# **Top Agent Insights**

End of Year 2024

First-time buyers will likely remain on the sidelines in 2025

Home sellers looking to add value should start with the kitchen

NAR commission changes add uncertainty and frustration

Despite forecasts, 45% of agents predict interest rate cuts





# **About This Survey**

HomeLight's Top Agent Insights Survey for End of Year 2024 was fielded between October 30 and November 15 through an online poll of over 750 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.

#### Previous survey data can be accessed at the links below:

- 2024 Lender Insights: Consumers Seek Lending and Equity Solutions
- End of Year 2023: High Interest Rates and Low Inventory
- Summer 2023: Scarce inventory slows sales
- Spring 2023: Housing Market Thaws
- New Year 2023: Housing Put to the Test

### **Pacific**

Alaska California

Hawaii Oregon

Washington state

### Mountain

Arizona

Colorado

Idaho

Montana

Nevada

New Mexico

Utah

Wyoming

### **Midwest**

Illinois

Indiana

Iowa

Kansas

Michigan

Minnesota

Missouri

Nebraska

North Dakota

Ohio

South Dakota

Wisconsin

### **Northeast**

Connecticut

Maine

Massachusetts

New Hampshire

New Jersey

New York

Pennsylvania

Rhode Island

Vermont

### **South Central**

Alabama

Arkansas

Kentucky

Mississippi

Louisiana

Oklahoma

Tennessee

Texas

### **South Atlantic**

Delaware

Florida

Georgia

Maryland

North Carolina

South Carolina

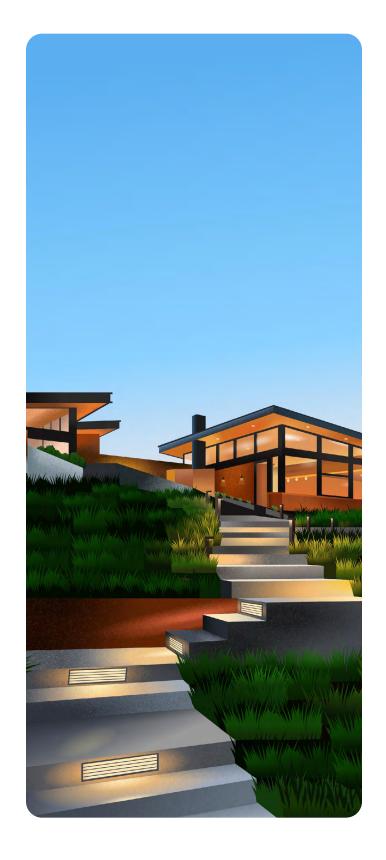
Virginia

West Virginia

Washington D.C.

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### First-time buyers are priced out and looking for solutions

Nationwide, buyers and would-be sellers in 2024 have taken a "wait and see" approach to the single-family home market. The persistence of a 6%-7% interest rate environment has caused many buyers to hope for a sudden interest rate drop that would make purchasing a home more palatable. This has led to an influx of stagnant inventory.

Additionally, agents are noting that first-time buyers are struggling to make the dream of owning a home a reality, thinking outside of the box to get deals done, if at all,

Of the agents surveyed, 27% say that first-time buyers are increasingly requesting mortgage rate buy-downs from sellers. Seller buydowns allow the purchaser to temporarily lower their mortgage rate, with concessions from the seller. While this is more common in new home construction, it has been a growing trend in the existing home market as first-time buyers seek foot-in-the-door solutions.

Indeed, first-time homebuyers are exiting the market in droves. According to data from the National Association of Realtors (NAR), the number of first-time homebuyers on the market is at a historic low—only 24% of buyers made their inaugural home purchase this year, compared to new homeowners comprising 40% of the market before 2008.

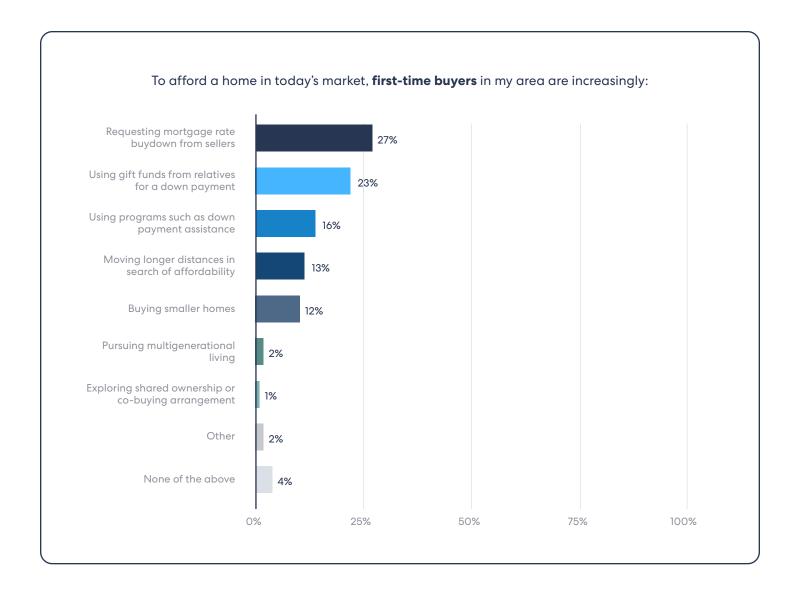
What's more, cash is king. NAR also reports that cash homebuyers have reached a record high, with 26% of home purchases this year being paid for by cash. This often leaves less-equipped buyers unable to compete with cash-flush purchasers and institutional investors.

Prospective buyers are also finding it more challenging than ever to acquire the funds for down payments. 23% of agents surveyed note that buyers rely more and more on gifts from relatives to fuel their down payments—a sign that



homeownership is steadily becoming the province of generational wealth for the time being.

Other options that agents identify as growing among first-time buyers include down payment assistance programs (16%), moving longer distances to find more affordable homes (13%), and buying smaller homes (12%).

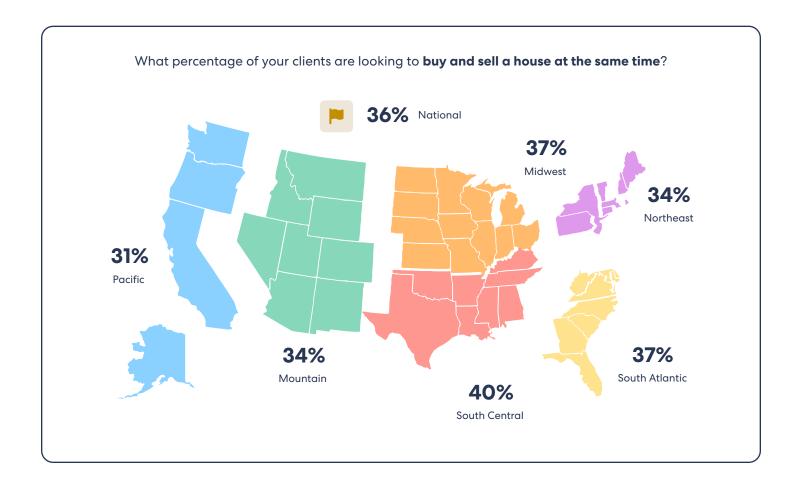


### Buy-before-you-sell programs are giving homeowners more tools

Nationwide, agents estimate that 36% of their clients are looking to buy and sell a home simultaneously.

In our Top Agent Insights report from last year, 31% of agents said they used Buy Before You Sell Programs like HomeLight's to assist their clients. Increasingly, homeowners want to leverage their existing equity to power their next home purchase with such programs.

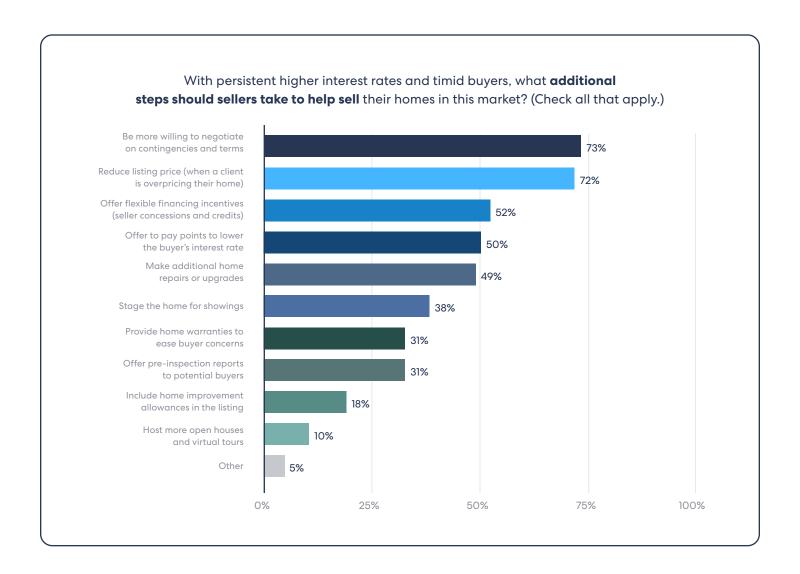
This is likely due in part to the massive drop in for-sale-by-owner (FSBO) transactions, as more homeowners are increasingly relying on agents to get the job done. According to a recent NAR Profile of Home Buyers and Sellers report, only 6% of home sales in 2024 were conducted FSBO—the lowest on record.



On the same token, contingencies are on the rise. 59% of agents note a spike in contingencies, with 42% acknowledging a "moderate" increase from previous years. Additionally, data from HomeLight's 2024 Lender Insights Survey Report noted that lenders are seeing 49% of deals fall through due to contingencies.

As contingencies increase, buyers and sellers should be aware of all available tools at their fingertips, including programs that allow homeowners to capitalize on their existing equity, such as HomeLight's innovative Buy Before You Sell program.

Agents also overwhelmingly recommend that buyers and sellers be flexible when faced with contingencies, particularly in a market where buyers are skittish, and interest rates are a constant hurdle. Sellers are also advised to avoid overpricing their homes and be willing to reduce their listing price.



### Agents urge flexibility and creativity from sellers

"[Sellers] need to be realistic on pricing. The days of 2020, 2021, and 2022 are over. Listen to the professional who is in the field daily, and ask yourself, 'Would I want to buy my house with my list price with a 7% interest rate?" says Kristie Manny, a Washington State real estate agent who primarily serves Vancouver, Washington. Meanwhile, agents are urging sellers to get creative to court buyers who might be unwilling or unable to wade into the housing market because of intimidating interest rates, especially in markets where homes are having a hard time being sold. This often includes offering more seller concessions.

"The most common seller concession is to help cover the buyer's real estate agent [commission] expense," says Brette Davis, a top North Carolina agent. "With the recent rule change in August, buyers who cannot otherwise afford to pay for their own representation expect sellers to cover this charge in order to help make the buying process more affordable—and even possible for them."

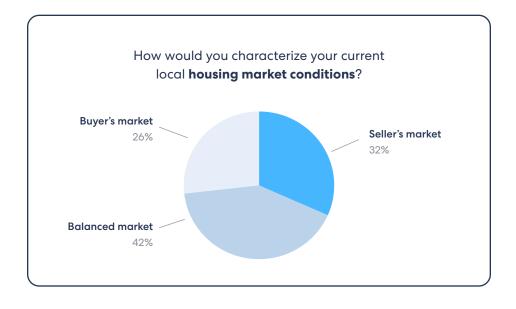
"For the industry, it's adapt or be left behind. And for consumers, it's the dawn of a more empowered, value-driven real estate experience," explains Delaware agent Dustin Parker. "The real estate game is changing, and the new rules favor the bold and innovative."



### Agents are regionally divided on market conditions

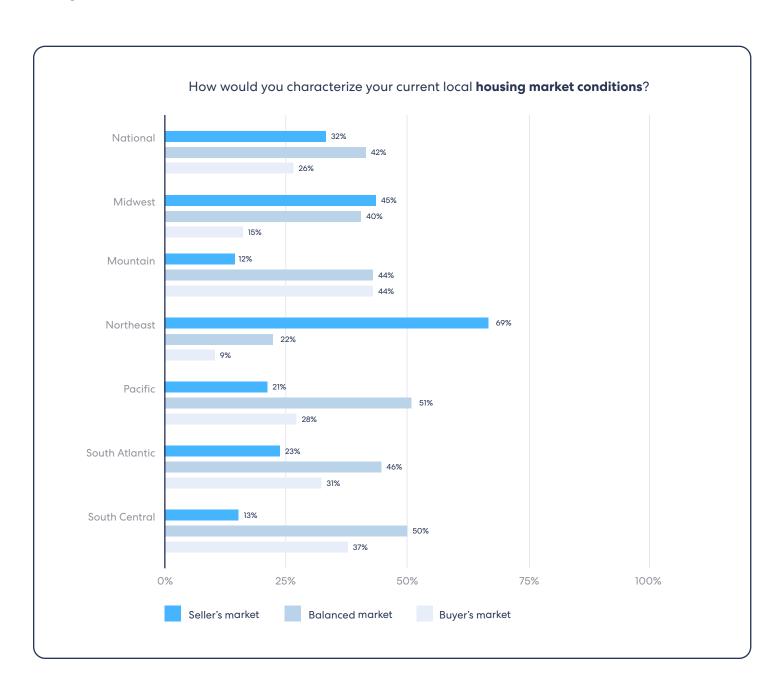
While previous HomeLight Top Agent Insight reports yielded a clear consensus among agents about the state of the single-family home market, 2024 was dominated by uncertainty and regional disparity. Agents nationwide expressed divided opinions on whether the 2024 real estate market could be categorized as a "buyer," "seller," or "balanced" market on a national level.

Of the agents surveyed, 42% categorize the current market as balanced, while 32% consider it a seller's market. Only 26% believe we're in a buyer's market.



However, in some areas, like the Northeast, 69% of agents categorize their region as a seller's market, partly due to the inundation of relocation demand from transplants relocating from South Atlantic markets.

Only 22% of Northeast agents say their market is balanced, while the remaining 9% refer to it as a buyer's market. In some cases, increasingly harsh weather conditions and natural disasters are causing disruption in the region.



Most agents, 59%, agree that housing inventory is rising. While regional variations exist, overall single-family inventory is nearly 35% greater than last year.

Market analysts at HousingWire forecast that inventory will continue to grow in 2025, with about 17% more homes available by the end of next year.



### Climate concerns heavily impacting some markets

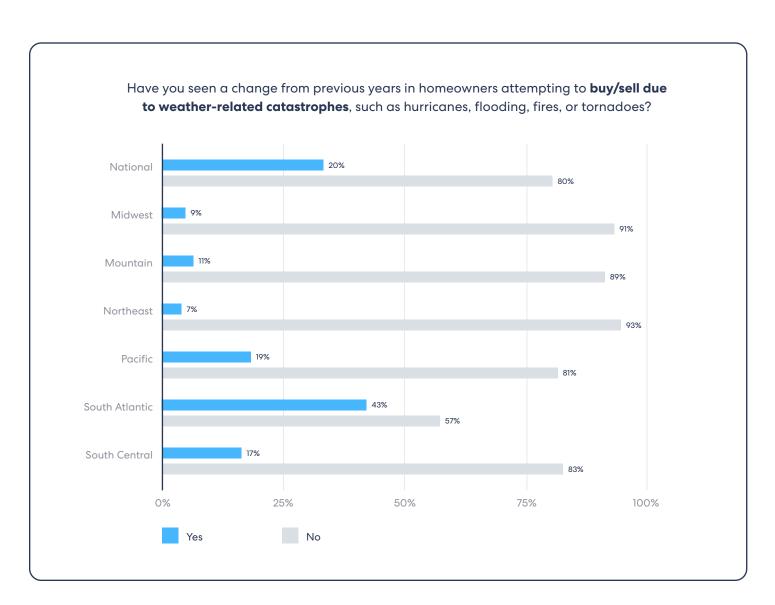
While most agents nationwide say that they aren't seeing a change in customer behavior due to weather-related catastrophes, such as floods, fires, or hurricanes, 43% of agents in the South Atlantic confirm that the impact of adverse weather was leading to changes in clients buying or selling property.

Recent 2024 hurricanes, like Milton and Helene, have also greatly affected the Southern market. Nationwide, some estimates put the total costs of the 2024 hurricane season over \$100 billion—and counting.



"[I'm] seeing a major uptick in people moving out of the area due to all of the recent hurricanes we have had, along with the high rising cost of homeowner and flood insurance," says Andrew McCarthy, a team member with HomeLight Elite Agent George Sand II PA.

Barbara Zorn, a HomeLight Elite Agent with 37 years of experience, says that some Florida homeowners are buying temporary homesteads after flooding or hurricanes, waiting to rebuild or for insurance to pay out. Barbara operates out of Florida's East Coast in Melbourne and Cocoa Beach.



Florida, in particular, seems to be the most affected, with several agents commenting on the change in client activity. Many note that the state's exorbitant property insurance rates are also acting as a deterrent for would-be homeowners in the Sunshine State.



"I see some sellers wanting to sell and move north where the insurance is more affordable. Also, property taxes are usually cheaper compared to South Florida."

Denise Madan, a top-selling Florida Realtor who partners with HomeLight Elite Agent

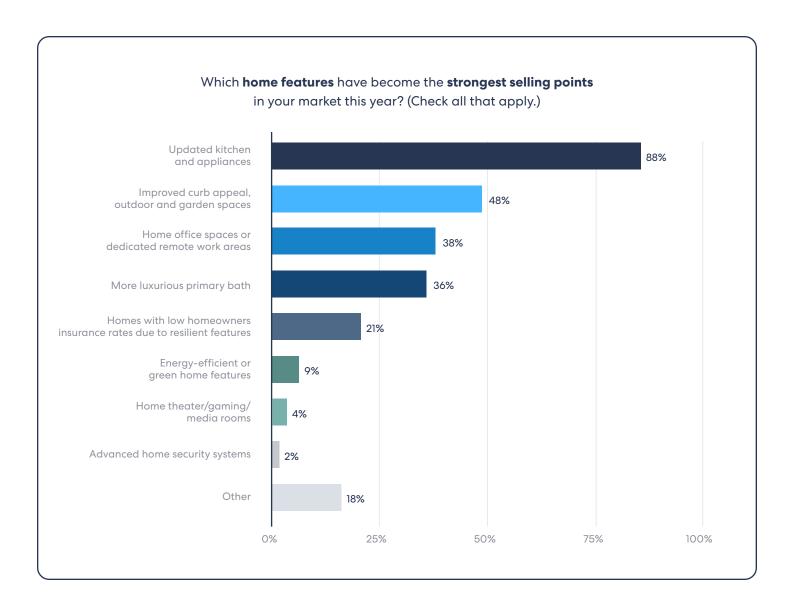
### Sellers focus on kitchen upgrades... and incentives to entice buyers

While agents are split when it comes to the state of the market, overwhelmingly, kitchen, appliances, and bathroom renovations are seen as the strongest selling point for homes. Additionally, sellers are leveraging other incentives, such as new appliances or furniture, to get buyers to sign on the dotted line.



88% of agents say that upgraded kitchens and appliances are one of the best selling points for homes. This is a significant increase compared to

last year, where only 67% of agents consider this one of the biggest selling points for buyers. Curb appeal, along with improvements to outdoor spaces and home offices, were also top responses.



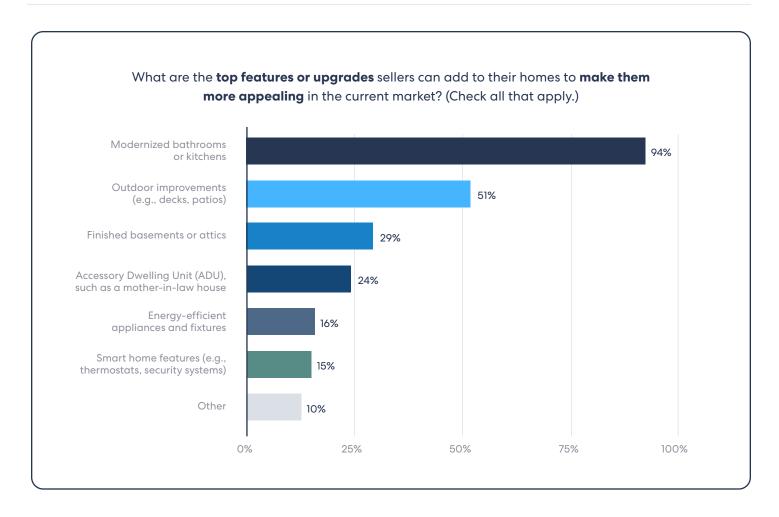
For would-be sellers, 94% of agents say that a modernized bathroom or kitchen is an excellent upgrade to make a property more appealing to buyers in the current market. Outdoor improvements are next on the list.



Agents estimate that a kitchen remodel can add an average of \$28,826 in value to the typical median-priced home.



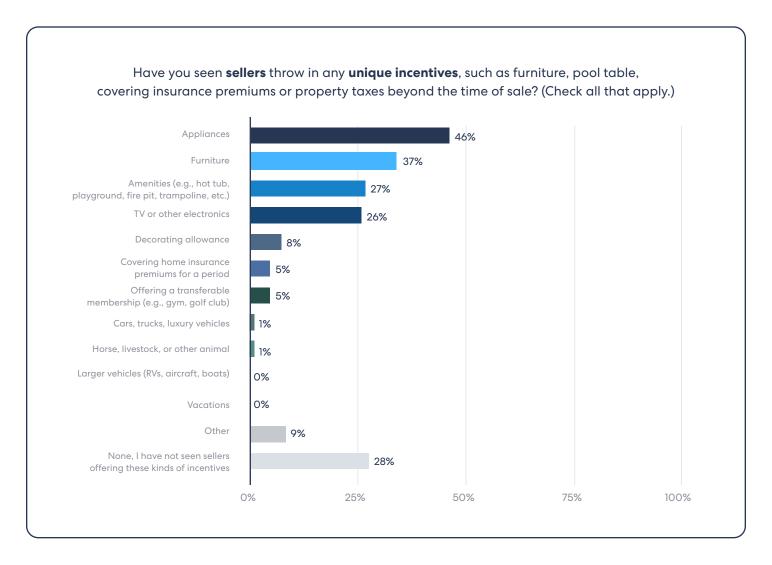
A fresh coat of paint can add an average of \$10,184 to the median-priced home's value, while decluttering could generate an additional \$11,706 in proceeds.



Laurel Davies, a top-selling agent in Sacramento, California, notes that upgrades to mainstay features and walkthrough visual improvements can go a long way.

"Newer major systems count! HVAC, roof, water heater. Fresh paint, flooring, and cleanliness are also extremely important," she says.





Some specific responses from agents about seller incentives include:

- Offer a home warranty
- Provide the buyer with a moving allowance
- · Pay for homeowner association fees
- Offer cash back at closing
- Cover premiums for property insurance

In some cases, sellers took unique steps to secure the sale by literally having all their ducks in a row. "I had sellers throw in the ducks in the backyard!" says Elizabeth A. Limestahl, a Spring Hill, Florida agent.

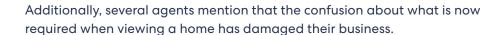


### The NAR settlement is spurring confusion among buyers and sellers

March 2024's historic commission settlement with the National Association of Realtors sent a wave of uncertainty across the country. Buyers, sellers, and agents wondered how the changes to buyer-broker agreements would impact the real estate market.

As 2024 winds down, we are starting to get some clarity, though the responses from agents are mixed, indicating that confusion persists for buyers and sellers. Several real estate agents told HomeLight that the new rules are especially detrimental to first-time homebuyers.

"It has had unintended negative effects against the most vulnerable group of buyers: first-time buyers and lower-income buyers. Meanwhile, the luxury market is thriving and is unaffected, further widening the gap between classes," says Angelina Keck, an agent in Texas.



"Some clients know nothing about it at all. Some feel the 3% to the listing agent, or whatever they agreed upon for the listing agent, is all they are going to pay. This shuts out a lot of first-time homebuyers," says Dorene Phan, a Michigan-based agent.

"This was a total fail for NAR," says Dottie Worthington, a real estate agent in Texas.

Others told HomeLight that due to the NAR settlement, the process has generally become more complicated for buyers and sellers.

"[It] has made the process more difficult for both buyer and seller. Buyers are always short on money, and having to pay the agent's commission can be difficult if a seller is not willing to pay their brokerage commission," according to Duane Trinkle, an Indiana agent.



However, other agents report that despite the initial wave of confusion, clients can generally figure out what is required, though in some cases, they aren't even aware of the NAR settlement rule changes.

"[There's been] some confusion, mostly in the beginning, but it seems the dust has settled, and there is less confusion between the buyers and sellers now," says Dustin Walters, an Ohio-based agent.

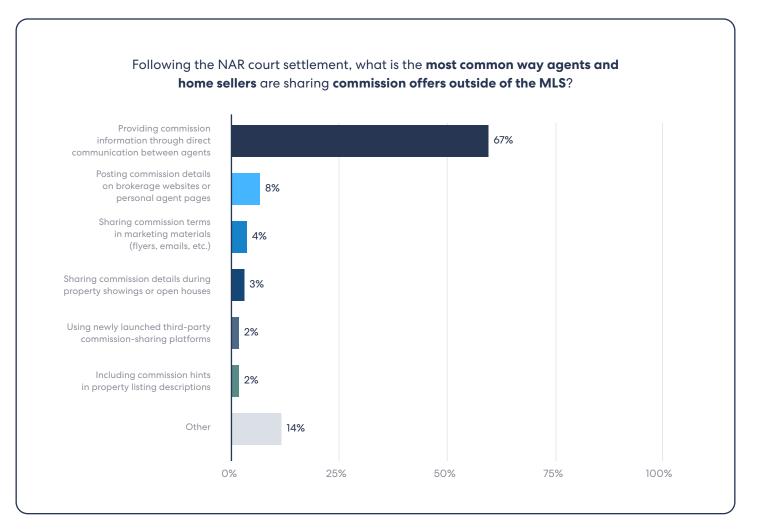
Ashly Cummings, an agent in Arkansas, says that education is key to clarifying the process for prospective clients.

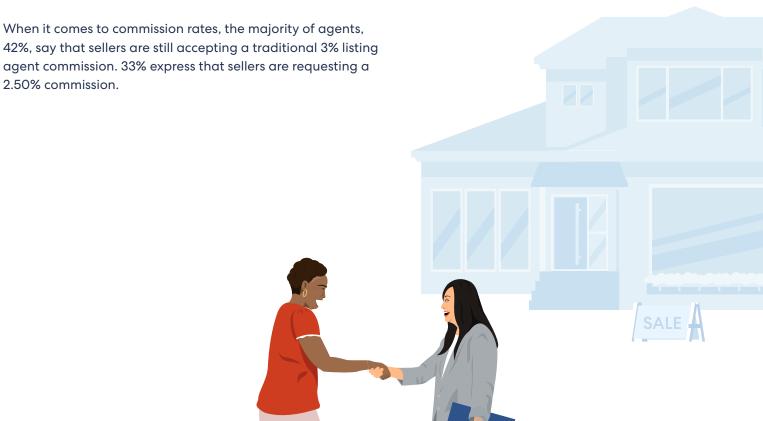
"In Arkansas, we have utilized buyer's agreements for some time, although not all agents used them correctly. It really isn't much of a hurdle when you properly educate the client," she says.

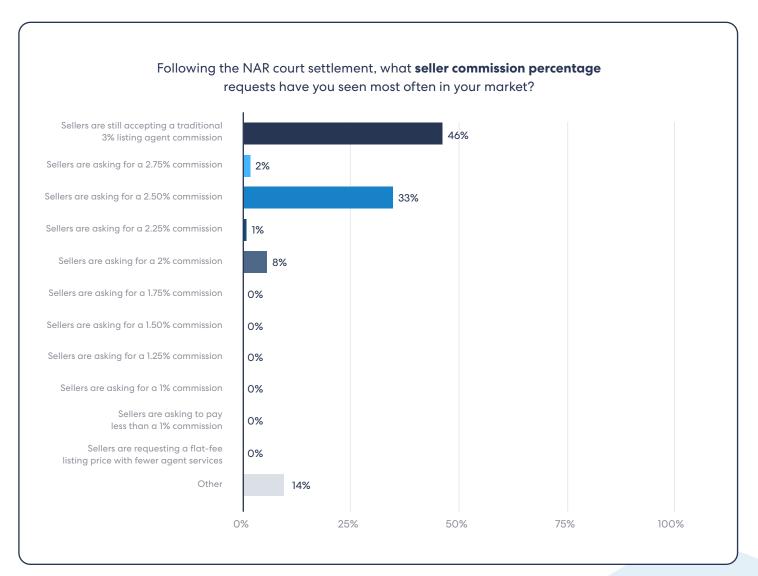
### Third-party commission platforms not making a dent

Though several third-party commission-sharing platforms have emerged in recent months, the majority of agents, 67%, report that commission information is most often shared through direct communication between agents. Only 2% of responses mention such commission-sharing platforms.



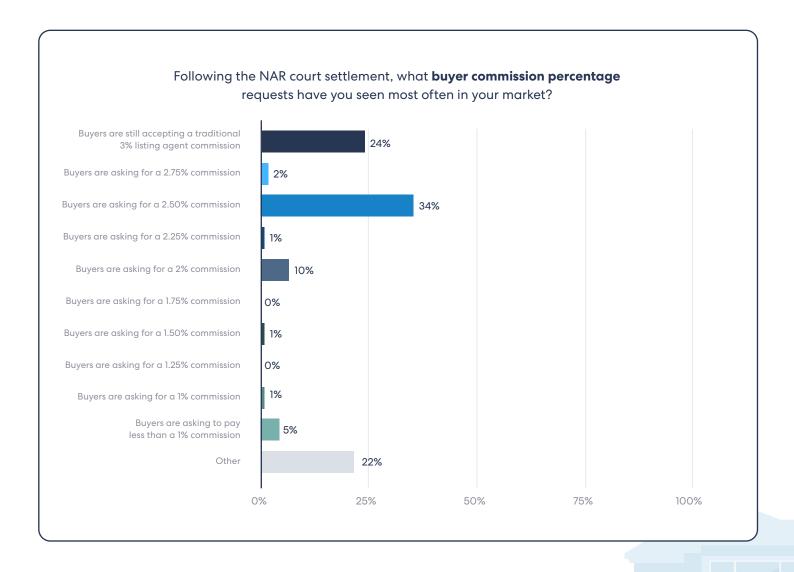








For buyers, the responses are similar. 24% are willing to pay a 3% commission rate, while 34% are requesting a 2.50% commission rate.



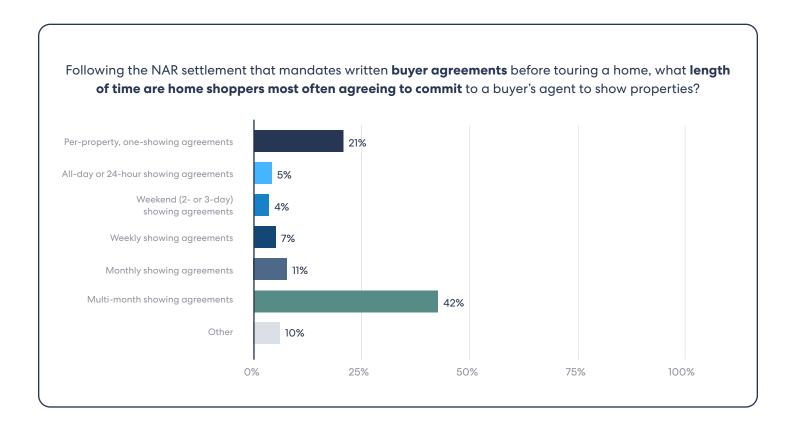
Agents say that commissions are, and have always been, negotiable and variable relative to the market and agent involved.

"It has been varying from seller to seller. The onus falls on the agent to fully articulate their value proposition and negotiate their commissions accordingly," says Larry Wanke, an Ohio-based agent.

Davies, in Sacramento, notes that these commission rate stipulations can be off-putting for buyers.

"Buyers don't want to pay but will sign an agreement at 2.5% and ask the seller to pay the buyer's agent," she says. "Most will move on to another home if that's not possible. With higher interest rates, down payment, closing costs, etc., [buyers] don't have the extra funds or would rather put more [money] down."

Multi-month contracts with buyer's agents are showing up more frequently, with 42% of agents, the majority of responses, noting this is the most common type of agreement being signed.



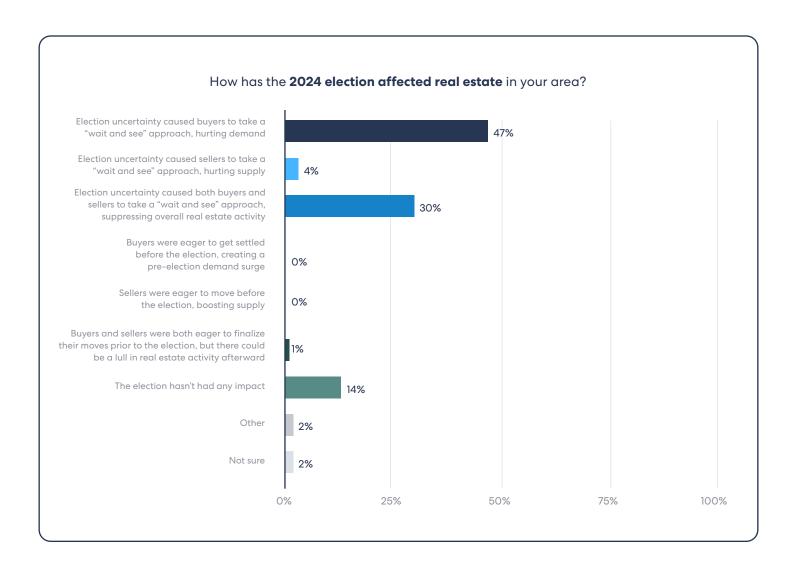
Like commissions, however, agents remind consumers that every situation is different and often depends on the type of client.

"One day, if it is a new client. One year, if it is a client that has worked with me [before]," says Jeff Puckett, a Louisiana agent.

### Election anxiety added to market stagnation

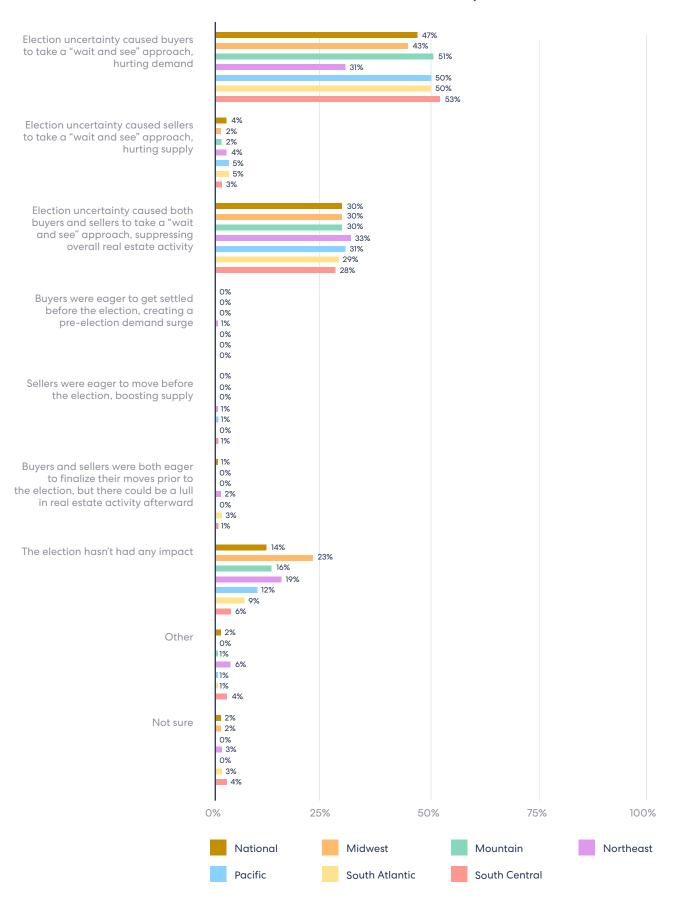
As the 2024 presidential election approached, agents noted that many buyers and sellers opted to wait out the results in anticipation that the market would shift in a favorable direction, depending on the outcome.

Nationally, 47% of agents said buyers took a "wait and see" approach to the election before attempting the purchase of a home, adding to the slowdown in the market. Similarly, 30% reported that buyers and sellers decided to wait before entering the market.



Likewise, at the regional level, most agents say that the presidential election had impacted their respective markets in some way, notably in every part of the country except for the Northeast, where only 31% of agents believe the election had a detrimental effect on the market.

### How has the 2024 election affected real estate in your area?



With 20 years of experience, Oklahoma agent Tom Hall says that presidential elections tend to hurt the market, having witnessed the detrimental impacts of the past four cycles. "Each one slows the market drastically by 50%," he estimates.

While many prospective buyers and sellers dream of interest rates dipping to favorable levels next year, Reuters reported that the U.S. Federal Reserve is unlikely to make meaningful cuts to interest rates later this year due to the risk of inflation concerns stemming from President-elect Donald Trump's policies when he takes office in 2025.



Regardless of who is in office, most market analysts don't believe we'll be seeing drastic mortgage interest rate cuts any time soon.

"The new normal will be around 6%," Lawrence Yun, chief economist at the National Association of Realtors, recently told national news outlets. "We are not going to return to 3%, 4%, or 5% mortgage-rate conditions."

John Nichols, a Colorado agent, says any predictions based on history simply aren't reliable. "In today's environment, everything is an unknown. No historical trends are holding true," he notes.

Additionally, agents reveal that some client demographics are concerned about the feasibility of owning a home, primarily across racial and socioeconomic lines.



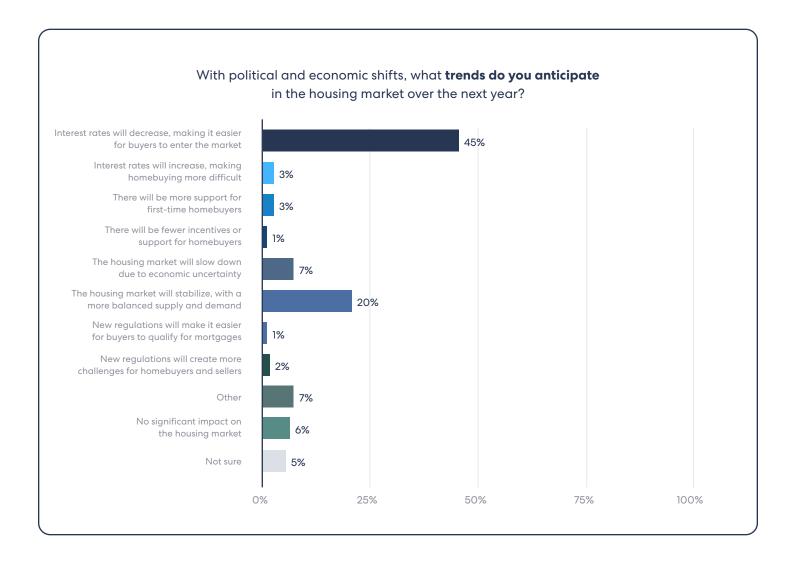
"There is fear among immigrant communities about attempting to own a home, including in mixed families containing US citizens, where loans are available for both circumstances."

Heather Mansy, a HomeLight Elite Agent based in Washington State

### Many agents still believe interest rates will dip in 2025

While many industry analysts predict 30-year fixed rates will remain above 6% in 2025, 45% of surveyed agents nationally believe that interest rates will drop over the next year, leading to more buyers entering the market.

"Buyers and sellers are hoping interest rates will decrease. Sellers don't want to sell because their payments will be lower if they stay put," says Theresa Riddle, a Texas agent.



In markets where the median home price is \$250,000 or less, only 37% of respondents believe that interest rates will decrease in 2025. In markets with \$1 million+ median home prices, 54% expect interest rates to fall.

# In summary

Affordability continues to be an issue for first-time homebuyers, as institutional investors or buyers with leverageable equity have the resources and the leg up on would-be homeowners.

Likewise, interest rates will continue to be a question mark for the foreseeable future and will likely threaten to leave a significant number of buyers out of the market. However, with the housing supply on the way up, there may be more opportunities in 2025 in markets where new inventory is available daily.

In addition, improving job numbers and recent gains in the stock market may convince some consumers to take action. The NAR predicts an increase of close to 2 million jobs in 2025 and another nearly 2 million in 2026.

"2023 and 2024 were both difficult years in the housing market," Yun said at a recent industry conference, suggesting that "Maybe the worst is coming to an end. Directionally, I think there's going to be roughly a 10% boost of existing-home sales in 2025 and 2026."

# 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 Buy Before You Sell, among other benefits. We'd like to give the following Elite agents a special thanks for their help:



Barbara Zorn

Better Homes & Gardens Real Estate Star (Cocoa Beach, Melbourne, and Titusville, FL)

- 37 years of experience
- 1,361 transactions
- 1,010 single-family homes sold



**Brian Chiu** 

Compass Real Estate (Houston, TX)

- 5 years of experience
- 63 transactions
- 58 single-family homes sold



**Carrie Freeman** 

John L Scott Real Estate (Seattle, WA)

- 19 years of experience
- 411 transactions
- 318 single-family homes sold



**Chuck Shaver** 

Keller Williams Heritage Realty (Deland, Deltona, and Sanford, FL)

- 11 years of experience
- 517 transactions
- 428 single-family homes sold



**Craig Ackerman** 

Proof Real Estate (San Francisco, CA)

- 21 years of experience
- 657 transactions
- 447 single-family homes sold



**Cynthia Maes** 

RE/MAX Gold (Fairfield, Suisun City, and Vacaville, CA)

- 20 years of experience
- 219 transactions
- 206 single-family homes sold



**Denise Madan** 

EXP Realty LLC (Broward, Miami Dade, and Palm Beach counties, FL)

- 25 years of experience
- 847 transactions
- 518 single-family homes sold



**Gabby Taylor** 

RE/MAX Advantage (Redlands, CA)

- 21 years of experience
- 458 transactions
- 409 single-family homes sold



#### George Graham

John L. Scott Inc. (Seattle, Tacoma and Olympia, WA)

- 26 years of experience
- 1,221 transactions
- 1,069 single-family homes sold



#### Glen Henderson

Premier Homes, a division of Big Block Realty, Inc (San Diego, CA)

- 21 years of experience
- 2,050 transactions
- 1,243 single-family homes sole



**Gustavo Cardenas** 

Berkshire Hathaway HomeServices (Rancho Palos Verdes, CA)

- 20 years of experience
- 511 transactions
- 333 single-family homes sold



**Heather Mansy** 

eXp Realty (Vancouver, WA and Portland, OR)

- 10 years of experience
- 195 transactions
- 178 single-family homes sold



**Israel Gutierrez** 

Texus Realty (Austin, TX)

- 18 years of experience
- 238 transactions
- 219 single-family homes sold



Jamie McMartin

Compass (Houston, TX)

- 17 years of experience
- 2,800 transactions
- 2,685 single-family homes sold



Jay Friedman

eXp Realty of California, Inc. (Granite Bay, Roseville, and Sacramento, CA)

- 20 years of experience
- 764 transactions
- 731 single-family homes sold



**Jenny Rosas** 

Kinship Real Estate (Sacramento, CA)

- 6 years of experience
- 190 transactions
- 173 single-family homes sold



Joe Doher

Berkshire Hathaway HomeServices Results Realty (Orlando, FL)

- 31 years of experience
- 794 transactions
- 686 single-family homes sold



**Kevin Bartlett** 

Knowledge Base Real Estate (Southwest Florida)

- 9 years of experience
- 608 transactions
- 439 single-family homes sold



**Nick Delis** 

Nick Delis Properties | Compass (San Mateo, CA)

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



Shana Kounse

Keller Williams Heritage (San Antonio, TX)

- 5 years of experience
- 306 transactions
- 293 single-family homes sold



Steve Genyk

Dreamtown (Chicago, IL)

- 22 years of experience
- 312 transactions
- 160 single-family homes sold



#### Valerie Caro

Flagstaff Top Producers Real Estate (Flagstaff, AZ)

- 38 years of experience
- 277 transactions
- 170 single-family homes sold



#### **Zach Harris**

Harcourts Prime Properties (Temecula, CA)

- 20 years of experience
- 549 transactions
- 533 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
Abby Farhan	Cincinnati, OH	Angie Carter	Elizabethtown, KY
Abigail Davis	Dallas, TX	Angie Chavez	Acworth, Kennesaw, and Dallas, GA
Adrianna Derrick	Myrtle Beach, SC	Anja Drewes Neidhardt	Sugar Land, TX
Adrianne Lynch 🙎	Queen Creek, AZ	Ann Adams	Chandler, AZ
Aimee Kane	Boise, ID	Anne Kennedy	Napa, CA
Al DiRusso	Charlotte, NC	Annette Abernathy	Hickory, Morganton, and Lenoir, NC
Alan Martin	Orlando, FL	Anthony Sherman	Litchfield Park, Buckeye, Goodyear, AZ
Albert Pavon	West Palm Beach, FL	Ashley Myhre	Milwaukee, WI
Alessandra Alvarez	Cumberland, Pawtucket, and Warwick, RI	Ashly Cummings	Benton, Bryant, and Hot Springs, AR
Amanda Harrison	Tavares, Leesburg, and Mount Dora, FL	Bailey Luthi	Nashua, NH
Amanda Newman	Hanover, Westminster, and York, PA	Barbara Estrella	University Place, WA
Amber Cadieux	Missoula, MT	Barbara Hill	Gilmer and Longview, TX
Amy LaBorde	Boulder, CO	Barry Monday	Hattiesburg, Petal, and Sumrall, MS
Amy Logan	Beaver County, PA	Beau Ballard	Waco, TX
Amy Meldahl	Elizabethtown and Louisville, KY	Becky Moran	Williamsport, PA
Amy Slade	Fairhope, Gulf Shores, and Mobile, AL	Becky Partin	Savannah, Richmond Hill, and Pooler, GA
Ana Dubin	Bethesda, Potomac, and Rockville, MD	Becky Schiebout	Boise, Meridian, and Nampa, ID
Ana Solorio	Salem, OR	Belinda Santos	Kissimmee, FL
Andra Beatty	Fort Worth, TX	Beth Carbone	Hollister, CA
Andrew Alpern	Syracuse, NY	Beth Sitzer	Great Neck, New Hyde Park, and Albertson, NY
Andrew Hargreaves	Plymouth, MI	Beth Zabriskie	Asheville, NC
Andrew McCarthy	Cape Coral, FL	Bethany Brokaw	Davison, MI
Andy Biggers	Washington, D.C.; Falls Church, VA; and Bethesda, MD	Betty Stroll Pass	Southbury, CT
Angela Kluck	Reno, NV	Bill Shindelar	Logan, UT
Angela McCurdy	Seminole, Orange, and Lake counties, FL	Blanca Drogaris	Houston, TX
Angela Morales	Bridgeport, CT	Blane Harvey	Denver, CO
Angela Rooney	Pinehurst, Southern Pines, and Aberdeen, NC	Bob Hoff	Nashville, TN
Angelina Keck	Houston, Memorial Villages, and Spring Branch, TX	Bobbi Slagle	Dover, Bethany Beach, and Harrington, DE
Angi Bourque	Baton Rouge, LA	Bobby Martinez Jr.	Huntington Beach, CA

Name	Primary market	Name	Primary market
Bobby Patterson	Lawrenceburg Summertown Ethridge, TN	Cinnament Carey	Denton, Tarrant, and Dallas counties, TX
Bonnie Stiner	Middleboro, MA	CJ Trivisonno	Cleveland, OH
Brad Jordan	Ann Arbor, MI	Connie Kitkoski	Conroe, TX
Brandon Bidwell	Fort Collins, CO	Costa Sotiriou	Spring Hill, FL
Brandon Freyer	Boone, NC	Courtney McCullough	Columbia, SC
Brian Fazekas	Marshall, Battle Creek, and Calhoun County, MI	Courtney McGhee	Knoxville, TN
Brian Hollenbeck	St. Petersburg, FL	Courtney Pantalena	Panama City Beach, FL
Brian Masemer	Hedgesville, WV	Cristina Panagopoulos	Arlington Heights, IL
Brinda Griffin	Norfolk, Virginia Beach, and Chesapeake, VA	Cyrus Hunter	Hampton, McDonough, and Stockbridge, GA
Brittany Brathwaite	Raleigh, NC	Damian Gerard	St. Louis, MO
Brittney Reynolds	Midland, TX	Damiana Mendes Ponce	Coconut Creek, FL
Bryan Davis	Dallas, TX	Daniel Quesada	San Antonio, TX
Byron Lohman	Palm Springs, CA	Daniel Rallo	Atlantic County, NJ
Cameron Walker	Huntsville, Madison, and Athens, AL	Danny Babel	Franklin, Brentwood, and College Grove, TN
Carli Ryen	Silverdale, Bremerton, and Poulsbo, WA	Danny Van Orsdale	Wake Forest, NC
Carlo Quiroga	Phoenix, Surprise, and Peoria, AZ	Darin Eppich	Los Angeles, CA
Carlos Olimon	Houston, TX	Darius Farley	Elgin and Columbia, SC
Carlos Pena	Miami, FL	Darren Tackett	Scottsdale, AZ
Carlos Sandoval	Fontana, Rancho Cucamonga, Riverside, CA	Daryl Hanna	Las Vegas, NV
Carol Hardy	Horseshoe Bay, Sunrise Beach, and Kingsland, TX	David Cochran	Phoenix, Surprise, and Avondale, AZ
Carol McCann	Philadelphia; Bucks and Montgomery counties, PA	David Guthrie	Tucson, AZ
Carolyn Kenney	Denver, CO	David Nourse	Naples, FL
Cassandra Hepburn	Los Angeles, CA	David Saint Germain	St. Paul, Minneapolis, and Woodbury, MN
Cathi Neville	Augusta, GA	David Sturgeon	Cleveland, OH
Chad Wilson	St. Louis, MO	David Webber	Crofton, Bowie, and Annapolis, MD
Char Nikolai	Kenosha, WI	Dawn Reddoch	Roseville, Sacramento, and Rocklin, CA
Charles Nedder	Greenwich, CT	Dayna Restaino	Manahawkin, NJ
Cherie Allen	Mesa, Gilbert, and Queen Creek, AZ	Debbie Berger	Hyattsville and Prince George's County, MD
Cherie Laake	Bosque; Hill and Johnson counties, TX	Deborah Kling	Santa Rosa, FL
Cheryl Hepner	Tucson, AZ	Delynn Goode	Fort Worth, TX
Cheryl Wambach	St. Louis, MO	Denise Neal	Salt Lake City, UT
Chopper Russo	Oakland, NJ	Dennis Fogarty	Fort Myers, FL
Chris Carter	Lee's Summit, MO	Diana Holliday Pigg	LaGrange, GA
Chris Frederick	North Ridgeville, Avon, and Westlake, OH	Domingo Alvarez	Modesto, CA
Chris Griswold	Philadelphia, PA	Dominick Florio 🤉	Winter Springs, Winter Park, and Oviedo, FL
Chris Henkaline	Cincinnati, OH	Don Keeton	Omaha, NE
Chris Roberts	Chattanooga, TN	Donna Head	LaGrange, GA
Christa Myrick	Pensacola, FL	Dorene Phan	Sterling Heights, Shelby Township, and Clinton Township, M
Christian Black	Clarksville, TN	Dorette Clark	Watertown, SD
Christianne Yates	Las Vegas, NV	Dorrie Hammill Capizzi	Babylon, Commack, and Ronkonkoma, NY
Christie Welch Carroll	Rome, GA	Dottie Worthington	Weatherford, Aledo, and Fort Worth, TX
Christina and Vincent Barone	Tampa, FL	Doug Halverson	Colorado Springs, CO
Christina McIntosh	Jacksonville, St. Augustine, and Ponte Vedra, FL	Doug McNeilly	MetroWest Boston, MA
Christine Bradley	Atlanta, GA	Drew Robinson	Twin Cities, MN
Christy Harlander	Utica, NY	Duane Trinkle	Indianapolis, IN
Christy Rabe	Tehachapi, CA	Dustin Vance	Quincy, IL
Cindy Dunnican <b>Q</b>	Rockwall, TX	Dustin Walters	Cincinnati, OH
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Name	Primary market	Name	Primary market
Dylan Hildreth-Hoffman	Manhattan, NY	Jack Little IV	Charleston, SC
Dyneshia Jones	Dallas, TX	Jacqueline Ramsey	El Paso, TX
Ed Noschese	Pittsburgh, PA	Jaima Botterbush	Moyock, NC
Edward Bieker	Manatee and Sarasota counties, FL	Jaime Maldonado	Houston, TX
Edwin Lora Diaz	Belleville, Bloomfield, and Clifton, NJ	James Anthony Gomez	Fort Myers and Naples, FL
Elaine Johnson	Las Cruces, NM	James Jam	San Diego, AZ
Elizabeth A. Limestahl	Spring Hill, FL	Jan Eaken	Frisco, TX
Eric Fischer-Colbrie	Los Altos, CA	Janelle Holst	Murfreesboro, TN
Eric Grainger	Estero, FL	Janelle Staten	Mobile, NJ
Eric Young	Portland, OR and Vancouver, WA, WA	Janet Lee	Gig Harbor, WA
Erica Collins	Melbourne, FL	Janet Maston	Broward and Palm Beach counties, FL
Erica Hayden	Charlotte, NC	Jared Tedesco	Hartford, Middlesex, and Litchfield counties, CT
Erica Ramus	Reading, PA	Jarene Mathias	Eustis, Mount Dora, and Tavares, FL
Erin Kelly	Moraga, Lafayette, and Orinda, CA	Jason Gracey	Houston, TX
Evan Karam	El Paso, TX	Jason Hargrove	Brockton, MA
Eve Isbell	Bentonville, AR	Jason Lipsher	Fort Myers, FL
Farrah Barber	Evans, GA	Jason Ray	Lafayette, LA
Francie Watson	Houston, TX	Jason Wong	Honolulu, HI
Fred Malawski	St. Joseph, MI	Javier Matallana	Westfield, NJ
Fred Thorne	Ocean Isle Beach, NC	Jay Heidel	St. Petersburg, FL
Gabrielle Hanson	Nashville, TN	Jay Houston	Houston, TX
Gail Rohleder	Bel Air, MD	Jed Parish	Naperville, IL
Gary Horton	Portland, OR	Jeff Nardello	Wadena, MN
Gary Lanham 🔉	Fort Lauderdale, FL	Jeff Puckett	Slidell, LA
Gary Wantland	Bowling Green, KY	Jeff Rayno	Savannah, GA
Geena Becker	Farmington, Simsbury, and West Hartford, CT	Jeffrey Cummings	Fishers, Indianapolis, and Carmel, IN
Gene Pica	Branford, CT	Jeffrey Stack	McLean, Arlington, and Vienna, VA
Geoff Hollands	San Jose, CA	Jefri Liriano	Lawrence, MA
George Huertas	Birmingham, AL	Jen Campbell	Tallahassee, FL
George Sand	Cape Coral, FL	Jennifer Bradshaw	Peoria, IL
Geraldine Anarumo	Davenport, Orlando, and Clermont, FL	Jennifer Cardinal	Margate, Linwood, and Egg Harbor Township, N
Gerardo Ascencio	San Fernando, Palmdale, and Northridge, CA	Jennifer Fieo <b>Q</b>	Tampa, FL
Gina Baum	Shrewsbury, PA	Jennifer Matacale	Daytona Beach, FL
Gina Kidder	Asheville, NC	Jennifer Stauter and Matt Kornstedt	
Gina Rawson	Temecula, CA	Jenny Smithson	Enid and Stillwater, OK
Giovanni Arenella	Westchester, IL	Jeremy Huebner	Lima, OH
Gladys Blum	Salem, OR	Jeremy Larsen	Dallas, TX
Grayson Adler	Cooper City, Pembroke Pines, and Hollywood, FL	Jeremy Simon	Sioux Falls, SD
Greg Harrelson	Myrtle Beach, SC	Jerry Beavers	Mesa, Scottsdale, and Gilbert, AZ
Gregory Montie	Virginia beach, VA	Jes Waller	Columbus, IN
Hao Dang	Bellevue, WA	Jess Nader	Cuyahoga Falls, OH
Harry Finer	Glastonbury, CT	Jessica Boswell	Hartford County, CT
Harvey Foster	Ruidoso, NM	Jill Crofcheck	Huntingtown, MD
Heather Martin	Phoenix, Scottsdale, and Surprise, AZ	Jim Bass	Frederick, MD
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Herma Hayes	Spring, Cypress, and Houston, TX	Jim Bim	Columbia, MD
lan Carter	Southwest Washington	Jim Corbin	Wellington, FL
lda and Steve Belinky	Bowie, Upper Marlboro, and Waldorf, MD	Jim DeHaan	Grand Rapids, Grandville, and Wyoming, I

Name	Primary market	Name	Primary market
Jim Guido	San Jose, CA	Kelly Keel	Cullman, Crane Hill, and Good Hope, AL
Jim Rideout Jr.	Augusta, ME	Kelly Reel	Bloomington, IL
Joan Newton	Maryland Heights, Florissant, and Saint Charles, MO	Kelly Rosen	Alpharetta, GA
Joanne Botwinick	Brielle, Brick, and Toms River, NJ	Kendra Kuchta	McPherson, KS
Joanne Tiernan	Northern Nevada	Kenneth Marier	Chicago, IL
Jodi Hooper	Leesburg, VA	Kevin Greenberg	Glastonbury, CT
Joe Bourland 🙎	Phoenix, AZ	Kim Friedman	New York City; Ventnor City and East Brunswick, NJ
Joe Hoagland	Omaha, NE	Kim Owens	Enterprise, AL
Joe Sterner	Lewes, Rehoboth, and Millsboro, DE	Kimberly Macias	Hollister, CA
Joel Freis 🙎	Hollywood, FL	Kimberly Smith	Houston, Huntsville, and Woodlands, TX
John Barakett	Danville, CA	Kirk Macklem	Colorado Springs, CO
John Barrentine 🔉	Los Angeles, CA	Krista Grey	Jefferson, Athens, and Buford, GA
John Donovan	Wapakoneta, OH	Kristie Manny	Vancouver, WA
John E. Williams	Houston, FL	Kyle Golden	Middletown, NJ
John Meeker	Jackson Township, NJ	Kyle Lewis	Joplin, MO
John Meyers	Toledo, OH	Lake Placid	Lake Placid, Saranac Lake, and Keene, NY
John Nichols	Aurora, Denver, and Centennial, CO	Larry (LJ) Hunt	Norfolk, Chesapeake, and Virginia Beach, VA
John Turner	Murfreesboro, TN	Larry Brzostek	Sarasota, FL
Johnna Johnson 🙎	Houston, TX	Larry Hackett	Kansas City, KS
Johnnie Rosser	Logan, UT	Larry Wanke	Highland Heights, Mayfield, and Lyndhurst, OH
Jon Snow	King George, VA	Laura Algios	Glen Head, Old Brookville, and Glen Cove, N
Jonathan Asfour	Alexandria, Fairfax, and Arlington, VA	Laura Mathis	Leland and Wilmington, NC
Jonathan Hyatt	Trussville, AL	Laura Mauelshagen	Denton, TX
Jose Berrios	Philadelphia, Huntingdon Valley, and Langhorne, PA	Laura McKenna	Concord, MA
Jose Daniel Ramirez	Montgomery County, Frederick, and Carroll County, MD	Laurel Davies	Sacramento and West Sacramento, CA
Jose Medina 🔉	Canton and Akron, OH	Laurel Lunstrum	Casper, WY
Joseph Huelskamp	Riverside, CA	Laurice Dabbah	Salem, OR
Joseph Paoletti	Athol, MA	Laurie Davis	Shelby Township, Macomb Township, and Utica, MI
Josephine Taylor	Dumont, NJ	Leah Marable	Chicago, IL
Joyce Fernandes	Shrewsbury, Eatontown, and Oceanport, NJ	Lee Goldstein	Raleigh, NC
Juan Brooks	Memphis, TN	Leigh Neves	San Antonio, TX
Julia Torsiello	Oak Ridge, Rockaway, and Denville, NJ	Lena Silk	Monroe, Warwick, and Goshen, NY
Julie Kaczor 🙎	Naperville, IL	Leslie Carver	Henderson, NV
Julie Magill	Tampa, FL	Leslie Eason	Boone, Blowing Rock, and Banner Elk, NC
Julie Snelson	Cody, WY	Leslie Majors	Waxahachie, TX
Juliette Bouchard	Dallas, TX	Lev Borinski	Newton, MA
Julio Kiliddjian	Kingwood, TX	Liam McNiff	Los Angeles, CA
Justin Bette	Southbury, CT	Lily Moore	Fort Worth and Roanoke, TX
Karen Rice	Hawley, Lake Ariel, and Tobyhanna, PA	Linda Cirrone	Osterville, Falmouth, and Mashpee, MA
Karen Swinson 🙎	Fleming Island, Jacksonville, and Middleburg, FL	Linda Moore	Encinitas, CA
Kathryn Barcellona	Bridgewater, NJ	Linda Trevor	Cary, Raleigh, and Apex, NC
Kathy Ball	Mobile, Semmes, and Baldwin County, AL	Lindsey Haas	Woodstock, Canton, and Marietta, GA
Kathy Brinkley	Killeen, Harker Heights, and Copperas Cove, TX	Lisa Adragna	Syosset, Wantagh, Bellmore, NY
Kathy Luebcke	Fairfield and Napa, CA	Lisa Mann	Houston, TX
Katie Moe	Pleasanton, CA	Lisa Paulette	Medway, Framingham, and Bellingham, MA
Kay Miller	Oconee County, SC	Lisa Purselley	Fort Worth, TX
Kelli Foltz	Rapid City, SD	Lisa Richardson	Highland Park, TX

Name	Primary market	Name	Primary market
Lori Harrington	Camillus, NY	Moises Garcia	Twin Falls, Rupert, and Boise, ID
Lori Intoccia	Sussex, Warren, and Morris counties, NJ	Moni Shah	Fremont, CA
Lori Johanneson 🤉	Naperville, IL	Myka Sanders	Sugar Land, TX
Lori Myszka	Twin Cities, MN	Nadine Pelletier	Rockingham and Hillsborough counties, NH
Lupita Velasquez	Las Cruces, NM	Natalie Citarelli	Orlando, FL
Maddy Curley	Los Angeles, CA	Nathaniel Ellison	Rochester, NY
Mandy Davis	Milledgeville, Macon, and Warner Robins, GA	Nicci Hyatt	Denver, CO
Marcy Myers	Kent, Montcalm, and Mecosta, MI	Nick Devitz	Palmyra, PA
Margie Birch	Cape Coral, FL	Nico Ericksen-Deriso	Richmond, VA
Mari Kotze	Richmond, VA	Nicole Truszkowski	Carmel-by-the-Sea, CA
Marian Knowlton	Atascosa, Bexar, and Medina, TX	Nicolene Lundborg	Missoula, MT
Marian Van Egas	New Haven County and Southbury, CT	Nikki Williams	Statesboro, GA
Mario Trejo Romero	Phoenix, AZ	Noreen Parrell	Westchester, Putnam, and Dutchess counties, NY
Marion Blaine Goins	La Vergne, TN	Norka M. Diaz	Miami Lakes, FL
Marion Hayes	Atlanta, Alpharetta, Cumming, and Suwanee, GA	Orlanda Powell	Dallas, TX
Mark Eble	Jupiter, FL	Osvaldo Beltran	Palm Springs, CA
Mark Johnson	Hudson and River Falls, WI	Pam Gebhardt	Johns Creek, GA
Mark Waite	Maui, HI	Pam Sleppin	Sparta, NJ
Marlene Rubenstein	Glencoe, Northbrook, and Highland Park, IL	Pam Summers	Cary, Raleigh, and Apex, NC
Mary Riley	Charleston, SC	Pamela Davis	Jacksonville, FL
Mason Martinez	Vail, Tucson, and Oro Valley, AZ	Pat Gildea	Media, PA
Matt Bonosky	Pittsburgh, Ross Township, and Gibsonia, PA	Pat Tasker	Milwaukee, WI
Matt Cullen	Blaine, Ham Lake, and Maple Grove, MN	Patricia Gillespie	North Port, FL
Matt Shealy	Columbia, Lexington, and Northeast Columbia, SC	Patricia Settar	Gloucester County, NJ
Matthew LeBaron	Boise, ID	Patrick Morgan	Denver, Castle Rock, and Aurora, CO
Maureen Rooker Q	Hutto, TX	Patrick Styles	Salem, OR
Max K. Nosrati	Santa Cruz, Capitola, and Aptos, CA	Patsy Whitney	Hull, Weymouth, Hingham, and Cohasset, M.
Melanie Fuller	Montgomery, Pike Road, and Auburn, AL	Paul Avratin	Chattanooga, TN
Melinda Elmer 🔉	Long Beach, CA	Paul Fritz Jr.	Waxahachie, TX
Michael Marino	Las Vegas, NV	Paul Smith 🔉	El Paso, TX
Michael Pohl	Eureka, CA	Peggy Cobrin	Buffalo Grove, Vernon Hills, Long Grove, IL
Michael Russo	Providence, Warwick, and East Greenwich, RI	Peggy Vanhamme	Clay, Platte, and Jackson counties, MO
Michael Ussery	Daytona Beach, Deltona, and Orlando, FL	Perrin Cornell	Wenatchee, WA
Michele Martinez	Utica, Rome, and Westmoreland, NY	Pete Rigney	Lakeview, MI
Michelle Basso	Las Vegas, NV	Peter Bourdeau	Crossville, TN
Michelle DeRepentigny	Athens, GA	Peter Derry	Charleston, SC
Michelle Gurrers	New Hanover County and Leland, NC	Prem Manivani	Katy, Fulshear, and Cypress, TX
Michelle Largent	Peoria, IL	Rachel Amanda Ainsworth	•
Michelle Martin	Cleburne. TX	Rachelle Mistretta	Long Beach, CA
Michelle Sadownick	Delray Beach, Boynton Beach, and Boca Raton, FL	Rafael Perez	Conroe, TX
Mike Berg	Naperville, Hinsdale, and Oak Brook, IL	Ramona Speer	Navarre, FL
Mike Cirillo	Philadelphia, PA	Randy Adams	Orange, Seminole, and Lake counties, FL
Mike Schroeder	Cypress, TX	Rebecca Kallhoff 🤉	Pinal and Maricopa counties, AZ
Milan Davis	Weatherford, OK	Regina Shaw	Monterey County, CA
Mileivis A. Cancio	Naples, Fort Myers, and Cape Coral, FL	Renee Orlewicz	Bloomfield Township, MI
	Colorado Springs, CO	Reyden Egbert	Ogden, UT
Mindy Sanders	Colorado Springs, CO	Reyacii Egbert	Ogueri, or

Name	Primary market	Name	Primary market
Rick Thomas	Pueblo, CO	Shelhee Gal	Woodland Hills, Encino, and Beverly Hills, CA
Rita Greer	Gainesville, Valley View, and Whitesboro, TX	Shelly Rainwater	Memphis, TN
River Giberson	Red Bank, Middletown, and Little Silver, NJ	Sheree Mauro	Klamath Falls, OR
Rob O'Neal	Port St. Lucie, FL	Sheri Collins	Howard, Baltimore, and Harford, MD
Rob Smith	Orange, Culpeper, Madison, VA	Sherry Cree	Thornton, Broomfield, and Erie, CO
Robb Cohen	Boston, MA	Silvana Daidone	Mahwah, NJ
Robert Burr	Fairfield, NJ	Silvana Palazzolo	New York City and Brooklyn, NY; Jersey City, NJ, NY
Robert Dombrowsky	Bergen County, NJ	Simon Simaan 🤉	Orlando, FL
Robert Gonzalez	Largo, FL	Sonja Babic	New Bern, NC
Robert Kukral	San Antonio, TX	Sonja Bush	Mammoth Lakes, CA
Robert Patterson	Oak Hills, CA	Stefanie Stockberger	Sioux Falls, SD
Robert Shamberg	Galloway, Egg Harbor Township, and Mays Landing, NJ	Stephanie Korst	Poulsbo, Bremerton, and Silverdale, WA
Robin Stepeney	Newark, East Orange, and Paterson, NJ	Stephanie Sacco	Troy, Royal Oak, and Rochester Hills, MI
Robyn Moore	Alvin, League City, and Santa Fe, TX	Stephen Novak	West Chester, PA
Robynne Whitaker	Ashland, OR	Steve Albin	Knoxville, TN
Rock Hill	Rock Hill, SC	Steve Allnutt	Ellicott City, Ocean City, and Glenelg, MD
Ronald Huber	Pittsburgh, PA	Steve McNamer	Tacoma and Puyallup, WA
Rosa D'Onofrio	Sparta, NJ	Steve Seislove	Portland, OR
Roseann Prussen	Wading River, Shoreham, and Mattituck, NY	Steve Spinelli	Akron, OH
Roy Widing	Portland and Salem, OR	Sue Bowman	Greenville, Arcanum, and Ansonia, OH
Russie Weidl	Lake Mary, Sanford, and Longwood, FL	Susan Goetz	Cumming, Dallas, and Dawsonville, GA
Ryan Hill	Fayetteville, AR	Susan Goldthorp Q	Titusville, FL
Ryan McGinnis	Houston, TX	Susan Slutsky	Palm City, FL
Sally Liddicoat	Surprise, AZ	Sylis Pacheco	San Diego, CA
Sally Sheard	Newport News and Yorktown, VA	Sylvia "Elsie" Foster	Waianae, HI
Sandra Albanese	St. Petersburg, FL	Tabitha Westmoreland	Thomasville, Kernersville, and High Point, NC
Sandra Dunn	Denver, Connelly Springs, and Mooresville, NC	Tamara Petrino	Albuquerque, NM
Sandrine Deschaux	Cambridge, MA	Tammy J. Smith	Knoxville, TN
Sarah Cotnoir	Manchester, NH	Tammy Rickman	Roanoke, VA
Sarah Jones	Petoskey, Boyne City, and Charlevoix, MI	Tammy Woods	Paris, TX
Scott Carlson	Maple Grove, MN	Tara Bellomy	Corinth, MS
Scott Federighi	Crystal Lake, IL	Teresa Rainey	Lafayette, LA
Scott Hurlbert	Brighton, Howell, and Hartland, MI	Teresa Young	Cleveland and Chattanooga, TN
Scott Lowman	Medina County, OH	Terry King	Huntsville, AL
Scott Martin	Waterbury and New Haven, CT	Theresa Riddle	Pearland, TX
Sean Anderson	Atlanta, Marietta, and Dallas, GA		Tallahassee, Crawfordville, Monticello, FL
Sean Keene	Salem, Keizer, and Dallas, OR	Thomas Saunders	Houston and Austin, TX
Sean Moore	Columbia, MO	Tiffany Balanoff	Rockville Centre, NY
Shane Vetter	McHenry, Crystal Lake, and Woodstock, IL	Tiffany Bean	Houston, Cypress, and The Woodlands, TX
Shanita Johnson	Memphis, TN	Tim Freund	Thousand Oaks, CA
Shannon Runyan	Forney, TX	Tim Mock	Raleigh, NC
Shannon Volk	Scottsdale and Sedona, AZ	Todd Furlow	St. Louis, MO
Sharon Friedman	Beachwood, Pepper Pike, and Solon, OH	Todd Griffin	Tampa, FL
Sharon Welker	• •	Todd Griffin Todd Jeskulski	Fort Collins, CO
	Plantation, Sunrise, Tamarac, and Hollywood, FL		·
Shawn Polston	Tucson, AZ	Todd Ruckle	Newark, DE
Shawna Martinez	Argyle, TX	Tom Carris	Chicago, IL
Sheila Watson	Medina and Cuyahoga Counties, OH	Tom Hall	Oklahoma City, OK

Name	Primary market	Name	Primary market
Tom Momenee	Defiance, Toledo, and Bowling Green, OH		
Tom Ward	Placerville, CA		
Toni Westerfield	Bradenton, FL		
Tony Rodriguez	Houston, Clear Lake, and Pearland, TX		
Topher Cox	Bend, OR		
Tracie Lackey	Lebanon, TN		
Tracy Bucior	King George, Westmoreland, and Fredericksburg, VA		
Tricia Atkinson	San Jose, CA		
Trina Cooper	Manhattan, NY		
Tyler Minges	Cincinnati, OH		
Tyler Tapley	Memphis, TN		
Valerie Littrell	Lake Ozark, Osage Beach, and Sunrise Beach, MO		
Victoria Kustov	Burlington, MA		
Vincent Masotta	Wallingford, CT		
Virgil Llewellyn	Bandon, Port Orford, and Langlois, OR		
Wanda Lovelace	Knoxville, TN		
Warren Seeley	Rochester, NY		
Will Owens	Charlotte, NC		
William Alt	Las Vegas, NV		
William Barker	Omaha, NE		
William Bulthaup	Punta Gorda, FL		
William Rosado Berrios	Philadelphia, PA		
William Thompson	Battle Creek, Kalamazoo, and Charlevoix, MI		
Yazmin Mendoza	Bremerton, WA		
Yolanda Hill	Waldorf, Fort Washington, and Brandywine, MD		
Yvonne Rushton	Madison, St. Clair, and Jersey counties, IL		
Zoram Luna	Rancho Cucamonga, CA		

## **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.

Top real estate agents and loan officers are powered by HomeLight's platform to compete and win. Together, we deliver better outcomes to their clients during every step of the real estate journey. Our technology makes it easier to buy and sell homes, whether that's enabling clients to buy before they sell, find a top agent, or have 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 and loan officers.

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

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