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Debbie Fiddler

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Written by Dave Danielson • Photos by Nested Tours

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"We offer comprehensive repair and replacement coverage for systems and appliances within the home. Our home warranties are

offered to Buyers and Sellers in a real estate transaction, not directly to the consumer. In the process, I believe our customers deserve good customer service and a prompt response time," Debbie says. "I pride myself on being available and delivering quality service to my clients."

The company was founded in 1974 and has flourished through time with a commitment to doing the right things for its partners and clients day in and day out.

In Their Shoes

Debbie relates very well to her REALTOR® partners and their needs. A big reason for that is the fact that she worked as a REALTOR® herself in the OKC metro area for 13 years prior to joining the team at Old Republic Home Protection.

"Old Republic is a reputable company that's been in the home warranty business the past 48 years with an A+ Better Business Bureau rating," Debbie explains. "This was the company I recommended to my real estate clients during my years as a REALTOR®. In 2021 we paid \$172 million in claims for our plan holders."

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There's no replacement for being there when it matters most. That's an area where clients know they can count on Debbie at Old Republic.



“I pride myself on being available and delivering quality service to my clients.”

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Early Lessons

Debbie grew up in Jenks, Oklahoma, and was one of five siblings. She credits her success through time to the lessons she learned at home growing up.

"I came from a German family with a very strong work ethic. We were taught to work at the age of 16 and to always give 100% in all that you do. During high school, I worked part-time during the school year and full-time in the summer months for a small 'Mom and Pop' real estate firm in my hometown. I knew then that real estate was my calling," Debbie says.



"I've always enjoyed working, and this career path has given me so many opportunities for which I am eternally grateful."

Family Foundation

Away from work, Debbie treasures time with her family, including her fiancé and her children.

In her free time, she looks forward to exploring new areas and trying new restaurants. In addition, she enjoys music ... traveling sometimes to other states to see her favorite artists.

Debbie also likes to play golf, cook, and host her family for Sunday dinners.

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- RPAC is the REALTORS® Political Action Committee (PAC) that is run by REALTORS® for REALTORS®.
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- RPAC is completely voluntary.
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When the National Association of REALTORS® created the REALTOR® Political Action Committee (RPAC) in 1969, it was to ensure that the profession had a voice in federal, state and local governments. It started with the most successful REALTORS® in our profession giving

big dollars to get it started. Over time, it became more important to get every REALTOR® to step up and invest in RPAC.

Today, it is important to have both. The number of political action committees across the country has grown significantly in the past 50 years. Adding the Supreme Court Citizens United ruling to the mix, money in politics has grown significantly.

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KRISTA SEFFEL

When Timing Is EVERYTHING

Story by Kevin Green • Photos by VAST Media

Living a life on the road can be a challenge when you are always on the move. It takes a toll on a person, creating stressors those in stationary office jobs wouldn't normally experience. That was a challenging reality Krista Seffel, a real estate professional for the BayneBrook Group at Keller Williams Realty Advantage, had to grapple with for 20 years.

Before entering the real estate industry nearly four years ago, Seffel had a career in speech pathology. Although she did have some flexibility because of her four children, her weekly schedule was sporadic and unpredictable.

Whenever and wherever she was needed, she was there.

"Usually by Friday, I knew what my Monday was going to look like, but sometimes I would wake up Monday and have to add things on," Seffel said. "So I would either go to Jenks and see a couple of people and then maybe head out to Claremore or Glenpool — it was wherever they needed me. And every procedure took about an hour from beginning to end, so I had to really manage my time because everyone was waiting for me to get out there and do the procedure. I had to be efficiently on top of my time management." The breaks, unfortunately, were few and far between.



Given the nature of healthcare work, there were no holidays for Seffel. Her job was becoming a seemingly never-ending cycle of driving and time spent in skilled nursing facilities. "I almost felt like I was in a time warp because I was in my car so much," Seffel said. "Then in the nursing homes, you almost lose sense of time. And like what's going on with TV, I never had time to do anything like that. I was just interacting with the patients and other speech therapists. "I was just gone a lot."

A TIME FOR CHANGE

Seffel reached a point in her career where people were coming to her for her knowledge and expertise, and though it was nice to have that value attached to her name, she also felt "maxed out."

She said she believes everything in life happens and presents itself when it is supposed to, and she decided she was ready for a change. It was at that time Seffel reached out to her friend of 20 years, Holly Brumble of the BayneBrook Group, and asked if she would be a good fit in real estate. Brumble immediately seized the opportunity to have someone of Seffel's caliber join her branch.

“

It was a crazy time in real

estate, so it was a fun

time to start but also very

overwhelming. You just

kind of get thrown into it,

and I learned so much.

”

"She said, 'Absolutely. It's totally your personality, and I want you to be part of the team,'" Seffel recalled. Before long, she was taking night classes two days a week after work to prepare for her real estate license exam. Seffel passed the test on Sept. 11, 2019 and officially activated her license in January 2020 as a part-time agent.

THE COVID CONUNDRUM

However, the COVID-19 coronavirus pandemic engulfed the United States just two months into her new career. She was still a speech pathologist at the time, and on top of her catching the illness before much was known about it — forcing her to miss two weeks of work to recover — the program she was working on was shut down for safety precautions. With mask mandates being implemented, putting a camera in someone's nose to watch them swallow became nonsensical.

That gave Seffel the opportunity to join real estate full-time, and she hasn't regretted the decision. She and Brumble lived in adjoining neighborhoods, so her training period was never disrupted. Her career segued from speech pathology to real estate without missing a beat, and she is now a member of a bonded, cohesive team that works well together and tackles real estate with "determination, grit and a servant's heart", supporting and cheering on each other's successes along the way.

"I basically quarantined with her, went over to her house all the time and just soaked up all the knowledge that I could," said Seffel, who also gave credit to Becca O'Dell for her development into a successful real estate agent. "And it was a crazy time in real estate, so it was a fun time to start but also very overwhelming. You just kind of get thrown into it, and I learned so much.

She said I packed in like two or three years worth of knowledge in that first year. It was great to have her teach me, and I could ask her any questions that I had all the way through.

"She and the team at BayneBrook Group were very supportive.



Becca O'Dell, Holly Brumble, and Krista Seffel of the BayneBrook Group

Becca O'Dell, Holly Brumble, and Krista Seffel of the BayneBrook Group

ADJUSTING TO A NEW CAREER

Luckily for Seffel, she developed many of the qualities needed in real estate thanks to her previous career.

One skill she carried over from speech pathology was working in an on-call environment. Her dedication to her work wasn't lost in the transition, so it is not uncommon to see her drop everything to show a potential client a property at their whim.

"I had already prioritized that and learned how to do that with that previous job," Seffel said. "Then communication was obviously a big part of my previous job, and managing people's expectations. I worked mostly with senior citizens, so simplifying things and getting to the point and problem solving were also key things in my previous job that have really helped out in real estate."

The biggest adjustment for Seffel, though, was realizing she was no longer a bonafide expert in her field. A lot of pressure comes with starting from the bottom and building one's way back up within a new career path, and Seffel certainly felt that in the early stages — especially when called a newbie by her peers.

"Just having to ask other people if I'm doing something right and not knowing everything," Seffel said. "It's not like I knew everything in my previous job, but I had



“

That social part of it is very enjoyable to me, and I love now that I have time if I have a friend or a group of friends that I want to meet for lunch. I never had time to do that before.

”



become one of the experts in my field. I was like, 'Can we just fast forward?' But it goes by so fast. It was a great year, and it was fun learning everything, but I'm the person that just wants to know the answers to everything. I always want to do it right, so it was hard for me to not know, and there's a lot more legal things in real estate. It's just so much more than just showing houses, but I've enjoyed all of it. "It's been really fun to learn all of it and just doing something new and challenging."

THE WORTH OF IT ALL

Perhaps the best part of Seffel's career change is her newfound freedom. Travel is still somewhat involved, sure, but it pales in comparison to her previous occupation. Nowadays she is able to set aside time for family and friends, allowing her to be more intentional in her relationships — regardless of whether that entails attending her children's school and recreational events or enjoying quality time with friends.

For Seffel, that makes being a real estate professional all the more worthwhile.

"That has been an awesome part of real estate because it's really important to be in contact with your center of influence," Seffel said. "That social part of it is very enjoyable to me, and I love now that I have time if I have a friend or a group of friends that I want to meet for lunch. I never had time to do that before, and now it's crazy to think that that's kind of part of my job to get to do that. "It's been great."



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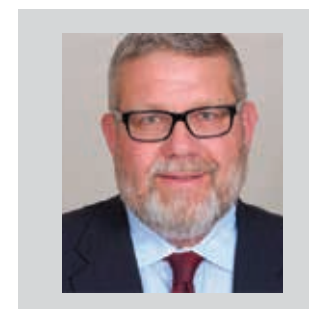
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A N D D R E W

Thankful Above All Else

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Changing careers can be an intimidating endeavor.

Making such a move has the potential of becoming an overwhelming obstacle, especially when juggling all the potential downsides and the rational fears associated with them. The possibility of regression, whether because of failure or taking a significant pay cut, has the power to keep people from progressing to a new occupation all together.

Those were real concerns Chinowth & Cohen REALTOR®, Andy Esposito, experienced when looking into making the leap from a sales consultant job in the home building industry to real estate. For the Illinois native, though, there was a lot more to it than just external factors. In fact, it was the revelation of an unexpected internal issue that disrupted the process for Esposito, making him hesitant to move forward with the transition.

In June 2021, Esposito fell ill right around the time he planned to take his real estate license test, causing him to have low energy while also suffering from

dizziness, fatigue, insomnia, loss of appetite, nausea and diarrhea. Not to mention the mental and emotional toll he endured while undergoing blood and stool tests, and even an endoscopy.

“It drained a lot out of me,” Esposito said. “It was like, ‘Man, should I be doing this right now? Do I even have the energy to go out and just start from scratch and build up?’”

The culprit for his problems was diagnosed as *Helicobacter pylori*, also known as *H. pylori*, is a type of bacteria that infects the stomach and, according to the University of California San Francisco

Health, it affects about 2/3 of the world’s population and 30-40% of people in the United States. It is said to spread through contaminated food and water or contact with fecal material, and Esposito also has his theories as to how he contracted the bug.

“Most people, their stomach acid is pretty acidic. So if you were to ingest something, your stomach acid is strong enough to kill it,” Esposito said. “With me, I drank alkaline water, which I thought was good for you, but it turns out that you’re not supposed to drink alkaline water because it raises the pH of your stomach acid. You don’t want to be



▶▶ rising star



alkaline when it comes to your stomach acid. It could have been that; I was drinking a lot of alkaline water. I don’t eat a lot of acidic foods and I don’t drink pop, so what they think happened was that my stomach acid was more on the alkaline side than the acidic side, and I caught it somewhere. I’ve been in third-world countries, so I’ve done mission trips to like the Philippines and Swaziland, and I could have got it there. It just laid dormant and then all of a sudden it flared up.”

Esposito was given an antibiotic to kill the bacteria, and though he felt the effects of the strong dosage, it didn’t work. He eventually found a naturopathic doctor who gave him the help he needed, but it took a long six months to fully recover from the ordeal.

However, even amid the chaos caused by his sickness, Esposito — who has a degree in pastoral and biblical studies from Rhema Bible College — found peace of mind about his decision to move forward into real estate.

He was still feeling dizzy the day of his licensing exam, but something inside him told him to forgo rescheduling the test because everything would be fine, despite him feeling a bit rough.

Esposito listened to the spirit within, and it was a decision he wouldn’t regret. He ended up passing the exam, and after taking some time off to fully recover from the stomach infection, he began building his network within Chinowth & Cohen REALTORS® in the early fall of 2021.

ESPOSITO

Esposito got a few referrals from mailers he sent to the more than 400 families he helped build homes during his time at Capital Homes, and by December he closed over \$1 million in sales.

That success continued into his first full year as a REALTOR® in 2022, and he has high ambitions to exceed even his own expectations in 2023.

“I didn’t hit my goal (for 2022),” said Esposito, who also has a degree in business and commerce from the College of DuPage in Glen Ellyn, Ill. “I had a crazy goal. I had a goal of 50 units, and I did like 20 something, so it ended up being a good year. My broker said that doing \$5 million your first year is really good and like 90% of agents don’t do that, so it made me feel a little bit better about not hitting my goal, but I’m just excited about building upon that.”

Selling 50 units might have been a lofty goal to begin with, but because it is achievable — as proven by a select few REALTORS® in Oklahoma — he realized with the assistance of a mindset coach that his goal was, in fact, too small. To change the way he thinks about generating business and to actually hit a higher mark, he set a target of 100 units in 2023. Of course, his number one priority is customer satisfaction.

“My goal is to help as many people as I can,” Esposito said. “I could do 100 deals this year, and if 50 of them were unsatisfied with the service, that doesn’t make me successful, right? I just went through numbers. So when I’m done and we close, one of the first things I do is send out a review and a testimonial for me. I tell them at closing, ‘You’re going to receive this, and this really helps me. I want you to be 100% honest on the service you got because I need to know how to become better at taking care of my clients. I don’t even care if you give me a bad review because, at the end of the day, it’s gonna help me.’ And I haven’t gotten (a bad one) yet, so I’m at 100% satisfaction, which is good. I’m finding ways to get better.”



Whether he reaches that milestone this year remains to be seen, but even if he fails, there will be a silver lining. Esposito overcame not only the stressors of making a career change but also the physical and mental hardships of a bacterial infection in his stomach. Unfortunately for him, they both happened to come during the same season of his life.

Regardless of whether he sells six, 50 or 100 units, he has his health intact. For Esposito, that is key to feeling fulfilled in his life and his purpose.

“I don’t wish anybody to go through it,” Esposito said of his bout with H. pylori. “It wasn’t a fun process. Trying to mentally focus on something when you’re dealing with something physically just takes a toll on you. I’m just glad I’m OK; I am just thankful.”

“When you don’t have your health and then you have it again, it was like, I don’t care if my business struggles, I’m just thankful to be healthy and functioning normally again.”



“My goal is to help as many people as I can.”

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The 30-year fixed-rate mortgage moved past 7% in October to reach its highest level in two decades, far above the estimated 4% many economists had expected going into 2022. Those higher rates put substantial pressure on the housing market. Rates have fallen, seeming to hover around 6 or 6.5 percent, depending on the attributes of the deal, but the higher rates raise the questions of, “How did we get here, and where do we go from here?”

Mortgage rates are impossible to forecast, and Loan Officers often ask why 30-year rates are higher than “normal” compared to Treasury securities. There are a lot of factors that come into play, including government bonds, the mortgage-backed securities (MBS) market, prepayment speeds, and how investors perceive the relative risk of different asset classes. Let’s go through each of those factors, starting with government bonds.

As a reminder, a 10-year Treasury note is issued by the government to support its spending and obligations. Investors buy bills, notes, and bonds because they are compensated for lending the government money. The yearly interest rate paid by the government is called the “yield.” Bonds are perceived to be extremely safe investments because they are backed by the full faith and credit of the U.S. government. Not so with some types of home loans.

The Federal Reserve is directly raising overnight interest rates, which is different than the yield on the 10-year Treasury note. The bond yield is determined by supply and demand with investors taking into consideration inflation, Federal Reserve policy changes (yields often rise in anticipation of rate increases versus at the time of the rate increases), and how the anticipated policy changes will impact the economy. Investors, then, place their money accordingly.

Yields on fixed-income securities usually rise due to investor optimism about the U.S. economy. Bond yields and price move in inverse directions, so if investors think economic prospects are good, they will demand fewer government bonds and the yield will rise to entice more demand. The 10-year yield can also rise as a result of higher inflation, like what we are seeing today.

But what about the link to mortgage rates? Investors looking to place money in the fixed-income markets will compare assets, looking for a steady return in similar products, and often compare securities issued by the government and securities backed by mortgages.

The MBS (Mortgage-Backed Securities) market has become a bit dysfunctional in 2022 following the Federal Reserve ending Quantitative Easing and removing itself as a buyer of MBS. And there is plenty of talk about the Fed selling its MBS holdings, though that is just speculation.

If we enter a recession, investors expect that there is a higher possibility of default due to potential income losses for borrowers. MBS liquidity has dropped somewhat, especially pertaining to jumbo, non-QM, or other non-Agency securities. Investors have been demanding a higher interest rate to hold or buy more MBS. That, in turn, has pushed the 30-year fixed-rate mortgage up.

There is a strong correlation between mortgage rates and 5- or 10-year Treasury yields. But with the possibility of property values dropping, certain banks liquidating MBS portfolios, the chance of a recession, and the Fed no longer being interested in not only buying MBS but possibly selling its existing holdings, the correlation is a little out of line.

30-year fixed-rate mortgages have traditionally been an average of 1.7% higher than the 10-year Treasury yield. Put another way, the spread between the two averaged 1.7%. The spread between the 30-year fixed rate mortgage and the 10-year Treasury yield averaged 2.9% for the month of October, 1.2 percentage points above the historical average and 1.4 percentage points above levels this time last year.

If the spread were to “normalize” back to the historical average, we would be looking at a mortgage rate in the low or mid-5s. As we learn more about buyers of existing and future MBS issuance, and borrower’s credit is stable, this may happen. Stay tuned!

Donald Burns

▶▶ cover story

McGraw REALTORS®

Story by Zachary Cohen • Photos by VAST Media



The Path Back Home

Don Burns has always felt an affinity for real estate. Growing up, he watched his mom, Judy, become a real-estate agent beloved by her clients. Even as a young boy, Don had a positive association with real estate, as he witnessed his mom's success and the fulfillment she gained.

Don eventually found his way into real estate, but first, he took his own professional path.

"I'm grateful that I left [real estate] for a time and learned a lot more about servicing clients and communicating clearly. Those skills I learned on the corporate journey are what make me who I am today."

The Path Back Home

Don's first job out of college was in the mortgage business. He spent several years as a loan officer before moving into media production,

nonprofit marketing, and the corporate world. Don worked for the largest dental products manufacturer in the world, starting as a marketing manager and working his way up to become the Global Manager of E-commerce and Digital Marketing. He oversaw digital marketing activities for 46 decisions in over 20 countries in that role.

By all accounts, Don was living the dream.

"I just had one of those moments where I had a realization. I was living the dream as far as a corporate person, climbing quickly, having success, and developing amazing teams. But I was at a crossroads," Don reflects. "I spent over 200 nights on the road in my last year. I have an amazing wife and two boys at home, and we were in the middle of being relocated to their world headquarters in Pennsylvania. I stopped to ask myself, is it worth losing my family over? I was missing really important things in my boys' lives. My wife was carrying the load because I was gone all the time. So I walked away from the dream job so I could actually live the dream."

Determined to stay in Tulsa and committed to his family, Don needed another professional path. So, he set out to build something of his own.

“
I walked away from
the dream job so I
could actually live
the dream.
”

Beginning Again

Don started a marketing consulting firm, helping clients around Tulsa expand their reach and refine their marketing strategies. His first client was McGraw Realtors, whom he helped to do a 360 brand analysis. As his consulting business grew, a trend emerged. Almost all his clients were in the real estate space — title companies, developers, and real estate brokerages. He eventually became an equity partner at Mccollough Homes, a regional home-building company led by Bill Mccollough. When Bill became a managing partner at McGraw, Don followed him, beginning his real estate sales career in 2017.

"I loved working with Bill, and he was a great leader. So I went and got my license and jumped into real estate full speed," Don explains.





“
 When I think about legacy, I think more about future generations — my sons and their sons and daughters.
 ”

Don found the transition to real estate sales to be smooth. He had industry knowledge, decades of experience in marketing, and the ability to connect with folks from all walks of life.

“Once you learn how to take care of a customer or client — to listen, hear, and value them — you can go from industry to industry. You just need to learn the language, product, and service. I already understood the client is the most

important thing and knew how to communicate, so it was an easier transition than I expected. I had sold super complex things on a global scale, and when I came into real estate, it just felt like home. I knew I could really find a future in this.”

Creating Sustainability

Today, Don leads the Burns Home Team with McGraw Realtors, currently a group of six agents and an admin. Don brings his experience as a global sales leader to

his team, lifting those around him to greater heights. He follows Buffini & Company’s methods, which has allowed him to build a referral-based, client-focused business model.

“Team building, leadership, and empowering people to be the best version of themselves — that’s what I get to do. It’s a lot of coaching and personal development. Helping them thrive and shine is what I’m meant to do,” Don says proudly.

It’s All for Family

Don left the corporate world to be closer to his family, and they remain at the center of his world. His sons, Trevor and Wesley, are both in college studying finance.

“Coming off the road and changing my career allowed me to re-engage with them as they were in some critical years. That has been awesome,” Don smiles. “My wife, Denise, and I feel our purpose is to give them every opportunity to be successful.”

Don and Denise are now empty nesters watching their sons fly. Having more time in his schedule has allowed Don to refocus on his relationship with his wife and pour more energy into his business. His wife is his best friend, and he’s excited to continue dreaming of their future together.

“When I think about legacy, I think more about future generations — my sons and their sons and daughters. I want them to know I worked really hard to teach them about Godly living and how to be good people in their community.”





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