitigation with the city to distressed properties to single-family homes and apartment buildings.

Marc has always had a passion for real estate, and as one who has always been results oriented and goal oriented, he was determined to succeed. He entered the industry as an investor in residential real estate just as he was graduating from Rutgers College in New Brunswick with highest honors, *summa cum laude*, and a bachelor's degree in political science with a minor in history. Marc purchased investment properties in Camden, which grew to a portfolio of over 200 residential and commercial properties. As a licensed New Jersey real estate broker, he quickly proved himself, whether in property leasing or residential and commercial sales. "Dedication, determination, discipline—these are the key attributes that have led me to great success. These are qualities you are born with or you do not have," Marc explains. "Whatever I do, I'm 100-percent all in."

In addition to his bachelor's degree, Marc also holds a master's degree from NYU in construction and finance. He is currently attending law school at night, working towards the completion of his Juris Doctor degree.

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Julie McElyea

Owner & Managing Broker

With over 15 years of experience in the real estate industry, Julie McElyea is known as a genuine person who truly cares about the process and helping clients achieve their goals. As the owner and managing broker of RE/MAX Hometown Properties, she also maintains a focus on her team, family, and community. In fact, Julie's office is part of the *Miracle Office Program*, which helps fund children's cancer research in local hospitals throughout Chicago. As a result of her dedication and outstanding customer service, Julie has received several awards including the *Five Star Professional Award,* and the *Top Agent Award* from *Top Agent Magazine*. Within the RE/MAX organization, she was a member of the 100% Club, Platinum Club, and was inducted into the RE/MAX *Hall of Fame* in 2020—one of the highest honors given for production.

Since opening Hometown Properties in 2015, Julie has been involved in development, and got into new construction a year later. She has since re-signed with the RE/MAX franchise for another five years, completed various subdivision projects, and is currently marketing two more in the area. Julie's primary focus is on residential real estate, and she offers staging of pre-existing homes as an additional option for her sellers. However, she has worked with a lot of buyers and sellers on the commercial side as well.

RE/MAX HOMETOWN PROPERTIES

Julie sells approximately 50 houses per year and has garnered a great deal of experience with the process from beginning to end, along with the tools to navigate through it. She also works with a lot of agents, including the five highly qualified team members in her own office. "We don't have a number-centric environment," Julie explains. "I strive to bring value and support to my agents as well as my clients by providing a lot of hands-on training and by offering my agents opportunities to engage in the marketing for new construction." Although this may be an uncommon practice within the real estate industry, Julie revels in providing her agents with opportunities to thrive and grow.

> "I strive to bring value and support to my agents as well as my clients by providing a lot of hands-on training and by offering my agents opportunities to engage in the marketing for new construction.

Prior to obtaining her real estate license in 2013, Julie earned a bachelor's degree in political science and pre-law as well as a master's degree in criminal and social justice. Immediately after graduating from college, she accepted a position with a real estate law firm that specialized in foreclosures, bankruptcy, REO files, and evictions. She found the process of real estate very interesting, and with all of the experience and knowledge she developed with the foreclosure and lender side, seeing the process made her realize that she could help people on the opposite side of real estate.

As a result, Julie left the law firm and transitioned into real estate in 2016. As a mother of four children, she started out part time, but ultimately decided to open her own office with the goal of making a positive change in the industry and is now a full time agent. After interviewing with a few different franchises, she chose RE/MAX due to the many benefits the company offers, including flexibility. The extensive knowledge she took away from her time at the law firm has not only been beneficial in equipping her to work with foreclosures, short sales, and distressed properties, but it has also shaped her into an exceptional advocate for her clients as well as her agents. "I genuinely care about the results for my clients and helping people get to the next step. It is not about the money, which sounds cliché, but it is true," Julie shares.

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Trenton Bright

Founder and CEO

With a profound understanding of both sales and business, Trenton has proven himself a champion at commercial real estate as his level of accomplishment is one of the highest in the industry.

> What makes our company unique is we are young, a bit more aggressive, and well educated in hospitality.

Trenton Bright is the founder and CEO of Apex Commercial Real Estate Services at KW South Valley Keller Williams, based in Salt Lake City, Utah. Together, Trenton and his power team of five commercial real estate agents offer customized services to meet the diverse needs of private investors, professionals, and institutions. In addition to specializing in hotel acquisitions and dispositions, the group also brokers gas stations & c-stores, multi-family, storage units, and various other commercial developments throughout the U.S. "What makes our company unique is we are young, a bit more aggressive, and well educated in hospitality," says Trenton. After completing $120 million in commercial transactions in 2019, Apex CRES was named a *Top Performing Group* and was ranked #1 for contracts written and #1 for contracts closed in all of Keller Williams.

Trenton first became a broker in 2012 after obtaining his license in Utah and has been specializing in commercial real estate for the past six years. He also holds co-broker relationships in 49 states, which allows him to conduct business nationwide. As CEO of Apex CRES, Trenton's primary goal is to build strong relationships with the company's clientele. By taking on the role of advisor, he conducts a "health" evaluation of clients' real estate portfolios. "In order to optimize their cash flow, I sell off their lower performing assets and move them into larger properties that cashflow better or have a higher long-term hold analysis," he explains.

Trenton also owns and operates three real estate focused firms in addition to Apex CRES: Apex Capital Markets, a commercial loan company focused on equity and debt placement; Apex Commercial Development, a business that works to create investment opportunities for clients and develop raw land into commercial real estate assets; and Simpli Funded, a fintech application which is a commercial marketplace for debt & equity placement. All serve as part of Trenton's strategy to streamline lending, development, and all other processes within commercial real estate.

Excitedly, there is still more to come as the execution of future businesses is strategically being planned. For instance, Trenton hopes to soon propel his vision forward of becoming a full-service brokerage. In the meantime, he will continue to grow his impressive network of prestigious investors, investment firms, and development projects.

Throughout his life, Trenton has admired the words of Albert Einstein who once said, "You have to learn the rules of the game. And then you have to play better than anyone else." With a profound understanding of both sales and business, Trenton has proven himself a champion at commercial real estate as his level of accomplishment is one of the highest in the industry. His most recent awards and recognitions are as follows:

- *Top Performing Individual Award,* Keller Williams (2018)
- *Top Hotel Broker* by *Hotel Management* (2019)
- *#1 Keller Williams Commercial Agent in Sold Volume* (2019)
- *Power Broker of the Year* by *Co-Star* (2019)
- *Top Sales Associate Recruiter* (2019)
- *Triple Platinum Award Winner*, Keller Williams
- *Millionaire Agent Award*, Keller Williams
- *Top Broker Award* by *Co-Star*

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Bryn Sherman

Principal

> For me, it's about navigating the issue with my client in a way that the outcome doesn't just solve that issue but creates additional opportunity.

Recognized in *Vanguard, Women in Law*, May 2020, and named to Martindale-Hubbell's *AV Preeminent® Top Rated Lawyers,* Bryn Sherman is a legal veteran whose skill and commitment to her clients have garnered her a cache of awards. She's been named to *Maryland Super Lawyers* 2019-2021 and has been consistently selected by her peers for inclusion in *The Best Lawyers in America* since 2013. With nearly three decades of experience in real estate law, Bryn has dedicated her entire career to representing clients who span from U.S. public companies, interacting with the C-suite and their boardrooms, to private companies and family-owned businesses. Her focus is understanding her clients' strategic goals.

"If somebody's coming to me with their worst nightmare, I can turn it into a positive outcome," she shares. "For me, it's about navigating the issue with my client in a way that the outcome doesn't just solve that issue but creates additional opportunity."

A principal with Offit Kurman since 2009, Bryn is a firm leader at one of the fastest-growing full-service law firms in the United States. Her practice focuses on bankruptcy and creditors rights in both civil and bankruptcy litigation, with special attention on real estate and banking issues. She represents developers, landlords, and owners in all disputes, as well as banks in matters such as strategic loan documentation, business fraud, foreclosures, and workouts. Bryn's success in building her practice and increasing her revenue on an annual basis, is a result of her consistently securing and maintaining strong client relationships. As with all her achievements, Bryn's drive compels her to broaden her knowledge, most recently through the *Harvard Business Executive Education's Women on Boards* program. This training has helped her contribute to employing operational strategies on a larger scale through the lens of a board member for major U.S. companies.

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"I've honed my skills over decades and have experience in all sides of real estate. My career and wide range visibility allow me to grow as an executive beyond a singular practice. I have a very keen understanding of all aspects of complex businesses. I see the big picture," Bryn explains. "For me, it's about incorporating strategic goals for my clients, providing overarching advice, pinpointing issues, finding those opportunities that my clients may not have otherwise considered, and aligning risk for the best outcome."

With clients spanning back to the beginning of her career, Bryn has built a reputation as a skilled, loyal, and insightful attorney who is well known across the real estate and banking industries for her expertise and her sincere affinity for both her clients and her legal peers. She is known as a knowledgeable, reliable, and available lawyer who brings energy, enthusiasm and a positive outlook to whatever opportunity, challenge or crisis a client presents. Bryn is dedicated to mentoring her colleagues and helping them establish and grow in their own careers. "I enjoy watching clients who I've worked with for 25 to 30 years do well, knowing I was a part of their team. It's just the same with my team of attorneys. I enjoy helping other attorneys achieve their career goals and build their practices," she says.

Currently, she's advising clients on best practices for navigating the COVID-19 pandemic and preparing them for whatever disruption might come in the future. "I'm helping many of my clients pivot to withstand the current disruption. We've implemented different verticals to become revenue sources that allow them to recalibrate and be sustainable in what's going to be a post-pandemic next normal. Nothing is going back to normal; it's going to be the *next* normal, so I'm serving as a strategic partner, positioning my clients to thrive," she explains.

Bryn is a member of the Maryland and District of Columbia bar. She holds a BA in political science from the University of Wisconsin, Madison, and received her JD from the University of Miami, Florida. At Offit Kurman, she is a member of the Creditors Rights, Reorganization and Bankruptcy Practice Group, and the Real Estate Law and Transaction Practice Group. Outside of the firm, Bryn is a member of the Advanced American Bankruptcy Institute and Women in Real Estate (WIRRE), and formerly served on the board of directors of Alef Bet Montessori School where she co—chaired its development committee.

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Scott Rome
CEO & Principal Broker

&

Mike Giannone
Real Estate Agent

> We're not just real estate salespeople; we're more about the entire real estate experience and ensuring that at every touchpoint, clients are getting a true partner in the process.

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After an illustrious 30-year career as a business leader and sales executive for some of the biggest names in media, including *Paramount Pictures* in Los Angeles, Chicago, New York, the *NBC Television Network*, and tech start-ups in Silicon Valley and New York, Scott Rome's entrepreneurial spirit led him to leave the corporate world and enter real estate. He didn't tiptoe into the shallow end of the industry. He leaped in with both feet and in 2017 and bought a small Vermont-based real estate company. His goal was to transform it into a new brand, Brick & Barn Real Estate Group, with a vision to provide residential and commercial clients a fresh new approach to an age-old industry.

Wanting to remain at the forefront of sales, now for his own company, he partnered on the selling front with Mike Giannone, a 25-year-old phenom who catapulted right out of college and established himself quickly with his combination of skill, drive, and instinct. This unlikely but powerful duo has built a thriving commercial and residential team in New England while in parallel, Scott continues to run and expand Brick & Barn with over 30 agents across Vermont, New Hampshire, Maine, and Massachusetts. With a rare model that serves residential, commercial clients and investors, the firm has closed over 800 transactions totaling more than $300 million in just its first three years. Brick & Barn's hand-selected team of highly skilled sales and marketing professionals all share Scott's commitment to providing the highest level of integrity and service for every buyer and seller.

"Clients love how we're doing things—our hyper-responsiveness, our concierge approach, and our team's pure passion for the profession of real estate is our key differentiator," Scott says. "We're not just real estate salespeople; we're more about the entire real estate experience and ensuring that at every touchpoint, clients are getting a true partner in the process."

The team of Rome & Giannone has been highly effective. Scott brings wisdom and experience as a sales, marketing, and business leader. Mike brings the perspective of a young millennial with a double degree in finance and marketing from Peter T. Paul School of Business and Economics at the University of New Hampshire and previous experience with The Dartmouth Company, an upscale commercial real estate firm in Boston. It is this unique and powerful combination that allows them to remain at the forefront of current market trends, connect with clients across generations and anticipate the ever-changing trends in marketing across social media and other platforms—all with the aim to provide the best service and value to their clients.

Not long after Scott and Mike teamed up, they caught the attention of people in the commercial real estate industry who quickly sought them out. Now they are serving a growing number of prominent corporate and individual investors, across, retail, multifamily, and industrial sectors for clients who want both regional and national representation.

Driven by unbridled energy and a passion for helping people, Scott thrives on bringing to his clients the same branding, sales, and marketing experience that allowed him to take a small Vermont agency from obscurity and launch it into the mainstream. "What drives me? It's the pure enjoyment of helping people start their next chapters in life. It just doesn't get any better than this," he says.

Scott is the broker/owner of the firm and holds real estate agent licenses in New Hampshire, Massachusetts, Maine, and Vermont. Mike is a licensed real estate agent in New Hampshire, Massachusetts, and Maine.

Mickey Penzer

Associate Director, Real Estate Division, In-House Legal & CRE Tech

As a leading executive recruiter focused on the real estate industry, Mickey Penzer has the exact combination of hard and soft skills to match her clients with the right talent. She customizes her services for every client and acts as an advisor to them beyond any one search to help them build their companies for success. As part of working with Mickey and her team, clients get big firm resources with boutique-style service—and the benefit of nearly a thousand candidates a year with whom she interacts. Mickey specializes in recruiting for real estate finance positions, such as analysts, acquisition professionals, asset managers, investor relations & fundraising as well as legal positions such as in-house counsel and general counsel. She leans on her team members to help her fill other positions in management, operations, administrative support, technology and more. Featured in *Bisnow* as a leader in her field who "Weaves Her Networking Web, Pandemic or Not," Mickey's dedication to her clients is a constant they have come to rely on—and she delivers every single time.

Mickey is an associate director on the real estate team at The Bachrach Group (TBG). Named by *Forbes* as one of the top search firms in the country. Based out of New York City, TBG has been offering staffing and recruiting services for over 40 years to every industry. The company specializes in helping organizations of all sizes tailor staffing solutions "from mailroom up to CEO." With additional locations in California, Florida, Massachusetts, Illinois, New Jersey, Ohio, Nevada, Pennsylvania, and Connecticut, the company credits its continued success to excellent customer service and the in-depth knowledge of its recruiters. Recognized by the industry as a thought leader, Mickey co-hosts the *TBG Real Estate Podcast* with Chris Papa, the division's senior vice president. With approximately 1,500 daily subscribers, with an 70% increase in just the last year, the podcast is the most popular page on the TBG Real Estate Website, but the recently implemented "Impact Series" is the one that Mickey is most passionate about.

> Her clients often say, "Mickey has a reputation for trust and customer service." Helping clients figure out what they want in an employee and placing well-deserving candidates in great positions fulfills her.

Her business acumen stems from her strong academic background combined with many years as a successful professional. Mickey earned her bachelor's and master's in accounting from New York University's Leonard N. Stern School of Business and her Juris Doctorate from Fordham School of Law. She grew up working in a family real estate business surrounded by entrepreneurs and helped her mother run her not-for-profit for four years after law school. Running these businesses taught her how crucial human capital is to building a successful organization. Growing up in the industry gives her that extra edge: she has literally been working and networking in the industry since she was a kid in her mini hard hat.

Mickey's vast rolodex of contacts contributes to her success as a recruiter as both real estate and recruiting are relationship businesses. She is known for saying, "You will be dealing with your partners for long periods of time, sometimes generations. It is important to know who you are getting into business with." Her clients often say, "Mickey has a reputation for trust and customer service." Helping clients figure out what they want in an employee and placing well-deserving candidates in great positions fulfills her.

Like many in real estate, Mickey is very active in charities, such as AIPAC, UJA, and YJP, just to name a few. Not one to sit on the sidelines, she maximizes her impact by joining charitable boards and committees. She loves seeing her real estate peers at these events and finds that she can develop a stronger relationship with them because they share a common passion for helping others. As a result of her efforts, Mickey was honored as one of the *35 Under 35 Young Jewish Professionals* (YJP) at YJP's 2019 Chanukah Gala.

When she is not working or leading a charity, Mickey attends conferences throughout the country with her beloved dog and sales assistant, Ghenghis Cohen. As a successful business professional in real estate recruiting, Mickey has the patience, persistence, self-awareness, and expertise to stand out and rise above her competitors. By placing the right people in key positions, Mickey sets her clients up for success.

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Dana Friesen Smith, Founder & Co-Owner

As co-owner of StilHavn Real Estate Services Whistler and Squamish and founder of The Sea to Sky Dream Team, Dana Friesen Smith is well-known for her steadfast integrity as well as for her determination to deliver the best customer service possible. Since establishing the Sea to Sky exclusive real estate agency in 2019, Dana has led her team of top-performing agents in making the brokerage one of the most successful residential real estate agencies in the Sea to Sky area. In addition to Whistler and Squamish, StilHavn as a collective group of agencies serving Vancouver, North and West Vancouver and all surrounding areas, helping clients fall in love with the Sea to Sky and finding the perfect homes for their families. "My clients deserve nothing less than top service and results," says Dana. "I experience great joy each time I help to make their dreams of homeownership come true." It's no wonder she was voted *Whistler's Favorite Realtor* five out of eight years by readers of the *Pique Newsmagazine*.

A native of British Columbia, Dana, an eight-year real estate veteran, was drawn to Sea to Sky by the stunning mountains, endless recreation, and tight-knit community. Now, over a decade later, she continues to call Whistler her home. She feels fortunate to live in a place that inspires her to do better. "The Sea to Sky is full of people who don't hold back and who get the absolute most out of every day, so it's important to me to share that drive and philosophy of working hard and seizing the moments," Dana says. She and her team members at the Dream Team strive to build lifelong relationships based upon trust and always have their clients' best interests at heart, whether or not it results in a sale.

In fact, Dana's hard work and dedication to clients have been the driving forces behind Stilhavn and The Dream Team's rise to the top of the Sea to Sky real estate game. Having created one of the most successful teams in the area as well as having produced impressive overall career sales, Dana was inducted into the *RE/MAX Hall of Fame* for career high sales. She also won the *RE/MAX Spirit Award* in recognition of her integrity, honesty, and drive to deliver customer service excellence, and consistently ranks among the *Top 1% of Realtors in British Columbia*, giving her President's Medallion Club status.

Only eight years ago, in 2012, Dana was a real estate rookie working with a major international real estate brokerage, armed with a passion for helping people and the drive to succeed. Two years later, in 2014, she started to build her team, a strategy-led and results-driven real estate group now called The Dream Team. Five years later, she helped launched StilHavn Real Estate Services in the Sea to Sky so that she could better serve her clients with a more localized, specialized brokerage. With a rising trajectory culminating this year, the team continues to grow, already selling 88 properties despite the global pandemic—the highest amount sold by any team in Sea to Sky.

Dana holds a triple-major degree in psychology, sociology, and kinesiology from the University of Manitoba, which she considers the most predominant of the skillsets she uses. "Having a background in psychology and sociology especially helps my clients because I am very good at understanding them and truly getting what they need beyond just a two-bedroom or three-bedroom in a certain area," says Dana. Her education has also equipped her to guide clients through the emotional process of buying a home, which she considers one of her greatest attributes. "I'm the center of calm for my clients even when everything feels a bit crazy," she explains.

> Dana Friesen Smith is well-known for her steadfast integrity as well as for her determination to deliver the best customer service possible.

Dana also credits her competitive nature as a driving force for her success. "I love winning, negotiating, finding deals, and constantly improving my marketing for my clients," she says. As a result of her efforts, the Dream Team's client base is predominantly referrals or repeat business. "Not only do our current clients have a fantastic experience, but agents in other areas also know we are the best in the Sea to Sky. Both groups know we take really good care of our clients, and that's why they refer their friends and families to us," Dana explains.

The DREAM TEAM — Squamish Pemberton Whistler

stilhavn REAL ESTATE SERVICES

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Joey DeBenedetto

CEO and Team Leader

> The industry is shifting, agents are being eliminated and replaced by technology. I want to make sure there are viable solutions for my people, even as we evolve.

Joey DeBenedetto is CEO of two successful Keller Williams offices in California: KW Cupertino and KW Palo Alto. Under his leadership, the offices produce revenues in excess of $150 million per month through residential and commercial sales. The Palo Alto and Cupertino office employs 350 agents who specialize in luxury properties. Both offices have been ranked among the *Top 500 Brokerages in the U.S.* by *Real Trends*. Joeys offices with Keller Williams were also named, *The Most Innovative Real Estate Company* in 2019. Recently, Joey and his team partnered with New Story, a company featured on the *Apple TV* series, *Home,* to help those affected by COVID-19 pay their rent and keep their housing. Joey's offices have donated thousands of dollars towards the efforts to end homelessness and support their local community.

When Joey first took over KW Cupertino, the struggling office was losing eight agents per month and in need of a strong leader who could rejuvenate operations. Under Joey's direction, they catapulted to the top 10. Because of his immense success, he was soon appointed as CEO of the Palo Alto office as well.

With expertise in real estate, entrepreneurship, and technology, Joey also serves as a real estate coach, helping the #2 agent by commissions in all of Keller Williams build his business. "The most significant difference between working as an agent and serving as CEO is the requirement of not only staying up-to-date on the market, but also projecting where it is going in order to make decisions that will affect 300+ other people," Joey explains.

Although Joey has acquired extensive practical skills as a salesperson and executive, his earliest experiences were creative in nature. After earning a degree in musical theatre, he performed with international symphonic tours and in New York City's iconic Broadway district. The lifestyle, however, became unsuitable and as his interests and goals evolved, he knew his career needed to as well. The catalyst for his career change came, like many, after he saw the show, *Million Dollar Listing*. He was ready for a shift. Joey then completed the training and coursework for real estate sales and joined Century 21, a boutique firm in Manhattan. At first, Joey earned barely enough to survive on, and was forced to build Ikea furniture just to pay the rent. Realizing that change had to be made, he refocused his efforts and formed a team. While successful in real estate sales, unfortunately, Joey's partnership did not work out and he left to join Nest Seekers International. Although he was now a 'solo act,' the move proved to be a smart one. He doubled his business in less than one year. After acquiring more knowledge of operations, Joey set his sights on Silicon Valley. He moved to California, with the hopes of obtaining his real estate license, and creating a bicoastal real estate team.

Now, as a thriving real estate expert, Joey is compelled to share his success and experience with his team as well as those who intend to pursue a career in the field. He coined the phrase, "Join the Revolution" to encourage others to excel. "Most managers just skate by, doing the bare minimum required of them. Leadership skills are different from sales skills. I support my staff and colleagues to facilitate success for them in the long term. The industry is shifting, agents are being eliminated and replaced by technology. I want to make sure there are viable solutions for my people, even as we evolve," says Joey. To that end, Keller Williams has partnered with tech companies such as Facebook and NextDoor to make it easier to reach more people, find agents, and share accurate data. Facebook and Google, for example, are now strategic partners.

Joey's journey from a successful performer to a successful real estate agent to industry mogul is the quintessential example of what can be accomplished through hard work, perseverance, and ambition. Fortunately, he freely shares his knowledge and expertise so that others can learn and prosper from his experience.

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Steve De Laveaga

Founder & CEO

These traits, along with his inspiring work ethic, equip him with the remarkable ability to see over the horizon to move stakeholders and partners to be the first to market.

Real estate mogul, former professional basketball player, founder and CEO of Real Intelligent Sales Engagement (R.I.S.E.), his third and largest company in terms of revenue and geographical footprint, Steve De Laveaga is making slam-dunks in his field. His second book, *From the Court to the Closing Table*, details that his key to success in sports, business, and life, found through his range of experience from basketball to real estate, cannot be measured on paper. He asserts, "Everyone talks about your vertical leap, how much you bench, how tall you are. What's more important and more difficult to measure is your competitive spirit, accountability, work ethic, and willingness to continually learn."

Steve's personal and professional feats have imparted him this knowledge and more. His 30 years of marriage have taught him commitment and care. He has 10 years of professional basketball under his belt as the leading scorer in Australian Basketball Association history with 9,946 points scored, two-time NCAA Division 2 leading scorer in the nation, seven-time *ABA All Star*, six-time ABA points leader, even playing with the Los Angeles Lakers in 1989. This showed him the boundless results that cooperative teamwork can achieve. His position as national sales manager for Fidelity National Title Group for five years, overseeing 3,600 sales executives in 50 states across the US, has yielded him knowledge of the payoff of hard work, determination, and drive.

These traits, along with his inspiring work ethic, equip him with the remarkable ability to see over the horizon to move stakeholders and partners to be the first to market. These honed skills have given him the strength and expertise he needs to implement his vision of finding the best ROI deal flow engine programs available to deliver to the best-in-class lenders, realtors, and affinity partners, ensuring that R.I.S.E. provides the best service for all stakeholders.

Just as impactful to his success as his positive experiences were his negative ones. Even after receiving adverse statements from many colleges calling him "Too slow, not athletic enough, too short" to play basketball for them, he persevered, going on to receive scholarships, smash records and win awards. When he joined this field, he was told "That's the not the company culture, that's not how it's done." When he made the decision to push harder as he had done in the past, focusing on his strengths rather than perceived weaknesses, his career took flight.

> "What's more important and more difficult to measure is your competitive spirit, accountability, work ethic, and willingness to continually learn.

This mindset of allowing himself him to fail forward and exceed expectations when he was told he couldn't has remained a driving force for him. His philosophy from playing sports to selling, managing, and leading a company can be summed up by his mantra: "Some people call it success. I call it failing forward. No one ever told their parents they want to be in the title insurance industry, yet I was able to become the first, and only, sales manager for the largest Fortune Top 250 company in the United States, Fidelity National Financial."

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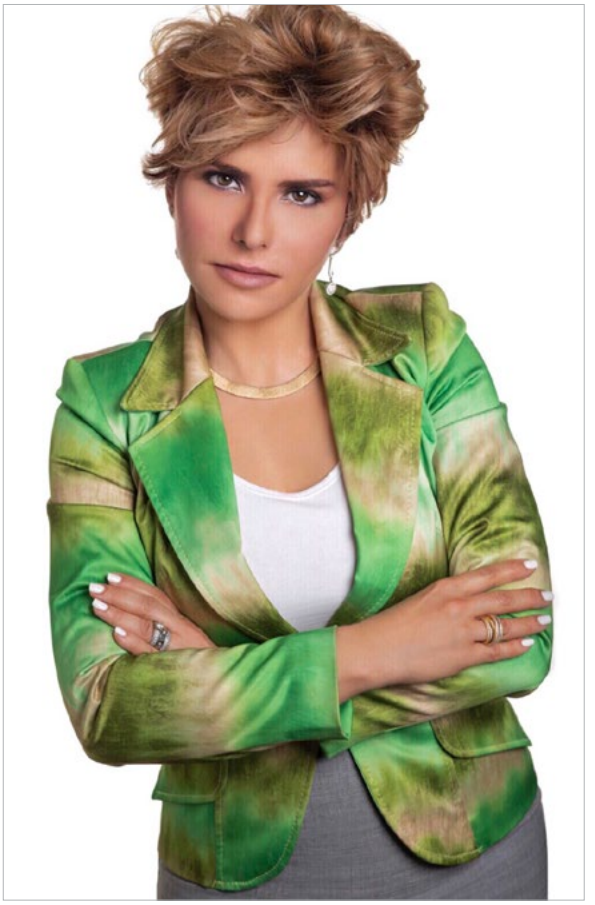
Ofra Beigel | Principal & Founder



Revered throughout the real estate industry as a dedicated, knowledgeable, and enthusiastic professional investor, Ofra Beigel has built a reputation as an expert in added-value commercial and residential properties.

Ofra is the founder of OB International Real Estate, a firm that specializes in the acquisition of real estate investment opportunities. The company, headquartered in New York City, purchases properties from banks, foreclosures, and short sales. “Real estate is a great investment if you buy it right,” says Ofra. “I find distressed properties where the numbers aren’t great; these properties are in need of a massive renovation in order to appreciate in value and maximize their cash flow.”

Ofra and her team of licensed real estate professionals manage and lease properties through their New York and Pennsylvania offices, utilizing their profound knowledge of the East Coast market. Their portfolio consists of warehouses, multifamily units, single family homes, condominium apartments, and mixed-use properties. “The combination of our multi licenses brokerage, experience and knowledge, allows us to engage in all aspects of real estate, including flipping, renting, buying, leasing, and more,” Ofra shares.

Ofra’s expertise is in identifying solid cash-producing properties. When working with other investors, Ofra guides and supports throughout all phases of acquisition and management. “We provide our investors with excellent investment portfolios with a value-add approach that will yield a long-term, stable cash flow,” she says. Her commitment to the procurement of quality properties is reinforced by her integrity and experience. “We love our investors and the people we’re working with, so we always keep things clear, straightforward and reliable. It isn’t just about our bottom line; we want everyone to make money,” Ofra shares.

> “We provide our investors with excellent investment portfolios with a value-add approach that will yield a long-term, stable cash flow.

Surprisingly, when Ofra first arrived in New York 15 years ago, with her husband, Ron, and their two daughters, Shira and Keren, she had no prior involvement with business or real estate. In fact, she had received her bachelor’s and master’s degrees in linguistics from Israel’s Bar-Ilan University, before continuing her studies at New York University, ultimately becoming a Ph.D. candidate. During this time, Ofra began to invest in real estate in the United States, buying a few condos and multifamily properties. With each of her purchases, Ofra found herself seeking out professionals to answer her questions about local laws and other issues involved in the process. “I remember asking my husband, Ron, who is also a businessman and CPA, so many questions. Ron is my best friend and has been my most trusted advisor since I was 17,” she says. But it was after reading a book on the New York real estate industry that she decided to pursue a career in the field. She was now on her way to a lucrative profession.

In 2015, eager to open her own company, Ofra returned to school and worked for two years to gain the additional knowledge and skills that would allow her to succeed. Over these two years, she made several investments and by doing so, gained a practical understanding of the process. Finally, in 2017, her dream became a reality and OB International Real Estate was born. Ofra credits her success in part, to her lifelong mantra: “Wherever you go, go with all your heart.” She is also considerate of her actions and time at the personal level, especially since the sudden passing of her business partner, Margaret, who was an architect and who she saw as a friend and mother. “Her death has taught me the importance of living every day to the fullest as well as being a strong, independent and determined woman. I used to call Margaret ‘the Renaissance woman.’ I learned many things from her that are a primary part of my everyday life and I will miss her very much,” Ofra shares.

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Melanie J. Eden

Broker & Managing Member

Melanie J. Eden is the managing member of SUV Properties, LLC, a multifaceted agency in Wauwatosa, Wisconsin providing real estate sales, property management, brokerage services, and turnkey investment solutions. Since most of their clientele live out of state or abroad and only see their properties via photo, they rely upon Melanie and her team members to do all the ground work — locating potential investment opportunities, assisting with financing and cash purchases, renovating the properties, procuring tenants, and managing the units. “We understand that investors purchase real estate not to be landlords but to make money, so our job is to help ensure a return on their investments and to make the work of property management seem easy,” says Melanie.

In addition to offering an advantageous turnkey approach, Melanie is adept at financial planning and pays close attention to the property values and lending conditions. She communicates with her clients to keep them informed about changes in interest rates and refinancing opportunities, but she also has a different way of escrowing for those who make financed purchases. “Most people want to close on properties at the end of the month, but I recommend a different approach with my financed buyers,” Melanie explains. Instead, she sets the closing dates between the 3rd and the 10th so the mortgage payments start 2 months later. This later closing date captures rent prorations for occupied properties minimizing the buyer needed funds to close. In addition, moving the mortgage payment back a month captures an additional month of rent thus maximizing cash flow.

> “We understand that investors purchase real estate not to be landlords but to make money, so our job is to help ensure a return on their investments and to make the work of property management seem easy.

Among Melanie’s many other talents, is her ability to see the potential in properties prior to their renovation, as well as, to recognize those properties that look good only on paper. Since she boasts a demonstrated history of high returns on investments, Melanie has limited need for marketing and receives 100% of her business from referrals. This year, she also received a *5-Star Service Award* and was named *The Best of Wauwatosa Real Estate Broker* in both 2019 and 2020.

Melanie obtained a bachelor’s degree in English from the University of Wisconsin Madison and has passed many of the CLU and ChFC courses from The American College of Financial Services in Pennsylvania. She is licensed to sell property and casualty, life, health, long-term care, and disability insurances, and holds both Series 6 and Series 63 licenses, which allow her to offer insurance and investment services.

Melanie was serving as a managing member for Eden Financial Services, LLC, when she made her entrance into real estate. She purchased her first residential property in 1995, a duplex in Wauwatosa, which is still owned by her today. After living in the duplex for six years, she and her husband rented it out and moved to a single-family home, using the equity in the Wauwatosa duplex to springboard and purchase 10 more properties. In 2003, Melanie began to further expand her business by acquiring additional duplexes, single-family homes, and multiplex units.

By 2004, many investors were so impressed with Melanie’s success that they began requesting that she manage their properties. Melanie then decided it was time to get her own real estate brokers license and SUV Properties, LLC grew to encompass the 500 rental units she manages today.

SUV PROPERTIES LLC
Dream Big, Start Here!

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Annette Wilcox

Residential Specialist

CENTURY 21®
Wilcox & Associates

Norwalk native, Annette Wilcox, takes pride in being a leader in the real estate market in her local community. Annette has lived in Norwalk, Ohio, most of her life, except for the time she was a military wife, while her husband served in the United States Navy. When she is not spending time with her husband and kids, she is heavily involved in her community, always trying to attend local events and contribute to local businesses. Being a female business owner herself, she puts a strong emphasis on other female business owners building one another up.

Outside of real estate, Annette is a proud mom of six children: three daughters and three sons and has been married to her high school sweetheart for over 30 years now. Her husband was her biggest supporter when she delved into real estate back in 2011 and joined the Century 21 family.

Upon gaining her real estate license, the market was at its lowest and manifested the highest unemployment rate in the state. Most homes being sold were foreclosures. Starting out in a down market pushed her to aggressively market herself and the services she could provide. The focus was entirely on expanding her footprint in the market which led her on the path to becoming *Rookie of the Year* and receiving the *Quality Producer Award,* all within her first year of becoming a REALTOR ®. Annette now does it all – commercial, residential, multiple unit properties, and vacant property sales – but has never had a niche price point. She once sold an $8,000 mobile home and a $1,000,000 property within the same month.

In 2015, Annette branched out and became an owner herself. Century 21 Wilcox & Associates now has two different office locations, in Norwalk and in Fremont, Ohio. In the last few years, Wilcox & Associates has grown to 16 motivated agents, who currently serve clients in five different counties.

With a strong emphasis on training and maintaining a strong workplace culture, Wilcox & Associates is thriving in its market. “It’s good to know where you’re going and how you’re going to get there,” Annette explains. “I place an emphasis on finding dedicated agents who are looking for a family style work atmosphere.”

Annette now travels nationally to give motivational speeches and continues to teach social media and Facebook marketing classes in her local community. She has also been featured multiple times on Darryl Davis’ national radio show, *The Power Program*. Annette was the former president of the Century 21 Greater Ohio Broker Council, is the current vice president of the L.I.F.T., and sits on the Huron County Metro Housing Authority board as president.

> Annette now does it all – commercial, residential, multiple unit properties, and vacant property sales.

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Annette Kristiansen

Co-Founder

Haywood Kristiansen Group/ Berkshire Hathaway

If you're familiar with Back Bay, Boston, then you already know about The Haywood Kristiansen Group. If you're not, then it's a name you'll want to remember. Working under the nationally recognized brand, Berkshire Hathaway HomeServices, The Haywood Kristiansen Group specializes in residential property, offering five-star client services that range from rentals to multi-million-dollar investment opportunities. At the helm of this enterprise is the very capable and resourceful, Annette Kristiansen.

The Haywood Kristiansen Group specializes in residential property, offering five-star client services that range from rentals to multi-million-dollar investment opportunities

Annette is a Massachusetts native and longtime Boston resident. Her market expertise is rivaled only by an academic background that includes a dual major in finance and marketing at Northeastern University where she was a Division 1 athlete and professional experience in performing financial reporting servicing both mutual and hedge funds. As a result of these combined proficiencies, she is able to track and analyze market trends and provide insightful knowledge to her clients, whether they are renters, investors, or first-time homebuyers.

As its name implies, the Haywood Kristiansen Group consists of not one, but two adept leaders. Annette's partner and co-founder is Ben Haywood, who she met in 2017. After working so well together in the field, they formed their own team in 2019 and hit the ground running. In their first year, they were awarded the *Chairman Circle Diamond*, an award that recognizes the top half 1% of all BHHS affiliates nationwide and listed as *Top Producers* by *Boston Magazine* in 2020.

The dynamic pairing of Annette and Ben seems to have been preordained and between them, all of the necessary business operational needs are fulfilled, from lead generation to customer acquisition and retention, and from marketing to brand development. Ironically, Annette states, "Our niche is not having a niche. In terms of who we can help, we aren't limited or restricted to one market."

To that end, Annette is both enthusiastic and optimistic for the future.—With a promising pipeline of business opportunities and hopes to expand the team in 2021, there is much to look forward to on the horizon. One thing is for certain: The Haywood Kristiansen Group is a name you'll be hearing a lot more of.

Annette states, "Our niche is not having a niche. In terms of who we can help, we aren't limited or restricted to one market."

HAYWOOD KRISTIANSEN GROUP

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R.J. Pepino & Dave Payerchin | Sell House Columbus

R.J. Pepino

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Their best deals are a result of working to understand the unique needs of each seller or investor and solving issues before looking at numbers.

R.J. Pepino is a partner at Sell House Columbus, one of Central Ohio's leading home buyers, specializing in affordable housing and off-market opportunities. He and his team pride themselves in offering fast and convenient closings and in answering all their customers' questions from start to finish. Purchasing approximately 100 houses per year from people who need to either relocate quickly or sell their property without going through a realtor, Sell House Columbus provides affordable housing by renovating the properties and renting them out.

With a strong track record as reputable title company, Sell House Columbus receives a lot of referrals, and their market is growing substantially. For instance, team members are always transparent about how they determine their offers. "We never give arbitrary numbers; instead, we work with our clients to find a number that is realistic and right for everyone because that's what being a solutions-driven company is all about," R.J. explains. Their best deals are a result of working to understand the unique needs of each seller or investor and solving issues before looking at numbers.

Described as a true "boots on the ground" investor, R.J. resides in Columbus and holds an in-depth knowledge of Ohio real estate. After climbing the corporate ladder in the wireless industry, R.J. began working part time in real estate in 2005. He soon became interested in opening his own real estate business and partnered with Dave Payerchin. Starting with the bare minimum, they began fixing and flipping, and then raising capital- ultimately becoming two of Ohio's top home buyers and co-founding The CREAM (Columbus Real Estate and Money) Group, one of the largest networking organizations for Central Ohio's real estate and business professionals.

Dave Payerchin is a partner at Sell House Columbus, which currently owns and manages more than 100 properties that produces over $105,000 in monthly revenue. In addition to successfully raising $20 million from banks and private parties, Dave, R.J., and their seven member staff have purchased, renovated, and sold over 500 properties for a profit. They have also raised over $40,000 for local charities.

For the past five years, Dave has dedicated his career to helping local property owners who feel burdened or stuck with a property they no longer wish to own. Since he and R.J. personally experienced similar situations, they understand the importance of selling homes quickly so their clients can begin moving in the right direction. "We pay cash for houses, accept properties in any condition, and can make an offer in 48 hours or less," says Dave. In addition to not charging clients for repairs and commissions, Sell House Columbus pays all closing costs.

According to Dave and R.J., the biggest honors they receive are testimonials from people who have purchased their properties. However, they have been awarded several other distinctions as well:

- Multiple features on *Fox 28 Good Day Marketplace.*
- Interviewed by Anne Petit, Superintendent of Ohio Real Estate, on "How to Ethically Invest in Off-Market Real Estate"
- Received 'A' rating with the Better Business Bureau
- Nominated for a *2019 Torch Award*
- Named as one of the *Top 20 Entrepreneurs Thriving During the Pandemic by Yahoo Finance*

Originally from Ohio, Dave moved to Arizona where he first joined the real estate industry in 2005. After returning home in 2012, he partnered with R.J., and the two have been successfully helping property owners ever since.

Dean Lee, Head of Real Estate

To say that Dean Lee has risen to success through adversity would be an understatement. As a child, he and his family boarded a small boat off the coast of Vietnam, fleeing from communism, bound for a better future in the United States. Adrift in the South China Sea on a terrifying sojourn, their crowded vessel was menaced by pirates and threatened by the elements. Finally, in October 1979, after a six-month journey, they settled in a small town in Indiana, not knowing a word of English. These experiences gave Dean an appreciation for an unconventional, multifaceted perspective that has authored a positive success story in corporate real estate that now spans two decades and includes 25 million square feet of real estate, two commerce parks, and three corporate headquarters. Today, Dean is the Head of Real Estate with Siemens Healthineers, a medical technology company with a global footprint in over 70 countries. "America is the best country in the world to make something of your life, and I'm so grateful for the opportunities it has given me," he says. "Real estate is truly a wonderful industry."

Dean came to Siemens 10 years ago with a passion for architecture and real estate, and years of experience in public-private partnerships and 2,000+ acres developments across his leadership roles with Thomas Gordon Smith Architects and The Holladay Corporation. All this and a cache of professional certifications and degrees, including a bachelor's in architecture from the University of Norte Dame, a master's in real estate from Harvard University Graduate School of Design, an MBA from Indiana Wesleyan University, and a Ph.D. in Organizational Leadership from Johnson University (2023).

At Siemens, Dean oversees corporate real estate, including lease transactions, design, and construction of headquarters, manufacturing facilities, and other properties. "I'm involved through the whole process, from securing the funding to make those designs happen to managing the budget throughout the project lifecycle, from concept to realization," Dean says. But the driving force behind his illustrious career and his work is Dean's first love—architecture. "That's why I enjoy my job so much, to create something that's not just functional, but it's someplace that people within Siemens can be proud to work in and enjoy."

Dean discovered his passion for architecture when his high school teacher, Mickey Schultz, saw talent in him and offered him an internship with an architecture firm. And so it began. A lover of classical architecture with an entrepreneurial spirit, Dean attended Notre Dame and was already working for international clients before earning his degree. But it was a foreign studies program in Italy that captured his heart. "To have that experience was just amazing, in the center of Rome, being so close to the Vatican, Colosseum, and Piazza Navona," he shares.

Later, after earning multiple certifications from Harvard, MIT, and Tufts, Dean's focus turned to real estate, working as a developer with Holladay in Washington, D.C., where he developed the AmeriPlex Indianapolis, a premier commerce and technology park in Indianapolis, Indiana—a point of pride for Dean and a project that earned him the cover of *Midwest Real Estate Magazine*. For over five years, he worked with local government officials to aid the project's financing, design the parks' infrastructure, and attract clients. AmeriPlex has created countless jobs, improved the quality of life for residents, and left a lasting impression on Indianapolis, providing Dean with an immense feeling of fulfillment.

Although Dean focuses primarily on corporate governance and financial aspects of developments now, his love of architecture can be seen in many of his projects, including the Japanese Hirata building in AmeriPlex—for which he still has the original hand-sketch—and the complex's monument signage. "I love Greek and Roman architecture, which lasts for thousands of years, instead of the disposable structures of today. The sign is a fifty-foot structure cast in solid concrete. Not only is it beautiful, but it will save money because it will withstand time," Dean explains. "When I was in Paris, I absorbed the wide boulevards, so that translated into wider roadways heading into the commerce park."

At Siemens, Dean oversees corporate real estate, including lease transactions, design, and construction of headquarters, manufacturing facilities, and other properties.

In addition to his architectural education, Dean also credits his success to his experiences as an immigrant. "I tend to think outside the box and come up with novel ideas, or reach out to my colleagues and find other creative solutions and then make things happen. It's now a part of me, having that broader perspective on things," he explains. "Part of success is what you study, but part of it is where you come from, your experiences, and because I have a triple perspective, I can create a quality workplace for the dedicated employees at Siemens Healthineers."

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Italo Bruno

President and Broker

With over 21 years of in-depth experience in the finance industry as well as an abundance of energy and drive, Italo Bruno serves as president and broker of Max Capital Financial, a franchisee of Mortgage Centre Canada, one of Canada's most established brokerage networks. With access to over 50 lenders, the firm handles loans ranging from $250,000 to $100 million, with more than $1 billion in available capital, the firm provides commercial mortgage brokering and commercial financing services. Max Capital also has access to broker-only mortgage lenders who offer rates and features that clients may not otherwise be able to access. With an array of funding resources, Italo leads a team of mortgage specialists who assist clients in making well-informed decisions regarding their mortgage financing options and work hard to provide all the information necessary to help clients achieve their goals. Through Max Capital's Business Advisory Group, the company also offers business restructuring and consulting services.

"Our aim is to help our clients get access to the most suitable terms and to the best rates possible on all kinds of commercial, first mortgages, second mortgages, refinancing, construction, land financing, mezzanine financing, and commercial bridge loans," says Italo. "Sometimes when people have been turned down elsewhere, they have come to us because they know we will find ways to get them access to mortgage options and approvals."

Founded in February 2019 in Edmonton, Alberta, Max Capital has experienced astounding growth in just its first 18 months. To serve the increasing demand from clients—and in the year of a global pandemic—the firm is opening a second location in Vancouver, British Columbia. In addition, Max Capital has been working with developers on purpose-built rental buildings in the $50 million to $75 million range. Given Italo's widespread reputation as one of Edmonton's original automotive credit rebuilders and as a successful entrepreneur and a financing expert, that his firm is thriving likely comes as no surprise to the hundreds of clients he's served over the decades.

> "Our aim is to help our clients get access to the most suitable terms and to the best rates possible on all kinds of commercial, first mortgages, second mortgages, refinancing, construction, land financing, mezzanine financing, and commercial bridge loans.

Italo leads Max Capital with uncommonly broad experience as an accredited master home builder who owned and operated a master home building business and started, built, and sold a thriving finance company. He understands the importance of his team staying abreast of current market trends, rates, and regulations to provide their clients sound, practical guidance. He also holds the expertise and resources to provide commercial mortgage and finance lending solutions that fit the unique and wide-ranging financial lifestyles and goals of his clients.

"Using our exclusive Mortgage Market technology, we're able to factor in several options and financial variables to search for the mortgage and financing that's exactly right for each commercial client," Italo says. "We take expert care of the financing details for our clients with their best interests in mind. We shop mortgage options through leading Canadian financial institutions that have been trusted for generations."

Throughout Italo's career, the single driving force has been the people he serves. The same work ethic and commitment to his clients that drove him to become a household name as an automotive credit rebuilder two decades ago still drives him today. "I'm very passionate and committed to what I do. I started Max Capital Financial because I want to grow a team of dedicated commercial mortgage and finance experts to serve our clients the way I think they should be served," he says. And that is exactly what Italo is doing, every single day.

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Thompson Bourque

Founder & Owner

> Thompson, herself, is a real estate investor, which makes her all the more passionate about helping clients achieve their investment goals, as well as helping them use their time and finances efficiently.

Thompson Bourque has worked in the accounting and tax industry for 10 years, beginning as an intern while in college. After graduating, she combined higher-level training programs with real-world client experience and honed her expertise over an eight-year career in corporate accounting. Finally, in May 2019, she took the leap into entrepreneurship and started her own business, Crucial Business Solutions, which has already seen dramatic growth in just its first year in operation. Based in Charlotte, North Carolina, she serves clients across the country, from established investors to those just breaking into the field. Today, Thompson focuses primarily on tax planning and prep for real estate professionals, offering proactive accounting methods, legal entity optimization, tax deductions and credits, and real estate-specific tax strategies. She has designed a proven method to calculate estimated savings using specific tax laws. Her personalized tax plan is an online interactive training that walks clients through these complex strategies, provides steps for implementation and the direct impact on their finances. Client savings vary, but our goal of working together is to save a minimum of $20K the first year. Clients see accumulated saving of over $100K in the first 3 years. The minimum ROI is 169%, which is 3 times your money back the first year. ROI increases each year as savings accumulate from implementing proactive tax strategies.

Thompson considers making these kinds of financial impacts on her clients' lives to be one of her greatest accomplishments. She's able to do this by getting to know her diverse clients on an individual level, assessing their needs and obstacles to help them achieve their goals. "Everyone has a different situation, business and personal. This business requires you to really dive into people's lives, and it requires the ability to calculate and weigh out which options would benefit them most," she says.

She does exactly this, with strategies tailored depending on where people are in their real estate journey. For new real estate agents who are looking to grow over the next few years, Thompson designs a plan to help them reduce their tax liability, which creates more working capital for growth. For more seasoned, full-time investors, she offers more strategic methods to reduce their taxes. Thompson's expertise has allowed clients to see results in rapid time. One client was able to improve their finances so much that they ended up building three investment properties from the ground up in the first year working together. These proven tax strategies save clients hundreds of hours each year and reduce tax liability which increases cash in the bank. Our clients have more time and money to focus on what matters to them most.

> Her personalized tax plan is an online interactive training that walks clients through these complex strategies, provides steps for implementation and the direct impact on their finances.

While dedicated to providing customized and knowledgeable service to her clients, Thompson has also recently written an e-book, *The 8 Most Costly Tax-Planning Mistakes Real Estate Entrepreneurs Make*. The book covers the importance of tax planning, asset protection, and insurance, and how being abreast of these topics especially benefits those in real estate. In addition, she's also been interviewed on multiple real estate podcasts. Thompson, herself, is a real estate investor, which makes her all the more passionate about helping clients achieve their investment goals, as well as helping them use their time and finances efficiently. "The passion behind it comes from regaining our time and being able to spend our time on things we enjoy doing."

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Matthew Rosenfeld

Executive Vice President
Director of DFW Brokerage

weitzman®

Like a lot of people, Matthew Rosenfeld found himself at a career crossroads at the age of 29. Unlike a lot of people, though, he already had a lifetime as a professional golfer under his belt, had competed at the PGA Tour as well as several other tours in Europe and Asia, and had won the *U.S. Junior Amateur Championship*. So the question was, would he continue as a professional golfer or would he take the considerable skills and philosophies he'd learned and bring them somewhere new? The answer soon became clear to Matthew, and he forged a new path in real estate, blazing a trail packed with awards just as he'd done as a competitive athlete. Just a few years into his career with Texas-based commercial real estate firm Weitzman, Matthew won his first of four consecutive *Power Broker Awards* from *D CEO Magazine* in 2017-2020. Matthew was recently promoted from senior vice president to executive vice president-director of DFW Brokerage, a role in which he will oversee the 34 brokers in the DFW office., He has ranked as the company's *Top Producer for Texas* for 2018 and 2020, consistently ranks as one of its statewide top producers, and was named one of the *Top 10 Brokers in Texas* in 2018 by *Connect Media*.

Weitzman is a vertically integrated company specializing in retail commercial real estate with 240 employees and offices in Dallas-Fort Worth, San Antonio, Austin and Houston. Matthew joined the firm in 2013, where he leads the investment sales team and represents national retailers such as JP Morgan Chase, Valvoline, Quik Trip, and other major clients. Matthew is a hands-on leader in his field, working with landlords, tenants, and investors alike, finding the resources and connecting clients to others to get the best results, which could mean finding tenants to increase occupancy, finding investors, or finding property for buyers.

But Matthew's success in commercial real estate doesn't mean he's forgotten his athletic roots. In fact, he credits his real estate success to everything he learned playing golf, a sport he's been playing since the age of three. His passion, work ethic, morals, and the value he places on relationships all stem from his time as a professional golfer. It also gave him some practical experience with regard to budgeting, diligence, and patience. "Being trained in the business world through golf was beneficial to me. To be one of the best golfers in the world, you have to have passion and work ethic, practicing seven days a week, no off days," he says. "It's the same thing in real estate business."

Matthew is a hands-on leader in his field, working with landlords, tenants, and investors alike, finding the resources and connecting clients to others to get the best results, which could mean finding tenants to increase occupancy, finding investors, or finding property for buyers.

His unique approach to working with people as well as competitors that he honed during his years as a golf pro also serves as one of the pillars that guide him as a leader in real estate. Matthew calls it "coopetition," meaning that someone he worked with might become competition later, but regardless of the present deal, he knows it's more important to maintain the relationship, as well as to stick to his morals: "You have to be able to work well with people in this business to be successful. If your moral code is high, no matter if someone treats you unfairly on a given transaction, in the end you will benefit the most."

It is this attitude helped Matthew close on a property in his own Uptown Dallas neighborhood this past March—a transaction of which he is particularly proud. After cultivating a long-term relationship of consistency and reliability with the former owner of the 3,244-square-foot Comerica Bank branch, Matthew brokered the deal that saw it sold to new owner Stonelake Capital Partners. The profound value that he places on relationships is something that Matthew also tries to impress upon his newer colleagues. "It's a lesson that I teach to my younger colleagues—you build these relationships and keep maintaining them over the years because they'll pay off eventually. A lot of our business is about treating people the right way, and everything else just kind falls into place."

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Michael Petramalo
President

With nearly 2 decades of experience in real estate and hailing from a legacy of real estate entrepreneurs, Michael Petramalo serves as president of Targa Real Estate. Based in the Seattle-Tacoma area of Washington State, the family-owned real estate management company is an industry leader specializing in the asset management of multifamily, commercial, self-storage properties, and owner associations in the Pacific Northwest. The firm manages well over 150 properties, 10,000 residential units, two million square feet of commercial space as well as over a million feet of self-storage space, totaling well over $1 billion. Just this year alone, despite the challenges of COVID, Targa has acquired multiple assets averaging nearly $20 million while also expanding its third-party management division over 10 percent.

> Michael's success not only comes from the dedication and loyalty to his team and clients, but also from his personal experience with owning and investing in properties.

Founded by his father 35 years ago, Michael joined the family business in 2002 and stepped into the role of president in 2012. Since then, he has more than doubled Targa's size via word of mouth alone, all thanks to the company's dedication to great service and excellent products. Today, Michael and his team of 150 serve nearly 100 clients in the Seattle-Tacoma area as well. "Our greatest success really comes down to the stability of our employees and clients" Michael says. And Targa really is a family business. "The fact that we have many employees who have been with us over 30 years, and now have their children working here, is the greatest accomplishment I can point to; the same can be said of our long-term clients who have been with us for decades." Not only do employees stay with Targa for the long haul, but their clients do, too. In fact, their very first client, who came to them back in 1986, is still with Targa today. "Trust, loyalty, and passion is what it really comes down to, for clients and employees. We cater not only to long-term clients, but long-term employees," Michael says.

Michael's success not only comes from the dedication and loyalty to his team and clients, but also from his personal experience with owning and investing in properties. He's personally invested in over a dozen properties in the past five years. This experience allows him to pass on knowledge of acquisition and repositioning to his clients. Recently, he was chosen to speak on behalf of RealPage, a major software provider in the multifamily industry, on integrating technology into the current marketing climate. But above all, it's his dedication and sense of family that have helped Targa Real Estate flourish. "I love what I do, and I'm proud to say we have a very trustworthy company that has a great reputation among our clients."

> "Trust, loyalty, and passion is what it really comes down to, for clients and employees. We cater not only to long-term clients, but long-term employees.

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Oscar Buendia

Co-Founder

Oscar Buendia has been investing in real estate since 2013, while also accomplishing a 13-year career in the U.S. Air Force. His first forays into the industry included wholesaling and fix-and-flip, but he soon found that his real niche was buy and hold, which he began exploring in 2017. In 2019, Oscar partnered with his brother, German, and they founded two companies, REI Brothers, LLC, and GoodDay Capital, LLC.

GoodDay Capital is a national real estate investment firm with a focus on 20- to 100-unit apartment buildings in the southeastern U.S. and in the Cleveland, Ohio, metropolitan area, repositioning properties through operational efficiencies, renovations, and rebranding. Currently, Oscar and German own and operate 22 units valued at $1.5 million, and once acquired more than 20 units in just one transaction. With plans to scale to larger assets and apartment syndication in the future, they're also expanding into the international sphere, working with investors in Latin America and Asia. Still, no matter how big they might get, their goal remains the same; to create a passive income stream for investors to build and grow their long-term wealth while educating clients on investment and securing financial freedom and generational wealth.

GoodDay Capital is a national real estate investment firm with a focus on 20- to 100-unit apartment buildings in the southeastern U.S. and in the Cleveland, Ohio, metropolitan area, repositioning properties through operational efficiencies, renovations, and rebranding.

Meanwhile, REI Brothers focuses on real estate investment education, courses, and coaching, as well as their *Top 20* podcast on *iTunes*, *REI Brothers - Financial Freedom Through Multifamily Investing,* where Oscar communicates his visions and ideas for his community. "It's something that I'm passionate about because like me, there are people who are not exposed to this industry and I want to be able to show them that they can do it," Oscar says. "There are not that many Latinos or military people who are in the fields of investment, syndication, and funds. I've always been someone that breaks into different crowds, from my military career to now working with investors who are multimillionaires. I'm bridging that gap between people who may not otherwise know about these private investment vehicles to build generational wealth."

And it's not just his military career or real estate experience that has made Oscar into the driven person he is today; it goes deeper than that. "I came here from Colombia when I was four, with nothing. At one point, five of us lived in one bedroom. As I've progressed through life, I've grown a lot, from enlisting as an officer in the military to becoming a business owner and real estate investor. Because of that, I have a deeper sense of where people are at and a deep desire to give back and lift other people up." Oscar has even developed a personal mantra he calls *GRIT*. What's GRIT? "G: Grow into a better person every day, spiritually, mentally, socially. R: Respect everyone and cultivate mutual respect. I: Innovator, problem solver, not afraid to fail and learn from failure! T: Take extreme ownership and responsibility. This is who I am as a person and I work every day to mold myself into this."

"I enjoy all of it," Oscar says of his real estate career. "At my core, I'm a problem solver and an entrepreneur. I like seeing a vision and making it happen. I love talking to people and learning about what they're doing and how they're doing it. I love maximizing people's strengths and helping them nurture their talents. Truly, I enjoy the whole journey. I've become a lifelong learner. I love helping my clients achieve generational wealth."

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Jodie Blakemore

Executive Vice President of Administration, Beztak

With over 15 years of experience as an executive level leader, Jodie Blakemore was promoted to executive vice president of administration at Beztak Properties in 2019. In this position, she oversees all technical functions as it relates to IT, HR, and accounting. Beztak Properties is a developer, builder, manager, and investor in commercial, industrial, and luxury residential and senior living real estate throughout the United States. With over 1,000 employees across the country, Beztak currently manages close to 200 market rate properties or 35,000 apartments, throughout 16 states and 60 markets nationwide.

> Jodie is instrumental in expanding the use of technology to improve efficiency and accuracy, ultimately lowering overall operating costs.

Jodie is a visionary and expert problem-solver, a natural leader who directs training and development of a team of over 50 associates. She has great technical, as well as practical, knowledge of the financial and operational aspects of the business. Jodie is instrumental in expanding the use of technology to improve efficiency and accuracy, ultimately lowering overall operating costs. This leadership was instrumental in Beztak's earning two national recognition awards in 2020. The company was named to the National Multifamily Housing Council's (NMHC) *Top Managers List* and was recognized by Deloitte Private and *The Wall Street Journal* as a 2020 *Best Managed Company*.

Under Jodie's direction, several internal HR processes were developed and enhanced including: a streamlined new associate on-boarding program, associate turnover was reduced by 15% in 2019 and the Beztak Learning Center was rolled out. This program offers over 300 classes for associates wanting to grow within the company and a *Manager In Training Program* that recruits individuals with a passion for service and helps them learn the business from the ground up. On the IT and accounting fronts, Jodie oversees monthly distribution of stakeholder financial statements and reports and ensures that all company data is secure using leading industry technologies. "I can do a lot of things at one time. I can engage people in person while answering questions via email and talking on the phone and never lose focus. As the mother of three boys, I'm used to multitasking," Jodie shares. In addition to this energetic agenda, Jodie also heads up Beztak's charitable arm in an effort to assist various local and national organizations.

In her own words, Jodie notes, "I love being part of Beztak's rapid growth and my role makes the best use of my skills, which is important because I'm goal oriented. I enjoy seeing results and the rewards of furthering the company's mission." Her clients describe her as outgoing and energetic and Beztak's COO says her enthusiasm is contagious.

Jodie is a Certified Public Accountant, a member of the American Institute of Certified Public Accountants and a member of Michigan Association of Certified Public Accountants. Her academic background is no less impressive than her inspiring credentials and career. She received a Bachelor of Science degree in business administration, majoring in accounting, *summa cum laude,* from Central Michigan University and a Master of Business Administration degree in accounting with a finance focus, s*umma cum laude,* from Wayne State University in Detroit Michigan. Jodie was recently in Crain's *2020 Notable Women in Finance* and HOUR Detroit's *Women Who Move Detroit.*

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Natasha Mohan

Founder & CEO

> It's our goal to make sure that people have the space and time to create work that makes them proud and allows their companies to grow.

With over 30 years of diverse experience in hospitality, management, retail, real estate, and artistry, Natasha Mohan is a woman of many talents, and she brings them all together to lead a company that she calls "a movement in happiness." As the founder and CEO of WorkSocial, she is on a mission to connect the world of entrepreneurs across the globe who aspire to change the world. "It's our goal to make sure that people have the space and time to create work that makes them proud and allows their companies to grow," she says.

WorkSocial has seen 100-percent organic growth every year since its inception and has expanded from 4,400 square feet to 15,000. Through its explosive rise, Natasha has worn many hats, from developing and designing the space to handling sales and marketing. The company now serves clients from almost a dozen countries, including Germany, Israel, Spain, France and India. She genuinely connects with each of them to understand their specific requirements, and then matches them for each client who walks into the space.

Natasha has always been involved in multiple projects. As a teenager, she entered the workforce in the hospitality industry, helping with her mother's catering company and opening restaurants throughout Michigan. From there, her career took her from office manager to the banking sector, and, finally, into real estate, when she and her husband moved to New Jersey. As she raised her kids, she owned and managed properties across their home state and New York. At the same time, her "hobby" as a makeup artist was flourishing to include runway, bridal, and e-commerce shoots. Through it all, she gained valuable insight into client services, tenant relations, and production. In 2010. She took that knowledge and she entered the realm of the shared workspace. Five years later, in 2016, she took the concept to a whole new level, and WorkSocial was born.

Natasha founded WorkSocial with the motto "Connect. Create. Grow," and connecting people has become her "superpower" that her clients rely on. "I help connect them with the right people—from accounting to marketing, or even a lawyer—anything they need to further their businesses," she explains.

WorkSocial also provides a space where clients can think and create—and one that can grow with them. The conference rooms and eating spaces all serve as "think tanks," and the spaces are equipped with whiteboards, monitors, essential office supplies—everything clients need. If people want to move from a one-person desk to an eight-person desk, they can—no questions asked. "One client grew to 25 people, so we gave these clients the room to grow," Natasha shares.

> I help connect them with the right people–from accounting to marketing, or even a lawyer–anything they need to further their businesses.

Having called Jersey City home for over 16 years, Natasha and her family love their community and have made it the mission of WorkSocial to positively impact one million lives. As part of their efforts, she and her team support local initiatives, such as the York Street Project at St. Joseph's Home, where they help to feed mostly single women and children who have been abused. They also plant trees, microfinance, and run minority upliftment vendor programs.

worksocial
CONNECT - CREATE - GROW

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Jorge Ledesma, CIPS

Chief Executive Officer

Greater Bergen REALTORS®

Jorge Ledesma is the CEO of Greater Bergen REALTORS®, a not-for-profit trade organization that provides information, programs, and services to more than 8000 REALTORS® in Northern New Jersey. As the company has established itself as a champion for homeownership rights, so too has Jorge.

Jorge has been in the real estate industry for more than fifteen years and in that time, he has acquired experience as an agent, managing broker, and senior level executive. His first foray into the field began as a salesperson, shortly after he graduated from Fairleigh Dickinson University with a degree in business management, with a concentration in international business. In less than five years, he became a licensed broker and joined the team at a local RE/MAX in that capacity. Throughout his seven years with the agency, he represented both local and international clientele. Being fluent in English, Spanish and Portuguese, Jorge was able to assist buyers from Spain, Portugal, Mexico, and Italy, as well as manage their investment portfolios. In addition, he has obtained designation as a Certified International Property Specialist (CIPS) through the National Association of REALTORS®. Success in his role, coupled with a unique skill set, could only result in a transition for Jorge; one which would better utilize his experience.

In 2017, Jorge signed on as CEO for local real estate trade association, The Eastern Bergen County Board of REALTORS® (EBCBOR), which represented 4,500 realtor members in Northern New Jersey. In this role, he was responsible for facilitating growth and working with the board of directors to implement their vision and mission, which was ultimately to promote the values and ideals of the industry. In 2019, EBCBOR merged with another trade association, Real Source, and became Greater Bergen REALTORS®. With the consolidation came additional responsibilities for Jorge, including management of daily operations and strategic development through partnerships with key economic and governmental organizations. This was a magnanimous task but one that Jorge was well-equipped to handle.

Jorge's career progression can be seen as one that has come full circle. He coined the phrase "homegrown executive," which he feels perfectly illustrates his rise within the industry. Even more so, he is especially pleased to have had experiences that allow him to relate to realtors, property owners, and fellow colleagues, and to deliver a great performance every day.

GREATER BERGEN REALTORS®

Jorge Ledesma is the CEO of Greater Bergen REALTORS®, a not-for-profit trade organization that provides information, programs, and services to more than 8000 REALTORS® in Northern New Jersey.

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LaDale A. Buggs

President/CEO

LaDale Buggs is the president and CEO of 316 Capital, a real estate finance and development firm headquartered in Richardson, Texas. The company specializes in residential and commercial real estate financing and private equity and venture capital investments. From skyscrapers to warehouses, apartment buildings to multifamily and residential properties, LaDale leads a team with more than 30 years of combined experience that brings an innovative approach to financing and investment strategies designed to help each client achieve their individual objectives. As the firm sets its sights on becoming the largest private lender in the southwestern United States within the next 60 months, its explosive growth stands as testament to their record of delivering strong cash flow and significant value with the singular goal—to help clients nationwide thrive.

> When putting another person's needs before your own, your needs always get fulfilled as well, and great relationships are developed.

"We are investors by trade, so when an investor comes to us, we understand what they're looking for. Our whole focus is the consumer. We listen to them. We help them structure deals that put them in the strongest position to succeed, and make it as easy as possible, which is our goal," LaDale says.

LaDale founded 316 Capital 15 years ago as a unique asset-based lending firm built on a model that puts the consumer, rather than money, at its core, offering innovative financing solutions that often forego credit checks. When denied loans by traditional banks, people turn to 316 Capital. Driven by this value, the 316 Capital team works through the entire process with each client to gain a complete understanding of their individual needs. As

> Our whole focus is the consumer. We listen to them. We help them structure deals that put them in the strongest position to succeed, and make it as easy as possible, which is our goal.

head of the firm's real estate division, LaDale personally reviews and approves each deal. "Money is an idea, not currency. I don't seek money. I seek the idea, then the currency follows," he explains.

The increasing number of seasoned investors who rely on their expertise to help them acquire assets to strengthen their balance sheets has ignited the firm's skyrocketing growth. The 316 Capital team is comprised of financing, real estate, and investment professionals with decades of experience, including the firm's transaction coordinator, Jason Hannah; private equity partner, Jehangir Raja; homestead manager and partner, Preston Hagaman; internal general contractor, Cliff Hunter; and commercial realtor, John Funk.

Prior to founding 316 Capital, LaDale worked in the document management solution space assisting C-level executives in reducing the amount of paper being used. Throughout that time, he learned a lot about negotiation and customer service, which he applies to his work on behalf of his clients. "When putting another person's needs before your own, your needs always get fulfilled as well, and great relationships are developed," he says.

LaDale has been featured on Univision locally and holds a bachelor's degree in e-commerce from the University of Phoenix.

316Capital

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Bill Lau

Principal

As principal for Windsor Real Estate LLC, based in the Boston, Massachusetts, area, Bill Lau brings 17 years of real estate experience and a background in commercial real estate lending with over $100 million in transactions over his career, having closed nearly $10 million in 2020 alone—despite a global pandemic. As the founder of a thriving boutique brokerage firm, Bill and his team of experienced professionals represent real estate buyers, sellers, investors, and relocation clients. With specialization in assisting investors with advice, project management, PR, acquisitions, permitting, and development strategies as well as helping international and domestic clients with relocation services, Windsor Real Estate counts among its long-term relocation clients some of the biggest global companies, including Amazon, Siemens, Philips, IBM, Veolia, Alnylam, and Novartis.

Bill founded Windsor Real Estate in 2003 as a broker with vast experience from a history of leadership roles with Century 21, Bank of America, Citizens Bank, and TD Bank backed by a degree in economics and finance from Bentley University. He brings it all to bear to successfully secure deals for his clients and find opportunities for value in the cut-throat, limited-inventory marketplace. While Bill's skill at helping people utilize real estate as a means of wealth accumulation is undeniable, he places the greatest value on maintaining a humanistic approach, building rapport with clients, and

ensuring that their success remains the top priority. Whether replying timely to texts and emails or picking up phone calls, Bill believes in nurturing every relationship. "Real Estate can be stressful and is often the biggest purchase for most people. I take this responsibility very seriously, and often help calm their nerves, offering meaningful—not generic—responses" he says.

With knowledge in both real estate appraisal and credit risk, Bill extends his duties above and well beyond basic obligations within a sale, making certain that clients are not merely getting a property, but one they love, and for investors, one that will yield impressive ROI. "Depending

> "While I'm providing the guidance and expertise, at the end of the day, I'm there as a guide to help them make decisions and to offer solutions based on experience, real deals, real interactions.

on the situation at hand, winning a deal may mean using an escalation clause or reading the situation and relying on gut while keeping under the client's budget/price ceiling. It may mean finding the inefficiencies and doing due diligence for them," he says. Bill points to one recent deal as a prime example. "A client bought a two-unit on a large lot to add value within the existing building envelope. While already in contract, I worked on a hunch in the background for them to add a third unit resulting in an impressive return."

For Bill, it's about more than just business. He listens to clients' goals and helps them to achieve them, even post-transaction. "Some of my clients are lifetime clients. What's fulfilling is having them return again and again or referring family and friends because of our relationship and the work I did for them."

With each and every transaction, Bill guarantees meaningful conversation around goals, realistic expectations, and accountability, allowing him to help many of his clients with zero real estate assets grow to owning multiple properties. "While I'm providing the guidance and expertise, at the end of the day, I'm there as a guide to help them make decisions and to offer solutions based on experience, real deals, real interactions. It takes a human being real estate agents to do that, and with honesty and empathy, not just text messages and communicating through AI."

Windsor

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Ryan Zhu

Broker/Owner

The Zhu Realty specializes in residential, luxury, and investment properties, and provides resources for both property owners and investment clients. The company also maintains strong partnerships with property management companies to provide a full suite of services.

Ryan Zhu had been working for a large real estate brokerage for about five years, and was named the top real estate agent there out of 500 agents in 2019. Around that time, he had the idea to start his own brokerage and begin building a team of his own. That idea soon became a passion, and in July 2020, Ryan started The Zhu Realty Group in Las Vegas, Nevada. With a team of experienced, multilingual realtors who speak Cantonese and Vietnamese, and Ryan, who is fluent in English and Mandarin, The Zhu Realty specializes in residential, luxury, and investment properties, and provides resources for both property owners and investment clients. The company also maintains strong partnerships with property management companies to provide a full suite of services. Ryan is licensed in both Nevada and California, and is a Certified Residential Specialist (CRS), obtaining Luxury Homes Certification, as well as e-PRO®, ABR®, PSA, and SRS designations and certifications. With a deep knowledge of the Las Vegas real estate markets, he's helped hundreds of clients in the area both buy and sell homes in the luxury as well as in the mid-range price ranges.

Ryan founded his company from scratch, and maintains a hands-on, personal approach to every transaction. He works closely with clients, whether buying or selling, from the beginning of a transaction through to the end, and prides himself on always being available to answer any questions they may have. "I don't feel like it's work," he says. "Responding to clients in the middle of the night is just so natural for me. We really connect with our clients, and the satisfaction of being able to serve them and to protect their best interests and get the best deals ever is very fulfilling."

To market the homes, Ryan creates YouTube videos and regular blog posts on his website, allowing potential buyers to get the feel for a house even if they are unable to visit in person. This integration of technology, as well as his commitment to open and direct communication, allows Ryan and his team to reach clients nationwide and help them find a home that meets their unique needs. As the company continues to grow, Ryan intends to keep this personalized attention a fundamental part of The Zhu Realty Group into the future. He's also already seeing overwhelmingly positive feedback from clients, who cite his knowledge, availability, and professionalism—goals that remain the driving force for both Ryan and his team.

"When I started the firm, I wanted to really help in the best client's interest," Ryan says. "Real estate is a referral-based business, so we're dedicated to each and every one of them. This is the most important transaction of their lifetime. We're transparent, and we have the technology and expertise and negotiation skills to help them. We're constantly educating ourselves to remain current in today's market to ensure we provide our clients the best services."

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Bonnie Mays

Broker & CEO

Bonnie provides resources to fuel agents' growth through training and coaching platforms, including small focus groups, live training and consultation, digital marketing portals, and a substantial video library for agents at all levels of development.

With over three decades of experience and honors such as *Broker of the Year and Top 25 Most Influential Women in Real Estate in the US*, Bonnie Mays is the award-winning CEO of United Real Estate in Louisville and Lexington, Kentucky, leading an awarding-winning—and growing—team of nearly 400 real estate agents and a thriving company, specializing in pairing buyers and sellers for all types of property, including residential, farms, commercial, investments, and multifamily. While Bonnie has driven United Real Estate in Kentucky through another year of astounding growth—despite a global pandemic—it is her widespread reputation for helping her agents succeed that means the most to her.

"*I'm inspired by watching my agents excel and grow, and I think a strong leader has to have that focus. My success, the success of the company begins with each individual agent," Bonnie says. "I know what it's like to be in the trenches day to day, and I can appreciate the work that my agents do.*"

In 2013, after a 15-year career as the senior vice president of a major international real estate organization, and as a real estate educator, Bonnie opened United Real Estate in both Louisville and Lexington, with a mission to put not only her clients, but her agents, at the center—and she means it. United offers a flat-fee, 100% commission model in which agents pay only $495 per closing, regardless of the price of a home, increasing their income by as much as 30% over most traditional models. "*My goal is to change the trajectory of their careers and ultimately their life by giving them more income to realize their dreams*." Bonnie shares.

"We're not just focused on the home ownership goals of our clients, but equally on the success of our agents," Bonnie explains. "*One of the biggest differences between my company and other real estate agencies in my market is that I'm a hands-on leader. I do not list or sell real estate, so I don't compete with my agents for business." I spend 100% of my time supporting them and resolving issues that lead to their success.*

With an emphasis on education, professional development, coaching, and technology, Bonnie provides resources to fuel agents' growth through training and coaching platforms, including small focus groups, live training and consultation, digital marketing portals, and a substantial video library for agents at all levels of development. The company leadership team includes four other associate brokers who assist with agent development along with a technology director, two agent-services directors, three transaction coordinators and several virtual assistants.

When it comes to elevating her team, Bonnie walks the walk, and her burgeoning team—and the 100 new agents that joined United Real Estate in Kentucky in 2020—are reaping the benefits of her personal commitment to their success. She believes that the more education she can provide her agents, more money and fun will follow for the entire team. She also believes that success for her agents is not measured merely in sales, but in their ability to live the fulfilling life they envision.

"To me, my greatest accomplishment is having the people that I love and trust the most respect and love me and what I do. Family comes first; I feel you must have a work-life balance to be truly successful. This job is not who you are, this job is what you do." Bonnie shares.

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Dennis Folk, President

> What makes us successful, I think, is really good communication, responsiveness, fiduciary duty and we know these communities. We focus on professionalism, consistency, service and the rest takes care of itself.

Dennis Folk started his company, Terrafin Real Estate, in Puyallup, Washington, in 2017, and in just three years, has conducted 631 closings at a total value of $258 million, ranking him eighth in closed transactions. Dennis, who has been in real estate since 2006 and got his managing brokers license in 2014, describes Terrafin as "a bit more institutional than the average real estate office," with the bulk of their clients being corporations and larger investors, and Terrafin selling homes on behalf of residential developers. While Terrafin might be a relatively young company, Dennis's experience is what has driven its rapid growth and continued success. He has executed over 1,000 transactions in excess of over a quarter of a billion dollars—all before the age of 34. And with this track record, Dennis surely holds a depth of knowledge of all the involved processes and the know-how to hire the right community of professionals to best serve his home builder clients.

Today, there are 10 people on the Terrafin team, including eight real estate brokers, and they continue to pull in higher-than-average revenue. "We're a strong, consistent, producing outfit, and our tight-knit team is dedicated to providing personalized service to each of our clients," Dennis says. "What makes us successful, I think, is really good communication, responsiveness, fiduciary duty and we know these communities. We focus on professionalism, consistency, service and the rest takes care of itself. It goes really far and people will remember when you put your clients' interests above your own in all circumstances."

One of the team's larger projects over the last few years has been representing Brookstone Homes in a master planned community called Tehaleh in Bonney Lake, WA. This sprawling community consists of thousands of homes, and the project is on its seventh phase of development. On behalf of Brookstone, Terrafin has sold 150 single-family homes with an average individual value of half-a-million dollars. And Brookstone is just one among some of the largest home builders that Terrafin counts among its clients. Dennis and his team have represented eight of the regional home builders in 30 local communities throughout Pierce, King, Thurston, and surrounding counties, comprised of homes of all sizes and price ranges. As a resident of the South Sound area that he and his family call home, Dennis is passionate about the region and has a depth of insight into its nooks and crannies known to few, and he shares this with his clients to help them find opportunities before the masses hear about them.

Dennis's experience and expertise have made him and his team popular among their many clients, but he credits his natural communication skills, unshakable ethics, and the value he places on his clients above all else as the real keys to his success. "When you put the thought of the commission check last, and you put service first, that's when people remember you for years to come," he says. "That is why our clients return to us and refer others. You've got to put service over commission every single day."

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Susan Oberbillig

President

Throughout three decades in the mortgage and real estate industry, Susan Oberbillig has established herself as an award-winning team leader, due to her peerless ability to utilize a solution-oriented approach for borrowers. As president of both Paragon Mortgage Services Inc., and Mortgage Moxie Inc, based in Denver, Susan operates in the trenches of mortgage loan origination, providing invaluable guidance and expertise to both her clients and colleagues. With unwavering commitment to the elevation of all those she serves, Susan leads the large, diverse teams of both Paragon Mortgage Services, a broker for residential loan origination, and Mortgage Moxie, which provides mortgage consulting and coaching services to companies and individual loan originators—all in her pursuit of mortgage excellence.

Susan's experience, insight, and expertise provide clients with deft strategies regarding mortgage industry requirements, products, and challenges to help them achieve their goals. Paragon Mortgage, a company founded in 2004 and backed by a team with extensive experience, originates loans, factors in the goals of clients, and translates that with a new mortgage loan. "Team members that work with us have been with Paragon Mortgage a very long time," Susan says. "I take that as a huge compliment, and a sign that we're doing something right."

Having focused for 16 years on mentoring her own team at Paragon and guiding her clients through the mortgage process, Susan founded Mortgage Moxie in 2016 to expand her reach to both consumers and mortgage pros far and wide. Through coaching and consultation, she simplifies the loan process for consumers and helps industry professionals grow their businesses. "What Moxie does is give me the opportunity to reach out and touch more people and provide more coaching or consulting on an individual or company level," notes Susan. "That's fulfilling to me because I remember when I started out, it was very important to have a mentor that I could rely on, because it allowed me to grow my business without fear of failure."

In an industry that is inherently complicated, Susan has earned industry-wide respect for her ability to communicate effectively and make the complex easily understandable. She has the ability to break down intricate issues related to mortgages and get to the core of what's necessary to put a successful resolution in place to support clients' goals, and a personality that can unify all parties involved in a transaction to support a successful resolution.

Beyond the thrill of the deal, though, Susan takes great pride in the airtight bond that's apparent among her employees and colleagues. "We put together an amazing group of people that support each other," she explains. "This can be a really brutal industry, but this group of professionals supports each other, just by being good people. Because of the nurturing support for one another, by being positive, this network of professionals has grown over time."

As president of both Paragon Mortgage Services Inc., and Mortgage Moxie Inc, based in Denver, Susan operates in the trenches of mortgage loan origination, providing invaluable guidance and expertise to both her clients and colleagues.

As she manages the many responsibilities of leading two companies that have become industry authorities, the talented teams she has assembled at both Paragon Mortgage and Mortgage Moxie consistently leave her energized, with an unquestioned sense of purpose and fulfillment. And, as a result, her clients benefit. "It's been a long career," Susan says, "but, at the end of the day, getting people into good mortgages and nurturing my colleagues in both businesses has provided me a tremendous amount of personal and professional satisfaction."

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Eric Pacheco, Realtor

His intimate knowledge of Colorado market means he can help find the perfect home for any buyer, as well as show them all the hidden gems the area has to offer.

Eric Pacheco had a 15-year career in higher education when he made the switch to real estate a few years back. But he says it's precisely that experience in education, which requires a deep connection to people and attention to their unique needs, which has helped him hit the ground running in his new industry and gain a solid client base in a short period of time. In addition, he has a literal home-court advantage operating in his native Colorado. His intimate knowledge of Colorado market means he can help find the perfect home for any buyer, as well as show them all the hidden gems the area has to offer.

Eric joined Valor Real Estate, a company that values customer interaction and experience. "I've always had a very entrepreneurial spirit, and I've always been very good at relating to people, and I thought, why not use my ability to build relationships and relate to people to build my own real estate business and help people?" Eric says. Today, his focus lies mainly with buyers, though he works with his broker to provide services for sellers as well. And he has found that there is a surprising amount of similarity between his education career and his real estate one.

"In higher ed, my goal was to speak with students to identify why they're going to college, and then figure out the right college, the right career. In real estate, the same idea applies. People know they want a house. I ask them what they're looking for and uncover the different things they need, which helps us find the perfect home in the perfect location," he explains. His staunch belief in education extends to his consultative approach when working with his clients. He takes the time and care to consult with them before they set foot in a house to ensure that they understand the process and have a roadmap and do it at a pace that's comfortable for them.

Despite the strong sellers' market in Colorado these days, Eric has been able to help his clients find their dream homes even, despite the short supply. He credits his consultative approach, as well as the customer-centric philosophies of Valor, to this success. "My approach is not about sales, it's about building relationships, because if I can be more consultative in my approach, then people will not just trust me with their home purchase now but in the future for all their home-buying and selling needs."

And that attention to each and every client pays off, not only for the client, but for Eric, personally, in the sense of fulfillment he gets. "It's exciting to me because I played a key role in helping them, and this is one of the biggest investments of their life. The fact that they're putting that level of trust in me is one of the best feelings. Whether it's their first home or their fifth home, it's so rewarding and gives me such a sense of accomplishment that I was part of this important part of their life. When you get to see a first-time buyer get their keys at closing, and they're so proud, so excited at being a homeowner, that is a really cool feeling."

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Ed Stock

Managing Partner

Ed Stock is the managing partner for Insula Capital Group, LLC, a direct private lender based in Farmingville, New York. Insula Capital specializes in lending to real estate investors throughout the country. Ed and his team primarily focus on serving buy-and-hold landlords and fix-and-flip investors—approving over $200 million per year in loans and executing closings faster than anyone else in the business, with closing typically taking place in just 1-3 days. In just five years, the group went from raising capital via friends and family to securing significant institutional relationships and building their own balance sheet. In fact, Insula was named *The Best Private Lender in New York* in 2019 by *M&A Magazine*. "We're at the forefront of the ever-changing marketplace, and we're on a very solid growth path. This company is well positioned for significant growth over the next 3-5 years," says Ed.

> "We make loans fast and we always deliver because we have our own capital."

Before founding Insula in March 2015, Ed spent 10 years flipping properties and borrowing money from local private lenders. They were expensive and failed to execute quickly, and he knew there had to be a better way of conducting business. After setting up a small fund between himself and a partner, Ed began raising capital from friends, family, and other individual investors. Although he was told it would take years to get institutional funding, he and his partner accomplished it within months. "Once we had essentially secured virtually unlimited capital, we focused on expanding our retail operations, and our growth exploded. We went from closing five loans per month to 15 and then to 50—all over the course of a couple of years," Ed explains.

Even during the COVID-19 pandemic, Insula made loans when no one else was making them. While many national lenders, who do over a billion dollars a year in loans, froze at the beginning of the pandemic, Ed had a big enough balance sheet to keep lending without interruption to clients, not only locally, but across the U.S. "We make loans fast and we always deliver because we have our own capital," says Ed.

With over 20 years of real estate finance and investment experience, Ed acts as a full- time real estate investor as well as a private lender. As managing partner at Insula, he is responsible for overseeing all aspects of daily operations, dealing directly with department heads, problem solving, managing consumer capital, making private loans, and raising capital from both individual and institutional investors.

Ed and his team work personally with each client, some of whom conduct multiple transactions a week, and we strive to build relationships that will last for years. "We give them the customer service of a small firm. Our borrowers have our cell phone numbers and they always work with the same person, but we're never going to run out of capital like a local private lender," Ed explains. "When people work with some of the larger lenders or mortgage brokers, they may work with them once or twice and get bounced from person to person but we get to know our borrowers very well and we always look to work together for years."

Throughout his career, Ed has been a top producing closer and in 2019, he was named *Portfolio Manager of the Year* by the *Pitbull Private Lending Conference.* However, he considers his ability to find and take care of talent his greatest professional accomplishment. "I have some of the best salespeople in the business, and my operations team is second to none. My team is very loyal to me and I am very loyal to them. Without them, my companies would not be where they are today. My team members are the brightest and the best that I've ever known," says Ed.

INSULA

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Faria Rahman Ibrahim

President and CEO

Faria Rahman Ibrahim is president and CEO of Hudson Edge Real Estate, a privately owned real estate investment firm headquartered in Weehawken, New Jersey. Together, Faria and her team focus on creating value while maximizing profitability and revitalizing both residential and commercial assets. The residential side of the business consists of a team of contractors, acquisition managers, and lead sourcing individuals who do property rehab and turnkey rentals in New Jersey, Pennsylvania, and Ohio. Specializing in industrial, retail, and multi-tenant properties, the commercial side of Hudson Edge Real Estate is more wide-spread, covering all of Florida, Texas, and New Jersey's tri-state area. While Faria sells and invests in some properties individually, she also collaborates with a few partners, and team members who are well equipped to raise private capital by offering equity or depreciation to investors.

One aspect that sets Hudson Edge apart from competing firms is their extensive knowledge of the market. Team members conduct extensive research on commercial properties and meet quarterly to evaluate deals together. "Our vast experience and broad perspective keep us up to date and give us the advantage of being able to offer what properties are actually worth," says Faria. Then, after finding out what a seller or an investor is looking for, the team is better equipped to find "just the right thing" to satisfy that individual's needs. Having the ability to cater to the seller is not only essential for building strong relationships but also for guaranteeing return business. In fact, the success of Hudson Edge has been credited to Faria's personal philosophy, "We rise by raising others."

Faria is licensed in New York and started practicing real estate full time since 2014. She started out in residential with turnkey rentals and a few fix-and-flips in New Jersey. Then, in 2015, Faria began to transition toward the commercial side, buying value add properties and focusing on retail and industrial buildings. She especially liked to invest in distressed properties – "the ugliest places in the best neighborhood" — so she could be a part of bringing them back to life.

> "Our vast experience and broad perspective keep us up to date and give us the advantage of being able to offer what properties are actually worth.

Today, as president and CEO, Faria spends most of her time getting lead sources by networking with brokers who bring off market deals. Once leads are sourced, she underwrites them, and then negotiates with the sellers or brokers. She also networks with lenders and investors to raise equity. Hudson Edge continues to purchase distressed properties, and once the acquisition is complete, Faria and her team helps force appreciate the value of the properties by increasing rent, extending leases, and doing any other work that is necessary.

Outside of the office, Faria is a member of the International Council of Shopping Centers (ICSC) and is currently pursuing her certified commercial investment member (CCIM) designation. She already holds a bachelor's degree in computer engineering as well as a master's degree in business administration and finance from the New Jersey Institute of Technology.

Prior to her career in real estate, Faria spent time in the fashion industry and co-founded Elan Rose Boutique Inc. She was also a day-trader for Standard and Poor's 500 index funds.

HUDSON EDGE REAL ESTATE

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Kristen Downard

SVP, Operations

As senior vice president of operations for Strong Home Mortgage, Kristen Downard is a leader of a thriving firm that has closed over $4 billion in volume in 2020 alone and has grown nearly 200% in just over two years since its inception—and they're not done yet. Currently licensed in 42 states, with offices in Virginia, Florida, Texas, Arizona and Pennsylvania, the company has plans to expand to three additional locations to support growing demand from clients across the country. "I am passionate about my job, and this is my home. I can't imagine doing anything else or working for any other company," Kristen says.

Founded in May 2018, Strong Home Mortgage believes that delivering exceptional service to their customers begins with people and ends with technology, providing a unique and efficient loan experience. Having already won multiple awards for operational excellence and customer satisfaction, their unwavering commitment to their founding mission is undoubtedly clear. As a mortgage expert who has dedicated her entire 18-year career to the industry, Kristen oversees all front-end operations for the firm. This includes organizing and conducting corporate training and monitoring daily workflow and performance. She's also responsible for leading an amazing operations staff. Kristen started with just one member on her operations team. Her team today has grown to over 70 members in the Underwriting and Processing divisions.

Kristen, who has been involved in closing more than $15 billion in loan volume over her career, entered the field as a loan originator and within a year, realized that her forte was operations rather than origination, and quickly made a career move. She had barely touched the ground as an account manager before moving up to underwriting. Then she became the underwriting manager six years ago while with Weststar Mortgage. She joined Strong Home in March 2018, two months before it opened its doors to the public—and it was an easy decision, having worked for 14 years at her previous firm with Strong Home's founders Roger Jones and Michael Peoples.

For Kristen, joining Strong Home was the stuff dreams are made of. "When Roger offered me this job, it was like coming home again," she says. And she is not alone in this sentiment. Eighty-five percent of Strong Home's staff of 200 have worked for Roger and Mike previously. "It was our trust in them to know that they were going to build a great company. That is what drew us here. They are very loyal bosses, and, in turn, the staff here is very loyal to them," Kristen shares.

"I definitely have a passion for my job. And as much as I support my team, I have the best support from Roger and Mike. They're always supportive, they listen to ideas, and they're open to what people have to say," Kristen says. "I like to think that my specialty is treating every member of my team like family. If you call me and need something, I'm going to get it done. No matter how big we get, we are all here for each other every day and we work together to accomplish our goals. I want people to love their job as much as I do, and I want them to want to come to work every day."

STRONG HOME MORTGAGE

As a mortgage expert who has dedicated her entire 18-year career to the industry, Kristen oversees all front-end operations for the firm. This includes organizing and conducting corporate training and monitoring daily workflow and performance.

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Kendra Novak

MPS, PHR, CRB

Kendra is an industry expert with over two decades of experience and a Certified Pre-licensing Real Estate Instructor committed to helping her clients achieve their goals and her agents succeed.

Kendra Novak is a real estate broker and the owner of Novak Realty LLC, a residential real estate brokerage firm located in Baton Rouge, Louisiana. The company specializes in the selling and buying of residential homes and land, serving clients primarily in East Baton Rouge Parish and surrounding areas, as well as across the state. Kendra is an industry expert with over two decades of experience and a Certified Pre-licensing Real Estate Instructor committed to helping her clients achieve their goals and her agents succeed. As the guiding hand of Novak Realty, she leads a team of full-time, dedicated real estate professionals with a passion for the industry and their clients, and the knowledge and expertise to help guide them.

Kendra founded Novak Realty in 2007 in Baton Rouge with the mission to provide personable and professional real estate services that engender client loyalty and long-term relationships. She brought with her broad skills and expertise gained over a career as a human resources consultant for a Fortune 500 company, a real estate and university instructor, and a real estate sales professional. Though launched during the global recession, the firm flourished despite worldwide financial headwinds—a testament to her passion, leadership, and a natural ability to relate to anyone and everyone. Thirteen years later, it continues to grow from repeat clients and referrals from happy home buyers and sellers—and Kendra has maintained an outstanding multimillion-dollar sales production record.

As the leader of Novak Realty, Kendra is committed to fostering relationships with both her team members and her clients and works to manage a positive workplace culture and company image. As a current faculty instructor at Upper Iowa University and a certified pre-licensing real estate instructor who has taught for two local real estate schools, she is also a natural teacher who takes great pride in seeing other agents succeed. She provides weekly courses and training for her team and offers one-on-one sessions for new agents to empower their growth. “I am passionate about training new agents and seeing them thrive as a result of my knowledge and experience,” Kendra shares.

As an industry leader, Kendra currently serves on the Louisiana REALTORS Board of Directors and served on the board of the Greater Baton Rouge Association of REALTORS in 2018 and 2019. She holds a bachelor’s degree in management with an HR management concentration and entrepreneurship minor (*cum laude*) from Louisiana State University and a master’s degree in human resources and employment relations with a concentration in staffing, training & development from Penn State University.

Kendra also holds a cache of industry certificates and memberships, including:

- Louisiana Real Estate Commission Licensed Real Estate Broker
- Certified Pre-licensing Instructor from Louisiana Real Estate Commission
- Certified Professional in Human Resources (PHR)
- Certified Real Estate Brokerage Manager (CRB)
- National Association of REALTORS, Member
- Louisiana REALTORS Association, Member
- Greater Baton Rouge Association of REALTORS

Kendra is deeply committed to her community and the people in it, and she has been an active leader and member of many civic and social organizations. In addition to previously serving for three years as the HOA director, she is former chair of the Neighborhood Welcoming Committee and was a small group church leader. As a passionate educator, she also supports the furtherance of academics as a current member of multiple honor societies of her alma maters.

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William Elser

CEO/Principal

William Elser is the owner and CEO of Adelaide Real Estate, a Houston, Texas-based firm focused on providing real estate products and services, ranging from advisory to full development, tailored to an unrealized segment of the market. Over William's career, he's executed and supported nearly a dozen projects totaling approximately 3,300 units and $1.2 billion in total capitalization, responsible for all phases of development, from sourcing the site through disposition of the asset and managing development teams. Today, he leads a thriving company dedicated to providing customizable and innovative real estate solutions for multifamily, condominium, hospitality, and mixed-use developments. Just eighteen months since opening its doors, Adelaide Real Estate already boasts a growing number of clients—three currently, with five more in the pipeline—and an impressive portfolio of projects, including eight projects ongoing across Denver, Seattle, Austin, and Houston, valued at $1.8 billion, and 10 more in the pipeline worth approximately $600 million and growing, including two condos and eight multifamily projects.

As the former head of urban multifamily development for the southwest region of Hines Real Estate for 11 years, in 2018, William brought his extensive experience and knowledge to found Adelaide Real Estate, named in honor of his first daughter, who passed away in infancy. His goal—to fill a niche in the urban market by providing boutique multifamily projects that meet a broad spectrum of household incomes and using his expertise to provide advisory and residential development services. William quickly built a talented, dedicated team with combined experience of 43 years in real estate and nearly four decades in development, and expertise in all phases of real estate, from construction to development to analytics. "From the development aspect, we can help with any part of the development process that any big firm can, but we do it at a fraction of the cost. In addition, we have a well-developed network of partners, allowing us to connect our clients with the right companies to maximize value and minimize risk," he says.

While 2020 has seen its challenges for developers across the country as a result of the pandemic, Adelaide Real Estate remains as busy as ever. The company is currently handling development and construction management for a condominium and multifamily building in Houston, full development for another multifamily project in Houston, and working in an advisory role for a condo development in Austin. In addition, for one of Adelaide's largest clients, he helped them build a development company over two years including the commencement of design on four multifamily projects around the country and although it is currently on hold due to COVID, work is expected to continue when the certainty around the impact of the pandemic is more known. Adelaide Real Estate's ongoing success over such a relatively short period is truly incredible but for William, it's just further evidence of his team's experience, talent, and hard work. "I'm very proud of how well we've done just in the short amount of time since we opened our doors, despite the challenges of COVID and the current economic environment, specifically in Houston," he shares.

> From the development aspect, we can help with any part of the development process that any big firm can, but we do it at a fraction of the cost. In addition, we have a well-developed network of partners, allowing us to connect our clients with the right companies to maximize value and minimize risk.

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Nithish Raju

Founder & CEO

> Nithish and his team use their expertise and experience to help clients who are selling or buying homes by providing an unofficial opinion on price and offering the smartest solutions possible, using technology, new product development, and solution engineering to help clients be more efficient and reduce costs.

In 2013, Nithish Raju boarded a plane from his home in India and landed in Ohio and then moved to Delaware with just $4,000 in his pocket, determined to realize the American Dream for himself and his family. As his wife waited thousands of miles across the ocean, Nithish set up shop in his hotel room, driven to succeed. Growing up in poverty and hunger, he'd learned about hardship and adversity early in life, and he was on a mission to break the cycle. Now, just seven years later, he is the CEO and founder PNA Title Services, leading one of the fastest-growing BPO service providers in Delaware with a growing portfolio of clients and millions of dollars in revenue—at just 30 years old. In the past year alone, Nithish has seen his company grow its yearly sales volume by 70% and its staff increase twentyfold. "My empty pocket and my empty stomach taught me a very good lesson in life, and that makes me determined to succeed in this business, and equally determined to help my clients succeed," he says.

Nithish founded PNA Title Services in 2013 originally under a different name, when he was 25 years old, and rebranded it to reflect its current name in 2017. Headquartered in Delaware, PNA Title Services is a highly rated specialty service provider and prides itself on setting the standard for quality, customer service, turnaround time, and speed of resolution by providing SMART solutions for all the clients. Nithish and his team use their expertise and experience to help clients who are selling or buying homes by providing an unofficial opinion on price and offering the smartest solutions possible, using technology, new product development, and solution engineering to help clients be more efficient and reduce costs.

As CEO, Nithish is a hands-on leader who works closely with his staff as well as his clients. While overseeing operations and managing new strategic partnerships with marketers, agencies, and channel partners, and the myriad other responsibilities of running a growing firm, Nithish, himself, works on the sales floor and directly with clients, helping them make the best decisions. While PNA Title Services started humbly, the firm has grown considerably since its founding—driven by grit, determination, and Nithish's expertise. When Nithish started the company, he was so dedicated to its success that he camped out in the original office space, unheated, sleeping on the floor and showering at a local fitness center. But it wasn't just about his own success, even in those tough early days. "My intention was to hire more people and create more jobs," he says. "There are not many jobs in Delaware. I wanted to create more jobs in the industry for people here, and we have." With a friend, Regina Steppi, hired on as CFO, the company steadily grew.

Today, PNA Title Services has expanded its office to triple its original size to support a swelling staff. Still, despite its growth and success, for Nithish, the most important thing is the human connection not only with clients, but with employees. "I treat everyone in the office as a family member," he says. "Our employees are so positive about the company, and they really enjoy working here, and I really like that I've created such a great environment for them to work. More than a proprietor, I like to see myself as a leader. I pay respect to everybody, and respect their expertise and appreciate their contribution to our company."

Nithish is also incredibly grateful for the people in his life who have stood by him throughout his journey. Regina Steppi has provided continuous contribution to the company from its early days, handling the finances, and Nithish's brother, Ajay Raju, has also been a huge source of support. "I also want to thank my wife, Harshavardhini," he says. "She really supported me in every way. We got married, and then I was away from her, here, setting up this company for almost a year, and she was supporting me from afar. Now she's by my side, along with our two-year-old, supporting me here."

PNA Title Services
"Save Money, Smooth Closing"

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Vee Escarment

President & CEO

Vee Escarment had been working in real estate as a housing counselor with nonprofit organizations since 2013, when she started to notice that there was a serious lack of housing available for low- to moderate-income families in Florida. While many of these families were approved for home ownership, they were struggling to find homes in realistic price ranges. After six years of witnessing the dreams of home ownership dashed for so many in the community, Vee was inspired to launch her own nonprofit in 2019, Generational Wealth through Homeownership Inc. A year later, she also created a for-profit real estate company, Generational Wealth through Real Estate LLC, with the mission to acquire underperforming properties throughout Florida and transition them into affordable, primary residences for its citizens. "I've always wanted to make a difference and impact communities and people's lives," she says.

That desire has earned Vee, a HUD-Certified housing counselor and certified real estate developer, considerable recognition. She was featured in *VoyageMIA Magazine* as one of Miami's most inspiring women for their *Trailblazers: Rewriting the Narrative* series and she appeared on the cover of *Legacy South Florida*'s *Most Influential* and *Prominent Black Women in Business and Industry* in 2020. Vee, however, considers her greatest professional accomplishment being able to help hundreds of clients become first-time home buyers, begin legacies for their families, and create generational wealth.

As president and CEO, Vee oversees the fiscal management of both Generational Wealth through Real Estate and Generational Wealth through Homeownership, which serves clients throughout Miami-Dade, Broward, and Palm Beach counties. As CEO of Generational Wealth through Real Estate, she focuses on acquiring properties and overseeing construction for both new development and property rehab, reviewing and approving contracts for services, and researching zoning ordinances, as they build and impact communities one property at a time. Ranging from $200,000 to $250,000, Vee's homes allow a wider array of affordable options for lower- and middle-income families. For her nonprofit organization, Vee oversees the administration and planning for the 501(c)(3), and leads community outreach and fundraising so that the nonprofit can provide workshops and programs on debt management and financial literacy as well as housing, credit, and post-purchase counseling.

For Vee, it's all about making an impact on people's lives She remembers a client who, along with her mother and grandmother, had always rented because bad credit prevented her from buying a home despite being financially able. "I gave her strategies to help her fix her credit. After seven months, she did. I remember closing day. I went with her, and she said, 'You are a life changer! You have made my dream a reality. This is breaking the generational curse in our family. I'm the first one in my family to own a home." Vee recalls. "She was grateful to be living the American dream and could now work on creating generational wealth to leave a legacy for her children. I wanted to cry. To know that I'm helping to change people's lives for the better—this is what drives me every single day!"

Vee considers her greatest professional accomplishment being able to help hundreds of clients become first-time home buyers, begin legacies for their families, and create generational wealth.

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Richard Feinberg

Richard Feinberg's place in the real estate world is one that could be called niche. With 16 years' experience in small-box retail franchises, and specializing in fitness businesses, he serves as the vice president of real Estate for Club Pilates and the regional director of real estate—Northeast and Canada for Xponential Fitness and its brands. This includes working with local brokers, franchisees, and landlords during site search, LOI, and lease phases. Once a franchisee settles on a brand, Richard works to match them with their local Xponential broker in their location, manage the process of vetting and approving sites, as well as lease negotiations.

> We have a proven model. Franchisees simply follow that process, and there are Xponential Fitness people to assist them all along that process and with running their franchise. We give them everything they need to run a successful business.

Richard started in the fitness real estate business in 2005 with LA Boxing, transitioning to the UFC Gym franchise and, in 2015, Club Pilates. Today, Club Pilates and seven other brands operate under Xponential Fitness, the largest operator of boutique fitness brands in the world. To date, Richard has matched over 500 franchisees with boutique fitness brands and leased over 1.5 million square feet. In addition, he conducts mentoring for his team as well as for new franchisees to ensure the success of all.

Richard's model was unique. "I created this model in 2005. This was not the normal way of doing it. Normally, someone like me would retain an outside third-party broker or agent to manage this externally and report back to me. I created an independent network of brokers across the country and Canada, and they work with me directly, so there is no middle man for the franchisee."

"This model benefits my franchisees because they're dealing directly with a responsible person at the company—me—so I'm going to do their onboarding, training, I'm talking to their broker every week, I'm looking at all the important touchpoints," he explains. "I am intimately aware of what is going on with every deal, as opposed to it being filtered through someone else, so there is always a person at the company that they can work directly whose hands are on their deal. This makes the process easier and seamless. I'm going to answer questions about a brand, help train them, work with the broker to make sure the development team always has a single point of live contact for them—me. Franchisees don't have to manage all the moving parts."

Once a franchisee settles on a brand, Richard works to match them with their local Xponential broker in their location, manage the process of vetting and approving sites, as well as lease negotiations.

In addition to handling all those moving parts, Richard also spends time training new franchisees to make the process all the smoother. He spends at least two hours with each of them, walking them through the real estate process to show them what to expect. "The franchisees are buying a system, so they have to understand the system," Richard says. "We have a proven model. Franchisees simply follow that process, and there are Xponential Fitness people to assist them all along that process and with running their franchise. We give them everything they need to run a successful business."

Richard's system has paved the way to success for his growing number of franchisees. "Some of our Club Pilates franchisees have been with us since 2015," he says. "Some have opened other Xponential Fitness brands as a result of the success with their first one, and now own multiple brands." Richard credits his success, and that of his franchisees, to his dedication to franchisee education and his real desire for his franchisees to succeed; after all, Richard spends so much time with them, that he feels personally invested in their success.

"I think the reason this works for me is that at heart, I'm a teacher," he says. "So the way that this model allows me to work is that I get to mentor and teach the team. I get to teach the franchisees. I really think that an empathetic approach is what makes this model work."

XPONENTIAL FITNESS

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William (Bill) Farrand

CEO/Principal

With 25+ years in the industry, Bill Farrand is a real estate expert, an asset manager, an investment opportunity specialist, and best-selling author of a book he cowrote with Jack Canfield. As CEO and principal of Farrands Management Group, full-service real estate asset-management provider, he leads a team of experts responsible for over $100 million in real estate investments and transactions on behalf of their clients. Based in New York, the company serves clients throughout the East Coast, Gulf Coast, and across the country. Bill uses his extensive knowledge across both real estate and investing to review, analyze, buy, and sell residential and commercial properties, and bring together buyers and sellers in mutually beneficial transactions. “I connect the people who want to invest in real estate with people who have the properties or lots to invest in,” he explains.

Bill entered the real estate field in 1993, and through hard work and perseverance, he built a successful career that allowed him to thrive both personally and professionally. Sixteen years later, he decided to launch a company to help others do the same by sharing the strategies and expertise that paved the way for his own rise to the top as a real estate investor. In 2009, Bill founded Farrands Management Group, assembling a team of marketing experts and real estate professionals with a combined $1 billion in transactions and specializations across the single-family, multifamily, retail, construction, and mortgage sectors. The firm works with a broad range of clients, from individuals to family offices to hedge funds—whomever wants to invest or has an investment.

> “I connect the people who want to invest in real estate with people who have the properties or lots to invest in.

As an asset manager and a former licensed Realtor with two thriving real estate companies, Bill serves his clients with a unique combination of insider insight, skill, and business savvy gained over an entire career dedicated to the fields. Using a proprietary database, he analyzes and prescreens each side of the deal to determine if it’s a good fit or if it will be profitable. While the process is involved, Bill has all the information he needs within 30 minutes to make a decision. Then, and only then, will he present to an investor.

As Bill oversees two firms dedicated to assisting their clients across the real estate investment spectrum, he also shares his industry experience, knowledge, and insight with wider audiences as a member of The National Association of Experts, Writers & Speakers.

Bill uses his extensive knowledge across both real estate and investing to review, analyze, buy, and sell residential and commercial properties, and bring together buyers and sellers in mutually beneficial transactions.

FARRANDS
Management Group LLC

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CARRIE SIEGER

Having brokered over $50 million in transactions in just three years, Carrie Sieger and John Auletta have been a power team since combining forces back in 2018. Now, three years later, they, along with their small but mighty team, are on the fast track to becoming the top real estate experts for buyers and sellers across the state. Carrie leads a thriving team that provides expertise in investment sales, product analysis, market analysis, negotiations, and marketing strategies.

JTACR Real Estate Group is a boutique commercial real estate investment firm based in Dallas, TX, specializing in multifamily real estate, specialty resorts, affordable housing communities, and commercial development. Carrie and her co-founder began their partnership at a national brokerage. After working together for only 6 months, they knew that with their combined skills and experience they could create something amazing together. In 2019, the pair launched their own brokerage and soared, with $25 million in transactions in their first year, duplicating that in their second, and bringing on five associates to support their lightning-fast growth.

The company's media presence has also expanded. On two occasions, they appeared in the *Dallas Morning News*, publicizing large, local transactions; first, a historical building in downtown Dallas, which they brokered, and second, a large rodeo arena in a Dallas suburb. "We are building our physical and online presence both regionally and nationally," states Carrie.

None of this would have been possible had it not been for her pivotal decision to leave her previous career working as an ICU nurse for six years. Her history in that field taught her the importance of human interaction, something she has carried into her governing philosophy for JTACR. "If I'm helping somebody buy or sell something, I listen to what their goal is, and work accordingly to make that happen," she explains. "It's not as transactional as it is individualized. We're helping clients achieve their goals and obtain desired results."

JTACR real estate group

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TASMIAH RAHMAN

As president and CEO of Pursuit Realty LLC, Tasmiah Rahman is building a strong foundation for her burgeoning business, with high-value service and quality customer care. Hailing from a family of real estate professionals, she leverages her growing network of lenders, investors, real estate professionals, and brokers spanning from Texas to California and everywhere in between to build both cross-industry knowledge and valuable insight into the DMV market and beyond. "We pride ourselves in knowing the system and process, and building relationships across the country, as doing things the right way is the only way for us, and real estate is a relationship-based business," she says.

Founded in 2019, Pursuit Realty is a local residential and commercial real estate Investment company located in the Northern Virginia area, serving clients across Washington, D.C., Maryland, and Virginia. Currently, they focus on acquiring and rehabilitating distressed residential property and putting them on the market for overall enhancement of the community. They plan to extend this practice into acquisition of multi-unit commercial properties in the near future. "We like to call ourselves a solution provider for real estate," she declares. Their mission to find the best solution for a distressed homeowner's situation is something that makes both current and potential clients happy. The name "Pursuit Realty" was born from the ever-known phrase "pursuit of happiness," and the driving force behind this statement is a personal one for Tasmiah.

Her family has always been in real estate. Her father is a successful investor in Bangladesh, and her sister has been investing for nearly seven years. Tasmiah's winding path to real estate first took her from graduating with BSC in Electrical Engineering from University of Massachusetts to a role as finance manager at Next Health. However, upon realizing the value of her inherited real estate knowledge, she was struck with a sudden passion to enter the field with the goal to build a legacy for her children and to give back and contribute to her community and society. And she is doing just that with Pursuit Realty.

PURSUIT REALTY LLC
THE SOLUTION FOR REAL ESTATE

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JJ BLISS

JJ Bliss co-founded BD Capital LLC and Quick Close Lending LLC, to help investors and developers leverage the optimal mix of debt and equity sources across all levels of their capital stack. Launched in 2018 as a direct lender, specializing in efficient and creative solutions for immediate real estate investor needs, BD Capital focuses on acquisitions, refinances, and ground-up developments within most asset classes. Since its inception just three years ago, the company has experienced astounding growth, raising $40M in total debt and equity for their clients in 2020—more than triple its inaugural year—and helping to finance massive deals, such as a 350-unit multifamily development at over $80M. From the outset, JJ and his partner sought to transform the private lending landscape by offering a familial office environment with competitive lending parameters. Having amassed over his 12-year career a portfolio of over 72 properties that included 120 units, single-family homes, small multifamily residential, and a 53,000-square-foot building—if there is anyone with skill and ability to change an age-old industry, it's JJ. While his partner heads up the company's Milwaukee office, JJ leads its sister location in the Greater Chicago area. There, he focuses on three areas for his clients: Advising real estate investors and developers on capital market options for their projects, securing financing to purchase and rehab investment properties, and raising equity and debt for larger multifamily construction projects—one of their core specialties. "There are not many people who specialize in this area because of its complexity. You're talking with municipalities, titling the land, etc. These are long processes with a lot of moving parts," JJ says. "I'm like another viewpoint for the client to help them design and shape the project, so they can have the financial tools they need to complete it." Beyond his skill and experience, what sets JJ apart from the pack is the commitment and care he provides each client. "I don't give up. I'm competitive," he says. "I will call everyone I know and find someone to finance a client's deal. Other, larger companies don't have time for the hard deals. Those are the deals that I fight for on behalf of my clients."

BD Capital
Funding Made Easy

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TIFFANY HANZIK

Tiffany Hanzik is an attorney at Capital Title of Texas, the largest independent title company in the U.S. with over 90 branch offices statewide. While boasting an impressive size, the family-owned atmosphere is felt throughout the organization, which operates under a servant-leadership model with all company leaders making themselves available to assist their escrow professionals. "It's not uncommon for the owner of the company, Bill Shaddock, to give me a call. He's very involved with all of his employees," says Tiffany. Capital Title's servant approach extends to their clients through their commitment to provide exceptional customer service to their local, state, and national commercial real estate professionals.

Since joining Capital Title in May 2019, Tiffany has gained a large client base as part of their corporate legal counsel and as a member of their closing team, assisting real estate agents in closing residential and commercial transactions throughout Texas. In addition to her recent participation in a leadership program by Texas Land Title Association, Tiffany holds a business development and examination background. Her broad combination of skills and knowledge allows her to help with new acquisitions and to maintain current clientele. She is dedicated to her team and offers nontraditional business hours to ensure that she is available to real estate agents when they need her, including evenings and weekends.

Tiffany graduated with a master's degree from Southern Methodist University and earned a Juris Doctorate from Texas A&M School of Law. She spent 10 years focused on corporate, immigration, and civil litigation before serving as a title attorney for the oil and gas industry. After transitioning into real estate, Tiffany became a Texas Real Estate Commission (TREC) instructor and a Certified Escrow Settlement Professional (CESP). "When I entered the real estate world, it took a while to find the right fit as an attorney who also has a closing team, in both residential and commercial," Tiffany shares. "I found my home and perfect fit here at Capital Title. They're just amazing."

Capital Title℠
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MANRAJ MULTANI

Manraj Multani is the vice president of Palari Group, a development group dedicated to re-imagining real estate through innovative conversion and building strategies—including its groundbreaking use of 3D printing technology. Palari builds, renovates, sells, and manages homes in Beverly Hills and Los Angeles with a focus on integrating wellness, sustainability, and technology to improve quality of life. An experienced real estate finance specialist, Manraj leads a team of dedicated experts in construction, management, sales, and investments. His passion for the industry coupled with his skill and expertise in finance and real estate have catapulted him into the C-suite just three years into his career—at 25 years old.

Working directly with Palari Group's CEO, Manraj is responsible for identifying, evaluating, and underwriting investment opportunities with a focus on West Los Angeles. He participates in all phases of the transaction, from origination and financial analysis to due diligence and underwriting, through sales and closing. In addition to managing the company's pipeline for potential and active deals, Manraj works with the CEO on raising capital from several domestic and international investors.

An emerging leader with an innovative mind, Manraj was instrumental in the company's endeavor to introduce the first 3D printed ADUs and homes in Los Angeles. With the introduction of its first full-scale model unit just unveiled to the public, Palari intends to build nearly two dozen units next year and bring the product to market within the next two months. "This 3D printing technology points to the future of sustainable housing, so to be the first company bringing the product to market within LA is incredibly exciting," Manraj says.

Manraj joined Palari Group in April of this year as a former underwriter at Citigroup's global headquarters in New York, where he supported the origination, underwriting, and closing of fixed- and floating-rate mortgages for Citi's CMBS and balance sheet lending programs. His entry into the field began two years before as an associate at Basis Investment Group, a multi-strategy commercial real estate investment platform based in New York. He holds a bachelor's degree from New York University with a concentration in real estate and liberal studies and studied at the Tucks School of Business at Dartmouth College.

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ANDREW BLUMENTHAL

Andrew Blumenthal is a senior broker focused on investment sales, industrial and infill land transactions with Legacy Real Estate Advisors. Based in Charlotte, North Carolina, the firm provides brokerage services to clients across the Southeast United States. Andrew is also co-founder of Commercial Investment Property Group (CIPG), specializing in income-producing investment real estate. As a Charlotte native, a real estate investment expert, and a member of the planning commission for the City of Charlotte and Mecklenburg County, Andrew brings clients invaluable insight into every square inch of the city's geography and the skill and experience to uncover properties across the region that maximize investor return.

Andrew launched the CIPG platform under the Legacy brand in April of this year to help investors successfully navigate the unprecedented, volatile markets introduced by the COVID-19 pandemic. He lived up to his well-known reputation for an ability to adapt and pivot quickly, and where most of the industry saw risk, Andrew saw opportunities in investment and industrial real estate. "We had the idea for CIPG for a year, but when COVID hit, we knew that our clients needed us. We wanted to help them succeed despite everything that was going on, and we launched immediately," he explains.

Andrew leads an experienced team of experts in real estate, investment, and asset management who help clients maximize their ROI by finding properties that meet their individual investment criteria and analyzing the best time to buy or sell. As CIPG continues to grow, its clients rely heavily on Andrew's local and regional market insight to provide opportunities that allow them to prosper regardless of market conditions.

As an emerging industry leader, recipient of *Charlotte Agenda's 30 Under 30 Class of 2018 Award*, and a lifelong Charlotte resident, Andrew is driven by his passion for urban planning and sustainability and seeing the city continue to grow and be a better place for everyone. In support of this goal, he also serves on the board of directors for Foothills Conservancy of North Carolina, an organization dedicated to preserving land for public use and facilitating conservation.

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SARAH LYONS

Sarah Lyons grew up around real estate and development. With a family tradition in property development stretching back over a century, you might say it's in her blood. And Sarah is following in that tradition today as a real estate broker with Compass Real Estate North Shore Chicago's Winnetka office, which she joined in 2019 with the goal of serving clients nationwide. Sarah focuses on residential, relocation, and commercial properties, counting corporate relocation company Sirva among her tribe of clients with whom she's worked for over a decade. In her 14-year career, she's closed transactions totaling over $100 million in value, and consistently lands in the Top Sales Tier. She's been featured in *Chicago Agent Magazine*'s *Real Estate Who's Who* in both 2019 and 2020 and has been named a Sheridan Road Power Woman.

Having worked for the some of the biggest marketing and advertising agencies in the country for 10 years—BBDO, Fallon Worldwide, Dun & Bradstreet—Sarah gives her clients a considerable edge. "I like the creative process in marketing," she says. "I like to make my marketing different to stand out from other brokers, and come up with unique marketing plans, incorporating videos, music, and social media platforms like Instagram that capture the essence of the properties." Rather than using her skills to brand herself, she focuses on branding her clients' homes to bring them the best value by making their properties shine among the masses.

But that's not to say that Sarah, herself, isn't deserving of being in the spotlight. Her success as a broker is evident, and her clients speak of her, her dedication, and her positivity in glowing terms. "I've had clients tell me, 'With many brokers, you sign on the dotted line and get someone from their team you don't know that frustrates them.' That's not me," she says. "Everybody is a VIP, and clients get my personal attention every step of the way, for your showings, Sunday Open Houses, broker's tour, or negotiation. When you hire me, your time isn't divided among a million other property listings. I run my business as a boutique business."

COMPASS

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JOHN YOUNG

With over 22 years of experience in the field, John Young serves as CEO of Keller Williams Realty Dulles, an agent-centric franchise specializing in residential and commercial real estate in Virginia, Washington, D.C., and Maryland. With his successful re-launch of the franchise in January 2018, Dulles Market Place won the firm's award for *Best Brokerage in Potomac Falls* in 2019 & 2020. Guided by the mission statement to be the "Brokerage of Choice for All Agents in Northern Virginia," John focuses on creating a culture of abundance and a family-like atmosphere within the market center, where his agents thrive and customer service reigns.

He remarks, "I view my real estate agents as my customers and always trying to provide them the most value possible." Using this tactic, John has led the brokerage to flourish. Since joining the company in December 2017, he has grown Dulles Market Place from 80 real estate agents to approximately 150. This approach is one that John learned from his early days of working at Walt Disney World, where he learned customer service from the best.

Both the initial recruitment of high-performing real estate agents and the relationship cultivated between the brokerage and those they hire are an essential part of his process. By building an ecosystem of rapport, support, and success, John is able to attract and retain quality brokers long term. He functions as a mentor for his agents through weekly coaching sessions, goal setting, and exploration of the significance of achieving them. His nurturing of their skills allows them to work together to accomplish these goals. To John, there is nothing more rewarding than getting a call from an agent saying, "I'm taking my family to Disney World for the first time because of my success from your guidance and the culture the ecosystem of your market center."

John and his team of agents are also dedicated to supporting the local community through causes such as Team Mathias, organization that supports families and research efforts by raising awareness for all childhood cancers, and Deshong's Gift Back, nonprofit dedicated to providing fresh, organic produce to food banks, shelters, and needy communities.

kw DULLES
KELLERWILLIAMS. REALTY

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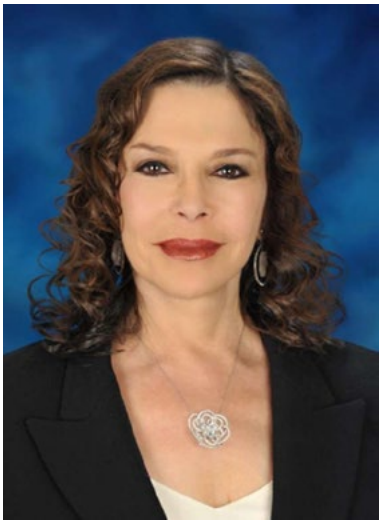

KAREN SIMON

Karen Simon is president and managing partner of Emersons Commercial Real Estate, a large, full-service commercial real estate firm that includes property management, leasing, and sales in and around Dallas-Fort Worth, Texas. With offices in Oklahoma City and the Houston and Austin areas, the company manages over seven million square feet of property in the Dallas area alone and 100 million across the country through its partnership with 1045. With over 30 years of experience and a career that includes the execution of over 2,000 transactions across thousands of acres and 6 million square feet of property, Karen leads Tarrant County and other counties in the DFW area.

Karen specializes in office, retail industrial and land sectors in both leasing and sales, and she leads marketing activities for three counties. She opened Emersons's Tarrant County office in 2016, bringing her broad experience and knowledge as a talented leader in the industrial real estate space and recognition as the first female industrial realtor in Dallas and Tarrant Counties.

Karen began her career in 1982 with not a bang, but an explosion, when she joined Henry S. Miller, the largest real estate company in Texas at that time. Before she left six years later, she would be the first female broker to be named as the highest industrial producer in the Dallas-Fort Worth area. Unfettered by standing as the rare woman in a traditionally male-dominated industry, Karen's passion and determination have driven her success across every role she has taken on. As managing partner for Bradford Company from 2003 to 2014, she built the entity board for the organization in Tarrant County and opened that location before serving in the same position for Tig, another industrial and office group. Now, Karen brings the same drive, skills, and expertise to lead Emersons Commercial Real estate as it continues to grow. A woman of many talents, Karen is also a custom jewelry designer and the owner of Rings from Things. Since 2011, she has specialized in serving third-party customers and has done trunk shows with Neiman Marcus.

emersons COMMERCIAL REAL ESTATE

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JEROMIE TUCKER

A solutions-driven entrepreneur with over 15 years of leadership experience, Jeromie Tucker makes a positive impact by inspiring and educating every individual and family he assists within the real estate industry. His vast background in recruiting, marketing, change management, HR, sales, and account management has equipped him with unique ways of doing business and the ability to develop relationships at all levels. Today, as the CEO of Transcendent Realty Investments, Jeromie specializes in identifying both current and future market opportunities and in understanding all aspects of real estate. The primary focus of Transcendent Realty Investments is on strategically acquiring and selling both multi-unit and single-family properties through investing partners, wholesaling and fix-and-flip. "We take a multi-faceted and innovative approach to expanding into numerous markets and impacting lives," says Jeromie.

After graduating from Oklahoma State University with a business degree and a minor in marketing, Jeromie began his journey as a diverse business professional. He first served as a director within the staffing and recruiting sector, supervising 300-400 people for over 10 years before being promoted to a regional director, and ultimately, to director of the professional recruiting division. In 2016, he entered the next phase of his professional journey as associate director of development for the Oklahoma State University Foundation, where he spent three years securing private funds for the school. It was during this time that Jeromie was introduced to wholesaling and flipping real estate, which he researched throughout the following years.

With the desire to create a family legacy, Jeromie utilized his diverse knowledge and extensive work experience to build Johnson Tucker Enterprises. The umbrella company includes Transcendent Realty Investments as well as his other businesses: Transcendent Rental Properties, LLC; and Transcendent Capital, LLC. "We were created to impact, inspire, and educate people to change generational cycles. This is why I do what I do," he says.

JOHNSON TUCKER ENTERPRISES JTE

TRP Transcendent Rental Properties

TRI Transcendent Realty Investments

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KEVIN WRIGHT

Even before moving into property management and recruiting, Kevin Wright had closed nearly 100 transactions with a total value of $30 million over his career as a realtor from 2008 to 2013, granting him annual status as a member of the Multimillion Dollar Club. Kevin also graduated from ECARS Leadership Development Program in 2011 and served on several committees through the Board of Association in North West Florida. In 2014, Professional Perspectives hired him as a senior staffing consultant/recruiter. After having received numerous sales awards, in April 2018, he assumed his current role as regional staffing manager, and rose to the challenge to expand the company by opening a new office.

For Kevin, behind the accolades and the status, lie the people he serves. "I truly want to help people, and that's essential in this field." For him, running into someone years later, who he helped to take the next step in their career and witnessing their success, is the real reward. This desire has driven his entire real estate career in sales, property management, and recruiting alike. Professional Perspectives, an executive search and staffing company, connects leading Denver companies with top-tier talent. Their team brings hands-on expertise to every placement—accounting and finance, IT, office support, HR, and real estate. As a regional manager of the firm's real estate and property management division, Kevin has overseen and managed an in-house team recruiting and staffing candidates for clients in the industry. Kevin averages six to ten new hires each month, helping Professional Perspectives maintain a consistent total of about 100 staff in the field.

Even more impressive than Kevin's outstanding achievements is his humanistic approach to accomplishing them. "I use technology as a tool, however my main focus and goal over the years has always been the one-on-one human element that I bring to the table with my clients and employees. I find, recruit, and get to know every one of my employees before they work for us, so I know how to help them best. The same principle applies to my client relationships as well. What I find to be the biggest factor in my success is all of my relationships that I have developed over the years. That's really the key to this business and that's more valuable to me than a paycheck, commission, or anything else," he says.

PROFESSIONAL PERSPECTIVES
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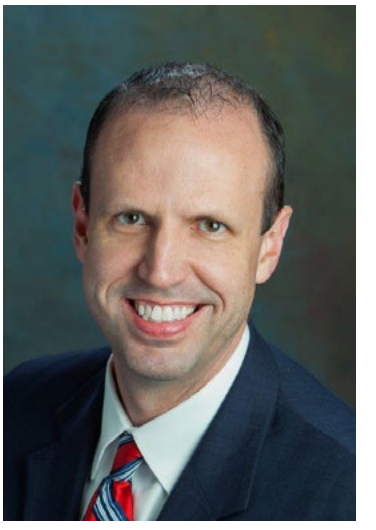
MICHAEL HOLDEN



An experienced real estate title insurance executive, Michael Holden is vice president strategic agency manager for the North American Title Insurance Company (NATIC) headquartered in Miami, Florida. With operations located throughout the U.S., NATIC is currently ranked the eighth largest title underwriter in the nation.

Michael's office is based in Cleveland where he focuses on title insurance agencies in the upper Midwestern states of Ohio, Michigan, Indiana, Wisconsin, Illinois, Missouri, Iowa, and Minnesota. He helps them to grow their businesses and to tackle some of the most challenging problems in real estate. His responsibilities include managing a team of sales professionals, guiding strategic initiatives for the company's growth and management, and delivering content as a sought-after speaker.

Celebrating 100 years of service in 2020, Michael's family is also well-known in the land title industry and recently launched an archival website about their history. Drawing upon his family's legacy, his own work experience, and his degree from the University of Missouri, Michael published a collection of stories about the land title industry called *The Ramblings of a Title Man*, which is now available at lulu.com.

Prior to moving to the private sector, Michael worked as a planning/zoning commissioner and was one of the 13 original signers of the incorporation charter for Agents National Title Insurance Company — serving on their board of directors as well as on multiple government agency and nonprofit boards. As a result, he holds a broad base of experience for governments, for-profit, nonprofit, and corporate governance.

In his free time, Michael recently served as a mentor and golf coach for The First Tee of Cleveland, an organization focused on mentoring youth through golf activities and previously with The Youth Empowerment Zone (YEZ) of Columbia, MO as a board member.

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KRISTEN MCLEAN

Kristen McLean leads Metro Phoenix Bank's (MPB) Commercial Lending Division with her longstanding and comprehensive Commercial Real Estate (CRE) expertise. With over two decades of experience, Kristen has sourced, negotiated, facilitated, and maintained lasting commercial lending relationships. Her ability to connect and establish a rapport with business owners is twofold. Her hands-on approach illustrates she is committed to client needs and knows commercial lending, but her practical CFO experience of a development company elevates her ability to genuinely connect with clients. Her unique blend of experience, dedication, and drive outshines other bankers in both CRE investment lending and commercial construction lending. Her success over the years has yielded the involvement in hundreds of projects, bringing over $500 million in investment real estate to the finish line. She states, "I've learned something different from every developer throughout my career and have been fortunate to have had some amazing mentors along the way."

Metro Phoenix Bank, Inc., established in 2007 and headquartered in Phoenix, Arizona, is a full-service community bank that caters to small- to mid-sized businesses and real estate professionals. MPB offers commercial clients a variety of services ranging from commercial real estate lending, construction lending, outdoor media lending, SBA financing solutions, and a robust treasury management platform that includes a Homeowners Association (HOA)/Property Management specialty program. Prior to joining MPB in January of 2019, Kristen earned a business management degree from the University of Phoenix, all while working fulltime and raising three children. She first entered banking in the early 1990s as a teller then quickly moved up the ladder, culminating experience that enriched her banking knowledge and ultimately sparked her interest in commercial lending. Among MPB's recently approved loans, sourced and managed by Kristen, was a multi-million-dollar construction project located on tribal land. This project was complex with many moving parts and required an extreme attention to detail to all parties involved. Kristen embraced the challenge, further building MPB's presence in the local market and establishing her foothold as one of Arizona's top real estate performers. When Kristen was asked what she valued most about Metro Phoenix Bank she replied, "The reason why Metro Phoenix Bank is such a good fit for me is simple – MPB is one of the very few true community banks left in Arizona. It is truly gratifying knowing that one's efforts directly support local business owners and the community alike. Who wouldn't want to be part of that?"

METRO PHOENIX BANK

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AARON S. NATHANS

Aaron S. Nathans is the managing director of NYC Red Group, LLC, a full-service real estate brokerage and development firm based in Rego Park, Queens. The firm focuses on the acquisition, development, leasing and sales of mixed-use, commercial, residential, and hospitality properties primarily across the Bronx, Brooklyn, Manhattan, Queens, and Staten Island, and serves investors outside the state as well.

With over 12 years of experience and a reputation as a skilled negotiator and an expert across the realm of commercial and residential real estate, sales, and development, Aaron founded NYC Red Group seven years ago as a "one-stop shop." From ground-up developments to sales and leasing to marketing and everything in between, he and his team of experienced professionals provide innovative solutions and unparalleled service to property owners, investors, and corporations. NYC Red Group's projects span from hotel and office building development and acquisition in the Bronx and Brooklyn to sales of retail, office, and condo properties in Manhattan, to name a few.

Aaron has extensive experience working with developers, investors, and real estate professionals such as architects, lawyers, and accountants. Additionally, he has worked with numerous asset management firms, assisting them with REO properties and pre-foreclosures. Mr. Nathans knows that communication and personalized attention is paramount—and he takes it very seriously. In fact, it's one of the main reasons that clients come to his firm. "If someone calls me, I answer, no matter what," Aaron says. "Some of our investors and developers have multiple projects going on at the same time, so we follow up with sellers and advise our clients on a daily or weekly basis on the status of a property."

Experience, knowledge, and professionalism stand as the core principles that guide Aaron and the entire NYC Red Group team. "Experience is key and knowing what you're doing and passing on that knowledge to your clients is important," he shares. Aaron is a licensed broker in New York with specialized training in property development and real estate management.

NYC Red GROUP REAL ESTATE

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MARCOS A. AGUILAR

Marcos (Marc) Aguilar is underwriting counsel for Westcor Land Title Insurance Company, the largest independent title insurance underwriter in the United States with no direct operations. Marcos and Westcor share the same philosophy — instead of competing with their agents, they believe in supporting them. Since its founding in 1993, the company has remained the only major underwriter committed to providing resources and helping to ensure the success of their clients.

Since joining Westcor four years ago, Marcos has served as primary underwriting counsel for nine states in the Midwest as well as backup counsel for California, Arizona, and Nevada. He holds extensive experience in this area as he spent five years working for another large underwriter as a claims attorney handling cases across two dozen states, and he spent three years in private practice in South Dakota where he became proficient in civil litigation, defense work, family law, real estate transactions, probate, and estate planning, while practicing in state, federal, and tribal court.

Prior to entering the workforce, Marcos attended the University of South Dakota where he majored in communication studies and minored in English. He then went on to enroll in law school at the University of New Mexico School of Law. According to Marcos, his educational background and previous work experience has given him a uniquely diverse perspective enabling him to assist title agents in closing real estate transactions. “What is great about where I work is that I can use the knowledge I’ve gained combined with the progressive philosophy of Westcor to come up with creative solutions and make sound underwriting decisions to be a better partner to our agents,” he says.

WESTCOR
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DALLAS GARRISON

As president and CEO of Garrison Construction Group, Dallas Garrison has led hundreds of projects across the state, accumulating a total value of $25-$30 million since founding the company in 2013. From last year to this year’s projected end, the company’s growth has maintained around 140%, exceeding expectations despite the COVID-19 global pandemic. With 16 projects currently under development, including an industrial complex, corporate interior build-outs, new construction, and capital improvements on multiple properties, they are expected to continue to thrive at exponential rates, with an anticipated growth rate of 200-300% in 2021. Headquartered in Houston, Texas, with projects throughout the state and partnerships across the nation, the company has earned impressive rankings since its inception:

#1 Fastest Growing Privately Owned Construction Company in Houston, 2020 *INC 5000*
#2 Fastest Growing Privately Owned Construction Company in Texas, 2020 *INC 5000*
8th Largest Houston Area Construction Project Management Firm, 2020 *Houston Business Journal*
#11 Fastest Growing Privately Owned Company in the Construction Industry Nationwide, 2020 *INC 5000*
#424 on the 2020 *INC 500 National List*

GCG is a full-service general contracting business, with the motto of “Bringing customers’ ideas and visions to life, from concept to completion. On Time. On Budget.” The company specializes in corporate interiors, new construction, healthcare, hospitality, industrial, and capital improvements; according to Dallas, “We are willing to take on anything.” He explains, “Instead of just being the general contractor, we design, we build, we do it all and we put our clients first.” Dallas has been in the commercial construction industry for nearly a decade, running the company alongside his business partner and brother, Brandon Garrison. He oversees all aspects of the company, from business development, estimating, and project management to accounting, financing, and day-to-day activities. Like Dallas, the entire GCG team demonstrates impressive drive as a result of the rewarding nature of the business. Many staff members have been with the company from the beginning, and for them, watching the company’s explosive and continued growth is a gratifying endeavor. Dallas reflects, “I like that as we complete projects, we can proudly say we had a part in bringing a vision to life.”

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