



Message From the Regional Director

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CRS REFLECTS ON 2008

This year will conclude with joyful and touching memories. Our local CRS designees have increased in number, CRS classes were well attended, and the support from our sponsors/advertisers has remained strong.

It was very obvious this year that CRS membership extends beyond Houston to our state and national levels. At conventions and meetings attendees acknowledged how fortunate Texans are to be enjoying our market place and good economic environment. Later, sympathy and support flourished following the devastation from Hurricane Ike. As recently as November, the CRS membership of the Austin region contributed funds to both the Houston and Southeast Regions of Lone Star CRS to assist any CRS members who lost their homes and were

experiencing financial difficulties. They offered to provide assistance toward CRS dues payments.

Our luncheons at The Junior League continued to be well attended, our speakers were excellent, and the educational panels of sponsors/advertisers were outstanding. During the summer, a bus filled with CRS members and guests rode to Austin to hear renowned real estate speaker Howard Britton, CRS, speak about today's negotiating skills and techniques.

It has been an honor serving as the 2007-2008 Houston Regional Director of Lone Star CRS. I would like to encourage every CRS member to become involved in our region and to proudly display the CRS designation. It demonstrates your commitment to excellence, to your profession and to your clients. It places you at the top of your profession. Congratulations! Encourage others to follow your lead.

*Dianne McCoy, CRS
2008 Houston Regional Director*

2009

LUNCHEONS

- ◆ March 4
- ◆ June 3
- ◆ September 2
- ◆ December 2



Mark Your
Calendar

Habitat for Humanity and Houston CRS - A GREAT Team!



Thanks to the generosity of our wonderful CRS members and the contributions of our sponsors, The Houston Chapter is happy to announce that we met our fundraising goal to raise \$5,000.00 for Habitat for Humanity. The contributions came primarily from the silent auction held at our quarterly meeting on June 4, 2008 during which our sponsors contributed significant auction items. These items plus the selling of T-shirts printed with our theme "Texas Realtors Support Habitat for Humanity" enabled us to raise over \$3,000. Thanks to all that participated in your continued support of

such a fine organization.

Habitat for Humanity is our Region's "Chapter With A Heart" charity. We look forward to raising even more in 2009.



Many Thanks to Our 2008 Houston Region Officers



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**Thank You For All
Your Hard Work in
2007 & 2008 !!**

More Board Appointees to Follow



Technology Corner - When You Can't Call Out on Your Mobile Phone

This article will provide information about a technology that we sometimes make fun of, especially with our children and grandchildren - text messaging.

During IKE, most of us did not have the capability to receive or send calls on our cell phone or smartphone. Some of us were able to use our text messaging feature...some of us didn't simply because we didn't know how.

A smartphone has the capability to do more than a cell phone. For one thing, it has a dedicated alpha/numeric keyboard that once you get use to it, you can send a text message or an email with some ease. Among other things, you can use other products such as Microsoft Word, Microsoft Excel and Microsoft Powerpoint.

If you don't have a smartphone, no big deal! You can send text messages with ease. Check with your provider to see how much free text messaging you get every month. Upgrading might be of benefit to you. Practice sending text messages with family members to get comfortable with this technique. All phones are different, but one thing that is the same in all cell phones is that you can choose the recipient from your address book, then choose text message (or an option similar to this) from their list of options. Don't be afraid of it. It's harmless. You can't 'mess up' your phone.

There are many shortcuts to sending a text message. You don't have to spell out each word. For a list of most commonly used text terms go to <http://www.netlingo.com/top50text.cfm>



Desiree Savory is a Personal Computer Coach for Houston REALTORS® offering online computer coaching for individuals and groups. She can be reached by email at Desiree@DesireeSavory.com.

Crawford Renovation Opens Experience Center in Houston

Crawford Renovation, a full-service, multi-million dollar residential architectural Design-Build renovation firm headquartered in Houston has opened a 10,000 s.f. luxury 'Experience Center' in Houston. The Experience Center is the first of several planned to open in major Texas markets within the next few years.

The Experience Center concept is the brainchild of Ben Crawford founder and owner of Crawford Renovation. "This concept will allow our clients to experience, touch, see and feel what their home renovation could look like," said Crawford. "This is not a retail store. Our Experience Center is designed to showcase entire room designs. Most people have a difficult time envisioning what a renovation could look like. This way they are able to say I want my kitchen, master bath or wine cellar to look just like that."

The Crawford Experience Center showcases six kitchens, featuring Johnny Carrabba's signature Italian Villa kitchen with coffee bar, butler's pantry, and wine cellar. Also on display are two master bathrooms, a master closet, and a laundry/craft room. The space showcases tile, wood-flooring, plumbing fixtures, lighting, and more -- everything one needs to see to complete their renovation needs.

The Experience Center is located at 3033 W. Alabama Houston, TX 77098. To schedule an appointment please call Steve Walker at 463-8600 ext. 107. For more information log on to www.crgohomes.com



Crawford Renovation is lead by, Ben Crawford, a nationally recognized Graduate Master Builder and Certified Graduate Remodeler as certified by the National Association of Home Builders. Crawford Renovation is the largest Award-Winning, Full-Service Residential Architectural Design - Build Renovation Firm, headquartered in Houston, Texas. Offering Services in Three Categories: Architectural Design, Interior Design and Project Management Services.



Mark Your Calendar For The CRS Holiday Luncheon

WEDNESDAY, DECEMBER 3
11:30 A.M. TO 1:30 P.M.

FEATURED SPEAKERS

**Dr. Richard Wainerdi, CEO and COO of
 the Texas Medical Center**

"Texas Medical Center: Past, Present, Future"

**Michael Berry, REALTOR®, Radio
 Talk Show Host & Former Houston City Councilman**

"What Do The Election Results Tell Us?"

CRS Members : FREE Lunch
 *
Guests : \$20.00 for lunch

**Map to
 The Junior League
 of Houston**



LOCATION OF ALL MEETINGS

The Junior League of Houston
 1811 Briar Hill
 Houston, TX 77027
 713.622.4422

Real Estate Marketing in Today's Economy: Why It Pays to Integrate

In today's struggling economy, every penny counts. It pays to integrate – using the power of multiple marketing vehicles that strategically work together to reach a potential consumer and make an impression. One cost-effective way to achieve this is by selecting an advertising source that offers an “all-inclusive” marketing package.

Most Realtors® are eager to see their marketing dollars go as far as possible, so they search out the lowest possible rates. Where a publication is concerned, the importance of traditional factors cannot be overemphasized – quality circulation, loyal readership, editorial integrity and a competitive price-value relationship. Once you've found a publication that meets these requirements and reaches your target market, look for what advertising agencies refer to as added-value, which is any benefit a magazine can provide that goes beyond simply publishing your ad. A publication that provides the best combination of traditional factors and added-value is strongly recommended.

For 20 years, Pinnacle magazine provided advertisers with a highly targeted direct-mail distribution, but the company recognized the importance of an integrated approach to marketing and has since taken measures to contribute to their advertisers' success in new and innovative ways.

Two years ago, Pinnacle began producing digital magazines, which were created as a marketing counterpart to its print editions. This allowed the company to begin offering free online subscriptions. Email and web addresses in the digital magazine are hyperlinked, driving traffic directly to advertisers. Because digital magazines can be emailed, posted online and included in email signatures, advertisers were provided with a marketing vehicle they could continue to use in their personal marketing. The company is now creating custom digital magazines for recognized real estate companies on a national level.

Soon after its success with digital magazines, Pinnacle launched an email broadcast campaign – first on a regional level and then internationally. As added-value for their advertisers, Pinnacle now includes all published ads in email broadcasts that reach millions of high-net-worth recipients in the U.S. and over 72 other countries. Because the opt-in broadcast is highly deliverable and CAN-Spam Compliant, it reduces junk mail rejection and increases page views. This benefit has boosted phone calls, increased web traffic and enhanced overall brand awareness for Pinnacle's advertisers.

The final consideration is branding – a concept used for years by corporate America that turned personal as Realtors began to unlock its potential. Branding relies on consistency and involves building your image in the minds of the public, creating a perception that you are the best, regardless of the market conditions.

By creating a special events section, Pinnacle took a new focus on branding and gave its advertisers added publicity by publishing their personal photos and announcements. Events range from ground breaking ceremonies to fundraisers and charity drives, and the exposure has proved to be invaluable. Also consider a publication with a high pass-along rate and longer shelf life as it helps extend both your visibility and your marketing dollars.

While there are a variety of approaches to creating an integrated marketing plan, finding publication that combines quality and added-value benefits for a total marketing package will provide you with an overall lower cost option that's becoming even more valued in today's economy.

For questions on integrated marketing solutions, contact Emily Terwelp at eterwelp@pinnaclemagazine.com or 713-402-4927.

PINNACLE

TREC Suspends Licensing Rules for Areas impacted by Hurricane Ike

The Texas Real Estate Commission passed emergency rules granting an additional four months to complete the license renewal process for licensees who reside or maintain offices in the 29 counties declared disaster areas due to Hurricane Ike who have a license expiring during the period of September 30, 2008 and February 28, 2009. This includes Harris County and the surrounding counties.

The extra four month period for license renewal begins on the date the license is to expire. The deadline extension also includes satisfying MCE and fingerprinting requirements for renewals. This applies to salespersons, brokers and inspectors. More information regarding TREC's response to Hurricane Ike and the four month extension, go to the commissions website http://www.trec.state.tx.us/whats_new.asp#ike.



Holiday Safety Tips for Shoppers

This Holiday Season, protect yourself, your family and your property against criminals wishing to do you harm. Criminals have a “desire” to commit crimes against those who are not aware of what is going on around them. The holidays are an opportune time for a criminal to commit these offenses. Know your surroundings. Don’t become a “target.” It’s up to YOU to make sure that a criminal does not have the “opportunity” to take advantage of you and your family.

- Stay alert to your surroundings and people around you.
- Shop with a friend; there is safety in numbers.
- Avoid carrying large amounts of cash.
- Pay for purchases with a check, credit, or debit card.
- If possible, carry only your drivers license, personal checks, or necessary credit or debit cards.
- If you must carry a purse, do not wrap the straps around your arms or shoulders. You could risk injury from a would-be purse snatcher. Carry a clutch purse tightly under your arm or wear a fanny pack.
- Do not carry wallets in a back pocket. It should be placed in a front pocket for safety.
- Be alert, criminals look for the “high dollar store” shopping bags with your purchases. When possible, slip bags/

purchases in a plain nondescript bag.

- Watch purchases while eating in mall food courts; bags as well as purses can easily be switched or taken.
- Educate your children about what to do if they are lost as well as what to do if a “stranger” should try and take them.
- Don’t overburden yourself with too many packages. This jeopardizes your safety while walking to your vehicle. Either make multiple trips to your vehicle or have your packages sent to package pick-up where you may retrieve them in a well-lit and heavily populated area.
- Have your car keys ready in hand before leaving the store. They also make a great weapon, should you need to defend yourself.
- If you do return to your vehicle to unload packages and continue shopping, place your purchases in the trunk. Be observant of anyone watching, and if possible, move the vehicle to another parking space to deter a burglary of your vehicle.
- Try not to shop until the store closes. Remember, fewer people are present at this time. **STAY SAFE!**

Chief Harold Hurtt, Houston Police Department
www.houstonpolice.org



The Texas Real Estate Market—Now and In the Future

With the national media focusing heavily on the negative markets highlighted by States such as California and Florida, very little attention is being paid to the markets that are thriving and continuing to grow. And with recently released data it is evident that the Texas real estate market is not only thriving but poised for considerable growth.

The Current Texas Real Estate Market

As I have stated, the Texas market, contrary to what you hear in the national news, is thriving. Consider the following.

- 4 major Texas cities were included in the Forbes Top 10 recession proof cities. These included San Antonio at #2, Austin at #3, Houston at #7 and Dallas at #10.
- Unemployment rates for all 4 cities have fallen across the state and job growth has increased in many cities (Austin, Dallas and Houston all showed an increase)
- Almost all Texas counties showed a no decrease in house price. The majority of Texas counties showed an increase of up to 5%!

“**Texas – Poised for a 21st Century Boom**” sited Dr. Gaines in his presentation discussing where the Texas market is headed. Accordingly he presented the following data for what Texas currently has going for it:

- Population and economic growth
- Low cost, affordable labor
- Pro growth attitude
- Migration into state from elsewhere
- Attractive retirement areas

- Pressure on infrastructure, government sources, public finances
- Most affordable state for land, housing and overall cost of living

Population growth has tremendous bearing on the health of a real estate market and the projections for population increase in Texas are quite exciting.

The Texas population from 2000 – 2030 is estimated to increase by 13.6 million people. This is the equivalent of adding another Dallas-Ft Worth Metropolitan area, PLUS another Houston metropolitan area, PLUS another San Antonio metropolitan area PLUS another Corpus Christi.

In the next 20 years 2/3 of all Texas households will be Hispanic households, next highest percentage Anglo, followed by Black and the difference being under “other”.

2010 Dallas and Houston should see an explosion in the metropolitan statistical areas population. In 20 years Austin is positioned to move into 3rd place city in population, surpassing San Antonio according to Dr. Gaines’s presentation and research.

To quote Dr. Gaines “we are the most affordable State in the US. Texas housing is a bargain...land sales are going up...commercial rents continue to go up... You draw the conclusion to how is the real estate market in Texas and what potential does it hold?”

Rita Santamaria,
 Owner and President,
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Closing the Deal

Home Warranty plans can help you keep deals together, close sales faster and reduce post sale issues- which can lead to increased repeat and referral business in the ever changing challenging Opportunity Real Estate market.

Homes with home warranties *

- Sell 15% faster
- Sell for a price 2.2 % higher
- Are 29% more likely to sell

Use the Home Warranty as a great negotiation tool for a buyer concerned with the age of the home and its systems and appliances. Sellers will be grateful you helped seal the deal and your buyers will appreciate the valuable protection you provided for their new home.

Sellers are in a home they do not want to sink more money into-they have already moved on mentally to their next home. So what happens when a system or appliance breaks down? Sellers may look for the cheapest quick fix to appease the buyer. This is not the best long term solution for the new home buyer. The Home Warranty helps protect the seller during the listing period ensuring quality repairs and replacements on covered home systems and appliances.

Buyers are typically spending more money then they expected, regardless of how well prepared they are for the big move. Considering that the average life expectancy of nine critical appliances/home systems is 13 years, the likelihood of failure of one of these systems in a given year is 68%; buyers are bound to be spending money on unexpected repairs and replacements. The question is do you want them to call you or the Home Warranty company? Make sure you are a hero in your customers' eyes and that every home you close has a Home warranty and let us take that call for you.

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To order a warranty go to: <http://www.ahsflexplan.com/>

Upcoming CRS Courses in Texas

CRS 200 - Business Planning & Marketing

2/12 - 2/13 - San Antonio- 210.602.2488

CRS 201 - Listing Course

3/5 - 3/6 - Edinburg - 210.602.2488

CRS 204 - Wealth Building Course

4/1 - 4/2 - New Braunfels - 210.602.2488

CRS 206 - Technology Course

12/1/08 - 12/2/08 - Round Rock - 512.255.6211

4/20 - 4/21 - Austin - 512.454.7636 x 1602

CRS 210 - Referral Course

5/7 - 5/8 - Plano - 972.618.3800

Visit <http://www.crs.com/Education/286>
to view all courses



*Wishing Everyone a Safe and Happy
Holiday Season and a
Prosperous New Year*



Don't Forget to Pay Your 2009 Dues for National and Chapter

You made the effort to earn the CRS designation, **now make it pay!** Joining your local chapter offers you the great opportunity to enjoy a FREE lunch with your colleagues four times a year while listening to a lively presentation by the top names in Houston real estate. You are invited for lunch, networking and training while surrounded by Houston's top Realtors®! It is a great way to invest in yourself in 2009, and it's the best \$65 you will spend this year.

Do you fit this profile?

- CRS Designees earn a median income of \$110,000 annually, nearly 3 times the \$37,300 median income of Realtors® serving as sales associates.
- CRS Designees average a total of 26 transactions per year.
- CRS Designees represent the seller an average of 12 times per year and the buyer an average of 14 times a year.

If you don't fit that profile, **you can**, and it starts by affiliating with the top producers in Houston. If you do fit the profile, you belong here with us.

Make sure when you pay your 2009 dues for membership in the national CRS organization that you also choose to be a part of your local chapter, Lone Star. Another \$65 will put you squarely in the center of Houston's top producers.

Call us today to join the Houston region of the Lone Star Texas CRS chapter. Call us at 713.666.3400.

Steve Anton, CRS
2008 Houston Region Membership Chair

PAY YOUR DUES ONLINE: Go to <http://www.crs.com/>. Log in with your Member # or email address and your password. Go to **MY CRS ADVANTAGE** and click on **CLICK HERE TO RENEW YOUR CRS MEMBERSHIP FOR**

2009! Make sure and check the box that says **Lone Star Texas CRS Chapter (\$65.00)**. Paying online is fast and secure.



Mortgage Focus

As I am writing this, our lives are being consumed by news of bailout plans, the most heated presidential election (that I can remember), and the worst real estate bust since or surpassing the 80's.

Historic times. We as real estate professionals have the opportunity to write history. We are on the front line, whether selling the homes or financing them. We are the voice of the consumer. We see the hard times, and certainly also see the good ones. Houston as we know, is a very unique market. While other parts of the country are experiencing significant loss of value, we remain steady. The resilience of the Houston work force, our energy corridor, medical community and surplus of land to keep on building all help to keep supply and demand in check. What a wonderful time to embrace our city and finally get some national recognition that is long deserved!

Your Buyers want to know: '*Should we wait to buy a house? Its hard to get a loan right now?*' My answer as an insider to the industry would be **NO**. Our business is running status quo. Sure, guidelines are tightening, and it is harder to obtain a loan (if you have no savings, and adverse credit). There are some borrowers that do get caught in the middle that would normally qualify. If you are a buyer and you feel that you fit in this category (you know who you are), call a lender 3-6 months before buying. This gives us enough time to plan, and advise of any credit changes/corrections you need before you fit into a program. Gone are the days you can call around for financing the day your earnest money becomes hard. In my experience, everyone, and I do mean everyone, has a special circumstance we need to accommodate for closing. We just need to plan ahead. Regarding the

money....yes, it is still available. Lending traces back to the time of the Babylonians, and will not disappear from the earth, that is for sure.

Recently, a realtor forwarded me an article that a client sent her. The article focused on why it is better to rent than to buy. How does one respond to their client about this article written by an MBA graduate that has credibility and a title? You tell your client the truth. That if they Google long enough, they will find many articles telling them what they want to hear. Well, this article did have some points to ponder, if you are a single person, no kids, no pets, travel 75% of the time, and have no life. That is about 1% of our population. In my honest opinion, this 'money' guru was trying to do one thing. Shake things up and be known for his fresh point of view. Homeownership is a choice. Personally, I did not buy my gorgeous (and best landscaping in the neighborhood) home in order to make a profit. This is where I raise my child, welcome my friends and family, and where I find peace and serenity after a long days work. So when a 'guru' writes an article about the fact that we should all become tenants and leave our 'investing' to the stock market, I say BLAH. I will play the 'Pride of Homeownership' card any day. He can take his parquet floors and Brady bunch curtains andI don't know, take a hike into the real world.

Jennifer Hernandez
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THANK YOU FOR YOUR SUPPORT!

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helping them support us.*