INSIDE: AN EXCLUSIVE GUIDE TO REAL ESTATE



MEET AWARD-WINNING REAL ESTATE
AGENTS IN THE SAN ANTONIO METRO AREA

2020

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zations, and philanthropic events that received volunteer or financial support

from PT50 agents

PT50 agents who hold the MRP, Military

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Platinum Top 50 President/CEO

Warmly,





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BEST PLACES TO WORK 2015, 2016, 2017, 2018 & 2019











TOAST OF THE TEXAS MARKET

SAN ANTONIO HOME SALES CONTINUES TO SURGE, BUT PRICES REMAIN THE ENVY OF THE STATE.

Compared to Texas' other major metropolitan areas, San Antonio remains the best value in the state, according to Kimberly Bragman, a member of the national and Texas Associations of Realtors and the director of the San Antonio Board of Realtors (SABOR).

"In contrast to Houston, Dallas, and Austin—San Antonio is a bargain," Bragman says. "But it's not it's not just lower home prices that's enticing new residents: San Antonio has great school districts and our transportation situation is friendlier. Not throwing shade on Houston or Austin, but the traffic is a challenge there. The city and county government here is working very hard to make sure that we are keeping up with the transportation demands considering that we're expected to grow by another million-plus people between now and 2040."

By all metrics, San Antonio has a robust real estate market, with local realtors selling over 34,000 homes in 2019—an increase of 7 percent from the year prior. Much of that movement can be seen inside Loop 410, with downtown's booming tech industry drawing in residents looking to move closer to work. But throughout the city, average (\$270,000) and median (\$233,800) home sale prices increased by 4 percent between 2018 and 2019, a great sign for prospective sellers. But Bragman cautions that buyers shouldn't be deterred, with San Antonio offering a wide range of prices to explore.

"To navigate the market, the best thing you can do is get with the right Realtor to guide you through the process," Bragman says. "Also, get pre-approved from a lender so that you can show sellers that you're qualified and ready to make a purchase. That goes a long way, as everyone wants to work with someone that has the capacity to move forward quickly."

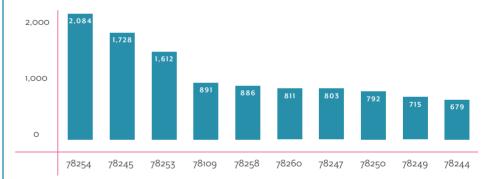
TOP TEXAS COUNTIES

Bexar County	Travis County
(San Antonio)	(Austin)
Average Sales Price: \$255,866	Average Sales Price: \$484,001
Median Sales Price:	Median Sales Price:
\$221,000	\$372,000
Harris County	Dallas County
(Houston)	(Dallas)
Average Sales Price: \$318,228	Average Sales Price: \$367,795
Median Sales Price:	Median Sales Price:
\$233,490	\$250,000

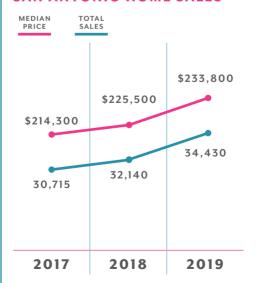
TOP 10 MOST EXPENSIVE ZIP CODES IN 2019



TOP 10 SELLING ZIP CODES IN 2019 BY UNIT SALES

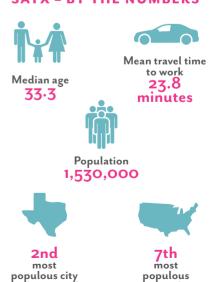


SAN ANTONIO HOME SALES



SOURCES: SAN ANTONIO BOARD OF REALTORS, U.S. CENSUS BUREAU, WALLET HUB, SAN ANTONIO ECONOMIC DEVELOPMENT FOUNDATION

SATX - BY THE NUMBERS



in the state of

Texas

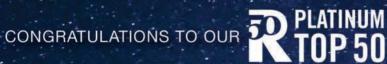
city in the

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GUIDING PEOPLE HOME SINCE 1906



JO ANN GONZALES
INDEPENDENCE TITLE
TRAINER OF THE YEAR

rowing up in San Antonio, Jo Ann Gonzales found her passion for real estate while driving around neighborhoods with her dad as he searched for potential investment properties.

She earned her real estate license as a new college grad, but after more than a decade as an agent realized she wanted a job with more standardized hours before she and her husband started their family. "I never knew how to turn real estate off," she says.

She returned to school and earned a master's in education, taking a position as a third-grade teacher in San Antonio ISD with the goal of eventually moving into district communications.

Gonzales loved working with students, but says the job was not for her in the long-term. She missed real estate. So, when she saw an opening for an education specialist at Independence Title, she inquired immediately. "The job posting didn't do it justice. This job is heaven-sent," she says. "I'm able to merge my loves of real estate and teaching."

Two years in, Gonzales now teaches around three classes per day for agents and brokers as well as meeting with agents one-on-one to address their personal business goals. Courses cover everything from property taxes and legal updates to marketing and social media. "I have found my passion and my purpose," Gonzales says.



CRAIG OWEN

KELLER WILLIAMS HERITAGE

EXECUTIVE OF THE YEAR

s the operating principle at Keller Williams
Heritage | Keller Williams Realty, Craig
Owen knows creating an environment
where staff and real estate agents feel valued requires
more than just saying he cares.

"We believe in servant leadership," says Owen, who started with Keller Williams as an agent in 1996 and says that he and other leaders work to be there for agents whether they have questions about a sale or are dealing with the everyday issues of life. "(Keller Williams) has the makings and feel of a true family at work."

To that end, Keller Williams has an internal charity

that raises funds to support agents when unexpected needs arise, whether medical or otherwise. Owen say the company also invests heavily in training, coaching and mentorship to ensure that agents are well-equipped to handle any client needs.

It's a model he's watched grow and one he knows works just by looking at his office's own agents. In San Antonio, 81 agents have spent a decade or more at Keller Williams while another 34 have celebrated 15 years and an additional 15 have been with the company over 20 years. "That's what I'm most proud of," Owen says.



KIMBERLY
HOWELL
KIMBERLY HOWELL
PROPERTIES
CAREER ACHIEVEMENT

imberly Howell like to think of her clients as family, which means if they have a question at 10:30 p.m., she's more than willing to pick up the phone.

"I'm a 24/7 agent," she says. "When you're working with me, I'm going to be available nights or weekends, because I genuinely adopt my clients as family."

Owner of Kimberly Howell Properties, Howell has more than 40 years in the business and her office now includes over 70 agents who Howell works with and mentors, all while still managing her own client roster. It's a business Howell says she can't imagine life without, but it wasn't the place she initially pictured herself.

After growing up around the industry through her father's home building business, Howell wanted to

pursue something different and earned a business degree in accounting with an emphasis on business data systems. Her first job was with Southwest Research Institute. "I was a programmer and I absolutely hated it. It was not a good fit for me," Howell says. "I got back into real estate."

It was there that Howell found her "true love," working with clients on what she knows is often their most important purchase. "There is no right or wrong way to do this business. You just have to find the way that fits your personality," she says, adding that as a people person, she wants to make clients feel comfortable about every step in the buying or selling process. "You tend to be successful when you find a style that is an extension of you."



KRISTEN SMITH
RE/MAX SIGNATURE
NEWCOMER OF THE YEAR

ith 23 years of service in the Air Force and 10 moves during her military career, Kristen Smith knows what her clients are experiencing when they call looking for a home after learning of a transfer to Joint Base San Antonio.

"I know how stressful it is to move constantly, especially with kids and having to look for a new house while finishing your job at your current station," she says.

The Re/Max real estate agent who got into the industry in 2017 after retiring from the military works to ease the strain, providing clients information about school districts, neighborhoods, commute times and home financing options.

Having retired as a senior master sergeant, Smith received training in leadership, strategy and negotiation that she says have carried over into her new role. When she's listing a home, for example, she always adds it to the market on Thursday or Friday so that she'll have two weekends of showings during the home's first 10 days on the market. In negotiating sales contracts, she knows how to keep her client's long-term goals in mind. "The military taught me to look at the big picture and find those strategies to help my clients," she says, adding that it's her ability to take care of and educate clients that drew her to the industry. "You have to work hard, have discipline and stick to a schedule."



LEGACY MUTUAL MORTGAGE

KELLER WILLIAMS HERITAGEPARTNER OF THE YEAR

hen real estate agents refer homebuyers to Legacy Mutual Mortgage, they know they'll be taken care of by someone in

"We live in a world of everything being online so oftentimes, your loan is serviced or even underwritten in another country," says Legacy's national marketing director Jenny Naglemueller. "Here, you're talking to someone in San Antonio."

Founded in 2003 by Dan Diepenhorst, Legacy Mutual Mortgage prides itself on mirroring the best parts of the Alamo City—it offers the services of a large company with the personal touch of a small-town operation. "The clients are communicated with, the right steps are happening and the deal will close on time," says Legacy's chief recruiting officer Damian Squires, explaining that agents don't have to babysit a deal when their clients are with Legacy.

That approach has allowed the company to grow to offices in Houston, Dallas, Boerne, New Braunfels, Nashville and Golden, Colorado, but its corporate offices where underwriters, funders and others process loans remains in North San Antonio.

In 2019, it had a record year, serving 520 families and recording \$1.4 billion in closings. Its goal for 2020: \$1.5 billion.



hen is the best time to buy or sell?

"San Antonio has a variety of different sectors influencing real estate, including the military, the biomedical field, large corporate headquarters and major public and private universities. With this diversity, there are buyers and sellers in every season." — Carole Tubbesing, Phyllis Browning Company

"It's a good time to sell because there is a shortage of inventory so you will get list or close to list price in this market. It's a good time to buy because interest rates remain low and thus your buying power is higher." — Douglas Curtis, The Curtis Team – Keller Williams

How do I prepare my home for the market?

"We are finding that buyer's want properties that are move-in ready. So if you have carpet that needs to be replaced or non-neutral paint colors on the wall, we recommend taking care of those items. Enhancing curb appeal can go a long way and can be as simple as trimming trees/bushes and adding fresh mulch. Having the windows cleaned can have an amazing effect on brightening up the property. The number one action we recommend is taking care of any deferred maintenance on the property. Give the buyer what they want!" — Marisa Jackson Team, Phyllis Browning Company

"Position yourself to sell when you are new to the market by matching your price and condition as perfectly as possible. What you do to prepare the look, feel and overall presentation of your property before entering the market is more important in the selling process than anything we do after it's on the market." — Danyelle Daniel, Keller Williams Heritage

Do I need a Realtor if I'm planning to buy a new construction home?

"Yes! As a Realtor our job is to guide you, protect you and help you navigate the entire home buying process. The sales rep is working for the builder and you have the right to hire your own Realtor to help you through the entire process whether you are building from the ground up or if you are purchasing a builders spec home." — Erika Chapa, Keller Williams Heritage

What is the option period?

"In Texas, when an offer is submitted, we also pay for an option period. This is usually 10 days that give us the opportunity to do our due diligence. We hire a home inspector and a termite inspector, at the minimum, to be sure the house is in good repair. If not, we can ask for repairs from the seller or funds to repair things on our own or back out of the contract. If we back out, the earnest money is returned, as long as we are within the option period." — Mark Dreves, GRI, SRS, MDiv., Century 21, Scott Myers, REALTORS®

Can I buy a house if I don't have 20% to put down?

"Our active duty and military veterans can qualify for 0% down VA loans, people buying in areas outside city limits could qualify for 0% USDA loans, and many people can get 3.5% down FHA loans or 3-5% down Conventional loans. There are many options!" — Danny Charbel, Keller Williams City View

Why should we use a Realtor and not sell to an investor company or by owner?

"The benefits of selling or buying a home with a Realtor are many. One of the most important ones is that you have representation, someone looking for your best interest." — Rossana Correa, Keller Williams City View







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Prescott Oaks

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It's so much more than just buying and selling homes, it's a family's dream, and *that* should remain the focus.—Jason



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Ginger's a true professional and problem solver with a proven track record. Ranked as a top Realtor in the area.



Carmen Bean

Carmen Bean Realty 830-391-3967 basko71@hotmail.com

Ranked #1 Single Residential Realtor in San Antonio for 2017 and 2018. They call me "the house whisperer."



Gina Candelario

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Sheba Chambers-Ramos

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I take pride in navigating my clients and offering superior service in the real estate arena. It gives me so much joy.



Trent Boarnet

Keller Williams Heritage 210-884-2353 trent@trentboarnet.com

I have been helping families buy and sell homes in San Antonio since 2007. Repeat and referral business is the lifeblood of my business.



Erika Chapa

Keller Williams Heritage 210-854-9326 erika@myerealtynetwork.com

We are committed to providing the highest level of service and promise to always do the right thing for our clients.



Josh Boggs

Exposed Homes Group, Keller Williams Heritage 210-286-4440, josh@exposedhomes.com

"Have you ever wondered if there was more to life, other than being really, really, ridiculously good at real estate?" lol; complete the look now with a close quote from the movie.;)



Danny Charbel

Keller Williams City View 210-887-7080 dcharbel@kw.com

Always doing good work for good people is what has built and helped grow my business.



Patricia Chavez
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Patricia is bilingual in Spanish and specializes in commercial, residential and military relocation properties.





Binkan Cinaroglu

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Work hard.



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Honesty, professionalism and experience! I love serving others and achieving my clients' goals.



JoHelen Clark

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My clients' needs and best interests are at the heart of everything I do.



Doug Curtis

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Our goal: exceed your expectations in the real estate buying/selling process, providing expertise and value every step.



Cathy Cole

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cathy.cole@remax.net

I am truly honored to be among San Antonio's elite real estate professionals. To my clients and my community. Thank you!



Danyelle Daniel Keller Williams Heritage

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My team's mission is to achieve our clients' goals while exceeding their expectations—integrity, commitment, results.



Brandi Cook

Brandi Cook Real Estate Group, LLC 210-420-9513 homesbybrandicook@gmail.com

Serving my clients and community are my greatest passion. Client experience is my ultimate goal.



Bizzy Darling

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Rossana Correa

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Home is the starting place of love, hope and dreams. I am very fortunate to help families start this place called "home."



Sandra De La Garza

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Measured, detail-oriented and efficient. My knowledge of the industry and marketplace is second-to-none.



Kevin Crawford

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Consistently one of the top luxury brokers in SA. Terrible dancer. Queso enthusiast. Does



Caroline Decherd

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I work with my clients as a team to find creative solutions to their real estate needs.



Sally Cresswell

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So very honored to assist every client that comes my way. Blessed to do what I love. I will treat your money like my own.



Donna Drayton

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Broker/owner who believes everyone should "love where you live." I will be your advocate for all things real estate!





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Being a Realtor is not a job. As an inactive Catholic priest, being a Realtor is about serving the needs of my clients.



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making their dreams come true!

Broker/owner. My passion is helping veterans own a piece of this country they helped defend. #oneveteranatatime

It's not everyday someone gets to do what they love! I am passionate about people and



Nathan Dumas

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Ready to earn your trust and your business. nathandumas.com



Denise Graves

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Denise believes that everyone deserves to live life luxuriously. Her expertise will help you find your dream home!



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Building trust, delivering excellent customer service and working with integrity are primary focuses in building relationships with clients.



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A real estate advocate building relationships one client at a time.



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As a fourth-generation resident of San Antonio, there are a few agents who are as familiar with our real estate climate as I am. lisa.



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Military veteran with integrity and a strong work ethic who is dedicated to serving his clients in all their real estate needs.



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A team whose mission includes honesty, integrity, tenacity and perseverance for all clients.



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From luxury clients to first-time homeowners, I'm here to help! Follow me: @letsberealestate $\[\]$



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Selling real estate is more than just a career, it's my passion. I love helping buyers and sellers achieve their goals.



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Reputation is everything, so I keep this as the driving force behind all that I do.





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Ethics, integrity, and compassion. Our testimonials speak to the level of service we provide: marisajacksonhomes.com



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Native Aussie that makes the buying and selling process enjoyable. Attention to detail, loyalty and strong work ethic.



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Service is the #1 priority for all of my clients making their transaction as stress free and to their greatest benefit \$.



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I love what I do! Texas born and Texas raised, I love the adventure of finding my wonderful clients their new home!



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Your satisfaction is a key to my success.



Amy Kolb

Keller Williams City View 210-860-0668 amy@amykolb.net

Understanding and exceeding your needs is my expertise. Over 20 years of experience. It's not about real estate, it's about building relationships.



A. David Marne

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Half Priced Real Estate offers an alternative to traditional real estate companies by rebating half of their commission.



Jennifer Kubenka

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Working to find the right home at the right price for you, including all the neighborhood amenities that matter.



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I pride myself on giving excellent service to all of my clients.



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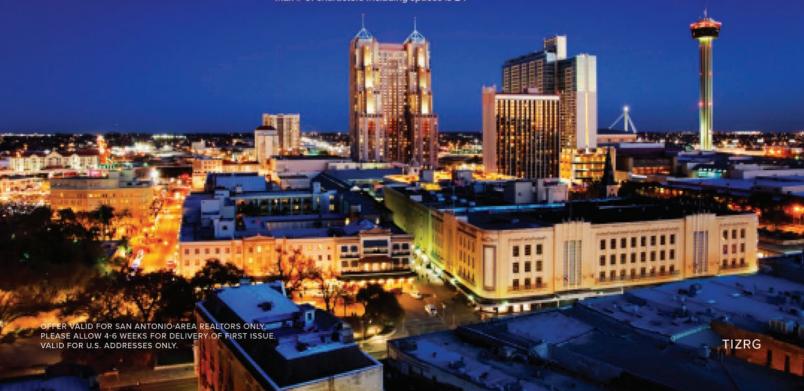
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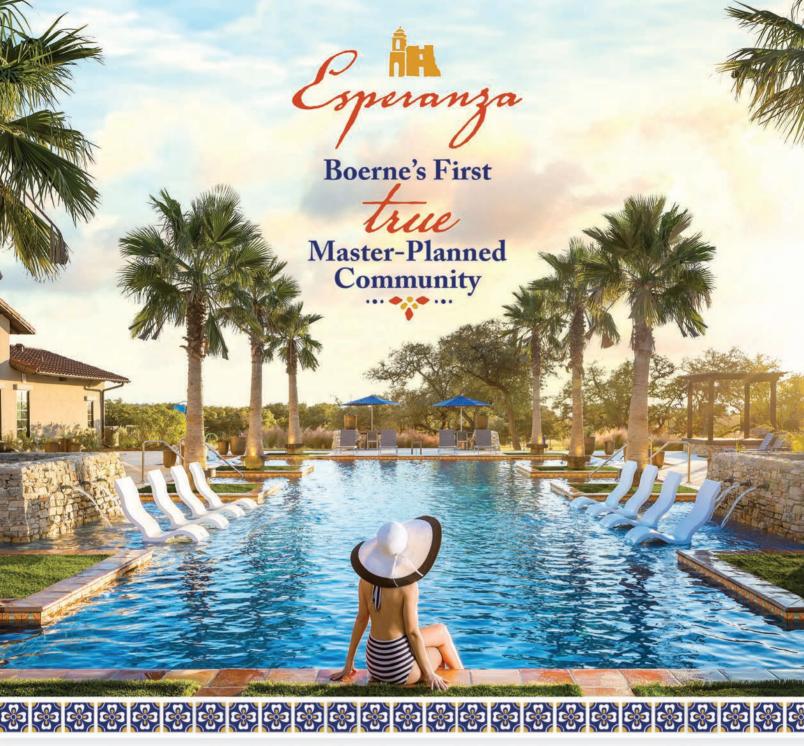
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