

SOUTH JERSEY

REAL PRODUCERS[®]

CONNECTING. INSPIRING.

TOP PRODUCER
COVER STORY

Matt Curcio

CURCIO REAL ESTATE PARTNERS
REAL Broker

TEAM WORK
MAKES THE DREAM WORK
**CORDELL BOYD
& DANIELLE TYSON**
*Evolution Ave. Group
Brokered by eXp REALTY*

MAKING A DIFFERENCE
HAPPY SMILES FOUNDATION
A New Era of Kindness

AND MORE...

OCTOBER 2022



LOVE YOUR Mortgage Experience

SCAN HERE TO VISIT TO LEARN MORE!

Jim Butz's Team is South Jersey's #1 Mortgage Lender Team



Jim Butz

Branch Manager | NMLS: 9258

c: 856-571-1857

james.butz@envoymortgage.com

4.9 STARS

Average rating based on 124 reviews



All applications are subject to credit approval. Program terms and conditions are subject to change without notice. Some products may not be available in all states. Reverse Mortgages will be brokered to a third party lender. Other restrictions and limitations may apply. | This is not a commitment to lend - Envoy Mortgage Ltd. #6666 (www.nmlsconsumeraccess.org) 10496 Katy Freeway, Suite 250, Houston, TX 77043, 877-232-2461 - www.envoymortgage.com | DE - Envoy Mortgage, LP - Licensed by the Delaware State Bank Commissioner Licensed Lender Licensee - License # 011264 FL - Envoy Mortgage, Ltd. - Mortgage Lender/Service Licensee - License # MLD719 MD - Envoy Mortgage, LP - Mortgage Lender Licensee - License #10552 NJ - Licensed by the N.J. Department of Banking and Insurance - NMLS # 6666 - 10496 Katy Freeway, Suite 250, Houston, Texas 77043 - Phone #877-232-2461, Residential Mortgage Lender Licensee PA - Envoy Mortgage, Ltd. - Mortgage Lender Licensee # 28942, NMLS ID # 6666 | Other authorized trade names: Envoy Mortgage LP; Envoy Mortgage of Wisconsin; Envoy Mortgage, A Limited Partnership; Envoy Mortgage, L.P.; Envoy Mortgage, Limited Partnership; Envoy Mortgage, LP; Envoy Mortgage, LTD Limited Partnership; ENVOY MORTGAGE, LTD, LP (USED IN VA BY: ENVOY MORTGAGE, LTD); Envoy Mortgage, LTD. (LP) | 01062022



DON'T LET A CLIENT'S FICO® KEEP YOU FROM THE CLOSING TABLE! Trinity gets them Mortgage Ready! CALL TO SCHEDULE A CONSULTATION TODAY!



Jim Sacchetti

Drew Smith

TRINITY SOLUTIONS

888-391-3387

TrinitySolutionsUSA.com

BOO-tiful Budget Protection for Your Clients

Our spooktacular coverage pays off! Over 53% of our customers used their home warranties in their first year with us,* protecting their wallets from ghastly repair and replacement costs.

Contact me for details.

*Based on First American Home Warranty first year real estate contracts January 1, 2021 - December 31, 2021. Repair and replacement costs based on paid invoices net of service fees in 2021, prior to deductions taken for discounts and/or rebates.



Your Local Resource

Mike Cono

267.642.3630

mikecono@firstam.com



"My goal is to bring value to your business"

firstamrealestate.com | Phone Orders: 800.444.9030

©2022 First American Home Warranty Corporation. All rights reserved. A102120220414102

TABLE OF CONTENTS



06
Preferred Partners



09
Meet the Team



10
Home Matters: Home Organization Tasks For Fall



15
Top Producer Cover Story: Matthew Curcio



16
Making A Difference: Happy Smiles Foundation



22
Team Work Makes The Dream Work: Cordell Boyd & Danielle Tyson

IT'S NOT YOUR CLIENT'S JOB TO REMEMBER YOU.
IT'S YOUR OBLIGATION AND RESPONSIBILITY
TO MAKE SURE
THEY DON'T HAVE THE CHANCE TO FORGET YOU

-PATRICIA FRIPP



• Create Top of Mind Awareness • High Quality Brand • Tax Deductible • Forever Guaranteed



WWW.CUTCOCLOSINGGIFTS.COM
(717) 575-0975



Lindsay Musser



1516 N. 5th Street, Unit 404
Philadelphia, PA 19122 NMLS ID#1892063

SLAYING CUSTOMER SERVICE WITH OUR MONEY BACK GUARANTEE*

★★★★★



PAULA HUHN
Branch Manager
NMLS# 710309

"Paula was a pleasure to work she was quick to respond to any questions or concerns we had and was able to guide us thru some of the areas we had difficulty understanding which made the experience much easier She will be highly recommended to family and friends" -ANTHONY D

✉️ phuhn@crownhm.com

📞 215-422-3938

🌐 phuhn.crownlo.com

📞 856-617-3049



Absolute Home Mortgage Corporation, NMLS # 176743, 330 Passaic Ave, Fairfield, NJ 07004, dba Crown Home Mortgage, Direct Access Funding, Lending to Heroes, Phone number 855-888-2462. Licensed in AZ - License # 1008055, 1010744, 1010745, California - DEFI Financing Law License # 6038578, CT, CO, DE, DC, FL, IL - for licensing information, see (www.nmlsconsumeraccess.org); MD, NJ - Licensed by the NJ Department of Banking and Insurance; NY - Licensed Mortgage Banker - NYS Dept of Financial Services, 330 Passaic Ave Fairfield, NJ 07004, NC, OH, OR - NMLS ID# 176743, License # 176743; PA, SC, TN; VA - NMLS ID # 176743 (www.nmlsconsumeraccess.org). Equal Housing Opportunity.

*If you are not 100% satisfied and would like a refund on your application fee at closing, please visit us at absolutehome mortgage.com/complaints. This offer cannot be combined with any other offer.

Transaction Coordinator Solutions
An Eye for Details
The TCS Team is with you from Contract to Post Close
www.transactioncoordinatorsolution.com
admin@transactioncoordinatorsolutions.com

Our Services: Transaction Coordination | File Auditing & Broker Compliance
Special Project Management

Too much on your plate?
Compliance
HOAs
Title Company
Lenders
Delays



This section has been created to give you easier access when searching for a trusted real estate affiliate. Take a minute to familiarize yourself with the businesses sponsoring your magazine. These local businesses are proud to partner with you and make this magazine possible. Please support these businesses and thank them for supporting the REALTOR® community!

**BRANDED PRODUCTS/
MARKETING SERVICES**

Legacy Branding Gifts /
Cutco Closing Gifts
Lindsay Musser
(717) 575-0975
LegacyBrandingGifts.com

CREDIT REPAIR

Trinity Solutions USA
James Sacchetti
(609) 385-9570
www.trinitysolutionsusa.com

**HOME & PROPERTY
INSPECTIONS**

AmericSpec NJ
Ed Mitchell
(856) 649-5946
www.amerispecnj.net

Core Inspection Group LLC
Corwin Jackson
(215) 987-7547
CoreInspectionGroup.com

Vitale Inspection
Services, LLC
Carlo Vitale
(609) 751-8048
VitaleInspection.com

HOME WARRANTY

First American
Home Warranty
Mike Cono
(267) 642-3630
www.firstamrealestate.com

INSURANCE

Farmers Insurance Agency
Lisa Carney
(856) 202-8090
agents.farmers.com/lcarney

MORTGAGE LENDER

Acre Mortgage
and Financial
Robert Farmer
(610) 628-4008 x101
RobertFarmer.Acre.com

Crown Home Mortgage
Rick Riddle
(973) 479-4682
crownhm.com

Envoy Mortgage -
Tri State Team
James Butz
(856) 571-1857

Gateway Mortgage
Chris Wilhelm
(856) 810-1222
www.gatewayfirst.com

Maximus Mortgage Advisors
Matt Boyce
(856) 353-3116
MaxLoans.com

The Murray Team
Chris Murray
(609) 922-2630
MurrayMortgageTeam.com

PHOTOGRAPHER

Kellyman Real Estate
Photography
Chris Kellyman
(609) 234-5204
KellymanRealEstate
Photography.com

PROPERTY MANAGEMENT

NJ Realty Solutions
Dave Gorham
(609) 221-1098
www.njrealtysolutions.com

REAL ESTATE COACHING

Elite Opts Real Estate
Coaching Community
Devin DiNofa
(856) 577-2694
EliteOpts.com

TITLE COMPANY

Fortune Title Agency, Inc
(973) 226-6555
www.fortunetitle.com

**TRANSACTION
COORDINATOR**

Transaction Coordinator
Solutions & Paralegal
La Onque Ellis
(856) 318-4458
TransactionCoordinator
Solution.com

SMG
SKY MORTGAGE
GROUP

Chris Murray
Regional VP | NMLS ID#251895
C: (609) 922-2630

10000 Lincoln Drive E, Marlton, NJ 08053
E: cmurray@skymortgagegroup.com
www.MurrayMortgageTeam.com

Core Inspection Group LLC

Our Core Focus Is Your Home

- 48 Hour Scheduling Guarantee • Next-Day Inspection Reports
- Cost Estimates With Reports • Free Infrared Camera Scans
- Veteran Owned Company • 4.9 Star Review

Services
Home Inspections • Radon • Termite
Sewer Scope • Mold and Air Quality Testing

Our team will provide a comprehensive, detailed report on all of our findings in the home.

856.263.0002 • info@coreinspectiongroup.com
CoreInspectionGroup.com

VETERAN OWNED BUSINESS

**We Respect Your
Time & Home
With Next-Day
Digital Reports
To Keep You
Up To Speed.**

**Call for
your Chimney
Inspection
Today!**



Vitale
INSPECTION SERVICES LLC
Residential | Commercial
www.vitaleinspection.com

RESIDENTIAL • COMMERCIAL • RADON • TERMITE • OIL TANK SEARCHES
SEWER SCOPES • INVASIVE STUCCO • CHIMNEY INSPECTIONS

609-751-8048 | 17 Main St., Ste 601 | Robbinsville, NJ 08691

NJ LIC Home Inspector GI00113100



MEET THE
SOUTH JERSEY
REAL PRODUCERS TEAM



Keenan Andersen
Owner / Publisher



Theo Robinson
T3 Studios



Chris Kellyman
*Kellyman Real Estate
Photography*



Allison Parker
Writer



Chris Pirone
Steady Focus Productions



Heather Pluard
Writer



Ruth Gnirk
Writer



Andrea Duren
Client Relations and Sales



Ad Junkies
Ad Design / Management Team



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

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



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.



Let's Partner Together!

SCAN HERE FOR
MORTGAGE APPLICATION







Robert Farmer

NMLS#136478
610-628-4008 | 70 East Main Street, Marlton, NJ 08053 NMLS#13988
OVER 24 YEARS IN RESIDENTIAL LENDING EXPERIENCE
Licensed by #9965751 the N.J. Department of Banking and Insurance

ARE YOU LOOKING TO ELEVATE YOUR REAL ESTATE BUSINESS IN A SUPPORTIVE COMMUNITY?



Not only will you be a part of this **exclusive community**, but Agents and Teams will get access to **training, coaching and modules** focusing on:

- 🎯 How to scale and **double your business**
- 🎯 **Tactical processes and systems** to grow your business
- 🎯 How to **recruit and lead people**
- 🎯 And Access to an **invite only Facebook Community**
- 🎯 How to **market and build a brand**

BECOME A LISTING MACHINE!

And get exclusive access to a network of high performers inside the industry from around the Nation!

EliteOpts.com



We use infrared (IR) camera technology to detect commonly missed problems, including moisture, electrical defects, pests, ductwork leaks, energy loss, and more!



SETTLE IN STYLE WITH FORTUNE TITLE

39 Woodland Road Roseland, NJ 07068 321 Broad Street Red Bank, NJ 07701 1130 Hooper Avenue, Toms River, NJ 08753

150 Himmelein Road Medford, NJ 08055 2902 Haddonfield Road Pennsauken, NJ 08110

1019 South 8th Street Philadelphia, PA 19147

fortunetitle.com | orders@fortunetitle.com | 973-226-6555



▶ financial fitness
By Shauna Osborne

“Shocktober”: A Spooky Month for Investors?

Just when you thought hair-raising ghosts and creepy crawlies were the biggest scares this month...

Welcome to October, one of the most feared months on the financial calendar. Why? Take a look back in history, for precedence:

The Bank Panic of October 1907. This six-week financial panic led to multiple bank runs, widespread public distrust and heavy panic-selling at the exchange. Halted by a J.P. Morgan-led Wall Street conglomerate, the crisis led to the formation of the Federal Reserve System.

The Wall Street Crash of October 1929 (the Great Crash). Described as a “bloodletting on an unprecedented scale,” a combination of low wages, rising debt, a fraught agricultural sector and unfettered market speculation led to billions of dollars lost and many bankruptcies ... and, eventually, the Great Depression.

Stock market crash of October 1987 (Black Monday). Known as the first contemporary global financial crisis, this chain reaction of market calamity sent international stock exchanges plummeting over several hours. The Dow Jones Industrial Average (DJIA) fell 23% on this unhappy day.

Financial crisis of October 2008. Possibly still a sore point for some readers, this 777.68-point DJIA crash was brought on by irresponsible lending, government bailouts and erratic interest rates, and led to peak unemployment levels and a speculative real estate bubble.

As the old saying goes, history repeats itself ... and history is certainly worth considering when it comes to the market. Experts point to several reasons

for the so-called “October effect.” In general, summer months tend to be low volatility, leading stockholders to become relaxed and less attentive to signs of its slowing. When the inevitable happens — and it typically happens in September/October — spooked investors make a quick exit all at once, upsetting the balance entirely. The following fall, the psychological impact of the previous year’s fallout plays out and ... the cycle continues.

To break the cycle, market experts advise keeping a clear head and staying the course financially as the leaves start to turn. Relying on your investing knowledge, experience and technical skill — rather than emotion — will help you navigate whatever the financial future holds.

The Gateway PROFILE

BRADLEY ZERBE

HOMETOWN:

Mount Holly, New Jersey

EXPERIENCE IN THE MORTGAGE INDUSTRY:

26 years

BEST ADVICE I'VE RECEIVED:

Success is measured not so much by the position that one has reached in life, but by the obstacles that one has overcome while trying to succeed.

MOST SATISFYING PART OF WORKING WITH CLIENTS:

I enjoy assisting clients, who never thought that they could purchase a home, attain that goal of home ownership. It's so rewarding.

HOW I'M DIFFERENT FROM OTHER LOAN OFFICERS:

I'm old school. I meet with as many clients face to face as possible to create bonds and clients for life.

LAST BOOK I READ:

The Purpose Driven Life by Rick Warren

CONTACT INFORMATION:

Bradley Zerbe, Mortgage Sales Manager

NMLS 161236

Office: 856.890.7056

Bradley.Zerbe@GatewayLoan.com



MATTHEW CURCIO



▶▶ top producer cover story

REAL Broker
Written by Ruth Gnirk
Photos by Kellyman Real Estate Photography

After learning the value of real estate investment 20 years ago, Matt Curcio became a REALTOR®. An injury taught him to build a team and invest his time into agents, not just clients. He has found success by focusing on net profit and attracting, not chasing, clients. Matt created Curcio Consulting Partners, a coaching business that helps REALTORS® and preferred partners utilize systems, tools and technologies to leverage their time.

...



...

Time To Start

While juggling work, baseball, and college, Matt moved to South Jersey to pursue an architectural engineering opportunity with his brother. A year later, he realized he was no closer to his dream so he tried acrylic fabrication, landscaping, and bartending.

A successful real estate investor encouraged Matt to read the book Rich Dad, Poor Dad in his early twenties. It impacted Matt's mindset, and motivated him to become a real estate investor so he could create long-term wealth and security. He enrolled in a course to learn more about investing. While in real estate school Matt ran into an acquaintance named Andy who had grown up in a real estate family. Andy offered to pair up with Matt after he earned his license.

Matt became a licensed REALTOR® in 2001, joined Andy at RE/MAX, and learned the business. Since Matt was experienced in home renovation and handyman skills, he connected with

investors and helped find and renovate great investment properties. He applied himself diligently, learning about short sales and foreclosures, and focused almost exclusively on investors and first time buyers for his first year.

His broker, Randel, strongly encouraged Matt to take a cold-calling course called "Sweat Hogs," by Floyd Wickman. It totally changed Matt's confidence and business model. He continued helping buyers, but became well-rounded as he developed skills for serving sellers in his second year.

Matt quickly became one of the top solo agents in the office, consistently selling around 50 homes a year. He was also recognized as the Top Sales Agent in the State for RE/MAX. This was a great honor for the agent who was half the age of most of the others he worked with.

Time To Grow

Matt was focused on individual sales and had no interest in managing team members. However, in 2010 the single father of two found himself in a predicament. He had broken his collarbone playing sports and was trying to change a doorknob one-handed for a bank-owned listing. The solo agent was struck by the sobering reality that if he had been seriously injured he would be unable to provide for his children.

The things he thought were to his advantage as a solo agent would actually be working against him. Matt's experience revealed that he would need to invest in other agents, not just in real estate, to create something steady and guaranteed.

Although teams were not common at that time, and the traditional brokerage was not set up for a team

model, Matt connected with three agents who were committed to follow his methods and practices.

He started investing in himself, as well, by paying for coaching services from real estate trainers who had sold over 6,000 homes in two decades. He also joined their Mastermind group so he could learn from other successful team leaders and hold himself accountable.


Through Matt's coaching, the agents on his team become highly productive. They consistently sold an average of 120 homes per year, and became one of the top-producing teams in the state of NJ.

Time To Coach

In 2017 Matt moved from RE/MAX to a new brokerage model that included stock awards and revenue sharing. He opened the first branch office for the virtual brokerage and helped bring more than 150 agents into that company! He was the first NJ agent to receive the ICON top producer award.

...





Agents realized they could work and train without office space. Without the costs of brick and mortar, companies like REAL Broker will grow fast since they charge less fees and can reinvest more into their agents. For me that is the best model.

...

Then in 2021, Matt found a new opportunity and decided to join, and partner with, REAL Broker.

“This is a second iteration of the new real estate brokerage model,” noted Matt. “The model of the future is a company that provides multiple streams of income and an exit strategy. Agents are more effective than ‘recruiters’ at creating company growth because they build relationships with other agents in the marketplace. Real Broker shares its revenue with agents who help it grow, and there are eight different ways to earn income here.”

Matt explained that in the old brokerage model there are operational costs including staff, buildings, and management. In the new model, brokers have a small office so they stay in compliance with state regulations, but they do not have to provide office spaces because most agents work from their own desired spaces, meet their clients at properties, and can be trained virtually!

“Covid changed the playing field,” Matt reflected. “Agents realized they could work and train without office space. Without the costs of brick and mortar, companies like REAL Broker will grow fast since they charge less fees and can reinvest more into their agents. For me that is the best model.”

Through his involvement in Mastermind courses, Matt discovered that teaching helps the teacher become better at something and that to become a team leader he had to get better. For years he had been determining the value of an activity or investment based on net profit,

and he saw the value in starting his own coaching business, *Curcio Consulting Partners*.

Matt has also joined forces with Colton Lindsay, a seven-figure earner who runs a real estate sales team, coaching business, and mastermind group all focused on financial freedom. Matt said Colton’s best line is “I deserve to be Rich because I add value to other people’s lives.”

Time To Enjoy

“My kids helped me learn to reprioritize,” reflected Matt. “Being a single dad and REALTOR® was hard, and it was such a blessing when my wife Michele came into our lives! I would not have been able to do everything that I did without her support and care, even while she was working full time.”

Matt and Michele have one sophomore and two juniors. When the children were younger they tried different sports but gravitated to Matt’s favorites, baseball and softball. Seeing the lack of organization and coaching for the girls little league baseball team, Matt rallied the dads and rebuilt the Glassboro Little League softball program nine years ago. He still coaches teams each spring, and plays on a men’s baseball team. He also enjoys snowboarding.

Purchasing a building in Pitman for his team and branch office late last year gave Matt his own experience in commercial real estate. Curcio Real Estate Partners and REAL Broker enjoyed their grand opening this September, and look forward to serving the community while expanding their team and network.



HAPPY SMILES FOUNDATION

A NEW ERA IN KINDNESS

Happy Smiles Foundation is **creating a new age of giving through technology, education and awareness.** The nonprofit organization teams up with multiple local and/or national charities each month to help bring attention to needs and collect resources to provide relief, allowing spectators to become participants. Through monthly events, drives and networking opportunities, Happy Smiles creates awareness, then provides ways for people to put their compassion into action.

Happy Smiles helps countless local families and teams up with local charities, including Anchor House, Children's Home Society of New Jersey, GI Go Fund, Hope

Loves Company Inc., NAMI Mercer, the Sunshine Foundation - Mercer County Chapter and many more. Happy Smiles also joined forces with National charities such as the Alzheimer's Association, Association for the Bladder Exstrophy Community, Autism Speaks and the United Mitochondrial Disease Foundation.

In 2012 Carlo D. Vitale, founder of Vitale Inspection Services, teamed up with his friend Justin Girard, a digital marketing specialist with years of nonprofit experience for organizations such as The Children's Home Society of New Jersey. In honor of a friend who had served in the Marines and was a police officer,

they started a nonprofit that would care for children and families in need of medical funds and a touch of hope in their lives. The pair also served on the board together.

In 2015, Carlo D. received a call from his cousin, Carlo C. Vitale. Cousin Carlo had been working in the subway system and encountered displaced people on a daily basis. He recognized their need for food, warmth and *kindness*, so he started collecting and distributing coats, blankets and clean socks. Carlo C. knew of Carlo D.'s heart for helping and realized that, as a charitable business owner, Carlo D. may be connected with other small business owners who would join him in his mission of mercy.

Carlo D. caught the vision right away and began contributing his time and personal resources to the subway generosity project. He also started donating a portion of the profits from every job that Vitale Inspection Services completed. By 2019, the Vitale cousins and a board of directors helped Happy Smiles Foundation become an official 501(c)(3).

Carlo invited his friend Justin to join the team because of his shared vision for intentional giving and his skills in marketing. For seven years, Justin had helped create over 40 programs for The Children's Home Society and was always learning and growing. With his deep sense of community and belief in caring long-term and

putting intention to action, he was a wonderful addition. Carlo also invited Joe Rivera of Invest Three Sixty to join the team in bringing the vision of Happy Smiles Foundation to life.

Part of Carlo D. Vitale's personal motivation comes from his own life experience of being born with a rare condition called bladder exstrophy. It taught him to be gentle and gracious to everyone because he knew all too well that struggles do not have to be observable by others to impact one's life. Carlo D. was also inspired by his father, who started a children's charity.

The Happy Smiles team, along with some of the Vitale Inspection

Services staff, have monthly and annual drives, create events and request grants to obtain program funding. Through Happy Smiles, they create awareness and acceptance and gather resources for those in need. They connect to the community through relationships and broaden their perspective by teaming up with a new nonprofit organization each month. This allows Happy Smiles to make a bigger, yet focused, impact in the community.

happysmilesfoundation.com/donate



▶▶ team work makes the dream work

"Loving Life Where You Live"
By Ruth Gnirk

Cordell Boyd & Danielle Tyson

Evolution Ave. Group



Cordell began his professional career in banking and later combined his experience in finance with his people skills as he brought his talents into the real estate industry. Danielle worked in marketing, brand management, and finances before starting her real estate career. Together they serve, inspire, and nurture their teammates and their clients. As servant-leaders in the eXp community and within their Evolution Ave group, they use their personalities and gifts to connect with agents and clients, helping others love life where they live.



• • •

Cordell – From The Bank To The Brokerage

Cordell Boyd was born and raised in South Jersey and started his nine-to-five career in the banking industry. He was a big people-person, and his inspiration evolved from helping families with their general finances to helping families find their *homes*. In September 2015, just one month before his first child was born, Cordell became a licensed REALTOR®.

He joined a legacy brokerage, and though he had access to training and resources, he did not sell one home in his first two years. When he verbalized his disappointment, his leader, Kenyon Hunter, asked him to evaluate if he was doing everything he could to be a success. So Cordell started looking for ways to serve his clients, followed business advice, and soon started seeing success because of his dedicated actions.

As he grew in knowledge and experience, Cordell became a managing partner at another legacy brokerage. recently introduced to the empowering and team-building potential in the virtual brokerage of eXp, he knew he needed to learn more. He learned about their business model, including the incentives for coaching and mentoring, and that the company does not charge office dues or franchise fees, and that producing agents can own stock in eXp. He realized that was the place for him.

Cordell is a proud father of a six-year-old son named Carmelo and a three-year-old daughter named Mya. He is able to succeed as an agent with the love and support of his wife Emily.

Danielle – A Fashionable Brand of Real Estate

Danielle comes from a supportive family who have always known she would work hard and achieve every goal she put her mind to. She accepted a position working with leadership teams on brand marketing in the fashion world. She was grateful to have survived the first round of layoffs during the recession, but her corporate experience caused a yearning to do more, and fulfill a greater purpose.

She purchased her first home when she was 26 and felt confident in her investment. However, her company had a second round of layoffs in 2012 and Danielle found herself looking for another position. However, she knew that she did not want to just find a *job*. She wanted to create a purposeful *life*.

Danielle started using her experience and expertise to help entrepreneurs build their brand. She loved working with, and helping, people but her marketing consulting business was not bringing in quite enough to cover her expenses. While helping build a brand for an accountant, he offered her a position. She was grateful for the steady income, but she realized she wanted to build her *own* business.

Danielle became a licensed NJ REALTOR® in 2018 and continued working for the CPA part time. She joined a legacy brokerage Kenyon became her mentor. A few months later she met Cordell. She admired and appreciated how Kenyon and Cordell collaborated without ego.



In 2019 she was still showing homes during her lunch break and after her workday but she knew it was holding her back. Out of respect for her employer Danielle finished out the tax season before she gave her notice. Her employer was understandably sad to see her go, but was genuinely excited for this new journey in her life. In 2020 she became dual-licensed in PA, and in early 2022, Danielle, Kenyon, and Cordell joined eXp.

Danielle walks by faith in everything she does and she takes pride in knowing that her relationship with God, and prayers, have guided her to success in her career. She is a hard worker who has recently discovered how to create balance and harmony between her personal life and her career. She enjoys spending time with her good friends and family, and if there is a celebration or a family function, she is there. She is always a phone call away if family, friends, or clients need to talk.

Evolution Ave Group

During covid, the Evolution Ave Group leadership members had put in the work to learn everything they could about being successful. They earned CEUs and found new resources for themselves, their team members, and their clients. The biggest lesson they learned is that agents can grow and succeed through virtual mentoring.

Under Kenyon's leadership, Cordell and Danielle became managing partners. They are building a leadership team and sharing resource that they glean from their eXp mentors, the Wolf Pack. They also remain active agents themselves, so they are practicing everything they are coaching other agents to do. They are building their own teams and teaching, coaching, and helping other eXp agents.

The Evolution Ave Group gives back in organic ways, as they become aware of community needs. They also participate in the yearly MLK Day of Service, helping pack care packages, painting schools, and anything else that is needed. Some team members also pay it forward by giving and serving through their local churches.

“Cordell and I continue to evolve, both as agents and as team mentors and leaders,” Danielle smiled. “Our Evolution Ave Group, and eXp itself, is a growing community, and we are here to sponsor and coach any agents who want to help create a future for others while they create security for themselves.” Cordell added, “Danielle and I are both excited to groom new leaders. Since eXp is about revenue sharing, not profit sharing, there are plenty of incentives for agents to invest in each other, while they create generational wealth. We are here to help clients, but also to help agents.”



Partner with **Maximus Mortgage Advisors**



RELENTLESSLY FIGHTING FOR YOU



MAXIMUS
MORTGAGE ADVISORS

Powered by Garden State Home Loans

MAXLOANS.COM



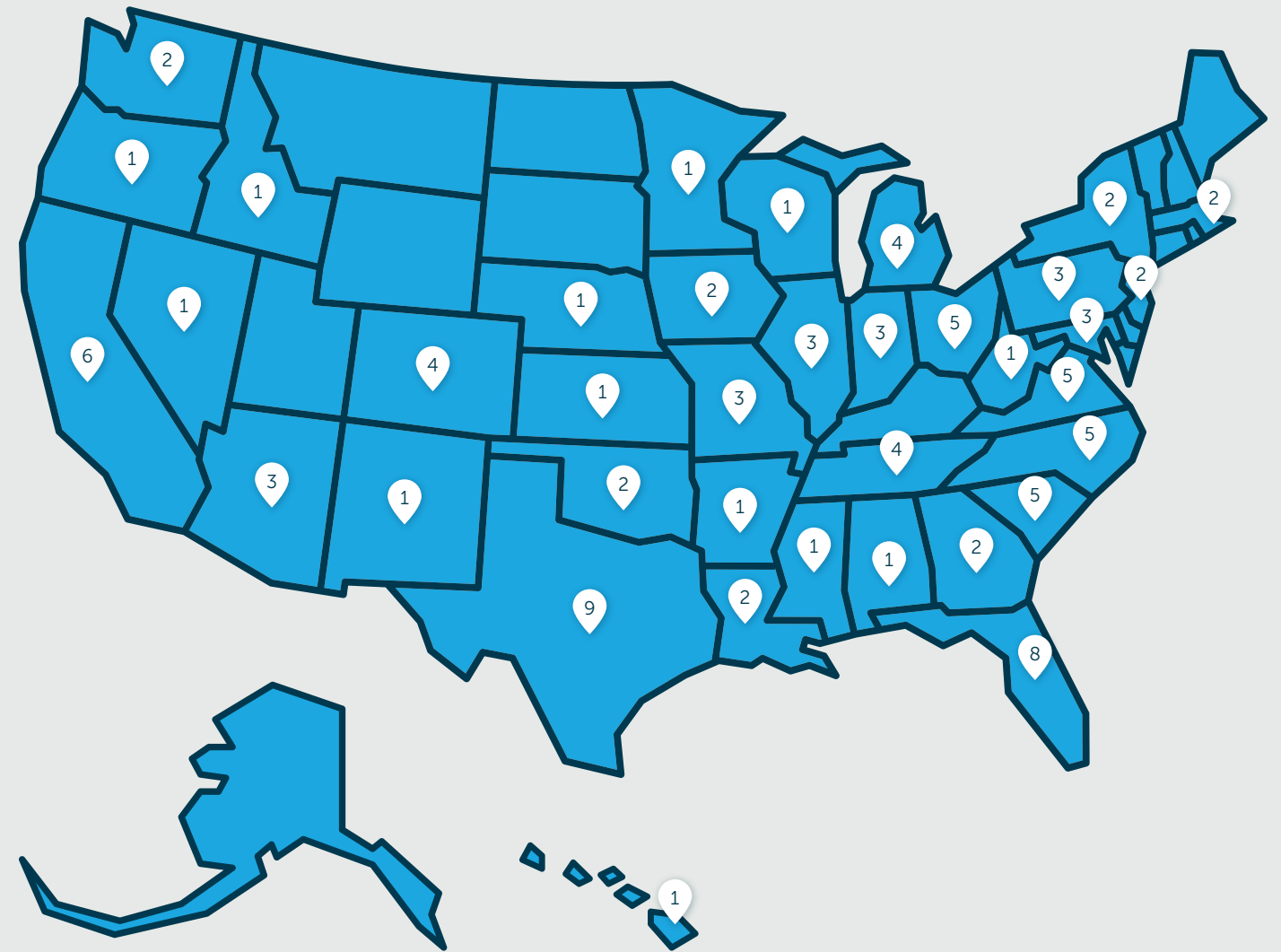
MATTHEW BOYCE
856.353.3116
EVP AND PARTNER AT GARDEN
STATE HOME LOANS
NMLS: 218534



SCAN HERE
TO LEARN
MORE!

RP reaches the top 300-500 real estate agents in 100+ major markets across the country (like this one).

Your business can reach those agents too.



RP REAL PRODUCERS

Partner with one or multiple Real Producers magazines to reach this coveted Top Producer audience. Visit realproducersmag.com/locations.



Kellyman Real Estate Photography



www.KellymanRealEstatePhotography.com
609-807-8071

PHOTOS - VIDEOS - DRONE - 3D TOURS  



SERVICE AND DISCOUNTS FOR YOUR CUSTOMERS.

As a professional in the real estate and lending industry, you want to provide the very best experience for your customers. Helping your customers with their insurance need shouldn't be complicated. As an agent from one of the largest personal lines property and casualty insurance group, I'd like to help you by offering your customers:

- Evidence of Insurance forms on short notice and on time
- Fast, dependable service
- Broad coverage options for your customers
- Competitive rates and a variety of discounts*

Home Insurance discounts for*:

- Teachers
- Scientists
- Firefighters
- Engineers
- Physicians
- Police officers
- Accountants
- Registered nurses

Call me and let's discuss what I can do for your customers.

 **856.202.8090**
Lisa Carney
 Your Local Agent
 190 N EVERGREEN AVE STE 206
 WOODBURY, NJ 08096
 LCARNEY@FARMERSAGENT.COM
<https://agents.farmers.com/lcarney>

*Restrictions apply. Discounts may vary. Not available in all states. See your agent for details. Insurance is underwritten by Farmers Insurance Exchange and other affiliated insurance companies. Visit farmers.com for a complete listing of companies. Not all insurers are authorized to provide insurance in all states.



1630489



Realty Solutions LLC



Robert A. Gleaner, Esquire
Founder, Attorney

Over 40 years of experience providing practical legal solutions and advice to our clients for all real estate-related matters.

"Life's a journey, not a destination. Enjoy the ride!"

Refer an Investor
Get Paid
\$1,000

RESPECT - TEAMWORK - SIMPLICITY

SOLVING YOUR REAL ESTATE PUZZLE

Realty Solutions provides expert Community and Property Management services in Southern New Jersey. Whether a Condo or Homeowner's Association, townhome, planned unit development (PUD) or a single-family rental investment. We provide peace-of-mind in managing income/expenses, vendors, sub-contractors, and maintenance issues for Real Estate. Partner with us and you can be sure that you'll receive consistent and transparent communication, as well as state-of-the-art systems that create a custom piece to fill that gap....we are the solution to your Real Estate Puzzle.

Property Management Services:

- ✓ Residential Management
- ✓ Property Financial Management
- ✓ Rental Services

Community Management Services:

- ✓ Full-Service HOA Management
- ✓ Limited-Service HOA Management
- ✓ Common-Interest Community Management

Proud to Be



Scan Here to Watch The Back Story

www.NJRealtySolutions.com

Toll-Free: 855-547-4700 Fax: 855-347-1257 | 411-415 S. White Horse Pike, Audubon, NJ 08106



Grow WITH GATEWAY

Close Loans Fast. Win more Referral Partners. Have Fun. Be Rewarded.



Contact me for details.

Chris Wilhelm | NMLS 111160
Regional Vice President

DIRECT 856.810.1222

OFFICE 609.828.5503

EMAIL Chris.Wilhelm@GatewayLoan.com

www.GatewayFirst.com/chris-wilhelm



Gateway
MORTGAGE

