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Cover photo courtesy of Philip Andrews.



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a note from THE PUBLISHER

Dear Richmond Real Producers,

Happy October — and welcome to Q4! Can you believe it? We've had an amazing year so far and know that you have as well.

This month, we had some fun and asked the community to name the scariest movie they've ever seen. For me, personally, it was "Scream." The first time I watched it, I couldn't sleep for about a month! (And my mom teased me about it.) Check out which movies scared our community the most in our "We Ask, You Tell" article on the next few pages.

Next month, on November 10th, we will host our First Annual *Richmond Real Producers* Mastermind, and we are super excited to bring this powerful event that we've held in other cities to Richmond this year! Mark your calendars ... and be on the lookout for your exclusive invitation via email. We will have some amazing, expert speakers who are leaders in the Richmond real estate community and will have a networking happy hour after the session. If you have any questions about the Mastermind, please feel free to reach out to me directly.

We have some other big news to share with you all... Five-plus years ago, we launched *DC Metro Real Producers*... Four years ago, we split the DMV into *DC Metro* and *NOVA Real Producers* to be able to bring in and recognize even more top producers in that market, and, as you know, in December of last year, we launched *Richmond Real Producers*! With all the success we've had with these amazing communities, we're about to launch our fourth and fifth *Real Producers* magazines. We're proud to announce that we have now acquired *Charlotte Real Producers*, as well, and will launch a brand new *Real Producers* franchise in Long Island in the new year. We're super excited to bring *Real Producers* to

even more communities... recognizing and honoring the best-of-the-best top agents in each market and bringing them together to connect, elevate the industry, and inspire each other through exclusive, invite-only events and, of course, this publication.

I'd like to extend a warm welcome to our new preferred partners, **PestNow of Central Virginia** and **Tluchak, Redwood & Culbertson, PLLC**. We're so glad to have you in our *Richmond Real Producers* community and will look forward to seeing you at upcoming events!

With gratitude,



Kristin Brindley
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FOOD FOR THOUGHT

From "The Top Five Regrets of the Dying," by Bonnie Ware:

1. I wish I'd had the courage to live a life true to myself, not the life others expected of me.
2. I wish I hadn't worked so hard.
3. I wish I'd had the courage to express my feelings.
4. I wish I had stayed in touch with my friends.
5. I wish that I had let myself be happier.



▶▶ we ask...you tell!



What is the scariest movie you've ever watched?



DANIELLE BOWERS
Virginia Capital Realty

I watched "Poltergeist" with my mom when I was a kid and it terrified me. I'm not a big scary movie person now because of that.



AINSLEY DILLON
Clocktower Realty Group

"Freddy Krueger," watched with my high school girlfriend Melissa Thomas and my twin sister.



CHAD SEAY
Seay Real Estate

"Friday the 13th" and "A Nightmare on Elm Street" were good ones, but I don't remember who I watched them with.



CHRISTA KOSHOEK
SBRG Real Estate

"Friday the 13th," watched in high school with my best friends.



CASEY SMITH
Valentine Properties

"The Ring," watched it at 11 years old at a sleepover.



JAMIE YOUNGER
Long & Foster Real Estate

"Jaws."



WANDA BROWN
SBRG Real Estate

"The Exorcist."



LACEY COOKE
ERA Woody Hogg & Assoc.

"It," for sure, was the most terrifying movie I've ever seen. I still have a total fear of clowns.



KYLE LINEGAR
Boyd Realty

"It," watched with my brother.



MAYA BARNES
SBRG Real Estate

At 6 years old, I watched "The Mummy" with my grandpa and enjoyed it!



ASHA WRIGHT
Icon Realty Group

"Stranger Things," watched with my family. The monsters!



CHRIS SMALL
Small & Associates

"Soylent Green."



ZACH FAUVER
eXp Realty

"The Grudge." I saw it in movie theatre with my college roommate.



KEIA EVANS
Samson Properties

"Texas Chainsaw Massacre."



SARAH HOLTON
Napier REALTORS ERA

"The Exorcist." I was babysitting kids and it came up on the TV. I didn't know what it was at first...



MARY SELF
Clocktower Realty Group

"The Exorcist," watched with the family that used to babysit me.



ANNA LOBKOV
Hardesty Homes

"Saw."



RONNIE BURNETT
ERA Woody Hogg

When I was 6 or 7 years old, I saw "Poltergeist 3." It scared me so badly that I couldn't look in the mirror for weeks.



JOHN PACE
KW Richmond West

"Jaws," watched when I was 5 years old with my dad and baby brother.



ANN MITCHELL
The Kerzanet Group

"Silence of the Lambs."



PEYTON BURCHELL
The Marshall Group

"The Blair Witch Project."



ZHANINA SHUPARSKA
Joyner Fine Properties

"Jaws."



ERNIE CHAMBERLAIN
Hometown Realty

When I was in grade school, I ran with a little older crowd and went to the theater with them... I was a child and saw "Arachnophobia."



TONDRA DEVAREL
eXp Realty

"Halloween" in the theater.

...

...



KYLE YEATMAN
Long & Foster Real Estate
"Blair Witch 2."



JENNIE BARRETT SHAW
Joyner Fine Properties
"Orphan."



PATRICK GEE
Long & Foster Real Estate
None, I don't like scary movies!



DAPHNE MACDOUGALL
Joyner Fine Properties
"Event Horizon."



SETH SCHEMAHORN
Keller Williams Realty
"Chuckie" movies as a kid. And "Gremlins." The Gremlins looked all cute, and then...



ALICE SCOTT
Long & Foster Real Estate
I avoid scary movies, so my answer is a classic: "The Shining!"



KEVIN LONG
Hometown Realty
I watched "The Exorcism of Emily Rose" with a bunch of friends. But I laughed more than I thought it was scary because it was so over the top.



CHRISTINA BACON
Keller Williams Realty
That one with the TV... "The Ring!"



KRISTIN WOOD
Keller Williams Realty
"Jeepers Creepers."



ELLIOTT GRAVITT
Providence Hill Real Estate
"Jaws." Imagine watching that when it first came out on the big screen... You would NEVER go in the water again.



TOMMY SIBIGA
Hometown Realty
Oh geez... Do you remember "The People Under the Stairs"? I first watched that as a young kid and was terrified.



VIRGINIA LEABOUGH
Long & Foster Church Hill
The last scary movie that I watched was "Dawn of the Living Dead." This movie scared me so badly that I no longer watch scary movies.

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- Frank Cava, Cava Companies



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HOW TO EXORCISE POSSESSION AGREEMENTS

Sooner or later, every REALTOR® runs into this scenario: the closing MUST happen on 'X' date, and to accomplish this, either the Seller is going to have to stay in the house *after* closing or the Buyer is going to have to move in *before* closing. Cue the Halloween theme music... (This is where everything can turn into a horror show.)

SELLER POSSESSION

For the last year, Buyer's agents have had to make extraordinary efforts to accommodate Sellers. This often meant allowing the Seller to have a few extra days to casually move into their new home while the Buyers nervously twiddled the keys to their home. While those days appear to be nearing an end, valuable lessons were learned, and here are a few steps to take to protect your client:

First and foremost, *never* submit the contract without the Possession by Purchaser Agreement (CVR Form 330) being part of the contract package. There is no legal obligation of the Seller to sign one after contract ratification, and I have had to find creative ways to assist the Realtor in getting one executed. Without this Agreement, you lose an incredible amount of contractual leverage to not only obtain possession, but to recover damages, including attorney's fees, should they have to enforce the agreement.

Secondly, even if the Seller has no rental obligation, you must put an amount in paragraph 8 stating a Daily Occupancy fee should they fail to vacate on time. These daily penalties can be the difference between a seller leaving on time and squeezing out a few extra days.

Third, do your best to get a security deposit in paragraph 7. Many times, it is the small things that aren't done that upset Buyers. While mowing the lawn, properly cleaning the house, or patching a small hole are not big-ticket items, they can leave a bad taste in the Buyer's mouth that sours them on the transaction (and thus the agent). If you just have \$500 in the escrow, then you can address those items and make your client feel like someone was looking out for them.

Finally, follow the express language of paragraph 7. "Purchaser *shall* conduct a post-occupancy inspection of the Property *and* deliver to Seller *and* the Escrow Agent within three (3) days after the Occupancy Deadline a list of deficiencies in breach of paragraph 6..."(emphases added). THIS IS MANDATORY. If you don't take all these steps,

the escrow agent is supposed to cut a check back to the Seller regardless of the condition of the property. Please note the following: 1) Three days, *not* three *business* days, 2) send to both Listing agent *and* escrow agent, and 3) provide a specific list of the deficiencies. If you have followed the letter of the Agreement, then you have placed your client in the best possible position to get these funds expeditiously.

BUYER POSSESSION

Don't do it! I know, easier said than done, and as the market cools, Sellers may start considering these again. However, it is very important to understand the reasons why this is such a huge risk for your Seller. There is no greater obstacle in real estate than the made-up mind. If the Purchaser takes Possession and finds the water pressure too low, a musty scent in the morning, or the sun just shines in too brightly at dusk, they may decide they just can't live there. In theory, the Possession by Buyer Agreement (CVR Form 325) protects the Seller (of course, you had one of those signed). In reality, the Seller may have to go through the eviction process and a trial to get them out and collect damages. While paragraph 8 provides for temporary accommodations, mortgage interest, furniture storage, additional moving costs, attorney's fees, and other costs of enforcing the Agreement, it will often take a court proceeding to realize these damages for your client. Often, the Seller will accept the deposit or some other nominal amount to move on, leaving them discouraged and frustrated. Prepare them for this scenario so that it is not a surprise. If they are too spooked to let the Buyer in, then you might have prevented a grisly nightmare that would have haunted them forever.



E. Sean Tluchak is the founding partner of Tluchak, Redwood & Culbertson, PLLC. He is a licensed attorney with over 22 years of experience in real estate transactions and litigation. He stays sane by fishing and surfing with his family in the Outer Banks.

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WORDS OF WISDOM FROM THIS MONTH'S FEATURES



TINA MORRIS

Tina Morris & Co.
Residential Real Estate
Keller Williams Realty

Favorite Quote: Whether you think you can, or you think you can't, you're right. —Henry Ford



JIMMETTE JONES

Jenny Maraghy Team
Compass

Favorite Quote: The more you lose yourself in something bigger than yourself, the more energy you will have. —Norman Vincent Peale

"I need to decide — do I want to grow my business and become more of a passive real estate agent and an active leader? Or do I want to perfect my small team, play a role, handle listings, and maybe get more involved in the investing side? I will probably do real estate for another 12 to 15 years...but what do I want that to look like?"



ANDREA LEVINE

One South Realty Group
"It takes time and hard work to cultivate your network. I've been able to create my network by doing things I love to do...so it doesn't feel like work."

"Having been through the economic crash in 2008, my message to Realtors that haven't been through this before is, you will get to the other side. With hard work, tenacity, and enough savings, you can maintain the business."

and always be ready when the opportunity presents itself. Always offer help to seasoned agents and shadow them, and connect with trusted vendors early on in your business. Success in real estate is dependent on your network."

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JENN & RAY MCMURDY

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CAPITOL HOME INSPECTIONS



▶ partner spotlight

By Holly Morgan

Delivering
a WOW
Experience
Every Time

Photo by Philip Andrews

Jenn McMurdy, who owns Capitol Home Inspections (CHI) with her husband Ray, can attest to how much the real estate industry is unlike much of what is on HGTV.

“People only see the illusion of the iceberg of success,” Jenn says. The McMurdys know success doesn’t happen overnight; the failures, the setbacks, the late nights and early mornings are all part of the path to a flourishing business.

Jenn and Ray opened CHI in 2004, shortly after their first child was born and just before the birth of their second child. It might not have been the most ideal time to start a business, but coming from a family of entrepreneurs, Jenn and Ray were armed with the necessary tools to face the challenge.

Jenn grew up in Chesterfield County and Ray spent his childhood in Newport News, Virginia. They met while attending Virginia Commonwealth University. Jenn graduated with a degree in mass communications and marketing; Ray earned his degree in business management. They found jobs in corporate

America as a marketing director and operations supervisor, respectively, but they wanted to own a business and make a difference in their community.



Ray McMurdy.
(Photo by Philip Andrews)

“Our combined experience made a home inspection company the perfect fit for us,” Jenn says. “Ray has always been very handy, always building something, and he had experience renovating and flipping houses.” With Jenn’s strong background in relationship marketing along with their mutual love of real estate, the decision to start a home inspection business became clear.

The McMurdys are aware that not many couples find success working together. Jenn and Ray focus on their individual strengths in making CHI a thriving business. “Both Ray and I have the highest respect for what the other does for the company,” Jenn says. Ray conducts inspections and leads their home inspection team, which conducts thousands of inspections and radon tests per year, while Jenn oversees the day-to-day operations, including client care and growth.

...



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EXPERIENCE MADE
A HOME INSPECTION
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Jenn McMurdy.
(Photo by Philip Andrews)



Prior to becoming a home inspector, Ray McMurdy had lots of hands-on experience renovating and flipping houses. (Photo by Josh Muir Photography)

Jenn and Ray live in Richmond along with their three children, Jacob (18), Alyx (16), and Jenna (12). In addition to sitting in the bleachers at the kids' sporting events, the family spends much of their free time at the beach, particularly on the Outer Banks. Jenn enjoys reading and spending time with friends; Ray can be found renovating or building something in the family garage.

CHI has been closely involved with the Roc Solid Foundation, an organization that builds swing sets for Richmond children fighting cancer. They also contribute to the Chesterfield County Foodbank, Virginia Breast Cancer Foundation, and Connor's Heroes Foundation.



Capitol Home Inspections supports Roc Solid Foundation, a nonprofit that builds swing sets for children fighting cancer.

“OUR MISSION IS TO DELIVER A WOW EXPERIENCE WITH EVERY TRANSACTION. IF WE CAN DO THAT — WHILE BUILDING MEANINGFUL RELATIONSHIPS IN OUR COMMUNITY — THAT IS SUCCESS.”

CHI's mission is to deliver a WOW experience with every transaction. “If we can do that, while building meaningful relationships in our community, that is success,” Jenn says.

Cultivating and maintaining relationships is the backbone of CHI. Whether it's among their team, with REALTORS®, clients, or other industry professionals, making personal connections is their top priority, and it's what sets them apart from other home inspection companies.

Soon after the McMurdys entered the real estate industry, they noticed a disconnect in the relationship between Realtors and home inspection companies. CHI's mission evolved into learning about the challenges facing real estate agents and creating solutions to help each side work together. To bridge this gap, they offer education opportunities such as home inspection classes, seminars, and field trips, where Realtors can freely ask questions without a client present. They also give presentations to Realtors, homeowners associations, among other groups in the industry, as well as co-host events with some of Richmond's top producers.



Ray and Jenn McMurdy with their children Alyx, Jacob, and Jenna. (Photo by Josh Muir Photography)

Jenn and Ray have seen many changes in the real estate industry over the last 18 years. For anyone looking to get into the business, Jenn emphasizes the importance of staying humble and building strong relationships, not only with a client base, but also

within the real estate community. “At the end of the day, it is your own consistency and hard work that create success. Mindset is everything,” she says.

Jenn says that the McMurdys hope to continue finding new ways to serve their clients and add additional services in the coming years, making CHI a ‘one-stop shop’ for inspection services and delivering a WOW experience with every transaction.

“If we can do that — while building meaningful relationships in our community — that is success.”

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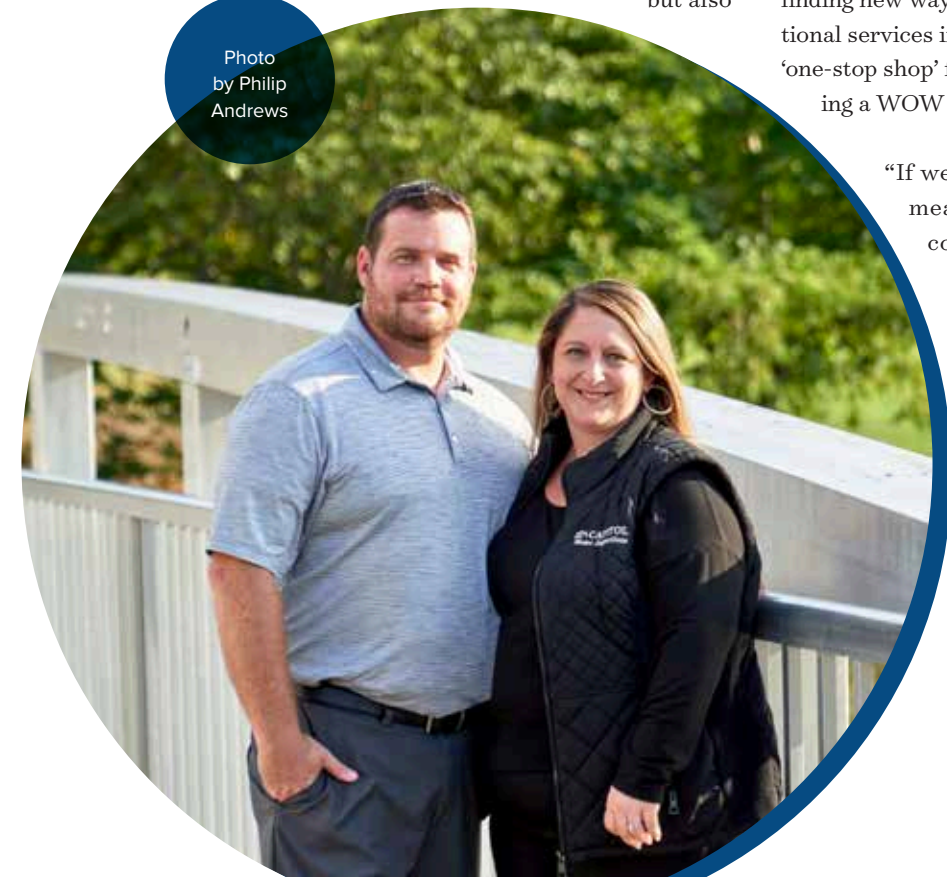


Photo by Philip Andrews





ANDREA

LEVINE



With Rick Jarvis, founder/co-owner of One South Realty Group.

A Love for Art & Architecture

Andrea Levine has always been drawn to art and architecture. She was born and raised in The Bronx, New York, where she was constantly surrounded by world-class art, architecture, and culture.

“It was an amazing place to grow up,” says Andrea. “I know what people think of when they think of The Bronx; I didn’t have that experience at all. I had a lot of independence and freedom from a young age, moms were always hanging out of the window keeping an eye on us.”

Andrea graduated from the State University of New York at Oswego, where she majored in broadcasting and communication with a minor in ceramic art. “When I graduated, I worked a few years in video production, then decided that wasn’t for me,” she explains. “After a three-month cycling tour through Europe, I

decided I wanted to become an artist, and moved to Manhattan.”

Once settled in Manhattan, Andrea joined a co-operative ceramic studio in SoHo. “While I was doing my art, I ended up getting a Screen Actors Guild card, for no specific reason other than being in the right place at the right time,” she says. “I was able to keep the art career going with regular stints as an extra and stand-in along with waitressing at Who’s on First, a comedy club on the Upper East Side.”

In the late ‘80s, Andrea moved to Richmond, Virginia, where she continued to do her ceramic art and extra work. She then was presented with the opportunity to get behind the camera. “I was able to be a props assistant, and then eventually a prop master. I did that for another 10 years,” she explains. “As I got older,

I realized the 14-hour days, six-days-a-week lifestyle wasn’t something I wanted to do forever.” Which is how Andrea found herself in real estate.

“I wound up looking at a home and meeting a Realtor who told me that I should become a Realtor,” says Andrea. “I decided that was a good idea and got my license in 2004.”

Andrea joined One South Realty Group in 2012, and credits her love for art and architecture as one of the reasons she’s a different Realtor than the rest. “When I first got into real estate, I wanted to make sure I was going to enjoy the business,” says Andrea. “The way I’ve been able to do that has been by aligning myself with unique homes, unusual homes, historic, and modern homes. Fortunately, in Richmond, we are surrounded by incredible architecture.”



Andrea Levine and her husband, Kent, a photographer in the film business, have enjoyed working on films and renovating investment properties together.



Early on in her real estate career, Andrea also aligned herself with developers to be able to represent them in single family residential and condo project-based developments. “With my art and design background, I’m able to contribute early in the process when it’s simply just an idea, a purchase of a lot or a building,” she says. “I can then come in and help developers sell a marketable, timely product.”

Since getting into real estate, Andrea has had various professional affiliations. She has received her ABR and GRI accreditations, and is an EcoBroker. She has also received various awards and achievements throughout her career. This year will be her eighteenth year of receiving

the Distinguished Achiever award and her eighth year of Five Star, she was selected by RAR for the Outstanding Agent of the Year award in 2014, and is in the top 2 percent of this year’s Realtors in Richmond Magazine.

“Real estate is a big part of my life,” Andrea admits. “My past has made me confident, knowledgeable, and ready and able to dig in. I love working with people, and I know how to work with different personalities to be able to culminate a successful sale.”

When Andrea isn’t working, she remains involved in the community in other ways. Andrea served for six years on Richmond’s Urban Design Committee, is a past president of

the Maymont Civic League, and is co-founder and past chair of Modern Richmond, a public monthly forum with hands-on education of Modern Architecture. She also engages in regular road and river clean-ups in the Northern Neck.

Andrea tries to maintain a work-life balance whenever possible. “I make time for myself when I can; whether it’s 30 minutes or six hours, I try to make the most of it,” she says. “I work to live, I don’t live work. I love being out on the water paddleboarding, sailing, and fishing from my kayak. I love getting on my bike and cycling the Capital Trail.”

Back when COVID started, Andrea bought herself a ukulele and taught herself to play. Some of her favorite tunes include The Beatles “Imagine,” and Patsy Cline’s “Walkin’ After Midnight.” Andrea enjoys spending time with her husband, Kent Eanes, a photographer in the film business, and their two cats, Alice and Trixie. “When I first met my husband, we were on a date and I went to his house. Unbeknownst to me, it turned out to be one of my favorite houses in Richmond,” she says. “It’s



Andrea enjoys working with developers like Sam Daniel (left) and Web Martin (right), of Daniel & Company.

considered the first modern international style home in Richmond.”

Andrea and Kent spent the first 10 years of their relationship either working on films together or working on their home together.

“Our renovation was a 10-year project,” says Andrea. “But I walked away from that understanding homes better than I ever thought I would or could. That project gave us a huge sense of accomplishment.”

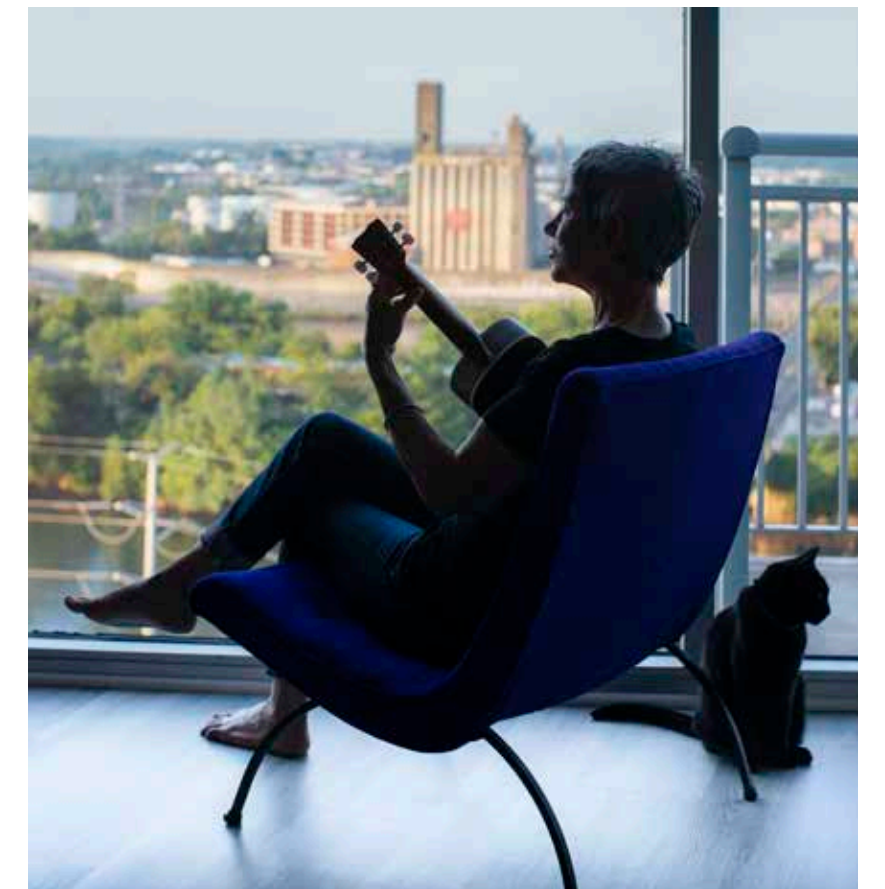
Since then, Andrea and Kent have built two homes out in the Chesapeake Bay area. “Each time, the process hasn’t gotten any easier, but we learn something new each time,” she explains. “It’s given us great joy to share that together.”

Andrea’s advice to up-and-coming top producers circles back around to having that work-life balance. “Being in the business for 18 years, I’ve put in many hours, late nights, early mornings, and Sunday open houses,” Andrea says. “If I had to, I’d do it all again. It takes time and hard work to cultivate your network. I’ve been able to create my network by doing things I love to do, like going to art openings, doing Modern Richmond tours, and finding other social events that I enjoy so it doesn’t feel like work.”

Andrea also recognizes that real estate is currently in an unprecedented place at the moment. “Having been through the economic crash in 2008, my message to Realtors that haven’t been through this before is, you will get to the other side. With hard work, tenacity, and enough savings, you can maintain the business. We’re going to get through this easier than the last time, we hope.”



IN HER FREE TIME, Andrea loves cycling, paddleboarding and kayaking.



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Jimmette JONES

Passionate About Richmond



Jimmette Jones plunged into real estate in 2020 and has been a mover and shaker in the industry ever since. She may have started her career teaching English in a high school classroom, but she knew her skills were meant for much more. Her passion for teaching was showcased not only in the school but in her community as well. Educating her clients in the process of homeownership is her bread and butter, but having the opportunity to educate them on all things Richmond, Virginia, her beloved hometown, has been her pleasure and privilege.

...



Rising Star Jimmette Jones, with Compass, entered real estate in 2020.

•••

From Teaching Kids to Selling Cribs

For these are all our children, we will all profit by or pay for what they become. —James Baldwin

Jimmette's love for Richmond brought her back home right after receiving her BA from Johnson C. Smith University. In 2013, she taught English at the same institution she attended, George Wythe High School. "Those kids are from where I was

from, and I walked those same halls," Jimmette reflects. "I took educating my community very seriously."

She continued to develop her skills by earning a master's in educational leadership and, later, becoming an instructional specialist at Virginia Commonwealth University. However, she knew she had a deeper purpose with all this newfound knowledge and expertise. After much reflection, Jimmette realized that real estate was the most

logical step for her to take. She knew her educational know-how would be needed in helping newcomers to explore and learn more about *her* Richmond.

In 2019, Jimmette said goodbye to the educational system and kicked open the doors to real estate soon after, joining the Jenny Maraghy Team at Compass.

More Than Just a REALTOR®

Becoming a Realtor in her hometown has been a rewarding career change for Jimmette. In 2020, she met one of her first clients, a retired veteran with an authoritarian personality relocating to Richmond. Quite the opposite of her own bubbly and outgoing nature, this client and his demands, she knew, would be challenging. However, Jimmette soon realized that this task would be the one to get her on the right track in this industry.

"I needed a rigid personality starting off because it helped me to become very confident in what I knew early on," she explains. "He helped my career in more ways than he knows."

Almost two years later, after Jimmette's very first and hard-earned victory, new clients are looking to purchase a home next door to her very first purchaser. "I take pride in being their first friend in Richmond," she says with a smile.

Her ability to sell real estate and make personal connections with and among her clients makes this career all the more fulfilling. "It is a proud moment for me because, in addition to selling houses, I can help create communities," Jimmette says.

The Education Continues

The more you lose yourself in something bigger than yourself, the more energy you will have.

—Norman Vincent Peale

Jimmette's passion for educating others never ceases... She thrives on educating her clients on the proper steps of purchasing and selling property in a city she holds so dear. And not only does her clientele benefit from her knowledge of the industry and what it has to offer, but she enjoys encouraging new and up-and-coming agents and teaching them how to best prepare themselves for a tough and

competitive business, offering the following sage advice:

"Be intentional with your goals. Success in this industry isn't accidental; pick a specific market, learn all about it, and always be ready when the opportunity presents itself. Always offer help to seasoned agents and shadow them, and connect with trusted vendors early on in your business. Success in real estate is dependent on your network." And, finally, "With real estate being a laborious service, be sure to implement a self-care routine."

When she is not enjoying an Uber Eats-delivered meal with her

husband and 5-year-old son or jamming to Lucky Daye on a Friday night, Jimmette is discovering new ways to showcase the area. From its museums and thriving arts culture to the best restaurants and nightlife spots in the area, there is nothing about this city that this Richmond native doesn't know about.

While Jimmette has been in the industry only a few years, there is no denying that her approach, to date, has been exceptional. She closed out last year with 32 successful transactions, and there is every reason to believe that, with her growing list of "friends," this year will end just as rewardingly.



“**BE INTENTIONAL WITH YOUR GOALS.**”

Success in this industry isn't accidental; pick a specific market, learn all about it, and always be ready when the opportunity presents itself.

tina MORRIS

▶▶ cover story

By Zachary Cohen
Photo by Philip Andrews



Tina Morris (center) with members of her team, Diane Almond (left) and Cathy Heleniak (right). (Photo by Philip Andrews)

Reinventing Herself

After 12 years as a stay-at-home mom, Tina Morris was ready to return to the workforce. Before having children, Tina worked in corporate finance, so naturally, she landed a position in the same field.

When Tina returned to the working world, she realized how much she missed that environment. She found the opportunity to interact with peers and use her mind creatively refreshing. But with four children at home, being at the office every day was a challenge.

Simultaneously, Tina and her husband, Bill, bought a duplex, their first real estate investment. Tina's buying experience inspired her to turn toward a career in real estate.

"I think I went through three agents before I found one that I thought could really help us. But even he fell short of what I was hoping for in an agent. That made me realize that if we're going to continue with real estate investing, I may as well get my license. I had found the property, done the analysis. So why can't I do this?"

Soon, the financial company Tina worked for closed its doors, and another door opened. In 2015, she got her real estate license and hung it with Keller Williams.

"It was perfect timing. I wanted to run with this."





IT WAS PERFECT TIMING. I WANTED TO RUN WITH THIS.

Photo by Philip Andrews



REAL ESTATE BEGINNINGS

Tina started her career fully intending to be an investor only, but that quickly changed.

“Because we have four children, it quickly spread that I was in real estate and successful, at least in investing. In addition to investing, we happen to live in a more affluent neighborhood. So one of my first listings was for a home listed at \$630,000. The commission on that was \$20,000. Then, another light bulb went off: actually having a career buying and selling real estate for others is also really lucrative.”

So Tina shifted her focus. She devoted herself entirely to selling residential real estate.

In 2016, Tina’s husband Bill, who was still the family’s primary earner, lost his job. Bill decided to reinvent himself professionally, leaving the role of primary earner to Tina and her real estate business. She was up for the challenge.

Tina found success through hard work and a commitment to education.

“It was such a change. It was a struggle at first, honestly. He became Mr. Mom and I was out working. But we fell into place. It really worked.”



GROWING A TEAM

By 2020, Tina’s business had become one of Richmond’s best. Her time and energy were also maxed out, and she needed assistance to continue growing the business. So right before the COVID-19 pandemic descended upon our world, she started Tina Morris & Co. Residential Real Estate.

Today, Tina’s team includes Tina, two buyer’s agents, and three administrative staff members.

“It was scary for a moment, but it’s been strong,” Tina smiles. “I feel like I’m small enough to give high-level service and be in communication, but large enough to where I have people on my team to meet clients’ needs any time. They’re not a transaction; they truly become part of our work family.”

AT A CROSSROADS

Tina’s children, Emily, Kate, Allie, and Will, are now 22, 20, 18, and 15. Family life remains full, but soon enough, Tina and Bill will be empty nesters. That has Tina considering her next moves, personally and professionally.

“I feel like I’m at a crossroads. I need to decide — do I want to grow my business and become more of a passive real estate agent and an active leader? Or do I want to perfect my small team, play a role, handle listings, and maybe get more involved in the investing side?” Tina asks. “I don’t know what the answer to this question is. The one thing I do know is that I do want to have more time. I’m in my 50s, and I will probably do real estate for another 12 to 15 years...but what do I want that to look like?”



Tina Morris (center) leads the Tina Morris & Co. Residential Real Estate team at Keller Williams Realty. (Photo by Philip Andrews)

...

fun fact

AT ONE POINT, TINA MORRIS'S HUSBAND, BILL, GOT HIS REAL ESTATE LICENSE. BUT AFTER A SHORT STINT WORKING TOGETHER, TINA AND BILL "DECIDED TO STAY MARRIED," AS TINA JOKES. TODAY, BILL IS A MORTGAGE LENDER.



Photo by Philip Andrews

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Home Organization Tasks for Fall

Fall is upon us, and with it, this season brings change: changes in leaves, changes in temps, and changes in our routines and activities. We're busily (and maybe reluctantly) trading our sun-soaked summer days for sweater weather, hot cocoa and football games. As we transition to this coziest of seasons, let's take a look at four fall organization tasks that will prep your home for the chilly days!

1. Swap Out Your Closet

Time to trade those strappy sandals and tank tops for cozy sweaters, scarves and boots! Use this time to put your hands on each piece you own and ask yourself whether you've worn it in the last year and whether it still brings you pleasure. Donate items you're finished with to your favorite charity or consignment shop.

2. Pack Up the Patio

Pack away all outdoor kids' toys (wipe them down first!), outdoor cushions and pillows, umbrellas and hammocks. Cover your outdoor furniture with waterproof, heavy-duty material to protect it from the cold-weather elements.

3. Organize the Garage

Start by pulling everything out into the driveway and cleaning the floor well. Next, get rid of anything you haven't used in two years, that you no longer want, or that is broken.

Then, organize what's left by use, such as tools and sporting equipment. Storage is key. Use hooks, pegboards and wall shelves to lay everything out in a way that makes sense for your family.

4. Prime the Kitchen for the Holidays

For many of us, the kitchen is the heart of the home, and many of our fondest holiday memories revolve around time spent cooking and eating with family and friends. Now is a great time to organize and swap out seasonal appliances and linens; move the dishes you'll use most, such as mugs, roasting pans and casserole dishes, to convenient locations. Take the time to replace any expired, essential spices.

While these tasks may seem overwhelming at first, remember, the sooner you get them done, the more time there will be to sit back with some apple cider or a hot toddy and enjoy the season with those you love.



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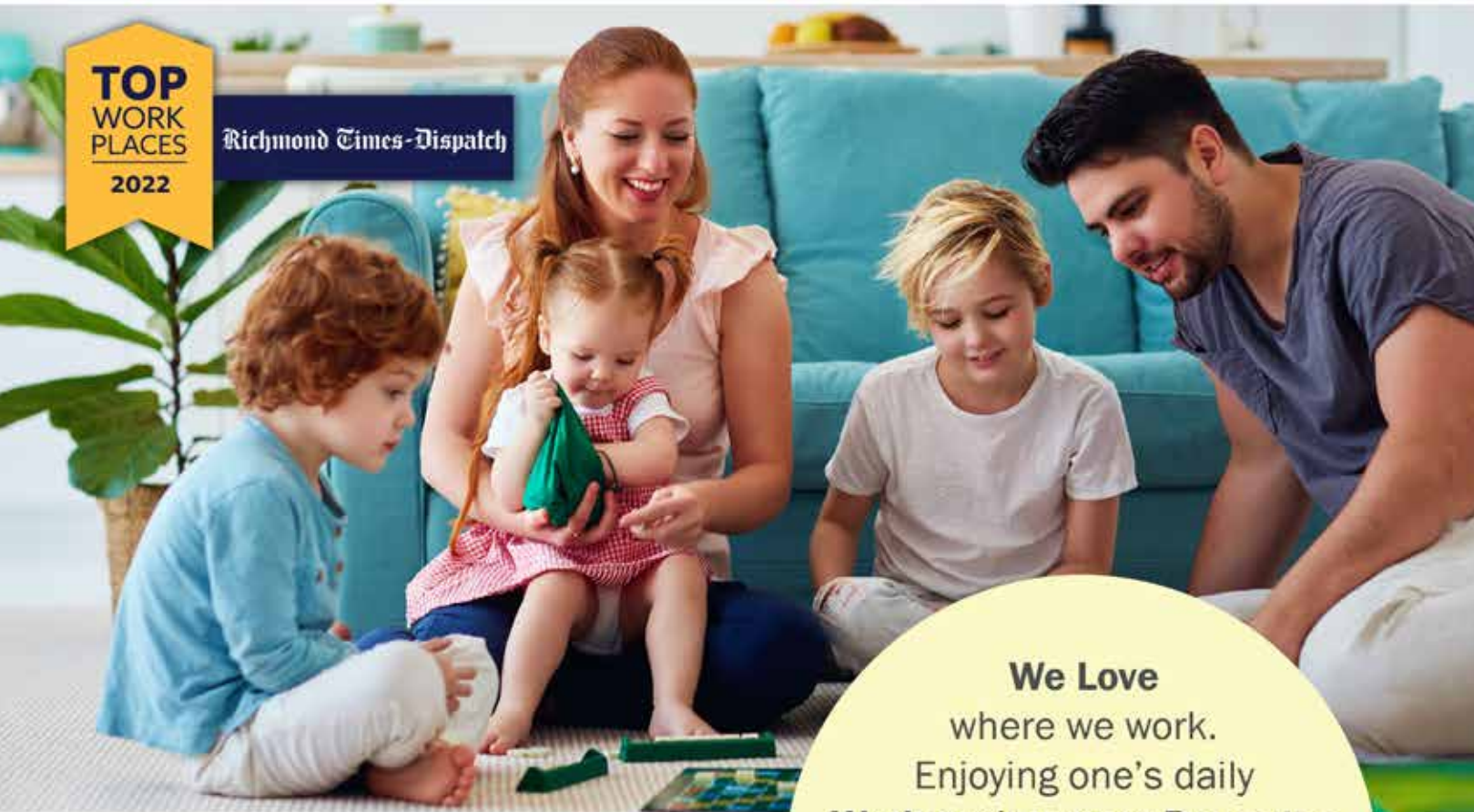
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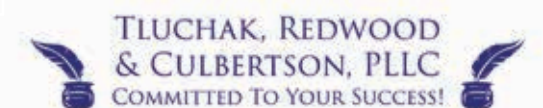


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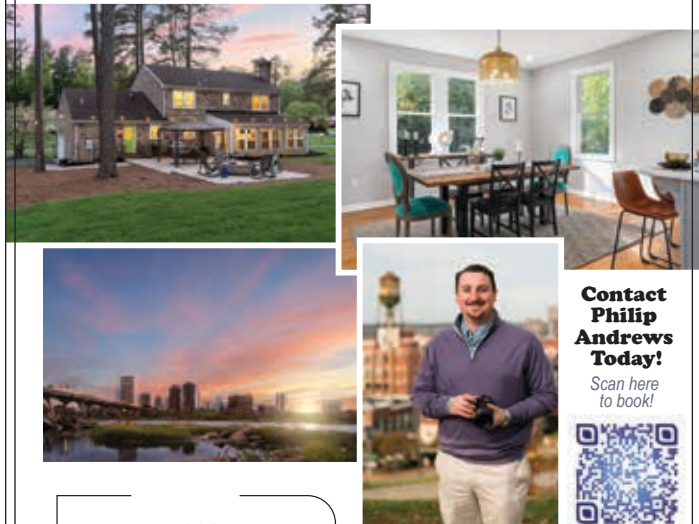
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ARE RATES SPOOKING YOUR CLIENTS OUT OF THE MARKET?



2-1 Buydown Example

- 0 HOW IT WORKS:
- 1 Year 1 : Interest rate is 2% less than original note rate
- 2 Year 2: Interest rate is 1% less than original note rate
- 3 Year 3-30: Interest rate returns to the original note rate

Benefits of the 2-1 Buydown

- ✓ Enjoy two years of lower payments
- ✓ Grow your family and use the extra money to cover added expenses.
- ✓ Use the monthly savings to pay off other credit card or consumer debt
- ✓ Even if you can afford the final payment rate now, There's no reason you can't take advantage of this amazing loan to hold on to your hard-earned cash.

TAKE ADVANTAGE OF THE 2-1 BUYDOWN



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