Top Agent Insights

End of Year 2023

High interest rates force new buy and sell strategies Overpricing and under offering are top seller/buyer missteps Rising insurance rates starting to impact homeownership Would-be sellers renovate while they wait 5 things that would convince sellers to sell





About This Survey

HomeLight's Top Agent Insights Survey for End of Year 2023 was fielded between October 14 and November 2, 2023, through an online poll of 1,001 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:

- Summer 2023: Scarce inventory slows sales
- Spring 2023: Housing Market Thaws
- New Year 2023: Housing Put to the Test
- Fall 2022: Real Estate Rebalances
- Summer 2022: Beginning of a Shift

Pacific

Alaska California Hawaii Oregon Washington state

Mountain

Arizona Colorado Idaho Montana Nevada New Mexico Utah Wyoming

Midwest

Illinois Indiana Michigan Ohio Wisconsin Iowa Kansas Minnesota Missouri Nebraska North Dakota South Dakota

Northeast

Connecticut Maine Massachusetts New Hampshire Rhode Island Vermont New Jersey New York Pennsylvania

South Central

Alabama Kentucky Mississippi Tennessee Arkansas Louisiana Oklahoma Texas

South Atlantic

Delaware Florida Georgia Maryland North Carolina South Carolina Virginia West Virginia Washington D.C.

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High interest rates push sellers, buyers, and agents to do things differently

Following the Great Recession, U.S. homebuyers took advantage of an era of affordable mortgage rates. Then came the pandemic with its historic lows. But as the nation's economy recovered, the benchmark 10-year Treasury yield went up, triggering sharp mortgage rate increases and a wave of home affordability issues.

In addition, rising homeowners insurance rates are now exacerbating home affordability obstacles, especially in states prone to natural disasters.

HomeLight's End of Year 2023 survey of over 1,000 top real estate agents across the country sheds light on what buyers, sellers, and agents are doing differently in a peculiar housing market, where interest rates are high, inventory is low, and prices continue to rise.

From sellers offering home warranties and improvement allowances to buyers rethinking what they want in a home, this report provides insights into how the 2023 housing market changed the way we do business in the world of residential real estate.

In addition, the country's most experienced agents will share the biggest mistakes sellers and buyers are making in a market where missteps are more costly than ever.

Our survey also reveals what it might take to convince fence-sitting homeowners to sell, and what might entice hesitant buyers to buy.

We've also added a special feature chapter on how rising homeowners insurance rates are starting to impact buying and selling homes — and the slippery grip it's causing for many would-be homeowners reaching for the American Dream.



Convincing buyers to buy

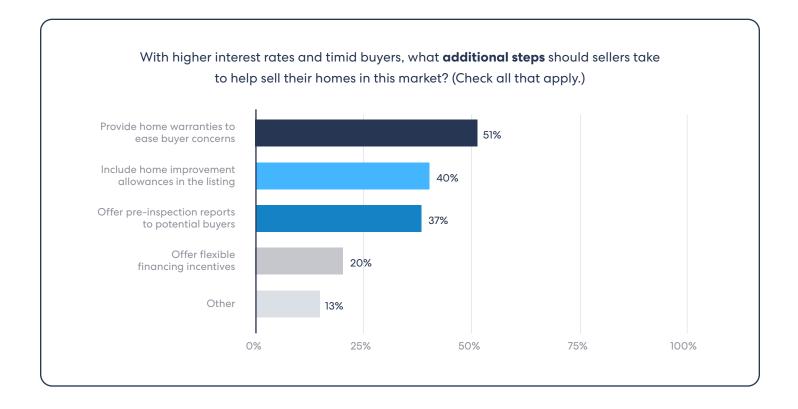
Agents recommend sellers sweeten the deal for buyers

"Homebuyers are getting hit hard by interest rates, and after the past few years of sellers getting sweetheart deals, they want theirs," says Shelby Buehler, a team lead from the top-performing Buehler Group serving the Dallas-Fort Worth area. "There's a middle ground for both parties in every transaction; it's our job as their Realtor to educate our clients."

With higher interest rates and more timid buyers, HomeLight's survey found that agents across the country are advising their seller clients to take more aggressive steps to convince buyers to buy.

"Sellers are not offering to alleviate the main pain point for buyers, which is the high interest rates," says HomeLight Elite Agent Gabby Taylor of Redlands, California. "Offering a seller-paid rate buydown is one way to quickly sell at a competitive price."

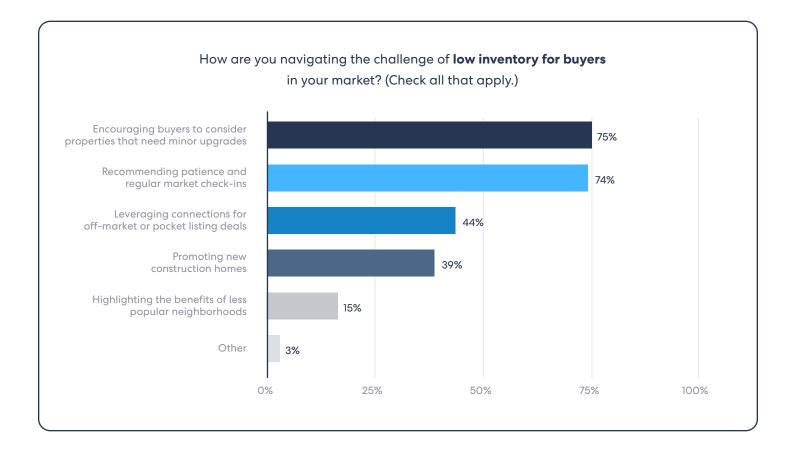
From home warranties to financing incentives like assumable mortgages and rent-to-own options, here is what top agents are telling seller clients to do to help sell their homes.



Survey participant Becky Partin, a top real estate agent in Savannah, Georgia, summarizes the need for sellers to step up their game. "Many sellers still believe that the market is popping like it did prior to the interest rate rise," she comments. "Buyers now have time to think and have options. Even though inventory is low, you still have to make your home as marketable as it can be."

Buyers' agents turn to less turnkey homes, pocket listings, and new construction

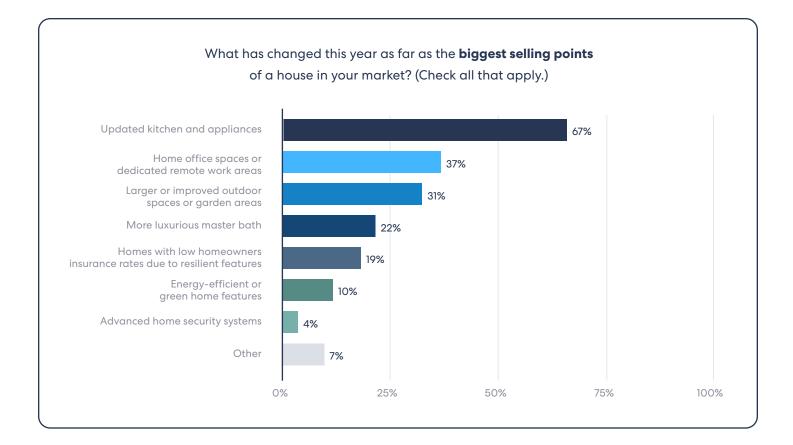
To combat low inventory levels, 75% of agents nationwide are encouraging buyers to consider properties needing minor upgrades. They're also advising clients to be patient and to keep checking in. From leveraging pocket listings to pitching new construction deals, here is an overview of how top agents are adjusting their strategies to help buyers.



Peter Derry, a top agent in Charleston, South Carolina, says "Buyers think that if they wait to buy, some miraculous interest rate fairy is going to float down and give them a 3% rate again. The best thing to do is buy ASAP, within your means, as you start to pay off the home sooner. Possibly try to find a new construction home offering lower rates or a rate you can take over (assumable mortgage)." Buyers want upgraded kitchens and home office space

We asked agents what has changed this year as far as the biggest selling points of a house in their markets.

Kaydee Wilson, part of the top-performing Riddle Group Team in Phoenix, Arizona, says missed opportunities are coming from sellers "not being willing to invest in remodeling kitchen and baths" to attract more buyers and for "the highest return on investment when selling."



Buy Before You Sell programs are helping buyers take action

For homeowners looking to sell their house and purchase a new one, the timing of both transactions can feel nearly impossible to coordinate. Many sellers rely on the equity in their current home to make a down payment on a new one. The anxiety increases as sellers face the fear of finding a home they can afford under the new, higher mortgage interest rates.

To counter these concerns, agents report a growing number of clients taking advantage of Buy Before You Sell programs being offered by innovative real estate tech companies like HomeLight. These companies provide a bridge to help homeowners successfully complete their move to a new home — streamlining the equity transfer process and significantly reducing stress. Such programs also allow sellers to move only once.

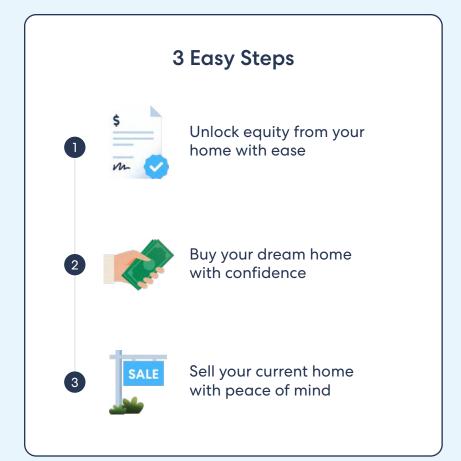


"Now more than ever, home sellers and buyers need choices," says survey participant Justin Tye, a HomeLight Elite agent serving Southern California. "Having the cash offer benefits while unlocking all the available market equity is why our team presents HomeLight's Buy Before You Sell every time! Being prepared and acting fast can lead to securing the deal and getting the best offer."



HOW IT WORKS

Buy Before You Sell



A recent HomeLight survey found that among repeat buyers, 49% use equity from their existing house to buy a new home. But juggling that equity the traditional way can be cumbersome when trying to time your sale and balance the demands of moving.

Benefits

Sell your home vacant, with less hassle.

Make a strong offer on your next home with no home sale contingency.

Move on your timeline, and sell your current home with peace of mind.



Helping sellers to sell

Staging is becoming more essential to attract a buyer

For many sellers who listed their homes during the hot pandemic-era market, staging a home was a selling strategy considered unnecessary or optional. But in a market with hesitant, interest-rate-wary shoppers, our survey reveals most agents consider it a wise move.



Sellers can get more money with a well-staged home

Agents say a professionally staged home can sell for up to 13% more than an unstaged home. Using a median home price of \$400,000, top agents estimate that — if well staged — the home could sell for as much as \$52,000 more, depending on its location and market conditions.

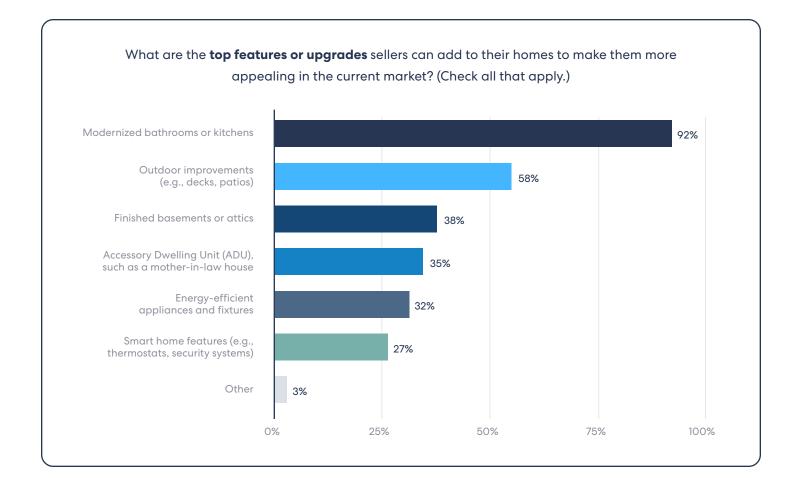
"Sellers often don't declutter their homes because they believe that the lack of inventory means they don't have to do the work," says Ashley Lay, a top agent in Winston-Salem, North Carolina. "Their home will still sell, but they will likely lose five figures in the sale because they lose multiple offers. When a home is minimally staged, completely decluttered, and exceptionally clean, people feel confident the home was cared for; therefore, they will pay top dollar."

(ROI note: HomeAdvisor estimates it costs <u>\$1,770</u> on average to have a home professionally staged.)



Modern kitchens, improved outdoor areas, and more livable spaces help sell homes

We asked the nation's most experienced agents what top features or upgrades sellers can add to their homes to make them more appealing in the current market. Here is what they told us:

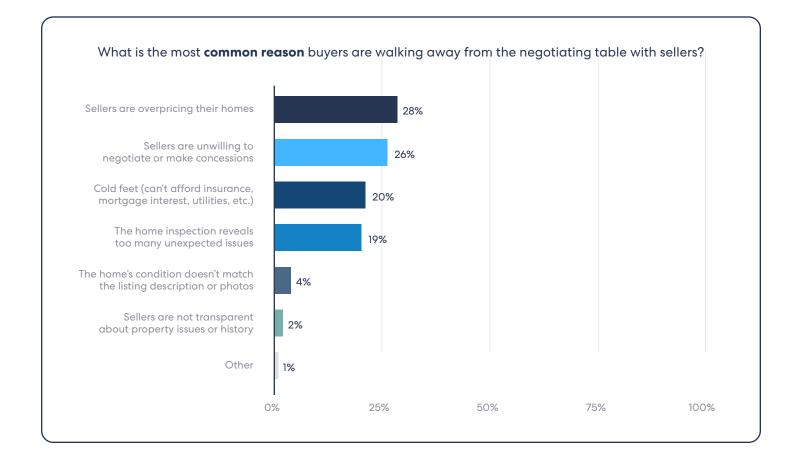


Top mistakes home sellers and buyers are making

Home seller missteps

Overpriced homes

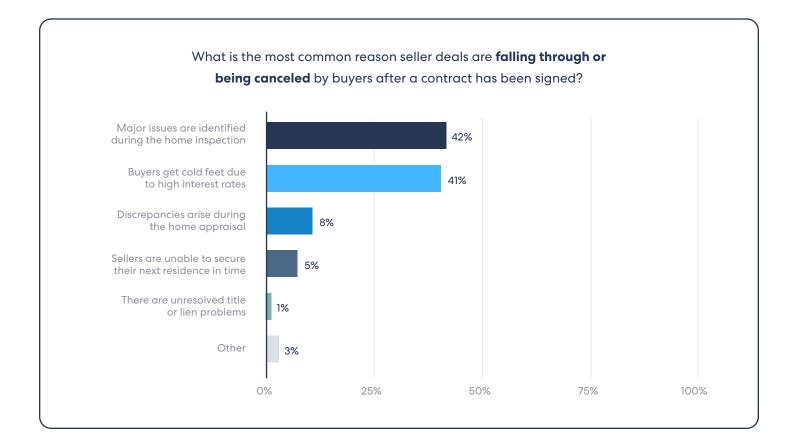
Our survey revealed that overpriced homes and lack of concessions are the top deal-breakers for buyers, but cold feet from increasing costs are also a factor. Agents say buyers stop negotiation for these reasons:



"I am seeing too many price reductions, which is usually the effect of overpricing," says Betty Bargoil, a Raleigh, North Carolina agent with nearly 25 years of experience. "You can never win 'chasing the market down.' Price it right, and it will sell." Inspection findings and interest rate anxiety

Home inspection issues and cold feet from high interest rates are the top reasons buyers are walking away from a signed deal.

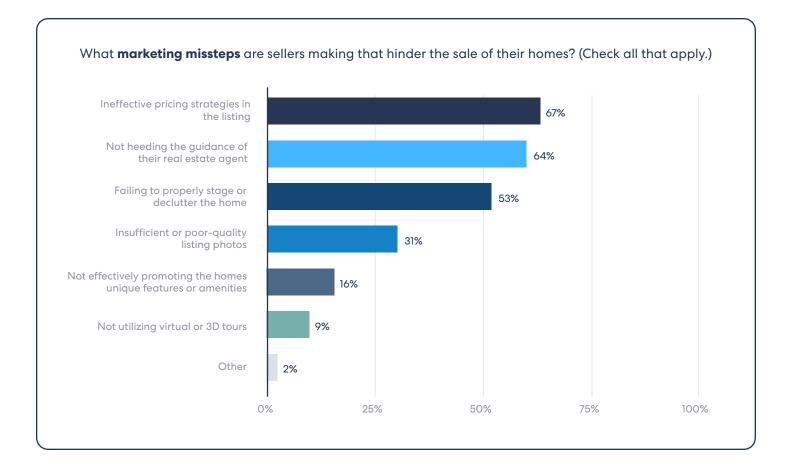
According to top agents, here are the most common reasons deals are being canceled by buyers after a contract has been signed:



Bob Weibrecht, a top St. Louis agent, says too many sellers "are informing buyers they will not make any repairs or provide concessions after the buyer inspections. By doing this, these sellers are limiting their buyer pool."

Pricing, pride, and lack of preparation

Bad pricing, ignoring agent advice, and not prepping the house are the top seller missteps that harm marketing efforts and hinder home sales.



"If you have your home on the market, most likely you are actively looking to purchase one as well," says Ashley Lazarian, a top Atlanta agent. "Put yourself in the buyer's shoes. Simply cleaning baseboards and applying a fresh coat of paint go a long way. Doing a deep clean and putting away the clutter can easily get you an additional \$20,000 and less time on the market. Put in the effort!"

Homebuyer missteps

Low offers

Buyers holding fast to a below-listing price offer is the most common reason sellers are leaving the negotiation table.

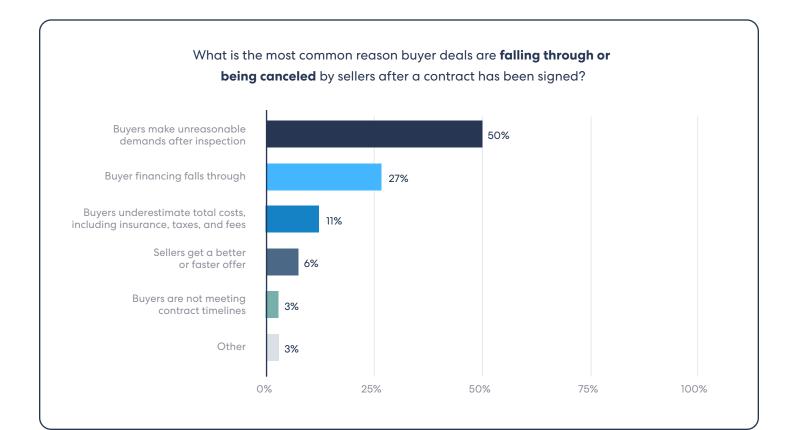
"Buyers need to be realistic about offers," says Chris Toomey, a top agent serving Fort Lauderdale, Florida. "Many still think we are in a market where we can get a deal and will want to lowball an offer.



"Buyers are not taking the advice of their Realtors," says survey participant Bob Knapp, a top-performing Mesa, Arizona agent. "They're offering way too low of a price or expecting too much on repairs after inspection."

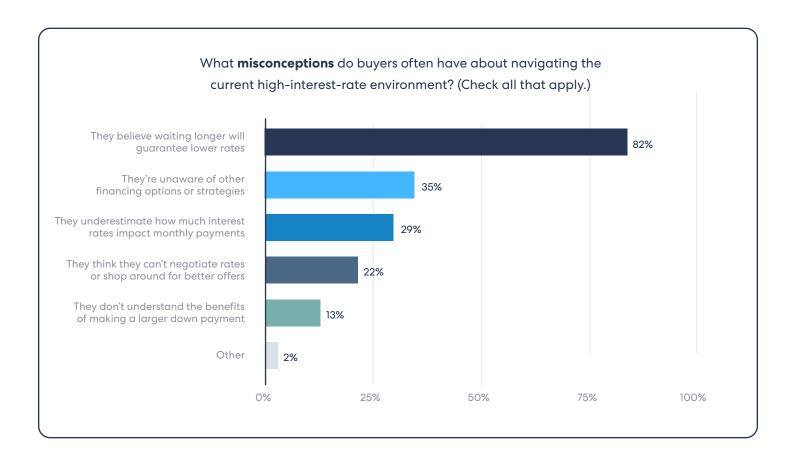
Post-inspection demands

Unreasonable post-inspection buyer demands and buyer financing issues are the leading cause of signed deals being canceled by sellers. Here's what the county's top agents are seeing:



Buyer misconceptions

Buyers are hobbled by the belief that interest rates will go down if they wait long enough, and are unaware of helpful financing options. Agents cited these top reasons:



"Buyers need to understand that we have limited inventory, and that's not going to change for a while," says HomeLight Elite Agent Robert Hryniewich of Denver. "It's smarter to purchase a house now when demand is lower and refinance when rates come down. When this market turns, you're going to see values increase again, and demand will come back. That's when we'll see an uptick in multiple offers and cash offers."

Rising homeowners insurance rates are impacting property sales, especially in Florida and California

As the world experiences an increase in extreme weather events, such as hurricanes, wildfires, and tornadoes, insurance carriers across the nation are asking state regulators to approve higher rates. According to a recent report from the insurance marketplace Policygenius, homeowners insurance premiums in the U.S. increased an average of 21% nationally from May 2022 to May 2023. This 12-month rate hike is in addition to a 12% increase the company reported for the year before.

"Rising homeowners insurance rates are not only straining household budgets but also creating potential barriers for homebuyers," says HomeLight Elite Agent Eric Boyenga of Santa Clara County, California.

Insurance companies limit or stop offering coverage

Homeowners in states where natural disasters occur are seeing the largest increases. Even when rates remain the same, homeowners can still pay more when their policy renews because how much you pay is directly connected to the potential cost of rebuilding your house, and those costs are also increasing. (Rebuilding and replacement costs surged 55% between 2019 and 2022, according to insurance industry estimates.) A homeowner's personal claims history, coverage limits, and other factors also play a role in this growing expense.

Several major insurance companies have pulled back from — or pulled out of — the Florida housing market, where some frustrated homeowners are now forced to pay premiums up to four times higher than those paid elsewhere in the nation.

Because of the increased risk posed to homes by wildfires and the rising cost of replacing homes, large national insurers have also put a freeze on writing new homeowners policies in California.

Many homeowners must purchase separate windstorm and hail coverage policies in states like Florida, Texas, and North and South Carolina. In hurricane-prone Florida, this can be an additional annual expense of up to \$3,632 a year, or as much as \$300 a month.



"Many insurance companies have left our state," says Brian Hurry, a top Agent from Spartanburg, South Carolina. "So the remaining insurance providers are being extremely picky in what they will write a new policy for."

Agents in other states also report significant increases in homeowners insurance premiums. "Insurance rates are doubling in some instances," says Judith Hayes, a HomeLight Elite agent in Houston. "This, with increased interest rates and home prices not lowering, could impact a buyer's ability to purchase."

We asked top agents throughout the country to tell us how insurance rates are impacting buyers and sellers in their markets. Here is what they told us:

Rising homeowners insurance rates lead to contract cancellations



of agents say they are seeing an increase in home sales being canceled due to rising homeowners insurance rates, with **8%** reporting "significantly more cancellations."

Agents in South Atlantic and Pacific regions report even higher rates of impact



of Pacific agents report experiencing an increase in home sale cancellations due to rising homeowners insurance

rates, with 12% reporting "significantly more cancellations."

of South Atlantic agents report seeing an increase in home sales being canceled due to rising homeowners insurance

rates, with **12%** reporting "significantly more cancellations."

Florida and California show the highest levels of contracts being canceled due to high insurance rates



of Florida agents say rising homeowners insurance rates are leading to more contract cancellations after an accepted offer, with **28%** reporting "significantly more cancellations."

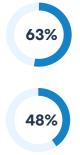
of California agents say they are seeing an increase in home sales being canceled due to rising homeowners insurance rates, with **16%** reporting "significantly more cancellations." "Homeowner insurance costs are at a crisis point in Florida," says Scott McAllister, a Port St. Lucie, Florida, agent with 27 years of experience. "Aside from mortgage rates, it is a main reason many homes are out of reach for buyers."

Sellers are addressing buyer concerns about high homeowners insurance rates



of agents **nationally** are seeing sellers make adjustments to address buyer concerns over rising homeowners insurance rates.

Florida and California



of California agents say they are seeing sellers address buyer concerns over high insurance rates.

of Florida agents say sellers in their market are adjusting to buyer concerns about rising homeowners insurance rates.

Here are some of the specific ways sellers are trying to make the insurance-cost pill easier to swallow for buyers:



Nationally, 13% of agents say sellers are more **open to negotiation** on the selling price.

Pacific region: 16% South Atlantic region: 17%

California: 18% Florida: 23%



Nationally, 8% say sellers in their market are **providing documentation** on home improvements that might reduce insurance costs.

Pacific region: 5% South Atlantic region: 15% California: 6% Florida: 27%



Nationally, 6% of agents say sellers are partnering with insurance agents to give potential buyers a clearer picture of costs. Pacific region: 11% California: 13%



California: 13% Florida: 9%



Nationally, 3% report that sellers are offering to cover the **first year** of insurance for the buyer as part of the deal.

Pacific region: 8% South Atlantic region: 1% California: 9% Florida: 1% HomeLight Elite agent Perry Young of San Diego, says escalating homeowners insurance rates are definitely a concern in California. "Especially in high fire zones," he explains. "We're having to start the process earlier in the escrow period to ensure no delays during closing. Many companies are pulling out of California."

Buyers are placing a higher priority on homes with insurance-friendly features

In our national survey, 21% of agents say buyers are increasingly prioritizing homes with features that may lead to lower insurance rates, such as storm-resistant features and security systems, with 7% seeing "a significant shift toward such homes."

In the South Atlantic region, where states like Florida have been especially hard hit by insurance rate increases, agents reported a much higher level of buyer behavior changes.

40% of agents say buyers are increasingly prioritizing homes with features that can reduce insurance rates, with 19% citing "a significant shift toward such homes."

Florida buyers are the most sensitive to insurance cost sticker shock

Based on the results above, it's no surprise that 75% of Florida agents report that buyers are increasingly preferring homes with features that can reduce insurance rates, with 42% experiencing "a significant shift toward such homes."

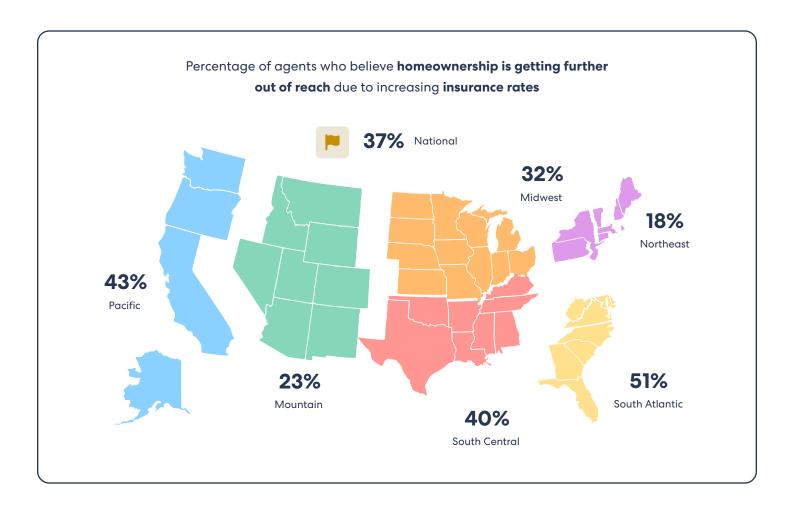
"Home insurance rates are out of control in Florida, especially as they pertain to aging roofs," says Amani Warden, a top agent in Tampa, Florida.

"Rising home insurance costs are forcing buyers to buy homes at lower price points so their monthly affordability remains in line with their needs and debt-to-income ratios," says Bob Ashworth, top agent in Cape Coral, Florida.



High insurance rates add to the homeownership gap

Nationally, 37% of agents say homeownership is getting further out of reach due to increasing insurance rates.



Florida, Texas, and California

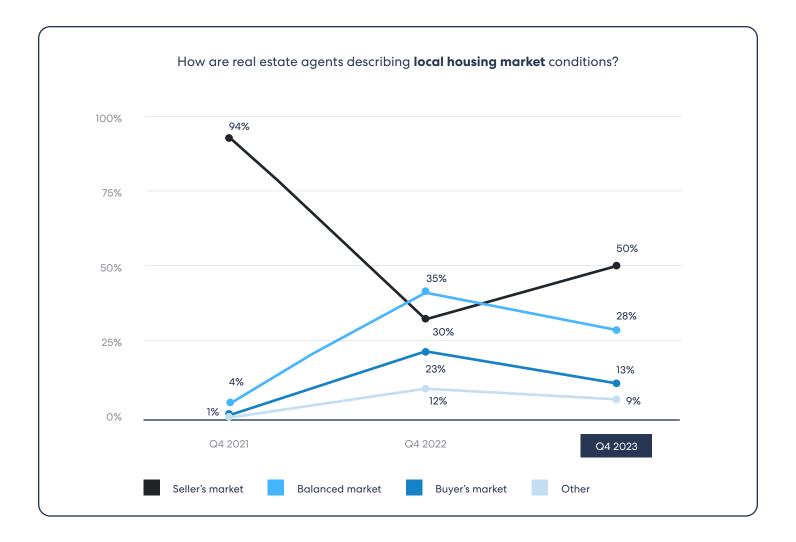
- In Florida, a whopping 83% of agents say high insurance rates are putting homeownership further out of reach.
- In Texas, 48% of agents think rising insurance rate premiums are fading the dream of homeownership.
- In California, 56% of agents think soaring insurance rates are making it harder for people to become homeowners.

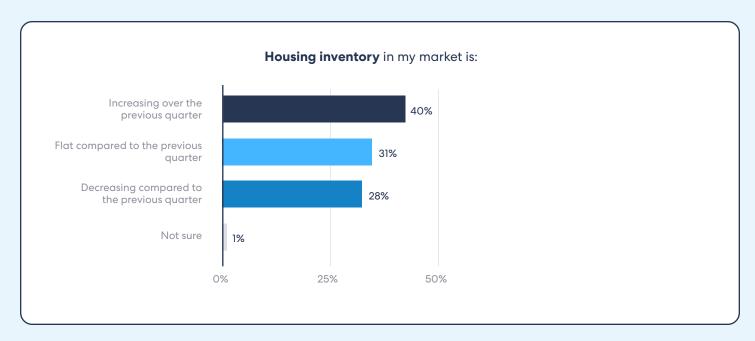
"In California, it has been a bigger hurdle, even more so than interest rates," says Audrey Carlos-Quiggins, a top agent in San Jose. "While I've always had insurance brokers at my fingertips, it's been a big hurdle, especially this year."

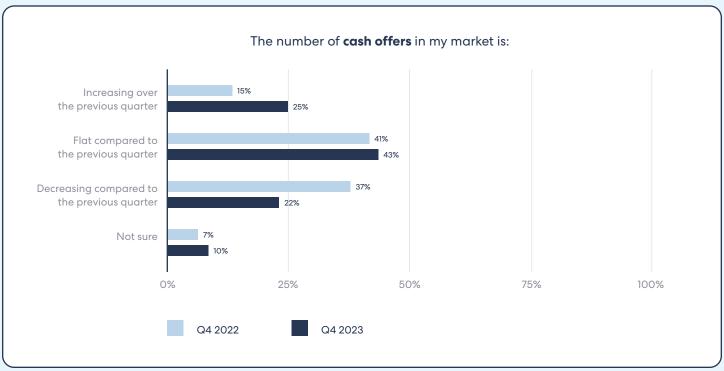
Market trends at end of year 2023

With inventory remaining tight, half of all agents say they're still seeing a seller's market

As we close out 2023, 50% of agents say that we're in a seller's market, down from 72% in our mid-year Q2 survey, and down from 98% at the start of 2022. Another 28% say that it's a balanced market, up from 17% in Q2. But only 13% say that it's a buyer's market, along with 9% say "other" — or that their market is in transition.



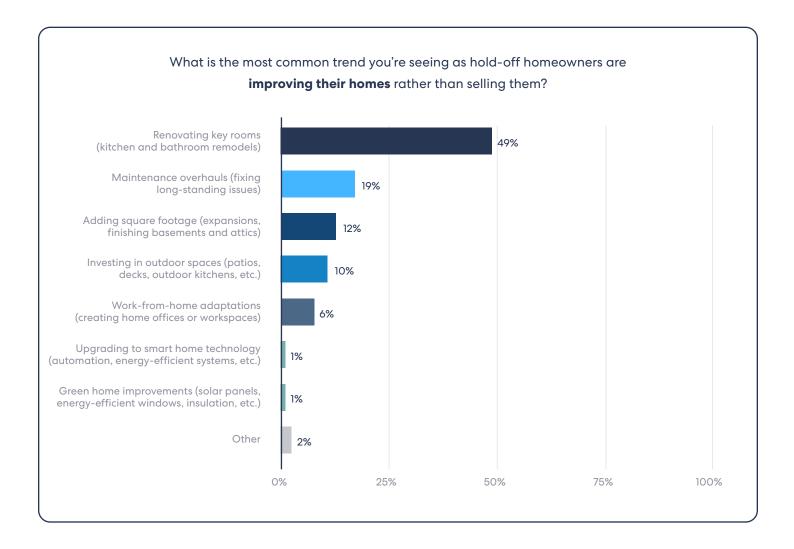






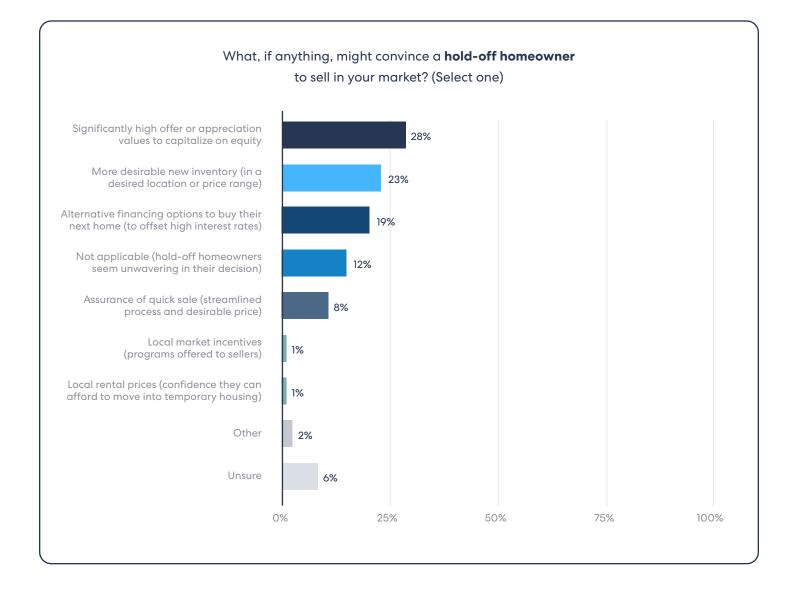
Fence-sitting homeowners are making their own grass greener

Rather than selling, stay-put homeowners with low mortgage interest rates are making improvements. In our survey of the nation's top agents, 49% say fence-sitting homeowners are renovating key rooms, such as kitchen and bathroom remodels, as they wait for interest rates to drop. Would-be sellers are also addressing maintenance issues and even expanding their living space.



Waiting sellers want a worthy payoff and the best new home equation

Our survey found that hold-off sellers could be moved by a high-priced offer, extreme equity jump, the right home at the right price, or better financing options.



In summary

HomeLight Elite Agent Julee Patterson of Roseville, California, sums it all up this way: "Interest rates, high prices, and soaring insurance costs are significantly reducing buyer demand. Sellers that overprice to 'leave room to negotiate' are doing a huge disservice to themselves. Buyer demand is down, so we need to make every listing as attractive as possible both with price and preparation from day one." She adds, "And some buyers don't understand the cost of waiting."

A special thanks to HomeLight Elite agents who participated in our survey

Here, in alphabetical order by first name, 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 Buy Before You Sell and Cash Offer, among other benefits. We'd like to give the following Elite agents a special thanks for their help:



Adam Stary eXp Realty (Yorkville, Oswego, and Naperville, IL)

- 17 years of experience
- 1,063 transactions
- 902 single-family homes sold



Angel Hernandez Realty ONE Group Synergy (Whittier, CA)

- 37 years of experience
- 1,449 transactions
- 1,286 single-family homes sold



Angela Fox

Madison & Company Properties (Denver and Aurora, CO)

- 18 years of experience
- 535 transactions
- 408 single-family homes sold



Anthony Alfano Compass (Sacramento, CA)

- 15 years of experience
- 626 transactions
- 595 single-family homes sold



Brian Alfi

Windermere (Seattle, Snohomish, and King County, WA)

- 6 years of experience
- 420 transactions
- 354 single-family homes sold



Danielle Moy

@properties (Orland Park, IL)

- 15 years of experience
- 2,299 transactions
- 1,742 single-family homes sold



Darren Tackett

eXp Realty (Scottsdale, AZ)

- 26 years of experience
- 917 transactions
- 684 single-family homes sold



Eric Boyenga

Compass (Silicon Valley, Santa Clara County, and Palo Alto, CA)

- 26 years of experience
- 2,196 transactions
- 1,737 single-family homes sold



Gabby Taylor

RE/MAX Advantage (Redlands, Yucaipa, and Highland, CA)

- 20 years of experience
- 445 transactions
- 399 single-family homes sold



Julee Patterson

Gateway Properties (Roseville and Sacramento, CA)

- 21 years of experience
- 462 transactions

Justin Tye

• 429 single-family homes sold

Active Realty (Southern California)



Gary White Keller Williams Westland Realty (Hanford, CA)

- 19 years of experience
- 433 transactions
- 425 single-family homes sold



Henry Herrera

Keller Williams Heritage (Bulverde, TX)

- 16 years of experience
- 432 transactions
- 420 single-family homes sold



Jaymes Willoughby Keller Williams Realty (Austin, TX)

- 39 years of experience
- 1,678 transactions
- 1,555 single-family homes sold



Judith Hayes

Designed Realty Group (Houston)

- 14 years of experience
- 586 transactions
- 577 single-family homes sold



Lana Erickson

eXp Realty (Chicago)

- 21 years of experience
- 126 transactions
- 101 single-family homes sold



Kevin Bartlett

• 4,116 single-family homes sold

Realty World (Southwest Florida)

• 8 years of experience

• 21 years of experience

• 5,060 transactions

- 608 transactions
- 439 single-family homes sold



Khani Zulu

@properties Christie's International Real Estate (Austin, TX)

- 7 years of experience
- 312 transactions
- 281 single-family homes sold



Lydia Gable

Compass (Westlake Village, CA)

- 18 years of experience
- 1,031 transactions
- 863 single-family homes sold

Perry Young

Real Broker (San Diego)

- 12 years of experience
- 20 transactions
- 16 single-family homes sold



Martin Sears

West USA Realty (Goodyear, Litchfield Park, and Buckeye, AZ)

- 25 years of experience
- 1,446 transactions
- 1,374 single-family homes sold



Monica Acevedo

The International Real Estate Company (McAllen, Edinburg, and Mission, TX)

- 8 years of experience
- 260 transactions
- 244 single-family homes sold



Nick Delis

Nick Delis Properties | Compass (Burlingame, CA)

- 29 years of experience
- 503 transactions
- 392 single-family homes sold



Nick Pontarelli

Coldwell Banker Realty (Chicagoland)

- 6 years of experience
- 301 transactions
- 248 single-family homes



Randy Courtney

Weichert, Realtors - Courtney Valleywide (Phoenix)

- 37 years of experience
- 1,267 transactions
- 1,124 single-family homes sold



Robert Hryniewich

RE/MAX Professionals (Denver)

- 19 years of experience
- 490 transactions
- 358 single-family homes sold



Sean Healey

Keller Williams Preferred Realty (Denver)

- 27 years of experience
- 568 transactions
- 471 single-family homes sold



Shelby Buehler (Kurt Buehler's team) Keller Williams Realty (Flower Mound, TX)

- 37 years of experience
- 2,587 transactions
- 2,388 single-family homes sold



Steven Kinne

The Kinne Group (Houston)

- 19 years of experience
- 1,717 transactions
- 1,595 single-family homes sold



Valerie Caro

Flagstaff Top Producers Real Estate (Flagstaff, AZ)

- 37 years of experience
- 241 transactions
- 146 single-family homes sold

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
Abigail Davis	Dallas	Angela Schmidt	Freeport and Rockford, IL
Adrianna Rodriguez	Elk Grove, CA	Angelo Turner	Chillicothe, Columbus, and Washington Courthouse, OH
Adrienne Volpe	Poughkeepsie, Rhinebeck, and East Fishkill, NY	Angie Wait	Belvidere, Poplar Grove, and Machesney Park, IL
Agnes Holzberg	Westchester County, NY	Ann Haag	Galena and Freeport, IL
Al DiRusso	Charlotte, NC	Ann Marie Damashek	Westchester County, NY
Albert Soto 🤮	Orange County and Los Angeles, CA	Ann-Marie Sharp	Alpharetta, GA
Alex Adabashi	Las Vegas	Anna Bilan-Vogelsang	Los Angeles
Alex Vastardis 🤉	Orlando, FL	Anne Baranski	Madison, Sun Prairie, and Middleton, WI
Alfredo Sabal	Houston	Anne Bezio	Corning, Painted Post, and Elmira, NY
Alice Jordan	Chicago	Anne Turner	Augusta, Evans, and Martinez, GA
Allan Harsh	Sun City West and West Phoenix Valley, AZ	Annette Compo	Detroit
Allison Hunter	Central Florida	Anthony Caywood	Myrtle Beach, SC
Amanda Allsup	Peoria, IL	Anthony Cox	Ewa Beach, Kapolei, and Millilani, HI
Amanda Dockum	Houston, Richmond, and Rosenberg, TX	Anthony Gnagnarelli	Rockland, Orange, and Westchester Counties, N
Amanda Lee	Vallejo Oakland Benicia, CA	Anne Turner	Augusta, Evans, and Martinez, GA
Amani Warden	Tampa, FL	Annette Compo	Detroit
Amie Chen	Chino Hills, CA	Anthony Caywood	Myrtle Beach, SC
Amy Briggs	Lincoln, NE	Anthony Cox	Ewa Beach, Kapolei, and Millilani, HI
Amy Vassallo	Buffalo, NY	Anthony Gnagnarelli	Rockland, Orange, and Westchester Counties, N
AmyLee Caimano	Columbia, Chapin, and Newberry, SC	Anthony Rudolph	Sarasota, FL
Ana Solorio	Salem, Keizer, and Happy Valley, OR	April Neuhaus	Fort Collins, Loveland, and Longmont, CO
Andre Patatanyan	Los Angeles, Glendale, and Burbank, CA	April Peterson	Norman, OK
Andrea Castaneda	Palmdale, Lancaster, and Rosamond, CA	Arica Rucker	Charlotte, NC
Andrea Riebeling	Brenham, La Grange, and Round Top, TX	Ashley Lay	Winston-Salem, Greensboro, and High Point, NC
Andrew Nagy	Mooresville, Davidson, and Cornelius, NC	Ashley Lazarian	Atlanta
Andy Biggers	Washington, D.C.	Ashley Myhre	Milwaukee
Andy Hargreaves	Plymouth, Ml	Ashley Washburn Q	Beaumont, TX
Angela Foote 🤉	Spokane, WA	Ashwin Veeravalli	San Jose, Los Gatos, and Campbell, CA
Angela Morales	Bridgeport, Stratford, and Shelton, CT	Audrey Carlos-Quiggins	San Jose, Los Gatos, and Saratoga, CA

Name	Primary market	Name	Primary market
Aurora Courtney	Anchorage, AK	Carlos Lobato	Miramar, Miami, and Hialeah, FL
Barbara Kuzma	Cheyenne, WY	Carmen Augelli	Rockford, Winnebago, and Belvidere, IL
Barbara Martin	Dallas Fort Worth, TX	Carol Hardy	Horseshoe Bay, Kingsland, and Marble Falls, T
Barbara Pater	Chapel Hill, NC	Carol Verhey	Dallas-Fort Worth, TX
Barbara Sanchez	Lawrence, MA	Carole S. Kubis	Middletown, NJ
Barbara Wales	Boston	Caroline Sesi	Boca Raton, FL
Barbara Whiteside	Indianapolis	Carolyn Triebold	Camarillo, CA
Bea Daniel	Memphis, TN	Carrie Girman	Holland, Zeeland, and Grand Haven, MI
Beatriz Dickens	Mission, Mcallen, and Edinburg, TX	Caterina Cintorino	Boynton Beach, Lake Worth, and Wellington, F
Becke O'Neil	Sacramento, CA	Cathi Neville	Augusta, Aiken, and Grovetown, GA
Becky Moran	Williamsport, PA	Cathy Possedi	Honolulu
Becky Partin	Savannah, GA	Catrina Girard	Modesto, CA
Becky Schiebout	Boise, ID	Chad Wilson	St. Louis
Ben Boorom	Naples, FL	Char Nikolai	Kenosha, Pleasant Prairie, and Somers, V
Beth Lovell 🞗	Houston	Charleen Byrd	Parkersburg, VA
Beth Van der Veer	Cape Cod and South Coast, MA	Charles Gilbert	Kansas City, KS
Betsy McDowell	North Atlanta, GA	Charlie Goodridge	Saratoga Springs, NY
Betty Bargoil	Raleigh, Cary, and Durham, NC	Charlie Wu	Princeton and Montgomery, NJ
Bev Langley	Severna Park, MD	Charlotte Keim	Marietta, OH
Beverly Larsen	Marshall, MO	Chary Griffin	Syracuse, NY
Bex Schaffer	Philadelphia suburbs	Chathan Harvin	White Plains, Upper Marlboro, and Waldorf, N
Bill Cunningham	McMinnville, OR	Cherie Smith Zurek	Lake Zurich and Lake Barrington Shores,
Bob Ashworth Q	Cape Coral, FL	Cheryl Rohlffs	Mesquite, NV
Bob Hawley	Philadelphia suburbs	Chioma Akhabue	Conyers, Atlanta, and Decatur, GA
Bob Knapp	Maricopa, AZ	Chopper Russo	New Jersey, NJ
Bob Russell	Bristol, TN	Chris Carter	Kansas City, MO
Bob Weibrecht	St. Louis	Chris Gurnee	King, Pierce, and Wenatchee, WA
Bobbie Housand	Florence, SC	Chris Matthews	Austin, TX
Boni Vinter	Northern Virginia	Chris Peaks	Memphis, MS
Bonnie Stein	Harrison, NY	Chris Price	Indianapolis, Greenwood, and Avon, IN
Bradford Thelin	Dartmouth, MA		
	Roseville, CA	Chris Toomey 🤉 Christa Moser	Fort Lauderdale, Wilton Manors, and Oakland Park, F
Bradley Reeves			San Diego, CA
Bralyn Ladson	Dallas, Fort Worth, and Forney, TX	Christal Warren	Brandon, MS
Brandie Kittle	Kalispell, MT	Christie Peyton	Cherry Hill, Hoboken, and Jersey City, N.
Brandon Freyer	Boone, Blowing Rock, and Banner Elk, NC	Christina Barone	Tampa and Wesley Chapel, FL
Brandon Ingram	Tucson, AZ	Christina Block	Wilmington, NC
Brandon Trust	Whitefish, Kalispell, and Bigfork, MT	Christina Mcintosh	Jacksonville, FL
Brett Friesen	Tulsa and Greater Tulsa region, OK	Christine Koenig	Hudson Valley, Warwick, and Vernon, N
Brian Hurry	Spartanburg, Greenville, and Greer, SC	Christy Morek	Cleveland
Brian Kanicki	Tampa, FL	Christy Rabe	Tehachapi, CA
Brian Raymond	Atwater, Merced, and Fresno, CA	Cindi Blackwood	Atlanta
Brittany Pisco	Putnam County, NY	Cindy Bunch	North Atlanta Metro Area
Broadus Albertson	Oconee County, SC	Cindy Kraus	Knoxville, TN
Brock Blikre	Phoenix	Cindy Linder	Colorado Springs, CO
Caitlin Kirk	Fort Worth, Arlington, and Mansfield, TX	Cindy Stockhaus	Indianapolis
Carla Robles	Central Florida	Claire Ackerman	Scottsdale, AZ
Carlos Contreras	St. Petersburg, FL	Claudia Alexander	Bishop, CA

Name	Primary market	Name	Primary market
Cliff Lewis	Lehigh Valley, PA	Delsah Ihrig	Spokane, WA
Collis Clovie	Atlanta Metro Area	Denise Blevins	Abingdon, VA
Connie Martin	San Jose, CA	Denise Eddleman	Statesville, Clemmons, and Winston Salem, NC
ConnieLynne Hodgkins	Chester County, PA	Denise Sherman-Pula	Jersey Shore, NJ
Conrad Bassett	Oakland, CA	Dennis Bamber	South Bend, IN
Cornelia C Heckenbach	Talbot County, MD	Dennis Fogarty	Naples, FL
Cornell Mason	Lynchburg, VA	Derrick Roser	Eugene, OR
Courtney Kattengell	New Orleans, Gretna, and Belle Chasse, LA	Devin McElfish	Warrenton, Manassas, and Fairfax, VA
Courtney Pantalena	Destin, Panama City Beach, and Santa Rosa Beach, FL	DeWayne Smith	Eugene, Springfield, and Florence, OR
Cristina Mendoza	Castro Valley, CA	Diana Kaeding	Sarasota, Bradenton, and Longboat Key, F
Crystal Hallack	West Michigan, MI	Diana Lucivero	Falmouth, MA
Crystal Rierson-Villeneuve	Greensboro, NC	Diane Roberts	Miramar, Pembroke Pines, and Hollywood,
Cyndi Carver	Ocean Shores, WA	Dija Phaire	Miami
Cynthia Letayf-Cuevas	San Antonio	Dinara Sammartino	Lyndhurst, North Arlington, and Newark, N
Cynthia Moler Sullivan	Stevensville, Hagerstown, and Waynesboro, MD	Dirk Schroeder	St. Augustine, FL
Dale Miller	Buffalo, NY	DJ Pomposini	Charlotte, NC
Damian Gerard	St. Louis	Don Bell	Port Orange, FL
Damiana Mendes Ponce	South Florida	Don Mott	Gastonia, NC
Damon A. Nicholas	Northern Virginia (Fairfax)	Dondi Tyler	Nashville, TN
Dan Wahlers	Burnsville, NC	Donna Head	Newnan, LaGrange, and Pine Mountain, G
Daniel Harnsberger	Richmond, VA	Donna Hobscheid	Shawano, WI
Danielle Whitman	Seymour, Pickerel, and Appleton, WI	Donna Kiger	Winston and Salem, NC
Dany Blanco	Sacramento, Roseville, and Lincoln, CA	Donna Nordby	Sebastopol, Guerneville, and Windsor, CA
Darcy Richardes	Silicon Valley and Bay Area, CA	Donna W. Smith	Rocky Mount and Lake Gaston, NC
Darius Farley	Columbia, SC	Donnell Williams	Fort Washington, MD
Darlene Johnson	Fort Worth, TX	Doreen Kasten	Lake Zurich, Kildeer, and Hawthorn Woods
Darryl and JJ Jones	Yorba Linda, Brea, and Fullerton, CA	Dorine Wollangk	Pompano Beach, FL
Dave Gaudreau	Merritt Island, FL	Dottie Worthington	Weatherford, Fort Worth, Dallas, TX
Dave Gourley	Salt Lake City	Dustin Renner	Wasilla, Palmer, and Anchorage, AK
Dave Mattes	Reading, PA	Dyanna Alley-Wilson	Orlando, Davenport, and Clermont, FL
David Bermel	Durham, NC	Dylan Hoffman	Manhattan, NY
David Bittner	Orange County, CA	Eddie Quintero	San Antonio
David Carter	Colorado Springs, CO	Eden Jordan	Jacksonville, FL
David Dixon	Washington, D.C.; Fort Washington, MD; and Alexandria, VA	Edie Waters	Kansas City, MO
David Hartigan	Orlando, FL	Edward Donner	Palm Beach Gardens. FL
David Hymes	El Dorado County, CA	Eileen Griffin Wright	Bolton, MA
David Short	Lakewood Ranch, FL	Elaine Stewart	Palm Desert, CA
Dawn Bremer	McHenry, Crystal Lake, and Fox Lake, IL	Elisa Bruno-Midili	Mount Kisco, NY
Dawn Foran	Port Charlotte, North Port, and Punta Gorda, FL	Elisha Hardy	Bangor, ME
Dawn Reddoch	Roseville, Sacramento, and Lincoln, CA	Elizabeth Alligood	3
Dawn Semancik	Cleveland	Elizabeth Gollehon	Los Angeles, Redondo Beach, and Santa Clarita,
			Chicago
Dawn Smith	Meridian, ID	Elizabeth Ritchie	Westchester County, NY
Dayna Restaino	Manahawkin, Long Beach Township, and Ship Bottom, NJ	Elizabeth Yashar	Phoenix
Debbie Warford	Dallas	Ellen Williams	Plainfield, IL
Deborah Capobianco 🤉 Debra Moser	Bradenton and Sarasota, FL Hagerstown, Boonsboro, and Falling Waters, MD	Eren Sullivan Eric Dominowski	Panama City, FL Killeen, Harker Heights, and Copperas Cove, TX

Name	Primary market	Name	Primary market
Eric Jabloner	Tucson, AZ	Helen Howard	Greensboro, NC
Eric Lumsden	Denver and Aurora, CO	Helen Karuba	Austin and Dallas, TX
Eric Shippen	Idaho Falls, ID	Helene Harrison	Montville, NJ
Eric Stein	Tuckahoe, NY	Hellen Sonia	Atlanta
Erica Ramus	Reading, PA	Henry Linder	Lakeland, FL
Erik Chavez	Long Beach, Los Angeles, and Torrance, CA	Howard Leitner	Florida Keys and Key Largo to Key West,
Erik Droste	Kalamazoo County, MI	lleana Rodriguez	Miami
Erin Simpson	Mishawaka, South Bend, and Elkhart, IN	Imelda Interino	Dallas
Evan Blaustein	Boston	Jacek Mikolajczyk	Farmington, CT
Eve Metlis 🤱	Orlando, FL	Jackie Houck	Downingtown, Exton, and Coatesville, PA
Evelyn Sharp-Heitert	St. Louis	Jackie Mack 🤱	Evanston, IL
Evelyne Cohen	Evelyne, Cohen, and Fair Lawn, NJ	Jackie Wolf	Santa Clarita, CA
Felicia Estrada	Lubbock, TX	Jacob Rivard	Minneapolis and Saint Paul, MN
Frances Anderson	Memphis, Collierville, and Cordova, TN	Jacquelyn Butler	Dallas, Frisco, and Plano, TX
Franchesca Meram	San Diego	Jacqui North	Chattanooga and Birmingham, GA
Frankie Brown	Louisville, KY	Jake McEntire	Ogden, UT
Fred Malawski	St. Joseph, MI	Jake Ramey	Onalaska, La Crosse, and Holmen, WI
Fred Thorne	Ocean Isle Beach, NC	James Gaze	Rochester, NY
Gabriel Mejorado	Los Angeles	James Piccolo	Fresno, CA
Gabrielle Hanson	Nashville, TN	Jan Kleponis	Solomons, MD
Garry Chaney	Richmond, St. Clair, and New Haven, MI	Jane Agard	Bellingham and Sedro Woolley, WA
Gary Pish	New Kensington, PA	Janelle Staten	Mobile, Saraland, and Semmes, AL
Gary Wantland	Bowling Green, KY	Janet Borden	Highland Park, IL
Gay Smith	Sidney, OH	Janet Padalino	Columbia, SC
Gayle Sarkisian	Bloomfield Hills and West Bloomfield, MI	Jared Ross	South Bend, Mishawaka, and Elkhart, IN
Geena Becker	Avon, Simsbury, and West Hartford, CT	Jared Tedesco	Torrington, CT
Gene Darden	Birmingham, AL	Jason Bagley	Dallas-Fort Worth, TX
George Berick	Youngstown, OH	Jason Gracey	Houston
George Pullen	Albuquerque, NM	Jason Jenkins	Long Island, Queens, and Brooklyn, NY
Gerald Burch	Charlotte, NC	Javier Matallana	Union County, NJ
Geraldine Anarumo	Davenport, Kissimmee, and Clermont, FL	Jaymes Song	Honolulu
Geraldine Mattera	New Britain, Berlin, and Bristol, CT	Jean Tanner	Orem, UT
Gervon Simon	Seattle	Jeff Anderson 9	Long Beach, CA
Gilbert Jenkins	Ahoskie, NC	Jeff Borham	Tampa Bay, FL
Gina Giampietro	Pittsburgh	Jeff Harkey	Venice, Sarasota, and Englewood, FL
Gina Talkington	Forney, Crandall, and Mesquite, TX	Jeffrey Morris	Salt Lake City
Giselle Lampe	Napa, CA	Jenn Sells	Denver
Gladys Blum	Salem, OR	Jenn Spears	Cape Coral, FL
Grace Orban	Athens, GA	Jenna Morton	Topsail Island, NC
Greg Harrelson	Myrtle Beach, Columbia, and Greenville, SC	Jennifer Abdoo	Akron, Hudson, and Cuyahoga Falls, OH
Greg Klesius	Hernando Beach, FL	Jennifer Bradshaw	Peoria, IL
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Gregory Ochoa	South Lake Tahoe, Zephyr Cove, and Incline Village, CA	Jennifer Bruno	Hampden County, MA
Gregory Papalcure	Gregory, Papalcure, and Marlboro, NJ	Jennifer Clark	Greater Des Moines, IA
Harold Chappell	Wilmington, NC	Jennifer Davidheiser	Greater Philadelphia
Heidi Larson	Green County, WI	Jennifer Ellison	Davenport, Kissimmee, and Celebration
Heidi Mancheski	Stevens Point, WI	Jennifer Fields	Oklahoma City
Helen Gardin 🤉	Campbell, San Jose, and Santa Clara, CA	Jennifer Hall	Aiken, SC

Name	Primary market	Name	Primary market
Jennifer Hebert	Tallahassee, FL	Jordan Bishop	Madison, WI
Jennifer Jule	Taunton, Middleboro, and Berkley, MA	Josh Higbee	Eugene, OR
Jennifer King	Lancaster County, PA	Josh Voyles	St. Louis
Jennifer Stauter & Matt Kornstedt	Madison, WI	Joshua Berngard	Chicago
Jennifer Tremaine	Fenton and Grand Blanc, MI	Joy Gilkeson	Newport, Tiverton, and Portsmouth, RI
Jennifer Yager	Fresno, CA	Joy Pressley	Des Plaines, IL
Jeremiah Oswald	Charleston, SC	Joyce Fernandes	Shrewsbury, Oceanport and Eatontown, N
Jeremy Larsen	Dallas	Judy Smith	Graford, TX
Jerrilynn Vandenberg	Green Bay and Appleton, WI	Julia Almgren	Phoenix, Scottsdale, and Tempe, AZ
Jese Gonzalez	El Paso, TX	Julie Alsaegh	San Mateo County, CA
Jess Provencher	Manchester, Concord, and Hooksett, NH	Julie Etes	Guilford, CT
Jesse Wright	Oklahoma City	Julie Hora	Tacoma, WA
Jessica Diaz	Atlanta	Julie Kersting	Buena Vista, CO
Jessica Johnson	Denver	Julie Lunn	Denver
Jessica Lane	Greenwich, Westport, and New Canaan, CT	Julie Munchel	Bel Air, MD
Jill Hamilton	Chandler, Queen Creek and Pinetop, AZ	Julie Trunzo	Denver
Jill Sparling	Gun Barrel City, Mabank, and Kemp, TX	Julie Zubiate	San Mateo, Belmont, and Burlingame, CA
Jim Brown	Chicago	Juliette Bouchard	Dallas
Jim Crawford	Pottstown, PA	Justin Eberle	Jersey Shore and Central New Jersey
lim Gilday	Indianapolis, Carmel, and Fishers, IN	Justin Myers	Destin and Fort Walton Beach, FL
lim Klinge	San Diego-Carlsbad, CA	Karen Anderson Q	San Pedro, Rancho Palos Verdes, and Palos Verdes, CA
Jim Shive	Rio Rancho, NM	Karen M. Riscinto	Mount Dora, Eustis, and Tavares, FL
Jim Steele	Tampa, FL	Karen Rice	Hawley, Lake Ariel, and Scranton, PA
		Karen Russo	Worcester, MA
Jimmy Grappone	Waxhaw, Charlotte, and Indian Land, NC		
Jo Ann Schon Joanne Botwinick	Waretown, NJ	Karey Grimsley	Hollister, CA
	Brielle, NJ	Karyl Allen	Northern Virginia
Joanne McCoy	Lincoln, NE	Kat Wetzel	Northern Virginia
Jody Hanks	Jacksonville, FL	Kathryn DeGroff	Phoenix
Jody Sanders	Gainesville, GA	Kathy Jones	London, Manchester, and Harlan, KY
Joe Blankenship	Elk Grove and Sacramento, CA	Kathy Morrow	South King County, WA
Joe Bourland 🧕	Phoenix	Katie Westhora	Boise, ID
Joe Sterner	Rehoboth Beach, DE	Kay Wilson-Bolton 🧕	Ventura, CA
Joe Weathers	Atlanta, Acworth, and Marietta, GA	Kaydee Wilson	Greater Phoenix Area
John Billings	Tucson, AZ	Kayleigh Weickum	Loveland, Greeley, and Milliken, CO
John Cirignani	Mission Viejo, Aliso Viejo, and Lake Forest, CA	Keisha Tompkins	Atlanta
John Goga	Inland Empire and San Diego, CA	Keith Offord	Marin County California, CA
John Hoffman	Tampa, FL	Kelley Muselman	Madison, WI
John Hughson	Laurel, Columbia, and Odenton, MD	Kelly Gaitten	Northern Virginia
John Mace	Durango, CO	Kelly Hollowell	Norfolk, Virginia Beach and Chesapeake,
John Meeker	Howell Township, NJ	Kelly Latimer	New Bern, NC
John Pruski	San Antonio	Kelly Rosen	Atlanta
John Shaw	Susanville, CA	Kelly Van Nevel	Tampa, FL
Johnnie Rosser	Logan, UT	Ken Abramowitz	Montgomery County, MD
Jon Bastian	Vero Beach, FL	Kenneth Olson	Long Island, NY
Jon Cohen	Cherry Hill, NJ	Kenny Truong 🤱	Oakland, Antioch, and Stockton, CA
Jonathan Asfour	Northern Virginia	Kent Redding	Austin, West Lake Hills, and Dripping Springs, T>
Jonelle Wimbush	Eastvale, CA	Kent Rodahaver	St Petersburg, FL

Name	Primary market	Name	Primary market
Kerry Bishop	Victorville, CA	Leslie Eason	Boone, Blowing Rock, and Banner Elk, NC
Kevin Schamel	Houston	Letitia Smyth	Greater Piedmont, VA
Kim Camella Roy	Fairfield and New Haven Counties, CT	Letrissa Frieson	Atlanta
Kim McKean	Worcester and Boston, MA	Levi Dixie	Youngstown, OH
Kim Viscione	Dallas Fort Worth, TX	Linda Pietsch	Rolla, MO
Kimberly Alexander	Newnan and Fairburn Douglasville, GA	Linda Zimmerhanzel	San Antonio and New Braunfels, TX
Kimberly Baldwin	Palatka, FL	Lindsay Matthews	Bedford, NY
Kimberly Efta	Grand Forks, ND	Lisa Aguilera	Tracy, Manteca, and Lathrop, CA
Kimberly Hackler	Canton, Jasper, and Dawsonville, GA	Lisa Aird	Flagstaff, AZ
Kimberly Yates	Cumming, GA	Lisa Archer	Charlotte, NC
Kirk Macklem	Colorado Springs, CO	Lisa Chapman	Bryson City, Whittier, and Sylva, NC
Kirsten Conover	Atlanta	Lisa Corino	Kalispell, MT
Kori Sassower	Westchester, NY	Lisa Fonseca	Gold Canyon and Mesa, AZ
Krista Polumbo	Saratoga Springs, NY	Lisa Frushone	Bucks County, PA
Kristen Lorenz 🤱	Denver	Lisa Kay Meyer	Fort Collins, Loveland, and Greeley, CO
Kristi Gabrielse	Anacortes, La Conner, and Oak Harbor, WA	Lisa Lajoie	Palm Bay and Brevard County, FL
Kristie Manny	Vancouver, Battle Ground, and Ridgefield, WA	Lisa Ledet	New Orleans
Kristina Klein	Plainfield, Joliet, and Lockport, IL	Lisa Mann	Cypress, TX
Kristopher Thatcher	Venice, FL	Lisa Revis	China Grove, NC
Kyle Madorin 🤮	Orlando, FL	Lisa Sullivan	Huntington, VA
Kyra Buckner	Dayton, OH	Liza Rogala	Hoboken, NJ
Lacey DeCandia 🙎	Houston and College Station, TX	Loretta Leibert	Reading, PA
Lana Beams	Magnolia, AR	Lori Ann Erb	Grand Junction, CO
Lana Headley	Brooklyn, NY	Lori Intoccia	Andover, Newton, and Sparta, NJ
Lance Hanson	Council Bluffs, IA	Lori Lincoln	Providence, MA
Lancelot S. Lenard	Port Orange, FL	Louise Juracek	Bakersfield, CA
Larry Brzostek	Sarasota, FL	Lyn Miller 🎗	Palm Beach County, FL
Larry Hackett	Kansas City Metro, KS	Lynette Baker	Fresno and Clovis, CA
Larry Schmidt	Brielle, Manasquan, and Spring Lake, NJ	Lynette Gamm	Snohomish County, WA
Laura Crosby	Denver	Lynn Ryan	Boulder, CO
Laura Janski	St. Clair County, MI	Lynne Bartlett Merrill	Southeastern New Hampshire
Laura Mauelshagen	Denton, TX	Mack Meeks	Monteagle and Tracy City, TN
Laura Sinclair	King, Pierce and Snohomish counties, WA	Maggie Terry	Louisville, KY
Laura Toms	Howell, MI	Majsan Champagne	Seattle
Laurel Davies	Sacramento, CA	Malaqui Geibel	Fort Lauderdale, FL
Lauren Espey	Hemet, San Jacinto, and Menifee, CA	Mandy Herring	Fresno, CA
Lauren Langhorne	Atlanta	Margie Birch	Cape Coral and Fort Myers, FL
Lauren Orsini	Montclair, Caldwells, and Verona, NJ	Mari Slobounov	Madison, WI
Lauren Weiss	Denver	Maria DePasquale	Princeton, NJ
Laurie OBrien	Cleveland and Akron, OH	Maria Grado	Kansas City, KS
Laurie Wall 9	Dallas, Fort Worth, and Colleyville, TX	Maria Minico Hayes	Baltimore
Lawrence Fleischman	Santa Clarita, CA	Maria Raymer	Ponte Vedra, FL
Leda Othman	Greenville and Spartanburg, SC	Marie A. Collins 🎗	Saint Cloud, Kissimmee, and Orlando, FL
Leif Stenfjord	Edmonds, WA	Marilyn Buck 🧕	Bellingham, WA
Lesley Dickens	Jackson, Madison, and Brandon, MS	Mario Gonzalez	Jacksonville, FL
Leslie Carver	Las Vegas	Marissa Papa	Shelton, CT
	Dallas Fort Worth, TX	Mark Biscardi	San Antonio, TX

Name	Primary market	Name	Primary market
Mark Clausen	Austin, TX	Monica Graves	Denver
Mark Sanders	Athens, GA	Monica Harper	Sutton, Gassaway, and Flatwoods, VA
Marti Reeder	Kent, WA	Monita Armstrong	Conroe, TX
Mary B. Miner	Austin, TX	Nakia Agee	Houston
Mary Ellen Gallagher	Westport, CT	Nancy Emerson	Carbondale, CO
Mary Gilbert	Roseburg, OR	Nancy Walsh	Charleston, SC
Mary McGee	Tulsa, OK	Natalie Citarelli	Orlando, FL
Mary Porta	Leesburg, FL	Nathan Ford	Asheville, Hendersonville, and Brevard, NC
Mary Riley	Charleston, SC	Neelima Avantsa	Barrington, IL
Mary Yacoub-Raad	Hudson, River Falls, and Woodbury, WI	Nick Slocum	Warwick, RI
Aason Kiffmeyer	Lynchburg, VA	Nicole Dufala	Tampa Bay Area, FL
/latan Morag	Boca Raton, Delray Beach, and Boynton Beach, FL	Nicole Hamming	Phoenix
Aatthew Le Baron	Boise, Meridian, and Nampa, ID	Nicole Truszkowski	Carmel by the Sea, Pebble Beach, and Carmel Valley, C/
Aatthew Warbet	New City, Nanuet, and West Nyack, NY	Nikki Fanizzi	Akron, Uniontown, and Canton, OH
laureen Connolly	Yorktown Heights, NY	Nikki Williams	Statesboro, GA
/laureen Rooker 🤉	Hutto, Round Rock, and Taylor, TX	Noreen Arleth	Magnolia and Montgomery County, TX
Naureen Skrilow	Southern Westchester County, NY	Norma James	Elizabeth City, NC
/laya Galletta	Raleigh, NC	Norma Kania	Clinton, NJ
leg Streeter	Wilmington, Brattleboro, and Dover, VT	Oliva Carlson	Tulsa, OK
legan Johnson	Salem, OR	Oscar Correa 🤉	Fort Lauderdale, FL
lelanie Eatherton	Charlotte and Greenville, NC	Oscar Cruz	Houston
Aelanie Fuller	Montgomery, Pike Road, and Auburn, AL	Ouida Morris	Maianna, FL
lelanie Kishk	Brooklyn, NY	Paige Grove	Atlanta, Gainesville, Ellijay, GA
Aelinda Elmer	Long Beach, CA	Pam Huggins	Phoenix
Aelissa Bailey	Phoenix	Pam Stovall	Mount Pleasant, Pittsburg, and Omaha, T
Aerrie Johnson	Grand Blanc, MI	Pam Zaragoza	Burlingame, San Mateo, and Hillsborough, CA
/licah Pearson	Salt Lake City, Provo, and Ogden, UT	Pamela Monday	Grand Rapids, MI
lichael Christo	Sarasota, Venice, and Osprey, FL	Parbatie Galvan	Houston
/lichael Dmyterko	Oak Park, IL	Pascal Angelini	Glendale, Burbank, and Pasadena, CA
Aichael Hvizdo	Glastonbury, West Hartford, and New Haven, CT	Patricia Fiume	Cherry Hill, NJ
1ichael Jerabek	Seattle	Patricia Mayer	Sea Girt, Wall Township, and Brielle, NJ
/lichael Russo	Providence, Newport, and Boston, RI	Patrick Harris	Fort Wayne, Auburn, and Roanoke, IN
Aichael Thies	Cleveland	Patrick Morgan	Denver
Aichael Wolters	Salt Lake City	Patrick Robison	Hillsboro, OR
/lichele Hunt Miller	Keller, Fort Worth, and Decatur, TX	Paty Zavala	El Paso, TX
/lichele M Martinez	Mohawk Valley, NY	Paul Doelling	St. Louis
/lichele Trost-Hall	Casper, Douglas, Mills, Bar Nunn, Douglas, WY	Paul Fonseca 🞗	Fort Myers, Naples, and Cape Coral, FL
/lichelle Browne	Chicago	Paul Grzenia	Phoenix
/lichelle Gurrera	Wilmington, NC	Paul Lamastra 🞗	Scotch Plains, NJ
Aichelle Perez	Austin, TX	Paula Anastasio	Flemington, Stockton, and Ringoes, NJ
liguel Maria	Miramar, Pembroke Pines, and Weston, FL	Peggy Graves	Jackson, TN
/like Konopik	Whidbey Island, Anacortes, and San Juan Islands, WA	Penny Lind	Rapid City, SD
/like Singleton	Jackson, TN	Pete Driver	Gillette, WY
/lindi Sato	Panama City Beach and Panama City, FL	Peter Derry	Charleston, SC
Aissy Miller Aldave	Baltimore Metropolitan Area	Petra Quinn	Chester, MD
Aisti Lopiccolo	Carson City, Reno, and Dayton, NV	Phan Connolly	San Diego, CA
/listy Henderson	Houston	Phi-Van Cherry	Asheville, Hendersonville, and Greenville,

Name	Primary market	Name	Primary market
Philip Angarone	Bordentown and Hamilton, NJ	Roy Widing	Portland, OR
Phillip Young	St. Louis	Rudy Salcido	Rancho Cucamonga and Fontana, CA
Phyllis Baudat	Montgomery County, TX	Ryan Basye	Omaha, NE
Phyllis Kimrey	Mount Gilead, Albemarle, and Norwood, NC	Ryan Casper	Chicago
Quinn Whimley	Kansas City and Leavenworth, KS	Ryan Eashoo	Ann Arbor, MI
Rachael Cornell	Tampa suburbs, FL	Ryan Hill	Fayetteville, Rogers, and Bentonville, AR
Rachael Friesen	Denver	Ryan Keeton	Ashland, KY
Randi Robinowitz	Mamaroneck and Harrison, NY	Ryan Steets	Wellington, Royal Palm Beach, and Loxahatchee, F
Randy Justice	Charlotte, NC	Rylan Pinarelli	St. George, UT
Rayna Mack	San Diego	Samantha Meyer	Vancouver, Portland, and Longview, WA
Raynetta Praest	Holland, MI	Samantha Storey	Mystic, CT
Rebecca Tomac	Gladwin, Midland, and Prescott, MI	Sara Foltz	Cincinnati
Renata Douglass	Westchester County, NY	Sara Hunley	Indianapolis
Renee OBrien	Wadsworth, Kenosha, and Gurnee, IL	Scott Burke	Denver
Renee Pruitt	Atlanta and Roswell, GA	Scott Federighi	Crystal Lake, IL
Retta Treanor	Weaverville, Hayfork, and Lewiston, CA	Scott Fisher	St. Petersburg, FL
Reyden Egbert	Ogden, UT	Scott Godzyk	Manchester, NH
Rich Froehlich	Monroe, Highland Mills, and Cornwall, NY	Scott Martin	New Haven County, CT
Rich McCarron	Syracuse, NY	Scott McAllister	Port St. Lucie, FL
Rich Rubba	Detroit	Scott Muenzner	Greensboro, High Point, and Winston-Salem, NC
Richard Kennedy	Sun City, West Peoria, and Surprise, AZ	Scott Winfrey	Grayson, Lawrenceville, and Lilburn, GA
Richard MacPherson	Southwest Indiana	Sean Anderson	Marietta, GA
Richard McKinney 🤱	Port St. Lucie, FL	Sean Keene	Salem, OR
Rick J. Bauer	Iowa, Waterloo, Cedar Falls and Cedar Valley, IA	Sean Sabina	Pittsburgh
Rick Ruiz	Las Vegas	Shae Brown	Atlanta
Rick Turley	Henderson, NV	Shahzan Ripp	Plainfield, IL
Rob Smith, III	Fredericksburg, Culpeper, and Fairfax, VA	Shanan Steere	Kansas City, KS
Robbie Faithe	Albuquerque, NM	Shane Greenfield	Coeur d'Alene, ID
Robert Dobbs 🤮	Bakersfield, CA	Shanita Johnson	Memphis, TN
Robert Dombrowsky	Paramus, Fair Lawn, and Ridgewood, NJ	Shannon Doser	Kansas City, KS
Robert Hoobler	Harrisburg, PA	Shannon Runyan	Dallas, Forney, and Rockwall, TX
Robert L. Oneal Jr.	Port St. Lucie, FL	Shari Mills	San Diego
Robert Pickles	Virginia Beach, Chesapeake, and Suffolk, VA	Sharon Estes	Greenville, SC
Roberta Robledo	Albuquerque, Rio Rancho, and Los Lunas, NM	Shauna Knight	Kalamazoo, MI
Roberta Wilber	Atlanta	Shawn Hartmann	Saint Paul, MN
Robin L. Delaney	Shrewsbury, Grafton, and Millbury, MA	Shay Payne	Memphis, TN
Robin Taylor	Pittsburgh	Sheila Peterson	Santa Rosa, Rohnert Park, and Petaluma, CA
Robin Young	Pleasanton, Dublin, Livermore, CA	Shelli Churchill	Arlington, Stanwood, and Sedro-Woolley, W
Robynne Whitaker	Medford and Ashland, OR	Shelly Wilson	Indianapolis
Roddy de la Garza	Los Angeles	Sheryl Williams	Eatonville, Graham, and Puyallup, WA
Roddy Matthews	Charleston Metro Area, SC	Sonja Bush	Mammoth Lakes, CA
Rodney Torrance	Orlando, FL	Spencer Hays	Santa Cruz, CA
Roland Estrada	Irvine, CA	Stacey Green	Boston
Roman Balandin	Central New Jersey	Stacey Kovaly	Pittsburgh
Ron Johnson	Minneapolis and Saint Paul, MN	Stacey Ross	Tampa, FL
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Rose Eskridge	Springfield, MO	Stacey Sebastian	Bend, Redmond and La Pine, OR

Name	Primary market	Name	Primary market
Stephanie Sipola	Northern Chicago suburbs	Thomas Crone	Marietta, GA
Stephen Novak	Chester County, PA	Thomas Villacis	Outer Perimeter of Atlanta, GA
Stephen Oates	Portsmouth, NH	Tiffany Balanoff	Rockville Centre, Long Beach, and Merrick, NY
Steve Albin	Knoxville, TN	Tiffany Christiansen	Oviedo, FL
Steve Forsythe	Mentor, Mentor-on-the-Lake, and Concord, OH	Tiffany Hilbert	Rochester, NY
Steve Gardner	Northern Virginia	Tim Freund	Thousand Oaks, CA
Steve Goss	Torrington, WY	Tim Holm	Jacksonville, FL
Steve Harris	Orland Park, IL	Tim Langhauser	Baltimore and Bel Air, MD
Steve Hirschler	Big Bear Lake, CA	Tina Garman	Las Vegas
Steve Luke	San Jose, CA	TJ Shimek	Traverse City, MI
Steve Maurer	Danville, CA	Todd Riccio	Thousand Oaks, Westlake Village, and Calabasas, CA
Steve Seislove	Portland, OR	Todd Ruckle	New Castle County, Wilmington, and Dover, DE
Steven Garza	San Antonio	Tom Acton	Superior and Duluth, WI
Steven J. Nicoletta	Whitnan, MA	Tom Carris	Chicago
Storm Miller	Storm Miller and Madison, WI	Tom Englert	Melbourne, FL
Sue Ellett	Austin, TX	Tom Hall	Oklahoma City
Sue Englert	DeKalb County, IL	Tom Krieger	Tucson, AZ
Sue Goldthorp 9	Titusville, Mims, and Cocoa, FL	Tomas Molina	Fresno, CA
Sue Smith	Northern Virginia	Tommy Williams	Atlanta
Sunny Darden	Dallas	Toni N. Wright	Ormond Beach, Daytona Beach, and Port Orange, FL
Sunny Shuai	Indianapolis	Toni Westerfield	Sarasota and Bradenton, FL
Susan Annis	Newnan, Senoia, and Peachtree City, GA	Tony Apa	Portland, OR
Susan Boyer	Salt Lake City, Ogden, and Layton, UT	Tony Parry	San Antonio
Susan Checchio	Westfield, NJ	Tony Sherman	Buckeye, Goodyear, and Litchfield Park, AZ
Susan Jones	Castro Valley, CA	Topher Cox	Bend, Redmond, and Terrebonne, OR
Susan Melnick	Dallas	Tracy Neri	Wildwood Crest, NJ
Sylvana Wong	Castro Valley, CA	Trey Wiese	Council Bluffs, Underwood, and Treynor, IA
Sylvia Gaffney 🤱	Palm Desert, La Quinta, and Indio, CA	Troy Chase	League City, TX
Sylvia Lopez	Phoenix	Troy Shelton	Little Rock, AR
Talbert Bryan	Great Falls, MT	Trudy Cole	Riverside, Moreno Valley, and Temecula, CA
Tallie McKinney	Huntsville, OH	Tyler Heaslip	Rockford, IL
Tamara Petrino	Albuquerque, NM	Tyson Emery	Wilmington, Hampstead, and Leland, NC
Tami Gordon	Charleston, SC	Val Burnett	St. Simons Island, GA
Tammy Rice	Tulsa, OK	Valerie Allen	Orlando, FL
Tara Cayko	Billings, MT	Valerie MacNeil	Killingly, CT
Tarry Crockett	Asheville, NC	Vanessa Johnson	Oklahoma City
Ted Golshanara	Sacramento and Placer County, CA	Victoria Mack	Philadelphia
Teresa Cowart	Savannah, GA	Viki Falgout	Lafayette, Carencro, and Opelousas, LA
Teresa Dipeso	Wildwood Crest, NJ	Vin Masotta	Wallingford, North Haven, and Northford, C
Teresa Suitt	Wilmington, NC	Vincent Zaloom	Staten Island, NY
Teresa West	Portland and Vancouver, WA	Wendy Kime	Plymouth, MI
Terra Beaver	New Lisbon, Wautoma, and Necedah, WI	Wes Ewasiuk	Fremont, NE
Terri Jackson	Warner Robins, GA	Westin Means	Oakland, Berkeley, and El Cerrito, CA
Terry King	Huntsville, AL	Whitley Young	Bowling Green, KY
Thai Klam S	Huntsville, AL	Whitney Smith	Clarksville, TN
Theresa Grella		Will Chiang	
Hielesu Glellu	Amherst, NH	Will Fassinger	Los Angeles Atlanta

Name	Primary market
William Barker	Omaha. NE
William Crocker	Syracuse, NY
William Luther	Cambridge, MA
William Roberts	Morristown, Kinnelon, and Mountain Lakes, NJ
Yvonne Rushton	Edwardsville, IL
Zach Harris	Temecula, Murrieta, and Hemet, CA
Zak Denner	Moon Township, Robinson Township, and Carnegie, PA
Zak Knebel	Oak Park, IL
Zinta Rodgers-Rickert	Washington, D.C.

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.

