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Rising Star:
Cathie Waggoner

Partner Spotlight:
**Michelle Miller with
Annie Mac Mortgage**

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Angie
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COVER STORY

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BY JESS WELLAR
PHOTOS BY MEGAN WILLIAMSON
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“I used to work for a global real estate company and the structure just wasn’t working for me,” Cathie Waggoner begins, reflecting on her decision to launch her own brokerage. “Now I get to do business the way I believe it should be done.”

Because for Cathie, real estate isn’t about ego or hustle culture. It’s about impact and doing things her own way; and she’s living proof that success comes in many forms.

Opening New Doors

In March 2023, Cathie opened CK Home Group in her hometown of Niles, Michigan, a move that was years in the making and fully aligned with her values. She also had great support behind her.

“My aunt, Kelly London, was a wonderful mentor when I first started in the business,” Cathie explains. “She also left our former company with me, and decided to join my brokerage as an Associate Broker — it was truly a joint effort. The ‘K’ in the brokerage’s name reflects her tremendous help when we first opened.”

After seven years in real estate, Cathie knew exactly what she wanted: quality over quantity, agents who were community-oriented and self-motivated, and a structure that supported balance, not burnout.

“I don’t want to be the biggest brokerage in town. That’s not me. I want to keep it manageable and have a good work-life balance,” she offers. “I want the best of both worlds and to do it while loving and respecting myself personally and professionally.”

Before real estate, Cathie worked in sales and marketing for the print industry for 18 years, helping clients build websites, create and sell branded materials, and grow their businesses. She eventually left her corporate position and took a job with a local

CATHIE WAGGONER

HOME’S WHERE HER HEART IS



company, but she missed selling while craving greater autonomy.

“I was over corporate America,” she affirms. “With my kids getting older, I wanted to be more in control of my day-to-day life, and I had always had an interest in real estate.”

Thankfully, her previous career in sales and marketing made the transition to real estate nearly seamless. And when Cathie goes all in, she really means it. She quit her job cold turkey, got licensed in 2018, and has zero regrets.



Never Halfway
While her sales volume of \$8.3 million in 2024 alone speaks to her diligence, Cathie is the first to say that her achievements aren’t measured in dollar signs.

“Success is very personal,” she elaborates. “It’s not a number to me — it’s a feeling. And I always strive to be better. If I’m anything, I’m determined.”

That drive runs deep. Cathie says she’s always held herself to a high standard, sometimes to a fault: “Honestly, my greatest obstacle is always myself,” she chuckles. “I’m a perfectionist, but it’s

also my best quality. I overthink things until I feel they’re at the level I expect.”

Her expectations? Never doing anything halfway. She also keeps good company.

“I’ve always surrounded myself with ambitious, successful people,” she continues. “My dad was a very determined man, and so is my husband.”

That mindset, coupled with a lack of ego, shows up in the way she cares for her clients.

“I listen,” Cathie says simply. “The home buying or selling process isn’t about me; it’s about my clients’ wants and needs. You won’t hear me say, ‘I did this’ or ‘I did that.’ It’s a team effort between me and my clients. I do nothing alone.”

Cathie also blends her professional skill set with a strong sense of empathy, focusing on the little things that make others feel appreciated and involved.

“I personalize the experience for each client and notify them every step of the way during the timeline process,” she adds.

Giving Back
That service-over-sales mentality extends beyond her brokerage. Cathie has always been deeply invested in her beloved community. She currently serves on the Niles Housing Authority and is enrolled in the Leadership Accelerator Program at Lake Michigan College, a regional Chamber of Commerce-led initiative designed to grow community-minded professionals. But that’s just the tip of the iceberg.

“I’m a big believer in giving back,” she emphasizes. “Over the years, I’ve volunteered with so many local groups: Niles Service League, Apple Festival, Miss Niles/Brandywine Pageant, Eastside PTO, High School Boosters, SWMAR committees, South Bend Rotary ... Just to name a few!”

On The Homefront
Ask Cathie what she loves most about Niles, and she absolutely lights up.

“THE SENSE OF COMMUNITY HERE IS LIKE NOTHING ELSE.”

“The sense of community here is like nothing else,” she asserts. “My husband and I were just talking about how we both love it here so much and he’s also very involved in local affairs. These are our roots. I have memories on every corner! My uncle was a city firefighter and I still remember going to the old fire station and sliding down the fire pole as a kid.”

Her beloved hometown is also where she raised her family. Cathie and her husband Tracy have been married for 25 years and have two college-aged kids, Mason and Mehgan. They’re a huge sports family and share their home with three aptly-named cats: Cubbie, Sox (yes, a house divided), and Wolverine.



When she’s not working, Cathie is all about the beach, a good book, and planning her next getaway.

“We’re going to Puerto Rico next month and Napa Valley this fall,” she smiles. “I love to travel and the beach is my happy place.”

As for the future of CK Home Group, Cathie is maintaining a clear focus and a tight circle of excellence.

“I’m keeping my head down and doing what I am doing; I don’t pay attention to numbers — mine or anyone else’s. It’s all just noise,” she concludes. “I love what I do, and I hold my business close to my heart. That’s not going to change.”

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**HOMETOWN
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MICHELLE MILLER

A Mortgage Industry Leader with a Focus on Service, Innovation, and Family

PHOTOS BY MEGAN WILLIAMSON PHOTOGRAPHY

Meet Michelle Miller, the dedicated Branch Manager at AnnieMac Home Mortgage based in Warsaw, Indiana, serving clients throughout Indiana and Michigan. She is a standout figure in the mortgage industry with over 20 years of experience. Michelle brings a unique blend of expertise, personalized service and genuine care to her role. Her commitment to customer service, speed, and innovative solutions has made her one of the most respected professionals in the field. Michelle is considered a trusted advisor in the industry for her focus on helping clients achieve their homeownership dreams.

Michelle's journey in the mortgage industry began over two decades ago, when she discovered her passion for real estate. Prior to entering the mortgage industry Michelle had a successful Real Estate company in Indianapolis. Her experience in real estate also makes Michelle a valuable partner to agents, offering insight and guidance to help streamline transactions and ensure success for everyone involved. This focus on collaboration and helping others is central to her philosophy of business by supporting her partners and helping them grow their business. Her commitment to making the process easier for realtors is driven by her desire to foster lasting partnerships. Michelle's



definition of Success is helping others be successful!

As a **Certified Mortgage Advisor**, Michelle has earned a designation that highlights her deep expertise in the mortgage industry. This certification reflects her commitment to providing clients with the highest level of service and the ability to structure loans that best meet their needs. Her success at AnnieMac has been instrumental in the company's expansion, and she continues to be a driving force behind the branch's success.

Award-Winning Success
Michelle's hard work and dedication to her clients have not gone unnoticed. She has been recognized five times with the **AnnieMac President's Club award**, a prestigious honor given to top-performing loan officers who demonstrate exceptional service and results. Winning this award five times speaks

WHAT SHE LOVES MOST ABOUT HER CAREER IN THE INDUSTRY IS COACHING, MENTORING AND TRAINING OTHERS.

to Michelle's ability to consistently close loans, build lasting relationships, and provide outstanding service to her clients.

Additionally, Michelle has been nationally recognized for the last five years as a **Scotsman Guide National Ranked Loan Officer** for loans closed, and top Women in the industry, placing her among the best in the country. Her ability to balance a high closing volume with a focus on customer satisfaction is a rare and impressive skill, earning her a place among the top mortgage professionals nationwide.

Focus on Customer Service and Quick Turn Times
Michelle's commitment to excellent customer service sets her apart from others in the mortgage industry. She is dedicated to ensuring each client receives a personalized service throughout the mortgage process. From initial consultation to closing, Michelle is always available to guide her clients, answer questions, and provide clarity at every step.

Whether it's providing quick pre-approvals via the AnnieMac app or website at www.mortgagesbymichelle.org, Michelle's ability to

move fast has earned her the trust and loyalty of her clients and Realtors, who appreciate her ability to get things done quickly.

Innovative Mortgage Products
AnnieMac Home Mortgage offers a wide variety of mortgage products designed to meet the needs of diverse buyers. From **FHA, USDA, VA, and Conventional** loans to AnnieMac exclusive **Zero Down and Low-Down Payment** options, manufactured, jumbo or construction loans. As well as several down payment assistance programs. Michelle and her team ensure that every client has access to the best possible financing solutions.

What truly sets AnnieMac apart, however, are its **exclusive programs** designed to help clients achieve homeownership in innovative ways. Michelle is particularly proud of the company's **Cash to Keys** and **Buy Now, Sell Later, and Bridge** programs.

The **Cash to Keys** program helps buyers to purchase the home with a cash offer allowing buyers to move quickly, to compete in the marketplace. The **Buy Now, Sell Later** program, on the other hand, allows

homeowners to purchase a new home before selling their current one, providing them with more flexibility in today's competitive market. Now being offered for conventional loans, FHA and VA home buyers.

These programs, along with AnnieMac diverse product offerings, reflect Michelle's commitment to providing creative solutions to meet the needs of today's homebuyers.

Teamwork Makes The Dream Work

While Michelle's individual achievements are impressive, she is quick to acknowledge the importance of her team. Her loan partner, **Tyler Herndon**, is a crucial part of her success. Celebrating four years with the team in January 2025. Tyler's dedication and attention to detail help ensure a smooth loan process for clients and business partners.

Sophia Adams joined the team in May of 2024 as an intern and was quickly promoted to marketing assistant, Sophia is a Junior at Indiana University studying marketing and advertising. Sophia's creativity and willingness to help has made her an asset to the team.

Barb Phillips, the processor and **Christine Scott**, the operations manager, work in tandem to ensure efficient and timely closings. Together, they form a cohesive unit dedicated to delivering outstanding service to their customers.



Shari Vermillion joined Michelle's team in April 2025 as a licensed loan officer with over 20 years of experience. Her passion for the industry and dedication to customers and business partners is an exciting addition to AnnieMac. Shari services all of Northern Indiana and is very active on boards, committees and events to support our area Realtors.

Michelle is always looking for great people in the industry to add to her branch or mentor and coach to open their own. What she loves most about her career in the industry is coaching, mentoring and training others.

Family-Time
Behind Michelle's professional success is a supportive family foundation. Married to her husband Mike for 21 years, Michelle has built a life based on love, respect, and partnership. Together, they have two children: Milana, 19, a junior at Indiana

University, and Miles, a 14-year-old freshman. They love traveling and spending time together.

Michelle always makes time for her family and friends. Whether visiting Milana and enjoying **IU football game** together or watching Miles play tennis or violin, Michelle remains actively involved with her loved ones. Her family's support is a source of strength and motivation as she continues to excel in her career.

Giving Back to the Community

Outside of work, Michelle is deeply involved in her community. Michelle believes in the importance of helping wherever she can, and her dedication to community service is integral to her character.

Her community involvement also strengthens her professional relationships, allowing Michelle to stay connected with those she serves and to make a positive impact in the lives of

others. Whether it's offering support to local initiatives or lending a hand to friends and neighbors, Michelle's commitment to giving back enriches both her personal and professional life.

Looking Toward the Future

Michelle's definition of success is clear: **helping others be successful**. Whether it's her clients, team members, or community, Michelle is committed to supporting others and empowering them to reach their goals. As she continues to lead her team at AnnieMac Home Mortgage, she remains focused on providing the best possible service and innovative mortgage solutions to her clients in an ever-changing market.

For more information or to connect with Michelle Miller and the team at AnnieMac Home Mortgage, please visit their website at www.mortgagesbymichelle.org or reach out to Michelle directly at 574-549-4609.



Angie

RACOLTA

Helping Shape Better Futures

BY JESS WELLAR • PHOTOS BY MEGAN WILLIAMSON PHOTOGRAPHY

“Success is not the key to happiness. Happiness is the key to success. If you love what you are doing, you will be successful.”

— Albert Schweitzer

Angie Racolta’s favorite motivational quote certainly rings true for her second act. When Angie made the leap from a successful career in the medical device industry to real estate, she had zero sales experience. What she did have was decades of strategic planning, global operations leadership, and a deep-rooted passion for helping people.

That drive translated into \$13 million in sales her rookie year in real estate, and she hasn’t slowed down since. Today, she’s the powerhouse behind The RGroup, better known as The RGroup Real Estate Team, with two independently owned Keller Williams Thrive offices in Warsaw and Syracuse. “After a long and fulfilling career in the medical device industry, I decided to find and follow my true passion,” Angie recalls. “I read Millionaire Real Estate Agent and I was hooked!”

High Volume, High Standards

Angie started full-time in real estate in November 2017, and by the end of 2018, her calendar was bursting with leads. “I hit the ground running and I was so busy I couldn’t keep up,” she recounts. So in 2019, she launched The RGroup. “We handle all price points,” she adds, “but our forte is luxury and lake homes.” Last year alone, The RGroup closed over 130 transactions and topped \$70 million in volume. “It was a record-breaking year for us,” Angie notes with pride.

That success has also translated to a long list of accolades. Since 2020, The RGroup has been ranked as the No. 1 team out of over 150 agents at her KW Market Center. Angie has been named among the top 1 percent of all Keller Williams agents in the Midwest American Region — including all of Northern Indiana and the Chicago area — every year since 2021.

On a national level, The RGroup has also earned a place in the top 1.5% of all Realtors in the U.S. out of more than 1.6 million agents, as ranked by Real Trends, since 2020.

“What do I attribute the growth to?” Angie elaborates. “I constantly look for ways to grow and improve each year.” For Angie, the recognition is simply a reflection of her deep commitment to her work. She stays focused on what matters most. “It’s not about the numbers,” she shares. “It’s about the people. I’m lucky to do what I love and help clients along the way.”

The Secret Sauce

What sets Angie apart isn’t just her passion — it’s her preparation. A proud graduate of Indiana Wesleyan University with a degree in Organizational Leadership, Angie knows how to run a business with structure, strategy, and intent.

“All the prep work is done upfront,” she says. “We offer complimentary staging, coordinate any improvement projects before hitting MLS, use professional photography, shoot drone footage and marketing videos, and line up our advertising before we even go live. So when the house is listed, we’ve already done the legwork to find a buyer.” That methodical, systems-driven approach has fueled her team’s momentum, and kept her clients coming back. Her team’s high-energy approach also helps.

“Our drive pushes us to go the extra mile: whether it’s negotiating the best deal, finding hidden opportunities, or ensuring a seamless experience,” she notes.

And it’s truly a team effort. Angie is quick to praise the people around her. “This success is shared,” she says. “I’m proud to work with four exceptional agents, two part-time transaction coordinators, a reliable sign runner, talented stagers, and an outstanding



“We have a strong sense of unity and rapport.”

operations manager. Their dedication and collaboration are what make it all possible.”

“We have a strong sense of unity and rapport,” Angie smiles. “Everyone is supportive, honest, and has integrity. We also all have each other’s back—you have to in this business!”

Leading By Giving

Angie’s commitment to her clients extends to the greater community where she grew up. She’s heavily involved in a range of organizations, giving both time and resources.

She’s a member of the Syracuse Wawasee Trail Committee, actively supports the DECA program at Wawasee High School, and holds memberships in the Syracuse, North Webster, and Kosciusko County Chambers of Commerce. She also served on KBOR Board of Directors, and is a member of the Builders Association of North Central Indiana.

“I genuinely care — whether it’s guiding a client to a smart investment, empowering my agents to grow, or



“I love living on Lake Wawasee...”



From boating and socializing, to supporting local causes, this is such a wonderful place to call home.”

giving back to the community, my focus is always on creating value and making a positive, lasting impact,” she affirms.

Rooted In Family

Originally from Kosciusko County, Angie’s love for her hometown runs deep.

“I love living on Lake Wawasee,” she grins. “From boating and socializing, to supporting local causes, this is such a wonderful place to call home.”

When she’s not working, Angie and her husband Joe enjoy lake life, Colts games (they’re season ticket holders), and time with her two children and five grandchildren. The two are highschool sweethearts who reconnected in 2006 after life initially took them in different directions.

“Joe is a great stepfather to my fabulous children, Kirsten and Trane, and their spouses, Drew and Dom,” she shares. “My family is at the heart of everything I do.”

No Slowing Down

Although she’s already built an award-winning team and opened two thriving offices, it’s clear Angie has no plans to coast.

“The future for me is all about growth! Growing my team and growing the number of agents at KW Thrive,” Angie concludes. “I know there are agents out there who are struggling, and I want to help them grow their business and find success.

“My goal is to bring more agents into this environment where they can thrive, build their careers, and create the life they’ve envisioned,” she adds. “For me, growth isn’t just about numbers—it’s about empowering others, building a stronger community, and making a lasting impact in real estate.”



MEET *Annie Ragukonis*



Annie is the heart of our Mishawaka marketing team, serving Northern Indiana and Southwestern Michigan. With a strong sales background and genuine passion, she builds lasting connections. Rooted in faith and family, Annie lives in Granger with her husband and children. She finds joy coaching her daughter’s basketball team, cheering on her sons, biking, and walking their beloved chihuahua, Bentley.

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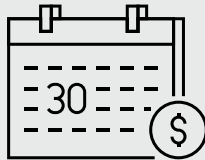
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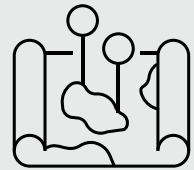
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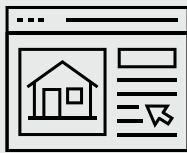
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