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200**
STANDINGS

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FOR REAL ESTATE

PARTNER SPOTLIGHT

Scott Story
of First Home Mortgage

MAKING A DIFFERENCE

Eric Verdi and
Impact Club Frederick

RISING STAR

Keith James

JUNE 2018



Your Key to a Successful Settlement

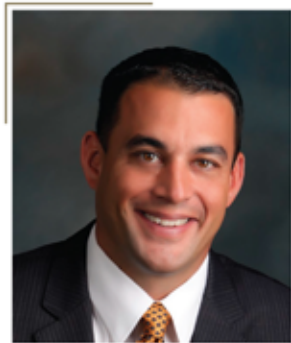


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How to Set, Track, & Accomplish Your Sales Goals

Like most Realtors®, you likely have broad, ongoing goals to sell more property and make more money. But how will you go about achieving those lofty goals? And how will you know when you get there?

The most successful salespeople know that it's not enough to boldly proclaim their professional ambitions and hope for the best. In a Harvard University study, researchers found setting specific goals increases motivation beyond telling yourself, "I'll just do my best." Students who followed a goal-oriented plan performed 30% better than those who didn't.

Can you imagine performing 30% better than you are currently? Effective goal-setting and tracking are key if you want to hit your target. **Here's how you can start working smarter instead of harder to achieve your real estate sales goals:**

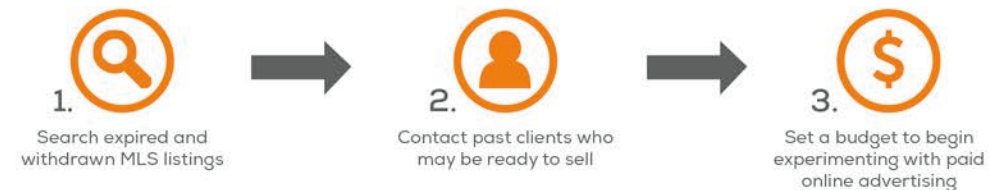
1. Prioritize your goals

It's great to be working on a few different goals at the same time, but for the purposes of getting started, just choose the most important one to begin. For example, your main goal could be to generate more listing leads.

2. Create actionable steps

Once you have your primary goal, you're going to break it down into actionable steps—think of these as mini goals. Completion of each mini goal will ultimately lead to achieving your main goal.

Main Goal: Generate more listing leads
How will I achieve this goal?



3. Make it measurable

At this point in the goal-setting process, what you're hoping to achieve is still all just talk. Once you have the outline of what you want to do and how you're going to get there, you need to quantify your efforts. Take your goal of wanting to generate more leads and expand it to something like, "Generate at least 40 qualified leads each month by May 31." Then, add numbers and dates to your steps as well. By making each goal and mini goal measurable, there will be no mistaking whether you're hitting the mark or falling.

4. Review regularly

You've done the hard work of setting achievable, measurable goals—don't allow yourself to conveniently forget about them and start to slack. This is where you must stay focused and hold yourself accountable. Choose one time each day, like every morning while eating breakfast, to stop and review your goals. By reading them every single day, you're keeping them top-of-mind and giving yourself a much better chance of meeting—or even exceeding—your goals.

Being ambitious and hard-working is only one piece of becoming and staying a successful Realtor®. When you take the time to sit down and strategize not just what you want, but how you're going to get it, you'll find yourself achieving more than you may have ever thought was possible.

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If you are interested in contributing or nominating Realtors® for certain stories, please email the publisher at Kristin.Brindley@realproducersmag.com.

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» publisher's note



Dear DC Metro REAL Producers

Our first-year anniversary celebration was fantastic. It is a joy to be part of creating space for this amazing community to connect, and form/strengthen relationships. Photos of the event are in the Special Events section on Page 46!

Our **2018 Summer Fling** is coming up soon on June 14th. Check out the event on Page 37! Look forward to seeing you. RSVP on Eventbrite, or email Events@dcmetrorealproducers.com.

And mark your calendar for Nov. 8th for our second annual Mastermind!

Father's Day is this month! Our Father's Day feature is a showcase of wonderful fathers in the industry who were nominated!

Our Real Producers are wonderful people who do great work in real estate and in their communities. We are taking nominations for the rest of this year right now! Nominate your fellow Realtors® and yourself to be featured. You can nominate for a cover story, rising star, making a difference, and cool life story. I love hearing ideas from the community on other stories that are of interest to you and ideas you have — including where you'd like to see events held.



With Gratitude,
Kristin Brindley
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NOMINATE A COVER STORY

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Golden Nuggets



Carlos Garcia

"I'm in a business that is prospecting based and marketing enhanced. The meat, or the main course, is the prospecting, and the marketing is the side dish. You can't have the tail wag the dog ... if you get too big for your britches, before you know it, all you're doing is marketing, and you're not doing that old-school, ground-and-pound, door-to-door, person-to-person prospecting."



Eric Verdi

"My family has been in Frederick since 1957. I want to be able to give back to the community that has given so much to me."

"People can accomplish more when they work together toward a common goal. Impact Club was born out of a desire to do more and to create a bigger impact within communities around the world, one community at a time."



Keith James

Favorite quote: "Short-term sacrifice for long-term success."

Regarding working with mentors: "I love to ask questions and find people I can learn from, sit down and talk with. It's made such a difference for my clients."



Scott Story

Favorite quote: "Don't judge each day by the harvest you reap but by the seeds you plant."

"I set goals for myself, but my main goal is being happy. As long as I am happy, I will hit all of my other goals. It is easy to get caught up in the work grind and not focus on much else, but doing that will burn you out."



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Scott Story

First Home Mortgage

You've heard it said, "Practice makes perfect." Well, when you devote your entire professional career to doing one thing, you become an expert. Scott Story has devoted himself to the mortgage industry since graduating from the University of North Carolina, Wilmington.



When Scott was a freshman in college, his sister entered the mortgage industry. "She was doing well, seemed to enjoy her job and had the ability to make her own schedule. So, upon graduation, she introduced me to my now branch manager and president of First Home Mortgage. It seemed like a good fit," says Scott. What seemed like a good fit at first became a perfect fit.

Nine years later, Scott has consistently been recognized within the top 1 percent of loan officers nationwide. His not-so-secret secret to success is keeping his clients the foundation of his

business. "The client comes first, always. I know it's cliché, but we strive to provide the best customer service in the industry, and to make sure the process is seamless, painless and enjoyable," says Scott.

Although clients are the foundation of Scott's business, his referral partners are the backbone. "When we are working with our buyers, we not only make sure the mortgage process goes incredibly smoothly, we also make sure to remind the client of how awesome their real estate agent is," says Scott.

Scott knows that a fully satisfied client, who creates continued business and referrals for the agents they work with, will benefit everyone and create continued success. Scott defines success as happiness. "I set goals for myself, but my main goal is being happy. As long as I am happy, I will hit all of my other goals. It is easy to get caught up in the work grind and not focus on much else, but doing that will burn you out," says Scott.

Scott keeps himself from burning out by doing things he enjoys, like playing golf with friends, and sitting on a beach or dock in the afternoon, enjoying the sun and breeze. He also enjoys connecting with family over the holidays and special occasions, being able to sit back and relax with loved ones.

Scott's favorite quote is "Don't judge each day by the harvest you reap but by the seeds you plant." This saying reminds Scott to stay humble and continue to work hard. What humbles Scott the most is when a real estate agent refers him. "We know they can choose one of the many loan officers in the area to take care of their clients. The fact they choose us is humbling and incredibly gratifying. We will never betray that trust," says Scott.

You can reach Scott and First Home Mortgage at 301-275-8660 or through his website at www.ScottStoryLoans.com.



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THE LINK BETWEEN MINDSET AND ACHIEVEMENT

THE BIGGEST ROOM IN THE WORLD (PART 1)



As a real estate agent, there are recurring terms we see daily: square footage, levels and rooms, to name a few of the most common ones. It’s no secret that to getting to the top of the industry requires being extremely knowledgeable about the features and sizes of the homes we list and sell. And, still, do we know what the biggest room in the world is?

For the last decade, I have traveled the world attending the finest conferences, seminars and trainings as I set out to learn what the link between mindset and achievement is. According to Jim Rohn, “Your level of success will rarely exceed your level of personal development, because success is something you attract by the person you become.” The biggest room in the world — is the room for improvement.

In our industry, where relationships truly matter and can make or break a deal, there’s merit to

the popular saying “It’s not what you know, but who you know.” While there’s truth there, it’s who you are that really matters. The last 10 years have revealed to me that when you find out who you are and what you are capable of, you can develop and become it, and there is where you will find yourself reaching your full potential.

There are two things I know about you as a top-producing Realtor® in the D.C. metro area: 1) You are in the highest echelon of business owners in our indus-

try, and 2) You can do better. As T.S. Elliott famously said, “Only those who risk going too far can possibly find out how far one can go.” Whether in your professional life, personal life or family life, there will always be room for improvement. The growth mindset is what keeps top producers Top Producers.

Together, through this monthly column, we will walk through the top personal development strate-

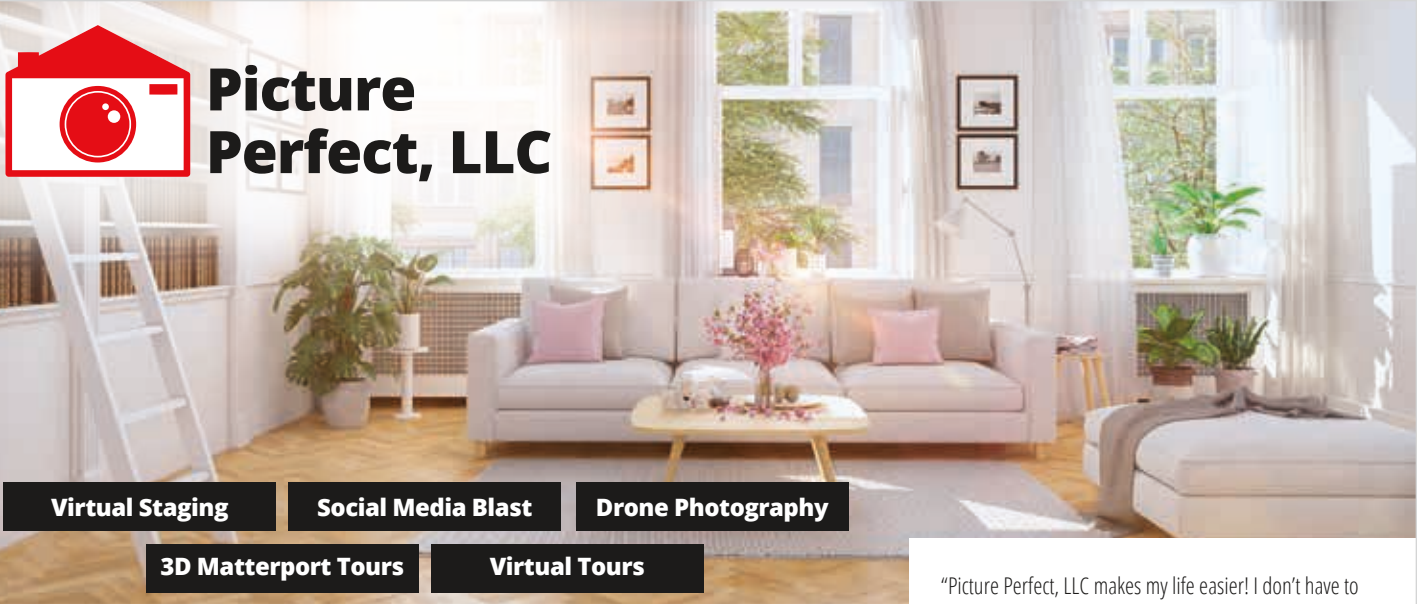
gies, tools and resources to inspire you to think bigger, grow often, and take purpose-driven action to receive the highest and best victory in your professional and personal lives. Decide that today is the first day of the rest of your life, and, going forward, you are committed to the most important education you can ever receive — your personal development education. Take a cue from Steve Jobs: “Your time is limited, so don’t waste it living someone else’s life.”



Jayson Stone is the founder of Youniversity, an educational movement to inspire consciousness in personal development. He is a graduate of the University of Maryland College Park. Professionally, Jayson is most excited about rallying people to a better future. Frequently recognized as a “quote machine,” one of Jayson’s favorite quotes is from James Allen: “As a man thinketh, so he is. As he continues to think, so he remains.”



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Impact Club Frederick at the Blue Side in Frederick.

ERIC VERDI

and Impact Club Frederick

What is the point of growing a business, of generating more and more money? At what point does it become meaningless? How can one person make the biggest impact on the lives of other people? Ryan Fletcher, Eric Verdi, and the other co-founders of Impact Club have tried to resolve these questions through giving back.

When it comes to giving, one person can only do so much, and that can be a discouraging thought. In fact, some people might be inclined to not give at all because they think the small amount that they can give won't really help. However, as we've seen through crowd funding in the business world, several small contributions, put together, can add up. This is the philosophy behind Impact Club.

People can accomplish more when they work together towards a common goal. Impact Club was born out of a desire to do more,



Eric Verdi introducing one of the three selected charities at the live event in February.

and to create a bigger impact within communities around the world, one community at a time. The Impact Club in Frederick, Maryland, started by Eric Verdi, is currently the largest of 14 Impact Clubs in the U.S., Canada, and New Zealand.

Like every Impact Club, the members of Impact Club Frederick contribute just \$100 per quarter (four times a year) facilitated through online processing, thanks to Impact Club's partnership with The Giving Group. Once donations are collected, they are distributed to one of three different nonprofits that were previously nominated to present their story. Each organization presents their story at a quarterly event, which is

recorded by professional videographers and posted on the Impact Club's website. The members then elect one organization to take the entire donation. In 2017, Impact Club Frederick contributed \$91,200 to four different local charities.

Eric Verdi decided to start the Impact Club in Frederick after losing two family members. As an only child, growing up in Frederick, Eric had seven cousins, who were like brothers and sisters. Zach and Justin were two that were like brothers. Zach died from a boating accident in 2011, and Justin, in 2016, from cancer. Eric had always admired Zach's and Justin's uncanny ability to connect with people and to truly make an impact



Denise Rollins of The Whole Heart Center just moments after the announcement of winning \$22,200 in donations from the Impact Club.

on people's lives. So, in October of 2016, shortly after Justin's funeral, Eric met with Ryan Fletcher (Impact Club co-founder) and a group of other entrepreneurs in Orlando to discuss and lay out the plan for Impact Club. The first club opened in Northern Virginia; the second, in Temecula, CA, and the third in Frederick. In five years, they plan to be the biggest giving platform in the world.

Impact Club is growing rapidly, and is a brand and trademarked concept that Impact Club ruthlessly defends. Even Eric's kids, Anthony (11) and Alex (8), are meeting with other kids to try and form an Impact Club for children. Eric and his wife, Susan, have been married since 2002. "My family has been in Frederick since 1957. I want to be able to give back to the community that has given so much to me," says Eric.

The mission of Impact Club is to be "The Strongest Community in Every Community" — achieved by "inspiring the uninspired, through the game of Impact Club and sport of elevated philanthropy, to grow and strengthen the chain of inspiration, one new world-changer at a time."



Second Quarter 2017 winner, Blessings In A Backpack. From left: Melissa Scolino Frank, Hermine Bernstein, Eric Verdi, and Barbara Dillion.

To learn how to start your own Impact Club, become a member of one, or receive more information, visit: <https://impactclub.com>.

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Photos by Ryan Corvello Photography



KEITH JAMES

The spirit of wanting to see people smile, of wanting to make them happy, was cultivated within Keith James as a child, growing up in a single-parent household in Northern Mississippi. That spirit was passed down to Keith's mother from his grandmother. "My grandmother fed everyone in the neighborhood. If someone didn't have dinner to go home to, they knew my grandmother would feed them," says Keith.

Keith learned a lot from his uncles and grandparents growing up, but he learned how to sacrifice and work hard from his mother. Before Keith was allowed to pick up a football or basketball, he had to get his homework done. This developed a mindset of focusing on work that helped Keith throughout college and continues to help him today. "My mother sacrificed so much for me that there is no way I would be where I am today without her. If it caused her pain to make me happy, then she happily endured it," says Keith.

Keith attended Tuskegee University and obtained his bachelor's degree in business administration, with a focus in marketing. As a member of Alpha Phi Alpha Fraternity, Inc., Keith has been able to meet with some of the most successful men in real estate and business, and has continued his education through mentorships.

Before getting his real estate license, Keith was a sales and marketing consultant for 3M. He worked in consumer markets, with companies like Home Depot and Lowes, throughout nine different states, from New Jersey to Georgia. However, he really wanted to help individual people — to have more of a direct impact on their lives. Having purchased several of his own investment properties in the past, and subsequently catching "the real estate bug," he knew real estate would enable him to do that.

Keith obtained his real estate license on Feb. 25, 2017. He worked both jobs until that October, then making the switch to real estate



full time. His total volume for that first year was \$5 million. His goal for 2018 is to complete 40 transactions and hit \$16 million; his long-term goal is to build enough wealth to change his family tree, and to build his mother a house.

The biggest game changer in Keith's business was being able to reach out to mentors and learn as much as he could from them. "I love to ask questions and find people I can learn from, sit down and talk with," he says. "It's made such a difference for my clients."

Keith starts his day at 5:00 a.m. to work out, read and meditate before dropping his daughter, Khloe, off at school. Seeing her smile puts everything in perspective for him. It is the "why" that drives him — his whole family is. Keith and his wife, Candace, have been married for six years and have three children: TJ (14), Kenley (8) and Khloe (5). "Candace is the quarterback and the head coach. She makes everything happen and allows me to do what I do," says Keith.

"Short-term sacrifice for long-term success" is Keith's favorite quote. The sacrifices made, from the ones made first by his mother to the ones he and Candace make now, are paying off; much success appears to be on the horizon for Keith James and his family.



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Where the EMD should be held is the first question for the agent in writing the offer. It is my legal opinion that the best choice is the title company. The fact is, your broker does not earn interest, has administrative and overhead costs, and is responsible for promptly informing the agent of insufficient funds or if the EMD (often a wire) did not arrive. Importantly, if the commission is less than the EMD, the broker must accurately and on time disburse it to the agent before settlement.

What happens when settlement gets moved to an earlier date or the check is incorrect, causing the file to be short? What happens when the seller will not issue a release, even on a no-brainer condo contingency that voids the contract? Buyers often don't understand why your broker can't just give it back, and wind up shooting the agent messenger!

Why not just hold it with the title company? They soften the bad news when there is no release because it is not in your broker's name, they also do not earn interest, are disbursing anyway, and have quick systems turnaround time to inform agents about insufficient funds. Many agents hold the deposit until after a home inspection, in the Addendum of Clauses, so potential disputes about voiding and releasing the contract don't tie up the buyer's money. The GCAAR contract requires a broker-held EMD to be deposited in three days. Remember, under Maryland law, only a title company can hold the EMD past seven business days, even if otherwise agreed to in writing.

When agents find out the deposit didn't clear, they have a duty to immediately inform the seller. The danger to the parties is that they may not have a bind-

ing contract. Agents know that, at a minimum, it takes an offer, acceptance and consideration (the EMD) to have a contract. No money may mean no contract! Neither the listing agent nor the selling agent should try to withdraw the offer, void the contract, or ratify another contract for any reason without first doing a CYA — Call Your Attorney!

Legal Hotline Tips:

1. Treat the EMD check like a hot potato. Once the contract is ratified, get it the heck out of your hands so you don't get burned!

2. Both agents have a duty to verify the EMD cleared. Document it by emailing.

3. If it didn't clear or arrive, stop and drop! Go to your client at work, if need be, pick them up, take them to the bank to wire or get a cashier's check, and deliver it to the escrow agent that same day! Then, call the listing agent, update them that the EMD is secure, and a small issue is now resolved.

For more information, call or text Ms. Michaels personally on her Legal Hotline at 202-253-4393.



Jill Pogach Michaels, Esq., the managing partner and founder of The Law Offices of Jill Pogach Michaels, was recently awarded the "Lawyers of Distinction Award" for 2017 for being in the top 10 percent of Real Estate Attorneys. As a "Top Lawyer in Maryland" recipient in 2013, 2015 and 2016 for the highest in ethical standards, Ms. Michaels earned the reputation of being the go-to lawyer for residential and commercial contract drafting, disputes, advice and legal representation. She teaches residential contracts, ethics and other classes throughout the D.C. Metropolitan area to REALTORS®. In addition, her team of five attorneys handles litigation, transactional, employment and criminal law.





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—Moustapha and Massandje, Clarksburg, MD, 8/5/2017

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Photos by Ryan Corvello Photography

CARLOS GARCIA

A GENUINE ENTHUSIASM FOR REAL ESTATE

Long before he became a Realtor®, Carlos was the person all his friends went to for real estate advice. Ever since he started investing in D.C. real estate in 1996, it was all he ever talked about. “I was like a broken record,” he says. Ten years later, he took the plunge and became a licensed agent.

Carlos grew up in New York City. He graduated from Connecticut College and went on to law school at Boston College. “Law school really changed the way I thought,” he says. “I was always more of a creative person when I was younger. Law school gave a lot of structure to the way I think,” he says. He practiced law for 12 years before making the switch to real estate.

In 2006, Carlos got his license and started working as a part-time real estate agent at nights and on weekends. His long-term real estate investments allowed Carlos to move into real estate full-time in 2007. “I was approaching 40, had three kids, just bought a new house, and the market was declining; so, it was risky, but those investments created the room we needed,” says Carlos.

That real estate can allow a person to leapfrog financial stations, as he did, fuels Carlos’ enthusiasm for the industry — and that enthusiasm has paid dividends. Today, Carlos is one of five owners of three Keller Williams Realty offices: Capitol Hill, Dupont and Tenleytown. Carlos’ team, Eng Garcia Grant & Co. Production, partners with James Grant and had an impressive sales volume of \$140 million in 2017. They have averaged over \$100 million for the last five years in a row, and are already at \$45 million in sold/contract sales in 2018.



From left: Maya, Michael, Lucinda Eng, Gabriel, and Carlos Garcia



Lucinda Eng Garcia and Carlos Garcia

As a real estate investor and agent, Carlos says he especially enjoys guiding other people through their invest-

ments. “Probably the thing that makes me most proud is some of the people who were ready to hear what I had to offer about investing, followed my

...

lead, and were rewarded really handsomely. I feel like they're my shining examples of the best that I can do to 'move the needle' for a person," he says. Carlos is an own-and-hold investor, as opposed to a flipper. He says there are some people who don't have huge incomes, but with smart real estate investments can start a company, have someone stay at home with the kids, join a non-profit, or afford to put their children through college ... whatever their dream may be. Seeing those he's helped prosper is extremely gratifying to Carlos. He personally advised a couple over the years to "stay steady," telling them, "Don't sell. It looks like the thing to do to cash out now, but don't. Hang in there." And then, in subsequent run-ups, they experienced exponential growth in their investment. Those are the things Carlos says he feels best about and that excite him the most.

According to Carlos, the key to his success has been his "genuine enthusiasm for real estate" and a continued focus on the fundamentals. His biggest piece of advice to up-and-coming Real Producers is to always go back to the basics: listings, leads, and leverage. To keep himself on track, he reminds himself that "I'm in a business that is prospecting based and marketing enhanced. The meat, or the main course, is the prospecting, and the marketing is the side dish. You can't have the tail wag the dog ... if you get too big for your britches, before you know it, all you're doing is marketing and you're not doing that old-school, ground-and-pound, door-to-door, person-to-person prospecting."

He also advises agents to "Never stop respecting the power of an appointment. Appointments matter, no matter what level you're at. If it gets overwhelming and you're thinking there are too many things your new profession is trying to get you to focus

on, just drill appointments. Have appointments all the time. "

Carlos also advises to never stop learning. "I'm always open to learning from my colleagues and I appreciate people who are open to sharing with me," he says. "I try never to decline someone who wants to meet with me to either give or get ideas."

One of the most useful books that Carlos refers to (even though he says it sounds "corny") is *The Millionaire Real Estate Agent*, by Gary Keller because it provides a road map for the business he's in. "I think we, in this industry, are lucky to have a book like that, with so many guideposts and formulas and reminders to keep you on track." Other books Carlos enjoys tilt more toward civic responsibility and enlightenment: *We Do Our Part: Toward a Fairer and More Equal America*, by Charles Peters, and *The Story of My Experiments with Truth*, an autobiography by Mahatma Gandhi.

Carlos and his wife, Lucinda, have been married since 1994. Lucinda is an interior designer and Realtor®. "She's the talented one," he laughs. "And I'm the one who keeps pushing forward." They have three children: Michael (22), Gabriel (18), and Maya (16). They love to travel and every year for the past ten years, they've vacationed, mostly internationally, with two other families — old childhood friends of Carlos'. A career in real estate has been pivotal in allowing them to be able to travel so extensively. "This job has enabled me to take radical vacations," says Carlos. "I've taken one-month, six-week, and three-week trips to Europe and Asia...and we do it with the kids. That's been a dream come true that this job has enabled me to do."

In addition to family time and his busy work schedule, Carlos serves on multiple nonprofit boards and numerous local leadership groups, including the Board of Trustees of his alma mater, Connecticut College; the Board of Directors at DKT International (a global reproductive-health NGO); and the President's Council of the Higher Achievement Program (a rigorous academic mentoring program).



The Garcia Family in Cuba, 2016



In 2003, he received the "Unsung Hero" award from the Community Foundation for the National Capital Region for outstanding leadership in revitalizing the Higher Achievement Program.

In terms of legacy, Carlos shares that, lately, he's become concerned with playing a role in the pursuit of social justice and environmental justice — issues that are close to his heart. But he most wants to be remembered for having impacted people in such a way that when he's gone, they'll remember him as having been a positive and productive influence. For those Carlos has assisted, guided and mentored, it's a pretty good bet they will.



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FAMILY RELATIONSHIP:

Father and son

COMPANY:

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HOW LONG HAVE YOU BEEN IN BUSINESS — AND IN BUSINESS TOGETHER?

Four years together.

FAVORITE THING ABOUT WORKING TOGETHER?

BRAD: Luke is the youngest of my three kids, and I’ve actually enjoyed working in the real estate field with his two siblings as well. Probably my biggest “a-ha moment” in working with Luke has been the realization that I have to put aside my own ego as the parent and embrace the

fact that he’s smarter than me! Even as a little kid, when I was building my team, Luke always had the ability to ascertain who had the drive and the gumption for a commission-based career and who didn’t. Twenty years later, he still has great instincts; he knows how to work with people to ensure they are getting a full-service experience. The real estate process has changed so much over 40 years, and it’s constantly evolving today as industry disrupters move in and shake things up. The reality is, it isn’t a field where one generation shows the next how it’s done. By contrast, Luke is showing me every day how it should be done.

LUKE: Growing up throughout middle and high school, I spent my summers helping out at my dad’s office, doing various administrative tasks. I would always hear him on the phone talking to other agents and clients, which allowed me to pick up industry terminology and best practices. After graduating from college in 2014, I immediately activated my real estate license and joined my father’s team, The Rozansky Group. He taught me the importance of get-

ting a coach early on in my career to keep me accountable with daily prospecting and setting up proper systems for future success. We also have weekly trainings that he leads to teach us about everything from understanding construction to analyzing cap rates for investment properties. Over the years of working together, I have picked up on his ability to relate and interact with clients, treat other agents with respect, and not let my emotions get in the way of a transaction. It continues to be a lot of fun collaborating with each other by combining old- and new-school techniques. Since working together, we have been able to up the team’s game, when it comes to releasing videos and creating powerful marketing campaigns. I feel very lucky to have my dad as a resource and business partner because this industry can be very challenging at times. I am fortunate to be able to bounce ideas off him, and he motivates me to be the best agent possible.

FAVORITE QUOTE:

“Daily habits have potential for incredible dividend.”
— Jared James

Peter Braun and PJ Braun



Peter Braun



PJ Braun

FAMILY RELATIONSHIP:

Father and son

COMPANY:

Poole/Braun Team with Long and Foster Real Estate

HOW LONG HAVE YOU BEEN IN BUSINESS — AND IN BUSINESS TOGETHER?

One year together.

FAVORITE THING ABOUT WORKING TOGETHER?

PETER: “PJ is a third-generation Realtor®. His grandmother was in the business for 34 years, and I’ve been in the business for 20 years. I love being able to work with my son and my wife. I get to see him grow professionally every day. Hopefully, he learns more from my successes and less from my mistakes!”

PJ: “It is an honor to work with both my father and mother. I am a third-generation Realtor®. My grandmother, Claire Braun, was in real estate for 34 years before she retired. I love working with my dad because I get to work with my best friend. We do everything together — from fishing to boating to exercising, and now to selling real estate together. You learn something new each day in this industry, and I am blessed to have such fantastic mentors to guide me through this journey called life. I hope that I can make my father proud and carry on the legacy that he created.

A FUN FACT: I am also Peter Joseph Braun, but I am Peter Joseph Braun, III. You can imagine how confusing that gets when working together! I just tell people that I am the younger and better-looking Peter. Sorry, Dad!”

FAVORITE QUOTE:

PETER: “If it’s not on your schedule, it doesn’t exist!”
(BOLD Law)

PJ: “Don’t wait for opportunity — create it!”

FATHERS

Joe Zadareky and David Zadareky



FAMILY RELATIONSHIP:

Father and son

COMPANY:

Keller Williams Realty Metro Center

HOW LONG HAVE YOU BEEN IN BUSINESS — AND IN BUSINESS TOGETHER?

Fourteen years together.

FAVORITE THING ABOUT WORKING TOGETHER?

Getting to know your father as a business person and as a friend.

FAVORITE QUOTE:

“A father’s job is to light the way for those in their care, and to keep hope alive for a better future. Hope is the fuel that propels us forward in uncertain times, overcomes all odds, and heals the most vicious of wounds. There is nothing more important for a leader to do than keep hope alive.”
— Anonymous



David Zadareky with daughters, Paige and Abby

Nick Chaconas



FAMILY RELATIONSHIP:

Father only.

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— Zig Ziglar



The Chaconas Family. From left: Jodi, Andrew (12), Nick, Alex (standing, 16), and Lucas (14)

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- D. Griffin, October 2016

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FIRST ANNIVERSARY CELEBRATION

Held March 29, 2018

We would like to thank you all, from the bottom of our hearts. DC Metro's REAL Producers showed up and showed out! This celebration was EPIC!!

Mother Nature threw us a curve ball, as our scheduled event was for March 22 ... and it snowed! We postponed for one week, and on Thursday, March 29, it was 72 degrees, the sun was shining, and we had over 150 people in attendance. The property in Potomac was beautiful, the food was awesome (Thank you, Kia's Catering!), and the networking was exciting.

Thank you, Wendy Banner, for this amazing property. We could not have done it without the support of phenomenal partners: Stewart Title, MK Staging & Design, Moyer & Sons Moving & Storage, Home Savings & Trust Mortgage, First Washington Mortgage, ATG Title, and Strategic Gifting.

For more information regarding all DC Metro Real Producers events, email us at events@dcmetrorealproducers.com — and don't forget to like and join us on Facebook!

Kia's Touch Catering: (301) 249-7891



Adam Chasen and Kristin Brindley



Angela Clemons and Kia's Touch Caterers



Amy and Eric Steinhoff



Bobby Crockerille



DCMRP Partners



Heather Dice and Lexy Krause



Snezhana Conway



Jena Hailey, German Llerena, Mia Payne, Yolanda Mucklé



Collin Wheeler, Jason Bass, Ryan Bass



Jennifer Lynch, Will Lawrence, Nicole Canole



Christina Dave, George Papakostas, Jeff Wheatley, Steven Boie



DCMRP Hall of Fame



Jane Fairweather and team



Dilyana Mazur, Ellie Shorb



Donna Seeker, Heather Gossman



John Sheehan and Juan Umanzor



Matt Spinoza and Jayson Stone



Jonathan Lahey



Koki Adasi, Kristin Brindley, Tom Daley



Kristin Brindley and Jean Pagán-Bullock



Kristin Brindley and Jason Moyer



Luis Cardenas and La Juan Towell



Marla Shea, Jeff Wheatley, Steven Boie



Susan Martin, Eric Verdi, Brittany Reaver



Jeff Wheatley, Jacque Grenning



Maria Colick and Adelle Branthover



Ron Ziegel, Seth Brody, David Fairweather



Tara Bennick, Barry Katz, Malena Kaplan



Jason Moyer, Kristin Brindley, Dan Cumberland, Jr.



Koki Adasi, Kasey Martin, Buffy Foster, Kristin Brindley, Keith James



Teri Desadier, Lisa Siegel, Jane Fairweather, Sharetta Nelson, Kelly Fairweather



Tina Del Casale, Keith James



Todd Greenbaum and Catalina Sandoval



Kristin Brindley and Wendy Banner



Lillian Jorgenson

Upcoming Events

2018 SUMMER FLING June 14, 2018 1-4 pm

*Casino-style entertainment
Silent auction charity fundraiser*

Pictures will post on Facebook right after the event! Look for them in the August issue of *DC Metro Real Producers*, as well.

If you haven't received your exclusive invitation, please email us at Events@dcmetrorealproducers.com to attend.

NoVA Real Producers Launch Party Late July/Early August

Announcement coming soon.

SECOND ANNUAL MASTERMIND Nov. 8th or 9th

Stay tuned for updates!

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TOP 200 STANDINGS

Teams and Individuals Closed Date From Jan. 1, 2018-April 30, 2018

Rank	Agent	Office	List #	Sell #	Total #	Total \$
1	Nancy Taylor Bubes	Washington Fine Properties	13.5	8	21.5	\$51,277,000
2	David Getson	Compass	13	45	58	\$41,365,035
3	John Kirk	Tower Hill Realty	85	1	86	\$38,935,200
4	James Coley	Long & Foster Real Estate	15	13	28	\$31,693,425
5	Jennifer Smira	Compass	17.5	20	37.5	\$28,430,051
6	Jay Day	Real Estate Teams	44	21	65	\$26,184,953
7	Nurit Coombe	RE/MAX Elite Services	10	18	28	\$25,605,350
8	Alejandro Luis Martinez	RE/MAX Elite Services	28	51	79	\$25,436,150
9	Michael Rankin	TTR Sotheby's International Realty	6	7	13	\$24,638,245
10	Christopher Ritzert	TTR Sotheby's International Realty	1.5	2	3.5	\$24,420,000
11	Marc Fleisher	TTR Sotheby's International Realty	7.5	4	11.5	\$24,152,055
12	Barak Sky	Long & Foster Real Estate	11	22	33	\$20,858,000
13	Christine Reeder	Long & Foster Real Estate	33	28	61	\$20,500,716
14	James Bass	Real Estate Teams	29	27	56	\$19,383,219
15	Roby Thompson	Long & Foster Real Estate	11	7	18	\$19,302,900
16	Tyler Jeffrey	Washington Fine Properties	2	19	21	\$19,227,750
17	Wendy Banner	Long & Foster Real Estate	11	7	18	\$19,216,150
18	Carolyn Sappenfield	RE/MAX Realty Services	9	6	15	\$18,398,000
19	Jane Fairweather	Coldwell Banker Residential Brokerage	15.5	6	21.5	\$18,228,400
20	Elaine Koch	RE/MAX Metropolitan Realty	19	9	28	\$17,962,200
21	Dana Rice	Compass	9.5	6	15.5	\$17,836,836
22	Anne Killeen	Washington Fine Properties	13	3	16	\$17,001,000
23	Louis Chauvin	Compass	3	4	7	\$16,752,050
24	Erich Cabe	Compass	8	12	20	\$16,213,000
25	Eric Stewart	Long & Foster Real Estate	17	5	22	\$15,605,150
26	Marjorie Halem	Long & Foster Real Estate	9	5	14	\$15,561,500
27	Trent Heminger	Compass	19.5	3	22.5	\$15,256,650
28	Kimberly Cestari	Long & Foster Real Estate	12	5	17	\$15,184,000
29	Daryl Judy	Washington Fine Properties	5	3	8	\$15,014,800
30	Lauren Davis	Washington Fine Properties	8	2	10	\$14,488,500

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TOP 200 STANDINGS

Teams and Individuals Closed Date From Jan. 1, 2018-April 30, 2018

Rank	Agent	Office	List #	Sell #	Total #	Total \$
31	Russell Firestone	TTR Sotheby's International Realty	3	6	9	\$14,258,400
32	Melinda Estridge	Long & Foster Real Estate	8	11	19	\$14,234,500
33	Antonia Ketabchi	Redfin	3	18	21	\$13,993,900
34	Michael Brennan	TTR Sotheby's International Realty	10	4	14	\$13,964,000
35	Bradley Rozansky	Long & Foster Real Estate	15	4	19	\$13,844,900
36	Mehrnaz Bazargan	Redfin	22	2	24	\$13,576,349
37	Nathan Dart	RE/MAX Realty Services	18.5	15	33.5	\$13,484,942
38	Nathan Guggenheim	Washington Fine Properties	5	15	20	\$13,389,900
39	Kate Hanley	Urban Pace, a Long & Foster Company	21.5	3	24.5	\$13,343,500
40	Jason Townsend	Keller Williams Capital Properties	4	12	16	\$13,214,250
41	Cheryl Leahy	Long & Foster Real Estate	7.5	2	9.5	\$13,157,500
42	Margaret Babbington	Compass	6.5	15	21.5	\$13,012,342
43	Robert Sanders	TTR Sotheby's International Realty	10.5	4	14.5	\$12,914,102
44	Michelle Yu	RE/MAX Town Center	12	6	18	\$12,276,099
45	Alex Edwards	Urban Pace, a Long & Foster Company	16	2	18	\$11,963,850
46	Thomas Reishman	Compass	9	0	9	\$11,899,000
47	Brent Jackson	TTR Sotheby's International Realty	11.5	3	14.5	\$11,748,602

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Rank	Agent	Office	List #	Sell #	Total #	Total \$
48	James (Kevin) Grolig	RE/MAX Fine Living	11.5	11	22.5	\$11,748,250
49	Elizabeth D'Angio	Washington Fine Properties	4	3	7	\$11,690,000
50	Joanne Pinover	Washington Fine Properties	1.5	3	4.5	\$11,644,500
51	Noble Davis	RE/MAX Supreme	2	2	4	\$11,564,000
52	Joshua Ross	RE/MAX Realty Services	2	10	12	\$11,532,000
53	Lisa Sabelhaus	RE/MAX Town Center	13	15	28	\$11,405,804
54	Jeremy Lichtenstein	RE/MAX Realty Services	5	3	8	\$11,274,700
55	Thomas Buerger	Compass	8	9	17	\$11,239,202
56	Sebastien Courret	Compass	4	13	17	\$11,077,999
57	Ryan Tyndall	Keller Williams Capital Properties	2	6	8	\$11,040,500
58	James C. Peva	Washington Fine Properties	4	2	6	\$10,995,000
59	Judy Cranford	Cranford & Associates	4	5	9	\$10,987,123
60	Mark McFadden	Washington Fine Properties	1	1	2	\$10,950,000
61	Kira Epstein Begal	Washington Fine Properties	7	5	12	\$10,899,500
62	Leslie Friedson	Compass	9	7	16	\$10,894,018
63	James Brown	Turning Point Real Estate	9.5	10	19.5	\$10,840,249
64	Tim Barley	RE/MAX Allegiance	4.5	8	12.5	\$10,756,250
65	Juan Umanzor	Long & Foster Real Estate	12	25	37	\$10,664,300
66	Hans Wydler	Wydler Brothers	8	1	9	\$10,467,138
67	Brad House	Compass	2	2	4	\$10,423,900
68	Tamara Kucik	Tower Hill Realty	14	8	22	\$10,322,350
69	Kimberly Gibson	Washington Fine Properties	1.5	4	5.5	\$10,167,500
70	Lee Murphy	Washington Fine Properties	1	7	8	\$10,110,000
71	Chelsea Traylor	Redfin	18	1	19	\$10,103,900
72	Leyla Phelan	Coldwell Banker Residential Brokerage	4	5	9	\$10,086,500
73	Daniel Heider	TTR Sotheby's International Realty	1.5	5	6.5	\$10,018,404
74	Robert Hryniewicki	Washington Fine Properties	4.5	2	6.5	\$10,007,500
75	Anne Weir	Washington Fine Properties	1.5	1	2.5	\$9,865,000
76	Joel Nelson	Keller Williams Capital Properties	7	5	12	\$9,831,000
77	Thomas Faison	RE/MAX Allegiance	10.5	1	11.5	\$9,828,250
78	Daniel Register	RE/MAX 2000	23	9	32	\$9,744,328
79	Andrew Riguzzi	Compass	5	5	10	\$9,653,500
80	Barbara Ciment	Long & Foster Real Estate	9.5	11	20.5	\$9,453,000
81	Charles Dudley	RE/MAX Realty Services	6	5	11	\$9,392,500

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TOP 200 STANDINGS

Teams and Individuals Closed Date From Jan. 1, 2018-April 30, 2018

Rank	Agent	Office	List #	Sell #	Total #	Total \$
82	Peter Grimm	Berkshire Hathaway HomeServices PenFed Realty	3.5	7	10.5	\$9,321,800
83	Avi Galanti	Compass	3.5	5	8.5	\$9,306,500
84	Michael Lederman	Keller Williams Capital Properties	16	0	16	\$9,218,150
85	Susan Van Nostrand	Long & Foster Real Estate	2	3	5	\$9,170,500
86	Matthew McCormick	TTR Sotheby's International Realty	1.5	2	3.5	\$9,145,000
87	Todd Bissey	Compass	2.5	6	8.5	\$9,132,552
88	Kimberly Casey	Washington Fine Properties	5	1	6	\$9,116,512
89	Sheena Saydam	Keller Williams Capital Properties	4	14	18	\$9,059,585
90	Norman Domingo	XRealty.NET	15	1	16	\$9,000,099
91	Victor Llewellyn	Long & Foster Real Estate	6.5	12	18.5	\$8,977,563
92	Kornelia Stuphan	Long & Foster Real Estate	3	4	7	\$8,925,000
93	Koki Adasi	Compass	12	5	17	\$8,914,249
94	Jill Coleman	RE/MAX Realty Centre	14	10	24	\$8,889,500
95	Margot Wilson	Washington Fine Properties	2.5	2	4.5	\$8,872,500
96	D'Ann Lanning	Compass	13	1	14	\$8,836,200
97	Kara Johnson	Keller Williams Capital Properties	3.5	10	13.5	\$8,804,500
98	Marsha Schuman	Washington Fine Properties	2.5	3	5.5	\$8,695,000
99	David Thomas	Keller Williams Capital Properties	5	6	11	\$8,677,745
100	Thomas Paolini	Redfin	4	8	12	\$8,589,500
101	Mandy Kaur	Redfin	14	3	17	\$8,556,633
102	Mansour Abu-Rahmeh	TTR Sotheby's International Realty	4.5	8	12.5	\$8,457,775
103	Nancy Itteilag	Washington Fine Properties	3	2	5	\$8,450,000
104	Jeffrey Wilson	TTR Sotheby's International Realty	5	3	8	\$8,430,750
105	Christie-Anne Weiss	TTR Sotheby's International Realty	1.5	0	1.5	\$8,420,000
106	John Lesniewski	RE/MAX United Real Estate	18	5	23	\$8,414,995
107	Patricia Mills	RE/MAX Achievers	22	6	28	\$8,390,962
108	Tammy Thomas	Go Brent, Inc.	3.5	9	12.5	\$8,373,133
109	Jonathan Lahey	RE/MAX Fine Living	12	12	24	\$8,263,000
110	Mary Ehrgood	Washington Fine Properties	3	2	5	\$8,206,500
111	Michael Aubrey	Long & Foster Real Estate	11	3	14	\$8,197,660
112	Ruby Styslinger	Redfin	0	12	12	\$8,188,000
113	William Burr	TTR Sotheby's International Realty	5	5	10	\$8,184,000
114	Stuart Naranch	Redfin	0	11	11	\$8,181,700
115	Samer Kuraishi	ONE Real Estate	5	5	10	\$8,152,000

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Rank	Agent	Office	List #	Sell #	Total #	Total \$
116	Michael Muren	Long & Foster Real Estate	22	2	24	\$8,134,152
117	Timothy Brooks	Keller Williams Realty Centre	16	6	22	\$8,126,304
118	Eric Steinhoff	EXP Realty	13	6	19	\$8,081,600
119	Maxwell Rabin	TTR Sotheby's International Realty	5	4	9	\$8,072,600
120	Marshall Carey	Redfin	13	3	16	\$8,067,999
121	Karen Rollings	Berkshire Hathaway HomeServices PenFed Realty	13.5	5	18.5	\$8,059,750
122	Robert Carter	Century 21 Redwood Realty	5.5	7	12.5	\$7,992,750
123	Michael Alderfer	Redfin	1	9	10	\$7,992,499
124	Debra Singleton	DC Living Real Estate	2.5	4	6.5	\$7,950,000
125	Meredith Margolis	Compass	2	6	8	\$7,943,325
126	Xuri Wang	Hometown Elite Realty	2	4	6	\$7,910,000
127	Delia McCormick	Washington Fine Properties	6.5	2	8.5	\$7,864,506
128	Brittany Allison	Compass	5.5	5	10.5	\$7,851,850
129	Elizabeth Brent	Go Brent, Inc.	11	0	11	\$7,829,500
130	Cynthia Howar	Washington Fine Properties	3	1	4	\$7,814,000
131	Thomas Hennerty	NetRealtyNow.com	25	0	25	\$7,721,910
132	Kathleen King	Washington Fine Properties	3	4	7	\$7,675,300

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TOP 200 STANDINGS

Teams and Individuals Closed Date From Jan. 1, 2018-April 30, 2018

Rank	Agent	Office	List #	Sell #	Total #	Total \$
133	Douglas Gardiner	Long & Foster Real Estate	12.5	9	21.5	\$7,666,950
134	Lisa Giuliani	RE/MAX Results	8	5	13	\$7,642,245
135	Carmen Fontecilla	Compass	12	7	19	\$7,633,403
136	Claudia Donovan	Compass	2.5	4	6.5	\$7,630,388
137	Judith Seiden	Berkshire Hathaway HomeServices PenFed Realty	4	4	8	\$7,601,020
138	Vincent Hurteau	Continental Properties	3	3	6	\$7,591,555
139	Damian Buckley	Long & Foster Real Estate	1	8	9	\$7,587,900
140	Monica Boyd	Coldwell Banker Residential Brokerage	1	4	5	\$7,536,000
141	Michael Marriott	Compass	3	4	7	\$7,485,000
142	Jean Bourne-Pirovic	Long & Foster Real Estate	12	4	16	\$7,421,700
143	Leslie White	Redfin	0	10	10	\$7,418,000
144	Lucy Fraser	Redfin	1.5	11	12.5	\$7,406,500
145	Andrew Essreg	RLAH Real Estate	5	9	14	\$7,390,076
146	Michael Rose	Rory S. Coakley Realty	1.5	6	7.5	\$7,372,500
147	Edward Carp	Continental Properties	1	10	11	\$7,367,900
148	Robert Crawford	Washington Fine Properties	3.5	2	5.5	\$7,346,750
149	Robert Kerxton	RE/MAX Realty Centre	8	5	13	\$7,316,500

Rank	Agent	Office	List #	Sell #	Total #	Total \$
150	Justin Paulhamus	M Squared Real Estate	5	5	10	\$7,310,300
151	Brenda Benton	Q. Williams Real Estate Associates	1	3	4	\$7,303,500
152	Michael Gailey	Compass	2	10	12	\$7,294,000
153	Genie Hutinet	John C. Formant Real Estate	8.5	0	8.5	\$7,291,000
154	Joseph Himali	TTR Sotheby's International Realty	5	7	12	\$7,288,800
155	Dana Scanlon	Keller Williams Capital Properties	2	8	10	\$7,199,056
156	Andrew Smith	TTR Sotheby's International Realty	1	6	7	\$7,193,550
157	Rebecca Love	Redfin	0	11	11	\$7,191,500
158	Cara Pearlman	Compass	7.5	4	11.5	\$7,168,685
159	Eva Davis	Compass	1	7	8	\$7,163,900
160	Robert Spicer	Spicer Real Estate	4.5	4	8.5	\$7,055,500
161	James Cahill	Long & Foster Real Estate	0	3	3	\$6,942,000
162	Amy Levin	Long & Foster Real Estate	2	6	8	\$6,868,000
163	Robert Myers	RE/MAX Realty Services	6	7	13	\$6,847,000
164	Troyce Gatewood	RE/MAX Plus	7	10	17	\$6,830,340
165	Stanley Barsch	Barsch Realty	11	8	19	\$6,815,500
166	Dino Milanese	Coldwell Banker Residential Brokerage	8.5	2	10.5	\$6,756,700

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TOP 200 STANDINGS

Teams and Individuals Closed Date From Jan. 1, 2018-April 30, 2018

Rank	Agent	Office	List #	Sell #	Total #	Total \$
167	Justin Kitsch	TTR Sotheby's International Realty	4.5	3	7.5	\$6,753,000
168	Theresa Burt	Washington Fine Properties	0.5	2	2.5	\$6,672,500
169	Anslie Stokes Milligan	McEneaney Associates	2	10	12	\$6,669,999
170	Jennifer Myers	Dwell Residential, A Real Living at Home Company	6	4	10	\$6,628,850
171	Jesse Sutton	Compass	2	0	2	\$6,620,000
172	Chukwuemeka Mokwunye	Redfin	0	11	11	\$6,618,190
173	Kelly Virbickas	Compass	4	2	6	\$6,606,000
174	Bobbi Prescott	RE/MAX Results	10	6	16	\$6,585,418
175	Louis Cardenas	TTR Sotheby's International Realty	2	3	5	\$6,530,900
176	Angelika Suisman	Long & Foster Real Estate	1	1	2	\$6,527,500
177	Kevin Gray	Compass	4	6	10	\$6,525,150
178	Maryanne Fiorita	Long & Foster Real Estate	6.5	4	10.5	\$6,516,100
179	Frederick Roth	Washington Fine Properties	2	3	5	\$6,487,000
180	Anthony Mason	Keller Williams Preferred Properties	10	5	15	\$6,455,875
181	Marjorie Dick Stuart	Long & Foster Real Estate	3	2	5	\$6,448,999
182	Antonette Koerber	Long & Foster Real Estate	5	3	8	\$6,428,000
183	James Roy	Luxmanor Real Estate	9.5	4	13.5	\$6,380,322

Rank	Agent	Office	List #	Sell #	Total #	Total \$
184	Alana Aschenbach	Wydler Brothers	2.5	3	5.5	\$6,340,500
185	Ellen Morrell	Washington Fine Properties	1.5	1	2.5	\$6,335,000
186	Andrew Goodman	Goodman Realtors	6	7	13	\$6,318,270
187	H. Joe Faraji	Long & Foster Real Estate	2	3	5	\$6,301,276
188	Michael Bowers	Long & Foster Real Estate	5.5	3	8.5	\$6,291,500
189	Jeffrey Sachse	TTR Sotheby's International Realty	3	5	8	\$6,286,899
190	Joseph Poduslo	TTR Sotheby's International Realty	3.5	4	7.5	\$6,245,500
191	Casey Aboulafia	Compass	2	5	7	\$6,208,671
192	Douglas Lunenfeld	Keller Williams Capital Properties	8	3	11	\$6,207,900
193	John Campbell	RE/MAX Results	6	6	12	\$6,172,600
194	Russell Chandler	Redfin	16	0	16	\$6,168,300
195	Anne-Marie Finnell	TTR Sotheby's International Realty	3	1	4	\$6,107,500
196	Dennis Horner	Coldwell Banker Residential Brokerage	5	1	6	\$6,057,400
197	Karen Kuchins	Evers & Co. Real Estate, A Long & Foster Company	1	3	4	\$6,053,000
198	Cihan Baysal	Long & Foster Real Estate	12	5	17	\$6,051,400
199	Sarah Talcott	TTR Sotheby's International Realty	2	0	2	\$6,050,000
200	Bronwyn Scott	RE/MAX Professionals	9	3	12	\$6,041,290

Disclaimer: Information based on reported numbers to MLS as of May 8, 2018. Numbers not reported to MLS within the date range listed are not included. MLS is not responsible for submitting this data. Some teams may report each agent individually. *DC Metro Real Producers* does not compile this data nor claim responsibility for the stats reported to/by MLS. Data may vary up to 3 percent.

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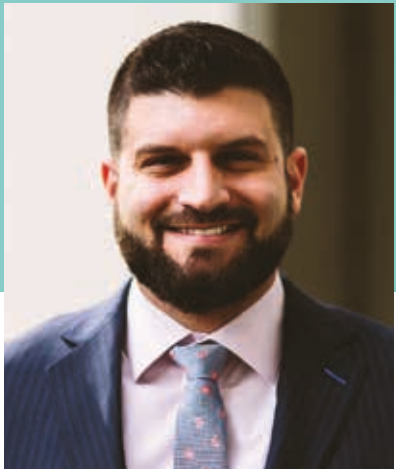
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- Charitable Trust Reviews
- Gifting

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- Cash Flow Analysis
- Expenses & Budgeting
- Debt Management
- Planned Purchases
- Emergency Savings
- Mortgage Review

Retirement Planning

- Retirement Goal Setting
- Social Security Analysis
- Business Planning
- IRA Contributions & Conversions
- 401(k) Management & Employer-Sponsored Plans
- Annuities & Pensions
- RMDs & Withdrawal Strategies

Risk Management & Insurance

- Review of Existing Policies
- Life Insurance Needs
- Long-Term Care Insurance
- Disability Insurance
- Beneficiary Reviews
- Tax Advantages of Life Insurance
- Critical & Chronic Illness Planning

Family Services

- College Savings Planning
- 529 College Savings Plans
- Benefits of Roth IRAs for Children
- Gifting
- Elderly Planning
- Legacy Planning
- Divorce & Widowhood Services

Tax Management

- Review of Cost Basis
- Review Realized Gains
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- Asset Location

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