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THE TRYING TRAP
Coach's Corner with Lisa Giruzzi

On the Rise: **JILLIAN BRECK**
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NOVEMBER 2022

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

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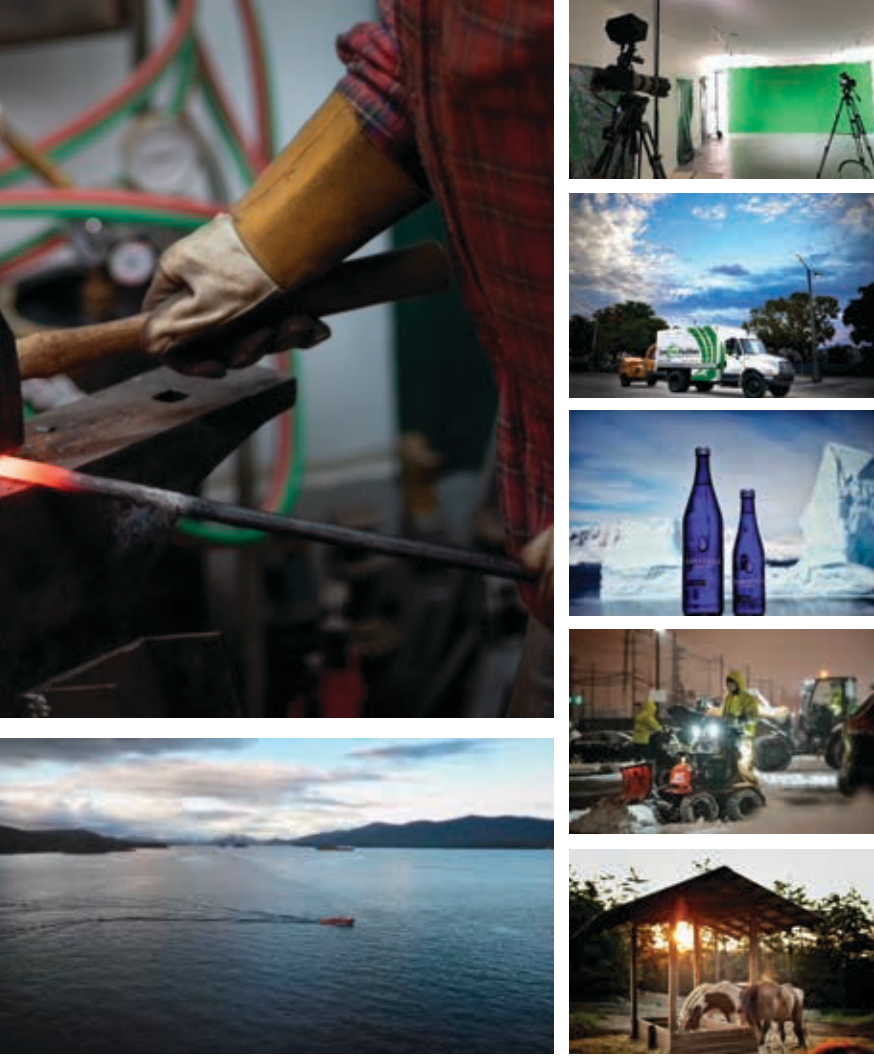
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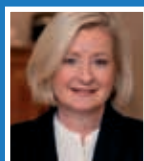
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Thank you all for coming and celebrating excellence at our Fall 2022 VIP Party!

October is Domestic Violence Awareness Month, and we were honored to have Ashley Hart from 2 Harts, One Soul, Inc. host an informational table at our event. Her sister and fellow REALTOR®, Nicole, lost her life to domestic violence, and now Ashley is spreading awareness of the social pandemic through her non-for-profit organization. We appreciate our community for supporting such an important cause.

On October 15th, four years ago, we deadlined for our very first issue of Albany Real Producers. Shari and I were up until midnight, making sure everything was perfect. I was wrapping up one last advertising deal, rushing to complete the DocuSign with only 5 minutes to spare at 11:55.

Since that night, we have had an incredible journey, adapting to change and thriving together. Now here we are, four years later, and I am proud of the community we've built. Without this incredible real estate industry, Real Producers wouldn't exist.

Connecting the best in real estate, inspiring others to achieve more, and raising the bar in the industry have created consistency within our organization to withstand challenges like the COVID pandemic and shifting industry markets.

We tell the stories of those who are the best at what they do, those who inspire others to reach their utmost potential, and those who have earned recognition for their community and industry contributions. All of this is driven by you, the top 300 REALTORS®, and the same community we serve.

We choose the stories we tell through a selection process. You have the power to cast your vote at any time. You determine who will be celebrated in future issues of Capital Region Real Producers through your nominations! If you want to nominate your peers, don't hesitate to contact us directly.

Through our travels, we meet and partner with the most reputable and professional vendors in the market—Those who you rely on to give excellent service. Without their continued support, none of this would be possible.



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I'd also like to thank Brown's Brewing Company for allowing us to host this party and being a fantastic supporter of the local real estate community. Each event we've ever had at Revolution Hall has exceeded our expectations, and we look forward to partnering with them for events in the future!

As for upcoming events, be on the lookout for invites to our mixers, and be sure to save the date for our Spring 2023 VIP Party on May 17th, 2023, at The Saratoga Lake Golf Course.



Thanks again for everything. I appreciate you all,

Mike Baker
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Bryan Clute

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NEW VENTURES, CLOSE COMMUNITY

Bryan Clute has leveraged his longevity as a home mortgage professional in the Capital District to create the best opportunities for his clients. Recently joining forces with Haus Capital Corporation, Bryan has discovered a supportive ally of an organization that best understands New York homeowners with deep community roots. Because Haus's home branch is right out of Rochester, New York, the corporation is attuned to New York regulations and offers local support, understanding the local demographic.

After a strong run with Allied First Bank, Bryan only decided to cross over to Haus after careful reflection. Previously, Allied first did a good deal of business with United Wholesale Mortgage. Bryan recognized the value of this organization and was disappointed when Allied decided to stop partnering with them. As a result, Bryan sought a new opportunity that would allow for collaboration with United Wholesale, refusing to stop offering the support this organization provided as a backbone to his client's needs.

"United Wholesale helps us deliver to our clients," Bryan explained. "They are the number one wholesaler in the country; they're a great partner as wholesale lenders go."

Competitive pricing, closing gifts, same-day approvals, and same-day mortgage commitments were all offerings Bryan wasn't ready to stop offering his clients.

"We submit a loan and get approval the same day," he explained. "They offer same-day closings, automated closing documents, and same-day wires. What they do in the industry is second to none."

There was also a sense of local sustainability that Bryan was interested in strengthening within his business.

"Our previous bank wasn't run directly out of New York State," he explained. "Now that our corporate office is in New York, it's a greater local presence and the ability to serve our local community more thoughtfully and efficiently. As the

newest Haus branch, we're right here in Saratoga/Ballston Spa."

The question these days is whether it's more lucrative to work with a local bank or a broker. After 22 years in the industry, Bryan can confidently speak on the differences between these two options.

"We're seeing a renaissance of business coming back into the broker channel. It's always been faster, but now it is also a less expensive experience than that of a bank. In the past, brokers didn't have the best reputation for being able to offer the lowest rates or most affordable products. But that's shifted recently. A lot of people are going to brokers as opposed to local banks. An HMDA comparison was recently released that showed borrowers saved, on average, \$9,407 per transaction by utilizing a wholesale broker over their local bank. So we see a push that way, and it's moved a little quicker because of what's happening in the market right now," Bryan explained.

"To be partnered with the number one wholesaler in the country in UWM, plus Haus Capital (as a broker), is the best alignment we could have hoped for our clients," he continued.

These two organizations have aligned values to achieve lofty goals for their community and clients. "Besides being a phenomenal bank partner, Haus is also a phenomenal partner for us in our everyday business. They've gone out of their way to roll out the red carpet for us," Bryan explained. "We have similar values with the company. They're purchase-oriented and purchase-first brokers, making them a great fit for our clients and us."

The Saratoga Haus team is a tight-knit unit preparing for growth, made up of Bryan, mortgage processor Julie Higgins, mortgage loan originator Steven Hunt, and mortgage loan assistant Mark Ferracane.

"We have a strong group behind us and a team that wants to grow. Our office has a greater staff capacity, but we want to grow in a way that makes sense and helps us serve our community. So we're only interested in hiring the right people with similar goals."

...

...

Since 2000, Bryan has seen trends come and go in the industry.

“I’ve been a branch manager for 17 years now, and I’ve seen a lot of different markets, changes in mortgage lending, and changes in the economy. The only constant thing is that people want to buy into the American dream. That includes a strong desire for home ownership. So that’s a gratifying part of getting somebody into their dream home, making it a reality, and simultaneously taking the stress out of the process.”

For this reason, Bryan and his team are committed to focusing on buyers.

“We feel like we’re doing something rewarding by putting prospective buyers into homes,” he explained. “There have been companies that have come in and gone out, but I feel that we’re at a place, because of our values, where we could stay a fixture in the community for a long time to come.

These values include community work. While Haus supports many charities, they’re currently more local to the Rochester/Buffalo home office, such as events in conjunction with the Buffalo Bills. Bryan would like to bring this energy to the Capital Region. When working with Allied, he was passionate about local youth sports and plans to launch programs and events that benefit local groups now that he’s part of the Haus Capital Corporation.

“That’s the real goal, being an advocate for our community,” Bryan shared.

Sports are close to Bryan’s heart, and his entire family is involved. Living in Amsterdam with his wife Rikki, 14-year-old, and seven-year-old sons, their primary activities revolve around youth sports, including basketball and baseball.



Every year, Bryan builds an 80-foot by 40-foot backyard rink and draws participation from the neighborhood kids. When the ice melts, Brian and Rikki are avid gardeners, planting and tending to garden beds. Now, they’re building a greenhouse so that they can garden year-round. Well-rounded, Bryan plays guitar when he has the chance between activities, work, and family.

“I’m very content with where I am and the time it allows me to have with my family. Managing my branch means working extra hours, but it allows me to be flexible.

We probably put in more hours than most, but I have the availability to leave to coach a baseball game at 4:30 or attend a school function, which I don’t take for granted. It’s given me the ability to be more present, and it’s given me the ability to make my schedule. That being said, I am always available to my clients and partners. Communication is paramount in our job, so we always answer the phone to help solve a problem. We pride ourselves in exploring every option to make someone’s dream come true.”

Bryan’s present in family and business, tending to the company’s new advances with consideration for the best possible outcomes for homeowners. He hopes this new endeavor will bring great beginnings in the capital region.

“Any opportunity to get involved and take action in our community is a win for us. I love living in the capital district and being part of this community. I know that Haus Capital will be a perfect fit.” Bryan shared.

Towards the goal of extending Haus’s community presence, Bryan will be building stronger local communities. The first step? A Haus Capital Corporation open house is coming soon to a Saratoga location near you.



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BEWARE the Trying Trap

What is *The Trying Trap*? *The Trying Trap* is what happens when we trick ourselves into thinking that *trying* is the same thing as taking action. Perhaps, Yoda said it best in the Star Wars: Empire Strikes Back movie: “Do or do not. There is no try.”

We’ve all likely heard this quote or others like it about trying, and we nod in agreement. We know “trying” doesn’t exist in reality, yet it still is a pervasive concept. Trying is not just a word; it’s a relationship to action that diminishes our power to achieve.

“I tried” is code for I took some action and gave up which is fine if you see you **chose** not to take any more action. There is power in owning that. You become the victim of your “I tried” when you can’t admit that you gave up or decided to stop taking action.

Many years ago, I decided to take up guitar. I had always thought it would be cool to play, so my wonderful husband bought me one for my birthday. I signed up for online lessons and was eager to start. I proudly displayed my guitar in my living room and told anyone who asked that I was *trying* to learn how to play.

In actuality, it was way harder than I thought it would be, and I didn’t enjoy it. I had many other things I was more committed to, and I gave up on the guitar. I wasn’t willing to admit it, so “trying” became my answer. It took a couple of years for me to let go of the story of trying, but finally, I did. I sold the guitar and felt free. I hadn’t realized the negative impact lying to myself and others had on me. That’s the real problem with *The Trying Trap*. It feels justified to say “I tried” because, after all, I took some actions, but it’s B.S.; a socially acceptable lie that you know in your heart is wrong. And, because we aren’t present to the cost of not being straight about it, we continue the charade of trying.

In my experience, trying has become acceptable because failing is unacceptable, so we cling to the notion of trying to avoid that discomfort. Without the story about failing, the concept of trying isn’t needed. I took up the guitar, didn’t like it, and sold it—the end.

When Yoda said the above quote, there was no judgment in it. He was stating a fact. If we could view our actions or inactions without judgment or opinions, there would be no need to hide behind trying. Unfortunately, the concept of trying obfuscates the facts and keeps you in limbo. This lack of clarity prevents us from telling the truth about whether we even want the result or not. Am I really committed to it, or was it just a good idea in theory? Telling the truth is reinvigorating. It clarifies your commitment and allows for an authentic choice.

Right before Yoda said the above quote, he says to Luke Skywalker, “You must unlearn what you have learned.” That is the way out of *The Trying Trap*, a willingness to have a whole new relationship with telling the truth not given by what you already know or have been taught in the past. Imagine if, instead, you were at peace with what you did or didn’t do. Master Yoda would be so proud. May the Force be with you!

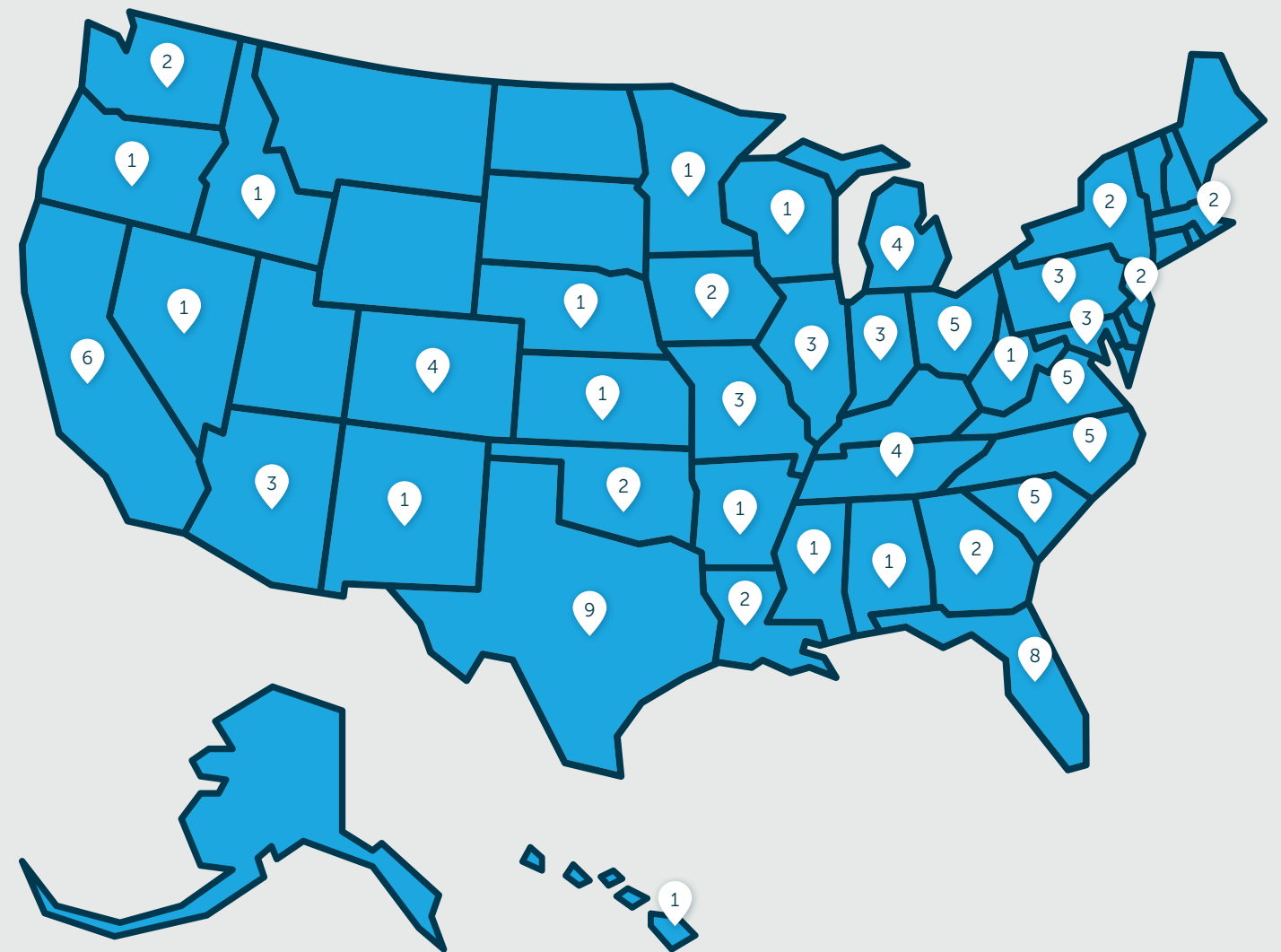


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Jillian BRECK

Coldwell Banker Prime Properties

“WHEN I WAS FIRST INVITED TO THE BREAKFAST OF CHAMPIONS IN 2021, I WAS TOO NEW TO WALK ON THE STAGE,” JILLIAN BRECK SHARED, “I CAME TO BE INSPIRED. TO KNOW WHO THE TOP REALTORS WERE. I KNEW IF I SPOKE IT INTO EXISTENCE, I WOULD WALK ON THE STAGE THE FOLLOWING YEAR, AND I DID.”

Jillian skyrocketed her real estate business with 74 transactions and over 18 million in pending and closed transactions in under two years.

Although she’s discovered that real estate is a natural calling, Jillian spent the first 20 years of her career in financial services. Her career began in banking, holding various titles from 2001 - 2008, including teller, customer service, investment representative, Branch Manager, and AVP of Premier Banking and Investment Services. Jillian returned to school for her Master’s in Business Administration and successfully passed several FINRA exams, including series 6, 63, and 65. She also has her Life and Accidental insurance license in NY. Unfortunately, in 2008 when the recession hit, her position was eliminated.

From 2008-2013 Jillian worked at Milliman as a Retirement Plan Communication and Education

Consultant. “I traveled the country giving motivational speeches on the importance of saving and investing for retirement. I was always interested in being a consultant, so I pursued several designations through the American Society of Pension Professionals and Actuaries (CPC, QKA, QPFC, QPA) to become an expert in 401k and Pension Plans.”

When the frequent travel became too much, Jillian became a relationship manager for Ayco, a Goldman Sachs Company. During that time, she pursued the Project Management Professional designation to stand out amongst her peers. She promoted financial wellness strategies to Fortune 100 and 500 companies for five years until she was asked to travel again. Traveling was challenging with a four-year-old at home, so Jillian transitioned to Director of Retirement Services for a local CPA firm. She designed and set up new 401(k) plans, ran contribution

calculations, performed nondiscrimination testing, and submitted the required IRS and DOL filing while managing staff members. Then, in March of 2020, COVID hit, and her department was ultimately sold.

Jillian found herself highly educated with 20 years of experience but unable to find the right job during the pandemic. So, on 9/11/2020, she took a chance to audition for a reality show filmed in the Capital Region called The Real Estate Commission. The pandemic opened her eyes to pursue a career in real estate and get out of the corporate world.

“I decided it was a great chance to jumpstart my career in real estate,” Jillian shared. “I didn’t want to flounder on my own; I wanted to be mentored and guided by successful brokers. I always loved real estate and saw its potential, and I didn’t have anything to lose by auditioning.”



Skyrocketing to Success



Jillian was selected to be part of the show, and the producers instructed her to take the 75-hour course, pass the test, and get her real estate license in two weeks. If she did that, she could come to an undisclosed location to compete for top realtor. She joined the show.

“I was nervous about how I would be portrayed,” Jillian laughed. “I was serious about being a top realtor. It wasn’t about fame or publicity; rather, it was to join one of these successful brokerages. If nothing else came of the show, it was the catalyst for me entering the real estate community, and I met a lot of fantastic women.”

After the show, which came out on Facebook Watch two years later, on September 22, 2022, Jillian joined Coldwell Banker Prime Properties in January 2021.

“Coldwell had the resources, mentorships, and culture I was looking for,” she said. “I never feel like I compete with my colleagues. Instead, I’m here to give and receive support; Coldwell gave that to me.”

Jillian has been on a fast track to success in the past two years because of her banking experience, relationships, and center of influence.

“I love to get someone from a renting position to home ownership,” Jillian shared. “I’m working almost exclusively with buyers right now. It requires excellent communication, handholding, and understanding of emotions. My consultative approach allows me to sell houses quickly after I meet someone. Generally, I’m under contract within three weeks.”

It hasn’t always been easy in this market, though.

Jillian’s husband, Christopher Breck, is a director at the Saratoga Casino.



“My philosophy has always been to do what’s best for the client,” Jillian said. “I will be the first person to advise my client to walk away if it’s not right because, at the end of the day, the relationship comes first.” Jillian also builds a strong team with the best inspectors, lenders, and attorneys around her.

“Buying or selling a home is a major financial decision,” she shared. “It’s from my past experience that I can talk with people and help them make informed decisions. When my clients are happy, I’m happy.”

That happiness stems not only from work but from Jillian’s beautiful family. She has an eight-year-old daughter, Cassidy, who she considers her sidekick.

“I’ve been teaching her real estate for the last two years,” Jillian shared. “We make videos together about home ownership, like the importance of home inspections. She’ll be my top producer in ten years. She’s so smart and eager to learn.”



“He’s tremendously supportive and holds down the fort at home. He’s a great dad, and Cassidy will know what a great man is.”

Cassidy certainly knows what a great mother is as well. Jillian taught her that a timeline is the only difference between a dream and a goal. With a minor in music, one of Jillian’s goals is to get back to performing as a classically trained singer.

“I wish I had time to get back to singing, but I’m still trying to figure out how to get to the gym,” she laughed. “I’m working so hard that sometimes I neglect my personal life. I don’t want to miss important milestones for my daughter. But I do want her to see how hard her mom works.”

It’s no doubt that Jillian’s work-life balance will develop in time. Just as she walked across the Breakfast of Champions stage this year, Jillian achieves the goals she sets for herself and her family through hard work, determination, education, and perseverance.



“
I don’t want to miss important milestones
for my daughter. **But I do want her to**
see how hard her mom works.”



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SETTING THE

Whether he's coaching sports or selling real estate, Steven King asks the tough questions: What can I do to better my team, company, and myself?

Steven King, who fell in love with basketball at a young age, learned values on the court he still uses as a guide today. According to Steven, resilience, tenacity, discipline, and accountability are all qualities that a good athlete should possess.

"Playing sports and working in real estate go hand in hand," Steven shared. "Playing sports helps you navigate obstacles, handle adversity, and set goals. We're building relationships in sports and business."

Steven prides himself on relationship-building both with former players and current clients.

"When it comes to my clients, I make sure they're comfortable and at ease with the process," Steven said. "There are so many moving parts in real estate. I like to be the person who holds their hand and walks them through the entire transaction."

That holds true for Steven's former players, as well. Years ago, he coached summer basketball for 10-14-year-olds and currently coaches at LaSalle Institute in Troy, NY.

"I had a quick lunch a few days ago with one of my former players who is going to college next year," Steven said. "He's playing football now, but he still contacts me for advice."

It's no wonder Steven's students continue to rely on his wisdom. He started playing basketball when he was pretty young.

STANDARD

"I practiced after school from 3:15 p.m.-9 p.m.," Steven remembered. "It's more than a sport; you learn how to deal with adversity. When you're on a losing streak, you ask yourself, *what will you do to get out of it?* That's just like a business."

Playing sports also helped Steven to set goals.

"Maybe you want to win x-amount of games or the championship, so you set goals for yourself to get there. For real estate, you set goals, too, to build your business. There's also the matter of building a team, which I'm doing now."

Robert has been on the team for over two years, and Tyler, previously with a property management company, followed suit a week ago.

"When Robert first joined me, I stunk as a team leader," Steven laughed. "So, I did a lot of research and watched videos featuring real estate gurus on how to manage a team. Then, I tried to implement what I was learning and picked my broker, Shane Cahill's, brain. He's awesome."

It was Shane who convinced Steven to join him at Venture. Before he got into real estate, Steven and his brother owned a moving company.

"When my brother and I sat down and decided it wasn't feasible to scale the moving company, I took a risk and finished the real estate course I was taking at the time. I started with Realty USA and was there for about six months."

Steven wasn't sure he wanted to continue in real estate when he had a conversation with his now-broker, Shane.

"Shane asked me about my moving company," Steven remembered. "He said he wanted help moving some things, but I just sold my equipment and truck a few days before he called, so I gave him another reputable company's number."

...

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“

**THERE ARE SO MANY OBSTACLES
IN REAL ESTATE. IT CAN BE
STRESSFUL AT THE BEGINNING,
WITH NO PENDING DEALS.
IT TAKES A LOT OF GRINDING,
PHONE CALLS, COLD CALLS,
AND APPOINTMENTS.**

“

**I LIVE BY THAT
GOLDEN RULE:
TREAT PEOPLE
HOW YOU WANT
TO BE TREATED
WHEN BUYING
A HOUSE.**

”

Luckily, it turned out that Shane *actually* wanted to ask Steven to join him at Venture.

“I was open to discussing it, and it took only half an hour after our talk for me to decide it was the right fit,” Steven said. “Shane completely changed my trajectory. He set me up with a prospecting calendar and taught me the ins and outs. I hadn’t gotten much guidance with that beforehand. He totally changed my career.”

Shane actually noticed Steven about a month before their conversation when Steven took a buyer to one of his listings.

“My buyer didn’t go for the property, but Shane liked how I handled everything. I was answering his calls, and I was communicative,” Steven remembered. “My colleague, Janet, was at Realty USA and moved to Venture with Shane. She told him to keep an eye on me. After that, everything fell into place.”

...





“
**WHEN MY BROTHER AND I SAT DOWN
 AND DECIDED IT WASN'T FEASIBLE TO
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 COURSE I WAS TAKING AT THE TIME.**
 ”

Those first years weren't always easy.

“There are so many obstacles in real estate,” Steven said. “When you start, there's no check coming until 6-8 weeks after you close on your first property. It can be stressful at the beginning, with no pending deals. It takes a lot of grinding, phone calls, cold calls, and appointments.”

But Steven hit his stride by staying true to his values.

“I live by that Golden Rule: treat people how you want to be treated when buying a house. You have to pull the plug if it's not the right fit for the client.”

Steven's ethics and hard work directly resulted from his family's influence. His dad is a retired chef who occasionally helps his friend run a Greek food truck. Steven's uncle owned The Bridge Diner in Albany for many years. He owned another place in Rensselaer before then. His mom worked in the restaurant business for her entire life. She helped Steven's uncle run the diner.

“I get my work ethic from them,” Steven shared. “I remember, on weekends when I was a kid, I would help my dad cut up carrots and potatoes. I thought it was the coolest thing when I was young.”

Steven is now a father himself.

“My son and my daughter are my worlds,” he said. Carter will be 10 in September, and Callie will be 8 in March. “My wife, Deidra, is the biggest support I could ever ask for. When taking the real estate course, sometimes I would get frustrated and throw the book in the garbage. Deidra would take the book out of the garbage and put it back on the table. She's my rock. When she says



“
**MY BIGGEST
 MOTTO IS
 TREATING PEOPLE
 HOW YOU WANT
 TO BE TREATED
 IF YOU WERE
 BUYING A HOUSE.**
 ”

I'm doing a good job, I tell her she's 99% of the reason why. It's all love at the end of the day.”

As a way to give back to the community and stay connected to a sport that he loves, Steven coaches basketball locally. He's currently the assistant coach at La Salle Institute and has previously coached AAU basketball. Being the people person that he is, it's no surprise to learn that he still keeps in contact with former players and parents alike.


He's also a sponsor for the Big G Classic, a basketball tournament in Washington Park, and a sponsor for East Greenbush Pop Warner, a youth football and cheer program.

Steven advises other REALTORS® to be their authentic self and always follow the golden rule.

“My biggest motto is treating people how you want to be treated if you were buying a house,” he remarked.

He doesn't spend too much time worrying about volume these days, noting that “the volume comes from doing the good stuff, like being there for your clients.”

With his dedication and drive, and by continuing to offer the same high level of service to his clients, there is no doubt that there is still a lot more to come from Steven King and his team at Venture Realty Partners.



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