

Top Agent Insights for Summer 2022

Mortgage rates frustrate buyers, but seller's market persists

Unfettered cost hikes motivate lifelong renters to buy now, refinance later

Inflation and high energy bills put spotlight on efficient homes

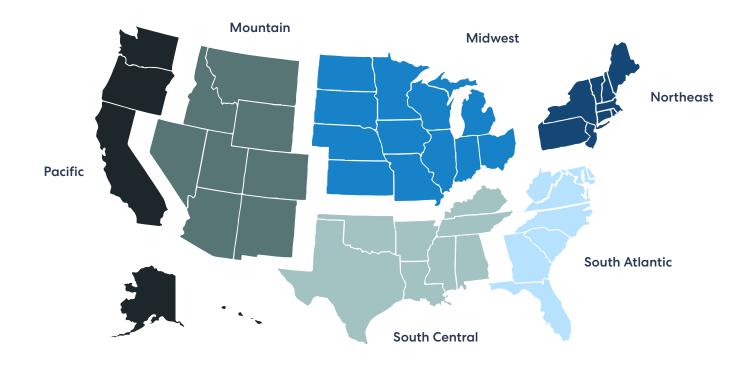


About This Survey

HomeLight's Top Agent Insights report for Summer 2022 was fielded between Apr. 28-May 15, 2022 through an online poll of 966 top real estate agents across the country. Agents were selected to participate in the survey based on the same performance data HomeLight uses to identify top real estate agents for over a million homebuyers and sellers nationwide.

Survey data for previous quarters can be accessed at the links below:

- Q1 2022: Cost Barriers Mount
- Q4 2021: More Cash Offers Than Ever
- 2022 Market Preview
- Q3 2021: Bidding Wars Retreat
- Q2 2021: Housing Market Hits Fatigue
- Q1 2021: Seller's Market Sizzles Across the U.S.
- Q4 2020: New Year Off to Strong Start for Housing
- Q3 2020: Pandemic Spurs Home Buying Rush
- Q2 2020: Real Estate's Coronavirus Comeback
- Q1 2020: Coronavirus Chills Spring Housing Market
- Q4 2019: Don't Sludge Through Your Winter Sale
- Q3 2019: Tackle Fall Maintenance and Sell in the Off Season
- Q2 2019: Amp Up Your Curb Appeal
- Q1 2019: Spring Selling Tips and Staging Secrets



Pacific:	Mountain:	Midwest:	South Central:
Alaska	Arizona	Illinois	Alabama
California	Colorado	Indiana	Kentucky
Hawaii	Idaho	Michigan	Mississippi
Oregon	Montana	Ohio	Tennessee
Washington state	Nevada	Wisconsin	Arkansas
	New Mexico	lowa	Louisiana
	Utah	Kansas	Oklahoma
	Wyoming	Minnesota	Texas
		Missouri	
		Nebraska	
		North Dakota	
		South Dakota	

Northeast:	South Atlantic:
Connecticut	Delaware
Maine	Florida
Massachusetts	Georgia
New Hampshire	Maryland
Rhode Island	North Carolina
Vermont	South Carolina
New Jersey	Virginia
New York	West Virginia
Pennsylvania	Washington D.C.



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Mortgage Rates
Shock First-Time
Buyers, But It's Still
a Resounding Seller's
Market

Agents express that affordability is far from ideal but low supply should keep home sales brisk

A hot — or arguably, unhinged — housing market received a jolt of sobriety in the second quarter.

Mortgage rates climbed to over 5.25%, their highest level since 2009 and over 2 percentage points greater than where they began in 2022, according to data from Freddie Mac. The increase came in response to the Fed hiking the benchmark rate by half a percentage point in early May, a move done to combat 8% inflation.

The country hadn't seen a hike happen quite so dramatically for over two decades, but these are unusual times. After two years of unbridled price growth in the housing market and low rates pouring fuel on the fire, it seems something had to give.

Although mortgage rates recently decreased again in May to 5.3% in response to economic uncertainties, it's anticipated that the dip may be temporary.

In HomeLight's survey, top real estate agents across the nation — many of whom have navigated markets

fast, slow, and everything in between — help to make sense of what's happening and what's next.

Their responses illuminate how recent changes are unlikely to have a unilateral effect on every homebuyer, seller, and price stratosphere of the market. While financed buyers have seen their purchasing power reduced, some have a bigger financial cushion to work with.

First-time buyers will be the most likely to retreat, but many are also plotting their return — perhaps to a market where prices have become a little more palatable. Others are willing to forge ahead to avoid further rent increases.

For now, demand continues to outstrip supply by a large amount, so between rising rates and median existing-home prices nearing \$400,000, it's a difficult environment for first-timers.

According to our survey, 95% of agents still say that



it's a seller's market, down from 98% in Q1 and 98% the year prior — not exactly a huge swing. Let's take a closer look at 6 trends top agents say are poised to shape the market in light of recent events.

The market will balance out, not bust

Some real estate agents describe hardly any change in their market since the interest rate increases while others have started to notice a cooldown.

According to our survey, 44% of agents say bidding wars are on the decline, up from 13% in Q1 and 3% the year prior. 64% of agents say that inventory is lower than they expected this quarter, down from 83% who said the same in Q1, and 85% a year ago.

66% of agents say homes may still get multiple offers but with fewer total bids per home, 34% say price reductions are becoming more common, and 33% say inventory is rising in their market.

However, no agents alluded to concerns over a crash. Existing for-sale inventory currently sits at 2.2 months of supply, according to data from the National Association of Realtors, whereas 6 months of supply represents a balanced market. There's still a lot of catch-up to be played, and the market is only experiencing a correction because it has become increasingly untenable.

"We have to either increase supply or decrease demand and right now decreasing demand is faster," shares survey participant Tiffany Gelzinis, a top real estate agent in Virginia Beach.



Demographic trends would indicate that a housing shortage could persist for years to come. Baby Boomers are aging in place longer and many millennials have hit their 30s — aka prime time for purchasing a home. These forces create a supply and demand gap that will be challenging to overcome.

"It's hard to have a crash when you still have such high demand and no inventory," comments survey participant Tracy Sanford, a top real estate agent in Cartersville, GA. "Builders and banks were very smart this time around. Houses are not being built without first having a contract. Sellers are not selling until their new house is ready. It is still a seller's market. The rising interest rates have only slowed the selling season."

First-time buyers will be most affected in the near term

45% of agents say that they see buyers hitting pause with plans to resume their search in six to 12 months, compared to 35% who say they see buyers dropping out of the market permanently. In their responses, agents overwhelmingly spoke to first-time buyers bearing the brunt of the impact from interest rates rising so quickly.

"First-time homebuyers can't compete with an increase in home prices coupled with higher interest rates," says survey participant Karen Foster, a top real estate agent in Raleigh, North Carolina. "I think the rising mortgage rates will cool the market some, but not to pre-pandemic levels."

Agents estimate that a buyer's estimated monthly housing payment has to increase by approximately \$420 for them to stop their home search, according to our survey results. Buyers who were shopping on the razor's edge of their price range or on the cusp of mortgage eligibility may also have to re-evaluate.

"It is causing people who barely pre-qualified before to now become denied," comments survey participant Andre' Jones, a top real estate agent in Seattle. "They were previously shopping for a 'Mercedes' and now only qualify for a 'Camry.'"

To offset rising mortgage rates, 34% of agents are seeing an increase in buyers using rate buydowns, which enables them to secure a lower interest rate by purchasing prepaid discount points at closing. 16% of agents in our survey are seeing an increase in buyers using down payment assistance programs in light of affordability challenges.

Repeat and higher net worth buyers will go forward

A larger savings fund or equity from an existing home makes higher interest rates more of an annoyance than a complete blocker. Motivated buyers with these advantages can either pay in cash or put down a larger down payment. In addition, interest rates may be less of a factor in their ability to qualify for a mortgage.



"We are not seeing a slowdown in our market due to rising interest rates for the majority of our retirement age clients looking to buy their retirement home and leave the colder weather of the Northeast," comments survey participant Hank Troscianiec, a top real estate agent in Oak Island, North Carolina. "I do not think the rate increase will make a difference with this client base."

Plans to move up or downsize will be put on ice

Higher interest rates will also have a chilling effect on sellers who want to avoid giving up an interest rate they locked in at a lower level in years past.

"Rising rates will cause many 'move up' buyers to reconsider their purchase and possibly try to make their current home work," explains survey participant Alex Craig, a top real estate agent in Detroit. "This is going to keep inventory low, especially for first-time home buyers."

But mid-to-high priced homes will see the opposite trend as trade-up buyers reconsider their decision to purchase.



"Sellers in this market should expect longer days on market, possible price reductions, and fewer bids," Craig adds. "But — let's be clear. It's still going to be good for sellers, at least when we compare to historical data and trends over the last decade."

"I expect to see better inventory in certain price ranges," echoes survey participant Richard Henley, a top real estate agent in Conway, Arkansas. "Lower priced homes (under \$200k) will continue to be hard to find for first-time buyers.

Rationale will outweigh crash theories

Chatter about capital market volatility, inflation concerns, and a possible recession on the horizon has stoked anxiety, particularly among buyers. 60% of agents in our survey say buyers are now more likely to seek constant reassurance throughout the process, and 32% of agents have had to coach their buyers through tears during their home search.

However, agents say that speculation isn't going to prompt a full stop for people figuring out their next place to live.

"Some buyers feel the market is going to crash so they're afraid to buy now that they've missed the great rates," shares survey participant Adam Rodell, a top real estate agent in Huntington Beach, California. "Makes no sense, but that's what they say when they walk into open houses. Yet there they are, at an open house. Hmmm?"

In addition, while mortgage rates have hit a recent high, they do not constitute a historical high in the grand scheme.

"I do believe once buyers wrap their minds around the thought of 5% or 6% interest rates, the purchasing will continue," Sanford shared. "After all, in the 1990s we were all excited to hear the interest rates had fallen to 5.5% and everyone wanted to refinance."

Pent-up renter demand will curb interest rate impact

While the housing market presents many challenges, renting in the U.S. has its own issues. Rents rose 11.3% in 2021, and some cities — particularly those in the Sun Belt — saw steeper increases to the tune of 30%-40%. In addition, some agents say that the backlog

of demand that's been building since the pandemic has yet to be satisfied.

"We have buyers backed up waiting in rentals so I feel like interest rates won't affect us much for a while," says Stefanie Stockberger, a top real estate agent in Sioux Falls, South Dakota. "I think we will still see multiple offers but less aggressive offers.

However, you can't flip a switch to build more homes, and the current housing market has been crying out for equilibrium. Softened demand is unlikely to snowball into a crash but may help downshift U.S. real estate to a slower speed.

A large housing deficit will keep inventory tight

Supply chain issues and a shortage of contractors continue to slow the pace at which new homes can be built.

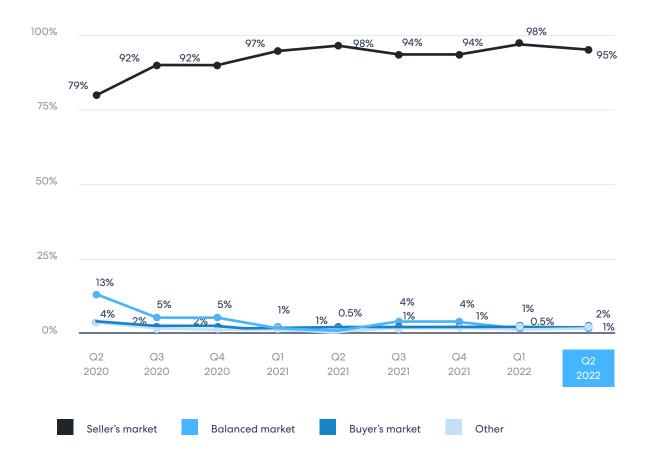
"The reality is that there's a housing deficit in Central lowa and most of the U.S.," comments survey participant Austin Bittner, a top real estate agent in Des Moines, Iowa. "Until builders can ramp up production and sustain that higher level of production, I suspect prices won't cool."

In addition, builder sentiment, a measure of builder perceptions and expectations for sales in the next six months, dropped to a two-year low in May. As mortgage rates slow demand, builders are likely to exercise caution toward constructing more expensive homes to avoid getting burned.

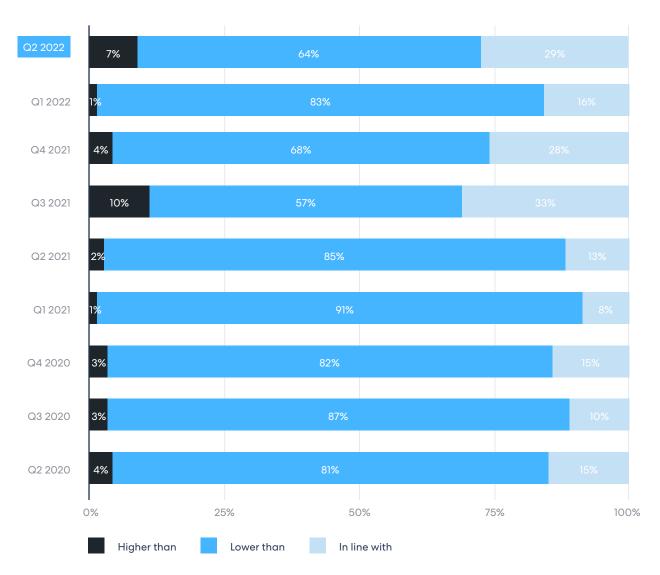
Shifting to a more reasonable speed

Interest rates were raised to fight inflation, but the increase is an imperfect counterbalance. While there is hope that a cooler housing market will tame home prices in the future, it doesn't make the compounding obstacles of rising rents, gas, groceries, and property values any easier for buyers to stomach, particularly first-timers. That's the reality for the near term.

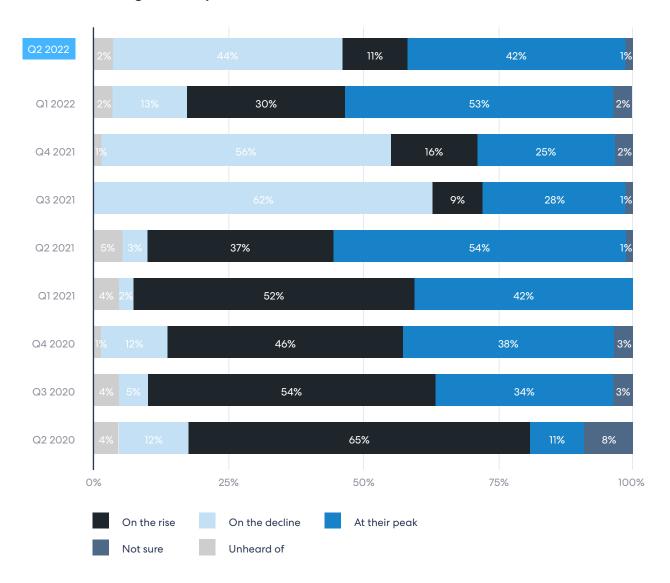
How are real estate agents describing local housing market conditions?



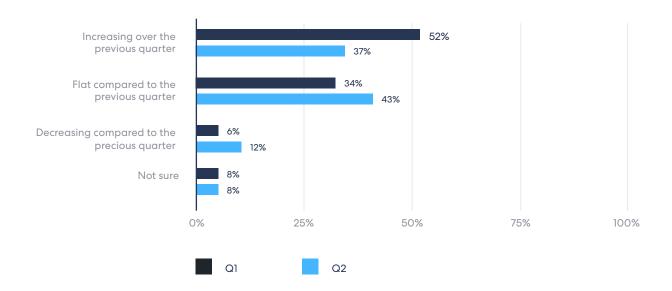
Inventory is _____ what I expected this quarter:



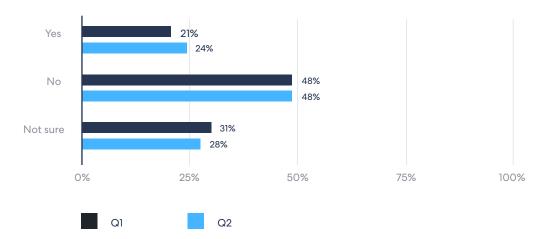
Bidding wars in my market are:



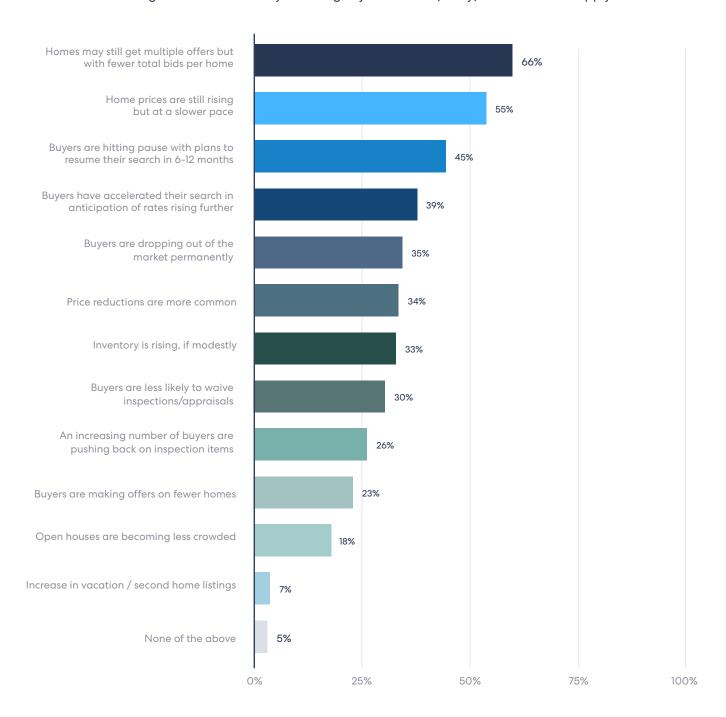
The number of **cash offers** in my market is:



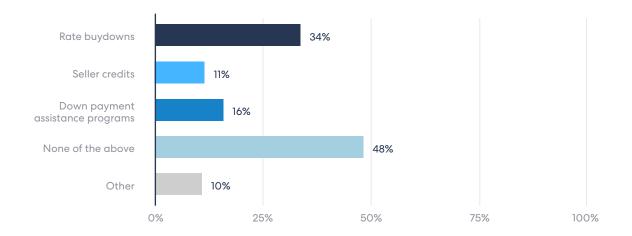
Buyers are using **cash offer fintech products** like HomeLight Trade-In, HomeLight Cash Offer, Knock Home Swap, or Orchard to compete in my market:



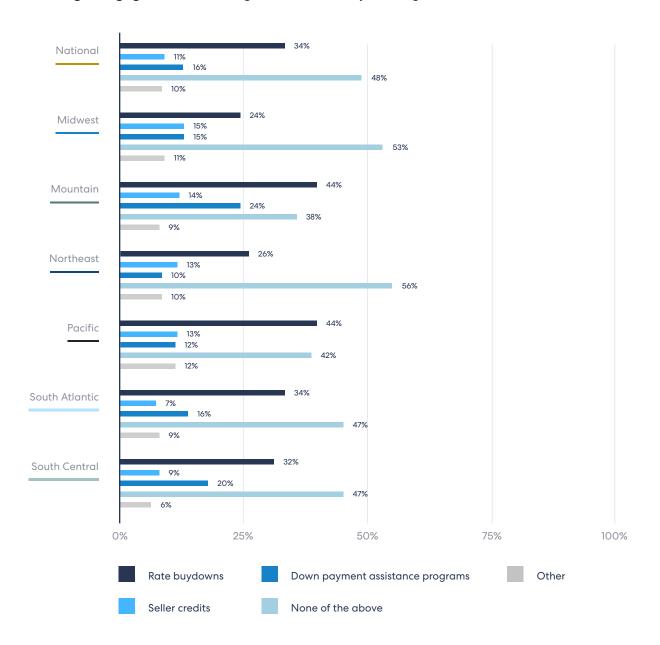
Which of the following market trends are you seeing in your market (if any)? Check all that apply.



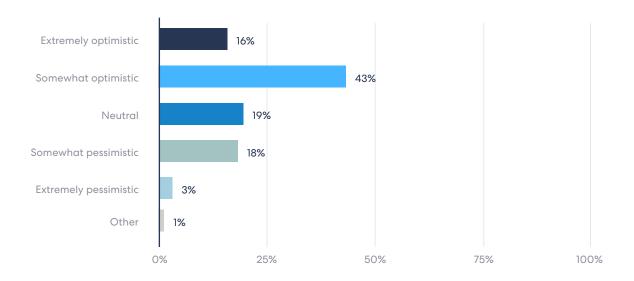
To offset **rising mortgage rates**, I'm seeing an increase in buyers using



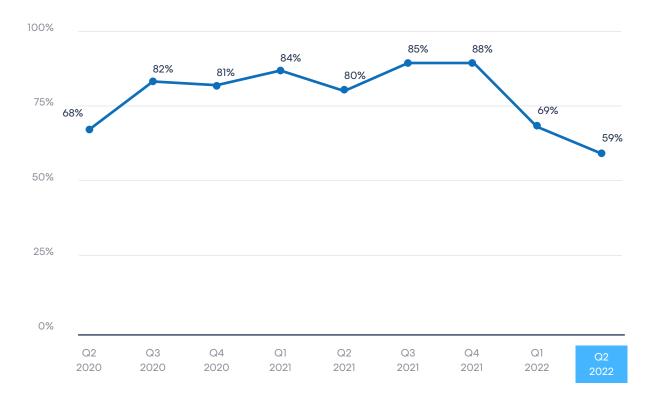
To offset **rising mortgage rates**, I'm seeing an increase in buyers using



Which of the following best describes your sentiment toward the **2022 housing market**?



% of agents who are $\mbox{\it optimistic}$ about the housing market



% of agents who say they are somewhat or extremely optimistic

'Everything Is More Expensive': How Inflation Is Shaping Moving Decisions in 2022

Commuters reconsider their home search parameters while renters look to buy and refinance later

It's been over a year since annual consumer inflation eclipsed 5% and quickly escalated to over 8% in the months that followed. Despite a prolonged period of abnormal inflation, no one is used to it. The acute increase still comes as a shock every time you wince at a grocery store receipt. Or find yourself willing the gas meter to stop adding more dollars to your total. Our next chapter of the survey takes a look at the different ways inflation is impacting where and why people move, as well as what they're looking for in their next home.



Gas prices keep buyers closer to work

Aside from home prices and rent, 50% agents say that the cost of gasoline is most likely to curb homebuying demand in their market, more so than other inflation categories such as transportation costs and medical care.

Agents commented that gas prices have been especially hard on their clients who commute longer distances. They say the increase is causing some of their buyers to narrow their search radius to areas closer to work — the reverse of what happened in the peak of the pandemic.

"A lot of people in my area commute for higher paying jobs so gas prices really affect the market," comments survey participant Kevin Coomler, a top real estate agent in Charles Town, West Virginia.

14% of agents say the cost of food and beverage is the most likely to have a direct impact on homebuyer demand, even more so than gasoline, while 5% say medical care.

Lifelong renters feel urgency to buy

Despite rising mortgage rates, the uncertainty of rent hikes is causing some people to consider the long-term advantages of buying. 40% of agents say they've seen an increase in lifelong renters approaching them about buying a home over the past 12 months.

While the increased cost of living makes it more difficult to save up for a house, the alternative of renting is also squeezing budgets and making homeownership more attractive.

According to a May 2022 analysis from Rent.com, nationwide rent costs for one and two-bedroom apartments have risen more than 25% over the past year. In some markets, the climb in rents has been much steeper.

"Inflation is affecting home buyers in my market because of the simple fact that every single daily item to live day to day has increased dramatically, including rent," echoes Marc Abouaf, a top real estate agent in San Diego, California. "So the steep increase

in rents is causing renters to consider buying, assuming they have the income, good credit scores, and the down payment available to them."

And some renters, bummed to have missed out on the heyday of low mortgage rates, are planning one step ahead. "The common mentality is to secure the home this year and refinance next year," adds survey participant Amanda Dockum, a top real estate agent in Houston, Texas.

Property taxes are cutting into retiree budgets

Inflation disproportionately impacts those relying on an income that generally doesn't change, such as seniors living on social security or a strict retirement budget.

Seniors who own a home — especially if it is all or mostly paid off — may be able to use a financial tool like a reverse mortgage to help cover higher expenses. They can also avoid rent hikes wreaking havoc among some senior communities.

However, owning a house also typically means paying property taxes. And when those taxes increase more than expected, it can affect even those who were confident that they could manage their existing housing costs.

According to a report from HousingWire, skyrocketing home prices have led to a hefty increase in property taxes in certain areas. Tennessee saw an average 30% increase in property taxes last year; in Milwaukee, residents saw a 19% rise; and in Baltimore, 12%. An article from Mansion Global notes that the city of Chicago is planning on a \$76.5 million increase in funds levied from local property taxes.



In response to changing tax assessments, some seniors are re-evaluating where they want to (and can afford to) live. Over a third (36%) of agents in our survey say that inflation is causing seniors (65+) living on a fixed income to relocate to areas with lower property taxes.

"I am continuing to see seniors and other retirement age clients move from our market as they head for areas with cheaper housing and lower taxes," comments survey participant Jim Brown, a top real estate agent in Elgin, Illinois.

31% of agents in our survey have seen an increase in seniors struggling to pay for home maintenance and needed repairs, and 30% have seen an increase in seniors who want to list and cash out of their homes to cover the steep rise in cost of living.

Nearly a quarter of agents surveyed have seen an increase in seniors on a fixed income moving in with family amid rent increases imposed by affordable housing communities.

"Seniors and others who are on a fixed income are struggling to pay their property taxes, general home maintenance, and needed home repairs," echoes Rebecca Quick, a top real estate agent in

Jacksonville, North Carolina. "Some homeowners need to sell their homes and move to a lower taxed area. Some are selling and moving in with other family members."

High energy bills make efficient homes more attractive

On top of inflated costs for food and gasoline, Americans are also facing higher bills to heat and cool their homes. The cost of natural gas has more than doubled this year and prices are expected to go up another 25% as summer temperatures arrive, according to a CNBC report. Meanwhile, electricity prices are expected to rise nearly 4% compared to summer 2021.

Our survey explored how the sticker shock of AC bills during heat waves and recent memories of how much it costs to keep the furnace running in a cruel winter may make efficient homes more attractive — today and in the future.

"Solar panels, artificial lawns, and energy efficient features bring value with rising inflation," shares survey participant Crystal Hoggard, a top real estate agent in Rancho Cucamonga, California. However, whether buyers are cognizant of green and low-maintenance features remains heavily market-dependent. Since energy-efficient features can cost more upfront, they are often a nice-to-have but ultimately not a deciding factor for many of today's homebuyers, particularly first-timers.

Survey participant Libby Sosinski-Souilliard summarizes the sentiment of many of the agents we surveyed: "These [energy-efficient] items carry little value in the Pittsburgh market. Due to low inventory, all you need are four walls to bring in the most money possible. Charm sells in the Pittsburgh market."

That said, 48% of agents say homebuyers are increasingly prioritizing energy efficiency in their home search. In California, 62% of agents say buyers are increasingly prioritizing energy efficiency in their home search; in Florida, 52%. In addition, agents estimate that over the past 12 months, the value that energy efficiency adds to a home has increased over 25%, from \$6,556 to \$8,246.

"Interest in energy efficiency has definitely become more important as increasing prices have squeezed budgets tighter and tighter," comments survey participant Sue Strope, a top real estate agent in Port Charlotte, Florida.



Solar power and green materials

According to our survey, 41% of agents find it valuable to promote energy-star certifications and solar panels in their listings. Nearly a quarter find it valuable to promote that a home was built using green / environmentally friendly techniques.

Survey participant Kent Rodahaver, a top real estate agent in Tampa and St. Petersburg, Florida, has found this to be true.

"The promotion of energy efficiency in my listings has stimulated additional buyer interest in eco-friendly features such as low-maintenance landscaping, solar landscape lighting, electric car charging stations, and whole-house solar," Rodahaver says. "I believe that this shift in buyer interest is due to the fact that each of these items typically results in a net monthly savings to the buyer. I do boast 'green' and 'fortified' communities when they meet this criteria."

Agents estimate that solar panels today add nearly \$6,000 in resale value on average, and nearly \$12,000 in resale value in the Pacific region. The cost to add solar panels varies from state to state, but Consumer Affairs puts the average cost range between \$11,110 - \$14,700. That indicates that a homeowner with an average-sized house could expect to recoup an estimated 46% of their solar panel spend.

One trend to watch is an increase in solar usage throughout the Midwest.

"Solar panels are becoming more popular," shares survey participant Lisa Arundale, a top real estate agent in Cedar Rapids, Iowa. "I've seen them more and more on homes. I know new construction offers them to customers. When a homeowner goes to sell their home with solar panels, the CMA [comparative market analysis] adjustment is 45% of the cost they originally paid for them."

However, agents in our survey overwhelmingly clarified that owned solar panels are more likely to add value than leased solar panels. Leased panels can be difficult to transfer and require more hoops to jump through in a transaction, which can actually be a deterrent for buyers.

Low-maintenance landscaping

40% of agents say they find it valuable to promote hardscaping (the use of brick, stone, rocks and concrete) in their listings. 22% say the same for rewilding techniques (use of native plants, flowers and grasses).



"With the rising costs of living, the concept of low maintenance costs is very appealing and it allows for buyers to invest those funds elsewhere," adds survey participant Zachary Dworsky, a top real estate agent in Miami.

Artificial turf

Artificial lawns are a long way off from being popular everywhere. They may never catch on in areas with plenty of rainfall and where residents take pride in their manicured summer lawns. So in some places, it stands to reason that a fake lawn will actually hurt a listing.



However, synthetic turf can be a game changer for dryer areas and in neighborhoods where it's already prevalent. One source from the synthetic grass industry estimates that artificial turf can reduce water usage by 30% and save homeowners \$3,600 a year on lawn care.

"Arizona is the land of solar, xeriscaping, and turf," comments survey participant Lauren Rosin, a top real estate agent in Phoenix. "Our market was ahead of the curve on using all of these products out of necessity. We live in a desert therefore it is imperative for homeowners to make the shift to more water conscious and energy smart home upgrades."

In our survey, 17% of agents say they find it valuable to promote artificial turf in a listing. On average, agents estimate that artificial grass landscaping adds nearly \$1,200 in resale value, up from \$870 compared to 12 months ago. Some agents say that synthetic turf is still new but growing in demand.

Speaking from The Woodlands, Texas, survey participant and top real estate agent Teresa Sartin adds: "We don't see a lot of solar panels in this region. Artificial turf is just coming into play in some areas. Biggest cost efficient features that we get asked about are double-paned windows, the age of HVAC, and the age of the water heater."

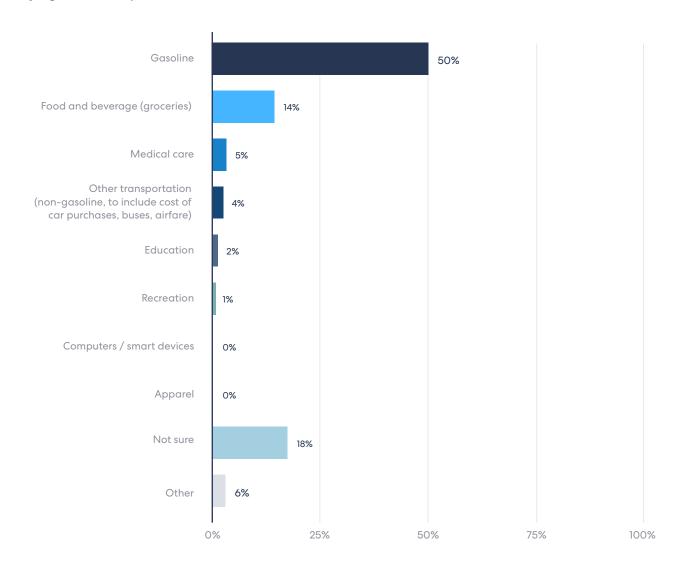
Artificial grass is most valuable in the Pacific (+\$1,900) and South Central (+\$1,500) regions. In the South Central region, agents estimate that the value of artificial grass landscaping has increased 85% over the past 12 months, from \$808 to \$1,492.

The impossible-to-ignore inflation factor

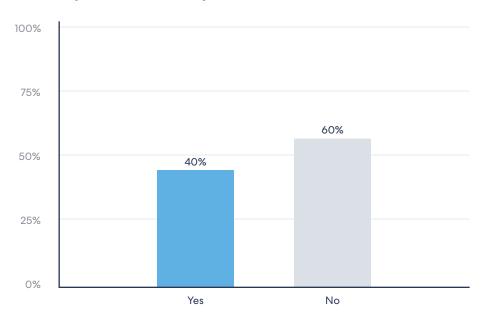
Inflation has thrown many 2022 plans for a loop. Some people have shifted their home search parameters to be more mindful of gasoline costs and closeness to work. Others are tired of rent volatility and setting their sights on homeownership, even if the best window for mortgage rates has sailed. Those with the flexibility to think long term are hoping to hedge against cost uncertainty with low maintenance and more self-reliant home features.

People with equity are seeing that it still may be an optimal moment to cash out and create a better savings cushion. The agents in our survey are doing their best to help clients navigate changing and challenging conditions, since they know one of the best ways to curb the impact of inflation is to own a home.

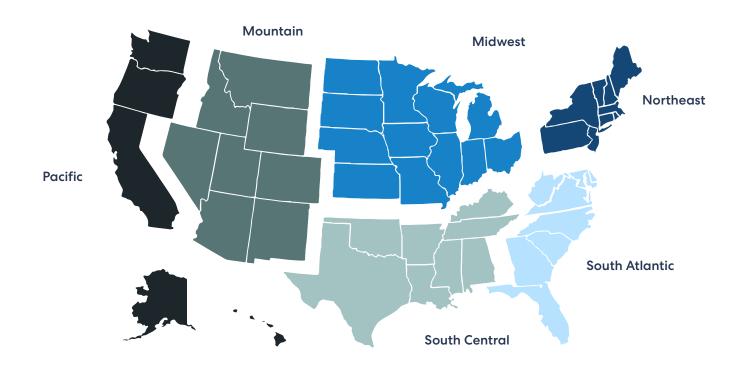
Aside from home prices and rent, which of the following **inflation** categories is most likely to **curb** homebuying demand in your market?

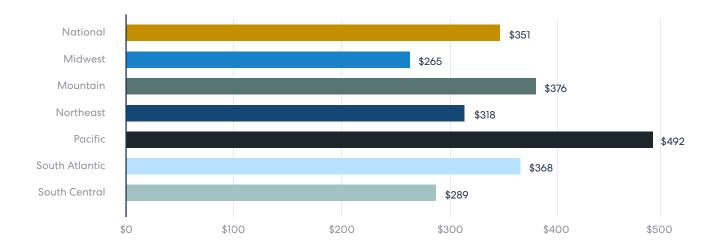


Over the past 12 months, have you seen an increase in **lifelong renters coming** to you motivated to buy?

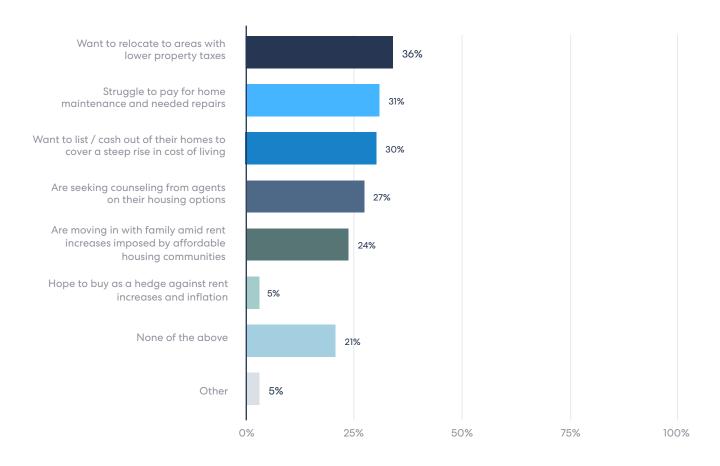


In my recent experience, it's when a lifelong **renter's rent rises** by an average \$_____ per month that they come to me wanting to buy a home.

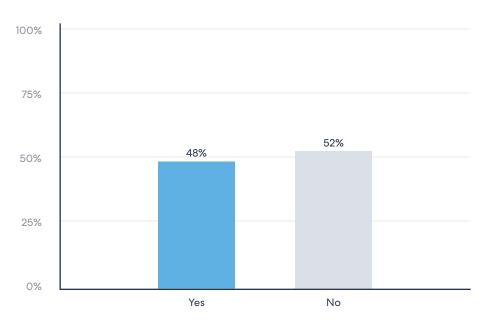




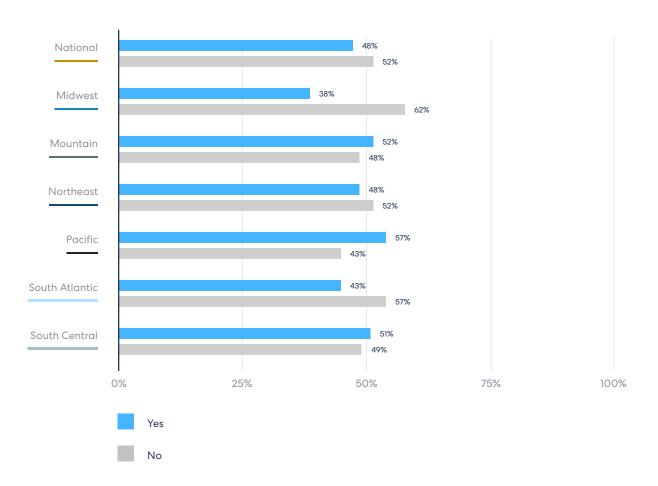
In my market, I've seen an increase in seniors (65+) living on a fixed income who (check all that apply):



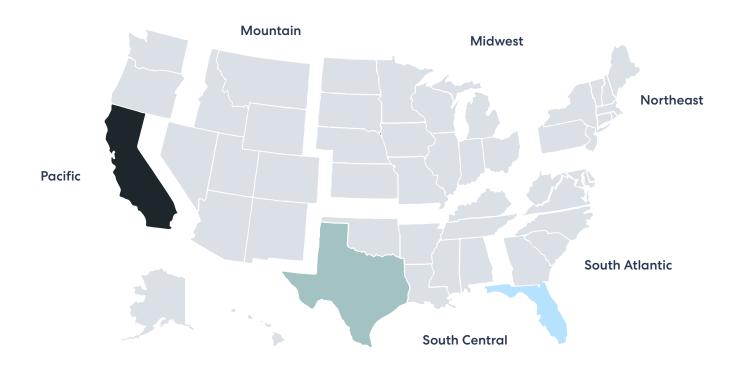
Homebuyers are increasingly looking for and prioritizing **energy-efficient features** in their home search:

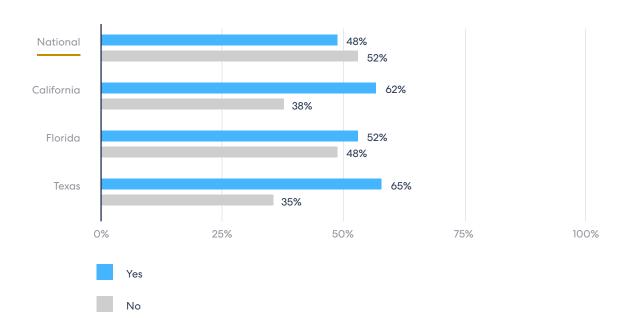


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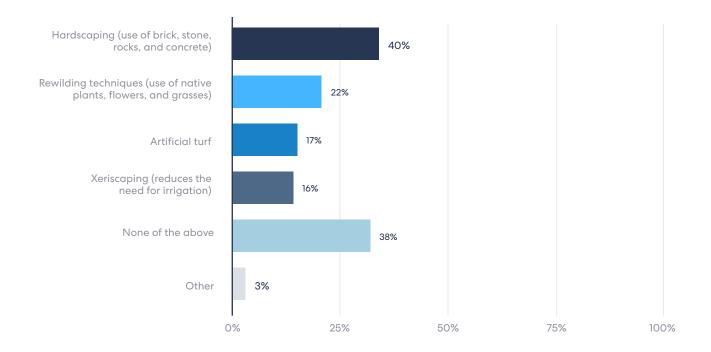


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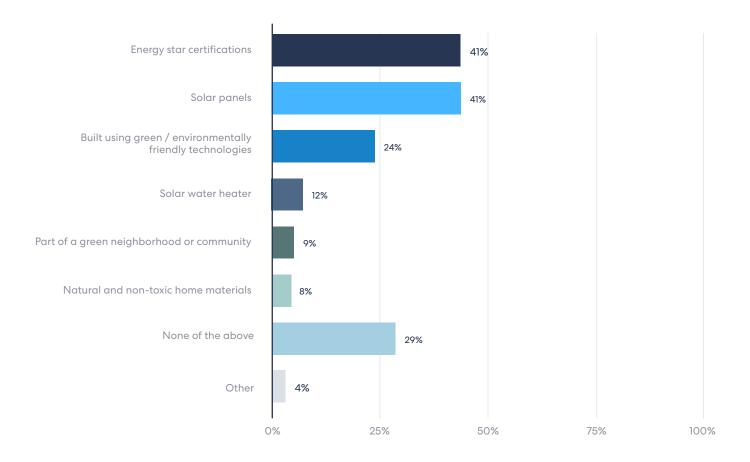




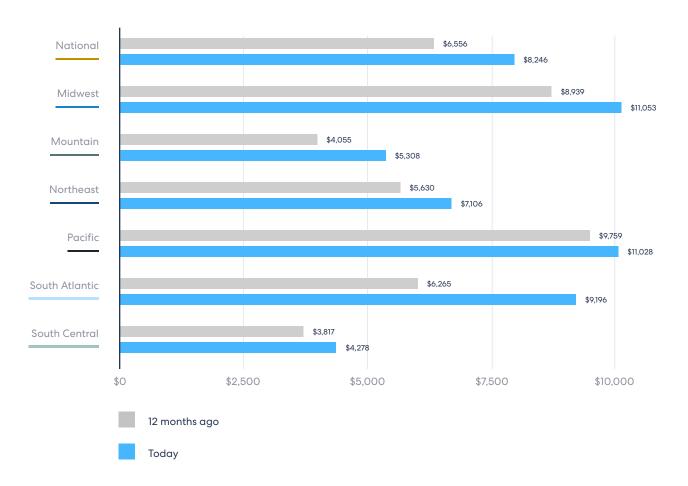
Which of the following low-maintenance landscaping techniques do you find valuable to promote in listings? (Check all that apply.)



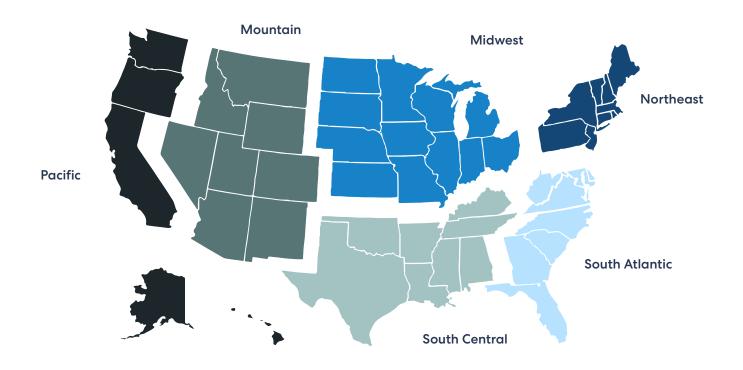
Which of the following eco-friendly features do you find valuable to promote in listings?

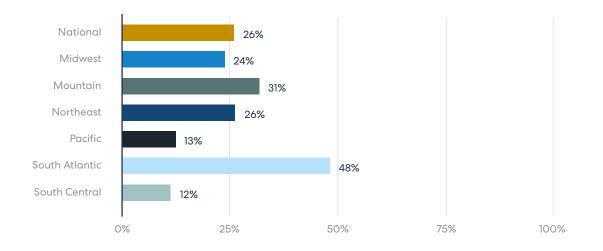


How much value does energy efficiency add to a home in your market?

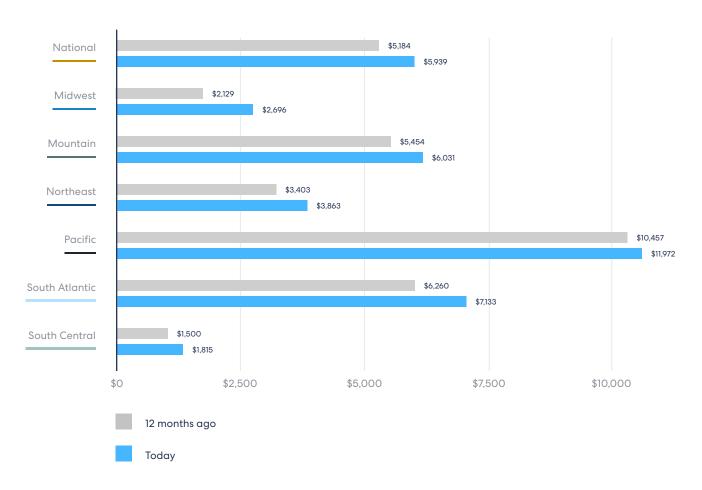


% change in the estimated value energy efficiency adds to a home (12 months ago vs. today)

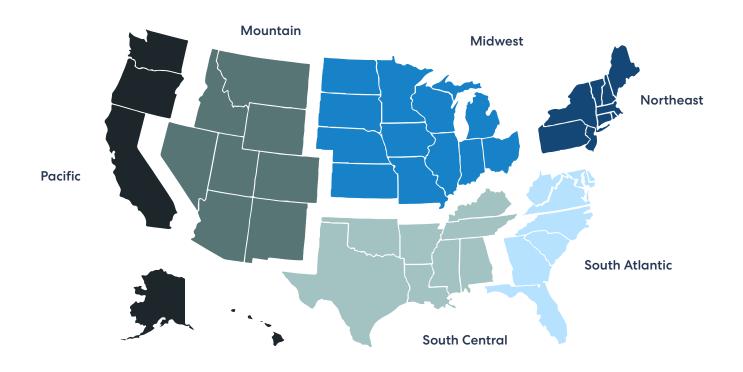


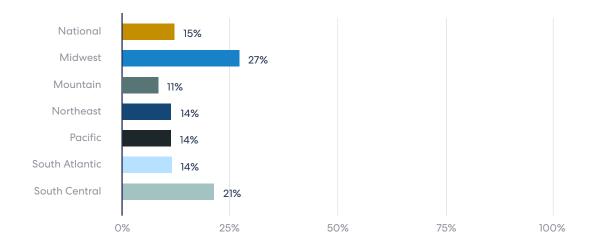


How much value do **solar panels** add to a home in your market?

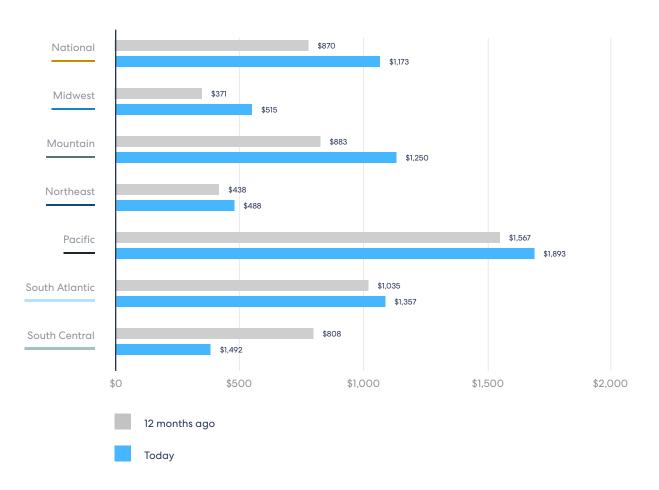


% change in the estimated value solar panels add to a home (12 months ago vs. today)

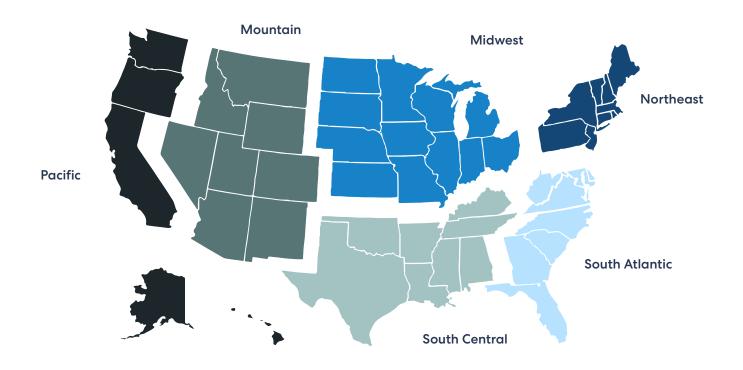


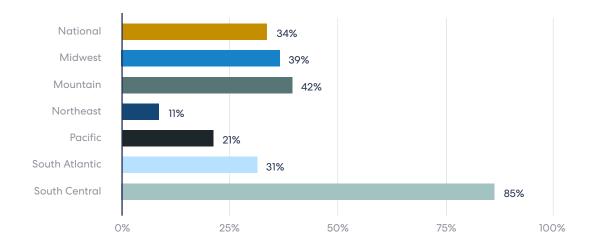


How much value does **artificial grass landscaping** add to a home in your market?

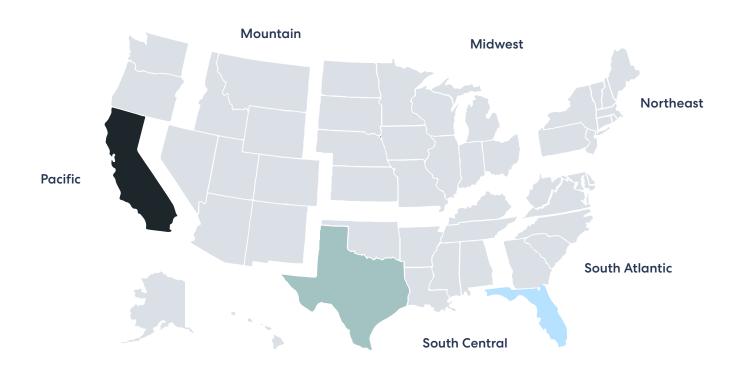


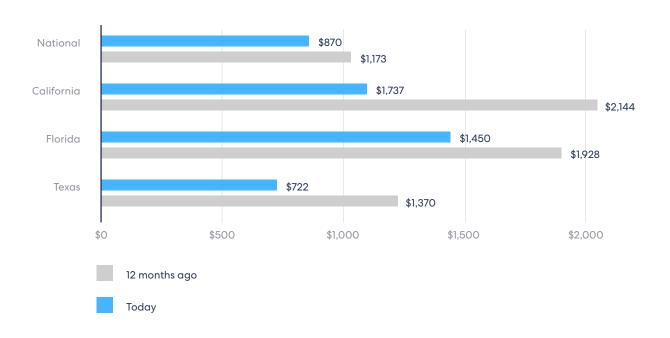
% change in the estimated value artificial grass landscaping adds to a home (12 months ago vs. today)



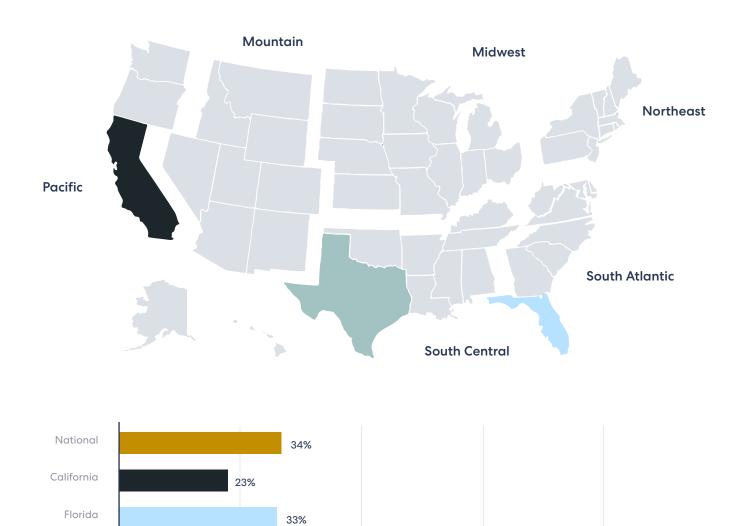


How much value does **artificial grass landscaping** add to a home in your market?





% change in the estimated value **artificial grass landscaping** adds to a home? (12 months ago vs. today)



50%

Texas

0%

25%

90%

100%

75%

Priced Out of the 'Burbs? Options in Remote Locations Offer Foot in the Door

Buyers are skipping their first traditional home purchase and using these workgrounds instead

For more than two years now, the suburbs have stolen the spotlight with their larger homes, access to outdoor space, and extra bedrooms that could double as home offices. One recent real estate report found that home values in suburban areas have increased \$66,500 over the past year, compared to growth of \$61,700 seen in urban areas.

The conventional wisdom that you can get more bang for your buck in the 'burbs may no longer hold true in some places. People entering the market today can possibly find a better bargain in the city — or by rethinking their entry point into the market entirely. The newest opportunities may lie in the outskirts or undiscovered second home markets that are often several hours outside of a major metro.

Buying your 'second' home first

According to our survey, 64% of agents say they are aware of a growing trend of buyers purchasing their "second" home first. This usually involves buying a property in a more remote location as an investment or part-time vacation home while continuing to rent in the city. While 28% of agents have personally seen this trend, an additional 36% have heard rumblings of it in other markets.

It's a strategy that enables buyers whose budgets haven't kept up with recent home price surges to still get their foot in the door. Agents estimate that the tactic of purchasing your "second" home as your first property in today's market can help to save an estimated \$76,000 on the cost of a home. In the Pacific region, the savings is even greater at an estimated \$177,000.



The decision to purchase a second home in 2022 could also be well-timed as vacation-home owners consider cashing out and reducing their expenses.

"Inventory remains low and of those I'm seeing listed, many are second homes," shares survey participant Marsha DeCosta, a top real estate agent in Midcoast, Maine, an area known for its quaint downtowns and beautiful waterfronts. "Of the listings I'm working on, less than 15% are primary residences."

Building barndominiums on open land

Agents also point to a rise in "barndominiums" — (a mashup of barn and condominium) — in some markets across the U.S. Barndominiums are typically single-family structures made of metal with vaulted ceilings. Barndominiums can cost as little as \$70-\$90 per square foot and take about half as long to build as a conventional home, according to Barndominium Life, a media site dedicated to the "barndo" lifestyle.

Agents who have barndominiums in their market say the top three features of this housing style that appeal to buyers include a rural lifestyle (cited

by 68% of agents), lower cost (52%) and less maintenance (36%).

"Barndominiums appeal to people who live in rural areas because they fit with the lifestyle and are a unique way for them to express themselves," comments survey participant Jon Ellen Snyder, a top real estate agent in Livingston, Montana. "They also provide a practical way to store equipment and other vehicles necessary for self-sufficiency."

Barndominiums aren't practical or popular everywhere (for example, their design is not well-suited for areas prone to hurricanes), but 16% of agents we surveyed say that barndominiums are available in their market. 16% also say that buyer interest in barndominiums has increased over the past 12-24 months.

"We have very few barndominiums in our area. Those that do exist are popular," comments survey participant Dwight Price, a top real estate agent in Knoxville, Tennessee. "Many people are choosing to build a barndominium instead of trying to find an existing one. Younger people especially like this style of home. Builders seem to like building these, too."

Over a quarter agents say they've heard of the



barndominium trend, though barndominiums are not available in their market. Familiarity with this housing style is more heavily concentrated in certain states with country roots. In the state of Texas, 43% of agents say barndominiums are available in their market, while 23% say barndominium interest from buyers has increased over the past 12-24 months.

"The farmhouse style decor and living is trending — and barndominiums go along with this trending style," shares survey participant Leslie Cain, a top real estate agent in Greater Tyler, Texas. "Plus, buyers feel like they can get a bigger home for less money.'

"I think it's a great option due to the rising cost of rent and the ridiculously high cost of homes right now," echoes survey participant Lisa Lyon, a top real estate agent in Austin, Texas.

In addition to locations throughout Texas, markets where agents mentioned seeing this trend include:

- Knoxville, Tennessee
- Livingston, Montana
- Gilbert, Arizona
- West Georgia
- Lake of the Ozarks. Missouri
- Coeur d'Alene, Idaho
- Battle Creek and Fenton, Michigan
- Ft. Mitchell, Kentucky
- Boise, Idaho

This isn't a complete list, but it gives you an idea of the types of settings you're likely to spot a barndo in the wild. And those locations may soon expand.

"Barndominiums are just beginning to surface in our area. Much like the 'shouse,' aka a shop/house, I expect them to catch on fast!" shares survey participant Rachel Huls, a top real estate agent in Central Minnesota.

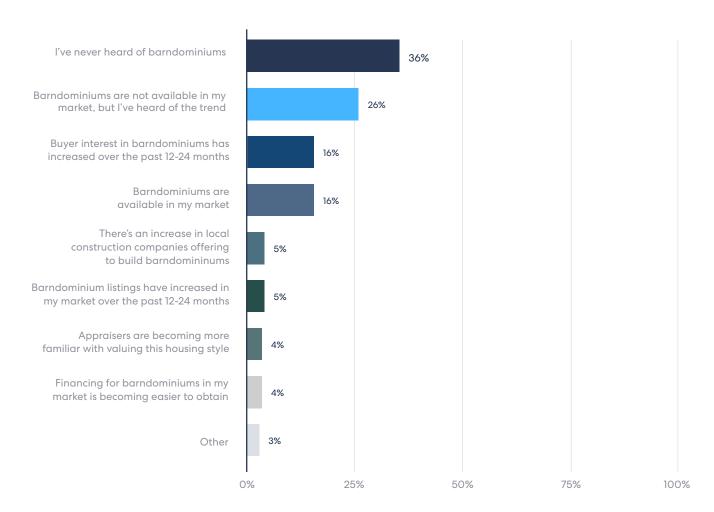
Buyers should be aware that there are unique challenges to purchasing and constructing a barndominium. For one, it can be difficult to finance and insure these structures as well as find the land to build one.

The quality of the finished product can also vary dramatically, and agents say it's critical to work with a reputable contractor. If you can manage to find one, another obstacle can be HOA and land restrictions limiting where you can construct one of these buildings.

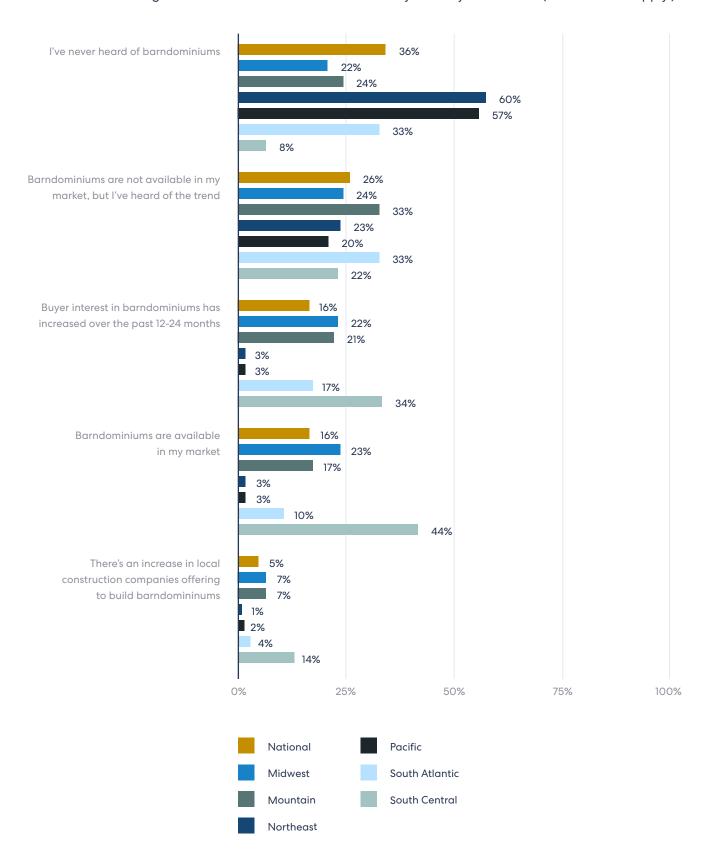
"Most neighborhoods with CC&Rs [covenants, conditions, and restrictions] do not allow them, so I have seen an increase in buyers looking for land with no HOA and no CC&Rs," shares survey participant Teia Golden, a top real estate agent in McCall, Idaho.

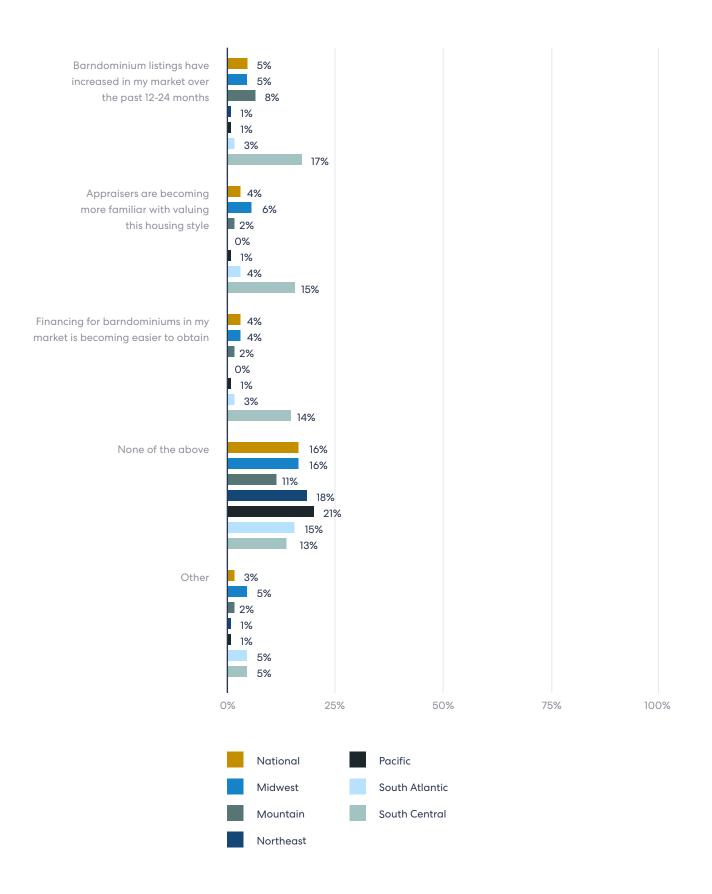
With home prices being where they are, it's no surprise that some buyers are looking for fewer rules and more affordable housing options.

Some reports point to a rise in "barndominiums" — or single-family structures made of metal with vaulted ceilings — in some markets across the U.S. Which of the following is true of the "barndominum" trend for you and your market?

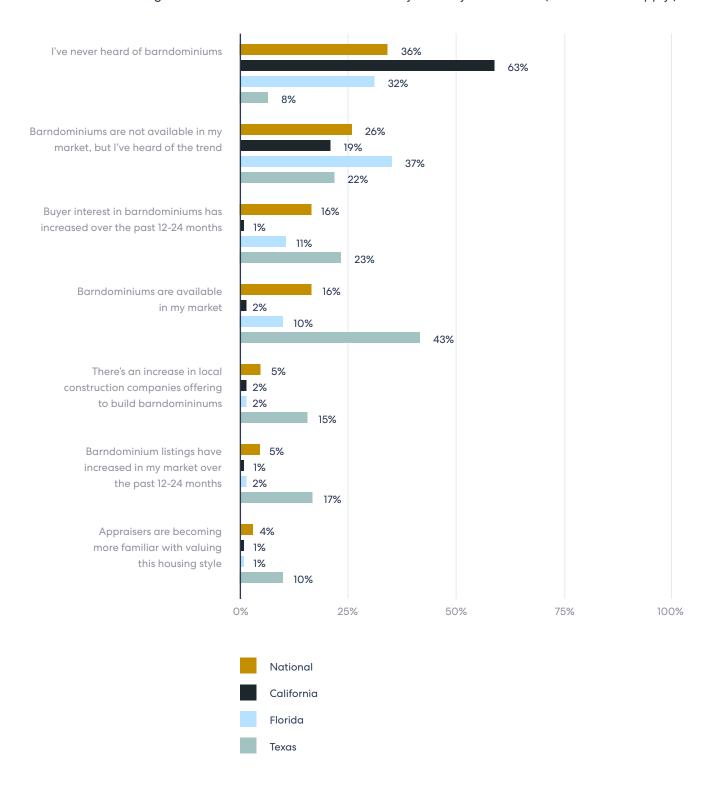


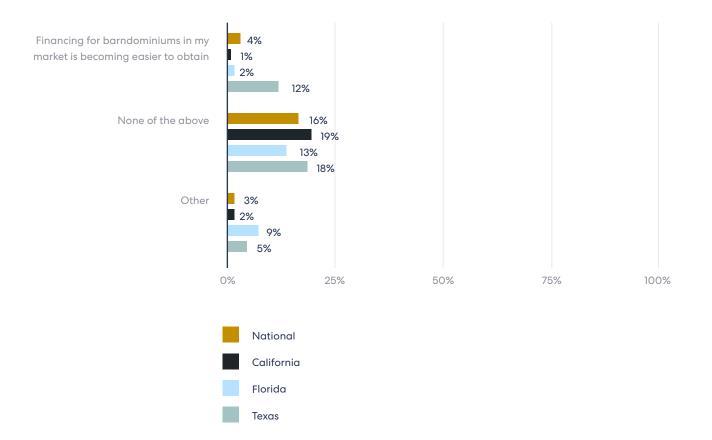
Which of the following is true of the "barndominum" trend for you and your market? (Check all that apply.)



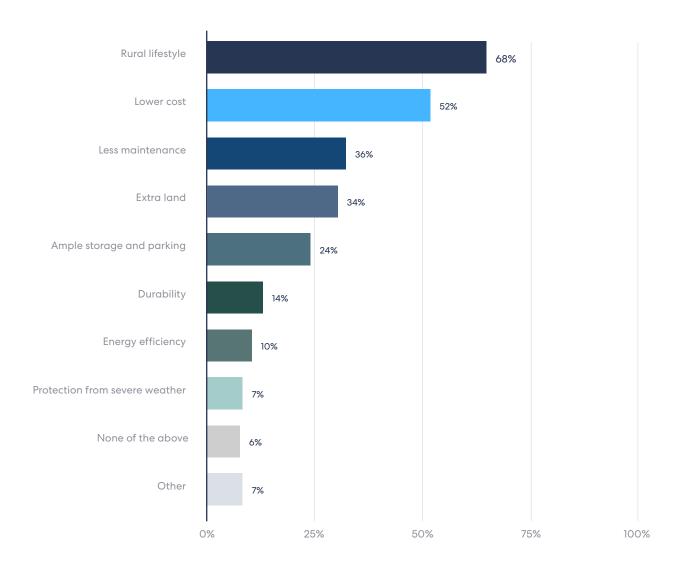


Which of the following is true of the "barndominum" trend for you and your market? (Check all that apply.)



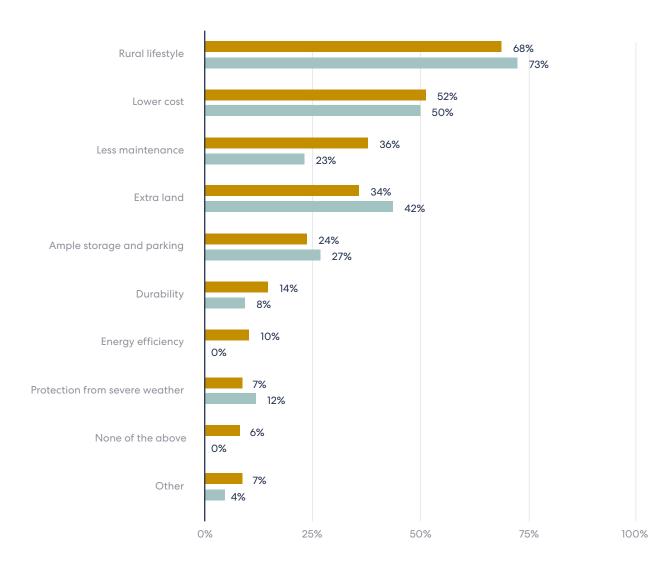


What is it about the **barndominium structure that most appeals** to buyers in your market?



Filtered for agents who said barndominiums are available in their market

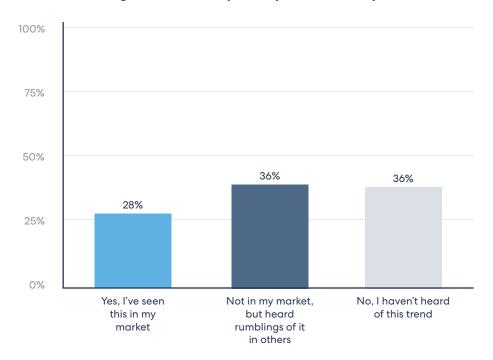
What is it about the barndominium structure that **most appeals** to buyers in your market? **Select the top 3.**



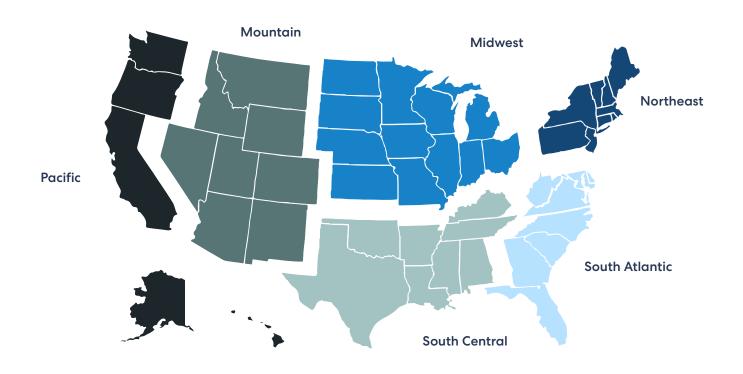
Filtered for agents who said barndominiums are available in their market



There's some buzz around an increase of buyers purchasing their "second" or vacation home first - i.e., buying a property in a more remote location as an investment or part-time vacation home while continuing to rent in the city. Have you seen this in your market?

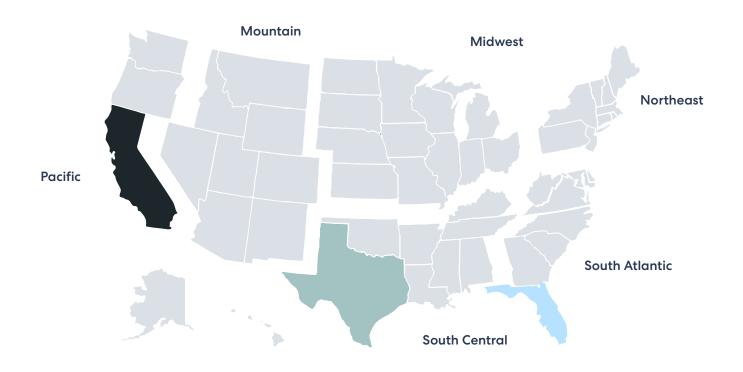


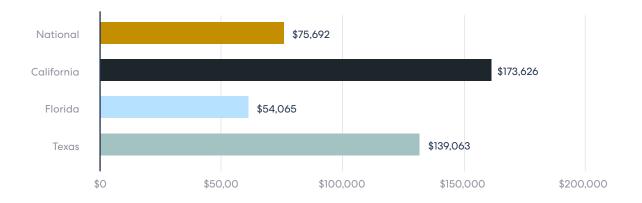
How much, on average, can your clients save when purchasing a "second" home as their first property in today's market?





How much, on average, can your clients save when purchasing a "second" home as their first property in today's market?





A Special Thanks to HomeLight Elite Agents Who Participated In Our Survey

Here, in alphabetical order, we recognize HomeLight Elite agents who took the time to participate and share their expertise for this survey. Members of HomeLight Elite represent the top 1% of agents nationwide and receive access to HomeLight's game-changing financial products including HomeLight Trade-In and Cash Offer, among other benefits. We'd like to give the following Elite agents a special thanks for their help:



Aaron West PMZ Real Estate (Modesto, CA)

- 17 Years of Experience
- Works with Over 72% More Single Family Homes Than the Average Area Agent
- · Earned 2021 HomeLight Achievement Awards for "Top Negotiator," "Top Producer," and "Sells Homes Fast"



Adam Prather

Russ Lyon Sotheby's International Realty (Phoenix, AZ)

- 7 Years of Experience
- Works with Over 67% More Single-Family Homes Than the Average Area Agent
- · Earned 2021 HomeLight Achievement Awards for "Top Negotiator," "Top Producer," and "Sells Homes Fast"



Jenny Rosas

Kinship Real Estate (Sacramento, CA)

- Sells Properties More than 33% Quicker Than the Average Area Agent
- Works with Over 79% More Single-Family Homes Than the Average Area Agent
- · Earned 2021 HomeLight Achievement Awards for "Top Negotiator," "Top Producer," and "Sells Homes Fast"



Jose Roberto Samano

EXP Realty (Anaheim, CA)

- 16 Years of Experience
- Works with Over 65% More Single-Family Homes Than the Average Area Agent
- Earned 2021 HomeLight Achievement Awards for "Top Negotiator," "Top Producer," and "Sells Homes Fast"



Leanne Smith

RE/MAX Gold (Sonora, CA)

- 28 Years of Experience
- Works with Over 77% More Single-Family Homes Than the Average Area Agent
- Earned 2021 HomeLight Achievement Awards for "Top Negotiator," "Top Producer," and "Sells Homes Fast"



Meshell Perry

Dogwood Realty (Jacksonville, FL)

- 5 Years of Experience
- Works with Over 80% More Single-Family Homes Than the Average Area Agent
- Earned 2021 HomeLight Achievement Awards for "Top Negotiator," "Top Producer," and "Sells Homes Fast"



Michael Simpkins

Keller Williams South Shore (Tampa, FL)

- 23 Years of Experience
- Works with Over 69% More Single-Family Homes Than the Average Area Agent
- Earned 2021 HomeLight Achievement Awards for "Top Negotiator," "Top Producer," and "Sells Homes Fast"

Top Agents Who Made This Survey Possible

Listed below, in alphabetical order, are the top real estate agents who participated in our survey and voluntarily offered to share their name to be included in the report. All of the real estate agents in our survey were identified by HomeLight as top performers in their market based on the same performance data HomeLight uses to identify top real estate agents for over a million homebuyers and sellers nationwide.

Agents listed below with a badge next to their name have been identified as performance superstars by an additional layer of metrics including transaction close rate, time to contract, and ratings from past clients. Participants who are not mentioned by name here chose to remain anonymous or didn't provide enough identifying information in our survey to be listed.

Name	Primary market	Name	Primary market
Aaron Brunette 🙎	Eau Claire, WI	Amy Boylan	Reno, NV
Abby Burgess	Fort Smith, AR	Amy Cherry Taylor 🎗	Fredericksburg, VA
Abe Novy	San Antonio	Amy Knight	North Atlanta Metro Area
Adam Bugos	Springfield, IL	Amy Neuharth	Matanuska-Susitna Borough, AK
Adam S. Rodell	Huntington Beach, CA	Amy Shrader	Morristown, TN
Adrienne Sommerfeldt	Dallas-Fort Worth	Amy Slade	Baldwin County, AL
Ahmad Fawad	Livermore, CA	Andre' Jones	Seattle
Aj Chopra	Irvine, CA	Andrea Castaneda 🤉	Lancaster, CA
Al DiRusso	Charlotte, NC	Andrea Swetland	San Francisco
Alecia Sinclair	Fort Lauderdale, FL	Andrew Dilg 🙎	Lehigh Valley, PA
Alex Craig	Detroit	Andrew Gunasingh	Staten Island, NY
Alex Vastardis	Orlando, FL	Andrew Warburton	Temecula, CA
Alexandria Dalton	Rolla, MO	Andrew Weir	Manhattan Beach, CA
Alexis Rankey	Denver	Andy Adams	Augusta, SC
Alison Hull	Sacramento, CA	Andy Allen	Nashville, TN
Allen Johnson	Seattle	Andy Biggers	Washington, D.C.
Alysha Nichols-Sparkman	Kula, HI	Andy Werner 🙎	Washington, D.C.
Amanda Anhorn	Houston	Andy Zoda	Fort Wayne, IN
Amanda Charles 🙎	Wasilla, AK	Angela Cuciniello	Fort Lee, NJ
Amanda Dockum	Houston	Angela Hibbard	Portland, OR
Amanda Harvey	Jackson, TN	Angie Moneymaker	Shenandoah Valley, VA
Amanda Stephens	Winston-Salem, NC	Anil Aggarwal	Mount Laurel, NJ
Amber L. Carlton	Fargo, ND	Ann Marie M. Konko	Old Bridge, NJ
Amie Bozeman	Atlanta Metro Area	Anna Buono	New Haven, CT

Name	Primary market	Name	Primary market
Anna Mangieri	Dallas	Bob Wolf 🤉	Atlanta
Anne Turner	Augusta, GA	Brad Hogan	Coeur d'Alene, ID
Annemarie Franz	Ocean county, NJ	Brad Kaneshiro	Honolulu
Annemarie LaTulip	Billerica, MA	Brad Spry	Amherst, MA
Annetta LaPointe	Orlando, FL	Bradford Page	Savannah, GA
Annette O'Brien	Long Island, NY	Bradley Horner	Essex County, NJ
April Felten	Bremerton, WA	Bradley Reeves	Fremont, CA
April McNicholas	Placerville, CA	Brandie Kittle	Kalispell, MT
Armand Lenchek 🤉	Chapel Hill, NC	Brandon Hoffman 🤉	Columbia, SC
Arthur G. Welch 🙎	Phoenix	Brandon Ingram	Tucson, AZ
Arvelyn Lewis	Atlanta	Brenda Burk 🙎	Coeur d'Alene, ID
Ashley Collier	San Antonio	Brett Friesen	Tulsa, OK
Ashley Fitzsimmons 🔉	Greensboro, NC	Brett Rosenthal	Philadelphia
Ashley Guild	Chester, VA	Brian Chiu	Houston
Ashley Luther	Nashville, TN	Brian Shackelford	Asheboro, NC
Ashley Pugliesi	Pittsburgh	Brian Smith	Roanoke, VA
Aundre Gray	Kansas City, MO	Brian Zell	Ventura, CA
Austin Bittner	Des Moines, IA	Bridget Forbes	St. Louis
Banglian Gao	New London County, CT	Brigitte Perry 🙎	Charlotte, NC
Barb Gall	Joliet, IL	Britta Thrift	Oklahoma City
Barbara B. Pater	Raleigh, Durham, & Chapel Hill, NC	Brittany Mann	Brandon, MS
Barbara Thomas	Hiawassee, GA	Broadus Albertson	Seneca, SC
Barbara Zorn 🤉	Melbourne-Titusville-Cocoa Beach, FL	Brooke Bromley	Saint Paul, MN
Beatriz Dickens	Mission, TX	Bruce Ward	Chaffee County, CO
Becki Bolton 🙎	Fayetteville, NC	Bryce Hamilton	Portland, ME
Becky Moran 🔉	Hazelton, PA	Bryce W. Jones 🙎	Wichita, KS
Belinda Desmond	Portland, ME	Burnell Zeiset	Philadelphia
Belinda Santos	Orlando, FL	Cameron Brooks	Knoxville, TN
Bernadette Schuster	Bremerton, WA	Carey Ann Kelley	Hilton Head Island, SC
Beth Hines 🔉	Goldsboro, NC	Cari Baxter	Billings, MT
Beth Pretty 🙎	Richmond, VA	Carol Marr	Columbus, OH
Bethany Culley	Jackson, MS	Carolena Reed	Trenton, MI
Beverly Comeau	Barnstable, MA	Carolina Nakouzi	San Diego
Bill Eggeling	Port St. Lucie, FL	Carolyn Collins	Sarasota, FL
Bill Mackey	West Central Alabama	Carolyn Luke	Albany, NY
Bill Millwood	Asheville, NC	Carter Bascom	New London, NH
Bill Thompson 🙎	Battle Creek, MI	Cassie Scramlin	Battle Creek, MI
Bill Tierney	Boston & South Shore, MA	Catherine Pabatao	Chicago
Bill VanWinkle	Richmond, KY	Catherine Sawatsky	Fresno, CA
Blake Rickels	Knoxville, TN	Cathy Daniel	Contra Costa, CA
Bob DeVore	Fenton, MI	Cathy LeSueur 🤉	Shaker & Cleveland Heights, OH
Bob Ocañas	Corpus Christi, TX	Cathy Magee-Byrd	Jackson, MS
Bob Russell	Bristol, VA	Chad Earhart 🙎	Longview, WA
Bob Shea	Waynesville, NC	Chad Huebener 🔉	Minneapolis-Saint Paul
Bob Wisdom 🙎	Elgin, IL	Chancy Via	Amarillo, TX

Name	Primary market	Name	Primary market
Chanel Jackson	Cherry Hill, NJ	Craig Binder	Phoenix
Channing Boucher	Crested Butte, CO	Crystal Hoggard	Rancho Cucamonga, CA
Chantal Konicek	Basking Ridge, NJ	Cyndie Gawain	Dallas
Charles and Amy Chang	Flushing, NY	Daba Briggs 🤮	Jersey City, NJ
Charles Miltenberger	Atlantic City, NJ	Dakota Harrison	Cherokee Village, AR
Charles Nedder	Greenwich, CT	Damiana Mendes Ponce	Coconut Creek, FL
Charles Thompson	Jackson. MS	Dan Contino 🤉	New London County, CT
Chase Ames 🙎	St. George, UT	Dan Grammar	Tucson, AZ
Chase Craig 🔉	Boise, ID	Dana Manuel	Lafayette, LA
Chase Michels	Downers Grove, IL	Daniel Buckle	Las Vegas
Chaz and Chi-Chi Tyler	Orlando, FL	Dany Blanco	Sacramento, CA
Cheri Peterson	Saint Charles, MO	Darlene Mayernik	Burlington, NJ
Chet Ardolino	Springfield, MA	Darnell McCurdy	Memphis, TN
Chris Barnett 🤉	Birmingham, AL	Darren James 🙎	Baton Rouge, LA
Chris Dasaro	Grosse Pointe, MI	Darren Ricketts 🙎	Eugene, OR
Chris Fetrow 🙎	McKinney, TX	Darren Tackett	Scottsdale, AZ
Chris Gurnee	Pacific Northwest Washington	Daryl Brown	Lancaster, PA
Chris Pappalardo	Triad, NC	Daryl Hanna 🤉	Las Vegas
Chris Reeder 🙎	Frederick, MD	Dave Bowen	Orlando, FL
Christi Hill 🎗	Jacksonville, NC	Dave Gaudreau 🤉	Melbourne, FL
Christi White	Colorado Springs, CO	Dave Matthews	Boston
Christina Barone 🤉	Tampa, FL	Dave Shaarda	North Ridgeville, OH
Christine McConnaughay	Yuma, AZ	Dave Snyder	La Crosse, WI
Christine Norcross	Wellesley, MA	Dave Van Nus	Portland, OR
Christine Shepherd	Baytown, TX	Dave Westphal	Winter Haven, FL
Christopher DuFrane	Dallas-Fort Worth	David Dippong	Los Angeles
Christopher Norton	Princeton, NJ	David Farris	Huntsville, AL
Christy Dunfee 🙎	Colorado Springs, CO	David Gentry	Dallas-Fort Worth
Christy Friesen 🙎	Wichita, KS	David Gresko	Cleveland
Chuck House 🙎	Memphis, TN	David Hendryx	Gillette, WY
Cindy Boutwell 🤉	Houston	David Hermanson	Port Orange, FL
Cindy Dillon	Highland, MI	David Jones 🙎	Columbia, SC
Cindy Kraus	Knoxville, TN	David Landau 🤉	Newtown, CT
Cindy Sabaski	Nashville, TN	David Nourse	Naples, FL
Clarence (Chuck) Ropp 🤉	Phoenix	David R. Thoenig 🤉	Newton, NJ
Cody Spencer 🙎	Coeur d'Alene, ID	David Schoenbrun	Westlake Village, CA
Coleen A. Dearing 🤉	Santa Fe, NM	David Weinstein 🔉	Boca Raton, FL
Colette Klapperich	Northeast Wisconsin	Dawn Chadwick	Fargo, ND
Connie McNamara	Knoxville, TN	Dawn Johnson 🤉	Gainesville, FL
Corey Harvey	Olympia, WA	Dawn Semancik	Cleveland-Akron
Corey Robinson	Marin County, CA	Debbie DeVito Flynn	Fort Lauderdale, FL
Cori Sharp	Dallas suburbs	Debbie Moneaux	Tracy, CA
Corrado Giancaspro	Jersey City, NJ	Debbie Pittman	Vestavia, AL
Cory Meyer	Redding, CA	Debby Duenow 🔉	St. Augustine, FL
Craig A. Penn	Lone Tree, CO	Debi Strange	Wichita, KS

Deboroth Anderson Loke Charles, LA Eric Novarro Truckee & Tahoe City, CA Deboroth M. Davignon Bristal County, MA Eric Singpen Idoho falls, ID Deboroth Morton Allanta Erica Ramus Q Pottsville, PA Dee Dee Hill St. Louis Erich Morgan Weiss Son Diego Denea Daniels Southeast Konsas Erich Hommonds Q Heckettstown, NJ Denea Schlutz Boulder, CO Erin E-Lee South Salem, NY Denies Chambre Bristol, VA Erin E-Lee South Salem, NY Denies Chambre Fort Myers, FL Erin Kelly Son Francisco East Bay Denies Chambre Fort Myers, FL Erin Kelly Son Francisco East Bay Denies Wooley Trinity, FL Eve Metils Orlanda, FL Denies Wooley Trinity, FL Eve Metils Orlanda, FL Derick Werenka Detroit Fronk Abbadessa R Cypress, CA Derrotk Werenka Detroit Fronk Abbadessa R Cypress, CA Diane Sugden R Berinbridge Island, WA Gail Bannard R Pocatella, ID <t< th=""><th>Name</th><th>Primary market</th><th>Name</th><th>Primary market</th></t<>	Name	Primary market	Name	Primary market
Deboroh Morton Atlanta Erica Ramus № Pottsville, PA Deboroh Woodroe Medina, NY Erica Swallow Springfield, MA Dee Dee Hill St. Louis Erich Morgan Weiss San Diego Dena Daniels Southeast Kansas Erika Hammonds № Hackettstown, NJ Dena Schlutz Boulder, CO Erin E. Lee South Salem, NY Denise Chambre Fort Myers, FL Erin Kolly San Frandisco East Bay Denise Chambre Fort Myers, FL Erin Kolly San Frandisco East Bay Denise Roder Trinty, FL Eve Meelis Orlando, EL Denise Wooley Trinty, FL Eve Meelis Orlando, EL Derek Werenka Detroit Frank McKnew Southern Maryland Derek Werenka Detroit Frank McKnew Southern Maryland Diane Dawson Champaign, IL Fred Melgoado & Phoenix Diane Sugden & Baibridge Island, WA Gail Bishard & Pocatello, ID Diane Sugden & Baibridge Island, WA Gail Kuntz St. Louis Diane Sugden & Baibridge Island, WA Gail Kuntz St. Louis<	Deborah Anderson	Lake Charles, LA	Eric Navarro	Truckee & Tahoe City, CA
Deborah Woodroe Medina, NY Erica Swallow Springfield, MA Dee Dee Hill St. Louis Erich Morgan Weiss Son Diego Deno Baniels Southeast Kansas Erika Hammonds & Hacketstrawn, NJ Denia Schlutz Boulder, CO Erin E. Lee South Solem, NY Denias Chambre Bristo, VA Erin Kelly Son Francisco East Bay Denias Chambre Fort Myars, FL Erin Kelly Son Francisco East Bay Denias Tower St. Louis Evan Breich Schuylkill, PA Denias Tower St. Louis Evan Breich Schuylkill, PA Denias Tower St. Louis Evan Breich Schuylkill, PA Denias Chambre Frank Abbadessa & Cypress, CA Cypress, CA Derick Koser Detroit Koser Frank Abbadessa & Cypress, CA Derick Werenka Detroit Devision Champalign, IL Fred Melawski St. Joseph, MI Diane Ericker Springfield, OR Fred Delgadod & Phoenix St. Joseph, MI Diane Sugden & Baibridge Island, WA Gail Bishard & Proceeditol, ID St. Joseph, MI Diane Treder<	Deborah M. Davignon	Bristol County, MA	Eric Shippen	Idaho falls, ID
Dee Dee Hill St. Louis Erich Morgan Weiss San Diego Deno Daniels Southoest Kansas Erike Hammonds € Hacketstown, NJ Deno Schlutz Boulder, CO Erin E. Lee South Salem, NY Denise Blevins Bristol, VA Erin Evens € Oahu, HI Denise Tower St. Louis Evan Breisch Schuylkill, AR Denise Wooley Trinity, FL Eve Mettis Orlando, FL Derise Kinclair Knoxville, TN Frank Abbadessa € Cypress, CA Derek Werenka Detroit Frank ArkKenew Southern Maryland Derrick Roser Springfleid, OR Fred Delgado € Phoenix Diano Dowson Charmecign, II. Fred Mallowski St. Joseph, MI Diane Sugden € Bainbridge Island, WA Gail Kuntz St. Louis Diane Sugden R Bainbridge Island, WA Gail Kuntz St. Louis Diane Sugden R Bainbridge Island, WA Gail Kuntz St. Louis Diane Sugden R Bainbridge Island, WA Gail Kuntz St. Louis Diane Sugden R	Deborah Morton	Atlanta	Erica Ramus 🙎	Pottsville, PA
Dena Daniels Southeast Kansas Erika Hammonds ℜ Hackettratown, NJ Dena Schlutz Boulder, CO Erin E. Lee South Salem, NY Denise Blevins Bristol, VA Erin Evens ♀ Ochu, HI Denise Chambre Fort Myers, FL Erin Kelly Son Francisco East Bay Denise Chambre Fort Myers, FL Erin Kelly Son Francisco East Bay Denise Wooley Trinity, FL Eve Mettis Orlando, FL Derick Worlenk Detroit Frank Abbadessa ♀ Cypress, CA Derek Werenka Detroit Frank McKnew Southern Maryland Derrick Rosear Springfield, OR Fred Delgado ♀ Phoenix Diane Dawson Champerign, IL Fred Mellowski St. Joseph, MI Diane Sugden ♀ Bainbridge Island, WA Gail Bishord ♀ Pecctello, ID Diane Texeler Ocalo, FL Gail Kuntz St. Louls Diane Texeler Ocalo, FL Gail Kuntz St. Louls Diane Texeler Ocalo, FL Gail Mineau Oversaboro, KY Diane Texeler Ocal	Deborah Woodroe	Medina, NY	Erica Swallow	Springfield, MA
Denia Schlutz Boulder, CO Erin E. Lee South Salem, NY Denias Blevins Bristol, VA Erin Evans Ø Ochu, HI Denise Tombre Fort Myers, FL Erin Kell W San Francisco East Bay Denise Tower St. Louis Evan Breisch Schuylkill, PA Denise Wooley Trinity, FL Eve Metlis Orlande, FL Derek Sinclair Knoxville, TN Frank Abbadessa Ø Cypress, CA Derok Werenka Detroit Frank McKnew Southern Maryland Derick Roser Springfield, OR Fred Delgado Ø Phoenix Diane Davison Champaign, IL Fred Malawski St. Joseph, MI Diane Skugden Ø Balinbridge Island, WA Gail Kuntz St. Louis Diane Taxler Ocala, FL Gail Kuntz St. Joseph, MI Diane Taxler Ocala, FL Gail Kuntz St. Joseph, MI Diane Taxler Ocala, FL Gary Finkelstein Fort Lauderdale, FL Diane Taxler Ocala, FL Gary Finkelstein Fort Lauderdale, FL Diane Caldwell Great	Dee Dee Hill	St. Louis	Erich Morgan Weiss	San Diego
Denise Blevins Bristol, VA Erin Evans Ω Oahu, HI Denise Chambre Fort Myers, FL Erin Kelly San Francisco East Bay Denise Tower St. Louis Evan Breisch Schuylkill, PA Denise Wooley Trinity, FL Eve Mettis Orlando, FL Derek Werenka Detroit Frank Abbadesas Ø Cypress, CA Derek Werenka Detroit Frank Abbadesas Ø Cypress, CA Derek Werenka Detroit Frank McKnew Southern Maryland Diane Sugden Q Springfield, OR Fred Delgado Ø Phoenix Diane Greater Cheinal & Bainbridge Island, WA Gall Runtz St. Joseph, MI Diane Sugden Q Bainbridge Island, WA Gall Kuntz St. Joseph, MI Diana Caldwell Greater Cincinnati & Fort Mitchell, KY Garyl Runt St. Joseph, MI Diana Caldwell Ocala, FL Garyl Runt St. Joseph, MI Diana Caldwell Ourago, CO Gary Finkelstein Fort Louderdale, FL Diana Calwell Uydhurst, NJ Gary Kent San Diego Dolores Porco Leonard	Dena Daniels	Southeast Kansas	Erika Hammonds 🙎	Hackettstown, NJ
Denise Chambre Fort Myers, FL Erin Kelly San Francisco East Bay Denise Tower St. Louis Evan Breisch Schuylkill, PA Denise Wooley Trinity, FL Eve Mettis Orlando, FL Derek Sinclair Knoxville, TN Frank Abbadessa № Cypress, CA Derek Werenka Detroit Frank McKnew Southern Maryland Derick Roser Springfield, OR Fred Delgado № Phoenix Diane Ckingshill Q Houston Gall Belandeski St. Joseph, MI Diane Kingshill Q Houston Gall Bishard № Pocatello, ID Diane Texker Ocala, FL Garl Mehaus St. Louis Diane Texker Ocala, FL Garl Mehaus Owensboro, KY Diane Texker Ocala, FL Garl Mehaus Owensboro, KY Diane Texker Ocala, FL Garl Mehaus St. Louis Diane Texker Ocala, FL Garl Mehaus St. Louis Diane Texker Ocala, FL Garl Mehaus St. Joseph, MI Diane Texter Ocala, FL Garl Mehaus	Dena Schlutz	Boulder, CO	Erin E. Lee	South Salem, NY
Denise Tower St. Louis Evan Breisch Schuylkill, PA Denise Wooley Trinty, FL Eve Mettlis Orlando, FL Denek Warenka Detroit Frank McKnew Southern Maryland Derek Warenka Detroit Frank McKnew Southern Maryland Derick Roser Springfield, OR Fred Delgado Ձ Phoenix Diane Dawson Champaign, IL Fred Malawski St. Joseph, MI Diane Sugden Ձ Bainbridge Island, WA Gall Bishard Ձ Pocatello, ID Diane Sugden Ձ Bainbridge Island, WA Gall Kuntz St. Louis Diane Texiler Ocala, FL Gall Niehaus Owensboro, KY Diana Caldwell Greater Cincinnati & Fort Mitchell, KY Gary Depa St. Joseph, MI Diana Caldwell Greater Cincinnati & Fort Mitchell, KY Gary Depa St. Joseph, MI Diana Caldwell Uyndhust, NJ Gary Ent San Diego Dolares Porco Leonard Westchester, NY Gary Lendham Fort Lauderdole, FL Donna C. Kelly Albany, NY Gary Nelson Fingstaff, AZ	Denise Blevins	Bristol, VA	Erin Evans 🤉	Oahu, HI
Denise Wooley Trinity, FL Eve Mettis Orlando, FL Derek Werenka Detroit Frank Abbadessa 8 Cypress, CA Derek Werenka Detroit Frank McKnew Southern Maryland Diane Dawson Champaign, IL Fred Delgado 9 Phoenix Diane Ringshill 8 Houston Gall Bishard 9 Pacatello, ID Diane Sugden 9 Bainbridge Island, WA Gail Niehaus Owensboro, KY Diane Texèler Ocala, FL Gail Niehaus Owensboro, KY Dianne Caldwell Greater Cincinnati & Fort Mitchell, KY Gary Depa St. Joseph, MI Dianne Heleno Durango, CO Gary Finkelstein Fort Lauderdale, FL Dianra Sammartino Dyndhurst, NJ Gary Kent San Diego Dolores Porco Leonard Westchester, NY Gary Lanham Fort Lauderdale, FL Donna Zalter Fort Lauderdale, FL Gayle Sabol Clinton, MA Donna Zalter Fort Lauderdale, FL Gayle Sabol Clinton, MA Doris Cancel Winter Garden, FL Genevieve Jordan Santa Cruz, CA	Denise Chambre	Fort Myers, FL	Erin Kelly	San Francisco East Bay
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Dianna Caldwell Greeter Cincinnati & Fort Mitchell, KY Gary Depa St. Joseph, MI Dianne Heleno Durango, CO Gary Finkelstein Fort Lauderdale, FL Dinara Sammartino Lyndhurst, NJ Gary Kent San Diego Dolores Porco Leonard Westchester, NY Gary Alenham Fort Lauderdale, FL Donna C. Kelly Albany, NY Gary Roberts Tucson, AZ Donna Tennaro Sayreville, NJ Gary Roberts Tucson, AZ Donna Zalter Fort Lauderdale, FL Gayle Sabol Clinton, MA Doris Cancel Winter Garden, FL Genevieve Jordan Santa Cruz, CA Doug Belswanger \$\mathbb{2}\$ Jackson, MI George Lorimer San Diego Dustin Parker Georgetown, DE Geraldine Anarumo Central Florida, FL Dusty LaBossiere Atlanta Metro Area Gigi Finan Mahopac, NY Dylan Hildreth-Hoffman \$\mathbb{2}\$ Knoxville, TN Gigl Studenc Orlando, FL Dylan Hildreth-Hoffman \$\mathbb{2}\$ New York City Gina Rawson Temecula, CA Edd Greable Boston Gina Tr	Diane Sugden 🙎	Bainbridge Island, WA	Gail Kuntz	St. Louis
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Dolores Porco LeonardWestchester, NYGary LanhamFort Lauderdale, FLDonna C. KellyAlbany, NYGary NelsonFlagstaff, AZDonna TennaroSayreville, NJGary RobertsTucson, AZDonna ZalterFort Lauderdale, FLGayle SabolClinton, MADoris CancelWinter Garden, FLGenevieve JordanSanta Cruz, CADoug Beiswanger \(\frac{9}{2} \)Jackson, MIGeorge LorimerSan DiegoDustin ParkerGeorgetown, DEGeraldine AnarumoCentral Florida, FLDusty LaBossiereAtlanta Metro AreaGigi FinanMahopac, NYDwight Price \(\frac{9}{2} \)Knoxville, TNGigi StudencOrlando, FLDylan Hildreth-Hoffman \(\frac{9}{2} \)New York CityGina LewisShrewsbury, MAEd GreableBostonGina RawsonTemecula, CAEden JordanJacksonville, FLGina TraniMiddlesex-Monmouth-Ocean Counties, NJEdward Jablonski \(\frac{9}{2} \)Ridgewood, NJGlen HagenSuffolk County, NYEileen Griffin WrightBostonGreg HannerNew London, CTElaine JohnsonLas Cruces, NMGreg Harrelson \(\frac{9}{2} \)Myrtle Beach, SCElaine JohnsonLas Cruces, NMGreg Lynn \(\frac{9}{2} \)Boca Raton, FLElisha Bruno-Midili \(\frac{9}{2} \)Mount Kisco, NYGreg Lynn \(\frac{9}{2} \)Boca Raton, FLElisha Hardy \(\frac{9}{2} \)Bangor, MEGreg RenfrowMemphis, TNElizabeth MachadoSan Francisco Bay AreaHal Sweasey <t< td=""><td>Dianne Heleno</td><td>Durango, CO</td><td>Gary Finkelstein</td><td>Fort Lauderdale, FL</td></t<>	Dianne Heleno	Durango, CO	Gary Finkelstein	Fort Lauderdale, FL
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Doris CancelWinter Garden, FLGenevieve JordanSanta Cruz, CADoug Beiswanger RJackson, MIGeorge LorimerSan DiegoDustin ParkerGeorgetown, DEGeraldine AnarumoCentral Florida, FLDusty LaBossiereAtlanta Metro AreaGigi FinanMahopac, NYDwight Price RKnoxville, TNGigi StudencOrlando, FLDylan Hildreth-Hoffman RNew York CityGina LewisShrewsbury, MAEd GreableBostonGina RawsonTemecula, CAEden JordanJacksonville, FLGina TraniMiddlesex-Monmouth-Ocean Counties, NJEdward Jablonski RRidgewood, NJGlen HagenSuffolk County, NYEileen Griffin WrightBostonGreg HannerNew London, CTElaine Hall RKeene, NHGreg Harrelson RMyrtle Beach, SCElaine JohnsonLas Cruces, NMGreg KlesiusHernando Beach, FLElisa Bruno-Midili RMount Kisco, NYGreg Lynn RBoca Raton, FLElisha Hardy RBangor, MEGreg RenfrowMemphis, TNElizabeth MachadoSan Francisco Bay AreaHal SweaseySan Luis Obispo, CAElizabeth PerkowskaGlenview, ILHank Troscianiec ROak Island, NCElizabeth TintinalliDetroitHarriet LibovArmonk & Northern Westchester County, NYElizabeth YasharTempe, AZHarry VarnadoreNew OrleansEnrique AlvaradoSan AntonioHeather BowenPhoenix	Donna Tennaro	Sayreville, NJ	Gary Roberts	Tucson, AZ
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Dusty LaBossiereAtlanta Metro AreaGigi FinanMahopac, NYDwight Price ΩKnoxville, TNGigi StudencOrlando, FLDylan Hildreth-Hoffman ΩNew York CityGina LewisShrewsbury, MAEd GreableBostonGina RawsonTemecula, CAEden JordanJacksonville, FLGina TraniMiddlesex-Monmouth-Ocean Counties, NJEdward Jablonski ΩRidgewood, NJGlen HagenSuffolk County, NYEileen Griffin WrightBostonGreg HannerNew London, CTElaine Hall ΩKeene, NHGreg Harrelson ΩMyrtle Beach, SCElaine JohnsonLas Cruces, NMGreg KlesiusHernando Beach, FLElisa Bruno-Midlii ΩMount Kisco, NYGreg Lynn ΩBoca Raton, FLElisha Hardy ΩBangor, MEGreg RenfrowMemphis, TNElizabeth MachadoSan Francisco Bay AreaHal SweaseySan Luis Obispo, CAElizabeth PerkowskaGlenview, ILHank Troscianiec ΩOak Island, NCElizabeth TintinalliDetroitHarry VarnadoreNew OrleansEnrique AlvaradoSan AntonioHeather BowenPhoenix	Doug Beiswanger 🤉	Jackson, MI	George Lorimer	San Diego
Dwight Price ♀Knoxville, TNGigi StudencOrlando, FLDylan Hildreth-Hoffman ♀New York CityGina LewisShrewsbury, MAEd GreableBostonGina RawsonTemecula, CAEden JordanJacksonville, FLGina TraniMiddlesex-Monmouth-Ocean Counties, NJEdward Jablonski ♀Ridgewood, NJGlen HagenSuffolk County, NYEileen Griffin WrightBostonGreg HannerNew London, CTElaine Hall ♀Keene, NHGreg Harrelson ♀Myrtle Beach, SCElaine JohnsonLas Cruces, NMGreg KlesiusHernando Beach, FLElisa Bruno-Midili ♀Mount Kisco, NYGreg Lynn ♀Boca Raton, FLElisha Hardy ♀Bangor, MEGreg RenfrowMemphis, TNElizabeth MachadoSan Francisco Bay AreaHal SweaseySan Luis Obispo, CAElizabeth PerkowskaGlenview, ILHank Troscianiec ♀Oak Island, NCElizabeth TintinalliDetroitHarriet LibovArmonk & Northern Westchester County, NYElizabeth YasharTempe, AZHarry VarnadoreNew OrleansEnrique AlvaradoSan AntonioHeather BowenPhoenix	Dustin Parker	Georgetown, DE	Geraldine Anarumo	Central Florida, FL
Dylan Hildreth-Hoffman ΩNew York CityGina LewisShrewsbury, MAEd GreableBostonGina RawsonTemecula, CAEden JordanJacksonville, FLGina TraniMiddlesex-Monmouth-Ocean Counties, NJEdward Jablonski ΩRidgewood, NJGlen HagenSuffolk County, NYEileen Griffin WrightBostonGreg HannerNew London, CTElaine Hall ΩKeene, NHGreg Harrelson ΩMyrtle Beach, SCElaine JohnsonLas Cruces, NMGreg KlesiusHernando Beach, FLElisa Bruno-Midili ΩMount Kisco, NYGreg Lynn ΩBoca Raton, FLElisha Hardy ΩBangor, MEGreg RenfrowMemphis, TNElizabeth MachadoSan Francisco Bay AreaHal SweaseySan Luis Obispo, CAElizabeth PerkowskaGlenview, ILHank Troscianiec ΩOak Island, NCElizabeth TintinalliDetroitHarriet LibovArmonk & Northern Westchester County, NYElizabeth YasharTempe, AZHarry VarnadoreNew OrleansEnrique AlvaradoSan AntonioHeather BowenPhoenix	Dusty LaBossiere	Atlanta Metro Area	Gigi Finan	Mahopac, NY
Ed Greable Boston Gina Rawson Temecula, CA Eden Jordan Jacksonville, FL Gina Trani Middlesex-Monmouth-Ocean Counties, NJ Edward Jablonski Ridgewood, NJ Glen Hagen Suffolk County, NY Eileen Griffin Wright Boston Greg Hanner New London, CT Elaine Hall Reene, NH Greg Harrelson Myrtle Beach, SC Elaine Johnson Las Cruces, NM Greg Klesius Hernando Beach, FL Elisa Bruno-Midili Mount Kisco, NY Greg Lynn Boca Raton, FL Elisha Hardy Bangor, ME Greg Renfrow Memphis, TN Elizabeth Machado San Francisco Bay Area Hal Sweasey San Luis Obispo, CA Elizabeth Perkowska Glenview, IL Hank Troscianiec Armonk & Northern Westchester County, NY Elizabeth Yashar Tempe, AZ Harry Varnadore New Orleans Phoenix	Dwight Price 🙎	Knoxville, TN	Gigi Studenc	Orlando, FL
Eden Jordan Jacksonville, FL Gina Trani Middlesex-Monmouth-Ocean Counties, NJ Edward Jablonski & Ridgewood, NJ Glen Hagen Suffolk County, NY Eileen Griffin Wright Boston Greg Hanner New London, CT Elaine Hall & Keene, NH Greg Harrelson & Myrtle Beach, SC Elaine Johnson Las Cruces, NM Greg Klesius Hernando Beach, FL Elisa Bruno-Midili & Mount Kisco, NY Greg Lynn & Boca Raton, FL Elisha Hardy & Bangor, ME Greg Renfrow Memphis, TN Elizabeth Machado San Francisco Bay Area Hal Sweasey San Luis Obispo, CA Elizabeth Perkowska Glenview, IL Hank Troscianiec & Oak Island, NC Elizabeth Tintinalli Detroit Harriet Libov Armonk & Northern Westchester County, NY Elizabeth Yashar Tempe, AZ Harry Varnadore New Orleans Enrique Alvarado San Antonio Heather Bowen Phoenix	Dylan Hildreth-Hoffman 🎗	New York City	Gina Lewis	Shrewsbury, MA
Edward Jablonski & Ridgewood, NJ Glen Hagen Suffolk County, NY Eileen Griffin Wright Boston Greg Hanner New London, CT Elaine Hall & Keene, NH Greg Harrelson & Myrtle Beach, SC Elaine Johnson Las Cruces, NM Greg Klesius Hernando Beach, FL Elisa Bruno-Midili & Mount Kisco, NY Greg Lynn & Boca Raton, FL Elisha Hardy & Bangor, ME Greg Renfrow Memphis, TN Elizabeth Machado San Francisco Bay Area Hal Sweasey San Luis Obispo, CA Elizabeth Perkowska Glenview, IL Hank Troscianiec & Oak Island, NC Elizabeth Tintinalli Detroit Harriet Libov Armonk & Northern Westchester County, NY Elizabeth Yashar Tempe, AZ Harry Varnadore New Orleans Enrique Alvarado San Antonio Heather Bowen Phoenix	Ed Greable	Boston	Gina Rawson	Temecula, CA
Eileen Griffin Wright Boston Greg Hanner New London, CT Elaine Hall \(\textit{Q} \) Keene, NH Greg Harrelson \(\textit{Q} \) Elaine Johnson Las Cruces, NM Greg Klesius Hernando Beach, FL Elisa Bruno-Midili \(\textit{Q} \) Mount Kisco, NY Greg Lynn \(\textit{Q} \) Boca Raton, FL Elisha Hardy \(\textit{Q} \) Bangor, ME Greg Renfrow Memphis, TN Elizabeth Machado San Francisco Bay Area Hal Sweasey San Luis Obispo, CA Elizabeth Perkowska Glenview, IL Hank Troscianiec \(\textit{Q} \) Elizabeth Tintinalli Detroit Harriet Libov Armonk & Northern Westchester County, NY Elizabeth Yashar Tempe, AZ Harry Varnadore New Orleans Phoenix	Eden Jordan	Jacksonville, FL	Gina Trani	Middlesex-Monmouth-Ocean Counties, NJ
Elaine Hall Ω Keene, NH Greg Harrelson Ω Myrtle Beach, SC Elaine Johnson Las Cruces, NM Greg Klesius Hernando Beach, FL Elisa Bruno-Midili Ω Mount Kisco, NY Greg Lynn Ω Boca Raton, FL Elisha Hardy Ω Bangor, ME Greg Renfrow Memphis, TN Elizabeth Machado San Francisco Bay Area Hal Sweasey San Luis Obispo, CA Elizabeth Perkowska Glenview, IL Hank Troscianiec Ω Oak Island, NC Elizabeth Tintinalli Detroit Harriet Libov Armonk & Northern Westchester County, NY Elizabeth Yashar Tempe, AZ Harry Varnadore New Orleans Enrique Alvarado San Antonio Heather Bowen Phoenix	Edward Jablonski 🙎	Ridgewood, NJ	Glen Hagen	Suffolk County, NY
Elaine Johnson Las Cruces, NM Greg Klesius Hernando Beach, FL Elisa Bruno-Midili \(\omega \) Mount Kisco, NY Greg Lynn \(\omega \) Boca Raton, FL Elisha Hardy \(\omega \) Bangor, ME Greg Renfrow Memphis, TN Elizabeth Machado San Francisco Bay Area Hal Sweasey San Luis Obispo, CA Elizabeth Perkowska Glenview, IL Hank Troscianiec \(\omega \) Hank Troscianiec \(\omega \) Armonk & Northern Westchester County, NY Elizabeth Yashar Tempe, AZ Harry Varnadore New Orleans Enrique Alvarado San Antonio Heather Bowen Phoenix	Eileen Griffin Wright	Boston	Greg Hanner	New London, CT
Elisa Bruno-Midili \(\textit{Q}\) Mount Kisco, NY Greg Lynn \(\textit{Q}\) Boca Raton, FL Elisha Hardy \(\textit{Q}\) Bangor, ME Greg Renfrow Memphis, TN Elizabeth Machado San Francisco Bay Area Hal Sweasey San Luis Obispo, CA Elizabeth Perkowska Glenview, IL Hank Troscianiec \(\textit{Q}\) Oak Island, NC Elizabeth Tintinalli Detroit Harriet Libov Armonk & Northern Westchester County, NY Elizabeth Yashar Tempe, AZ Harry Varnadore New Orleans Enrique Alvarado San Antonio Heather Bowen Phoenix	Elaine Hall 🎗	Keene, NH	Greg Harrelson 🔉	Myrtle Beach, SC
Elisha Hardy A Bangor, ME Greg Renfrow Memphis, TN Elizabeth Machado San Francisco Bay Area Hal Sweasey San Luis Obispo, CA Elizabeth Perkowska Glenview, IL Hank Troscianiec A Oak Island, NC Elizabeth Tintinalli Detroit Harriet Libov Armonk & Northern Westchester County, NY Elizabeth Yashar Tempe, AZ Harry Varnadore New Orleans Enrique Alvarado San Antonio Heather Bowen Phoenix	Elaine Johnson	Las Cruces, NM	Greg Klesius	Hernando Beach, FL
Elizabeth Machado San Francisco Bay Area Hal Sweasey San Luis Obispo, CA Elizabeth Perkowska Glenview, IL Hank Troscianiec Q Oak Island, NC Elizabeth Tintinalli Detroit Harriet Libov Armonk & Northern Westchester County, NY Elizabeth Yashar Tempe, AZ Harry Varnadore New Orleans Enrique Alvarado San Antonio Heather Bowen Phoenix	Elisa Bruno-Midili 🔉	Mount Kisco, NY	Greg Lynn 🙎	Boca Raton, FL
Elizabeth Perkowska Glenview, IL Hank Troscianiec A Oak Island, NC Elizabeth Tintinalli Detroit Harriet Libov Armonk & Northern Westchester County, NY Elizabeth Yashar Tempe, AZ Harry Varnadore New Orleans Enrique Alvarado San Antonio Heather Bowen Phoenix	Elisha Hardy 🎗	Bangor, ME	Greg Renfrow	Memphis, TN
Elizabeth Tintinalli Detroit Harriet Libov Armonk & Northern Westchester County, NY Elizabeth Yashar Tempe, AZ Harry Varnadore New Orleans Enrique Alvarado San Antonio Heather Bowen Phoenix		San Francisco Bay Area	•	·
Elizabeth Yashar Tempe, AZ Harry Varnadore New Orleans Enrique Alvarado San Antonio Heather Bowen Phoenix	Elizabeth Perkowska	Glenview, IL	Hank Troscianiec 🔉	Oak Island, NC
Enrique Alvarado San Antonio Heather Bowen Phoenix	Elizabeth Tintinalli	Detroit	Harriet Libov	Armonk & Northern Westchester County, NY
•	Elizabeth Yashar	Tempe, AZ	Harry Varnadore	New Orleans
Eric Fischer-Colbrie San Jose, CA Heather Cash Chicago	Enrique Alvarado	San Antonio	Heather Bowen	Phoenix
	Eric Fischer-Colbrie	San Jose, CA	Heather Cash	Chicago

Name	Primary market	Name	Primary market
Heidi Mueller	San Francisco Bay Area	Jason David Maddox	San Francisco Bay Area
Helaine Rothberg	Long Island & Queens, NY	Jason Jernell	Minneapolis
Helen Hunt 🎗	Warner Robins, GA	Jason M. Lipsher	Fort Myers, FL
Helen Spohrer	St. George Island, FL	Jason Piske	San Diego
Holly Mitchell	Portland, ME	Jason Thorpe	Metro East, IL
Holly Ritchie	Canfield, OH	Jaton Hopkins	Pittsburgh
Holly VonWald	Atlanta	Javier Matallana 🤉	Elizabeth, NJ
Holly Winkle-Hroncich	Lakewood Ranch & Sarasota, FL	Jay Galea	Lubbock, TX
Hope Kurz	Long Island, NY	Jayne Bair	Kennett Square, PA
Howard Jefferson 🔉	Columbus, GA	Jed Parish	Naperville, IL
Hunter Albritton	Orlando, FL	Jeff Anderson 🤉	Long Beach, CA
lelen Puh	Prince George, MD	Jeff Bridegum	Washington, D.C. Metro Area
lleana Rodriguez	Miami	Jeff Furniss	Baton Rouge, LA
Iliana Cacho Arvayo	Yuma, AZ	Jeff Kessler	Toledo, OH
Ira Serkes	Berkeley, CA	Jeff Lesley	Wilmington, NC
Isadora Sarto	Longmeadow, MA	Jeff Nevin	Waukesha, WI
J. Perrin Cornell	North Central Washington	Jeff Rountree	Tri-Cities, TN
Jacek Mikolajczyk	Farmington, CT	Jeff Stape 🙎	Wilmington, DE
JaCi M. Wallace	Sacramento, CA	Jeffrey Cummings 🤉	Indianapolis
Jack Dagher 🤉	Los Angeles	Jen Campbell	Tallahassee, FL
Jackie Davis	Fairfield, CT	Jen Stauter & Matt Kornstedt 🎗	Madison, WI
Jackie Mack	Evanston, IL	Jenah Mahan	Seattle & Tacoma, WA
Jackie Sawyer	Southern Maine	Jennifer Bronk	Oconomowoc, WI
Jackson Ogles	Huntsville, AL	Jennifer Davis	Cedar City, UT
Jackson Smith Jr.	Hickory, NC	Jennifer Fieo 🔉	Tampa, FL
Jae Wu	Santa Monica, CA	Jennifer Francis	Forked River, NJ
Jaime Cooper	Baldwin County, AL	Jennifer Grosskopf 🙎	Philadelphia
Jaime Pardo	Washington, D.C.	Jennifer Hanley 🤉	Jacksonville, FL
Jake McEntire	Layton, UT	Jennifer Harris	Jackson, TN
James A. Marble	Gulfport, MS	Jennifer Hillegas	Rome, GA
James Galligan 🙎	Stroudsburg, PA	Jennifer Hoffmann 🙎	Tuscaloosa, AL
James J. Brunswick 🤉	Grand Junction, CO	Jennifer Powers	Gadsden, AL
James Sherman	San Mateo, CA	Jennifer Spencer	Weatherford, OK
James Willcox	Denver	Jenny Smith 🙎	Cartersville, GA
Jamie Broadhurst	Myrtle Beach, SC	Jenny Smithson	Enid, OK
Jamie Warosh	Kenosha, WI	Jeremy Beggs	Charleston, SC
Jan Goczkowski	Des Plaines, IL	Jeremy Larsen	Dallas
Jane Johnson	Huntington Beach, CA	Jeremy Rynders	Milwaukee
Jane McFadyen 🎗	Billings, MT	Jerod Zahn 🙎	Chautauqua, NY
Janelle Holst	Nashville, TN	Jerry Humphrey	Phoenix Metro Area
Janet Bidwell	North Fork Long Island, NY	Jesse Ennis	Helena, MT
Janice Warns	Baltimore & DE-MD beach towns	Jessica Arseneau	St. Johns, FL
Jann Flowers	Boca Raton, FL	Jessica Boswell	Burlington, CT
Jansy Peternell	Issaquah, WA	Jessica Diaz	Atlanta
Jason Belcher	Santa Clara, CA	Jessica Felix	Los Angeles

Name	Primary market	Name	Primary market
Jessica James	Elizabeth City, NC	Joyce Kelley	Worcester, MA
Jessica Kemp	Eustis, FL	Judy Huebner 🙎	Mequon, WI
Jessica Shearer	Jacksonville, FL	Julia Seglund	Montrose, CO
Jessica Starr	Hartford, CT	Julie Harman 🙎	Kansas City, MO
Jill Parise	Sapulpa, OK	Julie Kersting	Central Colorado
Jim Brown	Elgin, IL	Julie Meggs 🙎	Tuscaloosa, AL
Jim Clauser	Athens, GA	Julie Milne	Los Angeles
Jim Pemberton	St. Clair County-Port Huron, MI	Julie Skogsberg 🙎	Boise, ID
JJ Johannes	Cedar Rapids, IA	Julie Sonner	Amsterdam, NY
Jo Ann Outland 🔉	Pismo Beach, CA	Julie Trunzo	Denver
Joan Clark	Knoxville, TN	Julio N. Suarez	Miami
Joan Gillham	Porterville, CA	Justin Dean	Warrensburg, MO
Joann Martinez	San Francisco Bay Area	Justin Heminger	Fairbanks, AK
Joann Samelko	Raleigh, NC	Karen Foster	Raleigh, NC
Joanna Baker	Tulsa, OK	Karen M. Riscinto	Mount Dora, FL
JoAnne Potts	Kalamazoo-Portage-Mattawan, MI	Karen Marshall 🤉	Pittsburgh
Jody Baker	Chestertown, MD	Karey Grimsley	Hollister, CA
Jody Holloway	Bluffton, IN	Karin Ehrhorn	Snohomish, WA
Joe Blankenship	Elk Grove, CA	Karin L. Banks	Austin, TX
Joe Bourland	Phoenix	Karl Crawford	Tyler, TX
Joe Rothchild 🤉	Houston	Kasey Smith	Warner Robins, GA
Joe Sterner	Lewes, DE	Kate Balsley	Doylestown, PA
John Butcher	Frisco, TX	Kathey Gamiotea	Arcadia, FL
John Cirignani	Orange County, CA	Kathleen Brady 🤉	Peachtree Corners, GA
John G. Susani	Paterson, NJ	Kathryn Townsend	Portland, ME
John Gscheidmeier	Milwaukee	Kathryn Weber	Clinton, NJ
John Hoffman	Tampa, FL	Kathy Ball	Mobile, AL
John Luebbert	Sacramento, CA	Kathy Daly	Southern New Jersey
John Olivero	Goshen, NY	Kathy Kelley	Boston (Western Suburbs)
John P. Collinge	Anchorage, AK	Kathy Miller	West Des Moines, IA
John Pellow	Tulsa & Grand Lake, OK	Kathy Morrow	Maple Valley, WA
Johnice Comer	Frederick, MD	Kathy Murray	Dallas
Jon Ellen Snyder 🧣	Livingston, MT	Katrina Taylor Clifford	Huntington, NY
Jonas Seda	Port Charlotte, FL	Katy Luciano	Boca Raton, FL
Jonathan Hyatt	Birmingham, AL	Kay Wilson-Bolton	Ventura County, CA
Jonathan Owens	Raleigh, NC	Keenan Gottschall	Detroit
Jordan J. Pelletier	Gilbert, AZ	Keith C. Hammond	Columbus, GA
Jose Prats	Los Angeles	Keith Chennault	Philadelphia
Joseph Jones	Orlando, FL	Keith Landrum 🤉	Joplin, KS
Joseph Newnam	Ocean Shores, WA	Keith Taylor 🤉	Atlanta
Josh Kastaraan	Eugene, OR	Kelli Becks Q	Kansas City, KS
Josh Kesterson	Dallas	Kellie Austin	Toccoa, GA
Joshua Thieme	Orange County, CA	Kellie Hinderliter	New Wilmington, PA
Josie Morrison	Chicago (Western Suburbs)	Kelly Gonzalez	Austin, TX
Joy Knoedler	Wausau, WI	Kelly Holmquist 🙎	Morris County, NJ

Name	Primary market	Name	Primary market
Kelly Latimer	Raleigh, NC	Laurie Mcclerkin	Tipton County, TN
Kelly Parker 🙎	Licking County, OH	Laurie O'Brien	Cleveland
Ken Abramowitz	Montgomery County, MD	Laurie Reveley	Detroit Metro Area
Ken M. Mucha	Bend, OR	Laurie Steenis	Dallas-Fort Worth
Ken Sisson	Los Angeles	LaVada Taylor	Orlando, FL
Kenneth Sides	Stanwood & Camano Island, WA	Lavona Buttrum Q	Phoenix
Kent Rodahaver	Tampa & St. Petersburg, FL	Lee Shane	Maryville, TN
Kerri Kuipers	San Francisco East Bay	Lee Stevens	Reno, NV
Kevin Coomler 🙎	Charles Town, West VA	Len Nicoletti	New Haven, CT
Kevin R. Kieffer	Walnut Creek, CA	Leonid Sklyar	Brooklyn, NY
Khani Jo Zulu	Austin, TX	Leroy Johnson	Houston
Kim Batterman 🤉	Appleton, WI	Leslie Brunelle	Chicopee, MA
Kim Erwin 🙎	Corpus Christi, TX	Leslie Cain	Greater Tyler & East Texas
Kim Gardner	Fort Worth, TX	Leslie Campos 🔉	Graham County, AZ
Kim Gassert	Lebanon, PA	Leslie Carver	Las Vegas
Kim Stephenson	Shrewsbury, PA	Leslie Eason	Boone, NC
Kimberly Yates	Atlanta	Leslie Mihalak 🙎	Northern Detroit
Kira Meade	Mendocino, CA	Lesslie Prescott	Biloxi, MS
Kirk M. Nahabedian	Boston suburbs	Letrissa Frieson	Atlanta Metro Area
Koa Yukimura	Kauai, HI	Libby Sosinski-Souilliard	Pittsburgh
Kris Fuller	Myrtle Beach, SC	Lillian Fuentes	Canton and Massillon, OH
Kris Watt	San Marcos, Escondido & Oceanside, CA	Lina Kriva	Boston Metro Area
Krista Harrison	Eugene, OR	Linda Camerota	Brigantine, NJ
Kristi Navarre	West Georgia	Linda Freudenthal	Wautoma, WI
Kristin Haynes	Atlanta	Linda Gardiner 🙎	Bangor, ME
Kristin Stahulak	Lake Geneva, WI	Linda Simons	Cuba, NY
Kristina Kendig	Eastvale, CA	Lindsey Baker	Reno, NV
Kristine Lee	Mountain Home, ID	Lisa Arundale	Cedar Rapids, IA
Kristy Pawlak	Houston	Lisa Binggeli	Boise, ID
Kristyn Martin 🔉	Waynesboro, PA	Lisa Jackson 🙎	Cape Coral, FL
Krystal A. McClain	Ames, IA	Lisa K. Meyer	Fort Collins, CO
Kyla Brooke	Guerneville, CA	Lisa Lang	Albany, OR
Kyle Wagner	Lehigh Valley, PA	Lisa Larkin	Kailua, HI
LaNay Welch	Sioux City, IA	Lisa Lyon	Austin, TX
Landon K. Johnson	Roanoke, VA	Lisa Marie Theis	Sacramento Valley, CA
Larry Brzostek	Sarasota, FL	Lisa Purselley	Dallas-Fort Worth
Larry G. Hackett 🙎	Kansas City, MO	Lisa Revis	China Grove, NC
Larry Watson	Los Angeles	Lisa Wildenberg	Chattanooga, TN
Laura Lara	Eagle Pass, TX	Liz Cassidy	Columbus, GA
Laura Roskelly 🙎	Washington, D.C. & Baltimore	Liz McCarthy 🙎	Marin County, CA
Laura Toms	Detroit	Logan Abrams 🙎	Charlotte, NC
Laurel Davies 🙎	Sacramento, CA	Loni Wright 🙎	Killingly, CT
Lauren Collier	Colorado Springs, CO	Lonnie D. Branson	Kansas City, MO
Lauren M. Orsini 🔉	New York Metro Area	Loretta Leibert	Berks County, PA
Lauren Rosin	Phoenix	Lori Fontyn	Denver

Name	Primary market	Name	Primary market
Lorrie Semler	Dallas	Mary Summerville Q	Chicago
Luci Edwards	Bozeman, MT	Maryann Spearman	Clearwater, FL
Lucretia Griffin	Santee, SC	MaryEllen Salerno	Carbon County, PA
Luz Campbell	Pittsburgh	Matt Davis	Battle Creek, MI
Lydia Macinta	West End, NC	Matt Delhougne	St. Louis
Lyn Weaver	Lake Lure, NC	Matt Harber 🙎	Tacoma, WA
Maggie Neal 🎗	Tampa Bay, FL	Matt Prowant	Denver
Maggie Terry 🙎	Louisville, KY	Matt Wenrich	Tampa, FL
MarAnn Mason	Atlantic City, NJ	Matt Wilson	Seattle
Marc Abouaf	San Diego	Matt Witte	Austin, TX
Marc McMaster 🎗	State College, PA	Matthew Farnes	Rochester, NY
Marcia Gehrt 🙎	Rochester, MN	Matthew Le Baron 🤉	Boise, ID
Maria Arita Howard	Dallas-Fort Worth	Matthew Ovington	Washington, D.C. Metro Area
Maria Furtado	Wellington, FL	Maureen Forgette 🙎	McHenry, IL
Maria Lee	Chino, CA	Maureen Schlegel	Boston
Maria Parker	Wethersfield, CT	Megan Jones	Clermont, FL
Mariah Kalhor	Oklahoma City	Melanie Fuller	Montgomery, AL
Marie A. Collins 🙎	Orlando, FL	Melanie J. Schmidt	Rochester, MN
Marie Avery-Withers	Bradenton, FL	Melinda White	Hudson Valley, NY
Marie Kahvajian	Paramus, NJ	Melinda Wimer	North East, MD
Marie Segura	Wichita, KS	Melissa Dierks	Phoenix
Marie Young	Basking Ridge, NJ	Melissa Parker	Harrison & Ozark Mountain Region
Marina Shikman	West Windsor, NJ	Melissa Perrault	Laconia, NH
Mario Greco	Chicago	Melissa Reule	Monroe, WA
Mario Hesles	San Antonio	Melissa Stewart	Fredericksburg, VA
Mark Boehmig	Lakewood Ranch, FL	Merle Unruh	Hamilton, MT
Mark Coffey 🤉	Indianapolis	Merrie Johnson	Grand Blanc, MI
Mark Gibeau	Detroit Metro Area	Micah McNeill-Tyler	Inland Empire
Mark Hamby	Tucson, AZ	Micah Pearson	Salt Lake City
Mark Nanny	Lubbock, TX	Michael Fialkowski	Indianapolis
Mark Rankin	Greater Cincinnati	Michael Gay 🙎	Auburn, AL
Mark Schweller	Brentwood, CA	Michael Guzzardo	Discovery Bay, CA
Mark Vander Tuig	Des Moines, IA	Michael Klein	Hoboken, NJ
Mark Zabilowicz	Tampa, FL	Michael Russo 🙎	Providence, RI
Marlee Johnson	Hilton Head Island, SC	Michael Smith	Middletown, NJ
Marlene Ritzman	Washington County, UT	Michael Styring	Honolulu
Marlene Rubenstein	Chicago (North Shore Suburbs)	Michael Thies	Cleveland
Marlene San Miguel	Cumberland County, NJ	Michael Wemert	Orlando, FL
Marsha DeCosta	Midcoast, ME	Michel Bron Michele Boisvert	Los Angeles Westside
Martha Lucas	Sanford, NC	Michele Boisvert Michele Nicol	Nashua, NH The Woodlands, TX
Mary Monday	Concord, NH	Michelle Betancourt	
Mary Monday Mary Riley	Flagstaff, AZ Charleston, SC	Michelle Cantrell Q	Los Angeles Springfield, MO
Mary Strathern	Portsmouth, NH	Michelle Harrington	Bellingham, WA
•		Michelle Meenach	Cincinnati
Mary Sullivan	Atlanta	where weenden	Circiniad

Michelle O'Neill San Diego Pam Treece 8 Tucson, AZ Michelle Perry Hot Springs Villoge, AK Pamele Monday Grand Rapids, MI Michelle Viero Chicogo (Southwest Suburbs) Pot Smorto 8 Fox Loke, IL Michelle Viero Toledo, OH Pat Traker 8 Milwaukee Mick Beler 9 Toledo, OH Pat Traker 9 Milwaukee Mick Beler 9 Middleton, WI Patrick Robison Hillsboro, OR Mike Adler Milwaukee Patrick Robison Hillsboro, OR Mike Drutor Milwaukee Patrick Robison Hillsboro, OR Mike Hotland Milwaukee Patri Mersky Pittsburgh Mike Kone Lower Keys-Key West, FL Paul Fonesca For Myers, FL Mike McConn 8 Philodelphia Paul Mackay, Jr. Mike Rober Long Beach, CA Paula Hooven Wayne County-Worke Johnston County, NC Mike Rober Long Beach, CA Paula Poraza Montaciar, NJ Mike Wordsloy Derver Payoli Ramisoria Sunnyvelle, CA Mike Willer Belsewicz Jacksonville, FL Pauline Poraza Montaciar, NJ Mike Willer Belsewicz Jordsonville, FL Penry Honsen Beloit, WI Mironda Bledenham 8 Dayton, OH Penry Lind 8 Rapid City, SD Mono Gustafon Elik Grove, CA Penny O'Brien 8 Rapid City, SD Mono Gustafon Elik Grove, CA Penny O'Brien 8 Rapid City, SD Monole Sullington Bloomington, IL Peter Kima Roleigh, NC Nancy Rogers 9 Cheimstord, MA Philip Angarone 8 Hamilton, NJ Nancy Rogers 9 Cheimstord, MA Philip Angarone 8 Hamilton, NJ Nathon Crumb Denver Pela Bergrun South Florida Nathonic Lillion Rocketer, NY Penry Frailion Grants Pass, OR Nathonic Lillion Rocketer, NY Penry Frailion Grants Pass, OR Nelson Zide Formingham, MA Qulvari Jackson Cincinnati Nelson Zide Formingham, MA Qulvari Jackson Cincinnati Nelson Zide Formingham, MA Qulvari Jackson Cincinnati Nicko Delis San Mateo, CA Rachel Folger Erio, CO Nick Foundth Lillieton, CO Rachel Fluis 8 Control Milmesoto, MN Nicko Delis San Mateo, CA Rachel Folger Erio, CO Nick Foundth Willer Montrett, CA Rachel Folger Erio, CO Nick Evanch Montretta, CA Rachel Folger Erio, CO Nick Evanch Montretta, CA Rachel Folger Erio, CO Nick Evanch Montretta, CA Rachel Folger Grants Method Reprosable Note Proventy, NY Nickole Dichiston, ND Raches Erio, CA Rachel	Name	Primary market	Name	Primary market
Michelle Viera Chicago (Southwest Suburbs) Pat Smarto & Milwaukee Fox Lake, IL Mick Baler Toledo, OH Pat Taker & Milwaukee Milwaukee Mike Acler Middelton, WI Patrick Robison Hillsboro, OR Mike Drutar Kailua-Kona, HI Patrick Robison Hillsboro, OR Mike Macron Lower Keys-Key West, FL Poul Fonsec Fort Myers, FL Mike McCann & Philadelphia Paul Mackay Jr. Renton, WA Mike Rolevic Long Beach, CA Poul Hooven Woyne County-Wake Johnston County, NC Mike Winger Deriver Poulla Hooven Montaclia, NJ Mike Winger Sarasota, FL Penny Hansen Beloit, WI Minand Bideelmann B Dayton, OH Penny Hansen Beloit, WI Minand Bideelmann B Dayton, OH Penny Hansen Beloit, WI Minand Bideelmann B Dayton, OH Penny Hansen Beloit, WI Monica Buillington Bid Grow, CA Penny Hansen Rejoit, WI Manica Buillington Bid Grow, CA Peter Kima North Brunswick, NJ <td< td=""><td>Michelle O'Neill</td><td>San Diego</td><td>Pam Treece 🤉</td><td>Tucson, AZ</td></td<>	Michelle O'Neill	San Diego	Pam Treece 🤉	Tucson, AZ
Mike Beler Q Toledo, OH Pat Tosker Q Milwaukee Mike Adler Middleton, WI Patrick Robision Cherry Hill, NJ Mike Druter Kailua-Kona, HI Patrick Robision Hillsboro, OR Mike Hetlond Mikwaukee Pattl Mersky Pittsburgh Mike Roten Lower Keys-Key West, FL Paul Honsec Fort Myers, FL Mike McConn Q Philadelphia Paul Honsec Fort Myers, FL Mike McGong Philadelphia Paul Honoven Wayne County-Wake Johnston County, NC Mike Modely Denver Poular Honoven Wayne County-Wake Johnston County, NC Mike Modely Denver Poular Honoven Wayne County-Wake Johnston County, NC Mike Wadely Denver Poular Honoven World Call Mike Wadely Denver Poular Honoven World Call Mike Wadely Denver Ponty Honsen Beloit, WI Mike Wadely Denver Ponty Honsen Beloit, WI Mike Wadely Denver Penny O'Brien Q Rapid City, SD Michad Saladian	Michelle Perry	Hot Springs Village, AK	Pamela Monday	Grand Rapids, MI
Mike Adler Midalteon, Wildelton, Will Patrick Fobies Cherry Hill, NJ Mike Drutar Kaliua-Kaon, HI Patrick Robison Hilbatora, OR Mike Hetland Milwaukee Patti Mersky Hitbaurgh Mike McCann R Philodelphia Paul Fonseca Fort Myers, FL Mike McCann R Philodelphia Paul Hoven Wynn County-Wal Johnston County, NC Mike Potier Long Beach, CA Paul Hoven Wynn County-Wal Johnston County, NC Mike Wodaley Derwer Paul Roman Montclair, NJ Mike Wodaley Derwer Penny Honsa Beloit, WI Mike Winger Sarosato, FL Penny Honsa Beloit, WI Mike Winger Sarosato, FL Penny Honsa Beloit, WI Monor Bullington Bloomington, IL Penny Long Ropid City, SD Monor Bullington Bloomington, IL Peter McColitta R Roman City, KS Monor Fugle Willington, MA Peter McColjitta R Roman City, KS Nacy Farger Phoenix Pill Pangarone Q Humilton, NJ Nathanir	Michelle Viera	Chicago (Southwest Suburbs)	Pat Smarto 🤉	Fox Lake, IL
Mike Drutar Kailua-Kona, HI Patrick Robison Hillsboro, OR Mike Heland Milweukee Patt Mersky Pittsburgh Mike Mac Lower Keys-Key West, FL Pout Insoaca Fort Myers, FL Mike McCann 9 Philadelphia Paul Mackay Jr. Renton, WA Mike Poteir Long Beach, CA Paulin Ponza Montcloir, NJ Mike Wodsley Dorver Payal Ramsbaria Sunnyvole, CA Mike Winger Scrastot, FL Penny Honsen Beloit, WI Minada Biedenharn 8 Doyton, OH Penny Lind 8 Rapid City, SD Mona Gustofson Elik Grove, CA Penny Unid 8 Rapid City, SD Monad Saidon Pitter G. Pendimone Nother Brunswick, NJ Muyleang Kaling Son Gabriel Valley, CA Peter G. Dodds Pymouth, MA Muyleang Kaling Virk, PA Peter G. Dodds Pymouth, MA Nancy Roger 8 Chelmsford, MA Pittill Powarg Mantality, NC Nate Wartinez Phoenik Philip Powarg St. Louis Nathanie Ellison Rochest	Mick Beier 🙎	Toledo, OH	Pat Tasker 🙎	Milwaukee
Mike Anden Milwaukee Patti Mersky Pittsburgh Mike Ancen Lower Keys-Key West, FL Poul Fonseca Fort Myers, FL Mike McCann № Philadelphia Paul Mackay Jr. Renton, WA Mike Potier Long Beach, CA Paul Mackay Jr. Renton, WA Mike Rolewicz Jacksonville, FL Pauline Panza Montcloir, NJ Mike Wadsley Derver Payol Ramisaria Sunnyoule, CA Mike Winger Sarrastot, FL Penny Hansen Beloit, WI Miranda Biedenharn Ø Dayton, OH Penny Unid Ø Rapid City, SD Mana Gustaftson Elik Grove, CA Penny Unid Ø Rappid City, SD Mana Gustaftson Bilk Grove, CA Penny Citrie Ø Nopterville, IL Monica Buillington Bil Boomington, IL Peter Molanne Nopterville, IL Monica Gustaftson York, PA Peter G. Dodds Pymouth, MA Manica Gustaftson York, PA Peter G. Dodds Pymouth, MA Nach Seidelon York, PA Peter G. Dodds Pymouth, MA Nach Seidelon	Mike Adler	Middleton, WI	Patricia Fiume 🙎	Cherry Hill, NJ
Milke Kane Lower Keys-Key West, FL Paul Fonseca Fort Myer, FL Milke McConn Ω Philodelphia Poul Mockoy Jr. Renton, WA Milke Potier Long Beach, CA Paula Hooven Wayne County-Woke Johnston County, NC Milke Worker Jacksonville, FL Poul ine Ponza Montcolir, NJ Mike Wadsley Derver Poyal Ramsbarria Sunnyvale, CA Mike Winger Sarasata, FL Penny Hansen Beloit, WI Miranda Bisdenharn Ω Doyton, OH Penny Hansen Beloit, WI Mona Gustafson Elk Grove, CA Penny O'Brien Ω Rapid City, SD Monica Bullington Bloomington, IL Peter McCool Noth Brunswick, NJ Mulyleang Kaing San Gabriel Valley, CA Peter S. Dods Plymoth, MA Nada Seldon York, PA Peter Kima Roleigh, NC Nancy Fudge Willmington, MA Peter K. Colpits Ω Kansas City, KS Nancy Fudge Willmington, MA Puter M. Colpits Ω St. Louis Nathanie Ellison Rochester, NY Polla Bergarun St. Louis	Mike Drutar	Kailua-Kona, HI	Patrick Robison	Hillsboro, OR
Mike McCann 8 Philladejphia Paul Mackay Jr. Renton, WA Mike Poteire Long Beach, CA Paula Hooven Wayne County-Wake Johnston County, NC Mike Rolewicz Jacksonville, FL Pauline Panza Montclair, NJ Mike Wafsley Denver Payol Ramssaria Sunnyvale, CA Mike Winger Sarasota, FL Penny Hansen Beloit, WI Micanda Biedenham 8 Dayton, OH Penny Unid 8 Rapid City, SD Mona Gustafson Elk Growe, CA Penny Offrien 8 Naprellie, IL Mona Gustafson Bloomington, IL Pete Maimone North Brunswick, NJ Muylean Kainig San Gobriel Valley, CA Peter F. Dodds Plymouth, MA Muylean Kainig San Gobriel Valley, CA Peter M. Colpitts 8 Ranses City, KS Nancy Fudge Willinington, MA Peter M. Colpitts 9 Kanses City, KS Nancy Fudge Willinington, MA Peter M. Colpitts 9 Kanses City, KS Nathan Crumb Denver Pola Bergrun South Florida Nathan Crumb Pennix Phillip Angarone 8 Hamiton, NJ	Mike Hetland	Milwaukee	Patti Mersky	Pittsburgh
Mike Potier Long Beach, CA Paula Hooven Wayne County-Wake Johnston County, NC Mike Modsley Jacksonville, FL Pauline Panza Montclair, NJ Mike Wadsley Denver Payal Ramsisaria Sunnyvale, CA Mike Winger Sarasota, FL Penny Honsen Beloit, WI Miranda Bledenharn & Dayton, OH Penny Lind & Rapid City, SD Mona Gustafsan Elk Grove, CA Penny Und & Rapeville, IL Monica Bullington Bloomington, IL Pete Maimone Not Brunswick, NJ Munica Gustafsan San Gabriel Valley, CA Peter Kima Rabelligh, NC Munica Gustafia Vark, PA Peter Kima Raleigh, NC Mancy Fudge Wilmington, MA Peter Kima Raleigh, NC Nancy Fudge Wilmington, MA Phillip Angarone & Hamilton, NJ Nata Martinez Phoenix Phillip Angarone & Hamilton, NJ Nata Martinez Phoenix Phillip Angarone & Hamilton, NJ Nata Martinez Phoenix Phillip Angarone & St. Louis Nata Mar	Mike Kane	Lower Keys-Key West, FL	Paul Fonseca	Fort Myers, FL
Mike Rolewicz Jacksonville, FL Pauline Panza Montclair, NJ Mike Wadsley Denver Payal Ramissoria Sunnyvale, CA Mike Winger Sarasoto, FL Penny Hansen Beloit, WI Miranda Bisdenharn Ω Doyton, OH Penny Unid Ω Ropid City, SD Mona Gustafson Elk Grove, CA Penny O'Brien Ω Naperville, IL Monica Bullington Bloomington, IL Peter Malmone North Brunswick, NJ Muyleang Kaing San Gabriel Valley, CA Peter G, Dodds Plymouth, MA Nada Seidon York, PA Peter Kma Raleigh, NC Nancy Pudge Wilmington, MA Peter M. Colpitts ᠒ Kanasa City, KS Nancy Rogers Q Chelmsford, MA Philip Angarone Q Hamilton, NJ Nathan Crumb Denver Pola Berggrun South Florida Nathanie Ellison Rochester, NY Porter Palomino Grants Pass, OR Nelson Zide Framingham, MA Quivari Jackson Cincinnal Nicole Zimanie Rose Agente Podruchny Hampton Roads Nicole Wilker	Mike McCann 🤉	Philadelphia	Paul Mackay Jr.	Renton, WA
Mike Wadsley Denver Payal Ramsisaria Sunnyvale, CA Mike Winger Scrascha, FL Penny Hansen Beloit, WI Miranda Biedenhan § Dayton, OH Penny OBrien § Rapid City, SD Mona Gustafson Elk Grove, CA Penny OBrien § Naperville, IL Monica Bullington Bloomington, IL Peter Maimone North Brunswick, NJ Muyleang Kaing San Gabriel Valley, CA Peter G. Dodds Plymouth, MA Nada Seidon York, PA Peter McClopitts § Roleigh, NC Nancy Rogers Wilmington, MA Peter M. Colpitts § Ronas City, KS Nancy Rogers § Chelmsford, MA Phillip Angarone § Hamilton, NJ Nate Martinez Phoenix Phillip Angarone § St. Louis Nathaniel Ellison Rochester, NY Porter Palomino Grants Pass, OR Nelson Zide Framingham, MA Quivari Jackson Cincinnati Nick Delis San Mateo, CA Rachel Polger Erie, CO Nick Evancich Littleton, CO Rachel Polger Phoenix Metro Area	Mike Potier	Long Beach, CA	Paula Hooven	Wayne County-Wake Johnston County, NC
Mike Winger Sarasota, FL Penny Hansen Beloit, WI Miranda Bisdenham № Doyton, OH Penny Lind № Ropid City, SD Mona Gustafson Elik Grove, CA Penny O'Brien № Naperlylie, IL Monica Bullington Bloomington, IL Pete Maimone North Brunswick, NJ Muyleang Kaing San Gabriel Valley, CA Peter G. Dodds Plymouth, MA Nada Seldon York, PA Peter Kima Roleigh, NC Nancy Flogers Chelmsford, MA Peter M. Colpitts № Kansac City, KS Nancy Rogers Chelmsford, MA Phillip Angarone Memilton, NJ Nathan Crumb Denver Pole Berggrun South Florida Nathaniel Ellison Rochester, NY Porter Palomino Grontal Minestrass, OR Nicka Diligan New Jersey, NJ Rachael Podruchny Hampton Roads Nick Evancich Littleton, CO Rachael Podruchny Hampton Roads Nicke Evancich San Mateo, CA Rachel Folger Erie, CO Nicce Mickle Orlado, FL Randy Courtney № Phoenix Metro Area	Mike Rolewicz	Jacksonville, FL	Pauline Panza	Montclair, NJ
Miranda Biedenham R Dayton, OH Penny Lind R Rapid City, SD Mona Gustafson Elk Grove, CA Penny O'Brien R Naperville, IL Monica Bullington Bloomington, IL Peter G. Dodds Plymouth, MA Muyleang Kaling San Gabriel Valley, CA Peter G. Dodds Plymouth, MA Nada Seidon York, PA Peter Kima Raleigh, NC Nancy Fudge Wilmington, MA Peter K. Colpitts R Kansas City, KS Nancy Fudge Wilmington, MA Peter M. Colpitts R Kansas City, KS Nate Martinez Phoenix Phillip Angarone R Hamilton, NJ Nate Martinez Phoenix Phillip Young R St. Louis Nathan Crumb Derver Pola Berggrun South Florida Nathan Crumb Derver Polate Parunh Rante Parunh Quivari Jackson Cental Mante Parunh </td <td>Mike Wadsley</td> <td>Denver</td> <td>Payal Ramsisaria</td> <td>Sunnyvale, CA</td>	Mike Wadsley	Denver	Payal Ramsisaria	Sunnyvale, CA
Mona Gustafson Elk Grove, CA Penny O'Brien R Naperville, IL Monica Bullington Bloomington, IL Pete Maimone North Brunswick, NJ Muyleang Kaing San Gabriel Valley, CA Peter G. Dodds Plymouth, MA Nada Seidon York, PA Peter Kima Raleigh, NC Nancy Fudge Wilmington, MA Peter M. Colpitts R Kansas City, KS Nancy Rogers Q Chelmsford, MA Phillip Angarone Q Hamilton, NJ Nate Martinez Phoenix Phillip Young Q St. Louis Nathan Crumb Denver Pola Berggrun South Florida Nathan Crumb Denver Pola Berggrun South Florida Nathanie Ellison Rochester, NY Porter Palomino Grants Pass, OR Nelson Zide Framingham, MA Quivari Jackson Cincinnati Nicole Delis Framingham, MA Quivari Jackson Cincinnati Nicole Delis San Mateo, CA Rachel Polager Erie, CO Nick Evancich Littleton, CO Rachel Huls S Central Minnesota, MN Nicole Mikl	Mike Winger	Sarasota, FL	Penny Hansen	Beloit, WI
Monica Bullington Bloomington, IL Pete Maimone North Brunswick, NJ Muyleang Kaing San Gabriel Valley, CA Peter G. Dodds Plymouth, MA Nada Seidon York, PA Peter Kima Raleigh, NC Nancy Fudge Wilmington, MA Peter M. Colpitts \$\mathbb{R} Kansas City, KS Nancy Rogers \$\mathbb{R} Chelmsford, MA Phillip Angarone \$\mathbb{R} Hamilton, NJ Nath Andrinez Phoenix Phillip Young \$\mathbb{R} St. Louis Nathan Crumb Denver Pola Berggrun South Florida Nathan Crumb Rochester, NY Porter Palomino Grants Pass, OR Nethon Zide Framingham, MA Quivari Jackson Cincinnati Netheson Zide Framingham, MA Quivari Jackson Cincinnati Nica Polis San Mateo, CA Rachel Podruchny Hampton Roads Nick Evancich Littleton, CO Rachel Folger Erie, CO Nick Pelis San Mateo, CA Rachel Folger Erie, CO Nick Pelis Snoqualmie Valley Randall Koster Green Valley, AZ	Miranda Biedenharn 🤉	Dayton, OH	Penny Lind 🔉	Rapid City, SD
Muyleang Kaing San Gabriel Valley, CA Peter G. Dodds Plymouth, MA Nada Seidon York, PA Peter Kima Raleigh, NC Nancy Fudge Wilmington, MA Peter Kima Kansas City, KS Nancy Rogers Q Chelmsford, MA Philip Angarone Q Hamilton, NJ Nate Martinez Phoenix Philip Young Q St. Louis Nathan Crumb Denver Pola Berggrun South Florida Nathan Crumb Denver Pola Berggrun South Florida Nathaniel Ellison Rochester, NY Porter Palomino Grants Pass, OR Nelson Zide Framingham, MA Quivari Jackson Cincinnati Nena Colligan New Jersey, NJ Rachael Podruchny Hampton Roads Nick Evancich Littleton, CO Rachel Folger Erie, CO Nick Evancich Littleton, CO Rachel Folger Erie, CO Nicole Milcre Orlando, FL Randy Courtney & Phoenix Metro Area Nicole Milcre Marietta, GA Raquel Roberto Orange, CA Nicole Miller Marietta, GA	Mona Gustafson	Elk Grove, CA	Penny O'Brien 🙎	Naperville, IL
Nada Seldon York, PA Peter Kima Raleigh, NC Nancy Fudge Wilmington, MA Peter M. Colpitts ℜ Kansas City, KS Nancy Rogers ℜ Chelmsford, MA Philip Angarone ℜ Hamilton, NJ Nate Martinez Phoenix Philip Angarone ℜ St. Louis Nathanic Crumb Denver Pola Berggrun South Florida Nathanic Ellison Rochester, NY Porter Palomino Grates Pass, OR Nelson Zide Framingham, MA Oulvari Jackson Cincinnati Nena Colligan New Jersey, NJ Rachael Podruchny Hampton Roads Nick Pelis San Mateo, CA Rachel Folger Erie, CO Nick Evancich Littleton, CO Rachel Folger Erie, CO Nicke Vancich Littleton, CO Rachel Folger Erie, CO Nicole Mikle Orlando, FL Randy Courtney ℜ Central Minnesota, MN Nicole Mikle Orlando, FL Randy Courtney ℜ Phoenix Metro Area Nicole Miller Marietta, GA Raquel Roberto Orange, CA Nicole Scheele <	Monica Bullington	Bloomington, IL	Pete Maimone	North Brunswick, NJ
Nancy Fudge Wilmington, MA Peter M. Colpitts Ω Kansos City, KS Nancy Rogers Ω Chelmsford, MA Philip Angarone Ω Hamilton, NJ Nate Martinez Phoenix Phillip Young ℚ St. Louis Nathan Crumb Denver Pola Berggrun South Florida Nathanie Ellison Rochester, NY Porter Palamino Grants Pass, OR Nelson Zide Framingham, MA Quivari Jackson Cincinnati Nena Colligan New Jersey, NJ Rachael Podruchny Hampton Roads Nick Evancich Littleton, CO Rachel Folger Erie, CO Nick Evancich Littleton, CO Rachel Huls ℚ Central Minnesota, MN Nicole Ji Sonqualmie Valley Randall Koster Green Valley, AZ Nicole Mickle Orlando, FL Randy Courtney ℚ Phoenix Metro Area Nicole Occhiato Charlotte, NC Raquel Roberto Orange, CA Nicole Rafferty Greensboro, NC Rebecca Quick Jacksonville, NC Nicole Scheele Tallahassee, FL Regina Shaw Salinos, CA	Muyleang Kaing	San Gabriel Valley, CA	Peter G. Dodds	Plymouth, MA
Nancy Rogers Q Chelmsford, MAPhillip Angarone Q Hamiliton, NJNate MartinezPhoenixPhillip Young Q St. LouisNathan CrumbDenverPola BerggrunSouth FloridaNathaniel EllisonRochester, NYPorter PalominoGrants Pass, ORNelson ZideFramingham, MAQuivari JacksonCincinnatiNena ColliganNew Jersey, NJRachael PodruchnyHamborn RoadsNick DelisSan Mateo, CARachael FolgerErie, CONick EvancichLittleton, CORachel Huls Q Central Minnesota, MNNicole JiSnoqualmie ValleyRandall KosterGreen Valley, AZNicole MikleOrlando, FLRandy Courtney Q Phoenix Metro AreaNicole MillerMarietta, GARaquel RobertoOrange, CANicole OcchiatoCharlotte, NCRasheedah JonesMemphis, TNNicole CaffertyGreensboro, NCRebecca QuickJacksonville, NCNicole ScheeleTallahassee, FLRegina ShawSalinas, CANicole Vader-BarnhartColumbus, OHRene ChristensonYosemite, CANicole Yoder-BarnhartColumbus, OHRene RomeroMission Viejo, CANicole Yoder-BarnhartColumbus, OHRene RomeroMission Viejo, CANicole Yoder-BarnhartColumbus, OHRene SchoenherrItasca, ILOksana BelovAustin, TXRhonda PlakeStillwater, OKOliver CaminosCharleston, SCRichard HenleyConway, AROscar Tortola Q Corona,	Nada Seidon	York, PA	Peter Kima	Raleigh, NC
Nate Martinez Phoenix Phillip Young Ω St. Louis Nathan Crumb Denver Pola Berggrun South Florida Nathaniel Ellison Rochester, NY Porter Palomino Grants Pass, OR Nelson Zide Framingham, MA Quivari Jackson Cincinnati Nena Colligan New Jersey, NJ Rachael Podruchny Hampton Roads Nick Delis San Mateo, CA Rachel Folger Erie, CO Nick Evancich Littleton, CO Rachel Huls Q Central Minnesota, MN Nicole Ji Snoqualmie Valley Randall Koster Green Valley, AZ Nicole Mickle Orlando, FL Randy Courtney Q Phoenix Metro Area Nicole Miller Marietta, GA Raquel Roberto Orange, CA Nicole Occhiato Charlotte, NC Rasheedah Jones Memphis, TN Nicole Safferty Greensboro, NC Rebecca Quick Jacksonville, NC Nicole Scheele Tallahassee, FL Regina Shaw Salinas, CA Nicole Shakoff Monterey County, CA Reneato Douglass Westchester County, NY	Nancy Fudge	Wilmington, MA	Peter M. Colpitts 🙎	Kansas City, KS
Nathan CrumbDenverPola BerggrunSouth FloridaNathaniel EllisonRochester, NYPorter PalominoGrants Pass, ORNelson ZideFramingham, MAQuivari JacksonCincinnatiNena ColliganNew Jersey, NJRachael PodruchnyHampton RoadsNick DelisSan Mateo, CARachel FolgerErie, CONick EvancichLittleton, CORachel Huls ΩCentral Minnesota, MNNicole JiSnoqualmie ValleyRandall KosterGreen Valley, AZNicole MickleOrlando, FLRandy Courtney ΩPhoenix Metro AreaNicole MickleOrlando, FLRandy Courtney ΩPhoenix Metro AreaNicole OcchiatoCharlotte, NCRasheedah JonesMemphis, TNNicole RaffertyGreensboro, NCRebecca QuickJacksonville, NCNicole ScheeleTallahassee, FLRegina ShawSalinas, CANicole UshakoffMonterey County, CARenata DouglassWestchester County, NYNicole Voder-BarnhartColumbus, OHRene ChristensonYosemite, CANilida BozanHickory, NCRene RomeroMission Viejo, CANinetta Wandler ΩDickinson, NDRenee SchoenherrItasca, ILOksana BelovAustin, TXRhonda PlakeStillwater, OKOliver CaminosCharleston, SCRichard FloresVisalia, CAOmar AndreasenOrlando, FLRichard HenleyConway, AROscar Tortola ΩCorona, CARichard MartinBarnstable County-Cape Cod, MAPam BassChar	Nancy Rogers 🤉	Chelmsford, MA	Philip Angarone 🔉	Hamilton, NJ
Nathaniel Ellison Rochester, NY Porter Palomino Grants Pass, OR Nelson Zide Framingham, MA Quivari Jackson Cincinnati Nena Colligan New Jersey, NJ Rachael Podruchny Hampton Roads Nick Delis San Mateo, CA Rachel Folger Erie, CO Nick Evancich Littleton, CO Rachel Huls & Central Minnesota, MN Nicole Ji Snoqualmie Valley Randall Koster Green Valley, AZ Nicole Mickle Orlando, FL Randy Courtney & Phoenix Metro Area Nicole Miller Marietta, GA Raguel Roberto Orange, CA Nicole Rafferty Greensboro, NC Rasheedah Jones Memphis, TN Nicole Rafferty Greensboro, NC Rebecca Quick Jacksonville, NC Nicole Scheele Tallahassee, FL Regina Shaw Salinas, CA Nicole Ushakoff Monterey County, CA Rene Romero Mission Viejo, CA Nicole Yoder-Barnhart Columbus, OH Rene Christenson Yosemite, CA Ninetta Wandler & Dickinson, ND Renee Schoenherr Itasca, IL Oksana Belov Austin, TX Rhonda Plake Stillwater, OK Oliver Caminos Charleston, SC Richard Henley Conway, AR Oscar Tortola & Corona, CA Richard Martin Barnstable County-Cape Cod, MA Pam Bass Charleston, SC Richard Martin Barnstable County-Cape Cod, MA Pam Bass Charleston, SC Richard Shepardson & St. Joseph, MI Pam Gebhardt Atlanta Richard Fachout Lake Arrowhead, CA	Nate Martinez	Phoenix	Phillip Young 🤉	St. Louis
Nelson ZideFramingham, MAQuivari JacksonCincinnatiNena ColliganNew Jersey, NJRachael PodruchnyHampton RoadsNick DelisSan Mateo, CARachel FolgerErie, CONick EvancichLittleton, CORachel Huls \$\mathbb{Q}\$Central Minnesota, MNNicole JiSnoqualmie ValleyRandall KosterGreen Valley, AZNicole MickleOrlando, FLRandy Courtney \$\mathbb{Q}\$Phoenix Metro AreaNicole MillerMarietta, GARaquel RobertoOrange, CANicole OcchiatoCharlotte, NCRasheedah JonesMemphis, TNNicole RaffertyGreensboro, NCRebecca QuickJacksonville, NCNicole ScheeleTallahassee, FLRegina ShawSalinas, CANicole UshakoffMonterey County, CARenata DouglassWestchester County, NYNicole Yoder-BarnhartColumbus, OHRene ChristensonYosemite, CANilida BozanHickory, NCRene RomeroMission Viejo, CANinetta Wandler \$\mathbb{Q}\$Dickinson, NDRenee SchoenherrItasca, ILOksana BelovAustin, TXRhonda PlakeStillwater, OKOliver CaminosCharleston, SCRichard HenleyConway, AROscar Tortola \$\mathbb{Q}\$Corona, CARichard MartinBarnstable County-Cape Cod, MAPam BassCharleston, SCRichard McKinneyPort Saint Lucie, FLPam CharronSarasota, FLRichard Shepardson \$\mathbb{Q}\$St. Joseph, MI	Nathan Crumb	Denver	Pola Berggrun	South Florida
Nena ColliganNew Jersey, NJRachael PodruchnyHampton RoadsNick DelisSan Mateo, CARachel FolgerErie, CONick EvancichLittleton, CORachel Huls Ω Central Minnesota, MNNicole JiSnoqualmie ValleyRandall KosterGreen Valley, AZNicole MickleOrlando, FLRandy Courtney Ω Phoenix Metro AreaNicole MillerMarietta, GARaquel RobertoOrange, CANicole OcchiatoCharlotte, NCRasheedah JonesMemphis, TNNicole RaffertyGreensboro, NCRebecca QuickJacksonville, NCNicole ScheeleTallahassee, FLRegina ShawSalinas, CANicole UshakoffMonterey County, CARenac DouglassWestchester County, NYNicole Yoder-BarnhartColumbus, OHRene ChristensonYosemite, CANilda BozanHickory, NCRene RomeroMission Viejo, CANinetta Wandler Ω Dickinson, NDRenee SchoenherrItasca, ILOksana BelovAustin, TXRhonda PlakeStillwater, OKOliver CaminosCharleston, SCRichard FloresVisalia, CAOmar AndreasenOrlando, FLRichard HenleyConway, AROscar Tortola Ω Corona, CARichard MartinBarnstable County-Cape Cod, MAPam BassCharleston, SCRichard Shepardson Ω St. Joseph, MIPam CharronSarasota, FLRichard Shepardson Ω St. Joseph, MIPam GebhardtAtlantaRichard TeachoutLake Arrowhead, CA	Nathaniel Ellison	Rochester, NY	Porter Palomino	Grants Pass, OR
Nick DelisSan Mateo, CARachel FolgerErie, CONick EvancichLittleton, CORachel Huls ΩCentral Minnesota, MNNicole JiSnoqualmie ValleyRandall KosterGreen Valley, AZNicole MickleOrlando, FLRandy Courtney ΩPhoenix Metro AreaNicole MillerMarietta, GARaquel RobertoOrange, CANicole OcchiatoCharlotte, NCRasheedah JonesMemphis, TNNicole RaffertyGreensboro, NCRebecca QuickJacksonville, NCNicole ScheeleTallahassee, FLRegina ShawSalinas, CANicole UshakoffMonterey County, CARenata DouglassWestchester County, NYNicole Yoder-BarnhartColumbus, OHRene ChristensonYosemite, CANiida BozanHickory, NCRene RomeroMission Viejo, CANinetta Wandler ΩDickinson, NDRenee SchoenherrItasca, ILOksana BelovAustin, TXRhonda PlakeStillwater, OKOliver CaminosCharleston, SCRichard FloresVisalia, CAOmar AndreasenOrlando, FLRichard HenleyConway, AROscar Tortola ΩCorona, CARichard MartinBarnstable County-Cape Cod, MAPam BassCharleston, SCRichard McKinneyPort Saint Lucie, FLPam CharronSarasota, FLRichard Shepardson ΩSt. Joseph, MIPam GebhardtAtlantaRichard TeachoutLake Arrowhead, CA	Nelson Zide	Framingham, MA	Quivari Jackson	Cincinnati
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Nicole JiSnoqualmie ValleyRandall KosterGreen Valley, AZNicole MickleOrlando, FLRandy Courtney ℜPhoenix Metro AreaNicole MillerMarietta, GARaquel RobertoOrange, CANicole OcchiatoCharlotte, NCRasheedah JonesMemphis, TNNicole RaffertyGreensboro, NCRebecca QuickJacksonville, NCNicole ScheeleTallahassee, FLRegina ShawSalinas, CANicole UshakoffMonterey County, CARenata DouglassWestchester County, NYNicole Yoder-BarnhartColumbus, OHRene ChristensonYosemite, CANilda BozanHickory, NCRene RomeroMission Viejo, CANinetta Wandler ℜDickinson, NDRenee SchoenherrItasca, ILOksana BelovAustin, TXRhonda PlakeStillwater, OKOliver CaminosCharleston, SCRichard FloresVisalia, CAOmar AndreasenOrlando, FLRichard HenleyConway, AROscar Tortola ℜCorona, CARichard MartinBarnstable County-Cape Cod, MAPam BassCharleston, SCRichard McKinneyPort Saint Lucie, FLPam CharronSarasota, FLRichard Shepardson ℜSt. Joseph, MIPam GebhardtAtlantaRichard TeachoutLake Arrowhead, CA	Nick Delis	San Mateo, CA	Rachel Folger	Erie, CO
Nicole Mikle Orlando, FL Randy Courtney ♀ Phoenix Metro Area Nicole Miller Marietta, GA Raquel Roberto Orange, CA Nicole Occhiato Charlotte, NC Rasheedah Jones Memphis, TN Nicole Rafferty Greensboro, NC Rebecca Quick Jacksonville, NC Nicole Scheele Tallahassee, FL Regina Shaw Salinas, CA Nicole Ushakoff Monterey County, CA Renata Douglass Westchester County, NY Nicole Yoder-Barnhart Columbus, OH Rene Christenson Yosemite, CA Nilda Bozan Hickory, NC Rene Romero Mission Viejo, CA Ninetta Wandler ♀ Dickinson, ND Renee Schoenherr Itasca, IL Oksana Belov Austin, TX Rhonda Plake Stillwater, OK Oliver Caminos Charleston, SC Richard Flores Visalia, CA Omar Andreasen Orlando, FL Richard Henley Conway, AR Oscar Tortola ♀ Corona, CA Richard Martin Barnstable County-Cape Cod, MA Pam Bass Charleston, SC Richard McKinney Port Saint Lucie, FL Pam Charron Sarasota, FL Richard Teachout Lake Arrowhead, CA	Nick Evancich	Littleton, CO	Rachel Huls 🙎	Central Minnesota, MN
Nicole MillerMarietta, GARaquel RobertoOrange, CANicole OcchiatoCharlotte, NCRasheedah JonesMemphis, TNNicole RaffertyGreensboro, NCRebecca QuickJacksonville, NCNicole ScheeleTallahassee, FLRegina ShawSalinas, CANicole UshakoffMonterey County, CARenata DouglassWestchester County, NYNicole Yoder-BarnhartColumbus, OHRene ChristensonYosemite, CANilda BozanHickory, NCRene RomeroMission Viejo, CANinetta Wandler \$\mathbb{Q}\$Dickinson, NDRenee SchoenherrItasca, ILOksana BelovAustin, TXRhonda PlakeStillwater, OKOliver CaminosCharleston, SCRichard FloresVisalia, CAOmar AndreasenOrlando, FLRichard HenleyConway, AROscar Tortola \$\mathbb{Q}\$Corona, CARichard MartinBarnstable County-Cape Cod, MAPam BassCharleston, SCRichard McKinneyPort Saint Lucie, FLPam CharronSarasota, FLRichard Shepardson \$\mathbb{Q}\$St. Joseph, MIPam GebhardtAtlantaRichard TeachoutLake Arrowhead, CA	Nicole Ji	Snoqualmie Valley	Randall Koster	Green Valley, AZ
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Nicole RaffertyGreensboro, NCRebecca QuickJacksonville, NCNicole ScheeleTallahassee, FLRegina ShawSalinas, CANicole UshakoffMonterey County, CARenata DouglassWestchester County, NYNicole Yoder-BarnhartColumbus, OHRene ChristensonYosemite, CANilda BozanHickory, NCRene RomeroMission Viejo, CANinetta Wandler ΩDickinson, NDRenee SchoenherrItasca, ILOksana BelovAustin, TXRhonda PlakeStillwater, OKOliver CaminosCharleston, SCRichard FloresVisalia, CAOmar AndreasenOrlando, FLRichard HenleyConway, AROscar Tortola ΩCorona, CARichard MartinBarnstable County-Cape Cod, MAPam BassCharleston, SCRichard McKinneyPort Saint Lucie, FLPam CharronSarasota, FLRichard Shepardson ΩSt. Joseph, MIPam GebhardtAtlantaRichard TeachoutLake Arrowhead, CA	Nicole Miller	Marietta, GA	Raquel Roberto	Orange, CA
Nicole Scheele Tallahassee, FL Regina Shaw Salinas, CA Nicole Ushakoff Monterey County, CA Renata Douglass Westchester County, NY Nicole Yoder-Barnhart Columbus, OH Rene Christenson Yosemite, CA Nilda Bozan Hickory, NC Rene Romero Mission Viejo, CA Ninetta Wandler ADDickinson, ND Renee Schoenherr Itasca, IL Oksana Belov Austin, TX Rhonda Plake Stillwater, OK Oliver Caminos Charleston, SC Richard Flores Visalia, CA Omar Andreasen Orlando, FL Richard Henley Conway, AR Oscar Tortola ADD Corona, CA Richard Martin Barnstable County-Cape Cod, MA Pam Bass Charleston, SC Richard McKinney Port Saint Lucie, FL Pam Charron Sarasota, FL Richard Shepardson ADD St. Joseph, MI Pam Gebhardt Atlanta Richard Teachout Lake Arrowhead, CA	Nicole Occhiato	Charlotte, NC	Rasheedah Jones	Memphis, TN
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Nicole Yoder-Barnhart Columbus, OH Rene Christenson Yosemite, CA Nilda Bozan Hickory, NC Rene Romero Mission Viejo, CA Ninetta Wandler Dickinson, ND Renee Schoenherr Itasca, IL Oksana Belov Austin, TX Rhonda Plake Stillwater, OK Oliver Caminos Charleston, SC Richard Flores Visalia, CA Omar Andreasen Orlando, FL Richard Henley Conway, AR Oscar Tortola Corona, CA Richard Martin Barnstable County-Cape Cod, MA Pam Bass Charleston, SC Richard McKinney Port Saint Lucie, FL Pam Charron Sarasota, FL Richard Shepardson St. Joseph, MI Pam Gebhardt Atlanta Richard Teachout Lake Arrowhead, CA	Nicole Scheele	Tallahassee, FL	Regina Shaw	Salinas, CA
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Ninetta Wandler ♀ Dickinson, ND Renee Schoenherr Itasca, IL Oksana Belov Austin, TX Rhonda Plake Stillwater, OK Oliver Caminos Charleston, SC Richard Flores Visalia, CA Omar Andreasen Orlando, FL Richard Henley Conway, AR Oscar Tortola ♀ Corona, CA Richard Martin Barnstable County-Cape Cod, MA Pam Bass Charleston, SC Richard McKinney Port Saint Lucie, FL Pam Charron Sarasota, FL Richard Shepardson ♀ St. Joseph, MI Pam Gebhardt Atlanta Richard Teachout Lake Arrowhead, CA	Nicole Yoder-Barnhart	Columbus, OH	Rene Christenson	Yosemite, CA
Oksana BelovAustin, TXRhonda PlakeStillwater, OKOliver CaminosCharleston, SCRichard FloresVisalia, CAOmar AndreasenOrlando, FLRichard HenleyConway, AROscar Tortola Ω Corona, CARichard MartinBarnstable County-Cape Cod, MAPam BassCharleston, SCRichard McKinneyPort Saint Lucie, FLPam CharronSarasota, FLRichard Shepardson Ω St. Joseph, MIPam GebhardtAtlantaRichard TeachoutLake Arrowhead, CA	Nilda Bozan	Hickory, NC	Rene Romero	Mission Viejo, CA
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Omar Andreasen Orlando, FL Richard Henley Conway, AR Oscar Tortola Richard Martin Barnstable County-Cape Cod, MA Pam Bass Charleston, SC Richard McKinney Port Saint Lucie, FL Richard Shepardson St. Joseph, MI Pam Gebhardt Atlanta Richard Teachout Lake Arrowhead, CA	Oksana Belov	Austin, TX	Rhonda Plake	Stillwater, OK
Oscar Tortola Ω Corona, CA Richard Martin Barnstable County-Cape Cod, MA Pam Bass Charleston, SC Richard McKinney Port Saint Lucie, FL Pam Charron Sarasota, FL Richard Shepardson Ω St. Joseph, MI Pam Gebhardt Atlanta Richard Teachout Lake Arrowhead, CA				•
Pam BassCharleston, SCRichard McKinneyPort Saint Lucie, FLPam CharronSarasota, FLRichard Shepardson Ω St. Joseph, MIPam GebhardtAtlantaRichard TeachoutLake Arrowhead, CA		Orlando, FL	•	•
Pam CharronSarasota, FLRichard Shepardson ♀St. Joseph, MIPam GebhardtAtlantaRichard TeachoutLake Arrowhead, CA	Oscar Tortola 🤉	Corona, CA	Richard Martin	Barnstable County-Cape Cod, MA
Pam Gebhardt Atlanta Richard Teachout Lake Arrowhead, CA	Pam Bass	·		Port Saint Lucie, FL
		Sarasota, FL		•
Pam Saunders Atlanta Richard Williams Davenport, FL		Atlanta		
	Pam Saunders	Atlanta	Richard Williams	Davenport, FL

Name	Primary market	Name	Primary market
Rick Bauer	Waterloo, IA	Sarah Chapman	Las Vegas & Pahrump, NV
Rick Charpie	Kansas City Metro	Sarah Holt	Woodstock, GA
Rick Devine	Charlotte, NC	Sarah Rock	Cape Cod, MA
Rick Kaluza	San Francisco	Saul Kloper	Baltimore County, MD
Rick Thomas	Pueblo, CO	Scott Burke	Denver
Rick Trevino	Houston	Scott Freeman 🔉	Kintnersville, PA
Rick Turley	Las Vegas	Scott Myers 🔉	San Antonio
Rick Wills	Savannah, GA	Sean Anderson 🤉	Atlanta
Rob Lotufo	Southwest Missouri	Sean M. McDonald	Longville, MN
Rob Roham	Silicon Valley	Seth Jones	Denver
Robert Hollis	Atlanta Metro Area	Shane Anderse	Brookings, SD
Robert Hryniewich	Denver	Shannon Markle	San Jose, CA
Robert Kory	Houston	Sharina Ramage	Charleston & Augusta, SC
Robert Magazu	Portland, ME	Sharon Friedman	Cleveland
Robert Mitchell	Fresno, CA	Shaunna Overman 🤉	Greensboro, NC
Robert T. Andrews	Medina, OH	Shawn Hartmann	Saint Paul, MN
Roberta Wilber 🤉	Atlanta	Shawn Kirby	Reno, NV
Robin Dennis	Concord, NH	Shawn R. Uhe	Edwardsville, IL
Robin Jaurique	Fairfield, CA	Shawn Stafford	Bristol, TN
Robin Taylor	Pittsburgh	Shawna Smith	Louisville, KY
Robin Young	Pleasanton, CA	Shawneequa Badger	Oakland, CA
Rod Martin	Lebanon, PA	Sheila A. Urbanek	Fresno, CA
Rod Moser	Salt Lake County, UT	Shelly Beauchamp	Ada, OK
Ron Henderson 🤉	Kansas City, MO	Sheree Mauro	Klamath Falls, OR
Ron Hollingsworth	Phoenix	Sherry Francis	Portland Metro Area
Ron Murray	Torrance, CA	Sherry Nowak Cascini	Canandaigua, NY
Ronald Roney	Elmira and Corning, NY	Shirley Grindel 🔉	King County, WA
Ronnie Dewitt	Sarasota, FL	Simon Simaan	Orlando, FL
Rose Ciardiello	Guilford, CT	Sissy Sosner	Kailua, HI
Rose Tibbles	Northville, MI	Sonia Taska	Palm Coast, FL
Roy Towse	Bellevue, WA	Stacey Glenn	Fort Myers, FL
Roz Fine	Augusta, ME	Starlet Sattler	Austin, TX
Rudy Dudon	Sarasota, FL	Stefanie Stockberger 🙎	Sioux Falls, SD
Ruthellen J. Ondrus	Findlay & Northwest Ohio	Stefanie Tugaw-Madsen	Brigham City, UT
Ryan Basye	Omaha, NE	Stephanie Arnett	Starkville, MS
Ryan D. MacDonald 🙎	Livingston County, MI	Stephanie Janicki	Anaheim, CA
Ryan Hvizda	Manchester, NH	Stephanie Morgan	Buffalo, NY
Ryan McKinney	Johnson City, TN	Stephen Patriquin	Wolfeboro, NH
Ryan Runge	Renton, WA	Steve Clark	Pasadena, CA
Ryan Tucker	Peoria, IL	Steve Derrig Q	Silverdale, WA
Samantha Aldish 🔉	Youngstown Ohio, OH	Steve Forsythe	Mentor, OH
Sandra Brandon	Little Rock, AR	Steve Goss	Torrington, WY
Sandra Kuzara	Maryville, TN	Steve Jasinski	Chicagoland
Sara Etienne	Middletown, CT	Steve Maurer	Danville, CA
Sarah Brogdon	Chattanooga, TN	Steve Reese	Shawnee, OK

Name	Primary market	Name	Primary market
Steve Shane	Jacksonville, FL	Tina Brannen 🔉	Wilmington, NC
Steve Ticknor 🔉	Lake Havasu City, AZ	Tina Marie Biggs	Chesapeake Bay and Southern Maryland
Steven Garza	San Antonio	Tina Torres	Union County, NJ
Steven Huang	San Francisco	Todd Sargent 🤉	New Milford, CT
Steven Kilgore	San Diego	Tom Carris	Chicago
Steven Szymczak	Tucson, AZ	Tomika Spires-Hanssen 🙎	Inverness, FL
Steven Ward 🤉	Rochester, NY	Tommy Forcella	Miami & Fort Lauderdale, FL
Steven Wendling	Tucson, AZ	Tommy Williams	Atlanta
Sue Goldthorp	Titusville, FL	Tony English	Southern California
Sue Smith 🙎	Northern Virginia	Tony Rodriguez 🔉	Houston
Sue Strope 🔉	Port Charlotte, FL	Tracey Frizzel	Lehigh Valley
Susan Chace	Newport Beach, CA	Tracey Todd	Gainesville, FL
Susan Dennis	Oklahoma City	Traci Sloan	Salt Lake City Metro Area
Susan Hofherr	Chicago	Tracy Ellis 🔉	Tulsa, OK
Susan Najar	Land O'Lakes, FL	Tracy Sanfor	Cartersville, GA
Tabitha Westmoreland	Thomasville, NC	Trayce Ghislain	Boise, ID
Takyla S. Hill	Rocky Mount, NC	Trey Durham 🎗	Charlottesville, VA
Tami Hinson	Gillette, WY	Troy Downs	Houston
Tammy Wheat	Lexington, SC	Troy Olson	Frisco, TX
Tanya Drennan	Canton, GA	Troy T. Cothran	Houston
Tara Hawkins	Ashtabula, OH	Tyler Fry	Houston
Taylor Kolon	Columbus, OH	Tyrone Parmelee	Portland, OR
Teia Golden	McCall, ID	Valerie Almanzar 🙎	Albuquerque, NM
Teresa Sartin	The Woodlands, TX	Valerie Bertsch	Medford, NJ
Teresa Young	Cleveland, TN	Valerie Littrell	Lake of the Ozarks, MO
Teri Hayes 🙎	Milwaukee	Valorie Schmidt	Chicago
Terra Beaver	South Central Wisconsin	Vanessa Stoddard	Wichita Falls, TX
Terri Haklin	Atlanta	Vergis Eiland	Chicago
Terry Boggs	McHenry, MD	Veronica Robles	Tucson, AZ
Terry Connell 🔉	Macon, GA	Victor Mendolia	Albany, NY
Terry King	Huntsville, AL	Victoria Robinson	Albuquerque, NM
Terry Lynn Fisher	Highland County, OH	Vivienne Cerrati	Hudson Valley, NY
Terry Rasner	Reno, NV	Wade Covington	Lake of the Ozarks, MO
Tess Keeran	Bangor, ME	Wanda Pearson 🙎	Houston
Tess Pollitz	San Francisco East Bay	Warren Barnes	Fort Wayne, IN
Theresa Ferrara	Essex Junction, VT	Wayne Cole	Peoria, AZ
Thomas Garrow 🔉	Cottonwood, AZ	Wayne Floyd	Leonardtown, MD
Thomas Hennessy 🙎	Yonkers, NY	Wendi Gedzun	Greensboro, NC
Thomas Russo 🔉	Oakland, NJ	Wes Harrell	St. Clair County, AL
Thomas Wohl	Raleigh & Durham, NC	William Barker	Omaha, NE
Tiffany Gelzinis	Virginia Beach, VA	William Close Q	Alexandria, VA
Tim Creech	Jackson, MI	William Jenkins	Galveston, TX
Tim Freund	Westlake Village-Thousand Oaks, CA	William Kretzer	Denver
Tim Orr	Richmond, IN	Yasmin Tobey	Coachella Valley, CA
Timothy J. Gilson	Detroit Area	Zach Harris	Yucca Valley, CA

Name	Primary market	Name	Primary market
Zachary Dworsky	Miami		
Zachary Elwell	Vineland, NJ		

About HomeLight

HomeLight is building the future of real estate today. Our vision is a world where every real estate transaction is simple, certain, and satisfying for all.

The best real estate agents rely on HomeLight's platform to compete and win — and ultimately deliver better outcomes to homebuyers and sellers during every step of the real estate journey, whether that's enabling an all-cash offer, unlocking liquidity of their existing home to buy a new one, or creating certainty through a modern closing process.

Each year, HomeLight facilitates billions of dollars of residential real estate business on its platform for thousands of agents.

Founded in 2012, HomeLight is a privately held company with offices in Scottsdale, San Francisco, New York, Tampa, and Seattle, with backing from prominent investors including Zeev Ventures, Menlo Ventures, Group 11, Crosslink Capital, Bullpen Capital, Montage Ventures, STCAP, Citi Ventures, Google Ventures, and others.

