

PLATINUM 2021 EDITION



THE TOP 40 UNDER 40

FEATURING DEEPAK PATEL, CEO, ADVISORLEARN.COM





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www.TheTop100Magazine.com

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Greenvale, N.Y. 11548

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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, who represent so many industries.

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 extraordinary edition, I believe we are presenting a truly inspiring magazine.

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 2021 *Top 40 Under 40 Magazine*.

Joseph Nunziato
CEO, Redwood Media

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2021

THE TOP 40 UNDER 40

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Deepak Patel

CEO of AdvisorLearn.com

Another aspect that makes AdvisorLearn.com unique is our research and development approach—we are product focused as opposed to money driven.

Deepak Patel is the founder of AdvisorLearn.com, an online client acquisition platform built to help financial advisors (investment and insurance agents) grow their practices using technology and social media and transition to a virtual practice. Financial advisors and firms have been behind the online game and tapping into that large market of individuals who need financial services is a big opportunity that we help maximize.

Let's begin with some background about your company. How did you get started in the technology industry?

I hold an in-depth background in technology, which includes 17 years of building and selling complex software to large companies. I also have a passion for investments and currently own a private investment firm. Although I started my business to leverage online technology, as we were going through early-stage challenges, my financial advisor mentioned his struggle to find high net worth individuals. As a result, we decided to create a social media campaign that quickly generated over 100 leads—including one with \$6 million in assets. Once we validated this problem and solution with many more advisors, we chose to build our platform, AdvisorLearn.com.

What else should we know about AdvisorLearn.com?

AdvisorLearn.com was created to help financial advisors consistently get in front of qualified prospects. In turn, those advisors can help more people achieve their financial goals. We have grown to employ over 200 advisors who reach a large number of high-quality people every single day by utilizing powerful and

efficient social media platforms as well as modern-day technologies that are, in some cases, fully automated. Essentially, the niche service we provide is using technology and social media to help companies grow fast.

What else sets AdvisorLearn.com apart from traditional marketing companies?

Even though we are known as a client acquisition firm, and marketing is a key part, we go much deeper in our program by teaching what we do. For example, I don't believe in teaching anything I don't do myself; that's why we don't teach Google ads since I don't use it yet. However, we have spent over \$200,000 on Facebook last year, so we teach that method, and they will know how it works.

Another aspect that makes AdvisorLearn.com unique is our research and development approach—we are product focused as opposed to money driven. Our training program is online and teaches financial advisors how to utilize LinkedIn and Facebook and how to review what they need to improve upon at least once each year. Since we are always advancing and upgrading our technology, in 2021, we will be moving onto Version 4.0—a faster, newly improved training program based upon feedback and everything we have learned so far. While many others create training materials to quickly sell for profit, I take months of my own time to work on each program, as I believe they need to be continuously upgraded.

Explain specifically how the program works for those who enroll.

Our unique learning model helps advisors get the optimal environment to succeed via a program divided into two parts. The first part includes online access to an on-demand content portal that provides detailed implementation steps. The second part consists of multiple support channels and includes weekly calls, email support, and community support. Advisors get lifetime access to both.

In addition to the program, we are also working with a few selected advisory firms on a close "Private Client Office" relationship to help them generate \$25 Million+ AUM in a year or more. The goal is to prove the power of our methods and we are excited to provide this very high value and high touch private service.

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What kinds of results have you received so far?

Our clients are seeing great results. They have done several meetings with individuals who have between \$250,000 and \$13 million in assets, and a few have even obtained new clients. One advisor signed up her first client with \$1.7 million in AUM, and she did over \$5 million total in 6 months. One did \$1.5 Million AUM in 4 weeks. Another generated 312 leads of prospects with a minimum of \$2 million in investable assets. Multiple advisors have signed up investment and insurance clients using our precise methods as well.

Do you anticipate any changes in the upcoming year?

We have three main areas we plan to focus on in 2021: extending our global market, growing our “Private Client Office” practice, and invest in building a proprietary software. We are currently focused on the U.S. and Canada, but next year, we will open our global market into Australia and Europe. To expand into our “Private Client Office” offering, we will be working closely with a few higher-value firms who need more support due to their size. For example, if a firm is managing \$114 million and wants to grow to \$200 million within seven to 10 years, our services can get them there within three to four years. These higher value services will have a low, one-time fee, and we are looking for customers who will spend a minimum of \$40,000 per year. Our final objective for the upcoming year is to start providing software and tools to fix the issues we run into while providing our services.

How can readers learn more about your company and the services offered?

Our website, advisorlearn.com, is the best platform to learn about what we do and how we do it. Once there, participants will find access to free training, a book, demo, and several educational blogs.



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Inder Singh, Founder and Broker



About

Well known in the industry for his sharp negotiation skills, Inder Singh is a broker and the founder of Inder Singh Real Estate Group at Remax Enterprises, based in Ontario, Canada. After discovering a process that involved buying a property, doing small upgrades, and then selling the property for a profit, he was able to build his wealth through his own prosperous real estate investments. Inder then quickly developed a desire to help others achieve similar financial success by using the same principals. He loves nothing more than closing a favorable deal for his clients, whether he is buying or selling a property. His unwavering commitment to honesty and integrity, accompanied with his unique focus on nurturing past clients, has resulted in a large continuous volume of referrals and repeat business. We recently had the pleasure of speaking with him to learn more about his background, the Inder Singh Real Estate Group, and the proven investment methods he and his exceptionally talented team incorporate to help clients find the right homes and properties for their portfolios.

Q & A

Let's start with some information about you. Tell us a bit about your background.

After earning my bachelor's degree in commerce, I came to Canada from India in 2002. I was 22 years old, and my goal at the time was to further my education by obtaining my post-graduate degree and then to return home to manage the family business. While I was working on my degree, one of my professors held a position in a top financial services company and offered me a job. I said, "Why not? Let me give it a shot." I soon fell in love with the job and the country, so I decided to stay. I graduated with a postgraduate degree in financial planning, and the company helped me get a visa because I was doing really well in sales for them.

Within a year, I was promoted regional sales associate. Then, I was able to get immigration status and was doing well but wanted to do more, so that's when I got into real estate. While continuing to work in the financial sector, I worked for myself on weekends — buying, selling, and flipping properties. I bought my first condo at age 25, quickly flipped it in three to four months, and made \$50,000.

Can you explain your business model?

My model is simple: build a system, put it on autopilot, and then look for another opportunity. For example, in 2008, I got married, and traveled back to India. Someone broke into my car and stole my passport and permanent residency card for Canada. So, I was stuck in India for a year. While there, I used credit card funds to take over a Gian's Ice Cream franchise. It was so successful that within seven months, I opened a second franchise. When I was able to return to Canada, I leased one franchise and kept the other. I built a system; put

I am a certified luxury home marketing specialist as well as a certified negotiation expert.

it on auto pilot; and looked for another opportunity.

What inspired you to leave the financial sector to start your own real estate company?

In 2007, during the financial crash, I had been laid off from my job because several big companies were taking over the smaller ones. I always wanted to get in the restaurant industry, so in 2009 I got involved with a sports bar. It was not an easy ride, but the hard work paid off. The systems were in place and it started running on autopilot. That gave me an opportunity to get into the real estate industry as licenced

His unwavering commitment to honesty and integrity, accompanied with his unique focus on nurturing past clients, has resulted in a large continuous volume of referrals and repeat business.

Realtor® with Remax. In less than 4 years, I was nominated to the *Hall of Fame*. By 2016, I'd officially touched the ceiling working as an individual agent, so in order to grow and provide the service I desired, I needed to start my own business. I founded the Inder Singh Real Estate Group under the RE/MAX banner. My goal is to help people grow their wealth through real estate investment, so we expanded the team with the same vision.

What has been one of your biggest achievements in 2020?

Although we are still in the midst of the Covid-19 Pandemic, we managed to lease the most expensive penthouse in Toronto. Situated at the top floor of the prestigious Shangri-La Hotel in Downtown Toronto, the 65th story property boasts 3,500 sq. ft. of living space, 1,500 sq. ft. of terrace space, and one of the best views of the Toronto Skyline of any luxury apartment in the city. It was on the market for only 30 days before being snapped up at the staggering monthly lease of \$30,000. Due to Covid, I meticulously prepared the property, keeping the strict health and safety requirements in mind and gave personalized walk-throughs to each prospective client, making myself available to address any of their questions.

What have been your greatest accomplishments throughout your career?

I am a certified luxury home marketing specialist as well as a certified negotiation expert. I'm also a member of the RE/MAX Chairman's Club, the Platinum Club, and the *RE/MAX Hall of Fame*. I'm also soon to be featured in the *Top Agent Magazine*. Throughout my career, I have helped several families, bought/sold more than 400 houses and have completed over \$500 million in transactions.

What are your plans for future?



We recently started a new company named Conquer Condo to help our clients with real estate investments in preconstruction projects. I was approached by a developer to be one of only a few exclusive agents to be involved in a project that will undertake 78 townhomes valued at \$60 million, which will launch in early 2021.

How do you enjoy your time outside of work?

The community we live in, and Canada as a whole, has been very good to us. I believe in giving back where we can, and so my team and I take part in several charities in Canada and around the world. We give annually to RE/MAX's Miracle Home, a program that supports local children's hospitals, and we also support SickKids, a foundation that provides medical care to children around the world. I also personally help young people, specifically in Asian countries, by paying for their tuition and educational fees.

Outside of fundraising and taking Ontario's real estate market by storm, I love spending time with my wife and watching my five-year-old daughter grow up. I also enjoy golfing, running, and furthering my education.



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Cameron Curriden

Principal & CEO

Serial entrepreneur, Cameron Curriden, is principal and CEO at CJC Private Equity LLC, an independently owned, boutique hedge fund, founded on the values of integrity, excellence, and growth. His extraordinary rise from poverty to millionaire in only 18 months also serves as proof that The American Dream is still obtainable.

Cameron has built several multimillion-dollar companies and continues to live a successful life through discipline, leadership, persistence, and an immense gratitude for his family and life. We recently had the opportunity to speak with him in order to learn more about his background and businesses, as well as his plans for the future.

Let's start with more about your success story. How did you go about making such drastic life changes?

I didn't have a lot of goals or follow direction well throughout my early years — dropping out of college and then working for a while in the hospitality industry and remodeling houses. It wasn't until I found myself living in a tent behind a Walmart parking lot that I became deeply introspective and finally made the decision to become the best possible version of myself. I knew I had to do it or die. I made a commitment that I would do whatever it takes.

What steps did you take to overcome homelessness?

A... we will call her an angel, purchased a ticket for me to fly from Florida to a group home in Texas. After relocating, I

started working odd jobs and reading voraciously about how successful people live. I would take the bus to the library so I could use one of their computers to do research. That's how I discovered people like Brendon Burchard, Bob Proctor, Tony Robbins and more mentors. I Googled "how to make money with no money," and real estate popped up. Meeting my mentors and learning what they used to achieve success was huge. I also dedicated myself to reading at least one book a week and still do to this day. Meditation and exercise have been monumental for my growth as well. I also had incredible role models, before my wayward years, in my parents, so I modeled a lot of my character after them.

We locate, buy, and sell highly desirable properties before they are put on the market, so we can give our clients a competitive advantage, which in turn leads to high returns on their investments.

Tell us a bit about your real estate company.

CJC Esteemed Partners is a real estate company specializing in exclusively curated, off-market commercial and residential properties. Our team of specialized talent from different fields and real estate professionals cater to elite investors who are looking to place their capital with substantial and safe returns. We locate, buy, and sell highly desirable properties before they are put on the market, so we can give our clients a competitive advantage, which in turn leads to high returns on their investments. Since my previous interview for the *Top 100 People in Finance* magazine, the company has continued to grow and has continued to expand into Singapore, Hong Kong, Tokyo, and more work in Dubai. We've been doing a lot of marketing there and getting great results from international brokers and investors who want to invest in the U.S. We provide them with properties and the results have been staggering. It's been a game changer and model shift from what we started out doing. It's taken the company to another level.

And you have an equity fund as well?

Yes, we also have a fund called CJC Private Equity LLC, which is more of a boutique-style fund. We've found some very unique alternative investments that include businesses, as well as unique ways to invest in real estate, so a lot of people we know and have worked with through CJC Esteemed Partners invest with us. Knowing that we have had seven recessions over the past 40 years, our team has been immensely long term oriented in our vision and in how to invest in a way that will be sustainable throughout economic fluctuations. Helping our investors' money grow is our primary focus, so we are also extremely risk-aware and risk-averse. Our exceptional deal analysis team takes time to carefully analyze each deal in an impersonal way, but everyone is involved and looks at each one objectively, no matter what type of deal it is.

Helping our investors' money grow is our primary focus, so we are also extremely risk-aware and risk-averse.

Can you give us an example of one of the unique ways you invest in real estate?

Sure. We invest in every part of a transaction. There are so many pieces that go into just one deal and so many ways to make money or save money for our clients that makes them more liquid. One way is by CJCE working closely with title companies and lending out earnest money at a fixed rate to allow more liquidity for emerging asset management groups. We also have a very strong pulse on the market and market direction both during and after COVID. We have a small group of some of the biggest asset management groups in the world where we discuss where things are going next.

Aren't you also involved with Bridge Tower Capital?

Yes, Bridge Tower Capital is a private equity fund, where the assets also act as a digital security. I sit on the board of advisors and have been working with them for over a year now — right from the inception of the company. Now we are partnered with them. As someone who works with private equity firms, hedge funds, and family offices on a daily basis, I know a thing or two about how they operate. I have never seen anything like them. I believe that the way Bridge Tower does things is going to change the way private equity and real estate are done forever. It has grown incredibly fast and makes real estate very easy and safe to invest in, almost like micro investing. They get all types of assets from around the world and are backed by block chain technology. It is extremely secure and trackable. And the timing for this is perfect, I think the world is ready.

What inspired you to establish your own equity fund?

I decided to start CJC because several of my friends and I invested in a fund years ago and lost all our money at the



Serial entrepreneur, Cameron Curriden, is principal and CEO at CJC Private Equity LLC, an independently owned, boutique hedge fund, founded on the values of integrity, excellence, and growth.

worst possible time. I never wanted that to happen again, and I also wanted to provide a way for people's money to work hard for them. So, I studied how to go about building a company that is well structured and airtight. I also was lucky enough to get mentorship from some of the biggest fund managers out there. We developed a great long-term vision and have hired only the best, so our team has been phenomenal, I couldn't be more grateful for them. Also, due to our stringent analysis process, we boast an extraordinary track record — our investors have never lost any money. Now, our goal is to become the most respected real estate company and fund in the world.

As a seasoned business leader, what other goals do you have for the future?

Since our focus has always been real estate, we will continue investing in companies/businesses and alternative assets. We have also recently started to get into leveraged buyouts (LBOs) where you buy a company and then improve upon it and either sell and earn a profit or retain an equity position. We will definitely be expanding more into those in the days ahead. We also foresee working with a lot of international and institutional investors, also 401k funds etc. to help them find a safe, trackable and profitable place to invest. The most important thing for us is to continue to grow, maintain personal and business excellence, discipline, dedication and humility and to do the best we can to serve everyone we do business with and be grateful each day.

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John Signa



Private Equities CEO and Managing Partner

Recently, *The Top 100 Magazine* had the privilege of speaking with John Signa, a veteran of private equity and corporate leadership with more than 17 years of experience. He serves as managing partner and chief executive officer for Element 78 Partners, LLC (“E78”), a professional services firm headquartered in Oak Brook, Illinois. During our discussion, John shared information about his company, his professional background, and his goals for the future.

Tell us about E78. What does the company do?

E78 provides accounting, finance and technology solutions to private equity firms and the portfolio companies they invest in. We serve our clients as trusted advisors and tailor our work to their specific situation. Whether you’re an emerging manager looking to launch a new fund, or a seasoned private equity group working through a transaction, management transition or business transformation, we have the aptitude and experience to drive successful outcomes for our clients.

Did you always know that you were going to be an entrepreneur?

The desire and ambition were always there for me, but it took me a while to finally pull the trigger. Throughout my career, I would work my “day job” and then “moonlight” on side projects. I attempted to start multiple

Our service offerings are tailored to each engagement but can be generally summarized as interim leadership, managed accounting services and fund administration, transaction advisory, technology consulting, and talent management.

business before E78. Some of my early ventures included a tax preparation service firm, house flipping business and modular construction contracting business. But when I started working in private equity, the real inspiration for me came from the entrepreneurs that started the private equity firm I used to work for, as well as the entrepreneurs they invested in.

When did you decide to start your own company?

I spent a decade working my way up in the private equity industry after spending the first several years of my career as a CPA in public accounting. I became the vice president of finance for a private equity firm in Chicago with several billions of assets under management. It was a great job and

I learned so much from the incredibly smart people in my firm that I had the privilege to work with. But for me, there was nothing more rewarding about the job than the opportunity to learn about the entrepreneurs that my firm partnered with after investing in their companies. I loved learning about the founder who started his or her company from nothing and built it into an industry leader. I would think to myself, “wow, the guts these people – that’s what I want to do.” It was the hundreds of stories like this that inspired me and drove me toward becoming an entrepreneur. With the support of my wife, family and firm, I left a lucrative career in private equity and founded E78 in 2016.

How did you get started?

I started soul-searching. I was networking with other entrepreneurs, researching the competitive landscape for private equity services companies, and just started getting very serious about spinning out of my firm to embark on my entrepreneurial journey. With the support of my mentors at Sterling Partners, I transitioned (eventually, Sterling became a client and E78 continues to enjoy a client/service provider relationship with them today). Initially, my business partner and I would tag team engagements as interim CFO and interim controller. We’d partner with sponsors and portfolio company management teams to drive strategic initiatives and special projects (e.g., develop/automate KPI tracking or implement new accounting software) that would lead to value creation. Over the years, we’ve expanded our capabilities but in the early days, it was a lot of late nights – consultant by day, IT manager by night and administrative assistant by midnight.

What are Element 78’s niches or specialties?

Our target market is private equity, but we serve a number of industries that private equity firms invest in as well, including healthcare, business, commercial, and industrial services to name a few. Within healthcare, we have extensive experience serving physician practice management organizations (“PPM”), including dental, dermatology, ophthalmology/optometry, and orthopedic specialty service organizations. Our service offerings are tailored to each engagement but can be generally summarized as interim leadership, managed accounting



Our target market is private equity, but we serve a number of industries that private equity firms invest in as well, including healthcare, business, commercial, and industrial services to name a few.

services and fund administration, transaction advisory, technology consulting, and talent management.

What makes Element 78 unique from other companies in the industry?

We’re not a “pure play.” Across the spectrum of private equity services, you have firms that focus on either fund administration or advisory services – we don’t see why you have to be one or the other. While delivery models are quite different, we’ve been able to recruit some of the best and brightest industry specialists to lead each service line. It’s no different to me than a bank offering retail products and investment banking services or a CPA firm offering audit, tax and risk management services. Each service offering is unique and requires specialization. We seek to be our clients one-stop-shop for all things accounting, finance and technology as it relates to their fund and portfolio company management.

Whether you’re an emerging manager looking to launch a new fund, or a seasoned private equity group working through a transaction, management transition or business transformation, we have the aptitude and experience to drive successful outcomes for our clients.

To what do you attribute your growth?

In 2019, we received national brand recognition; we were ranked #355 on *Inc. 5000’s Fastest Growing Companies*; and we were ranked the sixth fastest growing consulting firm in *Consulting Magazine*. Element 78 currently has employees in 9 states with offices in Illinois, Maryland, and Michigan. However, we have done no marketing in the four years we’ve been in business. So, our success can only be attributed to the work we’ve done and to our high-quality standards. We strive to meet expectations within the time frame agreed upon, and we are personally invested in our clients. At Element 78, we believe that trust, consistency, and quality are critical elements for growing any business.

John Signa is a certified public accountant (inactive) and certified valuation analyst. He received a bachelor’s degree in accounting and a Master of Business Administration degree from Dominican University in River Forest, Illinois.



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Taylor McMillan Johnson

Owner & CEO



According to Taylor, high standards, along with a lot of hard work and dedication, are what attributed to the rapid growth and ultimate success of her company.

Although some have claimed it to be an idea of the past, Taylor McMillan Johnson, owner and chief executive officer of Hazel and Olive, has single-handedly proven that the American dream is still obtainable by those who are willing to work for it. After attending Wade College in Dallas, Texas and graduating as the class valedictorian with a degree in fashion design and merchandising, Taylor began her career in the fashion industry. Although everything seemed to be going as planned, misfortune struck in 2012 when her battle with Lupus, a long-term autoimmune disease took a turn for the worst. Taylor knew she would need to come up with another way to take care of her daughter from home. She did not know it at the time, but this would be the beginning of Taylor's success story as a future entrepreneur.

Although it took a few days, Taylor clipped coupons and eventually saved \$300 to purchase her first batch of inventory. She then sold the apparel to her friends online via Facebook. Soon after, business exploded, and Taylor began working 18-hour days. She hand-wrote all the addresses and shipped out every item by herself. In fact, business increased at such a fast rate that Taylor soon launched her own website, and within six months, she completed over \$1 million in sales.

Hazel and Olive, Taylor's clothing company, was named after her great-grandmother, Hazel Olive, who gave her a love for fashion. The store offers trendy, boutique-style apparel at reasonable prices. What started in her 500 sq. foot apartment is now run with a team in a 6,000 sq. foot facility. Although it is considered an online boutique, Taylor also opened her first store front in Rockwall, Texas in 2014. Whether customers shop online or in-store, "I am determined to

“ I am determined to provide the best customer service and great quality. At Hazel and Olive, team members strive to provide customers with those standards and more.

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provide the best customer service and great quality,” says Taylor. At Hazel and Olive, team members strive to provide customers with those standards and more.

According to Taylor, high standards, along with a lot of hard work and dedication, are what attributed to the rapid growth and ultimate success of her company. In addition, she notes that online boutiques were not as popular in 2012, so she was one of the first players in this industry. From the beginning, Taylor has felt lucky to have so many supporters. Therefore, she has always made herself accessible and takes pride in being “hands-on” with her customers. As a result, Hazel and Olive has a high retention rate as well as lots of referrals.

Another reason why so many customers remain loyal to the brand is because they know the company has a passion for giving back. Through their H&O Foundation, the company is committed to donating both locally and worldwide. For instance, every fall, they offer free brand new homecoming dresses to anyone in need on a rack outside of their store front in Rockwall, Texas. In the winter, the store offers free coats, and in the spring, they offer free prom dresses. They have also assisted the Red Cross with disaster relief, built a formula and wellness center in Mozambique, Africa, and supported underprivileged children in Guatemala. In order to continue their efforts, a portion of every purchase made at Hazel and Olive goes toward one of the many giving back projects H&O sponsors throughout the year.



HAZEL & OLIVE

From the beginning, Taylor has felt lucky to have so many supporters. Therefore, she has always made herself accessible and takes pride in being “hands-on” with her customers.

Mujir Muneeruddin

Partner & Head of Business Law Group

I think that's how I've tried to distinguish myself: focusing on navigating clients via a very tactically-sensitive approach, while using the law as a medium.

Your career path was unique. Tell us a little bit about your background.

I started my practice during the Great Recession of 2008. In law school, I always thought I would do litigation, but as I moved forward, I realized I enjoyed deal-making, strategizing and the art of structuring and closing deals. I loved transactional work and securities law. A lot of people tried to tell me not to do it, but I got my masters degree in securities, and when I came back to work, the economy was still really bad for associates in that field, so I started to do outsourced due diligence work helping smaller firms, who didn't have the ability to do it internally, compete with bigger ones. I built my practice from there. Over time, I've found this story really resonates with entrepreneurs. I then joined Abrahams LLP about eight years ago.

How did you build your practice, as a new attorney?

It's hard to start from scratch in this field. When you look at the typical trajectory for securities law practitioners, most start at big Wall Street types. From an industry perspective, securities regulation is a specialized niche usually practiced in a big firm setting, and that's who clients look to call first. So from a client development perspective, there is a sort of high threshold of trust for people who are not at one of these larger, established downtown firms, to get client work. There's almost an assumption that only "Big Law" does it. I got my foot in the door by doing outsourced due diligence for smaller practitioners. That required a legal, analytical mind, but not necessarily always a senior (more expensive) one. A lot of times, I found that at the smaller firms, someone who may have had a 40-year background and the rolodex to bring in the work, did not have the time or ability because that senior lawyer was either too "busy" to be bothered or too expensive to justify doing basic due diligence stuff for clients at their higher hourly rate.

The solution I brought to these smaller practitioners was being their "junior associate", doing the due diligence at a cost-effective rate. This allowed them to better monetize their contacts. Initially, it was pure word-of-mouth. I had mentors across town who referred people to me, which was how I established relationships with clients and got around the obstacle of not having practiced at a large firm. I continued to grow and got more contacts, and it snowballed from there. The growth has been organic. I haven't done a ton of marketing.

I'm now doing some, such as speaking engagements and social media content generation, but in the past, it was really just by focusing on doing great for clients — your best marketing is your product, your service. My focus was always top-notch service and advice. What I found in the legal services industry was that it wasn't enough to just to *know* the law — most competent lawyers with any number of years of experience could do that. To be a great lawyer you had to be focused on showing clients *how to navigate* the law like they did any other obstacle and limitation in their journey.

In my division, we do general corporate, commercial work and have people in different offices that can help with a wide-range of things, but our specialty, and my practice, is more focused on when companies, especially emerging high-growth ones, go to bring in that first round of outside investment.

How does your dual perspective as both entrepreneur and lawyer help your clients?

I think my story resonates with entrepreneurs. There's a different skill set and tenacity required. There's a metaphor that I like to use—it's like crossing a field with land mines. My clients don't need me to call them and say, "There's a mine, avoid that field." They want to be told *how* to go [through the field], not *where not to*. They like that I'm cut from the same cloth—I'm business minded, solution-oriented and embrace obstacles. I help people navigate these obstacles not only from just a legal perspective, but a lot of times, coaching them on everything from keeping the right attitude to being strategic. Things are often more tactical than matters of pure legal substance—something like dictating an email for a client can change the dynamics of a negotiation or regulatory hearing way more than a perfectly drafted contract clause or pleading ever could.

I think that's how I've tried to distinguish myself: focusing on navigating clients via a very tactically-sensitive approach, while using the law as a medium.

Tell us about the firm you work for now, Abrahams, LLP, and your role.

The group and partners were practicing in areas where they were servicing a lot of international entrepreneurs. They were looking for someone to build out the business law side of the firm. At that time, in 2012, I had my own practice, and thought the opportunity was a great potential next step in building my own practice. Now, the firm has built into helping entrepreneurs get to the next level, from any stage in the business life cycle.

In my division, we do general corporate, commercial work and have people in different offices that can help with a wide-range of things, but our specialty, and my practice, is more focused on when companies, especially emerging high-growth ones, go to bring in that first round of outside investment. My usual entry point is to come in and help get them ready for that next ever-important stage.

What do you love most about this area of law?

First, it welds together my two passions. I love finance, business, and entrepreneurship, but, also, I was hardwired to be a lawyer and have a passion for law. Second, I'm never bored. I get to experience and deal in various facets, which creates a balance and which allows me to maintain a healthy passion for what I do.

What makes you unique among other attorneys?

I think my story, my background, the approach, and my attitude, and the fact that I am very passionate about what I do. There will always be someone "bigger, stronger, and faster" so to speak, but if you have the passion, you will find a way to grind out and beat your competition. That's the mentality I've always had. I love what I do and obsess over it.



To be a great lawyer you had to be focused on showing clients *how to navigate* the law like they did any other obstacle and limitation in their journey.



Chad Otar

President & Founder



Tell us a bit about your background. Where did you grow up?

I am a native of Brooklyn, but my parents are Turkish. They immigrated to the United States in 1985, and I was born in 1988. Unfortunately, our family went through a lot. My mother has Multiple Sclerosis and I began my first of three battles with cancer at the age of 16. At one point, I even lived at a foster home.



What sets us apart is our white glove service as well as the individual care and attention given to every client. Lending Valley is basically your prime choice for alternative lending.

You managed to overcome so much adversity at such a young age. How did you find the strength, especially as a three-time cancer survivor?

As a first-generation American, I was always determined to do whatever was necessary in order to make something of myself. I didn't want to endure the same suffering as an adult that I endured with my family as a child. Knowing that sometimes our struggles in life can lead us to make a difference in the world also helped to give me strength. For example, I wanted to turn my battles with cancer into something positive, so I wrote a book called *Surviving Cancer* as an effort to give hope to others. In addition, the profit from all purchases is donated to cancer research.

What inspired you to choose the finance industry for a career?

Although my mom always believed in me, she was convinced that I should be a doctor. So, under her influence, I worked to receive a full scholarship and enrolled in Columbia Medical School. However, during my third year, when I was interning with Dr. Oz, I finally came to the realization that I did not want to be a doctor.

Our motto is:

“Providing a lending hand for your business”

Recently, *The Top 40 Under 40* had the honor of speaking with small business finance veteran, Chad Otar. In June 2019, Chad became the president and founder of Lending Valley Incorporated, a loan agency based out of Brooklyn, New York. During our interview, Chad shared some valuable information about his background as well as the mission of Lending Valley Inc.

Lending Valley is a Fintech company that offers small to midsize business owners the opportunity to obtain capital within 24 hours of their initial request.

When I broke the news that I was dropping out of med. school, my parents immediately kicked me out of their house. Fortunately, my brother John knew I was smart, so he was the one who encouraged me to go into the finance industry.

How did you get your start in financial services?

I actually started working in finance in 2007 when I was still a full-time student at Columbia. I accepted a position at American Allied Funding in their sales division and remained with them until I moved to Capital Stack as a senior funding specialist in 2012.

In 2013, I became CEO of Excel Capital Management. While there, I started their sales division for alternative finance, which increased the company's revenue by 430% over four years with a projected yearly profit of \$4.4 million. I remained with them until 2019 when I decided it was time to venture out and start my own company, Lending Valley, Inc.

How did it feel striking out on your own to start a business?

I just had to take all of my years of experience, conquer my fear, and go out into the real world on my own. I knew that I had enough experience in various roles. So, with the help of a few confident mentors, I was finally able to find within myself the ability to leave my comfort zone, where I was making good money, to start a business on my own.

With the help of a few confident mentors, I was finally able to find within myself the ability to leave my comfort zone, where I was making good money, to start a business on my own.

Tell us about Lending Valley, Inc. What sets it apart from other companies?

Lending Valley is a Fintech company that offers small to midsize business owners the opportunity to obtain capital within 24 hours of their initial request. Team members complete paperwork, risk taking on capital, get clients where they need to be, and provide them with the money they need—all within a short time frame. What sets us apart is our white glove service as well as the individual

care and attention given to every client. Lending Valley is basically your prime choice for alternative lending. Our motto is: "Providing a lending hand for your business"

Describe your first days as a new business.

We were fortunate to have a successful start. Within the first month, we were able to facilitate close to 100 transactions. As we continued to grow, I started hiring additional people to help out. First, I hired my former firm team member, who is now my chief operations officer. Then, it was only fitting that I hire my brother John, since he was the one who originally encouraged me to go into the financial services industry.

What is your involvement with Forbes Finance Council?

Forbes requested that I write a few articles about the industry, what I know about it, and how it helps me as well as others. The work I submitted received positive reviews, so now I write a blog for Forbes Finance Council. I write about various topics of interest such as how small businesses are being impacted by current market trends.

What is *The Green Sheet*?

Clearly, I like to be involved in multiple projects. *The Green Sheets* is an industry magazine for financial technology, which is mostly focused on merchant services. Recently, they needed someone to write about alternative financing and reached out to me. My first article as a contributing writer is live now.

Aside from your recent publications, what other recognitions have you received?

In 2016, I was named one of the *Top 40 Under 40* for Turkish Americans, which is basically an award for being a Turkish American businessman. I have also written numerous additional publications such as guest posts, business articles, and a blog for my own company.

Anything you'd like to add?

Yes. I'd like to thank my wife, my mom, and my brother.



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Danielle Konechne

Owner and Broker

A Sioux Falls native with over 15 years of experience, Danielle Konechne's passion for cultivating long-term relationships with clients while fulfilling their real estate dreams has made her a recognized leader in the real estate industry. As the co-owner of Fisher Sisters Real Estate, based in her hometown of Sioux Falls, South Dakota, Danielle is not only dedicated to her role as a top independent residential broker, but also as an advocate, champion, resource, and friend to every client she serves. With a thriving firm that has already served 120 clients and closed \$35 million in transactions in just its first year, it's clear that when Danielle co-founded Fisher Sisters on the value of "others first," she meant it. Her military background and enthusiasm for Sioux Falls have equipped her to get the job done with a vast knowledge of today's unique marketplace and with the highest levels of discipline, loyalty, and integrity.

Why did you decide to start your own brokerage?

It was timing. Fisher Sisters was growing, and we worked to be able to expand our brand and provide a higher level of service to our clients. After 15 years of doing business under other brokers' expectations, Dana and I wanted the opportunity to redefine the client experience.

We don't just "sell homes." We make sure our clients understand the process and add value to their families and lifestyles. We offer a wide range of classes, a concierge service, and multiple locations for convenience.

Shortly after opening your brokerage, you opened a second office location, correct?

Yes, we did. It was just the right opportunity at the right time. I feel right at home at the SD Military Heritage Alliance. Their mission is right in line with the Fisher Sisters' mission, which is putting other's first and serving the greater community.

What areas do you specialize in?

The specialties I really focus on are luxury, seniors, and my past clients. My past clients are the ones who have supported me and my business over the years. I cannot express how much I appreciate them and their loyalty. Dana and I want to convey to them that buying and selling is the first step in the process of working with us, not the last. We follow up with them and guide them for years to come. At Fisher Sisters our agents specialize, so they are able to assist with any real estate need in our market. We believe in helping our clients at the optimum level, so continuing to educate our agents is a high priority.

What makes your business, Fisher Sisters, so successful? How do you stand out from other similar businesses in the industry?

At Fisher Sisters, we are deeply invested in our clients' lives and their futures. Our mission is pioneering change while bringing value and positively impacting people's lives in our community. Our approach allows our clients to trust us and focus on the driving forces in their own lives. We don't just "sell homes." We make sure our clients understand the process and add value to their families and lifestyles. We offer a wide range of classes, a concierge service, and multiple locations for convenience.

We want to stay smaller because we want to be able to still serve our clients at the highest level. We decided a long time ago that if we're going to spend this much time building a business, we want to adopt people into our little family and make it an extension of us, instead of them just being a transaction.

What compelled you to redefine the experience for your real estate clients?

We grew up in Sioux Falls, and our parents are from here, so we are truly invested in the community and



**FISHER
SISTERS**
REAL ESTATE

Danielle is not only dedicated to her role as a top independent residential broker, but also as an advocate, champion, resource, and friend to every client she serves.

what happens to our neighbors. We understand that people are typically going through a transition, like outgrowing their homes, trying to find new schools for their kids, or even losing family members. We've been successful at guiding them through those processes because we think in broader terms. For example, if I feel it's not beneficial for a couple to sell their house, I will tell them other options or counsel them to stay within their budget. I'm a conservative person myself, and I want other people to get what they want and to enjoy their lives. This builds a trust with our clients.

Our mission is pioneering change while bringing value and positively impacting people's lives in our community. Our approach allows our clients to trust us and focus on the driving forces in their own lives.

Fisher Sisters has experienced stunning growth since its inception, and the outpouring of testimonials from your clients has been tremendous. To what do you attribute your success?

We always take things at least one step further. It doesn't take a lot to make someone's life easier or make the transaction smoother. We have built a tremendous amount of relationships and have resources to assist our clients. We also have relationships with home inspectors and mortgage lenders, so we connect our clients with people we know and trust. Thus making the process seamless. Clients are already under stress they need to be reassured and confident in their realtor. TV glamorizes real estate, and it is really the complete opposite. We are really a part of the process of our clients lives and they are going through ups and downs even if they are excited about



the purchase or the sale. It is our job to be a pillar for our clients no matter what they are going through.

What do you consider to be your greatest professional accomplishments?

My greatest joy is being the mother of my two children, Tessa and Taeden, and I still have many things I would like to accomplish. I've been fortunate to have wonderful mentors throughout my life, and I aspire to be like them. Even in their greatest pain, they have ministered to me when I should have been comforting them. It doesn't make sense, but at the same time, it makes all the sense in the world. To me, putting others first is a life well-lived.

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Dave Taylor & John McColman

Co-founders

One day in 2014, Dave Taylor and John McColman, two young, successful advertising executives, were working together at a large advertising company when Dave turned to John and asked, “How do we prove better value to our clients?” They knew the answer, and they also knew the only thing standing in the way was the dusty, old-school playbook that most corporate advertising behemoths refuse to part with. In 2015, they left their jobs to launch In Front Marketing, a data driven, full-service digital advertising agency based in Calgary, Alberta, dedicated to transparency, education, and clear results. With over 23 years of combined experience in digital and traditional advertising, these two innovative leaders of a thriving firm are turning the industry on its head and bringing their clients *real* value rather than undefined metrics of “clicks” and “impressions.” Just six years since they opened their doors, In Front Marketing has helped industry-leading brands across the U.S. and Canada, including the Calgary Sports and Entertainment Corporation, establish a full picture of digital engagement and return on ad spend, putting their businesses in front of consumers with hyper-targeted ads that produce consistent, trackable, and repeatable ROI for their clients.

Utilizing the technology available to them, In Front leverages consumer data to create custom audience profiles for all clients before going to market with any advertising campaign. Within each custom audience, they are able to segment customers based on their current buying habits and overall online hobbies and interests.

“These large advertising and marketing companies are still applying the same outdated strategies that they’ve used for decades, blind to the fact that in the age of the digital consumer the formula of throwing spaghetti at the wall no longer works, while charging their clients a hefty price without showing them any real-world results. It’s the customer journey and consumer data that are key to any ad campaign,” says John, the former director of digital operations for Western Canada at Sun Media Corporation. As a seasoned advertising professional who took Sun Media’s digital advertising for Western Canada from \$3 million to over \$14 million in just four years and took a seven- to 10-day ad window to 12 hours to online, he knows of what he speaks.

In fact, it was at Sun Media that Dave and John realized their joint passion for transparency and their determination to deliver *real* results to business owners. After six years of working in corporate advertising for both the Yellow Pages and Sun Media, Dave set out on a mission to connect business owners to digital data. John joined him, bringing a

wealth of experience and partnerships built over 13 years in the field to help In Front get established quickly. And, indeed, they did, with a firm that is changing the definition of “advertising.”

Utilizing the technology available to them, In Front leverages consumer data to create custom audience profiles for all clients before going to market with any advertising campaign. Within each custom audience, they are able to segment customers based on their current buying habits and overall online hobbies and interests. With partnerships across the industry that allow them to track and monitor specific consumer behaviors—wherever the audience lives in the digital ecosystem—In Front Marketing builds strategic advertising campaigns that allow their clients to accomplish their unique goals and track their return on investment.



“Big agencies would rather hide behind big ideas and big words. They’re using impressions to prove visibility, awareness, and success of the campaign, but they’re not collecting data on the audience or proving ROI,” Dave explains. “We want to show a bigger digital impact than just clicks. Our data will show overall effectiveness of a campaign. Instead of trying to leverage the strength of our client’s brand by reaching a mass audience, we have the ability to reduce their overall marketing costs by implementing strategic targeting and mapping the consumer journey.”

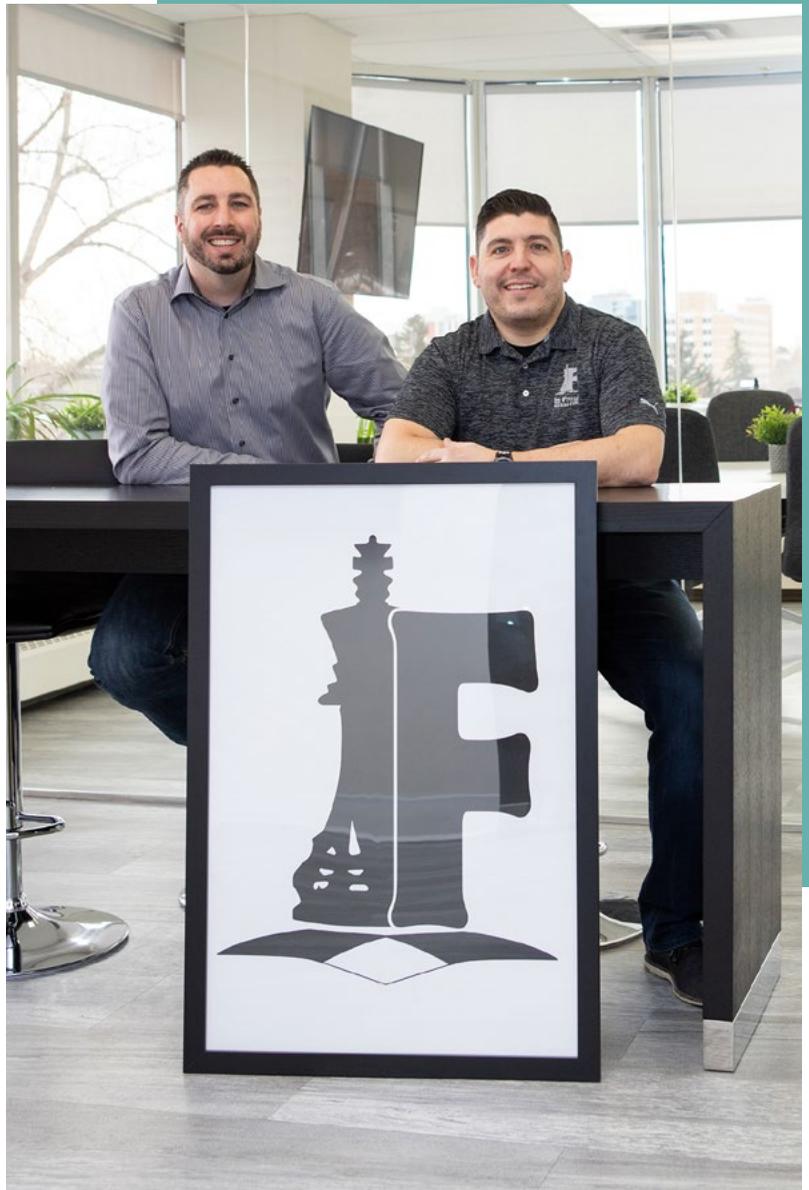
In Front Marketing has mastered the pixel formula, following consumer bread crumbs across the digital universe—from websites to smartphones and smart TVs, from digital radio channels to the digital screen at a transit stop—and leveraging that data to create campaigns that capture the hearts and minds of potential customers to convert them into buyers.

A prime example of the effectiveness of In Front Marketing’s approach can be seen in their work for one of Canada’s major sports teams who are reaping the benefits—and significant ROI—of the firm’s talent for putting together the data that began as pixels to define the team’s specific audiences and then develop compelling hyper-targeted ad campaigns to reach them. Before approaching In Front Marketing, this Canadian Football Team League team (CFL) had been working with a media

giant whose campaign targeted a single audience, football fans, promoting only game times, dates, places—in a region where there were few football fans.

Enter In Front Marketing. Dave, John, and their team brought their expertise to change the brand's message to appeal to a broader audience. They launched campaigns with stories about other activities and family-friendly events or attractions at the game, such as Paw Patrol, Teenage Mutant Ninja Turtles, or in-game entertainment. They then shared that message specifically to families who were looking for things to do on the weekend, inviting them to experience a football game for the first time while enjoying an experience tailored to families to capture their attention. "Before they came to us, all the team knew was that people were clicking on their ads, but they didn't know if people were buying, and when there was a drop in ticket sales or a lack of ticket sales, they didn't know how to change the narrative because they had no data to inform them of who their potential audiences were. Working with us, we bring them that audience and leverage those in-game experiences to grow a broader, more engaged fan base," John says.

This is what In Front does for each and every client—and they're passionate about it. "At the end of the day, our job is about relationships, and proving results to our clients. Seeing their success is very fulfilling and leads to stronger relationships with all of our clients," Dave says.



“ We want to show a bigger digital impact than just clicks. Our data will show overall effectiveness of a campaign. Instead of trying to leverage the strength of our client's brand by reaching a mass audience, we have the ability to reduce their overall marketing costs by implementing strategic targeting and mapping the consumer journey.

In Front Marketing is very sensitive to the significant financial impact of the COVID-19 pandemic on small companies, and Dave and John are working hard to support the growth and reopening of many local businesses. They've put a focus on their community, and have always offered assistance to charitable organizations and small businesses, often without charging a fee, to help them better understand data and the impact that digital advertising can have for their business. "We saw an opportunity to reach out to use our skill sets to help and to connect deeper with organizations that we know are making an impact," Dave says. "Those charities and businesses will be a huge part of the long-term success for In Front Marketing, and we're fortunate to be working alongside them through this trying time and well into the future."

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negotiation skills, with a proven history of winning bidding wars and saving them money. As the owner of rental units himself, his personal insight gives him an intimate appreciation of his clients' goals, and as a current high school wrestling coach, he is a natural at explaining the process and giving them a greater understanding of it. It is this unique combination that has led Brian and his team to consistently receive five-star reviews for their well-refined process, familiarity with local areas, availability, superb customer service, and use of current technology.

Brian has a reputation among his clients for his immense knowledgeable of the entire real estate industry and his superior negotiation skills, with a proven history of winning bidding wars and saving them money.

However, the underlying driver of Brian's success is his genuine passion for his work and for helping people. "I never feel like I'm working," he shares. "Real estate is such a great investment. It's a great generator of wealth and a sound financial decision for countless families and individuals, so it's easy to be passionate about helping people change their lives."

Brian began his career four years ago, but his intense interest in the field began much earlier in life. As he observed his parents in their work as real estate agents, it was during those years that he became inspired to join the profession. He attended Central Washington University, where he majored in business and minored in history, and when the time was right, Brian entered real estate industry by reaching out to his friends and acquaintances in a close network, which has now grown into a large social media presence—and a thriving career.

As a former wrestler, Brian has served as head wrestling coach at Edmonds-Woodway High School since 2011. Last year, he led the team to a second-place finish in the state tournament and previously was named *State Coach of the Year* in both 2016 and 2019. "Coaching is like real estate in some ways. You do the best job you can to communicate and to build strong relationships, whether it's with clients or with athletes," Brian says.

Brian Alfi



Brian Alfi is a broker for Windermere Real Estate, the leading residential real estate company in the Western United States with over 300 offices

and 6,500 agents. His team specializes in working with multifamily investors and first-time home buyers throughout Washington, from Seattle to Everett and the Eastside. He leads a thriving business that has grown nearly 40 percent in a single year, with an increase in transactions from 36 in 2019 to 60 transactions the past 12 months. Their use of digital marketing for their clients, especially on listings, sets them apart from competitors and has served as a main driver behind this growth, in addition to a dedicated staff of two assistants, who allow him more time to focus on clients. "We are in a great spot right now, and I see us continuing to grow and adding new roles to our team in the near future," he says.

Brian has a reputation among his clients for his immense knowledgeable of the entire real estate industry and his superior

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Pjero Mardesic

Founder & CEO

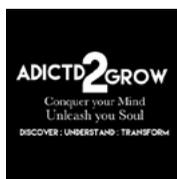
Pjero Mardesic is the founder and CEO of Conquer the Uncomfortable, Unleash Your Potential, an executive leadership coaching/mentoring practice based in Goulburn, NSW, Australia. Established to powerfully partner senior executives to unearth their reasons for being, the practice integrates all facets of their identities to evolve into a new level of consciousness so participants may live and lead exceptional lives. Most recently, Pjero published a book entitled *Conquer the Uncomfortable, Unleash Your Potential*, which can now be pre-ordered at www.pjeromardesic.com/book.

The executive leadership practice compliments Pjero's personal development company, Adictd2grow, a stand-alone platform built under the motto "Conquer your mind, unleash your soul."

The executive leadership practice compliments Pjero's personal development company, Adictd2grow, a stand-alone platform built under the motto "Conquer your mind, unleash your soul." Given Pjero's extensive background in high performance sales, he leads sales psychology workshops within the practice that achieve performance shifts and ultimately reprogram entrenched beliefs psychologically, physiologically, and behaviorally. Throughout the workshops, individuals are led to discover who they really are, to understand what has been holding them back, and to transform those aspects within their personal and professional lives. Additional services offered by Pjero include six, nine, and twelve-month leadership programs, one day immersion experiences, and keynote speaking engagements.

Pjero's unique personal and professional history spans two decades and includes extensive studies in addiction, counseling, mentoring, sales psychology, mindset, habits, coping mechanisms, culture, and personal development. He has also held various leadership roles within a multitude of industry sectors — namely telecommunications, finance, human resources, recruitment, personal training, automotive, construction, and real estate. One key area Pjero has championed within these sectors is the psychology of sales: "I knew that if I were able to contribute to the psychological shifts required, this would ultimately create an environment of cultural awareness and exceptional results," he explains.

Throughout his career, Pjero has remained at the forefront — adamantly working with senior executives and other people of influence so that they may break away from the addictions holding them back. Time and time again, he has witnessed senior executives overwhelmed by anxiety, stress, depression,



financial pressure, addictions, and substance abuse. "Mental health and wellbeing in the corporate workplace are usually aimed at the employee level but are rarely topics spoken about within the executive community due to the stigmas involved," says Pjero. Unfortunately, these unaddressed issues not only harm those individuals and their families, but they are also potentially devastating to the vitality of the organizations they represent.

When he is not busy at work, Pjero loves spending as much quality time as possible with his beautiful wife and their two extraordinary boys. Together, the family of four enjoys bike riding, going on day trips, and discovering life's adventures.

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Vladislav Zherenovsky

President & CEO



Vladislav Zherenovsky is the president and CEO of Kraner, LLC, a financial planning and investment company. Kraner, LLC, focuses on providing unbiased financial advice to clients, including leading public and private companies, financial institutions, family-owned businesses, and individuals. His personal experience is reflected in the firm's philosophy and its unique model. As Vlad explains, "The stock market has a tendency to take steps on the way up and an elevator on the way down. Having experience navigating through the 2008 financial crisis

and now through the 2020 COVID-19 pandemic, our process is focused on protecting the market's downside and helping clients achieve their financial goals instead of aimlessly riding the elevator of the stock market."

Vlad's ability to build trust with his clients has garnered him a rating as one of the top five-star advisors in the tri-state area by *New Jersey Monthly Magazine*. He is considered an innovator and a leader in wealth management, having built one of the largest investment management groups in the tri-state area as part of Voya Financial Advisors. Kraner, LLC, has recently been awarded an A+ rating by the Better Business Bureau, the industry's highest rating for the conduct of business.

Kraner, LLC, focuses on providing unbiased financial advice to clients, including leading public and private companies, financial institutions, family-owned businesses, and individuals.

Vlad's goal emerged as a young boy of 12 years old living in his birthplace of Riga, Latvia. "After seeing my family lose everything following the collapse of the Soviet Regime, I knew I had to do something to ensure that such a loss never happened again in my lifetime," he said. Vlad went on to study at the Hessen International Summer University at Goethe University, and he participated in Study Abroad in China, at the Sino School of International Management in Beijing and Shanghai, before graduating from William Paterson University. Vlad's career has since included a position at Fitch Ratings on Wall Street and roles as an investment advisor at Morgan Stanley, Wachovia, and, later, Wells Fargo.

After witnessing how the Wall Street giants positioned their interest ahead of their clients during the financial crisis, Vlad says, "I saw an even greater need to provide financial guidance and education as the financial system was melting in chaos. It was a hope of mine to have a firm that serves all people, regardless of financial status, and placing clients' interests first, providing personal attention aimed at helping them achieve their unique goals and dreams."

Vlad's vision led him to launch Kraner, LLC, in 2010. His philosophy has served his clients well. "From day one, I studied finance, and, years later, it is still what I'm doing every single day, and I love it," he says. "But I didn't achieve all this by myself. This would not have been possible without my family and my Kraner team. They supported me, they believed in me, and we're in this journey together."

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Michael Petramalo

President



“Our greatest success really comes down to the stability of our employees and clients.”

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.



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.”

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Dana Friesen Smith

Co-Owner & Founder



Highly esteemed for her detail-focused work ethic and tenacious negotiation skills, Dana Friesen Smith is one of the co-owners of StilHavn Real Estate Services in the Sea to Sky, an exclusive real estate agency based out of Whistler and Squamish, British Columbia. An award-winning agent who has been ranked among the *Top 1% of Realtors in British Columbia* for three consecutive years, Dana has led her team of top-performing agents in making the brokerage one of the most successful residential real estate agencies in Canada. Serving Vancouver, North Vancouver, Whistler, Squamish and beyond, StilHavn and Dana's team – The Sea to Sky Dream Team - is strategy-led and results-driven, and, unlike most brokerages, each agent selected is based upon a strict performance and personality criterion. "We're not striving to be the biggest, just the best," says Dana, whose hard work has been the driving force behind StilHavn's rise to the top of the Sea to Sky real estate game.

“ I’m highly competitive by nature, and love competing on behalf of my clients, which is a big driving force for my success. I love to win, so I love negotiating, finding deals, making my marketing better than others to help my clients.

Only eight years ago, in 2012, Dana was a real estate rookie at a major international real estate brokerage, with a keen eye and the drive to succeed. Just two years later, she started building her team now called The Sea to Sky Dream Team, a real estate group serving clients across the Sea to Sky region, including Whistler, Pemberton, and Squamish. Under Dana's leadership, this small but mighty team of negotiating experts and prolific marketing experts ranks as the number one team in the Sea to Sky area. "We understand the neighborhoods the best—each individual complex, the pros and cons of them, every nook and cranny," Dana says.

Given Dana's passion for helping people and her competitive drive, it should come as no surprise that just 18 months after the launch of StilHavn Real Estate Services, in 2019, her team in her brokerage set the 2020 record for the most homes sold—88—by any team in Sea to Sky—and in the face of a global pandemic. She joined the company to better serve her clients with a more localized, specialized brokerage—and she and her team are fulfilling that mission every single day. "Every year, we sell more properties than the year before," says Dana. "I'm highly competitive by nature, and love competing on behalf of my clients, which is a big driving force for my success. I love to win, so I love negotiating, finding deals, making my marketing better than others to help my clients." Voted *Whistler's Favorite Realtor* five out of eight years by readers of the *Pique Newsmagazine*, her clients obviously agree.

Having created one of the most successful teams in Canada's Sea to Sky area as well as having produced impressive overall career sales, Dana was inducted into the *RE/MAX Hall of Fame*. In recognition of her unfailing integrity and drive to deliver superior customer service, she also won the *RE/MAX Spirit Award* and holds President's Medallion Club status – top 1% of all Greater Vancouver area Realtors.

Dana credits her success in part to her unique ability to truly understand her clients, born from her triple-major degree in psychology, sociology, and kinesiology from the University of Manitoba. "It brings me incredible joy to help somebody accomplish their goals and dreams. Having a background in psychology and sociology especially helps my clients because I am very good at reading them and understanding what they truly need beyond a two-bedroom or three-bedroom in a certain area," says Dana. "I've always strived for success, and I'm lucky enough to live in a place that inspires me to do better every day."



stilhavn
REAL ESTATE SERVICES

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Giorgio Panepinto

President

True to its motto, “We haul it all,” Pinto Trucking hauls everything, including construction debris, asbestos, scrap metal, and hard fill.

Hailing from a family of construction entrepreneurs with successful businesses spanning 80 years, at just 16 years old, Giorgio Panepinto, president of Pinto Trucking Services, Inc., already knew that he wanted to follow in their hardworking footsteps. He also knew that he wanted to waste no time getting there. His entrepreneurial spirit and passion for the trade drove him to leave school in tenth grade and hit the ground running early, on a lightning-fast career path that would take him from construction laborer to the president of a trucking company with over 10,000 customers—and awarded *2020 Business of the Year* by the Grand Island Chamber of Commerce.

Giorgio launched Pinto Trucking Services in 2007 in Grand Island, New York, with one small, used truck, a few dumpsters, and the commitment to be the best disposal company in New York. He started renting the dumpsters to his family’s business, which had contracts with hospitals where there were a lot of contracting companies whose dumpsters were always full. Today, the company boasts a fleet of trucks, hundreds of dumpsters, and the cleanest, newest equipment available to serve large-scale construction sites, hospitals, homeowners, schools, townships and municipalities, hotels, and other customers across West New York.

The idea for Pinto Trucking emerged from everything that Giorgio saw was wrong with the disposal industry while working in his family’s construction business—and he was determined to fix it. “I would be calling in pick-ups for my family’s company, but the pick-up services were horrible. I wanted to create the best experience as well as a one-stop shop. I built the business on service. You can get a dumpster anywhere, but I wanted to focus on our personal commitment to service,” he shares.

Giorgio has done just that with Pinto Trucking, overseeing operations and guaranteeing customer satisfaction as they cater to the broad needs of industries far and wide with services not offered by other hauling and waste companies. True to its motto, “We haul it all,” Pinto Trucking hauls everything, including construction debris, asbestos, scrap metal, and hard fill. With trucks equipped with GPS and iPads, they are able to change gears at a moment’s notice, and dispatch trucks to customers in “live time,” and contractors and customer enjoy unique all-inclusive pricing with no hidden fees—a problem that he, himself, had experienced while working in construction.



“One Man’s trash is another Man’s treasure”

In keeping with Giorgio’s commitment to personal service, customers always speak to a person. In fact, the company has no automated answering system. If the dispatcher is unavailable, calls are forwarded directly to Giorgio’s cell phone. He is available to customers 24/7, and he has been known to jump in the truck himself to respond to emergency calls after hours. “We have no excuses to customers here at Pinto. It doesn’t matter what the circumstances are, the weather, or anything, if something needs to be done, we make it happen,” he explains. With customers reaching in droves to Pinto Trucking since its inception, the company has doubled in size every year for the past five years, and Giorgio has no plans to slow down. “We’re continuing to branch out and keep growing our numbers. I owe a lot of my success to my wife Lisandra; she had been by my side through it all. We settled down and started our family at a young age and have 3 beautiful children. My family is my rock.”



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Corey Wisdom

Founder and CEO

As the founder and CEO, Corey is responsible for directing investment strategies and overseeing all decisions related to the company.



Comis Group thrives at developing brands, which is one of the top three value-add components they use to improve the companies they assist.

After years of first-hand experience in finance, Corey Wisdom has developed an in-depth knowledge of various concepts and strategies relating to business and investments. For as long as he can remember, Corey has been passionate about entrepreneurship and believes that pursuing ownership is key to creating generational wealth and to taking control of one's own destiny. As a result, Corey became the founder and chief executive officer of Comis Group Incorporated, a diversified investment holding company with the mission of improving the underlying business operations of the companies in which they invest.

Based out of Toronto, Ontario, Comis Group was founded in May 2016. The diversified investment holding company focuses on four main areas: food and beverage, packaging, media and entertainment, and consumer products. However, they also occasionally invest in companies within other industries. Comis Group also operates as an intermediary, raising capital for companies on behalf of their network of lenders and investors. As the founder and CEO, Corey is responsible for directing investment strategies and overseeing all decisions related to the company.

Corey and his team take a value-add approach, investing in companies where they can add value, either through marketing, synergies, or leveraging their own strengths and resources to improve the company's business operations. For instance, Comis Group thrives at developing brands,

which is one of the top three value-add components they use to improve the companies they assist.

According to Corey, another aspect that sets Comis Group apart from other investment companies is their ability to stay up to date on the latest trends. "We are always in the market with our feet on the ground. We are always ahead of the game and prioritize innovation and creativity," says Corey.

As a result, the team has already completed three deals this year. In the first deal, Comis Group raised \$3 million for a food and beverage company, which was used to help fund their expansion and working capital needs. Next, they raised \$2.25 million for a hardwood manufacturing company who also utilized the funds for expansion and working capital, and the third deal was with a specialty furniture retail company. Corey and his team raised \$820,000 toward their expansion and working capital.

Since childhood, Corey has always had several ventures going on at once. As a young entrepreneur, he ran four paper routes simultaneously and subcontracted two out to the younger children in his neighborhood. He also held car washes, shoveled snow and sold candy. After graduating from high school, Corey enrolled at the University of Windsor in Ontario where he earned a Bachelor of Commerce degree. He then worked in finance at a major bank before venturing out on his own. In his free time, Corey enjoys traveling, and has a passion for visiting other countries and learning about new cultures.

COMIS GROUP

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Joseph Poduslo

CEO and SVP

Renowned throughout the industry for his results-driven leadership style and caring personal approach, Joseph Poduslo has devoted the past 15 years to a successful real estate career where he has realized accumulative sales of, to date, over \$350 million.

A founding agent at TTR Sotheby's, Joseph is licensed in residential real estate in Washington, D.C., Virginia, and Maryland, and his reputation speaks for itself. With deep roots in the D.C. community, his clients and colleagues are quick to espouse his ability to maximize property values for sellers and connect buyers with off-market properties, so they don't overpay. The founder and CEO of Poduslo Group Real Estate Media, partnering with TTR Sotheby's International Realty, Joseph spearheads the first D.C. real estate company to offer a suite of multimedia services for buyers and sellers, and agents nationwide. Joseph has been featured by NBC, CNN, *The Washingtonian Magazine*, and *The Washington Post*.



"We educate agents to be digital storytellers using 3D e-tours, multimedia content, Instagram, and other social platforms, to engage, energize, and inspire clients and real estate professionals."

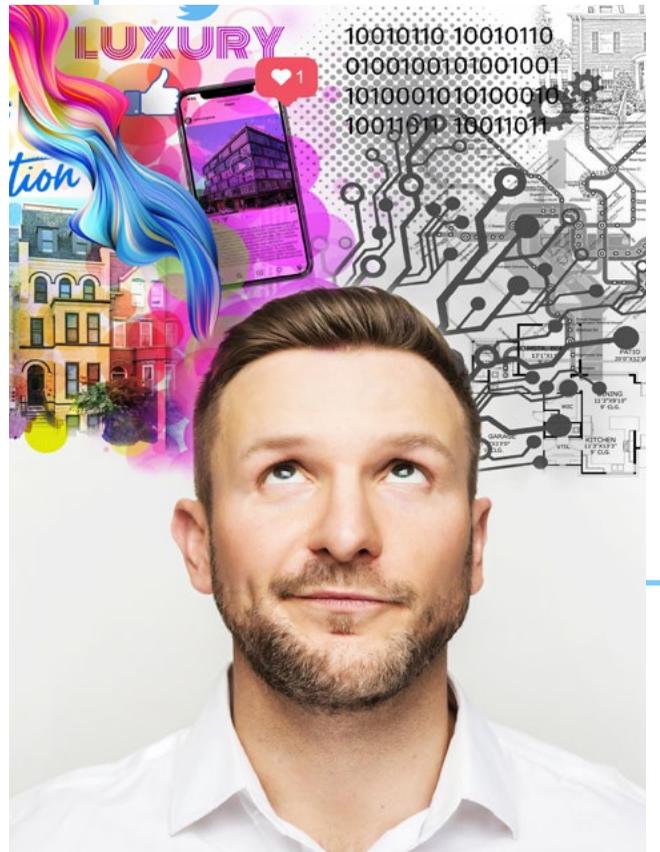


Since the Poduslo Group's founding, Joseph has assembled an award-winning real estate dream team comprised of experienced agents and skilled industry professionals. This team has been named

a TTR Sotheby's *Top Producing Group* for the past 15 consecutive years. Joseph rocked the real estate industry when he established Poduslo Group Real Estate Media, a full-service real estate media company focused on providing advanced digital, video, and social media strategy services for buyers and sellers, and agents nationwide. An overnight success, Poduslo Group Real Estate Media has already been highlighted in *The Wall Street Journal's REAL Trends* blog, named among *U.S. News Top Producing Teams in the U.S.*, and recognized by *Washingtonian Magazine* for having the *Nation's Best Agents* and *Top Producers*.

Due to COVID-19, Joseph saw the need for a whole new way of doing real estate in a socially distanced world. "Like most industries, real estate was hit hard, and everything came to a standstill. I recognized a unique opportunity and introduced the Poduslo Pivot," he explains. "We're teaching top real estate agents across the country how to pivot and thrive amid the pandemic."

The Poduslo Pivot is a multifaceted, multimedia approach consisting of viral video strategies, YouTube tips and tricks, advanced email marketing tools, and more. "We educate agents to be digital storytellers using 3D e-tours, multimedia content, Instagram, and other social platforms,



to engage, energize, and inspire clients and real estate professionals." With the Poduslo Pivot, homes are selling faster, and the Poduslo Group's clients are happier than ever. Additionally, Joseph launched a new way to look at real estate called Glimpse Tours, a digital series of fun, 60-second videos that provide buyers an opportunity to virtually view homes and get a "glimpse" of what it would be like to live inside a property. The Glimpse Tours are a huge success, generating 300% more views than the standard real estate video.

Outside of real estate, Joseph serves on the DC Board of Capital Alliance, and he invests in local businesses and restaurants. Last year, Joseph also created a 3,700-member networking group called D.C. Social Distancing, that helps assist D.C. residents and businesses experiencing hardships due to COVID-19. With a positive outlook, infectious energy, and commitment to the community he loves, Joseph has never been shy about sharing his motto. "Let's adapt, let's innovate, and let's help each other grow together." This motto seems to be paying off as, even in an unprecedented year, Poduslo Group Real Estate Media pivoted and thrived. "I'm looking forward to what 2021 will bring."



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Michael — — Gulotta



Michael Gulotta, Partner

Described by his clients as “extremely professional,” “a kind soul” and as “someone who will fight for you like you are his only case,” Michael Gulotta is an experienced attorney with a demonstrated history of working in the legal industry. Recently, we had the pleasure of speaking with Michael in order to learn more about his background; his law firm, Gulotta & Gulotta, PLLC; and how they came to be known throughout New York as “Attorneys Who Care.”



Gulotta & Gulotta PLLC is all about personal attention.

Tell us about your background. What did you do before becoming a partner?

First, I earned a degree in psychology and philosophy from the State University of New York at Geneseo then got my Juris Doctor from Touro Law, the same school my father graduated from almost 30 years before me. Prior to taking over the firm, I was a senior court attorney for the New York State Supreme Court, researching and writing advisory opinions for all of the justices regarding various civil matters handled by the court. Before that, I represented children in family court as a law guardian. Both of those positions armed me with specialized knowledge and skills that many attorneys do not get the chance to acquire, especially early in their careers.

What made you decide to take over your father’s law firm?

My father, Anthony J. Gulotta, started the firm over 25 years ago, and in February 2019, he passed away unexpectedly. It was a shock to our family, the firm, and to the entire legal community. As the only other attorney in the family, I knew it was my responsibility to step in and provide his clients with clear guidance and to make sure their cases were being handled properly. My father passed away on a Saturday, and on Monday, I was in the office, directing the staff and implementing measures to begin an organized and efficient transition. I have devoted myself to this firm and to these people because I want to continue helping them as my father did. In fact, I created Gulotta & Gulotta, PLLC to honor my father’s memory.

What do you think people will remember most about your father’s practice?

As descendants of Santa Margherita di Belice, a little town in western Sicily famous for its judicial legacy to New York, we have many family members who sat on the appellate courts and Court of Appeals. As a result, the name “Gulotta” has earned a prolific reputation on Long Island. My father really contributed to our family’s legacy, and I’m hoping to do the same. He started this firm as a personal injury lawyer. He was extremely skilled and achieved amazing success in that area, and we are working to maintain that success. Real estate is another area that has always been a focus for the practice. We have people working for us who have been in real estate for over 20 years, and they are truly some of the best. They have always protected our clients at each stage of a sale, purchase, or lease and continue to get every deal done efficiently.

Have you made any changes since you’ve taken over?

I’ve made a lot of positive changes by taking what my father created and elevating it into the 21st century in terms of online presence, utilization of technology, new theories of the law, and even aesthetics. I’ve moved from the traditional “stuffy” looking browns and golds toward a fresh, new space with a modern feel. I’ve also been working to get the firm more involved in outreach events and programs. I want to break people’s expectations and really introduce a new way to think about a contemporary law firm.



Anthony J. Gulotta

Aside from the recent updates, what would you say sets your firm apart from all others?

Gulotta & Gulotta PLLC is all about personal attention. My father was an attentive, caring, authentic person; he wore shorts and flip flops around the office and spoke to everyone as equals. He didn’t put on pretenses or try to intimidate people like many other attorneys do, and we pride ourselves on maintaining that friendly attitude. We take care of all our own cases and never charge extra fees or lock clients into rigid appointment times. We want

everyone to feel comfortable and to know that they can trust us to handle the major turning points in their lives. Gulotta & Gulotta PLLC is a law firm for the people, and we are here to serve and to help them however we can.

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Craig Curelop



Craig is a passionate, hands-on leader who oversees his FI Team of agents, conducts showings, analyzes deals, and guides clients through the entire investment process. In recognition of his efforts and commitment to his clients,



Craig Curelop is the founder of The FI Team, a Denver-based group of experienced real estate agents and investors who not only facilitate the real estate transaction, but also guide their buyers through the investment side of purchasing residential properties. In other words, they get the deal done while making sure their clients are buying good, cash flowing properties in areas that have a high likelihood of appreciation.

The FI Team works closely with their clients first in understanding their goals and then helping them devise a strategy that will meet those goals. Once a strategy has been decided upon, they start looking for deals. After finding a deal that is in alignment with the client's goals, Craig and the FI team open up their playbook. They educate the client on county rules & regulations, how to extract the most cash flow from the property, suggested rehab items, preferred vendors who can complete said items, as well as leases, calculators, checklists, and more. After the transaction is complete, they remain as a resource for their buyers. "Our goal is to establish long-term relationships and remain a dependable source of information to all of our clients," says Craig.



Since starting The FI Team which is brokered by eXp Realty in March 2020, The FI Team has experienced tremendous growth—closing over 55 deals in just eight months. The success can be attributed to Craig and his team's experience, knowledge, and passion for helping others achieve financial independence through real estate investing.

Craig, himself has quite the resume as well. From starting with a net worth of negative \$60,000 just four years ago. He now has accumulated a real estate portfolio of 14 units worth over \$2.5 million, authored a book called *The House Hacking Strategy*, which has over 20,000 copies sold, 250 rave reviews and a 4.9-star rating.

Craig is a passionate, hands-on leader who oversees his FI Team of agents, conducts showings, analyzes



deals, and guides clients through the entire investment process. In recognition of his efforts and commitment to his clients, Craig has earned the highest-performing award in his brokerage, the *ICON Award*, within just six months of being with them.

So what's his back story? How did Craig get to where he is now? Craig first discovered real estate investing as a form of passive income four years ago in 2016. He was working in venture capital for a company in San Francisco, making \$115,000, but still had \$90,000 in student debt and a net worth of negative \$60,000. He moved to Denver in April 2017 and accepted a position in finance with BiggerPockets. Two months later, he bought his first rental property—a duplex just 1.5 miles away from his office. Craig rented out the top unit and lived in the bottom unit, creating a makeshift bedroom for himself in his living room and renting out the actual bedroom through Airbnb. He made \$600 per month in profit, which allowed him to buy a second property just one year later. In June 2018, he purchased his second property, a larger, five-bedroom, two-bath property in Thornton, Colorado, and followed a similar strategy—living in one bedroom and renting out the other four. He repeated the same process in 2019, buying another house, living in one bedroom and renting the others. "I buy a new property every year. I live in it; move out, and then and hold on to it. That's how I've built my portfolio, and anyone else can follow the same strategy," Craig explains. "It's very repeatable."

Just before Craig purchased his third property, he paid down the last of his \$90,000 of student loans. After he purchased that 3rd property, he was officially financially independent—his passive income was greater than his expense. Two months after realizing he was financially free, he took his strategy and experience, "graduated" from his job, and founded The FI Team, where he now helps others to prosper just as he has. Today, Craig owns four properties in Denver and six in North Carolina, which brings him up to \$6,000 in total monthly income. With \$6,000 per month in passive income, he now has enough passive income to retire.

Clay Sidner

MANAGING DIRECTOR



Clay Sidner is the managing director at Newmark Knight Frank, one of the world's leading commercial real estate advisory firms and services its clients through 430 offices across six continents.

Clay joined Newmark Knight Frank in 2010 as a broker responsible for business development, real estate leasing advisory, strategic analysis, and acquisitions and dispositions. In this role, Clay leverages Newmark Knight Frank's fully integrated platform to advise both owners and occupiers of commercial real estate. Clay's team advises national firms to create and implement effect real estate strategies to align with their client's company objectives with an end goal of reducing overall occupancy costs.

NEWMARK

While his expertise in finance and real estate undoubtedly lit the fuse that sparked the rise in his career, his devotion to his clients and his passion for the field served to ignite his success—and his clients are the beneficiaries. "I treat every client as if they are my only client. It's just in my nature," Clay explains.

Clay's execution of notable transactions for clients such as BAC Florida Bank, Live Nation, Brightstar Corp, OdysseyRE, Intelepeer, IPG Companies, Max Borges Agency, and more, reflects this unique and powerful combination of professional expertise and personal approach. In May, he and his partner completed one of Miami's most notable lease transactions, which was a 66,000 square foot headquarters relocation on behalf of BAC Florida Bank in Coral Gables.

While Clay is based in the company's Miami office, he serves his clients across the country with the motto he lives by: "I devote full attention to each of them, regardless of the type of transaction."

Clay leverages Newmark Knight Frank's fully integrated platform to advise both owners and occupiers of commercial real estate.

Brett Chell

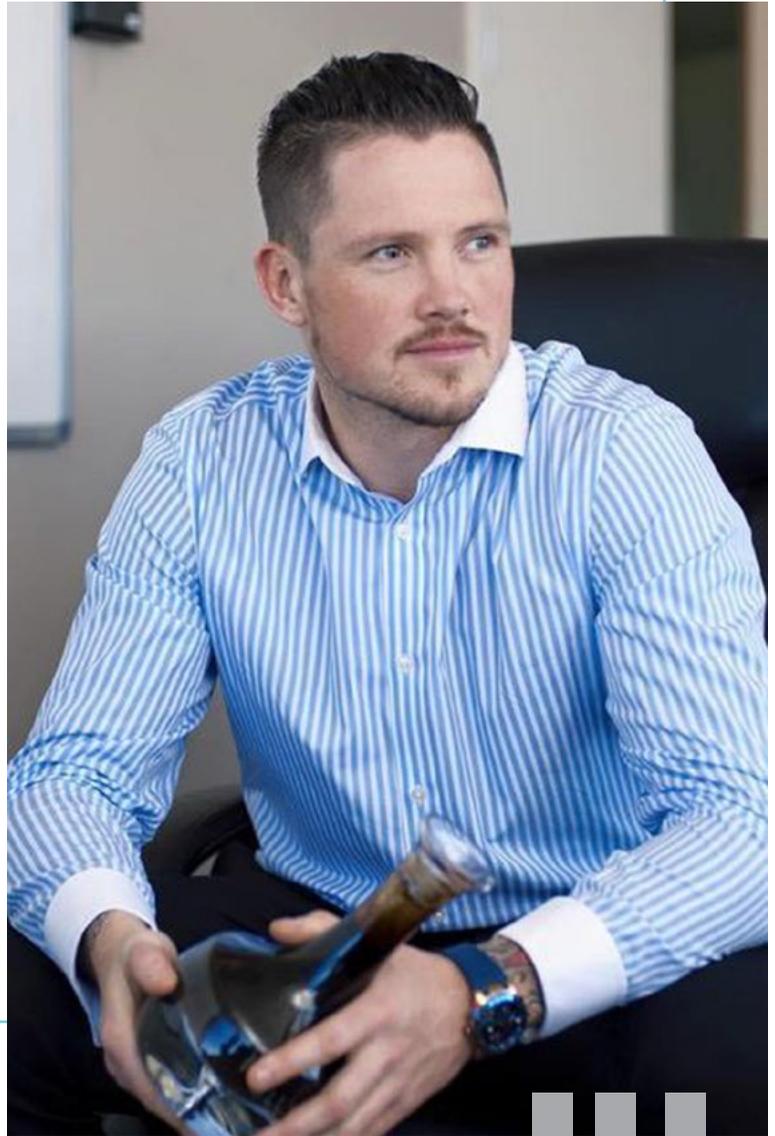
President & CEO

Brett Chell is the president, CEO, and co-founder of Cold Bore Technology, and an experienced and prolific oil and gas expert. Chell started his career working on drill rigs; his in-the-field background has informed his practical approach as he's built disruptive technologies, processes, hardware, and software to reduce workload, infrastructure, and cost for drilling and completions.

As the CEO of Cold Bore Technology, Chell is revolutionizing the oil and gas industry with SmartPAD, the world's first Completions Master Control System (CMSC) that brings completions operations into the digital world and helps operators move to fully automated systems that culminate in autotransacting Smart contracts. Cold Bore Technology was awarded first-place in the *Venture Stream Competition* hosted by the Haskayne School of Business Hunter Centre for Entrepreneurship and Innovation and the University of Calgary in February 2017. In October 2018, the Rice Investment Group invested in Cold Bore Technology.

Chell has spent a decade building startups. He is also the co-founder of Energy Block Services – a company that provides custom performance-based Smart contracts to oil and gas companies. Additionally, Chell spearheaded the creation of an oil and gas technology-focused partner company, Axial Energy Technologies.

His startup career is fueled by his proficiency in startup step financing; Chell has been involved in combined private equity, non-institutional, and institutional capital to fund technology ventures that have raised more than \$75 million for various energy and aerospace projects in the last five years.



Chell started his career working on drill rigs; his in-the-field background has informed his practical approach as he's built disruptive technologies, processes, hardware, and software to reduce workload, infrastructure, and cost for drilling and completions.



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ALEC PADDOCK

After spending the first 9 years of his career in the shopping center development business, Alec Paddock decided to take the entrepreneurial leap of starting his own real estate development company. As the managing partner and co-founder of Amplify Development Company, Alec focuses on the acquisition, entitlement, and development of quality mixed-use multifamily and student housing projects across California and the West Coast. Alec is dedicated to cultivating lasting and meaningful relationships across the real estate development spectrum with a focus on adding value to the communities where Amplify develops their projects. A native of Louisville, CO., Alec relocated to Los Angeles, where he graduated with his bachelor's degree from USC's Marshall School of Business. He then spent the first 9 years of his career receiving a full cycle education in the shopping center development industry with CenterCal

Properties, where he was fortunate enough to work on a number of amazing projects in Seattle, WA, Portland, OR, San Francisco and Los Angeles, CA, and even Park City, UT. The mentorship Alec received during his tenure at CenterCal was invaluable and a big factor in his success in the industry today. Alec's dream had always been to start and run his own real estate development company, so when the opportunity arose to team up with his close friend and former USC classmate, Mark Yaghoobi, and his brother, Patrick, he accepted. The partners put together their first project just steps from the USC Memorial Coliseum and USC Campus and Amplify Development Company was officially born. Alec and the rest of the Amplify team have been blessed with the support and guidance of an excellent network of friends, family, and mentors. Amplify's growth was notably aided by the respected architect and fellow USC Alum, Joe Antunovich, whose Chicago-based Antunovich and Associates architecture firm put together the initial design work that helped to get the first Amplify project at USC off of the ground. Amplify was also able to establish a critical long-term relationship and partnership with Core Spaces, out of Chicago, one of the most respected and active multifamily and student housing developers in the nation. Since the success of that first project at USC, Alec and Amplify have been focused on growing their development pipeline, with exciting new projects in Woodland Hills, CA, Tempe, Arizona, Fullerton, CA and a second project at USC, currently under construction/development. Amplify is guided by the principle that every project deserves its own unique design and programming solution. Charles Darwin once said, "It is not the strongest of species that survive, nor the most intelligent; it is the one most adaptable to change." The Amplify team prides itself on our ability to continuously adapt to the changing needs of the communities and municipalities that we serve. We are committed to using the Amplify platform to development projects that entire communities can be proud of," Alec shares.



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DAVID ZILBERMAN

David Zilberman is chief financial officer of The Money Store. Founded in 2000, the company is often believed to be the "old" Money Store, the largest SBA lender in the country. However, this is the *new* Money Store, a full-service mortgage banker that focuses strictly on residential mortgages for customers nationwide. After realigning executive management, hiring a new COO, and overseeing a complete overhaul of its compliance structure, The Money Store emerged as rebuilt organization committed to providing everyday homeowners with a wide range of mortgage options to fit their specific lifestyles. A trusted name for over 40 years, The Money Store remains a family-owned company, but one with a large infrastructure that is still able to compete with some of the larger lenders across the country.

As the Company's CFO since 2008, David has supervised The Money Store's tremendous growth over the last few years, driven by its flat organizational structure—a point of pride for the company and a model that allows it to provide a more competitive price and greater flexibility in its services. "Without multiple levels of management, people can still communicate directly with executive management without going through a ton of people to get there," David shares. While the company's growth was already moving at an impressive pace, it was the turbulent market conditions associated with COVID-19 that catapulted its upward trajectory. The Money Store was well prepared for the pandemic, having already invested in infrastructure after Hurricane Sandy to allow it to quickly pivot and seamlessly transition its employees to working remotely from home. The Money Store is committed to giving back to the communities that each of its branches serve. In addition to its first responders' program, the company gives quarterly donations to charities and organizations, from packing backpacks for students to supporting single moms.



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Will Tullos is the president of Reliant Mortgage, where he and his team provide an array of loan services for clients with all kinds of mortgage needs. Headquartered in Baton Rouge, LA, the company also has offices in Houston, New Orleans, and Birmingham, and is licensed in KS, CO, TX, LA, MS, AL, GA, and FL. Since becoming president in 2013, Will has steadily produced about 25% of growth year over year, on pace to produce more than \$125-150M in loans for 2020. Today, Reliant Mortgage is a *Top South Regional Mortgage Lender*. From 2018 to 2020, Reliant Mortgage ranked among the top 3 mortgage companies in Baton Rouge by *Three Best Rated*, as well as in New Orleans in 2019 and 2020. *Real Estate New Orleans Magazine* ranked his company as a top real estate mortgage professional in 2020. That same magazine also ranked one of Will's employees as a top mortgage professional after Will's training helped them go from earning \$3M to \$25M in mortgage in less than 3 years. It's not just about financial growth for Will, though. After being in the mortgage industry for over a decade and helping literally thousands of clients become homeowners, Will knows that the core of his business is trust, communication, and teamwork. Workplace culture is vital for Will, who describes his approach as a "people first mentality." Besides providing solid loan and mortgage services, Will's other goal is for Reliant Mortgage to be one of the best places to work in the country. A team-driven leader, Will shares in the successes and triumphs with his employees. "My employees are my company," he says. "That's how I see it." This empathetic leadership is something Will values deeply. "I actually do care about situations with people," he continues. "It's not necessarily about myself. It's a growth and team thing, so I do take into consideration that part of it. I see my team as a whole." Will's military background has helped him become the leader he is today. He was a company commander in the U.S. Army Reserves for 14 years, where he managed 250 soldiers and over \$20M worth of equipment. "When it comes to leaders, I believe in leading by example, built into me by the military," he says. "I've worked in every position in my company, so I understand what my employees are going through." Today, his core leadership values are transparency, communication, and loyalty. "It's a two-way street between me and my employees," he says. "Our managers are not meant to be supervisors; they're meant to be mentors who foster growth and success in their employees. We find this works out great. If you find great people, you don't have to micromanage them. I take into consideration my employees' thoughts and ideas, and I use their feedback to put into the decision making. It makes people feel like they're part of the company, not just an employee, because they see their contribution in the decisions we make as an organization." Looking towards the future, Will wants to focus on Reliant Mortgage's growth, and on creating systems and visualizations to help the company advance. He also plans to keep leading with his empathetic, personal approach for both clients and staff, which can be summed up by his personal motto: "Character is not defined by how you treat someone who can do everything for you, but how you treat that person who cannot offer you anything."



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KINH "KC" DEMAREE

KC DeMaree is a licensed Realtor® for eXp Realty, an innovative technology brokerage boasting a fully immersive, 3-D cloud office environment. With in-depth experience in technology, business, and real estate, she boasts a proven history of not only rising to challenges but of also seeking them out. Today, KC continues to thrive as a result of her relentless drive to help others succeed.

At eXp Realty, KC partners with clients and advises them on real estate decisions (including but not limited to the luxury market and relocating professionals) and works to expand the team through recruiting and mentoring other realtors.

"I'm licensed in AZ and CA, but as a member of an international brokerage, I'm not constrained by the local market because I have colleagues whom I can partner with to make sure my clients and their referrals are well taken care of," she explains.

Prior to joining the brokerage earlier this year, KC garnered a vast range of knowledge and first-hand experience in the business, technology, and real estate industries. While she learned to make data-driven decisions in business school, her previous positions at Facebook and Google in Silicon Valley refined her technical aptitude while working in human resources and recruiting equipped her to become a skilled negotiator.

Since becoming a real estate professional 10 years ago, KC has become a thought leader and has been featured in numerous well-known publications. "I've had the honor of working for some of the world's top companies, and eXp Realty is my pick in terms of limitless opportunities, so I plan to level up from here," KC says.



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STEPHANIE YORK

As a real estate broker with 22 years of experience across an array of roles in the industry, Stephanie York has been involved in over 1,000 real estate transactions across San Diego, Orange County, Los Angeles, Riverside County, and San Bernardino. Stephanie’s services encompass a wide range, spanning from land to residential to commercial to escrow and title. Her uniquely broad experience in multiple areas of the industry brings her clients valuable depth of insight and knowledge of the entire buying and selling process and the outstanding ability to provide exceptional, individualized service. “My clientele can count on me to truly advise them every step of the way, beginning to end,” she says.

With her father a real estate broker and financial planner and her mother a REALTOR®, Stephanie was introduced to the industry at a young age. She began working for her mother at 16 as a personal assistant and transaction coordinator. Such early exposure launched a lifelong journey in the industry. In 2003, at just 20 years old, Stephanie obtained her real estate license and leapt with both feet into the field, serving in every angle of real estate—property manager for a privately held commercial firm, escrow processor for West Coast Escrow, notary public specializing in loan documents, and account executive with Landwood Title and USA National Title. In 2016, she passed her *California Real Estate Broker’s Exam* and took a position as broker associate with ERA Donahoe Realty in Temecula, California. Just a year later, in 2017, she branched out as an independent broker to serve clients with a more personalized approach. “My main concern is helping clients make the right decision based on their unique needs,” she says. With vast experience cultivated from multiple roles in the industry, clientele can count on her to meet their individual needs. “Looking back, my positions in various capacities were huge stepping stones in my ability to manage every step of the process for my clients and provide exceptional service.”



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GERARDO HERNANDEZ

Gerardo Hernandez is an attorney with Raimondo & Associates, a boutique employment law firm specializing in a variety of employment related issues. Based in Fresno, California, the growing practice focuses on small and mid-sized companies, represents family-owned businesses, has a large presence in the agricultural sector, and has recently branched out into corporate transactional and bankruptcy areas. They handle complex class-action wage and hour litigation, Title VII/FEHA related harassment and discrimination cases, labor law issues, and the defense of various state and federal administrative matters.

Gerardo specializes in representing businesses in a range of complicated legal matters, with particular focus on minority and immigrant-owned companies. As the son of immigrant parents who grew up in a small business, he genuinely cares about his clients. “I know the personal struggles they go through. My purpose as an attorney is to help them navigate complex legal matters and, on some occasions, save my clients’ businesses,” Gerardo shares. Gerardo joined Raimondo & Associates six years ago, and his passion for, and personal relationships with, his clients has led to a tripling of his business in the last year alone. From defending against crippling class action litigation, to defending against overbearing litigation on the part of federal and state government agencies, Gerardo’s mission is to save his clients’ businesses and to generate trust through honest communication. “Many of these cases are bankruptcy-type scenarios, and my clients are in a ‘make it or break it’ situation, so I have to give them the honest truth and be creative in how I approach and resolve cases to get them out of a difficult situation to be able to continue to operate,” he says.

Since its inception, Raimondo & Associates has seen tremendous growth, growing its practice from three attorneys to seven attorneys in order to serve a swelling client base. Gerardo attributes Raimondo & Associates’ growth largely to their founding principle - provide an excellent service for a reasonable price. Committed to furthering the development of small businesses, Gerardo serves as vice-chairman of the board of the Fresno Area Hispanic Foundation, a non-profit organization that provides technical, financial and educational assistance to small business throughout the California Central Valley.

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NABHIT KAPUR

A global advocate and relentless crusader of promoting mental health, Nabhit Kapur, from India, envisages a world that is free of mental health stigmas and taboos. Through his exemplary work, indefatigable spirit, and passionate endeavours, he has brought impactful, transformative changes in several parts of the world including the African continent and Micronesia.

Nabhit is a psychopreneur, author, TEDx speaker, and globally decorated ambassador of mental health and peace with numerous recognitions globally. He is perhaps the youngest psychologist in the contemporary world and the only one from India, leading this remarkable movement to make mental health a household name.

Although they are based in New Delhi, India, Peaceful Mind Foundation is present globally. Their vision is to make psychology a household term by teaching others about peace, culture, and well-being. Accordingly, PMF offers training and workshops, a global mental health forum for youth, and mental health karaoke, etc., in the mental health domain.

Through Nabhit's work toward freeing the world of mental health stigmas and taboos, he was able to develop a strong connection globally. For his exceptional work, he has been featured by various online news panels and print magazines like *Cooperate Investment Times*, *Exelon Magazine*, *Forbes*, *The Week*, *Statesman*, and *Daily Hunt*. His recent video highlighting the idea that mental health can become a global pandemic in the near future has gained significant viewership on social media and is being published as an article by various media platforms.

Through his passionate social interventions and ground work, Nabhit wants to exhort everyone to join this movement aimed towards making mental health a necessary aspect of everyone's life.



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BENJAMIN F. MINK

Known for his high level of motivation and results-driven mindset, Benjamin Mink has extensive experience in drug enforcement and regulatory compliance. He has served as an undercover narcotics detective, a state trooper, and as a regulatory compliance director. Benjamin has also succeeded in helping pharmaceutical companies develop compliance programs that are more consistent with the public interest. Today, as the president and chief executive officer at GTC Consulting (GTC), Benjamin utilizes his knowledge, education, and unique skillset to address the regulatory matters and challenges frequently faced by the pharmaceutical industry.

Headquartered in a suburb of Cincinnati, Ohio, GTC was founded to provide the regulated pharmaceutical industry with practical risk mitigation and quality solutions. The company's global client base includes Fortune 500 organizations, stateside and international manufacturers, distributors, pharmacies, physicians, and government agencies. Since its inception, GTC has quickly gained a reputation of superior quality and results. As GTC's president and CEO, Benjamin is responsible for creating, planning, implementing, and integrating the strategic direction of all components and departments within the organization. His position is unique as there are few people in the United States who provide pharmaceutical companies with quality consulting services tailored for drug diversion prevention and regulatory compliance.

In addition to his vast work experience, Benjamin holds a bachelor's degree in biological science from Great Lakes University and a Master of Science in Criminal Justice from Everest University. He also holds multiple designations, which include opioid expert, pharmaceutical quality accreditation consultant, verified accredited wholesale distributor project manager, Drug Enforcement Administration regulatory support professional, pharma merger and acquisition advisor, and NADDI Ohio Board of Directors Training & Education Coordinator.



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WILTON JACKSON

Wilton Jackson has learned that those who possess the ability to ask questions while making others feel comfortable can go a long way in life. In fact, since talking to people and obtaining information are significant parts of his job as a journalist, it is essential for him to gain their trust. Currently, Wilton works as a breaking news writer for *Sports Illustrated*. He previously worked as a breaking news reporter for *The Clarion-Ledger* in Jackson, Mississippi, a subsidiary of the Gannett/USA Today Company. “If people aren’t comfortable with you, they won’t tell you anything. I have a way of talking to people and making them feel comfortable and building trust,” he shares.

Wilton made the decision to become a reporter during his high school senior year. He knew that he loved to write and that he would like to be on television one day. In order to obtain his goals, Wilton worked to earn both a bachelor’s degree in multimedia journalism from the University of Southern Mississippi and a Master of Mass Communications (MMC) degree with an emphasis in news and sports reporting from Louisiana State University. He plans to pursue a master’s degree in sports management from Jackson State University starting January 2021.

Wilton lives by a quote by Malcolm X: “Education is the passport to the future. Tomorrow belongs to the people who prepare for it today.” He embodies the spirit of these words through his development of The Diversity Media and Technology Project, which consists of a series of modules that include lesson plans and interactive videos to help train high school students to be digitally savvy in journalism. Wilton started the project in his home state of Mississippi with the long-term goal of getting the modules into schools nationwide for students considering a career in journalism. Wilton also works to further his industry as an immediate past parliamentarian of the Atlanta Association of Black Journalists (AABJ), a former National Board Student Representative for the National Association of Black Journalists (NABJ) and a professor of journalism at Jackson State University.

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ALTAGRACIA PIERRE-OUTERBRIDGE

Altagracia Pierre-Outerbridge is founder & owner of New York City based law firm, Outerbridge Law P.C., a firm with a focus on landlord, tenant, real estate, and immigration law. As the principal of the firm, and an immigrant, she stands as a unique amalgam of businessperson, lawyer, and humanitarian who, at 39 years old, founded her own law practice. With over a decade of experience, she sees her age and gender as unique differentiators that her clients appreciate. “My age makes a difference, but also the fact that I am a woman—and a woman of color, an immigrant woman of color, at that. Unfortunately, folks do not see this often. My age and life experiences help me cater to a different age demographic and the marginalized. I am easily able to cater to a younger generation and folks who are marginalized because I understand them. I have lived in their shoes. My clients often say I am not stuffy, or intimidating; I am relatable,” she shares. Altagracia launched Outerbridge Law P.C. nearly one ago in Midtown Manhattan, bringing with her over a decade of diverse expertise in landlord-tenant issues and the areas of labor and employment, and immigration. She is a technologically savvy attorney leading a forward-thinking firm with its finger on the pulse of ever-changing technology and the ways in which people communicate—all while grounded in the ethics that govern their work. “We are not held back by old standards or traditional methods. We deliver quick service using technology. Our clients have my phone number, so I have a personal relationship with each and every one of them, and that’s the way it should be,” she explains. In terms of real estate, Altagracia and her team of legal experts serve clients in NYC, focusing 70% of their work on landlord-tenant litigation and 30% on transactional matters, including closings, development, and leasing. With experience on both sides, they defend clients against eviction and represent landlords, protecting each client’s best interest. Altagracia represents both landlords and tenants in housing litigation matters such as no-defense holdovers, nuisance cases, owner’s use cases, licensee cases, succession claims, non-primary residence claims, rent overcharge claims, nonpayment of rent cases, harassment claims, repair cases and tenant buyouts. As a landlord’s attorney, she diligently protects a landlord’s property rights. As a tenant’s attorney, she meticulously defends against unnecessary evictions. Armed with a law degree and an MBA in taxation from the Zicklin School of Business at Baruch College—one of the toughest business schools in the country—she serves clients with a unique perspective of the business, not just from the legal side. The immigration arm of Outerbridge Law P.C. is committed to helping people secure the right to live and work in the U.S. and to defend themselves against government enforcement actions. As one who speaks French, Creole, Spanish, and English, Altagracia and her team cater to clients in many demographics, serving people in all areas of immigration matters, whether seeking asylum, facing deportation, or pursuing citizenship. As an immigrant herself, Altagracia serves her clients with valuable personal insight and experience from one who understands intimately the struggles to become a U.S. citizen. “I came here at age 15, was soon thereafter orphaned and went through an intense struggle to become a U.S. citizen. I went through it all myself, so I understand my clients,” she explains. As a tenacious litigator, Altagracia’s persistence and desire for successful outcomes for her clients has resulted in unparalleled service. In a field where there is often little opportunity for women of color, Altagracia’s unbridled desire to help others, and her unrelenting determination to succeed, drove her to overcome barriers that many would find insurmountable. A wise person, a judge, once quoted Shirley Chisolm to her and it has become her motto ever since: ‘If they don’t give you a seat at the table, bring a folding chair.’



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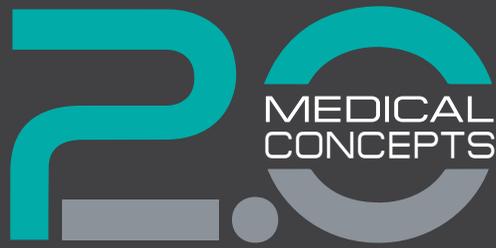


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