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TABLE OF CONTENTS



08
Index of Preferred Partners



10
We Ask, You Tell: What is the Best Advice a Mentor Has Ever Given You?



14
Pro Tips: A Home Sellers' Warranty Benefits Everyone



17
Stay Inspired: Words of Wisdom from This Month's Features




18
Partner Spotlight: Joe Dunn, George Mason Mortgage



22
Agent Spotlight: Tracy Kerzant



26
Rising Star: Terra Dantona



30
Cover Story: Mahmud Chowdhury



41
Top 100 Standings

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▶ publisher's note

SUNSET OF SUMMER – A SEASON WELL DONE

Hello Richmond Real Producers,

We had an amazing time at our Casino Royale event in July. For those who attended, thank you all so much for coming. It's such an honor to gather this group together! You've probably seen some of the photos from the event on social media ... if not, be sure to check them out in our *Richmond Real Producers* Top 500 private Facebook group, on Instagram (@richmond_real_producers), and in next month's issue of the magazine.

We have a few new preferred partners who've joined our community this month. Welcome to **Bradley Gamlin, of Advanced Home Inspection; Michelle Rogers, of Kensington Vanguard National Land Services, and George Karousos and Paul Carioti, of loanDepot.** We're so glad to have you!

Realtors, if you should need an industry partner, we hope that you'll consider reaching out to our amazing preferred partners who sponsor this publication and help make our events happen. Their contact information is on the index of Preferred Partners on the facing page. We have an incredible group of people in this community... Please check them out, they'd love to meet you! And you can always reach out to me personally and I'll be more than happy to make introductions for you.

Well, as the summer selling season winds down, I hope you all will be able to take a break and enjoy some downtime with your friends and families this August. Everyone's had such a crazy, amazing season... it's super important to find that balance and slow down enough to enjoy the fruits of your labor. So I hope you'll take some time for you, some time to recharge, maybe do some traveling, and just really be able to enjoy everything you've been working so hard for.

Looking forward to seeing you all in a few months for a wonderful and informative Mastermind we have planned...and at our big First Anniversary Party!! Stay tuned...

With gratitude,



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FOOD FOR THOUGHT
What is your favorite retreat/place where you love to recharge?

What is the best advice a mentor has ever given you?



STEPHANIE BROWN
SBRG Real Estate

When I was first starting out in this business, I was in my 20s, and most of the agents at that time were in their 50s or 60s. My manager, Ken Carroll, told me to connect with people authentically and just be who I am and not worry about age.



MEGAN NAPIER
Napier Realtors ERA

My mentor is my father. He's been in real estate for 46 years... He's taught me plenty of lessons, but the first one that comes to mind is to treat people how you want to be treated. And he always says, "If you keep doing something every day, it will eventually add up and you'll see the results."



TODD BOYD
Boyd Realty

First broker I ever worked with advised me, "Don't see dollar signs when you look at a client; you should see a human being."



KRISTIN BERAN KRUPP
Shaheen, Ruth, Martin & Fonville Real Estate

"Never give up." (So important in today's market.)



WILL GUZA
Joyner Fine Properties

"Never close the door on an opportunity. You might decide the time is not right to walk through it just yet, but that does not mean you need to close it. Open doors are opportunities to pathways for success, whereas closed doors will not take you anywhere."



DAVID SEIBERT
Long & Foster Real Estate

"Hire an assistant. You think you can't afford to, but in reality, you can't afford not to."



TERI R. ZWERMAN
MSE Properties

"Don't talk out your butt; don't be that agent. It's okay to say, 'You know what? That's a great question. Let me do some more research, and I will get back to you.'" To this day, if I don't know something, I still say and do this. I like being right.



NANCY CHEELY
Joyner Fine Properties

"Always treat the other agent in every transaction with the utmost respect and courtesy. Your relationship will extend far beyond the current transaction and, perhaps, for the rest of your career. You want his/her memories of working with you to be positive!"



PAGE YONCE
C&F Mortgage Corporation

My mentor is Don Jordan, a vice president with C&F Mortgage Corporation. Thirty-five years ago, he told me, "Don't be shy about asking for their business. They know you are a mortgage professional; they need to hear you want their business."



KAREN STEPHENS
Joyner Fine Properties

One of the best pieces of advice that I received from my broker is that my fellow agents are some of the most important relationships to build and maintain. This has been especially important in this market, where trust is a powerful benefit.



KACIE JENKINS
Hometown Realty

"This is a contact sport; the more people you talk to, the more homes you sell. The less people you talk to, the less you sell. So choose your hand and make your calls."



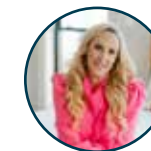
KAREN LOEWEN
Jenni and Co. Residential Real Estate

"The only thing you can control in this world is how you treat other people!"



DANIELLE BOWERS
Virginia Capital Realty

"If you always do the right thing, the business will always come to you." (Catina Jones)



AINSLEY DILLON
Clocktower Realty Group

"Take care of those around you. Pay your team well, and listen to them. It's the little things you do that can truly make people happy. Treat team members and colleagues how you want to be treated."



CHAD SEAY
Seay Real Estate

"Do the work... We live in a cause-and-effect world, and you get out what you put in." Another saying is, "Do your best; trust God with the rest."





WES FERTIG
Joyner Fine Properties

"If you always focus on doing the right thing, it all works out. Make decisions based on what the right thing is to do, no matter how it impacts you."



LACEY COOKE
ERA Woody Hogg & Associates

Grandmother: "Stay passionate. Whatever you do, do it with all the passion you have. Give everything you have. Do what you love."



CHRISTA KOSHOCK
SBRG Real Estate

"Always remember to just be in the moment. Stay with the process, and it will allow you to stay grounded."



MAYA BARNES
SBRG Real Estate

"Don't compare yourself to others. Their journey is their own, and aim to not compare yourself to what others are doing."



CASEY SMITH
Valentine Properties

"Focus on who your database is and show your appreciation regularly. Get a good accountant."



STONEY MARSHALL
Hometown Realty Services Inc.

"Follow up and follow through. Don't let yourself be controlled by the outcome."



JAMIE YOUNGER
Long & Foster Real Estate

"Do everything and expect nothing." (Zig Zigler)
"If you help enough people to get what they want, you get what you want."



ASHA WRIGHT
ICON Realty Group

"Be coachable. Be perceptive. Be flexible."



WANDA BROWN
SBRG Real Estate

"Be yourself. Don't be afraid of going after what you want. Don't let people tell you that you can't achieve or want. Try new things."



CHRIS SMALL
Small & Associates

"Be yourself and be transparently ethical."

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For homeowners, it's important to have a plan in place to minimize the expense and downtime resulting from common household breakdowns. For home sellers, it can be critical.

HOME WARRANTY OF AMERICA PLANS

When a home is on the market, every aspect of that home is going to come under scrutiny from prospective buyers and their real estate agents. If they discover some sort of problem, it may affect the value of any offer they make. Getting things fixed quickly — and properly — is essential.

This is why, in this position, it may help you to take a close look at home warranty plans. Home Warranty of America (HWA) provides options with regards to a selling warranty for your home. For example, with their free basic listing coverage*, homes for sale receive home warranty coverage for up to six months, with the option to extend if the home stays on the market. Their free listing coverage can also be supplemented with HVAC system coverage.

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A HOME SELLERS' WARRANTY PARTNER FOR REAL ESTATE AGENTS

HWA is more than just your home sellers' warranty provider — they can be an essential partner in growing your real estate business.

HWA offers advantages other home warranty companies can't match, like their 13-month home warranty terms. While some home warranties have 30-day waiting periods and run out after a year, HWA's coverage activates immediately and lasts for a full 13 months. Overall, a home selling warranty is one that benefits the home sellers, the home buyers and the real estate agents involved in the sale. It protects everyone's interests and eases everyone's mind.

To learn more about what Home Warranty of America's warranties cover and how they can work together with you to delight your clients, give them a call today at 224-283-0714 or visit HWAHomeWarranty.com.

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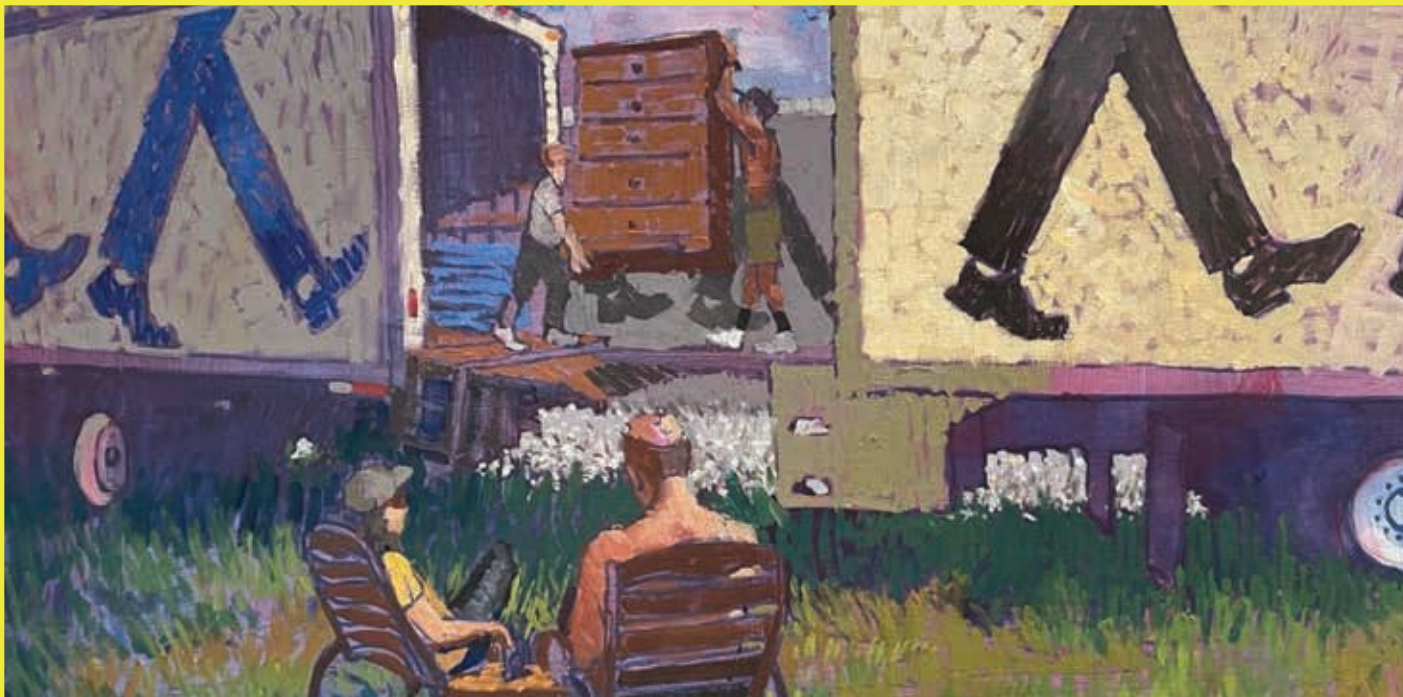
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WORDS OF WISDOM FROM THIS MONTH'S FEATURES



MAHMUD CHOWDHURY
FREEDOM 1 REALTY

“If I do something out of kindness, not expecting anything out of it, I don't get disappointed because I don't have an expectation. But if something good comes, it's a plus.”

“I believe that if you are a caring person and kind to others, God rewards you with good things. I believe in making a difference for the betterment of others' lives.”

Favorite quote: “Treat others as you want to be treated.”



TRACY KERZANET
THE KERZANET GROUP

“I think any time you have heartbreak or a failure, it's imperative to step back, reflect and figure out what can be done differently the next time.”

“Sometimes, it feels like the world should stop, but it doesn't. You just have to keep on and grow from it.”

Favorite quote: “Success is never owned, it's rented, and the rent is due every day.” — *Rory Vaden*



TERRA DANTONA
COMPASS

“Don't lose sight of the basics of strong routines and even stronger relationships, no matter how busy or in-demand you become. And most importantly, maintain work-life balance

while continuing to challenge yourself with new professional and personal experiences.”

Favorite quote: “Always give more than you take.”

A WORD FROM OUR PREFERRED PARTNER:



JOE DUNN
GEORGE MASON MORTGAGE

“Nobody will ever outwork me. I always answer the phone to come up with effective solutions for clients. There is very little that I haven't seen in my 29 years in the business...”

“I have done thousands of loans, I work extremely hard for my clients, and I'm honest. At the end of the process, I just want everyone to happily say, 'It's a Dunn deal.'”





JOE DUNN

GEORGE MASON MORTGAGE

Hard Work Pays Off

“Nobody will ever outwork me,” Joe Dunn says matter-of-factly. “And I always answer the phone to come up with effective solutions for clients. There is very little that I haven’t seen in my 29 years in the business.”

Executive Vice President of George Mason Mortgage’s Innsbrook office, Joe has been with GMM nine years and says he thrives daily on helping clients, as well as educating them.

“We offer mortgage financing for clients to build homes, buy homes and refinance homes, and I really enjoy meeting my clients face-to-face to develop relationships,” Joe explains. “Now, I’m going to closings and doing loans for clients’ kids, even their grandkids! I find it so rewarding to just sit down and listen to see how I can help, and I spend a lot of time on education to ensure



each client is making the most informed decision.”

Joe graduated from Hampden-Sydney College with a degree in history and says he planned on taking a couple of years off before heading back to law school. But he started in the mortgage business as a loan officer in 1993, soon began making money to repay school loans, and never looked back.

“I worked four part-time jobs to put myself through school since my dad was disabled and my family owned a tobacco farm and general store in southern Virginia,” Joe explains. “So I was really still working to support them, as well as myself, after I graduated.”

After only one year under his belt as a loan officer, Joe returned home to Baskerville, Virginia, and started a local mortgage loan program for a community bank.

“I didn’t really have much knowledge or experience when I started the program, but I learned on the fly,” Joe recalls with a chuckle. “And through doing so, I got to know the mortgage industry very well.”

Over the next two years, Joe became the one-person originator, processor and closer for 11 branches of the bank. Then, one day in 1996, something happened that made him realize it was time to go it alone.

“I remember I scored a perfect score on my annual performance review, and they refused to give me a raise,” Joe recalls. “I was making \$23,000 per year back then, and I knew how much the bank was making... So I said, ‘Enough of this!’”

Later that same year, Joe opened his own business, Superior Mortgage, and again, his hard work paid dividends as the company quickly became one of the largest lenders in Virginia. All was going

well until the housing bubble burst, forcing Joe to shutter the business in 2008 and consider his next move.

“I had a lot of friends living in Richmond from my college days, and I knew the housing market was going to be more robust there than in southern Virginia, so that’s really how I ended up here,” Joe says. “And the cool thing about this business is that, no matter where you go, every borrower is different. I love hearing everyone’s unique story that led them to this situation.”

Joe says he has no plans to retire anytime soon, but he does enjoy fishing, golf, socializing and attending sporting events in his spare time, as well as some rather impressive charity work.

“I love going to any sporting event, but my teams are the Washington Commanders, all University of Virginia athletics and, of course,



At the end of the process, I just want everyone to happily say, ‘It’s a Dunn deal.’



Joe Dunn (center) with team members Alicia Payne and Ryan Nebara.



my alma mater, Hampden-Sydney,” Joe notes. “I also do a ton of charity work. I’ve run the Darrell Green Celebrity Golf Classic for 15 years, and I recently started doing Christmas in RVA, which is fun. We bus in 150 kids from the projects over the holidays so they can have a nice Christmas.”

As Joe looks ahead, he sees more regulation now than ever before, but he’s always ready and willing to roll up his sleeves and get creative to put a financing deal together.

“I have done thousands of loans, I work extremely hard for my clients, and I’m honest,” Joe concludes. “But at the end of the process, I just want everyone to happily say, ‘It’s a Dunn deal.’”

To get your client pre-qualified with George Mason Mortgage today, visit www.gmmlc.com/jdunn.



Joe is married to his lovely wife, Sheila, a professional home stager, and is the proud father of daughter Bailey and son Campbell. A UC Berkeley graduate, Bailey currently resides in San Francisco, and Campbell competes in mixed martial arts.

tracy kerzanet

“Success is never owned, it’s rented, and the rent is due every day,”
Tracy Kerzanet echoes her favorite quote by Rory Vaden.

Tracy has learned the truth behind these words many times over, and they continue to drive her to new heights, the latest one being just this past year. After 18 years of being a top-producing agent, navigating mountainous market peaks to crashing recession waves and desert valleys in between, Tracy is taking her expansive experience and deep expertise in the industry to open her own brokerage — a new home for The Kerzanet Group, where their client-first philosophy will continue to thrive.

Tracy’s experience began as a child, growing up on the Southside of Richmond and watching her parents earn their success every day, running their own small business for over 50 years.

“If you’ve grown up in that environment, seeing how running a business truly is blood, sweat, tears and many times seven days a week, with all of it on the line, you have such an appreciation that most don’t for what it takes to be a small business owner. It’s tough! That entrepreneurial spirit and creativity on how you can stretch a dollar are gifts,” Tracy says.

Tracy had big dreams of working in the fashion industry and living in a big city, graduating from Virginia Commonwealth University in 1999 with a BA in fashion and minors in business and marketing. However, when her brother and only sibling unexpectedly passed away in 2001, she just couldn’t leave her parents.

...



PAYING
THE
RENT

▶▶ agent spotlight

By Chris Menezes
Photos by Ryan Corvello

•••

“My parents were devastated. Next thing I know, life happens — marriage, babies and roots were firmly planted.”

Tracy was working for a leading designer eyewear company as a sales rep, traveling all over the state ever since graduating college, and, by 2003, was burned out. “I loved outside sales but thought if I could NOT have to travel all over and could work sales here in RVA, that would be a dream,” Tracy explains.

Tracy had been interested in real estate since she bought her first home in 2000. Deciding to get her license in 2003 was the beginning of an exciting but difficult road. Although she encountered many challenges, both personally and professionally, she learned valuable lessons about how to continually move forward, no matter the circumstances.

“I think anytime you have heartbreak or a failure, it’s imperative to step back, reflect, and figure out what can be done differently the next time,” Tracy explains. “I’ve had *all* the things happen ... a painful divorce, the downturn in the real estate market and the financial mess of that, the death of my brother, my mom having dementia and watching my dad struggle with losing his bride a day at a time, and my own struggle with that. Kids... Kids are hard! Life is ALWAYS throwing things at you.”

More recently, in the summer of 2019, Tracy was diagnosed with breast cancer and went through radiation and chemotherapy. Her work family, too, is currently dealing with the loss of a fellow colleague and friend, Kim DeMaree, who passed away from breast cancer in April.



Tracy Kerznet with Weezy, her English bulldog.

I think anytime you have heartbreak or a failure, it’s imperative to step back, reflect, and figure out what can be done differently the next time.



“She lived bold, and we continue to honor her by going bold too. Kim was a big part of pushing us to open our own brokerage. She was always in my ear, telling me we could do it... I still feel like she is,” Tracy shares.

“Sometimes, it feels like the world should stop, but it doesn’t. You just have to keep on and grow from it,” she says. Tracy carries on by going out every day to “pay the rent” of success, which has brought her to where she is now: with a business that is 98% from referrals and the opportunity to run her own brokerage.

“It’s terrifying and exciting,” Tracy says regarding opening a brokerage. “However, we are not trying to be the biggest and take over RVA. My goal is to have about five really strong agents who understand that taking care of people is the most important part of what we do. We let people know we are here long after the sale and want to be their first call for any help on their home for as long as they own it. Many exciting things are on the horizon... and I get to shape and flex my creative muscle, which is my favorite.”

In her downtime, Tracy enjoys creative outlets, whether painting something, planning a room makeover, or updating/refining something, giving it her touch and sense of style. She also loves spending time with her two children, as well as traveling with her girlfriends and “having the best time, shopping, laughing, eating, and maybe drinking too much wine.”

With many new and exciting things on the horizon for Tracy and The Kerznet Group, life is sure to throw some unexpected curve balls, which, because of the mountains she has already conquered, Tracy will be ready for. And you know she’s going to hit it out of the park.

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By Jess Wellar
Photos by Philip Andrews



TERRA DANTONA

What do you do with a new agent who closes 100 deals grossing over **\$27 million in their first two years** as a REALTOR®? You make them your sales manager, of course!

Meet Terra Dantona, the newly promoted sales manager for the burgeoning Jenny Maraghy Team at Compass.

“After trying to slow down a bit in 2021 with my pregnancy, I instead somehow went from dozens to hundreds of transactions a year with this new role!” Terra muses. “But I love helping other agents on my team or during a deal, so this role very much felt like the natural next step. Ultimately, we’re all working towards the common goal of getting our clients to closing as stress-free as possible, and I love collaborating with agents to make that happen for as many clients as possible each day now.”

THE CAREER SWITCH

A teacher by trade, Terra says she is in her element when training new agents and navigating challenges with veteran teammates as there’s always more to learn.

“I enjoyed teaching, as well as being an assistant principal. But after seven years, I just needed a change and decided to try something totally different,” Terra recalls. “My friend connected me with Jenny, who was searching for an operations director, and it quickly became apparent that I needed a real estate license and some experience to properly onboard and educate new agents to run her office. And the rest is history.”

“That friend is now actually my husband, Shawn,” Terra explains with a laugh. “After being an endlessly helpful quasi-JMT member, Shawn officially joined our

...



team last year as a part-time agent when COVID-19 canceled his coaching role at the school. He originally got licensed to help me as I did 57 deals my first year, but then he did a dozen deals of his own, instead, last year while I did another 50 during my pregnancy... So it's definitely been a crazy couple of years!"

Terra credits her educational background for her immediate success, as well as having a great mentor

in former teacher and coach Rob Harris and the endless support of an amazing admin team.

"Being in education was the perfect precursor to being a REALTOR®, as it gives you a teaching-yet-always-keep-learning kind of mindset ... and the ability to fill out endless forms with precision!" Terra notes. "But Rob also made sure I had the help I needed the first few sales, and I'm sure to always pass that support on to our agents now as it was invaluable and why I love this team."



But change is a good thing, and I always try to keep challenging myself whenever I feel on top of my game.



Originally from Chicago, Terra Dantona has lived in Richmond since she was 10. She went to Deep Run High School, and attended UVA for her BA, Mary Baldwin Teaching School, and, later, Regent University for her master's in educational leadership.

In addition to newborn Henry, Elle (7) and Mere (4), Terra and Shawn have an English bulldog, Penelope, and a Frenchie named Brutus to "round out the zoo," as Terra describes their home. Brutus, as well

as Elle and Mere, have all been featured in JMT lifestyle videos for selling homes, and Henry has attended many showings and team training sessions already, making real estate truly a family affair in Terra's household.

EMBRACING CHANGE

The Jenny Maraghy Team was recently selected to become Compass' founding partner in Richmond due to the team's production volume and market expertise, making them part of the number one brokerage in the country. With 30-plus agents and plans to expand, JMT is certainly keeping Terra on her toes now that the transition from Joyner Fine Properties to Compass is behind her. But Terra says she thrives on the chaos and embraces change in all aspects of her life.

"I've handled a new baby, a role change on the team and a brokerage move all within four months," Terra notes with a chuckle. "But change is a good thing, and I always try to keep challenging myself whenever I feel on top of my game. I'm very competitive, as well as relationship-oriented. I work tirelessly to hit my high production goals each year and work even harder to keep in touch with my wonderful clients and teammates that have become close friends."

"It truly fits my teaching and administrative background well to be focusing on onboarding and training all our agents," Terra continues. "And now, I can pass on all I've learned as a REALTOR® to make our agents the most proactive and reliable in town, as well as help keep our team the close-knit group it's always been

despite its continuous growth and the stresses of this whirlwind market."

LOOKING AHEAD

When Terra isn't busy guiding her clients or agents through a deal, she has plenty to keep her busy at home as well.

"We just had our son, Henry, in December, and my stepdaughters, Elle and Mere, are the best big sisters!" Terra smiles. "And now that my work schedule is a bit more predictable, I'm home most nights and weekends with the family, which is great!"

As Terra looks toward a bright future in real estate with the growing success of JMT, she says she is planning on getting her broker's license to better serve her clients and Compass teammates while still working diligently to maintain her newfound work-life balance that can be so elusive in this competitive industry.

Terra also offers some terrific advice for new agents and points out it wasn't too long ago that she was a rookie herself.

"Don't lose sight of the basics of strong routines and even stronger relationships, no matter how busy or in-demand you become," Terra says. "And most importantly, maintain work-life balance while continuing to challenge yourself with new professional and personal experiences."



MAHMUD CHOWDHURY

REAL ESTATE WITH HEART



When Mahmud Chowdhury rises out of bed, he asks himself a question: “How can I make a positive difference in someone’s life today?” This simple question drives everything he does.

Mahmud has been a real estate agent in Richmond since 2005, and he achieves success by sticking with the basics. Integrity, honesty, and transparency drive his business. He practices real estate with heart, giving as much as possible with no expectation of a return. For Mahmud, this formula has been a winner. In 2021, he closed 80 transactions for over \$30 million, making him the number 35 REALTOR® in the Richmond area. Perhaps most importantly, his work fills his heart, allowing him to pay it forward to the next person he meets.

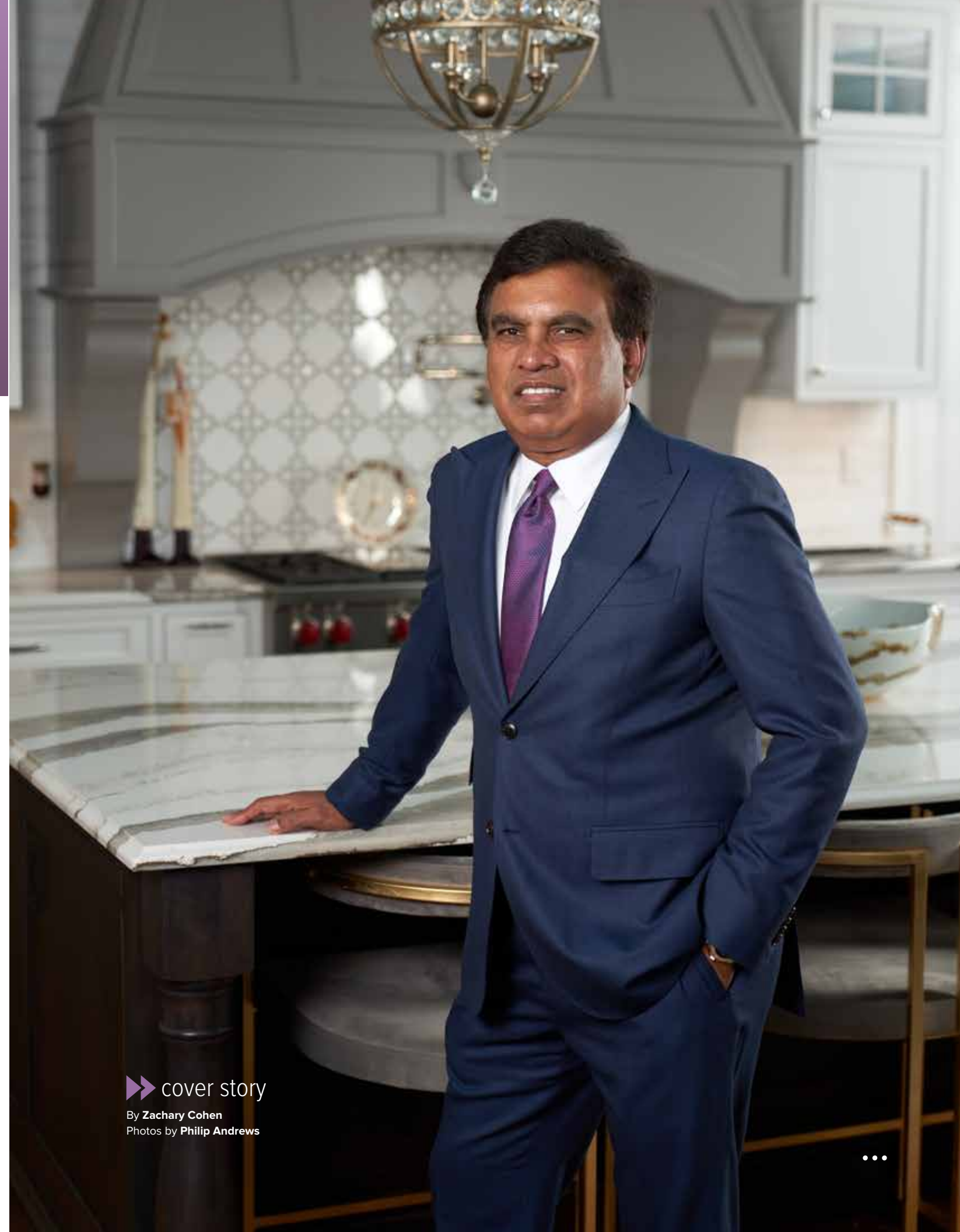
Rewind: From Bangladesh to the U.S.

In 1983, Mahmud arrived in the U.S. from his home country of Bangladesh. In Bangladesh, he had the chance to attend an American school, and he was inspired by the quality and discipline of the education. So he applied for a student visa and landed at the University of Houston, where he studied electrical engineering.

Although he studied to be an engineer, Mahmud took a liking to the business world. He worked several jobs to pay for his education. One of those was at a fine-dining Italian restaurant, and after graduation, he opened a restaurant in western Texas.

Photo
by Philip
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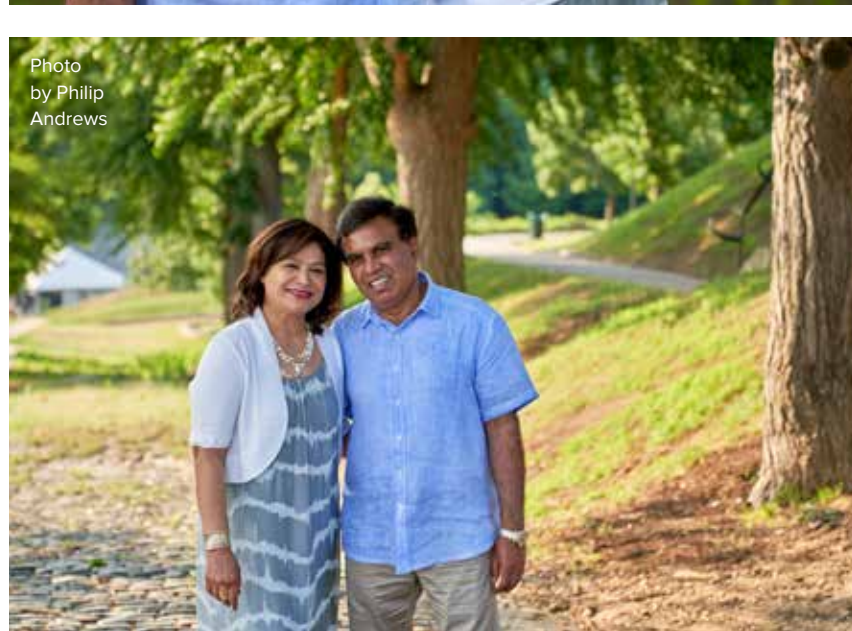
By Zachary Cohen
Photos by Philip Andrews





Photo by Philip Andrews

FAMILY SPOTLIGHT
Mahmud and his wife, Runu, have three adult daughters, Farah, Sera, and Rifah.



Mahmud's restaurant business was successful; it grew to three locations. But after several years in the industry, he grew tired of the long, late-night hours.

Mahmud's next move was to Atlanta, where he landed a position as an area manager for a convenience store chain. In 2000, he relocated to Richmond with Fas Mart, another convenience store chain.

Real Estate with Heart

While living and working in Richmond, Mahmud began helping friends and family looking to buy houses. A new development was built near his home, and he began recommending the houses to friends. In the end, seven of Mahmud's friends purchased homes in that subdivision.

"I calculated that I would have made \$100,000 if I was getting the commission," Mahmud reflects. "That had me taking a look at real estate."

In February 2005, Mahmud got his real estate license. Shortly thereafter, he left his job at Fas Mart. In 2006, he founded the brokerage, Freedom 1 Realty.



“ My model is to give back more than I take...”

Over the past 17 years, Mahmud has achieved tremendous success. It hasn't been fanciful marketing schemes or top-level coaching that has led to his success. Instead, he's relied on old-fashioned values — building trust, serving others, and speaking the truth.

“My thing is, I like to help people. When I'm helping people, it comes from my heart. I don't necessarily expect anything of it. I'm here to help,” Mahmud says. “My nature is caring. I believe that if I do something out of kindness, not expecting anything out of it, I don't get disappointed because I don't have an expectation. But if something good comes, it's a plus. I love what I do. I treat my clients as if they were me; I act in a way that I would act for myself.”

A Community Leader

Mahmud's desire to serve his community extends beyond real estate. He has been involved with the US Bangladesh Social Organization and the Asian-American Society of Central Virginia (AASoCV) for many years; from 2015 to 2021, he was the chairman of the AASoCV.

“Our job is making sure that, as immigrants, our lives are protected. We promote culture and tradition and the betterment of Asian-Americans' lives,” Mahmud says. “My model is to give back more than I take. I've been blessed. I want to give back for the betterment of our society.”

As Mahmud approaches 17 years in the real estate business, his intentions remain the same as they've always been — to treat others how he would want to be treated himself.

“I believe that if you are a caring person and kind to others, God rewards you with good things. I believe in making a difference for the betterment of others' lives. I'm as genuine as I can be, and I love people.”

...I've been blessed.”

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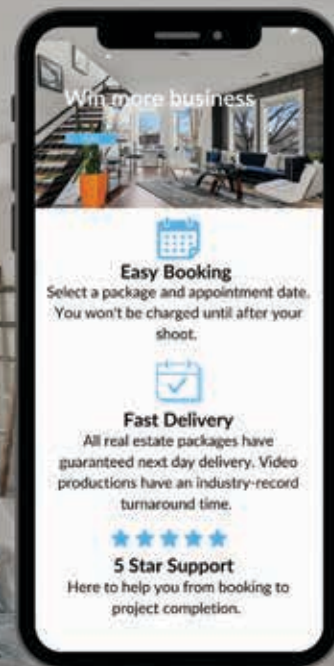
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Clever Ways to Cut Your Grocery Bill

American families are feeling the crunch at the grocery checkout.

According to CNBC, food prepared at home now costs about 10% more than it did at this time last year, with food prices continuing to rise month-over-month due to supply-chain issues, delayed harvests, and labor costs. Elevated food spending combined with concurrently rising gas and housing costs means shoppers must find ways to pinch pennies on budgets still impacted (for many) by the pandemic. Here are a few ways consumers can save — while still maintaining healthy eating goals — on grocery bills in the coming months.

- **Meal planning/shopping with a list:** Spend time mapping out the meals you plan to make in the next week or two, and familiarizing yourself with what's already in your kitchen. Then, make a shopping list ... and stick to it! According to the FDA, Americans waste a shameful 30% or more of the food we purchase each year. Shopping with a list discourages impulse purchases and reduces food waste, meal-planning stress, and shopping time.
- **Buying local:** The local goods available at farmers' markets, CSAs, and other home-grown venues is often much fresher, less wasteful, and cheaper than purchasing from a conventional grocery store. Add in the good karma of supporting your community farmers, and what's not to love?
- **Using store brands:** Generic and private label goods are almost always the same quality as name brands, just with different packaging ... and a lower price. In

- fact, name and store brands are usually manufactured by the same company, with a markup on the name brand to pay for advertising!
- **Stocking up during sales:** Consider the long game here, as grocery prices aren't expected to drop any time soon. Know which nonperishable items your family consumes most, and when you see a sale, stock up.
 - **Reducing dairy and meat:** Dairy and meat items have leapt in price by almost 15% since last year and comprise the two most expensive food categories on a per-calorie basis. Here, small changes make a big difference: going meat-free for one or two meals per week; opting for cheaper meats and/or smaller portions for some meals; or incorporating plant-based options like beans and tofu, which are packed with protein and fiber and are better for your health, too.



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|------|------|--------|------------|--------------------------|------------|-------------------------|-------------|----------|
|------|------|--------|------------|--------------------------|------------|-------------------------|-------------|----------|

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