

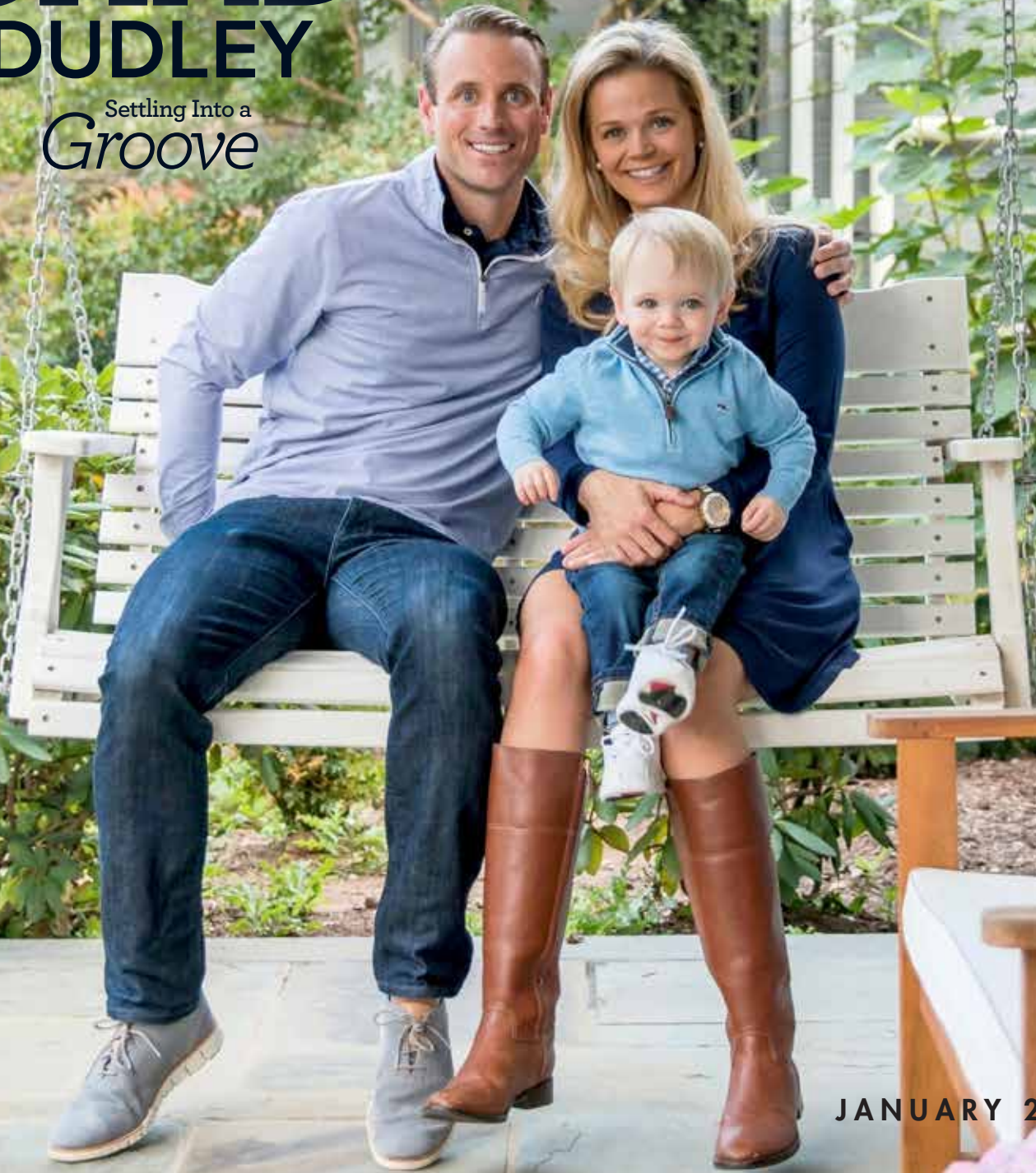
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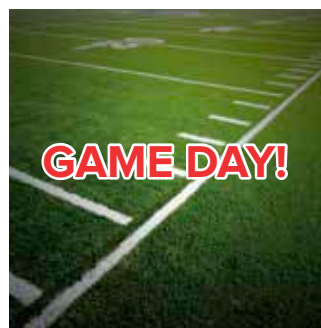
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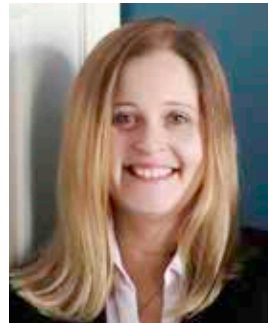
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►► publisher's note

## HAPPY NEW YEAR!

Dear DC Metro Real Producers,

We're pleased to bring you the 59th edition of *DC Metro Real Producers*. This month, we share the *Real Producers'* Washington Football Team Game Day photos. The event was EPIC and we won! Check out the photos inside on pages 18-25!

As usual, this magazine is provided free of charge and is distributed exclusively to the top 500 REALTORS® in the greater D.C. metro area. Thank you to our Preferred Partners, who make it possible! If you're receiving this publication, then congratulations! It means you're the "best of the best," and in the top 0.5 percent of your field.

For more information about our publication, partners, and future events, check us out at [www.DCMetroRealProducers.com](http://www.DCMetroRealProducers.com), in our private Facebook group, or email us at [info@dcmetrorealproducers.com](mailto:info@dcmetrorealproducers.com).

### Circle of Influence

As top performers, it's always important to be aware of our circle of influence. "Your circle is your ceiling." Isn't that the truth!

When we're surrounded by positive and persistent people, opportunities are endless. Their energy, drive, audacity, and vision rub off on us, inspiring us to become our best and to envision more empowered possibilities.

On the contrary, when we're surrounded by the wrong people, opportunities are *nowhere* — the economy is terrible, nobody has money, and the world is a horrible place. As the saying goes, "You can't soar with the eagles when you hang out with turkeys."

Oftentimes, once we reach the top levels in our offices and areas, it becomes increasingly more difficult to be surrounded by people who are on similar "levels," chasing similar dreams, and holding themselves to similar standards. The problem is that the higher the standards we hold ourselves and our organizations to, the higher the standards we should be having for our circle of influence. Audit, and be intentional!

That's why this *DC Metro Real Producers* group was born: to help celebrate, inspire, and connect the top performers in Greater DC's real estate industry, and to forge stronger relationships between the people who take the profession seriously.

We look forward to seeing you at our future events, connecting with the other high performers in the area, and in our private Facebook group, Top 500 DC Metro Real Producers. We are excited for 2022 and the events we are planning — our 100-plus-attendees events with safety measures in place (we have adapted to the environment), and smaller events as well. We listened to what you asked for. Look for your invite coming soon for a big March event!

If you have any suggestions for our writers or agents on topics you'd love to see featured, please email us at [info@dcmetrorealproducers.com](mailto:info@dcmetrorealproducers.com).

Yours in success,



**Kristin Brindle**

Owner/Publisher

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# What is the weirdest thing that has happened to you at a showing?



**FLEUR HOWGILL**  
TTR Sotheby's International Realty

While doing a showing, we went to the bedroom and discovered the husband in bed with someone else who wasn't the wife! That was a little awkward, particularly when he had to come into the office a few days later!



**ALI HAGHGOO**  
eXp Realty

Finding the seller totally naked in bed. She had forgotten about the showing!



**DANIEL SCHULER**  
Compass

I was showing a vacant house in Reston, and a squatter was sleeping under the deck in the backyard. He woke up to us showing the house and jumped the fence, and we didn't see him again!



**SVEN SKARIE**  
Long & Foster Real Estate

Vacant house where there was a sleeping bag upstairs where someone was living.



**CHARLIE CARP**  
Keller Williams Capital Properties

The weirdest thing that has happened to me while showing houses was a couple of years ago when they were showing a vacant house. I always suggest my clients go first into rooms so I can see their reactions if they love or hate it. Well, my client was carrying his son, and they walked into a bathroom and jumped as they were caught off guard by a black dog toilet paper holder. We laughed it off and discussed that the home was vacant and there wouldn't be any animals. Well, the bedroom across the hall decided to prove us wrong when we discovered a black cat in the closet. We all jumped out of our shoes! This cat followed us around the house. I texted the listing agent about this cat in the vacant house. We found a litterbox in the unfinished basement. After we locked up and left the cat indoors, I got a call from the listing agent questioning me if I was at the right house. He said, "there's no way this could happen" and what do we see coming around the corner of the house but the freaking cat! My client at this point said he wasn't interested in the haunted cat house, and we left without the cat and went to our next showing. Later that day, the agent called again and apologized. The owner's son was in town for the week and crashed at the house and never told his parents that he was there and the cat was with him. Still never found out how the cat got "locked in the closet" or escaped the house. The owners put the cat back in the house.



**ERICKA S. BLACK**  
Coldwell Banker Realty

Safety is really important to me. Going into a listing, I usually lock the door behind me. One time, there was an agent on the porch yelling and screaming trying to get in.



**JENNIFER CHOW**  
Long & Foster Real Estate

At one of my listings, there was a dead mouse sitting in the middle of the basement. One time, I walked into a showing, and the buyer was sleeping and she was in bed naked.



**DAVID GETSON**  
Compass

There was a college student passed out on the floor, and they were playing some really loud daytime talk show. TV was a foot from their head and it was blaring.



**JOSEPH PODUSLO**  
TTR Sotheby's International Realty

There was no bathroom at a new construction home, and I had to go ... so I left my clients and went to the bathroom.



**ANDRES SERAFINI**  
RLAH Real Estate

Early in my career, I was at a property that had a shared driveway. I was there early to prepare for my buyers and I went to the wrong house on the shared driveway. The door was open, so I went in and it was the wrong house. There was a man in his underwear in the kitchen unphased that I walked in.



**CYNTHIA HOWAR**  
Washington Fine Properties

Early on in my career, I had a listing on Q Street in Georgetown, where prospective purchasers asked me if I could obtain permission for them to "camp" in the house for one night to see if they could tolerate the noise level.



**DAVID ABRAMSON**  
Compass

Found squatters sleeping on the floor in my vacant listing. Be careful out there.



**CARL FRANCESKI**  
Long & Foster Real Estate

I had made an appointment to show a vacant condo in Bethesda to a buyer. When I opened the door and looked around a little, the unit was obviously vacant, no furniture or anything. We walked into the main bedroom, I opened the door of the closet, and there was a woman standing in the closet who was now face to face with me. I thought if I didn't have a heart attack then, I never would! I asked who she was and she said "she lived there." She didn't look homeless; there were no clothes there or anything. The client I was with said, "We better get going." That was it.



**KEN HUMPHREYS**  
BPG Inspections

While doing a home inspection on an unoccupied home, checking out the basement freezer, I found two shoe boxes. When the buyer asked if that was the strangest thing I'd seen, my response was, "No...Oh, wait, yes." That is the first time I've found two frozen cats in shoe boxes dated from four and six years ago. It's always an interesting day when we find something we have never seen before.



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▶ special events

Photos by Ryan Corvello and Aaron Lebo

# DC METRO and NOVA REAL PRODUCERS' GAME DAY!

NOVEMBER 14, 2021



What an amazing event we had on November 14 at FedEx Field! This was our first joint event between DC Metro and NOVA Real Producers, where we got to see the Washington Football Team defeat the Tampa Bay Buccaneers. A huge thank you to our sponsors because without them we wouldn't have had this incredible event.

Check out pictures of the event on the following pages and on our social media pages!

Thank you again for being a part of our "connecting, elevating, and inspiring" Real Producers community. We know your time is precious, and we are grateful that you shared some of it with us. We can't wait to see you at our next event!

Photography and videography were done by Ryan Corvello, Aaron Lebo, HDBros, and Best Side Media Story.



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Again, thank you to our sponsors who made this event happen: Vellum Mortgage, Guaranteed Rate, Eastern Title & Settlement, Curbio, MBH Settlement Group, Stewart Title, Scalable RES, ProTec Inspection Services, Moyer & Sons Moving & Storage, Town & Country Movers, and Four Sales.

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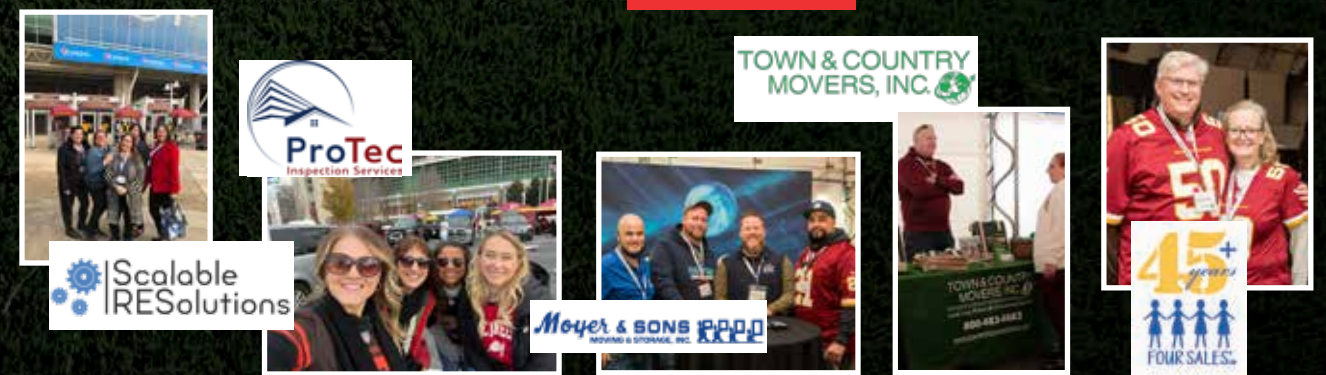
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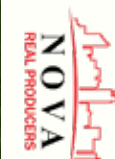
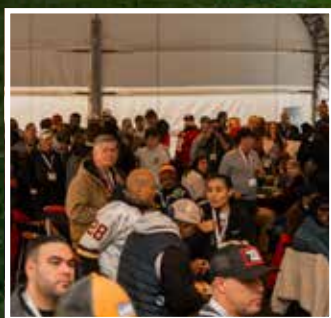
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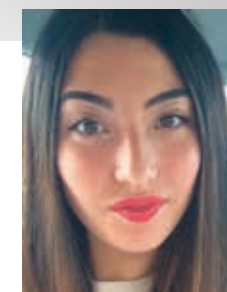
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# How to Take Your 2022 Goals to the Next Level!

words by wade  
By Wade Vander Molen

**2022 IS HERE.** The time to pat ourselves on the back from our great 2021 is over. We have our business plans ready to go and goals set for the new year. The path we each take to reach our goals might be different, but in this article, I want to approach how we view our 2022 goals in another way. Traditional goals might center around doing more transactions, increasing your GCI, or growing a team. There are a few 2022 goal-related items that perhaps you haven't thought about but might be helpful to your business. Let's discuss!

## Lead-Source Funnels

Increasing your lead-source funnels is one of the best ways to grow your real estate business. Many REALTORS® will tell you they generate their business by referral. That is just one lead-source funnel. Look at all your transactions generated in 2021 and write down how you generated each client. Which of your lead-source funnels are heavy and which are weak? Which funnels are you looking to add to your business — more clients in 2022 from open houses, Facebook ads, Instagram, organic online, or client appreciation events?

If your goal in 2022 is to do 12 more transactions than you did the year before, how many more transactions need to be generated, from which lead-source funnel, to achieve your goal?

## New Marketing Opportunities

Another way to look at your 2022 goals is to look at what marketing expenses you had in 2021. What worked for you and what didn't? The worst thing you want to do is throw away money that could be used towards other, more useful things. If you spent money on postcards or online leads, for example, and you took a loss on that marketing effort, stop

doing those things in 2022 and use that money for other opportunities. Again, looking at lead-source funnels and set goals on what money is to be redirected where to generate more clients in the new year.

## New-Hire Goal

Depending on where you are in your career, this goal can help your business explode. The place where agents finally break through the glass ceiling is the additional hire. This hire doesn't have to be a buyer agent, but instead an administrative hire, transaction coordinator, or marketing assistant. They say if you don't have an assistant, you are one. Leveraging your business to take back your time so it can be focused on what you do best is important. Make this a priority in 2022 and it will do wonders for your business.

## Get Uncomfortable

Lastly, set a goal of doing something(s) that makes you uncomfortable. This could be public speaking, starting a YouTube channel and doing videos, or doing more Instagram content. Whatever it is, doing what others are not willing to do will make you stand out in a sea of real estate agents. Set quarterly goals for what each of these new, uncomfortable things will be and make a plan to achieve them. You will find that some of your weaknesses can eventually become your strengths.

The bottom line is, having a real estate business plan and goals is important, but if you dig deeper, there are goals within goals. Let's make 2022 your best year yet. Good luck!



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

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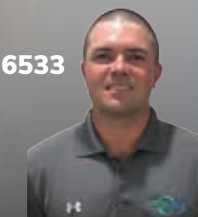


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By Matthew B. Jones, Esq.

# The Forgotten Lien

**If I asked you to name the one lien that sellers most often forget to mention when selling their properties, could you venture a guess?**

All sellers using the GCAAR sales contract are contracting that their property will be free of all liens. Specifically, under paragraph 16 (Title), a seller is contracting that “[f]ee simple title to the Property, and everything that conveys with it, will be sold free of liens, except for any loans assumed by Buyer.” Yet title companies often find that sellers are not providing all lien information. For some reason, this one lien always evades their minds. What is that lien? The home equity line of credit!

It may sound a bit crazy, but sellers most often forget to inform title companies of this lien. A home equity line of credit (“HELOC”) is a loan where a lender agrees to lend up to a specified amount, using someone’s equity in their home as collateral, that they can draw against within a set time period. It is due to this usage of equity that a HELOC is considered a second mortgage on a home and, therefore, considered a cloud on the title if not resolved before closing.

A HELOC being an encumbrance on property means it must be closed before a seller can convey their home free of liens. When performing our job as a title and settlement company, we need certain information from your clients — particularly loan information regarding liens they may have against their property. The detriment in not providing this right away is that lenders often have a separate payoff process for a HELOC, which takes longer than a standard mortgage payoff, sometimes up to a week.

There are a couple of explanations for this “forgotten lien.” First, a HELOC is a credit line — which some clients will internally reconcile with credit cards due to similarities in borrowing against a spending limit. Second, some people have a HELOC with a zero-dollar balance (or the HELOC was never used). It is easy to confuse a zero-dollar balance with a loan being paid off. However, title companies still need to obtain a letter from the lender specifying

that the HELOC will be closed (most often referred to as a close-out letter). Some lenders will charge a fee, upwards of \$1,000 or more, for closing out a HELOC within two years of opening.

To all our agent friends out there, whenever a client approaches you and claims to have only one mortgage or own a property free and clear of all liens, ask them if they happen to have a HELOC. You’ll likely be surprised by how many people answer in the affirmative. This way, your client will be better prepared for the closing process, won’t be caught off guard when the title search shows an additional lien that must be closed, and you’ll look knowledgeable to boot. If you forget, don’t fret — title companies like MBH Settlement Group will take care of clearing title and ensuring you a successful sale!



Matthew Jones is a licensed attorney with MBH Settlement Group. Matt has nine years of real estate legal experience with an area of focus in acquisitions, dispute resolution, and lender and agent representation.

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for them to be poor leads. If agents want to be successful in their space, in their area, they need to be online right now."



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"Spend time to find your core values, write them down, and then find people who share your values so you can grow together. All of the readers of this publication are in this real estate business together. We can be competitors but still help each other grow and be better together."



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"My highest hope in the business is to be able to give back what I've learned to other people so they can unlock the potential in themselves. That's what my mentor showed me, and I have a duty to give it back. I see growing this team as an opportunity to give back the knowledge

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# PAMELA *DuBois*

▶▶ partner spotlight

By Zachary Cohen  
Photos by Aaron Lebo



*Dream  
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## DREAM BIG

TWELVE YEARS WORKING FOR REAL ESTATE ATTORNEYS. FIVE YEARS AS A MORTGAGE LENDER. EIGHTEEN YEARS AS A REAL ESTATE AGENT.

When Pamela DuBois launched *Dream Real Estate TV* in 2019, it was the culmination of a lifetime's worth of experience in the real estate industry. After building successful careers in three distinct corners of the business, she took a step back and realized that something was missing in the D.C. real estate market. Today, she's devoted her professional life to filling that void.

### REWIND: EXPERIENCE MATTERS

For as long as she can remember, Pamela has been inspired to be an entrepreneur. "I always believed in sales, and it seemed to be one of the more lucrative things," Pamela says. "I wanted to work for myself, and I believed the entrepreneurial mindset would lead me to success."

At just 19 years old, Pamela got her real estate license and set off to build her business alongside her partner. Although she was young, she began to slowly understand the business. She gained trust and credibility with clients. Soon, as Pamela's business took off, she and her husband looked at buying a home for themselves.

"We thought, 'We're in real estate; why don't we buy a house?' So we drove out to Montgomery County to look at houses and ended up putting in a contract on a new build."

•••

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“  
*The idea is to help them become the community influencers that they need to be.*  
”



In 2019, Pamela DuBois launched *Dream Real Estate TV*, a D.C.-based real estate TV show.





“  
I want to share  
real estate in the  
Washington, D.C.,  
area to the world.  
That’s the big vision.”  
”

Pamela DuBois sold real estate for 18 years before launching *Dream Real Estate TV* out of a small studio.



It was an exciting time for Pamela. Yet, the thought of paying a mortgage on two commission-only salaries was daunting. “We felt a little scared with two commission-based salaries. We didn’t know Montgomery County well, so I applied for a job at a real estate settlement company in Rockville,” Pamela explains. “We were so young. We had our doubts. We were in a whole new area, a new house, a mortgage payment to make.”

Pamela landed that job and decided to transition. She was able to provide a stable income for her family while her husband worked as a real estate agent.

For 12 years, Pamela perfected her craft. She processed cases, handled back-end paperwork, and

ensured clients were taken care of. During this time, her partner had moved into the lending world. In 1998, Pamela decided to follow him. She would go on to work as the owner and an active loan officer for the company for five years before returning to where she began, as a real estate agent with Long & Foster.

“I did really well,” Pamela reflects. “I became a top producer and closed as many as 46 deals in a year.”

**THE WINDS OF CHANGE**

In 2005, however, Pamela entered a challenging time. Her oldest son enlisted in the Army and was deployed to Iraq, his first of five deployments. “It was crazy. I was so stressed out that I couldn’t do anything. I quit looking at the TV, quit listening to the radio, and I couldn’t function. It was the most horrible time of my life.”

Pamela’s personal struggles, coupled with the looming recession, took a toll on her business. She got sick with Lyme disease and became unable to work. Everything seemed to be happening at once. “I did a lot of praying. God was amazing and brought me through that time,” Pamela says.

Eventually, she began to nurse herself back to health. By 2011, she was back to selling real estate full-time. Yet, an idea she had been working on for some time continued to intrigue her.

**BRING HER DREAM TO LIFE**

Pamela recognized that there were no D.C.-based real estate TV shows. Around the same time, she got a business coach and picked up Napoleon Hill’s *Think and Grow Rich*. “It took me to a whole new level as far as mindset. I had this idea, but now I was ready to go out and do it.”



In 2019, Pamela launched *Dream Real Estate TV* out of a small studio. She began interviewing lenders, real estate agents, and others in the industry. She landed a spot on Fox 5 Plus and helped agents promote their businesses. Slowly but surely, her vision took shape.

Today, Pamela’s primary goal is to promote real estate agents through video marketing. “The idea is to help them become the community influencers that they need to be,” Pamela explains. “As REALTORS®, we are our own brand. Right now, with the digital world, the old way of marketing as a Realtor has changed completely. If you don’t have an online presence, how are people going to find you?”

Pamela provides a branded video that she then promotes via all social media outlets. She believes that video marketing helps agents connect with the *right* clients. Clients can get a feel for an agent through a video before even picking up the phone — meaning, the clients that do call will already have vetted the agent, to an extent.

“A lot of agents spend thousands of dollars to get leads only for them to be poor leads. If agents want to be successful in their space, in their area, their online presence is crucial. They need to be online right now,” Pamela affirms.

**DREAM BIG**

As Pamela looks ahead, she continues to move towards her biggest goal — to start a D.C.-based real estate reality TV show. “I want to share real estate in the Washington, D.C., area to the world. That’s the big vision,” she says. “And the main idea would be the same — to promote Realtors and show what they’re doing in business.”

As Pamela looks ahead, her professional dreams remain big and audacious. Yet, she is careful not to forget the primary lesson that she learned during her time of intense struggle.

“There are so many miracles around us that we don’t take in on a day-to-day basis,” Pamela reminds us. “Everything is a miracle. I am so intrigued and connected to the Mastermind that has created all of this.”

**THE AMERICAN DREAM**

Pamela is originally from Trinidad; she arrived in the States at just 12 years old, right before high school.

“It’s amazing how far I’ve come,” Pamela beams.

For more information, please visit [www.dreamrealestatetv.com](http://www.dreamrealestatetv.com).





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# JOSEPH HIMALI

► agent spotlight

By Zachary Cohen | Photos by Ryan Corvello



## LIVING • LEARNING • GROWING

In 22 years, Joseph Himali has seen just about everything in real estate — the good, the bad, and the overtly comical. At the conclusion of one transaction, Joe even had a seller refuse to move out of her home.

“Instead, she wanted to get the money from the sale and keep the home too!” Joe laughs.

Then, there are times where Joe has had the privilege of experiencing some of the greatest joys in life alongside his clients. “Watching one of my early clients go to settlement ... she put literally every dollar she had into purchasing her first home,” Joe remembers. “She had 86 cents in her bank account after withdrawing her money for her down payment and closing costs. After she signed her papers and got her key to her new home, she literally danced around the settlement table. That was an amazing experience to be a part of that.”

### From Toy Sales to Real Estate

When Joe closed up his toy stores in the late ‘90s and transitioned to a career in real estate, he couldn’t have envisioned the impact he’d have on so many people.

While his toy stores were successful, the popularity of the internet pushed brick-and-mortar toy stores to extinction, and Joe was forced into finding another career. Thankfully, he chose real estate.

“I was looking for a job where I could do sales, which I love, and work with interesting transactions,” Joe remembers. “I really liked real estate because you get to help people make a big transition in life, and I wanted to be my own boss. It was very attractive in that way. It seemed like a perfect match.”

In his first year, Joe was Rookie of the Year, and his business continued to flourish from there. He owned Best Address Real Estate for 13 years before most recently transitioning to RLAH Real Estate.

### An Industry and Community Leader

During Joe’s real estate career, he has not only founded his own real estate brokerage but also created (and served as president of) the non-profit Independent Real Estate Brokers Alliance (IREBA). He has served on the board of directors of Bright MLS (at the time, it was MRIS), was elected by his peers and served as president of the Greater Capital Area Association of REALTORS® (GCAAR), and served for seven years as a member





“Obstacles are temporary. With the support of others, you can overcome anything. Bring gratitude to the people you know.”

...

of the board of directors of the District of Columbia Association of REALTORS® (DCAR). Currently, Joe is a member of the board of directors of the Capital Area REALTORS® Federal Credit Union and he encourages all agents to join the credit union, specifically to help Realtors with their financial challenges.

Alongside his real estate success, Joe has a rich community life. He supports local charities PFLAG (the United States' first and largest organization uniting parents, families, and allies with people who are LGBTQ+); the National Trust for

Historic Preservation; The Historical Society of Washington, D.C.; and The American Chestnut Foundation.

Joe's most important role outside of real estate, however, is as a single dad. His child, now 14, is gender fluid. They have introduced Joe to a whole new world of gender inclusivity and gender-neutral language. "I'm a full-time single dad now, and I love it," Joe beams. "The pandemic has brought me much closer to my child and allowed me to have a better relationship with them than I ever imagined. I've been very fortunate that my child has grown closer to me. There are challenges being a full-time agent, team leader, and full-time dad, but I'm very fortunate to have the flexibility in this job and the team that supports me and encourages me to take time off with my child."

**Beyond Obstacles**

In real estate — and life — there are always obstacles present. Joe sees entrepreneurship as walking on a tightrope with no net. It's both scary and exhilarating. Every day is different and exciting.

In the face of challenges, Joe encourages us to lean into integrity, teamwork, and growth. "Spend time to find your core values, write them down, and then find people who share your values so you can grow together. All of the readers of this publication are in this real estate business together. We can be competitors but still help each other grow and be better together," Joe says.

"Obstacles are temporary. With the support of others, you can overcome anything. Bring gratitude to the people you know. Treat yourself with love, kindness, and patience."



Joseph Himali owned his own brokerage for 13 years before recently joining RLAH Real Estate.

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▶▶ rising star

By Chris Menezes  
Photos by Ryan Corvello

# Eric Fafoglia

## A BRIGHT PRESENT AND EVEN BRIGHTER FUTURE

With just three years under his belt, Eric Fafoglia is making some big strides in real estate. He made top agent at Compass last year (just his second year in) and is currently helping to grow The Shorb Team alongside Ellie Shorb and her son, Jack Shorb.

While real estate is somewhat of a new endeavor for Eric, it was a longtime interest of his, going back to childhood. Growing up in Saint Louis, Missouri, Eric had two interests — cars and real estate. His best friend’s dad owned a couple of apartment buildings for passive income, which always

impressed Eric. The ability to create wealth through real estate was something Eric was always privy to, and it intrigued him.

Eric’s father was in finance and provided a nice lifestyle for his family, something Eric was keenly aware of growing up and wanted to

be able to continue that lifestyle for himself and his future family someday. So he went to the University of Missouri Columbia and majored in finance. When it came time for him to pick a minor, he saw real estate on the list of options and decided to go for it.

After graduating in 2013, Eric was able to pursue his first interest — cars — with a corporate position at Toyota, where he was immediately put into a management training program. Eric was ecstatic to work for Toyota, not only for the cars but because the job was in Southern California and he was able to live in Redondo Beach for a time.

His time in California was short-lived, however, as he was transferred to Baltimore, Maryland, no more than a year later. Having already acclimated to the cosmopolitan lifestyle, Eric felt a drastic contrast between Los Angeles

and Baltimore. “Living in Baltimore didn’t speak to me, but I knew D.C. was more cosmopolitan, had great restaurants and the lifestyle I was craving, so I moved to D.C. and never looked back,” he explains.

Interestingly enough, it was Eric’s landlord in D.C. who got him into real estate. Eric was renting a place from top producer Sebastien Courret with a couple other roommates. Sebastien would often invite them to the rooftop for a drink and to watch the sunset. It didn’t take long before Sebastien picked up on the fact that Eric was not happy with his corporate lifestyle and the politics that go with

working at a large company. One night, while they were talking, Sebastien said, “Eric, you have to get into real estate. You would be phenomenal. I will mentor you.” So after talking with his fiancée about it, Eric decided to take the jump and enter real estate. He joined Sebastien’s team, The Alliance at Compass, at the beginning of 2019 and began learning everything he could.

“Sebastien taught me everything I needed to get started and get on my feet. He was so patient and was very hands-on, spending precious time that he didn’t really have to explain things to me, take me to meetings, and teach

me how to be an agent and how to do it the right way, to really take care of the people you work with, and take care of your clients,” Eric says.

One of the agents Eric connected with right away was Jack Shorb. Eventually, Jack joined the team, and they started helping each other. They quickly partnered up and began sharing every client 50/50. “We just like working as a duo,” Eric says. “We consistently see eye-to-eye, and our clients get two brains instead of one. They love it, and we can help each other out. It’s a win-win.”



Rising Star Eric Fafoglia made Top Agent at Compass in his second year in real estate.





“My **HIGHEST HOPE** in the business is to be able to **GIVE BACK** what I’ve learned to other people so they can **UNLOCK THE POTENTIAL** in themselves.”

Eric Fafoglia is a member of The Shorb Team at Compass, working with Ellie Shorb and her son, Jack.

2020 was Eric’s and Jack’s best year. They loved working together and they loved working at Compass. So when Sebastien decided to change brokerages at the end of the year, Eric and Jack decided to stay. “We knew Compass was a great fit for us. We both loved the culture at the office and all the technology and tools they provide to make our job easier and clients happier,” Eric explains. “Ellie was with Compass, and we knew she was wanting to grow her team, and we wanted to help her do that as well.”

Eric and Jack started on The Shorb Team in January of 2021, and along with acting as agents, they assumed the roles of growth experts, spearheading the hiring process, putting systems and processes in place, and helping to expand the business. Their goal at the beginning of the year was to sell \$100 million between the three of them and, at the time of this writing in late 2021, they are currently on target to hit that. Their other goal was to bring on two more agents over the next year,

and they have one agent who is just finishing up her licensing and will be joining them soon. “My highest hope in the business is to be able to give back what I’ve learned to other people so they can unlock the potential in themselves,” Eric says. “That’s what my mentor showed me, and I have a duty to give it back. I see growing this team as an opportunity to give back the knowledge I’ve learned to others and to help them change their lives.”

In addition to starting this new venture, Eric just got engaged this year to his fiancée, Genevieve. They plan to be married on December 3, 2022. Eric and Genevieve enjoy hiking with their goldendoodle, Penny Lane, traveling, and going to their favorite winery, RDV Vineyard in Virginia.

While Eric has already achieved a lot as a new agent, he knows he has so much more ahead of him and is excited about the future. “It’s been a really fun journey and I can’t wait to see where all of this is heading,” he says with a smile.

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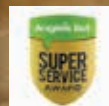
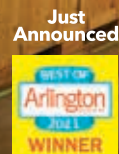
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Patrick Gardner is the principal and co-founder of Vellum Mortgage.

The name “Vellum” was inspired by a type of high-quality paper historically used for high-ranking documents only. “Vellum paper is beautiful, long-lasting, and transparent; it embodies the characteristics we emulate in the Vellum Mortgage experience. With Vellum Mortgage you get unparalleled transparency, a lasting commitment, and a beautifully simple process,” explains Patrick Gardner, principal and co-founder of Vellum Mortgage.

“Our mission is to provide a completely transparent loan process, backed by quality and integrity, which are the principles of the name we’re founded on. We’re redefining the experience, making it easier and more enjoyable,” Patrick continues.

As industry veterans who intimately know the needs of the market, their clients, partners, and industry, Vellum Mortgage built their loan process from the ground up to embrace emerging technology while reengineering outdated norms. The results are clear — a loan process that was 33 percent faster than their peers in the refinance boom last year. This produced





Jay Curley, principal of Vellum Mortgage, is a top loan originator with 30 years of experience.

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The first full year Vellum Mortgage closed loans was 2019, and they closed roughly \$400 million. In 2020, this number jumped to roughly \$1.3 billion. And at the time of this writing, in late 2021, they are on pace to eclipse \$1.6 billion.

“We created Vellum with a consumer experience and production-oriented mindset. As a result,

our loan officers close more loans with fewer headaches. Fewer headaches mean a happier consumer and referral partner. We know what a consumer expects and have built Vellum around those expectations,” says Jay Curley, principal of Vellum Mortgage with 30 years of experience as a top loan originator.

“Our process efficiencies have increased the number of purchase transactions each loan officer has closed and has led to more customer referrals our REALTOR® partners have enjoyed,” Jay emphasizes. “We foster a culture of loan

officers helping one another, holding one another accountable, and promoting a competitive atmosphere everyone seems to enjoy.”

“Setting yourself apart in this industry boils down to people and processes,” Patrick says. “Our people are industry veterans, backed by our loan officers, who averaged over \$100 million in production last year. The industry average was just over \$20 million in 2020.”

Vellum’s commitment to perpetual innovation to simplify and clarify what



Vellum Mortgage, founded three years ago by a group of high-producing loan officers, is an upscale company delivering speed, transparency, and an elevated customer experience.

“ SETTING YOURSELF APART IN THIS INDUSTRY BOILS DOWN TO PEOPLE AND PROCESSES. ”

has been an opaque process for buyers in the past will continue to place the company at the forefront of the industry. As a fast-growing company that has already made a huge splash in the industry, Vellum plans to use its momentum to expand further.

“We are always looking for talented loan officers and operations staff to join the team,” says Jay. “Our clients rave about how easy our loan process is in comparison to their previous experiences, and we are committed to staying at the forefront of today’s emerging technologies.”



For more information on Vellum Mortgage or to contact them for your next mortgage, visit [www.vellummortgage.com](http://www.vellummortgage.com).





Photo by Pepe Gomez, Pixelme Studios

▶▶ cover story  
By Zachary Cohen

# CHAD DUDLEY

“In my mind, being knowledgeable, a good communicator, and a trustworthy REALTOR® are the most valuable attributes I can offer my client. How do you build a relationship, gain a client’s trust, and expand your business? I have always been committed to going that extra mile for my clients. Depending on the day, I can find myself as a mover, cleaner, stager, handyman, landscaper, or anything that helps a buyer or seller client.”



Chad and his wife, Erica, with son Brooks.  
(Photo by Ryan Corvello)



Setting Into a *Groove*



For as long as Chad Dudley, a Realtor with Compass, can remember, real estate has been a part of his life. His grandfather, Reed Reutlinger, was a successful residential real estate agent in the D.C. metro area and his father, Richard Dudley, is a mortgage lender with 30 years of experience. Chad has fond memories of attending open houses and tagging along with his father and grandfather. Yet, as a young man, Chad never envisioned becoming a real estate agent himself.

Chad graduated from St. Joseph's University with a degree in business management in 2009, amid a historically sparse job market. He had a job lined up in commercial real estate, but by the time he graduated, the opportunity was no longer available. The entire department was shut down; there was no available position for him. So Chad headed back home to Maryland to regroup.

"One day, my dad said, 'Why don't you get your real estate license while you figure out what you want to do?'" In September 2009, Chad did just that. He intended to work part-time until he figured out a more permanent job plan. But 12 years later, he's still working as a Realtor and is passionate about the opportunity to help clients fulfill their real estate goals.

#### FINDING HIS NICHE

Chad's first few years were challenging. His mom would continually say, "Why don't you get a real job and sell real estate part-time?"

"I was grinding, doing open houses every weekend, walking neighborhoods, knocking on



Chad and Erica Dudley are expecting their second child in early 2022. (Photo by Ryan Corvello)

doors, sending mailers, making cold calls, doing whatever necessary to survive the real estate crisis," Chad remembers. "I learned that if you can sell real estate in one of the historically worst markets, you can sell it in any market."

By year 3, his hard work finally led to referrals and a name that people trusted. Over the ensuing decade, he continued to build his business into one of the area's best. In 2021, Chad is tracking to close over 70 homes for over \$55 million.

“  
... being knowledgeable, a good communicator, and a trustworthy REALTOR® are the most valuable attributes I can offer my client.”



Photo by Ryan Corvello

At home, Chad's family is growing too. His son, Brooks, was born in February 2020, and he and his wife, Erica, are expecting another son in early 2022. Bethany Beach is the Dudley family's favorite getaway location.

Over a decade after beginning his real estate career, Chad has settled in well to his career. He's working a job that allows him to remain in the city he loves, spend time with his family, and give back to those around him.

"I feel like I found my niche in terms of helping people."

#### THE COMPETITIVE EDGE

Chad was a standout lacrosse player in high school, and he went on to play Division I lacrosse at St. Joseph's University. While, at the time, he played for the love of the game, he now recognizes the impact that athletics has had on his approach in his everyday life.

"I have a strong work ethic and am very competitive," Chad says. "Being an athlete helped build my work ethic. To be honest, I was never a great student, but the work ethic and competitive drive from sports stuck with me."





I feel like I found my niche in terms of helping PEOPLE.



Chad Dudley entered into real estate in 2009, in the midst of the downturn, and through persistence and hard work has become one of the area's most successful agents. (Photo by Ryan Corvello)

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# TOP 250 STANDINGS

Teams and Individuals Closed Data from January 1 to November 30, 2021

RANK	NAME	OFFICE	SELLING #	SELLING \$	BUYING #	BUYING \$	SALES	TOTAL
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**Disclaimer:** Information based on MLS closed data as of December 6, 2021, for residential sales from January 1, 2021, to November 30, 2021, in Virginia, Maryland, and Washington, D.C., by agents licensed in our D.C. metro service area of Washington, D.C., and Frederick, Montgomery, and Prince Georges Counties in Maryland. Numbers not reported to the MLS by the date the information is retrieved are not included. MLS is not responsible for submitting this data. Some teams may report each agent individually.



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RANK	NAME	OFFICE	SELLING #	SELLING \$	BUYING #	BUYING \$	SALES	TOTAL
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RANK	NAME	OFFICE	SELLING #	SELLING \$	BUYING #	BUYING \$	SALES	TOTAL
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**Disclaimer:** Information based on MLS closed data as of December 6, 2021, for residential sales from January 1, 2021, to November 30, 2021, in Virginia, Maryland, and Washington, D.C., by agents licensed in our D.C. metro service area of Washington, D.C., and Frederick, Montgomery, and Prince Georges Counties in Maryland. Numbers not reported to the MLS by the date the information is retrieved are not included. MLS is not responsible for submitting this data. Some teams may report each agent individually.

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