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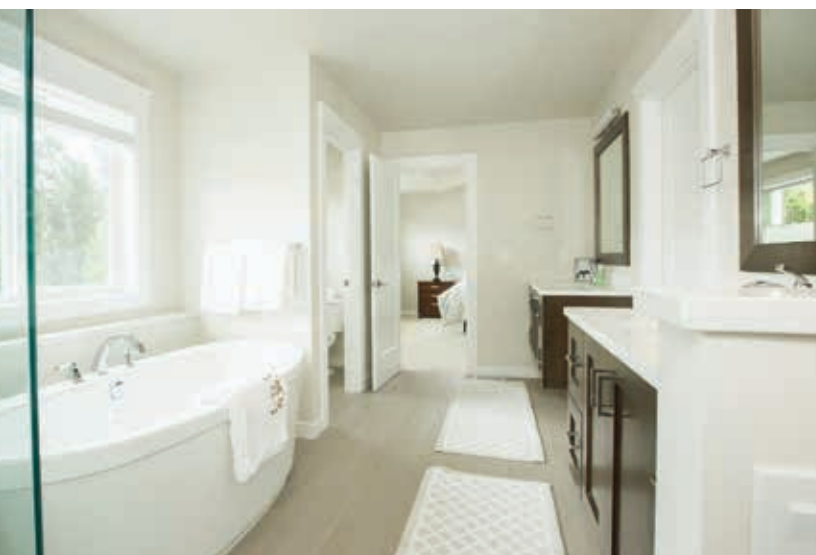
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If you are interested in contributing or nominating Realtors for certain stories, please email us at Shea.Robinson@realproducersmag.com.

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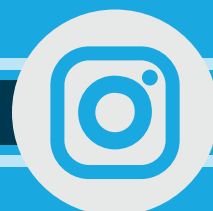


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We have seen summer come and go and so many things we thought would go back to “normal.” Correction, we have all yearned for things to go back to “normal.” I put the word in quotes, because what does that truly mean? The word “normal” can mean many different things depending on the circumstance, the individual, and the potential outcome. What may seem normal to one person can be completely out of the ordinary to another. One thing we can be sure of as you all continue to navigate this ever-changing market is that trying to achieve normal is basically impossible. But that is a good thing!

The personalities that I have encountered in this group, the number of completed transactions, and the people’s lives you’ve changed forever are far away from normal. In 2019, did you know that 7% of the agents in King and Snohomish County did 93% of the volume! The numbers look quite similar so far in 2020. The elite real estate agents that receive this publication do extraordinary things month in and month out, which is really why *Seattle Real Producers* was created. The goal is to highlight who you are as people, your incredible accomplishments, and to strengthen this community.

We are honored to feature Roy Towse with Compass this month as our cover feature. Roy was nominated by a handful of other top agents. Also, Christen Cripe, who has a great story about revamping her business and finding a new kind of success. Last but not least, our sponsor spotlight features Chuck Chrobak of Caliber Home Loans who excels when it comes to customer service.

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For those of you that are unaware, download the app, **DigaPub**, create a profile, and you can view any past or current publication of *Seattle RP*.

Finally, Nominations! We are always looking to connect with quality agents and businesses that have been nominated and are well respected in this area.

Feel free to contact me at
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Home Values: \$500K - \$1.6M

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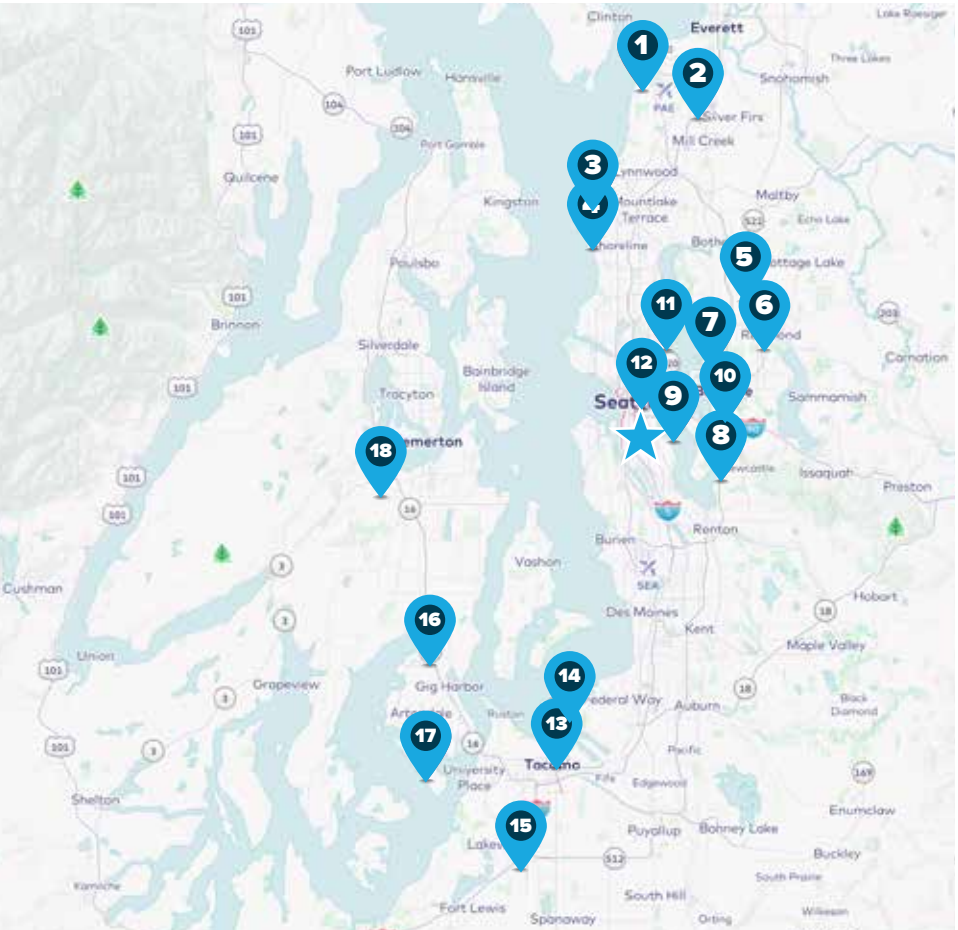
6. BRIDLE TRAILS
Bellevue
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7. POINTS LIVING: MEDINA, HUNTS POINT, YARROW POINT & CLYDE HILL
Bellevue
Home Values: \$2.5M - \$147M

8. NEWCASTLE
Newcastle
Home Values: \$800K - \$4M

9. MERCER ISLAND
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Home Values: \$1M - \$43M

10. ENATAI (COMING SOON)
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Home Values \$850k - \$9M



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Home Values: \$500K - \$14M

12. MADISON PARK
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13. TACOMA/OLD TOWN
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Home Values: \$500K - \$5M

14. NORTHEAST TACOMA/ BROWNS POINT
Tacoma
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17. FOX ISLAND
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★ Real Producers

SHEA ROBINSON

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Chuck and his beautiful family enjoying time together in the great outdoors.

Chuck Chrobak

of Caliber Home Loans is All About His Customers

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Written by **Jenny Hart Danowski**

Chuck Chrobak's entry into the world of mortgage lending began in 2003 when he was working as a bartender while getting licensed to become a financial planner. "I had just graduated with my finance degree, but when the dot-com bubble burst and people were using online brokerages, I wondered whether the timing was right," he continues. At the same time, he had taken notice of a certain group coming into the bar, running up big tabs, and tipping heavily, and started to wonder what they did for a living. He learned that they were loan officers, so when they suggested he interview with their company, Premier Lending, he jumped at the chance.

He went through several interviews and at one point was asked by a Production Manager to read Tom Hopkin's *How to Master the Art of Selling*, which he did before calling the guy back and saying, "I finished the book, so when is my next interview?" Chuck says, "I was just very tenacious. It felt like there was a door to bust through and I had nothing to lose. I could see some of the success the other people were having and wanted that for myself." He was offered the job but was quickly brought back down to earth when the company's owner, Donovan Douvia said, "I just want to remind you that we are an 'at will' employer so I can fire you at any time."

By year-end, Chuck had not only set the company record for a quarter but for monthly sales as well. "I was lucky to get into a culture that was very pro sales and production-oriented. Don-

ovan was, and still is, a great mentor to me and he is like a big brother to me," he says. Today the two are both at Caliber Home Loans, and although Chuck no longer reports to Donovan, he considers him a great leader.

A Change in Philosophy Along the Way Proves Key to His Success

"When I first got into the business, the phone would ring and I would just take the calls and not worry about prospecting," Chuck explains. "But in 2008, I knew it was time to make a shift because I could see who the big producers were and realized that you

can create great marketing campaigns and lead generation, but your competition can come in and copy it." To set himself apart, Chuck vowed to focus solely on doing a great job for his agents and clients and work toward being referral only. It is a change that has worked well for him. "I'm not going to win every single deal but the deals I do win and the agents I do work with can count on me from start to finish," he says. "It's going to be a great process, a great experience."

Chuck's team works hard to educate clients along the way and keep them

...



Chuck Chrobak, Caliber Home Loans

...

informed of where they are in the process. “If I’m not answering all of their questions, I’m not doing my job,” says Chuck. “I expect to have multiple conversations with my clients as I want to cover their questions as they come up.” He is also transparent about the fact that this process is never easy. “It’s hard work but my team and I are here to guide clients through it, and we take a very proactive approach to pre-approving people. If we need to get them through the underwriting process before they go look at homes, we do that. That is key to a really good experience,” he explains.

Doing Business During the Covid-19 Pandemic

“Things have definitely come up this year that you normally wouldn’t see—people are getting furloughed or laid off and we’ve had deals we’ve started and had to stop. Covid-19 has also changed our guidelines,” says Chuck. “While we don’t like adding more conditions or having to get more documentation from our clients, we let them know upfront, so they are prepared.”

Whatever he and his team are doing, it is clearly working as April was Chuck’s best month ever and he already set his yearly goal in June. “While the low interest rates have given us more opportunities, I feel like our business would be growing period because we are always working on making sure the experience is awesome, so the experience is improving, rates are dropping, and we are in a great position,” he says. “We are doing a lot of refinances now but have continued to keep in touch with our agents and coach them on what we need to

worry about. Right now it is super busy for agents as a lot of people want to buy homes, upgrade their homes, buy more properties, etc., but I must be a leader and let agents know that we need to ask the questions upfront that ensures the loan process can go through.”

Another way Chuck and his team have adapted is by resorting to Zoom calls. “Zoom meetings have been huge and save clients the time spent driving to and from my office,” he admits. “My team and I do daily Zoom meetings as well to go over everyone’s loans and where they are in the process.”

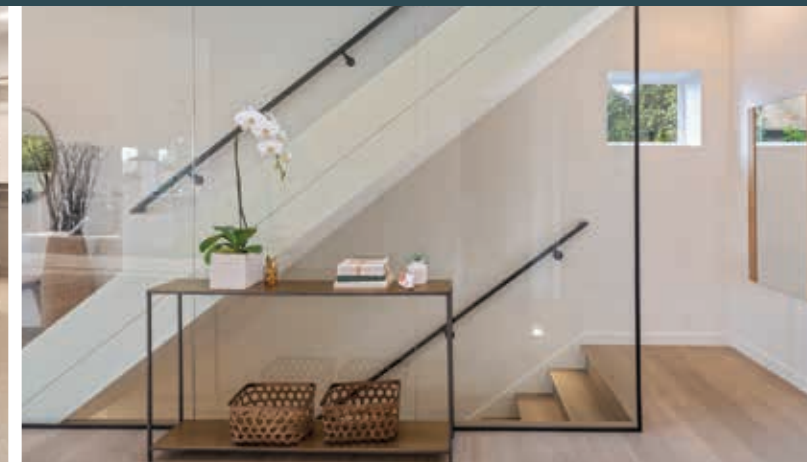
Chuck’s team currently consists of Transaction Manager, Heather Davis, and Team Loan Consultants, David Patterson and Jamie Black. “We have worked hard on our systems and processes to ensure that our clients can securely send us their income and assets documentation because we aren’t meeting with them face to face,” says Chuck. “We are fortunate to work with Caliber as they invest so much money into technology, but it’s the backend support clients get from our team that I feel really makes the difference.”

In his free time, Chuck enjoys spending time with his three kids—Taylor (12), Nolan (10), and Gigi (2)—as well as his fiancée, Jessica Gustelius. “We have a place over on the Peninsula by Kingston and love hiking, riding bikes, and going to the beach,” he says. He is also a huge sports fan and especially loves coaching Nolan’s soccer team and watching Nolan and Taylor play soccer.

It’s hard work but my team and I are here to guide clients through it, and we take a very proactive approach to pre-approving people.



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Christen Cripe

Embracing the Entrepreneurial Spirit



► rising star

Written by **Nick Ingrisani**
Photos by: **Rachael Ann Photography**

From a young age, Christen Cripe knew she wanted to be an entrepreneur. However, her career started out quite differently as a school teacher for deaf children. Over time she developed severe carpal tunnel syndrome and her doctor told her that she wasn't a good candidate for surgery. Christen took this as an opportunity for change and decided to get her real estate license.

Unfortunately, this happened in 2007 right before the big market crash.

"My dad tried to talk me out of it, but I thought if I can make it now, I'll be set for life."

After a couple of years with her real estate license, Christen left her teaching career to pursue real estate full-time. She began by working around the clock to chase every client that she could to establish herself in the industry. Eventually, she found a business partner and they started a business together, but the venture was short-lived. Her business partner had a different vision and long-term goal and the structure of the business simply didn't fit with the vision that Christen had for her career.

Becoming a One-Woman Show

Christen started Thompson Carol Real Estate just over three years ago and hasn't looked back since. The business is named after two inspirational people in her life – her father-in-law, Jack Thompson, and her mother Carol Mathis. She originally wanted to name it Carol Thompson Real Estate, but her father encouraged her to change it because it'd confuse clients if nobody named Carol Thompson worked at the company.

"I ended up switching it to Thompson Carol and it took on a whole different life of its own. It's just what it was meant to be."

In starting her own business, Christen was laser-focused on building it up in a way that'd work for her life. Before starting Thompson Carol Real Estate, Christen's business was 90% buyers and she was running a hectic schedule every week. Her goal

was to transition into a true Monday-to-Friday job that kept her weekends free for activities and family time.

Honing Her Own Path

"Literally everyone thinks I'm crazy for the way I do my business, but hey, that's why I'm on my own [laughs]."

In trying to figure out her path forward, Christen attended a Geographic Area prospecting class. That class

set her on a mission to redefine her approach to developing new relationships. Christen committed herself to door knocking as her main method of lead generation and more importantly, connecting with her local community.

She devotes five hours every week to door-knocking and building relationships with people. It certainly wasn't easy – especially in the beginning. There's a ton of uncertainty around





how you're going to be received at each door. But as Christen says, "It's all about playing the long game."

"There's a different level of rejection that you have to face – a lot more than I thought there'd be – but it's also been the best thing for me. Because once you get past that initial rejection, it's open arms."

Now, Christen has built up a robust geographic area full of relationships she can rely on for leads and referrals. And she hasn't stopped at door knocking either. Once a connection is made, Christen systematically checks in with everyone in her area and makes sure that their relationship keeps growing. A couple of other tactics she uses to connect with people are personal notes and phone calls to people in her database. Every Friday, she sends out five notes and makes five phone calls. Her commitment to this approach, although unconventional, has paid off for her business.

She's now operating at a comfortable ratio of 65% sellers and 35% buyers and has made a name for herself in the Se-

attle area. Overall, Christen's approach has given her the freedom and flexibility to structure her business exactly how she envisioned it in the first place.

"It's given me so much control over my business. I literally work a 40-hour week, Monday to Friday. If I do decide to work a night or weekend, it's well planned in advance. Doing what I'm doing has given me so much control over my life. It literally changed everything for me."

Christen is now keenly focused on this process and is ultimately striving for all of her lead generation to happen on its own. Based on her success so far, it's clear that she's on the right path.

Life Outside of Real Estate

Now that her business is growing steadily, Christen has more time to devote to her hobbies and family while still maintaining healthy business relationships. Her absolute favorite pastime is skiing and it is a big part of her life. She and her husband are also avid fishermen and venture out to their vacation home in Idaho to relax in the beauty of nature.

Running her own business has made it possible for Christen to enjoy her life, exactly as she wants it to be.

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» cover story

Written by Allison Frey
Photos by Victoria Wright

ROY TOWSE

FINDS WORK/LIFE
BALANCE TO BE THE KEY
TO HIS SUCCESS AS A
TOP PRODUCER

While he was born in Fairbanks, Alaska, Roy Towse spent most of his childhood in La Conner, WA. Reflecting back now as an adult (and now as a parent!), he acknowledges that La Conner, with its tulips and ample space, was an idyllic place to be raised in his tight-knit family, building the foundation of community that shaped his early years. His dad was a pilot, and mom was considered the “community hub,” running several local shops in town. His mom has a special ability to bring people together – she was adored and respected and paid her fortune forward by creating happiness and support for those around her. These values were modeled for Roy his entire childhood and impressed upon him the importance of community, family, and giving back: the very foundation of Roy’s life today.

After graduating high school, Roy moved to Pullman to attend Washington State University. His impact on the school community was felt almost immediately after his arrival. In his freshman year, he and a few others revived the Delta Upsilon chapter at the university, first serving as its social chair and quickly being elected President of the house. He also became an active member of the Interfraternal Council (IFC) where he learned all about running a business: public relations, reputation management, marketing, and best business practices.

During his time in Pullman, Roy worked full-time at Dissmore’s IGA Grocery Store as the



He worked for T-Mobile right out of school, learning how to cold call and work inside sales. While the money was amazing for the new graduate, he knew this was not his calling. At the time he was also playing softball, bartending, and meeting loads of people in the community. He became friends with real estate developers, who felt that his personality and community-mindedness would be perfect to sell the new construction communities they were building throughout the state. This is where he got his first job in real estate selling new construction in Olympia and discovered his true calling.

Roy loved selling new construction and was soon branching out to selling and reselling listings closer to his Sammamish home. He soon started a job at Windermere, expanding his territory, and eventually creating and leading a great team. He was on the go constantly — working almost non-stop — just one more house, one more close...The constant driving and expansion of his territory blurred his work/life balance, and he felt he was missing out on spending quality time with his young children, Hudson and Presley, and wife, Joanna.

In 2018 he spent the year “recalibrating” his career — taking a step back from managing a large team and creating a greater balance between his home and work life. He realized in this space he created that he was more interested in building his business closer to his community — becoming the “resident expert” for Sammamish, staying closer to the family center. Being with his family more — coaching Hudson’s basketball team or just hanging out with Presley playing in the back yard — was his priority, and the rebalance allowed him to thrive as a parent, husband, and real estate executive. To his great surprise, this shift towards a realigned focus on his

personal values has been the defining moment in his career, opening up opportunities like his position at Compass, which has put 2020 on path to be his best year ever.

Roy’s passion for selling real estate is grounded in his life and family values. He calls himself an “advisor” in real estate, uniting the ideal property for the ideal client at the ideal time. When approaching a family looking for a new home, Roy asks about their community, family life, hobbies — with each aspect enabling him to seek properties to fit their lifestyle to a tee. While investigating his clients this way takes time and effort, it has become increasingly important. As Roy works with out-of-state families looking to relocate to the area and local clients in the time of COVID-19, buying and selling homes has had to pivot to more reliance on virtual tours. Roy needs to be the eyes and ears for many of his clients, who often put in an offer without stepping foot on the actual property!

Roy’s passion for helping people isn’t limited to real estate. He also gives back to his community meaningfully through his work and support with the Snoqualmie Valley Community Network, a foundation charity that provides suicide prevention counseling, mentoring, food security, and temporary shelter to families in need. He also coaches youth sports in the area: Issaquah Gunners Soccer Club and his son’s basketball team.

His real estate philosophy and style have been influenced by some of the greatest brokers in the area, including Tere Foster, Rick Franz, the late Wendy Lister, Mark von der Burg, and many others that came before him. He respects and repeats the “goodness” of these unofficial mentors and hopes that he gets to continue to be helpful and influential with others coming

after him — “paying it forward” through modeling the goodness in business that continues to manifest a great career.

What’s next for Roy? He loves his career in real estate and hopes to continue bringing people to their future homes for many years to come. That said, he has flipped a few houses with his wife, Joanna, and admits that if he wasn’t selling, he would be very interested in real estate development and new construction. In the meantime, his greatest hope is to continue being the guy that people want to work with — ethical, happy, and honest. He recognizes that we’re all in this together and it’s easier to work together towards a common goal — and he can get to that goal by actively supporting his family, community, clients, and team.



Photo by Christopher Sturman

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front-end manager. He also spent a long summer as a commercial fisherman in Bristol Bay, one of the most physically and mentally demanding jobs he has ever been paid to do. Every work experience taught him about his own personal work ethic and the power of perseverance, inner strength, grit, and the growth mindset. He graduated from WSU with a degree in business and ample work experience to start his next phase of life.

Roy moved back to western Washington with a stop in Kirkland and eventually settled in Sammamish.

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Written by Maggie Sliney

Boys & Girls Clubs of Bellevue

Providing Working Families Support & Childcare

When the COVID-19 crisis hit the Bellevue community and schools closed, many working parents were faced with the question of how to return to work—to the hospital to care for COVID-19 patients, to the fire department to respond to emergency calls, to the grocery store to restock the shelves—and ensure their children were safe.

Across the country and in our city of Bellevue, it was clear the need for quality and affordable childcare had never been greater; and that's where Boys & Girls Clubs of Bellevue (BGCBC) came in. In a matter of days, BGCBC transitioned its after-school childcare model into full-day childcare programs at their largest, most well-equipped sites for essential workers and vulnerable children.

“When diseases like Coronavirus COVID-19 enter our communities, the unintended consequences disproportionately

affect our most vulnerable community members,” BGCBC CEO Tim Motts explained. “We recognized the club’s unique opportunity to close the gaps in accessible youth care and academic support while schools were closed, especially for children of essential workers and families with low incomes, and committed to doing whatever it took to weather the storm together.”

For students and families who would have gone without meals during the pandemic, the club partnered with residents Dave and Leigh Anne Clark to distribute more than 500 free dinners from local businesses Bis On Main and DElectable BBQ and Catering to the community this spring. This unique partnership simultaneously combated food

insecurity while supporting local small businesses.

After running successful and safe programming since March, BGCBC announced in August it would continue full-day programming during Bellevue School District’s remote learning phase this fall. With kids out of school and educational gaps widening, the club is doing whatever it takes to ensure every child has equal access to resources, trusted mentors, and safe learning environments. To ensure there are no financial barriers for families in need, BGCBC has reduced program fees and distributed more scholarships than ever before.

Safety remains the Club’s top priority, just as it has for nearly 70 years. Each child is greeted at the front door by a staff prepared with forehead thermometers to check for fevers. Face coverings are required for all youth and staff, and handwashing occurs multiple times throughout the day. Members are also reminded how to keep their distance with markings on the floor and around their desks.

“It’s been amazing to see our youth development staff pivot seamlessly to the COVID-19 rules, regulations, and program adjustments,” Motts said. “They’ve gone above and beyond to create safe environments for programming and developed extremely creative ways to keep activities fun while adhering to social distancing guidelines.”

With full-day programming, the increased PPE supplies and staffing, and loss of program and fundraising events revenue, the organization is looking to the community and their partners to continue to invest in the children and teens they serve.

Find out how you can support Bellevue’s children and families during this crisis by visiting www.BGCBCBellevue.org.



Social distancing during play outside



Summer may look different but campers...



Staff unload dinners from Bis on Main and DElectable BBQ



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