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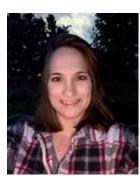
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Ellen Buchanan



Wendy RossOperations Manager



Jaime Lane
Executive Assistant &
Publishing Manager



Jess Wellar Staff Writer/Copy Editor



Zachary Cohen
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 $\begin{array}{c} \textbf{Christopher Menezes} \\ \hline \textit{Writer} \end{array}$



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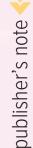
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HAPPY MOTHER'S DAY!



Dear DC Real Producers,

Happy Mother's Day! This month, we are celebrating all the mothers out there for their tireless work ethic and unconditional, nurturing love. As a mother myself, I know firsthand how stressful and overwhelming it can be at times; but there is simply no greater joy than watching your children grow and come into their own.

This month's issue is jam-packed with stories of inspirational mothers who manage the work-life balance while being top Real Producers! Also of note, be sure to read the answers to this month's "We Ask... You Tell!" question, "What is your funniest work

or real estate story?" on page 20.

We truly enjoy the input from our Real Producers on the "We Ask" page each month. If you haven't answered one of our monthly questions in a while, be sure to do so and we'll publish your answer in the magazine, along with your headshot.

Members of our *DC Metro Real*Producers community gathered
in April for a magazine
party to celebrate
our April and May
issues. Thank

you to all who joined us for the exciting celebration and to our wonderful sponsors, Perry Moving & Storage and Legacy Settlement Services, for making this event the fabulous night it was!

We look forward to seeing you soon, on May 13th, for our May Mastermind! Also, be on the lookout for your exclusive invitation to our Casino Royale event, to be held on July 12th.



Me (back right) with my mom, Cheryl, and daughter, Avery.

In closing, as the days of spring begin to warm and stretch ever longer, may you make the most of these precious daylight hours! Whether you are a mother yourself or are the child of a wonderful mother, I'd like to encourage you to take a few moments out of your day to reflect on on a time when you had an amazing "Mom" moment and let that priceless feeling sink in as I share with you a stanza from one of my favorite Mother's Day poems, "Her Hands," by Maggie Pittman:

Her hands held me gently from the day I took my first breath. Her hands helped to guide me as I took my first step. Her hands held me close when the tears would start to fall. Her hands were quick to show me that she would take care of it all.

Wishing you continued success, health, and much happiness!



Kristin Brindley

Owner/Publisher
DC Metro Real Producers
(313) 971-8312
Kristin@kristinbrindley.com
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FOOD FOR THOUGHT

Reflect back on a time when you had an amazing "Mom" moment.

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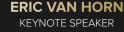


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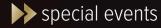






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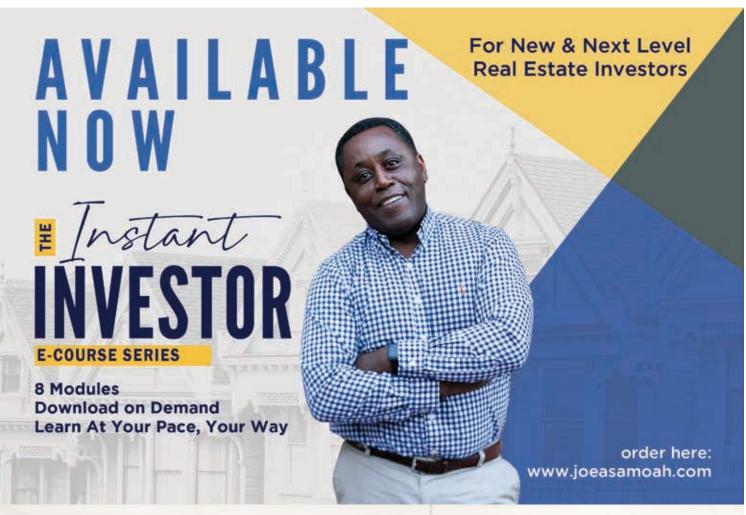
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NANCY ITTEILAG Washington Fine Properties

There was this Chevy Chase house (third-generation family, dad was a congressman years ago), and the sons sold the house. We were at the settlement when one of the sons jumped up and said, "Oh, I forgot something back at the house. I'll go back and return in 30 minutes." He went home, used a hatchet to open up the plywood siding inside the attic and retrieved a cash box the family had there for emergencies ... except no one had ever remembered it was there! Needless to say, the buyer wasn't exactly happy to find a hole in the plywood inside the attic.



PAM DUBOIS Dream Real Estate TV

My funniest moment was when I first got into real estate back in the '80s and I was taking buyers around to show them homes. I ran out of gas with the buyers in the car! They were understanding, and luckily there was a gas station right across the street.



MARJORIE DICK STUART Coldwell Banker Realty

I had a showing appointment coming up, and one of my two pet lizards, Cecil — a tropical lizard — had been having respiratory problems. On that particular day, Cecil was really having trouble breathing so I was driving home to switch out his tank from wet air to dry air, on the suggestion of a friend who knows about lizards. When I arrived home, Cecil had stopped breathing. I gave him mouth-to-mouth (as any good lizard mom would do!), but he was gone. So I called my lizard friend and asked them to bring a shovel to bury Cecil outside the pet store on Wisconsin Avenue before my appointment. The burial made me late to the showing, though, so I decided to be honest, and explained, "My lizard didn't make it with mouth-to-mouth, so we had a burial on my way to meet you." Never saw those clients again. Can you top that?!



ALEX PHILLIPS Beautiful Home Services

Over the summer of 2021, I went to a client's house for an estimate and spent about an hour or so with them looking at various projects. We finished up and I went outside, only to realize I had locked my keys inside the car. I had to call an Uber to drive me from Silver Spring to Falls Church to grab the spare, then another Uber right back to Silver Spring to pick up the car. It was a valuable lesson learned, and I always triple-check to make sure I have my keys now!



CHERYL ABRAMS DAVIS
RE/MAX United Real Estate

I have 3 top stories:

I toured a house with a client a few years ago and we got locked inside the house and had to climb through a window to exit.

I toured a foreclosed home in Bowie. As soon as I opened the door, a skunk was staring at us. We ran as fast as we could.

I toured a dilapidated house a few years ago with my work friend. As soon as I drove into the driveway, a dark shadow was cast and I got this eerie feeling. I looked at the house and said, "I don't think we should go inside." She looked at me and said, "But I love it." I begrudgingly walked to the door and opened it. Once the door opened, birds flew out of nowhere and there was nothing but an evil presence that filled the room. I ran like hell out of there and never turned back... Fifteen years later, we still can't believe it happened to us!



BLAKE HERING
The ONE Street Company

I was going into a multimillion-dollar house and it was vacant. The place was in total disarray and I almost fell through the floor. There were actually roots coming through the floor!



KYLE RICHARDS
Compass

I had listed an old Victorian house. The owner called and said he had to leave the house, but there was a dead squirrel in the toilet. I went over with gloves and a garbage bag and got rid of the squirrel. The same person gave me a listing a year later because he never forgot what I did.



BRETT LIEBERMAN My Pest Pro

I have two stories...

First one: I was doing a wood-destroying-insect (WDI) inspection involving a difficult seller. Unfortunately, the seller left the alarm on. I'm hanging out and explaining the situation to the police, and everything is good. The seller eventually comes flying up in his car, jumps out, and starts yelling, questioning how I could have access to his home (Sentrilock), arguing, and saying that he never wants me back in the house. Unfortunately for him, the buyers needed the WDI done as soon as possible. The agent begged me to come back out and promised that the seller would not be an issue. I sent one of our techs instead of me. A couple of weeks later the same police officer called me up. He still had my card and also thought the seller was a jerk. He signed up for an annual pest protection plan.

Second one: I was doing another WDI inspection and, unfortunately, I had to call the listing agent to share some particularly nasty news — somebody (NOT ME, I promise) had used and clogged up a toilet ... and it was gross!



BRANDON GREENAlchemy of Money

That time when I clearly didn't knock loud enough and walked in on an orgy in progress. Seriously. After that, I stopped showing houses early Saturday mornings.



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words by wade

LONG-FORM VERSUS SHORT-FORM VIDEO

By Wade Vander Molen

KNOW THE DIFFERENCE!

It's no secret that video is the best way to convey a message to your ideal audience, but what exactly is the *best* way to make this happen? Is it through Instagram stories and short-form video or through mediums like YouTube and its long-form video structure? The answer is ... they both can be super effective.

KNOW YOUR AUDIENCE

When it comes to long-form versus short-form video, you have to know "who" your audience is and how they like to consume information. People like to watch short-form videos on their phones or tablets. These include Instagram, Facebook, and TikTok videos. These videos are anywhere from 15- to 60-seconds long and get immediate views. In a 24-hour period, it's possible to get hundreds of views to these videos from your social media followers.

SHORT-FORM VIDEO IS GROWING

Short-from video content is increasing exponentially every year ... so jump on the train if you haven't already because this is how many people are consuming information in quick bites. You can use

short-form videos to drive people to your website, another video channel, or connect over email.

By the end of 2022, short-form video will be the most popular type of content on social media, accounting for roughly 40 percent of all videos. Using social media platforms to talk about how you add value to clients, educate your audience, and get people to know you better on video is not the future, it's *now*.

LONG-FORM VIDEO LIVES FOREVER

I personally have around 200 videos on YouTube and 100,000 views. I speak

with people from all over the country every week who "discover" me. This is the massive benefit of long-form video. Discoverability and having videos I created years ago still being watched is huge. Imagine if something that took you 15 minutes to do allows you to get thousands of views to your real estate business 24/7/365?

Having three- to seven-minute videos on a platform like YouTube with specific topics that can be found by people, both locally and across the country, allows you to cast a much wider net. YouTube is the second-largest search engine in the world, and in 2020, passed television as the most-watched video medium. Long story short, people watch YouTube, especially if they are moving to a new state, neighborhood, or just want information about almost anything related to real estate.

GETTING STARTED

YouTube is a free medium. I tell my clients to think of 10 video topics (don't overthink it) that their clients or target audience would want to know about and get started. There is a lot of great information you know regarding real estate. Don't keep it all inside. Share it with the world and watch the eyes to you and your brand grow. The more discoverable video content you have, the more opportunities for people to get to know you and eventually reach out to do business.

As you can see, there are many benefits to both short-form and long-form videos. Embrace these opportunities to educate your audience and grow your real estate brand. Good luck!

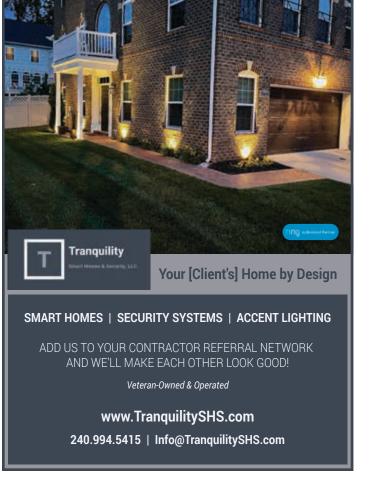


Wade Vander
Molen is the
director of sales/
marketing for

Stewart Title in the
Northern Virginia/Washington,
D.C., area and has been in
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EXPAND YOUR REACH

THROUGH DIRECT MAIL MARKETING



By Todd Lebowitz

Direct mail marketing is a powerful tool used by real estate agents across the country. From postcards advertising recently sold properties to brochures with information on the state of the market, direct mail marketing puts an agent's information in the hands of their clients. While direct mail marketing can be one of the most effective uses of your marketing dollars, you must tailor your mailings to fit your goals. Using consistent messaging and sending your mailings to your target audience can expand your reach and grow your client list.

USE CONSISTENT MESSAGING

Consistent messaging is going to be one of the most critical aspects of your direct mail marketing campaigns. Without consistent messaging, recipients will be unsure of your goal and uncertain of their next steps. With consistent messaging, clients will be encouraged to ask questions, reach out, and get connected with you.

INCLUDE A CALL TO ACTION

As part of your consistent messaging, be sure to include a call to action. A call to action will give potential clients a small task that will lead to stronger connections. A call to action can be as simple as "Call me today to see how I can help you find the home of your dreams!" or be as complex as a link to a personalized landing page.

REACH OUT TO A NEW FARM

Reaching out to a new farm is a surefire way to expand your reach. When you start advertising to new areas,

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

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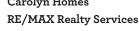






WORDS OF WISDOM FROM THIS MONTH'S FEATURES

CAROLYN SAPPENFIELD Carolyn Homes



"The goal and the focus have to be building relationships and advocating for clients when they are making what is, for most people, their biggest investment."

Favorite Quote: "When we strive to become better than we are, everything around us becomes better, too." —Paul Coelho

EMILY JACKSON The Emily Jackson Group

The Emily Jackson Group Northrop Realty

"Develop real personal relationships with clients, truly care about the people you are working with, and really listen to what your clients want. Your clients should all feel like they are your only client."

Favorite quote: "All of life is peaks and valleys.

Don't let the peaks get too high and the valleys too low." — John Wooden

ANABEL HERING

The ONE Street Company

"The biggest challenge is to compartmentalize family and work life... Real estate can be 24/7 if you allow it to be."

Favorite quote: *"You miss 100 percent* of the shots you never take." —Wayne Gretzky

A Word from Our Sponsor:

TINA DEL CASALE

Sandy Spring Bank

"Renovation lending is one of my passions — that's one of our specialty products here. I love doing construction and renovation loans, working with first-time homebuyers. I love getting to know my clients, talking to them. You can create a home that works for your lifestyle with renovation financing."





Mastering Creative Solutions



By **Zachary Cohen**Photos by **Ryan Corvello**

When Tina Del Casale got her start in the mortgage business in the late '80s, the real estate business was a different world.

"It was the beginning of the first refinance boom — when we went from 13 percent interest rates to 11 percent interest rates," Tina laughs, poking at the historically low interest rates of today.

Although she's originally from the East Coast, Tina began her career across the country in Silicon Valley. Her father had relocated to San Jose, and Tina later followed him west to attend college at San Jose State. After graduating, she stuck around.

The Silicon Valley of the '80s held a burgeoning tech scene. Although Tina studied business administration, she remembers that everything centered around the tech community.

"It was interesting then. You'd leave your job, and every tech company had these beer parties every Friday. We all had friends that worked in the industry, and we'd go to the company functions, then happy hours and wine tastings. That was life. It was very stressful [laughs]. It was an interesting time in the '80s in the tech world."



Tina's father, John, was a mortgage broker, and she worked for him as a processor through college. When she graduated, she took on a salaried job, but it didn't take long for her to reassess her professional aspirations.

"After six months, my dad sat me down and said, 'Are you tired of that minimum wage bs and ready to earn some money?' I was in a sales job with a base, but the commissions were piddly."

In 1989, Tina decided to join her father, and she has been originating loans ever since.

Coming Home

After 15 years in California, Tina returned to the East Coast in 2000. She landed at a local bank, began to

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one of my passions. I've gone through it myself with my home. I love turning an old tired home into something beautiful — that's one of our specialty products here. When people find a neighborhood they like, they can make the house they love and need afterward. You can take a tired, 100-year-old home and make it work for you. You can create a home that works for your lifestyle with renovation financing."

'Renovation lending is

After 33 years in the mortgage business, Tina is excited by her business, her lifestyle, and the impact she's making in the lives of others. It's that impact that keeps her coming back to the office, day after day.

"I am really lucky. My job is about making someone happy, whether they are buying a first home or a retirement home. Home is your heart. It's where kids get raised, grandkids come, family gatherings happen. The joy I share with borrowers because I'm helping them get this dream is amazing. You're sharing a piece of someone's life when you're doing their loan. You really are. You get to understand their goals. That's the part I like. You're helping people and making good money. What is there not to love?"

For more information, please visit www.sandyspringbank.com/meet-our-team/tina-del-casale.



familiarize herself with the area, and rebuilt her portfolio. There were some differences between how business was conducted in California and the D.C. area, but slowly, Tina settled in.

"Now, you couldn't pry me out of this area," she smiles. "Obviously, the weather in California can't be beat. There's no comparison to being able to go outside 11 months per year and do what you want. But I love it here."

Creative Solutions

Tina has now been living and working in the D.C. area for over two decades. She enjoys being at a local bank that understands the purchase market intimately. She's also developed a love for unique loans.

"I love doing construction and renovation loans, working with first-time homebuyers, because it's interesting. I love getting to know my clients, talking to them. What are we actually trying to accomplish? What is the goal for this home?"

Tina has been through the renovation loan process herself and understands how beneficial it can be to clients. In 2017, she purchased a 1910 row home that had formerly functioned as a group home for artists. Over the past two and a half years, she's completely renovated the space. She gutted the electric and plumbing, added HVAC systems and bathrooms, and reorganized the layout, all while keeping the home's character intact.





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Emily Jackson joined Northrop Realty in 2021 to expand the brokerage's reach into Prince George's County.

her advice for any newbies considering a career leap into real estate.

"The first few years were very tough," Emily warns. "The hours you will need to dedicate to this job can be brutal. During the busy season, I can easily work 70 to 80 hours a week, and I think it takes a good three to five years before you start becoming comfortable."

Finding Success

In addition to Keller Williams, Emily has worked at several RE/MAX brokerages throughout her career, winning Best Agent (Top 101 agents) by The Washingtonian in 2016, and was named Top Agent in sales by The Washingtonian in 2021. Last March, she joined Northrop Realty to expand the brokerage's reach into Prince George's County. She now leads a team of two agents and has no intention of letting up. The Emily Jackson Group

sold 35 units in 2021, totaling just over \$13 million, and notched over \$15 million in sales volume in 2020. Additionally, Emily completed her Certified Residential Specialist (CRS) designation at the end of 2021 and says she feels more ready than ever to serve her clients at the highest level.

When pressed about what has been the driver of her success, Emily doesn't hesitate: "I have worked very hard to get as many five-star Zillow reviews as I have. If you read those reviews, it tells what I hope is a convincing story about how passionate and dedicated I am to this industry and my clients."

For real estate rookies and veterans alike, she also recommends reading *Sell with Soul* by Jennifer Allan-Hagedorn. "I think agents have that reputation of trying to make a quick close so they can move on to the next

deal ... but that book really encourages agents to be their authentic selves, develop real personal relationships with clients, truly care about the people you are working with, and really listen to what your clients want," Emily explains. "Your clients should all feel like they are your only client."

Emily and Jason have four children, Sam, Alex, Izzy, and Wesley, three of whom are now grown adults (24, 21, 18), and Emily notes their youngest child, Wesley (14), is an avid cricket player who keeps the family busy driving to practices and games. In her spare time, she loves to cook with her husband, enjoys being outdoors, and loves hiking and traveling when time permits. They are also the proud owners of two little dogs, a Yorkipoo named Vicky, who resembles Toto from

It was
drilled into
us as kids
that real
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way to
invest and
secure a
future.

The Wizard of Oz, and Toby, an energetic schnoodle (schnauzer/ poodle mix) pup.

Reflecting on her past 10 years in real estate, Emily is certainly looking forward to what the next decade will bring.

"It's definitely the hardest thing I've done in my professional career; so different from teaching, but the parallel is having patience and a caring attitude towards your clients. You really have to set aside your own expectations and always do what is in their best interest."



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ANABEL

Seeking Balance

Before becoming a real estate agent in 2020, Anabel Hering made a name for herself on the soccer field. From her days playing professional soccer in Europe and the U.S. to her more recent post as the head coach of the women's soccer team at American University, Anabel was deeply engrossed in all things soccer. But the growth of her family and her desire to achieve a better work-life balance led her down another professional path.

MAKING THE TRANSITION

Anabel played for VFL Wolfsburg in Germany and several teams in the United States. She then coached at the Division I level for George Mason University and her alma mater, American University.

As a professional athlete and coach, Anabel developed the work ethic, drive, and personality to succeed. But with two young kids at home, she sensed the need for a change.

"I love the game, but there were some things about the schedule of that type of position as a head coach — it was somewhat unforgiving. I'm a mom with two young kids, 7 and 4, and it was really hard to recruit and leave for trips for days on end," Anabel explains. "I wanted to get more involved with my family."

Anabel's husband, Blake, had started his career in real estate seven years prior, and Anabel had the opportunity to witness the day-to-day of the job firsthand. The work, as well as the flexibility it offered, intrigued her.

In February 2020, Anabel officially began her real estate journey.

TAKING FLIGHT

Anabel launched her career at a confusing time in the industry. The COVID-19 pandemic struck just weeks after she got licensed, and the real estate industry ground to a near halt. Anabel began to question her choice. Did she make the wrong decision? Should she turn back now?

Anabel stuck with it, and by summer, the real estate market began to pick up again. Anabel found traction, and her business began to take flight. In 2021, her first full year, she closed 19 transactions for \$13.7 million.

"It's been crazy. It's been a whirlwind. Stressful, with a big learning curve," Anabel admits. "But since the summer of 2020, it's been nonstop. Business is good. Mainly, my work has been about finding the balance and when to take a breath."

Anabel has relied on many of the same skills that made her a great soccer player and coach to become a top real estate agent. Her competitive drive, work



Anabel Hering played professional soccer, as well as coached Division 1 soccer at George Mason and American Universities before entering real estate in 2020.

ethic, and ability to sell herself have helped her excel quickly in a new field.

"There are a lot of parallels that I didn't realize would be there," Anabel says. "As a coach, my job was to sell the program. I can't get recruits to the program without selling myself and the program, so there was a sales part of it, which really relates to real estate. I need to sell myself to a certain degree. As a player, I prided myself on my work ethic. I had skills and played at the highest level, but for me, it's all about work ethic. If you want to be successful, you have to put the time in, the effort, the hustle."

SEEKING BALANCE

When Anabel isn't selling real estate, she can be found with her husband, Blake, and two kids, Harper (7) and Hudson (4). She is also a home decor enthusiast and just launched a curated home decor website, www.shophomeworks.com. While

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she has found success in real estate, Anabel is still seeking the elusive goal of balance. She and her husband, Blake, don't work professionally as a team but support each other in the business.

> "Balance — it's gone okay. It's a work in progress," she says. "The biggest challenge now ... now it's up to me to separate the two and break for family, to compartmentalize family and work life. My problem is, I'm type A and I like working. I like to be busy and work hard. So it's up to me to try to schedule family time because otherwise, it goes to work. So I'm trying to get better at this. Real estate can be 24/7 if you allow it to be."

Looking ahead, Anabel keeps both her professional goals and her ideal of balance in her mind. She is driven to improve upon her sales volume from 2021but is equally determined to find more time with the ones she loves.

"I have that competitiveness where I want to do better and I want to keep learning. There is always something to learn."



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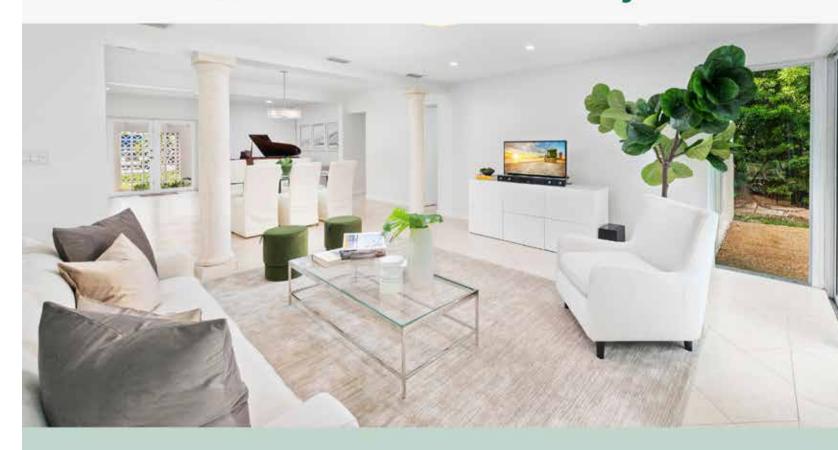
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Carolyn, Sappenheld RELATIONSHIPS FIRST

When Carolyn Sappenfield left the classroom for the real estate industry in 2004, she didn't leave behind the nurturing, supportive parts of her personality.

As a real estate agent, Carolyn has continued to value personal relationships while simultaneously lighting a fire beneath the more creative, entrepreneurial aspects of her being. The result has been nearly two decades of real estate success.

Making the Transition

In her five years as an elementary school teacher, Carolyn discovered the joys of teaching young children how to grow and gain skills.

"I really enjoyed teaching, but I was craving something a little more business-focused and entrepreneurial," Carolyn reflects.

Shortly after giving birth to her second son, she had a series of interactions that would reshape her professional path.

"I'd take my older son to ice hockey, and coincidently, the broker of our RE/MAX office, Mark Butterfield, also had a son on the same ice hockey team. Six o'clock in the morning, we'd be sitting there shooting the breeze."

Mark asked Carolyn when she planned to go back to work, and she informed him that she was looking for other options. Mark promptly suggested that she take a closer look at selling real estate.

Carolyn had actually received her license the summer before, initially intending to give commercial real estate a go. But she had yet to consider residential sales.

"He encouraged me to try residential sales. A few more conversations at the ice rink, and he convinced me to give it a shot."

Taking Flight

Almost immediately, Carolyn knew she had found her calling. Her extensive network and roots in the community positioned Carolyn to quickly become one of the area's top agents.

From day 1, she's leaned into her skills as an educator.

"Most people would consider me a nurturing person and good listener. Patience is one of my defining character traits. When you are teaching a child, not every method works with the same success. When working with clients, you have to keep an open mind and recognize every client is different, and the

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Patience is
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character
traits.

Carolyn's family (from left to right: Derek, Jake, Carolyn, Sophie, Garland).

strategies used will vary. So on the one hand, you have to be methodical because there is a process, but, on the other hand, you also have to be openminded, patient, and communicative. Education is a core part of what I do. Teacher and agent go hand in hand."

Into the Present

Today, Carolyn's team, Carolyn Homes, includes Isabella Schnider (licensed agent), Saydee Schnider (marketing), Laura Gill (social media and events planning), and two additional members, Jacqueline Febles (licensed agent and operations) and Jacqui Quila (management).

Carolyn's goal has never been to build a massive team; she feels like a smaller team allows her to best serve her clients. In 2021, Carolyn Homes closed 62 units for \$65 million — their best year to date.

According to Carolyn, 87.5 percent of the team's business is repeat and referral clientele. This statistic is a testament to their commitment to long-term

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relationships and community-centered outlook. Carolyn Homes supports about a dozen nonprofits financially, with time, and by promoting them.

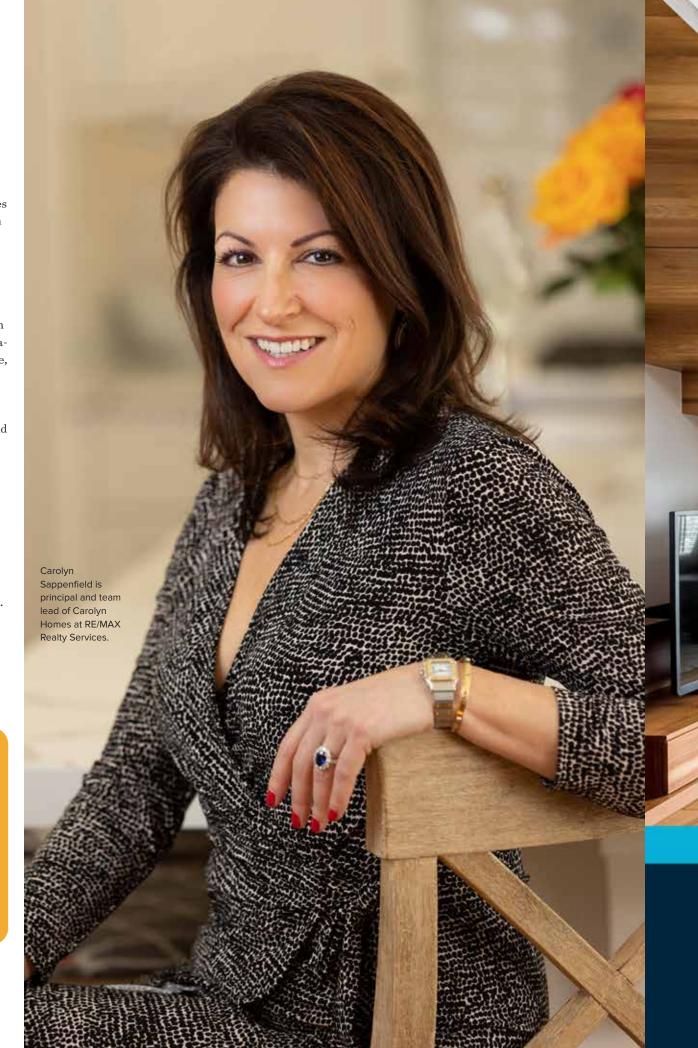
So as Carolyn looks ahead, she does so with the knowledge that relationships, above all else, will continue to drive the team's success.

Carolyn Homes had a record year in 2021, and they intend on having another in 2022.

"Every year of my career, we have done better than the year before. 2020 was a record-breaking year, and we broke that record by June of 2021. We are determined to break it again."

FUN FACT

Carolyn is one of 11 children; she has eight older and two younger siblings.



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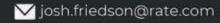
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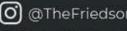
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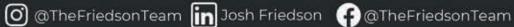
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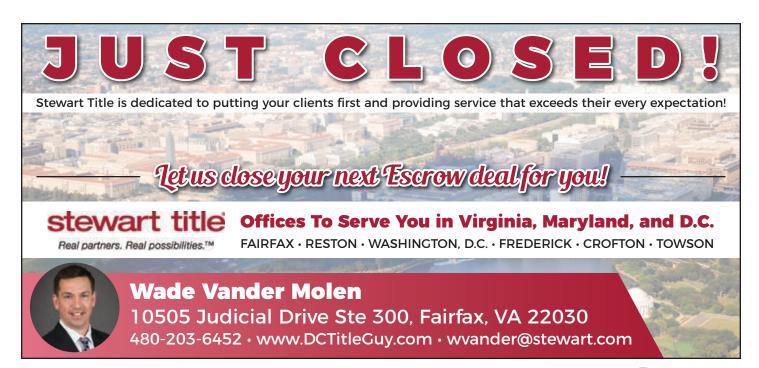
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Teams and Individuals Closed Data from January 1 to March 31, 2022

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OFFICE SALES TOTAL BUYING BUYING

Disclaimer: Information based on MLS closed data as of April 5, 2022, for residential sales from January 1, 2022, to March 31, 2022, 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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The stats all point towards 'YES'!

Videos attract 300% more traffic for nurturing leads.

Real estate listings with videos receive 403% more inquiries than those not doing videos.

85% of buyers and sellers want to work with an agent that uses real estate videos for marketing.

86% of homebuyers use video to research a particular community.

70% of homebuyers watch video house tours.



BROWSE MY SITE & THEN LET'S SET UP A TIME TO CHAT



Did you know May is Military **Appreciation Month?**

THANK YOU to all the military men & women!



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We look forward to working with you!



Ryan Paquin Branch Manager **NMLS ID 187868** 443-377-1589



Erin Johnson **Branch Sales Manager NMLS ID 215208** 240-216-8824



Jay Franklin Branch Sales Manager **NMLS ID 199740** 240-463-1634



Jessica Enfinger Sales Manager/ Sr Loan Officer NMLS ID 513123 301-905-7773



NMLS ID 189732



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Loan Officer **NMLS ID 1631310**



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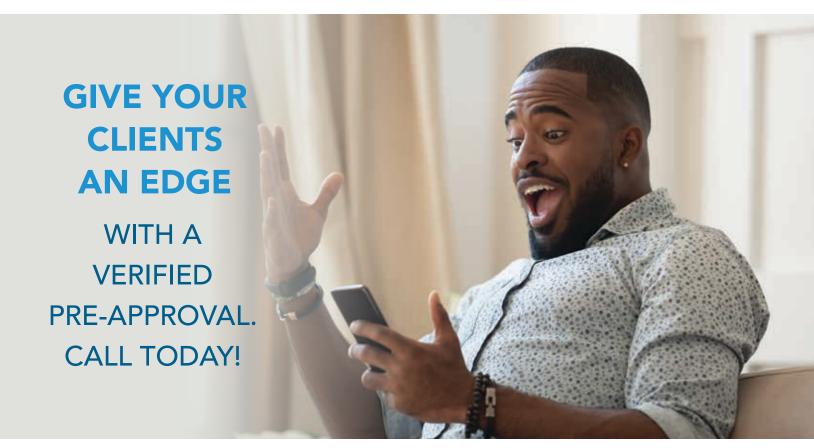
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Greg Kingsbury Senior Vice President NMLS ID #: 476367 O: (202) 540-9999 Ext 101 **C:** (301) 254-1486 greg@vellummortgage.com www.KingsburyMortgageTeam.com





