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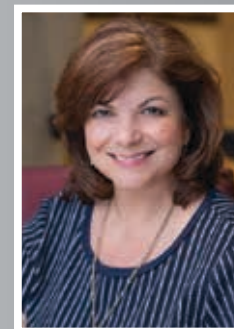
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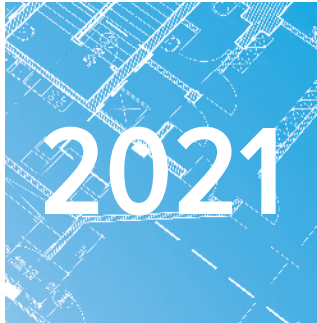










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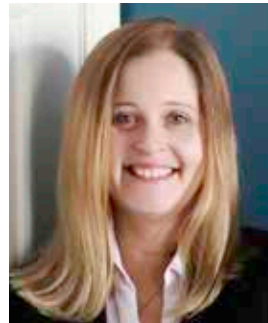
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*Assistant Publisher*



**Ellen Buchanan**  
*Editor*



**Wendy Ross**  
*Operations Manager*



**Jaime Lane**  
*Executive Assistant & Publishing Manager*



**Zachary Cohen**  
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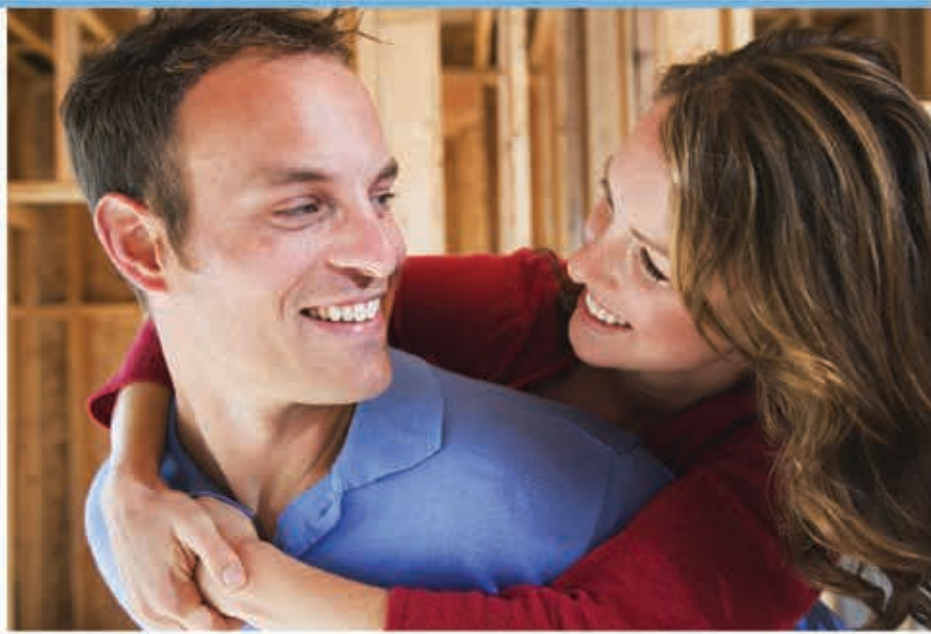
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# A NOTE FROM THE PUBLISHER

Hello, DC Metro Real Producers, Spring is here! Check out the event photos from our February Magazine Celebration party on page 56. We gathered the recent features and upcoming features to celebrate them and their stories.

This month we are honoring the Legacy of Sarah Funt. She was a Legend in the industry. We were set to run Sarah's story in March when she passed away suddenly. I met Sarah for the first time a little over 10 years ago. She was kind and had a lot of backbone. Kind and spunky is a special combination that she pulled off well. Thirty-plus years in real estate. We have quotes and stories from others in the industry included in her story on page 20. It's an honor

to share Sarah's story. She was a great lady. Here at *DC Metro Real Producers*, we give voice to our Real Producers' stories, and your stories of success leave clues for our entire community. Our in-person quarterly events offer our Real Producers an opportunity to meet each other in an ever-growing virtual world. Odds are, you have or will work with them, and be in multiple-offer situations. Relationships are key.

We are gathering the whole community together on May 13th for our Mastermind. Would you like to have more listings? Contributors at this event will include Nathan Dart, Dana Rice, Harrison Beacher, Juan Umanzor, Erik Van Horn, Brandon Green, and more. Don't miss it!!

Be on the lookout for upcoming event invites! These are amazing opportunities for you to network with your friends and colleagues, as well as meet with preferred partners within the local industry. Our Casino Royale event is coming up on the evening of July 12th. This event is going to be a very good time!! I look forward to meeting each of you at our upcoming events!

Remember, this publication is for you. We want your opinion! What topics and/or columns would help you achieve your 2022 goals?

Without our Preferred Partners, none of this would be possible! We are thankful for their participation, and all they do for our community.



## HONORING ADMINISTRATIVE PROFESSIONALS

This month we celebrate our behind-the-scenes heroes — the special people who make their offices flow and their agents' businesses grow. Check out our special feature on page 53 celebrating several of the fabulous administrative professionals in our community!

At *DC Metro Real Producers*, our own operations and administrative crew are the backbone of our organization. I'd like to take a moment to highlight them here as well. We do a superpowers exercise at our big, annual team summits. We talk about each person on the team's superpowers and appreciate what they bring individually to the team. Each person has unique talents to be celebrated. Our team has a lot of heart and cares about this community. Here are some of the things other team members say about them!

**Wendy Ross:** Empathy – Wendy picks up on the needs and emotions of everyone around her. She's always willing to help, even if that means putting more on her plate! Multitasking magic, Lead Generator. Why? Look at those non-stop calls! Grit and focus to finish the work. Knowledge - Knows almost everything. Resource Wizard. Wendy can talk to anyone, loves the people and the data. That combo is amazing sauce. Focus to finish the right task.

**Jennifer Jelic:** great upbeat personality/fast learner. Jen is super fun and outgoing at the events and is fun to

have on the calls. When I trained her, she went right to doing everything in a week. Upbeat, Sales Machine Energetic, lively every day. Brings energy to work every day. Goalie — sets goals and achieves them, competitive. Positive energy, and quick. Has vision, and grit.

**Jaime Lane:** Systems Thinking – Jaime manages all the parts. She is always thinking four steps ahead and knows how to prep for possible fires! Without Jaime keeping things in order, and all systems in place, we'd be all over the map! Jaime is the project management/organization/multitasker. We would not have Asana in place or all the processes in place without Jaime. She is an Uber-organizer, 9999 RAM. Why? The way she multi-tasks! Systems Girl Wonder – get into shape and focus, willing to take on more. Jaime is the organization queen. Takes our chaos and creates order.

**Ellen Buchanan:** Insightful. Ellen's articles and edits are extremely insightful! Always giving great advice and guidance so our pubs are top notch! Ellen is super smart/great attention to detail/wealth of RP knowledge, Eagle eyes, Word-Master, she is Grammarly, the wordsmith/architect of the pub. Ellen always sees things others don't.

**Yhan Rivera:** When given rough video footage, he sees the vision and makes me look and sound better than I am! Yhan is a multitasker, amazing with video editing, helps everyone and never says no to anyone. He is a true team player. Digital Wizard, our computer geek, knows the tech stuff. Tech Master — can do anything tech-related or help figure

it out. Tech Guru — capable with tech stuff, picks things up quickly. Yhan is adaptable to any tech needed. All the businesses, he has always figured it out.

**Narciso ("Ciso") Ramos:** Positive – He is always smiling and asking for more ways to help the team! Cisco is super lightning-fast, a fast learner and willing to help everyone. Team Player! Lightning-fast data entry. Speedy and Mr. Clean. Why? Look how detail-oriented he is! Ciso is capable and flexible. Ciso is like lightning and accurate!

**Jess Wellar:** Observant – Her proof-reading and edits! Good luck trying to get a typo past her! She is a great proofreader/writer. Jess is Grammar Hawkeyes — she can pick out what needs to be fixed. She is passionate about reading. Excellence Expediter — an eye to detail. Jess loves words and has wonderful curiosity. Loves people and wants to share their story with the world.

Our team is made up of some amazing, wonderful people. It's an honor to spend my time with them each day.

With gratitude,



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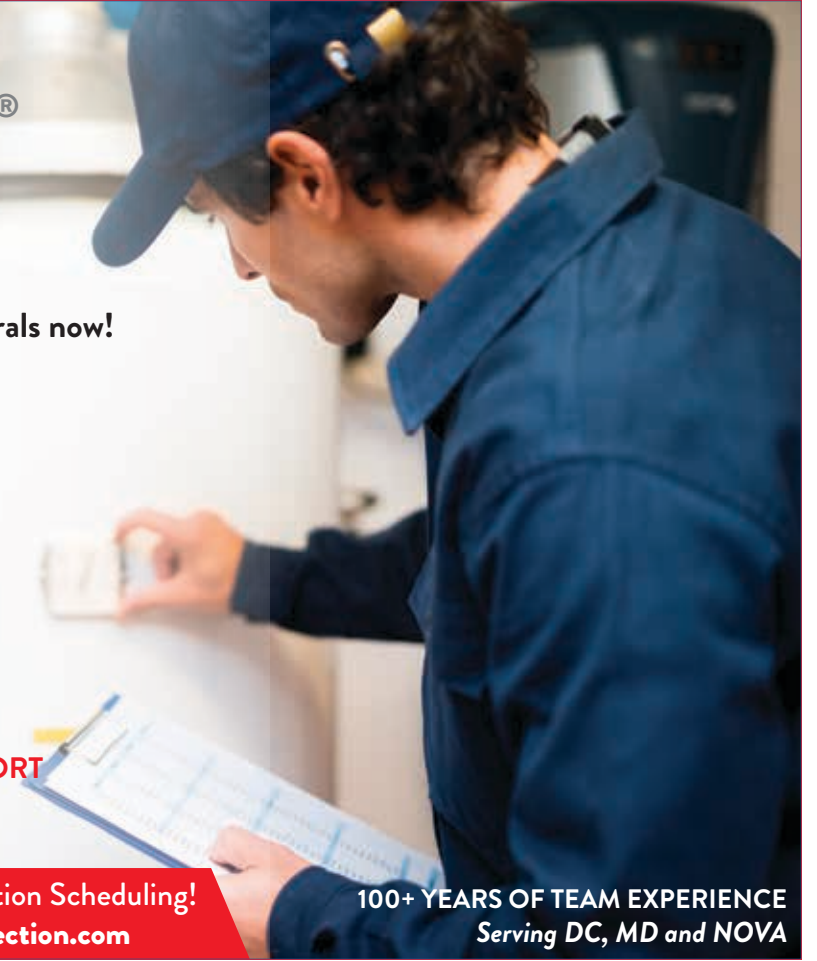
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IN MEMORIAM

# Sarah Mannelly Funt



**Publisher's Note:** *DC Metro Real Producers* sat down with Sarah Funt late last year to tap into the wisdom of an agent with over three decades of experience. We were in the process of publishing Sarah Funt's feature article and Q&A last month when the terrible news of her passing was received. As a dear friend of Sarah's, and in my time of grief, I can think of no more fitting tribute than to publish her original piece followed by a select group of heartfelt quotes from other agents that were also close to Sarah. I know her family and friends will take some comfort in reading her success story and amazing impact while she was still here, as Sarah touched the lives of so many of us in the real estate community on both personal and professional levels. We will miss you dearly, friend.



legacy tribute  
By Zachary Cohen | Photos by Ryan Corvello



# SARAH FUNT

THIRTY YEARS OF LESSONS LEARNED  
ALONG THE PATH OF SUCCESS





**B**y 1991, Sarah Funt had been in the office furniture business for over 17 years, the last 10 of which she spent in outside sales. Sarah had found success in her niche — outfitting offices throughout the D.C. metro area with high-end office furnishings. She was responsible for everything from design to writing contracts to negotiating deals and customer retention.

When the economy began to unravel, however, she was left in a tough spot. She had long been a 100-percent commission salesperson, and as clients began to downsize, she was left looking for answers.

“Customers were saying, ‘You’re asking to sell office furniture; we’re trying to downsize.’ I thought, ‘If I’m going to work this hard on office furniture, I may as well sell houses, which is a much bigger-ticket item.’”

So in 1991, Sarah turned to real estate. The transition was smooth, especially since most of the skills she gained in office furniture sales

translated flawlessly to her new craft. She was already familiar with being on commission.

“I had all the tools,” Sarah reflected. “I was all about building relationships. I wasn’t afraid of living on commission. I was ready.”

Sarah started her career at Long & Foster Real Estate in downtown Bethesda — and she remained at the same office for over 30 years. She experienced multiple market fluctuations and recessions, and built her business into one of the area’s most consistent. She always worked as an individual agent, although she was mindful of surrounding herself with support. She hired an assistant and a coach early in her career and spent ample effort building up a team of professionals in associated industries well before it was a commonplace strategy.

“That concierge piece has been a part of my business for a long time,” she said. “My focus has always been on taking care of my clients the best I can.”



Sarah’s husband Andy says their cocker spaniel, Cooper, whom Sarah called “Cooper Luvins,” was the love of her life and her best friend.

#### Q&A WITH SARAH FUNT

**DC Metro Real Producers:** So tell us, what are some of the lessons you’ve learned in your time as a Realtor®?

**Sarah:** There have been a lot of lessons learned. You have to remain teachable in this business. I don’t care how long you’ve been around... About 20-plus years ago, I started listening to Brian Buffini. What I liked about Brian’s approach was to run your business like a business and keep your referral business coming. No one else was talking about that at that time, so that got my attention. I’ve stayed with coaching off and on for 20-plus years. It’s a great way to keep my focus. So my advice is, you have to be willing to ask for help. Leave your ego at home and go into that office. There is so much to learn, and

it’s easy to be intimidated. You have to just come in and start asking for help. You have to be humble enough to know that this isn’t that easy.

**DC Metro Real Producers:** How have you built a sustainable business that can weather market fluctuations?

**Sarah:** To sustain business, I would say, take really good care of your clients. Then, you’ll get referral business. And then, take good care of your referrals. All we have is our reputation in real estate. The volume doesn’t necessarily speak for how good you are; it’s how much you sustain that business. Some people have a banner year, but can they come back and do it again? That’s the true test. So how have I hung in there all these years? Hard work. Staying on top of what the industry is doing.

•••

## TRIBUTES FROM SARAH FUNT'S FRIENDS AND COLLEAGUES

“Sarah was a dynamic and powerful leader. Her presence was felt whenever she walked into a room. Sarah’s heart always wanted to see others be successful and would do anything in her power to help them. She loved to share what worked for her and always had a growth mindset. Her smile and loving nature will live on with everyone she made an impact on and encountered in this world.”

—Jeremiah Ganeto, Long & Foster Real Estate

“My first intro to Sarah was from my friend, Julia, who said, ‘You must meet Sarah.’ This was 19 years ago. Sarah introduced me to Buffini & Company while at an event in Richmond. Buffini & Company is now my coaching firm. Sarah embraced me the minute I met her, then made sure I knew everyone in the room. Sarah housed clients between homes. Sarah staged houses with her own personal furniture and art before staging was cool and the norm. Sarah was my go-to in Maryland and she labeled me hers in Virginia to support our clients. Most importantly, Sarah simply loved life and took everything on with joy and enthusiasm. Period. Every single time we talked, the conversation was followed up with little gifts in the mail or love notes to my inbox.”

The last time we spoke, I helped her with a challenging situation at Alexandria House in Old Town. We were going to have lunch in April. As my friend Julia Sale Forrester so eloquently stated at Sarah’s life celebration, “Sarah is in Heaven encouraging Jesus and hugging him, saying that the streets of gold are simply fantastic and perfect in every way.”

My life has been made better knowing Sarah Funt. What a legacy she leaves. We are sad she is not here but are comforted knowing full well she is having the time of her eternal life.”

—Elizabeth Lucchesi, Long & Foster Real Estate

“Sarah was a valued and gracious friend, as well as our trusted and respected colleague in Bethesda Gateway. Like you, we are grieving in a state of disbelief. We loved her and she loved us.”

—Mary & Singh Bajwa, Long & Foster Real Estate

“She was one of my best friends. I have known Sarah for 27 years. A real fun memory was when we were all at Greenbrier with Shannon & Luchs Insurance back at that time. The fog set in and we couldn’t fly home, so we all had to get on a bus. We had so much fun and Sarah and I always used to reminisce on that eight-hour bus ride. She would always handle my clients who wanted to be in Maryland and take such good care of them. Of course, we always had fun at every Long & Foster function. She really is unmatched, kind, charming, happy, and just so so special. R.I.P., dear Sarah.”

—Lilian Jorgenson, Long & Foster

“As you know, Sarah was such a special person. She always made you feel like you were the only person in the world that was important. I had the opportunity to travel with Sarah on many of our Gold Team trips. There were only about 10 of us that went to Hawaii, and that was where we became fabulous friends.”

Our “secret,” that I told her I would take to our graves: We were in Naples having a great time at our Gold Team event. Sarah and I were dancing the night away when she stepped on my foot with her Ferragamo shoes and ended up breaking my foot! She was so embarrassed the next day when she saw me with an ice bag. I promised I wouldn’t tell anyone who did it. I ended up in a boot for three months and everywhere I went, when I told the story an agent stepped on me, they wanted to know ‘Who?!’ I never said, only, “At least it was Ferragamo’s.” She, of course, sent me a ginormous flower arrangement, and for years we kept our little secret. At her funeral service, I was able to share my story much to everyone’s surprise and delight.

She will be missed by all, and whenever I hear her name I will smile.”

—Cindy Ariosa, Long & Foster

“Sarah was one of the classiest Realtors in the business and loved by everyone. Always the professional, with such caring thoughts and words of support to every agent, young and old. This industry and our community has lost one of the best! She will always be remembered for great standards to live and work by.”

Every time I began writing something ... I just broke out in tears. I keep her small memorial photo in my office and talk to her from time to time. She was that special. Sarah was the epitome of a Real Producer in real estate and with her colleagues.”

—Christy Bakaly, Compass

“Sara was the embodiment of an exemplary person. At every turn, you’d see her giving advice and encouraging those around her. She always had a smile on her face, never a frown, and made you feel like a part of the conversation. I will always remember her as an amazing, well-grounded, strong, and courageous woman.”

—Juan Antonio Umanzor, Long & Foster

“Well, before I started working with Sarah, I met her at one of her broker opens. I remember that when she found out I was a new agent, she offered all this wonderful, unsolicited advice and told me how great I was going to be. Sarah was everyone’s biggest fan and believed there was a spot for all of us in this real estate world. I started working with her in 2017, and we connected instantly. I learned so much by watching her work with other agents and clients, and I’m a better agent for it today. I hope I can honor her memory by continuing to work by her example. If you were lucky enough to know Sarah, you are a much better person for it. She believed in us all.”

—Shani Madden, Long & Foster Real Estate

“I have been a licensed agent with Long & Foster for many years, as well, and worked with Sarah over all that time. I witnessed everything our colleagues have written about, and much more. Sarah was all of those things, as well as a loving wife and companion for over 45 years. Over that time, we showed each other the world through each other’s eyes and hearts. Since her passing, I have been moving forward constantly with the thought of “What would Sarah do?” simply because that’s the way it should be done. Sarah and I built her business based on several things. Most important were, above all else, integrity, transparency, and sincere concern for our clients’ welfare. Our goal has always been to use all our skills, experience, and resources to satisfy their needs, no matter the size or scope of the transaction. We have built our business on a foundation of referrals based on mutual trust. Sarah regarded her job as being a fiduciary on behalf of her customers and clients. Along with our assistant, Shani, our business is going forward under those same standards. To our friends and colleagues, clients, and customers, I am grateful for all your love and support. I feel it every day as I carry our business forward. I miss her very much but I’m sure Sarah is in Heaven. And why not? She’s some of God’s finest work.”

—Andy Funt, Sarah’s husband



Throughout her 30-plus-year career at Long & Foster Real Estate in Bethesda, Sarah Funt was beloved by all.



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# What is your morning routine?



**MONIQUE VAN BLARICOM**  
RLAH Real Estate

Wake up, take the dog for a walk and feed her. First hour, I answer emails, write a to-do list (love my planner), and drink like six cups of coffee.



**JORDAN CHRONOPOULOS**  
RLAH Real Estate

Get up very early, 4:30-5 a.m., eat pre-workout, and then go to gym. The rest depends on my schedule.



**ISAIAH HAZWARD**  
Keller Williams Capital Properties

Wake up and meditate, listen to motivational videos, check emails and text messages, eat breakfast, and start lead generation.



**ANABEL HERING**  
The ONE Street Company

I wake up before the kids and work out, then wake up the kids and get them dressed, have eggs and coffee, and take the kids to school. Then, I work on emails and contacting clients, scheduling tours, and planning out my days and weeks. I like to have a priority and to-do list.



**DELANEY IRENE BURGESS**  
RE/MAX United Real Estate

I wake up at 4:30 a.m. and go to the gym for an hour and meet with my trainer. Then, I go home and walk the dog, make a big breakfast, shower, do my skin care routine, and I don't answer the phone until after 8 a.m. I leave after coffee ... and go and get another Starbucks coffee. I always have to make the bed too.



**TYRONE TONEY**  
Village Premier Collection

I literally get up, get the children ready for school, and get the dog out for a workout. Then, I have a 7:45 a.m. meeting with the team.



**MEGAN MEEKIN**  
Compass

Recently, I wake up at 5 a.m. and work out. I just got a Peloton, it's awesome! I walk the dogs, do kids prep stuff for school before they wake up. I'm a big exercise person and I like coffee. I'm also part of the Healthy Selfish Group at Compass. One of our mottos is 'Take care of yourself first.'



**YVES JEAN BAPTISTE**  
Keller Williams Realty

I work out 3 to 4 times a week, but the days are random ... morning, midday, or afternoon. First thing is coffee. I shower, change, and get the morning stuff done. I check email and then jump on the phone and make sure everything is ready to go. Then, I go right into lead generation and calls with top agents at KW. I reach out to people in my world. I have two children at home and my daughter wakes up around 6:30. I have not set an alarm in the last year or so because she wakes me up and tells me she is hungry. We chat and we get her off to daycare.



**CAROLYN SAPPENFIELD**  
RE/MAX Realty Services

Most treasured time of the day is morning time with the children. I make breakfast and make coffee. I have 30 to 40 minutes of quality time with kids, meditate, then go through emails, work out, and go.



**DANIEL SCHULER**  
Compass

I wake up at 6 a.m. every day to my son jumping on me! He is truly my alarm clock. I get him and my daughter changed, teeth brushed, and breakfast first thing. We play, and sometimes work out together until 8 a.m. Kelci is on deck and takes over so I can get ready for appointments and arrive at the office before 9 a.m.



**CHERYL ABRAMS DAVIS**  
RE/MAX United Real Estate

Morning rituals set the tone for my day...  
Meditation and devotion: 15 minutes  
Workout: 45-60 minutes  
Coffee  
Re-review the daily calendar of events  
A.M. meeting with assistant to prioritize the day



**TROYCE GATEWOOD**  
Keller Williams Realty Centre

I wake up pretty early at 5, naturally (no alarm). My husband and I have coffee time in the living room, go for a walk, or work out.



**DAVID ABRAMSON**  
Compass

My morning routine consists of working out, usually on the Peloton, first thing, followed by a healthy green drink. After I check emails, I scroll through social media for 10 to 15 minutes, get the kids and wife out the door to school, then off to coffee — iced coffee for me year-round!



**VINCENT EKUBAN**  
EXIT Realty Enterprises

My morning routine is to get up, get ready, drop my oldest son to school (with my massive mug of coffee). Come back home and get right into the emails and calls to assist my agents and my clients for the busy real estate day. Hopefully, ending the day with at least two new contacts, a ratified contract, and/or a settlement for the cherry on top!



**PAMELA DUBOIS**  
Dream Real Estate TV

Prayers, meditation, and affirmations!



**NICHOLAS GRILLO**  
Tranquility Smart Homes and Security

After an early cup of coffee and morning gratitude practice, I start the routine of getting my 6-month-old daughter ready for daycare. From there, I dive both feet into emails, phone calls, installations, inquiries, and effective ways to constantly evolve our brand!



**ELLIE HITT**  
RE/MAX Realty Group at Crown

I make my coffee while cooking my son a full breakfast. I watch him at the bus stop till he gets picked up, then I curl up on the couch with my dogs for 30 minutes doing Wordscapes on my phone while enjoying my coffee. It's my morning Zen moment, plus it wakes my brain up. And then, I work out and I'm ready to take on the day.

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# Why Branding in Real Estate is So Important

Coca-Cola, Nike, Under Armour, and YOU — what do these all have in common? That's right ... they are all a BRAND! When you read the names of those companies, images of each one probably popped into your head and what that brand means to you. When a consumer hears your name and real estate company, what do they think? What does your brand represent and mean to other people?

I think this gets lost in the shuffle with REALTORS® because they are focused on doing so many things at once. Creating a brand is important because it allows you to “stick out” from your competition and be recognized instead of just another real estate agent trying to sell a house. What is real estate branding? How do I create a brand? What are the benefits of branding to my real estate business?

### How Consumers See You

This is why you create a brand — to stand out in a crowd and allow consumers to see and recognize you. It also allows them to immediately connect you with something you say or do. Back in the day, it was “Where’s the beef?” or “Just Do It!” or “Bo Knows.” Those were all catchphrases that related to a brand, as relate to something people do or represent.

As a real estate agent, what is your brand? How have you decided to sell yourself and your services to a community that is not like other Realtors? What are the one or two things that allow you to stand out in a crowd and make you memorable?

**BRAND  
LOYALTY**



For me, it's not only writing for this magazine but is your go-to Title Guy for all things offline and online real estate marketing. Remember, real estate branding is in the eyes of the consumer and your clients, not in your eyes. It is all about how people see and perceive you that makes your brand.

### Problems Realtors Face

The issue that Realtors face is that most people in their business don't know how, or more specifically, *Why*, branding is important. This causes your ideal client to look at Realtors as if you are all very similar. The shopping cart ads, newspaper ads, and the sports schedules with the same tag-lines like, “For all of your Real Estate Needs...” or “Top Producer, Lifetime Award Winner,” or my favorite,

*“Everything I Touch Turns to SOLD!”* Once you have created a brand that allows the consumer to identify with you and get into the mode of knowing and liking you, then you have broken the mold of the stereotypical Realtor.

### Get Started ... and Brand Yourself

In your real estate business, you are the product and brand. Think about the area you work in and what you do well, what problems you solve, and also how you can be different in that marketplace. Start promoting and marketing to that niche to attract those prospects and clients. If you become “something to someone” versus trying to be “everything to everyone,” you will find that the right business you are looking for ... finds you!



Wade Vander Molen is the director of sales/marketing for Stewart Title in the Northern Virginia/Washington, D.C., area and has been in the title industry since 2005. Wade helps real estate professionals with all facets of their marketing and teaches a new, sustainable business model to help them grow their businesses. You can visit Wade at [www.DCTitleGuy.com](http://www.DCTitleGuy.com).

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**MIKE MULIERI**  
Chief Operations,  
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# THE ALCHEMY OF MONEY

## Let's be honest: money is taboo.

Well, to be more accurate, talking about money is taboo.

Even though our world is “built” on it. Even though everybody has it, needs it, wants it, loses it. There’s a tremendous amount of shame and embarrassment that comes into play whenever anyone starts talking about their specific money situation.

## And that’s a big problem.

Because you’ll never be able to work through whatever’s holding you back from building your wealth if you don’t start getting specific – and honest – about your finances.

If you don’t have your numbers reported in real time, and understand what they’re telling you, that means you’re operating on luck.

Luck is a pretty lousy strategy, and can get you into big trouble.

Like, if you’re massively behind on taxes, or you feel like the financial advice you’re getting is somehow not quite right, how do you figure out what to do? How do you even know that you’ve got a problem? Or, in the case of tax debt, how would you ever find out that you aren’t alone and that there are clear and proven steps you can take to tackle it and come out on top?

What’s actually talked about – online or in polite society – is just the very tip of the iceberg. It’s nothing like the truth about money. And it’s definitely not giving you the whole story about what people are going through or what they’ve had to do to get to where they are today.

I didn’t start to see significant changes in my ability to build wealth until I took this “eyes wide open” approach to my finances and was able to get clarity about what I needed to do to move past my roadblocks.

After that, my life got a whole lot easier. I felt more confident in my decisions. I didn’t feel embarrassed talking about my increasing wealth or my prior struggles with money. It was almost like going through therapy.

Building wealth is a long-term endeavor, so you need more than just inspiration to go on. As you well know, it isn’t going to happen overnight—or even in a year (unless you’re incredibly lucky AND smart).

But it might happen in five years—if you’ve got a solid foundation, have a well-developed plan, and know where you’re headed.

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*is by far the best investment I’ve ever made. My business and my bank account have grown more than I ever thought was possible.”*  
—Margaret Babbington, Founding Agent & Senior VP, Compass

The bottom line is: You can’t build wealth if you don’t know your numbers. Plan to get expert help in 2022!

For more information, please visit [www.alchemyofmoney.co](http://www.alchemyofmoney.co).



You might remember **Brandon Green** from his former role as Principal Broker of Keller Williams Capital Properties. Brandon’s next act is helping agents know and manage their numbers, and he is now the Founder and Chief Alchemist at the Alchemy of Money®.

**AlchemyOfMoney.co** is the premier wealth-building platform and financial services firm for real estate entrepreneurs. Join the ultimate community of top Realtors committed to reaching—and sustaining—financial freedom. You’ll finally have the support you need to move through your roadblocks, make sense of your numbers, and set up systems that will build you real wealth.

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# Front Foot Benefit Charges (FFBC) EXPLAINED

Maryland law requires the seller of real property to notify purchasers of any private Front Foot Benefit Charges affecting the property. But what are Front Foot Benefit Charges (FFBC), and what's the difference between a private and public FFBC?

FFBC, also referred to as deferred water and sewer charges, are charges for the design and installation of water and sewer pipes used to connect the home to the public water and sewer system at the time the property is developed. The upfront cost of the installation is recouped by the utility company by charging the homeowners a yearly fee over a period of many years. This yearly fee is referred to as a FFBC.

When the water and sewer infrastructure is constructed by a public utility company, such as Washington Suburban Sanitary Commission (WSSC), this is referred to as a public FFBC, and the FFBC is collected when the homeowner pays their property taxes and is reflected on the property tax bill. Alternatively, the installation of the necessary water and sewer pipes may be performed by a private developer instead. In that case, the FFBC is paid by the homeowner to a private utility company created by the developer for the purpose of collecting and managing the FFBC. This type of FFBC is known as a private FFBC.

Both private and public FFBC obligations are secured by a Declaration,

which is recorded in the county land records. The Declaration will define the charges to be paid to the utility company, the number of annual (or other term) installments, and any late fees and interest that may accrue in the event of nonpayment. The payment period for FFBCs typically runs for 20 to 23 years. As a result, FFBCs are seen most often in neighborhoods that were developed within the last 15 to 20 years. For buyers or sellers of homes located in neighborhoods that were developed 25 years ago or more, they can rest assured any FFBCs that relate to the property will likely have been paid in full by now.

In addition to a search of the land records for any recorded Declarations,

buyers can also check the property tax bill for a property to determine if any public FFBCs exist. Because private FFBCs are not shown on the property tax bill, it can be much harder for homeowners to know how much is owed, when, and to whom for their FFBC. Furthermore, with private FFBCs, the private utility company named on the Declaration may or may not be the company that is currently collecting the charges. Oftentimes, the private developer or utility company named on the Declaration will go out of business or be acquired by a different

company before the expiration of the collection period, making it even more difficult for homeowners to know who to pay and how much is owed.

As a result, the Maryland disclosure requirement applies only to private FFBCs and is designed to ensure that purchasers are aware of any FFBCs they will be responsible for paying. Owners of property subject to a private FFBC will receive a yearly bill in the mail, directing the homeowner how and when to pay the current charge. If the homeowner was not

made aware of the existence of the private FFBC at the time of purchase, the homeowner may not recognize what the bill is for, and they may even disregard it as a suspected scam, leading to late charges and penalties.

Deferred water and sewer charges affect both sides of a real estate transaction, but they don't have to derail it. If you have questions about whether a property is subject to an FFBC or how an FFBC might impact your transaction, reach out to an attorney and we will be happy to assist you!



Laura Fager is a real estate settlement attorney with MBH Settlement Group in Bethesda, Maryland. Laura is a licensed attorney in Maryland, Virginia, and the District of Columbia, and she joined MBH in 2020. Originally from Washington, D.C., Laura now resides in Bethesda, Maryland, with her husband, their two young children, and their dog, Tucker.

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# DC METRO REAL PRODUCERS

PRESENTS

# Stay Inspired

## WORDS OF WISDOM FROM THIS MONTH'S FEATURES

A Word from Our Sponsor:



### SARAH FUNT (Deed.)

Long & Foster Real Estate

DC Metro Real Producers is saddened but honored to be able to feature Sarah's story in this publication as originally planned. The world has lost a very bright light. RIP, Sarah.

"To sustain business, I would say, take really good care of your clients.

Then, you'll get referral business. And then, take good care of your referrals. All we have is our reputation in real estate. The volume doesn't necessarily speak for how good you are; it's how much you sustain that business. Some people have a banner year, but can they come back and do it again? That's the true test."



### MELISSA RICH

Draper and Kramer Mortgage Corp.

"Being able to look at someone's individual scenarios is huge. There are multiple facets to building wealth, and one step of them is homeownership. I want to help my clients get that one step towards homeownership."

Favorite quote: "The harder I work, the luckier I get."

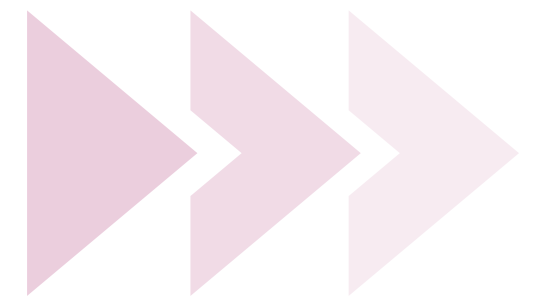


### JORDAN CHRONOPOULOS

RLAH Real Estate

"Find a mentor. Be willing to work for free. Be a sponge. Education and mentorship are the foundation of success."

Favorite quote: "The way you do anything is the way you do everything."





# MELISSA RICH

Draper and Kramer Mortgage Corp.

## Educate to **EMPOWER**

In 2002, when Melissa Rich serendipitously began her career in mortgage lending, she was working as a means to pay for college. Becoming a lending intern was Melissa's third job, in addition to her work as a waitress and lifeguard. She was also a full-time student.

"I was working three jobs to avoid having to take out student loans. I grew up in a military background, so things were ... my father didn't believe in debt. So it was really tough getting through college and trying to work these jobs. I would work from the mortgage side, then leave and waitress in the evenings, and on weekends, I waitressed and lifeguarded. So it wasn't a fun experience for me," Melissa admits.

Despite the challenge, Melissa was sharpening her work ethic. While holding down three jobs and going to school was no easy task, this obstacle prepared her to excel in her future career as a lender.

### Finding Her Calling

Melissa ended up falling in love with the mortgage industry. In particular, she was drawn to the fast pace and culture of the lending world, as she thrives in high-pace, high-activity environments. Melissa changed her major to business, and after graduating, began a full-time job with the same lender she interned with.

"I was the company's first intern, and they made me an offer I couldn't refuse," Melissa remembers. "They valued my work ethic, even as an intern. I didn't think about how hard I was working. I was working to



survive, but my drive at just 19, 20, 21 years old made a lasting impact."

### The Tides Turn

Melissa began her lending career in 2005 — just ahead of the financial crisis. She remembers that it was a fun time to be in the industry, but in late 2006, everything began to shift.

"Mortgage companies were barely making it. That was maybe a year and a half after I went full-time. I went six months without a paycheck. For me, that was very scary."

Melissa had just completed her training program, and as she got more experience, she also began to see the dark side of what was happening in the industry.

"At the time, I was 23 and seeing how people took advantage of other people. That left an impact on me. I wanted to be helpful," she recalls.

Eventually, the desire to be of service and the tumultuous conditions in the real estate market led Melissa to leave the mortgage industry for

...

private wealth management. She spent four years helping individuals and families develop and implement wealth management plans. The skills she learned during this time continue to serve her today.

"I completed a program at Georgetown called CFP (Certified Financial Planning). I learned so much through that program about how to read individual taxes, learning about different ways of building wealth, and understanding the ways you can protect yourself," Melissa explains.

**Coming Home**

In 2011, Melissa returned to the mortgage industry with new skills in hand.

She restarted her lending career with the vision to be an advisor to individuals and families.

"Being able to look at someone's individual scenarios is huge. There are multiple facets to building wealth, and one step of them is homeownership. I want to help my clients get that one step towards homeownership," Melissa explains.

Melissa also prides herself on education. As the daughter of a professor and an elementary school teacher, she believes that educating her clients is her most important work. She goes above and beyond — even creating her own spreadsheets — to help her

clients understand their financial position and options. Melissa is also a homeowner, real estate investor, and landlord herself.

"I educate clients in a way that they feel empowered. In this environment, I become an advocate. How do we help this client win this deal?"

*Draper and Kramer Mortgage Corp. is an award-winning national mortgage lender. For more information, please visit [www.dkmortgage.com/rich](http://www.dkmortgage.com/rich).*



Melissa Rich, of Draper and Kramer Mortgage Corp., teaches homebuying seminars at her neighborhood bookstore.

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# JORDAN CHRONOPOULOS

YOUNG & HUNGRY

»» rising star

By Zachary Cohen  
Photos by Ryan Corvello

*"I want to show the world that you can be young and successful as long as you are consistent. I want to showcase that you don't need to go through the traditional path to be where you want to be in life."*

At just 24 years old, Jordan Chronopoulos, with RLAH Real Estate, is clear about his professional purpose and intentions. He has followed an untraditional path to success, and he hopes to inspire others like him that anything is possible with consistency and effort.

Jordan has always had an entrepreneurial bent. He has a love of learning

but found that a traditional classroom education didn't serve him well. As a teenager, he began to ask himself some big questions: How could he succeed without going to four years of college? What careers would be a good fit?

One of Jordan's family friends, a successful REALTOR®, inspired him to give the real estate business a shot. So in 2017, he got his license while still attending Montgomery College. After graduating in 2019, he dove into real estate full-time.

#### YOUNG AND HUNGRY

Jordan was just 19 when he was licensed, and 21 when he went

full-time. That left him at a disadvantage compared to more experienced agents. It was harder to build trust and credibility, and he was often judged before being given a real opportunity. And yet, Jordan also had some unique gifts. His family had been doing residential and commercial construction since he was born, and much of his childhood was spent on job sites. As a result, he is well-versed in the construction of homes, as well as what it takes to complete a renovation. Perhaps even more importantly, he has the drive to outwork his peers.

"I'm super enthusiastic and energetic. I'm hungrier. It's as simple as that,"

•••

@realproducers



“  
I'm super  
enthusiastic &  
energetic. I'm  
hungrier. IT'S  
AS SIMPLE  
AS THAT.”



•••

Jordan says. “Being a younger agent in a market where the average agent is 55 years old, who would trust a kid with a half-million-dollar investment? So I’m finding my niche that’s going to propel me to success.”

**FINDING HIS NICHE**

Over the past five years, Jordan has proven his capabilities in the real estate business. He’s in the top 5 percent as a D.C. metro agent and is the youngest person ever on the Board of Directors for GCAAR. He’s invested in his community, invested in his clients, and invested in himself.

“I’ve built my brand on integrity,” Jordan explains. “I’m slowly finding my niche. It’s slowly starting to transition into first-time buyers with people I grew up with. Before, I was doing more new construction, my parents’ friends. Now, it’s settled into first-time buyers and investor clients.”

In 2020, Jordan closed \$10 million, and in 2021 — his first year as a solo agent after spending a few years on a team — he more than doubled that business, closing over \$21 million. He was also named the 2021 GCAAR Rookie of the Year.

**BUILDING AN EMPIRE**

As Jordan looks ahead, he’s excited about what the future holds. He hopes to build his own team one day, but for now, he’s focused on building sustainability in his daily business.

“Hopefully, I can level up. Hopefully, I can use all of this momentum I have. I feel that I am great at what I’m doing, and I give back to the community. That’s why I’m here — to serve.”

**FUN FACT**

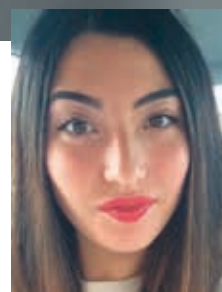
Jordan loves listening to Latin music.

Jordan Chronopoulos, with RLAH Real Estate, entered the business full-time in 2019.

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▶▶ special feature: behind-the-scenes heroes



# DC METRO REAL PRODUCERS CELEBRATES ADMINISTRATIVE PROFESSIONALS

The Secret Weapon Behind Many Successful Real Estate Agents

It's often said that an executive is only as good as their assistant. A great admin must often be willing to work independently and quickly, providing high-quality support while solving problems on their feet. These "behind-the-scenes heroes" are usually the first point of contact for clients and other top producers, acting as liaisons for many important communications. Frequently, an admin might also be forced to think creatively while multitasking a myriad of more mundane tasks such as planning meetings, maintaining file systems, and creating reports, all while greeting everyone who walks through the door with a warm, courteous smile.

In honor of Administrative Professionals' Day on Wednesday, April 27th, we asked top-producing agents from our *Real Producers* community to nominate their number 1 Behind-the-Scenes Hero in their office to show appreciation for a job well done. Most of these administrative rockstars were also able to attend our fabulous February magazine parties to participate in this issue's cover photo shoot and celebrate their success with their teams as well.

Keep up the great work, everyone, and a big thank-you to all the Real Producers out there who nominated these VIPs!



▶▶ special feature: behind-the-scenes heroes

# CARESSE REID

THE SHORB TEAM  
COMPASS

**What's your company's mission and how does it align with your values?**

Compass' mission is to help you find your place in the world — and I think that is so important in terms of not only a home, but your place in life. I feel that finding your place means being surrounded by comfort and community, and also feeling like you're "seen," and I hope that I give this energy to every interaction I have.

**How long have you been working at your company?**

Nine months.

**What did you do before your current position?**

I previously worked in tech and lifestyle products as a global manager.

**What do you like best about your career or job?**

Being a catalyst in making the home-buying and home-selling process easier for both my team and our amazing clients!

**What do you feel have been the important successes in your life?**

Connecting people and being a catalyst to the success of others.

**What's your superpower?**

Kindness.

**What do you enjoy most about your role?**

Being a part of so many first-time homebuyers realizing a dream for themselves and their families.

**Tell us about your family — names, interests, and what you like to do together.**

I was raised by my mom, Toni, in

New Jersey, along with my two older brothers, Corey and Christopher. Before the pandemic, we loved traveling together!

**What are your hobbies and interests outside of work?**

I absolutely love reading (fiction) and traveling. My favorite international destination is Scotland, and nationally, it's New Orleans.

**What are your favorite books and/or favorite music?**

My favorite book of 2022 (so far) is Will Smith's memoir, *Will*, and my favorite genre of music is jazz.

**What does *Real Producers* mean to you?**

*Real Producers* is so important because it connects me to amazing people who are also in the real estate industry who I may not have had the chance to meet!

**Tell us about your leadership style and how you lead your team and clients?**

I think it's extremely important to lead based on the needs of each individual on your team. I lead by supporting every single person on my team and ensuring each interaction is tailor-made to the needs of the individual.

**What do you want to be remembered for?**

Being kind and leaving things better than how I found them.

**Favorite Quote(s)?**

*"The words that come from your mouth, you're the first to hear. Speak words of beauty and you will be there."* —India Arie



Photo by Ryan Corvello



Caresse was nominated as a Behind-the-Scenes Hero by Ellie Shorb (right), team leader of The Shorb Team at Compass. (Photo by Ryan Corvello)



The Shorb Team (from left to right: Jack Shorb, Caresse Reid, Ellie Shorb, Eric Fafoglia).



Photo by Ryan Corvello

**What's your company's mission and how does it align with your values?**

To take the fear and stress out of the homebuying experience. We strive to provide value beyond just title services. Our passion is in making a complicated and scary process not only simple and understandable for our clients, but also fun and memorable.

**How long have you been working at your company?**

One year, since Legacy first launched.

**What did you do before your current position?**

Office Manager for a physical therapy office for five years.

**What do you like best about your career or job?**

The people I work with, honestly. From my boss, down to every single coworker/settlement agent, they are all just a joy to work with. We work hard, show up as a team, and constantly celebrate with each other.

**What do you feel have been the important successes in your life?**

I would have to say breaking toxic cycles that I was raised around while growing up in the foster system from the age of 5 until I aged out at 21, and being the best mother to my daughter, Ellis Reign. The most important thing in life to me is that my daughter is raised knowing she is loved, heard, and seen.

**What's your superpower?**

Putting a smile on every person that walks through our doors... Helping others and making people feel important feeds my soul.

# EMILY BROOKS

## LEGACY SETTLEMENT SERVICES



Photo by Ryan Corvello

**What do you enjoy most about your role?**

I like that I am constantly learning. The title world is completely new to me. It's fast-paced and forever changing. Meeting new people and building relationships is a lot of fun as well.

**Tell us about your family — names, interests, and what you like to do together.**

I grew up in the foster system, so my family is small but they are everything. I am very close with my siblings: Ash, Sarah, Tiffany, Joe, and Kaleb. There's Linda Krannebitter, the only mom I've ever known... She took me and my siblings when I was 17 years old. Talk about a strong woman. Not many fosters want teenagers, but she took all of us so we could be together. We were a handful, but now we are thriving adults and most of that success wouldn't have been possible without her love and guidance. I have two nephews whom I adore with all my heart, and my daughter, Ellis. I have a best friend named Kaitlyn who I have been blessed to have in my life for the past 17 years. She and her beautiful boys are forever family. My circle is small, but I have learned along the

way, family is who you make it. We enjoy all getting together for dinner and just soaking up family time.

**What are your hobbies and interests outside of work?**

I love to garden, D.I.Y. projects, crafting, and spending quality time with my friends and family.

**What are your favorite books and/or favorite music?**

I can get so lost in music. I love anything that speaks to my soul.

**What does *Real Producers* mean to you?**

*Real Producers* helps highlight and humanize the real estate industry. We are able to educate others in our industry to grow their business by bridging the gap Realtors can face. *Real Producers* acknowledges the hustle of young, energetic professionals who are changing the face of the business to be more inclusive and represent our community.

**Tell us about your leadership style and how you lead your team and clients?**

I am eager to jump in and help the team. I prefer to tackle things head on, and I bring a positive attitude to every situation.

**What do you want to be remembered for?**

For my love and light I put into the world.

**Favorite Quote(s)?**

At one of the lowest parts of my life, I found a keychain lying on the ground (which I still have on my keys to this day) that read, "Fortune Favors the Bold," and it was such a profound moment — a sign, if you will — telling me to be bold and never give up.



Emily and her daughter, Ellis Reign.



Photo by Ryan Corvello

**What's your company's mission and how does it align with your values?**

Our mission is to help people move forward in their lives while maintaining a positive presence in our community. This requires having a heart of service and remaining authentic — both of which I value and prioritize.

**How long have you been working at your company?**

I have worked at Jason Martin Group for three and a half years. It is gratifying to look back and see all that has been accomplished, and then turn forward with my sights set on new, bigger goals.

▶ special feature: behind-the-scenes heroes

# MARIAH HENSLEY

JASON MARTIN GROUP  
RLAH REAL ESTATE



The Jason Martin Group at RLAH Real Estate. (Photo by Lydia Joy Photographs)



Mariah's family (from left to right: Sheila Hensley, Michael Hensley (decd), Marissa Hensley, Micah Hensley, Mariah Hensley, Shane Elie). (Photo by Madison Clark)

**What do you like best about your career or job?**

I like that no two days are the same and that I am surrounded by people who dislike complacency as much as I do. I am constantly kept on my toes and being pushed to grow with an ever-evolving role.

**What do you feel have been the important successes in your life?**

When the pandemic started, John Coleman, Tim Holt, and I started hosting virtual trivia nights. It began as something for us to put energy into during a time of uncertainty, and what resulted was a sense of community and nearly \$50,000 raised for local businesses/organizations that could use our help. We still receive emails from trivia participants thanking us for our efforts. It is something that gives me great pride.

**What's your superpower?**

I function extremely well under pressure and feel more productive with an overflowing plate. I have a way of taking that feeling many would classify as stress and turning it into an energy booster that propels me forward.

**What do you enjoy most about your role?**

I see a job as having two parts: the work the role itself requires and, then, the people you do that work with. I am lucky enough to be 2/2 in enjoyment. My bosses, Jason Martin and John Coleman, have created a wonderful workplace culture that they are very intentional in maintaining.

**Tell us about your family — names, interests, and what you like to do together.**

So much of who I am I owe to my family. I could go on and on about how they have helped mold me, but to put it simply: I'm grateful. Since distance separates us, much of my time is spent with my significant other, Shane, who has an amazing way of letting my spirit fly high while also keeping me grounded. You can find us frequently in Rock Creek Park with my German Shepherd, Bruno, or hiking on a trail in another park nearby. We like to embark on new experiences together; most recently that looks like parasailing, skeet shooting, and an intense ropes course with ziplining.



Mariah was nominated as a Behind-the-Scenes Hero by teammate John Coleman (left). (Photo by Ryan Corvello)

**What are your hobbies and interests outside of work?**

I love spending time outside, in whatever shape or form that looks like. I take an annual, week-long backpacking trip to disconnect and reset, and I love to go scuba diving any chance I get. I also enjoy traveling and find it important for personal development.

**What are your favorite books and/or favorite music?**

Lately, my favorite books are the ones that make me take a good look in the mirror. I read a book on my Myers-Briggs personality type and it is one of the best decisions I have made... I genuinely became a better version of myself after reading it.

**What does Real Producers mean to you?**

Real Producers is a platform for real estate's top performers and provides a space for local industry insight, inspiration, and networking.

**Tell us about your leadership style and how you lead your team and clients?**

Enthusiasm. Respect. Responsibility. Humanity. Authenticity.

**What do you want to be remembered for?**

You know that person you look forward to crossing paths with? The one who immediately makes you feel comfortable in your skin and leaves you feeling capable, confident, and/or energized? There is something special about that person whose presence can put you in a better mood. I would love nothing more than to be remembered as being her.

**Favorite Quote(s)?**

*"It always seems impossible until it's done."* —Nelson Mandela



# PETE WOOD

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## What's your company's mission and how does it align with your values?

Work ethic, attention to detail, and honesty. Our real estate group was founded by a former Marine. His leadership and commitment to service guide our day-to-day operations and filter down to our clients. These principles are essential to me personally and professionally. Being able to work for a company that shares the same values is paramount to giving me purpose.

## How long have you been working at your company?

Two years.

## What did you do before your current position?

I served as an Operations Manager for a real estate development company.

## What do you like best about your career or job?

The best part of my job is working directly with clients. A big part of the position is managing the daily needs of our properties and I enjoy spending time on-site at so many properties across the D.C. metro area.



Pete was nominated as a Behind-the-Scenes Hero by Edward Slavis, team leader of The Slavis Group at eXp Realty. (Photo by Ryan Corvello)

## What do you feel have been the important successes in your life?

I try to keep it simple by showing up each day ready to work hard and doing everything that is asked of me.

## What's your superpower?

I like to think that I can get along with almost anyone. I appreciate listening to and understanding different perspectives, and hearing about the personal journey of others.

## What do you enjoy most about your role?

The ability to work directly with people on a regular basis is extremely important to me. I also like the balance between working in the office and being able to go out to properties in person.

## Tell us about your family — names, interests, and what you like to do together.

My wife Laura and I got married in 2021, and have been together for almost eight years. We love exercising in Rock Creek Park and exploring the restaurant scene; a couple of our favorites include Zenebech in Adams Morgan and Thip Khao in Columbia Heights.

## What are your hobbies and interests outside of work?

I love finding any excuse to be outside. In my free time you will find

me playing golf or going for a long run on the trails.

## What are your favorite books and/or favorite music?

I mostly read nonfiction books, especially books about history. Anything by David McCullough. *The Right Stuff* and *Into*

*Thin Air* are some of my favorites. I literally listen to everything. Bluegrass and classic rock are probably my favorites.

## What does Real Producers mean to you?

I love the idea of any network that brings people together who have similar interests, and *Real Producers* does exactly that.

## Tell us about your leadership style and how you lead your team and clients?

My leadership style is reserved in nature and takes on more of a "lead by example" philosophy. I like to nudge others through subtle ways without being over the top, and I think people respond well to that.

## What do you want to be remembered for?

I hope my friends, family and networks remember me to be someone who is well-balanced and easy to get along with. I like the idea of not fitting any certain mold but being as diverse as I can in my interests and passions.

## Favorite Quote(s)?

"If life were predictable it would cease to be life, and be without flavor." —Eleanor Roosevelt



One of Pete's favorite haunts is Laotian restaurant Thip Khao in Columbia Heights.



Pete and his wife, Laura, love exercising in Rock Creek Park.

# PURNIMA TRIFONOVA

TTR SOTHEBY'S INTERNATIONAL REALTY



▶ special feature: behind-the-scenes heroes



Purnima loves the snowy peaks of the Pyrenees Mountains in Andorra.



Purnima, her partner Krishna Bas, and their furry Chow Chow, Yogi, enjoy dining out and spending time in nature.



The beaches of Mallorca, Spain, are a favorite of Purnima's.



#### What's your company's mission and how does it align with your values?

TTR Sotheby's International Realty's commitment to professional service, flawless integrity, and community leadership align with both my professional and personal values; I strive for excellence in my work each and every day. Honesty and compassion are of utmost importance to me in all facets of my life, and I hope to inspire others in my community by example.

#### How long have you been working at your company?

Three years.

#### What did you do before your current position?

I spent a couple years traveling and volunteering for a nonprofit based out of Kerala, India. We were raising funds for a wide network of charitable activities around the world. Before that, I worked as the full-time studio director of a collective of D.C. yoga studios for five years.

#### What do you like best about your career or job?

I cherish the excitement real estate

transactions bring to all involved each and every day. There is a unique sense of joy throughout this industry, given the nature of the work and its impact.

#### What do you feel have been the important successes in your life?

Cultivating spiritual awareness hand-in-hand with the development of my career and day-to-day routine has been an important success. The attention I've paid to my inner world has truly given me the ability to stay centered, content, and grateful each and every day, no matter which circumstances have come my way.

#### What's your superpower?

My strong work ethic is my superpower. I'm grateful for it every day!

#### What do you enjoy most about your role?

I oversee the contract-to-close process for agents at TTR Sotheby's International Realty. I enjoy the contagious sense of excitement which every single transaction evokes. There is never a dull moment when assisting clients with closing on one of the most significant investments of their lifetime.

#### Tell us about your family — names, interests, and what you like to do together.

I live with my partner, Krishna Bas, and our furry Chow Chow baby, Yogi. We enjoy dining out (the three of us!) and spending time in nature... the beaches of Mallorca and the snowy mountains of Andorra are some of our favorite family hangout spots.

#### What are your hobbies and interests outside of work?

I enjoy working out, doing yoga, and listening to NPR podcasts and audiobooks of all sorts. I also love traveling. Lastly, in non-COVID times, I spent a significant amount of time volunteering around the world.

#### What are your favorite books and/or favorite music?

Favorite book right now: *You Are a Badass: How to Stop Doubting Your Greatness and Start Living an Awesome Life*, by Jen Sincero.

#### What does Real Producers mean to you?

Real Producers are hard-working professionals who put the needs and priorities of their clients first — no matter what else is on the line.

#### Tell us about your leadership style and how you lead your team and clients?

Organization and optimism are most important to me. I do my best to inspire the same in all those with whom I work.

#### What do you want to be remembered for?

Kindness, strength, and hard work. That's all that really matters in the end.

#### Favorite Quote(s)?

*"Don't be discouraged by your incapacity to dispel darkness from the world. Light your little candle and step forward."* —Mata Amritanandamayi



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▶ special events  
Photos by Ryan Corvello

# DC METRO REAL PRODUCERS' FEBRUARY MAGAZINE PARTY

FEBRUARY 8, 2022

We kicked off the new year coming together to celebrate our February and March *DC Metro Real Producers* features! We had a terrific time connecting with our featured agents and esteemed partners over fabulous food, cocktails, and conversation. Thank you to all attendees for being a special part of our *DC Metro Real Producers* community!

A huge thank-you to Chanin Wisler at First Washington Mortgage for sponsoring this wonderful event. Our fantastic photographer, Ryan Corvello, snapped plenty of fun pictures, which you

can also find on our new Facebook page: [www.facebook.com/kristinbrindleyrealproducers](http://www.facebook.com/kristinbrindleyrealproducers).

Thank you to our videographer, Bobby Cockerille, of HD Bros, who shot an awesome video for us at the event.

We're already looking forward to seeing everyone at our Mastermind on May 13th!

For more information on all DC Metro Real Producers events, please email us at [info@dcmetrorealproducers.com](mailto:info@dcmetrorealproducers.com).



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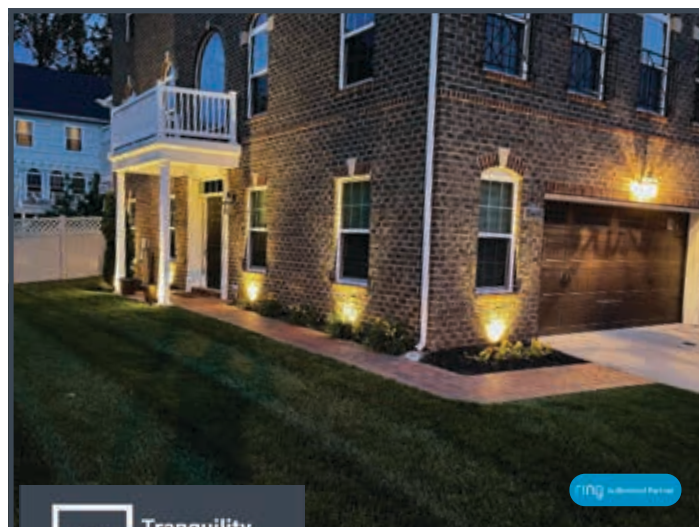
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# TOP 250 STANDINGS

Teams and Individuals Closed Data from January 1 to February 28, 2022

RANK	NAME	OFFICE	SELLING #	SELLING \$	BUYING #	BUYING \$	SALES	TOTAL
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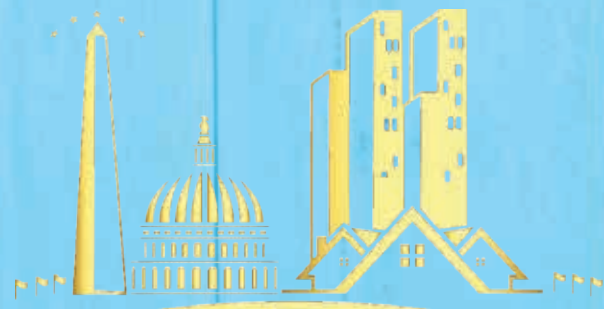
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# Why First Home?

## WHY CHOOSE US?

- Largest private lender in the state of Maryland
- Access to a variety of loan programs and competitive interest rates
- Faster processing turn times because loans are processed, approved, and closed locally
- Commitment to customer service
- Conventional, FHA, VA and USDA Financing
- Chenoa Fund, 100% FHA Financing
- 100% VA Financing
- Second mortgage up to 95% financing
- Consistent pre-qualifications and on-time closings
- First time home buyer down payment assistance programs
- Grant programs for first responders and teachers
- 5% down conventional loans no PMI
- Long term rate locks with a float down option.

We look forward to working with you!



**Ryan Paquin**  
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**Erin Johnson**  
Branch Sales Manager  
NMLS ID 215208  
240-216-8824



**Jay Franklin**  
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**Jessica Enfinger**  
Sales Manager/ Sr Loan Officer  
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**Olu Ajayi**  
Loan Officer  
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**Scott Palmer**  
Loan Officer  
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**Ryan Kurrle**  
Loan Officer  
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**Blake Price**  
Loan Officer  
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**Ben Driscoll**  
Loan Officer  
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This is not a guarantee to extend consumer credit as defined by Section 1026.2 of Regulation Z. Programs, interest rates, terms and fees are subject to change without notice. Income restrictions, minimum credit scores, and other program requirements and qualifications may apply to certain programs. All loans are subject to credit approval and property appraisal. First Home Mortgage Corporation NMLS ID #71603 (www.nmlsconsumeraccess.org)



# GIVE YOUR CLIENTS AN EDGE

WITH A VERIFIED PRE-APPROVAL. CALL TODAY!



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