

BALTIMORE

REAL PRODUCERS.®

CONNECTING. EMPOWERING. INSPIRING.



THE JOURNEY OF

XANDER CRUZ

APRIL 2023



FAST CLOSINGS ARE IN THE AIR

A TOP LENDER BUILT FOR MORE SPEED AND LESS STRESS

WE WORK FAST

Realtors love our 6-7-1 process. Our goal is to get our loans underwritten in 6 hours, processed in 7 days and closed in 1 day.*

HOW FAST?

Well, in 2021, we closed loans 25% faster than the national average. 75% of our loans are processed in 7 days or less - allowing Realtors and borrowers to skip the typical last-minute scrambling.

A MAJOR NATIONAL PLAYER

Movement is a top 10 retail mortgage provider licensed in all 50 states.

UPFRONT UNDERWRITING

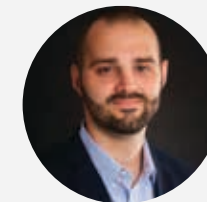
Movement underwrites every loan at the beginning of the loan process. We get full documentation to determine what buyers can afford before they make an offer, making offers stronger and deals more likely to go through.

A UNIQUE PURPOSE

Our mission is to "Love & Value People." That shows in how we serve Realtors, builders and homebuyers with hard work and constant communication. But it's also why our company gives over 40% of our profits to build our own network of charter schools and to support non-profits.

SEE FOR YOURSELF

Give Justin a call and see why Realtors across the country love working with Movement Mortgage.



Justin Kozera

BALTIMORE MARKET LEADER

NMLS#: 1446275

direct: 443.789.4140

justin.kozera@movement.com

www.justinkozera.com



*While it is Movement Mortgage's goal to provide underwriting results within six hours of receiving an application, process loans in seven days, and close in one day, extenuating circumstances may cause delays outside of this window. | 5700 Coastal Hwy, Ste 200, Ocean City, MD 21842 | DE-MLO-1446275, FL-LO60579, MD-1446275, VA-MLO-31354VA, PA-63595 | Movement Mortgage LLC. All rights reserved. NMLS ID #39179 (For licensing information, go to: www.nmlsconsumeraccess.org). Additional information available at movement.com/legal. Interest rates and products are subject to change without notice and may or may not be available at the time of loan commitment or lock-in. Borrowers must qualify at closing for all benefits.



Perry Moving & Storage Preferral Program



Elite moving services for an elite team

Moving can be the most stressful part of the home sale and purchase process. After all, your clients are inviting relative strangers to take their worldly possessions to a new home. So it's comforting to know that Perry Relocation has taken care of people on the move for over 100 years.

With Perry's Realtor Preferral Program, agents can offer their clients a moving program ensuring the relationships you have built with each family are in trusted hands.

Our special program includes:

- Special pricing on best-in-class moving services
- One point of contact available 24/7 throughout the
- Guaranteed pick up and delivery dates available
- Award-winning packing, transportation, unpacking, crating, appliance servicing, auto transport and storage services
- Pristine equipment and new packing materials
- Small/expedited moves and long/short term storage
- Government-inspected storage facilities



"Your clients are precious, and a referral is the highest compliment. You can feel confident that Perry will treat them the same way."

Because referred means

PREFERRED

Call us today at 888.290.2233

TABLE OF CONTENTS



12
Preferred Partner Index



16
Editor's Note
By Jilleien Franquelli




17
2023 BRP Events Calendar



22
Rising Star:
Juwan Richardson



28
Partner Spotlight:
Anna Coleman of First American Home Warranty



34
Change is Here By Nick Waldner



38
Preferred Partner Mastermind & Mingle Highlights



44
Agent to Watch:
Michelle Kemerer



50
Partner Spotlight:
Brooks Grasso of Fulton Mortgage Company



56
Why Give Back?
By Sarah Kingsland



60
Cover Story:
Xander Cruz



70
Standings:
Top 150 by Units & Volume

Defending the right to
DREAM BIG. BORROW SMART.

EST. 1999
CAZLE[®]
MORTGAGE

Why Cazle?

Speed:

As part of our preferred partner guarantee, we promise to get your settlement completed in 30 days or less, that is, if we have all the required documents to put the file together.

We will absolutely do our part, and make it easy for you to do yours

Underwriting:

Our in-house underwriting/processing departments are located within the same building, giving us direct access to quick decision making.

No run-arounds, no excuses, our purchase customers get priority service over our other sources of business.

Competitive Rates & Pricing:

We posts LEGITIMATE interest rates that we can ACTUALLY OFFER to our customers. No overcharging outrageous fees or hiding it in the form of a higher interest rate.

Call Cazle 800-576-7776 Today!

Contact us: **800-576-7776**

www.cazlemortgage.com

info@cazlemortgage.com

6211 Greenleigh Ave, Suite 145

Baltimore, MD 21220

NMLS # 128936

DREAM BIG. BORROW SMART.



If you are interested in contributing or nominating agents for a story in future issues, please email us at Info@BaltimoreRealProducers.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 *Baltimore 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.

COASTAL
LENDING GROUP, LLC

877.565.3140
NMLS #297505
INFO@COASTALLG.COM

LWM
TOP 1%
CERTIFIED PARTNER
2022

REAL ESTATE
LENDER

making waves in local lending

22 W Padonia Rd, Ste C-145 Timonium, MD 21093 | 909 Ridgebrook Rd, Ste 108 Sparks, MD 21152 | 410 Severn Ave Annapolis, MD 21403 | 9927 Stephen Decatur Hwy, Unit G15 Ocean City, MD 21843

MY TRANSACTION Co
making time for more opportunities

FOR MD REAL ESTATE AGENTS & BROKERS

VIRTUAL TRANSACTION COORDINATION
COMPLIANCE REVIEW
SYSTEMS SET-UP / TRAINING

MYTC@MYTRANSACTIONCO.COM

ANITA KESTEL
(443) 655-7776
MYTRANSACTIONCO.COM

Voted Carroll's Best in Water Treatment

WATER TESTING & FILTRATION | PUMPS & TANKS | DRINKING SYSTEMS

ATLANTIC BLUE
WATER SERVICES

\$50 OFF ANY SERVICE
First time customer only
CODE: NHFEB1 | EXP 4/30/23

\$200 OFF ANY DRINKING WATER SYSTEM
Not to be combined with any other offers or discounts
CODE: NHFEB2 | EXP 4/30/23

CALL for your FREE In-Home Water Consultation

410.840.BLUE

Anyone can sell you a policy. We want to grow a partnership.

Meet ERIE: 90% customer loyalty year over year.* With ERIE, you're more than a policy number—you're our partner. Your goals and concerns matter to us. Since 1925, service has been ERIE's hallmark. And we're down to Earth on the Golden Rule: Treat people fairly, but of course in all that we do and build great relationships along the way. And most importantly, our goal is to provide great protection with no surprises at the lowest rates possible. So for great auto, home, business or life protection at rates you can't trust, let ERIE serve you.

Contact your local ERIE agent today.

Dana Temple
Next Level Insurance LLC
3313 Paper Mill Rd Ste 3
Phoenix, MD 21131-1469
Fax: 443-836-5758
443-836-5751

Erie Insurance®
Above all in service—since 1925™

Spring into Action with

Capital Short Sale Group

CapitalShortSale.Com 443.873.0543

IN-HOUSE TITLE CO

In-House Settlement Solutions for You and Your Client

Education. Processing. Consultation. Settlements.

LICENSED IN MARYLAND, PENNSYLVANIA AND DC

1014 W. 36TH STREET BALTIMORE, MD 21211
(410) 777-5311 | INFO@IHTITLE.COM | WWW.IHTITLE.COM

MEET THE BALTIMORE REAL PRODUCERS TEAM



Colleen Rippey
Owner and CEO



Jill Franquelli
Editor-in-Chief



Hannah Benson
Chief Operating Officer



Christina Kitchen
Director of Operations
and Client Care



Sophia Bednarik
Lead Photographer, MPI



Keith Robinson
Photographer



Alex Krebs
Photographer



Joya Fields
Writer



Maddie Sparks
Writer



Tara Terhune
Client Concierge Specialist



Ashley Callaway
Professional Makeup Artist



Alex Reguiero
Social Media Manager



Brenden Kemp
Event Support

EAGLE | TITLE
Attorney owned & operated
for over 15 years.

Delivering *exceptional* experiences
to every real estate transaction.

Welcome to the team, Towson!
Eagle Title Towson
16 Willow Avenue

Annapolis | Severna Park | Towson
EagleTitle.com

just released

REALESTAGED

2023 REVISED
COMPETITIVE PRICING

REALESTAGED.COM @THEREALESTAGEDWAY
INFO@REALESTAGED.COM f THEREALESTAGEDWAY

HEALTHY HOME RESTORATIONS INC.

24-HOUR EMERGENCY SERVICE

- FLOOD
- FIRE
- SMOKE
- MOLD REMEDIATION
- AIR DUCT CLEANING
- ODOR
- BIOHAZARD & TRAUMA SCENE

Please call our
office at
(410) 877-0100

- TILE & GROUT CLEANING
- CARPET CLEANING
- NEW FLOORING SALE & INSTALLATION

www.HealthyHomeRestorations.com

We'll Shop. You'll Save.

Here at **Baystate Insurance Group (BIG)**, we are a full-service Insurance Agency representing 20+ companies competing for the best rates for our customers.

Our job is to find the best fit with service and price, and to deliver on the promise that **Baystate Insurance Group (BIG)** will be the **last call you make when shopping your insurance needs!**

Our Services

Coverage, Simplified.

At Baystate, we help our Community with Home, Auto, Umbrella, Life and all other Insurance needs.

Full-Service Agency

We are independently-owned and operated. From adding vehicles to shopping rates, we are with you every step of the way!

Market Access

We are appointed with 20+ of major insurance carriers, and growing. We will always find you the best options!



Ask Us about Our New Homebuyer Referrals We'll Send to Your Team!



Contact Us!
443-844-6020



Website
www.SaveWithBig.com

Email
Jeff@SaveWithBIG.com
NickG@SaveWithBIG.com



WWW.AJDESIGNSMD.COM
AJDESIGNSMD@GMAIL.COM
443-840-0441

@AJDESIGNSSTAGING
@AJDESIGNSSTAGING



BALTIMORE REAL ESTATE PHOTOGRAPHY AND MEDIA

NEXT DOOR PHOTOS

BALTIMORE NORTHEAST

Publish listings faster with Next Door Photos!



- PHOTOS
- VIDEO
- FLOOR PLANS
- 3D TOURS
- AERIALS & MORE



KIMBERLY KRUK, Local Owner

410-215-5413

kim.kruk@nextdoorphotos.com
baltimorenortheast.nextdoorphotos.com



Check out our new website!

Our newly redesigned website is easy to use, has information about Lakeside Title and the industry and it has useful tools at your fingertips 24/7

- 👍 Send an EMD via Lakeside Title e-Pay
- 👍 Reserve a Meeting Space
- 👍 Get Directions to One of Our 16 Convenient Locations
- 👍 Order Title
- 👍 Get a Quote
- 👍 Prepare a Seller Net Sheet



The Lakeside Title team takes pride in protecting our clients and delivering the best real estate closing experience in Maryland, Pennsylvania, Virginia, Delaware and DC.

We have the experience to guide you and the innovation required to keep your closing funds safe and secure. Since 1997, **Your Property is Our Priority!**

- ★ Purchase, Sale, Refinance, Builder & Commercial
- ★ 12 Easy-to-Reach, Full-Time Attorneys
- ★ Settlement Services Provided in MD, DC, PA, DE, VA & WV

410-992-1070 | www.lakesidetitle.com



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!

ACCOUNTING SERVICES

Zone Accounting
(410) 526-3980
zoneaccounting.net

BUILDERS & REMODELERS

Byrd Design and Build
(410) 937-1213
byrddesignandbuild.com

BUSINESS COACHING

Manifest Network
(443) 797-7678
themanifestnetwork.com

CARPET & FLOORING

The Vertical Connection
Carpet One
Timothy Hughes
(202) 934-4413

CARPET CLEANING

Oxi Fresh Carpet Cleaning
(240) 460-8170
oxifresh.com

CARPET CLEANING & FLOOD RESTORATION

EverCleanPros
(410) 391-5001
EverCleanPros.com

Healthy Home Restorations
(410) 877-0100

HealthyHome Restorations.com

CLEANING SERVICE

Park Avenue Cleaning
(443) 340-3372
parkavenuecleaning.com

COMMERCIAL MORTGAGE LENDING

Mid Atlantic Financial Group LLC
Bryant Mason
(888) 350-9996

COUNTERTOPS

GranitePro
(443) 474-8980
GraniteProRemodeling.com

CREDIT RESTORATION

Clear Credit Solutions
(888) 771-8889
theclearcredit.com

DATA AND LIST PROVIDER

Pinpoint Skip
faisal@pinpointskip.com
pinpointskip.com

ELECTRICIAN

Stella Electric
(410) 429-0479
stellaelectricllc.com

ESTATE SALES

Caring Transitions of Baltimore Metro
(443) 965-9834
CaringTransitionsBaltimoreMetro.com

FINANCIAL PLANNING

Equitable Advisors
Jamie Huffman
(443) 832-1924

FURNITURE RENTAL & STAGING SERVICES

Domain Rental Furnishing
Amy Cecere
amy@domainrf.com

GENERAL CONTRACTOR

M&C Global Construction
(443) 277-7998
mcglobalconstruction.com

HANDYMAN SERVICES

Everyday Handyman
(410) 441-3488
everyday-handyman.com

HOME INSPECTION

Authority Inspections
(443) 315-7802
AuthorityInspections.com

Certified Property Inspection
(410) 818-0088
CertifiedProperty.us

Inspectology
(410) 693-5539
inspect-ology.com

Lodestar Inspection Services
Rachel Oslund
(301) 512-5641

ProTec Inspection Services
(301) 972-8531
ProTec-Inspections.com

HOME WARRANTY

Cinch Home Services
Jonathon Stroud / Donna Baker
(443) 784-8338 / (410) 562-6695

First American Home Warranty
Anna Coleman
(301) 335-4461

HWA Home Warranty
Camille Perhacs-Monticello
(512) 987-4884
HWAHomeWarranty.com

Old Republic Home Protection
(301) 466-3223
my.orhp.com/DavidPowers

INSURANCE

Barrett Insurance Group
Matt Barrett
(410) 979-7711

Baystate Insurance Group
(410) 419-6273
savewithbig.com

Farm Creek Insurance
Alex Penduck / Brooks Zentgraf
(800) 931-7484

Lentz Insurance Agency
(443) 613-7919
lentzinsuranceagency.com

Next Level Insurance
Dana Temple
(443) 841-4150

INTERACTIVE PORTFOLIO

Project Map It
Steve Spence
(443) 845-0992

INTERIM FURNISHED APARTMENTS

Interim Homes, Inc
Phil Leonard
pleonard@interimhomes.com

JUNK REMOVAL

BumbleJunk
(888) 286-2535
bumblejunk.com

Junk King Baltimore
Eric Jones
(410) 274-0705

The Junkluggers of Baltimore
Brian Thurston
(443) 902-0635

KITCHEN & HOME DESIGN

Kitchen Design By Idan
Idan Tzameret
(443) 621-3502

LAW FIRM

DK Law Group (A Diana Khan Company)
(443) 739-6724

LAW FIRM & TITLE COMPANY

Greenspring Title Company
(443) 307-3797
GreenSpringTitle.com

LTX Companies
Mark Wittstadt
(410) 303-0086

Micasa Title Group
Mark Gheiler
(410) 753-3500

MAKEUP ARTIST

Ashley Callaway Beauty
Ashley Callaway
(443) 248-2192

MOLD REMEDIATION

Green Home Solutions
Jason Toliver
(410) 982-6340

MORTGAGE LENDING

Academy Mortgage
Tammy Andrews/
Sam Rosenblatt
(410) 404-3317/
(410) 375-4447

AnnieMac Home Mortgage
Matt Miller
(240) 678-4669

Cazle Mortgage
Barry Diggins
Jordan Diggins
cazlemortgage.com

CMG Home Loans
Stuart Epstein
(443) 798-6115

Coastal Lending Group
Devon Hynson/
Brittany Bobbs
(410) 458-6847/
(410) 971-0460

Direct Mortgage Loans
Jeff Dobrzykowski
(443) 722-1680

Embrace Home Loans
Mike Davidson
(301) 335-1859

Fairway Independent Mortgage
Taylor Paff/ Chris Marsiglia
(443) 931-8808

First Home Mortgage
Ryan Paquin
(301) 332-1589

First Home Mortgage
Jason Nader
(240) 882-4830

Freedmont Mortgage Group
Beth Wood
(410) 935-0269

Fulton Mortgage Company
Brooks Grasso
(410) 608-4255

Guaranteed Rate
Malcolm Khalil /Jesse Gelb
(443) 243-9244/
(410) 967-2182

Movement Mortgage
Justin Kozera
(443) 789-4140

NFM Lending
Mary Sirico Levinson/Jason McLaughlin
(443) 527-3452/
(410) 977-4445

Main Street Home Loans
Kyndle Quinones/
Alicia Harkowa
(443) 254-0381/
(443) 250-5489

SWBC Mortgage Corporation
Danny Reedy / Jamie Lenex
(443) 564-8853 /
(443) 838-9881

Vellum Mortgage
John Downs
(202) 899-2603

Watermark Capital Inc
Louis Berman
(443) 896-3913

MOVING SERVICES
Moyer & Sons Moving & Storage
(301) 869-3896
MoyerAndSons.com

PREFERRED PARTNERS

Perry Moving, LLC
(410) 799-0022
perrymoving.com

Von Paris Moving & Storage
Link Lingenfelder
(443) 831-3647

PHOTOGRAPHY

Next Door
Photos - Baltimore
Kimberly Kruk
(410) 215-5413

YRN Photography
(443) 432-9932
yrnphotography.com

PHOTOGRAPHY AND VIDEO SERVICES

HouseLens, a
SeekNow Company
Michael Bereson
(866) 801-1258

PORTABLE STORAGE

UNITS Portable Storage
of Baltimore
unitsbaltimore.com

PROF. ORGANIZER, BUSINESS & LIFE COACH

JK Organizing LLC
(443) 681-0115
jkorganizingllc.com

PROMOTIONAL PRODUCTS

Fully Promoted Towson
Jessica Joyce
(410) 842-0820

PROPERTY MANAGEMENT

Peace of Mind
Property Management
(410) 925-8372
peaceofmind
propertymanagement.net

SMD Management
(443) 254-2354
smdcapitalgroup.com

ROOFING CONTRACTOR

Four Twelve Roofing
(410) 989-7343
fourtwelveroofing.com

ROOFING/ SIDING/GUTTERS

Tar Heel Construction
Group LLC
(410) 638-7021
tarheelconstruction
group.com

SHORT SALE NEGOTIATION COMPANY

Capital Short Sale Group
Rebecca Ravera
(443) 927-9170

STAGING

AJ Designs Staging
Ashley Schiff
(443) 840-0441

Kate Wunder Interiors
(410) 870-4688
Katewunderinteriors.com

Realestaged
(443) 909-9982
Realestaged.com

Shamrock Hill Design
(410) 474-5523
ShamrockHillDesign.com

TITLE & ESCROW

Advantage Title Group
Jessica Patterson
(410) 795-5105

Certified Title Corporation
(888) 486-5511
certifiedtitlecorp.com

Crown Title
(410) 812-0995

CrownTitle.com

Definitive Title
Bret Devich
(410) 627-0407

Eagle Title
(410) 266-9500
eagletitle.com

Endeavor Title
(410) 666-3780
endeavortitle.com

Home First Title Group
(410) 451-8844
HomeFirstTitleGroup.com

In-House Title
Bob Flynn Stella Vavas
(410) 908-9089

Lakeside Title Company
(410) 992-1070
lakesidetitle.com

Legacy Settlement Services
Michael Ruder
(443) 834-2431

R&P Settlement Group
(410) 821-1401
RPSettlement.com

TRANSACTION COORDINATOR

My Transaction Co.
Anita Kestel
(443) 655-7776

Rest Easy
(443) 845-4983
RestEasySupport.com

VIDEO SERVICES

HD Bros
(833) 437-4686
HDBros.com

VIRTUAL ASSISTANT

Cyberbacker Maryland
(443) 517-8944
cyberbackermaryland.com

WATER TREATMENT

Atlantic Blue Water Services
(443) 240-7734
atlanticblue.net

WATERPROOFING

Anchor Waterproofing
Matt Thompson
(443) 202-2429

WATERPROOFING / FOUNDATION REPAIR

Worldwide Waterproofing &
Foundation Repair Inc.
(410) 437-0360
worldwidewater
proofinginc.com

WINDOW COVERINGS

The Window Tailor
(410) 960-9313
thewindowtailor.com

A DIGITAL MAP THAT GROWS WITH YOU



ABOUT US WHO WE ARE

Project Map It is the number one sales and marketing tool that gives you and your team the marketing resources you need on the go. Showcase your portfolio, including previous client images and footage, and display client reviews all in one place.

CLIENT TESTIMONIAL

"We've been working with Project Map It for just over a year, cannot say enough good things about this company. The product allows us to showcase our companies track record of past success easily and professionally, it really fills a niche. Customer service is top-shelf, Steve and his team at PMI were always available to us. Excellent company."

TEAM SURLIS OF RE/MAX LEADING EDGE

DIGITAL MARKETING

We rely on SEO to optimize people finding you to reach your target goal. Create a landing page that can provide a seamless introduction to your business.

REVIEW SYSTEM

We import reviews you've already gotten from Google and Facebook. Not only that but we provide you with a customizable review survey to send out via email or in person!

LIVE MAP

Fill your map with pins that show your successes! Each pin can have tags, photos, videos and more!



We handle both residential and commercial purchase and refinance transactions. Our dedicated team aims to ensure that your real estate closing goes as smoothly as possible.

"Our main goal is to be more than just a title company. We pride ourselves in building strong relationships with our lenders and agents."



CONTACT INFORMATION

Michael Ruder (CEO)
Office: (410) 618-1271 | Cell: (443) 834-2431
michael@legacyfortitle.com

Kate Wunder

INTERIORS

"Kate is an integral part of the home selling experience I offer my clients and makes it a positive one to remember. She offers a wide range of services that allow me to utilize her knowledge and expertise, and her staging brings the home to life!"-Realtor Partner



Home Staging | Interior Design
410-870-4688

kate@katewunderinteriors.com @katewunderinteriors



www.katewunderinteriors.com

2936 O'Donnell Street
Baltimore, MD 21224

8659 National Pike, Suite P
Ellicott City, MD 21043

www.legacyfortitle.com



positive competition

▶▶ editor's note

By Jilleien Franquelli

In another lifetime, I ran a sales team for a large online advertising company in multi-family housing. We had two other big competitors in the space. While I have always maintained the idea that competition is great when we all work to win, that wasn't always the case in the industry.

On February 16, we hosted our 2nd annual BRP Preferred Partners Mastermind & Mingle. I stood in the room and watched all our Preferred Partners together as one collective force. The BRP community is the perfect example of positive competition.

Competition can also be a source of stress and anxiety. But when competition is approached in a positive way, it can be a powerful tool for achieving goals and developing skills.

Positive competition is about striving to be the best version of yourself. It's about setting goals and working hard to reach them. It's about pushing yourself to do better and to learn more. It's about challenging yourself to be better than you were yesterday.

It is also about being supportive of your counterparts. It's about celebrating the successes of others and learning from their mistakes. It's about being a good sport and recognizing that everyone has different strengths and weaknesses.

The key to positive competition is a growth mindset. It's about understanding that failure is part of the process and that it's okay to make mistakes. It's about understanding that success is not a destination, but a journey.

Each of you has built a community, and the foundation is positive competition.

This community charged by competition is important for each of us. It provides a sense of belonging and connection. It helps to create a sense of unity and support, and it can provide a platform for people to share ideas, resources, and experiences. It can also help to foster collaboration and innovation, and it can help to build trust and understanding between people.

This has been my greatest joy, watching each of you support, cheer and compete!



Always,

Jill

Editor-in-Chief
Jill@rpmags.com

Baltimore Real Producers

2023

Events Calendar

Friday, Apr. 21

2 p.m. - 5:30 p.m.

Community Cleanup and Happy Hour

Checkerspot Brewing Company — 1399 South Sharp St., Baltimore, MD 21230

Come celebrate Earth Day by beautifying Baltimore while connecting with the BRP community!

Visit BaltimoreRealProducers.com to get tickets.

Thursday, May 4

9:30 a.m. - 1 p.m.

Spring Mastermind

TBD

The perfect combination of collaboration, learning, and connecting with top producers on a deeper level.

Visit BaltimoreRealProducers.com to get tickets.

Thursday, Jun. 22

6 p.m. - 10 p.m.

6th Anniversary Soirée

Baltimore Museum of Industry — 1415 Key Highway, Baltimore, MD 21230

The can't-miss event of the year celebrating the best of Central Maryland real estate!

Visit BaltimoreRealProducers.com to get tickets.

Wednesday, Oct. 4

9:30 a.m. - 1 p.m.

Fall Mastermind

Owen Brown Interfaith Center — 7246 Cradlerock Way, Columbia, MD 21045

The perfect combination of collaboration, learning, and connecting with top producers on a deeper level.

Visit BaltimoreRealProducers.com to get tickets.

Friday, Nov. 17

Noon - 3 p.m.

Fall Fête

TBD

Our final party of the year. Venue is TBD, so these details are subject to change.

Visit BaltimoreRealProducers.com for updates



Worldwide BASEMENT WATERPROOFING

**Get \$500 off your complete project.
Call for details.**



Basement Waterproofing Mold Repairs Foundation Repair Egress Windows

24-Hour Emergency Service | FREE Basement Inspections
Family-Owned and Operated | Licenced and Bonded
410-437-0360 | www.basementwaterproofingworldwide.com



Attorney-owned and operated
 Licensed in MD, VA and DC
 Online Calculator for quotes anytime
 Several convenient settlement locations in Baltimore, Harford, and Howard Counties



R&P Settlement Group
410-821-1401
 1407 York Road, Suite 201, Lutherville, MD 21093
 www.RPSettlement.com



LET'S CONNECT!
 schwartz@hdbros.com
 (202) 215-9962

Q better business in 2023

BATCH CONTENT FOR DAYS, IN ONE SHOOT WITH OUR **SOCIAL MEDIA SESSIONS.**

BECOME A HDBROS PARTNER
SAVE MONEY. SECURE MORE BENEFITS.




The real estate market is on the move...
A competitive edge may help you sell homes faster!

Give yourself the advantage by offering your clients a home warranty from Old Republic Home Protection.

Contact me for information today!


David Powers
 Account Executive
 800.282.7131 Ext. 1227
 C: 301.466.3223
 DavidP@orhp.com
 my.orhp.com/davidpowers



People Helping People This is a paid advertisement.

WE MAKE REALTOR BRANDING **FUN to DO**
 SAVE ON YOUR FIRST SESSION W/YRN

SCAN TO UNLOCK THE SAVINGS

LET'S TALK ABOUT CREATIVE WAYS TO TAKE YOUR BRANDING TO THE NEXT LEVEL. WE CREATE IMAGES THAT CONVERT FOLLOWERS INTO CLIENTS. CONTACT US TODAY IN ORDER TO GET STARTED.

AUSTIN HILL
 C 443-432-9932
 INFO@YRNPHOTOGRAPHY.COM
 YRNPHOTOGRAPHY.COM
 1 N. HAVEN STREET STE 106, BALT, MD, 21031



YRN Photography YRN PHOTOGRAPHY
 @YRNPHOTO



PROFESSIONAL PROPERTY INSPECTIONS

443.315.7802 | www.authorityinspections.com

PROTECTING YOUR PEACE OF MIND



In today's market,
it can feel like
**THE WORLD
IS ON FIRE!**

Let us be your first call!

At Academy Mortgage, helping your clients is our burning passion. We are here to provide hope to your clients who have been frustrated in their home search. We will always be the first to respond to their calls and find an ideal solution for their unique situation.

**Call us today to discuss
how, together, we can
get your clients into
their dream home!**



Academy Mortgage Corp NMLS #3113
Equal Housing Lender
www.nmlsconsumeraccess.org

**Pre-approval is not a commitment to lend*



**I'm
Sam Rosenblatt**
NMLS #75844, Mortgage Planner
**Contact me with all your
burning mortgage questions.**
Sam@TheRosenblattGroup.com
(410) 375-4447

**I'm
Tammy Andrews**
NMLS #197860, Branch Manager
**Contact me for your
hot pre-approvals*!**
Tammy.Andrews@AcademyMortgage.com
(410) 404-3313



JUWAN

RICHARDSON

Juwan Richardson's tenure as a track and field star at Milford Mill Academy and University of Maryland, Eastern Shore did more than keep him fit and win championships. Shot put and discus helped him learn about being part of a team, working hard to achieve individual goals, and pushing himself mentally. It's part of what helped

him achieve **\$8 million in sales and 35 transactions in 2022 with Keller Williams Legacy. And, he's only twenty-five years old.**

Juwan, who currently lives in Owings Mills, was captivated by buildings and construction even as a child growing up in the Baltimore County area. His family would go for Sunday drives

where he loved looking at details of houses, even imagining living in them or selling them. Even now, if he's out with friends, he's likely to peel off from the group and meander toward construction or an interesting building.

"Real estate is something I've always loved," Juwan said.

SHOT PUT TO THE TOP

By Joya Fields
Photos by Maryland Photography Inc.



His friends call him driven, genuine, hardworking, and giving. In college, he worked as a server at Red Lobster. “It was a pivotal moment for me. Every day was different. It changed my outlook on work. I learned I could only rely on myself to earn what I need. You can’t rely on others to give you anything and you have to work hard.”

It’s easy to see his hard work when he talks about his first “break” in real estate. Juwan was a junior at UMES majoring in English and minoring in Communication. He was on the path to be a teacher. Then, he asked himself “what do I really want to be doing?” And he knew real estate, the housing industry, and working with people were the answer.

Determined to learn all he could about real estate, Juwan set out to find an assistant position in the real estate industry in 2019. He finalized his resume and printed forty copies. Then, he drove around Baltimore, stopping at every real estate office in the area. He handed out all forty resumes. He handed one of those resumes to Crystal Wise at The Wilson Homes Group of Keller Williams Legacy. Within ten days, he got an offer for an internship from Sean Wilson, team leader and owner of The Wilson Homes Group.

Sean became a mentor and father figure. Juwan became an understudy, learning the styles of a broker who treated clients, peers and associates with kindness. In August 2021, Juwan became an active agent.



“I give Sean and the entire Wilson Homes Group all the praise. They helped me set a very important foundation. A lot of my success is a testament to Sean,” Juwan said. His successes that year included increasing sales at the brokerage from 160 units a year to 201.

“

Race is one of those things. I fight a little harder and be a little bit better to be sure people respect me. They see how hard I work for them and it just works itself out.

”

His communications degree came in handy as he was offered a job by Sean to be his marketing specialist which grew into him being in charge of client relations, agent relations, and managing his rental properties.

Sean passed away in 2022. He lived long enough to see Juwan become an agent and was proud of him. Juwan’s mentor’s passing made him realize he had to take life a little slower, a little more peacefully. It also motivated him to succeed based on the principles Sean had displayed. Will Rodgers, eXp Realtor® and Baltimore City developer was an inspiration as well.

For all of the success Juwan is experiencing, he is quick to point out that it’s not the money that keeps him going. “It’s the people I help. I get to help friends buy new houses. When I learn clients’



backstories and find out how they saved, I get to be an important part of their lives. It pulls at my heartstrings.”

Juwan’s success has not come without challenges. Two of his biggest challenges are his age and his race. He sees these issues as something to pay attention to, not dwell on. For a while, clients were skeptical about putting their life savings into the control of a twenty-five-year-old. How does he get over that hump? Juwan shares his list of successful transactions with clients. As for his race, “Race is one of those things. I fight a little harder and be a little bit better to be sure people respect me. They see how hard I work for them and it just works itself out.”

Juwan considers himself an extrovert and an introvert. He loves to go out on a Friday night with friends, and really loves getting together with his mom, Melanie, step-dad, Donell, father,

Marvin, grandmother, Agnes, and brother, Brandon for weekend occasions. He also treasures his time alone.

Three of the things Juwan is most proud of are graduating from University of Maryland, Eastern Shore, a Historically Black College or University (HBCU); being a member of Alpha Phi Alpha Fraternity, Inc.; and being a champion of supporting real estate administrators become agents.

2023 is not going to slow down for Juwan. He plans to do \$15M in volume and is currently on track to hit it. Just as important, he’d like to help at least twenty-five homebuyers along with his sellers and investors.

“No matter what dreams you have in life, they’re possible if you put yourself into position and make it happen,” Juwan said. “I want to always leave people thinking that I’m genuine and work hard for them.”



lawyer

['loɪər] noun

Someone you never wish you need,
but should always have on speed dial.

WE OFFER:

- ✓ General guidance in any RE transaction that may require a legal advocate.
- ✓ Dispute resolution through mediation for all real estate contracts – MD, PA, DC, and DE.
- ✓ General legal advice for real estate or business. Get your questions answered fast!
- ✓ Estate planning packages for professionals. Realtors and their clients get discount pricing.

Group member Realtors® get a free consultation on any and all legal issues, up to a 1-hour consultation. Complete confidentiality.

OFFICE

10451 Mill Run Circle, #400
Owings Mills, MD 21117

Mobile: 443-739-6724

Diana@DKLawmd.com



ATTENTION LOAN OFFICERS & REALTORS

Give Clear Credit Solutions a prospect that's been turned down due to credit, and we'll return a Qualified Borrower!

39% of applicants* did not have the credit score needed for the loan they sought.

We provide the tools to convert your 39% fall out to qualified buyers!

We provide proven credit solutions to help you close more loans! You focus on the ones who are ready now - we'll focus on the 39% and send them back to you when they are mortgage ready, all while keeping you informed throughout the process.

Contact us and let's partner together!

888-771-8889

www.TheClearCredit.com

*data provided by Nerd Wallet

CYBERBACKER

ADAPT TO A SHIFTING MARKET!

In an ever-evolving business landscape, **change is the one constant we can anticipate.** Having a strong foundation in your team can help you navigate this change. This is where we have your back. Leverage where you need it, at an affordable cost.

SCHEDULE A BUSINESS EVALUATION CALL NOW!

✉ maryland@cyberbacker.com ☎ (240) 358-8925



JUNK KING

Baltimore's #1 Rated Junk Removal Service



Call Eric @410.274.0705

Junk-King.com/Baltimore

▶▶ partner spotlight

Anna COLEMAN

of First American Home Warranty

By Lori Carter • Photos by Maryland Photography Inc.

Anna Coleman has been in the risk-reduction industry for nearly three decades, the past seven years at First American Home Warranty after 21 years as a property and casualty insurance agent.

She loves helping real estate agents and their clients understand the protection and benefits a home warranty can provide.

“I tell them about First American’s commitment to customers and strength, as well as my passion for providing great customer service to real estate agents and their clients,” said the Maryland and Washington D.C. area manager. “I am a home warranty resource for them.”

Making Protection Easier

Anna is a student as much as she is an educator, curious to learn what real estate agents are facing in the market and how their clients are affected, so she can offer solutions that help them and their clients.

“The biggest thing is understanding the world they live in – what causes disruptions in their clients’ world?” she said. “For home buyers, after the sale closes, it’s usually unexpected and expensive repairs.”

“

I work with real estate agents through the whole process, from the time they start working with their clients to when they’re under contract.

”

REDUCING RISK, EDUCATING, AND HELPING OTHERS GROW

“Moving can stretch a new homeowner’s budget, making any unforeseen repairs to a home’s systems and appliances especially stressful, let alone time-consuming and expensive.”

A home warranty can help reduce stress, save time, and protect the new homeowner’s budget.

A First American home warranty is a renewable service contract that protects a home’s systems and appliances from unexpected repair or replacement costs due to a breakdown. When

a covered item breaks, First American will send a service contractor to the home to diagnose and repair or replace the item.

Home warranties generally cover systems such as heating, air conditioning, plumbing, and specified appliances, including dishwashers, ovens, clothes washers and dryers, and refrigerators – with upgrades and options available.* In contrast, homeowners insurance does not cover mechanical failures, so a home warranty can help bridge that gap in protection.

Jumping in to Help Others

Anna loves gardening. “You plant a seed and it grows,” she said. That same dynamic motivates her to be a resource in a real estate transaction – sowing the seeds of home warranty education early to grow a harvest of trust.

“I work with real estate agents through the whole process, from the time they start working with their clients to when they’re under contract,” she said. “I talk to them about what happens when the new owners move in, then suddenly have issues with

“

You can sell a house without a home warranty, but why would you? It’s a small cost, but a huge value.

”



of 25 years and their Australian Shepherd-Retriever, Charlie.

“My passions are watching my kids grow, gardening, taking walks, and enjoying the beach,” she said. “Maybe it comes from being a mom, but I like to help people and I’m a problem-solver. I like to jump in and help.”

Especially in the real estate community, Anna jumps in to help on committees and local volunteer events, like an annual spring cleanup or a Cookies with Santa party. She enjoys organizing “mastermind” groups where professionals involved in all areas of real estate can meet and discuss relevant market topics and current trends, as well as share solutions to business challenges.

Small Cost, Big Value

Anna is focused on helping real estate agents navigate recent changes in the market. With the cost of goods and services rising, clients are sometimes leery of any extra expenditure when buying a house. That’s where Anna’s passion for educating real estate agents about home warranties comes in, allowing her to give them tools to help protect their clients’ investments.

“We all see the price increases at the grocery store, the cost of materials, everything seems more expensive,” she said. “I tell agents, ‘You’re helping clients navigate the most expensive purchase of their lives. A home warranty is a tool that can help protect your client’s budget and make homeownership a little easier.’”

“You can sell a house without a home warranty, but why would you?” she said. “It’s a small cost, but a huge value.”

*Home warranty coverage varies by location, plan, and selected options.

plumbing or heating, or what happens when the water heater breaks. Those are expensive repairs.

“You’ll see the lightbulb go on when real estate agents realize how important a home warranty can be for their clients,” she said.

A mother of three adult children, Anna is active in her community. Two of her kids are away at college and the oldest just relocated to Raleigh, NC after just finishing a master’s. She’s an empty nester now, but is enjoying the time with her husband

What do you call a property management company that doesn't actually own any property of their own?

We're not sure, but we do know we wouldn't call them.

At SMD Management, we believe a property management company needs to invest in the real estate market to understand it. With more than a decade of experience investing in the Baltimore area, our team is uniquely positioned to help clients who are interested in owning, investing, and growing their wealth through real estate.

SMD Management. Property management for real estate investors, by real estate investors.

S M D
MANAGEMENT

(443) 842-6587
1014 S Charles St., Baltimore, MD 21230
www.smdcapitalgroup.com

WE SOLVE & PROTECT

Knowledge & Experience You Can Trust

- Locally owned and operated with nationwide service
- Almost 30 years of industry experience
- Best practice certified and RESPA compliant
- Residential, Commercial, Default Services, Short Sales & more
- Guaranteed online quotes with our multi-state calculator
- Prelim CDs turned around within 1 hour
- Online portal to access all executed documents
- Close anytime, anywhere. Yes, we travel for closings!
- Complimentary legal or tax consultations with our in-house attorneys

CROWN TITLE
CORPORATION

David L. Thurston
Attorney at Law
410.719.0200

Jen Canosa
Business Development
410.812.0995

Shannon Kocur
Settlement Officer
443.850.5727

One Sanford Avenue Baltimore, MD 21228 • www.CrownTitle.com



Spring into organizing
your home & life.



Jessica Terenyi

Professional Organizer & Coach

443.681.0115

info@jkorganizingllc.com

https://organizinghomesandlives.com



Hey Frank, do you know a good moving company to use?

Yes! Von Paris is eggcellent!



Von Paris
MOVING & STORAGE

"...always going the extra mile"

"I'm your Link to a pleasant moving experience!"

Link Lingenfelder • 443-831-3647

link.lingenfelder@vonparis.com • www.vonparis.com



FAMILY OWNED • 5TH GENERATION OWNERSHIP • PROUDLY MARYLAND BASED SINCE 1892

CHANGE IS HERE

community contribution

By Nick Waldner

our job is to give perspective of what's going on in the market so THEY can decide whether it's a good or a bad time for THEM to transact.

If you tell me it's a "bad" time to sell and I'm going through a divorce, is that sage advice? Am I supposed to stay in my failing marriage because your opinion states it's a bad time to sell? What if my oldest child is about to start elementary school and I want him to be in the best possible school district? Is it the "right" time to buy or should I conclude that education isn't that important because the real estate market isn't "great"? Give your client the right perspective of the market and let them choose what's best for their situation.

Now it's time to build your skill. In conversations, in perspective, and in conversion. So where do you build that muscle? I am starting a mastermind once a month called "Coffee for Closers." It's brand agnostic but invite-only since we want to focus on those dedicated to their craft. We ALL have things to share and give that can make the collective better, now is the time to band together to face a much tougher market than we are used to! (Email me Nick@WaldnerWintersTeam.com if you would like to be included. Simply tell me what you are looking to get out of this group and how it aligns with your 2023 goals- two sentences, three paragraphs— whatever works.)

The reason for this now: The market doesn't treat people equally. If the market is down 20%, some agents will be down 40% and others up 15%! Why? The more you do, the more proportionally you get. More leads require more time to equal the same results. Are you willing to put in the time? Or do you have a plan to increase your conversion so you can do more with the time you already commit?

This is also the market that creates MASSIVE success...in 1-3 years. That's hard for most since we tend to focus on the here and now. "No" and "not right now" will be what we hear more than ever during prospecting. So what do we do with these? If you've been through a shift before, you know these responses ARE your future business. You will work harder than ever today so that your future is easier than ever. It's a long-term strategy but after 20 years in this business, it's the right strategy (read "The Long Game" by Dorie Clark).

If any of this hits home for you and you have interest in sharing your skills and perspective, reach out and let's combine our knowledge so we can both be greater! Nick@WaldnerWintersTeam.com



Nick, with 20 years in the industry, runs the Waldner Winters Team of KW. By hiring talented people and giving them the runway to succeed, his team has taken off! Now ranked as the #1 KW Group in all of Maryland and DC, his team is constantly striving for more. When he isn't working, Nick loves to travel and is an adventure nut. He spent three months surfing the east coast of Australia, several weeks scuba diving in Fiji, climbed to the top of Kilimanjaro and Machu Picchu, white water rafted 100 miles of the Salmon Fork River, etc. Nick credits his adventurous spirit with how and why he pushes himself so much in the business arena. With all of this success, nothing compares to the time he gets to spend at home. With a little girl on the way, Nick already has two little boys keeping him and his wife on their toes! Soon enough, he'll have three little adventure partners ready to travel.

The mathematical formula has changed. To understand what that means, we first need to understand that all business is a simple math problem. "In math... is the path." In real estate, it's "contacts made" x "conversion rate" = "closings."

In this market, the conversion rate is changing—it's getting harder. The people who "wanted" to buy or sell in 2021-2022 are losing interest while the people who "need" to buy or sell are pushing to transact. As an agent, you have two choices: 1)

Keep your current math equation and simply do less business or 2) Increase your contacts made to hit your original goal. Now here's the good news... there is a third option as well. 3) Increase your skill in conversion so that you do more with the same amount of contacts!

Many of us have just enjoyed two+ years of a "service market," meaning all you needed to do was service all the business that fell in front of you. Those who were focused, disciplined, and worked their tails off...won. But now things are different.

Now we need to not only have great service, but we need the skills to help our clients achieve their goals. This is a time when the agent who knows the most, can convey the most and who understands the perspective of the new market—wins. So what is perspective?

First, your opinion of the market is dangerous! Stop telling people it's a good or a bad time to buy or sell. It's not fair to speak that as fact when



ANY HOME. ANY SIZE. ANY TIME.
20+ Inspectors.
Flexible Scheduling.

Residential & Commercial Inspections
 Radon Tests | Mold Samplings
 Pool Inspections | Termite Inspections
 Sewer Scopes & More!



Schedule an Inspection Today!

(301) 972-8531 | ClientCare@ProTec-Inspections.com | ProTec-Inspections.com

Ashley



shamrockhilldesign.com
 info@shamrockhilldesign.com
 410-474-5523



- Vacant Staging
- Occupied Staging
- Interior Styling Services



Ashley Callaway
 Beauty Consultant & Professional Makeup Artist
 AshleyCMua@gmail.com | (240)-347-2544
 www.AshleyCallawayBeauty.com

YOUR HOME
 WARRANTY
 EXPERTS



Now, more
 than ever...



It's essential to protect your clients
 with a Cinch Home Warranty!

When things break down, we step up with
 industry-leading coverage for buyers and sellers.

Contact your local account executive:



Jonathan Stroud
 (443) 784-8338
 jstroud@cinchhs.com
 Mobile card: text jstroud to 88500



Donna Baker
 (410) 562-6695
 dobaker@cinchhs.com
 Mobile card: text dbaker to 88500

cinchrealestate.com | (800) 247-3680

©2023 Cinch Home Services, Inc. All rights reserved. Cinch is a registered mark of Cinch Home Services, Inc.

Getting your basement
 waterproofed shouldn't
 be scary OR expensive.



Call the Company that
 has been in Business
 since 1997 for a fair
 & honest estimate.



FAMILY OWNED & OPERATED
 FREE ESTIMATE & INSPECTION
 SAME AS CASH FINANCING
 TRANSFERABLE LIFETIME GUARANTEE



410.918.2400 • WWW.ANCHORWATERPROOFING.COM
 LICENSED BONDED & INSURED • MHIS# 51315 • FHA & VA CERTIFICATION



**CERTIFIED
 KNOW-IT-ALL**



Top agents are paid for what they know. It keeps
 them ahead of the game and closing more sales.
 Advantage Title offers 7 FREE courses to help
 you crush it in the real estate game!

www.AdvanTitle.com/resources/know-it-all

7 CLASSES TO
 KNOW-IT-ALL
 STATUS

1. Win Listings
2. Settlement Prep
3. Working with Estates & LLCs
4. Surveys
5. Taxes
6. Insurance
7. Title Talk & Tech

Scan the code to
 learn more & get
 updates on
 upcoming
 classes!



Preferred Partner event recap ◀◀

Mastermind & Mingle

Collaboration over Competition

By Hannah Benson

Re-centering. Re-focusing. Re-connecting. This was at the heart of the annual Preferred Partner Mastermind & Mingle that brought together some of the best businesses that serve the real estate industry in Central Maryland. About 80 of our Preferred Partners convened for this event, one that was designed specifically to help them both connect and make the most out of the BRP community.

While the ebb and flow of the market may be out of our control, the effort we put into building authentic and impactful relationships with others is completely on us. And this mastermind provided the perfect platform to remind us of this and also provide tools to help the partner community take action.

To start, we grounded the discussion with purpose. Why are we all here? One thing was clear – the desire to collaborate over compete, to support over discourage was overwhelmingly present. The group dove into breakout sessions to discuss what was needed for some of their most transformational business relationships to come about. Some of the cliff notes? Authenticity, caring about

people, projecting confidence, open communication and following through on your commitments.

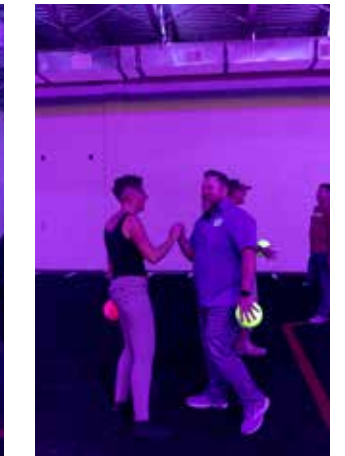
We then switched to a panel discussion featuring 4 current BRP partners from different fields. The panelists have all managed to really maximize success from this community and we wanted them to share some of their tips and tricks! They talked about the importance of continuously cultivating strategic relationships, even if you know you likely won't see a financial return on some of them in the short term. They discussed the importance of sponsorships at events and the effectiveness of a mindset that prioritizes intentionality and impact.

The afternoon closed on a high note with networking and energizing games of dodgeball and ping pong...because really, what better way to invest in relationships is there?

To view the recording of the Mastermind portion, visit our YouTube page @baltimorerealproducers.

Huge thank you to the Wonderfly Arena team for hosting us at their new Timonium location!





The spring market's in bloom.



April offers bring May closings! And you want to ensure your clients get in the best offer for the home of their dreams. **Make their chances really flourish with Approved to Move™.** Our fully underwritten approval is the next best thing to cash – and that's a deal that sellers may find too beautiful to turn down.

Embrace® offers:

- VA loans
- Jumbo loans
- Conventional loans
- First-Time Homebuyers programs
- FHA
- DSCR
- USDA
- Beyond by Embrace
- Renovation loans
- Approved to Move™
- Affordable Housing Loans
- Extended Rate Lock*

Call me today and we'll treat your client as good as gold: 888.718.2274



Branch Manager

Loan Officer

Producing Sales Manager

Producing Sales Manager

Sr. Loan Officer

Mike Davidson
301.335.1859
NMLS #137561

Ramsey Davies
410.419.8554
NMLS #174664

Tom Evans
301.922.9088
NMLS #131422

Mitch Jacobs
301.922.3709
NMLS #219710

Marty Scovitch
301.641.6000
NMLS #144260



Loan Officer

Sr. Loan Officer

Brett Jacobs
301.802.0365
NMLS #2003875

William (Bill) Bloom Jr.
443.745.0479
NMLS #65557



6100 Merriweather Drive, Ste 220
Columbia, MD 21044

Embrace Home Loans, Inc. NMLS #2184; 25 Enterprise Center, Middletown, RI 02842. Phone 800.333.3004, www.nmlsconsumeraccess.org. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act; Licensed by the Delaware State Bank Commissioner, License #7317; Licensed by the N.J. Department of Banking and Insurance.

This information is distributed for professional use and is not intended to be shared with, or viewed by, consumers. To the average consumer, the information here may be misleading or exclude important disclosures. Publish Date: February 2023.

FULLY PROMOTED
Branded Products & Marketing Services

MAXIMIZE YOUR BRAND'S POWER
with custom branded apparel and promotional products

Visit our online showroom at FullyPromoted.com/Towson-MD

APPAREL: Embroidery + Screen Print

PROMO PRODUCTS: Client + Employee Gifts, Branded Giveaways

PRINT SERVICES: Business Cards, Rack Cards, Magnets

SIGNS + BANNERS: Realty Signs + Riders, A-Frame Signs

DISPLAY: Feather Banners, Pop-Up Tents, Trade Show Packages

PLUS MORE!

VISIT: 1220a E. Joppa Road, Suite 112, Towson, MD 21286
CALL: 410-842-0820 | **EMAIL:** Towson.MD@FullyPromoted.com

GLOBAL CONSTRUCTION

M & C Global Construction is a full-service Maryland licensed general contractor dedicated to creating a highly collaborative, intentionally communicative, top quality client experience.

301-575-7305

info@mcglobalconstruction.com | www.mcglobalconstruction.com

Commercial | Residential
Remodeling, Plumbing, HVAC, Decks, Exterior, Interior, Water Damage

Moyer & SONS
MOVING & STORAGE, INC.

LOCAL • LONG DISTANCE • INTERNATIONAL • COMMERCIAL • PACKING • STORAGE

Call For Your FREE Estimate!

D.C. Metro Area - **301-869-3896** | Baltimore Metro Area - **410-525-2300**
MoyerAndSons.com | DOT #222787 | MC #147853

▶▶ agent to watch

Michelle Kemerer

*From Adversity to
Extraordinary*

By Joya Fields
Photos by Keith Robinson



In these days of social media where everyone appears happy and successful, it's refreshing to find people who divulge their real life. Michelle Kemerer of Compass Lock and Key Home Team isn't afraid to let people know who she is and where she came from. Michelle believes that Robert Reffkin, CEO of Compass Realty, says it best. "Dream big. When you dream big, you create energy and passion and inspire others around you to join your cause."

"I feel like I have a great story and not many know it because I haven't shared and even when I feel the walls closing in, I keep a smile on my face and push forward. I wouldn't call it rags to riches necessarily, but together my husband and I have overcome the odds. Neither of us came from families with professionals and we didn't have much," Michelle said.

Many people look at Michelle's success, professional demeanor, and friendly smile and think she's living the life. She had \$9.8 million in sales last year and 22 units and says it was a slow year. After twenty-one years as an agent, she'd be the first one to tell you she's blessed and happy, but there are many struggles behind the scenes.

"Everyone has struggles," Michelle said. "If you're going through a tough time it doesn't mean you're a bad person."

In her best year, Michelle sold 64 homes in eight months. 2021 and 2022 have brought some hard times. Michelle's brother passed away suddenly, and two weeks later, her 19-year-old nephew was killed in a car accident. Both deaths were sudden and unexpected. Shocked by these events, Michelle fell into a depression for four months. This year, she's seen how that affected her bottom line and has decided no matter what challenges come her way, she'll push through.

Struggles aren't anything new to Michelle. "I was a single teen mom, who dropped out of high school, then lived in section 8 apartments off public assistance at 18, after leaving an abusive relationship." She got through that period by reminding herself that the situation was temporary.

"I am the youngest of six children that were raised in a paycheck-to-paycheck family. I was always driven and wanted more for my life," she said.

“”
Everyone has struggles. If you're going through a tough time it doesn't mean you're a bad person.



Michelle got her GED and then enrolled in community college where she kept a 3.96 GPA. Then, she got accepted to George Washington University and entered the Child Psychology program. In 2009, Michelle experienced a health emergency when she had a brain tumor that required two brain surgeries and caused a pulmonary embolism. "I have overcome so many roadblocks and kept going. All the while, I have kept a smile on my face and never stopped helping others learn and grow."

Michelle's family helps her keep balance and fun in her life. "My family is my heart," Michelle said. Her husband, Hannibal works as an attorney for Attorney General Anthony Brown. They have four children, 32-year-old Alyssa, 28-year-old Amarai, 27-year-old Akeem, and 22-year-old Ajani. She and her husband have also raised their goddaughter, 28-year-old Justis and their 11-year-old granddaughter, Makiylah. And there are also three more granddaughters, 5-year-old Bella, 2-year-old Kennedy, and 3-month-old Elyse.

Like any family, Michelle's has its difficulties. Currently, her eldest is struggling with mental health and addiction issues, prompting Michelle and Hannibal to raise their granddaughter. Michelle copes with the stress by talking through things with Hannibal and getting past hard times together. Their other adult children are busy in their careers. Amarai is a Home Inspector at Beck Inspects and a Chimney contractor at Clean Sweep. Akeem does Real estate photography and drone work and is opening his own business soon, Focus Photography. Ajani is an auto mechanic at Sunset Bus Lines.

Her struggles aren't gone, and she concedes that they probably never will be. In spite of all of this success, Michelle sometimes still suffers from imposter syndrome. Attending events with other successful businesspeople can be intimidating. "I know my numbers show I belong there. But it feels like a dream. In my mind, I am still eighteen and pregnant. I still fear it could go away at any time."

To deal with this feeling, Michelle focuses on her relationships. She views her buyers and sellers as connections to people. She recently attended a funeral of a client and didn't care if she got the listing or not, she simply wanted to be there for the family.

Michelle credits much of her success as an agent to mentors. Jeannette Westcott, Joe Wathen, and Lori Sablone shared their knowledge and encouraged her. In turn, she spends a lot of time mentoring new agents at her Compass office. The rookie agents

shadow her, perform role-playing, and hold weekly accountability sessions with her.

Many of these agents have gone on to become top in the field, too. "I love watching them grow," she said. Currently, two new agents on her team, Ally Battista and Ben Joseph are exceeding all expectations.

Michelle shares her ups and downs to show others that they can overcome adversity. "My story shows that where you come from and how you start doesn't determine how it ends."



OUR TEAM MADE A MOVE...

AND WE ARE READY TO

Spring

INTO

ACTION

AT MAIN STREET HOME LOANS



Kyndle S. Quinones | NMLS# 1506081
Vice President/Branch Manager
443.254.0381
kyndle@mainstreethl.com
www.kq4u.com



Alicia Harkowa | NMLS# 698954
Senior Home Loan Consultant
443.250.5489
aharkowa@mainstreethl.com
www.loansbyalicia.com



MAIN STREET HOME LOANS
FROM MAIN STREET TO YOUR STREET

This is for informational purposes only.



TRUST THE EXPERTS

- ✓ In-Stock Specials ready to install as fast as the next day
- ★★★★★
- ✓ 5 Star Reviews
- ✓ Discounted Pricing



VerticalConnection.com | Partner@VerticalConnection.com

Offering Custom Shutters, Shades and Blinds from best in industry manufacturers.

Hyper-Focused on Customer Service and Satisfaction

Over 15 Yrs. Experience in Residential and Commercial Work

Hands on From Start to Finish by Owner, a life long Baltimore Resident

Never a Cost for Consultations & Installations



Jeff Kief, Owner, 410.960.9313
www.thewindowtailor.com
jeff@thewindowtailor.com



PORTABLE STORAGE
MADE SIMPLE



UNITS® is the most convenient, hassle-free approach to your moving and storage needs. From decluttering and remodeling to mismatched closing dates or building a new home, our portable storage units will assist you when you need us most.

WWW.UNITSBALTIMORE.COM | (443) 842-7400



A man in a blue suit and checkered shirt stands on a balcony, leaning against a black pillar. He is smiling and looking towards the right. The background shows a cityscape with a river, buildings, and a parking lot with several cars.

BROOKS GRASSO

OF FULTON MORTGAGE COMPANY

the coaches way

Photos by Maryland Photography Inc.

“

I feel like as real estate professionals, doing this day in and day out, we sometimes forget how big of a deal it is for people to buy a home. There's an emotional attachment for the consumer, and I think we have to take that into account when going through the process with them.

”



One of the best parts about sports is watching a team work together towards a common goal and then seeing it succeed. The same things we learn from watching sports are also applicable to many aspects of our lives, including business. Brooks Grasso with Fulton Mortgage Company is a sports fanatic and in the past, was even a coach himself. Coaches and teammates are known for dedicating time to their passion, being determined to succeed, being observant and understanding the importance of teamwork. These traits have created the foundation of his work and allowed him to excel in helping his clients find the perfect mortgage that fits their lifestyle.

Dedicating Time

Finding our passion in life can be a long journey for some, while for others, it's been right in front of them their whole lives. Brooks became interested in real estate as a teenager after watching one of his childhood

friend's dad flip houses in the city. In adulthood, he was already accustomed to working in sales and always had an interest in the financial markets. "I had a friend in the mortgage industry that kept telling me to try mortgages." After Brooks and his wife bought their first home, something clicked in Brooks' mind. "I felt like things could be a little bit different. More education on everything that was going on."

He called his friend and told him he was going to give it a try. Brooks believes that having patience, trusting the process and focusing on his database and referral partners (including REALTORS® and Builders) is why he has and is continuing to succeed in the mortgage industry. He bases success on "setting concrete goals, whether it's personal or business, and always doing your best to accomplish them."

Spending extra time with his clients through what can be an emotional time and seeing them achieve their

dreams is what he finds most fulfilling. "Getting to know people's stories and helping them achieve home ownership. I feel like as real estate professionals, doing this day in and day out, we sometimes forget how big of a deal it is for people to buy a home. There's an emotional attachment for the consumer, and I think we have to take that into account when going through the process with them." Now, he has helped over five thousand families and closed over a billion dollars in mortgage loans. Brooks has been recognized as one of the top Loan Originators in the country by numerous industry publications, including Mortgage Originator Magazine, Mortgage Executive Magazine, and Scotsmanguide.

Determined

While every client is important, some stories stay with us forever. "We had a first-time homebuyer referred to us. My team member was so surprised by how happy and grateful she was.

The client had talked to multiple realtors and different lenders, and nobody wanted to take the time because it wasn't an easy transaction. She didn't have a lot of money to put down," Brooks shares. With the team's dedication and hard work, they were able to complete the transaction. He finishes his story by saying, "I think sometimes those buyers get overlooked because it's not easy. The whole team got to see what it's like to help change a life, and even though it's an everyday thing for us, it's a big deal for someone else."

Observant

For 25 years, Brooks has been a devoted mortgage lender and believes that a combination of excellent service and great product selection is what sets Fulton Mortgage Company apart from its competition. Fulton Mortgage Company is lined with decades of experience and is consistently making adjustments to keep up with the ever-evolving world of finance and real estate. From traditional mortgages to construction to permanent mortgages, they continue to observe the needs of their communities and work to make homeownership a dream come true for as many people as possible.

Teamwork

Brooks is eager to point out that his success has a lot to do with his Rockstar Team, comprised of Pete Bounelis, Jennifer Healy, Amy Schriver, Rebecca Trapani, and Denise Levay. With over 60 years of combined experience, they are well-versed in all aspects of the mortgage industry. Brooks understands the importance of having a well-educated team to help guide clients through one of the most significant transactions of their lives.

A Love for Family and Community

A proud native of Baltimore, Brooks' roots are planted deep in his community. He and his wife, Renay, have been married for 22 years and enjoy spending time at the beach and doing outdoor activities. Their son, Anthony (age 20), is currently attending Salisbury University and also enjoys the beach and outdoors. Brooks also adds that Renay has been a big supporter of his career, and none of this would have been possible without her support, whether it is a call from a client on Saturday night when they are at dinner, attending work-related events, or getting home late at night from a long day in the office.

The family finds great joy in giving back to the community by donating to charities and volunteering. "We regularly donate to Pathfinders for Autism, Harford Family House, Archbishop Curley High School, HOPE International, Rage Against Addiction and other charitable organizations."

From the Ravens to the Orioles, you can find him cheering on his local major league teams throughout the year. In the past, he was known as a coach himself. During his time coaching a variety of sports in the earlier years of his son's life (including soccer, basketball, lacrosse, and baseball), he was able to teach the importance of teamwork, confidence, and dedication to the younger generation.

“ The whole team got to see what it's like to help change a life, and even though it's an everyday thing for us, it's a big deal for someone else. ”



INSPECTIONS.DONE.RIGHT



INSPECTOLOGY™
INSPECTING THE UNEXPECTED

- ONLINE SCHEDULING
- CHIMNEY
- RADON
- WELL/SEPTIC
- SEWER CAMERA
- TERMITE

BALTIMORE'S HIGHEST RATED INSPECTION CO.

INTEGRITY • SERVICE • BEARING

WWW.INSPECT-OLGY.COM



INFO@INSPECT-OLGY.COM
410-693-5539

BALTIMORE'S TOP RATED, ECO-FRIENDLY JUNK REMOVAL & HAULING PROVIDER.

Schedule Online Today!



1-888-286-2535

BumbleJunk
The Eco-Friendly Junk Remover
Largest Trucks • Lowest Prices • Best Service

www.bumblejunk.com

7964 E. Baltimore Street, Baltimore, Maryland 21224

LTX COMPANIES

LAW ■ REAL ESTATE ■ BUSINESS

LTX LAW GROUP | LTX LAWYERS TITLE EXCHANGE



From Real Estate And Business Law To Settlements To Titles We've Got You Covered.

LTX Companies is comprised of legal, real estate, and business professionals dedicated to the satisfaction of their clients.

Each individual associated with LTX is committed to providing excellent customer service and results. We invite you to learn more about the LTX Companies by calling **410.238.2840** or visiting **www.ltxcompanies.com**

- Title Search / Title Examinations / Abstracting Services
- Closings & Settlements
- Title Insurance Agent & Escrow Agent
- Litigation
- General Law Practice

1966 Greenspring Drive, Suite LL2, Timonium, MD 21093 • 410-238-2840 • www.ltxcompanies.com
To contact Mark or Justin directly, please e-mail: atty@ltxcompanies.com




Your Home Loan Hunt is Over

Our basket has all mortgage eggs you need – filled with competitive rates, low down payments, and lenient credit requirements.

- › VA Loans
- › FHA Loan
- › USDA Loan
- › First-Time Home Buyer Programs

- › All In One Loan™
- › HomeFundIt™
- › Jumbo Loans

- › Conventional Loans
- › Construction loans





STUART EPSTEIN

SVP, Area Sales Manager,
NMLS# 789382

(410) 491-0200
sepstein@cmghomeloans.com

Lucky to work with the Stuart Epstein Team



DEBBIE WITT

Loan Processor



JEN BOURCKEL (LICENSED)

Production Assistant
NMLS# 1146065



JORDAN WILLINGER

Production Assistant
NMLS# 2302058

4050 Legato Road Suites 100 & 120 Fairfax, VA 22033, Branch NMLS# 1935463

NMLS# 1820 CMG Mortgage, Inc. dba CMG Home Loans dba CMG Financial, NMLS# 1820 (www.nmlsconsumeraccess.org), is an equal housing lender. Licensed by the Virginia State Corporation Commission #MC-5521, Georgia Residential Mortgage Licensee #15438, AZ license #1037311. To verify our complete list of state licenses, please visit <http://www.cmgl.com/corporate/licensing>

By Sarah Kingsland

Why Give Back?



Credibility for your Mission: Many businesses have a mission statement. Something that guides us and drives us in our day-to-day. When you state that you want to enhance the lives of your community or that giving back is a focus then there needs to be proof in the pudding. So get involved in something meaningful to you!

Makes you Feel Good: Running a business will inevitably be stressful and if you can't manage that stress it can take its toll. Volunteering can help to energize us and ground us in both our professional and personal lives, which provides us with fulfillment, purpose, and a positive break from our daily routines.

Need ideas on what organizations to look into and get involved in?

One that is near and dear to many is *Baltimore Animal Rescue & Care Shelter (BARCS)*. BARCS is Maryland's largest animal shelter and pet adoption center. No matter the circumstance, no animal is turned away that needs food, shelter, or medical care. They provide life-saving surgeries for injured animals, training and education for the community, and much more. There are many volunteer opportunities available as an individual or as a group/workplace. Walking dogs, supply drives, fundraising events, the opportunities are endless. If you are interested please visit the BARCS website for more information - www.barc.org.

Regardless of what organization you choose, the opportunity for professional and personal growth is there! Get out of your comfort zone and lean into those opportunities that speak to you.

Being an entrepreneur is an involved hands-on process that can, at times, spread you thin and leave you feeling every bit of the uphill climb. Why would you want to take on more commitments by volunteering your time and resources to charitable organizations? Even though it sounds counterintuitive to add more to your plate, volunteering can have a positive impact on your business and your personal life. Here are some examples of how:

Business Development: Depending on if you are just participating in a volunteer activity or partnering in an event you can bring marketing materials, hand out business cards, and speak with as many people as possible to get your name out there. Getting involved also provides great marketing opportunities for before, during, and after volunteer events. Remember to take pictures and videos to post on social media and share posts made by the organization. This is helping potential clients begin to associate you with these positive organizations.

Connecting and Engaging with your Community: This goes hand in hand with business development, the more you are face-to-face with your community the more people get to know you and your business. You are building a rapport with your community (and prospective clients), identifying what people in the area need and how you and your business can help them.

Improving Interpersonal Skills: Every entrepreneur has an "elevator pitch", but to be able to have productive conversations that drive business is something that does not come easy to everyone. The more you practice and interact with different people, the easier it becomes to connect and have an impact.



Sarah Kingsland and her husband Brian Thurston own and operate **The Junkluggers of Baltimore**. An eco-friendly junk removal company that focuses on landfill diversion through the donation and recycling of unwanted items. Serving both residential and commercial customers in the Greater Baltimore Area since May of 2020.

GRANITEPRO

GET THE MOST VALUE FOR YOUR HOME

FINANCING AVAILABLE!

COUNTERTOPS

Granite - Quartz
Marble - Soapstone

ONE-STOP-SHOP SERVICE

Countertop Removal
Countertop Installation
Plumbing Reconnect
Tile Backsplash

WWW.GRANITEPROREMODELING.COM



Green Home SOLUTIONS
We Make Air Better!

Breathe with confidence in your new home.

\$595 MOVE-IN SPECIAL

TESTING FOR

- MOLD
- RADON
- INDOOR AIR QUALITY ISSUES

GIVE US A CALL TODAY!
410-982-6340
GreenHomeSolutions.com/nbaltimore

ROOFING • SIDING • GUTTERS

HARFORD MAGAZINE BEST OF WINNER 2021

TAR HEEL
CONSTRUCTION GROUP LLC

1212 E. Churchville Rd. • Suite 101 • Bel Air, MD 21014
410-638-7021

MHC# 131991

www.TarHeelConstructionGroup.com

Realtors... Do you have a house packed with stuff?

We can help you sell it faster!

Baltimore Metro Caring Transitions

We can sort it, donate items and sell off valuables and have it broom swept and back in your hands in weeks.

Our Services:
Estate Sales • Online Auction • Downsizing • Relocation

CaringTransitionsBaltimoreMetro.com
Visit our online auctions at CTBaltimore.com

WORRY FREE PROTECTION

FARM CREEK INSURANCE

INSURANCE MADE EASY

AUTO HOME COMMERCIAL FARM RV & BOAT UMBRELLA

1-800-931-7484
10176 Baltimore Nation Pike Suite 204
Ellicott City, MD 21042

Scan the QR code to see what special offers we have for Real Producers!

Visual Capture

- Photography
- Videography
- Matterport 3D
- Drones
- Floor Plans
- Virtual Staging

Michael Bereson
(800) 948-0813 | mbereson@ouselens.com

Call or email to talk about pricing, scheduling, or booking a meeting.

THE JOURNEY OF

XANDER CRUZ

“ I got my license and have been in love with real estate ever since.”

Separating work and life is important, but when your passions in business align with your personal values, it manifests a career that will excel past what you could ever imagine.



“

There are over 10,000 vacant lots in Baltimore that families could be in. Renovating 100 houses may seem like a drop in the bucket but that's 100 more homes available for families.

”

Born and raised in Bel Air, MD, Alexander (Xander) Cruz with Cummings & Co. REALTORS®, family's roots originate in San Juan, Puerto Rico. He laughs as he shares, “by blood I'm 50% Puerto Rican on his father's side though I may not look it.” Through examples from his parents, Xander has firsthand knowledge of how important loyalty is in a family. Now as a top producer in Baltimore, his love for family outreaches to the community to continue creating a better quality of life for others.

Before joining the real estate industry in 2012, Xander graduated with a Bachelor's Degree in Arts from West Virginia University. After returning home from school to find his parents listing their home with a local broker, Georgeanna Garceau, the two clicked and she saw potential in Xander's skills. “After working for her part-time for a couple of weeks, she offered me a position working directly with her,” he explains, “I got my license and have been in love with real estate ever since.” Xander beams as he elaborates on how much Georgeanna taught him and without her mentorship, wouldn't be where he is today.

Eight years ago, Xander partnered with his longtime mentor Craig Reich (whom he was introduced to by Georgeanna) and opened CR of Maryland. Now with over 30 employees, the company continues to grow and share their goal of — “being a leader in affordable housing and benchmark of the industry for quality, integrity, and professionalism.” Last year the company spent over 20 million in construction dollars renovating homes, generating 132 homes to be sold for families to have quality living conditions. Passionately Xander states, “there are over 10,000

vacant lots in Baltimore that families could be in. Renovating 100 houses may seem like a drop in the bucket but that's 100 more homes available for families.”

Fueled by his business, Xander has dedicated long hours and funds to causes that touch his heart; including BARCS, Moveable Feast, CASA, Baltimore Hunger Project, The Seabass Foundation, and One Love Foundation.

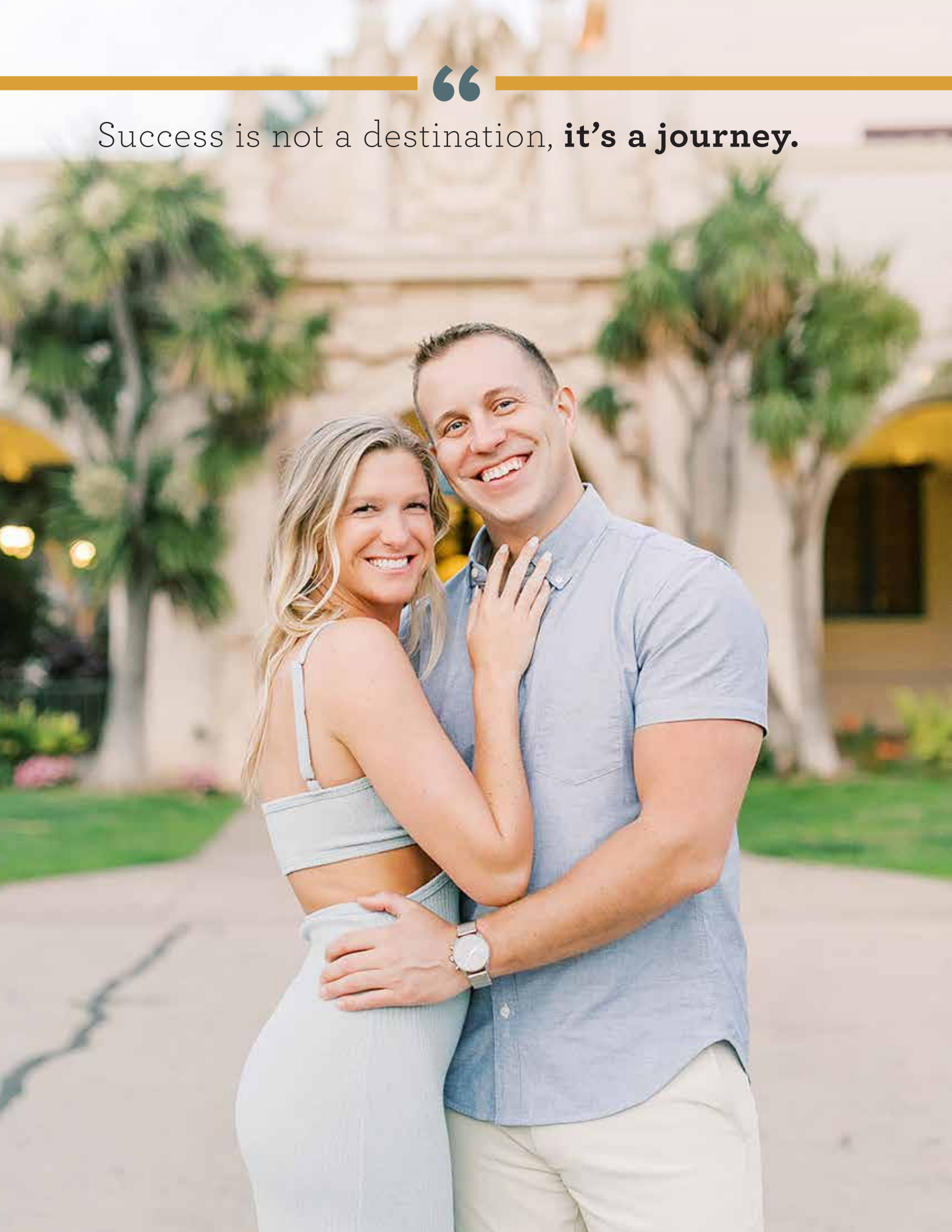
Growth is the word he uses when thinking about what has been most rewarding in his life. Starting off as a 21-year-old kid who knew nothing, to now expanding his family and becoming a partner/director of his company, he has grown into the individual he always aspired to be. Throughout the years he has been able to also watch his team members expand their skill sets and skyrocket in their careers. While growth comes with its challenges, Xander is known for not backing down. “I have to run towards challenges, that's my personality type. By being proactive and assertive, I can help stop problems before they become bigger.”

The future holds a lot for Xander, not just in the growth of his business but his family. His wife, Lauren and he are expecting their first child in March. “A little girl, we're going to name her Ava,” he gleefully shares. Ava will be welcomed into the world by her two fur siblings, Reggie (a lab mix) and George (a golden retriever). The couple is ecstatic to share the world with their little girl, from the white sand beaches in Florida to the snowy mountain tops they like to ski at. We can't forget that the family will be cheering on their home team, the Baltimore Ravens, in section 126 at every game, as they are season ticket holders.



“

Success is not a destination, **it's a journey.**



As for the future of his business, changing lives for the better is still his priority. He hopes to continue to mentor and help not just his agents, but clients reap the rewards of what real estate has to offer. Planning for success can be difficult to navigate as a new REALTOR®, especially in an industry that is continuously evolving and shaping the world. For now, Xander shares the following advice -

1. Find a strong mentor - they will be able to answer your questions and already know what mistakes you may make.
2. Don't quit. It's very easy to quit rather than keep going, but you have to stick with it.
3. Have an abundance mindset.
4. Keep focused. If you're not focused, you'll miss out on opportunities.

Xander states, "success is not a destination, it's a journey." In his eyes, he believes he's on the road to success by having a life filled with a happy family and the freedom to spend his time how he wants while impacting as many people as possible in a positive way.



DON'T GET FOOLED THIS APRIL...

WORK WITH A LENDER YOU CAN TRUST!



Danny Reedy

SR. LOAN OFFICER | NMLS #1416292

200 EAST JOPPA ROAD, SUITE 109, TOWSON, MD, 21286
PHONE: 443.574.9760 | EMAIL: DANNY.REEDY@SWBC.COM
WWW.DANNYSWBC.COM



Jamie Lenés

SR. LOAN OFFICER | NMLS #142987

11085 STRATFIELD COURT, MARIOTTSVILLE, MD, 21104
PHONE: 443.574.9534 | EMAIL: JAMIE.LENES@SWBC.COM
WWW.JAMIELENES.COM



SWBC Mortgage Corporation, NMLS #9741, check licensing at www.nmlsconsumeraccess.org. Loans subject to credit and property approval, restrictions and conditions may apply. Not all loan programs or loan amounts available in all areas. Programs and guidelines subject to change without notice. Corporate office: 9311 San Pedro Ave., Ste. 100, San Antonio, TX 78216. © 2023 SWBC. All rights reserved. 1060-A0374

Are your clients looking for
an agent they can trust?
Have your peeps call
my peeps!



Krista Kenny
Lentz Insurance Agency Inc

2300 York Rd Ste 213
Timonium, MD 21093
KristaK@lentzinsuranceagency.com
410-252-1117



LentzInsuranceAgency.com



Schedule Online
to Help the Cause! www.oxifresh.com

Keith Whitelock
877-Oxi-Fresh

FOUR TWELVE
ROOFING

**Putting Roofs
Over Things
That Matter**

FourTwelveRoofing.com
(410) 989-7343



Positive: Professionalism, Punctuality, Quality, Responsiveness, Value

"Park Avenue Cleaning has been cleaning my home every single week for years. They are reliable, thorough, super friendly and professional! I've also referred them to countless real estate agents, who work with Park Avenue consistently to help their clients with both "listing cleanings", move-in and move-out cleanings. My wife and I just moved, and they did a fantastic job both with the move-out cleaning of our apartment, as well as the move-in cleaning of our new place!! HIGHLY recommend!" -C.R.

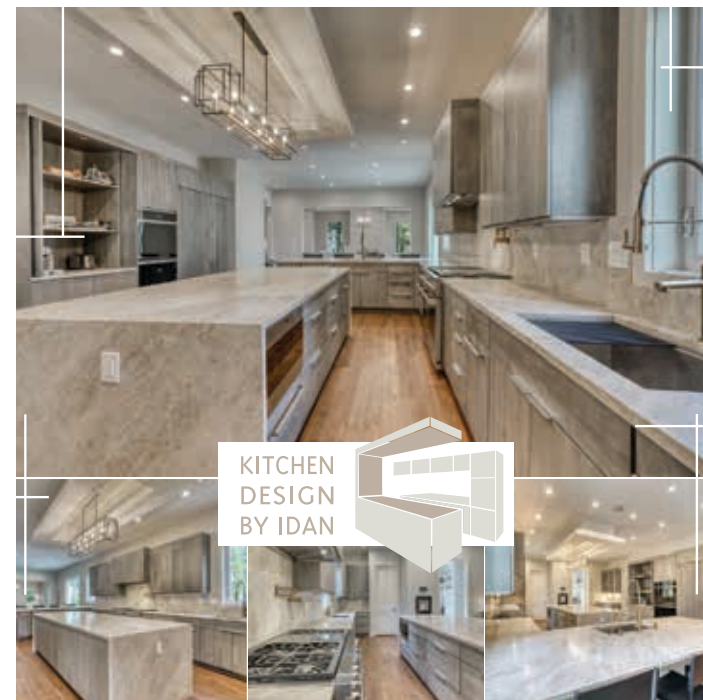


PARK AVENUE
CLEANING

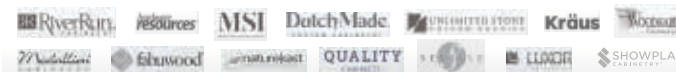
Maid Services | Real Estate | Offices

www.ParkAvenueCleaning.com | 877-546-9837 Office

Subscribe to our
Newsletter for Exclusive
Offerings for Agents
and Affiliates



KITCHEN
DESIGN
BY IDAN



By appointment only.

6072 Falls Road, Baltimore (443) 738-5195 kitchendesignbyidan.com

Mid Atlantic
FINANCIAL GROUP, LLC.

Commercial Lending.

Banks can't always finance commercial investments. Convert those unconventional out-of-the-box deals into real world transactions and business opportunities.

mafglc.com/commercial

info@mafglc.com



Get all your inspection needs scheduled
WITH ONLY ONE CALL.

Home Inspection | Termite | Radon | Water Testing
Septic Inspections | Sewer Scoping
We Even Get On The Roof (when safe)

Our Rental Division has a fast turn-around with scheduling and completing the Baltimore City Inspections.

Our team handles over a hundred rental inspections per week.

Our team has over **25 years** of industry experience in everything from tiny cottages to 15,000 square foot mansions.



Rachel Oslund
MD License #30200

We offer personalized and professional service.

First time buyers and seasoned buyers enjoy working with us.

410.878.3039

READY TO RECLAIM YOUR SPACE?

Wave goodbye to your clutter this season!



Declutter your home or business the green way.



Big or small, we'll lug it all!

- Reliable, Eco-Friendly Service
- Same/Next-Day Appointments
- A Fully Insured, Friendly Crew
- 100% Satisfaction Guaranteed
- Locally Owned and Operated

We **donate** and **recycle** as much as possible to keep your items out of landfills. For any donations we're able to make on your behalf, we'll provide a tax-deductible donation receipt!

BOOK NOW!



\$25 OFF
a 1/4 truckload or more

USE CODE: 25REALPRODUCERS
Limit one per job. Cannot be combined with other coupons or discounts. Tax not included.

Contact Brian.Thurston@junkluggers.com for project planning assistance!

443-902-0635 • JUNKLUGGERS.COM



PROVIDING TITLE AND CLOSING SERVICES

..... TO
CONSUMERS
AND
REAL ESTATE
PROFESSIONALS

Micasa Title is a full-service real estate title and escrow company that conducts closings for the sale and refinance of residential and commercial properties.

Licensed Settlement Officers & Attorneys • Escrow Accounts • Loan Document Preparation
Title Searches • Loan Closings • Title Transfers • Title Insurance • Notary Service



1777 Reisterstown Road, Suite 240 • Baltimore, Maryland 21208
410.753.3500 • www.micasatg.com

TOP 150 STANDINGS • BY UNITS

Individual MLS ID Closed date from Jan. 1 to Feb. 28, 2023

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	202.5	\$11,702,526
2	Tineshia R. Johnson	NVR Services, Inc.	116.5	\$61,543,362
3	Lee M Shpritz	Ashland Auction Group LLC	67.5	\$3,915,025
4	Kathleen Cassidy	DRH Realty Capital, LLC.	56	\$26,861,532
5	Joseph A Petrone	Monument Sotheby's International Realty	39	\$23,777,273
6	Robert J Chew	Berkshire Hathaway HomeServices PenFed Realty	29.5	\$13,125,090
7	Lois Margaret Alberti	Alberti Realty, LLC	25	\$6,867,300
8	Lee R. Tessier	EXP Realty, LLC	23	\$7,845,865
9	Gina L White	Lofgren-Sargent Real Estate	22	\$9,230,887
10	Gina M Gargeu	Century 21 Downtown	21.5	\$3,837,550
11	Matthew S Cooper	Alex Cooper Auctioneers, Inc.	21	\$2,819,000
12	STEPHEN PIPICH Jr.	Corner House Realty North	16.5	\$5,593,700
13	Robert J Lucido	Keller Williams Lucido Agency	16.5	\$10,394,566
14	Nickolaus B Waldner	Keller Williams Realty Centre	16.5	\$6,539,205
15	Shawn M Evans	Monument Sotheby's International Realty	16	\$12,017,788
16	Louis Chirgott	Corner House Realty	15.5	\$7,747,525
17	Christopher J Cooke	Berkshire Hathaway HomeServices Homesale Realty	15.5	\$4,063,400
18	Dariusz Bogacki	Cummings & Co. Realtors	14.5	\$3,286,050
19	Gregory A Cullison Jr.	EXP Realty, LLC	14	\$3,520,903
20	David Orso	Berkshire Hathaway HomeServices PenFed Realty	13.5	\$12,357,500
21	Lauren Ryan	NVR Services, Inc.	13.5	\$6,569,105
22	James T Weiskerger	Next Step Realty	13	\$6,864,000
23	Jeremy Michael McDonough	Mr. Lister Realty	13	\$4,530,900
24	Charlotte Savoy	Keller Williams Integrity	13	\$5,982,400
25	James H Stephens	EXP Realty, LLC	13	\$4,017,000
26	Larry E Cooper	Alex Cooper Auctioneers, Inc.	13	\$1,811,610
27	Jeremy William Martin	Coldwell Banker Realty	12	\$3,945,900
28	Bradley R Kappel	TTR Sotheby's International Realty	12	\$29,074,000
29	Dassi Lazar	Lazar Real Estate	12	\$4,427,122
30	Tom Atwood	Keller Williams Metropolitan	12	\$2,524,799
31	Daniel McGhee	Homeowners Real Estate	12	\$4,675,000
32	Enoch P Moon	Realty 1 Maryland, LLC	12	\$4,374,300
33	Robert J Breeden	Berkshire Hathaway HomeServices Homesale Realty	11	\$3,401,200
34	Vincent J. Steo	Your Home Sold Guaranteed Realty	11	\$3,525,100

RANK	NAME	OFFICE	SALES	TOTAL
35	Terry A Berkeridge	Advance Realty Bel Air, Inc.	11	\$3,495,550
36	Kim Barton	Keller Williams Legacy	11	\$3,430,500
37	Mark D Simone	Keller Williams Legacy	10.5	\$3,200,904
38	Alex B Fox	Allfirst Realty, Inc.	10	\$2,644,000
39	Ali Raza	Taylor Properties	10	\$3,385,000
40	Gavriel Khoshkheraman	Pickwick Realty	10	\$1,340,000
41	John R Newman II	Keller Williams Flagship of Maryland	9.5	\$3,721,150
42	Anne Marie M Balcerzak	AB & Co Realtors, Inc.	9.5	\$4,747,400
43	Luis H Arrazola	A.J. Billig & Company	9.5	\$877,525
44	Timothy Lee Joseph Dominick	Coldwell Banker Realty	9	\$1,253,000
45	Yevgeny Drubetskoy	EXP Realty, LLC	9	\$2,779,850
46	cory andrew willems	EXP Realty, LLC	9	\$2,184,950
47	Tracy Vasquez	Cummings & Co. Realtors	9	\$3,520,800
48	Robert P Frey	Exit Results Realty	9	\$2,988,600
49	Matthew D Rhine	Keller Williams Legacy	9	\$3,390,000
50	Kelly Schuit	Next Step Realty	9	\$4,782,000

Disclaimer: Statistics are derived from closed sales data. Data pulled on Mar. 6th 2023, and based on reported numbers to MLS. This is closed sales in all of Maryland and D.C. by agents in the counties listed under the header. Consists of residential new construction and resale. Numbers not reported to MLS within the date range listed are not included. MLS is not responsible for submitting this data. Data is based on each individual MLS ID. Some teams report each agent individually; other teams report total production under one name. If there's an alternate agent listed, volume and units will be split in half between both agents. Errors in the Bright MLS system could cause data to not be up-to-date. *Baltimore Real Producers* does not alter or compile this data nor claim responsibility for the stats reported to/by MLS.

THE DOBZ GROUP OF DirectMortgageLoans®

WORKING WITH LOCAL
(FAMILY OWNED AND OPERATED BASED IN MARYLAND)
LENDERS CAN MAKE
ALL THE DIFFERENCE.

What you can expect when
working with our team...

IF YOUR BUYER WAS DENIED, GIVE US A SHOT BEFORE YOU THINK THE DEAL IS DEAD!

Catalog of Loan Products

We will find the perfect loan solution for your clients - Non-QM, Traditional, ITIN, Investment, ARMs, Buydowns, etc.

Proactive Communication

We are with you + your clients every step of the way. We maintain open lines of communication before, during and after the home buying process.

Quick Turn Times

With fast turn times, you'll be at the closing table in no time! (sometimes, as quick as 15 days)*



443.798.2759 | Dobzteam@directmortgageloans.com | DobzGroup.com

Turn times subject to vary based on eligibility, inspections and closing dates.



From Contract To Closing, We Provide Assistance
Every Step Of The Way ... Don't Settle For Less!

www.HomeFirstTitleGroup.com



800-490-0570

MD - DC - VA



SMART - PRACTICAL - THOROUGH

- Get an instant preliminary CD/ALTA on our user friendly website
- Attorneys on staff, available to you at any time
- Residential and commercial closings
- 1031 Exchanges
- In-home and after-hours closings, rush closings
- Very competitive pricing
- Virtual Closings
- RON Closings

We Work Hard To Make Realtors' Lives Easier

**Serving
Maryland,
Delaware, and
Pennsylvania**



410-818-0088

CertifiedProperty.us

Info@CertifiedProperty.us

- HOME INSPECTIONS
- RADON AND MOLD TESTING
- CHIMNEY INSPECTIONS
- STUCCO THERMOGRAPHY INSPECTIONS
- WELL & SEPTIC INSPECTIONS
- WATER SAMPLING
- PIER, BULKHEAD, SEAWALL,
- AND OTHER INSPECTIONS

TOP 150 STANDINGS • BY UNITS

Individual MLS ID Closed date from Jan. 1 to Feb. 28, 2023

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	Daniel B Register IV	Northrop Realty	9	\$2,175,400
52	Juwan Lee Richardson	Keller Williams Legacy	9	\$1,243,000
53	PETER WONG	Corner House Realty North	9	\$2,299,399
54	Tyler Ell	Keller Williams Realty Centre	9	\$4,041,435
55	Jeannette A Westcott	Keller Williams Realty Centre	9	\$4,406,400
56	Andrew Udem	Berkshire Hathaway HomeServices Homesale Realty	8.5	\$4,858,500
57	Daniel M Billig	A.J. Billig & Company	8.5	\$1,729,250
58	Veronica A Sniscak	Compass	8.5	\$4,011,995
59	Vincent M Caropreso	Keller Williams Flagship of Maryland	8.5	\$3,306,550
60	Jessica L Young-Stewart	RE/MAX Executive	8.5	\$2,563,500
61	Robert Elliott	Redfin Corp	8	\$2,772,800
62	Daniel Borowy	Redfin Corp	8	\$3,951,500
63	Jonathan Scheffenacker	Redfin Corp	8	\$3,319,800
64	Keiry Martinez	ExecuHome Realty	8	\$1,849,500
65	Mark A. Ritter	Revol Real Estate, LLC	8	\$3,045,900
66	Montaz Maurice McCray	Keller Williams Realty Centre	8	\$1,755,500

RANK	NAME	OFFICE	SALES	TOTAL
67	Bill Franklin	Long & Foster Real Estate, Inc.	8	\$4,268,299
68	John C Kantorski Jr.	EXP Realty, LLC	8	\$1,499,900
69	Kevin L Reeder	RE/MAX First Choice	8	\$2,534,500
70	James P Schaecher	Keller Williams Flagship of Maryland	8	\$3,716,750
71	Benjamin J Garner	Real Broker, LLC	8	\$3,748,900
72	Kimberly A Weir	Long & Foster Real Estate, Inc.	8	\$2,983,900
73	Ryan R Briggs	Anne Arundel Properties, Inc.	8	\$3,753,554
74	Tony Migliaccio	Long & Foster Real Estate, Inc.	8	\$2,548,000
75	Mitchell J Toland Jr.	Redfin Corp	8	\$3,116,790
76	Bryan G Schafer	Next Step Realty	8	\$2,619,900
77	Allen J Stanton	RE/MAX Executive	8	\$3,147,400
78	Jared T Block	Alex Cooper Auctioneers, Inc.	7.5	\$1,501,125
79	Andrew Johns III	Keller Williams Gateway LLC	7.5	\$2,882,300
80	Un H McAdory	Realty 1 Maryland, LLC	7.5	\$4,812,890
81	Matthew B Pecker	Berkshire Hathaway HomeServices Homesale Realty	7	\$3,210,500
82	Bob A Mikelskas	Rosario Realty	7	\$2,733,500
83	Brian M Pakulla	RE/MAX Advantage Realty	7	\$5,584,861
84	Rebecca M Ravera	ExecuHome Realty	7	\$1,024,400
85	Charlie Hatter	Monument Sotheby's International Realty	7	\$8,230,000
86	William C Featherstone	Featherstone & Co.,LLC.	7	\$1,933,700
87	Nancy A Hulsman	Coldwell Banker Realty	7	\$2,757,650
88	Alexandra T Sears	TTR Sotheby's International Realty	7	\$9,707,500
89	Carley R. Cooper	Alex Cooper Auctioneers, Inc.	7	\$768,500
90	Zachary M. Pencarski	Redfin Corp	7	\$1,867,500
91	Chad J Robertson	Keller Williams Flagship of Maryland	7	\$2,462,000
92	Brian I Leibowitz	Maryland Realty Company	7	\$870,000
93	Laura M Snyder	American Premier Realty, LLC	7	\$3,944,000
94	Sunna Ahmad	Cummings & Co. Realtors	7	\$4,048,935
95	Charles N Billig	A.J. Billig & Company	6.5	\$1,018,225
96	Ashley Chesley	EXP Realty, LLC	6.5	\$541,000
97	Pamela A Terry	EXP Realty, LLC	6.5	\$874,000
98	Christopher Stumbroski	Keller Williams Legacy	6.5	\$2,048,200
99	Santiago Carrera	Exit Results Realty	6	\$1,543,999
100	Sonya Francis	RE/MAX Solutions	6	\$1,360,600

Disclaimer: Statistics are derived from closed sales data. Data pulled on Mar. 6th 2023, and based on reported numbers to MLS. This is closed sales in all of Maryland and D.C. by agents in the counties listed under the header. Consists of residential new construction and resale. Numbers not reported to MLS within the date range listed are not included. MLS is not responsible for submitting this data. Data is based on each individual MLS ID. Some teams report each agent individually; other teams report total production under one name. If there's an alternate agent listed, volume and units will be split in half between both agents. Errors in the Bright MLS system could cause data to not be up-to-date. *Baltimore Real Producers* does not alter or compile this data nor claim responsibility for the stats reported to/by MLS.



BYRD
design + build

CUSTOM BUILT HOMES
FULL HOME RENOVATIONS
INTERIOR DESIGN

443.823.9759
WWW.BYRDDDB.COM



Attorney Owned and Operated
Purchases & Refinances
Residential & Commercial
Competitive Closing Fees



Michelle Krupka
 mkrupka@greenspringtitle.com
 410.580.0377 | 443.307.3797 Cell
 greenspringtitle.com

The service your client deserves for the most important purchase of their life.



The **Spring**
 market is here!

Let's work together to put more families into homes.

As an independent insurance agency, we can customize policies specifically for your buyers.



Matthew T. Barrett
 Agency Principal

Call Matt for a free quote on new or existing insurance policies.



Specializing in Home & Auto

410-979-7711

Matt@BarrettInsuranceGroup.com



*Your inspection
 repair specialist!*

everyday-handyman.com
 410.441.3488



Mary Levinson
 Branch Manager, NMLS ID# 145055
 (C) 443-527-3452
 www.nfmlending.com/mlevinson
 mlevinson@nfmlending.com



Jason McLaughlin
 Branch Manager, NMLS ID# 13938
 (C) 410-977-4445
 www.nfmlending.com/jasonm
 jasonm@nfmlending.com

1190 Winterson Road, Suite 180, Linthicum, MD 21090

"We are passionate about helping families achieve their financial goals and objectives through personalized mortgage solutions."

Ready. Set. Mortgage.™

Make sure you understand the features associated with the loan program you choose, and that it meets your unique financial needs. Subject to Debt-to-Income and Underwriting requirements. This is not a credit decision or a commitment to lend. Eligibility is subject to completion of an application and verification of home ownership, occupancy, title, income, employment, credit, home value, collateral, and underwriting requirements. Not all programs are available in all areas. Offers may vary and are subject to change at any time without notice. MLO licensing information: AL # 54125, AZ # 0935040, AR, CA # CA DOC 13938, CO # 100044446, CT # LO-13938, DC # MLO13938, DE # MLO13938, FL # LO13121, GA # 50210, IL # 031.0027260, LA, MD # 2492, MA # MLO13938, MN # MN-MLO13938, MS # 13938, MT # 13938, NV # 53250, NJ # 0635655, NC # 1168707, OH # MLO.039174.001, OK # MLO26882, OR, PA # 27459, RI, SC # MLO 13938, TN # 105786, TX, UT # 10904841, VA # MLO 734VA, WA, WV # LO30459, WI # 13938. NFM, Inc. d/b/a NFM Lending, NFM, Inc. is licensed by: AL # 21250, AZ # 0934973, CA # 6039416 (dba NFM Consultants, Inc.), CO # 2893, CT # 9395, DE # 3879, DC # MLB-2893, FL # MLD174 and MLD795, GA # 17414, IL # MB.6759796, LA # 2893, MD # 5330, MA # MC2893, MN # MN-MO-20309174, MI # 2893 (dba NFM Lending, Inc.), NJ # 9966238, NC # L-135884, OH # MBMB.850129.000 and SM.501761.000, OR # ML-5191, PA # 25770, RI # 20163283LL, SC # MLS-2893, TN # 109396, TX # NMLS2893, Virginia Mortgage Lender and Broker, Licensed by the Virginia State Corporation Commission # MC-2357, WA # CL-2893, WV # ML-23712 and ML-23711. For NFM, Inc.'s full agency and state licensing information, please visit www.nfmlending.com/licensing. NFM, Inc.'s NMLS #2893 (www.nmlsconsumeraccess.org). NFM, Inc. is not affiliated with, or an agent or division of, a governmental agency or a depository institution. Copyright © 2023.



TOP 150 STANDINGS • BY UNITS

Individual MLS ID Closed date from Jan. 1 to Feb. 28, 2023

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	Jeannette Hitchcock	RE/MAX Solutions	6	\$2,580,000
102	Bob Simon	Long & Foster Real Estate, Inc.	6	\$1,283,500
103	Benjamin C Morgan II	RE/MAX Ikon	6	\$1,786,500
104	Wanda Gail Foster	CENTURY 21 THE REAL ESTATE CENTRE	6	\$2,257,734
105	Jessica DuLaney (Nonn)	Next Step Realty	6	\$3,396,900
106	Ryan Bandell	Keller Williams Realty Centre	6	\$2,391,704
107	Justin A. Brewer	Baltimore Realty, LLC	6	\$773,450
108	Elizabeth Ellis	Brookfield Management Washington LLC	6	\$3,459,655
109	Molly Reed	Compass	6	\$1,785,000
110	Joseph C. McDonnell	Corner House Realty	6	\$2,562,965
111	Tiffany S Domneys	ExecuHome Realty	6	\$1,270,901
112	Daniel S Drechsler	Exit Results Realty	6	\$1,652,000
113	Francis R Mudd III	Schwartz Realty, Inc.	6	\$2,510,000
114	Deborah T Finkelstein	RE/MAX Premier Associates	6	\$2,046,000
115	Bethanie M Fincato	Cummings & Co. Realtors	6	\$3,193,240
116	Patricia Spigel	Compass	6	\$2,340,000
117	Ronald W. Howard	RE/MAX Advantage Realty	6	\$1,718,903
118	Colleen M Smith	Long & Foster Real Estate, Inc.	6	\$2,518,900
119	Lauren Matera	Coldwell Banker Realty	6	\$2,895,000
120	Zachary B Zander	Cummings & Co. Realtors	6	\$2,245,000
121	Robert J Skudrna	Long & Foster Real Estate, Inc.	6	\$1,973,400
122	Jeff D Washo	Compass	5.5	\$2,130,900
123	Nicholas T Badalian	Fathom Realty MD, LLC	5.5	\$2,747,000
124	Tracy J. Lucido	Keller Williams Lucido Agency	5.5	\$3,738,737
125	Adam Chubbuck	Douglas Realty, LLC	5.5	\$2,490,000
126	Michael Green	Witz Realty, LLC	5.5	\$1,691,950
127	Denise M Lewis	Brook-Owen Real Estate	5.5	\$1,551,825
128	Jeffrey Lipkin	Keller Williams Legacy	5.5	\$1,588,200
129	Kimberlee Randall	EXP Realty, LLC	5.5	\$2,335,000
130	Vincent Principe	Keller Williams Flagship of Maryland	5.5	\$2,684,000
131	Amy Sheinin	Monument Sotheby's International Realty	5.5	\$2,294,500
132	Phillippe Gerdes	Real Broker, LLC	5	\$1,899,950
133	Wendy T Oliver	Coldwell Banker Realty	5	\$3,468,000
134	James M. Baldwin	Compass	5	\$2,775,750

RANK	NAME	OFFICE	SALES	TOTAL
135	Stefan D Holtz	Northrop Realty	5	\$2,408,000
136	Zoleta A Caster	Caster Realty	5	\$245,000
137	Christopher Adam Mabe	EXP Realty, LLC	5	\$2,644,000
138	Ricky Cantore III	RE/MAX Advantage Realty	5	\$2,966,000
139	Robin A Sylvester	Long & Foster Real Estate, Inc.	5	\$385,900
140	Heather Crawford	Redfin Corp	5	\$2,053,799
141	Melissa Barnes	Cummings & Co. Realtors	5	\$1,807,000
142	Laurie M Karll	Keller Williams Legacy	5	\$1,052,500
143	Dakota D Wendling	Compass	5	\$2,933,000
144	Donald S Meyd	Redfin Corp	5	\$1,713,500
145	Barry J Nabozny	RE/MAX Premier Associates	5	\$4,534,580
146	Lisa M St Clair-Kimmey	Realty Plus Associates	5	\$989,000
147	Will L Rodgers	EXP Realty, LLC	5	\$1,644,800
148	Carol Snyder	Monument Sotheby's International Realty	5	\$6,176,000
149	Catherine A Watson - Bye	RE/MAX Executive	5	\$2,500,000
150	Jennifer Lynn Gordon	EXP Realty, LLC	5	\$1,080,900

Disclaimer: Statistics are derived from closed sales data. Data pulled on Mar. 6th 2023, and based on reported numbers to MLS. This is closed sales in all of Maryland and D.C. by agents in the counties listed under the header. Consists of residential new construction and resale. Numbers not reported to MLS within the date range listed are not included. MLS is not responsible for submitting this data. Data is based on each individual MLS ID. Some teams report each agent individually; other teams report total production under one name. If there's an alternate agent listed, volume and units will be split in half between both agents. Errors in the Bright MLS system could cause data to not be up-to-date. *Baltimore Real Producers* does not alter or compile this data nor claim responsibility for the stats reported to/by MLS.

**LOCAL KNOWLEDGE
RENOVATION SPECIALISTS
FAST TURN TIMES**



Louis Berman
NMLS: 1403177
Email: louis.berman@watermarkmtg.com
Cell: 443-896-3913




*Mortgage rates could change daily. Some products may not be available in all states. Some restrictions may apply based on the purchase/financing of a primary residence. Credit and collateral subject to approval. Loan to value, debt to income and cash-out restrictions may apply. Programs and conditions subject to change without notice. Watermark Home Loans 100 Spectrum Center Dr Ste 1501, Irvine, CA 92618-4864 NMLS ID: 1938 Louis Berman NMLS 1403177

HELPING YOU BUILD CLIENTS FOR LIFE

90% of clients say they will use the same agent in the future when they go to sell their home but only 26% actually do.

How much repeat business and referrals are you missing out on?

Let me help you create clients for life! We offer...

- A new, digital, streamlined approach to processing loans
- The ability to remove financing contingencies
- A faster outcome that allows us to (per Freddie Mac) approve loans on average 15 days faster than any other company!


When a buyer wins sooner, their level of satisfaction increases exponentially, and referrals follow!

Contact me today to start creating clients for life.



John P. Downs
SVP - Senior Loan Officer
NMLS ID #: 476406
Mobile: (202) 899-2603
JDowns@vellummortgage.com
www.DownsMortgageGroup.com



 12700 Fair Lakes Circle, Suite 400, Fairfax, VA 22033 | Vellum Mortgage, Inc | NMLS ID #: 1657323 (www.nmlsconsumeraccess.org).
This is an advertisement and not a guarantee of lending. Terms and Conditions apply. Subject to underwriting guidelines and approval.
Programs are subject to change. Your actual rate, payment and costs could be higher. Get an official Loan Estimate before choosing a loan.
Ad created: 6/30/2022

Residential | Commercial Nationwide



"It was a pleasure working with Certified Title. Their team made the entire process easy and seamless. I highly recommend their services for anyone looking for a professional, reliable, and trustworthy title company."



Certified Title
CORPORATION



"Buddy the Retriever" is our proprietary virtual closing assistant that provides 24/7 real-time text and email communication throughout the process.

For more information, contact Stephen Millstein directly at stephen@certifiedtitlecorp.com or call our office.

888-486-5511 • certifiedtitlecorp.com

TOP 150 STANDINGS • BY VOLUME

Individual MLS ID Closed date from Jan. 1 to Feb. 28, 2023

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	Tineshia R. Johnson	NVR Services, Inc.	116.5	\$61,543,362
2	Bradley R Kappel	TTR Sotheby's International Realty	12	\$29,074,000
3	Kathleen Cassidy	DRH Realty Capital, LLC.	56	\$26,861,532
4	Joseph A Petrone	Monument Sotheby's International Realty	39	\$23,777,273
5	Robert J Chew	Berkshire Hathaway HomeServices PenFed Realty	29.5	\$13,125,090
6	David Orso	Berkshire Hathaway HomeServices PenFed Realty	13.5	\$12,357,500
7	Shawn M Evans	Monument Sotheby's International Realty	16	\$12,017,788
8	Adam M Shpritz	Ashland Auction Group LLC	202.5	\$11,702,526
9	Robert J Lucido	Keller Williams Lucido Agency	16.5	\$10,394,566
10	Alexandra T Sears	TTR Sotheby's International Realty	7	\$9,707,500
11	Gina L White	Lofgren-Sargent Real Estate	22	\$9,230,887
12	Charlie Hatter	Monument Sotheby's International Realty	7	\$8,230,000
13	Lee R. Tessier	EXP Realty, LLC	23	\$7,845,865
14	Louis Chirgott	Corner House Realty	15.5	\$7,747,525
15	Lois Margaret Alberti	Alberti Realty, LLC	25	\$6,867,300
16	James T Weiskerger	Next Step Realty	13	\$6,864,000

RANK	NAME	OFFICE	SALES	TOTAL
17	Scott A Schuetter	Berkshire Hathaway HomeServices PenFed Realty	4	\$6,795,000
18	Lauren Ryan	NVR Services, Inc.	13.5	\$6,569,105
19	Amber Krause	TTR Sotheby's International Realty	3	\$6,561,000
20	Nickolaus B Waldner	Keller Williams Realty Centre	16.5	\$6,539,205
21	Heidi S Krauss	Krauss Real Property Brokerage	4	\$6,234,000
22	Carol Snyder	Monument Sotheby's International Realty	5	\$6,176,000
23	Charlotte Savoy	Keller Williams Integrity	13	\$5,982,400
24	STEPHEN PIPICH Jr.	Corner House Realty North	16.5	\$5,593,700
25	Brian M Pakulla	RE/MAX Advantage Realty	7	\$5,584,861
26	Jonathan E. Rundlett	Toll MD Realty, LLC	3	\$5,401,900
27	Jean Berkinshaw Dixon	Coldwell Banker Realty	2.5	\$5,362,500
28	Thao T Nguyen	RE/MAX Town Center	3	\$5,040,000
29	Andrew Udem	Berkshire Hathaway HomeServices Homesale Realty	8.5	\$4,858,500
30	Un H McAdory	Realty 1 Maryland, LLC	7.5	\$4,812,890
31	Tina C Cheung	EXP Realty, LLC	5	\$4,785,300
32	Kelly Schuit	Next Step Realty	9	\$4,782,000
33	Anne Marie M Balcerzak	AB & Co Realtors, Inc.	9.5	\$4,747,400
34	Daniel McGhee	Homeowners Real Estate	12	\$4,675,000
35	Barry J Nabozny	RE/MAX Premier Associates	5	\$4,534,580
36	Jeremy Michael McDonough	Mr. Lister Realty	13	\$4,530,900
37	Dassi Lazar	Lazar Real Estate	12	\$4,427,122
38	Jeannette A Westcott	Keller Williams Realty Centre	9	\$4,406,400
39	Enoch P Moon	Realty 1 Maryland, LLC	12	\$4,374,300
40	Bill Franklin	Long & Foster Real Estate, Inc.	8	\$4,268,299
41	Christopher J Cooke	Berkshire Hathaway HomeServices Homesale Realty	15.5	\$4,063,400
42	Sunna Ahmad	Cummings & Co. Realtors	7	\$4,048,935
43	Tyler Ell	Keller Williams Realty Centre	9	\$4,041,435
44	James H Stephens	EXP Realty, LLC	13	\$4,017,000
45	Veronica A Sniscak	Compass	8.5	\$4,011,995
46	Denis V Guma	RE/MAX Advantage Realty	2	\$3,959,000
47	Daniel Borowy	Redfin Corp	8	\$3,951,500
48	Jeremy William Martin	Coldwell Banker Realty	12	\$3,945,900
49	Laura M Snyder	American Premier Realty, LLC	7	\$3,944,000
50	Lee M Shpritz	Ashland Auction Group LLC	67.5	\$3,915,025

Disclaimer: Statistics are derived from closed sales data. Data pulled on Mar. 6th, 2023, and based on reported numbers to MLS. This is closed sales in all of Maryland and D.C. by agents in the counties listed under the header. Consists of residential new construction and resale. Numbers not reported to MLS within the date range listed are not included. MLS is not responsible for submitting this data. Data is based on each individual MLS ID. Some teams report each agent individually; other teams report total production under one name. If there's an alternate agent listed, volume and units will be split in half between both agents. Errors in the Bright MLS system could cause data to not be up-to-date. *Baltimore Real Producers* does not alter or compile this data nor claim responsibility for the stats reported to/by MLS.

NOW IS A GREAT TIME TO **BUY & REFINANCE!**



AnnieMac Home Mortgage
REAL PEOPLE. REAL STORIES. REAL SOLUTIONS.

- FAST pre-approvals & advice
- Primary, vacation & investment loans available
- Loans down to **620** credit score
- Fannie Mae, Freddie Mac, FHA, VA & USDA Direct Lender
- First-time home buyer & ***0 DOWN** payment programs



MATT MILLER
BRANCH MANAGER
NMLS# 1430752
Cell: 240-678-4669
Phone: 667-295-7515
mdmiller@annie-mac.com
@ & f @anniemacannapolis

*While refinancing may decrease your overall monthly payment obligations, refinancing your home loan may increase the total number of monthly debt payments, as well as the aggregate amount paid over the term of the loan. AnnieMac Home Mortgage (American Neighborhood Mortgage Acceptance Co. LLC) is not affiliated with the U.S. Department of Internal Affairs, the U.S. Department of Housing and Urban Development, the U.S. Department of Agriculture or any other Federal Government Agency. This is not a commitment to lend. AnnieMac Home Mortgage, 222 Severn Avenue, Building 14, Suite 101 Annapolis, MD 21401. NMLS # 138923. District of Columbia Mortgage Lender License (ML) 07100273, Maryland Mortgage Lender License (P) 194061, NMLS ID # 318923, (www.anniemacannapolis.com), Virginia Mortgage Lender and Broker License (P) 00-5523.

**IF YOUR PANEL'S IN TROUBLE,
CALL STELLA ON THE DOUBLE!**



Inspection Report Repairs • Double Tapped Breaker Remediation
GFCI Replacement • Electrical Panel Repair and Replacement
Recessed Lighting and LED lighting retrofits
Troubleshooting and much much more!

Office: (410) 429-0479 | Cell: (410) 412-0568
stellaelectricllc.com | stellaelectricco@gmail.com



443-574-5131 | peaceofmindpropertymanagement.net
Melissa@pompropertymanagement.com
P.O. BOX 1915 ELLICOTT CITY, MD 21041
Facebook.com/peaceofmindpropmanagement



**We Do Loans
the Fair Way**



We're in a highly competitive market and with that, you'll need a lender that can provide you with a strong offer that'll allow you to compete. A Fairway Advantage Pre-Approval* makes your offer so competitive, it will even match up against a cash offer.



Care. Comfort. Strength.

Fairway Cares is the charitable arm of Fairway Independent Mortgage Corporation. For over twenty years, Fairway and its 10,000-plus nationwide employees have demonstrated a deep caring for the communities and people they work with and serve.



Educating, Inspiring and Giving Back to Our Military Families and Veterans.

The objective of the nonprofit American Warrior Initiative** is to educate, encourage and inspire Americans to give back to our military. A key part of this initiative is the education platform for real estate agents and mortgage professionals.



Compassion — Education — Support

The Zachary T. Paff Foundation provides scholarship opportunities for substance abuse treatment. The organization is also dedicated to educating the public and eliminating the stigma of substance addiction. Finally, they provide support for families of loved ones suffering from substance abuse disease.

Contact us today to learn more.



Chris Marsiglia
Branch Manager, NMLS #250951
443-838-8191
chris.marsiglia@fairwaymc.com
www.marsigliamortgage.com



Taylor Paff
Loan Officer, NMLS #1137171
443-931-8808
taylor.paff@fairwaymc.com
www.taylorpaffmortgage.com

3600 Clipper Mill Road, Suite 425 • Baltimore, MD 21211

*Fairway Advantage pre-approval is based on a full review of the borrower's creditworthiness and is contingent upon there being no material changes in the borrower's financial condition or creditworthiness at the time of final loan approval. Final loan approval is subject to the following conditions: (1) borrower has identified a suitable property, and a valid appraisal supports the proposed loan amount; (2) a valid title insurance binder has been issued; and (3) borrower selects a mortgage program and locks in an interest rate that will support the pre-approved monthly payment amount. Loan must close before the expiration date provided in the pre-approval. Please note that submitting verifying documentation is not a requirement to receive an estimate of closing costs associated with a mortgage loan. **The objective of the nonprofit American Warrior Initiative (AWI), sponsored by Fairway Independent Mortgage Corporation, is to educate, encourage and inspire Americans to give back to our military. All donations to AWI benefit AWI directly and do not financially benefit Fairway Independent Mortgage Corporation. Copyright©2021 Fairway Independent Mortgage Corporation. NMLS#2289. 4750 S. Biltmore Lane, Madison, WI 53718, 1-866-912-4800. All rights reserved. This is not an offer to enter into an agreement. Not all customers will qualify. Information, rates and programs are subject to change without notice. All products are subject to credit and property approval. Other restrictions and limitations may apply. Equal Housing Opportunity. Fairway Independent Mortgage Corporation NMLS ID #2289 (www.nmlsconsumeraccess.org).



DEFINITIVE TITLE LLC

DEFINITIVE TITLE offers title insurance and settlement services for the purchase and refinance of residential and commercial real estate in Maryland, the District of Columbia, Virginia, Pennsylvania, Florida, New Jersey and Delaware.

Located in Baltimore, Maryland, we provide the staff and technology to get your settlements done efficiently and right the first time. We pride ourselves upon our superior service and our commitment to innovative technology solutions that improve the speed, efficiency and accuracy of title transactions.



BRET DEVICH
Owner
Definitive Title LLC
754 Washington Blvd.
Baltimore, MD 21230
443-874-5900 (phone)
443-874-5904 (fax)
bret@ddefinitivetitle.com
www.definitivetitle.com

Present this coupon for any purchase or refinance transaction and you will receive a
\$300 CREDIT
towards your settlements services!



TOP 150 STANDINGS • BY VOLUME

Individual MLS ID Closed date from Jan. 1 to Feb. 28, 2023

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	Jennifer A Snead	Long & Foster Real Estate, Inc.	5	\$3,845,000
52	Gina M Gargeu	Century 21 Downtown	21.5	\$3,837,550
53	Steve Allnut	RE/MAX Advantage Realty	5	\$3,810,000
54	Ryan R Briggs	Anne Arundel Properties, Inc.	8	\$3,753,554
55	Benjamin J Garner	Real Broker, LLC	8	\$3,748,900
56	Tracy J. Lucido	Keller Williams Lucido Agency	5.5	\$3,738,737
57	John R Newman II	Keller Williams Flagship of Maryland	9.5	\$3,721,150
58	James P Schaecher	Keller Williams Flagship of Maryland	8	\$3,716,750
59	Eric C McPhee	Cummings & Co. Realtors	1	\$3,700,000
60	Georgeann A Berkinshaw	Coldwell Banker Realty	3	\$3,632,500
61	Vincent J. Steo	Your Home Sold Guaranteed Realty	11	\$3,525,100
62	Gregory A Cullison Jr.	EXP Realty, LLC	14	\$3,520,903
63	Tracy Vasquez	Cummings & Co. Realtors	9	\$3,520,800
64	Jennifer K Chino	TTR Sotheby's International Realty	4	\$3,501,000
65	Terry A Berkeridge	Advance Realty Bel Air, Inc.	11	\$3,495,550
66	Melanie F Wood	Coldwell Banker Realty	3.5	\$3,479,900
67	Wendy T Oliver	Coldwell Banker Realty	5	\$3,468,000
68	Elizabeth Ellis	Brookfield Management Washington LLC	6	\$3,459,655
69	Kim Barton	Keller Williams Legacy	11	\$3,430,500
70	Robert J Breeden	Berkshire Hathaway HomeServices Homesale Realty	11	\$3,401,200
71	Jessica DuLaney (Nonn)	Next Step Realty	6	\$3,396,900
72	Matthew D Rhine	Keller Williams Legacy	9	\$3,390,000
73	Kristi C Neidhardt	Northrop Realty	5	\$3,390,000
74	Ali Raza	Taylor Properties	10	\$3,385,000
75	Benjamin D McGann	Berkshire Hathaway HomeServices PenFed Realty	4.5	\$3,356,500
76	Jonathan Scheffenacker	Redfin Corp	8	\$3,319,800
77	Vincent M Caropreso	Keller Williams Flagship of Maryland	8.5	\$3,306,550
78	Dariusz Bogacki	Cummings & Co. Realtors	14.5	\$3,286,050
79	Arian Sargent Lucas	Lofgren-Sargent Real Estate	4	\$3,255,000
80	Reid Buckley	Long & Foster Real Estate, Inc.	3	\$3,255,000
81	Matthew B Pecker	Berkshire Hathaway HomeServices Homesale Realty	7	\$3,210,500
82	Mark D Simone	Keller Williams Legacy	10.5	\$3,200,904
83	Bethanie M Fincato	Cummings & Co. Realtors	6	\$3,193,240
84	Allen J Stanton	RE/MAX Executive	8	\$3,147,400

RANK	NAME	OFFICE	SALES	TOTAL
85	Robin R Wilson	Long & Foster Real Estate, Inc.	5	\$3,144,000
86	Daniel M Chanteloup	Long & Foster Real Estate, Inc.	5	\$3,130,475
87	Mitchell J Toland Jr.	Redfin Corp	8	\$3,116,790
88	Kevin C Cooke	Coldwell Banker Realty	1	\$3,100,000
89	Robert A Kinnear	RE/MAX Advantage Realty	4	\$3,077,000
90	Heather Giovingo	Coldwell Banker Realty	5	\$3,073,000
91	Mark A. Ritter	Revol Real Estate, LLC	8	\$3,045,900
92	Leslie Ikle	Redfin Corp	5	\$3,025,000
93	Frank J Taglienti	Berkshire Hathaway HomeServices PenFed Realty	5	\$3,010,000
94	Robert P Frey	Exit Results Realty	9	\$2,988,600
95	Kimberly A Weir	Long & Foster Real Estate, Inc.	8	\$2,983,900
96	Ricky Cantore III	RE/MAX Advantage Realty	5	\$2,966,000
97	Tony A Zowd	Coldwell Banker Realty	5	\$2,959,550
98	Bonnie L McGurn	Berkshire Hathaway HomeServices PenFed Realty	4	\$2,935,000
99	Dakota D Wendling	Compass	5	\$2,933,000
100	Robin L Rosenthal	Cummings & Co. Realtors	3	\$2,915,000

Disclaimer: Statistics are derived from closed sales data. Data pulled on Mar. 6th, 2023, and based on reported numbers to MLS. This is closed sales in all of Maryland and D.C. by agents in the counties listed under the header. Consists of residential new construction and resale. Numbers not reported to MLS within the date range listed are not included. MLS is not responsible for submitting this data. Data is based on each individual MLS ID. Some teams report each agent individually; other teams report total production under one name. If there's an alternate agent listed, volume and units will be split in half between both agents. Errors in the Bright MLS system could cause data to not be up-to-date. *Baltimore Real Producers* does not alter or compile this data nor claim responsibility for the stats reported to/by MLS.



FIRST HOME MORTGAGE

WHY FIRST HOME MORTGAGE?

Unlike big banks, we are local loan officers. We will be with you every step of the way and are available to you any time you need, including nights and weekends. Your home loan will be processed and closed locally.

#borrowlocal

900 Bestgate Rd, Suite 310 | Annapolis, MD 21401 (Office) 410.571.2020 | Branch NMLS ID 144183

This is not a guarantee to extend consumer credit. All loans are subject to credit approval and property appraisal. First Home Mortgage Corporation NMLS ID #71603 (www.nmlsconsumeraccess.org)

REAL ESTATE LENDER



JUMBO CONSTRUCTION LOANS WITH FLEXIBILITY

- 95% construction financing¹ up to \$1 million
- 90% construction financing¹ up to \$1.5 million
- 85% construction financing¹ up to \$2 million
- 75% construction financing¹ up to \$3 million
- 30 & 15 year Fixed² & Adjustable Rate Mortgage³ (ARM) options available
- One-time closing
- Up to 24 month construction period available
- Interest-only payments during construction
- Stick built or modular homes
- Competitive rates
- Low costs

Fulton Mortgage Company
A Division of
Fulton Bank



Brooks Grasso
VP/Senior Mortgage Loan Officer
NMLS #: 615405
410.608.4255
bgrasso@fultonmortgagecompany.com
fultonbank.com/mortgage



Fulton Bank, N.A. Member FDIC. Subject to credit approval. ¹Financing is based on the lower of either the appraised value (fair market value) or contract sales price. ²Monthly payment for a \$250,000 15-year term mortgage at 3.582% Annual Percentage Rate (APR) would be \$1,774.71. Monthly payment for a \$250,000 30-year term mortgage at 3.582% Annual Percentage Rate (APR) would be \$1,108.43. Payment does not include amounts for taxes and insurance and the actual payment will be greater. ³Adjustable rates are subject to increase after the initial fixed-rate period.



LOOKING FOR A TRUSTED LEADER
IN THE INDUSTRY? **WE ARE HERE!**

- CARPET CLEANING | WATER EXTRACTION**
- MOLD | DUCT & DRYER VENT CLEANING**
- TRAUMA & BIO-HAZARD CLEAN-UP**
- DISINFECTING AND SANITIZING**

24/7 live calls with immediate
emergency response

support@evercleanpros.com
24/7 support line: 410-967-6741

EverCleanPros.com
410-591-3001

YOUR HOMETOWN CLEANING & RESTORATION TEAM

ZONE — ACCOUNTING —

Maximizing Profits - Minimizing Stress
Custom Business Advisory,
Tax, and CFO Consulting Services built around
your business to meet your unique needs.



Matt Bralove,
CPA, MST
Business and
Tax Advisor

410.526.3980

info@ZoneAccounting.net

ZoneAccounting.net



Protecting your Client's
Property Rights and
Insuring they Buy their
Home with Confidence

STRESS FREE

ACCURATE

FRIENDLY

ATTORNEY OWNED

ENDEAVOR
TITLE COMPANY

Call: (410) 666-3780
Email: Info@EndeavorTitle.com
www.EndeavorTitle.com

It's not **what** we do that's different, it's
how differently we do it!

Customized Transaction Management
beyond the basics...

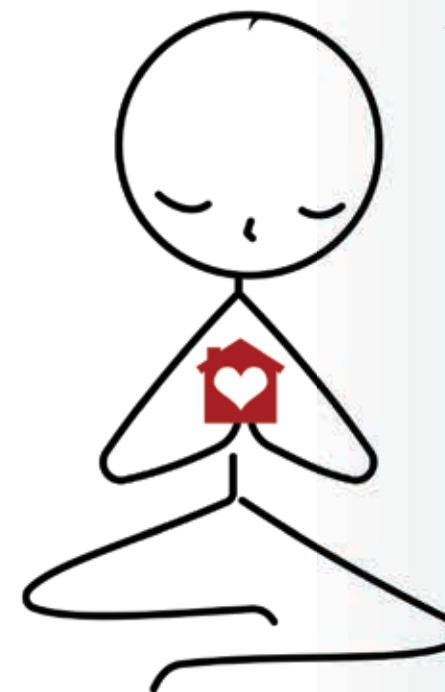


Heather Fleming & Susan Szulinski

Expect more.

410-343-9398

www.RestEasySupport.com



Rest Easy.

TOP 150 STANDINGS • BY VOLUME

Individual MLS ID Closed date from Jan. 1 to Feb. 28, 2023

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	Lauren Matera	Coldwell Banker Realty	6	\$2,895,000
102	Andrew Johns III	Keller Williams Gateway LLC	7.5	\$2,882,300
103	Jim W Bim	Winning Edge	5	\$2,871,450
104	Brian D Saver	Northrop Realty	3	\$2,871,000
105	Ashley Morgan Harrison Mulloy	Freedom Realty LLC	3	\$2,861,500
106	Carole A Heiss	Redfin Corp	4	\$2,850,000
107	Christina J Palmer	Keller Williams Flagship of Maryland	3	\$2,827,656
108	Matthew S Cooper	Alex Cooper Auctioneers, Inc.	21	\$2,819,000
109	Melissa Terlinsky	Cummings & Co. Realtors	2.5	\$2,808,500
110	Yevgeny Drubetskoy	EXP Realty, LLC	9	\$2,779,850
111	Blake W Hoffman	Fathom Realty MD, LLC	1	\$2,777,780
112	James M. Baldwin	Compass	5	\$2,775,750
113	Robert Elliott	Redfin Corp	8	\$2,772,800
114	Biana J Arentz	Coldwell Banker Realty	3	\$2,770,000
115	Nancy A Hulsman	Coldwell Banker Realty	7	\$2,757,650
116	Nicholas T Badalian	Fathom Realty MD, LLC	5.5	\$2,747,000

RANK	NAME	OFFICE	SALES	TOTAL
117	Mary Beth B Paganelli	Long & Foster Real Estate, Inc.	4	\$2,735,000
118	Bob A Mikelskas	Rosario Realty	7	\$2,733,500
119	Vincent Principe	Keller Williams Flagship of Maryland	5.5	\$2,684,000
120	Kimberly A Webb	Douglas Realty, LLC	2	\$2,676,000
121	Austin Chad Waechter	The Pinnacle Real Estate Co.	3.5	\$2,654,990
122	Alex B Fox	Allfirst Realty, Inc.	10	\$2,644,000
123	Christopher Adam Mabe	EXP Realty, LLC	5	\$2,644,000
124	Jeremy Batoff	Compass	2	\$2,635,000
125	Bryan G Schafer	Next Step Realty	8	\$2,619,900
126	Anthony H Lacey	Keller Williams Realty Centre	5	\$2,619,000
127	Emily Jackson	Northrop Realty	4	\$2,610,108
128	Sean M Der	Northrop Realty	4	\$2,605,500
129	Jeannette Hitchcock	RE/MAX Solutions	6	\$2,580,000
130	David C Luptak	Long & Foster Real Estate, Inc.	4	\$2,571,000
131	Missy A Aldave	Northrop Realty	4.5	\$2,568,500
132	Jessica L Young-Stewart	RE/MAX Executive	8.5	\$2,563,500
133	Joseph C. McDonnell	Corner House Realty	6	\$2,562,965
134	Tony Migliaccio	Long & Foster Real Estate, Inc.	8	\$2,548,000
135	Kevin L Reeder	RE/MAX First Choice	8	\$2,534,500
136	Tom Atwood	Keller Williams Metropolitan	12	\$2,524,799
137	Sandra P Jaso	Northrop Realty	2	\$2,523,180
138	Colleen M Smith	Long & Foster Real Estate, Inc.	6	\$2,518,900
139	Poonam Singh	Redfin Corp	4	\$2,514,900
140	Francis R Mudd III	Schwartz Realty, Inc.	6	\$2,510,000
141	Catherine A Watson - Bye	RE/MAX Executive	5	\$2,500,000
142	Adam Chubbuck	Douglas Realty, LLC	5.5	\$2,490,000
143	Brendan Butler	Cummings & Co. Realtors	4.5	\$2,487,010
144	Timothy Rill	Cummings & Co. Realtors	4	\$2,485,000
145	Bridgette A Jacobs	Long & Foster Real Estate, Inc.	4.5	\$2,478,405
146	Chad J Robertson	Keller Williams Flagship of Maryland	7	\$2,462,000
147	Timothy G McIntyre	Keller Williams Integrity	4	\$2,440,000
148	Matthew Spence	Keller Williams Integrity	5	\$2,408,302
149	Stefan D Holtz	Northrop Realty	5	\$2,408,000
150	DeAnna W Miller	Long & Foster Real Estate, Inc.	4	\$2,405,000

Disclaimer: Statistics are derived from closed sales data. Data pulled on Mar. 6th, 2023, and based on reported numbers to MLS. This is closed sales in all of Maryland and D.C. by agents in the counties listed under the header. Consists of residential new construction and resale. Numbers not reported to MLS within the date range listed are not included. MLS is not responsible for submitting this data. Data is based on each individual MLS ID. Some teams report each agent individually; other teams report total production under one name. If there's an alternate agent listed, volume and units will be split in half between both agents. Errors in the Bright MLS system could cause data to not be up-to-date. *Baltimore Real Producers* does not alter or compile this data nor claim responsibility for the stats reported to/by MLS.

Under the First Home Heroes program, eligible borrowers will see a reduction in some of the out-of-pocket closing costs associated with the loan application process.

- At least one borrower on the loan must be of an eligible profession, including licensed or certified medical professionals, police, firefighters, and teachers.
- Primary residence only.
- Does not need to be a first-time homeowner.
- For purchase loans only, refinances and renovations are not eligible.
- Our lender fees* will be credited back to the borrowers.

FIRST HOME MORTGAGE

Questions? **CONTACT US!**

CROFTON BRANCH
NMLS ID 186980
 (301) 352-6060
 www.firsthome.com

2200 Defense Highway Suite 400
 Crofton, MD, 21114

*Up to \$1,585 lender credit will be applied to First Home Mortgage's Application, Processing, and/or Underwriting fees and will appear on the Closing Disclosure. Lender Credits are subject to the loan program and regulatory limitations which may restrict your ability to receive some or all of the credit. This is not a guarantee to extend consumer credit as defined by Section 1026.2 of Regulation Z. Programs, interest rates, terms and fees are subject to change without notice. All loans are subject to credit approval and property appraisal. First Home Mortgage Corporation NMLS ID 71603 (www.nmlsconsumeraccess.org).

EQUAL HOUSING LENDER



pinpoint
SKIP

IT'S TIME TO DISRUPT THE REAL ESTATE DATA INDUSTRY!

As real estate professionals, we know how important it is to have affordable, but quality data in order to build a successful business. Our goal is to provide quality data and Potentially Motivated Sellers Lists at affordable prices.

Book a consultation appointment today!

For more information, reach out to us at info@pinpointskip.com



@pinpoint_skip

www.pinpointskip.com



Interim Homes
HERE FOR THE JOURNEY

Maryland's leading provider of furnished short-term housing for 15+ years!

Here to service your clients for all your short-term housing needs!

Best accommodations throughout Baltimore, DC, VA, and all of Maryland!

410-224-0703 • sales@interimhomes.com • www.interimhomes.com

Let the Good Thymes Roll!

Springtime selling is here—what a re-leaf! Now's the time to add First American home warranty coverage to all your transactions—and watch your business bloom.

Contact me for complimentary marketing materials.



First American Home Warranty™

Your Local Resource

Anna Coleman

301.335.4461

acoleman@firstam.com



"Protecting Client Relationships, Budget and Time"

firstamrealestate.com | Phone Orders: 800.444.9030

©2023 First American Home Warranty Corporation. All rights reserved. 4/23/23 10:00 AM EDT



FAQ

FAQ about Baltimore Real Producers

Ever since we launched Baltimore Real Producers in March of 2017, I have heard some of the same questions from many of you. I figured it would be most efficient to publish the answers here in case more of you had the same questions. Remember, my door is ALWAYS open to discuss anything regarding this community—this publication is 100% designed to be YOUR voice!

Q. What is the purpose of this community?

A. Our mission is to connect, elevate and inspire the best in local real estate. We believe that as a community, we ALL win when we choose to collaborate and work together. We facilitate this by sharing stories in our monthly magazine, hosting regular gatherings to allow members to build relationships, and by hosting a private Facebook group for daily discussion amongst members.

Q. How are the top 500 agents determined?

A. We have a third party pull a report annually (every January) based on closed transactions and volume in the MLS for the previous calendar year. Visit baltimorerealproducers.com and scroll down to this exact question in the FAQ section for a link to a helpful video that explains exactly how the report is generated and the criteria used.

Q. As a Top 500 agent, how much does a membership to Baltimore Real Producers cost?

A. Nothing! It's completely free to you. How? Our community is fully supported and funded by our Preferred Partners, who are local businesses that have all been vetted and recommended by multiple top 500 producing agents of this community. These businesses are all connected to the industry in some way and can serve you at the highest level. When opportunities arise, we heavily encourage you to contact our Preferred Partners because they add incredible value to your business. Visit baltimorerealproducers.com, click "Meet the Partners" and download the current list. We update it monthly.

Q. How can I engage with other agent members and preferred partners?

A. Face-to-Face: You're always invited to our exclusive Baltimore Real Producers events; our entire 2023 events calendar is listed on baltimorerealproducers.com. A spot is not always guaranteed as we often reach capacity quickly as the event approaches. In order to ensure you receive our invites (sent by both email and text), be sure your best contact info is updated with us on the website.

Online: You're invited to join our private Facebook group, "Baltimore's Top 500 Real Producers Community." This is a closed space for consistent connection, contribution and collaboration among the best in the region. It's also the platform where we (The BRP Team) communicate all important updates and announcements.

Q. Who are the Preferred Partners?

A. They are local businesses and service providers who support this community and their clients at the highest level. Mortgage lenders, title companies, home inspectors, stagers, movers, insurance agents, contractors, photographers, the list goes on. The businesses on our list have all been vetted and referred to us by members of this community, so you know you are in good hands. Visit baltimorerealproducers.com and click "Meet our Partners" to view and download the current list (updated monthly).

Q. How can I refer a local business to join BRP as a Preferred Partner?

A. If you know & want to recommend a local business that would like to work with more top real estate agents, please email me at colleen@rpmags.com and introduce us! This is the only way we can grow and strengthen this community, through your referrals. It's much appreciated!

Q. How do you select agents to be featured in the magazine?

A. What we love best about the agents we spotlight in our magazine is it's a pure meritocracy. In other words, only the individuals who have been nominated by the local real estate community are even considered. Once nominated, there are a few subsequent steps to determine if and when their story can be featured on our pages. The individuals we feature pay NOTHING for their article to run; this is not a "pay-to-play" magazine. To nominate someone in the industry, visit baltimorerealproducers.com, scroll down and click the "nominate an agent" button and fill out the short form.

Q. Are there any other opportunities to participate in the magazine?

A. We also invite you to contribute content by writing articles to add value to our readership. Our writing team can help with ideas, structure, flow and proofreading. If you're interested in writing content, email me colleen@rpmags.com and we can talk it through and get you published!

guaranteedRate



MALCOLM KHALIL

WHY WORK WITH US?

First to market tech mortgage experience with the FastTrack program*

- Loans cleared to close in as little as 24 hours*
- Loans closed in as little as 10 days**

PowerBid Approval***, a fully underwritten credit approval

- Allows the option to have a non-contingent offer on financing
- Strength over competing offers

No fee refinances available

- Allows your clients to snag a home while competition is low

(443) 243-9244

malcolm.khalil@rate.com

@the_mortgagedr_

Malcolm Khalil

@Malcolm Khalil

Home Loan: 1001012, Guaranteed Rate, 1001012, In... (443) 243-9244, malcolm.khalil@rate.com, @the_mortgagedr_, Malcolm Khalil, @Malcolm Khalil



THROUGH BELIEF AND ACTIONS ANYTHING IS POSSIBLE!

Are your current habits and actions getting you what you want in business and life? We can help!

Our specialty is execution and our love language is results.

WHAT WE OFFER?

- ✓ Consulting & Coaching
- ✓ RE Business Strategy Support
- ✓ Systems Architecture & Automation for individuals & teams
- ✓ Public Speaking & Group Training
- ✓ The ability to *Manifest* anything



It really gets me excited when I have opportunities to share the lessons I've learned from my experiences both in real estate and in life. Since working with Jen, I've learned what a true coach is supposed to look like: one that champions you in your goals and successes but also holds you accountable for the things that need to change.

JENNIFER WEHNER
The Wehner Group of eXp Realty AZ



Jen@TheManifestNetwork.com www.TheManifestNetwork.com

443.797.7678 @jenthequeenschiff @jennifer.langschiff





— APRIL 23RD —
NATIONAL TALK LIKE SHAKESPEARE DAY



This above all: To thine own Realtor be true, and it must follow, as the night the day, Thou canst not then work with an internet lender!

On April 23rd, and every day, TRUST Freedmont Mortgage.
Your LOCAL lender for over 29 years!



BETH WOOD
Director of Division Growth
NMLS # 323001
410-628-0500
www.freedmont.com



This advertisement is strictly for informational purposes. MLO licensing information: PA 19794; VA MLO-13484VA; MD 19794. NFM, Inc. d/b/a NFM Lending. Freedmont Mortgage® Group is a Division of NFM, Inc. NMLS 2893. NFM, Inc. is licensed by: PA # 25770; Virginia Mortgage Lender and Broker, Licensed by the Virginia State Corporation Commission # MC-2357; MD # 5330. For NFM, Inc.'s full agency and state licensing information, please visit www.nfmlending.com/licensing. NFM, Inc.'s NMLS #2893 (www.nmlsconsumeraccess.org). NFM, Inc. is not affiliated with, or an agent or division of, a governmental agency or a depository institution. Copyright © 2023.

