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If you are interested in nominating REALTORS® to be featured in the magazine, please email Wendy@kristinbrindley.com.

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▶ publisher's note



happy HOLIDAYS!

Dear DC Metro Real Producers,

Another holiday season is in full swing... Can you believe how fast a year goes by?!

2022 has been an incredible year for bringing the DC Metro Real Producers community together and getting to meet and/or reconnect with all of you — the best-of-the-best in the DMV. We enjoyed featuring your inspirational stories in the magazine, curating valuable content for you, and engaging with you in person at the exciting events we held this year. There will be more to come in 2023!

Reflections...

The end of 2022 finds everyone in my family happy and healthy. Kellie, Avery and I had fun making food from around the world. Avery is now playing on the Maryland Sting 10UN travel softball team and was excited to share the excitement with her 84-year-old grandpa, Floyd Hamilton. And we had a new addition to our family in 2022 — my niece, Gracie Noelle, was born on July 27th with all 10 fingers and toes!

Professionally, we expanded The Kristin Brindley Team to both Richmond and Charlotte in 2022, and anticipate launching Real Producers

in the Long Island and Connecticut markets in 2023 as well. Thank you all for helping make DC Metro Real Producers one of the fastest growing, strongest Real Producers communities in the nation!

Our team has been blessed this year, as well, to have added several new, wonderful members. Associate Publisher Lexy Broussard, who I've known for 10 years, is now on our team! We've recently welcomed Agent Relations & Events Coordinator Gina Carroll, who has lots of experience in real estate and with events; and Ellie Caperare has come on full-time for social media! We also recently brought a virtual assistant, Mark Celeste, onto the team, and Kaeli Ross just joined our agent care team as well! Wendy Ross, our director of operations, is an amazing mom, and having her recommend Kaeli to work with us, as well, is quite a compliment!

As we go into 2023, we are reflecting on our progress this year and our vision for the new year. In 2022, we have thrown some amazing

events for charity and are proud to have raised just under \$100,000 for Love Justice International to help end human trafficking. We especially enjoyed the Casino Royale in July and, of course, the NFL Game Day at FedEx Field in September! We're now looking forward to the Masquerade Ball in March 2023 and hope to see you all there!

As always, our mission is to connect, elevate, and inspire. If you haven't joined our private Facebook group yet, please do! It's one of the ways we stay connected as a community. We continue to want to know what you, the top producers in D.C. and Maryland, most want to see and experience with the Real Producers platform in the year to come. So please feel free to reach out to me at any time with questions, ideas or concerns. Real Producers is for and about what matters to you!

Wishing you and yours a very happy holiday season!



Kristin Brindley
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What is your favorite Christmas movie?



MAYA HYMAN
Compass

Even though I'm Jewish, I love Christmas movies. My favorites are "Miracle on 34th Street" for Christmas, and we watch "It's a Wonderful Life" every New Year's.



BRETT RUBIN
Compass
"Home Alone."



KARA SHEEHAN
Washington Fine Properties
"The Grinch Who Stole Christmas."



LINDSAY LUCAS
Compass
"Home Alone."



MARIA KOLICK
RE/MAX Realty Centre
"The Santa Clause" and "Home Alone."



KYLE NICHOLS
Keller Williams Capital Properties
"Best Man Holiday."



JENNIFER VO
Keller Williams Realty
"Home Alone."



TINA DEL CASALE
Sandy Spring Bank
For laughter, I love "Four Christmases." For romance, I love "The Holiday."



JENNIFER CHOW
Long & Foster Real Estate
My favorite Christmas movie is "Elf." We make our kids watch it with us every year. No matter how many times I watch it, I still laugh!



SCOTT GOLDBERG
Streamline Property Management
"Die Hard."



JOSEPH JOVINELLI
FLOORMAX
"We're No Angels" (1955) with Humphrey Bogart, Peter Ustinov, and Aldo Ray.



ADAM BELASCO
Keller Williams Capital Properties
I would say probably, "A Christmas Carol," the early Disney version.



ELLEN COLEMAN
RE/MAX Realty Centre
"The Holiday" and "It's A Wonderful Life" (which is actually about real estate!).



SARAH (SASSY) JACOBS
Washington Fine Properties
"Elf."



CASEY ABOULAFIA
Compass
"Home Alone."



RYAN MCKEVITT
Long & Foster Real Estate
"Bad Santa."



LEISEL TAYLOR
Village Premier Collection Maryland
"Elf."



PAM WYE
Compass
"A Charlie Brown Christmas."



ALAN CHARGIN
Keller Williams Capital Properties
"Prancer."



MICHAEL ALLWEIN
Century 21 Redwood Realty
"Elf."



SHARI GRONVALL
Compass
I actually don't have one! Now that the market is slower and I can catch my breath, I plan to watch some movies and catch up on TV shows because it's been a long time!



DAN SCHULER
Compass
"National Lampoon's Christmas Vacation," and Kels (my wife) and I always watch all the "Harry Potter" movies since they were always released at Christmastime!



...



SCOTT SACHS
Compass
“National Lampoon’s Christmas Vacation.”



MOLLY BRANSON
RLAH Real Estate
My dad, sister, and I used to watch “It’s A Wonderful Life” every Christmas Eve.



KIM STEPANUK
MBH Settlement Group
“Elf.”



CHANIN WISLER
First Washington Mortgage
Our favorite holiday movie is “Polar Express” because it was the first movie in a theater we took my then almost 3-year-old son to. It was in Olney, and we stopped in the now-closed BJ Pumpernickel’s (an institution in MoCo) to get some cookies to take in. Ryan was so small and light, his weight didn’t hold down the seat... We had to watch the movie with my husband and I taking turns holding his seat down. When the conductor is saying, “All aboard,” Ryan mimicked him out loud—very loudly—and many in the theater laughed. Also, at the part where the train was slipping and sliding on the ice, Ryan excitedly yelled out, “Hold my cookie!” It was so funny! So every Christmas Eve since, we watch “Polar Express,” and reminisce and laugh about him yelling out, “All aboard” and “Hold my cookie!”



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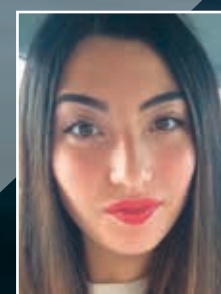
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By Todd Lebowitz

BATTLING BURNOUT IN A HOT MARKET



Historically low interest rates, pandemic moves, and scarce inventory... The last few years have been *wild* for real estate agents. Homeowners have jumped into the market to become sellers to take full advantage of rising home prices, while buyers spend months searching for a home as offers pour in as soon as a home hits the market.

For agents, this can create an exhausting work schedule that demands lightning-fast reflexes and long hours. But that type of work life is unsustainable, and in the past few months, we've watched as agents across the country feel exhaustion and burnout set in.

Let's face it, we all want to make the most of a hot market. That goes without saying. But it's far better to take a long-term approach, remembering that this is a marathon, not a sprint. By working on strategies that support

the elusive "work-life" balance, you can be a high performer with staying power. It's a continuous process, but you'll reap the benefits of better mental resilience that can support your overall life and relationships.

Set specific work hours. We all know how work can bleed into our downtime. Set a realistic work schedule and make an effort to stick to it. Set an alarm for the end of the workday. If you aren't commuting, take a 15-minute walk around the block to signal to your brain that work is over.

Turn off your apps and notifications. How many times have you heard an alert on your phone and you stopped listening to the person across the table from you? Notifications can become 24/7 for agents, and no one wants to miss a critical update. Sometimes, we complain about constant texting, for example, but

have never told others the best way to reach us. So give clear instructions like "I typically respond back to emails in under one business day. For emergencies and urgent actions, please text my cell."

Be choosier with your clients. More clients doesn't mean more revenue. If you are feeling like your workload is too much, identify which clients have taken up a disproportionate amount of time. Identify and learn to say no in the future.

Delegate out tasks. Social media management, article writing, scheduling... There are many tasks that budget-friendly freelancers can help you with. Utilize a virtual assistant for a variety of tasks that don't require your expertise. Assess where you can outsource other tasks, like grocery delivery, lawn maintenance, and housekeeping.



With more than 25 years of experience, Todd Lebowitz is CEO and owner of My Marketing Matters, which he runs with his business partner Ram Devaguptapu. Together, they have grown the company to be a recognized leader in real estate marketing with more than 20,000 clients locally, regionally, and nationwide.

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HOLIDAY event ideas

TO GENERATE CLIENTS IN 2023!

▶▶ words by wade



By Wade Vander Molen

It's that time of year, when REALTORS® are looking for real estate holiday event ideas. These events are great ways to get back in front of your client base and prospects with the end goal of strengthening those relationships and getting referrals into next year. It's a great feeling to "hit the ground running" going into 2023, with transactions lined up and ready to go. There are many things you can do in the next

30 to 60 days to secure new business, but here are some of the best real estate holiday event ideas to secure business in the new year.

FOOD/TOY DRIVE EVENTS

Helping people is the root of what real estate agents do every day. This time of year, especially, is a time for reaching out within the community to help others. Participating in a food or toy drive and inviting your sphere

of influence to participate along with you is a great way to do something helpful for the community together. Find a food/toy drive near you or start one yourself and jump in!

CLIENT APPRECIATION EVENT — SANTA CLAUS VISITS

We all know someone who has the ability to play "Santa Claus." This could be a parent, cousin, friend, or find one for hire. In the spirit of

giving back, hold a client appreciation event at a venue (bowling alley, Top Golf, movie theatre, etc.) and invite your past clients and prospects. Have them bring their children as your "designated Santa Claus" will be arriving at the event to talk to kids and take pictures. Make sure you have a sign-in sheet so you can collect the names and follow up by thanking them for attending.

SUPER BOWL PARTY

The Super Bowl is played in early February, but start planning the party now. Super Bowl parties are a great way to get back in front of past clients and gain 2023 referrals. When I was a title rep in Phoenix, a client of mine had an annual Super Bowl party at his house that, over time, grew to be larger and larger. He would hire face painters and a petting zoo for the kids. Needless to say, that party would launch his business for the spring market. Your Super Bowl party

doesn't have to be a large blowout like his, but it's a great way to get people together, have fun, and strengthen those relationships.

CUSTOM CHRISTMAS CARDS

There are some great companies that allow you to customize your own Christmas cards for clients. The trick is to not only send these cards to your own clients, but to the people who either bought your listings or accepted your buyer clients' offers — the other side of your transactions. Take the time to write a personal note inside and make it personal to them. Use this as a reason to follow up in a few weeks to see if they received your card and start a conversation.

In 2023, it is going to take more work and activities to create the same past results of buyer and seller business. Use the time now to implement these holiday event ideas and strengthen those relationships!



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.

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WORDS OF WISDOM FROM THIS MONTH'S FEATURES



VINCENT EKUBAN

EXIT Realty Enterprises
"My father was selling houses at times when interest rates were over 12 percent, but he always told me, 'Son, people will always need houses.' The good Lord isn't making any more land, so real estate is always going to be the best investment."

Favorite Quote: "No excuses, only results."



YVES JEAN BAPTISTE

Keller Williams Capital Properties
"I'm not the best at balancing my work and personal life. Because I love real estate so much, those lines have often been blurred. Even though I am a solo agent, I have a transaction coordinator and I'm bringing on a personal assistant so my main focus can stay on my clients."

A Word from Our Preferred Partner:



KYLE RICHARDS

Compass
"Don't just unlock a door to get a commission; make sure you know the neighborhood and can add real value and expertise. And please, answer your phone and texts. Great communication is so important."



JORDAN DOBBS

Intercoastal Mortgage
"Our customer service is second to none. We respond within minutes when clients call or email. We're available every day all day, including nights and weekends."

"Experience and knowledge matter. I love when people come to me with a tough loan that no one else has been able to figure out. It's the best feeling to save the day for our clients and REALTOR® partners. Ultimately, who you choose to work with matters."



SAVING THE DAY FOR HIS CLIENTS

▶ partner spotlight

By Kierstynn King
Photos by Ryan Corvello

JORDAN DOBBS

INTERCOASTAL MORTGAGE

Determined. Tenacious. Confident. Calm. Loyal. Fun.

These are the adjectives that people closest to him use to describe Jordan Dobbs. Jordan's motivation to succeed was born out of necessity, when he was diagnosed in elementary school with severe dyslexia.

"My teachers told my mom that it would be very difficult for me to learn how to read and write, and that I probably wouldn't graduate from high school, much less go to college," says Jordan. "My mom wouldn't accept that, so she found a private school that was able to give me the support I needed. The environment was encouraging, and I became so motivated to defy the odds. All I wanted was to accomplish all the things they said I wouldn't be able to do."

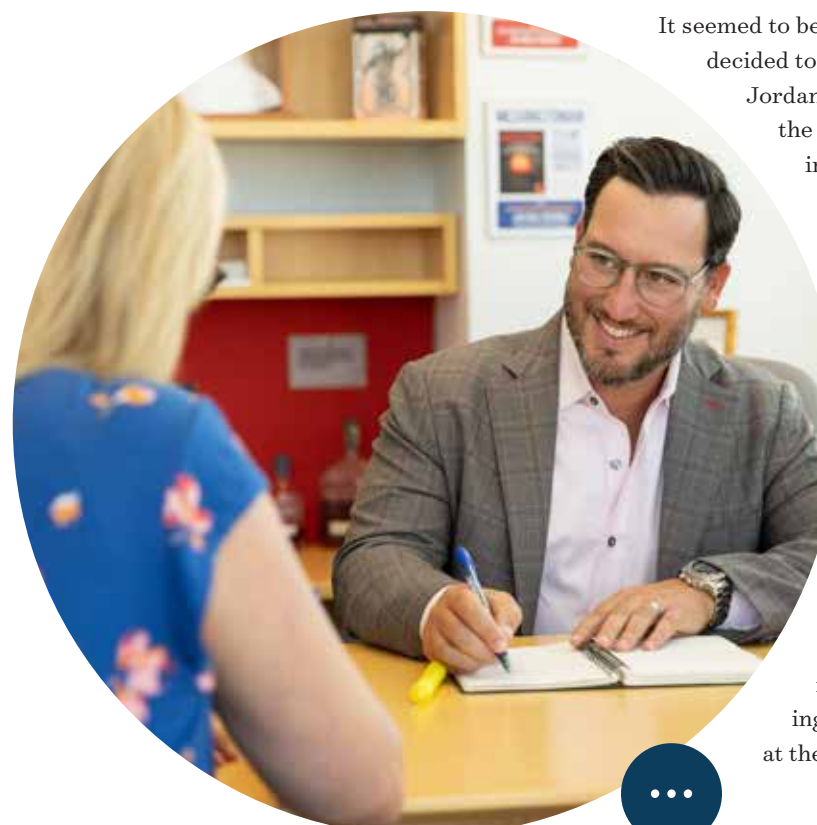
Jordan went to that private school for elementary and middle school, and then transferred to public school in Poolesville, Maryland, for high school. He was a student athlete, playing football and lacrosse, and worked at a local grocery store in the evenings to make some extra money. After one year, Jordan was promoted to manager. "I managed the front end of the store, including all of the cashiers, and occasionally I would be the one closing the store,"

he recalls. Jordan admits it was tough handling that level of responsibility at such a young age. "I was balancing school, sports and work. At the grocery store, I oversaw other kids my age, as well as some adults who were like, 'Who's this kid that we have to listen to?'"

When Jordan got his job as a manager, he remembers thinking it felt like a natural fit for him. "I've always felt like I was mature beyond my years. And when it comes to dealing with people and navigating different types of personalities, I'm kind of a chameleon; I'm able to adapt to that person's way of communicating and meet them where they are, which makes them feel more comfortable and understood."

After completing high school, Jordan went to Indiana University to pursue a dual degree in kinesiology and business. After graduation, he returned to Montgomery County, Maryland, and started working as a personal trainer. Before long, Jordan was given an opportunity to be the regional fitness manager for a prominent health club in Northern Virginia, managing over 30 personal trainers. "I was teaching them how to sell personal training, and soon we exceeded the company's sales targets," Jordan explains.

It seemed to be a great job, until the health club decided to restructure the business, leaving Jordan with a decision to make. Around the same time, Jordan's brother-in-law invited him over to watch football one Sunday with his two best friends that were very successful mortgage lenders. They knew he had the local connections, ability to sell, and determination to succeed in mortgage. Jordan trusted them and decided to give it a shot. He studied for a few months and got his license, but his rise in the mortgage industry was slow for the first few years — not only because it's a tough business to break into, but also because he was leaving the office at 5 p.m. to train clients at the gym until late at night.





“It was kind of exhausting, but it was what I needed to do at the time. Plus, the gym ended up being a great place for me to grow my mortgage career. It was where I found most of my first clients,” he says.

Jordan worked two jobs until his second child was born in 2018, and he no longer needed to rely on the income he received from personal training. Two years ago, after eight years in the business, Jordan made the switch from Sandy Spring Bank to Intercoastal Mortgage, where he opened the first brick-and-mortar location for the company in Maryland. Jordan is the vice president and senior loan officer for Intercoastal, as well as one of their top producers. “I try not to look at each purchase or refinance as a ‘transaction.’ I look at it as a relationship we are cultivating,” says Jordan. “It may sound cliché, but my team and I really care about our clients. We take great pride in guiding and helping our clients to make the best possible financial decision for their goals and situation.”

Jordan says it’s the caring that sets him and his team apart from other lenders, but it may also be their responsiveness. “Our customer service is second to none,” admits Jordan. “We respond within minutes when clients call or email. We’re available every day all day, including nights and weekends.” Jordan takes great



WE TAKE GREAT PRIDE IN GUIDING AND HELPING OUR CLIENTS TO MAKE THE BEST POSSIBLE FINANCIAL DECISION FOR THEIR GOALS AND SITUATION.



Jordan and Robin Dobbs with their children, Reid and Emmy.



pride in picking up the phone every time it rings, regardless of whether he’s in the middle of something or not. If he is busy, Jordan will tell them he’ll call them back within the hour.

Jordan also credits his team as a key component to his success. “I wouldn’t be able to provide the level of service that I provide or grow my business the way that I have without my team,” Jordan explains. “My team is incredibly hard working — answering emails at all hours of the day. They make it possible for me to have some semblance of a work–life balance. We also have a great time together. Mortgage is a tough business, and we always try to have fun whenever we can.”

Jordan is an avid sports fan, rooting for all the Washington sports teams. He loves playing basketball and golf, and considers working out to be one of the biggest ways to relieve stress. On his days off, Jordan can be found spending time with his wife, Robin, and their two children, Reid, who is in first grade, and Emmy, who is four and in preschool.

“My wife and I love fine dining, and are amateur foodies. I also love wine, and have started a small collection. Perhaps, it’s not the best hobby,” Jordan jokes, but says it brings him joy. On the weekends, you’ll find Jordan spending quality time with his family. “We love going to the beach, parks, the pool — anything we can do outdoors. We’re going on our first family trip to Disney World this year, and I’m so excited. I cannot wait to watch my kids’ faces light up when we get there.”

Over this past year alone, the real estate market nationally has seen the lowest and highest rates in 22 years. All this volatility has made people nervous about whether it’s a good time to move.

“Experience and knowledge matter,” says Jordan. “I love when people come to me with a tough loan that no one else has been able to figure out. It’s the best feeling to save the day for our clients and REALTOR® partners. Ultimately, who you choose to work with matters.”

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▶ agent spotlight

KYLE RICHARDS

BUILDING COMMUNITY

By Holly Morgan | Photos by Ryan Corvello

Life in a small town is idyllic for Kyle Richards. But not just a small town — a community. In a technology-focused, post-pandemic world, Kyle's mission is to bring community to bustling areas.

real estate is the perfect profession to use my analytical and creative skills." Kyle was already renovating historic homes, and real estate allowed her to incorporate all her passions into one career.



Kyle is an accomplished solo agent with Compass out of Bethesda, and she says community is more important now than ever. "It is so important to build community and bring people together," she says. "A community could be a neighborhood, a street, a building you live in... Everyone needs to feel connected, especially as we face so many challenges. Bring others to help, collaborate with love and without ego."

Kyle's passion for people and community is rooted in her DNA. A daughter of Swedish immigrants, Kyle grew up in Madison, Connecticut, where her father owned a retail store in the center of town and her mother was president of the Chamber of Commerce and headed up the town's Welcome Wagon, an organization that made every new Madison resident feel at home. Her parent's work ethic and love for their community shaped Kyle into the top-notch REALTOR® she is today.

After graduating from Yale University with degrees in French, Spanish and economics, Kyle worked as vice president of a New York City bank for over seven years, a job that required long workdays, keeping her away from her young family. To gain some flexibility, she left banking and started a protocol consulting business, but earning a limited income wasn't ideal. When Kyle's husband, Ken, got a job in the D.C. area, she decided to get her real estate license and is now going on 20 years in the business.

"I have always loved working with people, I am a real people person," Kyle says. "I also have a creative side and



Kyle says helping first-time buyers build financial security and generational wealth through homeownership is the most fulfilling part of her job. Being multilingual, having both a mortgage background and an international business background, combined with home renovation experience and home staging training — all these make for an extraordinary, customer-focused real estate agent.

In 2021, Kyle sold 31 homes and closed over \$22 million in real estate. She is on track this year to sell over \$20 million, already having closed \$17 million at the time of this writing, in mid-October 2022. Also this year, Kyle listed and sold the highest-priced home ever sold in Kensington for \$3.025 million — a record-breaking sale for the area.

Her accolades include receiving America's Real Trends Top Agent 2022, Washingtonian Top Agent every year since 2015, as well as Gold and Silver

Awards from the Greater Capital Area Association of REALTORS®.

Married for 36 years, Kyle and Ken live nine miles from the White House in Kensington, Maryland. Ken works for the State Department in D.C., and they have two adult sons, Spencer and Austin. Kyle's involvement in the community of Kensington (aka "KTown") is a top priority for her business.

"When I moved to the D.C. area, I hoped to find and nurture a community, and I found that and have done that in Kensington," she says. Much like the traditions of her upbringing, Kyle leads the town's Welcome Committee, volunteers as the special events director for the board of the KTown Ladies, and sponsors the annual "Light Up KTown" to bring joy and light to the residents during the holidays.

Working in real estate has helped her attain personal dreams and goals of financial freedom and building a

retirement fund while also having quality time to travel with family. Two years ago, Kyle purchased her family's Madison, CT, beach home so her sons can create the same summer memories she experienced growing up. "I love living and working in the hustle and bustle of the D.C. area," she explains, "but being able to go back to my roots during the year is icing on the cake."

Kyle says throughout her career she has learned to take time to savor experiences, not things. It is the personal connections and the acts of kindness we perform that make a difference in our well-being. For anyone looking to become a top producer in the industry, she says it's important to always be honest, ethical, and professional.

"Don't just unlock a door to get a commission; make sure you know the neighborhood and can add real value and expertise. And please, answer your phone and texts. Great communication is so important."



Kyle Richards is active in her community of Kensington, Maryland, and leads the town's Welcome Committee.

I have always loved

working with people,

I am a real people person.





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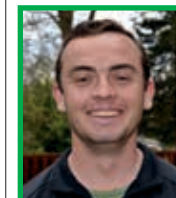
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YVES JEAN BAPTISTE



▶ rising star By Kierstynn King | Photos by Ryan Corvello

THE MAKING OF A TRAILBLAZER

Yves Jean Baptiste has lived his life with a work-hard, play-hard mentality. As a first generation Haitian American, “Baptiste” (as he goes by with friends and colleagues) considers himself an entrepreneur. He was born and raised in Washington, D.C., and attended Archbishop Carroll High School.

When he attended Frostburg State University for college, he obtained his degree in business administration. “The classes in business administration felt the most natural for me,” Baptiste explains. “Every other subject I tried to study, I’d have to work twice as hard just to get to the level I was at in my business classes.”

After graduating from college, Baptiste got a job in business-to-business sales and bought his first house. “I bought my house about five years ago,” says Baptiste. “Going through that process of buying my house kind of stirred something inside of me. I saw real estate in a different way... It wasn’t as difficult as I believed it would be.”

After going through the process of purchasing his home, Baptiste became fascinated with the investment side of real estate.

“I liked the concept of how purchasing a property could later lead to wealth down the line,” he explains. “I bought my home with the intention of it becoming a rental property later on.” That home did indeed become a rental property, around the same time frame Airbnb was becoming popular.

Baptiste was living in his home while Airbnb-ing out parts of his property. He eventually became a Superhost with Airbnb.

“Hosting on Airbnb is basically what launched me into real estate,” says Baptiste. “I decided I wanted to become a REALTOR® so I could purchase more properties.”

Baptiste became a dual-career agent at Keller Williams Capital Properties in the Washington, D.C., metro area. “The more I heard about real estate, the more interested I became,” he says.

During his first year in real estate, Baptiste was only planning to do real estate part time ... until he helped out a former coworker.

“I helped him purchase his first home, and just the smile on his face on how his life was changed forever, it changed my perspective on only doing this part-time,” Baptiste explains. “I almost became addicted to the feeling I got when I helped someone, or helped change their life.” At one point, Baptiste was working a 50/50 split between working in his business-to-business sales job and working in real estate. At the top of 2021, Baptiste made the switch from being a dual-career agent to being a full-time solo agent.

“It was a very scary jump for me making that switch,” he says. “I essentially walked away from a six-figure job and job security to do real estate full-time. Real estate was just calling to me, and I knew if I didn’t make that switch, I knew I was going to regret it.”

Baptiste says the past two years have felt like being in a rocket ship just taking off at full speed. “It’s been a wild ride. I haven’t looked back once,” he explains. “I never thought I would be here and be able to help others in the way that I have.”

Baptiste says he runs a very client-focused business. “I treat every one of my clients like they’re my friends or family because that’s exactly what they are to me,” he says. “I’ve also been in their shoes when it comes to investing and purchasing a home, and know exactly what they’re going through. I always try to go above and beyond for them.”

Moving forward with his real estate career, Baptiste is launching his own real estate development and sales company called Baptiste Acquisition Group.

...



I TREAT EVERY ONE OF MY CLIENTS LIKE THEY'RE MY FRIENDS OR FAMILY BECAUSE THAT'S EXACTLY WHAT THEY ARE TO ME.

actually strays, so when my family immigrated over from Haiti and they saw Kingston for the first time, they were shocked, but he's stolen everyone's hearts, especially my mom's."

Baptiste considers himself a trailblazer. "I was the first one in my family to get a college degree and to start their own business. I went from something I thought I was just going to dabble my feet in and wound up creating an entire career for myself," says Baptiste. "I'm setting the way for the rest of the family while staying true to myself and creating the best life possible for my family."

Rising Star Yves Jean Baptiste joined KW Capital Properties in early 2021.

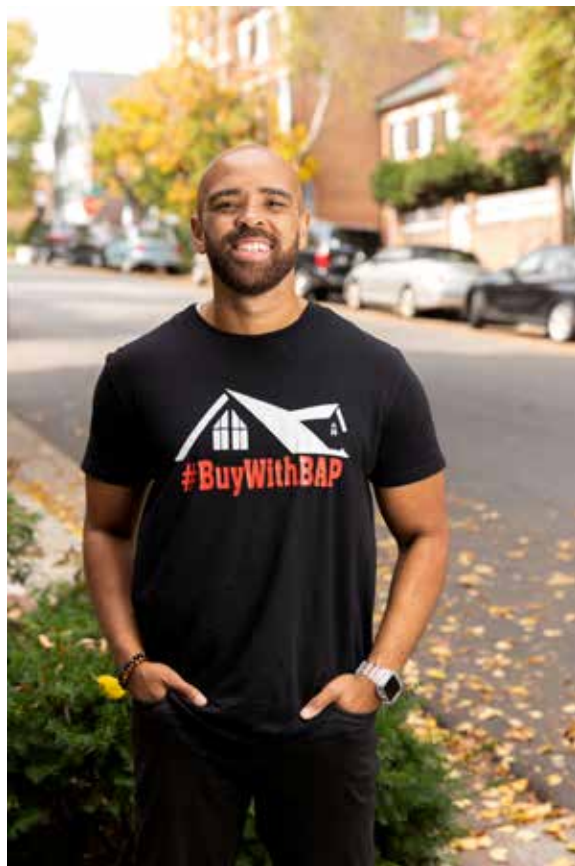
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"I'm not the best at balancing my work and personal life," he admits. "Because I love real estate so much, those lines have often been blurred. Even though I am a solo agent, I have a transaction coordinator and I'm bringing on a personal assistant so my main focus can stay on my clients."

Quarterly, Baptiste will take a vacation. He just recently returned from out of the country on his latest vacation. "There are other members of my family who are first-generation Haitian Americans, like myself, and we take vacations together. We love seeing as much of the world as possible."

Baptiste also loves working out, playing basketball, watching football, spending time with his two children and his fiancée, or hanging out with his pitbull, Kingston.

"Pets are not a big thing in the Caribbean islands," Baptiste explains. "Most pets in the islands are



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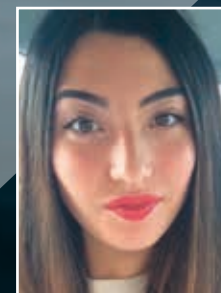
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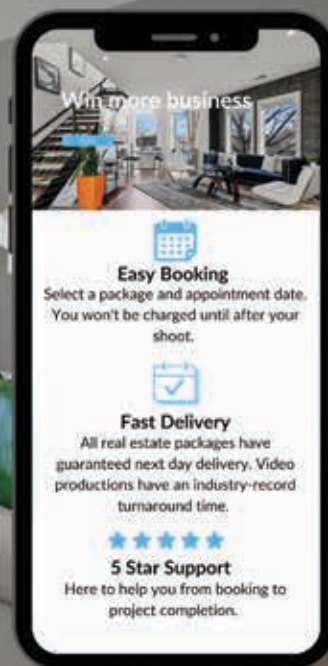
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Vincent

E K U B A N

full circle



Vincent Ekuban's father, Alfred (left), and brother, Frederick (right), are licensed agents who work with him at his brokerage.

“My father was selling houses at times when interest rates were over 12%, but he always told me, ‘Son, people will always need houses.’”

...

▶▶ cover story

By Zachary Cohen
Photos by Ryan Corvello



•••

GROWING UP IN SILVER SPRING, MARYLAND, VINCENT EKUBAN HAD THE PLEASURE OF WATCHING HIS FATHER, ALFRED, RUN A SUCCESSFUL REAL ESTATE BUSINESS. SOME OF VINCENT'S EARLIEST MEMORIES ARE OF WITNESSING HIS FATHER THRIVE.

"It was almost like he was a celebrity," Vincent reflects. "He had an office on a major street with our last name on it. When people would hear my last name, they'd ask, 'Are you related to the real estate guy?'" Growing up, I was extremely proud as a son."

Vincent also experienced some of the not-so-positive realities of having a father in real estate. His father worked long, grueling hours. As the youngest of five children, Vincent often longed for more time to connect with his dad.

"So as I got older, I thought, 'I don't want to do real estate.' I thought I wouldn't have enough time to do anything else. I wanted to do anything but real estate, frankly," Vincent reflects.

Vincent set off along his own path, but ultimately, the family business would reel him back in.

REAL ESTATE BEGINNINGS

Vincent began his professional life working for a home improvement company at 16. By the time he was 18, he had started a home improvement business with a friend while attending Howard University.

"That was the direction I thought I'd go," Vincent recalls. "But by the time I was 21, that business was winding down. My father suggested I get my real estate license. I still didn't want to do it, but because I was in a situation of 'What else am I doing?' I went and got my license."



Vincent Ekuban with his fiancée, Christina

Vincent began his real estate career tentatively in 1998. After his first transaction, when he sold a home to a single mother of three who thought she'd never be able to buy a home, he was hooked.

"At the settlement, she was crying and hugging me and thanking me. It was the greatest moment in my life until that point. At that moment, I understood why my dad was so passionate about this. The gratification was like nothing I experienced, and after that, I was all in."

Over the next eight and a half years, Vincent built his real estate business while working for his father's company. In 2006, he opened his own brokerage with EXIT Realty Enterprises.

COMMITTED FOR THE LONG HAUL
Today, Vincent leads a team of 72 agents; he also remains in production himself.

"I love the day-to-day of clients and assisting and negotiating, getting the gratification of helping someone. That's still what drives me in the business," he says.

Vincent has also fallen in love with teaching and mentoring agents. For the past 15-plus years, that's been his primary focus. He's built an office

with a family atmosphere and a culture of mutual support.

As Vincent looks ahead, he envisions many more years of real estate success.

"Interest rates are changing, but when I started, interest rates were higher than they are now. My father was selling houses at times when interest rates were over 12 percent, but he always told me, 'Son, people will always need houses.' The good Lord isn't making any more land, so

real estate is always going to be the best investment.

"I think I'm like an old-school agent. I'll keep going until I die, like my father plans to do, because I love helping so much. Still, to this day, it's one of the most gratifying feelings I get when someone gets their keys or I help a seller. Those are the things I get the most gratification from."

FULL CIRCLE

Last year, Vincent's father, Alfred, joined him under his umbrella at

•••



Vincent prioritizes attending all his sons' (Ezekiel "Zeke", left, and Landon, right) activities.

...

EXIT Realty Enterprises, bringing the family story full circle.

Vincent has taken a different path than his dad in some ways. With two sons of his own, Landon (15) and Ezekiel "Zeke" (8), and a fiancée, Christina, Vincent has prioritized family time. He's grateful for the digital age, which provides tools that allow him to be with his family more.

"Because my father was so busy, he could never go to games. From a young age, I said I would make sure

"I love the day-to-day of clients & assisting & negotiating, getting the gratification of helping someone."

I was at everything for my kids. I take my son to all his practices and games. I pride myself on being at everything. As my younger one starts to find what he likes, I'm going to be at all his events as well," Vincent explains.

"A lot of it is about support. Thanks to the support staff and the fantastic agents I have at my office and the support at home, I am able to be with my sons more. That, coupled with it being a way different time... Being able to operate digitally, for example, makes a huge difference. Perhaps more than anything, having that balance is something I value."



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▶▶ home matters

Does hosting guests for the holidays seem like it will require an overwhelming amount of preparation? You could spend the entire holiday season worrying over the comfort of your guests. Or, by following a few simple suggestions and planning ahead, you can spend time relaxing and enjoying the festivities and their company!

Tidy Up Outside

Make your guests feel welcome by creating an inviting atmosphere before they even come inside. Designate space for your guests to park. Check to make sure your house number is easy to see, even at night. Free your driveway, sidewalk and front access of any clutter that may be unsightly or cause guests to trip. Last, ensure your home's exterior is well-lit for guests arriving after dark.

Tidy Up Inside

Make common areas in your home, such as the entryway, living room and kitchen, feel inviting by decluttering them. Put away any shoes, jackets, toys or mail. Make sure to thoroughly clean your kitchen and bathrooms, as these rooms are sure to get quite a bit of use by your guests.



HOSTING HOLIDAY GUESTS

By Shauna Osborne and Megan Weatherly Lynn

Think Like a Guest

When preparing for company, think of what you may need if you were the guest. Provide clean sheets and towels as well as extra pillows and blankets. You may also provide extra toiletries in your guest bathrooms, such as toothbrushes, soap and shampoo. Have extra toilet paper and a plunger stocked in all bathrooms so that everyone can avoid any potential embarrassment.

A few days before having houseguests, inquire about favorite snacks and drinks and stock up on those items as well as coffee, tea, creamer/sugar and simple breakfast items, like cereal, milk, juice, fruit and granola bars.

Communicate

Do any of your guests have circumstances that require specific accommodations, such as allergies or difficulty climbing stairs? Be sure to ask these questions ahead of time to prepare well and make everyone feel safe and comfortable. When your guests arrive, be sure to communicate any information that may be helpful to them, such as how to operate thermostats and any itinerary or time-sensitive plans for their visit.

Taking the time to clean up, communicate and prepare ahead of time can make the difference between a stressful holiday season or treasured time well spent with family and friends.

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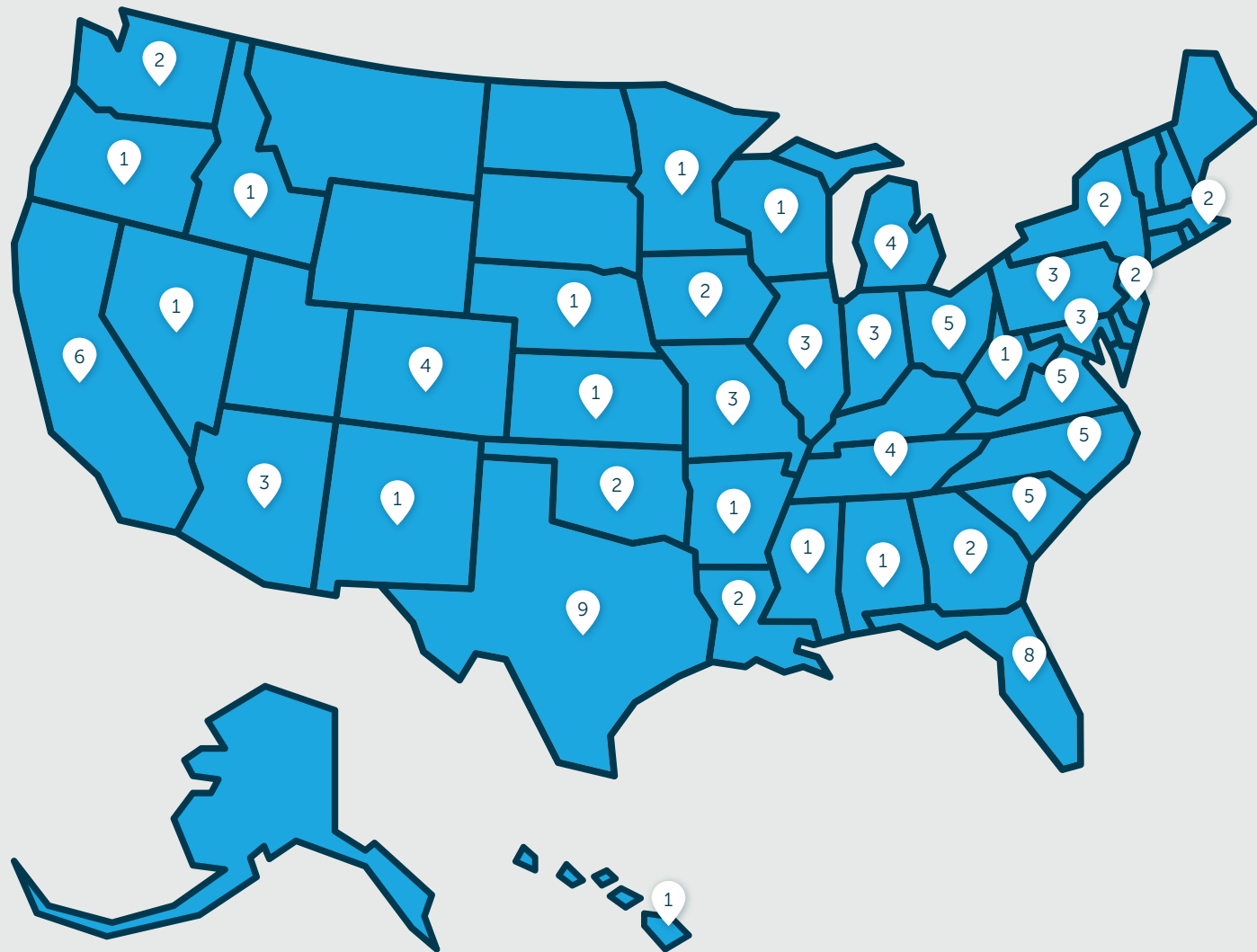
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RANK	NAME	OFFICE	SELLING #	SELLING \$	BUYING #	BUYING \$	SALES	TOTAL
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EQUITY BOOSTER PROGRAM

We offer a short-term loan used to bridge the gap between buying your next home and selling your current one.



PROGRAM BENEFITS

MAKE A NON-CONTINGENT OFFER

The Equity Booster Program allows buyers to place a non-contingent offer on a home before selling their current residence. This is particularly important in a "seller's market," as it makes your offer more competitive.

INCREASE YOUR DOWN PAYMENT

Gain funds for the down payment on your next home before selling your current home. A down payment of 20% or more allows you to avoid costly PMI.

FIND YOUR NEXT HOME AT YOUR OWN PACE

Avoid the anxiety of having to find a home to purchase in the short time period after your current home sells and before settlement. With housing inventory at historic lows, and many homes receiving multiple competitive offers, it can be difficult to find your next home in such a short time frame!

CONSIDERATIONS

- Minimum /maximum bridge loan amount: \$25,000/\$300,000
- Maximum bridge loan amount is dependent on the equity in the current home as determined by a standard appraisal
- Bridge loan is secured on the current home and repayable when the home sells
- Current home must be listed for sale or under contract at the time of loan generation
- This program is offered in conjunction with the mortgage loan on your next property
- Departing residence must be located in CT, DE, DC, FL, MD, MA, NC, RI, or VA

CROFTON BRANCH

P | 301-352-6060 W | www.firsthome.com
A | 2200 Defense Highway Suite 400 Crofton, MD 21114
NMLS ID | 186980



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)



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Kingsbury Mortgage Team

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