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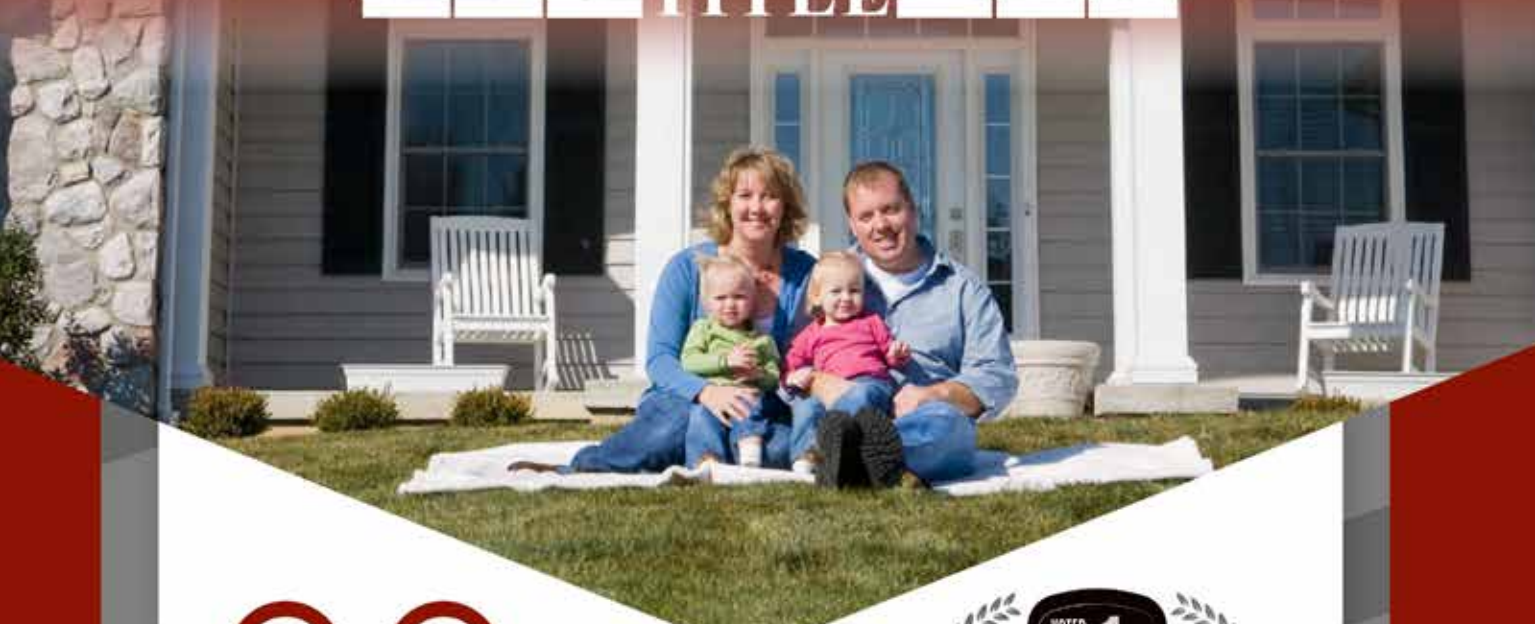
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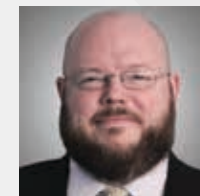
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If you are interested in contributing or nominating REALTORS® for certain stories, please email us at Keenan.Andersen@realproducersmag.com.

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FAQ

ABOUT THIS MAGAZINE

Real Producers magazine started in Indianapolis in 2015 and is now in over 100 markets across the nation and spreading rapidly. *South Jersey Real Producers* launched in April 2021. Name a large city and we are there or will be soon!

In every market, we take the Top 500 agents, based off of the MLS production, and we build an exclusive magazine around those agents. We share their stories, successes, market trends, upcoming events — really, anything that will connect, inform and inspire, we put in the monthly publication.

We strive to inform and inspire the top producing real estate agents in the local market and connect them socially. The secondary focus is to provide an avenue for our affiliate partners to create relationships with these top performers on a level that they might not be able to achieve on their own.

Q: WHO RECEIVES *South Jersey REAL PRODUCERS* MAGAZINE?

A: The top 500 agents in South Jersey. We pull the MLS numbers (by volume) from in the South Jersey area: Camden, Gloucester, Burlington and Salem Counties. Approximately 15,000 agents are licensed in this territory. We cut the list off at #500, and the distribution was born. The 2020 Top 500 cutoff is \$4.5 million. The list will reset at the end of every year and will continue to update annually.

Q: WHAT IS THE PROCESS FOR BEING FEATURED IN THIS MAGAZINE?

A: It's really simple — every feature you see has first been nominated. You can nominate other REALTORS®, affiliates, brokers, owners, or even yourself! Office leaders can also nominate REALTORS®. We will consider anyone brought to our attention who is in the Top 500 because we don't know everyone's story, so we need your help to learn about them.

A nomination currently looks like this: You email us at Keenan.andersen@realproducersmag.com with the subject line, "Nomination: (Name of Nominee)." Please explain why you are nominating them to be featured. It could be they have an amazing story that needs to be told — perhaps they overcame extreme obstacles, they are an exceptional leader, have the best customer service, or they give back to the community in a big way, etc. The next step is an interview with us to ensure it's a good fit. If it all works out, then we put the wheels in motion for our writer to conduct an interview to write the article and for our photographers to schedule a photoshoot.

Q: WHAT DOES IT COST A REALTOR® /TEAM TO BE FEATURED?

A: Zero, zilch, zippo, nada, nil. It costs nothing, my friends, so nominate away! We are not a pay-to-play model. We share real stories of real producers.

Q: WHO ARE THE PREFERRED PARTNERS?

A: Anyone listed as a "preferred partner" in the front of the magazine is a part of this community. They will have an ad in every issue of the magazine, attend our quarterly events, and be a part of our online community. We don't just find these businesses off the street, nor do we work with all businesses that approach us. One of many of the top agents has recommended every single preferred partner you see in this publication. We won't even meet with a business that has not been vetted by one of you and "stamped for approval," in a sense. Our goal is to create a powerhouse network, not only for the best REALTORS® in the area but the best affiliates, as well, so we can grow stronger together.

Q: HOW CAN I RECOMMEND A PREFERRED PARTNER?

A: If you know and want to recommend a local business that works with top REALTORS®, please email us to let us know at Keenan.andersen@realproducersmag.com.



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THE ORGANIC MAGIC OF THE ALLISON NAGLE TEAM

Strong Community Roots. Investment in Hometown Business. Making Dreams Come True.

Like a thriving garden, Allison Nagle and her fabulous team of six real estate professionals are the heart and soul of their community.

A native of Collingswood, Allison or “Allie” was a stay-at-home mom who

found herself as a “go-to person” for people moving in and around Haddon Township. As a member of Haddonfield United Methodist Church for over 15 years, Allie interacted with many newcomers who loved her ability to put them in touch with whoever/whatever they needed to feel at home. Finding her passion for community and small business, Allie was a natural for real estate.

Passion + Drive=Success.

Allie Nagle knocked it out of the park within her second year of real estate. Working with Tom Marchetty at The Factory, an 18-unit co-working space in Collingswood, Allie handled

the property management side of the business. Through her earnest efforts, the business boomed. She took the building from a 50% occupancy rate to full capacity with a popping waiting list. Connecting with small business owners to help them find their business homes allowed the businesses to move on and up. The momentum filled her heart — it was one of the main draws to working in real estate.

Eight years ago, with spectacular growth at The Factory, Allie knew this was time to expand into a team.

Allie recalled, “This put me in a fabulous position to support and promote small businesses. In year 4 of my business, it became necessary to grow my team because of the large amount of repeat and referral clients.”

Growth flourished naturally. First, she recruited her husband, Ryan. Ryan had a successful finance career but loved the opportunity to re-invest his knowledge into the community and have a better work-family balance. (Busy couple, Ryan and Allie have three beautiful children, ages 17, 11 + 7, and a dog Roxy.) Ryan has been with the team as a licensed agent for five years.

Allie’s sister, Stephanie Campise, joined the team as an administrator

for the first three years and recently obtained her license last year and works as a buyers’ agent. Carrie Valleau, team coordinator and full-time administrator, joined the team in January 2021. Jen Baker and Geoff DiMasi joined the team in January 2022 and February 2022, respectively, as licensed agents. They even added a virtual lead agent, Ella Lingad, in February 2022 as well.

With the many hands working together, they can “pass the baton” whenever anything comes up to serve the customer best. The entire team is grateful for being able to do what they love and STILL find time to love their families!

Thinking about the best part of working with such a synergistic team, Allie shared, “We are a tight-knit group of passionate people. Every day is enjoyable and exciting because each person is equally invested in the other. On a typical day, Carrie and the agents start off circle up on listing progress, leads, and planned community events. The group loves to take a walk into Haddonfield for lunch for some fresh air and exercise.”

Nagle added, “Our team runs like a family. We all have children and a deep love for our communities. We never have and never will pay

for leads. All of our business originates from our strong community connections. Work/life balance is at the forefront of all of our decisions and planning. Grind culture is the antithesis of our approach. Longevity and balance are always our goals.”

The Allison Nagle team is rooted by success in community businesses. Their tagline “Connecting People + Place” exemplifies their goal of connecting people with their communities through the team’s real estate transactions. For example, they gift clients only locally sourced items to plug them in with the small business community.

Allie explained, “Stephanie actually ran into a past client to who she had gifted a Revolution coffee gift card after she signed her lease. That was the first shop she checked out after moving to town; she now works at Revolution and feels super plugged in because of that connection. That is our ideal goal for new members of the local communities.”

The Allison Nagle Team gives back to the local community in many ways. As a member of the

•••

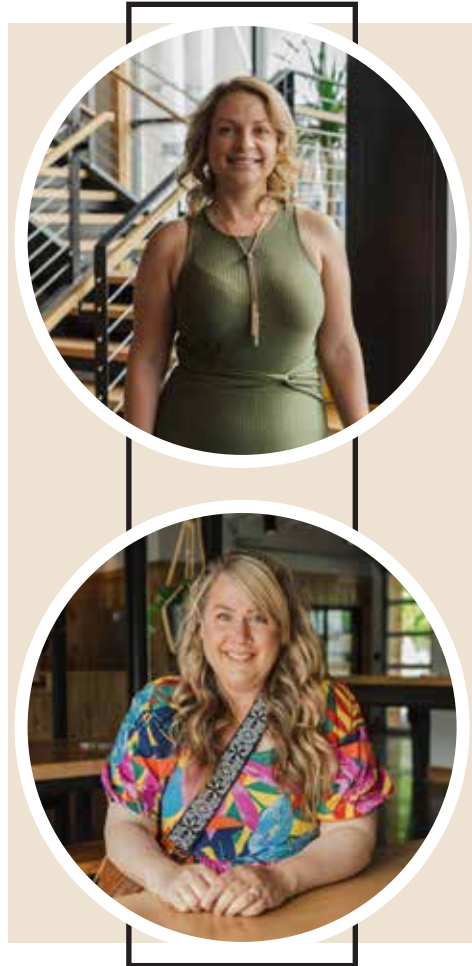
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Haddonfield chapter of Rotary, the team runs an annual Clothing Swap to connect women in the local communities and to gather items needed for the women being ministered through "She Has a Name" in Camden. As well, they do an annual coat drive for Unforgotten Haven, an annual electronic collection event for People Advancing Reintegration, donate lunches/supplies to Cathedral Kitchen, as well as participate with sponsorships in HET, The Tender, Haddonfield Little League, PBA, and the local fire company golf outings. The local farmers' market is a favorite for the team — they donated shopping bags with dates, times, and locations for the farmers' market to sell in order to re-invest in keeping the farmers' markets up and running.

Virtually, the team provides a shared google drive with detailed roadmaps for every client situation, i.e., new buyer, contract to close process, marketing a listing. Agents are empowered to run their own community events, and we have listing and buyer packets for agents to share with clients.

Pillars of the community, Allie and her team work tirelessly to bring value and investment into the communities they serve.

Connecting People + Place=The Allison Nagle Team-RE/MAX ONE
To reach Allie Nagle, please contact her at (856) 816-8805 cell or main office at (856)722-8090
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EVENT RECAP PHOTOS

SUMMER KICK-OFF EVENT

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"Without new ideas, success can become stale."
- Anthony Bourdain.

They say there's power in numbers, and the South Jersey real estate industry continues to show just that. As our platform continues to grow, so does our purpose, our influence, and ultimately our businesses.

It's truly humbling to look back from where this all started — in the beginning of a pandemic — to look around the room at some of the most powerful and influential individuals and business owners in SJREI. None of this would be possible without each and every one of you who are receiving and reading *South Jersey Real Producers Magazine*.

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Special thank you to the folks at the Indian Cultural Center of South Jersey for welcoming us into their space for this amazing event. To the gentleman at Nimit Palace — voted number one Indian cuisine in New Jersey 12 years running @nimitpalacerestaurants. The wonderful Aijee for flying up from Miami to bless us with her brilliance on the cello @aijeecello. Mervant Vera, as seen on *America's Got Talent*, for blowing everyone's minds with his unexplainable magic @mervant. Andrea (The Ani D Experience) for keeping everyone's head on a swivel with her 360 Photo Booth @celebratingthebbproductions. DJ Jonny Stroud on the ones and twos for keeping the party going well into the evening @dijonnystroud!

For those of you who donated and with the help of Carlo Vitale and Justin Girard of *Happy Smiles*, all of us at *South Jersey Real Producers* give tremendous thanks for



enabling us all to raise money for the Alzheimer's Association — a cause that should never be forgotten.

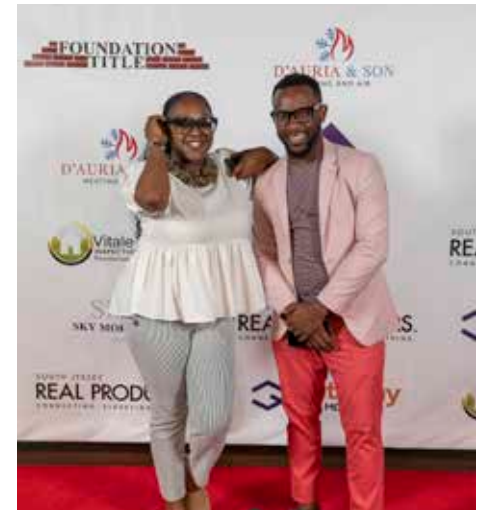
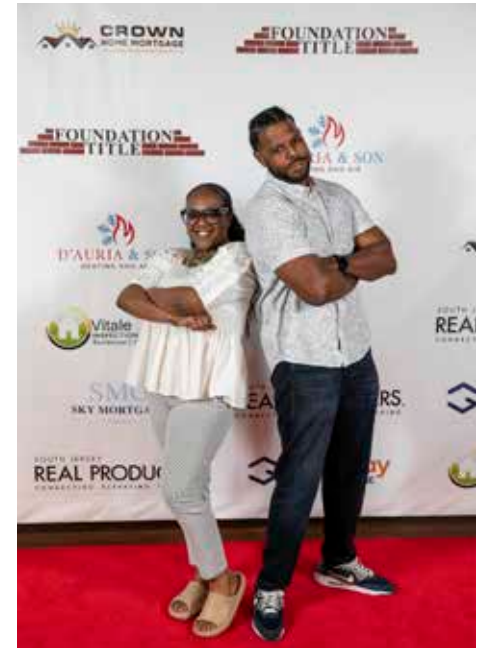
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If you are looking to buy a home or a car in the future, especially in the current markets, you may be interested in improving your credit score. The higher the number, the more you can potentially save in securing the best loan. Here are a few tips.

TACKLE CREDIT CARD DEBT

If you have credit card debt, you're not alone. Only 35% of credit card users pay off their credit cards in full each month. The other 65% carry a credit card balance. Pay off credit cards entirely each month to improve your score. Resist the urge to move debt around to a lower APR card. If you have small balances on several credit cards, knock those out first. For larger balances, pay several times throughout the month to have the lowest balance by the end of the billing cycle. Your credit score is directly affected by the number of cards that have balances.

FOCUS ON REVOLVING CREDIT

When it comes to your credit score, focus on the ratio of revolving credit versus the amount actually utilized. The smaller that percentage is — your credit utilization — the higher your credit score will be. In other words, if you have a \$10,000 credit card limit, do not exceed 30% of that total (or

\$3,000). Lower than 30% is even better! Additionally, if your income has gone up lately or you've accrued more years of positive credit experience, you could request higher credit limits, which instantly lowers your overall credit utilization and can boost your score.

BEWARE OF NEW ACCOUNTS TOO QUICKLY

If you think increasing the number of credit cards you have will increase your available credit, think again. Be wary of opening new accounts too quickly, especially if you haven't managed credit for long. Generally, each new application leads to a *hard inquiry*; these add up to have a compounding effect on your credit score. Opening new credit accounts also directly impacts your average account age.

Improve your credit score by thinking twice before you swipe. Taking small steps now can pay off exponentially in years to come.

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Stocking the Home Bar

A useful thing many of us have learned from a years-long global pandemic is how to *make do* — and even enjoy ourselves — with what we have at home. The familiar social act of grabbing a drink with friends was off-limits for months, leaving cocktail lovers ample time to hone their at-home mixology skills. Planning to show off your drink-mixing prowess this summer? Here are a few suggestions for stocking the home bar...

First, consider the drink-making occasions you have coming up to guide your selections. Do you need a versatile collection of spirits such that the most popular bar drinks can be whipped up with ease? Or are you mainly planning for intimate gatherings, focusing on favored drinks you want to perfect or a particular spirit you wish to explore?

Generally, according to most mixology experts, a well-rounded home bar should include at least one bottle of each core liquor:

• **Vodka:** Most home bartenders will benefit from having two bottles of



home matters

By Shauna Osborne

this indispensable spirit on hand — one budget-friendly bottle for mixing tall drinks, like bloody Marys, and a top-shelf bottle for smooth sippers like martinis.

• **Rum:** Two bottles of rum — one light and one dark — will make concocting summery daiquiris, mojitos, and mai tais a breeze.

• **Gin:** A high-quality bottle of dry gin is essential for beloved cocktails like the gin and tonic and dry martini.

• **Tequila:** Sweet summer sunshine and good tequila go hand in hand ... in a delightful margarita. A nice bottle of blanco (or silver) tequila is the best choice for your home bar.

• **Whiskey:** A premium bourbon and a blended whiskey are excellent options for both sipping and classic cocktails like an old fashioned.

EXTRAS:

- Brandy: Once considered a core spirit, brandy is the star in classic cocktails such as the sidecar and brandy alexander.
- Various liqueurs (choose one or many, depending on your preferences): amaretto, coffee, orange, Irish cream, vermouth
- Fruit juices, such as lemon, lime, orange, cranberry, and pineapple
- Sodas, such as club soda, tonic water, ginger ale, cola, and diet cola
- Citrus garnishes (twists, wheels, slices), such as lemon, lime, or orange
- Bitters
- Simple syrup

Cheers to cold drinks and sunshine this summer!

The Gateway PROFILE

CHRIS WILHELM, SR.

HOMETOWN:

Berlin, NJ

EXPERIENCE IN THE MORTGAGE INDUSTRY:

1 year 34 times

BEST ADVICE I'VE RECEIVED:

No one CARES how much you know, until they know how much you CARE.

MOST SATISFYING PART OF WORKING WITH CLIENTS:

Helping them to prepare for homeownership, not just what the mortgage payment is.

HOW I'M DIFFERENT FROM OTHER LOAN OFFICERS:

Listening, providing details on questions and being available - this business is not a 9-5 job.

LAST BOOK I READ:

The Culture Code: The Secrets of Highly Successful Groups by Daniel Coyle

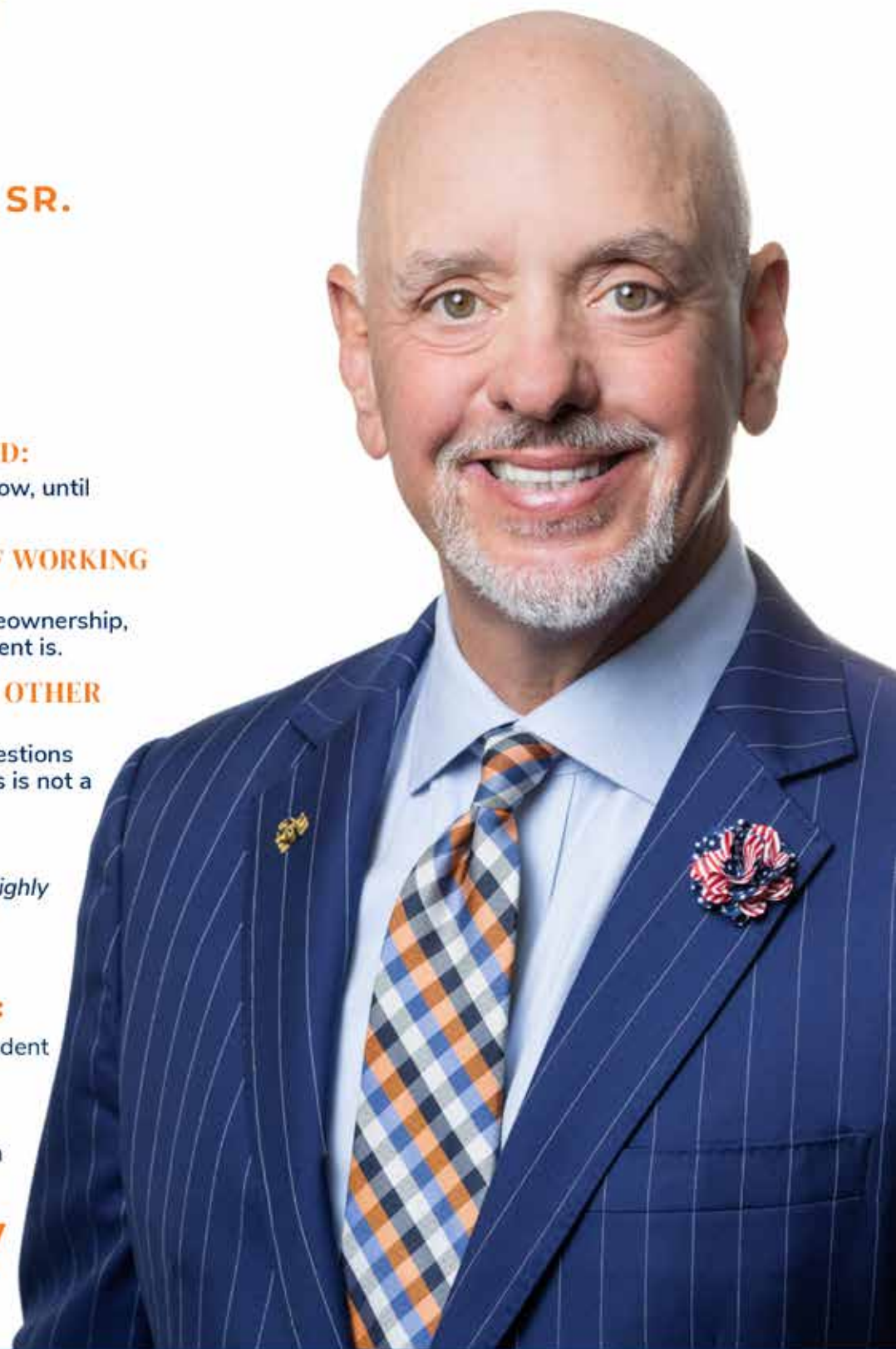
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top producer cover story

Long & Foster

Written by Allison Parker

Photography by Kellyman Real Estate Photography

"MR. REAL ESTATE" DAREN SAUTTER

DAREN SAUTTER HOME SELLING TEAM

Great minds who think alike can build an exceptional business, and Sadler Krupa Realty Group is a prime example. Last year, REALTOR® Tom Sadler paired a lifetime of professional sales experience with REALTOR® Bob Krupa's tech-savviness to create a powerhouse team. Thanks to this duo's similar mindset and incredible synergy, Sadler Krupa Realty Group grew exponentially. Recently, they made another strategic move by joining Keller Williams.

"We believe Keller Williams offers technology, support, inspirational leadership, and an unmatched compensation program that will help us achieve our growth goals while enabling us to maintain our reputation of delivering client satisfaction beyond compare," Tom says. "It's been a whirlwind of a year since launching our team, but our commitment to treating clients exactly the way we hope to be treated has always remained constant. Bob and I are so in sync, and our business is referral after referral because of who we are and what we do to elevate the real estate experience."



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These dynamic business partners met in 2011 when Bob, a former Marine, joined the boutique brokerage Tom helped create after leaving a successful career in sales training. “After ‘retiring’ from my VP position, I was doing professional consulting when my brother-in-law asked me to help him build a residential brokerage in 2007,” Tom explains. “He was a well-respected developer who has since passed. Almost as soon as I obtained my license, the market collapsed. But since I wasn’t dependent on an income, I viewed it as an opportunity to dig in and create an agency that did business differently. Succeeding was easy because I dedicated myself to clients and became known for giving a high level of service. Soon, referrals started pouring in.”

By the time Bob walked into the door with his newly earned license, Tom was a well-established REALTOR® ready to be a mentor. “We instantly connected,” Bob says. “I was a little nervous starting my new career, but if you spend time with Tom, you can’t help but feel better about your own life. He exudes positivity and put my business on a great trajectory from day one.”

Bob followed Tom when he decided to join Berkshire Hathway in 2016 and launch The Thomas Sadler Real estate Group. “I wanted to attach my name to a bigger player,” Tom says. “I was there for six years and am grateful for the experience. Every step you take leads to a greater place if you stay positive and focused.”

After joining Tom’s team as a full-time agent, Bob felt ready to leave his corporate job. “It’s not always easy to bet on yourself, especially when you have a wife and kids depending on you,” Bob says. “But I had gained so much confidence working with Tom that I knew I would be successful. Tom is like a father to me, and I learned so much from him. As a result, both of our businesses grew together. Then, in January 2021, we decided to become equal partners and create the Sadler Krupa Realty Group.”

An instant success, the Sadler Krupa Realty Group generated over \$40 million in sales in its first year and expanded to include eight agents. Today, they’re a team of 12 and continue to grow. “It’s thrilling to create something bigger, but we aren’t out to grab just anyone,” Tom says. “Bob and I have gotten the right people on our team, agents with energy, compassion, and love for what they do. Our agents are professional, have common courtesy, and can deal with frustration. It’s inspiring to be surrounded by like-minded REALTORS® who want to raise standards in real estate.”

As a Five-Star Professional 12 years running and a Platinum Circle of Excellence member in the Nexus Board of REALTORS®, Tom has excellent advice for agents. “Always be

“

IT’S NOT ALWAYS EASY TO BET ON YOURSELF, ESPECIALLY WHEN YOU HAVE A WIFE AND KIDS DEPENDING ON YOU.

”



responsive to clients,” he says. “And stay in touch with your contacts. Holidays are great opportunities for a personal touch, but there are a lot more, like anniversaries, house-aversaries, and birthdays. I recently called a 70-year-old client to sing ‘Happy Birthday,’ and I could feel her smile through the phone. Also, be a person of your word and courteous to everyone, including other real estate professionals. Doing so makes for smoother transactions.”

Lastly, Tom advises partnering with a team that’s a good fit. “You should have the same feeling of being taken care of that you give to your clients,” he says. “Our agents know they are not alone. The net is always there. Bob and I typically respond to texts and calls within seconds, and we complement Keller Williams’ excellent training programs with a wealth of one-on-one time. We absolutely love what we do, and are committed to bringing joy to other people’s lives through real estate.”





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