

METROPOLITAN REALTOR®

GMARonline.com

NOVEMBER 2021



HAPPY
Thanksgiving

From all of
us at GMAR!





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 the official publication of the
 Greater Metropolitan
 Association of REALTORS®
 24725 W Twelve Mile Rd, Ste 100,
 Southfield, MI 48034
 248-478-1700
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NOVEMBER 2021

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SPONSORS

SUPPORT THOSE WHO SUPPORT YOU

This edition of the Metropolitan REALTOR® is made possible by the following industry partners:

Michigan State Housing Development Authority 5

COME TOGETHER



ANNUAL MEMBERSHIP MEETING 2021

MEMBERS ONLY
#GREATERREALTORS

Join us for our Annual Membership meeting and earn 1 Con-Ed credit! Witness the changing of Board Members, Award presentations, the State of the Association Address and a presentation from our guest speaker, Mark Ostach - Inspiring Connection in a Hybrid Workplace

THURSDAY NOVEMBER 4

8:30AM REGISTRATION & BREAKFAST
9AM-1PM EVENT

REGISTER

THE MINT

WWW.GMARONLINE.COM/CALENDAR

27000 Evergreen Rd
Lathrup Village, MI



GIVES BACK CASINO NIGHT

We are building our own casino all in the name of charity! Join us for our 6th Annual GMAR Gives Back. This year's event is in support of the Community Housing Network. Bring your friends for a fun night out while raising money for a great cause!

Featuring:



November 5th, 2021 6:00-10:00pm

CAPPER AND CAPPER

1 Park Avenue Detroit, MI 48226

Tickets: **\$50** Register Online: gmaronline.com/calendar



MEMBERS

AFLAC is now available to you!

Greater Metropolitan Association of REALTORS® is now making the following Aflac insurance plans available to its active members:

Coverage for Accident, Hospital, Cancer, Critical Illness and Life



OPEN ENROLLMENT!

For more information about applying, plan benefits, limitations and exclusions contact your Aflac insurance agent!

Scott Davidson

313.720.9540 | aj_benefits_inc@us.aflac.com



By KATIE WEAVER - 2021 GMAR President
President@gmaronline.com

'Tis the Season to Give Thanks and GIVE BACK!

Thanks to all that are planning on coming out to celebrate our [6th Annual Gives Back Event!](#) This event is very special to me. I was the Chair of the Member Engagement Committee when we decided to ditch the old Holiday Party and focus on giving back to our members and a charitable cause. As a result, the GMAR Gives Thanks Event was created, now known as GMAR Gives Back.

Through the years, and with your generous donations, we have funded 5 Years, 5 Dogs, 5 Lives Saved for Veterans, and First Responder recipients. Donations to Guardian Angels Medical Service Dogs for a jaw-dropping total of \$125,000!!! Special thanks to everyone who participated, especially those that committed to the annual \$1,000.00 contribution.

This year we are supporting the charity Community Housing Network, based in Troy, Michigan. This organization helps provide homes for people in need through proven strategies of homelessness prevention, housing assistance, affordable housing development, community education, and advocacy in the Southeast Michigan region. [The Greater Realtors® Foundation](#) is proud to support such an excellent local organization. November 5th, we will dance and gamble the night away at Capper & Capper in hopes of raising a significant amount of donations for the Community Housing Network.

For more information on how you can help:

[Community Housing Network - Opening Doors Transforming Lives](#)

Real Estate is about building Communities. There is no GREATER Community supporter than our Association. Just a few more ways we have given back this year.

GMAR, together with MR, awarded 19 homeowners with funds to cover their mortgage payments after damages to their homes during the intense summer storms.

GMAR awarded 19 graduating seniors with a \$1,000 scholarship in 2021

GMAR Awarded \$20,000 in Placemaking Grants in 2021 to local communities.

To say that I'm a proud GMAR Member is an understatement. Giving back on the level that our Association does is unheard of. That's what makes GMAR GREATER.

We R Thankful

We R Community Builders

We R #Greater Realtors

AMP UP YOUR COMMITMENT TO EXCELLENCE



C2EX.realtor

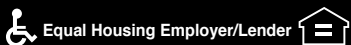
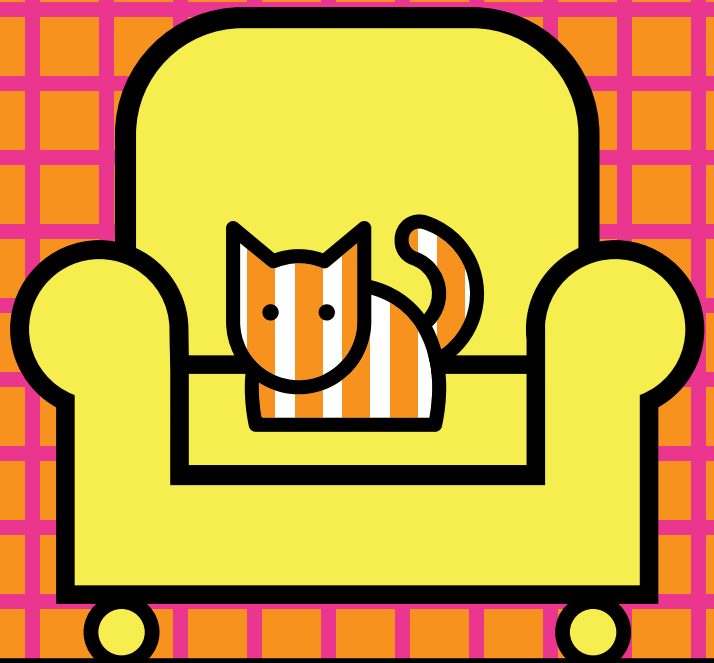


NATIONAL
ASSOCIATION OF
REALTORS®

**You've got clients.
We've got
home loans.**

Our Down Payment Assistance loan –
combined with a Conventional,
Rural Development or FHA home loan –
can make home buying up to \$7,500 better.

More at Michigan.gov/Homeownership.



1.844.984.HOME (4663)

Terms and conditions apply. Find out more at Michigan.gov/Homeownership.





By VICKEY LIVERNOIS
Chief Executive Officer

What Makes Us Greater?

I don't know about you, but 2021 feels like it has flown by for me, although we have accomplished much as an association. We have helped improve our communities, enhanced membership benefits, launched a new website, and helped protect private property rights, to name a few.

This year, like many others, shows what amazing things can be accomplished when we pull together as a team.

With our Placemaking Grants, we were able to help five communities to be greater, including New Haven, Leonard, Eastpointe, Harrison Township, and Mount Clemens, awarding \$15,000 in grants again this year to these projects. But we didn't stop there!

We also support our members AND their families with our scholarship program. This year we awarded \$25,000 to our Realtor® members and their children attending college in Michigan. We are so fortunate to have this opportunity to give back to our members and to help build future leaders.

Earlier this year, we launched a new website with a much more user-friendly design, a search feature that will enable you to find what you need when you need it, an improved calendar feature, and much more. In addition, we continue to improve our online application, offering the latest technology to our members to ensure ease of use for office managers and brokers to onboard new agents. We hope to launch a newly designed online application in the first quarter of 2022.

We have implemented additional training programs for our leadership team, including all of our Committee volunteers, to reinforce the importance of Fair Housing, Diversity, Equity, and Inclusion. We will continue this journey as we roar into next year with even more learning opportunities to continue on this critical path.

As 2021 kicked off, GMAR was proud to announce a milestone in our membership growth, reaching 10,000 members!

As we are quickly approaching the end of 2021, we are now nearing 11,000. Our Board of Directors and I couldn't be more impressed with the engagement that comes from within our Association, the formed leaders, and those who continue to help us be Greater!

I would be remiss if I didn't also take this opportunity to thank our volunteers and staff for their ingenuity and creativity when developing new virtual/hybrid opportunities for our members to remain engaged over the last 18 months. We continue to find ways to provide the best service, benefits, and networking opportunities for our membership.

As we begin to close 2021 and move into a new year, I am certainly thankful for all of you and wish you the best holiday season and a fantastic start to 2022!

GMAR EDUCATION CALENDAR 2021

NOVEMBER VIRTUAL & IN-HOUSE CLASSES

Register for all classes by visiting GMARonline.com/calendar

NAR CODE OF ETHICS

CE Credits: 3 standard
November 3
9:00 a.m. – 12:00 p.m.
GMAR
Instructor: Diane Kroll
FREE, Membermax & EduPass
\$10, Non- Members
[REGISTER HERE](#)

NAR CODE OF ETHICS

CE Credits: 3 standard
November 3
1:00 p.m. – 4:00 p.m.
GMAR
Instructor: Diane Kroll
FREE, Membermax & EduPass
\$10, Non- Members
[REGISTER HERE](#)

GMAR STANDARD CONTINUING EDUCATION

CE Credits: 3 standard | 3 legal
November 9
9:00 a.m. – 3:00 p.m.
VIRTUAL
Instructor: Dennis Kozak
FREE, Membermax & EduPass
FREE, Members
\$35, Non-Members
[REGISTER HERE](#)

PRICING STRATEGIES: MASTERING THE CMA

CE Credits: 7 Elective
November 10
12:00 p.m.- 4:00 p.m. Hyb
VIRTUAL & In- House
Instructor: Bart Patterson
FREE, Membermax & EduPass
\$59, Members
\$49, Non-Members
[REGISTER HERE](#)

MANAGING YOUR BUSINESS:

DOLLARS & SENSE
CE Credits: 3 standard
November 11
9:00 a.m. - 12:00 p.m.
VIRTUAL
FREE!
[REGISTER HERE](#)

REAL ESTATE TRANSACTIONS A-Z

Mastering the Transaction
CE Credits: 3 standard
November 18
9:00 a.m.-12:00 p.m.
FREE, Members
\$50, Non- Members
[REGISTER HERE](#)

MORNING CHAT WITH GMAR AFFILIATES

CE Credits: 0
November 16
9:00 a.m. – 10:00 a.m.
VIRTUAL
Instructor: GMAR Affiliates
FREE
[REGISTER HERE](#)

THAT'S LEGAL ISN'T IT

CE Credits: 2 legal
November 16
1:00 p.m. – 3:00 p.m.
VIRTUAL
Instructor: Deanna DuRussel
FREE, Membermax & EduPass
FREE, Members
\$20, Non-Members
[REGISTER HERE](#)

REAL ESTATE TRANSACTIONS A-Z

Mastering the Transaction
CE Credits: 3 standard
November 18
9:00 a.m.-12:00 p.m.
FREE, Members
\$50, Non- Members
[REGISTER HERE](#)

NAR CODE OF ETHICS

CE Credits: 3 standard
November 17
9:00 a.m. – 12:00 p.m.
VIRTUAL
Instructor: Dennis Kozak
FREE, Membermax & EduPass
\$10, Non- Members
[REGISTER HERE](#)

NAR CODE OF ETHICS

CE Credits: 3 standard
November 17
1:00 p.m. – 4:00 p.m.
VIRTUAL
Instructor: Deanna DuRussel
FREE, Membermax & EduPass
\$10, Non- Members
[REGISTER HERE](#)

NAR CODE OF ETHICS

CE Credits: 3 standard
November 30
9:00 a.m. – 12:00 p.m.
VIRTUAL
Instructor: James Cristbrook
FREE, Membermax & EduPass
\$10, Non- Members
[REGISTER HERE](#)

NAR CODE OF ETHICS

CE Credits: 3 standard
November 30
1:00 p.m. – 4:00 p.m.
VIRTUAL
Instructor: Deanna DuRussel
FREE, Membermax & EduPass
\$10, Non- Members
[REGISTER HERE](#)



By GRANT MEADE
GMAR Director of Realtor®
and Community Affairs

Implications of Student Debt on Home Purchasing Power

My name is Grant Meade, and I am your new Director of Community and Realtor® Affairs. I want to start by saying how excited I am to be working with the pre-eminent local Realtor® Board in Michigan. Before coming to GMAR, I spent five years in the Michigan House of Representatives on policy and legislative issues. If you ever have any questions about RPAC, GMAR's Government Relations, or anything else, please email me at Grant@GMAROnline.com.

Recently, I had the opportunity to listen to a Public Policy Forum provided by NAR titled The Impact of Student Loan Debt. This presentation, covering a recent report by NAR, builds on past findings showing that student debt has become a significant hurdle in the homeownership process, especially for first-time buyers. Therefore, understanding the impact that debt has on our industry is essential for effective long-term planning.

The share of home buyers that were first-time purchasers dropped to a 33 year low in 2020, dipping several points below the Great Recession. NAR found that this can largely be attributed to debt accumulation, student loan debt in particular. Nearly one-quarter of all home buyers and 37% of first-time homebuyers hold student loan debt, with \$30,000 being the average amount held. This reduction in buying

power has stark implications for a housing market that has seen year-over-year price increases for almost a decade.

Debt has become a primary concern for many prospective purchasers. Whether they do not believe they can afford the down payment or that they wouldn't be able to qualify for a mortgage due to their debt-to-income ratio, many debt holders, especially those in younger generations, do not believe a home is within their grasp.

As Realtors®, we know the power that generational accumulation of wealth has, and homeownership is the primary way most Americans build that wealth. With debt impacting the timing of when millennials and gen-Z can afford a home, student debt accumulation could have lasting impacts on the housing market. Additionally, as younger buyers are delayed from buying a home, we could see a similar delay in the next generation as equity and wealth accumulation could force future generations to take on similar debt levels for

higher education.

While the debate over solutions to the student debt crisis will continue to progress, understanding its impact on our industry in the years to come is vital to our success. As Realtors, it is a discussion that our participation is required in.

[You can watch the webinar and read the report here](#)

When parent loans and student loans are considered together, federal policies drive an intergenerational accumulation of debt that burdens the neediest of families.

*Rachel Fishman –
New America*

TOOLSHOP

FLASH SALE

Visit us online!
gmaronline.com/toolshop

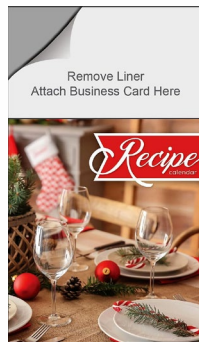
248-478-1700



Clearance Items

\$1-\$15

Clothes, Hats, Business Cards, and much more.

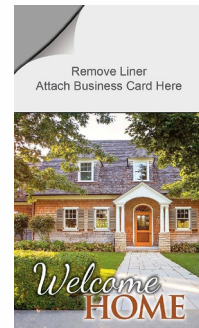


2022 Calendar Magnets

Premium Magnets

100 Calendar Magnets with Envelopes
 Different Covers to choose from

Member Price: \$40.00



2022 Calendar Magnets

Standard Magnets

100 Calendar Magnets with Envelopes, Min Supply

Member Price: \$38.00



Ladies Bling Drapery Shirt

Black with REALTOR Bling



7493- All Purpose Bling Tote

Black with REALTOR Bling



6344- Ladies Bling Beanie

Black, Navy, Olive, and Grey



By CLAUDIA HERNANDEZ

Hello Friends and Colleagues

I hope everyone is having a fantastic Fall season. As we are getting ready to welcome the holidays, we are excited to start thinking about what 2022 will bring and, as a committee, have already started planning our event schedule for the year.

With a bit of Thanksgiving spirit, I can genuinely say I am thankful for many things, but one major item would be to have had the opportunity to be the 2021 Chair of the GMAR's YPN committee. This year I am thankful we were able to resume our in-person events, and on top of that, we were able to meet hybrid for our meetings. It is something I honestly had missed from the crazy times during 2020. It truly felt extraordinary meeting some of the committee members I had never met before. As we continue to navigate these times that feel almost normal, we continue to prioritize our colleagues' and clients' health. So having hybrid meetings throughout our industry is something we will continue practicing for the foreseeable future.

I hope everyone has a cozy and good Thanksgiving with their friends and family.



Young Professionals Network

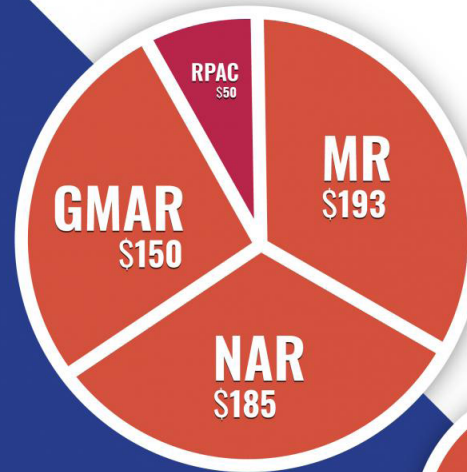


Annual Dues Renewal

Choose MemberMax™ for only \$54.83 /month



Total Annual Dues



RPAC investments are voluntary and non-deductible

RPAC investments have increased NAR, MR, and GMAR's influence in Washington, Lansing, and local governments across metro Detroit. The new "That's Who We R!" messaging will build on this foundation to establish the REALTOR® position, the value of homeownership, and the 30-year mortgage to members of Congress and elected officials at every level of government.



Member Benefits

At GMAR, all members receive premier services. Your basic investment in GMAR provides more opportunities to thrive in our profession than any other investment you will make. Mentoring, professional level programming, partnering, advocacy, products, camaraderie and more – GMAR offers it all, and at a price that is competitive. For more information regarding your membership benefits, please visit GMARonline.com.

Pay Online

by Logging into Your Member Account at GMARonline.com



Welcome New Members

Banna Romario
 Sheppard Lauren
 Tate Airielle
 Frontera April
 Smith Davontae
 Petix Melissa
 Kina David
 Blincoe Theresa
 Brown Norris
 George Adam
 Howes Kennedy
 Bahry Peter
 DeRoche Kathryn
 Hale Leonore
 Peltonen Aaron
 Jones Brandon
 Threets Alishia
 Patto Selina
 Chapman Christian
 Atkins-Wortham Ursula
 Collins Jazmine
 Hodges Cody
 Karasingh Miguel
 Karoly Shane
 Ponce Adrienne
 Rivera Roberto
 Rucker Brittany
 Warren Lashawnta
 Woods Brittany
 Bryant Lynette
 Hingorani Amit
 Naamo Stephan
 Nahas Bachar
 Hock Amanda
 Vogler Melody
 Hamieh Maissa
 Moubarak Mehde
 Alrawas Haitham
 Drozdowski Jeffrey
 Boyle Ryan
 Mattias-Bodin Lisa
 Stockwell Danielle

Duncan Martique
 Spencer Emauni
 Hasnian Shayaan
 StJohn Michael
 Nicholson Michael
 Pomerville David
 Phillips Allison
 Sygit Lisa
 Coleman-Fenton Aubrey
 Abou Ghouch Wassim
 Boyd TaMyra
 Brown Hannah
 Holland Sophia
 Krylov Nikita
 LaLonde Anthony
 Singh Jagdeep
 DiClemente Joseph
 Nephew Ryan
 Baldwin Tasha
 Robu Peter
 Eggers Melina
 DeGuise Ashley
 Wogaman Trina
 Hughes Nicole
 Hoyle Kimberly
 Thompson Jawuan
 Alsharejy Fatemah
 Burnett Courtney
 Cleveland Marcus
 Geraisy Rania
 Kuclo Christopher
 O'Brien Kelly
 Robinson Alycia
 Vickers Keaira
 Zora Amanda
 Yan Dafa
 Thomas George
 Myers Rhonda
 Jajou Frank
 Gomaa Mohamed
 Iakovidis Alexis
 Alkhayyat layth

Asmar John
 Solaiman Oneer
 Mocerri Paul
 Farmiloe Owen
 Crockett Cheryl
 Jacobs Kylie
 Krouse Joann
 Almas Suzette
 Bisnack Connor
 Graham Thalia
 Myers Vincent
 Pardue John
 Swaminathan Sockkalingam
 Elia Pierre
 Marialke Katherine
 Meloche Daniel
 Overall John
 Rousos Teresa
 Powell Corey
 Garrett Farrah
 Morgan Mahogany

We Couldn't Do It Without You

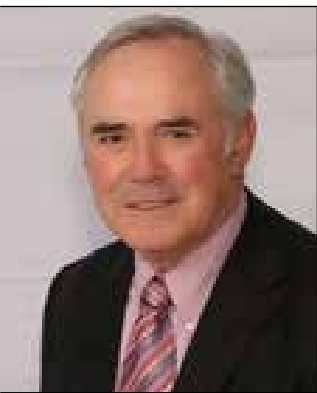
**THANK YOU ORIENTATION SPONSORS
FOR THE MONTH OF AUGUST 2021:**

LINNELL & ASSOCIATES





By GORDON MCCANN
GMAR RPAC Chair



What RPAC Does for You

One of the guiding principles of the REALTORS® Political Action Committee is that Homeownership Matters in Michigan. With the future success of REALTORS® being dependent on the Sale, Lease, or Buy of real-estate, your RPAC dollars are invested in legislation and legislators who share this ideal.

HOMEOWNERSHIP IN MICHIGAN – Creating the First-Time Homebuyer Savings Account. **Passage of House Bills 4289 & 4290 and Senate Bills 145 & 146** would create an innovative savings tool to support homeownership in Michigan, fostering financial literacy, investment in our state, and retaining talent. With the Millennial generation maturing into the most significant growth market the real estate market has experienced, this program would give them and their loved ones a vehicle to help them purchase that first home.

Today we are faced with supply issues in both materials and workers. The average price of property and homes is rising dramatically. Imagine a market where the first-time homebuyer has enough down payment to afford this higher-priced real estate. Passage of these bills helps ensure that goal for REALTORS® in the years to come.

Another investment priority for 2021 is:

PRIVATE PROPERTY RIGHTS IN MICHIGAN – Vacation rentals and the strength of the second-home market in Michigan are essential to the health of Michigan’s economy. Michigan has been a vacation and tourism destination for decades. The proposed legislation will protect vacation rentals from zoning bans and focus on reasonable regulation. Often owners of vacation property have their second home empty for weeks at a time. Currently, many are renting that property for others to use in that unoccupied time.

With second homes taxed without the benefit of the Personal Residence exemption, many are being taxed higher than a much larger home where they reside.

These are just two but significant issues your investment in RPAC that will impact your financial future. Therefore, it is time for you to step up and invest in RPAC.



Thank You GMAR RPAC Investors

GMAR would like to extend a sincere thank you to all of the members who have made their investment in RPAC, the REALTORS® Political Action Committee. By investing in RPAC, these members are supporting REALTOR®-friendly legislators and policy initiatives that reflect the REALTOR® core values; protecting private property rights, reducing burdensome regulations on the industry and preserving the American Dream of Homeownership.

Below we recognize and applaud GMAR members who invested in RPAC for the month of September 2021.

Scott Aaronson	Nic Aiello	Gary Allen	Peter Argenta	Sheria Bailey	Anita Barratt
Nicole Abbiss	Auayd Aisar	JorJan Allen	Deirdre Armstrong	Thereasa Bailey	Mitchell Barratt
Nahla Abbo	Ivan Ajjo	Kimberly Allen	Paul Armstrong	Samir Edward Baizel	Shakesha Barrett
Michelle Abboud	Nancy Ajlouny	Melinda Allen	Leihla Arnett	Carrie Bake	Michael Barthel
Batoul Abdallah	Mariama Akano	Ryan Allison	Shantel Aronson	Brandy Baker	Mark Bartholomew
Hussien Abdallah	Nazeem Akinfolarin	Ali Almuna	Muhammad Arqum	Tyaira Baker	Lisa Bartleman
Jamiel Abdellatif	Marieelaine Akleh	Hussein Alsaadawi	Ehud Arzi	William Baker	Fiorenza Bartolotta
Joseph Abdelnour	Andrea Akre	Radwan Al-Shaer	Muhammad Asghar	Kenan Bakirci	Shannon Barton
Lina Abdo	Christine Akroush	Christina Altwal	Marcus Askew	Kanwaljit Bal	Manuel Bartush
Monib Abdo	Kemjika Akujobi	Leann Alyas	Lori Asmar	Shobana Balasubramanian	Pamela Bartush
Ken Abdul-Kareem	Nader Alakari	Iman Alzeheri	Ron Asmar	LaCretia Baldwin	Michelle Basford
Maryam Abedi	Yusuf Alam	Assam AlZookery	Terry Asmar	Tasha Baldwin	Ali Basma
Ayodeji Abejide	Yvonne Alaniva	Tariq Alzubi	Sandra Asuquo	Sherry Balhorn	Elizabeth Basmadjian
Lucy Abernethy	Richard Albert	Emilie Amador	Brian Atiyeh	Julie Ball	Brian Bassett
Asia Abi-Fakhreddine	Joshua Alcantara	Antonio Amaker	Ursula Atkins-Wortham	Tamiko Ball	Nermin Bassily
Contessa Aboo	Lori Alcini	Lynn Amato-Nassar	Joseph Atto	Fabrisio Ballo	Walid Bast
Maria Abood	Kristi Alcon	Cynthia Ames-Lilly	Randy Atto	Cole Banchoff	Rylee Bates
Wassim Abou Ghouch	Barbara Alcorn	Joseph Ameyaw	Najwa Atty	Daisha Banks	Derek Bauer
Dayna Abraham	Michael Aldini	Abubakr Amin	Rita Aubrey	Samantha Banks	Heather Baumann
Katelin Abraham	Christopher Aldrich	Hosam Amona	Jacqueline Aubuchon	Ron Bankston	Robert Baumgartel Jr
Dimitri Abro	Elizabeth Aldridge	Wendy Amstutz	Kelly Aulph	Brittany Banura	Charles Bawden
Eisa Abusida	Joyce Aldridge-Hunter	Jacob Andary	Phillip Ausman	Farrah Barbat	James Baxter
Abdul-Aziz Abuzir	Lorenc Aleksi	Chanta Anderson	Aaron Austin	Janel Barber	Fayzeh Baydoun
Joanna Accetta	Ebone' Alexander	Cheri Anderson	Allen Austin, Jr	Vetrice Barber	Alice Bayer
Ratai Acho	Jeremy Alexander	Dawn Anderson	Matthew Avery	Toros Bardakjian	Emel Bazyz
Camille Adair	Shareece Alexander	Heidi Anderson	Fadol Awada	Klement Bardhi	Kyle Beach
Diane Adamick	Steven Alexander	Jasmine Anderson	Saner Ayar	Lionel Bargaineer	Daryl Beacham
Christopher Adams	Zachary Alexander	Joseph Anderson	Wassem Ayar	Richelle Barge	Fern Bean
Devon Adams	Hussein Alfekey	Madge Anderson	Carla Ayers	Kathleen Barker	Thomas Beard
Ebonie Adams	Michelle Alford	Nick Anderson	Abraham Ayoub	Matthew Barker	James Bearden
George Adams	Ashley Alhakiem	Sheryl Anderson	Jessica Aziz	Sharron Barksdale	David Beatty
Tarshaya Adams	Saif Alhusseiny	Taleesa Anderson	Christine Azo	Donna Barlow	Lori Beatty
Judith Addis	Ammar Ali	Tamika Anderson	Kevin Azou	Justin Barnes	Rhonda Beauchamp
Anthony Adent	Matheno Ali Bey	Valerie Anderson	Wessan Babbie	Robbin Barnes	Lorajo Beccari
Adewale Adeoye	Jill Alicea	James Anderson Jr.	Cynthia Bagley	Robert Barnes	Libby Beck
Earl Adkins	Schacole Aliko	Denise Andrews	Michelle Bago	Robin Barnes	Virginia Beckley
Kelly Adkins	Abdullatif Al-Jahmi	Julie Andrews	Sarmad Bahnam	Steven Barnes	Giachinno Bedogne
Alissa Agnoli	Amina Aljumail	Jennifer Anthony	Ed Bahoura	Trent Barnes	Robert Bee
Mubashar Ahmad	Jacob Alkassyonan	Sierra Anthony	Jayne Bahr	Chauny Barnes-Sailor	Melissa Beebe
Ali Ahmed	Nadia Alkateeb	Janan Anton	Jayne Bahr	Brittany Barnett	Marisa Beeker
Ejaz Ahmed	Ilayth Alkhayyat	Therese Antonelli	Robert Bahr	Matthew Barnett	Alan Beeks
Elfaith Ahmed	Leann Allan	Rochelle Appelbaum	Robert Bahr	Michael Barnett	Rachel Beger
IQBAL AHMED	Amanda Allen	Shemika Archable	Peter Bahry	Bryan Barnette	Sadia Begum
Michael Aiello	Ed Allen	Pietro Arciero	Christopher Bailey	Theresa Barr	Michael Belcastro

continued on page 26

*Contributions are not deductible for Federal income tax purposes. RPAC contributions are voluntary and used for political purposes. You may refuse to contribute without reprisal or otherwise impacting your membership rights. For individuals investing \$1,000.00 or greater, up to 30% of this total investment may be forwarded to the National Association of REALTORS® RPAC. All amounts forwarded to the National Association of REALTORS® RPAC are charged against the applicable contribution limits under 2 U.S.C. 441a

REALCOMP MONTHLY HOUSING STATISTICS

REPORT NOW AVAILABLE ONLINE



SEPTEMBER

QUICKTAKES

RESIDENTIAL PROPERTIES



TOTAL NUMBER OF **HOMES SOLD**

4,610

INVENTORY DECREASE SINCE **SEPTEMBER**

10.0%

AVERAGE SALES PRICE **OF A HOME**

273,763

TOTAL SUPPLY **OF HOME INVENTORY**

1.8 MONTHS



SEPTEMBER

QUICKTAKES

OAKLAND, WAYNE & MACOMB



OAKLAND COUNTY

TOTAL NUMBER OF **HOMES SOLD** **1,613**

AVERAGE SALES PRICE **FOR SEPTEMBER** **391,734**

WAYNE COUNTY

TOTAL NUMBER OF **HOMES SOLD** **1,758**

AVERAGE SALES PRICE **FOR SEPTEMBER** **231,686**

MACOMB COUNTY

TOTAL NUMBER OF **HOMES SOLD** **1,380**

AVERAGE SALES PRICE **FOR SEPTEMBER** **229,000**

GMAR® Report

Covers the Greater Metropolitan Area of Detroit, including but not limited to locales in Lapeer, Macomb, Oakland, Washtenaw and Wayne Counties.

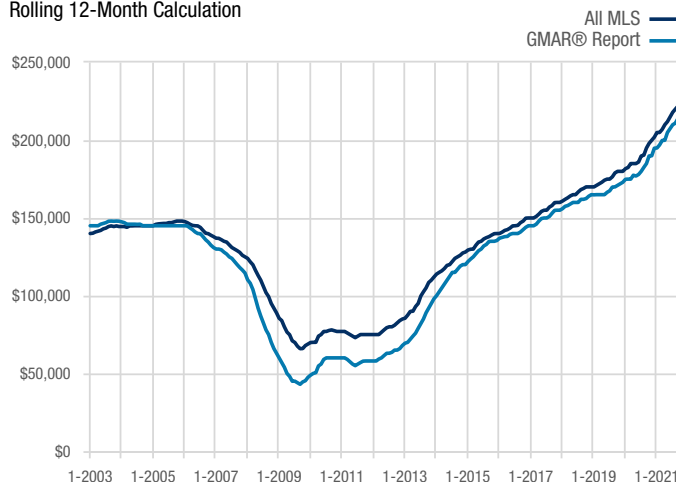
Residential	September			Year to Date		
	2020	2021	% Change	Thru 9-2020	Thru 9-2021	% Change
Key Metrics						
New Listings	5,943	6,086	+ 2.4%	46,565	49,755	+ 6.9%
Pending Sales	4,772	4,684	- 1.8%	35,828	38,969	+ 8.8%
Closed Sales	5,055	4,610	- 8.8%	32,700	36,859	+ 12.7%
Days on Market Until Sale	33	21	- 36.4%	41	24	- 41.5%
Median Sales Price*	\$210,000	\$226,500	+ 7.9%	\$191,000	\$220,000	+ 15.2%
Average Sales Price*	\$249,489	\$273,763	+ 9.7%	\$233,277	\$269,924	+ 15.7%
Percent of List Price Received*	99.4%	100.7%	+ 1.3%	98.2%	101.3%	+ 3.2%
Inventory of Homes for Sale	7,644	7,442	- 2.6%	—	—	—
Months Supply of Inventory	2.0	1.8	- 10.0%	—	—	—

Condo	September			Year to Date		
	2020	2021	% Change	Thru 9-2020	Thru 9-2021	% Change
Key Metrics						
New Listings	1,112	1,013	- 8.9%	8,970	9,239	+ 3.0%
Pending Sales	885	828	- 6.4%	6,523	7,653	+ 17.3%
Closed Sales	958	798	- 16.7%	6,051	7,276	+ 20.2%
Days on Market Until Sale	37	23	- 37.8%	45	31	- 31.1%
Median Sales Price*	\$183,500	\$200,000	+ 9.0%	\$175,000	\$199,900	+ 14.2%
Average Sales Price*	\$214,159	\$244,701	+ 14.3%	\$207,478	\$235,358	+ 13.4%
Percent of List Price Received*	98.0%	99.6%	+ 1.6%	97.7%	99.9%	+ 2.3%
Inventory of Homes for Sale	1,856	1,308	- 29.5%	—	—	—
Months Supply of Inventory	2.7	1.6	- 40.7%	—	—	—

* Does not account for sale concessions and/or downpayment assistance. | Percent changes are calculated using rounded figures and can sometimes look extreme due to small sample size.

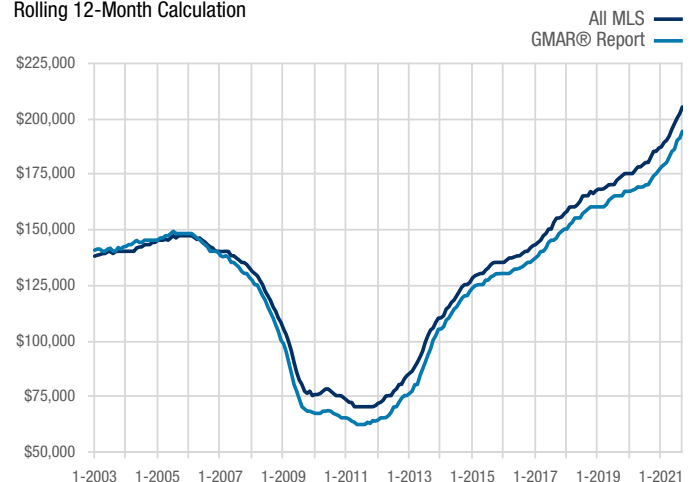
Median Sales Price - Residential

Rolling 12-Month Calculation



Median Sales Price - Condo

Rolling 12-Month Calculation



A rolling 12-month calculation represents the current month and the 11 months prior in a single data point. If no activity occurred during a month, the line extends to the next available data point.

Current as of October 7, 2021. All data from Realcomp II Ltd. Report © 2021 ShowingTime.

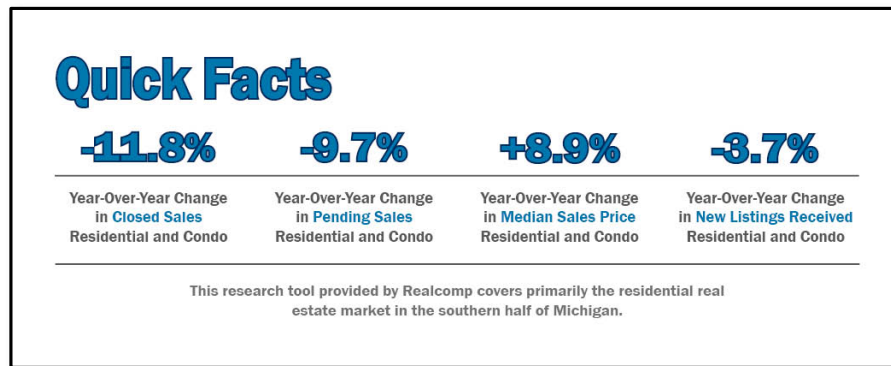
Single-Family Real Estate Market Statistics

FOR IMMEDIATE RELEASE

Statistics Contact: Francine L. Green, Realcomp [248-553-3003, ext. 114], fgreen@corp.realcomp.com

SEASONS CHANGE BUT WILL THE MARKETPLACE?

*Advent of Fall Sees Home Sales Fall Slightly,
while, it's Status Quo for Rising Sales Prices*



September Real Estate Market Commentary:

Nationwide, existing home sales were down slightly in August, falling 2% after two consecutive months of increases, according to the National Association of REALTORS®. The decline in existing home sales coincides with rising sales prices, which have continued to soar into fall, with the median sales price of existing homes up 14.9% compared to last year. Declining affordability has had a significant impact on homebuyers, many of whom have been priced out of the market and are choosing to wait for sales prices to ease before resuming their home search.

Closed Sales decreased 11.3 percent for Residential homes and 15.2 percent for Condo homes. Pending Sales decreased 9.7 percent for Residential homes and 9.8 percent for Condo homes. Inventory decreased 15.6 percent for Residential homes and 34.3 percent for Condo homes.

The Median Sales Price increased 9.3 percent to \$236,000 for Residential homes and 12.0 percent to \$215,000 for Condo homes. Days on Market decreased 54.0 percent for Residential homes and 52.7 percent for Condo homes. Months Supply of Inventory decreased 19.0 percent for Residential homes and 42.9 percent for Condo homes.

There are signs the market may be shifting, however. New listings have continued to hit the market, bucking seasonality trends commonly seen in the fall, a time when listing and sales activity typically slows as children return to school. As inventory increases, competition for homes may soften, and could even bring a moderation in sales prices, which, after 114 months of year-over-year gains, would be music to the ears of homebuyers throughout the country.



Realcomp II Ltd. is Michigan's largest Multiple Listing Service, now serving more than 18,000 valued broker, agent, and appraiser REALTOR® customers in over 2,700 offices across Michigan. Realcomp is committed to providing the most reliable up-to-date real estate information using state-of-the-art delivery methods.

All Residential and Condos Combined Overview

Key metrics by report month and for year-to-date (YTD) starting from the first of the year.



Key Metrics	Historical Sparkbars	9-2020	9-2021	Percent Change	YTD 2020	YTD 2021	Percent Change
New Listings		15,269	14,704	- 3.7%	120,455	124,566	+ 3.4%
Pending Sales		12,932	11,675	- 9.7%	97,955	102,107	+ 4.2%
Closed Sales		13,850	12,220	- 11.8%	88,910	97,015	+ 9.1%
Days on Market Until Sale		51	24	- 52.9%	59	29	- 50.8%
Median Sales Price		\$214,900	\$234,000	+ 8.9%	\$199,000	\$225,000	+ 13.1%
Average Sales Price		\$251,671	\$277,377	+ 10.2%	\$235,361	\$269,621	+ 14.6%
Percent of List Price Received		99.2%	100.6%	+ 1.4%	98.3%	101.1%	+ 2.8%
Housing Affordability Index		185	173	- 6.5%	199	179	- 10.1%
Inventory of Homes for Sale		22,905	18,724	- 18.3%	--	--	--
Months Supply of Inventory		2.2	1.7	- 22.7%	--	--	--

Listing and Sales Summary Report September 2021



	Total Sales (Units)			Median Sales Prices			Average DOM			On-Market Listings (Ending Inventory)		
	Sep-21	Sep-20	% Change	Sep-21	Sep-20	% Change	Sep-21	Sep-20	% Change	Sep-21	Sep-20	% Change
All MLS (All Inclusive)	12,220	13,850	-11.8%	\$234,000	\$214,900	+8.9%	24	51	-52.9%	18,724	22,905	-18.3%
City of Detroit*	355	414	-14.3%	\$77,500	\$53,500	+44.9%	40	55	-27.3%	1,657	1,590	+4.2%
Dearborn/Dearborn Heights*	229	246	-6.9%	\$190,000	\$171,750	+10.6%	16	25	-36.0%	275	327	-15.9%
Downriver Area*	443	482	-8.1%	\$175,000	\$150,000	+16.7%	17	23	-26.1%	613	587	+4.4%
Genesee County	555	640	-13.3%	\$190,000	\$170,000	+11.8%	20	37	-45.9%	900	815	+10.4%
Greater Wayne*	1,617	1,701	-4.9%	\$209,900	\$180,000	+16.6%	18	26	-30.8%	1,995	2,350	-15.1%
Grosse Pointe Areas*	85	90	-5.6%	\$355,000	\$342,750	+3.6%	35	37	-5.4%	174	228	-23.7%
Hillsdale County	59	72	-18.1%	\$165,000	\$148,000	+11.5%	55	84	-34.5%	133	117	+13.7%
Huron County	15	16	-6.3%	\$169,000	\$106,950	+58.0%	68	112	-39.3%	36	43	-16.3%
Jackson County	216	253	-14.6%	\$176,450	\$156,000	+13.1%	54	74	-27.0%	491	388	+26.5%
Lapeer County	114	143	-20.3%	\$270,995	\$225,000	+20.4%	36	40	-10.0%	229	227	+0.9%
Lenawee County	153	163	-6.1%	\$195,000	\$175,000	+11.4%	48	70	-31.4%	315	267	+18.0%
Livingston County	309	379	-18.5%	\$335,000	\$300,000	+11.7%	22	36	-38.9%	432	508	-15.0%
Macomb County	1,380	1,546	-10.7%	\$229,000	\$200,000	+14.5%	19	25	-24.0%	1,676	1,897	-11.6%
Metro Detroit Area*	5,607	6,331	-11.4%	\$246,000	\$227,500	+8.1%	21	31	-32.3%	8,812	9,888	-10.9%
Monroe County	217	203	+6.9%	\$238,000	\$210,000	+13.3%	30	42	-28.6%	324	343	-5.5%
Montcalm County	89	103	-13.6%	\$200,000	\$168,950	+18.4%	20	75	-73.3%	126	145	-13.1%
Oakland County	1,946	2,291	-15.1%	\$305,000	\$285,000	+7.0%	21	32	-34.4%	3,052	3,543	-13.9%
Saginaw County	228	203	+12.3%	\$144,000	\$130,000	+10.8%	21	36	-41.7%	315	288	+9.4%
Sanilac County	40	49	-18.4%	\$183,500	\$138,000	+33.0%	33	94	-64.9%	132	112	+17.9%
Shiawassee County	94	120	-21.7%	\$159,500	\$148,500	+7.4%	21	54	-61.1%	120	141	-14.9%
St. Clair County	227	259	-12.4%	\$220,000	\$191,000	+15.2%	30	36	-16.7%	361	388	-7.0%
Tuscola County	40	40	0.0%	\$167,000	\$151,500	+10.2%	29	33	-12.1%	69	49	+40.8%
Washtenaw County	447	469	-4.7%	\$330,000	\$290,000	+13.8%	22	38	-42.1%	897	1,279	-29.9%
Wayne County	1,972	2,115	-6.8%	\$190,000	\$166,000	+14.5%	22	32	-31.3%	3,652	3,940	-7.3%

* Included in county numbers.



By RENEE SMITH
2021 GMAR Affiliate Committee Chair
Title Partners/Business Development Manager
rsmith@mytitlepartners.com

Be Thankful

It is so tough to believe that we are already coming to the end of the year! For 2020 to have gone by what seemed so slow, 2021 indeed brought us through in warp speed!!! For me, November is a time to reflect on all that we should be thankful for and incredibly grateful for all of us that we're able to make it thru last year with our sanity (LOL) or at least most of our sanity. I encourage you to participate in a small challenge with me and deliver a random act of kindness at some time throughout this month. Whether it be paying for the person's order behind you at a drive-thru, checking in with a family member or friend you haven't spoken to in

a while, complimenting a coworker, volunteering your time with a local charity or organization, or just simply taking the time to open a door for someone with a smile. You have no idea what this can do for the soul!

Enjoy and cherish the time with your family and friends at the start of this holiday season.

"You never know what someone is going through. BE KIND ALWAYS!"

Your affiliate committee is always thankful for the opportunities provided to assist you and your clients.



Meet your 
Affiliate



Parks Title has been serving Michigan homeowners for more than 30 years, providing our customers with personalized communication, fast and accurate title services, and a confident, secure closing experience. We continue to meet the needs of a challenging economy and build relationships with our clients that allow us to facilitate the smoothest possible transaction for their buyers and sellers.

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The right partner makes all the difference

Let U.S. Bank be your trusted partner for your client's homebuying process. We'll help them find a mortgage that supports their financial goals and fits their long-term strategy.

U.S. Bancorp, with 75,000 employees and \$567 billion in assets as of September 30, 2021, is the parent company of U.S. Bank, the fifth-largest commercial bank in the United States. The bank blends its relationship teams, branches and ATM network with mobile and online tools that allow customers to bank how, when and where they prefer. U.S. Bank is committed to serving its millions of retail, business, wealth management, payment, commercial and corporate, and investment services customers across the country and around the world as a trusted financial partner. This commitment has been recognized by the Ethisphere Institute naming the bank a 2021 World's Most Ethical Company.

Try our smart, simple and fast digital tools, designed to make finding and applying for your mortgage easier.

The U.S. Bank Loan PortalSM, is an innovative mortgage loan process that makes it easier for customers to gather the information they need to apply for a mortgage, while staying connected with a trusted loan officer throughout the process. With our secure online loan application, customers can:

- Apply for a mortgage eligibility letter or home loan online or through their local loan officer.
- Reduce the time and effort involved in gathering mortgage documentation by retrieving asset and income information electronically.
- Upload and view documents from multiple devices in one secure place.
- Find information about loan status and communicate with the loan officer and their support team all along the way, reducing time to close.

"Innovation has always been part of our culture at U.S. Bank," said Tom Wind, president of U.S. Bank Home Mortgage. "The U.S. Bank Loan Portal combines the best

of personal service offered by our mortgage loan officers with the latest technology to provide a seamless experience for our mortgage customers. It's good news for buyers and realtors alike, especially when housing inventories are tight and buyers need to move quickly to secure the home they want. The new portal makes that process faster and easier."

Local mortgage professionals available to help your clients:

U.S. Bank salutes its mortgage loan officers who place customer values first. We proudly recognize Ted Edginton for receiving the Legends of Possible Award, our highest recognition for U.S. Bank employees. Ted's dedication to turning homeownership dreams into reality – driven by a constant focus on customer care and ethical practices – shows that how we achieve is as important as what we achieve.



TED EDGINTON

Cell: 248-866-9460

ted.edginton@usbank.com

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AN IN-PERSON CLASS

November 3rd | 9:00am – 12:00pm

Register today for this upcoming virtual education course hosted on **ZOOM** exclusively from GMAR!

Free for all members!

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STANDARD CON-ED

VIRTUAL CLASS

Presented by the Greater Metropolitan Association of Realtors®

This is GMAR'S standard continuing education class. The course will consist of Disclosures & Risk Management, Service Animals, Grievance & Arbitration, Legal Updates 2020 and Realtors of Michigan: a Marijuana Update. This course will count as **3 legal and 3 general education credits.**



For questions, contact:
Traci Dean | Education Coordinator
248-522-0341

NEXT CLASS:

FREE FOR ALL MEMBERS

Tuesday, November 9th

9:00am – 3:00 p.m

Presented online via



REGISTER ONLINE! www.gmaronline.com



Pricing Strategy Mastering the CMA

A GMAR HYBRID CLASS!

November 10th | 12:00pm – 4:00pm

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AFFILIATE

Greater Metropolitan
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MANAGING YOUR BUSINESS:

DOLLARS & SENSE



3 General Con-ed

Preparing a budget for your business, Setting up your business, Cash flow expectations, Understanding the basics of marketing, and Miscellaneous components of business planning.

November 11th

9am-12pm



MORNING CHAT WITH YOUR AFFILIATES



A monthly virtual series featuring open conversation with GMAR Affiliates. Casual conversation with industry experts to find out the latest industry specific information!

November 16th
9:00am – 10:00am

Register Online:
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AN ONLINE ZOOM CLASS!

November 17th | 9:00am – 12:00pm

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AN ONLINE ZOOM CLASS!

November 17th | 1:00pm – 4:00pm

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 **GMAR VIRTUAL EDUCATION**



Mastering the Transactions A-Z

AN IN-PERSON CLASS

November 18th | 9am – 12pm

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AN ONLINE ZOOM CLASS!

November 30th | 9:00am – 12:00pm

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November 30th | 1:00pm – 4:00pm

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Leslie Blodgett-Evanoff	Linda Brand	Cheryl Bryant	Lydia Capicotto	Helena Chen	Doretha Cohill
Jessica Blue	John Branka	Christopher Bryant	Juela Capo	Limin Chen	Sakennia Coit
Rachel Blue	Margaret Brannan	Gabrielle Bryant	Terry Capron	Yu Chen	Diamond Colbert
Ingrid Boatner	Chelsea Brantley	Sparkle Bryant	Nicol Carcone	Zen Chen	Vincent Colbert

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Aubrey Coleman-Fenton	Todd Craft	Brian Darnell	Takeiya Dell	April Dobot	Robert Duzak
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Daniel Collins	Cristy Craig	John Darvis	Michael Delorenzo	Erin Dobbins	Justine Dzon
Heather Collins	Ashley Crain	Mahamad Darwish	Renzo Delzo	Roxana Doboseru	Benjamin Earl
Peggy Collins	Patricia Cramer	Garo Daryousef	Djeneba Dembele	Mandy Dobrik	Jon Earl
Ryan Collins	Cherita Cranon	Gwen Daubenmeyer	Kavitha Deme	Kelly Dobronski	Stesha Eason
Scherita Collins	James Craver	Roger Daubenmeyer	Michelle Demeau	David Dockhorn	Gregory Eatmon Jr.
Louis Collura	Christopher Crawford	Alexander D'Avanzo	Mark DeMers	Renato Dodani	June Eaton
Pamela Colombo	Willard Crawford III	Elaine Davenport	Kristy Demo Waker	Mary Jane Doherty	Erika Ebbin
Ricardo Colon	Kaylyn Crayne	Gloria Davenport	Tiffany Demopoulos	Julie Dohring	Michael Eberhardt
Scott Coltman	Eric Crayton	Christine David	Evan DeMoss	Anthony D'Olivo	Ryan Ebert
Nicole Combs	Karin Creekmore	Darleen Davidson	Nicole Dempsey	Lori Dolman	Patrick Echlin
April Combs-Simpson	Neicol Creighton	Melissa Davies	Malinda Dемray	Ryan Dolman	Falisa Echols
Joan Conant	Christine Cress	Vincente Davila	Deshawn Dennard	Marie Domanski	Jon Ecklerly
Sheri Conder	James Cristbrook	Bernadine Davis	Andrea Denson	Douglas Domas	Othon Economopoulos
Abby Confer	Cheryl Crockett	Brenda Davis	Mytia Dent	Kristaps Dombrovskis	Alva Eddleman
James Conklin	Deborah Crockett	Bryan Davis	Judith Denys	Ryan Donahue	Ted Edginton
Lindsay Connell	Hivenna Crockett	Caroline Davis	Deborah DePriest	Kimberly Dondzila	Angel Edie
Hannah Connelly	Jeremiah Cross	Dallas Davis	Ashley Derderian	Sandra Doner	Felicia Edison
Kathy Connors	Theodius Cross	Dawn Davis	Vaughn Derderian	Adam Donlon	Stephanie Edmonds
Deborah Conrad	Clancy Cruz	Deborah Davis	Kathryn DeRoche	Thomas Dooley	Alonzo Edwards
David Conselyea	Natalie Cruz	Donna Davis	C. Noel Derr	Cristopher Dorchak	Jeffrey Edwards
Deborah Consiglio	Renee Crynick	Imari Davis	Kashmira Desai	Trisha Dork	Julia Edwards
Joseph Consiglio	Joshua Culver	Jacob Davis	Angela DeSanto	Tarance Dortch	Shakerra Edwards
Joseph Conway	Joe Cunningham	Jacqueline Davis	Philip DeSchryver	Nandish Doshi	Sharon Edwards
Andrea Cook	Kelly Cunningham	Jessica Davis	Tyrone De'Shazer Jr.	Letitia Doss	Jennifer Egan
Auston Cook	Kim Cunningham	Melvin Davis	John DesJardins	Nicole Doss	Lee Ehlers
Christie Cook	Rebecca Cunningham	Olivia Davis	Gleville Desmier	Susan Douglas	Lisa Eischer
Elijah Cook	Julius Curling	Roger Davis	Shane Desmier	Andrew Dow	Kyle Eisiminger
Nathaniel Cook	Elvis Curri	Shannon Davis	Zachary DeSmit	Catina Downer	Kimberly Ekpenyong
Rose Cook	Felicia Curry	Sheree Davis	Alice Detmer	Allen Dowty	Rashad Elabed
Stefannie Cook	Susan Curry	Willard Davis	Linda Deutsch	Keith Dozier	Yvette El-Amin
Rhonda Cooke	Stepanie Curtis	Willie Davis	Valerie Devaney	Marti Drabing	Pierre Elia
Kathleen Coon	Laura Cutajar	Samuel Dawes	Brian DeVore	Christian Draheim	Cathy Elias
April Cooper	Gary Cutting	Mahmoud Dawwas	Pam DeYoung	Ashley Drake	David Elias
Elethia Cooper	Lisa Cutting	Emily Day	Malvinder Dhawan	Kimberly Draper	Nedda Elisha
Felicia Cooper	Loretta Cwiek	Jacob De Golph	Varinder Dhawan	Thomas Drealan	Brenda Ellington-Wallace
Gwendolyn Cooper	Rebecca Cybart	JoElla Dean	Jasdeep Dhillon	Margaret Dresser	Victor Elliott
Jennifer Cooper	Maryann Czapiewski	Julia Dean	Patricia Dial	Courtney Drew	Melody Ellis
Kadyjah Cooper	Jason Czarnik	Julie Dean	Sherrie Dial	Kathleen Drew	Terrance Ellis
Douglas Cope	Frank Czech IV	Staci Dean	John Diamond	Cara Drinkwine	Trina Ellis
Max Cope	Tina Czewski-Ochoa	Suzanne Dean	Megan Diamond	Jamie Driscoll	Wael Elmaksoud
Nancy Coppage	Priyanka Dabhi	Tammy Deane	Julie Diaz	Olena Drobot	Hawraa El-masri
Frank Coppola	Diane Dabira	Denise Deangelis	Jennifer Diciesare	Paula Drummond	Ali Elsarout
Deborah Corey	Bianca Dabish	Debra DeAngelo	Jacqueline Dicker	Jeff Drury	Hassan Elsayed
Jason Cornthwaite	Christina Dabish	Paul DeBono	Stanley Dickson	Christopher D'Spain	Helena Elсила
David Corp	Majed Dabish	Chelsea DeCarlo	Benjamin Dieck	Krzysztof Duczynski	Bahaa Elzein
Kristy Correll	Jessica Dabkowski	Rocco Deciechi	Laura Diedrich	Michael Dudash	Perrin Emanuel
April Corrias	Sonya Dabney	Desiree Decker	Stacie DiGuiseppa-Catalano	Milton Duerod	Anita Emerson
Trista Curtis-Redfield	Christopher Daggy	James Deering	Janice Dillaha	Mark Duff	Jason Emerson
Aprielle Cory	Leslie Dahm	Valerie DeFour	Cecelia Dillard	Diana Dulimba	John Emerson
David Cosgrove	Gemi Dallo	Fe-Luz DeGala	James Dillard	Bethany Dumanois	Scott Emert
Lanie Cosgrove	Anne Dalton	Daniel Degen	Mariana Dimancea	Sandra Dunakey	Lori Emma
Kalina Cottingham	Jill Daly	Daren Degen	Marc DiMaria	Andrea Duncan	Leigh Emmett
Juliet Couch	Linda Daly	Melissa Degen	Petrina DiNoto	George Duncan	Michael Emmick
Sara Couchman	Stuart Daly	Samantha Degregory	Hazley Dinsmore	Martique Duncan	Antonio English
Timothy Courtney	Lisa Damon	Ashley DeGuise	Gail DiPonio	Nancy Duncanson	Dawn English
Jaqulyn Cousino	Hillary Dandridge	Ryan Deisenroth	Nick DiStefano	Jeffrey Duneske	Tyler Ensign
Heather Covell	Tasha Dane	Jennifer DeJohn	Arlisha Dixon	Cheryl Dunn	Loren EntsuaH

Korie Enyard	Mark Feick	Lolita Fox	Kelley Garris	Amanda Gleason	Brian Gregory
Thomas Epperson	John Feld	Patrick Fox	Tanisha Garris	Crystal Glebe	John Gregory
Bryan Epstein	Darlyne Felder	Ronald Fox	Jeffrey Garver	Thomas Glenfield	Daniel Gretebeck
Kimberly Erdman-McGue	Nancy Feldmann	Sarah Foy	Karen Garver	Faira Glenn	Diana Grice
Daniel Ericksen	Jessica Fender	Dean Fracassi	Austin Garvin	Octamecia Glenn	Alvin Grier
Brenda Erickson	Darrin Fendley	Andrea Francavilla	Barbara Gates	G.D. Glickoff	Jennell Grier
Linda Eriksen	Tammy Fenech	Toni Francesconi	Gail Gates	Russell Glide	Donald Grieser
Ellen Ernst	Linda Fennell	Krista Franchi	Nicole Gatto-Ross	John Goci	Deonta Griffin
Charles Ervin	Kevin Fennimore	Maureen Francis	James Gatza	Jeanette Godlesky	Georgeann Griffin
Mary Esch	Kevin Ferguson	Michael Francis	Brian Gaughan	Irenita Goedert	Melody Griffin
Kristina Esparza	Calvin Ferguson	Christine Frank	Elizabeth Gayeski	John Goetz	Pamela Griffin
Jose Espinal	Els Ferguson	Ashley Franklin	Madyson Gee	Lindsey Gold	Edward Griffith
Mouhamed Ali Essa	Carlo Ferri	Holly Franklin	Robert Gehly	Lisa Goldberg	Melinda Griffith
Vanessa Estrellado	Cyndi Ferrier	Marissa Franklin	Charles Gellasch	Donovan Golden	David Griffor
Jody Etheridge	Derek Ferris	Rebecca Franklin	Chelsea Gendron	Jermaine Golden	Nicole Griggs
Kelly Ettel	Angela Fessler	Sean Franulic	Xin Geng	Jonathan Golden	Rhiannon Griggs
Cori Eubanks	Alfred Fezollari	Carlos Frazier	Jennifer Genord	Virgea Golden	Alexandra Grigoryan
Jane Evans	Darin Ficorelli	Michelle Frazier	Audra Genova	Jonathan Goldman	Sarah Grillo-Rogers
Mary Evans	LeAnne Fiedler	Michelle Freeman	Julie Genson	Norman Goldstein	Emily Grish
Angela Evans Aronson	Juliana Field	Sade Freeman	Adam George	Anna Gollinger	Angela Gritsas
Rachele Evers	Maureen Fielder	Kristian Freiwald	Andrea George	Mohamed Gomaa	David Grodzicki
Cynthia Ewing	Jeffrey Figlan	Angela French	Christopher George	Danylo Gonta	Sean Grogan
Nicholas Exarhos	Norman Finkelstein	Jeri Friedsberg	Derrick George	Jenna Gonwicha	Candice Gross
David Eyebiokin	Alicia Finn	David Frigerio	Dominic George	Fidel Gonzalez	Christopher Gross
Anthony Facione	Patrick Finn	Ellen Frink	Kyle George	Serlibrity Good	Joseph Gross
Cheryl Facione	Renee Finnerty	Patricia Fritz-Saenz	Patrick George	Kathy Goodaker	Zechariah Gross
Scott Fader	Lynne Fiscelli	Laurence Fron	Stefanie George	John Goodman	Christian Grothe
Julie Fagan	Heather Fischer	Joseph Fuga	Veronica George	Amber Goodwin	Gail Grout
Joanne Fairbanks	Julie Fischer	Corey Fuller	Donnie Georvassilis	Bruce Gooel	Allia Grove
Troy Fairley	Sarah Fisher	Julie Fuller	Reem Gergis	Shanika Gordon	William Grove
Nibal Fakhouri	Tina Fisher	Douglas Funk	Lorraine Gerich	Hnderyos Gorgees	Heatherley Grow
Tatanisha Falconer	D'ja Fitzpatrick	Nessa Gabbara	Amanda Germain	Samantha Gorgis	Harriet Growe
John Faleris	Paul Fitzpatrick	Gabriel Gabriel	Sylvia German	Theresa Gorguis	Steven Growe
Anthony Falletich	Roxanne Fitzpatrick	Antonio Gaddis Jr	Michael Gervais	Allison Gorman	Rachael Grushko
Connie Falmer	Jill Flaugher	Subrahmanyam Gade	Mario Getaw	Kathleen Gorski	Jennifer Guajardo
Deborah Falzon	Jodi Flavell	Anna Gage	Holly Geyer	Catherine Gothro	Brandon Gugala
Denise Falzon	Amanda Fleming	Gregory Gagnon	Karmelo Gezhilli	Nathaniel Goudy	Katherine Guilbault
Frank Fane	Donald Fleming	Sha-Wanna Gajewski	George Ghanam	Dianne Gouin	Kendall Gulbernat
Jennifer Fanning	LaDawn Fleming	Katie Galanes	Mukesh Ghelani	Georgia Gould	Zina Gulla
Jeffery Fanto	Grayson Florkey	James Galba	Gena Giannuzzi	Michael Gould	Verdonn Gulledge
Fadel Farhat	Kevin Flowers	John Galeas	Lauryn Gibas	Sarah Grace	Mark Gunn
Khalil Farhat	Zainab Fofana	Laurie Galeas	Richard Gibb	India Gragg	Teri Gunn
Jonathan Farida	Margo Follbaum	Larry Gallo	Jodee Gibson	Adam Graham	Valerie Gunn
Sandy Farida	James Ford	Aisha Galloway	Kevin Gibson	Sherri Gramlich	Rui Guo
Daniel Farkas	Kimberli Ford	Iyeshia Galloway	Orlando Gibson	Andrew Granberry	Casey Gurner
Joseph Farkas	Sara Ford	Tracy Galloway	Tinesha Gibson	Donald Grant	Danielle Gutelli
Nicole Farmer	Cynthia Ford-Getzan	Timothy Gambino	Kevin Gidley	Donna Grant	Julie Gutman
Owen Farmiloe	Saideh Foroutan	Sharon Gamblin	Taylor Gielow	Jay Grant	Leah Guy
Talal Farran	Christina Forrest	Fabian Gammo	Andria Gietl	Sherri Grant	Monica Guza
Denise Farrand	Karen Fortuna	Scott Ganger	Yoav Gilad	Tanji Grant	Andres Guzman
Dana Farrell	Terrence Fortuna	Andy Gappy	Beverly Gilbert	Nicole Grantham	Kelly Gwisdala
Thomas Farrell	Dominic Foster	Andrea Garcia	Christopher Gilland	Michael Grasso	Charis Haase
Megan Farris	Jackie Foster	Mustafa Gardi	Regina Gilliam	Marisa Graves	Silvester Habba
Kalita Farver	Sarah Foster	Brittany Gardner	Thomas Gilliam	Erik Gray	Farhat Habib
Charles Fast	TaQuan Foster	Jerry Gardner	Shirley Gillings	Kaunda Gray	Shayla Haboosh
Syed Fatmi	Thomas Foster	Krysti Gardner	Keyontay Gilmore	LaToya Gray	Kimett Hackworth
Severin Faulhaber	Mara Fostey	William Gardner, Jr	Jay Gingell	Tiffany Gray	Christina Haddad
Abbas Fawaz	Basheir Fouani	Roelisha Garland	Michael Gingras	Krystal Grayson	Samuel Haddad
Anthony Fawaz	Marianna Foumia	Marlene Garland-Hill	John Gitre	Ashley Green	Shady Haddad
Faten Fawaz	Kristian Fountain	John Garmo	Cheri Givens	Brian Green	Harley Haddox
Hassan Fawaz	Georgette Fournier	Jeffrey Garner	Angela Gjokaj	LaToya Green	Adam Haffajee
Michael Fazio	Jeremy Fournier	Jessica Garner	Nina Gjonaj	Stacey Green	Eddie Haidar
Ryan Fazio	Cloteal Fowler	Kimberly Garner-Lucas	Erion Gjysma	Loren Greene	Wali Haidri
William Fear	Edgar Fowler	Joan Garretson	Nancy Gladstone	David Greenhalgh	Julie Haines
Mark Fedewa	Emmeline Fowler	Farrah Garrett	Julian Glass	Karen Greenwood	Leonore Hale
Kimberly Feghali	Devin Fox	Sigrid Garrick	Laurie Glass	Warren Greenwood	Lyndsay Hale

Linda Halford	Elizabeth Harris	Jasmine Henry	Greg Holman	RaShunda Hutcherson	Michelle James
Bella Hall	Gregory Harris	Natasha Henry	Y Renee Holman	Rachel Hyland	Patrick James
Charles Hall	Julius Harris	Tiffany Henry	Michele Holmes	Nicole Hyman	Marybeth Jamieson
Everett Hall	Kenaeya Harris	Joshua Hepner	Thomas Holmes	Charlotte Hypes	Anna Jamil
Lisa Hall	Linda Harris	Liza Herimat	Samantha Holstine	Blayr Hytower	James Jamil
Margaret Hall	Selena Harris	Antwan Herman	Christopher Holt	Kingsley Ifezue	Sadeer Jamil
Matthew Hall	Tamasha Harris	Jean Herman	Stephanie Holt	Deshonna Igwenagha	Duraïd Jamoua
Nathan Hall	Tamika Harris	Michael Hermiz	Robert Holton	Eva Ilia	Mazin Janbou
Shannon Hall	Tenia Harris	Revan Hermiz	Thomas Holzer	Twanetta Ingram	Audra Jancic
Steven Hall	Terrance Harris	Carmen Hernandez	Chin Hom	James Iodice	Erlinda Jandoc
Terra Haller	Zeyoune Harris	Mae Herrmann	Logan Honaker	Robin Iorlano-Brooks	Tina Jandou
Christopher Haltinner	Zoe Harris	Maureen Herron	Ann Honeycutt	Dominic Irvin	Susan Jaracz
Christopher Halverson	Darrin Harrison	Tracy Herron	Joan Honka	William Irving	Anthony Jarbo
Jill Ham	Diane Harrison	Deborah Hershey	Nicole Hood	Connie Isbell	Sandra Jaroslaw
Robin Ham	Mark Harrison	Erin Hertzog	Angela Hoops-Cossey	Jeffrey Isett	Jiryes Jarrous
Kristi Hamed	Richard Harrison	Michael Hesse	Jennifer Hoover	Monica Iskra	Elizabeth Jarvis
Irfan Hameedi	Tamia Harrison	John Hetherman	Hannah Hoppough	Staver Ismail	Sarmad Jarwa-Yousuf
Barry Hamilton	Arlita Harvey	Edward Hewlett	Stephanie Hopson	Haig Istamboulian	Barbara Jascuk
Misha Hamilton	Cody Harvey	Roy Hibbs	Steven Hoptman	Savina Istamboulian	Cortney Jasgur
Shontel Hamilton	Erica Harvey	Damian Hickman	Md Hoque	Thomas Itin	Ronald Jasgur
Tiana Hamilton	Sonseeahray Harvin	Melinda Hickman	Maya Hords	Maria Iuliano	Steve Jasgur
Hadi Hamka	Tariq Hasan	Alexander Hicks	Mazin Hormiz	Antonette Iverson	Atif Javaid
Joseph Hammel	Stacey Hasenau	Autumn Hicks	Lanessa Hornbuckle	Ornela Ivezaj	Jennie Javier
Martin Hammer	Mordechai Hatanian	Bardette Hicks	Johnnie Horne	Nneka Izenwata	David Jay
Anne Hammond	Ann Hatley	Mackenzie Hicks	Deborah Horner	Daniel Izzo	Vickie Jeannette
Jessica Hammond	Esther Haugabook	Costello Hickson	Kimberly Hosner	Christopher Jabero	Victoria Jefferson
Patricia Hammond	Brad Haugk	Gregory Hidinger	Jerry Hotchkin	Anthony Jablonski	Bernal Jefferson Jr.
Adam Hammons	Jenna Hauk	Jeffrey Higgins	Yanwen Hou	Anthony Jablonski	Jennifer Jeffords
Alii Hamouch	Nadia Hawatmeh	Kevin Higgins	Laura Houghton	Janet Jablonski	Raymond Jeffrey
Jewel Hampton	Rosalind Hawkes	Nicole Higginson	Randy Hourani	Katherine Jablonski	Kimberly Jolley
Terence Hampton	Juanita Hawkins	Pamela Hildebrand	Paula Housley	Dany Jabrail	Darroll Jenkins
Tina Hampton	Donna Hawthorne	Danielle Hill	Terajai Houston	Rami Jabro	Jennifer Jenkins
Kandrilyn Hamric	Everest Haxhi	Kevin Hill	Annette Hovious	Angela Jackson	S. Toni Jennings
Monika Hana	Fady Hayali	Nevin Hill	Darryl Howard	Antonio Jackson	Amanda Jenuwine
Barbara Hanes	Brian Hayden	Roberta Hill	Marilyn Howard	Barbara Jackson	Dardnella Jernigan
Angela Hanke	Antoine Hayes	Tharron Hill	Tracey Howard	Jamila Jackson	Fawn Jerome
Torantie Hankins	Raynell Hayes	Cynthia Hinckley	Rebecca Howe	Jeffrey Jackson	Sherri Jeske
Firas Hanna	Rebecca Haynes	Amit Hingorani	Jasmine Howell	Kandice Jackson	Sahira Jirjees
Kal Hanna	Kathleen Hayward	Wanda Hinkley	Nancy Howell	Kia Jackson	Chad Jishi
Merna Hanna	Laurie Hayward	Patrick Hixson	Kennedy Howes	Nichole Jackson	Melinda Joerin-Puckett
Taghreed Hanna	Steven Hayward	Linda Hliebay	Eva Hoxha	Quran Jackson	Alina Johnson
Cynthia Hannah	Adrienne Hazel	Amal Hmeidan	Kimberly Hoyle	Rhonda Jackson	Andrea Johnson
Michael Hannah	Youzhi He	Brittany Hobbs	Cheryl Hozdish	Romani Jackson	Andrew Johnson
Christine Hannish	Tracey Heard	Curthena Hobson	Amber Hubbard	Shelley Jackson	Ashura Johnson
Alexandra Hannum	Jessica Heath	Jacquelyn Hobson-Pon	Peter Hubbard	Sonia Jackson	Autumn Johnson
Mark Hanoush	Holly Heeringa	Shawn Hoch	Jennifer Hubenschmidt	Toni Jackson	Becky Johnson
Summer Hanoush	Julie Heidt	William Hochstetler	Bridget Hudson	Wendy Jackson	Brian Johnson
Kathryn Hansen	Jason Heilig	Amanda Hock	Derrick Hudson	Donya Jackson-Coleman	Brian Johnson
Jeffrey Happel	Mary Hein	Dean Hodges	Gretchen Hudson	Kylie Jacobs	Cameron Johnson
Ataul Haque	Alexandra Heinz	Elisabeth Hoekstra	Nathaniel Hudson	Robert Jacobs	Caroline Johnson
George Harb	Michelle Heinzerling	Mark Hoffman	Nicole Hughes	Mazen Jaddou	Charlene Johnson
Sharon Harbin	Edward Heitchue	Holly Hofsess	Kevin Hultgren	Diana Jaeger	Cheryl Johnson
Chandresh Harbola	Michael Helfant	Stephen Hohl	Chad Humes	S Irfan Jafry	Connor Johnson
Jacob Hardecki	Kristen Hemond	Khalil Hojeij	Thomas Humes	Dylan Jajo	Dawn Johnson
Crystal Hardison	Chuck Hempel	Ronda Holcomb	Steven Hung	Frank Jajou	Dean Johnson
Wesley Hardnett	Gayle Henderson	Reegan Holden	Angela Hunt	Kyle Jakeway	Dichondra Johnson
Leslie Hardy	Joan Henderson	Addison Holguin	Robert Hunt	Robert Jakowinicz	Edwanik Johnson
Sharita Hardy	Patrice Henderson	Anthony Holguin	Brian Hunter	Michael Jaksim	Elizabeth Johnson
Karen Harlin	Santez Henderson	Kelly Holguin	Cynthia Hunter	Christy Jakubec	Frances Johnson
Michael Harrington	Wyvonia Henderson	Aaron Holland	Tammy Hurley	Karun Jala	Jamil Johnson
Adriana Harris	Nina Henderson-Myers	Carrie Holliday	Andrew Huska	David Amos James	Jerry Johnson
Brianna Harris	Erica Hendren	Adam Hollier	Munawar Hussain	Della James	Lance Johnson
Brittany Harris	Benjamin Hendricks	Mitchell Hollins	Aidan Hussey	Jalen James	LeAnne Johnson
Cyle Harris	Ernestine Hendricks	Lakita Holloway	James Hutcherson	Jonathan James	Liola Johnson
Cynthia Harris	Lawrence Henney	Janet Holm	LaKiesha Hutcherson	Kaley James	Luke Johnson
DaLawn Harris	Jessica Henning	Adrena Holman	Martinus Hutcherson	Lorraine James	Michael Johnson

Rashida Johnson	Michael Kaczmarczyk	Lana Kelso	Allison Kochanowski	Dana Labes	Carlos LeDee
Redento Johnson	Jeahad Kadaf	Claude Kendrick	Karen Koenig	Kristina Lacy	Danell Ledin
Renee Johnson	Meriem Kadi	Michael Kendzior	Ashley Koepf	Paul Lacy	Andre Lee
Samantha Johnson	Andreas Kahr	Felecia Kennedy	Erica Kohler	Diana Ladley	Angela Lee
Selina Johnson	Ryan Kain	Mary Anne Kennedy	Bill Kokenos	Gerald Ladue	Carol Lee
Sherrri Johnson	Christopher Kajy	Rolanda Kennedy	Heather Kolbe	Victoria LaFata	Christopher Lee
Shyante Johnson	Kevin Kajy	Taneisha Kennedy	Paul Kolby	Jeff LaFleur	Clifford Lee
Steve Johnson	Lauren Kakish	Joyce Kennedy-Torgerson	Radha Kolli	Dominique Lafond	Daric Lee
Taylor Johnson	Justin Kakos	Tricia Kerchkof	Lian Kollin	Mackenzie Laforest	Jee Lee
Terrell Johnson	Kenny Kakos	Bonnie Kerman	James Koltunchik	Melissa Laforest	Reva Lee
Theresa Johnson	Mohamad Kalach	Douglas Kerry	Jennifer Kompoltowicz	Sharon LaFrance	Noel Leeland
Tiara Johnson	Oliver Kalasho	Lynn Ketelhut	Claire Kona	Mark Lagana	Stephen Legg
Timeka Johnson	Christina Kalfaian	Mary Ketelhut	Anthony Konarzowski	Jennifer Lahiff	Marc Leitson
Verlena Johnson	Teresa Kalil	Zahiya Khadiri	Madhavi Kondapalli	Austin Lako	Michele Leja
Vickie Johnson	Lynda Kallabat	Roger Khami	Katelyn Kontny	Michael LaLonde	Violeta Lekaj
Kristi Johnson-Stepp	Nicholas Kallabat	Humera Khan	Maria Kopicki	Angela Lamb	Dennis Leland
Michele Johnson	Alexander Kallo	Joseph Kheder	Michael Korona	Lance Lambdin	Sheilah Lemanski
Shena Jolliffi	Jenna Kaltenberg	Olesya Khorysheva	Tricia Kortez	Cynthia Lamerson	Megan Lemke
Alan Jonas	Kathleen Kaltz	Monique Khoury	Maureen Korthas	Joseph Lamerson	Quinton Lemond
Anthony Jones	Nicholas Kaminski	Sharon Khouzakoun	Wanda Koscielny	Darlene Lampe	Mary Leon
Brandon Jones	Alekhyia Kamjula	Nash Khraishi	Gail Kosh	Patricia Lampley-Gambrell	Mishalay Leonard
Brooke Jones	Gaylord Kanoyton	Nedal Khzouz	Kenneth Kosovec	Cecilia Lancaster	Tom Leone
Crystal Jones	George Kaounas	Tabatha Kibat	Kaylie Koss	Jeanell Land	Jenna Lesner
Cynthia Jones	Madelynn Kaounas	Andrea Kidder	Cameron Kostus	Joseph Landis	Carl Lessane
Damon Jones	Jason Kapernick	Diana Kielian	Sharon Koths	Shanice Landon	Lindsay Lester
Darnel Jones	Brandon Kappeler	Christine Kilpatrick	Alexandria Kotlarek	Kim Lane	Julia Levesque
Darnecia Jones	Hilal Karaali	Linez Kimber	Shelly Kovach	Lisa Bree Lane	Steven Levett
Dawanna Jones	Andrew Karam	Cheven Kimbrough	Rose Koval	Magdalena Lane	Theresa Levett
Dietra Jones	Jeffrey Karam	Nidhal Kinaia	Jacob Kovoov	Porchia Lane	Scott Levine
Eddie Jones	Miguel Karasingh	Tommy Kinaia	Lysa Kowalik	Rachael Lane	Angela Levitan
Jaime Jones	Ali Kareem	Adam King	Dennis Kozak	Edward Lang	Jonnie Lewandowski
Jeffrey Jones	Diane Karmo	Iasia King	Thomas Kozler	Michael Lang	Sharon Lewarne
Katrece Jones	April Karn	Iryna King	Patricia Kraft	Philip Lang	Bennet Lewis
Kennedy Jones	Shane Karoly	Jerami King	Lisa Krahel	Lynne Langa	Cynthia Lewis
Lamont Jones	Stephen Karoub	Michelle King	Cory Krajniak	Doniece Langdon	Dollisha Lewis
Latricia Jones	Ashley Karpinsky	Pam King	Raymond Krakowski	Audrey Langewicz	Hana Lewis
Miranda Jones	Lauren Kartje	Karen Kinney	Jocelyn Kramer	Leon Langs	Kevin Lewis
Naria Jones	Paula Kartje	Lisa Kinney	Robert Krauss	Vernisa Lanier	Lawrence Lewis
Sarah Jones	David Kasha	Michael Kirchner	Edward Kriewall	Nadia LaPensee	Neil Lewis
Selena Jones	Mervet Kashat	Brigitte Kirkland	Diane Kroll	April Laperriere	Stephon Lewis
Shirley Jones	Bobby Kasmikha	Gerald Kirkland	Richard Kroll	Carol Laperriere	Karen Lewis-Belmore
Susan Jones	Christopher Kassab	Adele Kirtley	Joann Krouse	Gail Lappin	John Lezotte
Tanisha Jones	Douglas Kassab	Dillon Kiryakos	Priscilla Krozek	Janice LaQuiere	Kate Li
Tiffany Jones	Kay Kasshamoun	Jennifer Kish	Monica Krueger	Marina LaRocca	Yunhua Li
Tracy Jones	Sean Katchuba	Deborah Kita	Bryan Krygier	Tiffany Larrabee	Gordon Libby
Daniel Jones-Frierson	Saba Katto	David Kitchen	Melanie Krygier	Raymond Lash	Sandra Libby
Diane Jorah	Jeffrey Katzen	Melanie Kitchen	Zachary Kuch	Lauryn Laszczak	Gar Liebler
Deann Jordan	Jacob Kaufman	Janell Kittrell	Thomas Kuhn	Martha Lattuca	Carly Liening
Edwin Jordan	William Kaupas	Paul Kizer	Dawna Kuhne	Amber Lauer	Andrew Lietzau
Jonathan Jordan	Steph Kaye	Tanya Klaffer	Darlene Kujaneck	Joe Lauff	Selesa Likine
Ricky Jordan	Nataly Kazzi	Michael Klaiber	Robert Kull	Morgan Laughlin	Brian Lilly
Tiffany Jordan	Robert Kean	Kevin Klein	Yogesh Kumar	Raymond Laurin	Yulya Lilov
Luke Joseph	Veronica Keating	Werner Klein	Susan Kumpula	Rusty Lavoy	Elma Lindsay
Secelia Joseph	Veronica Keating	Brian Kleiner	Gerald Kunin	Daniel Law	Jessica Lindstrom
Jennifer Jozwik-Adams	Kathy Keenmon	Dawn Kleinhenz	Gregory Kunnath	Elizabeth Law	David Linsley
Megan Judge	Kenneth Keeton	Desert Klein-Kassab	Scott Kunnath	Bestina Lawrence	Sara Lipnitz
Maria Judson	Rhonda Kejbou	Alexander Klonowski	Kelly Kuptz	Gail Lawrence-Shakoor	Michael Liss
Cynthia Juliano	Brandon Kekich	Sara Kmiec	Gregory Kurzhals	Candace Lawson	Melissa Little
Katie Juliano	Leta Kekich	Amy Knight	Abby Kushner	Joseph Layne	Melissa Little
Ruth Jump	Allen Keller	Dulcey Knight	Marcel Kuza	Aileen Lazarz	James Littlepage
Vasel Juncaj	Kenneth Kelley	Marquetta Knott	Constance La Barge Thomas	Geoffrey Leach	Liping Liu
Darrell Justice	Fitzgerald Kelly	Jill Knox	Brad La Forest	Kelly Leach	Vicky Livernois
Hanadi Kabbani	Judith Kelly	Kimberly Knox	Debra Labadie	Wendy Leach	Tami Livingston
Carlos Kachal	LaToya Kelly	Kurmmell Knox	Jonathan LaBarre	Lisa Leapheart	Anthony Ljucovic
Mary Kachnowski	Timothy Kelly	Funnalayo Knuth	Tracey Labeau	Krista Leavens	Kristina Ljucovic
Jolene Kacy	Stella Kelsey	Elizabeth Kochan	Jaime LaBelle	Franck Leblond	Sharon Llewellyn

Thomas Llewellyn	Patricia Madrigal	Tomie Marshall	LaVell McCree	Rance Mendez	LaKeita Mitchell
Janet Lloyd	Thatyana Magnavita	Lori Marshick	Ashley McCullough	Sharmaine Mendez	Melanie Mitchell
Rory Locke	Melissa Magyar	Matthew Marsoupan	Roger McDaid	Daniella Mendoza-Herrera	Rhonda Mitchell
Rob Lockett	Sam Mahdi	Edward Martell	Mary McDermott	Frank Menzel	Rosemary Mitchell
Derrick Lockhart	Mary Rose Maher	Simone Martens	Jason McDougal	Scott Merian	Thomas Mitchell
Najuan Lockhart	Sarah Maiga	Christopher Martin	Connie McDowell	Angela Merrieweather	Beverly Mocerri
Julianne Lockwood	Betty Main	Cynthia Martin	Jeffrey McDowell	Jacob Merritt	Frank Mocerri
Jannetta Logan	Jason Main	Daniel Martin	Casey McEnhill	Joe Mesi	Mariano Mocerri
Kenneth Loggins	Shana Maitland	Daniel Martin	Steven McEuen	Barbara Meskin	Mark Mocerri
Lisa Loggins	Greg Majewski	Diane Martin	Linda McFarland	John Metas	Joann Mock
Madhavi Loka	Shahid Majid	Kathleen Martin	Carol McGarvey	Robert Meusing	Safiya Mohamed
Michael Lomasney	Anthony Major	Kristina Martin	Brittany McGee	Shannon Meyer	Ronza Mohammed-Qaimari
Anthony Lombardo	Deana Major	Leslie Martin	Summer McGee	Ann Meyou	Jeff Mohr
Kathleen Lomuscio	Sharon Major	Linda Martin	Linda McGonagle	Teresa Meza	Andrea Moldovan
Bethany Long	Robert Makaj	Michael Martin	Colleen McGough	Mohammed Miah	Mara Moldovan
Jabari Long	Brandon Makila	Neiko Martin	Kathleen McGowan	Raghid Michael	Alia Molhem
Jesse Long	Ryan Makinen	Patricia Martin	Melinda McGrath	Richard Michaels	Hunter Molino
Ryan Long	Fred Makled	Roger Martin	Robert McGraw	Matthew Michalski	Maisoon Mona
Tracey Long	Christopher Makowski	Shellie Martin	Elizabeth McGuire	Jeffrey Michlin	Shannon Monaco
Jessica Longo	Catherine Malcom	Timothy Martin	Maria McGuire	Geoffrey Michon	Brandon Monaghan
Ryan Lonsway	Kathleen Malczynski	Eugene Martinez	Darlene McHattie	George Miculici	Hannah Moner
Susan Loos	Nathan Malinowski	Juan Martinez III	Kelly McHugh	Molly Midgley	Ralph Monko
Robert Lopez	Magan Malkiewicz Williams	Jacqueline Martinez-Garcia	Trevor McLlwayne	Sherry Mifsud	Lemuel Montgomery
Michael Lopiccio	J. Juanita Mallmann	Patricia Martini	Parker McInnis	Leslie Mihalak	Levend Montgomery
Salvatore LoPiccolo	Haley Malloy	Jeffrey Mason	Tammy Mcintosh-Smith	Hazim Mika	Malissa Montgomery
Meridith Lorde Cole	Aftan Malone	Robert Mason	Stephanie McKay	Bradley Mikon	Kristin Montgomery-Crump
Kevin Louis	Deborah Malone	Ross Mason	Linda McKeon	Nicoleta Mila	Rebecca Montroy
Brian Loussia	Brady Maloney	Cecile Massey	Pamela McKeviz	Karen Miles	Cynthia Monzon
Joseph Loveday	Nicole Malow	Christopher Massey	April McKie	Lea Milfeld	Kathleen Mooradian
Peggy Loverde	Elizabeth Maltbia	Frank Mastroianni	Edward McKinley	Leif Millar	Anthony Moore
Judith Lovrince	Van Mamula	David Mathieu	Cheryl McKinnon	Alan Millard	Cynthia Moore
Zachary Lowe	Cynthia Mancina	Eboni Mathis	Jeff McLaughlin	Arturo Miller	Darnell Moore
Jane Lowell	Jean Mancos	Howard Mathis	Ashley McLay	Barbara Miller	Denise Moore
Shuangshuang Lu	Jacqueline Mancuso	Debbie Mattic	Jennifer McLean	Billy Miller	Douglas Moore
Michael Lubin	Victor Mancuso	Erica Matina	Tamika McLean	Colleen Miller	Sharman Moore
Dawn Lucas	Tom Mandapathil	Nicole Matsamakis	Jeanne McLeod	David Miller	Ursura Moore
Nikkia Luckett	Hayley Mandell	Casey Matteson	J. Chris McLogan	Dawn Miller	Shanta Moore-Glenn
LaCuanda Lucy	Marshall Mandell	Lisa Mattias-Bodin	Denise McMaken	Hal Miller	Sherita Mooror
Carol Lukity	Sonny Mandouh	Michael Mauck	Jerome McMillan	James Miller	Melissa Morabito
Dean Lundberg	James Mangiapane	Courtney Maulbetsch	Jasmine McMorris	Jason Miller	Timothy Morabito
Valencia Lundy	Lana Mangiapane	David Maurice	Joanne McMurry	Jeffrey Miller	Julie Moraitis
Natalie Lupo	Christina Manley	Ajene Maxwell	Leonard McNab	Karen Miller	Lee Moraitis
Leslie Lutton	Steve Mann	Jill May	Jennifer McNairnie	Kristina Miller	Ronald Morales
Michael Lutz	Matthew Manninen	Marilyn Mayberry	Megan McNamara	Leslie Miller	Juan Moran
Ross Luxon	Lauren Mannor	Erica Mayfield	Tara McNamara	Tania Miller	Midge Moran
Kimibly Lyles	Kelli Mans	Rozetta Mayfield	Emily McNamee	Vanessa Miller	Robert Moran
Haroldella Lynch	William Mansour	Kimber Mayo-McConnell	Andrew McNeil	David Millerwise	David Morgan
Christine Lynn	Tabatha Manuel	Angela McAllister	Kelly McRee	Anne Mills	Donnavan Morgan
Christopher Lynn	Genevieve Marheineke	Nicole McAvoy	Alaysia Means	Matthew Mills	Michael Morgan
Kathryn Lyons	Hope Marhofer	April McBride	Arian Meca	Vernon Mills	Rachel Morgan
Shane Lyons	Katherine Marialke	Jolene McBride	Cheryl Medeiros	Lisa Mimnaugh	Zina Morgan
John Mabarak	Aziz Mariya	Vence McBride	Joshua Mediate	Matthew Minard	Raymond Morgis
Richard Maccani	Brett Markham	Alix McCaig	Thomas Medick	Jason Minnick	Mark Moroni
Justin Machak	Charlotte Markous	Brian McCalister	Erika Medina	Colton Minor	Anne Morrell
Stuart Macheske	Michelle Markoz	Bethanne McCall	Sydney Medina	Brenda Minton-Dohring	Charity Morris
Amanda Macielak	Alton Marks	Matthew McCall-Stillman	Shirley Medved	Shweta Mishra	Gregory Morris
Denise Mack	Yvonne Marks	Christopher McCarthy	Jacob Meesseman	Sophie Misk	Stephen Morris
Steve Macke	Eric Marogi	Melissa McCarthy	John Meesseman	Dana Miskell	Michelle Morris-Mays
Robert MacKenzie	Ryan Marrone	Jewuan McClaine	Matthew Megregian	Sandra Misko	James Morrison
Stephen MacKenzie	Deborah Marsden	Michael McClanaghan	Jennica Mehall	Stephanie Mital	Joe Morrison
Susan Macri	Crystal Marsh	Antisha McClendon	Zachary Mehlberg	Carrie Mitchell	Nina Morrison
Tim Macrury	Naoko Marsh	Henry McClendon Jr.	Robert Meldrum	Dominique Mitchell	Britney Morrow
Darrell Maddox	Kelice Marshall	Teresa McCollom	Kelly Mell	Ernestine Mitchell	Alexandria Morse
Jennifer Madigan	Kevin Marshall	Karie McCollum	Daniel Meloche	Erin Mitchell	Marino Mosa
Deseree Madlock	Latanya Marshall	Kelsey McConnell	Tanisha Melson	Gwendolyn Mitchell	Brittany Moscone
Alexis Madrigal	Mira Marshall	Darren McCormick	Robert Menard	Joy Mitchell	Raymond Moses

Mersedeh Moshfeghi	Roberta Nebus	Erin O'Donnell	Shannon Parker	Mohani Persaud	Steven Potocsky
Aisha Mosley	Lisa Nederlander	Gary Ofiara	Kizzie Parks	Eric Persha	Aileen Potter
James Moss	Phillip Neff	Thomas Ogle	Kelly Parnos	Selma Pesch	Robert Powe
Lynne Mosteller	Richard Nehasil	Mirjana Ognjanovski	Jason Parrott	Kelly Petcou	Corey Powell
Arif Motorwala	Sobhi Nehme	Hani Oh	Joel Parrott	Surur Peter	Kristel Powell
Mary Motowski	Alisa Nelson	Dorothy Ohara Blizzard	Antonela Partalis	Sara Peters	Tyrone Powell
Mehde Moubarak	Caroline Nelson	Delight Okogeri	Howard Pascoe	Christine Peterson	Vivian Powell
Rema Mourad	Dawn Nelson	Heather O'Kronley	Cherish Passeno	Sandra Peterson	Aidan Powers
Shawn Moxham	Geoffrey Nelson	Justin Oliver	Valencia Passmore	Beverly Petit	Summur Powers
Herman Moxley	James Nelson	Nicole Oliver	Carrie Paster	Sanaa Petros	Rhonda Pratt
Robert Mroz	Kimberly Nelson	Paul Olivieri	Mansi Patel	Nancy Petrucci	Alicia Prescott
Paul Mruk	Sherri Nelson-Jones	Sheyi Olojo	Kevin Paton	Ryan Pettey	Mike Anthony Presnail
Philip Mucka	Reginald Nelton	Yetty Olojo	Christine Patrick	Crystal Pettway	Casey Preston
Dawn Mueller	Faith Nemecek	Christopher Olson	Johnathan Patrick	Mason Petty	Linda Prevost
Sam Mufarreh	Madison Nestell	Timothy Omans	Ryan Patrick	Lance Petway	William Price Sr
Maria Muhammad	George Nestor	Kelly O'Meara	Shania Patrick	Parviz Pezeshkian	April Priebe
Pauline Mukhtar	Aurelia Nettles	Erin O'Neill	Hadill Patros	Ronald Pezzoni	Keisha Primo
Cynthia Mull	Stacey Newland	Andrew Ontiveros	Tiffany Pattenau	Dawn Pfaff	Troy Prince
Michael Muller	Michael Newton	Hind Oram	Bart Patterson	Renee Pfeil	Aaron Pringle
Patricia Mullin	David Nguyen	Johnny Oram	Bartley Patterson	Dorene Phan	Paul Prinzi
Frank Munaco	Tuyet Nguyen	E'toile O'Rear-Libbett	Robert Patterson	Fahad Philip	Tina Prinzi
Benjamin Mungai	Kerbi Niang	William Orlewicz	Shondell Patterson	Chad Phillips	Jacob Probe
Leonard Mungo	Nicole Nice	John Orosey	Randy Patti	Brett Phillips	Michael Proccisi
Danelle Munro	Alethea Nichol	Helen Orozco	Luma Patto	Christine Phillips	Dominick Procopio
Matthew Munyan	John Nichols	James Orr	Selina Patto	Robert Phillips	Jeffrey Profeta
Timothy Murad	Victoria Nichols	Genice Orr-Matthews	Jeremy Paul	Timothy Phillips	Marianne Prokop
Ilya Murkis	Robert Nicklowitz	Dianne Osgood	Tanya Paul	Jeremy Philo	Graylon Prophet
Christopher Murphy	Michael Nickola	Anne Osmer	James Paulin	Chansamone Phimsavanh	Max Protske
Cindy Murphy	Paul Nicosia	Richard Osos	Thomas Paull	Casey Phipps	Emily Proulx
Gina Murphy	Gregory Niebel	Alma Oswald	Marlene Paulson	Ronald Pichler	Jeffrey Prowse
Maegan Murphy	Karin Nihls	Daniel Oswald	Jasmine Pavlich	Charles Pickering	Joshua Pruett
Michael Murphy	Bashar Nijem	Robert Ostrompke	Richard Paylor	Stephanie Pierce	Demarian Pruitt
Samira Murphy	Zolykha Niksimae	Samer Owaid	Lynn Pazdziora	Kris Pierowich	John Pruitt
Alisha Myers	Patel Nimesh	Kelli Owen	Alice Peabody	Brooke Pietruszka	Stephany Pruitt
Faith Myers	Marc Nischan	Pamela Owen	Krishawn Peace	Suzan Pietrzyk	Sonia Pryor
John Myers	Yelena Nisnevich	Angela Owens	Bertrina Pearce	Chantel Piggee	Cooper Przekop
Julia Myers	Angelique Noble-Johnson	David Owens	Angela Pearson	Abigail Pilarski	Tierra Pugh
Rhonda Myers	Marc Nocera	Jeremiah Owens	Alan Peasley	Antwoine Pilgrim	Jason Pulliam
Whitney Myers	Cory Noeker	Melissa Owens	Anthony Pedrotte	Jonathan Pillsbury	Dawna Punnett
Brandon Myrick	Maryann Nofar	William Owens	Lori Pedrotte	Philip Pitters	Amanda Purcell
Kymosh Myrick	Rochelle Nolin	Milton Owens-Crawford	Deneen Peeler	Christine Pittman	Richard Purchiss
Sarah Myszkier	Soni Nona	Carlos Oxholm	Adam Pelc	Evangeline Pitts	Malika Puri
Bill Nabers	Kelly Noonan	Janet Oyebode	Yvonne Peltier	Janice Plaskon	Tayleon Puryear
Eric Nadeau	Krystle Noonan	Bradley Oyster	Nicole Pelton	Kevin Plaskon	Jane Pushee
Anthony Nader	Kelly Norber	Joseph Pace	Wendy Pemberton	Tyrone Player	Blerita Puto
Jacquelyn Nagle	Michael Norcia	Jessica Pacheco	Alisha Penn	Paula Pleiman	Natalie Pylypczak
Rosalyn Nailer-Vega	Saralyn Norkus	Jeffrey Packer	Kurt Penney	Christopher Plummer	Donald Pyszczynski
Ashley Najarian	Clara Norris	Julia Pagac	Jaclyn Pennington	Cheryl Pocius	Sherry Pyszczynski
Rob Nani	Dan Norris	Anika Page	Heaven Pennymon	Jeffery Podschlne	Amer Qaqish
Daniel Nanney	Lisa Norris	Santina Palazeti	Latryce Peoples	Jack Poe	Sahar Qaqish
Richard Napier	George Nosis	Sam Palazzolo	Toni Pepin	Andrea Poindexter	Noor Qarana
Cynthia Nardecchia	Allen Novack	Dawn Palmer	Michael Perales	Mark Polcyn	Kevin Quaglia
Annamarie Nardi	Frank Novak	Stephen Palms	Sophia Perales	Andrea Polley	Kristy Quenneville
Nadine Nasrallah	Linda Novak	Sofia Palushaj	Vitaliy Perets	Martina Polus	Deborah Querro
Mike Nasser	Michael Novak	Vito Pampalona	Mariaelana Perkins	David Pomerville	Gabriel Quigley
Nader Nassif	Rebecca Nowak	Frank Panski	Steven Perkins	Michael Pompei	Kevin Quigley
Leslie Nathan	Nicole Nowell	Jeff Papsdorf	Cindy Perks	Adrienne Ponce	Andrew Quinn
Michelle Naumovski	Gina Marie Nuhn	Stacey Pardikes	Christopher Pero	Ruby Pooler	George Quinn
Justine Navarre	Rene Nunner	Lauriel Pardo	Dorothy Perrotta	Janee Pope	Timothy Quinn
Anna Nawrocki	Chidi Nyeche	Connie Parham	Michael Perrotta	Andre Poplar	William Quinn
Donna Nawrot	Paul Obeid	Ann Paris	Christopher Perry	Lena Popovski	Pedro Quiroz
Erjon Ndoka	Terry O'Brien	Cheryl Parisi	Judy Perry	Martin Popp	Jahangir Qureshi
Nosida Ndrejaj	Kate O'Connell	Alicia Parker	LaShell Perry	Katrina Porter-Rollins	Anne Raba
Maynard Neal	Patricia O'Curran	Kathy Parker	Melvia Perry	Kayla Porvaznick	Nicholas Radden
Timothy Neaton	Lloyd O'Dell	Mark Parker	Milton Perry	LaTrea Posey	Sarah Rademacher
Bill Nebe	Latawn Oden	Melvin Parker	Tonya Perry	Melissa Potash	Ryan Raden

Brandon Rader	Darby Reynaert	Louie Rodriguez	Karen Ryckman	Joseph Scalici	Joseph Sesi
Christopher Rader	Eileen Reynolds	Stephanie Rodriguez	Sami Saba	Sean Scanlan	Jennifer Sexton
Joseph Radzwion	Robert Reynolds	Lawrence Roels	Andy Sabbagh	Sheila Scates	Robert Sexton
Kelsey Rafferty	Heidi Rhome	Adrienne Rogers	Bilal Sabbagh	Gordon Schaeffler	William Sey
Russell Ragone	Cheryl Riback	Ashleigh Rogers	Kevan Saberan	Collette Schaf	Pamela Seymour
Saagar Raheja	Ilana Riback	Charles Rogers	Zahra Sabri	Katherine Schaumburger	Shelly Shafer
MAHFUJUR RAHMAN	Rita Ribiat	Chauntia Rogers	David Sacco	Samantha Schefman	Robert Shaffer
Nazveen Rahman	Stephanie Riccobono	Elizabeth Rogers	Stephanie Sacco	Dennis Scheinfeld	Mark Shaftner
Bridget Raies	LaShakur Rice	Erin Rogers	Lauren Sadaj	Diana Schiavi	Kavita Shah
Angela Raines	Patricia Rice	Kimberly Rogers	Justin Sadauskas	Justin Schickler	Manish Shah
Shenitha Raines	Timothy Rice	Yasmin Rogers	Suzanne Sadek	Deborah Schiller	Naomi Shah
Sathish Rajasekaran	Carly Richards	Courtney Rohlfs	Maryam Saeed	Jennifer Schilp	Shrenik Shah
Todd Rall	David Richards	Daniel Rojek	Brandyn Saenz	Anthony Schippa	Xhejms Shahinaj
Delon Ramo	Mara Richards	April Roland	Ashley Safieldine	Shannon Schmeiser	Thaddeus Shakoor
Shawna Ramsay	Natasha Richards	Mary Sheila Roma	Steven Safran	Pamela Schmidt	Sinan Shakouri
Stacy Ramsay	Cindy Richardson	Chris Romanelli	Anne Sagan	Elizabeth Schmieder	Sara Shalari
Asante Ramsey	Cory Richardson	Dominic Romano	Talice Sagerer	Michael Schmitt	Nakia Shamany
George Ramsey Jr.	David Richardson	Deborah Ronayne	Nicole Sahouriyeh	Ruby Schmitt	Raymond Shamma
Damiano Randazzo	Edith Richardson	Louis Ronayne	Ali Said	Richard Schneider	William Shamoun
Richard Randazzo	Ralph Richardson	Louis III Ronayne	Sharli Said	Robert Schneider	Robert Shannon, NMLS
Gregory Rankel	Santanna Richardson	Scott Rosati	Charese Sailor	Michael Schocker	#28000
Anabella Ranoso	Lisa Richardson-Cox	Carey Rose	Adrienne Sain	Reid Schoenberg	Nermin Shaoni
Brian Rashid	Wes Richmond	Cynthia Rose	Fadi Sakkijha	Kristen Schopieray	Sherry Sharbaugh
Sakeena Rashid	Anitra Riddle	Ken Roskelly	Andre Salamy	Carol Schrauben	Mrinal Sharma
April Rasky	Ashley Ridenour	Brittney Ross	Mark Salchow	Ralph-Rene Schreier	Sunil Sharma
Eric Rasmussen	Joan Ridgell	Dorian Ross	Mohammad Saleem	Ann Schroeder	Melissa Sharnowski-Walton
Roberta Rasmussen	Daniel Riedel	Erica Ross	Simon Saleh	Sara Schubert	Kimberly Sharp
Sonya Rasmussen	Alexandria Riley	Janine Ross	Heather Salesin	Brooklyn Schultz	Joseph Sharpe
Dawn Rassel	Andree Riley	Michael Ross	Mona Sallan	Hope Schultz	Rutha Sharpe
Monica Rattee	E Shawn Riley	Philip Ross	Lynda Sallee	Gwen Schultz-Ofiara	Judith Shaune
Amy Raupp	Marie Riley	Vanessa Rossi	James Salman	Stephen Schumacher	Shirley Shaver
Janice Raupp	Lisabeth Riopelle	Caitlin Rosso	Nadia Salmou	Joel Schwartz	Alicia Shaw
Russell Ravary	Kenneth Ritter	Ashley Roth	Jeffrey Salzeider	Linda Schwartz	Amanda Shay
Linda Raveau	Nancy Ritter	Sherrie Rothchild	Abdus Samad	Lisa Schwartz	Michael Shay
Lucy Rawson	Alexander Rittner	Wisam Roumaya	Martin Samarco	Thomas Schwartz	Ali Shebley
James Ray	Roberto Rivera	Teresa Rousos	Lisa Samerdyke	Jason Schwerin	Elijah Shelton
Tricia Ray	Lauren Rivers	Michael Rousseau	Farouk Samona	Steven Schwerin	Rodney Shelton
Eric Raymo	Gaetano Rizzo	Felicia Rowley	Miles Sampson	Amanda Scofield	Gary Shemko
Chris Rayner	Lakeshia Roach	Stephen Roy	Connie Samuels	Felicia Scotland	Adam Shepherd
Laurie Rea	Brent Robbins	David Roznowski	Brian Sanchez	Ashley Scott	Alicia Shepherd
Asia Ready	Deborah Robbins	Thomas Rubin	Jaye Sanders	Brogrik Scott	David Shepherd
Helen Reasoner	Jeremiah Roberts	Brandon Rucker	Kimberly Sanders	Jaclyn Scott	Deric Shepherd
Jennifer Reaume	Jimmy Roberts	Brittany Rucker	Micki Sanders	Jeffrey Scott	Vernetta Sheppard
Rachel Reaves	Jody Roberts	Candus Rucker	Onaka Sanders	John Scott	Nelson Sherburne
Ashok Reddy	Katrina Roberts	Samuel Rucker	Wayne Sanders	Kyle Scott	Stacey Sheridan
E. Ann Redfield	Tamyra Roberts	Gerald Ruditys	Harsimrat Sandhu	Martinez Scott	Jeffrey Shermak
Tashia Redfield McEady	Bridgette Robertson	Tina Rudolph	Diane Sandler	Mattie Scott	Joyce Sherman
Kerry Redigan	John Robertson	Adriana Ruetz	Gerardo Sandoval	Mattie Scott	Melissa Sherry
Kaitlyn Redlowsk	Bridget Robidoux	Alleyah Ruiz	Candice Sanford	Mercedes Scott	Susan Shields
Darryl Reed	Alexa Robinson	Anita Ruiz	Rajiv Sanghvi	Nicole Scott	Sara Shimer
John Reed	Crystil Robinson	Claudia Ruloff	Terri Santavicca-Hughes	Pharen Scott	Jeffrey Shipp
Joyce Reedy	Dorothy Robinson	Keith Ruloff	Jennifer Santora	Tasha Scott	Diane Shires
Paris Reese	Jason Robinson	Olga Rumsas	Ronald Saoud	Mark Scully	Pashka Shkreli
Brad Reeser	Kimberly Robinson	Rebecca Runyon	Deborah Sarata	Tommy Segars	Dana Shook
Gary Reggish	LuQuandra Robinson	Gregory Ruper	Mohamed Sareini	Brendan Seguin	Tonya Shoults
Kelly Rehfield	Marcie Robinson	Jodi Rupert	Tina Sarkissian-Donigian	Paul Seguin	Katrina Showers
Andrea Reid	Nancy Robinson	Tiffany Rushlow	Carol Sartor	Jaimie Seitz	Theresa Shrader
Debra Reid	Nesahn Robinson	Brad Russell	Julian Saucedo	Douglas Seley	Hassan Shukr
Kevin Reif	Tamara Robinson	Charles Russell	Jeanae Saunders	Jacalyn Selinsky	Verona Sibou
Ricardo Reis	Troy Robinson	Diane Russell	Leo Savoie	Randa Seman	David Sichterman
Ted Reithel	Kristin Rochon	Katherine Russell	David Saward	Alicia Semma	Moe Siddique
Christine Reling	Andrea Rockstad	Heather Rutherford	Michelle Saward	Michelle Semma	Saif Siddiqui
Mark Reeling	Andrea Roddy	Khalia Rutledge	Candace Sawmiller	Penny Semrau	Erik Sieb
TaShana Rembert	Anna Rodgers	Dennis Rutowski	Brandy Sayger	Bassam Senawi	Denise Sieb
Paul Reschke	Katherine Rodgers	Charles Ryan	Bridjet Sayig	Sandra Sersen	Robert Sikes
Maria Reyes	Ondria Rodgers	Frederick Ryckman	Jennifer Saylor	Arkan Sese	Paul Silveri

Harold Silverman	Rebecca Smith	Jessica Stencil	Jennifer Swack	Rene Thomas	Wendy Tucker
Joseph Simancas	Robert Smith	Shelley Stenger	Belinda Swain	Terry Thomas	Charlotte Tumminello
Angela Simkus	Robert Smith	Heidi Stenson	Angela Swanson	Yolanda Thomas	Armin Turcinovic
Angelia Simmons	Savannah Smith	Anthony Stephens	Lynette Swanson	Zina Thomas	Carlos Turner
Cathey Simmons	Sharlene Smith	Emma Stephens	Tina Swanson	Renita Thomas-Small	Christian Turner
Jennifer Simmons	Sharon Smith	Lynn Stephens	Susan Swasey	Christina Thompson	Gail Turner
Ada Simmons-Jones	Sophie Smith	Thomas Stephens	Thomas Swasey	Hailey Thompson	Jason Turner
Eileen Simons	Stacie Smith	Jo Ann Steuwe	Patricia Sweeney - Hubbell	Jawuan Thompson	Jessica Turner
Linda Simpson	Starbrina Smith	AnnMarie Stevens	Kathleen Sweet	Keith Thompson	Lance Turner
Vincent Simpson	Thomas Smith	Eric Stevens	Forrest Swims	Robert Thompson	Laurie Turner
Elaina Sims	Todd Smith	Veranique Stevens	Rachel Swinton	Wilma Thompson-Atkinson	Lawanda Turner
Shellie Sims	Jennifer Smitherman	Samantha Stevenson	Elena Szabo	Glynis Thornhill	Lennon Turner
Terrance Sims	Sonia Smyk	Samuel Stevenson	Ashley Szelestey-Long	Tanya Thornton	SHONNETTA TURNER
Tinaasha Sims	Lisa Snay	Michelle Steward	Brenda Szlachta	Amanda Thuwaini	Sara Tutor
Linda Singer	Michael Snearly	Paul Stewart	Paul Szostek	Rosemarie Tibbles	Nyteia Tyler
Amrinder Singh	Robert Sneed	Terri Stewart	Laura Szott	Thomas Tibbles	Cassandra Tylutki
Khimya Singh	Jeffery Snyder	Tiffany Stewart	Patrick Szuba	Tiffany Tibbs	Kent Tyrrell
Katie Singleton	Mouhamad Sobh	Jeffery Stillwagon	Angela Szydowski	Connie Tiberia	Haya Tzipori
Kenneth Singleton	Waseem Sobh	Jennifer Stillwagon	Todd Taliaferro	Candis Ticconi	Rafique Uddin
Lashanta Singleton	Leah Sohlden	Harry Stimson	Hareh Talreja	Christopher Tikkanen	Michele Uebelacker
Jennifer Sinkevics	Gretchen Solai	Demetrius Stinson	Nedal Tamer	Tiffany Tilley	Mfon Uko
Ziad Sitto	Oneer Solaiman	Timothy Stinson	Nedal Tamimi	Brett Tillison	Nicole Ulewicz
Erica Skapyak	Athena Solomon	Sarah Stites	Charles Tamou	John Timko	Brittnie Ulrich
Misty Skarb	Garland Solomon	Rosemarie Stith	Adam Tan	Marion Tindle	Richard Ulrich
Jacob Skarbek	Michelle Song	Colleen Stocker	Sara Tank	Jared Titus	Rositta Underwood
Jennifer Skindell	Thomas Sonk	Darrul Stocks	Wendy Tankersley	Mark Tlok	Renee Unger
Marjorie Skinner	Andrew Soper	Marrissa Stocks	Natasha Tao	Christian Tocco	Kristie Updyke
Michael Skinner	Ninos Souresho	Danielle Stockwell	Kyle Tapert	Rebecca Tocco	William Upshaw
Danielle Skorupski	Jason Sousa	Cornelia Stoian	Ronnie Targanski	Nancy Tochman	Patricia Uribe
Ray Slagle	Colin Southers	Danijela Stojanovski	Priscilla Tatum	Veronica Todd	Rene Uselman
Nathaniel Slappey	Stephen Soviar II	Miroslav Stojcevski	Brian Taylor	Albert Todek	Chistina Usher
Phyllis Slattery	Lama Soweidan	Alan Stokfisz	Greg Taylor	Paul Toepp	Kristen Vadnais
Ayat Sleiman	Katayoon Sowerby	Traci Stolle	Jeanine Taylor	Rita Tohme	Kamaraju Vadrevu
Jeffrey Slomovitz	Ryan Spagnuolo	Garrett Stone	Latrell Taylor	Jill Tokarsky	Aline Valentine
Nicholas Sloney	Paul Spaniolo	Hillary Stone	Megan Taylor	Noah Tolwin	Cole Valentine
Elizabeth Slovik	Nancy Spector	Marlaina Stone	Robert Taylor	Zahid Toma	Angel Valerio
Mary Slowik	April Speelman	Diane Strachan	Stephanie Taylor	Katherine Tomasik	Trevor Van Loosbroek
Edward Smafield	Nathan Speidel	Ryan Strachan	Tracey Taylor	Sandra Tomchick	Matthew Van Popering
Margaret Smafield	Chad Speller	Bradley Strange	Jennifer Taylor Boykins	Kelly Tome	Emily VanBuskirk
Carl Small	Valerie Spellman	Johnathan Stratton	Daniel Teahan	Eric Tomei	Antoine Vance
Richard Small	James Spence	Ashley Straw	Nicole Tedder	Ilando Tomika	Brian Vance
Aliyah Smith	Jacqueline Spencer	Jason Strayhorn	Katica Temelkova	Joanne Tomkins	Michelle Vance
Barbara Smith	Jevon Spencer	Durand Street	Sean Tempest	Jonathan Toney	Crystal VanDam
Beyonca Smith	Michelle Spencer	Linda Streeter	Jenny Terry	Nicholas Tong	William Vanderhoef
Chiquita Smith	Michael Spica	Brenda Stringer	Matthew Terry	Shana Tooley	Amanda Vanderlinden
Cynthia Smith	Linda Spindura	Tricia Stroia	Sean Terry	Michael Tooson	Christopher VanIttersum
Danielle Smith	Theresa Spiro	Keyotta Stroud	Venita Terry	Rebecca Topolski	Amy VanMeerbeck
Davontae Smith	Alexis Sprankle	Danielle Strozeski	Anamaria Tet	Inez Torbert	Jennifer Vannorman
Debra Smith	Kenneth Spratt	Jodie Struebing	Elianna Theakston	Jessica Torok	Kristine Vanoyen
Devon Smith	Patricia Squires	Jacqueline Studnicka	Lavern Thedford	Janice Toth	Guilherme Vasconcelos
Eric Smith	Ina St. Peter	Lisa Sturdevant	Marcie Theisen	Farida Touma	Tushar Vashi
Gloria Smith	Danielle St. Romain	Shannon Sturgill	Matthew Thibeault	Nicole Toureau	Brian Vasquez
Jan Smith	Alan Stalter	Jazz Styla	Aisha Thomas	Lynda Towns	Tyrone Vass
Janice Smith	Kory Stamper	Robert Sukkar	Alesha Thomas	Marc Trail	Kelly Vaught
Julie Smith	Deborah Stanley	Sandi Sulaka	Ashley Thomas	Brian Traxler	Deanne Vecellio
Kellie Smith	Nicholas Stanon	Dave Sullivan	Brenda Thomas	Laurie Trinch	Gregory Vella
Ken Smith	Ryan Stawecki	Mary Sullivan	Brian Thomas	Turgut Tringovski	Alexa Venezia
Lanell Smith	Lenda Steckel	Cory Sultana	Carol Thomas	Nikki Trombley	Kirsten Verissimo
Lea Smith	Timothy Steckel	Aretha Summers	Cheryl Thomas	Anne Troxell	Eva Vermeesch
Leslie Smith	Craig Steele	Daniel Summers	David Thomas	Amanda Trudeau	Jane Vesche
Malcalm Smith	Robert Steenbergh	Carl Sumpter	Felicia Thomas	Timothy Trujillo	Ronald Vesche
Mark Smith	Chris Stefanopoulos	Yong Sun	George Thomas	Jenny Truong	Korey Vesey
Michael Smith	Brandi Steiner	Kortney Surowiec	Karen Thomas	Calvin Truvillon	Dean Vest
Michelle Smith	Jack Stemas	Serina Sutherland	Kelli Thomas	Natalia Tsarkouskaya	Cynthia Vestal
Pamela Smith	Denise Stempien	Shane Sutorka	Lilia Thomas	Danielle Tucker	Elaine Viccars
Rachel Smith	Christianna Stempnik	Khaalil Sutton	Randall Thomas	Gena Tucker	Janice Vick

Leticia Villareal	Glenn Washington	James White	Michelle Willibey	Andrea Yakobe	Thomas Zibkowski
Pamela Vines-Selley	Hunter Washington	Jessica White	Mary Willingham	Firas Yaldo	Mary Zick
Rosario Viotto	Judy Washington	Kimberly White	Tiffany Willingham	Raymen Yaldo	Craig Ziecina
Tina Vitale	Jamillah Watkins	Kinshasha White	James Willis	Angie Yaladoo	Brian Ziechmer
Joe Vitello	Lisa Watkins	Lydia White	Lakeshia Willis	Dafa Yan	Amy Zimmer
Deepak Vittaldevara	Marnette Watkins Cobb	Lynette White	Andrew Wilson	Jie Yang	Valerie Zimmerman
Tina Vivian	Daryn Watson	Rasta White	Cheryl Wilson	Nhia Yang	Hiba Zoya
Paul Viviano	Jayne Watson	Tamica White	Darnell Wilson	Kyra Yarber	Joseph Zrenchik
William Viviano	Jeffrey Watson	Tonya White	David Wilson	Cheryl Yarbrough	Katheryn Zubor
Amanda Vizzini	Justin Watson	Tracie White	Jainessa Wilson	Danielle Yarbrough	Steven Zuniga
Melody Vogler	Kathleen Watson	Brandon Whitehead	Kathleen Wilson	Ronald Yarbrough	Pamela Zyski
Ryan Vojtkofsky	Sandra Watson	William Whitehouse	Kelly Wilson	Rami Yasi	Krzysztof Zywicki
Damian Volante	Elizabeth Watts	Stephanie Whitney	Leigh Wilson	Patrick Yasso	
Jana Kay Von Gott	Jean Watts	Vicki Whitt	Nicole Wilson	Jerry Yatooma	
Rikki Vroom	Catherine Waun	Shantonna Whitty	Tracy Wilson	Rachel Yeargin	
Valbona Vulaj	Kathleen Wawrzyniak	Philip Whitworth	Courtney Wims	Jill Yee	
Derica Wade	Kiara Waymer	Trudi Wichlacz	Christine Winans	Jennifer Yengulalp	
Robert Wadeson	Mark Wayne	Dan Wicker III	Daniel Winans	Stephanie Yenna	
Joseph Wagener	Theresa Weak	Michael Wickham	Randall Winarski	Bradley Yeokum	
Amy Wagner	Myron Weathers	Nathan Wickland	Brian Wines	Pamela Yerman	
Abeer Wahdan	Anthony Weatherspoon	Nicole Wieck	Dwight Winfrey	Chelsey Yoder	
Malur Waheed	Alicia Weaver	Nathan Wiczorek	Lucas Winkler	Robert Yoder	
Wambui Wainaina	Antoinette Weaver	Jarrett Wilbanks	Kevin Winningham	Theresa Yoder	
Julie Wakefield	Gerald Weaver	De'Mar Wilcox	Hali Winowski	Sarmed Yokhana	
Alexander Walker	Katie Weaver	Russell Wilcox	LaTonda Winston	Alexandria Yoo	
Ashley Walker	Bruce Webb	Nicholas Wiley	Kenneth Winstrand	Adam York	
Christopher Walker	Dan Webb	Eric Wilhelm	David Wintermyer	Simon Youhana	
Hanna Walker	Lauren Webb	Lauren Wilhide	Lori Wistie	Ayman Younan	
Keith Walker	Bradley Weber	Monica Wilks	Sharon Wither	Kimberly Young	
Kieara Walker	Keith Weber	Alicia Williams	Victoria Witherspoon	Lonnie Young	
Nakiya Walker	Michael Weber	Antwann Williams	Celeste Wizinsky	Marcus Young	
Regina Walker	Daniel Weberman	Armeace Williams	Timothy Wojtala	Paulette Young	
Rochelle Walker	Melissa Webster	Ciara Williams	Jonathan Wojtowicz	Rhonda Young	
Stacey Walker	Roger Webster	Darryl Williams	Diana Wolak-Schmidt	Thomas Young	
Suzanne Walker	Ryan Webster	David Williams	Daniel Wolan	Threada Young	
Tari Walker	Eric Weems	Dawn Williams	D. Ryan Wolf	Belinda Youngblood	
Tegest Walker	Dennis Weese	Durrall Williams	Elaine Wolf	Martha Youngs	
Alvin Wallace	Sherilyn Wegela	Eddie Williams	J. Bradley Wolf	Wesam Younis	
Antoinette Wallace	Erika Weichel	Gwendolyn Williams	Mitchell Wolf	Firas Yousif	
Salaina Waller	Michael Weinraub	Hope Williams	Gregory Wolfe	Joanne Yousif	
Christopher Wallington	Wendy Weir-Beecher	Jean Williams	James Wolfe	Laith Yousif	
Eric Walls	Misty Weisenberger	Julius Williams	Mary Wolfe	Lina Yousif	
Karen Walls	Colton Weisenstein	Karen Williams	Erica Wood	Linda Youssef	
Sarah Walls	Jessica Weisman	Kourtni Williams	Joel Wood	Lichao Yu	
Matthew Walraven	Roberta Weith	Kyle Williams	Carol Woodard	James Yugovich	
Christin Walters	Jamil Welch	Kyonte Williams	Russel Woodruff	Mohamed Zaher	
Lisa Walton	Gregory Wells	Latoia Williams	Brittany Woods	Jonathan Zaia	
Benson Waltower	Linda Wells	Laurie Williams	Jack Woods	Kristina Zajac	
Alicia Ward	Mark Welti	Lindsay Williams	Shakyr Woods	Lauren Zajdel	
Barbara Ward	Brian Wenzell	Lisa Williams	Devon Woodson	David Zakas	
Carole Ward	Alex Werdene	Louis Williams	Lauren Woodson	Debora Zalewski	
Deborah Ward	Edmund Wertz	Michael Williams	Taneasha Worth	Conrado Zamoro	
Jennifer Ward	Denise Wesselmann	Michael Williams	Frederick Worthly	Moad Zandani	
Madelon Ward	Pamela Westenberg	Nicholas Williams	Anetria Wright	Andrew Zander	
Lori Ware	Diane Western	Patrick Williams	Laura Wright	Lawrence Zane	
Meredith Ware	Karen Weston-Hall	Retha Williams	Marcellas Wright	John Zangara	
Cathy Wargo	Jeremey Whan	Richard Williams	Tiffany Wright	Hannah Zantop	
Christopher Waring	Cyrus Wheeler	Shauna Williams	Vickie Wright	Jennifer Zardus	
Susan Warnke	Jena Wheeler	Sheila Williams	Stephen Wroblewski	Michelle Zarghami	
Lashawnta Warren	Angelque Whidby	Stephen Williams	Karen Wrubel	Kristina Zecman	
Timothy Warren	Alton White	Theresa Williams	David Wyckstandt	Shasha Zeer	
Grant Warrington	Alton White	Wanda Williams	Warren Wynn	Rania Zein	
Nancy Warson	Aziza White	Yolanda Williams-Davis	Antoniete Xhajaj	Renee Zembrzycki	
Amyree Washington	Cheronda White	Lanea Williamson	Athba Yacoub	Kiley Zemmer	
Brittany Washington	Christopher White	Mark Williamson	Nicole Yaeger	Marielle Zerba	
Florence Washington	Cynthia White	Rebecca Williamson	Amber Yaklin	Dongjie Zhao	