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NOVEMBER 2019

PARTNER SPOTLIGHT WALLICK AND VOLK STACY NEAL

ON THE RISE HEATHER MAHMOOD-CORLEY

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FEATURED AGENTS BECKY & JOHN KOLB

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Editor

Pam Frestedt

Guest Writer



Jenni Vega Debby Erdmann Publisher





Scott Warga Guest Writer





Inspections 6 Overhead Care Club Roof Repairs 6 Replacement



Michele Jerrell Publisher's Assistant



Jacob Cabezudo Writer



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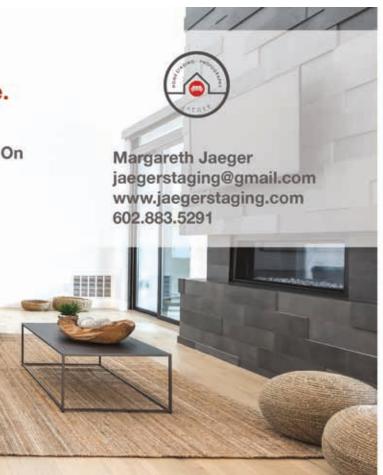
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At Wallick and Volk Mortgage in Mesa, Stacy Neal, branch manager, is focused on bringing clients the latest technology and the most trust throughout their mortgage transaction. Wallick and Volk was founded in 1932, in Cheyenne, Wyoming, and Stacy is one of the brightest stars of this longtime source for mortgage services.

> partner spotlight By Jacob Cabezudo

Wallick and Volk

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Before becoming a lender, Stacy worked for 16 years for a non-profit that helped first-time homebuyers, educating them on buying a home and counseling them on their credit. She was recruited at Wallick and Volk by Brian Rogerson, now the president of the company. Stacy has since climbed the ladder to become the Mesa branch manager.

What makes Wallick and Volk different from other mortgage lenders is their emphasis on technology. Although they have been around for a long time, that hasn't stopped them from implementing the latest tools to help facilitate a transaction. They utilize an online application called Simple Mortgage, that makes it easy

to access paperless documents anywhere and makes the entire mortgage process run that much smoother.

"High tech, high trust," is a mantra that Stacy stands by for Wallick and Volk. "We truly believe in having a loan officer that you can trust—not just for one transaction, but for life."

The Wallick and Volk Mesa branch has 14 loan officers and assistants. Everything the company does is in-house, from processing to underwriting. Everyone at the branch is based locally as well, and able to help clients and agents at the drop of a hat.

"One thing that is super important to me and my loan officers right now is coaching our real estate partners," Stacy said. "Not just being a lender partner for the client and the buyer but being really involved in our REALTOR® partners' businesses and helping them grow." Wallick and Volk Mesa doesn't do this by just buying a bunch of Zillow leads. They operate by expanding the idea of a referral-based business from their own company to agents' businesses.

HIGH TECH-HIGH TRUST

Left: The Neal Family Top Right: Stacy with her family exploring Arizona together. Bottom Right: Stacy Neal with Michael Groff, Jim Volk, Brian Rogerson on a President's Club trip.

> Consistently engaging with clients is a habit that real estate agents and other companies should take up to boost productivity throughout the holidays, according to Stacy. Popping by and connecting online often is very important, especially since clients and prospects will be bombarded by many brands and services in the upcoming months.

> She also advises using a key feature on Facebook that can send custom-targeted advertisements to your contacts. This includes uploading an excel spreadsheet of all your clients and their email addresses and crafting an ad that appeals to a segment of your sphere. This will do wonders with your ad engagement and lead generation. You will find that Stacy has many more tips like these for top producers.

As a whole, Wallick and Volk is a family. They are not a giant conglomerate where everyone is represented by a number. Across the company, managers, officers and assistants know each other by name, feeding into its family-oriented service approach to business. When working with Wallick and Volk, you're not just a number—you're family.

"I'm not in it for the paycheck. I'm in it because I genuinely love people," Stacy said. "How do I make their lives better? How can I bring wealth to their life through homeownership? It's no ordinary experience. I really care!"



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Becky and John



66 We don't seem to be very good at doing things halfway, 99

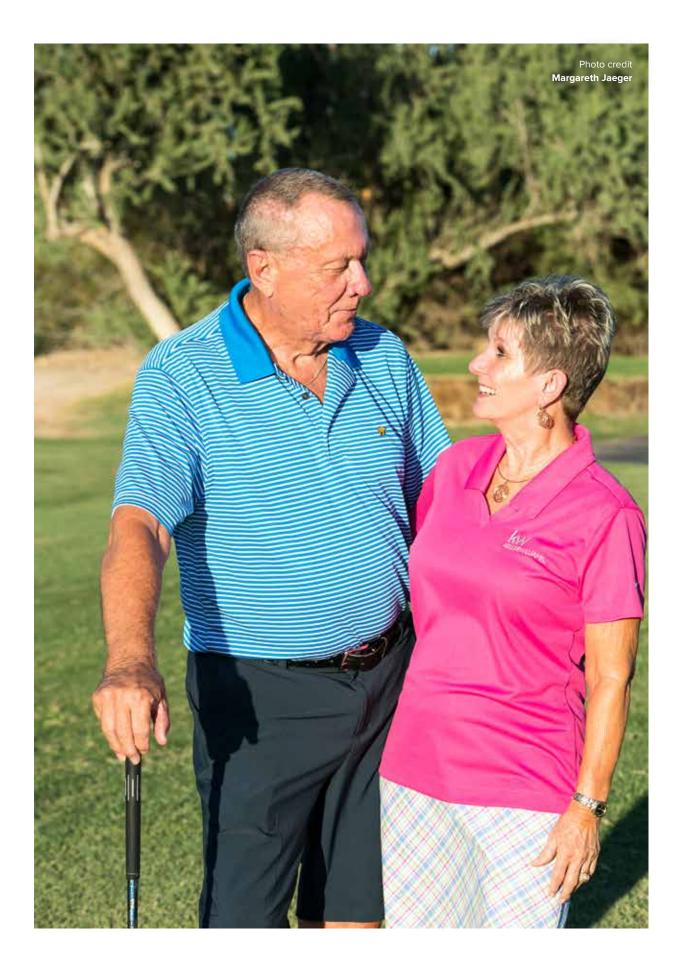
John Kolb said of how he and his wife, Becky, run their business. Ten years ago, as business owners moving to Arizona to retire, Becky and John got their real estate licenses and planned to sell real estate part-time and play golf. However, they soc discovered that to be a good real estate agent required a full-time commitment. Ever since becom ing full-time agents, the Kolbs with their all-out approach have reached the top of the East Valley real estate industry and are in the top 1% of 160,0 Keller Williams agents nationwide.

Formerly from Colorado Springs, the Kolbs owned a franchise and grew it to the 10th largest in the country. After selling the business, they had their sights set on semi-retirement in Sun Lakes where at the time was holding training meetings for new they had visited family in previous years. "It did not agents," John remembered, "and he said the first

n	turn out that way," Becky said. "It was really im-
s	portant that we commit to our real estate business,
	and that's what we did."
on	In their first full year in the business in 2011, they
	did \$5 million in volume, and the next year, they
n-	grew to $\$7$ million, then $\$10$ million. They dove
	deep into marketing, building their sphere in Sun
r	Lakes, and getting involved in the community. As
000	the business grew, so did the need for administra-
	tion and buyers' agents and they began building a
	team known as The Kolb Team.
ed	
	It was not easy in the beginning, as Becky and John
r	knew absolutely no one in Arizona. "Our broker
-	at the stime over a heal dimensioning over stime on Company



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John and Becky know that they would not be as successful without a dynamic and supportive team of talented people. As a team, they are looking forward to celebrating what is going to be their best year yet. "We could not do this business without the team that we have." Giving it everything they've got, The Kolb Team has built something that will last longer than their lifetimes.

thing you do is go out and contact your local circle of influence. We didn't have one." It did not take long for them to get entrenched in the community Through volunteering and joining different organi zations and clubs, their sphere grew to five times larger than any group of contacts they had in the other states in which they had lived.

Today, The Kolb Team is comprised of four salespeople and two admin, including John's so Carey and his wife Trish who are licensed sales Even when there are other agents with more expeagents. They relocated in 2017 to join the family rience, the Kolbs know just how to flip that "obstabusiness and will continue the Kolb Team legacy cle" into an opportunity. "When I had eye probwhen John and Becky eventually retire. Lynette lems," Becky recalled, "I found the ophthalmologist Messick, licensed since 2002, is a sales agent. that had the most experience and I went with him. Anne Annis and Helen Edie round out the team Two years later, I was still having the same probas licensed assistants handling all of the adminlem. So, I researched someone who did not have the istration and transaction management. In 2018, most years' experience, but still had a great reputathe team racked up an outstanding \$30.9 million tion. And what I found out was that the first doctor in volume, and in 2019, they are already at \$37was stuck in the old ways of doing things. The new million with a couple months to go. doctor had the latest equipment and technology

е	All agents face challenges and obstacles along their
	journey to the top of the totem pole in the indus-
7.	try. The Kolbs don't see them as obstacles, though.
i-	They see them as opportunities. Becky says, "It is
	critical in today's market to be able to demonstrate
	how we differ from competitors." Although their
	top competitor likes to say they have sold more
	homes, they are ahead of them in 2019 and those
	tables have turned.
n	

...

Show up to work every day. Because when you're brand new, you think if you don't have any appointments today you can run errands or lie low. That's doing nothing to help grow your business.

. . . and fixed my problem. I say that we're like that newer doctor because we're doing all of the traditional marketing AND social media and online strategies where 90 percent of the buyers are coming from."

> Living and serving a community that houses predominantly older couples, Becky and John take pride in the network they have created where they can help in any way. They have encountered situations where a spouse passed away or they were a caregiver and didn't know how to begin the overwhelming process of selling their home. The Kolb Team has a network of partners to help their clients in these situations. John says, "We hold seminars in the community about the selling process as well as other topics related to seniors and we get a great turnout because people realize we are about more than just selling. We are passionate about people and helping them with the entire process."

Becky and John have four boys between them and 14 grandkids who joke that they party more than the kids do. The prototypical social butterflies, the Kolbs like having get-togethers with their closest friends; many of whom are past and current clients. When they're not socializing or selling homes, they love traveling and playing some golf.

As for advice for aspiring top producers, the Kolbs keep it simple. "Show up to work every day. Because when you're brand new, you think if you don't have any appointments today you can run errands or lie low. That's doing nothing to help grow your business." 70 percent of people who get their real estate license never do a single deal, and a big reason why is that they're not showing up for work.

Part of going to work is also getting involved in committees or organizations and putting yourself in front of people. That should be a big focus for anyone new in the industry, since Becky and John have hung their hat on their community involvement since coming to Arizona. And they are big believers in giving back to the communities that support them. As part of their community service, they sponsor shreda-thons and seminars, and volunteer with the homeowner association.

John and Becky know that they would not be as successful without a dynamic and supportive team of talented people. As a team, they are looking forward to celebrating what is going to be their best year yet. "We could not do this business without the team that we have." Giving it everything they've got, The Kolb Team has built something that will last longer than their lifetimes.



John, Becky, Trish and Carey Kolb in Paris.



John and Becky in front of the Matterhorn in Zermatt, Switzerland,

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THE VICTIM STANCE IS A POWERFUL ONE

The idea of, "It's not when you fail or how you fail, it's a matter of how quickly you get back up," has been shared from the likes of Tony Robbins to Mark Hutchins, My Home Group, to Michael Gallaugher, Toro Insurance Group. Implementing this simple statement into your everyday life will lead you to almost guaranteed success. Recognizing that you are never a victim will launch you to the greatest freedom you could ever imagine. No matter who you are, every one of us has experienced hardships, bad experiences, bad relationships and injustices; some of us on a deeper level than others. Then why is it that when faced with life's difficulties, they leave some of us bitter, unhappy and feeling victimized, while others grow from the experiences to be stronger, wiser and even kinder?



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coaching corner By Heidi Zebro

Some small things can become big things when we feel like the world is against us. Couldn't get your car to start this morning? Your entire day could be ruined. How about a friend not returning a call, or spilling coffee on your pants, or your spouse or significant other not noticing the extra effort you put into making a special dinner? Well, you get the idea. These things can leave us feeling rejected, unappreciated, even abused.

Big things are even more difficult to navigate through; getting passed over for a promotion, a loan not repaid from a friend or family member, having money stolen from you, facing a serious illness, an unfaithful spouse ... the list is endless.

It is common when experiencing life's challenges to blame others, and in many scenarios, it actually is someone else's fault. But to be the best you, the happiest you, seek what you can do about the situation. We have no control over what others do, but we have 100% control on how we react to it. Once you start practicing the simple task of not blaming others and seeking what you can do, you will immediately feel empowered.

A great example of this is in sports. In almost every game there will be a bad call—a game play that a referee simply blew. What's interesting, is you rarely see this affect the player. Yes, there may be an initial reaction, but then the player gets right back in the game. The best players and team leaders will actually play better because of it.

Let's do that in our business heck, in our personal lives too. How do we do it? In Cylon George's published article, *10 Ways to Stop Feeling Like a Victim Once and for All*, he lists examples of this. I am going to share with you this list, but I encourage you to find the article and read how Cylon goes into examples for every line item.

1. Stop blaming others

- 2. Be compassionate to yourself
- 3. Practice gratitude
- 4. Resist self-sabotage (and I add, recognize self-sabotage)
- 5. Perform acts of kindness to others
- 6. Forgive and let go
- 7. Build self-confidence
- 8. Find the source of your learned helplessness
- 9. Shift your mentality from that of a victim to survivor
- 10. Challenge your perceptions of reality

DA Southern said, "The victim stance is a powerful one. The victim is always morally right, neither responsible or accountable and forever entitled to sympathy." Boy, it certainly would be very hard to thrive, if not impossible, if we lived in this victim mentality.

On a personal note, not being a victim is completely selfish for me. I am just as much of a control freak as the next person, but more important than having control, I want to be happy and enjoy as much of life as I can. Don't get me wrong, when I feel that someone has done wrong to me, it angers me and hurts me. I will discuss it with them. Often, I do not change their opinion, and that is okay. But I want to be strong, honest and hard-working. I cannot be those things if I am a victim.



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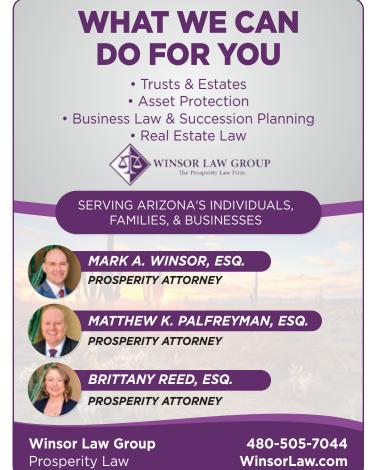
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Though Real Estate agents are still in "sales", the age of slick hair and slick shoe sales is over. And this is for the good. The cause has several factors, but amount of knowledge the client has (thank you internet!), and past abuse from past predatory salespeople are the leading causes.

So, how do you become one that sells without being "selly"? Though most of the "tricks" in sales still work, it is not really about the sale. Don't sell them, help them. You should be a facilitator and coach.

Your clients already want to sell and buy a home. And, when someone feels "sold to" they can resent you. Instead, keep the clients focused, show options, and help them with there goals.

What I see in the field and talking to top agents is that they are typically good listeners to the parts that matter on helping them find a home. They also know the questions to ask to help find the right fit for them. Realtors that create value are the ones used and referred. Be the "go to" person for not just real estate, but anything home related. This is a part of being a trusted advisor. To do this properly, go in with each client with their goals and direction in mind, not yours. It may be difficult to turn off sometimes, and doesn't mean don't give your opinion, but people will since if you are guiding them to your goals, and not theirs.

Now, don't confuse personal interactions with stopping to build your database. There is a very important place for door knocking, calling expired and FSBOs, etc. And those should have a script.

John Tyler General Manager – Checklist Inspections 480.361.8120



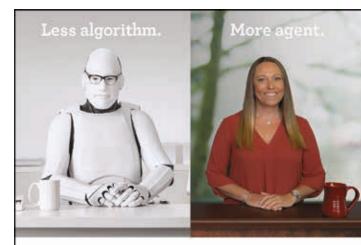


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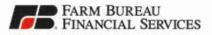


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Darlin Gutteridge with RE/MAX Fine Properties stands out above the crowd due to her hard work, sincerity, generosity, and kindness. She's been a REALTOR® for 25 years. Before launching her career as an agent, she was a real estate assistant.

If, as Ralph Waldo Emerson said, "Sincerity is the highest compliment you can pay," then Darlin's sincerity toward her clients adds astronomical value to all of her transactions and relationships. When we asked Darlin what her focus is, this is what she told us. "My focus is showing people that I'm sincere when I help them. I think so many people are focused on closing the deal that they may not necessarily do what's right in the long run for the client. I believe you have to show your clients that you really want to do what's right for them and that you're sincere about it. Sometimes that means having a tough conversation and that may mean turning away a listing or walking away from a deal which is not in their best interest in the long run. Selling, in its most exquisite form, is not about taking or persuading. It's about giving.

I think if people know that you're sincere and that you actually do care, they're going to like you. They're going to want to work with you and they're going to want to refer people to you. Whatever your business is, whatever you're selling or whatever service you have, if people feel you're genuine instead of fake, they're going to want to work with you. We all remember the way we're treated no matter the outcome.

I try to make it a habit of every week sending out a handwritten notecard to five to seven people. For example, I just had a client who posted on Facebook that their dog died. Well, I'm a dog person and I've sold them a couple of houses, so I sent them a very nice heartfelt handwritten card. I just said, 'I'm sorry for your loss. She was a great dog.' And they sent me a text thanking me a couple of days later.



I think some REALTORS[®] lose sight of what really matters. They're looking at the numbers, but all those numbers are *because* of people, they are not people. It is incredibly frustrating for me when I feel that our profession is not being properly represented by those who are only driven by the numbers. Our profession is much more than that. I strive to make sure my clients know I don't look at them as just another transaction. I look at them as a person and I truly care."

On top of her genuine spirit, Darlin shows generosity and kindness by supporting various organizations. "My husband and I decided many, many years ago that we wanted to make a difference. Initially we had more time than money, so we volunteered. Now we are able to find a better balance. Being hands on with the organizations we support is tremendously rewarding. I think that if you're successful, you should give back whether it's with your time or money. It's good karma. By contributing both, hopefully it's even better karma!

Some of the organizations we choose to support include Lost Our Home, Fisher House, and the Phoenix Children's Hospital (PCH). Jody Polanksi, who is one of my good friends, left her career as a successful mortgage lender to start Lost Our Home Pet Rescue in 2008 in response to the housing crisis. As we recall, the crisis left families displaced and thousands of pets abandoned. Lost Our Home provides temporary pet care for owners who are unable to care for them, pet food for financially struggling individuals, a shelter for abandoned pets, and discounted pet boarding for low-income individuals. They also have an amazing partnership



with the Sojourner Center in Phoenix that is a large domestic violence shelter. I've learned that in many cases, women do not want to leave their pet to escape an abusive relationship because of what their significant other might do to their pet. Lost Our Home manages a Pet Companion Shelter on the Sojourner campus so that women escaping domestic violence can heal while keeping their pets. You can learn more about how to support Lost Our Home at www.lostourhome.org.

Fisher House is an organization based in the Washington D.C. area that helps military families and veterans. My husband was in the Army and learned about Fisher House while his brother, who also served, was receiving treatment at Walter Reed Army Medical Center. The Fisher House is a place where veterans can go for therapies and their families can stay there while the veteran recovers, which can take months or years. The Fisher Houses are throughout the country, much like Ronald McDonald houses are. You can learn more about Fisher House at www.fisherhouse.org. We can't do enough to thank those who have sacrificed and served, especially those who were injured, and Fisher House allows us to show our gratitude.

The Phoenix Children's Hospital, in short, saved my sons' life. In 2015 when my son was 14 years old, he went into full liver failure and was listed for a liver transplant. As any parent knows, it was a very scary time in our lives. The amazing doctors and staff there were able to find the right medications to help his liver heal, and thankfully, he was removed from the transplant list. We continue to receive phenomenal care as part of his healing journey from the folks at PCH. While we do not know what caused the episode, it appears he will not have any lasting effects on his health.

Every Christmas our office decorates a Christmas tree at PCH. When the tree is removed, all the items get donated to the hospital. We put things on the tree that can be used by the patients after Christmas. Last year the theme of the tree was nighttime, and we decorated the tree with pajamas, slippers and books. We also do a drive once a year for their food pantry or other gifts.

We donate funds from every transaction to these three organizations throughout the year, and at the end of the year we look at how much business we've done and donate additional amounts. These are three organizations we have personal ties to

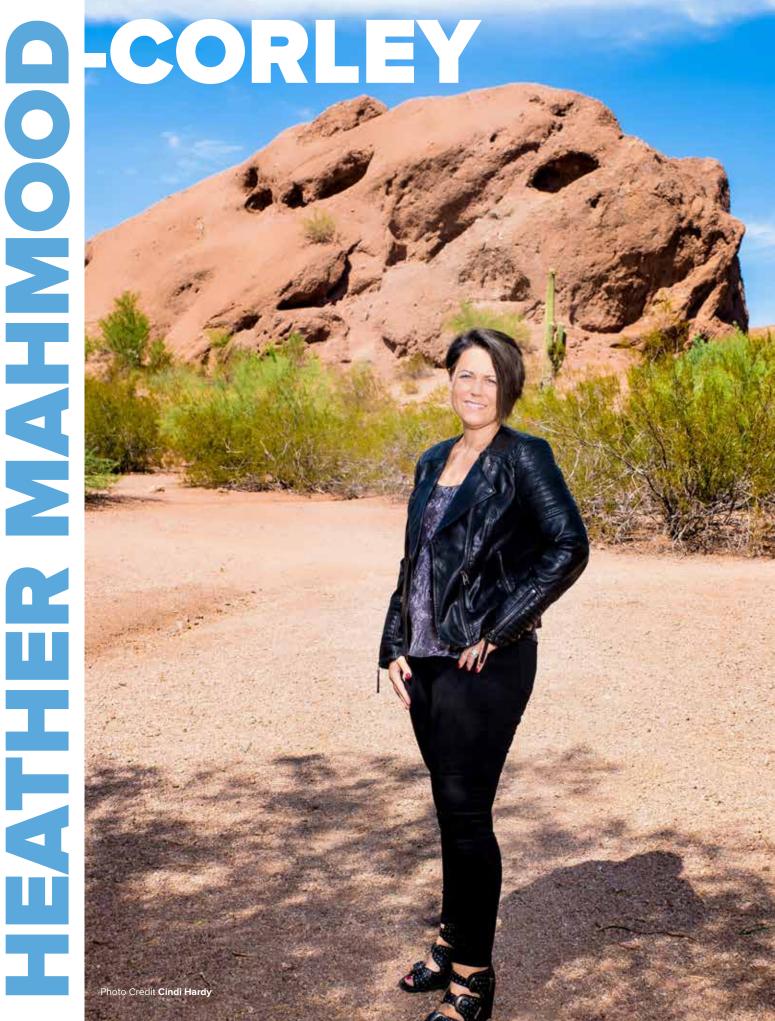




and that we feel utilize the resources they are given wisely.

In preparing for this article, I thought of how intertwined the organizations we care about are woven into the fabric of what I do in real estate. We have only adopted our dogs and that ties into the work Jody does at Lost Our Home. Fisher House is a part of helping those displaced, again much like the mission of Lost Our Home and Phoenix Children's Hospital for an especially difficult month in the summer of 2015 was our home. PCH will always feel like home to my family.

I'm good at what I do, but I don't want to be known for being a good REAL-TOR[®]. I would rather be known for being a great person and a great wife and mom."





Heather Mahmood-Corley is one of the most caring and hardworking REALTORS® you'll ever meet, and her tremendous success in the last two years of her real estate career in Arizona is the fruit of those qualities. Prior to doing real estate in Arizona she was an orthopedic nurse specializing in spines for twelve years in Washington State. She decided she needed a new challenge, so she became a REALTOR® in Washington for two and a half years before moving to Arizona. Her nurturing attitude and personal care for her patients carried over into the way she treats her real estate clients.

"The best advice I learned in my nursing career was to treat everyone like you want to be treated. I didn't treat my patients as if they were a number, but like they were a real person. Now I treat my clients as if they were my grandmother, mom and dad, or my sister or brother. It's not a transaction to me. I get to know who my clients are and everything about their families.

I tell them whether it takes one showing or a hundred showings for them to find the house that suits their needs, that is okay. It's not like they are buying a pair of shoes at Nordstrom that they can return. It's a huge purchase.

As I get to know my clients, they often refer me to their friends and family, so the time I invest in them is time well spent. The way I intentionally invest is by checking in about once a month after we close the transaction, and if I'm in their neighborhood I'll try to stop by their house and say hello every couple of months. I ask them how they like their new house and tell them to let me know if there are any problems, like with the home warranty, that I can help them with.

Another simple way I keep in touch with my clients is through social media. I become Facebook friends with them so I can see what's going on in their lives. It's nice to find out what we have in common,



Adam and Heather on their boat, Lake Washington, Seattle.



Going to one of her favorite Rodeos, Prescott Rodeo.

too. That can happen by going out for coffee or dinner or just being intentional to communicate throughout the time their home is in escrow. I also hold a client appreciation event for all my clients once a year. It is usually like a happy hour. I get a lot of good feedback from those events."

When we asked Heather to name one thing that has gotten her out of her comfort zone the most, she said, "Going to networking events by myself. When I moved to Arizona, I forced myself to go to events hosted by YPN as well as other networking

...

••• and volunteering events. Even though I have an outgoing personality, it can be scary going to venues where I don't know anyone and could possibly face rejection, but I forced myself to do it. Doing that definitely made a difference and I have met a lot of people that way."

> As far as what she does to grow her skills and knowledge, she said, "Lately I've been going to events hosted by title companies and lenders to learn more about the 55+ market because I've had a lot of clients in that age bracket recently. I also like to attend events to learn more about the real estate climate in general in our market, so I can share those things with my clients. I try to regularly read about current events in this area, like what's happening regarding new businesses, to understand how these things affect the real estate market. For example, a lot of IT companies are moving to this area because the cost of living is less. Many of my clients are from out of state and choose to move to Phoenix because of all it has to offer regarding work/life balance as well as lower taxes and home prices."

Her biggest challenge actually involves preconceived ideas about how competent she is by other agents. "Many agents don't understand what Redfin is and why I would choose to work for them on a salary and not on commission. They think that agents that work for Redfin are new to the industry, but that is not true. It is a difficult process to be hired at Redfin and agents need to go through about six interviews. The truth is I am an agent like everyone else and I work just as hard for my clients as you do for yours. I get up at 4:00 am to start my day. My phone starts ringing at 7:00 am and sometimes it doesn't stop until 10:00 pm."

As far as Heather's professional aspirations, she would like to double her transactions next year as well as move up in her company, Redfin, to become a team manager.

Her business savvy advice for first-time REAL-TORS® is to be themselves and find a mentor. "I highly recommend finding a mentor who has your



Family dinner with Heather's Dad, Dennis, Mom, Penny, husband Adam, brother Shane and daughter Kaci.

same values and does business how you would like to also. Be yourself and find your niche. Don't worry about being judged by people because you don't fit the mold of what they think a good agent is. I have found that if you are genuine, people appreciate that, and everything falls into place. If you try too hard to be someone that you are not, people will see through that and won't want to work with you."

When we asked Heather what her perfect weekend would look like, this is what she told us. "A perfect weekend for me is to spend time with my family and friends, take a spin class on my Peloton, and try not to do anything real estate-related for one day. It is hard to take time off and not feel a little guilty."

Heather has a 19-month-old daughter named Kaci, who is the light of her life. "Being a working mom makes it extra difficult to maintain a good work/life balance. It takes family and friends who are supportive of career goals. I could not have done the sales volume I did if it wasn't for my husband, Mary Beth at day care, my mom, and my cousins Amy, Sophia, and Tessa!"









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rem, and YouTube we have







REAL ESTATE BEST BUDDY

> question of the month



What are your favorite

Phoenix area holiday activities?





CARI GILILLAND, KW INTEGRITY FIRST REALTY

My favorite thing to do is to grab some hot chocolate and go look at Christmas lights. We like to go to Cherry Lane near Alma School/Extension, the loop of lights in San Tan Valley and Christmas on Comstock in Gilbert.



KRISTIN GRAGG, KW INTEGRITY FIRST REALTY

I love Schnepf Farms to get me in the holiday spirit!

DARLIN GUTTERIDGE, RE/MAX FINE PROPERTIES





One of my favorite places to go is San Tan Vil-

lage Mall. All of the storefronts are decorated with holiday cheer, and people are out in high spirits purchasing gifts. They even have Santa Claus! It is a great way to immerse yourself in the Christmas spirit.

CRISTINA PUMA, KELLER WILLIAMS REALTY

Zoo lights at the Phoenix Zoo, McCormick-Still man Railroad Park in Scottsdale and Vertuccio Farms in Mesa. They all have fun stuff for the harvest and Christmas season.



I love going to all the holiday markets like High-





TIFFANY HERRMANN, REVELATION REAL ESTATE

As the holidays are approaching and you are contemplating some fun experiences, I encourage you to check out the World of illumination the largest animated light show with 1.7 million lights. My family and I adventured through this show last year and found it to be an entertaining holiday experience. As we arrived at Tempe Diablo Stadium where the event was held, we were able to purchase hot cocoa and snacks. We tuned in our car radio to the holiday music and proceeded to the light show. The ride twisted and turned through a beautiful light show with joyful, uplifting holiday music. It was a wonderful time to share with family, making memories. Hope you each will have a great time with your loved ones this holiday.

STACIA EHLEN, RE/MAX Alliance Group

We love taking our kids to the Fairmont Princess for their holiday festivities! We always stay overnight, and have a blast on the ice slide, carousel, and train. The resort looks amazing when decorated for the holidays!

CATHY ABRAMSON, VISIONARY PROPERTIES REALTY

Thanksgiving weekend in Bisbee. Enjoying the Historic Bisbee Home Tour. Lots of things to do!



SUCCESS Something Greater YOUR MAGIC KEY By Sharon Lechter and Greg Reid

I was recently provided a copy of Success & Something Greater Your Magic Key and asked if I would take the time to read it. Understand, I take the time to read anything that is published by the Napoleon Hill foundation, is affiliated with Think and Grow Rich, or is written by Sharon Lechter or Greg Reid.

On page 118 of this book there's a statistic that says "according to a 2015 report by Microsoft we are bringing up new generations with the attention span of, on average, eight seconds. In the year 2000 that number was 12 seconds, which means we now have an attention span that is less than that of a goldfish. In order to be capable of applying extreme focus for long periods of time you're going to have to train your mind to cooperate."

With that statement in mind I have two things to say, number one get this book and read it, my 8 seconds are up. Number two if you want to learn how to train your mind and/or you enjoy anything written by Napoleon Hill you will love this book. Some of the topics are revisited from Napoleon Hill's works however there is never before published content from Napoleon Hill as well more modern-day examples.

Every chapter has a list of questions to help you go through and determine how this book applies to you.

There are small quotes in this book that to some, may seem minor, however others will find they apply directly to them.

"We make everything personal to where we are in life at a given moment."

"Life isn't about the day you fail, it's about the day after."

"Be willing to learn how to learn. Learning how to learn is very close to learning how to earn."

These are just a few of them that I jotted down and just a fraction of what's in the book.

Some of the people interviewed in this book are names that you've heard of before in other publications such as John Assaraf, but do you know Lisa, a woman who broke all of Fiat's sales records in a male-dominated industry?

If you grew up in the Phoenix metro area you've probably heard of Bob Bondurant and his racing school, but did you know that in the 60's Bob was in a racing accident and told he would never walk again? He has had over 500,000 students since then.

Would you like to know the questions that the owners of Barefoot Wine asked, before they decided to go into the business that eventually became one of the most easily recognized and well-known brands that was purchased later by the Gallo wine family? More im-

portantly, would you like to know how they came up with the questions?

Sharon L. Lechter & Dr. Greg Reid

Think and Grow Rich

Success &

Something

Greater

YOUR MAGIC KEY

Many of the lessons in this book have been mentioned by several experts over the years. The bottom line most of these experts were simply echoing what Napoleon Hill, said in Think and Grow Rich.

This book is not a replacement for that one, however it is a worthy companion. One that points out some differences between Napoleon's time and ours one of which being that growth in our market seems to happen exponentially.

The bottom line is this; if you're trying to figure out what areas you need to focus on in your life or in your business to achieve your goals, read this book. If you want to learn what several of the individuals in this book referred to as their individual magic key then you must also read this book.

If you do read this book, and go through the exercises at the end of every chapter, you will finish being more confident, more successful, more energized, more focused, and you will find yourself equipped to ask the right questions and you will become a person of action.

When it comes to home warranties, you do have a CHOICE.

Make the SHARP Choice!

A home warranty helps offsets unexpected costs for repair or replacement of crucial components and systems inside your home due to failures of normal wear and tear. All systems and appliances must be in proper working order prior to coverage and have been properly maintained.



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As we enter into November, we hope that you all take the time WHAT DO YOU KNOW ... ABOUT NEW BUILDS? Are New Builds to attend the Economic Update from NAR Chief Economist competing with your listings? Join us for our semi-annual tour Lawrence Yun on November 4, 2019 from 11:00 am to Noon at with a 45 minute pre-training and learn the ins and outs of selling SEVRAR. His insights and information will help you plan and new builds, communicating the product, what makes each builder project for 2020. Dr. Lawrence Yun will cover the following, with different, and growing your business through new builds. Enjoy a a special emphasis on the East Valley: tour of three premier builders in Eastmark in Mesa. On November $6,\,2019$ we are presenting the New Build Tour from $8{:}00$ am to $2{:}00$ pm at SEVRAR with bus service to the builders' sites.

- · Recent developments in the housing market (national and local)
- The direction of home prices in the next 12 to 24 months
- Comparisons with past housing cycles
- Economic backdrop
- · Forecast of economy and housing market

Lawrence Yun is Chief Economist and Senior Vice President of Research at the NATIONAL ASSOCIATION OF REALTORS[®]. He We are looking for our 2020 Leadership Program Class. This is a oversees and is responsible for a wide range of research activity 12-week program that includes leadership training, meetings with for the association including NAR's Existing Home Sales statisthe Real Estate Commissioner and the CEO of ARMLS as well tics, Affordability Index, and Home Buyers and Sellers Profile as a community outreach project. Each year 12-15 members are Report. He regularly provides commentary on real estate market selected to participate. If you want to learn more, please call me trends for its 1.3 million REALTOR? members. Later that day, at (480) 477-5883 and we can discuss how it can change not only we have National Speaker Matt Jones at SEVRAR for another your business but your career. free event from 1:30 pm to 2:30 pm. Matt Jones is a world-class professional keynote speaker and author. He is committed to As we plan for 2020, we want to remind all of our members of motivating audiences and delivering strategies to help the organithe NAR requirement to complete your biennial Code of Ethics zation thrive amid adversity and excel to new heights of perfortraining due December 31, 2020. As a SEVRAR member, you mance. Matt's story has been featured in both international magcan attend these classes at no charge, since they are included in azine and TV shows. Matt's keynotes are based of his inspiring your membership. If you haven't attended a class at SEVRAR, life experiences of overcoming cancer three times when doctors I invite you to come experience great education in a modern did not think he would live, surviving a bone marrow transplant, atmosphere that is SEVRAR. relearning how to walk, and completing seven marathons on seven continents. Using his experience of overcoming insurmount-Thank you to all of you in the East Valley Real Estate community able odds, Matt incorporates psychology tools from the field of that make renting or buying a home or commercial/industrial Positive Psychology to motivate individuals and organizations to location a breeze for your clients with your professionalism and achieve greater victory. Set aside a few hours on November 4 to knowledge. We are here to help you increase your knowledge enhance your business for years to come. SEVRAR members can and provide member benefits that enhance your daily lives. attend for free by registering at SEVRAR.com.



>> pamela's monthly update By Pam Frestedt CEO of Sevrar

SEVRAR Update **ARER**

Later that day, we have a Networking Happy Hour sponsored by our Affiliate Committee. This is completely free to our REALTOR® members. The proceeds from this event are used to fund the annual SEVRAR Scholarships for High School Seniors attending college.

NOVEMBER

calendar details

Real Estate Market Outlook

Event Date: November 4 Event Time: 11:00am - 12:00pm Event Description: Non-Accredited Instructor: Dr. Lawrence Yun Location: SEVRAR

Real Estate Sales = Marathon

Event Date: November 4 Event Time: 12:30pm - 1:30pm Event Description: Non-Accredited Instructor: Matt Jones Location: SEVRAR

Toast Masters Club

Event Date: November 5 Event Time: 7:00am - 8:00am Event Description: Self-Improvement Location: SEVRAR

BMC #1

Event Date: November 5 Event Time: 8:00am - 10:45am Event Description: Commissioner's Standards 3.00 Credits Instructor: Jim Zirbes Location: SEVRAR

BMC #2

Event Date: November 5 Event Time: 11:00am - 1:45pm Event Description: Commissioner's Standards 3.00 Credits Instructor: Jim Zirbes Location: SEVRAR

Flipping Panel

Event Date: November 5 Event Time: 2:00pm - 4:00pm Event Description: Self-Improvement Instructor: Panel Location: SEVRAR

BMC #3

Event Date: November 5 Event Time: 2:15pm - 5:00pm Event Description: Commissioner's Standards 3.00 Credits Instructor: Jim Zirbes Location: SEVRAR

Termites-The Uninvited Guest

Event Date: November 6 Event Time: 9:00am - 12:00pm Event Description: Disclosure 3.00 Credits Instructor: David Bair Location: SEVRAR

Agency Law & Ethics

Event Date: November 6 Event Time: 1:00pm - 4:00pm Event Description: Agency Law 3.00 Credits Instructor: Marlene Olsen Location: SEVRAR

New Member Orientation

Event Date: November 7 Event Time: 2:00pm - 3:30pm Event Description: Non-Accredited Instructor: Torey Gannon Location: SEVRAR

Code of Conduct

Event Date: November 12 Event Time: 10:30am - 1:30pm Event Description: Commissioner's Standards 3.00 Credits Instructor: Brian White Location: SEVRAR

GRI: Transaction Technology

Event Date: November 14 Event Time: 9:00am - 4:00pm Event Description: Non-Accredited Instructor: Jeff Raskin Location: SEVRAR

Code of Ethics & Advertising

Event Date: November 15 Event Time: 9:00am - 12:00pm Event Description: Real Estate Legal Issues 3.00 Credits Instructor: Marlene Olsen Location: SEVRAR

This SOLD House

Event Date: November 15 Event Time: 1:00pm - 4:00pm Event Description: Disclosure 3.00 Credits Instructor: Tim O'Neall Location: SEVRAR

GRI: Anatomy of the COE

Event Date: November 18 Event Time: 9:00am - 4:00pm **Event Description: Multiple Categories** 6.00 Credits Instructor: Mike Mulvena Location: SEVRAR

Jumbo Mortgages/Luxury Homes

Event Date: November 18 Event Time: 9:00am - 12:00pm **Event Description: General Education** 3.00 Credits Instructor: Patrick Ritchie Location: SEVRAR

Fair Housing Awareness II

Event Date: November 18 Event Time: 1:00pm - 4:00pm Event Description: Fair Housing 3.00 Credits Instructor: Marlene Olsen Location: SEVRAR

ToastMasters

Event Date: November 19 Event Time: 7:00am - 8:00am Event Description: Self-Improvement Location: SEVRAR

HomeSmart Class

Event Date: November 19 Event Time: 11:00am - 2:00pm Event Description: Accredited 3.00 Credits Instructor: Bill Gray Location: SEVRAR

Contract Writing Essentials

Event Date: November 20 Event Time: 9:00am - 12:00pm Event Description: Contract Law 3.00 Credits Instructor: David Compton Location: SEVRAR

Desert Water Damage Issues

Event Date: November 20 Event Time: 1:00pm - 4:00pm Event Description: Real Estate Legal Issues 3.00 Credits Instructor: Ben Gottlieb Location: SEVRAR





New Member Orientation

Event Date: November 21 Event Time: 9:00am - 10:30am Event Description: Non-Accredited Instructor: Torey Gannon Location: SEVRAR

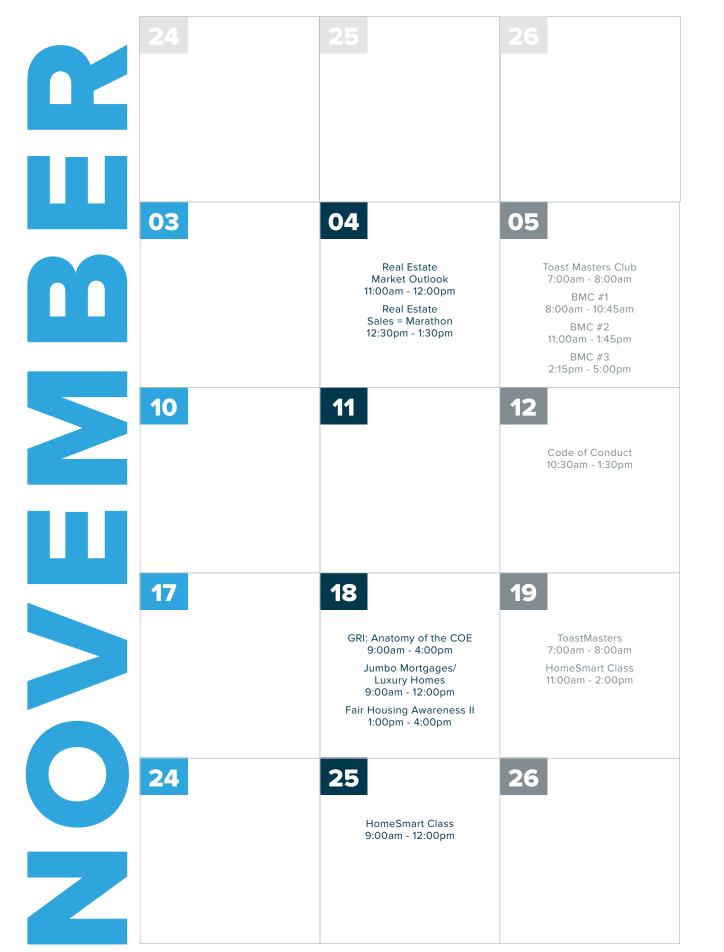
Transaction Desk®

Event Date: November 21 Event Time: 11:00am - 1:00pm Event Description: Non-Accredited Instructor: Keri Means Location: SEVRAR

HomeSmart Class

Event Date: November 25 Event Time: 9:00am - 12:00pm Event Description: Accredited 3.00 Credits Instructor: Bill Gray Location: SEVRAR

TUESDAY





40 • November 2019

calendar of events

01	02
08	09
15	16
Code of Ethics & Advertising 9:00am - 12:00pm This SOLD House	
1:00pm - 4:00pm	
22	23
29	30

Teams and Individuals Closing Dates From January 1–September 30, 2019

#	First Name	Last Name	Office Name	Total Unit Sales 01/01/2019 - 08/31/2019	Total Volume Sales 01/01/2019 - 08/31/2019	#	First Name	Last Name	Office Name	Total Unit Sales 01/01/2019 - 08/31/2019	Total Volume Sales 01/01/2019 - 08/31/2019
1	Derek	Dickson	Offerpad	962.5	\$245,171,603	35	Damian	Godoy	Argo Real Estate Professionals	72	\$18,766,250
2	Carol A.	Royse	Keller Williams Realty East Valley	222	\$74,646,578	36	Gus	Palmisano	Keller Williams Integrity First	43.5	\$18,712,300
3	Patrick	Mcclain	Homesmart	288.5	\$65,643,449	37	Bob	Lisk	Network Realty	29	\$18,489,135
4	Mary Jo	Santistevan	Berkshire Hathaway Homeservices Arizona Properties	140	\$55,746,023	38	Robin	Rotella	Keller Williams Integrity First	60.5	\$18,162,400
5	Rick	Metcalfe	Canam Realty Group	196.5	\$54,172,482	39	Brock	O'Neal	West Usa Realty	56	\$18,069,655
6	Brian	Cunningham	List 3k, LLC	126.5	\$47,582,184	40	Rebekah	Liperote	Redfin Corporation	51.5	\$18,062,400
7	Rebecca	Rains	Berkshire Hathaway Homeservices Arizona Properties	146	\$47,214,059	41	Jonas	Funston	Venture Rei, LLC	50.5	\$18,034,345
8	Catherine	Renshaw	Lennar Sales Corp	111.5	\$43,490,453	42	Shivani	Dallas	Keller Williams Integrity First	50	\$17,419,812
9	Kenny	Klaus	Keller Williams Integrity First	153.5	\$41,357,635	43	Bob & Sandy	Thompson	Revelation Real Estate	53	\$17,321,000
10	Karl	Tunberg	Midland Real Estate Alliance	65	\$35,634,728	44	Angela	Larson	Keller Williams Realty Phoenix	67	\$17,196,555
11	Shanna	Day	Keller Williams Realty East Valley	65	\$34,154,904	45	Heather	Openshaw	Keller Williams Integrity First	46.5	\$16,850,034
12	Donna Cherie	Mortensen	Redefy	85	\$33,639,650	46	Jason	Laflesch	Results Realty	36	\$16,589,550
13	Spencer	Lindahl	Main Street Renewal, LLC	143	\$33,302,594	47	Kelly	Jensen	Kj Elite Realty	51	\$16,555,570
14	Mindy	Jones Nevarez	Keller Williams Integrity First	86	\$32,832,726	48	Scott	Cook	RE/MAX Solutions	47.5	\$16,493,022
15	Rachael	Richards	Rachael Richards Realty	72	\$25,241,625	49	Terry	Young	Revelation Real Estate	43.5	\$16,405,430
16	Kristine	Smith	Kb Home Sales	90	\$25,037,685	50	Geoffrey	Adams	Realty One Group	57	\$16,197,796
17	Jason	Crittenden	Realty One Group	65	\$23,314,719	Discla	i mer: Information i	s pulled directly fror	n MLS. New construction or numbers not repor	rted to MLS within the date range listed are	e not included. MLS is
18	Annette	Holmes	Rachael Richards Realty	57	\$22,303,815	not res	ponsible for subm	nitting this data.			
19	Van D.	Welborn	Redfin Corporation	36	\$22,274,700						
20	Benjamin	Arredondo	My Home Group Real Estate	72.5	\$22,251,020						
21	Randy	Courtney	Weichert, Realtors - Courtney Valleywide	59.5	\$22,109,851				in in	Wire fraud is	on the rice
22	Zachary	Cates	Revelation Real Estate	43	\$21,991,600						
23	Bonny L.	Holland	Keller Williams Realty Sonoran Living	27.5	\$21,428,675					It's a huge issue Landmark is on th	and a factor of the second states and the second s
24	Lacey	Lehman	Realty One Group	72.5	\$21,205,826			-		RealBlog to keep yo	
25	Justin	Cook	RE/MAX Solutions	57	\$21,066,518					money	5
26	Shawn	Camacho	United Brokers Group	70.5	\$20,943,300					Here are all the ways	we can serve you:
27	Beverly	Berrett	Berkshire Hathaway Homeservices Arizona Properties	50	\$20,722,479		1			AND SHOT & CONTRACTOR OF CALLSES	
28	Russell	Mills	Gentry Real Estate	56	\$20,719,695		-			Commercial J Residentia	
29	Tyler	Blair	My Home Group Real Estate	73.5	\$20,657,802		4				
30	Darwin	Wall	Realty One Group	35	\$20,568,138						
31	Shannon	Gillette	Launch Real Estate	46.5	\$19,835,769					WHERE EXPL	
32	David	Arustamian	Russ Lyon Sotheby's International Realty	43	\$19,474,299	C	ontact one	of our seaso	oned professionals today!	🔛 matte	ers. 🏄
33	Bill	Olmstead	Keller Williams Realty East Valley	54.5	\$19,261,900		-	180) 4	76-8165	Clauser Bustneed Constant Mg. 480,890,7820	Smith Encute VP
34	Becky	Kolb	Keller Williams Integrity First	51	\$18,810,750			400) 4	10-0105	3303 E. Baseline Rd., Building 5, Sui	te 11, Gilbert, Arizona 85234



Teams and Individuals Closing Dates From January 1–September 30, 2019

#	First Name	Last Name	Office Name	Total Unit Sales 01/01/2019 - 08/31/2019	Total Volume Sales 01/01/2019 - 08/31/2019	#	First Name	Last Name	Office Name	Total Unit Sales 01/01/2019 - 08/31/2019	Total Volume Sales 01/01/2019 - 08/31/2019
51	Gina	Mcmullen	Redfin Corporation	45.5	\$15,967,200	85	Kimberly	Healy-Franzetti	West Usa Realty	20	\$12,810,557
52	Rebecca	Dorn	Redefy	44	\$15,725,925	86	Jody	Poling	Dpr Realty LLC	20	\$12,724,692
53	Katie	Shook	Redfin Corporation	47.5	\$15,708,750	87	Thomas M	Speaks	Revelation Real Estate	37	\$12,681,373
54	Dean	Thornton	Redfin Corporation	47	\$15,682,999	88	Tanner	Milne	The Menlo Group Commercial Real Estate	18	\$12,667,602
55	Michael	Cunningham	West Usa Realty	39	\$15,552,228	89	Paul	Whittle	American Allstar Realty	43	\$12,635,688
56	Heather	Mahmood-Corley	Redfin Corporation	39	\$15,532,572	90	Kelly	Pedraza	West Usa Realty	4	\$12,599,000
57	Kelly	Khalil	Redfin Corporation	41	\$15,433,240	91	Bryce	Henderson	Four Peaks Brokerage Company	38	\$12,343,965
58	Scott	Dempsey	Redfin Corporation	37	\$15,269,850	92	Mark	Captain	Keller Williams Legacy One	37.5	\$12,302,025
59	Kraig	Klaus	Keller Williams Integrity First	49.5	\$15,262,575	93	Mike	Santistevan	Berkshire Hathaway Homeservices Arizona Properties	30.5	\$12,299,359
60	Mike	Mendoza	Keller Williams Realty Sonoran Living	34	\$15,258,112	94	Kyle	Bates	My Home Group Real Estate	41	\$12,181,505
61	Shawn	Rogers	West Usa Realty	53	\$15,077,140	95	Trevor	Bradley	Stunning Homes Realty	37.5	\$12,175,468
62	Henry	Wang	Revelation Real Estate	40.5	\$15,053,850	96	Lorraine	Ryall	Kor Properties	25	\$12,132,800
63	Frank	Merlo	Berkshire Hathaway Homeservices Arizona Properties	25	\$15,012,021	97	Renee'	Merritt	Russ Lyon Sotheby's International Realty	14.5	\$12,038,344
64	Denver	Lane	Balboa Realty, LLC	43	\$14,757,152	98	Eleazar	Medrano	Homesmart	39	\$11,875,835
65	Timothy J	Cusick	Homelife Professionals	39	\$14,733,662	99	John	Karadsheh	Kor Properties	21.5	\$11,865,075
66	Kathy	Camamo	Amazing AZ Homes	50	\$14,676,058	100	Frank	Bennett Jr	Frank Bennett Realty	50	\$11,843,500
67	Michaelann	Haffner	Michaelann Homes	38	\$14,674,244	Discla	imer: Information is	pulled directly from ML	S. New construction or numbers not reported to MLS within	the date range listed are no	ot included. MLS is
68	Brett	Tanner	Keller Williams Realty Phoenix	59	\$14,475,175	not re	sponsible for submi	itting this data.			
69	Alan	Kittelman	Realty Executives	73.5	\$14,410,900						
70	Ben	Leeson	Arizona Experience Realty, LLC	36	\$14,383,944						
71	Kelly	Money	Redfin Corporation	42	\$14,354,504	1	VE'RE	ADA	IVALID DI	ICIN	FCC
72	Janine	Igliane	Keller Williams Realty East Valley	38.5	\$14,330,825	R	EADY	AKI	J YOUR BI	USIN	
73	Jennifer	Felker	Infinity & Associates Real Estate	29	\$14,221,500		10				
74	Kirk	Erickson	Schreiner Realty	37	\$14,131,700				I've worked with Greg Gale and his team I can't say enough at since 2012 and I can't recommend him entire team at NOVA*	A STATE AND A STAT	and his team are always available
75	Jason	Zhang	Gold Trust Realty	32	\$13,816,000			vard to working	enough. The knowledge of the products, the do business in a prof	essional, talented, rely them	need them, day, we can always to get it done. They also have
76	William	Nager	Stunning Homes Realty	42	\$13,756,305		with you and		communication, and ability to just get deals punctual, and honest done when we need them are just some of increasingly hard to fin	d in this industry. they make	ellow up with our clients. Lastly, the entire process simple and
77	Roger	Marble	Marble Real Estate	37	\$13,696,737		RAVIN	G FANS!	the reasons. Not to mention, he makes us look It is always a pleasure good to our clients for referring him because Gale Team, and I will		derstand for my clients which is important. They are by far the
78	Stacia	Ehlen	RE/MAX Alliance Group	31	\$13,679,599				of their high touch, high customer service. recommend them to ev	eryone. best in the	industry!
79	Charlotte	Young	Revelation Real Estate	35	\$13,507,330				KEVIN KAUFFMAN Co-Owner - Group 46:10 Network REALTOR" - RE/MAX	Fine Properties JOSH V Broker	VHITTEMORE The Whittemore Group
80	James	Watson	Keller Williams Realty Sonoran Living	40	\$13,494,189			CDEC			
81	Amy N	Nelson	Keller Williams Realty East Valley	42.5	\$13,493,887		LET.	GREG			TOP 1%
82	Michael	D'Elena	North & Co	35	\$13,340,374			VP/Branch Mana		HOME	MORTGAGE
83	Erik	Geisler	Revelation Real Estate	34	\$13,021,300		12	6720 N. Scottsdale Rd.	TheGaleTeam.com • TheGaleTeam@novahome Suite 160 • Scottsdale, AZ 85253		ORIGINATORS
84	James	Sanson	Keller Williams Realty Phoenix	56	\$12,950,425	1	1	BK 0902429 / NOVA KMLS 3087 / I Mortgage Lending Act #4131230	lorigage Loan Originator / Equal Housing Opportunity / Licensed by the Department of Busiaess (Also licensed by the CA-DBO under the CFL #6036566. Loans made or arranged pursuant to a Calif	versight under the California Residential ornia Financing Law License.	in America 2011 - 2018
						and a line					

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Teams and Individuals Closing Dates From January 1–September 30, 2019

#	First Name	Last Name	Office Name	Total Unit Sales	Total Volume Sales		#	First Name	Last Name	Office Name
				01/01/2019 - 08/31/2019	01/01/2019 - 08/31/2019					
101	Cindy	Flowers	Keller Williams Integrity First	44	\$11,812,950	_	119	Kandi	Andresen	Rachael Richards Realty
102	Debi	Gotlieb	Key Results Realty LLC	31	\$11,801,150		120	Tiffany	Carlson-Richison	Realty One Group
103	Tara	Hayden	Redfin Corporation	31	\$11,569,675		121	Jody	Sayler	Just Selling Az
104	Ron	Hollingsworth	Revelation Real Estate	51	\$11,557,132		122	Michael	Velasco	My Home Group Real Estate
105	Carol	Gruber	Revelation Real Estate	43	\$11,528,285		123	Adam	Coe	Revelation Real Estate
106	Rob	Hale	Elite Results Realty	43	\$11,481,730		124	Timothy	Ehlen	RE/MAX Alliance Group
107	Frank	Gerola	Venture Rei, LLC	33	\$11,463,350		125	Kristina	Sabo	United Brokers Group
108	David	Larsen	West Usa Realty	32	\$11,423,445		126	Ben	Swanson	RE/MAX Precision
109	Gregory	Hagopian	RE/MAX Solutions	31	\$11,408,350		127	Amy	Laidlaw	Realty Executives
110	Heather	Taylor	Prosmart Realty	22.5	\$11,328,100		128	Cynthia	Dewine	Russ Lyon Sotheby's Interna
111	Rachel	Krill	Revelation Real Estate	40	\$11,295,090		129	Sophia	Willets	Grace Cre
112	Josh	Randall	Keller Williams Realty East Valley	33	\$11,229,790		130	Randy	Duncan	Realty Executives
113	Curtis	Johnson	Exp Realty	35	\$11,107,465		131	Scott	Morgan	Revelation Real Estate
114	Peg	Bauer	Cactus Mountain Properties, LLC	42	\$11,091,050		132	Jill	Dames	Realty One Group
115	Templeton	Walker	Stunning Homes Realty	36.5	\$11,086,174		133	Adam	Prather	RE/MAX Solutions
116	Max	Dewitt	Realty One Group	38.5	\$11,077,345		134	Christopher	Cline	Realty One Group
117	Douglas	Hopkins	Realty Executives	35.5	\$11,071,049		135	Carlie	Goulet	Keller Williams Realty Phoen
118	Diane	Bearse	Realty Executives	24.5	\$11,019,420		136	Gordon	Hageman	My Home Group Real Estate
Disclai	mer: Information is	pulled directly from ML	S. New construction or numbers not reported to MLS with	hin the date range listed are	not included. MLS is		137	Steve	Helmstadter	Helmstad Realty
not res	ponsible for submit	ting this data.					138	Jasson	Dellacroce	My Home Group Real Estate
		Carlos and	¥				139	Christy	Rios	Keller Williams Integrity First
5	1 2400	Con 1	TURN HOPE INTO A H	OME.			140	Nick	Bastian	Realty Executives



ee #MB.6760

availability at time of origination. Rates a



steve.glover@cardinalfinancial.com 3125 S. Price Rd., Chandler, AZ 85248



22365, Licensed by bepartment of business oversignt under the cambring tark internation graw, clemse w. obstwes, deorgia nestoentari and Consumer Finance; NV Mortgage Banker License #3967; NV Mortgage Broker License #3968; License by the NJ. Banking to lend in: AL, AK, AR, CO, CT, DE, DC, FL, HI, ID, IN, IA, KY, LA, ME, MD, MA, MI, MN, MO, MT, NE, NH, NM, NC, ND, OH, OK, OR, PA, SC, SD,

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Katherine

Eric

Layne

Robert

Michael

Allen

Blake

Richard

Richard

Christopher

Walsh

Dudley

Williams

Peterson

Reece

Barron

Willis

Clark

Johnson

Ashby

Realty Executives

United Brokers Group

Ensign Properties Corp

Homesmart Lifestyles

Ashby Realty Group, LLC

Housso Realty

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Department and Insurance #870

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Total Unit Sales

01/01/2019 - 08/31/2019

Total Volume Sales 01/01/2019 - 08/31/2019

32 \$10,988,500 29 \$10,954,162 37 \$10,934,950 31 \$10,932,938 tate 32.5 \$10,865,200 30 \$10,740,974 31.5 \$10,725,800 46 \$10,636,400 \$10,530,065 36.5 rnational Realty \$10,529,654 25 21 \$10,478,910 34 \$10,402,180 36 \$10,349,962 30.5 \$10,321,400 \$10,305,755 31 31 \$10,301,895 28 \$10,246,665 oenix 31 \$10,232,520 tate 22 \$10,226,138 35.5 \$10,205,940 tate First 26 \$10,196,390 31.5 \$10,092,000 \$10,066,005 32 Keller Williams Realty East Valley The Daniel Montez Real Estate Group 30 \$10,017,100 13 \$9,968,459 38 \$9,941,100 29.5 \$9,902,311 \$9,833,860 Infinity & Associates Real Estate 28.5 41 \$9,830,095 \$9,824,400 30.5 Coldwell Banker Residential Brokerage 25 \$9,766,500 \$9,745,950 25

Teams and Individuals Closing Dates From January 1–September 30, 2019

#	First Name	Last Name	Office Name	Total Unit Sales 01/01/2019 - 08/31/2019	Total Volume Sales 01/01/2019 - 08/31/2019	#	First Name	Last Name	Office Name	Total Unit Sales 01/01/2019 - 08/31/2019	Total Volume Sales 01/01/2019 - 08/31/2019
151	Kamberly	Stoltz	Dpr Realty LLC	22	\$9,744,240	185	Dawn	Carroll	Lori Blank & Associates, LLC	24.5	\$8,972,750
152	Marc	Slavin	Realty One Group	26	\$9,717,100	186	William	Carter	Keller Williams Realty Phoenix	30.5	\$8,949,650
153	Pamm	Seago-Peterlin	Century 21 Seago	29.5	\$9,715,950	187	Steven	Bernasconi	Keller Williams Integrity First	30	\$8,941,155
154	Barbara	Schultz	Coldwell Banker Residential Brokerage	38.5	\$9,708,400	188	Rodney	Wood	Realty One Group	30	\$8,938,285
155	Angela	Tauscher	West Usa Realty	32	\$9,668,099	189	Tj	Kelley	Arizona Experience Realty, LLC	22	\$8,893,098
156	Danny	Perkinson	Perkinson Properties LLC	26	\$9,658,810	190	Stacie	Neumann	Russ Lyon Sotheby's International Realty	22	\$8,879,916
157	Natascha	Ovando-Karadsheh	Kor Properties	16.5	\$9,637,075	191	Carey	Kolb	Keller Williams Integrity First	23	\$8,876,105
158	Jill	Mcfadden	Delex Realty	22	\$9,634,900	192	Steven	Drew	Southwest Mountain Realty, LLC	37.5	\$8,858,922
159	Nate	Randleman	Infinity & Associates Real Estate	36	\$9,607,100	193	Elmon	Krupnik	Stunning Homes Realty	31.5	\$8,851,320
160	Matthew	Potter	Stunning Homes Realty	34	\$9,605,695	194	Steve	Hueter	Exp Realty	23	\$8,836,245
161	Don	Juvan	Gentry Real Estate	47	\$9,598,976	195	Adrianne L	Lynch	Conway Real Estate	26.5	\$8,825,524
162	Julie	Gallego	Redfin Corporation	28	\$9,583,142	196	Gina	Donnelly	Prosmart Realty	25	\$8,815,050
163	Stephany	Bullington	Revelation Real Estate	27.5	\$9,511,000	197	Robert	Petersen	Petersen Realty	39.5	\$8,780,500
164	Christa	Cooper	CC Real Estate Company	17	\$9,505,500	198	Amanda	Pinkerton	Realty One Group	25.5	\$8,756,490
165	Bryan	Gremillion	Better Choice Homes, LLC	35	\$9,505,400	199	Shamra	Harrison	Revelation Real Estate	36	\$8,753,900
166	Kaushik	Sirkar	Call Realty, Inc.	24	\$9,488,413	200	Marci	Burgoyne	Crown Key Real Estate	27	\$8,751,242
167	Julia	Gessner	Revelation Real Estate	29	\$9,446,576	Discla	i mer: Information is	pulled directly from	MLS. New construction or numbers not reported to MLS	within the date range listed are	not included. MLS is
168	John	Payne	United Countryreal Estate-Arizona Property & Auction	5	\$9,430,600	not re	ponsible for submit	ting this data.			
169	Christine	Holwell	Revelation Real Estate	29	\$9,376,800						
170	Lori	Blank	Lori Blank & Associates, LLC	23	\$9,313,450						
171	Jennifer	Schumacher	Century 21 Arizona Foothills	25	\$9,307,998				The second se		
172	Patrick	Smith	Nexthome Alliance	29.5	\$9,305,339			Vn] 🞯 <mark>8*</mark> yelp [*] 👚
173	John	Fabirkiewicz	Marketplace Homes	26.5	\$9,196,820			IU	U KNOW?	-	
174	Matthew	Kochis	Keller Williams Realty East Valley	26	\$9,191,778				tative maintenance performed every year .	Po.	
175	Sanjog	Gopal	Oz Realty	45	\$9,169,100		Get homes sold	faster by gettin	g systems repaired before the inspection.	Conten	11-
176	Rich	Giddings	Omninuvo Realty	31.5	\$9,109,985					CRVIP.	
177	Daniel	Birk	Realty Executives	19	\$9,061,900		VIAIINIEIN	IAINCE •	REPAIR • INSTALLATION	- UF	
178	Nathan	Knight	Prosmart Realty	34	\$9,053,900		N-HOME ES	STIMATES FO	DR ALL SYSTEM REPLACEMENTS		a dli a
179	Maureen	Waters	RE/MAX Foothills	27	\$9,038,538				and the second se		1 - 21 1 1
180	Benjamin	Graham	Revelation Real Estate	28	\$9,038,100		Air Conditioning &	e Heating 91	1-ac.com • 480.360.1234		
181	Brooke	Bogart	Keller Williams Realty East Valley	30	\$9,007,076				OFFER DISCOUNTS FOR MILITARY,	1/1 12	
182	Brook	Miller	RE/MAX Solutions	25.5	\$9,005,389		Repair		ST RESPONDERS AND TEACHERS.	1/2	
183	Gina	Mckinley	RE/MAX Fine Properties	32.5	\$8,998,150		laintenance • Repair •	Installation 0%	Financing For All New Systems!	Addition	
184	Andrew	Cooper	Gentry Real Estate	29	\$8,973,129						

Total	I Init	Sales
IVtai		Sales



Teams and Individuals Closing Dates From January 1–September 30, 2019

#	First Name	Last Name	Office Name	Total Unit Sales 01/01/2019 - 08/31/2019	Total Volume Sales 01/01/2019 - 08/31/2019	#	First Name	Last Name	Office Name	Total Unit Sales 01/01/2019 - 08/31/2019	Total Volume Sales 01/01/2019 - 08/31/2019
201	Michelle	Mazzola	Berkshire Hathaway Homeservices Arizona Properties	22	\$8,739,900	235	William	Ryan	Infinity & Associates Real Estate	17.5	\$8,018,325
202	Connie	Wong	Delex Realty	19	\$8,728,750	236	Steven	Halen	Homesmart Lifestyles	39.5	\$7,999,370
203	Michael	Hernandez	Revelation Real Estate	30.5	\$8,726,990	237	Brian	Kingdeski	The Real Estate Firm	32	\$7,962,050
204	Kevin	Barry	Keller Williams Integrity First	31.5	\$8,711,050	238	Karl	Freund	Kenneth James Realty	19.5	\$7,954,400
205	Tyler	Whitmore	O48 Realty	28	\$8,703,843	239	Jesse	Martinez	Rachael Richards Realty	33	\$7,951,250
206	Brian	Flatley li	Keller Williams Realty Sonoran Living	27	\$8,687,300	240	Joshua	Asanovich	Keller Williams Realty Phoenix	32	\$7,945,802
207	Mark	Carvalho	Carvalho Real Estate	23.5	\$8,662,820	241	Dena	Greenawalt	RE/MAX Alliance Group	23	\$7,932,000
208	Darlin	Gutteridge	RE/MAX Fine Properties	25	\$8,647,690	242	Paul	Aslaber	Keller Williams Realty Sonoran Living	25	\$7,922,431
209	Stephanie	Sandoval	Homesmart Lifestyles	28	\$8,633,468	243	Debra	Allen	Berkshire Hathaway Homeservices Arizona Properties	23	\$7,919,190
210	Deanna	Calkins	Revelation Real Estate	19	\$8,633,150	244	Rory	Bullington	Revelation Real Estate	21	\$7,887,410
211	Ryan	Loeding	Keller Williams Realty Phoenix	28.5	\$8,629,351	245	Randy	Dix	Keller Williams Realty East Valley	22	\$7,877,825
212	Beth	Rebenstorf	Realty One Group	22.5	\$8,586,602	246	Alyson	Titcomb	Alyson Titcomb & Company	24	\$7,858,255
213	Rebecca	Kallhoff	RE/MAX Precision	33	\$8,510,350	247	Jessica	Santa Cruz	Revelation Real Estate	25	\$7,834,417
214	Jaime	Blikre	My Home Group Real Estate	28.5	\$8,499,526	248	Kenneth	Johnson	Homesmart	31	\$7,761,100
215	John	Evenson	Revelation Real Estate	31.5	\$8,457,000	249	Robyn	Nagli	Delex Realty	17.5	\$7,752,600
216	Jean	Grimes	Russ Lyon Sotheby's International Realty	24	\$8,443,990	250	Gregory	Crespo	List Sell Done	21.5	\$7,750,260
217	Michael	Olberding	Berkshire Hathaway Homeservices Arizona Properties	30	\$8,441,822	Discla	imer: Information is	pulled directly from	MLS. New construction or numbers not reported to MLS with	in the date range listed are	not included. MLS is
218	Raegan	Kraft	Trading Places Real Estate, L.L.C.	25.5	\$8,403,304	not re	ponsible for submit	ting this data.			
219	Diane	Olson	Glass House International	29	\$8,348,520						
220	Daniel	Callahan	RE/MAX Classic	36.5	\$8,342,625						
221	Lisa	Miguel	West Usa Realty	24.5	\$8,319,199					-	
222	James	Wedell	Keller Williams Realty Sonoran Living	21	\$8,310,416		NF AR	E THE			
223	Adam	Gillick	My Home Group Real Estate	27.5	\$8,254,615		FAITC	DR ROO	OFERS!	SERVING	THE GREATER
224	Laurie	Neal	Homesmart Lifestyles	35	\$8,222,591					PHOENIX	ARIZONAVAREA
225	Kevin	Mckiernan	Venture Rei, LLC	23	\$8,205,950			AM . ROOF CERTIFIC			
226	Julie	Thompson	West Usa Realty	29	\$8,202,800	-				the state	
227	Andrew	Watts	Coldwell Banker Residential Brokerage	23.5	\$8,153,324						
228	Daleann	Darren	William Lyon Homes	27	\$8,149,180						
229	Geoffrey	Mackenzie	Redfin Corporation	25	\$8,129,200			0			
230	Kimberly	Sanders	Revelation Real Estate	29	\$8,114,830			-			JEST A FREE
231	Daniel	Porter	RE/MAX Solutions	19.5	\$8,087,449			AZ BOOTING WORKS	Internal Bonded		NG ESTIMATE
232	Pam	Eagan	Realty Executives	14	\$8,069,600	1		602-283-3383	ROC#304825	and the second	ODAY!
233	Lalena	Christopherson	West Usa Realty	14	\$8,053,088						2-283-3383
234	William	May	Breinholt May Realty & Investments	16	\$8,030,300					www.dzr	oofingworks.com

Total Unit Sa	les



Teams and Individuals Closing Dates From January 1–September 30, 2019

#	First Name	Last Name	Office Name	Total Unit Sales 01/01/2019 - 08/31/2019	Total Volume Sales 01/01/2019 - 08/31/2019	#	First Name	Last Name	Office Name	Total Unit Sales 01/01/2019 - 08/31/2019	Total Volume Sale 01/01/2019 - 08/31/2019
251	Kamberly	Stoltz	Dpr Realty LLC	22	\$9,744,240	26	9 Joanne	Brown	Berkshire Hathaway Homeservices Arizona Properties	21	\$7,500,590
252	Marc	Slavin	Realty One Group	26	\$9,717,100	27	0 Chris	Dunham	Keller Williams Realty East Valley	26	\$7,491,425
253	Pamm	Seago-Peterlin	Century 21 Seago	29.5	\$9,715,950	27	1 Nicholas	Kibby	Keller Williams Realty Phoenix	24	\$7,481,629
254	Barbara	Schultz	Coldwell Banker Residential Brokerage	38.5	\$9,708,400	27	2 Alberto	Garcia	Fulton Home Sales Corporation	15	\$7,468,466
255	Angela	Tauscher	West Usa Realty	32	\$9,668,099	27	3 Susan	Miller	Keller Williams Realty East Valley	22.5	\$7,431,200
256	Danny	Perkinson	Perkinson Properties LLC	26	\$9,658,810	27	4 Heather	Werner	Ravenswood Realty	22	\$7,425,400
257	Natascha	Ovando-Karadsheh	Kor Properties	16.5	\$9,637,075	27	5 Ann	Schude	Keller Williams Integrity First	22	\$7,407,925
258	Jill	Mcfadden	Delex Realty	22	\$9,634,900	27	6 Scott	Graff	Keller Williams Realty East Valley	19.5	\$7,393,639
259	Nate	Randleman	Infinity & Associates Real Estate	36	\$9,607,100	27	7 Jeffrey	Eldridge	Revelation Real Estate	10.5	\$7,390,450
260	Matthew	Potter	Stunning Homes Realty	34	\$9,605,695	27	8 Josh	Whittemore	Prosmart Realty	30.5	\$7,387,841
261	Don	Juvan	Gentry Real Estate	47	\$9,598,976	27	9 Leslie	Stark	Realty One Group	14	\$7,374,500
262	Julie	Gallego	Redfin Corporation	28	\$9,583,142	28	0 Lawrence	Bearse	Realty Executives	17	\$7,365,280
263	Stephany	Bullington	Revelation Real Estate	27.5	\$9,511,000	28	1 Jay	Culton	Homesmart	19	\$7,340,300
264	Christa	Cooper	CC Real Estate Company	17	\$9,505,500	28	2 Matthew	Murray	Revelation Real Estate	26	\$7,324,542
265	Bryan	Gremillion	Better Choice Homes, LLC	35	\$9,505,400	28	3 Leila	Woodard	Vision Realty Pros, LLC	25	\$7,322,115
266	Kaushik	Sirkar	Call Realty, Inc.	24	\$9,488,413	28	4 Barbara A	Shadoan	RE/MAX Classic	31.5	\$7,321,200
267	Rob	Hale	Elite Results Realty	37.5	\$9,968,730	28	5 Lisa	Wunder	Keller Williams Realty Sonoran Living	25.5	\$7,302,564
268	Eric	Williams	Realty Executives	13	\$9,968,459	28	6 Ken	Rembold	Homesmart	7	\$7,294,000
		-	S. New construction or numbers not reported to MLS with	thin the date range listed are I	not included. MLS is	28	7 Shawntel	Breakiron	Redfin Corporation	21	\$7,291,300
not resp	oonsible for submit	ting this data.				28	8 Maggie	Diamond	Penfield Properties	16	\$7,279,859
	· · ·	Sana T	ime & Sell More with			28	9 Gale	Richardson	Realty Executives	10.5	\$7,264,903
×11		Sube I	inte & Sett More With			29	0 Jason	Rosenberg	Homesmart	21.5	\$7,262,614
			listerAssister		TIT	29	1 Courtney	Hogue	Sound Realty	19	\$7,211,000
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	N.P.	A REAL PROPERTY OF THE PARTY OF	ting Services Provider		30 8	29	4 Elizabeth	Rolfe	Homesmart	17	\$7,192,800
		• Wide Angle F	the second se	h		29	5 Durand	Berg	Russ Lyon Sotheby's International Realty	24	\$7,182,510
A. W		 Next Day Ava 			HA. J	29	6 Hani	Aldulaimi	Keller Williams Realty East Valley	12	\$7,181,000
1		 Sign & Post S 		El and		29	7 Mark	Sloat	Realty One Group	21	\$7,178,550
		 MLS Data En Virtual Stagin 		leo-		29	8 Johannes	Rath	Coldwell Banker Residential Brokerage	18	\$7,178,000
0.	L The	- Virtual Stagin	- And Mole:	MINE THERE	1	29	9 Cara	Wright	Revelation Real Estate	14	\$7,176,505
	\$25	Off All Prim	e Package Orders Placed in Nov	rember		30	0 Michelle	Colbert	Keller Williams Integrity First	26	\$7,165,200

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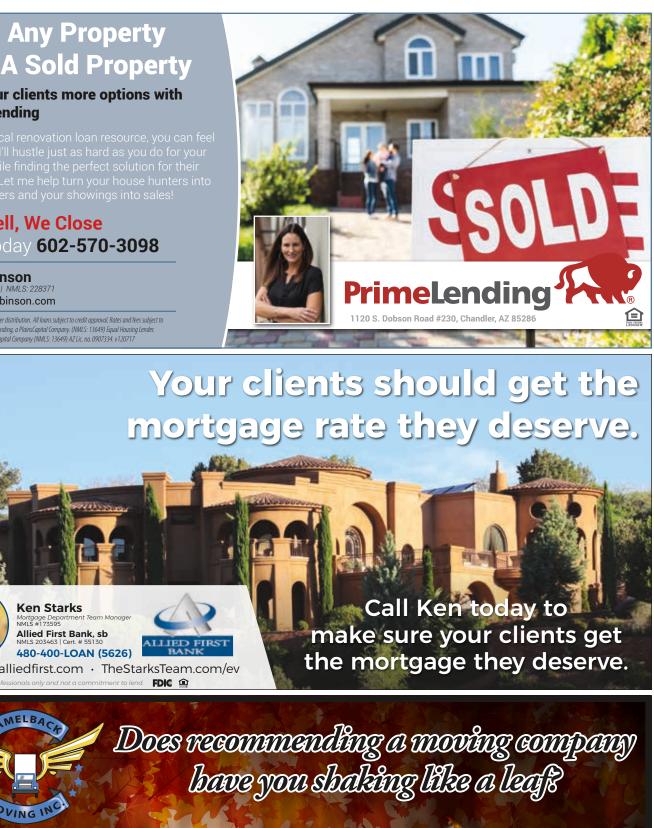
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