

# CAPITAL REGION REAL PRODUCERS®

CONNECTING. ELEVATING. INSPIRING.



ISSUE  
EDITION

DECEMBER 2022



# ROHAN & DELANCEY

ATTORNEYS & COUNSELORS AT LAW



Main Office: 18 Computer Dr. West  
Albany, NY 12205

TEL: 518-438-0010  
FAX: 518-438-0030

Brian P. Rohan, Esq.  
[brohan@rohanlaw.com](mailto:brohan@rohanlaw.com)  
Erin P. DeLancey, Esq.  
[edelancey@rohanlaw.com](mailto:edelancey@rohanlaw.com)

**Experienced | Knowledgeable | Personable | Responsive | Dedicated | Dependable**

*We Provide EXCEPTIONAL, COMPREHENSIVE, HIGH QUALITY Legal Counseling And Representation In All Aspects of Residential & Commercial Real Estate*

- RESIDENTIAL REAL ESTATE CLOSINGS
- COMMERCIAL REAL ESTATE CLOSINGS
- LENDER REPRESENTATION/ SETTLEMENT AGENT
- BORROWER REFINANCES
- TITLE INSURANCE (Searches, Examination, Clearance)
- NEW CONSTRUCTION
- INVESTMENT PROPERTIES
- LANDLORD & TENANT REPRESENTATION
- PROPERTY MANAGEMENT
- FOR SALE BY OWNER (FSBO)
- SHORT SALES
- LOAN MODIFICATIONS
- RELOCATION
- BANK OWNED REAL PROPERTY (REO)
- DEED TRANSFERS
- LEASE-PURCHASE OPTIONS
- LAND CONTRACTS
- CONDOMINIUMS
- COOPERATIVE APARTMENTS
- LAND USE & ZONING

*Satellite Locations (By Appointment):*

125 High Rock Avenue  
Saratoga Springs, NY 12866  
Tel 518-306-4318  
Fax 518-306-4518

333 Glen Street  
Glens Falls, NY 12801  
Tel 518-338-3833  
Fax 518-338-3983

*Additional Areas of Expertise: Business & Corporate Law, Trusts & Estates, and Vehicle & Traffic Law.*

*"The courageous do not lie down and accept defeat. Instead, they are all the more determined to struggle for a better future."*

*– Queen Elizabeth II*



**Bob Kelly**  
Mortgage Originator  
NMLS #66576  
Cell: 518-330-9201

[bkelly@sefcumortgageservices.com](mailto:bkelly@sefcumortgageservices.com)



**Nicholas Baratto**  
Mortgage Originator  
NMLS #1392603  
Cell: 518-605-1176

[nbaratto@sefcumortgageservices.com](mailto:nbaratto@sefcumortgageservices.com)






**SEFCU** | M O R T G A G E  
S E R V I C E S

700 Patroon Creek Blvd., Suite 301, Albany, NY 12206 • Company NMLS #309847 • 518-783-1234  
[sefcumortgageservices.com](http://sefcumortgageservices.com) • Licensed Mortgage Banker-NYS Department of Financial Services





## TABLE OF CONTENTS

	<b>09</b> Meet The Capital Region Real Producers Team		<b>12</b> Preferred Partners		<b>16</b> Coach's Corner
	<b>20</b> Thank You to Our Partners		<b>26</b> On the Rise, Over the Years		<b>34</b> Who's Who: Our Ultimate Cover Collection



If you are interested in contributing or nominating REALTORS® for certain stories, please email us at [mike.baker@realproducersmag.com](mailto:mike.baker@realproducersmag.com).

DISCLAIMER: Any articles included in this publication and/or opinions expressed therein do not necessarily reflect the views of The N2 Company d/b/a Real Producers but remain solely those of the author(s). The paid advertisements contained within the *Capital Region Real Producers* magazine are not endorsed or recommended by The N2 Company or the publisher. Therefore, neither The N2 Company nor the publisher may be held liable or responsible for business practices of these companies.



## Trustco Bank Mortgages<sup>1</sup> *Compare & Save!*

- > Financing up to 97% Loan-to-Value
- > No Borrower Paid Private Mortgage Insurance\*
- > Jumbo Mortgages up to \$1,500,000
- > Low Closing Costs
- > Friendly, Local Service
- > Wide Range of Products Available

Since 1902, Trustco Bank has been helping build communities one mortgage at a time. We value our relationships with the Real Estate community and know how hard you work to get the deal done. We want you to know that you can trust us to work just as hard for you and your client. We will even save them some money too.



**New Construction Loans-**  
Rate Locked for 330 Days from Application!

**TRUSTCO BANK**



APPLY NOW



800-670-3110

[www.trustcobank.com](http://www.trustcobank.com)

Subject to credit approval. 1 - Applicable to our portfolio mortgage product. If you fail to qualify for that product, you may be offered a mortgage that does have an appraisal fee, borrower-paid PMI, and a tax escrow account. \*Private Mortgage Insurance. Lender Paid Private Mortgage Insurance on loans over 89.5% Loan-to-Value. Please Note: We reserve the right to alter or withdraw these products or certain features thereof without prior notification. NMLS #474376



Member FDIC





Pre-listing Inspections, Buyer  
Inspections, Commercial  
Inspections, Radon and  
Water Testing, Well-flow  
Testing, Mold Assessments

**WE DO OUR BEST TO MAKE  
INSPECTIONS SUCK LESS!**



**518-407-5260**

[Alyssa@WolfHollowHomeInspections.com](mailto:Alyssa@WolfHollowHomeInspections.com)



**HOMESTEAD  
FUNDING CORP.**  
*Home Financing That Moves You*

**CONTACT US FOR ALL OF YOUR HOME FINANCING NEEDS!**

If you know of anyone who could use our time for professional home financing services,  
please have them give us a call. Have a great summer!



**Michael Angelo**  
Branch Manager/Licensed Loan Originator  
Cell: 518-281-7108  
[mangelo@homesteadfunding.com](mailto:mangelo@homesteadfunding.com)

13785 Research Blvd., Suite 125, Office 124, Austin, TX 78750  
Georgia Residential Mortgage Licensee #12845, Licensed in TX.  
Licensed Mortgage Banker - NYS Dept. of Financial Services  
Office: 518-373-0814 • NMLS ID# 54521



**Jessica Brate**  
Licensed Loan Originator  
Cell: 518-505-1304  
[jbrate@homesteadfunding.com](mailto:jbrate@homesteadfunding.com)

8 Airline Drive, Albany, NY 12205  
Licensed Mortgage Banker - NYS Dept. of Financial Services  
Office: 518-464-1100 • NMLS ID# 56711



**Jay Quinn**  
Licensed Loan Originator  
Cell: 518-376-7230  
[jquinn@homesteadfunding.com](mailto:jquinn@homesteadfunding.com)

8 Airline Drive, Albany, NY 12205  
Licensed Mortgage Banker - NYS Dept. of Financial Services  
Office: 518-464-1100 • NMLS ID# 135799

NMLS ID# 3232



*New beginnings require new actions.*

*Begin promoting your business with a fresh view of what you do and  
how you do it! We can help you show potential clients why your  
business deserves to be a part of their life.*

*Testimonials - Youtube content - Training - LinkedIn content - BTS -  
Introduction videos - Recruiting - Documentary*

*Contact us today for a free consultation to discuss how we can help  
you share your vision with the world!*

**MITCHELL WOOD**  
PHOTOGRAPHY AND VIDEO

creative capture and irresistible story telling

518.222.6138 • [mitchellwoodmedia@gmail.com](mailto:mitchellwoodmedia@gmail.com)





Our highly experienced team brings together comprehensive industry knowledge to facilitate any of your Real Property needs.

Whether you are involved in a Residential or Commercial Transaction, we will make sure to accommodate every aspect of the process to make it seamless.

Amy Calabrese, Esq.  
Taylor Basford, Esq.

📞 518-691-0019

📍 30 Division Street, Saratoga Springs, NY 12866

**IT'S PERFECT.**

Your dream home awaits.  
Turn to your mortgage expert for seamless financing.

We offer a comprehensive selection of mortgage solutions and exclusive products you won't find elsewhere.

[www.capcomfcu.org/myhome](http://www.capcomfcu.org/myhome)  
(800) 634-2340  
Visit any branch



Federally Insured by NCUA



SUBSIDIARY OF CAP COM

Mortgage products in New York State only and offered by our Mortgage Team, Homeowners Advantage (HOA), which is a subsidiary of CAP COM FCU. HOA is a Licensed Mortgage Banker – NYS Dept. of Financial Services. HOA NMLS Identifier: 290363. Principal Address: 4 Winners Circle, Albany NY 12205. CAP COM FCU NMLS Identifier: 401261.

# MEET THE CAPITAL REGION REAL PRODUCERS TEAM



**Michael Baker**  
*Publisher*



**Shari Baker**  
*Publication Manager*



**Haley Van Bellingham**  
*Assistant Publisher*



**Megan Taylor-DiCenzo**  
*Content Coordinator*



**Stephanie Mojica**  
*Editor*



**Christina Center**  
*Assistant Editor and Proofreader*



**Chris Wright**  
*Proofreader*



**Michael Gallitelli**  
*Photographer*



**Martyn Gallina-Jones**  
*Photographer*



**Joan Heffler**  
*Photographer*



**Mitchell Wood**  
*Videography*



**Isabella Browne-Lörcher**  
*Writer*



**Caitlin Gurtner**  
*Writer*



**Emily Williams**  
*Writer*



**Kyli Wolfson**  
*Writer*



**Osman Salam**  
*Hair & Makeup Artist*





# JUNK KING®

Why is Junk King Albany simply the BEST to clean up your residential or commercial space? Because we are passionate about what we do and we built our business on a simple 4-pillar philosophy:

- Provide the best customer service, **ANYWHERE.**
- Lowest prices and best value vs. our competitors.
- Commitment to recycling and protecting our environment.
- Giving back to our community.

Junk King Albany's owner, Carl Breitenstein, took control of the business and quickly becoming the fastest growing junk removal service in the Capital District. Don't believe us? Just ask Google! We have over 500 verified reviews and a 4.9 Star rating, which is the highest among any of our competition.



**North America's Greenest  
Junk Removal Service**  
**1-888-888-JUNK**



## HAPPY Holidays

Seasons greetings to you and your family from Fairway Independent Mortgage Corp

**DREW AIELLO**  
Branch Manager | NMLS# 64814

Office # 518-573-2435  
Cell # 518-573-2435  
drew.aiello@fairwaymc.com  
fairwayindependentmc.com  
125 High Rock Avenue, Suite 207B  
Saratoga Springs, NY 12866





# Your Social Liaison

The Social Media Engagement Specialists

## Social Media is Hard

- Stay Top-of-mind with your clients
- Increase your Repeat Customer/Referral Rate
- Spend less time on Social media
- Stay up-to-date on important events in your clients lives
- Increase your organic engagement on your content
- Have more Fun on Social Media!

## We make it easier

@YourSocialLiaison - yoursocialliaison@gmail.com





This section has been created to give you easier access when searching for a trusted local real estate/business vendor to use. Take a minute to familiarize yourself with the businesses sponsoring *Capital Region Real Producers*. These local businesses are proud to partner with you and make this magazine possible. Please support these businesses and thank them for supporting *Capital Region Real Producers*!

## ATTORNEY - REAL ESTATE

Rohan & DeLancey, PC  
(518) 265-0530

## BRAND STRATEGIST/SOCIAL MEDIA MANAGER

Your Social Liaison  
(518) 669-1462

## ELECTRICAL SERVICES

Kot Electrical Services  
Chris Kot  
(518) 859-1860  
www.kotelectrical.com

## FINANCIAL ADVISOR

Northwestern Mutual  
Matt Haye  
(518) 785-4141  
matthew.haye.nm.com

## GENERAL CONTRACTING

Ballard & Son Construction LLC  
Barry Ballard  
(518) 926-8417  
www.ballardandsonconstruction.com

## HEATING & COOLING

Grasshopper Heating and Cooling  
Brian Correll  
(518) 545-4175  
www.gograsshopper.com/

## HOME FIX & FLIP, INVESTING & CONSULTING

Find, Fund, Fix & Flip LLC  
Richard Carr  
(518) 488-2434  
www.carrrealestategroupllc.com

Find, Fund, Fix & Flip LLC

Richard Carr  
(518) 488-2434  
www.carrrealestategroupllc.com/

## HOME INSPECTION

Chris The Home Inspector  
Chris Lula  
(518) 928-4172  
christhehomeinspector.com

Top Gun Inspection Services  
Josef Fasolino  
(518) 956-0532  
www.topguninspectionsservices.com

Wolf Hollow Home Inspections LLC  
Alyssa Hackett  
(518) 407-5260  
www.WolfHollowHomeInspections.com

## INSURANCE AGENCY

Erik LaChance State Farm Agency  
Erik LaChance  
(518) 669-1846  
www.SFLaChance.com

## JUNK REMOVAL & HAULING

Junk King  
Carl Breitenstein  
(518) 265-4805  
www.junk-king.com/locations/albany

## LIFE / BUSINESS COACH

Lisa Giruzzi  
(518) 369-9780  
www.transformationalconversations.com

## MOLD TESTING & REMEDIATION

Epic Building Solutions  
(518) 477-0809  
www.epicbuildingsolutions.com/

## MORTGAGE LENDER

Catskill Hudson Bank  
Dawn Martinez  
(845) 798-2896  
www.chbny.com

Haus Capital Corporation  
(844) 417-8728  
www.hauscapitalcorp.com

Homeowners Advantage  
Eric Cruz  
(518) 690-2232  
www.capcomfcu.org

Homestead Funding Corp  
(518) 464-1100 x392  
www.cliftonparksouth.homesteadfunding.com

Trustco Bank  
(518) 377-3311  
www.trustcobank.com

## MOVE IN/MOVE OUT AND CONCIERGE SERVICES

Call Sheilah!  
Sheilah Sable  
(518) 937-7908  
www.callsheilah.com

## MOVING & STORAGE

Don's Moving and Storage, Inc  
(518) 462-0697  
www.donsmovers.com

## MOVING SERVICES

Moving Made Ez  
John Payne  
(518) 792-1837  
www.movesmadeez.net

## ORGANIZATIONS

Women's Council of Realtors - Capital Region  
(518) 469-8821  
www.wcr.org/chapter-sites/new-york/capital-region

## PHOTOGRAPHY - PORTRAITS & EVENTS

Joan Heffler Photography  
Joan Heffler  
(518) 346-4485  
www.joanhefflerphotography.com

## PHOTOGRAPHY - PORTRAITS / WEDDINGS

Metroland Photo  
Michael Gallitelli  
(518) 459-8050  
metrolandphoto.com

## PHOTOGRAPHY- REAL ESTATE

Gallina-Jones Photography  
Martyn Gallina-Jones  
(917) 613-4929  
www.gallina-jones.com

## RADON/ASBESTOS/MOLD/LEAD

AirWater Environmental  
John Snyder  
(518) 376-7345

## RESTORATION - WATER, FIRE & MOLD

Restoration 1 of the Capital Region  
(518) 817-9915  
www.restoration1.com/capital-region

## ROOFING

Pinnacle Roofing  
Chris LaVallee  
(518) 435-2400  
www.pinnroof.com

## VIDEO PRODUCTION

Mitchell Wood Media  
Mitchell Wood  
(518) 222-6138  
www.mediaave.com

## WELL DRILLING/INSTALL & WATER TREATMENT

Hawk Drilling Company Inc.  
Sandra Baldwin  
(518) 885-7952  
www.hawkdrillingcompany.com

*Happy Holidays*  
from our Home Choice family  
to yours.

**HOME CHOICE CAPITAL, INC.**  
*Your Key to Home Financing*

**Home Choice Capital, Inc.** | Reg Mortgage Broker, NMLS #1948769, NYS Dept of Financial Svcs.  
**Nancy Herrmann** | Lic Mortgage Loan Originator NMLS # 1135039, Principal  
**Cell:** 518-727-9742 | Nancy@HomeChoiceCap.com  
**Angie Consolo** | Lic Mortgage Loan Originator NMLS # 1832816  
**Cell:** 518-488-0466 | Angie@HomeChoiceCap.com  
**Office:** 518-280-7009 | **Fax:** 518-383-0905 | 440 Rte. 146, LL, Clifton Park, NY 12065



# HAPPY 50 ISSUE ANNIVERSARY

I am so excited to celebrate this 50th anniversary. It truly reflects how far we've come in just over four short years!

Back in the spring of 2018, when I was ramping up the platform and trying to launch, I couldn't imagine the people I'd meet, the friends I'd make, and the opportunities that would be present for myself, my family, and our real estate community.

It was a grueling, demanding, and labor-intensive process, but I met enough people to finally make our dreams a reality.

In November 2018, our first issue of then-Albany Real Producers hit mailboxes.

I wasn't prepared for the journey ahead but was open to the idea of personal and professional growth.

Now, over four years later, here we are!

I've met hundreds of the most successful business owners, REALTOR®s, and vendors, sharing lessons from their stories, histories, and experiences.

*Capital Region Real Producers* has allowed us to build a community centered around positivity, inspiration, professionalism, and innovation.

It has facilitated opportunities to connect top-producing REALTOR®s with their peers—people they've worked alongside for years but finally made the in-person connection.

It has allowed us to tell stories about the most successful real estate professionals and educate peers and friends by telling their stories.

Sharing these journeys has given insight into previously unknown aspects of the people's lives we showcase—stories about their pasts, hobbies, and personal lives—helping our network get to know these individuals on a deeper level. In doing so, we elevated the bar of the Capital Region's real estate experience.

But most importantly, we had fun!

Every step of our journey has been instrumental in getting us to where we are today. This issue of Capital Region Real Producers is an acknowledgment of all who have brought us here.

It's a recognition of the REALTOR®s and vendors we've featured and their stories that have inspired this

community. This month we celebrate all of the people who have earned a spot in Capital Region Real Producers' history.

We hope you enjoy this recap as much as we enjoyed creating it.

Remember, we can't tell stories without hearing them first. If you know a local real estate professional with an inspirational story or a top-notch vendor you think we can recommend, please let us know.

You can submit your nominations through the following channels:

Email your nomination to [Mike.Baker@n2co.com](mailto:Mike.Baker@n2co.com)  
Text your nomination to 518-669-1462  
Send your nomination over Facebook Messenger or Instagram pages using the handle @CapitalRegionREALProducers

Thank you again for everything. I appreciate you all.

**Mike Baker**  
Publisher  
Capital Region Real Producers



AIR WATER  
ENVIRONMENTAL LLC

MOLD AND RADON REMEDIATION ASBESTOS CONSULTING

- Top choice of Real Producers
- All projects estimated and managed by career long environmental professional with 20 plus years experience
- Proposals and Completion within Real Estate Deadlines

JOHN SNYDER | 518 376-7345

RESPONSIVE – HIGH QUALITY – NEAT AND CLEAN







## CONGRATULATIONS TO OUR NEW 2023 BOARD!



BROOKE CHAFFEE-ZAYAS  
PRESIDENT



KIM CORBITT  
PRESIDENT ELECT



COTY DEMERS  
FIRST VICE PRESIDENT



KAREEM JANDALI  
MEMBERSHIP DIRECTOR



LINDON PAUL  
DIRECTOR OF PROGRAMS



STEFANIE GOUVIS  
TREASURER

Join  
us  
Today!



2023 is sure to be an incredible year!  
Don't wait, join us at Women's Council  
of Realtors and see what we are all  
about!

<https://www.wcr.org/network-sites/new-york/capital-region/>

FOLLOW US TO STAY UP TO DATE  
WITH OUR UPCOMING EVENTS!



facebook.com/wcrcapitalregion



instagram.com/wcrcapitalregion



**Treating Clients Like Family**

**Home Inspection | Mold Assessment  
Radon | Wood Destroying Insects**

**When inspecting a client's house, I perform the  
home inspection as if it were my own son or  
daughter considering buying that house.**

**- Joe Fasolino, Top Gun Inspections Owner and NYS Inspector**

**JOE FASOLINO**

Owner / Inspector  
(518) 956-0532

[info@topguninspectionservices.com](mailto:info@topguninspectionservices.com)



NYS #: 16000077491  
NYS Mold Lic. #: 00333



**Honesty, Integrity, Competence, and Professionalism**

Does your client need to sell fast for CASH because of a job transfer, divorce,  
estate sale, death, bad tenant, relocation, or inability to make repairs?

**RICH CARR**

Licensed Master Electrician  
& Licensed Master Plumber

Over 20 years of experience buying  
homes throughout the Capital Region  
c. (518) 488-2434

✓ We close transactions in 20 days and pay the highest price possible for your client's home.

✓ No middlemen ✓ We pay cash for ALL homes, no banks

✓ No contractors needed for repair estimates ✓ We buy homes "as is" without inspections

✓ One-Stop-Shop: one phone call does it all



**Call Rich Carr Today for a FREE offer to purchase  
your home, or visit: <https://RichCarr76.com>**



**MOVING MADE EZ**

**Professional Moving Services You Can Trust**

- Residential & Commercial Moving
- Truck/Pod Loading & Unloading
- Interior Moving & Deliveries
- Hourly-Day Rates



**Serving the Capital District**



518-792-1837 • 323 Corinth Road, Queensbury, NY 12804 • [www.movesmadeez.net](http://www.movesmadeez.net)







▶ coach's corner

## Being Discouragement-**PROOF**

Lisa Giruzzi, *Transformational Conversations*

**Imagine what would be possible if you were discouragement-proof. Prospect says “no” to working with you ... so what? Interest rates go up — no big deal. Closing gets postponed indefinitely; oh, well. When you are discouragement-proof, nothing knocks you off your game. You stay in action, playing the game to play the game because you know the outcome isn’t up to you.**

Many people think that it’s not possible and that getting disheartened or discouraged is natural. However, if you have seen a baby learn to walk, you know that being discouragement-proof is our natural state. I’ve heard it said that if we had to learn to walk later in life, most people wouldn’t be able to walk. Too much thinking and self-judgment would get in the way.

At the age babies typically learn to walk, they don’t have language or thinking, so they pursue walking with ease. No matter how many times they fall or fail, they keep at it until one day, walking happens.

At some point in our lives, we start having an inner dialogue, or a narrator, as I call it. We mistakenly think what our narrator says is important and should be revered. That’s the beginning of discouragement being normalized. The more we listen to the narrator and believe it to be telling the truth, the less we are out in life actually living. We become more of an observer on the sidelines, being tentative and taking fewer risks.

Over time, we identify with the narrator and fail to question the veracity of what’s being said. This innocent misunderstanding is the source of all suffering and struggles.

Here’s the truth: You are NOT your thoughts, and your thoughts are NOT reality. Let that sink in. Thoughts are merely energy passing through your brain. They come and go like clouds on a windy day. Thoughts are neutral until we place importance on them.

If you understand this and truly see it for yourself, your natural exuberance and resilience come forth. Discouragement becomes a thing of the past because you can detach from your thoughts and notice how irrelevant they are.



*Lisa Giruzzi is a peak performance coach, best-selling author, and accomplished speaker with over 25 years of experience helping people to discover their true nature and live life powerfully — free from stress, regrets, judgments, and fear.*

*More information is available at [www.TransformationalConversations.com](http://www.TransformationalConversations.com).*



# MOVING CAN BE A BEAUTIFUL THING

*Providing Superior*  
PACKING, STORAGE, LOCAL AND LONG-DISTANCE

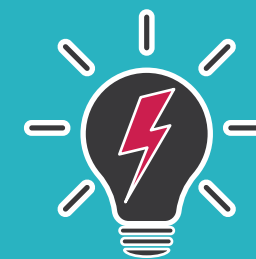
*moving services*  
TO THE CAPITAL REGION

— SINCE 1952 —

[www.donsmovers.com](http://www.donsmovers.com)  
(518) 462-0697

[glenn@donsmovers.com](mailto:glenn@donsmovers.com)  
981 Broadway Albany, NY 12207

## GROW ACHIEVE SUCCEED



Coach, Speaker,  
Best Selling Author  
Let's Explore What's Possible.



Improve performance • Enhance communication • Navigate success  
Balance professional & personal time • Increase productivity  
Expand leadership capacity

Lisa Giruzzi

[www.TransformationalConversations.com](http://www.TransformationalConversations.com)  
518-369-9780 • [Lisa@TransformationalConversations.com](mailto:Lisa@TransformationalConversations.com)



# Real Producers need a Real Agent.

Let's provide a better home-buying experience together.



Insurance and  
Financial Services



Erik LaChance - Agent (518) 275-0300 / SFlachance.com

## TAKE IT TO THE HAUS!

HAUS Capital Corporation is now in Saratoga, NY! Branch Manager, Bryan Clute, and his team are excited to announce their recent partnership with HAUS Capital Corporation.

HAUS Capital was established in 2017 in Rochester, NY with offices in Buffalo, Pennsylvania, Florida, South Carolina, and now in Saratoga!

At HAUS Capital you will get a unique customer service experience, tailoring our mortgage solution to your needs with the credibility and strength of our financial partners.

Our business is personal. We pride ourselves on being the trusted mortgage professionals you can call to help get you into the home you deserve.

Registered mortgage broker. NYS department of financial services. Loans are arranged through third-party providers. NMLS #1549644

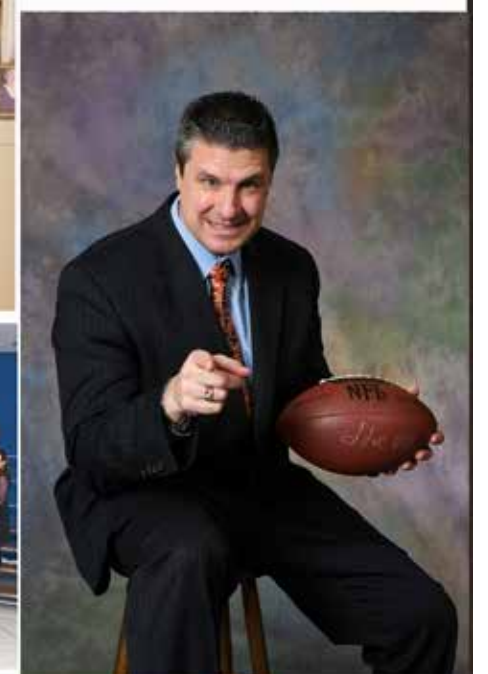


Bryan Clute | Branch Manager | NMLS #66590  
Cell: 518-366-8608  
bryan@hauscapitalcorp.com  
10 Blacksmith Dr. Suite 3  
Saratoga, NY 12020



Chris Kot | Kot Electrical Services  
123 Maple Ave | Selkirk, NY 12158

o 518.465.1578 | c 518.859.1860



joan heffler  
PHOTOGRAPHY

*Pictures with Personality!*

www.joanhefflerphotography.com

corporate portraits events weddings





**Rick Murphy**

*Catskill Hudson Bank*

"We are a local portfolio lender and enjoy supporting and working with our referral partners and being part of the community."



**Barry Ballard**

*Ballard & Son Construction LLC*

"If you don't love what you do, you won't do it with much conviction or passion."



**John Snyder**

*AirWater Environmental LLC*

"It's not just about what we do, but what we provide. I'm not just here to 'do mold'; I'm here to help the REALTOR® overcome obstacles and stop challenges before they start."

» a huge thank you to our partners

50

ISSUES

WOULD  
NOT BE  
POSSIBLE  
WITHOUT  
YOUR  
SUPPORT



**Amy Calabrese**

*Calabrese Law, PLLC*

"I fell in love with the transactional aspect of [real estate law] and the homebuyers, so I decided to pursue this part of the law rather than the courtroom."



**Sheilah Sable**

*Call Sheilah!*

"We'll do whatever task you don't want to do, especially the ones that make your eyes roll into the back of your head."



**Eric Cruz**

*Homeowners Advantage*

"From our reviews, service and camaraderie are spelled out as incredible strengths. That comes from our team effort."



**Chris Iula**

*Chris the Home Inspector LLC*

"My number one goal is to help the client by better educating them about the building, which in turn places them in a better position for a successful real estate transaction."



**Glenn Coyne**

*Don's Moving & Storage Inc.*

"I love problem-solving, especially when I have the opportunity to learn from my peers. I'm constantly reading, trying to improve, and striving to be better, which helps me every day."



**Erik LaChance**

*State Farm — LaChance Insurance Inc.*

"Life changes, and so do your insurance and financial needs."



**Rich Carr**

*Find, Fund, Fix & Flip LLC*

"We save people from having to file for bankruptcy. We can also save the customer years of bad credit. My goal is to eliminate financial hardship as much as possible for all of my customers."



**Amanda Triolo**

*Grasshopper Heating & Cooling*

"Our goal is for our customers to recognize the value and service we provide; we want them to know darn well that they are going to be properly taken care of."



**Sandra and Jeremy Baldwin**

*Hawk Drilling Co. Inc.*

"Service is very important to us. We know we can't make everyone happy, but we really try, and we look at feedback (positive and negative) as ways to improve."

...



**Bryan Clute**

*Haus Capital Corp*

"Any opportunity to get involved and take action in our community is a win for us. I love living in the Capital District and being part of this community."



**Drew Aiello**

*Fairway Independent Mortgage*

"Many feel that buying a home is hard because there are many things in the works at once. I love when I can simplify the process and see the stress on their face melt away; it's very fulfilling to watch that happen."



**Nancy Herrmann**

*Home Choice Capital Inc.*

"When you come to me, you have choices. By having choices, you're not just getting what I have to offer — you're getting what is right for you."



Photo by Michael Gallitelli



**Michael Angelo**

*Homestead Funding Corp*

"I get personally involved and make myself available seven days a week. I want to make sure everyone has the opportunity to become a homeowner. I have long-term relationships with my clients and referral partners."

Photo by Michael Gallitelli



**Carl Breitenstein**

*Junk King*

"Trust and reliability are number one, and I will go as hard for my employees as they go for me. I am never above getting on the trucks and working side by side with them."

Photo by Meg Mosher



**Chris Kot**

*Kot Electrical Services*

"As we turn their new lighting on for the first time, our customers' joy and excitement are what keep us going. There is nothing more fulfilling."



**Lisa Giruzzi**

*Transformational Conversations*

"After shifting my mindset and my paradigm of how I saw the world, I developed a better understanding of how other people felt. It deepened my compassion and my capacity to connect with people."

Photo by Meg Mosher

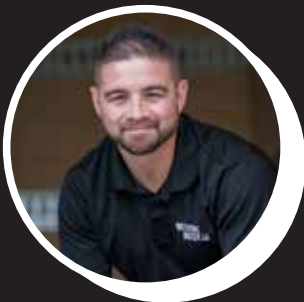


**Michael Gallitelli**

*Metroland Photo*

"I have always been a visual person, and I try to capture whatever is in front of me with a creative touch."

Photo by Michael Gallitelli



**John Payne**

*Moving Made EZ*

"I trust my team with my life, and I hope that they feel the same way about me. I go to bat for them."

Photo by Dino Petrocelli Jr.



**Matt Haye**

*Northwestern Mutual*

"Money isn't everything, but financial planning allows us to do the things we really want to do in our life."

Photos by Dino Petrocelli, Jr.



**Chris LaValle**

*Pinnacle Roofing*

"I'm passionate about watching our people grow with the company, seeing them implement the processes we have in place, and watching the pride they take in their results."

Photo by: Dino Petrocelli Jr.



**Daryl Menton**

*Restoration 1 of the Capital Region*

"You can't truly be successful unless you love what you do and you do it for the right reasons."

Photo by Michael Gallitelli



**Erin DeLancey and Brian Rohan**

*Rohan & Delancey, PC*

"We are in this for the long haul and believe in fostering long-term, lasting relationships, personally and professionally. Excellent service equates to future referrals, and we get that."  
— Brian Rohan

"While we may have 100 files open at a time, every deal matters. If it matters to you, it matters to us."

— Erin DeLancey

Photo by Mark Morand



**Bob Kelly and Nick Baratto**  
*SEFCU*

"I'm not successful because I always have the best products. I'm successful because I care about people and their best interests."  
— Nick Baratto

Photo by Dino Petrocelli Jr.



**Joe Fasolino**

*Top Gun Inspection Services*

"I am there to assure the client that there are no surprises of hidden defects. I make sure that everything that I learn about the house, the client will also know at the end of the inspection. I make sure that all of the client's questions are answered and resolved before we leave the inspection."

Photo by Meg Mosher



**Adam Steinback**

*Trustco Bank*

Unless you want to change it to: "When you love your job, there is no free time, but every day is a vacation."



**Martyn Gallina-Jones**

*Gallina-Jones Photography*

"I am committed to showcasing my clients' creativity, imagination, and technical prowess by producing the finest quality photography of their work."

Photo by Joan Heffler



**Alyssa Hackett**

*Wolf Hollow Home Inspections LLC*

"I try to be truly present with people by listening to what others need and doing my best to meet that need."



**Brooke Chaffee-Zayas**

*Women's Council of REALTORS® — Capital Region*

"By providing first-class events, training, and networking opportunities, business leaders are truly made at the Women's Council of REALTORS® Capital Region. We also offer mentorship, camaraderie, and a welcoming environment that enriches our members personally and professionally."





**christopher iula**  
home inspector  
& mold assessor

Through experience, expertise, thoroughness and dedication, you will be educated about your home.

Call or text **518-928-4172** today to set up your appointment.



## Buying a Home with Confidence

[www.christhehomeinspector.com](http://www.christhehomeinspector.com) | 518-928-4172 | [chrisiula@hotmail.com](mailto:chrisiula@hotmail.com)

## PINNACLE ROOFING INC.

We've got you covered.

The Capital Region's premier roofing contractor.

Commercial • Residential | Repair • Replace

Contact us today to schedule a FREE inspection and estimate.

Call: **518-435-2400**  
or visit  
**www.pinnroof.com**



## Capital Partners Program Benefits You and Your Clients!



"At Restoration 1, our goal is to always put our customers' needs first. We would love the opportunity to work with more of our Real Producers partners, and show you why our clients continue to rate our service as 5 - Stars."

**Daryl Menton, owner/operator**  
Restoration 1 of the Capital Region

Reserve your spot in our exclusive Capital Partners Program using the QR code



**"We Take the Stress Out of Your Mess"**

**518.817.9915**

[restoration1.com/capital-region](http://restoration1.com/capital-region)

**WATER | FIRE | MOLD**

# \$3 MILLION

DONATED THIS YEAR TO HELP END MODERN-DAY SLAVERY.

**N2 GIVES**

Did you know there are more victims held against their will today than ever before? That's why The N2 Company - the company behind this publication and 850+ others like it - is financially committed to end human trafficking.

**FOR EVERY AD WE SELL, N2 DONATES ENOUGH MONEY TO FREE 2 SLAVES FROM CAPTIVITY.**

Thanks to the businesses within these pages, our Area Directors, and readers like you, we're able to break the chains of this horrible reality.



Visit [n2gives.com](http://n2gives.com) to learn more about our giving program.



# 50 ISSUES OF RISING STARS

For 50 issues, our *On the Rise* featured agents have inspired us with their grit, innovation, and forward-thinking. It's been a delight to share their stories and witness them launch and grow their careers.

**Crystin Drowlette**  
November 2018

"It's the small things that count. I love seeing how happy my clients are when I go the extra mile."  
Photo by Mark Morand — Mainframe Photography



**Richard Gargiulo**  
April 2019  
"In each career path I've taken, I've been blessed to achieve the goals I set out for."  
Photo by Mark Morand — Mainframe Photography



**Nedim Alivodic**  
August 2019  
"Having a positive attitude and surrounding yourself with the right people is imperative, especially in real estate."  
Photo by Mark Morand — Mainframe Photography



**Melissa Woodcock**  
May 2019  
"If I do the right thing, success follows."  
Photo by Mark Morand — Mainframe Photography



**Monika Cronin**  
September 2019  
"Don't be afraid to ask questions; have a mentor. Listen to your clients' wants and needs, and never give up; tomorrow is a new day."  
Photo by Mark Morand — Mainframe Photography



**Pierre-Luc Letourneau-Leblond**  
December 2018  
"In real estate, I feel successful on a daily basis and celebrate little victories."  
Photo by Mark Morand — Mainframe Photography



**Charles "Tom" Nightingale**  
February 2019  
"You gotta wake up and get after it."  
Photo by Mark Morand — Mainframe Photography



**Joseph Sullivan**  
June 2019  
"We love helping people move forward with their dreams and goals, understanding people's motivations, and assisting them."  
Photo by Mark Morand — Mainframe Photography



“  
**I'M INVESTING IN MYSELF, AND I HAVE NO CHOICE BUT TO SUCCEED.**  
- MARISA MOFFATT

**Samantha Parker**  
January 2019  
"I want to be remembered for how good I made others feel."  
Photo by Mark Morand — Mainframe Photography



**Mythili Madhyastha**  
March 2019  
"Doing the right thing is more than numbers and your ranking; it goes a long way."  
Photo by Mark Morand — Mainframe Photography



**Kristen Riley**  
July 2019  
"I want people to think of me as a 'go-getter' and be happy they got to know me. I hope to make a lasting impression on everyone I meet."  
Photo by Mark Morand — Mainframe Photography



**Jules Paul**  
October 2019  
"Real estate has given me an avenue to help others and a platform to spread positivity."  
Photo by Mark Morand — Mainframe Photography







**Tred Hulse**  
*November 2019*  
“One of the things I love about real estate is that you get out of it what you put into it.”  
Photo by Meg Mosher Photography



**Shayna Goodson**  
*December 2019*  
“Every little thing you do, every person you meet — it’s an opportunity.”  
Photo by Michael Gallitelli — Metroland Photo



**David Skoney**  
*January 2020*  
“People are more likely to come back to a space where they can walk, shop, eat, and play.”  
Photo by Michael Gallitelli — Metroland Photo



**Charles Nightingale**  
“You gotta wake up and get after it.”  
Photos by Mark Morand, Mainframe Photography



**Jennifer Baniak-Hollands**  
*February 2020*  
“I like to push myself, and I push myself harder than anyone else pushes me.”  
Photo by Meg Mosher Photography



**Josh Rijo**  
*March 2020*  
“I was determined never to quit— no matter what.”  
Photo by Dania Bagyi Photography



**Rebekah O’Neil**  
*April 2020*  
“Success is at least one vacation a year with my family.”  
Photo by Meg Mosher Photography



**Joseph Cardinale**  
*May 2020*  
“Always focus on what is best for your client, and never worry about the money. Many times, small transactions lead to big results.”  
Photo by Krystal Einarsson



**Giovanni Lisi**  
*July 2020*  
“In real estate, the time you put in is the amount you’ll get out.”  
Photo by Meg Mosher Photography



**Carla Alvord**  
*August 2020*  
“Real estate is a problem-solving profession. If you enjoy it and you’re passionate, how could you not succeed?”  
Photo by Michael Gallitelli — Metroland Photo



**Jeffrey Taylor**  
*September 2020*  
“I have a passion for this industry: the houses, the community, and the people.”  
Photo by Meg Mosher Photography



**Sarah Anthony**  
*October 2020*  
“Giving my all, giving back, and being genuine have helped me succeed.”  
Photo by Dino Petrocelli Jr.



**Hassan Khan**  
*November 2020*  
“As a real estate agent, you sometimes become part counselor, part life coach, and part mentor. I get great satisfaction helping people during major life milestones; I feel that I’m not only a REALTOR®, but I’m also their friend.”  
Photo by Michael Gallitelli — Metroland Photo





**Carol Steven**  
*December 2020*  
“Before ‘pay it forward’ was a trend, it was my goal: to be a better person and continuously pay it forward.”  
Photo by Meg Mosher Photography



**David Schwartz**  
*January 2021*  
“Every day, you have to wake up with a plan that supports a strong and happy mindset; that all begins with the morning routine.”  
Photo by Meg Mosher Photography



**Thaddeus Jones**  
*May 2021*  
“First, never stop learning and implementing what you learn. Second, have gratitude for your job. Embrace it, and make the most of it.”  
Photo by Meg Mosher Photography



**Christopher Donato**  
*September 2021*  
“I’m all about education; I want to know as much as I possibly can.”  
Photo by Dino Petrocelli Photography Jr.

**Christa Chenevert**  
*February 2021*  
“Stay curious and work hard.”  
Photo by Meg Mosher Photography



**Colin McDonald**  
*March 2021*  
“I wanted to acquire wealth, so I shifted my career’s focus.”  
Photo by Dino Petrocelli Photography Jr.



**Shana Pierro**  
*June 2021*  
“I love not knowing what’s going to be thrown at me next.”  
Photo by Dino Petrocelli Jr.



**Lisa Grassi Bartlett**  
*October 2021*  
“If I’m going to be successful, it’s up to me.”  
Photo by Dino Petrocelli Photography Jr.



**William Springle**  
*July 2021*  
“I’m ready to help my clients day and night, which means a lot of work and long hours. However, it also allows me the freedom to be there for my family.”  
Photo by Dino Petrocelli Jr.

“  
**DON’T BE AFRAID OF BEING UNCOMFORTABLE; IT MEANS YOU’RE GROWING.**  
- **DEANA MANCINI**



**Marisa Moffatt**  
*April 2021*  
“I’m investing in myself, and I have no choice but to succeed.”  
Photo by Michael Gallitelli — Metroland Photo



**Susan Lansley**  
*August 2021*  
“It’s important that my buyers and sellers understand the process every step of the way.”  
Photo by Michael Gallitelli — Metroland Photo



**Garret Hebert**  
*November 2021*  
“I’ll succeed any time I can get out of a position what I put into it.”  
Photo by Michael Gallitelli — Metroland Photo





**Michelle Panza**  
*December 2021*  
“The world needs more people to treat others with respect and kindness, so I always do.”  
Photo by Martyn Gallina-Jones Photography



**Ashley Nagy**  
*March 2022*  
“Time is currency. All the money wouldn’t matter without my quality family time. Family is everything to me, and my family comes first.”  
Photo by Michael Gallitelli — Metroland Photo



**Amanda Hart**  
*July 2022*  
“Being able to do what I love will drive my motivation in the coming years.”  
Photo by Michael Gallitelli — Metroland Photo



**Emily Dessingue**  
*September 2022*  
“I know that if I work hard every day and give it 100%, I will get it back in return. I love that.”  
Photo by Michael Gallitelli — Metroland Photo

“  
IF I’M GOING  
TO BE SUCCESSFUL,  
IT’S UP TO ME.  
- LISA GRASSI BARTLETT



**Deana Mancini**  
*April 2022*  
“Don’t be afraid of being uncomfortable; it means you’re growing.”  
Photo by Joan Heffler Photography



**Kevin Boutot**  
*August 2022*  
“In music and in real estate, communication is key.”  
Photo by Joan Heffler Photography



**Jillian Breck**  
*November 2022*  
Photo by Michael Gallitelli  
“My philosophy has always been to do what’s best for the client. I will be the first to walk away from a transaction if it’s not right because, at the end of the day, the relationships come first.”  
Photo by Michael Gallitelli — Metroland Photo



**Steven Hunt**  
*January 2022*  
“Write down your goals, and always have them in front of you.”  
Photo by Martyn Gallina-Jones Photography



**Andrew Barber**  
*May 2022*  
“Anybody can be successful in this business if they’re willing to put in the hard work and effort to succeed.”  
Photo by Joan Heffler Photography



**Patrick Dunn**  
*October 2022*  
“Seeing people’s reactions makes me feel like we have the best job in the world. For the first time, I feel I have a purpose of making this world a better place.”  
Photo by Martyn Gallina-Jones Photography



**Nirisa Adams**  
*February 2022*  
“As an agent with several years under my belt, being a mentor for my company has been wonderful.”  
Photo by Joan Heffler Photography



**Shane Wagner**  
*June 2022*  
“Knowledge is power, and the best way to gain knowledge is to learn from someone successful in the industry.”  
Photo by Martyn Gallina-Jones Photography



Michael Gallitelli  
photographer

www.metrolandphoto.com  
518-459-8050



Saratoga Race Course



The Lake George Club



Acyo Building, Syvertsen Rigosu Architects

GoGrasshopper.com  
AND KEEP YOUR COOL  
ALL SUMMER LONG!

MAINTENANCE  
SERVICE / REPAIR  
INSTALLATION

(518) 545-3271

**FORWARD**  
IS A WAY OF LIFE™

# Call Sheilah!

is the best contact in your phone.  
Our do-it-all services add value to  
your brokerage AND your clients!

Declutter &  
Prep For Listing

Organize Quick &  
Efficient Moves

Vast Professional  
Networks

Arrange Sales &  
Estate Clearing

Save You Time  
And Energy

Perform All  
Errands & Tasks

Add **518.937.7908** to your contact list today!



**Call Sheilah!**  
MOVE IN/MOVE OUT SPECIALISTS  
518.937.7908 | CallSheilah.com

## FINISHING YOUR BASEMENT?

**Ballard & Son**  
CONSTRUCTION

WE SPECIALIZE IN  
EGRESS WINDOW  
INSTALLATION

FOR A FREE IN HOME ESTIMATE  
CONTACT US TODAY

BALLARDANDSON@GMAIL.COM | 518-926-8417  
WWW.BALLARDANDSONCONSTRUCTION.COM



# 50 ISSUES

## OF REAL PRODUCERS

For 50 issues, our Cover Story agents have allowed us to reflect on the definition of success, appreciate their dedication and gain a greater understanding of adaptability. It has been an honor to share their exceptional stories with our community for 50 issues.



**Binglin (Ben) Li**  
November 2018  
"The friendship and appreciation I share with my clients is the most rewarding part of my business."

Photo by Mark Morand — Mainframe Photography



**Heidi DiDonato**  
December 2018  
"I'm not ashamed of my scars; they remind me I'm a survivor. I'm stronger than what tried to hurt me."

Photo by Mark Morand — Mainframe Photography



**Steven J. Sbardella**  
January 2019  
"Teaching and coaching allow me to bring out the best qualities in others; I'm passionate about motivating people."

Photo by Mark Morand — Mainframe Photography



**Christopher McCabe**  
March 2019  
"Nothing is more rewarding than seeing the look on people's faces when they find the right home."

Photo by Mark Morand — Mainframe Photography



**Brian Brosen and Reggie Monroe**  
May 2019  
"We're not afraid to try something new, to do something first, or to fail, but we're also regular people like everyone else."

Photo by Mark Morand — Mainframe Photography



**Gia Smith**  
April 2019  
"Empowering, inspiring, and encouraging other agents to succeed is my passion. My goal is to create confident and knowledgeable agents who know what they are capable of."

Photo by Mark Morand — Mainframe Photography



**Jill Lerner-Gautie and Bryan Gautie**  
February 2019  
"Getting to know our clients on a personal level helps us understand what they sincerely want; it's an amazing experience we want to nail every time."

Photo by Mark Morand — Mainframe Photography



**Kayel Buffaline**  
June 2019  
"I love helping others achieve success in their pursuits."

Photo by Mark Morand — Mainframe Photography



**Christopher Y. Wright**  
July 2019  
"Success is creating a desirable life for you and your family; that goal can only be measured by you."

Photo by Mark Morand — Mainframe Photography



**Cathy Cooley**  
August 2019  
"To be successful, you have to have your heart in your business and your business in your heart."

Photo by Mark Morand — Mainframe Photography



**Michael Castellano**  
September 2019  
"Helping folks achieve home ownership is the most rewarding part of my business; my clients would take a bullet for me!"

Photo by Mark Morand — Mainframe Photography



**Judi Gabler**  
October 2019  
"Without straying from the company culture we created, we'll continue to grow and maintain a high level of customer service."

Photo by Mark Morand — Mainframe Photography





**Christine Marchesiello**

November 2019  
“Success is feeling fulfilled personally and financially. Success is also giving back to your community and being able to truly help people in any way you can.”

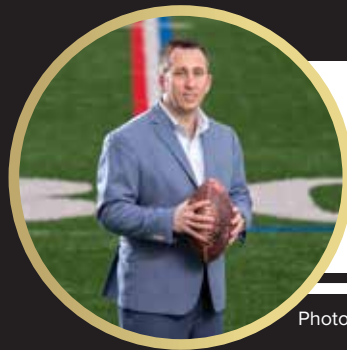
Photo by Dania Bagyi Photography



**Christopher Cullihan**

December 2019  
“If you treat people right, it will come back to you in abundance.”

Photo by Mark Morand — Mainframe Photography



**Rob Grundman**

February 2020  
“Just like life, keep moving forward.”

Photo by Mark Morand — Mainframe Photography



**Christine Serafini**

January 2020  
“Success is doing what I love, providing for my family, and sharing with others all at the same time.”

Photo by Mark Morand — Mainframe Photography



**Christopher Laviano**

April 2020  
“It feels good to give back to the community and businesses that supported me while I was growing up.”

Photo by Mark Morand — Mainframe Photography



**Melissa Cartier**

March 2020  
“Building relationships with clients and fellow REALTORS® over the years has been incredibly rewarding, many of whom have become friends of mine.”

Photo by Mark Morand — Mainframe Photography



**Vera Cohen**

May 2020  
“Real estate is a relationship business. Clients should feel valued, appreciated, and assured that their agent has their best interest at heart.”

Photo by Mark Morand — Mainframe Photography



**Angela Cugini**

July 2020  
“Other people’s growth inspires me to do better.”

Photo by Michael Gallitelli — Metroland Photo



**Jeffrey Keith**

August 2020  
“I gravitate toward the most successful people, in real estate and in my personal life; I love to learn from them.”

Meg Mosher Photography



**Aubrey Guri**

September 2020  
“When negotiating or responding to difficult situations, I always ask myself, ‘If I were this person, how would I feel?’”

Photo by Michael Gallitelli — Metroland Photo



**Nick Miuccio**

December 2020  
“Success is a mindset; it’s doing the right thing over and over. Success is looking in the mirror every night and feeling good about the impact you had throughout the day.”

Photo by Meg Mosher Photography



**Craig LeClaire**

October 2020  
“I’d like to be remembered not only as one of the most successful REALTORS® in the Capital Region but as someone who has sustained a level of professionalism and made an impact on people’s lives.”

Photo by Meg Mosher Photography



**Victoria Romeo**

November 2020  
“Success isn’t always about money but about quality of life; it’s about reliably achieving what you set out to accomplish.”

Photo by Michael Gallitelli — Metroland Photo



**Brenda Mayette**

January 2021  
“Learn from the challenging days; be grateful for the easy ones.”

Photo by Michael Gallitelli — Metroland Photo





**John Bevilacqua**  
 February 2021  
 “Every morning gives us the opportunity to make something of the day; it’s the choices we each make that shape the outcome.”

Photo by Meg Mosher Photography



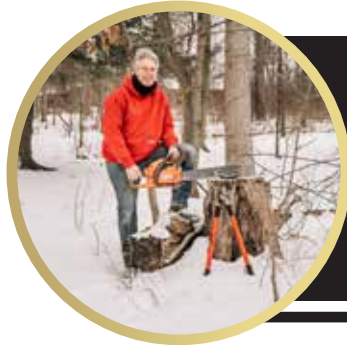
**Jamie Mazuryk**  
 March 2021  
 “Don’t let others tell you what you can and can’t do.”

Photo by Meg Mosher Photography

“

**YOU NEED TO BE THAT STRONG PERSON YOUR BUYERS CAN LEAN ON.**

- TRISTA POLLACK



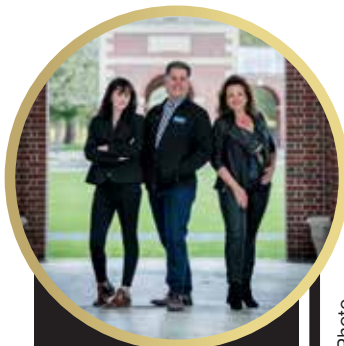
**Gary Pollard**  
 April 2021  
 “Always be honest and true to yourself, and listen to what your clients are asking for.”

Photo by Meg Mosher Photography



**Teri Kraszewski**  
 May 2021  
 “Treat your client as if they are your only client; you need to be there for them.”

Photo by Dino Petrocelli Jr. — Dino Petrocelli Jr. Photography



**Christine and Joe Frith**  
 June 2021  
 “We all have the same goal of doing what is best for our clients.”

Photo by Michael Gallitelli — Metroland Photo



**Traci Cornwell**  
 July 2021  
 “When you go the extra mile, it’s never crowded.”

Photo by Michael Gallitelli — Metroland Photo



**Jamie Mattison**  
 August 2021  
 “Why is everybody chasing success like it’s somewhere down the road? I like to take it day by day and find enjoyment everywhere I can.”

Photo by Dino Petrocelli Jr. — Dino Petrocelli Jr. Photography



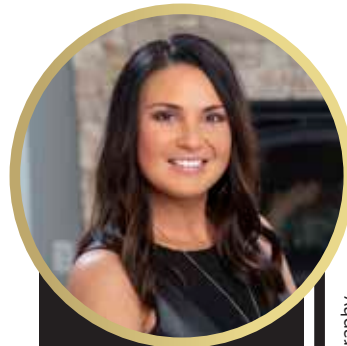
**Brandon Oot**  
 October 2021  
 “You’ll never have another chance to live today, so make it count, work hard, and enjoy the process. You only get one life.”

Photo by Michael Gallitelli — Metroland Photo



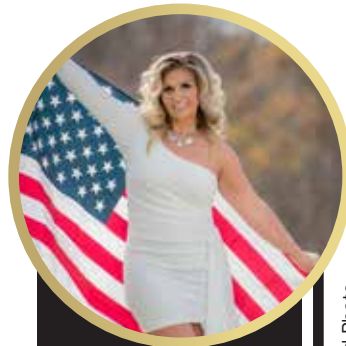
**Trista Pollack**  
 September 2021  
 “You need to be that strong person your buyers can lean on.”

Photo by Michael Gallitelli — Metroland Photo



**Jennifer Whipple**  
 November 2021  
 “I’ll always go the extra mile for my clients; I wouldn’t be where I am today without them.”

Photo by Martyn Gallina-Jones Photography



**Jennifer Olmstead**  
 December 2021  
 “I don’t feel the need to keep secrets about what worked for me; we are all in this together.”

Photo by Michael Gallitelli — Metroland Photo



**Christine Marchesiello**  
 Success is feeling fulfilled personally and financially. Success is also giving back to your community and being able to truly help people in any way you can.

Photos by Dania Bagyi - Dania Bagyi Photography





**Kellie Kieley-Patnaude**

*January 2022*

"There is always an element of stress in real estate transactions: divorce, estate sales, relocations, or just plain old nerves. It can be emotional, which is why I work diligently to reduce the stress from beginning to end."

Photo by Michael Gallitelli — Metroland Photo



**Lisa Williams**

*February 2022*

"I'm an expert negotiator, a great listener, and I thrive from helping others and doing the right thing."

Photo by Martyn Gallina-Jones Photography



**Jaylene LaLonde-Leonbruno**

*March 2022*

"I dedicate myself to my clients, I am present, and I answer my phone."

Photo by Michael Gallitelli — Metroland Photo



**Jennifer Fortune**

*May 2022*

"Meeting new people and forming long-lasting relationships is the best part of this job."

Photo by Martyn Gallina-Jones Photography



**Anthony Gucciardo**

*April 2022*

"My parents were married for 45 years until my father passed away. I had the best childhood, and I attribute my success to my parents, who took us everywhere, even when they looked at real estate."

Photo by Michael Gallitelli — Metroland Photo



**Kyle Durni**

*June 2022*

"I fell in love with running all over the place and meeting new people every day. I came to the realization that I knew what I was doing, and I could be good at it."

Photo by Michael Gallitelli — Metroland Photo



**Carolyn Luke**

*July 2022*

"I'll never be satisfied because there is always some way to improve. I'm always looking for the next adventure in business and in life."

Photo by Martyn Gallina-Jones Photography



**Dona Federico**

*August 2022*

"I find joy in life as I watch my agents and friends succeed. My goal is to find more time to mentor the people I love and care about."

Photo by Michael Gallitelli — Metroland Photo



**Kerry Loiselle**

*September 2022*

"Don't discriminate. Be mindful of your words. Move forward with a sense of knowledge, compassion and respect."

Photo by Martyn Gallina-Jones Photography



**Lisa Ostrander**

*October 2022*

"The journey has been incredible: ups and downs, good and bad. I have a very happy life; I know how to make lemonade out of lemons."

Photo by Michael Gallitelli — Metroland Photo



**Steven King**

*November 2022*

"Treat people how you'd want to be treated if you were buying a house."

Photo by Joan Heffler Photography

“

**HELPING FOLKS  
ACHIEVE HOME  
OWNERSHIP  
IS THE MOST  
REWARDING  
PART OF MY  
BUSINESS;  
MY CLIENTS  
WOULD TAKE A  
BULLET FOR ME!**

**MICHAEL CASTELLANO**





## IF YOU LIVE FOR IT, WE'LL HELP YOU PLAN FOR IT.

We're here to help you do the things that matter most, with the people who matter most. Now and years from now. Because when you're in control of your money and start realizing your financial goals, planning looks less like planning and more like living. Spend your life living.®

### LET'S GET STARTED



Matthew Haye  
Financial Advisor  
1201 Troy Schenectady Road, Latham NY  
518.852.2671  
matthewhayenm.com

07-1000 ID 2019 Northwestern Mutual is the marketing name for The Northwestern Mutual Life Insurance Company (NML), Milwaukee, WI (life and disability insurance, annuities, and life insurance with long-term care benefits) and its subsidiaries. Matthew Haye is an Insurance Agent(s) of NML. Matthew Haye, is a Registered Representative(s) of NML. Matthew Haye, is a Representative of Northwestern Mutual Wealth Management Company®, (NMLWMC) Milwaukee, WI (fiduciary and fee-based financial planning services), a subsidiary of NML and federal savings bank. All NMLWMC products and services are offered only by properly credentialed Representatives who operate from agency offices of NMLWMC.

## "From Wells to Water Treatment" 5th Generation, Since 1927

### DID YOU KNOW??

Our knowledgeable staff  
have been installing and  
servicing WATER TREATMENT  
for over 30 years!

From Methane & Sulfur  
to Iron & Hardness  
to Salt and Bacteria!

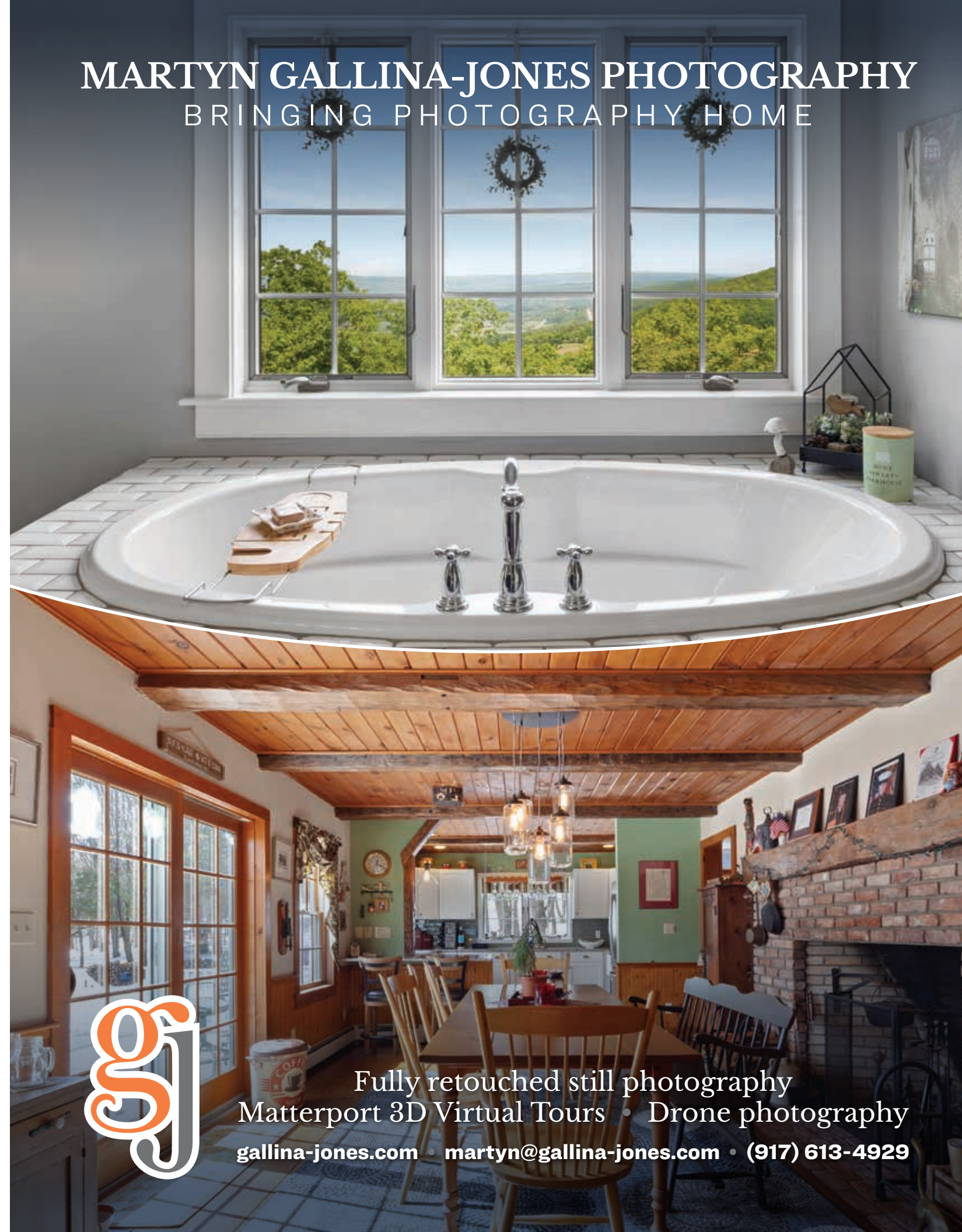
Our staff are clean,  
kind, and polite.



**CALL US TODAY! 518-885-7952**  
LIKE US ON FACEBOOK   
[HawkDrillingCompany@gmail.com](mailto:HawkDrillingCompany@gmail.com)



## MARTYN GALLINA-JONES PHOTOGRAPHY BRINGING PHOTOGRAPHY HOME



Fully retouched still photography  
Matterport 3D Virtual Tours • Drone photography  
[gallina-jones.com](http://gallina-jones.com) • [martyn@gallina-jones.com](mailto:martyn@gallina-jones.com) • (917) 613-4929





**Bank locally with experienced  
Mortgage Specialists.**



**Catskill Hudson Bank**  
*Lending Made Simpler*



877-CHBNY15 | [www.chbny.com](http://www.chbny.com)  
[simplemortgage.chbny.com](http://simplemortgage.chbny.com)



**Rick Murphy**  
*Senior Loan Officer*  
[Rmurphy@chbny.com](mailto:Rmurphy@chbny.com)  
(518) 461-6116  
NMLS# 481564

