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COVER STORY:

NICOLE KLEIN AND TEAM

Sharing a New View

RISING STAR:

VICTOR HENESS, RE/MAX
TOWN & COUNTRY

PARTNER SPOTLIGHT:

DEL-ONE FEDERAL
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BOB BLACKHURST & THE
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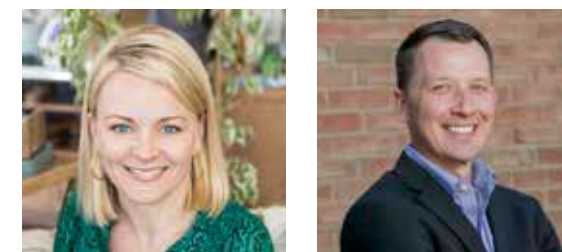
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MAKING A DIFFERENCE

► publisher's note

By Ryan Zinn

When I first interviewed Nicole Klein of eXp in Bryn Mawr several months ago, I was most curious about her journey within the industry, tracing her evolution from an agent to a successful team leader in the Brandywine Valley. Through our conversation, it became apparent to me that Nicole and her team had made a profound commitment to philanthropic endeavors.



Nicole's implementation of this has woven a thread throughout her business operations and her life - Nicole and her team actively engage in volunteering and financially contributing with each client, sale and commission. She is also chosen to assist charitable organizations in headlining events and lending her name to their fundraising initiatives.

You will also read about Christian Proctor (our Preferred Partner spotlight this month), who has been deeply involved in community outreach efforts. Alongside his associates at Del-One Federal Credit Union, Christian works tirelessly to expand homeownership opportunities, particularly among underserved populations. They recognize that helping members of the community secure financing for what is often their greatest investment can be life-changing. Real estate, they understand, isn't just about buying property; it's an investment in long-term wealth and can significantly impact the financial well-being of individuals and families.

Victor Heness is our Rising Star feature this month and we recognize his years of dedicated service on the police force. He seamlessly shifted his focus to a full-time real estate career, finding a sense of fulfillment and satisfaction in assisting others within a new realm.

Check out the article about Bob Blackhurst, of The Blackhurst Group of COMPASS RE,

our inaugural "Behind the Sign" spotlight. He is back again this year hosting the 5K Canine Classic, benefitting the remarkable and trailblazing Faithful Friends Animal Society. This organization is dedicated to rescuing, sheltering and providing compassionate and affordable medical care to animals in need.

What do these folks all have in common? Purposeful acts of service and giving back. Giving back not only has an incredible impact on the community. It also opens doors to networking opportunities and extends one's reach within that community. When you share common values and support causes that resonate, it builds trust and strengthens relationships. If someone that you know demonstrates a genuine commitment to a cause that aligns with your own beliefs, you're more likely to turn to them when seeking trusted services.

REALTORS® and business partners who prioritize giving back play a vital role in our community. They are the true leaders in our industry, deserving of recognition for their dedication to serving others. Their willingness to invest time, energy, and expertise into helping others not only enriches lives but also strengthens the fabric of our society.

We are honored to feature Nicole, Christian, Victor, and Bob who exemplify the spirit of giving back within the real estate industry. We acknowledge their efforts and recognize that they are joined by many of you in the *Brandywine Valley Real Producers* family who share the same passion for lifting others up. The commitment to philanthropy goes beyond transactions; it's about creating a positive impact and fostering a sense of community. By supporting businesses that prioritize social responsibility, we not only contribute to meaningful causes but also build stronger, more resilient communities for the future.

Keep up the good work, my friends!



RYAN ZINN
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cover story

By Dave Danielson
Photography by Kirstie Donohue Photography

NICOLE KLEIN AND TEAM *SHARING A NEW VIEW*

One of the most rewarding aspects of your work may be the variety that comes with it.

Each day, you meet new individuals and families who have their own set of goals. They turn to you to help them reach their dreams.

Nicole Klein shares that same sense of vision and positivity that she shares with those around her.

Going Beyond

As Team Leader of the Nicole Klein Team with eXp Realty, Nicole shares new views of success and what's possible in their real estate journey.

"I got into real estate to help buyers and sellers with their goals," Nicole says.

"Now a lot of my day is helping agents on my team. I spend most of my day with coaching, training and helping agents with accountability."

Nicole earned her real estate license in 2007.

Prior to that Nicole picked up valuable experience on another path in life. She was a Regional Manager with Nordstrom.

A Student of Service

During her time there, she appreciated the opportunity to pick up the mindset for delivering exemplary customer service.

As the time came for Nicole to purchase a home, she had an experience that lacked a bit in that important customer service aspect.

The experience stuck with her and in time she decided to pursue a career in the business herself.

As she got her start in real estate, she continued working in the retail world. That experience in both industries allowed her to have a smooth transition.

"Some say you have to do real estate full-time, but I think it is possible to be part-time, depending on your mindset. I was at Nordstrom and started to pursue lead generation with my team members," Nicole says.

"Most of my first sales were from college friends or co-workers. As real estate took off, I worked at Nordstrom part-time for six months before going full-time in real estate exclusively."

Dedicated Teamwork

Today Nicole leads a team of dedicated professionals, including a Director of Operations, Transaction Coordinator, a Virtual Assistant and seven Agents. Together they focus the majority of their efforts on serving residents along Philadelphia's Main Line and the South Jersey Shore.

Away from work, Nicole's world is greatly enriched by her family, including her husband, Kenny, and their children — 14-year-old son, Connor; and 12-year-old daughter, Charlotte.

In her free time, Nicole and her family look forward to time spent together at their home in Ocean City, NJ, and spending time at the beach there.

**MY HOPE IS
THAT THOSE
WHO I WORK
WITH KNOW THAT
I'M HERE TO
SUPPORT THEM,
CONNECT WITH
THEM AND
HELP THEM.**

When it comes to supporting the needs of the community, Nicole and her team members are definitely engaged. In fact, they plan their activities around quarterly charity activities.

As she says, "We want to make sure that what we are doing is significant. Our team members present their favorite charities. We take a vote as a team choose. One of those we have helped is the Ronald McDonald House, as well as Grands Stepping Up."

Uplifting Efforts

As Nicole continues to lead the members of her team forward, she shares helpful advice for success with others who are looking to start their own career in the business.

"One big idea is to get comfortable with the routine. Establishing a schedule and sticking to it will help you succeed," Nicole says.

"I tell agents that I'm coaching that they are like athletes. If you put the time in you will see results."

That helpful advice is a natural extension of the care that Nicole takes with her team members and new Agents in the industry. In fact, it's not unusual to see Nicole coaching and mentoring other agents who aren't on her team.

"My hope is that those who I work with know that I'm here to support them, connect with them and help them. A lot of my day is spent connecting them with important resources in the business and community."



Victor Heness

POSITIVE SERVICE

For 21 years Victor Heness dedicated himself fully to the community as a police officer in the City of Chester.

Day by day he was put in a wide variety of situations where his actions were absolutely pivotal in the lives of area residents.

In the Action

As his time to retire from the police force neared, Victor thought about what his next steps would be.



Through time, Victor has also appeared in a wide range of film and television projects as a background actor, appearing in films such as Glass and Split starring Bruce Willis.

Real estate had long been in the back of Victor's mind. He had started investing.

"I thought if I'm going to get into that, it would benefit me to become an Agent to handle my own deals and be my own spokesperson," he says. "Today, I own seven rentals with a partner of mine."

Window of Opportunity

As the pandemic imposed itself on the world, he had some extra time since a couple productions were closed down during quarantine.

"During that time, I made the decision. It was the perfect time for me to sign up for online real estate school," Victor remembers. "I was able to complete the classes and get my license in about eight weeks."

Today, Victor is a REALTOR® with RE/MAX Town & Country. Now, he takes pride in helping people in

a different way during a pivotal time in their lives.

"I love when a deal closes and I see the impact on the faces of the buyer or seller ... it's a very positive vibe. In law enforcement there were positives from helping people, but I also saw the negative," Victor explains.

"You're seeing some people at their worst as a law enforcement officer. When I was able to transition into real estate, I was finding positivity in making people's lives better."

Reputation for Results

The results that Victor has achieved during his relatively young real estate career have been impressive. During his first year, he recorded over \$2.5 million in sales volume. That jumped to \$4.5 million in his second year and \$9 million during his third.

Away from work, Victor's life is made even more rewarding by his family, including his wife, Sheryl, and their children — Victor, Jr., Isabella and Jaxon.

▶▶ rising star

By Dave Danielson
Photography By
Kirstie Donohue
Photography



ABOVE ALL, I WANT THOSE AROUND ME TO KNOW THAT I WILL BE THERE FOR THEM IN THEIR TIME OF NEED.”

“My family has been very supportive of the transition. Through the transition my wife was always there backing me,” he says with a smile.

In his free time, one of Victor’s favorite pursuits is golf. He also looks forward to poker nights with his friends, as well as skiing with his family. Another favorite is supporting his children in their sports and school activities. In fact, he coaches football for the local township.

When it comes to staying engaged in the community at large, Victor is an active member of the Southern Chester County Chamber of Commerce.

“It’s an outstanding group where all of the members try to help each other and support each other,” he points out.

A Powerful Example

As Victor continues his record of results for his clients, he offers helpful tips for others who are thinking about getting into the business.

“One of the most important things is to not give up. Though it may seem hard in the beginning, there is a light at the end of the tunnel. It is a tough business with so many agents out there. You have to distinguish yourself,” Victor says.



“There are a million blueprints out there. Find what works best for you. You have to find what works for you and stick with it. It’s going to be tough but keep pushing and trying and you will get better.”

When you talk with Victor you can instantly see the way he has with people. He quickly establishes rapport and trust. Then he dives

in to discover the needs his clients have and he starts formulating the solutions.

“Above all, I want those around me to know that I will be there for them in their time of need,” Victor says.

Congratulations to Victor Heness for accentuating the positive and shining a light of guidance for those who trust his expertise to find their way to their next home.

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BOB BLACKHURST

LEADING THE WAY WITH THE 5K CANINE CLASSIC

▶▶ behind the sign

By Dave Danielson

One of the powerful gifts our community has is the sense of engagement of volunteerism that thrives here.

One of those who is energized by that sense of altruism is Bob Blackhurst, who is Team Leader of the Blackhurst Group with Compass.

Faithful Friends

Through the past few years Bob has been very engaged in supporting the efforts of Faithful Friends, an organization that supports the needs of the local animal population through an event that he has been pivotal in the creation and operation of: The Canine Classic 5k fundraiser.

The Canine Classic 5k is in its third year now, with plans for the run to take place on June 2 at 9 a.m., followed by a happy hour and breakfast. The run will take place in the Conaty Park/Trolley Square area in Wilmington, Delaware.

The event started when Bob and his lending partner Chris Patille decided to work together to give back to the community.



“We had folks on our team who wanted to support the Faithful Friends charity. After touring and meeting the team together, we both knew this was a very worthwhile endeavor. They are local. They are very earnest in their mission.”

Expanding the Care

When Bob and Chris first talked with the team at Faithful Friends, they discovered that the group was raising money to build a new facility.

“The facility they had wasn’t adequate for what they needed to do to keep up with demand. We saw a lot of people really working hard out of sheer empathy for the animals,” Bob recalls. “Since then they have a new place in New Castle and we were part of it. Through the run, we donated enough for them to build a new area called the Kitty Condo.”

Bob has also had a longstanding bond with the local running community. Through time, he has been involved in a number of 5k and Ironman events. So the idea for creating a running event to support Faithful Friends was a natural.

The event has been successfully received. During its first two years, more than 100 participants took place in each event.

The experience of being part of supporting a worthy cause like Faithful Friends has been truly fulfilling for Bob.

“It feels great. Every part about it is very rewarding. It definitely takes a lot of hours to host the event. It takes time. We were the top small team in Delaware, so it’s hard to ration our time. When you’re out there on race day and there are people out there with their families and pets, you have some of the Faithful Friends volunteers there it’s just great to see



people coming together with this type of community involvement,” Bob says.

“Plus, the neat thing about running is people getting outside, getting an endorphin rush and talking with their friends and then on top of that doing something toward a worthwhile cause is very fulfilling.”

As he looks to the future for the event, Bob hopes to continue expanding it to raise more money for the cause. With that in mind, he has thought about potentially adding a 10k or half-marathon to the event day.

If you’re interested in participating in the event or providing a sponsorship for the 5k Canine Classic, you can reach Bob at: blackhurstrealestate@gmail.com or scan the QR code.



Sign up for the 5K Canine Classic - <https://runsignup.com/Race/DE/Wilmington/CanineClassic5KDE> or donate directly to Faithful Friends at <https://faithfulfriends.us/donate/>



Del-One

Federal Credit Union



“I really like helping them with their credit and financial literacy and being a big part of a life-changing event from start to finish. Getting people to the table and seeing the impact of them achieving their ultimate goal of home ownership.”

Putting Valuable Experience to Work

Prior to getting into the mortgage side of the business, Christian worked in sales and operations. Then in 2020, the time felt right for Christian to move forward with his desire to enter the industry.

“The volume was high with rates being where they were ... it was a sink-or-swim time to learn. It was exciting,” Christian acknowledges.

“Now we are doing things the way they were done before the pandemic. As part of that, it’s great getting out and meeting people in the community.”

Solutions That Fit

Each day you work on the front lines in the effort to match your clients with housing that is affordable and that fits their needs today and tomorrow. In the process, it is vital that you have a partner on your side that you can trust to pursue the right solutions with you.

That’s where Mortgage Loan Officer Christian Proctor and Del-One Federal Credit Union come into the picture with a full range of solutions that fit.

“We’re in a position here to provide affordable housing to our members and in the community. The most rewarding part is having close relationships with people who may not think they are ready but have the ability to purchase a home,” Christian says.

Winning Teamwork

One of the most rewarding parts of Christian’s work is the team of professionals around him.

“We are very team-oriented here at Del-One. We have teammates, not employees. With my team, it’s led by an Operations Manager, Support Specialist and Mortgage Loan Officers,” Christian explains.

“We make sure that people feel supported and not overwhelmed and that they know they have resources for them be successful.”

A Full Range of Options

Members who work with Christian and Del-One are happy to find their choice of a full spectrum of financing tools to choose from.



“We have a variety of portfolio products, including first-time homebuyer product, 100% financing product, jumbo loan priced at conventional rates, as well as government loans, including FHA, VA, Home Possible and Home Ready,” he says.

“We really strive to make every option available to our members, with a focus on financial literacy. We’re not looking to have a 30-day relationship with a client, but rather a long-lasting relationship with them, their family and friends.”

Christian feels good about the fact that Del-One has opened up its programs to different buyers who may not have been able to achieve affordable housing in the past.

As he says, “We want to make sure that we’re doing the right thing by everyone who should have the ability to purchase a home.”

The Value of Education

Those who work with Christian quickly understand that they have a proven professional who takes joy in being a guide to help them learn through the process.

“Both of my parents were long-time educators in Delaware. I have spent my whole life in Delaware. A big part of growing up was understanding the value of education for yourself and society. Even though I didn’t go into education, I look at the value and guidance I can provide to our member borrowers,” Christian points out.

“It’s very gratifying knowing that we are making an impact on their lives. That comes from my parents being educators and being such a big part of students’ lives through time. It’s important to me to continue with that legacy that they established.”

In his free time, Christian looks forward to opportunities to get away on travel adventures with his wife. He also has a passion for golf.

As Christian looks to the future, he remains solidly focused on helping to create new success stories for his partners and new

clients. As he says, he believes a big key is remaining focused on being available.

“We really try to be available for any questions. We work to uphold the reputation as being an advocate for everyone we have the opportunity to serve,” Christian says. “People know if they have a problem or are stressed, they can give me a call and I’m going to answer the phone and help them out.”

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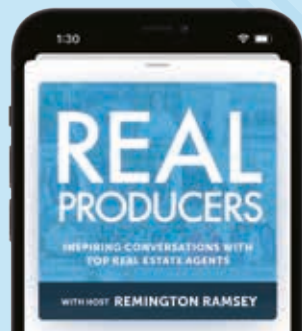
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FAQ

ALL ABOUT BRANDYWINE VALLEY REAL PRODUCERS



The first Real Producers magazine started in Indianapolis in 2015. Real Producers is now in over 130 markets across the nation and is continuing to grow nationwide.



Q: WHO RECEIVES REAL PRODUCERS MAGAZINES?

A: The top 500 real estate agents across Brandywine Valley and our preferred partners.

Q: WHAT IS THE GOAL OF THIS MAGAZINE?

A: We believe that we are better together. When we surround ourselves with other successful, like-minded people, we grow to new heights. Real Producers is a platform that brings together the most accomplished individuals in the Brandywine Valley real estate sector.

By curating an exclusive community comprised of the top 500 real estate agents and RP-vetted businesses in each market, we foster a shared space for sharing stories, celebrating successes, discussing market

trends, and highlighting upcoming events. Our monthly publication is dedicated to connecting, informing, and inspiring, encompassing anything that contributes to the enrichment of our community.

Q: DOES REAL PRODUCERS HAVE EVENTS?

A: Yes! We have specific networking events throughout the year.

Q: WHAT IS THE PROCESS FOR BEING FEATURED IN THIS MAGAZINE?

A: The process for getting featured in our magazine

is straightforward. To be eligible, you need to be on the top 500 list, and we value nominations highly. Whether you're a real estate agent, business, broker, owner, or someone who admires the work of others, you can nominate individuals, including yourself. Even office leaders have the opportunity to nominate outstanding real estate agents. We take every nomination seriously and consider anyone from the top 500 list who is brought to our attention. While we cannot guarantee a feature, we strongly encourage you to connect with one of our team members, show support for Real Producers, and participate in our private events. These steps can enhance your chances of being featured in our publication.

To submit a nomination, please visit: <https://www.brandywinevalleyrealproducers.com/nominate>

Q: WHAT DOES IT COST A REAL ESTATE AGENT/TEAM TO BE FEATURED?

A: Zero, zilch, zippo, nada, nil. It costs nothing to agents, so nominate away! We are not a pay-to-play model. We share **REAL** stories of **Real Producers**.

Q: WHO ARE THE RP-VETTED BUSINESSES?

A: The RP-vetted businesses featured in our publication represent the some of best in the business in their respective categories within the Brandywine Valley. You can easily locate them in our index. We do not randomly select businesses, nor do we collaborate with every business that approaches us. We prioritize businesses that have received your stamp of approval through recommendations and each business showcased has been personally recommended by many of the top agents featured in our publication. Before featuring any business, our team conducts additional vetting to ensure they align with our community's values and bring substantial value. Our aim is to build a robust network that not only includes the best real estate agents but also features top-tier businesses, fostering collective growth and strength within our community.

Q: HOW CAN I RECOMMEND A BUSINESS?

A: If you want to recommend a business that works with top real estate agents, please email or message us.

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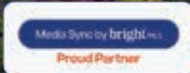
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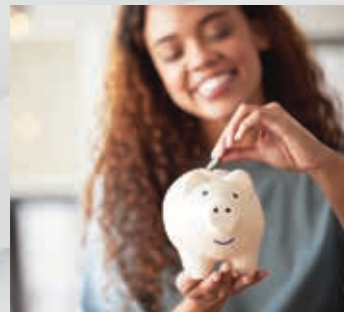
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Simplifying Your Client's Home Financing Journey Every Step of the Way.

Del-One FTHB Program

- Del-One's Self-Titled first-time home buyer loan has a variety of features that will allow prospective buyers to reach their goals of homeownership.
- 95% Loan to Value, meaning you would need 5% of the total purchase price available for your down payment.
- Seller assistance up to 6% and gifts are allowable.
- The biggest bonus of this program is NO mortgage insurance! This is an insurance premium that most lenders require when putting down less than 20% of the value of your new home for a down payment. It can be a very costly expense in addition to principal, interest, homeowner insurance, and property taxes.



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🏠 Loan products are not federally insured by NCUA, and conditions/restrictions apply.