

BALTIMORE

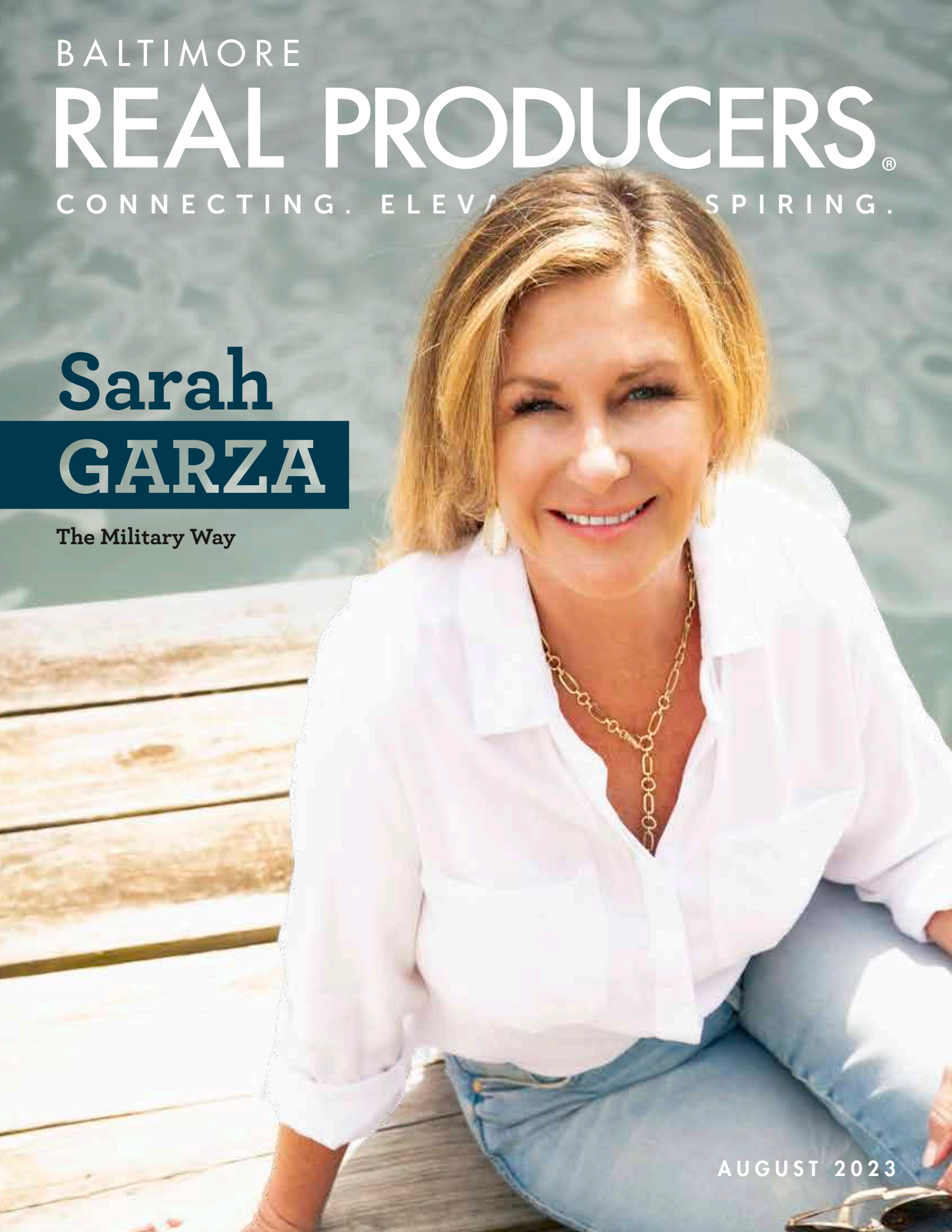
REAL PRODUCERS[®]

CONNECTING. ELEVATING. INSPIRING.

Sarah GARZA

The Military Way

AUGUST 2023





Perry Moving & Storage
Preferral Program



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

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 Referral 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

Because referred means
PREFERRED

Call us today at 888.290.2233

DOT 966254 | MC 469384 All rights reserved.

888.290.2233 | info@perrymoving.com

www.perrymoving.com



FAST CLOSINGS WITH HUGE IMPACT

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

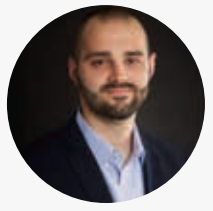
Movement underwrites every loan at the beginning of the loan process. We get full documentation to determine what buyers can afford before they make an offer, making offers stronger and deals more likely to go through.

A UNIQUE PURPOSE

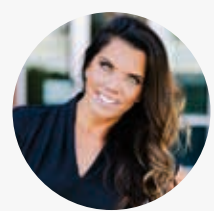
Our mission is to "Love & Value People." That shows in how we serve Realtors, builders and homebuyers with hard work and constant communication. But it's also why our company gives over 40% of our profits to build our own network of charter schools and to support non-profits.

SEE FOR YOURSELF

Give us 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



Ashley Ball Crist
SALES MANAGER
NMLS#: 815145
direct: 443.799.4455
ashley.crist@movement.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. | Justin Kozera | 69-R West Main Street, Westminster, MD 21157 | DE-MLO-1446275, FL-LO60579, MD-1446275, VA-MLO-31354VA, PA-63595 | Ashley Ball Crist | 8200 Coastal Hwy, Ocean City, MD 21842 | DE-MLO-815145, MD-8151455, PA-104187 | 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. CPID12465_AO0223



TABLE OF CONTENTS

 12 Preferred Partner Index	 16 Editor's Note By Jilleien Franquelli	 20 Rising Star: Audrey Rozier
 26 Partner Spotlight: Michael Bereson of HouseLens	 32 Agent to Watch: Evan Weissman	 38 Partner Spotlight: Justin Sapp of Certified Property Inspection
 46 Cover Story: Sarah Garza	 54 Event Highlights: Sixth Anniversary Soirée	 66 Standings: Top 150 by Units & Volume

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

RP 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.

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.







greenspring
TITLE COMPANY

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.

YOUR HOME WARRANTY EXPERTS



Protecting homeowners for 45 years



Can your buyers afford a major repair or replacement after closing?

Protect them with a Cinch home warranty.

Contact your local account executive:

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

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





Your inspection repair specialist!

everyday-handyman.com
410.441.3488



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).

MEET THE BALTIMORE REAL PRODUCERS TEAM



Colleen Rippey
Owner and CEO



Jill Franquelli
Editor-in-Chief



Hannah Benson
Chief Operating Officer



Christina Kitchen
Ad + Client Care Manager



Sophia Bednarik
Lead Photographer, MPI



Keith Robinson
Photographer



Alex Krebs
Photographer



Joya Fields
Writer



Pat Rippey
Writer



Michelle Hollenhead
Writer



Tara Terhune
Client Concierge Specialist



Ashley Callaway
Professional Makeup Artist



Alex Reguiero
Social Media Manager



Brenden Kemp
Event Support

CERTIFIED 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

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!

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

ADVANTAGE
TITLE COMPANY

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

shamrockhilldesign.com
info@shamrockhilldesign.com
240-693-3601

Shamrock Hill
DESIGN

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.

ANCHOR
WATERPROOFING

COMMITTED TO QUALITY. COMMITTED TO YOU.

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

ACCREDITED BUSINESS A+

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



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



**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



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



Dan Radebaugh, Esq.
 Managing Member

R&P Settlement Group
410-821-1401

1407 York Road, Suite 201, Lutherville, MD 21093
 www.RPSettlement.com



THE STUART EPSTEIN TEAM AT CMG HOME LOANS

MEET OUR NEW TEAM MEMBERS



Diedra Schaefer | Branch Manager | NMLS ID# 144182
 (410) 697-4004 | dschaefer@cmghomeloans.com

I'm Diedra Schaefer, and I'm thrilled to be the new Branch Manager with CMG Home Loans in Annapolis, MD. Helping people achieve their homeownership dreams is my passion, and I bring a wealth of expertise to the role. I'm known for my exceptional customer service and personalized approach, and I'm excited to foster a supportive and collaborative environment within my branch. With my contagious positivity and dedication to excellence, I'm ready to make a difference for clients and colleagues alike.



Vic Biscoe | Senior Loan Officer | NMLS ID# 147655
 (410) 404-6059 | vbiscoe@cmghomeloans.com

I was born and raised in Baltimore and graduated from Calvert Hall in 1989. I have been in the mortgage industry since 2001. I have always loved helping people get into their homes and better their financial situation with a refinance when it makes sense. I helped start a branch of Primary Residential Mortgage in 2003 as a 3-man shop and we blew it up to 11 branches and 200 employees, funding over 5 billion dollars from 2017-2022. It was time for a change and am very excited to be with CMG Home Loans.

We have the loan options and local experience to help you buy your dream home!

FHA Loans | VA Loans | USDA Loans | Jumbo Loans | Conventional Loans
 Construction Loans | HomeFundIt™ | All In One Loan™ | First-Time Home Buyer Programs

Contact us today to purchase your dream home tomorrow!



STUART EPSTEIN

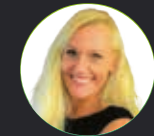
SVP, Area Sales Manager,
 NMLS ID# 789382

(410) 491-0200

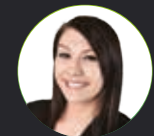
sepstein@cmghomeloans.com



DEBBIE WITT
 Loan Processor



JEN BOURCKEL
 Production Assistant
 NMLS ID# 1146065



JORDAN WILLINGER
 Production Assistant
 NMLS ID# 2302058

1020 Cromwell Bridge Road Suite 100 Towson MD 21286, Branch NMLS# 2457485

CMG Mortgage, Inc. dba CMG Home Loans dba CMG Financial, NMLS ID# 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 #0903132. To verify our complete list of state licenses, please visit http://www.cmghi.com/corporate/licensing





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!

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

Healthy Home Restorations
(410) 877-0100
HealthyHomeRestorations.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

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 Furnishings
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

HARD MONEY LENDER

Beltway Lending
(410) 231-3131
BeltwayLending.com

Kaine Investments, LLC
Keiry Martinez
(443) 226-9097

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

Old Republic Home Protection

(301) 466-3223
my.orhp.com/DavidPowers

HVAC, PLUMBING, & ELECTRIC

SM Mechanical
Sean Mallonee
410-365-5013

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
Diana Khan
(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
Sam Rosenblatt
(410) 375-4447

All Financial Services
Ron Thomas
(443) 851-0231

AnnieMac Home Mortgage
Matt Miller
(240) 678-4669

Cazle Mortgage
Barry Diggins / Jordan Diggins
(410) 238-3600

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

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

Main Street Home Loans
Jon Wald / Brian Coleman
(914) 629-1278 / (443) 986-1432

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

Movement Mortgage
Justin Kozera
(443) 789-4140

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

Primary Residential Mortgage
Joe Wandishin
(443) 413-4174

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

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
Peter Burstein
www.unitsbaltimore.com

PROF. ORGANIZER, BUSINESS & LIFE COACH

JK Organizing LLC
Jessica Terenyi
(443) 681-0115

PROMOTIONAL PRODUCTS

Fully Promoted Towson
Jessica Joyce
(410) 842-0820

PROPERTY MANAGEMENT

Peace of Mind Property Management
(410) 925-8372
peaceofmindpropertymanagement.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
tarheelconstructiongroup.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

Black Oak Title
Steven Sokolov
(410) 344-7925

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

WINDOW COVERINGS

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

PROTECT WHAT MATTERS



Krista Kenny
Lentz Insurance Agency Inc
 2300 York Rd Ste 213
 Timonium, MD 21093
 KristaK@lentzinsuranceagency.com
410-252-1117



LentzInsuranceAgency.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

MICASA TITLE GROUP, LLC 1777 Reisterstown Road, Suite 240 • Baltimore, Maryland 21208
410.753.3500 • www.micasatg.com

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

LodeStar
 INSPECTION SERVICES
 Clarity and peace of mind

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.

We offer personalized and professional service.
 First time buyers and seasoned buyers enjoy working with us.



Rachel Oslund
 MD License #30200

410.878.3039

NEED FINANCING FOR ACQUISITION AND CONSTRUCTION COSTS?

We specialize in providing hard money loans for real estate investors who are looking to flip or rent out their properties. Our loans are designed to cover 100% of the acquisition costs & construction, giving you the financial flexibility to hold onto your capital, or scale. We can settle your loan in as little as two weeks or less, provided that the title is clear. As an investor and agent myself, we understand that time is of the essence.*

*terms and conditions apply



Keiry Martinez
 443.226.9097 • kaineinvestments.com
 keiry@kaineinvestments.com



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 | USE CODE: 25REALPRODUCERS
 a 1/4 truckload or more
 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

telling YOUR story

▶▶ editor's note
By Jilleien Franquelli

I have a deeply rooted belief that every person's story should be told. What may seem like a mundane life to the storyteller is quite an adventure to the reader - clues to the moments that made you who you are.

The telling of someone's life story has always been reserved for political figures, movie stars, and other famous types. As a result, most of us haven't had the opportunity to piece together the moments of our lives and present them as a hero's journey.

This belief drives the passion behind storytelling at *Baltimore Real Producers*, where we look at every story as a part of our community's tapestry and seek to preserve them.

It's not lost on us what we're asking of every person featured in the magazine. We're asking you to be vulnerable in front of your peers. Even with the shift in business culture toward being more vulnerable and real, it can still be scary.

Despite how daunting telling your story may seem, it can also be a cathartic experience that allows you to share your experiences and connect with others.

Here are a few tips on how to tell your story in a way that's both authentic and vulnerable:

1. Be honest with yourself.

Before you start telling your story, take the time to reflect on your experiences and emotions and be willing to open up about them. It's okay if you don't want to share everything, but you should be willing to share enough to create a compelling narrative.

2. Know your purpose.

What is the purpose of telling your story? Are you trying to raise awareness about a particular issue or share your

experiences with others? Knowing your purpose can help you focus your story and make it more impactful.

3. Practice vulnerability.

One of the most important parts of telling your story is practicing vulnerability. This means sharing your emotions and experiences, even if it's uncomfortable. Remember that vulnerability is not weakness, but rather a sign of strength and courage. By sharing your story, you're allowing yourself to be seen and heard, which is incredibly powerful.

4. Don't worry about being perfect.

When telling your story, remember that you don't have to be perfect. Imperfections and flaws can make your story more relatable and authentic. Don't worry about getting every detail right or sounding polished. Just focus on being honest and true to yourself.

5. Use concrete details.

To make your story more compelling, use concrete details. This means describing the sights, sounds, and smells of your experiences in detail. It also means including specific events and conversations that help to paint a picture of your story.

By being honest, vulnerable, and authentic, you can create a compelling narrative that connects with others. This is the entire purpose of *Baltimore Real Producers* - to connect the best of the best! If you want to hear someone's story in particular, nominate them at BaltimoreRealProducers.com by clicking the nominate button.



Always,
Jill Franquelli
Editor-in-Chief
jill@rpmags.com

Baltimore Real Producers 2023 Events Calendar

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 for 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

REAL
PRODUCERS
PODCAST

Inspiring conversations
with the nation's
top real estate agents.

Same Brand, New Reach –
Tune in for free today

Listen on
Apple Podcasts

LISTEN ON
Spotify

Listen on
amazon music



podcast.realproducersmag.com

Capital Short Sale Group

Relax... and leave the Short Sales to us!

www.CapitalShortSale.com
443.873.0543
Rebecca@CapitalShortSale.com

Your Property is Our Priority



Over 26 years in Business
Woman-Owned
Multiple Locations across MD, VA, PA, DE

**Lakeside is your complete partner for
Real Estate investment needs!
Call our experts today!**

INVESTING & ESCROW CLOSING

You can trust our team to offer escrow and closing services for all of your real estate investment needs.

Choose Lakeside to securely and efficiently handle the entire process of your real estate investment transactions.



Headquarters:
9200 Old Annapolis Road, Suite 200, Columbia, MD
410-992-1070 / info@lakesidetitle.com

Need more information?
Scan here.



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

INSPECTIONS.DONE.RIGHT

INSPECTOLOGY™
INSPECTING THE UNEXPECTED

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

BALTIMORE'S HIGHEST RATED INSPECTION CO.

INTEGRITY • SERVICE • BEARING

WWW.INSPECT-OLGY.COM

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

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

R **AUDREY** ZIER

LEAD BY HELPING

Audrey Rozier is one of the most motivated, confident, and successful agents you'll meet. Working at Keller Williams Flagship of Maryland, in 2022 she closed over \$7.4 million on 19 units, concentrating her business in Anne Arundel and Baltimore counties, and Baltimore city. She hosts her own YouTube channel, Living in Central Maryland with Audrey Rozier, offering advice, tips, and even the pros and cons of living in different Maryland cities. With over 1,300 YouTube channel subscribers and over 7,000 Instagram followers, she could be called an influencer. Her videos—with inviting topics such as “Buy now or later?” and “You need to know this!”—are full of well-researched information.

Her fact-based messaging is conveyed with a professional affability, giving the feel of a knowledgeable friend granting you an inside scoop. The crown jewel may be her Real Estate remixes in which she sings and raps lines like “hit me up, let's get you moved” in a parody of “Mood” by 24kGoldn. She is clearly having fun, but Audrey finds that her videos help her relate to her target audience, mainly tech-savvy millennials and Gen Xers who don't necessarily learn from books or articles. The proof is in the positive feedback and leads that come her way. This rising star is certainly upbeat and self-assured—and she's only 27 years old.

Let me prove you wrong

Audrey wasn't always this confident. She describes herself as an extremely shy child who could be talked into doing things she didn't want to do. One of those things—performing songs and rap in an after-school music program at Benjamin Franklin High School—helped her overcome her fears and find her voice. Audrey grew up in the Brooklyn area of Baltimore, which she describes as not the safest neighborhood, and at times her family struggled to pay the bills to keep the lights and water turned on. Nevertheless, she thrived in the after-school program, which she says also kept her out of trouble. She recalls being told by a guidance counselor that she would never make any money without a college degree. That's when “let me prove you wrong” began to chart her life course.

▶▶ rising star

By Pat Rippey
Photos by Keith Robinson

“
**hit me up,
let's get you
MOVED.**
”



That course led her to a job in a bank after high school, where she found she enjoyed helping people. Audrey was especially drawn to help those at a disadvantage, even learning to speak Spanish to help those customers who speak the language. She also became curious about people coming in to deposit large checks. Turns out, they were often realtors, and she set out to obtain her real estate license at just 19 years old. She enrolled in the 6-week course, but failed to pass the exam. While many would have given up, Audrey was resilient. Once again, she was determined to prove them wrong. She retook the class and passed.

“I don't know any other industry I'd be happy in,” Audrey says. She finds that the social media content and videos bring clients to her, whether they have learned something from her, relate to her personality style, or want to do business with a young, Black woman. “There's not a ton of me out there,” Audrey responds when asked what makes her unique. Admitting it sounds cliché, she says she loves helping people, especially those who didn't think they could own a home. She relishes the feeling of being appreciated by a client, especially when they trust her to be honest with them. “I like explaining to people what they're getting into,” she confides. Her focus is making sure her clients stay informed every step of the way.

Leading the way for others

Audrey's outreach isn't just to prospective clients. She has created videos detailing all the steps she took to become an agent—the classes, exams, and costs—in order to help those considering that path. She visits schools to talk to kids about jobs in the industry, and recently returned to her own high school's career night—something she wishes they'd had when she was a student. Audrey thinks it's important for young people to see the possibilities out there. “I think it is helpful when kids can see somebody that looks like them and came from a similar background.”

After four years in the business, Audrey has some advice for people starting out. She says to try everything and find what makes you feel comfortable, whether it's cold calling or putting out social media content. Educate yourself on different personality styles, and identify how to reach your audience in the way that you like to work. And—be prepared to change your strategy as you go along.

Audrey currently lives in Linthicum with her Maltipoo mix, Coco. She revels in the fact that she is just 7 minutes from downtown Baltimore, which she loves for its historic feel, coffee shops, and food scene. She is an avid music fan (she sings and plays piano), works on her Spanish, and enjoys anime. One of her goals is to learn more about AI, and how it can be used in business. There may not be a ton of her out there, but with all she brings to the table, you wish there were.



“
**I think it is helpful
when kids can see
somebody that looks like
them and came from a
similar background.**
”

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

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

AC
ASHLEY CALLAWAY BEAUTY

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

FP 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	SIGNS + BANNERS: Realty Signs + Riders, A-Frame Signs
PROMO PRODUCTS: Client + Employee Gifts, Branded Giveaways	DISPLAY: Feather Banners, Pop-Up Tents, Trade Show Packages
PRINT SERVICES: Business Cards, Rack Cards, Magnets	PLUS MORE!

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

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@YRNPHTOGRAPHY.COM
YRNPHTOGRAPHY.COM
1 N. HAVEN STREET STE 106, BALT, MD, 21201

YRN designs Photography YRN PHOTOGRAPHY YRNPHTO

OLD REPUBLIC HOME PROTECTION

Sweeten the Deal

Give your sellers a competitive edge and make your listings more appealing with an Old Republic home warranty!

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.



MICHAEL of HouseLens **BERESON**

a closer look

Michael Bereson of HouseLens describes himself as a typical Baltimorean—he is devoted to the Orioles, is a graduate of University of Maryland, and spent summers working in Ocean City.

When not working, he may be found photographing insects in his 3.5-acre yard, walking 5-8 miles a day, or singing in a barbershop group that performs at senior centers. He's also a frequent blood and platelet donor (having donated over 200 units, he's now "one of the regulars"). Michael and his wife Catherine are active in Dachshund rescue and have fostered over 60 dogs, including five of what he calls "foster fails" that came into the Bereson's home and didn't want to leave. On top of all these interesting things about Michael, he has the unique quality of being instantly likable.

As a boy, Michael dreamed of being a baseball player like his idol, Brooks Robinson, but his charisma (and perhaps lack of the skills needed for the big league) naturally led him to sales. He started out working in

his father's wholesale record and videotape business. In the mid-1990's he sold gas station coupons door-to-door with his friend Ron, and later had a successful advertising sales career with the marketing company Valpak. After reconnecting with Ron in 2013, who was working for HouseLens, Michael was so impressed that he decided to work there and invest his time in growing the company. He is now Regional VP for HouseLens, which specializes in visual capture for commercial and residential real estate. Their services include photos, walk-through videos, virtual staging, floor plans, and even drones, all accomplished by skilled photographers and videographers, referred to as "artists" by the company. One look on their website and you can see why.

I TAKE CARE OF THEM,
AND THEY TAKE CARE
OF THE CUSTOMERS.

“I Take Care of People”

Michael manages sales and business development throughout Maryland as well as some areas in bordering states like PA, DE, and WV. His people skills and networking abilities make him a natural for recruiting artists for the company, and he says that supporting them and their families is one of the most important parts of his job. “They’re our bread and butter,” he asserts. “I take care of them, and they take care of the customers.” Many of the HouseLens artists have been with the team for a while—some as long as 10 years—and they are dedicated to the work and each other. He tells his artists that the bottom line is never one job, it’s getting customers to come back.

And it’s working. Michael has known and worked with some customers for years and constantly gets referrals—as many as one a day. He owes this to the fact that he “keeps realtor hours” and is reliable and consistent. “I take care of people,” he says, adding that it works best when realtors think of him as part of their team. The key to sales, according to Michael, is paying attention to detail and communicating effectively. He thrives on getting positive feedback,

recalling one job in which the sellers thought the photos were so good, they briefly reconsidered selling their home.

HouseLens was acquired by Seek Now in 2020, a technology-enabled inspection platform and services provider to the Property & Casualty insurance industry that also provides real estate data capture. Michael says that in addition to the support and enhanced employee benefits, the acquisition will give HouseLens nationwide coverage. He sees a strong future for the partnership.

What You See Is What You Get

Michael lives in his Finksburg home with Catherine, and has a son Sean who lives with his wife Iva in Austin, Texas. Michael’s mom and two sisters still live in the Baltimore area, and he has fond memories of growing up near aunts, uncles, and cousins who got together for holidays. Those close to him would describe him as enthusiastic, dedicated, and—not surprisingly—fun. “What you see is what you get,” he laughs, admitting to sometimes having a poor filter—but that just adds to the charm. With his approachable and friendly demeanor, even the dogs want to be around him.



WHAT YOU SEE
IS WHAT YOU GET.



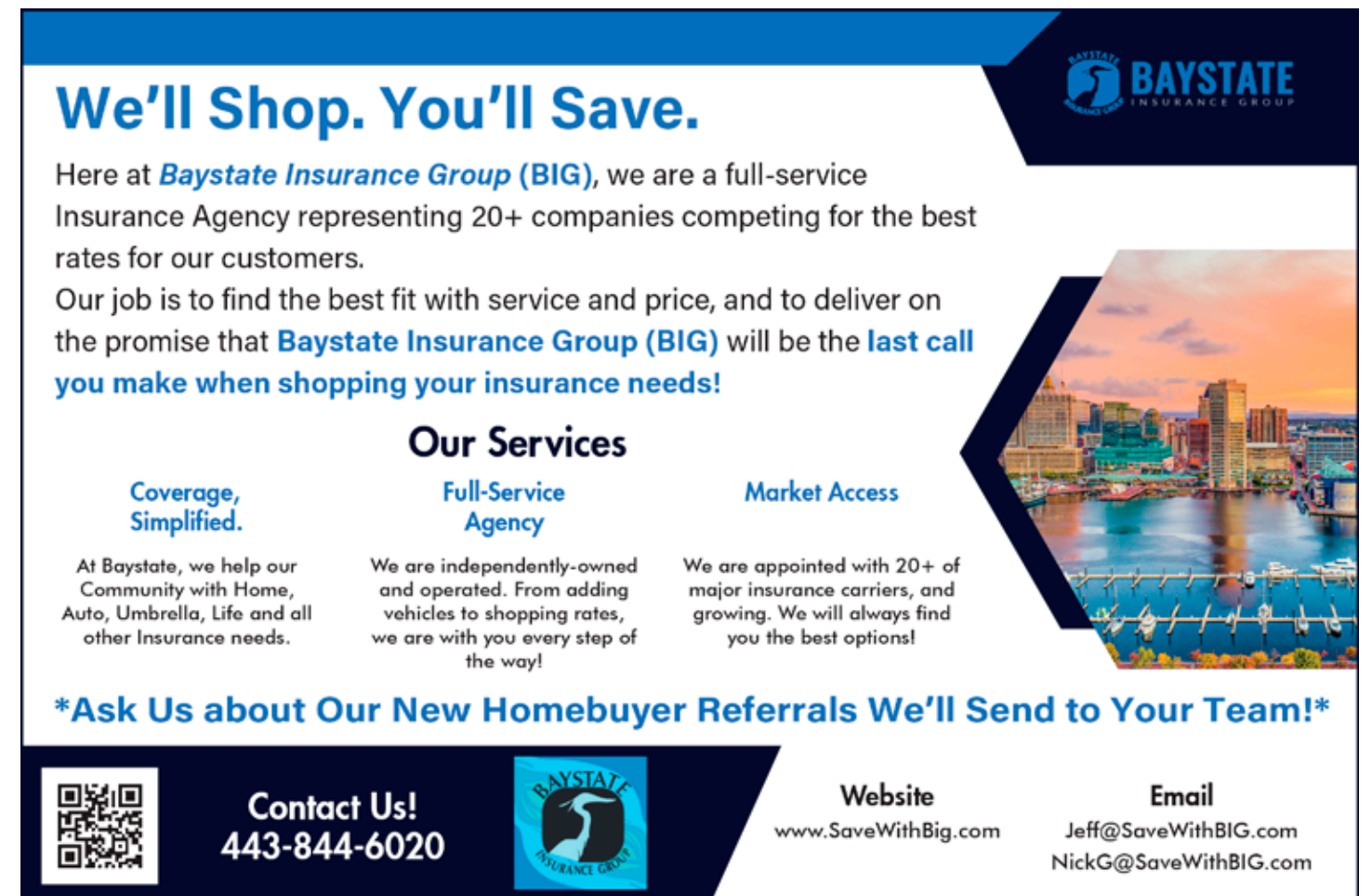
HEALTHY HOME RESTORATIONS INC.

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

THE INVESTOR'S "REFI-SHOP"



Beltway Lending is a *highly specialized "refi shop"* for real estate investors, that was also founded by actual real estate investors.

30 year Rental Loans | Fix & Flip Portfolio Loans

Beltway Lending | 410-231-3131
info@BeltwayLending.com
BeltwayLending.com





EAGLE | TITLE

Attorney owned & operated for over 15 years.

Delivering *exceptional* experiences to every real estate transaction.





Betsy Jiranek Gabrielle Perrella-Jager Marylee Dannenberg

Eagle Title Towson
 16 Willow Avenue | 410-825-2582

Annapolis | Severna Park | Towson
EagleTitle.com



Voted Carroll's Best in Water Treatment

WATER TESTING & FILTRATION | PUMPS & TANKS | DRINKING SYSTEMS



CALL for your FREE In-Home Water Consultation

410.840.BLUE

\$50 OFF ANY SERVICE
 First time customer only
 CODE: NHFEB1 | EXP 12/31/23

\$200 OFF ANY DRINKING WATER SYSTEM
 Not to be combined with any other offers or discounts.
 CODE: NHFEB2 | EXP 12/31/23

MY TRANSACTION CO

making time for more opportunities



FOR MD, DC & VA REAL ESTATE AGENTS & BROKERS

VIRTUAL TRANSACTION COORDINATION, COMPLIANCE REVIEW & WE WRITE OFFERS!

ANITA KESTEL
(443) 655-7776
INFO@MYTRANSACTIONCO.COM
MyTransactionco.com



EVAN WEISSMAN

From Homeless to Homeowner: A Single Dad Making It All Happen

“I’m not just doing my job,” says Evan Weissman of eXp Realty when describing how he becomes a part of the home sale experience with every transaction. “The moment I knew real estate was for me was when I opened the door after my first settlement, and I got to experience that family’s complete and total joy. Watching the kids choose their rooms made me want that for my own family, for my kids.”

Though Evan sold 33 units and a total volume of \$14,396,212.00 in 2022, “it’s not about the numbers,” he says. Evan is a single dad of 3 (Regan – 7, Gavin – 6 & Silas – 2) and he keeps a tight schedule! He describes a normal day as “wake up, affirmations, coffee, breakfast, get the kids to school, sell houses, get the kids from school, homework, dinner, bath time, bedtime, sell more houses and repeat.” Evan’s 3 “Little Showing Assistants” are well-versed in real

estate etiquette already and have been to more open houses and showings than some agents, he jokes. “It’s tough, but I do what I have to, it’s not about me.”

Evan initially became interested in real estate after spotting an ad in the local newspaper at his college for a leasing manager and after interviewing, he got the job! He was the only leasing manager for a 994-unit building and wore many hats. In 2008, Evan moved to South Florida and got his FL real estate license, and quickly learned that it’s not as easy as you see on TV. “I didn’t know what I didn’t know and I know now that I should have partnered with a team or brokerage that offered more support and education. It’s not always about the commission split.” In 2011, he moved back to Maryland and back to leasing and property management, but he still wasn’t fulfilled and couldn’t afford the bills.

➡ agent to watch

By **Becca Ravera**
Photos by **Keith Robinson**

“

I want people to know there is hope. If you're in a tough spot, give me a call. I'll take you to a meeting or get you a hot meal. **People did that for me, and it made a difference.**

”



Evan loves working with investors. “Seeing a disheveled property and watching it come back to life is amazing,” he says. “I love seeing someone take something that has been forgotten and bring it back to life. I was like that

for a while.” Up until 9 years ago, Evan was a drug addict. He had lost his mom and stepdad, he was broke, broken, hopeless, homeless, and at rock bottom. Heroin was his escape. “Addiction is no joke. I’ve seen too many lost to

overdoses, suicides, and prison.” He says he started doing drugs because “it was cool”, but quickly realized “I didn’t use like other people. It wasn’t recreational for me.”

Today he applies the 12-step program to everyday life. It holds him to integrity and accountability. Facing his addiction was one thing, however, potential clients knowing about his past addiction was another. “I was worried that if I talked about my addiction and my recovery, that people wouldn’t trust me and it’s the opposite—I have so much support and I have others reaching out to me asking for help. I want people to know there is hope. If you’re in a tough spot, give me a call. I’ll take you to a meeting or get you a hot meal. People did that for me, and it made a difference. I would rather be authentic and let whatever happens, happen,” he said.

After lunch one day, 6 years ago, with long-time friend, Michael Schiff (now the Schiff Home Team of eXp Realty), Evan was encouraged to get his MD real estate license and after joining The Schiff Home Team, he started “selling houses” and the rest is history! Evan is a big believer in patience and persistence in real estate and in life. He didn’t graduate high school or college. “Skill and effort can be more than talent.” As a follower of “The Law of Attraction”, he believes that “whatever you speak—good or bad—you’re speaking into existence.” This belief may lead Evan to some other dreams too, as his vision board is filled with photos of the beach, docks, boats, and more.

For all the struggles Evan has experienced, he’s appreciative of the here and now. “I’m truly living a life beyond my wildest dreams,” he says as he’s proudly enjoying his second year of homeownership, truly coming full circle from homelessness.



NFM ZERO DOWN FLEX

Financed Closing Costs*

- 101.5% Financing**
- 96.5% FHA first loan with 5% 2nd lien
- Extra 1.5% can go towards closing cost
- For all buyers (not just first-time)
- No income cap
- Covers down-payment

Make homeownership a reality this summer with 101.5% financing!



The Levinson & McLaughlin Team



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.™

*Requires a second mortgage to cover the 3.5% down payment required for FHA loans. Minimum FICO score required. Fixed-rate loans only. W2 transcript option not permitted. **The repayable second loan is due in 10 years, but flexible payment options calculated over 10-, 20- or 30-years can provide payment flexibility for 10 years. 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 DOC13938, 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.



JUNK KING

BALTIMORE'S #1 RATED JUNK REMOVAL TEAM

LOCAL OWNER, ERIC JONES

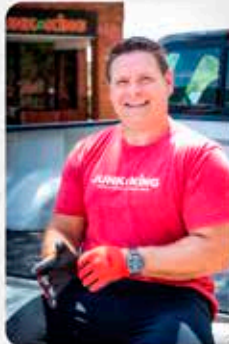
Full-Service JUNK REMOVAL

Junk King will handle the bagging, removal, and hauling of the unwanted clutter and debris in your life.

- Convenient Same Day Appointments
- Free Onsite Written Estimates
- Guaranteed Satisfaction
- Professional Team Members

SIMPLY CALL & JUNK KING DOES THE REST!

WWW.JUNK-KING.COM 410.877.6022



BOOK ONLINE TO SAVE \$30



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



#golaynewroots

BLACK OAK TITLE

WE CONSCIOUSLY UNDERSTAND THAT REAL ESTATE CAN BE CONFUSING. AND IT'S MORE THAN JUST "BUYING" A NEW HOUSE; IT'S CREATING THEIR HOME. BLACK OAK TITLE LLC WAS CREATED TO ALLEVIATE ALL THIS STRESS! IT IS OUR MISSION TO CREATE A SIMPLE, PROFESSIONAL, AND ENJOYABLE REAL ESTATE EXPERIENCE FOR EVERYONE INVOLVED!

SERVICES:

- Escrow services
- Title Insurance
- Other Legal Services



Steven J. Sokolov, Esq. Founder

410.344.7925

206 Hays Street Suite 101 | Bel Air, MD 21014

www.blackoaktitle.com

JUSTIN

▶▶ partner spotlight

of Certified Property Inspection

SAPP

Work Hard, Play Hard

By Michelle Hollenhead
Photos by Alex Krebs

“

I think all of us have some fear of failure as well as a desire to succeed, but we can still have a healthy and strong commitment to both our clients and our family.



Certified Property Inspection owner Justin Sapp works hard, but he plays hard with equal measure. The father of six decided early on that his team would only work half-days on Saturdays, and not at all on Sundays.

“A lot of inspectors do work Sundays, but as a husband and father, it was important for me to set those boundaries and be intentional about striving for that home and work balance,” Sapp said. “I think all of us have some fear of failure as well as a desire to succeed, but we can still have a healthy and strong commitment to both our clients and our family.”

The decision about work hours on weekends was a risk Justin was willing to take, as his wife was pregnant at the time with their next-to-youngest child, Jaime, now 7. And, it has more than paid off for the business owner and family man, who is able to spend quality time with his wife, Crystal, and, in addition to Jaime, Camryn, 15, Clare, 10, and Charlotte, 5, nicknamed “Charlie,” who are all still home, while Taylor, 28 and Justin Jr., 23, are both on their own. “Of course, [Taylor and Justin Jr.] only call on me when they have a problem,” laughed Sapp, whose oldest also made him a grandfather three years ago. “It’s nice to have that kind of relationship where they have

their own life but still know they can count on me when they need me.”

For his younger four, Sapp is a hands-on dad, helping coach their various seasonal sporting teams, including softball, baseball and basketball, and encouraging other pursuits as well - from Clare’s recent appearance in her school’s “Mary Poppins” production, to Camryn’s volleyball and lacrosse efforts and Jamie’s interest in “survival stuff.” “He is all about making tools from anything he finds.”

He also opened up the family’s “putting green,” adjacent to their home’s property, for various practices and recreational options. “I used to play golf myself, in college and at the amateur level, and put in the green, but I hardly have time to use it,” he said. “It’s been turned into a family play zone, for pickleball, field hockey, lacrosse, and anything else the kids can think of.

Sapp credits his “superstar wife” who is a sales consultant in a different industry with the majority of the day-to-day parenting duties. “I think she does five times more than I do any given day, although she relies on me to tackle the big projects” he said. “But I think we both do a good job balancing it all.”

While he is mindful of his own home life, Sapp said it was important as a business owner to encourage that focus among his six-member team, too. “We work long days and the team works hard and deserves some time off,” he said. “They need to be able to spend time with their families, too. From

limiting weekend work to paid vacation time, we put real effort into keeping a healthy balance for all of us.”

He hopes to encourage the entire industry, that maybe one day it will become the norm, rather than the exception. “Working seven days a week is a tough

way to live, and I would love to see that change,” he said.

Before starting Certified Property Inspection, Sapp worked for 11 years in the fire and water restoration industry helping start 2 different businesses, and also worked for T.



first year or two “were very difficult, every year since has been a little better,” Sapp said. “We developed a good reputation and created an image and a culture that people have really responded to,” noting others have said that Certified Property Inspection is “like the Chick-fil-A” of home inspectors.

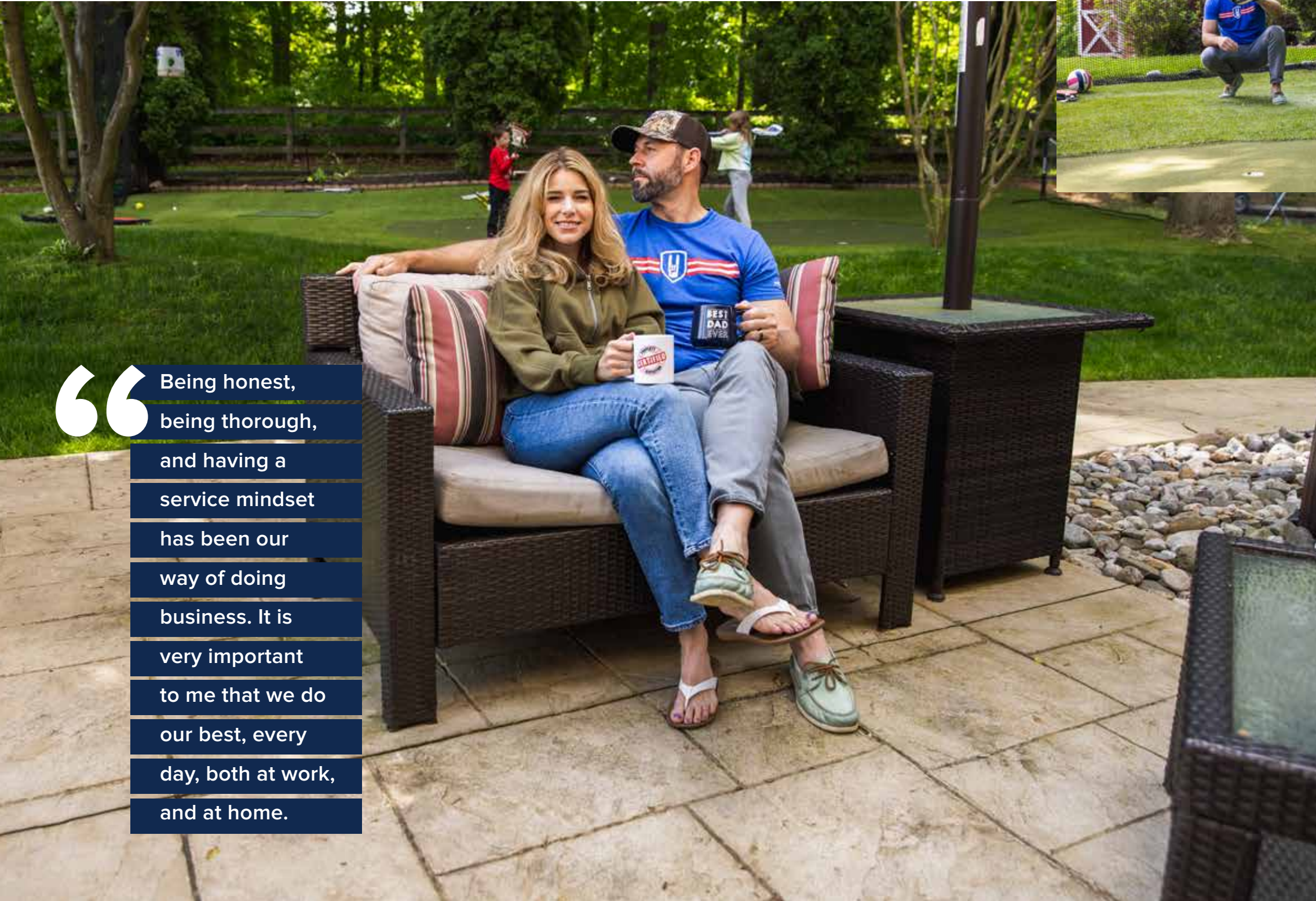
“When clients work with us, especially in this ‘as is market’ that is so prevalent right now, it’s important they understand what we find wrong, but also how they might fix it. It’s not uncommon for us to spend quite a bit of time with our clients explaining our findings so they feel very comfortable moving forward.

Rowe Price as an investment advisor right out of college. Even before that, during his high school years with Banner Neighborhoods of Baltimore, he learned to do household jobs and maintenance as part of an ongoing social program.

“So, for us, to be seen as trusted advisors, is everything,” he added. “They also know that six hours, six days or six months down the road, they can give us a call when they finally get around to fixing things, and we are glad to elaborate, answer questions, or help however we can. Being honest, being thorough, and having a service mindset has been our way of doing business,” Sapp added. “It is very important to me that we do our best, every day, both at work, and at home.”

“My first big project was renovating my own mom’s kitchen, eventually remodeling my first home from the kitchen and baths to building a new deck,” he added. That background led him to consider starting his own business, and while he admits the

“Being honest, being thorough, and having a service mindset has been our way of doing business. It is very important to me that we do our best, every day, both at work, and at home.”



Justin, his wife Crystal, and 3 of their children Clare, Jaime and Charlotte

hooked ON YOUR REFERRALS

HOPE TO REEL IN SOME BUSINESS WITH YOU THIS FALL MARKET



Scan the QR code to see our insider Loan Updates!

Brian Coleman | NMLS# 1324500
Senior Home Loan Consultant
443.986.1432
bcoleman@mainstreethl.com
www.mainstreethomeloans.com

Jon Wald | NMLS# 571973
Branch Manager
914.629.1278
jwald@mainstreethl.com
www.jonwald.net

TEAM COLEMAN MAIN STREET HOME LOANS FROM MAIN STREET TO YOUR STREET WILD HERITAGE TEAM

www.mainstreethomeloans.com | Corp NMLS# 2893 | Equal Lender Opportunity




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

Peace of Mind
Property Management, LLC



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



AUTHORITY INSPECTIONS

PROFESSIONAL PROPERTY INSPECTIONS

443.315.7802 | www.authorityinspections.com

PROTECTING YOUR PEACE OF MIND

90 DAY WARRANTY MOLD SAFE SEWERIGARD
RecallChek TERMITE PROTECTION PLAN PLATINUM (ROOF PROTECTION PLAN)
HOMEOWNERS RESOURCE Nxt STRUCTURAL WARRANTY RADON Protection Plan



KITCHEN DESIGN BY IDAN



RiverRun, Resources, MSI, DutchMade, SUNSHINE STORE, Kräus, WOODBROOK
22 Woodstone, Shurwood, Lamin. World, QUALITY, LLOYD, SHOWPLACE

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



Proudly Serving Baltimore and Surrounding Counties
as your local experts for

Mold Testing & Mold Remediation

Additional Services Include:

- Odor Removal
- Air Quality Testing
- Duct Cleaning



Contact us today!
(410) 982-6340
greenhomesolutions.com/nbaltimore





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



Now is the time to protect your most precious assets ...
your family, your home, and your legacy

When you want to protect your nest egg, and to make sure your plans for your family are rock solid, you need experienced, reliable help.

will make sure that your wishes are fulfilled should something untoward happen to you.

Because our clients and their families matter.

The attorneys at DK Law Group have been preparing wills, trusts, and family estate plans and real estate transactions for years, and

Realtors, military, LEO, and First Responders all receive special pricing on wills and estate planning, and special care on every confidential interaction.



A Diana Khan Company



DK Law Group –
The protection you deserve, the care you need.

Call today, 443-739-6724
to set up your free
initial 1-hour consultation!
www.dklawmd.com • dgrueva@gmail.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.

mafllc.com/commercial

info@mafllc.com

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

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



Matthew T. Barrett
Agency Principal



Specializing in Home & Auto

410-979-7711

Matt@BarrettInsuranceGroup.com

Sarah

the military way **Garza**



▶▶ cover story

By Joya Fields
Photos by Maryland Photography Inc.



As a child in a military family, Sarah Garza got used to moving every few years. Her dad was in the Air Force for 30 years and her grandfather was a POW in the royal air force. Then, when she married a Marine, she continued to experience the struggles specific to military moves.

Sarah has learned so many things from her experiences—and the experiences of her clients—that she is in the process of creating a program that she'll launch nationally for agents to help their military clients.

The very name of her team—The PCS Hometeam at Keller Williams Flagship—is a nod to military families. PCS stands for “Permanent Change of Station.”

“The people I want to work with understand that term,” Sarah said. “It’s a niche that needs to be understood. Lots of challenges and emotions are involved in a military move.”

She’s meeting a need, as her numbers show. Last year she achieved 60 personal units and \$29,991,768. And her team did 171 units and \$69,776,199. Her goal is to help her clients build wealth in real estate while moving every two to three years. “We own a renovation company and a property management company to better help our clients,” she said.

After being a stay-at-home mom for most of her married life, when her youngest went to middle school, Sarah started real estate in 2013 hoping for 1-2 deals a year to help make the process of military moves easier for her clients. Instead, she sold \$9 million that year and 16 million the next. And then in 2015, she created a team.

“I realized I could help more people with a team working for them,” she said. Their team currently consists of nine people, and they’ve had very little turnover. Several of their top-producing agents do 9-10 million. “My

team helps me grow, helps me set boundaries, and our agents thrive from the community efforts we’ve established.”

“Teams are a great way to build business and leverage. Real estate can be lonely. Our team understands that, and everyone helps build each other up. We all work towards the goal reflected in our mission statement: To put our clients’ needs at the forefront of every action,” Sarah said.

Since 2012, Sarah has finally been in the same place for a while. She and her husband, Jeff, who served in the USMC for 21 years and now runs the property management part of the business, also runs their renovation/flipping company. They live in Annapolis and work in the Anne Arundel and Howard County areas with many Ft. Meade and Naval Academy clients.



I realized I could help more people with a team working for them.

My team helps me grow, helps me set boundaries, and our agents thrive from the community efforts we’ve established.

“ We’re not just selling, we are educating people. ”



Sarah and Jeff have three children, Jillian, 27; Jaxie, 22; and Joshua, 19. Jillian works with the brokerage now, although she wasn't originally sure about joining the family business. She went to University of Maryland and graduated with a major in Architecture and a minor in Business and Real Estate Development and set out for a career of her own. As Sarah's team grew, she pleaded with Jillian to join the team. However, Jillian did not want to work for her parents.

“But we needed help and knew she would be great at it. We all have had to learn to work together as a family and also know when to turn it off! We basically told her she was going to inherit all of this so she should start helping us build it,” Sarah said.

This year, Jillian is now an agent on the team—a top producer, hitting 8 million after only two years in the business. She sells houses and heads PCS Hometeam's property management company with 30 doors so far this year.

Jaxie currently attends SCAD in Georgia and is majoring in Fashion Forecasting and Trendsetting. Joshua is heading to Embry Riddle in Florida, to study Aviation Mechanics.

How does Sarah achieve balance while working with family members? “We stay in our own lane,” Sarah said. And, the family has rules. “When the whole family is together, no work talk is allowed.” The family household also includes Sarah's 88-year-old mom Gillian who lives in a separate apartment at their home.

Sarah's family also holds her to one promise that helps her stay steady: keeping boundaries. In their house, that means no work on Sundays. Unless there's a negotiation going on. Her family, friends, and co-workers help her stick to this plan. “I have a tough time setting boundaries when it comes to work. I'm an all-or-nothing person and strive to be the best at all I do. I would work 24/7 if I didn't have a family,” she said.

She and her team believe in giving back to the community in other ways, too. Each agent supports their own cause, and every year the team participates in Toys for Tots which is a USMC-founded cause. Then there's Sarah's biggest passion—sharing her knowledge and helping military families navigate the world of real estate. In 2024, she is launching a nationwide course for agents called PCS Certified. The course will be 3-6 months long, with monthly live classes, classes to take at students' own pace, and a big mastermind at the end. All classes will be online.

After taking the course, agents will know the language, culture and plight of what the Military go through when PCSing. Additionally, there will also be a network of PCS certified agents to refer to throughout the nation.

“There is so much stress involved in a military move. Often, they only have 10 days to house hunt in an area that they have never been to. Or, sometimes, they get orders to PCS in two weeks, or as long as eight months. It's very unpredictable.”

Her course will help agents understand VA loans, timelines for military families, how to help with stresses unique to military moves, and more. Every move is stressful. Military moves are more stressful. Most importantly, to Sarah, the class will help bridge the community and military together, making the transition into their new community as easy and comfortable as possible.

Sarah's not a secretive person, but there are a few things most people may not know about her. She is 100% British, 2nd generation American. Her mom and dad were both born in Great Britain. And as outgoing as she can appear to be, she is an introvert.

“I'm not a social butterfly,” she said. “I'm basically a homebody.” Many of Sarah's friends see plenty of positive features in her, calling her energetic, engaging, authentic and ambitious. For fun, Sarah likes to decompress in nature, especially taking their boat out on a sunny day.

She's also a lover of animals and her dream is to one day own a ranch with horses, chickens, and maybe a rescue. “If I could, I would have a million animals,” she said. “I would smooch all of their faces.”

Her passion for helping others learn runs deep, too. “I love being an educator. I've never understood why we are called salespeople. We're not just selling, we are educating people,” Sarah said. Her advice to new agents echoes that sentiment: “If you're building a real estate business, know your people. Know who you'll be serving, who you want to help. Ask yourself what problem you are solving.”

Problem-solving is already in the works for Sarah, as her hard work will pay off when the PCS Certification course debuts in early 2024.

— WANNA FORM AN ALLIANCE?

Out Wit. Out Play. Outlast the Market
with Academy Mortgage.



Lately it's felt like **SURVIVAL OF THE FITTEST;** with low inventory, shifting rates, program changes... need I say more?

At Academy Mortgage, our strength is our vast industry experience and knowledge. We have the tools to guide your clients through this jungle of a market. Whether they're buying their first bungalow or their own private island, we have an ideal solution for their home financing needs.

The council has spoken! It's time for you to get off survival island - it's time to THRIVE!

Contact me today to chat about how together, we can be the **ULTIMATE TEAM!**

Sam Rosenblatt

Mortgage Planner NMLS #75844

(410) 375-4447

Sam@TheRosenblattGroup.com

 **ACADEMY**
MORTGAGE CORPORATION®

Corp NMLS #3113 | Equal Housing Lender | www.nmlsconsumeraccess.org

6th ANNIVERSARY

SOIRÉE HIGHLIGHTS

Cheers to 6 years! The summer soirée on Thursday, June 22nd was one for the books. With electric energy and an unmatched sense of community and togetherness, over 400 Real Producers and Preferred Partners gathered at the historic Baltimore Museum of Industry.

It was a spectacular evening with one of the largest crowds we've ever hosted. If you attended, we can't thank you enough for celebrating with us! And if you had to

miss it, hope this piece transports you to all the fun and we'll see you at the next one!

Huge appreciation to our Headline Sponsors for the event, Ryan Paquin and Jason Nader of First Home Mortgage for supporting at the highest level.

And a special thank you to the other sponsors, who helped make this incredible night happen:

event recap

By Hannah Benson
Photos by Tuck Media and YRN Photography

360 Video Booth Sponsors

- Main Street Home Loans (Timonium + Severna Park)
- Healthy Home Restorations

Bubbly Bar Sponsor

- Lakeside Title Company

Cortez Cigar Bar Sponsor

- Stuart Epstein of CMG Home Loans

Photo Booth Sponsors

- Brooks Grasso of Fulton Mortgage Company
- Next Level Insurance

Signature Cocktail Sponsors

- Kitchen Design by Idan
- Endeavor Title

Contributing Sponsors

- DK Law Group
- YRN Photography
- M&C Global Construction
- Pinpoint Skip
- Flowers & Fancies



The Award Finalists of 2023



CONGRATS 2023 AWARD WINNERS



Unsung Hero — Tara Franke



Ultimate Connector - Jason Nader



World Changer — Kris Ghimire



Feature of the Year — Malcolm Freeman



Partner of the Year — Lakeside Title Company (award accepted by Yvonne Deardorff)



Rise and Grind — Gene Drubetsky



Team Player - Jackie Ovad



Contributor of the Year — Kyndle Quinones



Leader of the Year — Annie Balcerzak



Marketing Genius - Kelly Schuit



Rising Star - Montaz McCray







PRMI | Primary Residential Mortgage, Inc.

STRAIGHT-SHOOTING LENDER RUSTLING UP SOME NEW LOAN PROGRAMS FOR YA'LL.

SADDLE UP PARTNER!

JOE WANDISHIN
BRANCH MANAGER • NMLS# 1552144
443.413.4174 (C)
JWANDISHIN@PRIMERES.COM

PRMI is an Equal Housing Lender. Credit and collateral are subject to approval. Terms and conditions apply. Programs, rates, terms and conditions are subject to change and are subject to borrower(s) qualification. This is not a commitment to lend. District of Columbia: Department of Insurance, Securities and Banking Department MLD3094. Maryland Department of Labor, Licensing and Regulation Commissioner of Financial Regulation #0011. Virginia: Bureau of Financial Institutions; MC-2249 Broker MC-2244 NMLS # 3094. 12008 E. Jaggs Road - Suite 118 - Towson, MD 21286.

THANK YOU TO ALL OF OUR SPONSORS!



Putting Roofs Over Things That Matter

FourTwelveRoofing.com
(410) 989-7343

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

@AJDESIGNSTAGING
@AJDESIGNSTAGING



bringing
STYLE TO STAGING

HERE AT AJ DESIGNS, OUR MISSION IS TO HELP YOU AND YOUR CLIENTS SELL HOMES FASTER AND FOR MORE MONEY. OUR AVERAGE LENGTH ON THE MARKET IS 19 DAYS! ONLY 10% OF BUYERS CAN VISUALIZE THE POTENTIAL OF A HOME. OUR JOB IS TO MAKE THE BUYERS FEEL AT HOME!



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

2936 O'Donnell Street
Baltimore, MD 21224

8659 National Pike, Suite P
Ellicott City, MD 21043

www.legacyfortitle.com

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

just released

REALESTAGED

2023 REVISED COMPETITIVE PRICING

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

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, we've been ERIE's hallmark. And we'll do it based on the Golden Rule: treat people fairly. Be of service 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 trust, let ERIE serve you.

Contact your local ERIE agent today.

Dana Temple
Next Level Insurance LLC
3313 Paper Mill Rd Ste 3
Pikesville, MD 21113-1495
Fax: 443-836-5756
443-836-5751

Erie Insurance
Above all in SERVICE - since 1925™

Oxi-Fresh
CARPET CLEANING

Schedule Online to Help the Cause! water.org

www.oxifresh.com

Keith Whitelock
877-Oxi-Fresh

HD BROS
VIDEO PRODUCTION.
REAL ESTATE MEDIA.

JOHN SCHWARTZ
PARTNERSHIP DIRECTOR

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

IT'S VIDEO SEASON.

Spring and summer are video season in this industry, and we don't just mean real estate. Scan the QR code below to talk to our team about branding and social media content.

TOP 150 STANDINGS • BY UNITS

Individual MLS ID Closed date from Jan. 1 to June 30, 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	554	\$30,645,969
2	Tineshia R. Johnson	NVR Services, Inc.	389.5	\$206,399,307
3	Kathleen Cassidy	DRH Realty Capital, LLC.	293	\$147,989,685
4	Lee M Shpritz	Ashland Auction Group LLC	189	\$10,685,473
5	Robert J Chew	Berkshire Hathaway HomeServices PenFed Realty	123	\$58,835,285
6	Robert J Lucido	Keller Williams Lucido Agency	104	\$69,373,727
7	Nickolaus B Waldner	Keller Williams Realty Centre	85	\$41,503,338
8	Joseph A Petrone	Monument Sotheby's International Realty	80	\$54,587,831
9	Lois Margaret Alberti	Alberti Realty, LLC	73	\$20,740,550
10	Lee R. Tessier	EXP Realty, LLC	72.5	\$27,628,650
11	David Orso	Berkshire Hathaway HomeServices PenFed Realty	70	\$77,290,000
12	Shawn M Evans	Monument Sotheby's International Realty	68	\$54,447,948
13	Gina M Gargeu	Century 21 Downtown	68	\$12,762,059
14	Christopher J Cooke	Berkshire Hathaway HomeServices Homesale Realty	64.5	\$17,410,275
15	Lauren Ryan	NVR Services, Inc.	63.5	\$30,779,603
16	Jeremy Michael McDonough	Mr. Lister Realty	58	\$21,804,100
17	Larry E Cooper	Alex Cooper Auctioneers, Inc.	57	\$7,073,250
18	Charlotte Savoy	Keller Williams Integrity	56.5	\$26,592,165
19	Daniel McGhee	Homeowners Real Estate	56	\$22,809,990
20	Gina L White	Lofgren-Sargent Real Estate	56	\$25,955,856
21	Mark D Simone	Keller Williams Legacy	54.5	\$21,127,854
22	Bradley R Kappel	TTR Sotheby's International Realty	51	\$107,523,000
23	James T Weiskerger	Next Step Realty	51	\$30,791,570
24	Kim Barton	Keller Williams Legacy	47	\$19,968,750
25	Gregory A Cullison Jr.	EXP Realty, LLC	44.5	\$13,165,903
26	Anne Marie M Balcerzak	AB & Co Realtors, Inc.	42.5	\$24,780,411
27	STEPHEN PIPICH Jr.	VYBE Realty	42	\$13,856,963
28	Laura M Snyder	American Premier Realty, LLC	41.5	\$19,302,778
29	Montaz Maurice McCray	Keller Williams Realty Centre	41	\$11,508,361
30	Matthew B Pecker	Berkshire Hathaway HomeServices Homesale Realty	40	\$19,468,390
31	Matthew S Cooper	Alex Cooper Auctioneers, Inc.	40	\$4,674,920
32	Matthew D Rhine	Keller Williams Legacy	39	\$13,653,250
33	Scott A Schuetter	Berkshire Hathaway HomeServices PenFed Realty	39	\$34,597,400
34	Jeannette A Westcott	Keller Williams Realty Centre	39	\$20,032,090

RANK	NAME	OFFICE	SALES	TOTAL
35	Jared T Block	Alex Cooper Auctioneers, Inc.	38.5	\$8,655,925
36	Vincent J. Steo	Your Home Sold Guaranteed Realty	38	\$12,295,400
37	Michael J Schiff	EXP Realty, LLC	38	\$12,320,950
38	Tom Atwood	Keller Williams Metropolitan	37.5	\$11,564,570
39	Daniel M Billig	A.J. Billig & Company	36.5	\$7,130,500
40	Louis Chirgott	Corner House Realty Premiere	36.5	\$18,101,439
41	Alex B Fox	Allfirst Realty, Inc.	36	\$10,792,400
42	Tony Migliaccio	Long & Foster Real Estate, Inc.	35	\$15,406,757
43	James H Stephens	EXP Realty, LLC	34.5	\$12,789,000
44	Tracy J. Lucido	Keller Williams Lucido Agency	33	\$25,815,025
45	Dassi Lazar	Lazar Real Estate	33	\$11,196,522
46	Enoch P Moon	Realty 1 Maryland, LLC	32.5	\$12,907,300
47	Mark A. Ritter	Revol Real Estate, LLC	32.5	\$11,767,417
48	Robert J Breeden	Berkshire Hathaway HomeServices Homesale Realty	32	\$11,377,100
49	Kimberly A Lally	EXP Realty, LLC	31.5	\$12,274,300
50	Vincent M Caropreso	Keller Williams Flagship of Maryland	31.5	\$12,007,150

Disclaimer: Statistics are derived from closed sales data. Data pulled on July 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.

NO LENDER FEE REFINANCE!

We know rates are higher.

When you purchase today, refinancing within 2 years could clean up the rate.*

Only applicable on fees we can control:
we're not charging our lender fees the second time.

Kendall Winkelman
Branch Manager | NMLS #1815427
Cell: 443.307.1293
kwinkelman@directmortgageloans.com

THE HILL GROUP
Direct Mortgage Loans, LLC

*By refinancing your existing loan, total finance charges may be higher over the life of your loan. Eligibility and approval is subject to completion of an application and verification of home ownership, occupancy, title, income, employment, credit, home value, collateral and underwriting requirements. Direct Mortgage Loans, LLC is licensed in Maryland. Direct Mortgage Loans, LLC NMLS ID# is 832799 (www.nmlsconsumeraccess.org). Direct Mortgage Loans, LLC office is located at 11021 McCormick Rd Ste 400, Hunt Valley, MD 21031.



- Since 1977 -

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

Plan Ahead for Wintry Weather

Cooler days are right around the corner. For your clients with our popular HVAC Tune-up option, it's time to remind them to schedule their fall service checkups from Sept. 1–Nov. 30.

Contact me for details



Your Local Resource

Anna Coleman

301.335.4461

acoleman@firstam.com



"Protecting Client Relationships, Budget and Time"

firstamrealestate.com | Phone Orders: 800.444.9030

©2022 First American Home Warranty Corporation. All rights reserved. #LAWYERSHELP



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

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 UNITS

Individual MLS ID Closed date from Jan. 1 to June 30, 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	31	\$7,212,500
52	Kelly Schuit	Next Step Realty	31	\$15,453,400
53	Jeff D Washo	Compass	30.5	\$14,603,000
54	Luis H Arrazola	A.J. Billig & Company	30	\$3,036,138
55	cory andrew willems	EXP Realty, LLC	30	\$7,356,950
56	Daniel Borowy	Redfin Corp	30	\$15,082,250
57	Andrew Udem	Berkshire Hathaway HomeServices Homesale Realty	30	\$14,278,685
58	Jessica L Young-Stewart	RE/MAX Executive	30	\$12,893,955
59	Jim W Bim	Winning Edge	30	\$11,108,100
60	Timothy Lee Joseph Dominick	Coldwell Banker Realty	30	\$5,517,400
61	Wendy Slaughter	Elevate Real Estate Brokerage	29.5	\$14,794,792
62	Dariusz Bogacki	Cummings & Co. Realtors	29.5	\$6,238,450
63	Robert A Commodari	EXP Realty, LLC	29.5	\$10,457,377
64	Bill Franklin	Long & Foster Real Estate, Inc.	29	\$14,959,904
65	Jessica H Dailey	Compass	29	\$12,419,670
66	Bryan G Schafer	Next Step Realty	29	\$11,687,800

RANK	NAME	OFFICE	SALES	TOTAL
67	Pamela A Terry	EXP Realty, LLC	28.5	\$3,594,500
68	PETER WONG	VYBE Realty	28	\$9,523,249
69	Ricky Cantore III	RE/MAX Advantage Realty	27.5	\$13,698,899
70	Terry A Berkeridge	Advance Realty Bel Air, Inc.	27.5	\$8,987,250
71	Jonathan Scheffenacker	Redfin Corp	27	\$11,962,300
72	Timothy Langhauser	Compass Home Group, LLC	27	\$9,010,946
73	Mitchell J Toland Jr.	Redfin Corp	27	\$8,598,019
74	Charles N Billig	A.J. Billig & Company	27	\$3,550,638
75	Brian M Pakulla	RE/MAX Advantage Realty	27	\$19,682,311
76	Adam Chubbuck	Douglas Realty, LLC	26.5	\$10,297,000
77	Allen J Stanton	RE/MAX Executive	26.5	\$13,164,926
78	Ronald W. Howard	RE/MAX Advantage Realty	26	\$8,594,603
79	Veronica A Sniscak	Compass	26	\$13,506,470
80	Andrew Johns III	Keller Williams Gateway LLC	25	\$8,016,690
81	Tiffany S Domneys	ExecuHome Realty	25	\$5,629,701
82	Juwan Lee Richardson	Keller Williams Legacy	25	\$5,216,700
83	Nancy A Hulsman	Coldwell Banker Realty	25	\$14,577,396
84	Mark Richa	Cummings & Co. Realtors	25	\$11,212,400
85	Yevgeny Drubetskoy	EXP Realty, LLC	25	\$8,219,025
86	Sergey A taksis	Long & Foster Real Estate, Inc.	25	\$11,273,999
87	Heidi S Krauss	Krauss Real Property Brokerage	25	\$33,433,840
88	Sunna Ahmad	Cummings & Co. Realtors	25	\$18,186,955
89	Barry J Nabozny	RE/MAX Premier Associates	25	\$11,731,580
90	Liz A. Ancel	Cummings & Co. Realtors	24.5	\$9,478,275
91	John C Kantorski Jr.	EXP Realty, LLC	24.5	\$7,952,525
92	Un H McAdory	Realty 1 Maryland, LLC	24.5	\$16,562,890
93	Matthew Spence	Keller Williams Integrity	24.5	\$11,998,102
94	Creig E Northrop III	Northrop Realty	24	\$21,648,250
95	Elizabeth Ellis	Brookfield Management Washington LLC	24	\$13,924,271
96	Carley R. Cooper	Alex Cooper Auctioneers, Inc.	24	\$3,141,700
97	Keiry Martinez	ExecuHome Realty	23.5	\$6,575,000
98	John R Newman II	Keller Williams Flagship of Maryland	23.5	\$8,609,211
99	Missy A Aldave	Northrop Realty	23.5	\$11,147,000
100	Steve Allnutt	RE/MAX Advantage Realty	23.5	\$12,898,899

Disclaimer: Statistics are derived from closed sales data. Data pulled on July 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.

We are the *key* to homeownership

FIRST HOME MORTGAGE

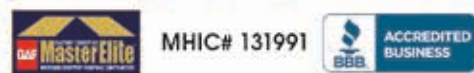
900 Bestgate Rd. | Suite 310 | Annapolis, MD 21401
 (Office) 410.571.2020 | Branch NMLS ID 144183

EQUAL OPPORTUNITY LENDER

ROOFING • SIDING • GUTTERS



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



www.TarHeelConstructionGroup.com

WE TREAT YOUR LISTING LIKE IT'S OUR OWN



Serving Baltimore Metropolitan and surrounding areas
24 HOURS EMERGENCY CALL AVAILABLE

LICENSED & INSURED
PLUMBING
HEATING
AC
ELECTRICAL
ENERGY AUDITS

"I was referred for a humidifier and heating/AC service by a local real estate investor and fellow military veteran in Baltimore. Very impressed from call #1. Just as my referral said, SM Mechanical is the "best of the best" -Wyatt E.



www.smmechanicalhvac.com | (443) 559-5314
7110 Golden Ring RD suite 116 | Essex, MD 21221
smmechanicalllc

May you welcome a joyful and organized home & life.




Jessica Terenyi
Professional Organizer & Coach
443.681.0115
info@jkorganizingllc.com
<https://organizinghomesandlives.com>

AUGUST 24TH IS NATIONAL MARYLAND

Day



Since 1776

Maryland
7th state to join the Union

We Celebrate the Heritage of Our Great State!

Chesapeake Bay | Fort McHenry | Birthplace of the National Anthem

CertifiedProperty.us

TOP 150 STANDINGS • BY UNITS

Individual MLS ID Closed date from Jan. 1 to June 30, 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	Bob Simon	Long & Foster Real Estate, Inc.	23	\$6,609,500
102	Jennifer C Cernik	Next Step Realty	23	\$14,231,500
103	Bethanie M Fincato	Cummings & Co. Realtors	23	\$10,143,940
104	David E Jimenez	RE/MAX Distinctive Real Estate, Inc.	23	\$9,052,200
105	Ryan R Briggs	Anne Arundel Properties, Inc.	23	\$14,105,554
106	Jeremy William Martin	Coldwell Banker Realty	22.5	\$6,979,200
107	Ryan Bandell	Keller Williams Realty Centre	22.5	\$9,719,408
108	Terence P Brennan	Long & Foster Real Estate, Inc.	22.5	\$7,473,450
109	Kathy A Banaszewski	Real Estate Professionals, Inc.	22.5	\$5,437,840
110	Brendan Butler	Cummings & Co. Realtors	22.5	\$10,067,510
111	Tyler Ell	Keller Williams Realty Centre	22.5	\$11,308,228
112	Alexander T Cruz	Cummings & Co. Realtors	22	\$3,946,950
113	Kate A Barnhart	Northrop Realty	22	\$8,213,027
114	William C Featherstone	Featherstone & Co.,LLC.	22	\$5,613,200
115	Trent C Gladstone	Keller Williams Integrity	22	\$9,773,225
116	Shawn Martin	Keller Williams Flagship of Maryland	22	\$10,531,999
117	Gavriel Khoshkheraman	Pickwick Realty	22	\$2,270,500
118	AMELIA E SMITH	Redfin Corp	22	\$11,099,400
119	James P Schaecher	Keller Williams Flagship of Maryland	22	\$11,265,250
120	Chiu K Wong	Advantage Realty of Maryland	22	\$8,375,400
121	Derek Blazer	Cummings & Co. Realtors	21.5	\$6,620,000
122	Matthew Mindel	Next Step Realty	21.5	\$9,571,000
123	Tracy Vasquez	Cummings & Co. Realtors	21.5	\$9,031,049
124	Sarah E Garza	Keller Williams Flagship of Maryland	21.5	\$12,436,900
125	Robert Elliott	Redfin Corp	21	\$7,291,700
126	Lisa E Kittleman	Keller Williams Integrity	21	\$12,260,600
127	Eric Steinhoff	EXP Realty, LLC	21	\$13,127,265
128	Grant Bim	Winning Edge	21	\$6,439,150
129	Justin A. Brewer	Baltimore Realty, LLC	21	\$6,075,850
130	David M Willman	EXP Realty, LLC	21	\$5,570,890
131	Steve R Kuzma	Weichert, Realtors - Diana Realty	21	\$7,040,000
132	Robert P Frey	Exit Results Realty	21	\$7,190,100
133	Christopher T Drewer	EXP Realty, LLC	21	\$7,907,100
134	Marta Lopushanska	Berkshire Hathaway HomeServices Homesale Realty	21	\$6,790,480

RANK	NAME	OFFICE	SALES	TOTAL
135	Kevin L Reeder	RE/MAX First Choice	21	\$5,493,220
136	Christopher Stumbroski	Keller Williams Legacy	20.5	\$6,491,475
137	James M. Baldwin	Compass	20.5	\$13,040,850
138	Michael Green	Witz Realty, LLC	20.5	\$6,234,507
139	Jennifer A Bayne	Long & Foster Real Estate, Inc.	20.5	\$9,024,500
140	Sandra E Echenique	Keller Williams Gateway LLC	20	\$4,120,400
141	Santiago Carrera	Exit Results Realty	20	\$6,281,999
142	Matthew Mark Bearinger	Keller Williams Flagship of Maryland	20	\$10,458,970
143	Jason W Perlow	Monument Sotheby's International Realty	20	\$15,150,000
144	Gregory M Golding	ExecuHome Realty	20	\$2,263,800
145	Wanda Gail Foster	CENTURY 21 New Millennium	20	\$6,839,087
146	Zachary M. Pencarski	Redfin Corp	20	\$6,609,300
147	Carol L Tinnin	RE/MAX Leading Edge	20	\$8,933,700
148	Joshua Shapiro	Douglas Realty, LLC	20	\$10,518,500
149	Saul Kloper	EXIT On The Harbor Realty	20	\$6,549,900
150	Raj Singh Sidhu	Your Realty Inc.	20	\$5,084,905

Disclaimer: Statistics are derived from closed sales data. Data pulled on July 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
@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 Veterans 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 34, Suite 101 Annapolis, MD 21401. NMLS ID # 318923, (www.anniemac.com), Virginia Mortgage Lender and Broker License #MC-5521. Columbia Mortgage Dual Authority License #M187389273, Maryland Mortgage Lender #P194061, NMLS ID # 318923, (www.anniemac.com), Virginia Mortgage Lender and Broker License #MC-5521.

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



PORTABLE STORAGE
MADE SIMPLE



UNIT'S® 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

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

THE WINDOW TAILOR
Serving Baltimore and Surrounding Counties

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

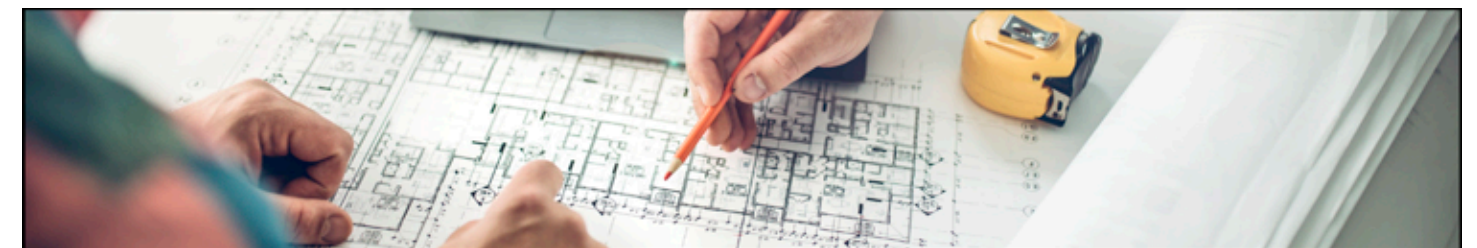
Expect more.

410-343-9398

www.RestEasySupport.com



Rest Easy.



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 as well as Adjustable Rate Mortgage³ (ARM) options available

- One-time closing
- Up to 24 month construction period available
- Interest-only payments during construction
- Stick built, modular homes, or pole barns
- 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 6.613% Annual Percentage Rate (APR) would be \$2,143.56. Monthly payment for a \$250,000 30-year term mortgage at 6.469% Annual Percentage Rate (APR) would be \$1,539.29. 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.

TOP 150 STANDINGS • BY VOLUME

Individual MLS ID Closed date from Jan. 1 to June 30, 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.	389.5	\$206,399,307
2	Kathleen Cassidy	DRH Realty Capital, LLC.	293	\$147,989,685
3	Bradley R Kappel	TTR Sotheby's International Realty	51	\$107,523,000
4	David Orso	Berkshire Hathaway HomeServices PenFed Realty	70	\$77,290,000
5	Robert J Lucido	Keller Williams Lucido Agency	104	\$69,373,727
6	Robert J Chew	Berkshire Hathaway HomeServices PenFed Realty	123	\$58,835,285
7	Joseph A Petrone	Monument Sotheby's International Realty	80	\$54,587,831
8	Shawn M Evans	Monument Sotheby's International Realty	68	\$54,447,948
9	Nickolaus B Waldner	Keller Williams Realty Centre	85	\$41,503,338
10	Scott A Schuetter	Berkshire Hathaway HomeServices PenFed Realty	39	\$34,597,400
11	Heidi S Krauss	Krauss Real Property Brokerage	25	\$33,433,840
12	James T Weiskerger	Next Step Realty	51	\$30,791,570
13	Lauren Ryan	NVR Services, Inc.	63.5	\$30,779,603
14	Adam M Shpritz	Ashland Auction Group LLC	554	\$30,645,969
15	Lee R. Tessier	EXP Realty, LLC	72.5	\$27,628,650
16	Charlotte Savoy	Keller Williams Integrity	56.5	\$26,592,165

RANK	NAME	OFFICE	SALES	TOTAL
17	Gina L White	Lofgren-Sargent Real Estate	56	\$25,955,856
18	Tracy J. Lucido	Keller Williams Lucido Agency	33	\$25,815,025
19	Anne Marie M Balcerzak	AB & Co Realtors, Inc.	42.5	\$24,780,411
20	Daniel McGhee	Homeowners Real Estate	56	\$22,809,990
21	Jeremy Michael McDonough	Mr. Lister Realty	58	\$21,804,100
22	Creig E Northrop III	Northrop Realty	24	\$21,648,250
23	Mark D Simone	Keller Williams Legacy	54.5	\$21,127,854
24	Alexandra T Sears	TTR Sotheby's International Realty	18	\$20,945,000
25	Lois Margaret Alberti	Alberti Realty, LLC	73	\$20,740,550
26	Charlie Hatter	Monument Sotheby's International Realty	15.5	\$20,638,000
27	Jeannette A Westcott	Keller Williams Realty Centre	39	\$20,032,090
28	Kim Barton	Keller Williams Legacy	47	\$19,968,750
29	Brian M Pakulla	RE/MAX Advantage Realty	27	\$19,682,311
30	Karen Hubble Bisbee	Hubble Bisbee Christie's International Real Estate	17	\$19,609,500
31	Matthew B Pecker	Berkshire Hathaway HomeServices Homesale Realty	40	\$19,468,390
32	Laura M Snyder	American Premier Realty, LLC	41.5	\$19,302,778
33	Sunna Ahmad	Cummings & Co. Realtors	25	\$18,186,955
34	Louis Chirgott	Corner House Realty Premiere	36.5	\$18,101,439
35	Georgeann A Berkinshaw	Coldwell Banker Realty	10	\$17,614,000
36	Christopher J Cooke	Berkshire Hathaway HomeServices Homesale Realty	64.5	\$17,410,275
37	Un H McAdory	Realty 1 Maryland, LLC	24.5	\$16,562,890
38	Melissa L Murray	Compass	17.5	\$16,151,450
39	Kelly Schuit	Next Step Realty	31	\$15,453,400
40	Tony Migliaccio	Long & Foster Real Estate, Inc.	35	\$15,406,757
41	Jason W Perlow	Monument Sotheby's International Realty	20	\$15,150,000
42	Daniel Borowy	Redfin Corp	30	\$15,082,250
43	Carol Snyder	Monument Sotheby's International Realty	16	\$15,048,500
44	Bill Franklin	Long & Foster Real Estate, Inc.	29	\$14,959,904
45	Wendy Slaughter	Elevate Real Estate Brokerage	29.5	\$14,794,792
46	Anthony M Friedman	Northrop Realty	18.5	\$14,728,550
47	Jeff D Washo	Compass	30.5	\$14,603,000
48	Nancy A Hulsman	Coldwell Banker Realty	25	\$14,577,396
49	Brian D Saver	Northrop Realty	17	\$14,459,000
50	Andrew Udem	Berkshire Hathaway HomeServices Homesale Realty	30	\$14,278,685

Disclaimer: Statistics are derived from closed sales data. Data pulled on July 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'S
Dream
PROGRAM

\$3,000

GET up to **\$3,000** towards CLOSING COSTS and/or DOWN PAYMENT

Saving up for a down payment isn't easy – whether it's your first home or your fiftieth. That's why we're offering up to **\$3,000** to help eligible homebuyers with their down payment and/or closing costs.*

Through **First Home's Dream Program**, qualifying homebuyers can receive assistance with a FHMC grant. That means your mortgage payment won't be affected, and you're not paying anything extra.



Questions? **CONTACT US!**

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

2200 Defense Highway Suite 400
Crofton, MD, 21114

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. Income restrictions, minimum credit scores, and other program requirements and qualifications may apply to certain programs. All loans are subject to credit approval and property appraisal. First Home Mortgage Corporation NMLS ID #71603 (www.nmlsconsumeraccess.org)





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



Help & Solutions
For Families in Transition

Senior Relocation • Downsizing • Estate Sales

Downsizing, Moving, or Cleaning Out?

We can help!

- ✓ Downsizing
- ✓ Relocation
- ✓ Online Auctions
- ✓ Cleanouts
- ✓ Move Management

We're a local company with a national network, focused on helping families with too much "stuff"!

443-965-9834

baltimore@caringtransitions.com
CaringTransitionsBaltimoreMetro.com
 See our auctions at www.ctbaltimore.com



visit us at our
Roland Park shop

elevated retro

318 Wyndhurst Ave
Baltimore, MD 21210 elevatedretro.com

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

Schedule Online Today!



1-888-286-2535



Largest Trucks, Lowest Prices, Best Service!

www.bumblejunk.com

7964 E. Baltimore Street, Baltimore, Maryland 21224

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



TOP 150 STANDINGS • BY VOLUME

Individual MLS ID Closed date from Jan. 1 to June 30, 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 C Cernik	Next Step Realty	23	\$14,231,500
52	Ryan R Briggs	Anne Arundel Properties, Inc.	23	\$14,105,554
53	Elizabeth Ellis	Brookfield Management Washington LLC	24	\$13,924,271
54	STEPHEN PIPICH Jr.	VYBE Realty	42	\$13,856,963
55	Jennifer Holden	Compass	19	\$13,731,500
56	Ricky Cantore III	RE/MAX Advantage Realty	27.5	\$13,698,899
57	Matthew D Rhine	Keller Williams Legacy	39	\$13,653,250
58	Veronica A Sniscak	Compass	26	\$13,506,470
59	Gregory A Cullison Jr.	EXP Realty, LLC	44.5	\$13,165,903
60	Allen J Stanton	RE/MAX Executive	26.5	\$13,164,926
61	Eric Steinhoff	EXP Realty, LLC	21	\$13,127,265
62	James M. Baldwin	Compass	20.5	\$13,040,850
63	Enoch P Moon	Realty 1 Maryland, LLC	32.5	\$12,907,300
64	Steve Allnutt	RE/MAX Advantage Realty	23.5	\$12,898,899
65	Jessica L Young-Stewart	RE/MAX Executive	30	\$12,893,955
66	James H Stephens	EXP Realty, LLC	34.5	\$12,789,000
67	Gina M Gargeu	Century 21 Downtown	68	\$12,762,059
68	Robert A Kinnear	RE/MAX Advantage Realty	17	\$12,750,000
69	Arian Sargent Lucas	Lofgren-Sargent Real Estate	14	\$12,440,350
70	Sarah E Garza	Keller Williams Flagship of Maryland	21.5	\$12,436,900
71	Jessica H Dailey	Compass	29	\$12,419,670
72	Michael J Schiff	EXP Realty, LLC	38	\$12,320,950
73	Vincent J. Steo	Your Home Sold Guaranteed Realty	38	\$12,295,400
74	Kimberly A Lally	EXP Realty, LLC	31.5	\$12,274,300
75	Lisa E Kittleman	Keller Williams Integrity	21	\$12,260,600
76	Elizabeth C Dooner	Coldwell Banker Realty	11	\$12,232,000
77	Beth Viscarra	Cummings & Co. Realtors	18.5	\$12,048,014
78	Vincent M Caropreso	Keller Williams Flagship of Maryland	31.5	\$12,007,150
79	Matthew Spence	Keller Williams Integrity	24.5	\$11,998,102
80	Jason F. Rubenstein	Cummings & Co. Realtors	14	\$11,975,000
81	Jonathan Scheffenacker	Redfin Corp	27	\$11,962,300
82	Poonam Singh	Redfin Corp	20	\$11,839,580
83	Mark A. Ritter	Revol Real Estate, LLC	32.5	\$11,767,417
84	Barry J Nabozny	RE/MAX Premier Associates	25	\$11,731,580

RANK	NAME	OFFICE	SALES	TOTAL
85	Bryan G Schafer	Next Step Realty	29	\$11,687,800
86	Travis O Gray	Engel & Volkers Annapolis	13.5	\$11,601,000
87	Tom Atwood	Keller Williams Metropolitan	37.5	\$11,564,570
88	Montaz Maurice McCray	Keller Williams Realty Centre	41	\$11,508,361
89	Shun Lu	Keller Williams Realty Centre	13	\$11,398,770
90	Robert J Breeden	Berkshire Hathaway HomeServices Homesale Realty	32	\$11,377,100
91	Pamela A Tierney	Long & Foster Real Estate, Inc.	9	\$11,372,500
92	Tyler Ell	Keller Williams Realty Centre	22.5	\$11,308,228
93	Blair Kennedy	Keller Williams Realty Centre	11	\$11,298,750
94	Sergey A taksis	Long & Foster Real Estate, Inc.	25	\$11,273,999
95	Catherine Barthelme Miller	AB & Co Realtors, Inc.	17	\$11,272,000
96	James P Schaecher	Keller Williams Flagship of Maryland	22	\$11,265,250
97	Christina J Palmer	Keller Williams Flagship of Maryland	13	\$11,252,656
98	Mark Richa	Cummings & Co. Realtors	25	\$11,212,400
99	Dassi Lazar	Lazar Real Estate	33	\$11,196,522
100	Missy A Aldave	Northrop Realty	23.5	\$11,147,000

Disclaimer: Statistics are derived from closed sales data. Data pulled on July 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.

all financial services
Family First. Finances Second.

All Financial Services, established in 1999, provides mortgage services in California, D.C., Florida, Georgia, Maryland, Pennsylvania, and Virginia. We are a client-centered company that believes in family first and finances second.

CONTACT US
 Visit Us: AllFinancialServices.com
 Call Us: 877-740-9840
 LinkedIn: AllFinancialServices-LLC
 Facebook: AllFinancialSvs
 Instagram: AllFinancialServicesLLC

OUR MISSION
Support underserved communities so they can create a financial legacy and find financial independence.

WILLIAM DENT
CEO & President
All Financial Services
Black Owned Business

Von Paris MOVING & STORAGE

"...always going the extra mile"



Link Lingenfelder
443-831-3647

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

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



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

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!



PROJECTMAPIT

PROJECTMAPIT.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



Help your buyers
win their offers



JESSE GELB
SVP OF MORTGAGE LENDING

Get approved for a mortgage in one day?*

Yup, you read that right. With Guaranteed Rate's Same Day Mortgage, your clients can get approved in as little as one day, leading them to the closing table in as fast as 10 days.** Consider this your upper hand on the competition.

How to get your clients a Same Day Mortgage:

- STEP 1:** Have your eligible clients contact me.
- STEP 2:** Your clients will provide the requested paperwork within eight hours
- STEP 3:** And done!

Unimaginably fast. Unbelievably easy.

Ready to kick competing offers to the side?
Contact me today to learn more.

* Guaranteed Rate's Same-Day Mortgage promotion offers qualified customers who provide certain required financial information/documentation to Guaranteed Rate within 24 hours of locking a rate on a mortgage loan the opportunity to receive a loan approval within 1 business day of timely submission of documentation and does not suggest that the borrower will receive funding on the same day as their application submission. For purposes of this offer, documents provided after 1 pm local time or on a weekend or company holiday will be deemed submitted the next business day. Guaranteed Rate cannot guarantee that a loan will be approved or that a closing will occur within a specific timeframe. Guaranteed Rate reserves the right to revoke this approval at any time if there is a change in your financial condition or credit history which would impair your ability to repay this obligation. Read and understand your Loan Commitment before waiving any mortgage contingencies. Borrower documentation and Intent to Proceed must be signed within 24 business hours of receipt. Not eligible for all loan types or residence types. Minimum down payment requirements apply. Self-employed borrowers are not eligible. Not all borrowers will be approved. Borrower's interest rate will depend upon the specific characteristics of borrower's loan transaction, credit profile and other criteria. Eligible borrowers who successfully provide all required documentation within 24 business hours will receive a \$250 Closing Cost Credit applied at closing, no cash value, and may not be combined with any other Lender promotions, discounts, or concessions. Not available in all states. Restrictions apply. Visit GuaranteedRate.com/same-day-mortgage for terms and conditions.
** Guaranteed Rate cannot guarantee that an applicant will be approved or that a closing can occur within a specific time frame. All dates are estimates and will vary based on all involved parties level of participation at any stage of the loan process. Contact Guaranteed Rate for more information.
For Broker-Dealer or Agent use only — Not for public dissemination. May not be distributed, reprinted or shown to the public in oral, written or electronic form as sales material. (20230329-2082750)



Scan here to
connect with
Jesse

Jesse Gelb NMLS ID: 314302, Guaranteed Rate Inc.; NMLS #2611; For licensing information visit nmlsconsumeraccess.org. Guaranteed Rate is not affiliated with the U.S. Department of Veterans Affairs. Applicant subject to credit and underwriting approval. Applicant subject to credit and underwriting approval. Not all applicants will be approved for financing. Receipt of application does not represent an approval for financing or interest rate guarantee. Restrictions may apply. Guaranteed Rate has no affiliation with the US Department of Housing and Urban Development, the US Department of Veterans Affairs, the US Department of Agriculture or any other government agency. EQUAL HOUSING LENDER

TOP 150 STANDINGS • BY VOLUME

Individual MLS ID Closed date from Jan. 1 to June 30, 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	Jim W Bim	Winning Edge	30	\$11,108,100
102	AMELIA E SMITH	Redfin Corp	22	\$11,099,400
103	Brian E Schilling	Long & Foster Real Estate, Inc.	16	\$11,064,900
104	Jean Berkinshaw Dixon	Coldwell Banker Realty	5.5	\$11,050,500
105	Colleen M Smith	Long & Foster Real Estate, Inc.	18	\$10,866,400
106	Wendy T Oliver	Coldwell Banker Realty	17	\$10,800,100
107	Alex B Fox	Allfirst Realty, Inc.	36	\$10,792,400
108	Marni B Sacks	Northrop Realty	14	\$10,762,020
109	Jennifer Schaub	Long & Foster Real Estate, Inc.	18	\$10,761,000
110	Lee M Shpritz	Ashland Auction Group LLC	189	\$10,685,473
111	Tina C Cheung	EXP Realty, LLC	18	\$10,609,095
112	Matthew Tyler Kalogeras	Houwzer, LLC	18	\$10,581,900
113	Shawn Martin	Keller Williams Flagship of Maryland	22	\$10,531,999
114	Joshua Shapiro	Douglas Realty, LLC	20	\$10,518,500
115	Samuel P Bruck	Northrop Realty	19	\$10,476,750
116	Matthew Mark Bearinger	Keller Williams Flagship of Maryland	20	\$10,458,970

RANK	NAME	OFFICE	SALES	TOTAL
117	Robert A Commodari	EXP Realty, LLC	29.5	\$10,457,377
118	Betty P Batty	Compass	11.5	\$10,419,000
119	Jessica DuLaney (Nonn)	Next Step Realty	19	\$10,314,900
120	Adam Chubbuck	Douglas Realty, LLC	26.5	\$10,297,000
121	Bethanie M Fincato	Cummings & Co. Realtors	23	\$10,143,940
122	Kevin C Cooke	Coldwell Banker Realty	5	\$10,076,000
123	Brendan Butler	Cummings & Co. Realtors	22.5	\$10,067,510
124	Leslie Ikle	Redfin Corp	18	\$10,037,688
125	Lori R Gough	Long & Foster Real Estate, Inc.	9	\$10,033,499
126	Jeannette Hitchcock	RE/MAX Solutions	19	\$9,941,370
127	Linda D Pelton	Taylor Properties	10	\$9,901,880
128	Kristian A Kan	Northrop Realty	18	\$9,900,740
129	Nicholas Cintron	APEX Realty, LLC	18	\$9,878,093
130	Patrick D Cummings	Douglas Realty LLC	12	\$9,872,000
131	Laura M. Ball	Cummings & Co. Realtors	16	\$9,853,360
132	F. Aidan Surlis	RE/MAX Leading Edge	17	\$9,851,661
133	Matthew P Wyble	CENTURY 21 New Millennium	18	\$9,814,657
134	Melanie F Wood	Coldwell Banker Realty	13.5	\$9,810,122
135	Trent C Gladstone	Keller Williams Integrity	22	\$9,773,225
136	Jennifer L Drennan	Taylor Properties	18	\$9,719,700
137	Ryan Bandell	Keller Williams Realty Centre	22.5	\$9,719,408
138	Matthew Mindel	Next Step Realty	21.5	\$9,571,000
139	Paul A Sudano	Monument Sotheby's International Realty	9.5	\$9,568,500
140	Jason P Donovan	RE/MAX Leading Edge	19.5	\$9,560,177
141	PETER WONG	VYBE Realty	28	\$9,523,249
142	Kristi C Neidhardt	Northrop Realty	15.5	\$9,487,020
143	Liz A. Ancel	Cummings & Co. Realtors	24.5	\$9,478,275
144	Donna J Yocum	Keller Williams Realty Centre	13.5	\$9,379,959
145	Zugell Jamison	RE/MAX Advantage Realty	15.5	\$9,221,500
146	Andrea G Griffin	Compass	14.5	\$9,210,750
147	Jory Frankle	Northrop Realty	14	\$9,176,750
148	Ashley B Richardson	Monument Sotheby's International Realty	15	\$9,091,020
149	David E Jimenez	RE/MAX Distinctive Real Estate, Inc.	23	\$9,052,200
150	Christopher B Carroll	RE/MAX Advantage Realty	17	\$9,047,900

Disclaimer: Statistics are derived from closed sales data. Data pulled on July 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

ENJOY THE LAST



slice

OF SUMMER

We'll make your clients mortgage process a breeze



MAIN STREET HOME LOANS
FROM MAIN STREET TO YOUR STREET



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



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

This is for informational purposes only.

www.mainstreethomeloans.com | Corp NMLS# 2893 | Equal Lender Opportunity

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)
bretd@definitivetitle.com
www.definitivetitle.com

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



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

realproducersmag.com

WORRY FREE PROTECTION



**INSURANCE
MADE EASY**

AUTO
HOME
COMMERCIAL
FARM
RV & BOAT
UMBRELLA

1-800-931-7484

10176 Baltimore Nation Pike Suite 204
Ellicott City, MD 21042

Baltimore Real Producers • 89



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

STRESS FREE

ACCURATE

FRIENDLY

ATTORNEY OWNED



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



877.565.3140
NMLS #297505
INFO@COASTALLG.COM



22 W Padonia Rd, Ste C-145
Timonium, MD 21093

112 N Talbot St
St Michaels, MD 21663

410 Severn Ave
Annapolis, MD 21403



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!



“Your presence has helped magnify our
mission - advancing women as
business leaders in the industry and in
the communities we serve. Thank you
for invigorating all of our spirits,
encouraging growth and development
and making it all seem possible.”

DIANE DONNELLY
Women's Council of Realtors

GET IN TOUCH!

443.247.2216

@jenthequeenschiff



Jen@TheManifestNetwork.com



@jennifer.langschiff



www.TheManifestNetwork.com





Give your client the confidence to Buy or Sell their home with the Freedmont \$10K Pre-Approval Promise!

IF OUR FINANCING PROMISE FAILS, WE'LL:

- Pay the Seller \$10,000
- And... reimburse the Buyer up to \$1,000 for the cost of their home inspection, appraisal, and/or legal expenses.

Freedmont Mortgage Group Makes Your Mortgage Process Fast and Easy!



BETH WOOD

Division Growth Manager - NMLS # 323001

t 410.628.0500

e bwood@freedmont.com

www.freedmont.com



Beth Wood - Division Growth Manager - NMLS #323001 | Licensed in MD, PA & VA. Employed by radius financial group inc., Freedmont Mortgage Group is a division of radius financial group inc., NMLS #1846. MD Mortgage Lender 1846, PA 70433/75643, VA Lender/Broker MC-6935. *Terms and conditions apply; see www.radiusgrp.com/pap-terms for details.