

REAL ESTATE

EXECUTIVE

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Jill Chancellor Adkins

JCA Properties/Coldwell Banker Vision

Jill Chancellor Adkins

She Doesn't Charge a Commission, She Earns It

By Sue Henry

The real estate market has historically experienced inconsistent cycles. One thing that remains consistent is the approach taken by Jill Chancellor Adkins with Coldwell Banker Vision. She continues to be respected as a dynamic Realtor with a head for business and a heart that cares.

TIME FOR A CHANGE

For 15 years, Jill worked for a large global company negotiating multimillion-dollar contracts for corporate clients. She was happy but felt that something was missing in her life. She researched career choices with the hope of finding a field that matched her passions. Everything she read pointed to a career as a real estate agent.

"Although I enjoyed the challenges of a corporate job and providing technology solutions, it was merely business," she explained. "But real estate is a very emotional business. When you are working with people who are selling or purchasing the biggest investment in their lives, they take it very seriously. They want to work with someone who takes their decision seriously as well."

"It was a difficult decision to leave the corporate world with a comfortable bimonthly check and go into straight commission," Jill reflected. "But with the support of my husband Tom, my kids and faith, I took the risk to act on my desire to help others on a personal level. It turned out to be one of the best decisions I ever made!"

PASSION MAKES THE DIFFERENCE

Jill is genuine, compassionate and has empathy for her clients. "I love what I do because I get to see the joy that people experience whether they are purchasing their first home or their dream home. Don't get me wrong, it definitely has its challenges," she paused for a moment, "but if you work from your heart, you will always walk away feeling incredibly fulfilled and that you've truly made a positive difference in the life of someone else."

Most of Jill's clients are referred to her from past clients or people who already know and trust Jill. In order to expand the referral part of her business, Jill was a key player in starting the Northwest Networking chapter of BNI (Business Network International). BNI

Jill, President and founder of the Northwest Networking chapter of BNI, surrounded by qualified, reputable business professionals from her chapter. One member candidly states, "I wouldn't hesitate a second to refer my closest friends to Jill. Commitment, support, honesty and caring all embody the way Jill leads our chapter and runs her business."



is the world's (and Minnesota's) largest referral organization. BNI only allows one person per profession in each chapter, and the real estate position is usually one of the first to fill. With the help of several other committed business professionals, Jill formed a very strong chapter in which she serves as President. Following BNI's proven system for success, the members of the group work hard to bring referrals to each other and are as committed to helping grow the businesses of their fellow chapter members as they are in building their own business. This gives Jill access to qualified, reputable professionals in a variety of occupations, which she can refer her clients to when they need or want specific products or services.

In working with Jill to start the Northwest Networking BNI chapter, Ben Olson, BNI-MN Assistant Director, said, "Her ability to build a strong team, work hard, align herself with other professionals and work well with others have been key components for the early and continued success of her chapter. She is resourceful, highly respected, well connected in the community, a resource for information and services, and has dynamic leadership qualities."

David Mason of Phoenix Signs and a member of Northwest Networking shared, "Jill personifies the BNI philosophy of success and a 'Givers-gain' philosophy. Commitment, support, honesty and caring all embody the way Jill leads our chapter and runs her business. I wouldn't hesitate a second to refer my closest friend or relative to Jill."

A GREAT COMPANY TO WORK FOR

Mark and Deb Urista, broker/owners of Coldwell Banker Vision since 1995, seek agents with the characteristics Jill exemplifies. "Jill is definitely an agent that cares more about what her client thinks than what will benefit Jill. She is a ray of sunshine, upbeat and is wonderful to be around. Her experience in negotiating multimillion-dollar contracts in the corporate world has been very beneficial when negotiating contracts for her clients."

Mark and Deb are very involved in the community and were named Elk River Chamber of Commerce "Business of the Year." They also have a passion for helping others achieve their real estate dreams.

They focus on providing their agents with the most current tools, education and training needed to be successful in today's market. Unlike so many real estate companies that teach their agents how to recruit other agents, Mark and Deb do all of the recruiting so their agents can be more productive and spend more time with their clients.

Mark is active in regional, state and national real estate associations. He brings new information, knowledge and changes in the law to his agents in bimonthly meetings, which allows the agents to spend more time listing and selling real estate rather than researching current industry changes.

Jill loves working at Coldwell Banker Vision because Mark and Deb mirror her values and dedication. "All this and the fact that they are incredibly supportive, have a great reputation, ethical and resourceful is why I stay with Coldwell Banker Vision," admitted Jill.

There are a few distinct things that set her apart from other Realtors. She brings to her job a dedication to great customer service that would be difficult to match. Purchasing a new home is exciting, and she clearly shared in that excitement right along with us! Most importantly, it was apparent that she had a genuine desire and definite gift of matching us with the right home. She listened to us and presented many varying options.

— Larry and Mary Noland

Although Jill's main focus is the northwest corridor of the Minneapolis area, she does have listings in cities as far as two hours away from the office.

SYSTEMS THAT WORK

Jill knows that there are always great opportunities for people to buy or sell, regardless of which cycle the real estate market is in. She has developed and follows a systematic approach that provides quality service, consistent and meaningful communication, and definitive results for her clients.

Perseverance and finding a niche, Jill feels, is the key in this changing market. Unfortunately, Jill lost her mom at age 12 in a tragic accident. Through that experience, she learned to work through any challenge, which she attributes to her dad's influence. A perfect example of Jill's determination is earning her black belt at age 40!

Jill is proud to partner with Mark and Deb Urista, broker/owners of Coldwell Banker Vision since 1995. Mark and Deb seek agents with the characteristics Jill exemplifies. "Jill is definitely an agent that cares about her clients, is upbeat and wonderful to be around. Her experience in negotiating multimillion-dollar contracts in the corporate world has been very beneficial when negotiating contracts for her clients."



Exceptional customer service is all about effective communication. Jill talks to her clients at least once a week, whether it is by e-mail, telephone or specific mailings. She responds quickly to phone calls and e-mails when her clients have questions or concerns.

Technology has changed the business of real estate, and visibility on the Web is a key component to helping match buyers and sellers with their real estate needs. The Internet is one of Jill's most powerful marketing tools. Using visual tours, properties listed with Jill are posted to various sites that attract the type of home buyer for that particular kind of home. For example, Jill currently has a hobby farm listed on over 150 sites.

In addition to specialized Internet marketing and colorful booklets, mini CDs of the visual tour are available for buyers to take with them after seeing the home to help them compare as they make a buying decision. When applicable, aerial photos are also available. Jill also purchases a home warranty for all of her sellers.

HELPFUL AND INFORMATIVE

For buyers, Jill guides them through the maze of information and market inventory to help them find the home that they love. Jill's website allows buyers to enter search parameters to easily identify the homes that meet their wants and needs. Automatic e-mails of new MLS listings matching those parameters are sent out to keep buyers informed with current listings. Her website, www.jillchancelloradkins.com, also allows buyers and sellers to compare current listings with properties that have sold.

Jill's standards are high, her vision clear and her values of integrity, sincerity, humility and faith bundle her into the agent everyone wants, needs and deserves.

Alan Sakry, co-owner, and Chris Mullen, loan officer, of Mortgages Unlimited, Inc., are proud to provide open communication, simple loan solutions and will do whatever it takes to ensure a smooth closing process.

We wanted to let you know how much we appreciate everything you have done for us! In the future, every home we buy and sell will only be through you. We have told all of our friends about you so they, too, can have a pleasurable home buying and selling experience. Thank you!

— Homeowners Bonnie and Steve Lunderborg

Jill understands that not every one is comfortable using today's technology. For those who are a little "technologically challenged," she helps buyers and sellers benefit from her successful, proven systems, even if they don't quite understand it. For these people, Jill sits down with them and helps them identify what they are looking for in a property and enters the search parameters for them. If they don't have e-mail to receive the updates, copies of the listings will be mailed to them.

After talking with the buyers about the homes they've chosen, Jill encourages them to drive by at their convenience. Jill explained, "What I've found is that about half of the homes the buyers have on their list are crossed off because of location, neighborhood or curb appeal. This step saves us both a lot of time in the long run. We are spending the time together looking at homes they are truly interested in."

SUPPORT TEAM

Many buyers, especially first-time home buyers, haven't met with a loan officer and been approved for a mortgage yet. Jill helps her buyers through the preapproval process so they will be financially prepared when they are ready to make an offer on a home. Jill has several lenders she works with and recommends to her clients.

She had this to say about Chris Mullen, a mortgage lender with





Chris Mullen on the left, senior loan officer for Mortgages Unlimited, Inc., is known for his ability to explain the complicated loan process in easy-to-understand terms.

Mortgages Unlimited, Inc., that works out of the Coldwell Banker Vision office: “Chris is incredibly dedicated to his job and in helping others as a senior loan officer. He is reliable and always just a phone call away, even after hours or on weekends. Clients rave about his ability to explain the complicated loan process in easy-to-understand terms.” Their partnership ensures open and honest communication with the buyers throughout the transaction. Chris can be reached at 763-438-7737 or cmullen@muihomeloans.com.

“I have found that when my clients work with Chris, they will get the best loan for their situation with the best terms and rates,” Jill added.

Recent clients, Chris and Amanda Peterson, were very pleased with their experience with Jill and Chris. “Jill Chancellor Adkins and Chris Mullen made finding a home and getting our first mortgage an enjoyable process. Jill was very excited to help us find our first home, was behind us 100% of the way and educated us about the process of finding and buying a home. She was friendly, always available, worked hard for us and very honest. When we first met with Chris

Jill acted immediately on her marketing strategies, so we were able to connect with a buyer within a day of listing our place with her.

— John and Mary Haider

Her professionalism and aggressive marketing sold our home quickly and smoothly. Her negotiating skills were superb and her enthusiastic personality made it a pleasure to work with her.

— Jerry and Natalie Osberg

at Mortgages Unlimited, we were very impressed with his knowledge and patience. It was our first mortgage experience and had very little knowledge about the process. Chris was patient, thorough and always available for questions. When it came to crunch time to close on our home, Chris worked diligently with underwriting to close on time. Thank you both for an enjoyable first-time home buying experience!”

Alan Sakry, co-owner of MUI, says, “We have a great reputation for doing what we say we are going to do and making sure the closing goes smoothly for the buyers and the Realtor. ‘Whatever it takes’ is the standard we have set for ourselves and our company. We are a strong, solid company that has been around for over 17 years. We have many tools and programs available for buyers.”

MUI is a large company with a small-town feel. It’s big enough to offer all the great services and pricing of a large lender, yet small enough to give personalized attention to meet the clients’ unique needs. Smart, seasoned loan originators and experienced staff work together with clients as consultants, not order takers. This distinction allows MUI to be a referral-based business with a large part of new business being recommended by previously satisfied clients.

INTEGRITY

Jill has a proven systematic approach for success. Clients can expect honest answers that reflect values realistic for the current market.

Jill uses a two-step approach to listing a property. The first visit is to meet the sellers, learn why they are selling and what their future plans hold, preview the home, take copious notes and measurements, and set up the second appointment.

Her educational approach helps sellers understand the importance of pricing their home correctly. If they are unrealistic about the price, Jill will choose not to list the home. “It’s not a good business

Jill and her assistant, Stephanie Hanke, follow a systematic approach that provides quality service, consistent and meaningful communication, and definitive results for clients.



decision for either of us," she said. "I would be setting the sellers up for failure, and it will add market time to their listing. If I take the home at a high price just to get the listing, I'm truly doing them a disservice. If a home is priced too high, other agents and buyers know it. Either the home will have very few showings or it will be used as an example of why someone else's home is a better deal. That's not how I choose to do business."

She also reviews comparable sales over the past few months. There will be differences from one house to another, so Jill will make the necessary monetary adjustments, similar to an appraiser, to come up with a realistic listing price.

At the second appointment with the sellers, she reviews the price, shares the comparable properties and adjustments, and asks for their feedback. If they agree on price, she completes a seller's estimated expense sheet to show the sellers what they will "net" from the sale based on the agreed sales price and reviews those numbers with them as well.

She provides sellers with a comprehensive list of what services they should expect a listing Realtor to do for them. She suggests that they interview other agents and use this list to compare the services of all three and make the best decision for them.

To help implement all of the systems, Jill has an assistant, Stephanie Hanke, who also works at Coldwell Banker Vision as an administrative assistant. "She is terrific!" Jill raved, "I don't know what I would do without her."

Stephanie takes the photos for visual tours, creates mini CDs for potential buyers, reviews listings on all websites and basically helps keep JCA Properties running smoothly while Jill is out showing or listing properties. She understands the value of what Jill does for her clients and performs these tasks with the same commitment as Jill and the entire staff at Coldwell Banker Vision.

PERSONAL TIME

A career in real estate gives Jill and her family the opportunity to spend quality time together. Whether golfing, boating, hunting, fishing or going to their cabin on the Whitefish chain in Crosslake, they

Jill with husband Tom, twin boys Brett and Brian and daughter Sydney



PHOTOS BY STEPHANIE HANKE



Jill with her thoroughbred quarter horse, Denali

truly enjoy being together. Jill, husband Tom, twin boys Brett and Brian and daughter Sydney love living on small acreage and being close to nature. Jill also enjoys participating in several task forces at church, teaching Sunday School and being an ambassador for the Elk River Chamber of Commerce.

Recently, Jill acquired a beautiful new horse. Denali is a thoroughbred quarter horse mix, all black and 16 hands high. She's looking forward to riding and spoiling him.

Combining life experiences with personal passion, Jill finds her real estate career to be exciting and fulfilling. "Follow your heart," she wisely advises. "And you'll always do the right thing! And feel great about it!"

In a profession run amuck with mediocrity, Jill sets herself apart by walking the walk. Her standards are high, her vision clear and her values of integrity, sincerity, humility and faith bundle her into the agent everyone wants, needs and deserves. She doesn't "charge" a commission, she *earns* it!



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