

CAPITAL REGION

# REAL PRODUCERS<sup>®</sup>

CONNECTING. ELEVATING. INSPIRING.

COVER STORY:

**KYLE**  
DURNI

HOWARD HANNA DELMAR



**Partner Spotlight:** Bob Kelly  
*SEFCU Mortgage Services*

**Coach's Corner:** Becoming Life-Proof  
*Lisa Giruzzi, Transformational Conversations*

**On the Rise:** Shane Wagner  
*Vera Cohen Realty*

Photo by Michael Gallitelli, Metroland Photo

JUNE 2022

# ROHAN & DELANCEY

## ATTORNEYS & COUNSELORS AT LAW



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

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

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

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

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

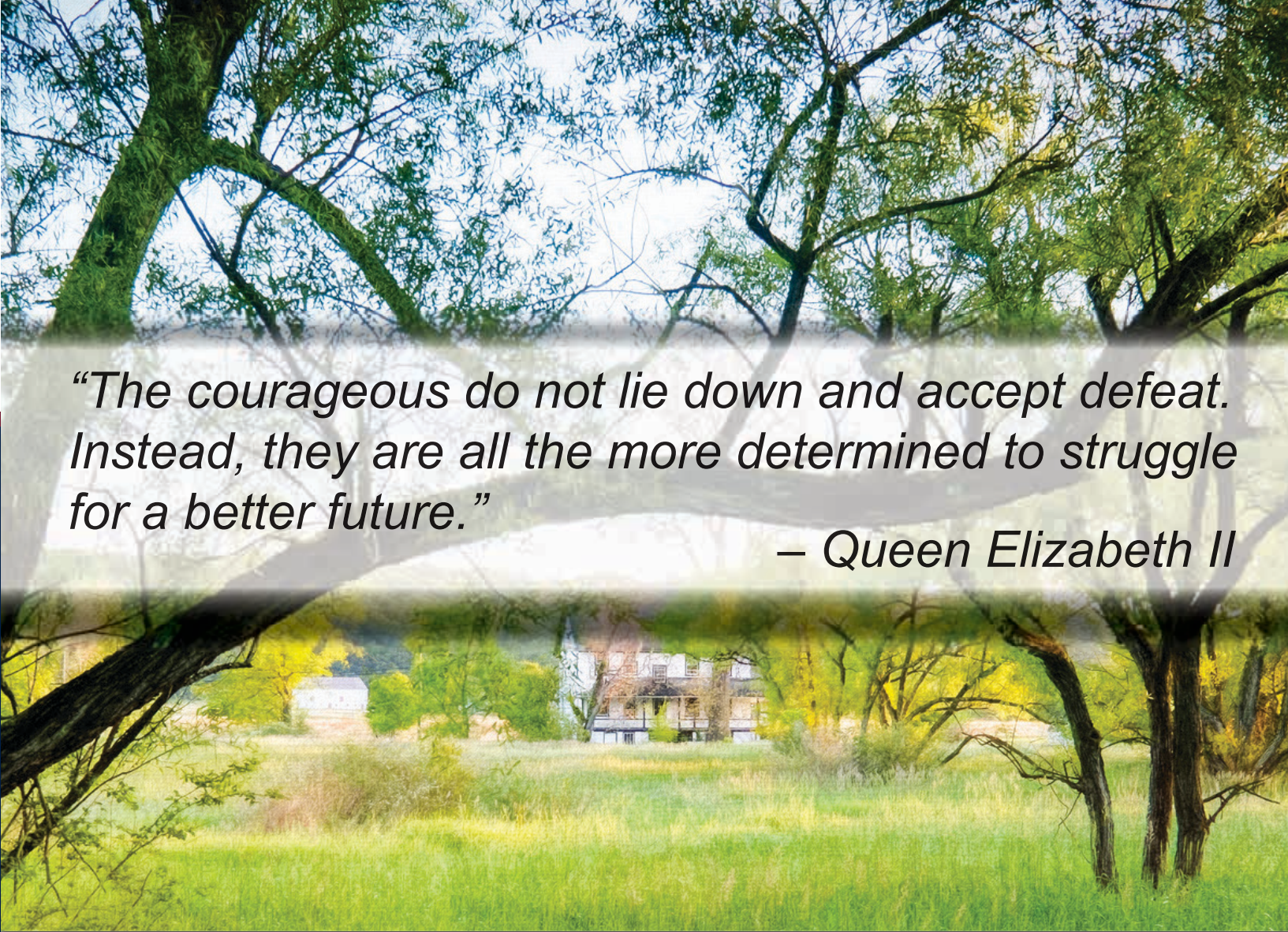
- RESIDENTIAL REAL ESTATE CLOSINGS
- COMMERCIAL REAL ESTATE CLOSINGS
- LENDER REPRESENTATION/ SETTLEMENT AGENT
- BORROWER REFINANCES
- TITLE INSURANCE (Searches, Examination, Clearance)
- NEW CONSTRUCTION
- INVESTMENT PROPERTIES
- LANDLORD & TENANT REPRESENTATION
- PROPERTY MANAGEMENT
- FOR SALE BY OWNER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

*Satellite Locations (By Appointment):*

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

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

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



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

*– Queen Elizabeth II*



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

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



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

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



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

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



# Trustco Bank Mortgages<sup>1</sup>

## Compare & Save!

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

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



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













**800-670-3110**  
[www.trustcobank.com](http://www.trustcobank.com)

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



Member FDIC

## TABLE OF CONTENTS

 <b>10</b> Preferred Partners	 <b>14</b> Spring 2022 VIP Party: at The Saratoga Winery	 <b>22</b> Coach's Corner: Becoming Life-Proof
 <b>26</b> On the Rise: Shane Wagner	 <b>32</b> Partner Spotlight: Bob Kelly	 <b>36</b> Featured Real Producers: Kyle Durni

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

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



# Call Sheilah!

MOVE IN/MOVE OUT SPECIALISTS  
No move too big. No detail too small.  
Individualized strategies for your next move

- Move In/Move Out
- Downsize/Declutter
- Compassionate Estate Clearing
- Repair/Renovation Management
- Concierge Services

Call Sheilah! Today for More Information  
518-937-7908 • [Callsheilah.com](http://Callsheilah.com)



# \$3 MILLION

DONATED THIS YEAR TO HELP END MODERN-DAY SLAVERY.

The N2 Company – the company behind this publication and 850+ others like it – is financially committed to end human trafficking.

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

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



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



# JUNK KING

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

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

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



## North America's Greenest Junk Removal Service

# 1-888-888-JUNK

# IT'S PERFECT.

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

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

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



Federally insured by NCUA



SUBSIDIARY OF CAP COM

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

## Women's Council of REALTORS<sup>®</sup> Capital Region

OVER 100 MEMBERS STRONG!



Member of the Month

Heidi DiDonato  
Broker & Owner  
Brass Tacs Real Estate Co.

Join Us Today!

“There's something to be said about the camaraderie when surrounding yourself with amazing individuals. My life changed when I joined Women's Council of Realtors in 2016. From social to educational gatherings it's been second to none. It was at a WCR event where I met my greatest mentor, Leigh Brown who's words of wisdom and systems have taught me so much. There are countless opportunities within WCR, including personally becoming a Secretary on the Board for two consecutive years. This provided training, education & trips around the U.S. Inspiration, Camaraderie and Education are my biggest takeaways. Becoming a member is the best decision you can make! Join Us!”

[facebook.com/wrcapitalregion](https://www.facebook.com/wrcapitalregion)  
[instagram.com/wrcapitalregion](https://www.instagram.com/wrcapitalregion)

Stay up-to-date on upcoming events!



# MOVING CAN BE A BEAUTIFUL THING

*Providing Superior*  
PACKING, STORAGE, LOCAL AND LONG-DISTANCE  
*moving services*  
TO THE CAPITAL REGION  
— SINCE 1952 —

[www.donsmovers.com](http://www.donsmovers.com)  
(518) 462-0697  
glenn@donsmovers.com  
981 Broadway Albany, NY 12207

# MEET THE CAPITAL REGION REAL PRODUCERS TEAM



**Michael Baker**  
Publisher



**Shari Baker**  
Publication Manager



**Haley Van Bellingham**  
Content Coordinator & Advertisement Manager



**Andrea Seeger**  
Social Media Manager



**Stephanie Mojica**  
Editor



**Michael Gallitelli**  
Photographer



**Martyn Gallina-Jones**  
Photographer



**Joan Heffler**  
Photographer



**Mitchell Wood**  
Videography



**Isabella Browne-Lörcher**  
Writer



**Megan Taylor-DiCenzo**  
Writer



**Caitlin Gurtner**  
Writer



**Emily Williams**  
Writer



**PJ T. de Barros**  
Writer



**Christina Center**  
Assistant Editor and Proofreader



**Chris Wright**  
Proofreader



**Osman Salam**  
Hair and Makeup Artist



What if what's made you successful so far is preventing you from leveling up?



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



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

**Lisa Giruzzi**

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



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

**ATTORNEY - REAL ESTATE**

Calabrese Law  
(518) 691-0019

Elizabeth A. Byrne LLC  
(518) 527-1949  
www.byrnelawassociates.com

Ianniello Anderson P.C.  
(518) 371-8888  
www.ialawny.com

Rohan & DeLancey, PC  
(518) 265-0530

**BRAND STRATEGIST/SOCIAL MEDIA MANAGER**

Your Social Liaison  
(518) 669-1462

**ELECTRICAL SERVICES**

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

**FINANCIAL ADVISOR**

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

**HEATING & COOLING**

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

**HOME FIX & FLIP, INVESTING & CONSULTING**

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

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

**HOME INSPECTION**

Accurate Home Inspector  
John Veivia  
(518) 577-3954  
www.accurate-home-inspector.com

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

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

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

**INSURANCE AGENCY**

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

**JUNK REMOVAL & HAULING**

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

**LIFE / BUSINESS COACH**

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

**MOLD TESTING & REMEDIATION**

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

**MORTGAGE LENDER**

Allied First Bank  
(844) 417-8728  
www.alliedfirst.com

Home Choice Capital, Inc.  
Nancy Herrmann  
(518) 280-7009

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

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

**MORTGAGE LENDING**

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

SEFCU  
(518) 783-1234  
www.sefcu.com

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

**MOVE IN/MOVE OUT AND CONCIERGE SERVICES**

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

**MOVING & STORAGE**

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

**MOVING SERVICES**

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

**ORGANIZATIONS**

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

**PHOTOGRAPHY - PORTRAITS & EVENTS**

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

**PHOTOGRAPHY - PORTRAITS / WEDDINGS**

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

**RADON/ASBESTOS/MOLD/LEAD**

AirWater Environmental  
John Snyder  
(518) 376-7345

**RESTORATION - WATER, FIRE & MOLD**

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

**ROOFING**

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

**SOCIAL MEDIA MARKETING/ MANAGEMENT**

The Marketing Drill  
Andrea Seeger-Doring  
(518) 284-0600  
themarketingdrill.com

**VIDEO PRODUCTION**

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

**WELL DRILLING/INSTALL & WATER TREATMENT**

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

**MOVING MADE EZ**  
*Professional Moving Services You Can Trust*

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

**Serving the Capital District**

Facebook icon | 518-792-1837 • 323 Corinth Road, Queensbury, NY 12804 • www.movesmadeez.net | Twitter icon

Michael Gallitelli  
photographer

www.metrolandphoto.com  
518-459-8050



Saratoga Race Course



The Lake George Club



Acyo Building, Syvertsen Rigosu Architects

GoGrasshopper.com  
AND KEEP YOUR COOL  
ALL SUMMER LONG!

MAINTENANCE  
SERVICE / REPAIR  
INSTALLATION

(518) 545-3271  
**FORWARD**  
IS A WAY OF LIFE™



Northwestern Mutual

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

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

**LET'S GET STARTED**



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

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



# SPRING 2022 VIP PARTY



## AT THE SARATOGA WINERY

### WHAT'S UP, REAL PRODUCERS?

Can I take a moment to talk to you about our last event? It was our VIP event at the Saratoga Winery. I can't put into words how the event *felt*. The closest I can come up with is there was a little bit of magic in the air.

Thanks to our incredible sponsors, there were delicious food, crisp drinks, and a beautiful air-lit venue.

But that's not all.

It may have been one of the most beautiful days of 2022 — you could *taste* the sunshine on the lawn, beating down on beaming faces and clinking glasses.

The smell of grapes and flowering bushes lingered beneath a bright May sky.

But that's not it either.

I think the real magic of the afternoon was the unmasked smiles. PPE gear was replaced by cool glasses of Riesling and fresh plates of hors d'oeuvres.

Leaning in for handshakes and hugs, our guests wore smiles as warm as the bright afternoon. For the first time in *years*, we had an opportunity to safely rekindle our relationships and reconnect with community members in a large-scale way. It was a surge of life back into our community, the feeling of being back together with good friends and colleagues after a long period of uncertainty.

The magic came from new beginnings—fresh and full of energy.

This unstoppable energy will motivate us during the busy months to come. It was a reminder to renew, connect, and recharge, a chance to get to know one another all over again and let our collaborations fuel one another.

The event at the Saratoga Winery was a moment of kickstart magic to re-create friendships and the connections that drive us. I can't wait to start again with all the fantastic people in this industry.

With appreciation,  
**MICHAEL BAKER**



## AIR WATER ENVIRONMENTAL LLC

MOLD AND RADON REMEDIATION ASBESTOS CONSULTING

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

**JOHN SNYDER | 518 376-7345**

RESPONSIVE – HIGH QUALITY – NEAT AND CLEAN







# A SPECIAL THANK YOU TO OUR SPONSORS...



**Platinum Sponsors**  
Trustco Bank  
SEFCU Mortgage Services



**Gold Sponsors**  
Homestead Funding Corp  
Your Social Liaison



**Food Sponsor**  
Chris the Home Inspector



**Beverage Sponsor**  
Rohan and DeLancey



IT WOULDN'T BE POSSIBLE WITHOUT YOU!



**christopher iula**  
home inspector & mold assessor

## Buying a Home with Confidence



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

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



www.christhehomeinspector.com | 518-928-4172 | chrisiula@hotmail.com

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

### DID YOU KNOW??

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

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

Our staff are clean, kind, and polite.



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





### Honesty, Integrity, Competence, and Professionalism

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

#### RICH CARR

Licensed Master Electrician & Licensed Master Plumber

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

- ✓ We close transactions in 20 days and pay the highest price possible for your client's home.
- ✓ No middlemen
- ✓ We pay cash for ALL homes, no banks
- ✓ No contractors needed for repair estimates
- ✓ We buy homes "as is" without inspections
- ✓ One-Stop-Shop: one phone call does it all



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

# PINNACLE ROOFING INC.

We've got you covered.

The Capital Region's premier roofing contractor.

Commercial • Residential | Repair • Replace

Contact us today to schedule a FREE inspection and estimate.

Call: 518-435-2400

or visit

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



Winner of Owens Corning Platinum Conference 2021 Top Performer & Product Excellence Awards



# TOP GUN INSPECTION SERVICES

Treating Clients Like Family  
Home Inspection | Mold Assessment  
Radon | Wood Destroying Insects

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

- Joe Fasolino, Top Gun Inspections Owner and NYS Inspector

#### JOE FASOLINO

Owner / Inspector

(518) 956-0532

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



NYS #: 16000077491  
NYS Mold Lic. #: 00333



We're offering Feature Fridays, highlighting 2-3 open houses per week on our Social Media. If you have an open house scheduled, let us shoot a video on property that pushes businesses straight to your door.

Contact Angie directly by Wednesday of the week of the open house  
[Angie@homechoicecap.com/](mailto:Angie@homechoicecap.com)  
**518-488-0466** so we can showcase your listing.

We have pre-qualified buyers ready to move, we'll consistently help you be more successful.

With Home Choice Capital in your Corner, it's a Summer to **shine**.

**THE SEASON IS PICKING UP, AND YOU'RE BUSIER THAN EVER. HOME CHOICE CAPITAL IS HERE TO HELP!**



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

# becoming LIFE-PROOF

by Lisa Giruzzi

Recently I saw an advertisement for makeup with the slogan, "It's Life-Proof."

Meaning that whatever life throws at you won't mess up your makeup. It occurred to me that the slogan pretty much sums up our conditioning from birth. We think we are supposed to strive to be life-proof, braced for whatever comes our way—resisting the bad, welcoming the good, preparing for the worst, hoping for the best.

Unfortunately, the way we have been conditioned to live is based on a misunderstanding. We act like there is a life "out there" happening to us versus the reality that life is happening *through* us.

**WE ARE NOT SEPARATE FROM LIFE.  
WE ARE LIFE.**

Notice that in every experience of life, you are there. Have you ever had a life experience and not been there? It cannot happen. You are required for life to be experienced.

We expend so much energy attempting to control life, resisting how life shows up, and "should-ing" our way through each day with thoughts like, "That *shouldn't* have happened," "He *shouldn't* be that way," "She *shouldn't* act like that," "I *should* be more..." on and on. These phrases are evidence of the resistance you have to *life*.

When you understand how life really works, you can experience life in a whole new way — free to act or not; to create, to experience the wonder of

it all, unafraid. A wave is not afraid of the ocean — it's not scared of anything in it. In the same way, you are of life; there is nothing to resist or fear.

A long time ago, the Earth was flat because people were conditioned from birth that it was that way. The discovery that the Earth was round impacted how life was lived.

For many, many years, we have lived as though the things that happen in life cause us to feel and think (i.e., react), and the best we can do is find ways to cope. For example, a traffic jam leads to frustration, a looming deadline leads to stress, and a pay raise or award equals happiness. We live this way because we have been conditioned that life is outside-in. (i.e., life happens, and we respond).

**OUR CONDITIONING IS WRONG.**

Life is actually inside-out. Every experience we have is 100% from our thinking; then mistaking our thoughts for reality. When people first hear

this, they often say, "Oh, so I need to think more positively?" NO!!

We need to understand the nature of thought. It's transient, ever-changing, and almost, if not always, irrelevant. You are not your thoughts, and your thoughts are not reality. Your thoughts are like the goggles you see life through. Believing your thoughts distorts life. When you realize how irrelevant and counterproductive most of your thoughts are, it's like taking your goggles off and seeing life clearly for the first time.

You are life, and you have thoughts. There is nothing to do about that. Thoughts will come and go on their own. There is no need to become "life-proof" because life is neutral; it has no inherent meaning. Life just is.

Give yourself some time to ponder this. Then, test it in your own experience. It's like gravity—it's just true—whether you believe it or not. When you see this for yourself, it naturally changes how you live. You'll experience more ease, freedom, clarity, and joy, regardless of circumstances.



► coach's corner

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

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

## Providing Legal Services for all aspects of residential and commercial Real Estate transactions.

Our team brings together comprehensive industry knowledge of property acquisition, financing, construction, taxes, contract law and in house title insurance agency to address the following representational needs: commercial and residential property purchases, purchasers/sellers, lenders, developers, brokers, contractors, landlords and commercial tenants.

(518) 691-0019 | Fax (518) 618-3146 | [all@calabrese-law.com](mailto:all@calabrese-law.com)  
30 Division St, Saratoga Springs, New York 12866

CALABRESE  
LAW, PLLC  
Saratoga Abstract, LLC



Restoration 1  
WATER DAMAGE EXPERTS  
WATER • FIRE • SMOKE • MOLD  
888-959-4641  
[www.restoration1.com](http://www.restoration1.com)

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

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

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



Restoration 1  
WATER DAMAGE EXPERTS

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

518.817.9915  
[restoration1.com/capital-region](http://restoration1.com/capital-region)  
WATER | FIRE | MOLD

# Create Your 5 Minute Marketing Plan With The Marketing Drill!



Take five minutes to answer each of the questions on this worksheet. It shouldn't take you more than one minute per response!

1. What is your target market?

2. What is your identity?

3. What competitive advantage and/or niche you will emphasize?

4. What is the purpose of your marketing?

5. What is in your marketing toolkit? (media channels, direct mail, etc)



SCAN to Join!

Now...are you ready to add fuel to your marketing plan?

*That's where we come in!*

**TheMarketingDrill.com 518.284.0600**

ALBANY • ALBUQUERQUE • CHESAPEAKE • CINCINNATI • COLUMBUS • DALLAS • DAVENPORT • DAYTON • DENVER • FT. WAYNE • GRAND RAPIDS • HOUSTON • INDIANAPOLIS • JACKSON • JACKSONVILLE • KANSAS CITY • LAS VEGAS • LINCOLN • LITTLE ROCK • LUBBOCK • MILWAUKEE • MONTERREY BAY • NASHVILLE • NEW ORLEANS • NEWPORT BEACH • NORTH DALLAS • OKLAHOMA CITY • OMAHA • ORLANDO • PHILADELPHIA • PHOENIX • PITTSBURGH • PORTLAND • RALEIGH • SALEM • SAN DIEGO • SEATTLE • SILICON VALLEY • SPOKANE • ST. LOUIS • TAMPA BAY • TEMECULA • TRI-CITIES • TRIAD • TUCSON • TWIN CITIES • VIRGINIA BEACH • WASHINGTON D.C. • WAYNE COUNTY • WEST VALLEY • WILMINGTON

**AMERICA'S BEST REAL ESTATE AGENTS RECOGNIZED**

**BE PART OF THE NATIONAL REAL PRODUCERS MOVEMENT**

**FOLLOW US ON INSTAGRAM TODAY** @realproducers

## We've Moved Our Law Office to 203 Church Street, Saratoga Springs



### About Elizabeth A. Byrne LLC

The Law Offices of Elizabeth A. Byrne LLC is an established general practice law firm in Upstate New York. With over 20 years of legal experience, the Firm has an established reputation as one of the leading real estate firms not only in Saratoga Springs but in the Greater Capital District as well. The Firm's primary practice areas include residential and commercial real estate, title insurance, and business law. Elizabeth represents a wide range of clients, including buyers, sellers, lenders, and businesses throughout the region. The Firm is dedicated to pairing quality legal services with individual client attention to assist clients in achieving their goals.

### Elizabeth A. Byrne

O. (518) 450.0327  
C. (518) 527.1949

ebyrne@byrnelaw.net  
byrnelawassociates.com



# WAGNER



▶ on the rise

By Emily Williams • Photos by Martyn Gallina-Jones, Gallina-Jones Photography

## SHIFTING GEARS

VERA COHEN REALTY



Shane Wagner was running a small-batch artisan salad dressing company in early 2020, selling his dressing at festivals and other crowd-drawing events. He was working a show in Rochester when the COVID-19 shutdowns began.

“I remember being like, ‘I don’t know what’s happening, but I know something’s happening,’” he recalled. “Everyone’s wiping down everything; everyone’s going in different directions.”

Shortly after, the show was shut down, along with his next event, one of his most significant of the year.

The shutdowns took out his company’s primary source of revenue.



“Our whole business was based on festivals and events,” Shane explained. “We’re (selling) food items, so people have to sample it.”

As a result, he was forced to file for unemployment to pay bills.

Six months later, a conversation with a close friend changed Shane’s course



completely. His friend worked in real estate and encouraged Shane to investigate it as a new career path. However, with the event industry still on hiatus, Shane decided it was time to pivot. He earned his real estate license in August 2020 and began his career at Vera Cohen Realty.

The first six months were a struggle. On most transactions, Shane was going against multiple offers and cash buyers and was “losing offers left and right.”

Undeterred, he pushed forward, learning as much as possible in the process.

“I’m the type of person who doesn’t quit,” he shared. “So I’m like, ‘Hey, I came here to do something even when it gets hard.’ I researched and gathered data from agents and then successfully accepted offers for my buyers and got top dollar for my sellers.”

Born and raised in Gansevoort, Shane attended the University of Albany, where he was a Division I track and field athlete. This experience helped him develop the growth mindset that he has today.



“I ran track in high school; I ran track in college,” he remarked. “And so, I was always able to take constructive criticism and just go with the flow. And that’s what you have to do in this business. You need to be hit and then know where to shift and how to get back up because that’s what happens every single day.”

Closing on his first two homes was a turning point. After that, Shane started getting more properties under contract, boosting his confidence and drive to persevere. Despite the early setbacks, he’s grateful for those struggles as they helped him develop the strong work ethic needed in the real estate field.

Now, almost two years in, Shane has exceeded what he thought was possible and found a career he truly loves.

“I feel like I found that job,” he explained. “I can work 15 hours and not feel it. I feel like I’m working, but I’m not watching the clock. The biggest thing is just finding something that makes you happy and gives you financial freedom.”

One of Shane’s favorite parts about being a REALTOR® is connecting with buyers and sellers and helping them through the process. While his previous sales experience helps him build relationships quickly, the opportunity to form deeper connections is what he truly loves.



“I can build that relationship within five minutes because that’s what you have to do at a festival because they can just walk away,” he shared. “But what I like is that people want to talk to you. You’re not selling something where they want to run away. You guys are a team together. So, you’re creating long-lasting relationships.”

When not working, Shane enjoys going to the gym, running on the track, and being with family and friends, including his parents, Gerard and Rose, who he said have cheered him on throughout his change of career paths. He also considers his co-workers family and enjoys hanging out with them outside of work.

Shane’s advice to other REALTORS® is to find a mentor to help guide them through the process.

“Knowledge is power, and the best way to gain knowledge is to learn from someone who has been in the industry and is successful,” he noted.

He found a mentor in Vera Cohen and said he wouldn’t be where he is today without her.



He also encourages maximizing opportunities as opposed to focusing only on the numbers.

“Then you can be okay with someone who walks away from you,” he shared. “And you’re like, ‘You know what? I felt like I gave it everything I had and didn’t leave anything on the table. I still cannot believe that I was able to take an unfortunate situation and turn it into finding my dream career,’” Shane explained.

While this isn’t the path Shane imagined he’d be on two years ago, it’s this outlook that Shane is taking forward in his new passion-filled career.



1. Working hard for clients to market their open houses!
2. Birthday dinner — family night out in Troy!
3. Running and prospecting with the one and only Vera Cohen





**Chris Kot | Kot Electrical Services**  
 123 Maple Ave | Selkirk, NY 12158  
 o 518.465.1578 | c 518.859.1860



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



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



**518-407-5260**

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

**DAN WADE, ESQ.**

**YOUR HOMETOWN BUSINESS & REAL ESTATE ATTORNEY FOR LIFE**

OFFICES CONVENIENTLY LOCATED IN  
 ALBANY • CLIFTON PARK • SARATOGA SPRINGS • GLENS FALLS

**IANNIELLO ANDERSON, P.C.**  
 ATTORNEYS-AT-LAW

CONTACT US  
**518-371-8888**  
**IALAWNY.COM**

**ALLIED FIRST BANK**

*Nationwide lender servicing the Capital Region.*  
*Over 80 Wholesale Lending Partners to customize financing for your clients*

**BRYAN CLUTE**  
 NMLS #66590  
 Team Leader  
 518-366-8608  
[bryanclute@alliedfirst.com](mailto:bryanclute@alliedfirst.com)

**JOEL GLOVER**  
 NMLS# 67135  
 Loan Originator  
 518-708-4433  
[jglover@alliedfirst.com](mailto:jglover@alliedfirst.com)

- Closings averaging less than 30 days
- Competitive rates and programs
- "Conventional/USDA/VA/FHA/Construction, High Ratio/Low Credit/Non-QM/Unique Properties
- Weekend availability, ready when real estate transactions happen
- Appraisal waivers on most 20% down conventional programs
- First Time Homebuyer options to minimize down payment

*Do you need a pre-approval, call us today to start your path to home ownership*

Local Mortgage Professionals  
**844-417-8728**

[www.afbmalta.com](http://www.afbmalta.com)  
 10 Blacksmith Dr. Suite 3 | Malta, NY 12020

Allied First Bank, NMLS# 203463 3201 Orchard Rd. Oswego, IL 60543 [www.alliedfirst.com](http://www.alliedfirst.com)  
 Information is subject to change without notice. This is not an offer for extension of credit or a commitment to lend. Effective as of 9/25/2018. This advertisement is not affiliated with USDA/FHA/VA or any other government agency. Verification of income, employment and home value may apply.





» partner spotlight

By Emily Williams  
Photos by Martyn Gallina-Jones,  
Gallina-Jones Photography

# BOB KELLY

SEFCU  
Mortgage  
Services



## PLAYING THE LONG GAME

Bob Kelly has spent the last 18 years building up his business one relationship at a time. It's been a slow and steady progression, involving a mixture of hard work and patience.



Bob's sales career started in the telecommunications industry as a salesperson at a telecom company based in Rochester, New York. He excelled in the role, winning a company trip to Turks and Caicos his first year on the job. Unfortunately, the organization filed for bankruptcy soon after he started.

"When your company files for bankruptcy, sales become really hard," Bob remarked with a laugh.

He went on to sell telecom services for a computer company but soon discovered that it was a poor fit. "I quickly learned that I was good at sales with the numbers, not the IT side," Bob noted.

Despite those setbacks, he learned a valuable lesson from both jobs. "What those two jobs taught me was the importance of networking by going to the chamber events and getting to meet with people," Bob explained.

Through networking, he met a recruiter who helped him move in a different direction. The recruiter sensed Bob's dissatisfaction with his current job and asked him what he'd like to be doing instead. Having recently bought a two-family home, Bob expressed his interest in financing homes and mortgages.





In 2010, SEFCU acquired Home Funding Finders, which Bob credits with helping him expand his network even further.

“When SEFCU acquired Home Funding Finders, it opened up so many opportunities with the diverse membership and partners that work with SEFCU,” he explained.

Now, after over ten years at SEFCU, Bob has a breadth of experience and knowledge under his belt.

“What sets my business apart is my dedication and drive to be better than I was the day before by navigating through the challenges and changes in the mortgage industry,” Bob shared. “The years that I have spent working with different mortgage products allow me to offer more diverse options to ensure a successful outcome.”

Now, he’s focused on building relationships while offering his clients and partners excellent service throughout the loan process.

What sets my business apart is my dedication and drive to be better than I was the day before



“My personal and professional goal is to continue to build my network. With my years of experience and my knowledgeable team, we provide the best transaction for all parties involved,” Bob noted.

Bob’s team consists of Ali Avila, his assistant, who helps with daily operations, and his processor, Tonya Ziegenhagen, who works as their office liaison with the operations team.

“I believe that no one person can be successful without a network of people. Our operations team is very professional and knowledgeable,” Bob remarked.

Having a team supporting him allows Bob to spend more time watching his two young sons, aged 5 and 9, grow up. Both sons enjoy playing sports, much like Bob did when he was younger.

“I really love sports and trying to give back a little bit of what I know and what I’ve learned over the years,” Bob said. “That’s when my kids and I are doing fun things. We’re always kicking a soccer ball or throwing a baseball.”

As for what the future holds, Bob prefers not to look too far ahead.

“I feel like my goals are much more within two to three months, not over longer periods, because so much can change,” he noted.

Bob’s story is a good reminder that success doesn’t always happen overnight.

“I think that’s a good thing for other people to know. These things take time. Building this business takes time. Whether you’re a realtor, a mortgage professional, or any other business in our industry, it takes years to establish relationships. Some people go from zero to a hundred, but that wasn’t me. That definitely wasn’t me.”



...

The recruiter knew two people starting a mortgage company and introduced Bob.

“And then, a few months later, I went for it,” Bob shared. I left the computer job. I left the salary, and I just went a hundred percent commission working for a start-up broker.”

Bob experienced limited success during his first few years. “The first year, I closed like 18 transactions. And then the next year, I closed probably like 35 transactions. And every year after that, it was just slow growth,” he said.

Bob went on to work for another small broker before making a move to Home Funding Finders.

“I joined Home Funding Finders in 2007 because they offered hands-on training and allowed me to gain my footing within the industry. The managers and co-workers assisted me with growing my knowledge of programs and working with professionals in the industry,” he shared.

# KYLE DURNI



▶ featured  
real producer

By Megan Taylor-DiCenzo  
Photos by Michael Gallitelli,  
Metroland Photo

## PAINTING DREAM HOMES

Kyle Durni thought she would build a life selling her paintings or curating a museum with her fine arts and oil painting background. However, just five years out of college, she found a different passion in real estate.

“I’m in love with the area, which certainly helps when selling real estate here,” Kyle said. “We’re close to the big city, but the Adirondacks offer much especially outdoor activities.”

Kyle enjoys adventures in skiing, hiking, paddle boarding, swimming, and CrossFit. She grew up and attended high school in Guilderland. While many of her friends traveled far away to college, Kyle chose to stay local. She earned a Bachelor of Fine Arts from Sage College in Albany.

After graduating from college, Kyle worked for a fabric designer in downtown Albany, managing the customer service department. Soon after, she became an assistant to one of the lead financial advisors at Northwestern Mutual. And during that time, Kyle earned her certification in instructing Pilates.

“I wore many hats,” Kyle recalled.

When she left Northwestern Mutual, Kyle worked at an interior design and event planning store: Experience & Creative Design. She then earned her certification in instructing Gyrotonics. Never one to shy away from work, Kyle balanced her time between two jobs while she earned her real estate license. Once she entered the real estate field, she

## HOWARD HANNA: THE COOLEY TEAM



realized that real estate was her passion and slowly departed her other positions to focus on her new career.

While working in her previous positions, Kyle began to see clues that real estate might have been the perfect career for her. Evidence of this occurred when her beloved uncle passed away 17 years ago. He was a thriving commercial developer on the East Coast.

“He was always on the phone doing deals,” Kyle remembered. “I loved

being his little buddy, following him around, driving to different places. I saw him live a very comfortable lifestyle from his success because of his work ethic. Growing up, I was interested in real estate because of him.”

Kyle also knew she was not cut out for a typical 9-5 job.

“My dad owned a medical distributorship for orthopedic equipment, so he owned his own business for a long time,” she shared. “My stepfather and my mom owned several



Photo by Dania Bagyi, Dania Bagyi Photography

restaurants and nightclubs. My parents worked around the clock. I should have known I needed to be self-employed, make my hours, and not have a conventional 9-5 job. I didn't know it at the time, but it was in me to have an entrepreneurial career."

In 2014 as Kyle was obtaining her real estate license, her brother tragically passed away. This was a pivotal point in her life. Her brother shared a passion for entrepreneurship and owned several businesses at a young age. This inspired Kyle's drive to take risks.

Despite real estate being an absolute fit for Kyle, the truth is that the first few years weren't easy.

"It was challenging that first year because I had two other jobs," she said. "I was starting a new chapter in my life, and I had a

“  
**I WORK  
AS HARD  
AS I CAN  
THROUGHOUT  
THE YEAR,  
WHICH  
WORKS  
FOR ME.**  
”

lot of bills on my plate, but my life situation gave me the drive to make it work. I remember I was teaching Pilates at night, and a buyer needed to see a house at 6 p.m. I hated having to say 'No.' I'm not a 'no' person. It was then I realized I needed to transition full-time into real estate."

As a REALTOR® for the past eight years for Cathy Cooley's team at Howard Hanna, Kyle has not looked back.

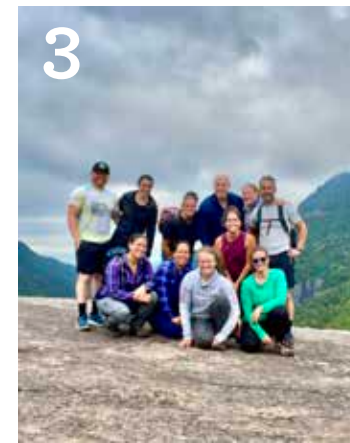
"I gained confidence working with her," Kyle shared. "I realized I knew what I was doing, and I could be good at it. I fell in love with running all over the place and meeting new people every day."

Kyle also found that focusing on real estate full-time was the right choice.

"I missed those other roles, of course, but I felt so much happier,"



“  
**EVERY  
 CLIENT IS  
 UNIQUE.  
 CONNECTING  
 WITH SO  
 MANY  
 DIFFERENT  
 PEOPLE AND  
 HELPING  
 THEM  
 ACHIEVE  
 THEIR GOAL  
 IS VERY  
 REWARDING.**  
 ”



1. Kyle enjoying time with her mother and stepfather
2. Kyle with her sweet dog Monty
3. A hike with friends, Indian Head Mountain in the Adirondacks
4. Kyle enjoying family time with her brother and father

Kyle said. “My mind was being stimulated. I was busy all the time, and it felt good.”

The accolades Kyle earned also felt good. She was awarded the Howard Hanna Silver Sales Award, the Howard Hanna Gold Sales Award, the Howard Hanna Platinum Sales Award, the President’s Council National Sales Excellence Award, and the #1 Team of all Howard Hanna Capital Region 480 Agents, and more.

Kyle believes that her success is driven by the motivation she has to help her clients.

“Every client is unique,” she shared. “Whether it is a first-time homebuyer or someone elderly selling their home after 50 years,

connecting with so many different people and helping them achieve their goal is very rewarding. I love making people smile.”

Kyle makes people smile outside of real estate as well. Her Delmar office contributes to Albany Medical Children’s Hospital, Toys for Tots, and St. Catherine’s Center for Children every year. Each Valentine’s Day, they bring the children heart balloons and crafts.

Although the team of Cathy, Kyle, three other REALTORS®, and an administrative assistant is small, their generosity is continuously immense.

“Even though our team is small, we always want to do more business and continue to expand

our network,” Kyle remarked. “I’m in a good spot right now, but I am always trying to improve and grow. Working passionately throughout each year with self-reflection helps me to do so.”

Although Kyle’s path to real estate may not have taken a straight line, the twists and turns of wearing many hats have helped her succeed in real estate today. Kyle has worn many hats in her life, but none fit so well as the one she wears now: a successful, full-time REALTOR® with passion, positivity, and drive.



Accurate



Home Inspector

License #'s 16000001255 & MA00580

518-577-3954

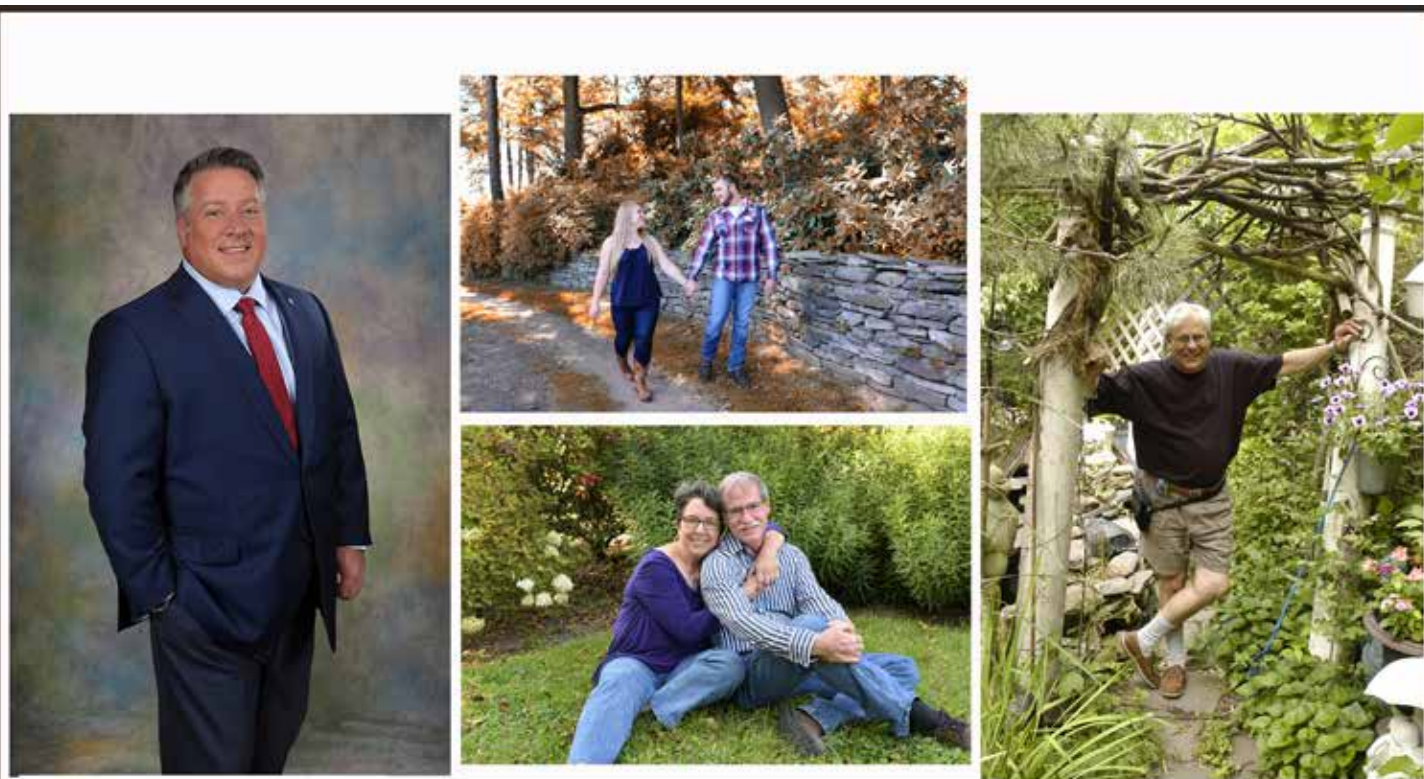
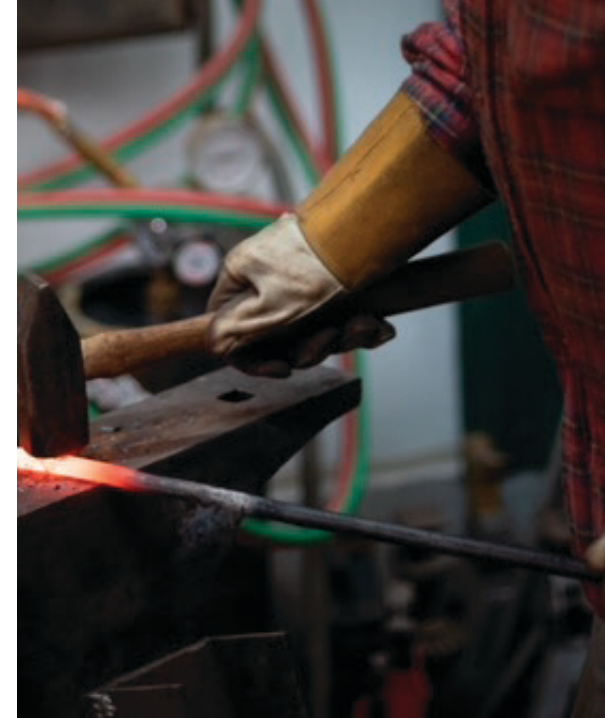
johnv2201@yahoo.com

www.accurate-home-inspector.com

Full-service home inspections, mold inspections, and assessments



John Veivia



joan heffler

PHOTOGRAPHY

*Pictures with Personality!*

www.joanhefflerphotography.com

corporate portraits events weddings

*New beginnings require new actions.*

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

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

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

MITCHELL WOOD  
PHOTOGRAPHY AND VIDEO

creative capture and irresistible story telling

518.222.6138 • mitchellwoodmedia@gmail.com

# Real Producers need a Real Agent.

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



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



**Drew Aiello**  
Licensed Sr. Loan Originator  
Cell: 518-573-2435  
aaiello@homesteadfunding.com



**Michael Angelo**  
Licensed Sr. Loan Originator  
Cell: 518-281-7108  
mangelo@homesteadfunding.com

*The real estate market is blooming!*  
Contact us for all of your home financing needs. We are available and delighted to be of assistance to you and anyone you would like to refer to us. We want nothing but the best for our clients!

1407 Route 9, Clifton Park, NY 12065 • Office: 518-373-0814 • Licensed Mortgage Banker - NYS Dept. of Financial Services • Drew NMLS ID# 64814 • Michael NMLS ID# 54521 • Company NMLS ID# 3232



## Your Social Liaison

The Social Media Engagement Specialists

### Social Media is Hard

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

## We make it easier

@YourSocialLiaison - yoursocialliaison@gmail.com



**Bank locally with experienced  
Mortgage Specialists.**



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



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



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

