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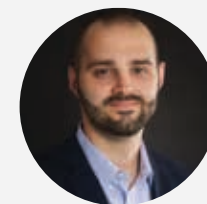
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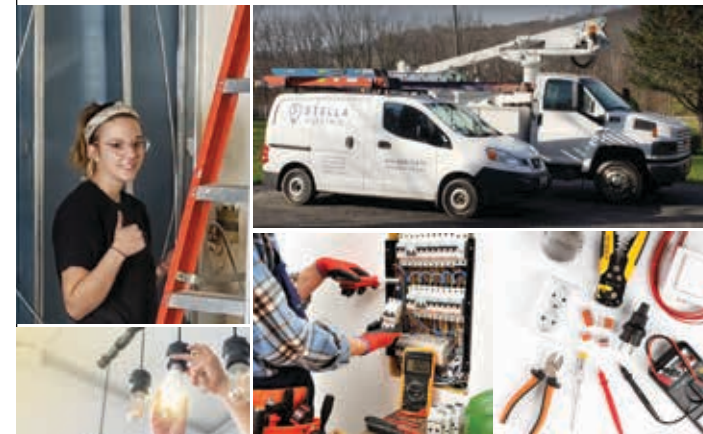
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Tammy Andrews has been in the mortgage industry for over 35 years, leveraging her wealth of knowledge in servicing her clients and supporting the real estate professionals.

Academy Mortgage is a big company with a small-town feel. When you work with Tammy Andrews, she is personally available to talk about your clients' home loan choices. As a direct lender, Academy's entire loan process is handled in-house. Tammy and her team will be in control of your client's loan throughout the entire process allowing loans to be closed quickly and efficiently.

Tammy prides herself in being a realtor partner with all their needs. In addition to caring for homebuyers she is working with, she aids her agents with seller services, sharing her knowledge and insights, assists them with expanding their brands, as well as achieving and exceeding their professional goals. Tammy is also an educator and mentor in the real estate industry, teaching CE credits with the board of realtor associations, consumer education courses, and new agent training. Her nurturing and calming nature provides her clients and partners with a peace of mind throughout the process.

Let Tammy and her team help you and your clients find the ideal mortgage and experience the Academy difference.

More than 27 years ago, I became a mortgage originator because I wanted to help people achieve their dream of homeownership. This is still the reason I go to work every day and is what continues to inspire me about what I do.

Buying a home is a major life event and my team and I love working alongside my realtor partners, showing people how simple and seamless the homebuying process can be. I am grateful for the trust my realtor partners and clients place in me, and I make sure they are informed every step of the way.

I enjoy the challenge of tackling unique lending situations and saving loans close to being denied by another lender. My team and I are readily available—including in the evenings and on weekends—and can be flexible to meet demanding closing dates. My realtor partners and clients know they can count on me, which has resulted in lifelong relationships.

In my 12+ years with Academy Mortgage, I have closed home loans for more than 5,731 individuals and families, totaling more than \$1.7 billion. One of the many reasons I love working at Academy is that, as a direct lender, all decisions and actions related to processing, underwriting, and funding loans are made locally. My team and I know this market. We all live here and have purchased homes here too!

Delivering the dream of homeownership is what I do! I look forward to the opportunity to partner with you soon.



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Hello, September! We have had quite a good time putting this month's edition together.

Gracing the cover is the incomparable Jessica Alperstein; we had so much fun getting to know her and her sweet family. Jessica shared with us the intimate details and difficulties she and her husband, Josh, had when starting their family.

We were honored that she shared so much of this ordeal with us, as we know of other women who have suffered through this with varying degrees of heartache. And it's a lot and not always easy to talk about. In the end, things really worked out OK for Jessica and Josh, and they have two boys. Going through that makes her cherish the family time all the more, and it's something she won't ever take for granted.

Then we got to meet up with Montaz McCray, and let me tell you, this rising star is crushing it. He's not even been in the game that long, but we like his style! He's got that positive energy and serious hustle with a heart of compassion and a penchant for teaching. He's already passing along some hard lessons learned to other rookies in this field.

This month's agent to watch, Ashton Drummond, is on fire and coming into her own. These past couple of COVID-19 years, Ashton has stepped up her game in some big ways. Not to mention, she is part of a small group of women who have created a hybrid team. This collaborative effort is one for the record books. We loved hearing about this and can't wait to see how it continues to flourish.

Jessica Simmons, the operations manager for Definitive Title LLC, is thriving in her role. Did you know that owner Bret Devich is actually her cousin, keeping this title biz in the family? Jessica is all about leadership and credits growing up and playing sports with teaching her some of life's most valuable life lessons, like being a part of a team. You can feel the pride and love in her for this work and the business.

Louis Berman of the Berman Group of Fairway Independent Mortgage Corporation is also into sports. Louis played football for the Maryland Terps and, although he says it went to his head, there were lessons learned there as well. After coaching elite-level cheerleading, Louis wanted something more stable and found his way into the mortgage world. With some help, Louis got himself on the right track, and now he's growing a hungry group of loan officers. In addition, he's growing a team of his very own — his family!

Who else is ready for some crisp fall nights with bonfires and some toasty s'mores? Not me! But it's coming whether we like it or not!



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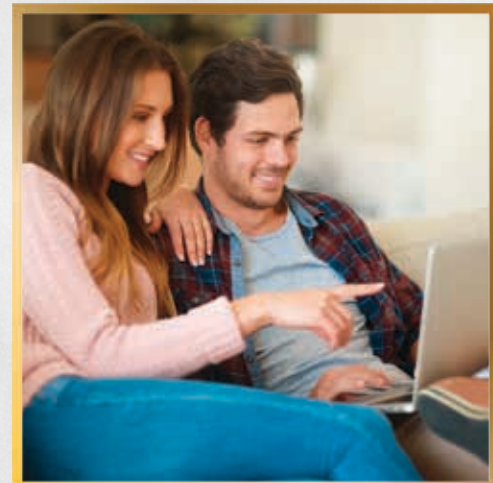
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ENERGETIC AND RESPONSIVE

Being addicted to work is something that Louis Berman can attest to. This young entrepreneur is hungry, and roughly three and a half years ago, he started his solo origination career. He had just had his first son, and balancing family time with work was challenging as a new father.

It was a perfect storm, especially considering that Louis managed to take two referral partners and grow his team and the business exponentially in that short time. “My biggest challenge was definitely being able to delegate and train others so that I can be present with my family. Trusting others to do what I trained them to do, allowing them space to do it and then using my time to be with my family was key. I was a one-man show, and that was not sustainable in any way.”

In 2020 Louis brought on his first team member. Today there are three of them: Scott Kennedy, Kammy Neuhaus and Nicole Fiscella. He noted that they are a tight-knit group, and “we all really like each other. I have known Scott for 12 years, Nicole for 11, and Kammy was instant family the day I met her! We operate like a family, and we work in the office every day, which gives us a huge advantage.”

•••



“

WE'RE RESPONSIVE AND COMMUNICATE BETTER THAN MOST TEAMS BECAUSE WE'RE CONSTANTLY ON OUR CELL PHONES. AND I THINK THAT'S A HUGE VALUE-ADD.



Louis Berman and his team: Scott Kennedy, Nicole Fiscella and Kammy Neuhaus

...

One thing this team prides itself on is being young and energetic. “We’re responsive and communicate better than most teams because we’re constantly on our cell phones. And I think that’s a huge value-add,” Louis says. He also mentioned that their communication and sense of urgency easily allows them to move faster than most lenders. “The market is low inventory, and it’s been like that for my entire career in the D.C. area, so this is nothing new to us!”

TOUGH LOVE

Louis grew up in Tuscan, AZ. When his father took a job with the FBI in Baltimore, Louis came, too, and has been here ever since. Louis attended the University of Maryland, playing football. In 2011, they went 9-4. If you follow college football, you know that playing for Maryland, a DI school in the ACC at the time, is a big deal; not to mention he was on the team with Torrey Smith, who would ultimately sign with the Baltimore Ravens.

“Being on the football team in college definitely went to my head. I partied too much and didn’t take my football game as serious as I should have. Then I had a couple of injuries and limped my way to graduating and lettering my senior year,” he divulges.

Fast forward a couple of years, and Louis was coaching elite-level cheerleading but wanted to find a career with more longevity than hurling people over his head. A former college teammate was doing mortgages at a call center, and Louis decided to give it a whirl. “I did that for six months, and I wanted to shoot myself,” he jokes.

Enter John Downs. For two and a half years, Louis worked with John at Caliber Home Loans. “John literally beat me into submission,” Louis jokes again but confesses the truth of this, crediting John for reframing his entire life. “I owe a ton to John — his guiding hand helped me course-correct my life!”

Louis said that John was the kind of person he needed at the time, not necessarily the person he wanted. “I was birthed in the fire of the mortgage industry by John with a deep emphasis on training and financial literacy. It really transformed my life and became the baseline for a lot of the things we do now.” John was the catalyst that taught Louis how to give top-level service and guidance to his referral partners and sparked his love for real estate investing.



In his first six months solo, Louis did \$12 million. In year two, it was \$42 million, and in the third year, it was \$78 million. Last year he did \$120 million, and this year is on pace to do \$90 million of mainly purchase business.

FAMILY AND FUN

Louis is married to Rebekah, and they have two kids together: 4-year-old Lou and 2-year-old Archie. This couple invests heavily in the Federal Hill area and has 11 rental properties. Rebekah, a former Ravens cheerleader, handles the majority of the design and choices with the finishes. They are focused on creating a legacy for their family. “We like helping create long-term net worth for our boys and family.”

For fun, the Berman’s love to exercise and play together and enjoy swimming and vacationing in Florida. There isn’t much time outside of work and their property portfolio, but any free time Louis has, he spends it with his family.

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Get Involved

►► community contribution

By Joe Bird

I spent the first six or seven years of my career without seeing the value of the real estate community.

I could not grasp why networking with my competition would help my business. I also could not

understand how agents had time to get involved with the local, state and national real estate boards.

How could they afford not to work on selling real estate and instead volunteer for an association? It just

didn't make sense to my naive thought process. Flash forward to 2017 when Colleen Rippey reached out

to sit down and understand my business; she was just one issue of *Baltimore Real Producers*.



That meeting, which was intended to get me involved in the magazine/community, would initiate a major change to my thinking. Right off the bat, I could tell that Colleen had something special brewing. Her community-focused approach to an industry of egotistical and strong-minded individuals was a breath of fresh air. She asked me to be a part of the community, and I decided to “find” the time to do so.

What neither of us could have realized from that meeting was that it would change my focus and view of the industry. The community Colleen cultivated opened my eyes to the industry as a whole, not just my individual market share. When Shirley Matlock, at the time president-elect for HCAR, tapped me on my shoulder and asked me to be her appointee to the board, my initial reaction was that I did not have time for it.

But I thought back to my naivety of not having time to network and mastermind with my fellow top producers at BRP and how beneficial it has been to my business. I made the tough decision to volunteer my time as an appointee on the board of directors at HCAR. I am

currently serving my third year on the board, this time as an elected member.

My time on the board has been wonderful. Not unlike many top producers here, I had some frustrations with the national, state and local boards. I decided I could not simply be unsatisfied with their results if I was inactive. I also realized I could not judge their actions without understanding their process. The local, state and national associations are instrumental to our profession.

They are not here as cheerleaders for the top agents; they are here to support the industry as a whole. They support homeownership. They support property owner rights. They support the people we work for. Political involvement has been the most eye-opening aspect of being on the board. If we, as top producers, want to help chart the future of our business, being in “the room where it happens” is the best way.

I am proud of my accomplishments so far as a member of the board. We have pushed for more member benefits, like free CE at HCAR. We have had the local government's

attention on legislative changes that affect homeowners, and the government has sought our input before making decisions! Together, the board has focused on having speakers of value on the economics of our market. We are understanding and pushing for changes with Sentrilock. The association has BRIGHT's ear.

Being on the board has helped me network deeper with more agents. It has increased my reputation inside the industry but also with consumers. Lastly, the leadership skill I have gained through my experience and training with the board has helped me better lead my team. My next pursuit, after my time on the board, will be to work with the forms committee. This is something I am passionate about. There is a lot more to do, however. The industry needs your help. The movers and shakers need to get involved.

I challenge you, fellow top producers, to get involved with your local boards. Let's create the industry we want to thrive in. There are a lot of changes coming, and we need to be the strong voice to lead said change. Get involved before it's too late!



After seven years as a successful entrepreneur in the music industry, in 2011, Joe decided it was the perfect opportunity to change careers and dive into real estate.

He hit the ground running and has quickly risen to become the top-producing agent on Maryland's No. 1 RE/MAX team, the Pakulla Professionals. In just 10 years, Joe has sold over 900 houses and is consistently referred to friends and family by his past clients and other industry professionals.

Joe is a consistent contributor to the *Baltimore Real Producers* platform, has been featured on the June 2019 cover of the magazine, was a “30 in their 30's” Honoree in 2020 and earned the BRP Team Player Award in 2021. He is also actively involved in HCAR and serves on the board of directors.

Joe currently resides in Eldersburg with his wife, Laura, and their two children.

Contact Joe:
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▶ agent to watch

ashton

D R U M M O N D

power of assertion

By Molly Lauryssens | Photos by Maryland Photography Inc.

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“ I’M NOT AN ALL-OR-NOTHING TYPE PERSON. I’M MORE OF A HOW-CAN-I-MANAGE-DOING-THIS-EVERY-DAY. ”

Ashton Drummond confesses she has stretched out of her comfort zone these past few years. “I’ve had to be a little bit more aggressive on how I conduct my business to get things done.” Ashton says she’s been honing in on being a better communicator. For example, with listing agents, “asking what do we have to do to make this happen? Or even with clients, being real with them and making sure proper expectations are set.”

Ashton wasn’t always this assertive. For her, “Being a REALTOR® has forced me to be better at being around people, talking to people, and being confident with how I carry myself in my business and to my clients.” Real estate has changed her. Still, she admits she is introverted. “There are definitely days where I am around a lot of people and I get home and I can’t talk to anyone; it’s like my energy is all sucked up.” That’s when she needs a reprieve.

Heart for Art

Ashton grew up in Westminster, went to Salisbury University, and initially began studying art. Shortly into college, she discovered that she was interested in business and switched to a marketing major. Incidentally, in her very first week of school, she met Conor. They were friends for a few years and eventually began dating her junior year. They’ve been married now for three years. Once Ashton graduated college, she began working as a campaign manager for

a marketing firm. She was the liaison between copywriters, graphic designers and their clients. This role set her up tremendously when it came to communication. She learned how to be an active listener and ask the right kind of questions to help anticipate clients’ needs, all while learning how to trust her intuition.

Meanwhile, Conor, a financial advisor at the time, always had an interest in real estate and had done some work with a family friend flipping houses growing up. Ashton was intrigued with real estate and drawn to the interior design space. One day while scanning social media, she came across an ad for an investment seminar and signed up. “We took this real estate investment seminar on Valentine’s Day weekend!”

After the seminar, they were out for dinner, and “I essentially declared that I wanted to be in real estate by the end of the year,” Ashton recalled. “I kid you not, the next week, I got a call from a colleague who had just left my job, and he was like, ‘Hey! I just joined this real estate team, and we need a marketing director.’”

Things were lining up. Ashton realized real estate was where she needed to be. She’d manage the team’s social media presence, stay in touch with past clients and input listing information in the MLS. She was marketing for the team and REALTORS® too. She was managing their leads and setting out open house signs on weekends. She was incentivized to bring in leads as well.

Then in May 2017, she decided it was time to get her license and began with the Sure Group, building herself a solid foundation. “It was a great start being on that team. I learned from





... agents that knew what they were doing. I gained a lot of experience, which helped me feel comfortable enough to become an independent agent.” In August 2020, Ashton joined Cummings and Co. Realtors, and in 2021, she closed on nearly \$18 million in volume.

While the pandemic has brought challenges, Ashton admits she has been able to hone her craft on both sides of the table. One thing that helps her stay successful is her ability to be consistent. “I’m not an all-or-nothing type person. I’m more of a how-can-I-manage-doing-this-every-day.” Then she attacks it with that mentality. Steady wins the race for Ashton. Plus, she utilizes her creative, artistic mind in designing her marketing materials.

Wanderlust

For fun, Ashton and Conor like to travel and play golf together. One of their favorite trips was their honeymoon, where they went to the Maldives and Dubai. Ashton said they might be planning a fifth anniversary there. They also like to spoil their parents with travel and taking them on special trips. They’ve gone to Hawaii and also have plans for Jamaica and the Dominican Republic.

Ashton is a big dog lover; however, Conor is allergic, and since they do a lot of traveling, she lives vicariously through family and friends. She’s got furry family members she calls her nieces. In addition, since 2019, she has contributed a portion of every sale to BARCS animal shelter. “If I can’t have a dog myself, I’ll do everything I can for other dogs.”

Hybrid Team

Ashton and her fellow colleagues Alex Daddura, Alison Hudler and Marie Snyder DeVries started a hybrid team. They often say it’s a team without a name. But they work to mentor new agents and help one another out, bouncing ideas off each other. This happened when one of Ashton’s clients quit her job, and Ashton told her she’d make an excellent REALTOR®. “I didn’t have the bandwidth to take her under my wing by myself, and the girls and I were already communicating with one another like a team, so we kind of share in the teaching.” Now that is an excellent collaboration!

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▶▶ industry expert

Navigating SHORT SALES

By **Rebecca Ravera**, Capital Short Sale Group

The key to becoming successful in real estate and maintaining a consistent business and flow of income is to prepare for and expect the ever-evolving market changes. Many agree that the 2021 real estate market was hot, hot, hot! But that fire is about to turn even hotter in the other direction with short sales and foreclosures.

Forbearance: The action of refraining from exercising a legal right, especially enforcing the payment of a debt.

Mortgage forbearances were enacted in March of 2020 intending to provide relief for homeowners that were going through economic hardship due to the COVID-19 pandemic. Through the CARES Act, borrowers could receive a temporary pause on mortgage payments pending the borrower qualifies for the program. The CARES Act doesn't outline what happens once the forbearance is removed from the account.

Based on what we've seen lately, here is what we know so far; there are four "workout solutions" that most mortgage companies and servicers are currently offering to borrowers: partial claim, repayment plan, loan modification and reinstatement.

Per HUD.gov, in a partial claim situation, the borrower can defer the payment of the mortgage principal through an interest-free subordinate mortgage that is not due until the first mortgage is paid off. This sounds great; however, with a partial claim, many borrowers completely forget about this "silent second mortgage" against the property until they're ready to sell and title work is pulled.

These second mortgages are held and serviced by a company called ISN Corp. HUD previously held all partial claims with Novad Consulting but switched servicers to ISN at the end of 2021. Many title companies can attest that partial claims have killed numerous real estate deals in the last 12 years as they've been a common program used since the 2008 crash.

You won't make payments on this second mortgage. You'll never receive mortgage statements, and unless you read these documents thoroughly, you'll simply be told that your mortgage has been modified.

As a short sale negotiator, we are constantly on the lookout for these and have seen partial claims applied upwards of \$100,000. Imagine a scenario where the homeowner wants to sell their home and believes that they owe \$120,000 on their mortgage. That's the only statement they've ever received, and they called their mortgage company and obtained a payoff. They're confident there is nothing additional because they've never received anything for an additional mortgage.

Since the partial claim was made through their current mortgage company, borrowers are typically under the impression that their one mortgage was modified and are usually unaware that there is a second mortgage with an entirely separate company known as ISN Corp.

With the borrower's knowledge that only \$120,000 is owed on their home, a contract is signed for \$175,000, and when title work comes in, there's a second mortgage with ISN for \$100,000 more that the seller didn't disclose.

You now have a dead deal, or you can switch gears and turn this transaction into a short sale. We, as industry professionals, couldn't imagine forgetting about this \$100,000 lien against our properties; however, our clients are not industry professionals and are not always fully informed or invested in what they're signing to reinstate their mortgages after defaulting or a forbearance.

In a repayment plan, the past due balance is added to the regular monthly mortgage payments until the loan is current, and the typical timeframe seen is three to six months. Imagine not paying your mortgage of \$1,100 for one year, as the CARES Act allows, and now, your mortgage payment has increased to \$3,300 per month for six months.

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While still in a nationwide pandemic, cost of living increases, and finally getting back to work, you now must pay three times your usual mortgage amount to keep your home! Many homeowners don't have a cushion available to cover that increase, which could result in the borrower defaulting on payments.

When considering a loan modification, in our experience, many lenders require the homeowner to be behind on payments for the modification to be reviewed. Not only is that terrifying, but we've seen clients that have defaulted on payments to apply for a modification get denied; then, they must pay back the balance in full to the lender to reinstate their mortgage.

This balance will most likely include attorney fees and late fees, so borrowers will be paying more than what they would have paid if they had just made their payments on time. We highly suggest advising clients to save those payments if they do choose to apply for a modification so that if they are denied for any reason, they have the funds to bring their mortgage back to current.

Loan modifications seem similar to a standard refinance on paper; however, they are very different. In a modification, the borrower is changing the terms directly with their current mortgage company, whereas, with a refinance, they're seeking an entirely new mortgage. Loan modifications could reduce your monthly payments, or they could increase them; additionally, loan modifications can also include modifying your current loan terms AND adding a partial claim (that "silent second mortgage" we mentioned earlier), which can severely increase the balance owed on the borrower's home and eat up every bit of available equity leaving the homeowner, once again, in a default or short sale situation.

Last but certainly not least, reinstatement. With a reinstatement, it's exactly how it sounds; the borrower has the option of paying back the full forbearance balance at once. After speaking with a client recently, we were informed that they had to pay over \$40,000 to reinstate their mortgage after pulling out of the forbearance program.

Forbearance sounded like a perfect solution to the economic disaster that homeowners faced and are still dealing with, but as you can see, the problem lies in the backend. Homes are currently selling over list prices due to the lack of inventory, which is driving up the value of homes to an unsustainable place.

Borrowers are signing partial claims and loan modifications that could apply huge balances and additional mortgages on their homes. With these forbearance exit strategies and the overpayment of real estate, the market is setting itself up for the perfect storm: Short sales and foreclosures. As real estate professionals, we're already seeing the downturn as some markets are slowing down drastically and more houses are sitting on the MLS for months.

With a better understanding of these forbearance workout solutions and the current market trends, our clients need to be educated about their options now more than ever.

If your eyes haven't rolled in the back of your head already, I'm sure they have now. The difference between a successful short sale and one that fails is experience, communication and persistence. Feel free to reach out if you have any questions.

Contact: rebecca@capitalshortsale.com, 443-844-1446



Rebecca Ravera has been in the real estate industry for 15-plus years and specializes in short sales and investments. As the owner of Capital Short Sale Group and Ravera Residential Home Group, she is not only a partner of Baltimore Real Producers but a top-producing agent. With a solution-based business model, she is able to help navigate sellers and REALTORS® through the tough negotiation process for a smooth and successful transaction.

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MONTAZ McCray

By Molly Lauryssens
Photos by Maryland Photography Inc

Head of the Class

Real estate was never even a consideration for Montaz McCray. He was in his last semester of college and about to graduate at the top of his class. He was intending on applying to graduate school. Academics were always a priority for him. He decided to take a trip to Atlanta to visit a close friend who had a high-level managerial position with Apple. On this trip, he discovered that his friend, who lived in a million-dollar home, was leaving that job to go into real estate full-time. This was someone that Montaz respected, and it got him to thinking, “I’m like, ‘You have this amazing position at Apple — why are you giving that up to go into real estate?’ Let me take a deeper look into this.”

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That's how it started for him. Instead of just taking all his regular exams, he figured, what's one more? So he took the real estate exam as well. In December 2020, he got his license. In his first five months, he sold nothing. Having dropped over \$3,000 to get started, he wanted to quit multiple times and says he felt completely overwhelmed. His first sale was a \$60,000 home, netting him \$1,300. He doesn't know how to fail. Eventually, he got some traction, and 2021 became a great first year for him. Montaz ended with \$11.5 million sold while closing on 34 units.

MOLDING MONTAZ

Growing up in Catonsville, Montaz was the youngest of four. Both his parents are entrepreneurs; his father is an upholsterer, and his mother is a beautician. He credits them for instilling in him a fantastic work ethic. "My parents are a big part of my story — just seeing them go to work every day and going in sick sometimes! Like, not working just wasn't normal ... and they grew up in some rough areas in the city — my father was one of 10 children! [My parents] are fighters; I think that's where I get that from."

For Montaz, starting amidst a global pandemic was a challenge, but he was resourceful, as always. For instance, hanging around a professor's office to get extra help to "absorb the course material" was a common practice for him. That's how he'd earn a 3.7 GPA. Now, during the pandemic, everything was happening

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I'm just trying to be the best

I can to curate an amazing

home buying experience for

those who give me a chance

to earn their business.

over Zoom, so he watched a lot of training videos. There was no shadowing people. "I called people that I saw in those training videos. I took a lot of initiative to ensure I learned and grew in some capacity."

Now in his second year, he's putting the systems in place and honing his craft. He has added a couple of buyer assistants and a transaction coordinator. He is a fan of coaching to keep him focused, and learning to multitask has been crucial. He is setting clear expectations for clients. He's also been sharing the wisdom he's learned so far by empowering other new agents in the Keller Williams family through teaching. For him, he wants to impart to others that it's all about staying consistent and having a positive mindset. He says if you keep doing the things you need to do, it will eventually pay off.

One thing is sure, Montaz has fallen hard for real estate. He loves the freedom it has afforded him and adores showing people how to leverage properties and grow their

wealth. Montaz has four investment properties and plans to continue developing his portfolio. While he makes that happen, he continues to focus on elevating people's experience working with him and building his practice. He says he's learned that there is no one size fits all answer in this game. "Everybody is not your client. You have to find your people who love and appreciate you. I'm just trying to be the best I can to curate an amazing home buying experience for those who give me a chance to earn their business."

LUXURY AND GRACE

Montaz makes no qualms about it: He loves traveling and is all about those luxury experiences. "I want the best of the best. Pick me up in a big black truck and take me to the best hotel!" He's also into eating out and trying the latest in upscale dining. On any given Sunday, you may find him brunching with his family and enjoying time with them and his close friends. "Life is short, and there's so much going on. I want to make sure I'm doing the things I want and enjoying my time."

Montaz grew up in the Christian faith and is working on his relationship with God. He reads a lot of scripture and relies on his faith to this day. He says he's figuring out what he believes and what's suitable for him on this journey. "There's a lot in this world right now, and I have my own views on everything. I am a big believer in grace because I'm far, far, far from perfect!" He emphasizes "far" a couple extra times, stressing the point, and continues, "So I do a lot of praying and ask God where he wants me to be." Then he sits back and tries to listen, feeling the love and gratitude.



There's a lot in this world right now, and I have my own views on everything. I am a big believer in grace because I'm far, far, far from perfect!



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JESSICA Simmons

▶▶ partner spotlight

By Molly Lauryssens
Photos by Maryland Photography Inc.

Always On At Definitive Title

Jessica Simmons admits she has a hard time disconnecting. This operations manager from Definitive Title LLC prides herself on being responsive and says she will answer emails at the oddest times. Who can relate to this scenario?

When she's not working, Jessica loves staying active and is passionate about her family, sports and health. Having played team sports (field hockey) her whole life and throughout her collegiate career, she appreciates all the lessons she learned along the way. She lives in Hanover with her husband, Greg, a police officer for Anne Arundel County. They have a 5-year-old son, Chase.

Photo courtesy of Sagamore Pendry



I love seeing a project through from start to finish and love helping our clients and their families achieve their dreams of owning a home through their purchases and refinances.

There is nothing more rewarding than that!



Photo courtesy of Sagamore Pendry



We were lucky enough to catch up with Jessica to learn more about her.

BRP: Where did you grow up?

JESSICA: Barnegat, NJ, just across the Bay from beautiful Long Beach Island.

BRP: How long have you been married?

JESSICA: Six years

BRP: What do you like to do for fun?

JESSICA: Go to Orioles games, visit family in New Jersey, go to the beach (Long Beach Island, NJ, and Ocean City, MD). We also love going to our son's flag football games.

BRP: How did you get started in this business?

JESSICA: My cousin Bret Devich (owner) offered me the position after I attended Towson University. I was excited to have a "real" job, as Bret called it! I started with no experience and learned from the best. I love this business and am forever thankful for the opportunity that Bret gave me.

BRP: How many years have you been in the business?

JESSICA: Seventeen years

BRP: Any special services you'd like to highlight?

JESSICA: We provide our clients with timely closings; we believe in reliable service and communication throughout the process. We are always available to answer questions. We take pride in every deal. We are available 24 hours, and we are a small family-owned business. We are different from other title companies because you will never get a voicemail here. We will always take your call and make sure you are comfortable throughout the entire real estate transaction.

BRP: How many people are on your team?

JESSICA: Five people total and two settlement agents



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BRP: What do you love about your team?

JESSICA: I love that we support one another in our mission to be the best title company in Baltimore City. We are all passionate about our jobs and our reputation is very important to us. We love providing excellent customer service, dependability, speed and problem-solving for our clients.

BRP: What do you love about this work?

JESSICA: I love seeing a project through from start to finish and love helping our clients and their families achieve their dreams of owning a home through their purchases and refinances. There is nothing more rewarding than that!

BRP: What do you want REALTORS® to know about you?

JESSICA: I am very dedicated to my job and sometimes find myself having a hard time disconnecting. I am constantly checking my email and will respond to emails at the oddest times.

BRP: What do you want REALTORS® to know about your team?

JESSICA: Our team is dependable, accurate and responsible. We go above and beyond to make sure everyone is completely satisfied with the closing process. We pride ourselves on customer service, and satisfaction is our primary goal. It is the cornerstone of our title company.

BRP: Do you have any passions that you would like to share with us?

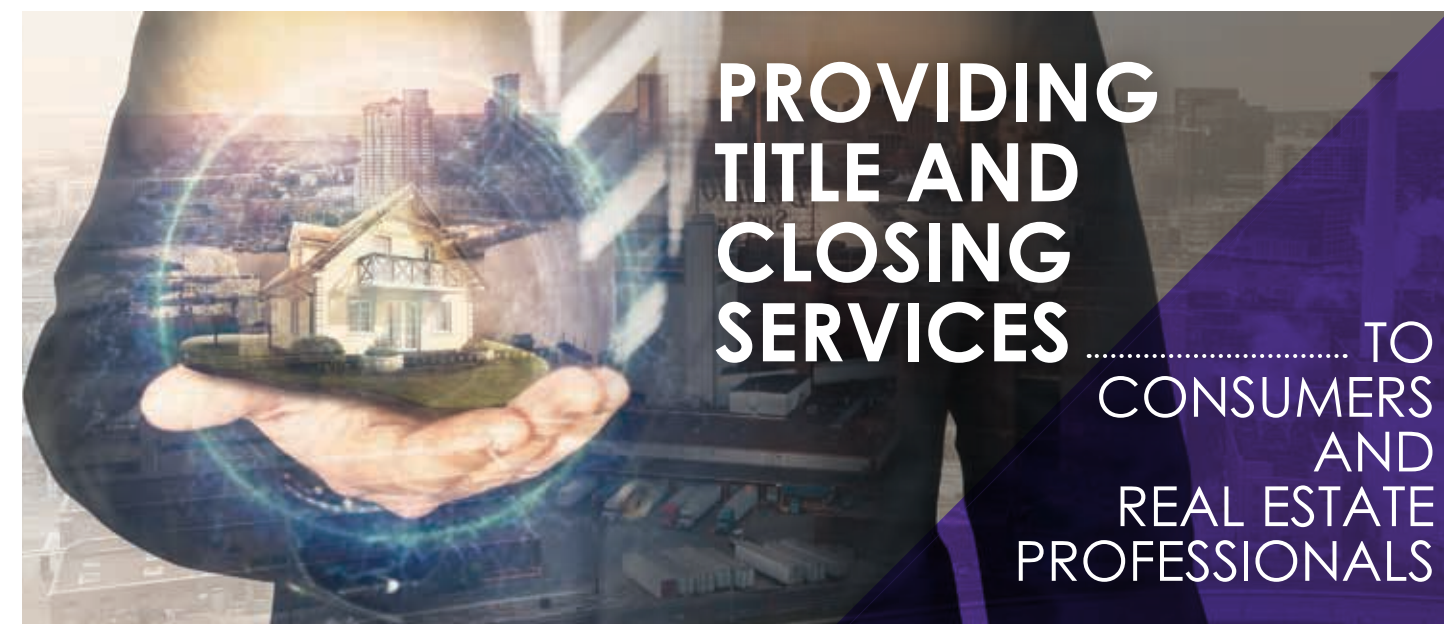
JESSICA: I am passionate about my family, health and sports. I played sports my entire life and believe they taught me life lessons. I played field hockey at the collegiate level.

BRP: What are you doing on a Friday night?

JESSICA: Friday nights are our chill family night. We have a pizza and movie night.



Jessica with Greg (husband) and Chase (son)



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The Power of BREVITY



By Taylor Paff

Complexity doesn't need to be wordy; rather, it shouldn't be. Real estate transactions and initial conversations with clients can easily become belabored. Follow-up emails void of consolidated thought creates room for unwanted interpretation — leaving our clients seeking clarity.

Infamous letter writers from Benjamin Franklin, Henry David Thoreau, Woodrow Wilson and several others have been credited with saying, "If I had more time, I would have written a shorter letter."

Brevity is work. Brevity takes time. Brevity is key to the success of helping our clients gain an understanding of the complex process of a real estate transaction. The loan process alone involves the pre-approval stage, underwriting, appraisal, securing an

insurance policy, closing and where to make your mortgage payments. Each step requires a clear understanding from your clients.

Spending time consolidating your thoughts will allow for more clarity throughout the process and allow you to spend more time on income-producing activities.

A valuable approach is to take the time and template emails and correspondences that are repetitive throughout

each transaction. There is tremendous importance in becoming an expert in your craft to have the knowledge and know-how to execute brevity.

When I started my career in the mortgage industry, I learned the impacts of brevity through trial and error. As I learned to walk the walk and talk the talk, I would over-explain and confuse clients by telling them how the watch was made instead of telling them the time, so to speak.

There is also an importance in being brief when you connect with new referral partners. People have an appreciation for conciseness when trying to generate a relationship. Less about you and more about the person you're trying to connect with has been hugely beneficial in helping me generate more relationships throughout my career.

Brevity will allow you to be clear and leave more room for the other to speak or understand your message.

Taylor Paff and Chris Marsiglia work for Fairway Independent Mortgage Corporation. Chris is a producing branch manager, and Taylor is a loan officer. They have been in the mortgage industry for a combined 20 years. They find tremendous value in their mortgage work but believe that there is importance in giving back to the community. Through their tragedy and the creation of the Zachary T. Paff Foundation, they've been able to do just that. As co-founders, they share in the growth with the help of our board members with a goal of raising over \$1 million.



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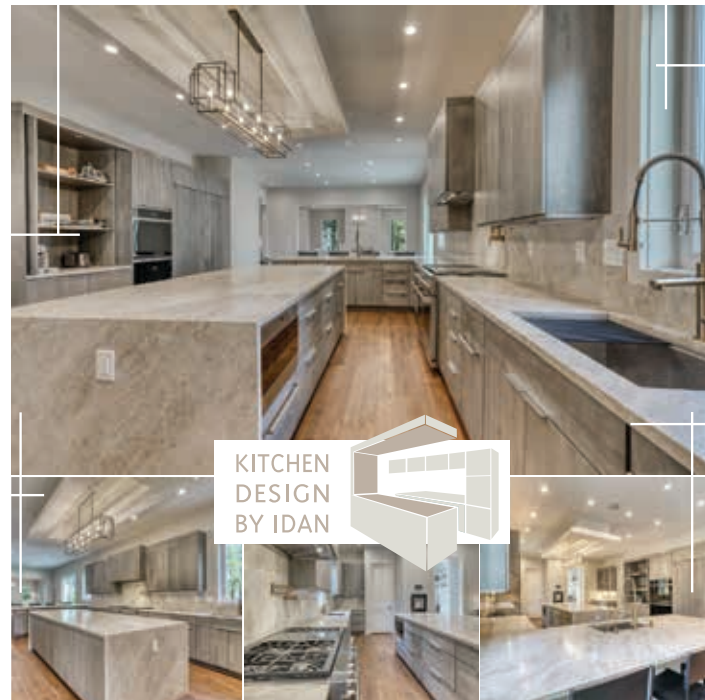


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JESSICA Alperstein

On Her Game

By Molly Lauryssens
Photos by Maryland Photography Inc.

THE HARDER YOU WORK FOR SOMETHING, THE MORE YOU APPRECIATE IT. JESSICA ALPERSTEIN HESITATES TO USE THIS ADAGE, BUT IT NO DOUBT RINGS TRUE IN HER WORLD. WHY THE HESITATION? THIS ISN'T ABOUT LANDING A SWEET GIG OR CLOSING A BIG DEAL; IN HER CASE, THIS CUTS MUCH DEEPER. IT'S ABOUT HER CHILDREN.

In 2007, Jessica and her new husband, Josh, wanted to start a family. In the process, they discovered that Jessica had polycystic ovarian syndrome. This meant she had cysts on her ovaries, and her eggs weren't releasing. However, she was a viable candidate for IVF (in vitro fertilization) and got right to work. That included a rigorous schedule of daily shots of hormones and regular blood draws.

It took three tries, multiple rounds, and more than a couple of years for this to work out. It was an excruciating time for her. "When you're going through something so personal that is truly affecting your physical body, you start to doubt yourself and think you're not worthy of certain things. It was really hard to get through."

Jessica knew she was meant to be a mom and had to figure out ways to push herself through the emotional tumult. "I told myself every day — just one more day. I would literally count down the days to when I would have the procedure to have that glimmer of hope." When the test would come back negative, it would be devastating. It was the most turbulent time in her life.

Finally, in 2010, the treatment worked, and they conceived, and Jessica and Josh now have two children. The difficult memories remain. "This [hardship] stays with you forever. It really does," but she credits Josh for being "extraordinarily supportive" as well as the team of women at the office.



Photo courtesy to Dave & Busters in White Marsh
Pictured: Jessica and husband Josh and their two kids, Gabriel and Spencer



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One of her biggest take-aways through this harrowing ordeal is this: “I swear that is why I am the way I am now! I keep my life hyper-organized and know I can persevere through anything. If I can get through what I went through physically and mentally trying to have kids, I know I can get through anything.”

Hello Yaffe Real Estate

Jessica grew up in Pikesville, and before real estate, she was the food and beverage director at the Lord Baltimore Hotel. She worked from 5 a.m. to 2 a.m., in charge of everything from room service to a Starbucks, a restaurant and the hotel bar. When she got engaged, she needed to change things up. While she wasn't sure what she

wanted to pursue, all her experience was in the restaurant industry.

As fate would have it, she found an ad on Craigslist for a marketing manager for Yaffe Real Estate. This was January 2008, a perfect time to dip her toes into real estate, she notes sarcastically, due to the mortgage meltdown. “Honestly, it was probably the best thing I did because I learned so much! I worked extra hard; everything was in shambles and falling apart, and people were losing their homes. I was counseling people,” and this came naturally to her. For her, it was like building relationships with people during the most challenging times of their lives, and she was hooked.

In 2009 she got her license and ended up doing a lot of short sales. At the same time, the property management arena grew exponentially, and Linda and Wayne Yaffe saw the tremendous need. Jessica said she has found her home with this group and is still working in property management. “Linda and Wayne built this business with so much integrity... I'll never leave.”

Jessica has been going strong ever since. In 2021, her best year to date, she sold 78 homes for just shy of \$28 million in sales. In addition, she assisted 42 families with their property management needs. Her goals for 2022 are not numbers based at all. She's focused on more family time. Since they love to

travel and COVID-19 put the kibosh on that, they are planning some fun trips this year. Juggling it all is critical, and Jessica admits it's a challenge. “This is the way of the world — if we are on vacation, we're still working, especially when you don't have a team. I do have someone that covers for me a bit, but this year, I'm trying to take some time and work on my work/life balance — everybody should be able to have that.”

Family Time

Josh is a risk manager for Ascension Health Care. The couple lives in Pikesville with their two kids, 11-year-old Gabriel and 8-year-old Spencer. Jessica says the boys love Pokémon and Minecraft and are also into karate

•••

“

Literally everything that my husband and I do is so our kids get everything they want and live their best life so that they can grow up and be the best people and change the world. They are our everything.



•••

and Cub Scouts. Speaking of Scouts, Jessica is one of the leaders of the pack and very much into the community service aspect, so she plans all their community events. Some things they have done are blessing bags for the homeless and making cards for the nursing homes for the holidays. In addition, Jessica is the co-president of the parent association at the boys' school. How

does she balance it all? She claims she is one of those people who get by on only a few hours of sleep. "It drives my husband nuts," she laughs.

For fun, this family spends a lot of time outside. They like to hike or go to the zoo. Recently they went on a trip to Binghamton, NY, so that they could hold sloths at an animal park.

Jessica confesses, "Literally everything that my husband and I do is so our kids get everything they want and live their best life so that they can grow up and be the best people and change the world. They are our everything."

Five fast, fun facts with Jessica:

BRP: Tell us something nobody knows about you?

Jessica: I'm all about the Marvel movies! I love comics and sci-fi.

BRP: What are you doing on a Friday night?

Jessica: We are a Jewish family, so we celebrate Shabbat. We make a big dinner and talk about our weeks and then watch a movie together as a family.

BRP: What is your personal mantra?

Jessica: I am enough.

BRP: What is your favorite food?

Jessica: Sushi

BRP: Tell us one of your guilty pleasures?

Jessica: I'm a sucker for a romance novel.





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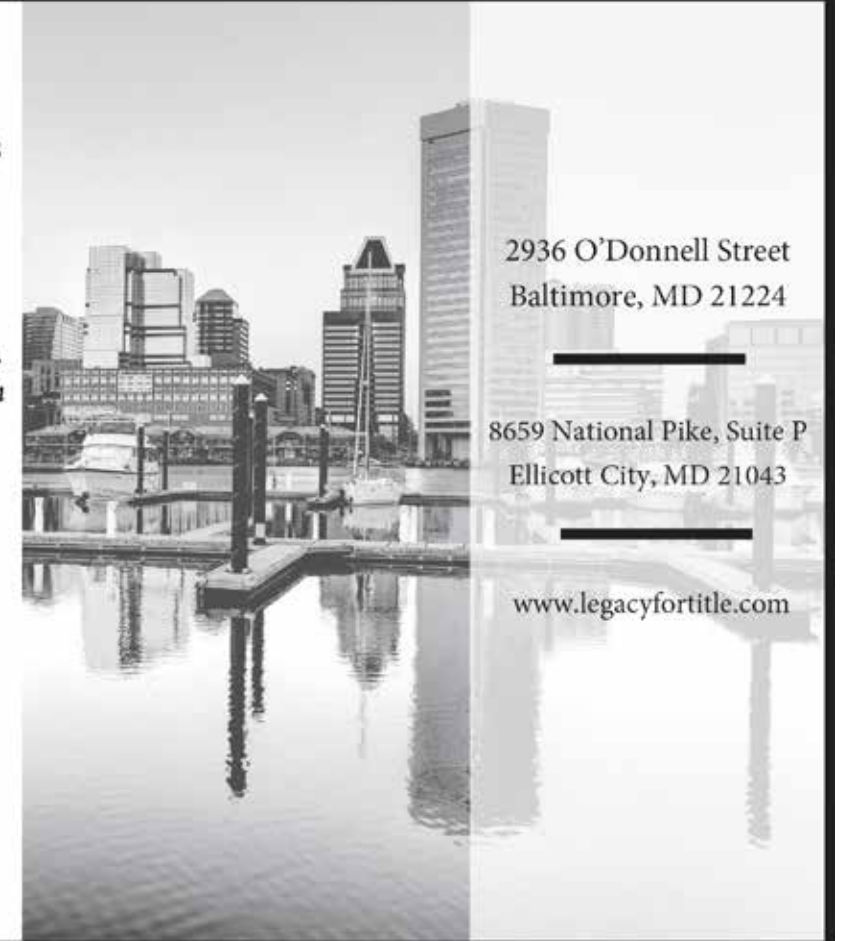
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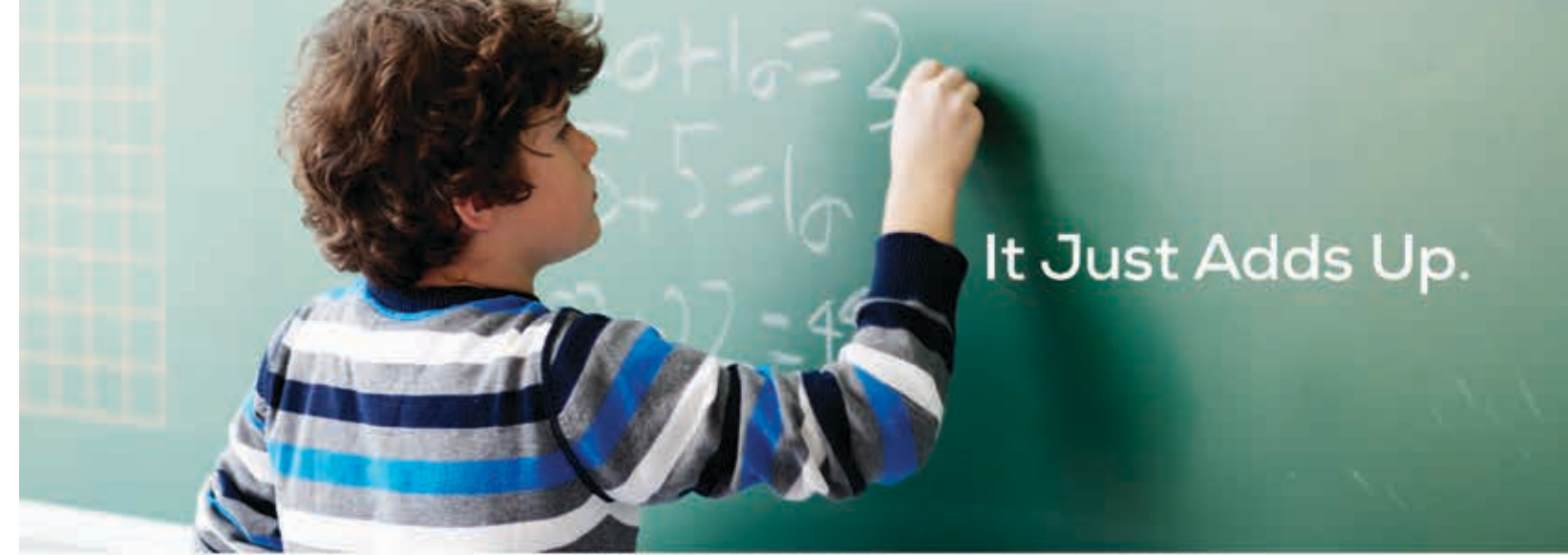
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TOP 150 STANDINGS • BY UNITS

Individual MLS ID Closed date from Jan. 1 to July 31, 2022

Based on MLS data for agents in Baltimore City, Baltimore County, Anne Arundel County, Howard County, Carroll County and Harford County

RANK	NAME	OFFICE	SALES	TOTAL
1	Adam M Shpritz	Ashland Auction Group LLC	643.5	\$39,498,819
2	Heather Richardson	NVR Services, Inc.	636.5	\$319,567,423
3	Melissa M Daniels	NVR Services, Inc.	347.5	\$179,624,682
4	Kathleen Cassidy	DRH Realty Capital, LLC.	293	\$158,650,323
5	Lee M Shpritz	Ashland Auction Group LLC	225.5	\$14,236,076
6	Robert J Lucido	Keller Williams Lucido Agency	196.5	\$124,816,670
7	Robert J Chew	Berkshire Hathaway HomeServices PenFed Realty	167.5	\$80,467,018
8	Shawn M Evans	Monument Sotheby's International Realty	151	\$105,213,904
9	Lee R. Tessier	EXP Realty, LLC	142.5	\$55,910,432
10	Larry E Cooper	Alex Cooper Auctioneers, Inc.	124	\$15,756,594
11	Joseph A Petrone	Monument Sotheby's International Realty	122	\$72,797,716
12	Jeremy Michael McDonough	Mr. Lister Realty	103	\$44,764,777
13	Nickolaus B Waldner	Keller Williams Realty Centre	102	\$47,794,144
14	Charlotte Savoy	Keller Williams Integrity	97	\$49,390,293
15	Thomas S Hennerty	NetRealtyNow.com, LLC	94	\$55,279,580
16	Phillippe Gerdes	Long & Foster Real Estate, Inc.	92.5	\$41,363,835
17	Gina L White	Lofgren-Sargent Real Estate	89	\$36,128,836
18	Lois Margaret Alberti	Alberti Realty, LLC	86	\$27,139,630
19	Andrew Udem	Berkshire Hathaway HomeServices Homesale Realty	85	\$38,628,603
20	Alexander T Cruz	Cummings & Co. Realtors	80	\$16,146,750
21	Laura M Snyder	American Premier Realty, LLC	76.5	\$27,694,741
22	David Orso	Berkshire Hathaway HomeServices PenFed Realty	74.5	\$77,228,239
23	STEPHEN PIPICH Jr.	Corner House Realty North	71	\$21,193,900
24	Benjamin J Garner	212 Realty	69	\$28,967,650
25	Alan Ray Porterfield Jr.	Genstone Realty	68	\$18,993,900
26	Jonathan Scheffenacker	Redfin Corp	64	\$24,890,499
27	Charles N Billig	A.J. Billig & Company	63	\$11,171,125
28	Christopher J Cooke	Berkshire Hathaway HomeServices Homesale Realty	63	\$18,547,121
29	James T Weiskerger	Next Step Realty	62	\$33,168,090
30	Anne Marie M Balcerzak	AB & Co Realtors, Inc.	61.5	\$28,583,710
31	Tony Migliaccio	Long & Foster Real Estate, Inc.	61	\$23,452,360
32	Daniel Borowy	Redfin Corp	61	\$28,628,001
33	Matthew P Wyble	CENTURY 21 New Millennium	60.5	\$33,664,928
34	Jeannette A Westcott	Keller Williams Realty Centre	59	\$33,987,570

RANK	NAME	OFFICE	SALES	TOTAL
35	William C Featherstone	Featherstone & Co.,LLC.	58.5	\$16,554,299
36	Un H McAdory	Realty 1 Maryland, LLC	58.5	\$31,984,500
37	Robert J Breeden	Berkshire Hathaway HomeServices Homesale Realty	57.5	\$18,930,000
38	Bradley R Kappel	TTR Sotheby's International Realty	57.5	\$136,599,500
39	Gina M Gargeu	Century 21 Downtown	56.5	\$11,072,050
40	Louis Chirgott	American Premier Realty, LLC	56	\$22,325,364
41	Timothy Langhauser	Compass Home Group, LLC	54	\$20,365,270
42	Michael J Schiff	EXP Realty, LLC	54	\$17,965,378
43	Donna J Yocum	Keller Williams Realty Centre	53.5	\$37,867,847
44	Brian M Pakulla	RE/MAX Advantage Realty	53.5	\$32,029,976
45	Nancy A Hulsman	Coldwell Banker Realty	53	\$23,588,100
46	Mitchell J Toland Jr.	Redfin Corp	52	\$16,904,157
47	Bill Franklin	Long & Foster Real Estate, Inc.	51.5	\$25,138,550
48	Derek Blazer	Cummings & Co. Realtors	51	\$18,835,650
49	Scott A Schuetter	Berkshire Hathaway HomeServices PenFed Realty	51	\$37,814,379
50	Daniel M Billig	A.J. Billig & Company	51	\$11,892,350

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TOP 150 STANDINGS • BY UNITS

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Based on MLS data for agents in Baltimore City, Baltimore County, Anne Arundel County, Howard County, Carroll County and Harford County

RANK	NAME	OFFICE	SALES	TOTAL
51	Creig E Northrop III	Northrop Realty	50.5	\$53,257,100
52	Jared T Block	Alex Cooper Auctioneers, Inc.	50	\$11,179,755
53	Shekhaar Gupta	EXP Realty, LLC	50	\$20,826,300
54	Daniel McGhee	Homeowners Real Estate	49	\$15,952,775
55	Matthew D Rhine	Keller Williams Legacy	49	\$24,301,687
56	Kimberly A Lally	EXP Realty, LLC	48.5	\$19,605,899
57	Jessica L Young-Stewart	RE/MAX Executive	48.5	\$19,873,640
58	John R Newman II	Keller Williams Flagship of Maryland	48	\$17,975,907
59	Dassi Lazar	Pickwick Realty	48	\$12,490,916
60	Zachary Bryant	Northrop Realty	48	\$21,503,150
61	Gregory A Cullison Jr.	EXP Realty, LLC	47.5	\$13,625,200
62	Jeff D Washo	Compass	47	\$18,622,500
63	Mark A. Ritter	Revol Real Estate, LLC	47	\$22,320,202
64	Ellie L Mcintire	Keller Williams Integrity	47	\$23,832,350
65	Lauren Ryan	NVR Services, Inc.	47	\$23,386,542
66	Tracy J. Lucido	Keller Williams Lucido Agency	46.5	\$36,433,682

RANK	NAME	OFFICE	SALES	TOTAL
67	Matthew B Pecker	Berkshire Hathaway HomeServices Homesale Realty	45	\$20,483,775
68	James H Stephens	EXP Realty, LLC	44.5	\$17,249,730
69	Michael Lopez	RE/MAX Distinctive Real Estate, Inc.	44.5	\$15,440,300
70	Allen J Stanton	RE/MAX Executive	43	\$17,661,763
71	Veronica A Sniscak	Compass	42.5	\$19,839,525
72	Marina Yousefian	Long & Foster Real Estate, Inc.	42	\$20,674,174
73	Yevgeny Drubetskoy	Keller Williams Legacy	42	\$10,055,675
74	Robert A Commodari	EXP Realty, LLC	42	\$15,248,100
75	Byron K. Brooks	Thurston Wyatt Real Estate, LLC	42	\$7,221,485
76	Bob Kimball	Redfin Corp	41	\$14,333,250
77	Jessica H Dailey	Compass	41	\$15,987,900
78	Robb Preis	Redfin Corp	41	\$17,345,902
79	Bob Simon	Long & Foster Real Estate, Inc.	41	\$6,837,500
80	Bethanie M Fincato	Cummings & Co. Realtors	40.5	\$13,371,147
81	James P Schaecher	Keller Williams Flagship of Maryland	40.5	\$20,719,600
82	Alex B Fox	Allfirst Realty, Inc.	40.5	\$13,296,299
83	Robert Elliott	Redfin Corp	40	\$17,746,491
84	Jeremy S Walsh	Coldwell Banker Realty	39.5	\$16,840,725
85	Christina J Palmer	Keller Williams Flagship of Maryland	39	\$30,460,765
86	Jessica DuLaney (Nonn)	Next Step Realty	39	\$16,652,150
87	Joshua Shapiro	Douglas Realty, LLC	39	\$18,624,240
88	Ashley B Richardson	Long & Foster Real Estate, Inc.	39	\$21,393,000
89	PETER WONG	Corner House Realty North	39	\$12,847,950
90	Santiago Carrera	Exit Results Realty	38.5	\$14,187,649
91	Tom Atwood	Keller Williams Metropolitan	38.5	\$14,211,825
92	Vincent M Caropreso	Keller Williams Flagship of Maryland	38.5	\$14,112,550
93	Melissa Barnes	Cummings & Co. Realtors	38	\$13,743,161
94	Montaz Maurice McCray	Keller Williams Realty Centre	38	\$12,605,999
95	Marta Lopushanska	Berkshire Hathaway HomeServices Homesale Realty	38	\$15,560,300
96	Timothy Lee Joseph Dominick	Samson Properties	38	\$6,508,500
97	Andrew D Schweigman	Douglas Realty, LLC	37.5	\$14,455,200
98	Tiffany S Domneys	ExecuHome Realty	37	\$8,622,600
99	Charlie Hatter	Monument Sotheby's International Realty	37	\$43,964,500
100	Brendan Butler	Cummings & Co. Realtors	37	\$13,989,045

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SPOTLIGHT ON Jeff Roemer

Sometimes, the most fortunate opportunities are borne out of chance meetings. In 2016, at a networking event, Jeff Roemer engaged in a very simpatico conversation with Justin Sapp, the owner of Certified Property Inspection. Roemer, who owned a property inspection company, had a customer-centric focus for managing his business. When he met Sapp, he found a kindred spirit. Both men realized that their business philosophies were identical, as was their approach to home inspections. After a few days of discussion, comparing notes, and a dinner with their wives to be sure they were all a good fit, Jeff shuttered his own business and formally joined Certified Property Inspection.

Working in the contractor business since he was sixteen years old, Roemer brought a wealth of contractor and home inspection knowledge with him. He says that he was first intrigued with the idea of becoming a home inspector in 1992 when he followed a home inspector during an inspection while purchasing his first home. A few years later, in 1998, he left his architectural product sales job and entered the home inspection industry.

In 2008, Roemer suffered a severe injury which eventually led to an amputation. Once he fully recovered,



Jeff with his wife Kim, son Casey and his BFD Wilson

he was eager to return to the career he loved so much. So, he went back to home inspector training for relicensing or, as he fondly calls it, "Inspector Man School."

When asked about his typical day, Roemer says he starts his day at 6:30 am by checking his emails and messages before heading to his first inspection. He says that each inspection takes about 2 1/2 - 3 hours, and he usually eats lunch in his vehicle between appointments. He rounds out his day, dropping off tests and equipment at the lab for assessments.

He shares that what he most enjoys about his job is meeting people and educating clients about the home they plan to purchase and its strengths and any possible weaknesses.

Sapp said, "Jeff and I have worked together for six years, and in that time, I have learned A LOT from him. Not just about inspecting homes, but about life and family. He's a great inspector, very funny, and he works harder and complains less than anyone with two feet. But more important than any of those qualities, he is just a good man who loves his wife, kids, and his job, and treats EVERYONE he meets, including dogs, like he's known them his whole life.

With a bass two vocal, Roemer has a passion for choral music and travels with his group, singing in various venues, including Carnegie Hall. Singing a Capella and reading are also among his favorite past-times. However, he says he is happiest when at the end of the day, he returns home and his BFD (Big Farm Dog) Wilson greets him. - sponsored content Certified Property Inspection

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RANK	NAME	OFFICE	SALES	TOTAL
101	Kim Barton	Keller Williams Legacy	37	\$15,271,799
102	Trent C Gladstone	Keller Williams Integrity	36.5	\$20,294,750
103	Liz A. Ancel	Cummings & Co. Realtors	36.5	\$13,924,950
104	Kelly Schuit	Next Step Realty	36.5	\$14,863,400
105	Missy A Aldave	Northrop Realty	36	\$15,119,784
106	Heather Crawford	Redfin Corp	36	\$13,829,866
107	Luis H Arrazola	A.J. Billig & Company	36	\$4,990,200
108	Francis R Mudd III	Schwartz Realty, Inc.	36	\$15,426,400
109	Julie Singer	Northrop Realty	36	\$15,829,132
110	Douglas E. Gardiner	Long & Foster Real Estate, Inc.	36	\$17,719,886
111	David E Jimenez	RE/MAX Distinctive Real Estate, Inc.	35.5	\$15,780,148
112	Jason P Donovan	RE/MAX Leading Edge	35	\$18,023,050
113	Bridgette A Jacobs	Long & Foster Real Estate, Inc.	35	\$13,484,000
114	Wendy Slaughter	Elevate Real Estate Brokerage	35	\$18,321,812
115	Daniel M Chanteloup	Long & Foster Real Estate, Inc.	35	\$20,098,391
116	Steve R Kuzma	Weichert, Realtors - Diana Realty	34.5	\$11,820,416
117	Jennifer H Bonk	Keller Williams Flagship of Maryland	34.5	\$17,312,250
118	Eric J Figurelle	Cummings & Co. Realtors	34	\$12,080,250
119	Peter J Klebenow	RE/MAX First Choice	34	\$7,056,590
120	AMELIA E SMITH	Redfin Corp	34	\$15,510,354
121	Terence P Brennan	Long & Foster Real Estate, Inc.	34	\$11,456,697
122	Christopher T Drewer	EXP Realty, LLC	34	\$8,424,060
123	Terry A Berkeridge	Advance Realty Bel Air, Inc.	34	\$9,245,600
124	Kate A Barnhart	Keller Williams Gateway LLC	34	\$9,388,790
125	Sunna Ahmad	Cummings & Co. Realtors	34	\$21,772,780
126	Keiry Martinez	ExecuHome Realty	34	\$11,363,778
127	Joseph S Bird	RE/MAX Advantage Realty	33.5	\$16,941,900
128	Tony A Zowd	Coldwell Banker Realty	33.5	\$14,595,700
129	Beverly A Langley	Keller Williams Flagship of Maryland	33.5	\$17,511,759
130	Ricky Cantore III	RE/MAX Advantage Realty	33.5	\$16,955,405
131	Jory Frankle	Northrop Realty	33.5	\$17,592,988
132	Michael Frank	Berkshire Hathaway HomeServices PenFed Realty	33.5	\$11,632,493
133	Steven C Paxton	Keller Williams Metropolitan	33	\$15,206,539
134	Michele Schmidt	Keller Williams Flagship of Maryland	33	\$11,871,000

RANK	NAME	OFFICE	SALES	TOTAL
135	Stephanie A Myers	Long & Foster Real Estate, Inc.	33	\$13,557,600
136	Samuel P Bruck	Northrop Realty	33	\$17,215,000
137	Rebecca M Ravera	ExecuHome Realty	32	\$4,782,150
138	Catherine A Watson - Bye	RE/MAX Executive	32	\$14,508,700
139	Shawn Martin	Keller Williams Flagship of Maryland	32	\$15,045,750
140	Meighan E Sweeney	Cummings & Co. Realtors	32	\$11,374,575
141	Carley R Cooper	Alex Cooper Auctioneers, Inc.	32	\$4,946,790
142	Azam M Khan	Long & Foster Real Estate, Inc.	31.5	\$13,730,250
143	James J Rupert	Douglas Realty, LLC	31.5	\$12,729,605
144	Kris Ghimire	Ghimire Homes	31.5	\$13,163,945
145	Karen Hubble Bisbee	Long & Foster Real Estate, Inc.	31.5	\$34,070,165
146	Christina B Elliott	Keller Williams Integrity	31.5	\$16,661,550
147	Jeannette Hitchcock	RE/MAX Solutions	31	\$15,151,490
148	Raymond G Johnson III	Berkshire Hathaway HomeServices Homesale Realty	31	\$15,037,775
149	Anthony M Friedman	Northrop Realty	31	\$19,336,000
150	Saul Kloper	EXIT On The Harbor Realty	31	\$9,471,665

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TOP 150 STANDINGS • BY VOLUME

Individual MLS ID Closed date from Jan. 1 to July 31, 2022

Based on MLS data for agents in Baltimore City, Baltimore County, Anne Arundel County, Howard County, Carroll County and Harford County

RANK	NAME	OFFICE	SALES	TOTAL
1	Heather Richardson	NVR Services, Inc.	636.5	\$319,567,423
2	Melissa M Daniels	NVR Services, Inc.	347.5	\$179,624,682
3	Kathleen Cassidy	DRH Realty Capital, LLC.	293	\$158,650,323
4	Bradley R Kappel	TTR Sotheby's International Realty	57.5	\$136,599,500
5	Robert J Lucido	Keller Williams Lucido Agency	196.5	\$124,816,670
6	Shawn M Evans	Monument Sotheby's International Realty	151	\$105,213,904
7	Robert J Chew	Berkshire Hathaway HomeServices PenFed Realty	167.5	\$80,467,018
8	David Orso	Berkshire Hathaway HomeServices PenFed Realty	74.5	\$77,228,239
9	Joseph A Petrone	Monument Sotheby's International Realty	122	\$72,797,716
10	Lee R. Tessier	EXP Realty, LLC	142.5	\$55,910,432
11	Thomas S Hennerty	NetRealtyNow.com, LLC	94	\$55,279,580
12	Creig E Northrop III	Northrop Realty	50.5	\$53,257,100
13	Charlotte Savoy	Keller Williams Integrity	97	\$49,390,293
14	Nickolaus B Waldner	Keller Williams Realty Centre	102	\$47,794,144
15	Jeremy Michael McDonough	Mr. Lister Realty	103	\$44,764,777
16	Charlie Hatter	Monument Sotheby's International Realty	37	\$43,964,500

RANK	NAME	OFFICE	SALES	TOTAL
17	Phillippe Gerdes	Long & Foster Real Estate, Inc.	92.5	\$41,363,835
18	Adam M Shpritz	Ashland Auction Group LLC	643.5	\$39,498,819
19	Andrew Udem	Berkshire Hathaway HomeServices Homesale Realty	85	\$38,628,603
20	Donna J Yocum	Keller Williams Realty Centre	53.5	\$37,867,847
21	Scott A Schuetter	Berkshire Hathaway HomeServices PenFed Realty	51	\$37,814,379
22	Tracy J. Lucido	Keller Williams Lucido Agency	46.5	\$36,433,682
23	Gina L White	Lofgren-Sargent Real Estate	89	\$36,128,836
24	Karen Hubble Bisbee	Long & Foster Real Estate, Inc.	31.5	\$34,070,165
25	Jeannette A Westcott	Keller Williams Realty Centre	59	\$33,987,570
26	Matthew P Wyble	CENTURY 21 New Millennium	60.5	\$33,664,928
27	James T Weiskerger	Next Step Realty	62	\$33,168,090
28	Brian M Pakulla	RE/MAX Advantage Realty	53.5	\$32,029,976
29	Un H McAdory	Realty 1 Maryland, LLC	58.5	\$31,984,500
30	Christina J Palmer	Keller Williams Flagship of Maryland	39	\$30,460,765
31	Georgeann A Berkinshaw	Coldwell Banker Realty	16	\$29,485,500
32	Benjamin J Garner	212 Realty	69	\$28,967,650
33	Daniel Borowy	Redfin Corp	61	\$28,628,001
34	Anne Marie M Balcerzak	AB & Co Realtors, Inc.	61.5	\$28,583,710
35	Laura M Snyder	American Premier Realty, LLC	76.5	\$27,694,741
36	Heidi S Krauss	Krauss Real Property Brokerage	22	\$27,678,410
37	Lois Margaret Alberti	Alberti Realty, LLC	86	\$27,139,630
38	Bill Franklin	Long & Foster Real Estate, Inc.	51.5	\$25,138,550
39	Jonathan Scheffenacker	Redfin Corp	64	\$24,890,499
40	Brian D Saver	Northrop Realty	28	\$24,782,500
41	Matthew D Rhine	Keller Williams Legacy	49	\$24,301,687
42	Ellie L Mcintire	Keller Williams Integrity	47	\$23,832,350
43	Nancy A Hulsman	Coldwell Banker Realty	53	\$23,588,100
44	Tony Migliaccio	Long & Foster Real Estate, Inc.	61	\$23,452,360
45	Lauren Ryan	NVR Services, Inc.	47	\$23,386,542
46	VENKATESWARA RAO GURRAM	Samson Properties	30	\$22,658,838
47	Louis Chirgott	American Premier Realty, LLC	56	\$22,325,364
48	Mark A. Ritter	Revol Real Estate, LLC	47	\$22,320,202
49	Sunna Ahmad	Cummings & Co. Realtors	34	\$21,772,780
50	Zachary Bryant	Northrop Realty	48	\$21,503,150

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TOP 150 STANDINGS • BY VOLUME

Individual MLS ID Closed date from Jan. 1 to July 31, 2022

Based on MLS data for agents in Baltimore City, Baltimore County, Anne Arundel County, Howard County, Carroll County and Harford County

RANK	NAME	OFFICE	SALES	TOTAL
51	Ashley B Richardson	Long & Foster Real Estate, Inc.	39	\$21,393,000
52	Stephen H Strohecker	Berkshire Hathaway HomeServices PenFed Realty	23.5	\$21,295,445
53	STEPHEN PIPICH Jr.	Corner House Realty North	71	\$21,193,900
54	Shekhaar Gupta	EXP Realty, LLC	50	\$20,826,300
55	James P Schaecher	Keller Williams Flagship of Maryland	40.5	\$20,719,600
56	Marina Yousefian	Long & Foster Real Estate, Inc.	42	\$20,674,174
57	Matthew B Pecker	Berkshire Hathaway HomeServices Homesale Realty	45	\$20,483,775
58	Timothy Langhauser	Compass Home Group, LLC	54	\$20,365,270
59	Trent C Gladstone	Keller Williams Integrity	36.5	\$20,294,750
60	Daniel M Chanteloup	Long & Foster Real Estate, Inc.	35	\$20,098,391
61	Pamela A Tierney	Long & Foster Real Estate, Inc.	10	\$19,939,100
62	Jessica L Young-Stewart	RE/MAX Executive	48.5	\$19,873,640
63	Veronica A Sniscak	Compass	42.5	\$19,839,525
64	Jennifer K Chino	TTR Sotheby's International Realty	23	\$19,743,999
65	Kimberly A Lally	EXP Realty, LLC	48.5	\$19,605,899
66	Sandra K Libby	Long & Foster Real Estate, Inc.	22	\$19,400,225
67	Anthony M Friedman	Northrop Realty	31	\$19,336,000
68	Elizabeth Ellis	Brookfield Management Washington LLC	29	\$19,211,269
69	Shane C Hall	Compass	23	\$19,048,500
70	Alan Ray Porterfield Jr.	Genstone Realty	68	\$18,993,900
71	Robert J Breeden	Berkshire Hathaway HomeServices Homesale Realty	57.5	\$18,930,000
72	Wendy T Oliver	Coldwell Banker Realty	27.5	\$18,838,198
73	Derek Blazer	Cummings & Co. Realtors	51	\$18,835,650
74	Colleen M Smith	Long & Foster Real Estate, Inc.	26	\$18,634,178
75	Arian Sargent Lucas	Lofgren-Sargent Real Estate	24.5	\$18,630,799
76	Joshua Shapiro	Douglas Realty, LLC	39	\$18,624,240
77	Jeff D Washo	Compass	47	\$18,622,500
78	Christopher J Cooke	Berkshire Hathaway HomeServices Homesale Realty	63	\$18,547,121
79	Wendy Slaughter	Elevate Real Estate Brokerage	35	\$18,321,812
80	John J Collins	Long & Foster Real Estate, Inc.	25	\$18,228,500
81	Jason P Donovan	RE/MAX Leading Edge	35	\$18,023,050
82	John R Newman II	Keller Williams Flagship of Maryland	48	\$17,975,907
83	Michael J Schiff	EXP Realty, LLC	54	\$17,965,378
84	Robert Elliott	Redfin Corp	40	\$17,746,491

RANK	NAME	OFFICE	SALES	TOTAL
85	Douglas E. Gardiner	Long & Foster Real Estate, Inc.	36	\$17,719,886
86	Allen J Stanton	RE/MAX Executive	43	\$17,661,763
87	Jory Frankle	Northrop Realty	33.5	\$17,592,988
88	Beverly A Langley	Keller Williams Flagship of Maryland	33.5	\$17,511,759
89	Robb Preis	Redfin Corp	41	\$17,345,902
90	Jennifer H Bonk	Keller Williams Flagship of Maryland	34.5	\$17,312,250
91	James H Stephens	EXP Realty, LLC	44.5	\$17,249,730
92	Peter Boscas	Red Cedar Real Estate, LLC	29	\$17,224,500
93	Samuel P Bruck	Northrop Realty	33	\$17,215,000
94	Elizabeth C Dooner	Coldwell Banker Realty	14	\$17,173,958
95	Sarah E Garza	Keller Williams Flagship of Maryland	26.5	\$17,030,095
96	Ricky Cantore III	RE/MAX Advantage Realty	33.5	\$16,955,405
97	Joseph S Bird	RE/MAX Advantage Realty	33.5	\$16,941,900
98	Mitchell J Toland Jr.	Redfin Corp	52	\$16,904,157
99	Jeremy S Walsh	Coldwell Banker Realty	39.5	\$16,840,725
100	Christina B Elliott	Keller Williams Integrity	31.5	\$16,661,550

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TOP 150 STANDINGS • BY VOLUME

Individual MLS ID Closed date from Jan. 1 to July 31, 2022

Based on MLS data for agents in Baltimore City, Baltimore County, Anne Arundel County, Howard County, Carroll County and Harford County

RANK	NAME	OFFICE	SALES	TOTAL
101	Jessica DuLaney (Nonn)	Next Step Realty	39	\$16,652,150
102	Douglas E Magill	Magill Generations	30	\$16,599,168
103	William C Featherstone	Featherstone & Co.,LLC.	58.5	\$16,554,299
104	Kristi C Neidhardt	Northrop Realty	22	\$16,491,000
105	Jason W Perlow	Monument Sotheby's International Realty	25	\$16,309,500
106	Alexander T Cruz	Cummings & Co. Realtors	80	\$16,146,750
107	Moe Farley	Coldwell Banker Realty	20.5	\$16,059,500
108	Ryan R Briggs	Anne Arundel Properties, Inc.	29	\$16,005,000
109	Jessica H Dailey	Compass	41	\$15,987,900
110	Daniel McGhee	Homeowners Real Estate	49	\$15,952,775
111	Julie Singer	Northrop Realty	36	\$15,829,132
112	David E Jimenez	RE/MAX Distinctive Real Estate, Inc.	35.5	\$15,780,148
113	Larry E Cooper	Alex Cooper Auctioneers, Inc.	124	\$15,756,594
114	Victoria Northrop	Northrop Realty	28	\$15,710,430
115	Dorsey H Campbell	Cummings & Co. Realtors	16	\$15,668,750
116	Christopher B Carroll	RE/MAX Advantage Realty	29	\$15,641,400

RANK	NAME	OFFICE	SALES	TOTAL
117	Marta Lopushanska	Berkshire Hathaway HomeServices Homesale Realty	38	\$15,560,300
118	AMELIA E SMITH	Redfin Corp	34	\$15,510,354
119	Michael Lopez	RE/MAX Distinctive Real Estate, Inc.	44.5	\$15,440,300
120	Francis R Mudd III	Schwartz Realty, Inc.	36	\$15,426,400
121	David C Luptak	Long & Foster Real Estate, Inc.	30.5	\$15,408,727
122	Jennifer Holden	Compass	30	\$15,393,900
123	Kim Barton	Keller Williams Legacy	37	\$15,271,799
124	Robert A Commodari	EXP Realty, LLC	42	\$15,248,100
125	Steven C Paxton	Keller Williams Metropolitan	33	\$15,206,539
126	Jeannette Hitchcock	RE/MAX Solutions	31	\$15,151,490
127	Missy A Aldave	Northrop Realty	36	\$15,119,784
128	Shawn Martin	Keller Williams Flagship of Maryland	32	\$15,045,750
129	Raymond G Johnson III	Berkshire Hathaway HomeServices Homesale Realty	31	\$15,037,775
130	Tania Habib	Krauss Real Property Brokerage	17	\$14,949,500
131	June M Steinweg	Long & Foster Real Estate, Inc.	22.5	\$14,865,750
132	Kelly Schuit	Next Step Realty	36.5	\$14,863,400
133	Karla Pinato	Northrop Realty	22	\$14,797,250
134	James E Bordewisch	Blackwell Real Estate, LLC	6	\$14,681,500
135	David J Webber	RE/MAX Leading Edge	29	\$14,633,390
136	Tony A Zowd	Coldwell Banker Realty	33.5	\$14,595,700
137	Kellie M Langley	Coldwell Banker Realty	24	\$14,578,400
138	Catherine A Watson - Bye	RE/MAX Executive	32	\$14,508,700
139	Andrew D Schweigman	Douglas Realty, LLC	37.5	\$14,455,200
140	Bob Kimball	Redfin Corp	41	\$14,333,250
141	Beth Viscarra	Cummings & Co. Realtors	19.5	\$14,275,500
142	Carol L Tinnin	RE/MAX Leading Edge	29	\$14,239,000
143	Lee M Shpritz	Ashland Auction Group LLC	225.5	\$14,236,076
144	Karriem Hopwood	Corner House Realty	26	\$14,233,129
145	Tom Atwood	Keller Williams Metropolitan	38.5	\$14,211,825
146	Santiago Carrera	Exit Results Realty	38.5	\$14,187,649
147	Zugell Jamison	RE/MAX Advantage Realty	23	\$14,184,800
148	Diane Mallare	Taylor Properties	14	\$14,161,250
149	Vincent M Caropreso	Keller Williams Flagship of Maryland	38.5	\$14,112,550
150	Dee Dee R McCracken	Coldwell Banker Realty	22.5	\$14,044,000

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