

JUDY LOWE

ARIZONA REAL ESTATE LICENSE OBTAINED 1980

ARIZONA BROKER LICENSE OBTAINED 1986

EXPERIENCE

Financial Supervision– Experiences include preparing an annual business plan, with budget preparation and maintenance, contract negotiation, statistical and trend analysis and organizational cost control, followed by consistent accountability to budget, and regular reporting. Aggressively reduced expenses in declining markets, including elimination of staff overtime and non-essential expenditures, without compromising the delivery of services to our clients. Sought out and applied long term fixes to budget issues.

Management and Human Resources – Hired and supervised as many as 10 executive level and 29 other salaried employees and 400+ real estate licensees located in 10 branch offices. Conducted annual performance assessments of all staff employees, and licensees, which contributed to a team with high productivity and low turnover. Consolidated work force assignments and cross training enabled us to redistribute duties as needed to respond to our dynamic and fast paced business environment. From various positions I created outstanding success, while meeting and exceeding ADRE compliance and supervision requirements for residential, commercial, property management, as well as a builder services division. I applied and maintain an on-going knowledge of all labor laws and guidelines pertaining to the employer's position.

External Management & Communications - In my roles as branch manager, designated broker and brokerage owner/operator I was constantly interacting with the public, responding to complaints, resolving conflicts and attempting to raise the standard of care in the real estate industry. I developed considerable expertise in real estate contract law and legal issues. I have participated in state wide license education programs in many areas, including participation on the Prometrics Real Estate National Exam Council since 2006. I effectively represent my company and the Realtor Association in the local community, and on a state and national level in a variety of capacities. I am experienced in presenting to small or large group venues.

EMPLOYMENT CHRONOLOGY 1978 – 2009 (from most recent)

January 2009 to Present - Judith L. Lowe, Broker Self employed Broker

1997 through January 2009 employed by Realty Executives Southern Arizona
Acquired ownership of Realty Executives of Tucson, Inc. in 1997. The DBA name was changed to Realty Executives Southern Arizona in 2003. I sold the Corporation in 2002 to Anthony Azar, and completed all commitment to the Company in January of 2009.

- January 2002 – May 2008. **Senior Vice President & Chief Operating Officer Realty Executives Southern Arizona.** Responsible for 10 regional branch offices in areas of overall administration, accountability to budget and performance expectations, recruiting/hiring/training of staff employees and real estate licensees, business development, marketing, and operations of the residential and commercial divisions. Supervised approximately 29 employees and 400+ Realtors.
- January 1997 – January 2002 – **President & Owner, Realty Executives Southern Arizona** The Company grew from 123 licensees to 383 licensees, and opened six additional offices growing to the #2 position in sales and volume market share in the Tucson real estate market from 1997 to 2002. The scope of operations included commercial, residential, land, new home sales divisions and relocation and corporate services.

1983 through November 1997 employed by Coldwell Banker Residential Real Estate and Coldwell Banker Success Realty. Hired in 1983 as a Real Estate Secretary, quickly progressing through all positions within the company to become one of the Owners in 1992 when Coldwell Banker Residential sold the Tucson and Phoenix franchises to two partners and myself.

- March 1992 – November 1997 - **Part-Owner, V.P., Tucson Region General Manager & Operating Officer** In addition to acting as regional manager and overseeing growth and operations, I was given the responsibility as the Managing Broker for the Southern Arizona Region. During that period we had clean ADRE audits and, due to effective conflict resolution no complaints ended in judgments against us. During this period I also participated in the Corporation's Board of Director decisions affecting Phoenix and Tucson.
- March 1987 – March 1992 – **Executive V.P., Tucson Region General Manager & Tucson Foothills Branch Manager** – Acted as Regional Manager for our branch offices, with responsibility for marketing, education, long range planning, all employee hiring/terminating, as well as the accountability to production and budget for the region which included up to 375+ associates and 19 employees.
- 1985 – March 1987 – **Branch Manager for Coldwell Banker Residential in Mission Viejo, CA** Responsible for the “turn-around” in production and bottom line budget performance of a Branch Office. Was successful and returned to Tucson.
- 1983 - 1985 – **Began as a Branch Secretary then became Manager – for Coldwell Banker Residential – Tucson Swan Rd. office.**

January 1983 – March 1983 – **Acted as the Designated Broker and Office Manager for Performance People Realty in Tucson.** Responsible for 45 Realtors and 4 Staff for this small Tucson Real Estate Company.

1980 – 1983 **Began as a Branch Secretary then became Manager for Corky McMillin Realty in San Diego, CA** – During the very depressed economy and real estate market of 1980, I obtained my California Real Estate license and managed a branch for this well known San Diego Commercial and Home Builder/Developer. Supervised all managing/hiring/terminating of the staff employees and sales professionals, as well assuming the responsibility for all sales management, marketing, and administration, with accountability to budget

1979 – 1980 **After being a homemaker for many years, I began my real estate career for Shadron Realty in Tucson.** Hired as a front desk receptionist, I moved through many positions with the company, including Relocation Director, Bookkeeper, Business Manager and Tucson General Manager for this real estate company that ranked at that time as Tucson's #1 Real Estate Brokerage.

Additional Real Estate Activities & Credentials

Realtor Association Leadership

Tucson Association of Realtors (TAR)

- President - 1996
- TAR – Three terms as a Director & three years as an officer
- 2006 “Realtor of the Year” award recipient
- Multiple Listing Service (MLS) – 2004, '05 & 07 President

Arizona Association of Realtors (AAR)

- President - 2003
- AAR Board of Directors – 1996 - 2009
- AAR – Four years as an officer
- Arizona Realtors Housing Needs Foundation – 2004 -2005 President; Currently Board of Directors

National Association of Realtors (NAR)

- NAR Board of Directors 1996 – 2009
- NAR Housing Needs Committee – Chair 2008
- President's Appointed Executive Committee 1995 – 1997
- Committees served include: Housing Opportunity Advisory; Public Policy; International Operations; Business Issues; Finance; Appraisal
- Certified National Instructor: for Home From Work Employer Assisted Housing; Real Estate Housing Specialist Training.

Recent Professional/Community Involvement

- Arizona Dept. of Real Estate Commissioner appointments include: Workgroups including: Professionalism; Agency; Cross Border Transactions; Prometrics Real Estate Licensing Council.
- Arizona Housing Commission “Incentives for Affordable Housing Task Force”
- Fannie Mae – Arizona Advisory on Loan Modification, Short Sales, Foreclosure
- Arizona/Mexico Commission – Real Estate Committee
- International Real Estate Council
- Tucson Chamber of Commerce

- Tucson Hispanic Chamber of Commerce
- Tucson Children's Advocacy Foundation – Vice President 2000
- AZ Town Hall – Annual Participant
- Tucson Regional Economic Office Investor
- Frequent participant in Tucson City & County Housing Issues Workgroups
- Regular attendee at Arizona, Tucson, and Pima County events

Honors

- Arizona Governor's "Housing Hero" Award – 2005
- NAR – "Arizona Realtor of the Year" – 2003
- TAR – "Tucson Realtor of the Year" – 2006