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# SELLING SUNSET

► publisher's note

## THE AUGUST REAL ESTATE MARKET & YOU

Dear Capital Region Real Producers,

Is it really the tail end of summer already?! It feels like just yesterday we were eagerly anticipating the warm days and endless possibilities. As we navigate through August, I can't help but draw inspiration from an unexpected source — the Netflix hit series "Selling Sunset."

Just like the glamorous world of luxury real estate displayed on the show, our industry is dynamic and ever evolving. This month, I encourage you to channel your inner "Selling Sunset" agent and embrace the excitement and energy that comes with it. Adapt to the changing marketplace with agility and enthusiasm, just as these agents do when faced with new challenges and demanding clients.

While we may not have either the Hollywood backdrop or the drama-filled moments, we DO share a common goal — to deliver exceptional service and create memorable experiences for our clients. Every transaction closed is an opportunity to make dreams come true!

With each passing day, let us reflect on the achievements we have already accomplished this year. Celebrate your successes, whether big or small, and let them inspire you to reach even greater heights. Don't forget to take a moment for self-care amidst the busyness of this end-of-summer season. Find time to recharge and indulge in the joys of summer while it's still around.

Whether it's a quick weekend getaway, a beach stroll, or simply relishing in the company of loved ones, nurturing your well-being will enhance your ability to serve your clients.

This month, we're pleased to announce that preferred partners **Community Bank** and **Tasteful Luxuries** have joined our Capital Region Real Producers family. Welcome!

Wishing you all a sizzling August filled with growth and countless achievements!!

With gratitude,



**KRISTIN BRINDLEY**

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## ▶▶ your social media

By Mike Baker



# USE YOUR Favorites List TO KEEP UP WITH Your **Most** Important PEOPLE!

What's one of the biggest flaws with using Facebook to stay connected with your social sphere? The fact that the algorithm doesn't show you everything going on with all of your friends.

Typically, when you scroll the news feed, you're seeing the content of the top 40 or 50 people you engage with. If you have hundreds or thousands of friends, you're

missing a large percentage of events happening on a daily basis.

When I first started looking up my very important people consistently, I found people who moved that I had no idea about and friends who had been married and missed it. I even found a friend who had lost their father months earlier and I never knew, simply because Facebook deemed it not important enough.

I quickly realized we may be more connected than ever with our technology, but we are actually even more disconnected because we're relying on this technology to keep us informed, when, in reality, we don't see all of the things we should.

Ever notice a time when you stopped seeing one of your friends' content on your news feed, became curious and looked them up, only to discover they have been active and posting, but it just stopped showing up on your news feed? That's the biggest problem with Facebook and the Algorithm. If you don't notice you stopped seeing content, you'd never know it was missing from your feed.

Want a trick to keep you up-to-date on the friends and family who are most important? Use your Favorites list! Your Favorites list allows you to pick and choose the top 40 people you want to follow. Once you pick your VIPs, all you have to do is go to your Favorites list on your menu, and you will see all of the recent activity over the last three days from all of your favorites. This will ensure you never miss a beat and you will no longer have to rely on the unreliable news feed to know what's going on in your friends', family's, and clients' lives. The only downside? You can only keep 40 people on the list, so although it's better than the typical news feed, it's very limited. That limitation is what encouraged me to develop the ROE (Repeated Organic Engagement) method and keep up with over 250 of my VIPs on a weekly basis.

Take control of your engagement and top-of-mind awareness, show appreciation to those who matter the most, and build more meaningful relationships.



Mike Baker is owner and founder of Your Social Liaison. To learn more, call Mike at (518) 669-1462, email [YourSocialLiaison@gmail.com](mailto:YourSocialLiaison@gmail.com), or visit [Facebook.com/YourSocialLiaison](https://Facebook.com/YourSocialLiaison).



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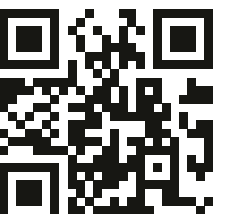
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By Erin P. DeLancey, Esq.

# MORTGAGE *contingency*

## What is a Mortgage Contingency?

The mortgage contingency is a clause/provision within a real estate contract that lists a specific date by which a buyer must obtain not only written mortgage approval (often referred to as a mortgage commitment letter) but should also have a 99 percent assurance that they will have no issue securing financing for the purchase of the subject property. This clause/provision allows a buyer, should they be denied financing prior to this date, to legally cancel this contract and have their earnest money deposit returned.

## Once a mortgage commitment letter is received, is this contingency satisfied?

The short answer is no. The issuance of the mortgage commitment letter alone does not necessarily mean that it would be advisable to allow this mortgage contingency to lapse or expire. While the buyer's mortgage loan professional has done an amazing job for the buyer in obtaining the mortgage commitment letter as desired, as a buyer's legal counsel, it is our job to protect the interest of the buyer. The mortgage contingency, as incorporated into a purchase contract, suggests that a buyer's obligation to complete the purchase is expressly made "contingent" upon receipt of the desired mortgage loan financing required to assist a buyer in meeting their fiscal obligation to purchase said property. If a buyer

is unable to secure funds, then they are not required to purchase the property. Therefore, if a buyer/attorney allows the mortgage commitment to lapse or expire and, thereafter, a buyer learns that a lender will not be providing the necessary financing, the buyer will have no way out of the contract as the buyer can no longer rely on the mortgage contingency to protect them. Your attorney has the responsibility of helping to prevent this situation from occurring.

## What should occur before a buyer/attorney allows this contingency to lapse or expire?

There are three (3) hurdles that we, as a buyer's attorney, desire that a client jump over before we advise a client that they can make a final determination to allow the mortgage contingency to lapse/expire, to wit:

1. Receipt of the Mortgage Commitment Letter from the buyer's lender, with the terms and conditions which are entirely acceptable to the buyer;
2. Comfort level that the "Conditions or Items Required to Close," as likely incorporated at the tail end of a buyer's written commitment letter, have either been fully satisfied or, in the alternative, that the buyer has no doubt or concern that these outstanding condition(s)/item(s) shall be satisfied; and

3. That the appraisal has been accomplished, with the written report being forwarded to the buyer's lender for review/examination in underwriting, and that the same has emerged from underwriting review with no issues as to the value of the property, and that there are no required repairs noted.

Once the buyer is over these three hurdles, the buyer, at that time, should be comfortable to allow their mortgage contingency date to lapse or otherwise be removed from the contract. With that being said, ultimately, it is the buyer's decision to determine whether the mortgage contingency date can be removed. No attorney should make financing decisions on behalf of their client(s).



Erin P. DeLancey is a practicing attorney and a published author with a strong background in real estate law. She graduated from the Roger Williams School of Law in 2016 and was admitted to the Bar in 2017. Erin specializes in residential and commercial real estate as a member of the boutique law firm Rohan & DeLancey, PC, located in Albany, New York.

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▶ partner spotlight

By Jess Wellar  
Photos by Martyn Gallina-Jones

# PHILIP KAUFMAN JR. TRUSTCO BANK

## Where Dreams Become Reality

In the highly competitive world of mortgage lending, Trustco Bank has certainly stood the test of time. Celebrating an impressive 121 years in business since its establishment in 1902, Trustco Bank has become a household name in the industry, offering a full range of banking services while specializing in low-cost mortgages with 143 branches in five states.

At the helm of Trustco Bank's Niskayuna-Woodlawn branch is Philip J. Kaufman Jr., senior branch officer and mortgage originator, who has spent the last decade of his career helping clients achieve their dreams of homeownership.

With his expertise and dedication, Philip says he can easily relate to any client, making them feel comfortable and confident throughout the home-buying process.

"I want top-producing REALTORS® to know that I am a top-producing mortgage originator. They can feel confident referring new business to me," Philip affirms.

Philip has the accolades to back up that statement. He was honored with the #1 Top Sales Award for the Northeast division of Trustco Bank the past two years.



Philip Kaufman Jr. was named the #1 Northeast Sales Winner for Trustco Bank in 2021 and 2022.



This recognition acknowledges his exceptional sales performance in mortgage volume, a testament to his hard work, dedication, and commitment to his customers. Philip is quick to credit his outstanding team at the bank, as well as express gratitude for his past clients and referral partners who have played a vital role in his success.

**Aiming to Please**

As a child, Philip developed a passion for banking and finance, fascinated by the impact that real estate and home ownership can have on generating wealth. This passion, coupled with a strong work ethic and a commitment to continuous learning, has propelled him to his current position within Trustco Bank. Philip also attributes his success to his perfectionist mindset and athletic upbringing, as he says he is always striving to provide the highest level of service to every client.

“Everyone I come in contact with gets that service and attention. I am a people-pleaser, so I take my job very personally,” Philip explains. “Growing up, my life went from one sport to another. Soccer, hockey, basketball, every sport — you name it, I played it and had a leadership role. That was my childhood. I was molded as a captain into not letting the team down, and now it has come full circle.”

**Convenience Under One Roof**

Philip notes that Trustco Bank truly sets itself apart from similar institutions with its “one-stop shop” approach and low mortgage fees.



Senior Branch Officer and Mortgage Originator Philip J. Kaufman Jr.



**OUTSIDE OF WORK**

Philip finds joy in various activities. He dedicates time to working out, allowing him to decompress after a long day at the office. He also enjoys working around his house, tending to landscaping projects, and taking up the challenge of golf, even if, he jokes, hitting the ball straight is not always his strong suit. Most importantly, he loves moments spent with his family and enjoys Sunday lunches with his in-laws. Clarisse, his wife, accompanies him on spontaneous road trips and weekend getaways, creating lasting memories together.



“At Trustco Bank, not only will our customers receive the lowest cost mortgages, we also service all their banking needs under one roof,” Philip explains. “Trustco’s status as a portfolio lender allows us to offer low-cost mortgages with lower fees compared to our competitors.”

“We now offer secondary mortgage products, as well, providing even more lending flexibility to better serve our clients,” he adds.

**Fulfilling Dreams**

When asked about the most fulfilling aspect of his work, Philip expresses his enjoyment in helping people plan for their financial future, noting he finds great satisfaction in witnessing clients reach their goals and close on their homes.

“Owning a home provides a sense of pride and accomplishment,” Philip points out. “I recognize the significance of owning a home and the stability it brings to individuals and families.”

Reflecting on the changes in the housing market throughout the years, Philip

acknowledges the fluctuations that have occurred. However, he remains optimistic about the future.

“Will interest rates remain high? We don’t know, but one thing remains certain: the outlook going forward is that there is always going to be a demand for shelter; people need a place to live. They want a place that they are able to call home,” Philip concludes.

“Homeownership provides stability and a sense of control over one’s living environment. Therefore, even through the ups and downs, owning a home will always be an American dream.”

To discover how Trustco Bank can assist you or your client with banking and mortgage needs, visit their website, [www.trustcobank.com](http://www.trustcobank.com), or call them at 518-377-2264.







Brandon Castle (left) with broker/  
owner of Core Real Estate Team,  
Brandon Oot (right).

# BRANDON CASTLE

» rising star

By Ellen Buchanan  
Photos by Martyn Gallina-Jones

## HAVING FUN ON THE WAY UP

**Rising star Brandon Castle has already made a name for himself despite entering the Capital Region's real estate scene less than two years ago. Known simply as "Castle" to his colleagues and clients, Brandon is a solo agent with Core Real Estate Team, based in North Greenbush. But he's more than just a REALTOR®; Brandon fulfills multiple roles, including coach, member of the leadership team, and recruiting director.**

However, Brandon notes it is his commitment to breaking down barriers, providing genuine service, and injecting fun into the process that has quickly set him apart from other Realtors.

"Being genuine from the rip and having the ability to have tough conversations gives me credibility and builds trust,"

Brandon asserts. "But the other part of my process is just making it fun. This should be a fun experience that clients look back on and — for the most part — enjoyed."

### The Early Days

Before delving into real estate, Brandon's career path took him through various sales roles. He spent the majority of his young career doing specialty leasing for Pyramid Management Group. However, the allure of residential real estate had always captivated him.

"I wanted to live a life where there was a direct link between the work I put in and my income," Brandon shares. "I knew I wanted to be involved in helping people buy and sell homes and play a pivotal role in what is likely the biggest transaction of their lives."



After becoming intrigued by the success of a former colleague, Brandon decided to set a meeting with said colleague's broker, Brandon Oot. Inspired by their conversation, Brandon made the bold decision to pursue his passion for real estate and obtained his license in late 2021.

"I had toyed with the idea of residential real estate for a long time, but finally made the jump when I met Brandon Oot," Brandon recalls. "He's been a terrific leader, mentor and, most importantly, a friend."

"He's given me the opportunity to be a central part of the growth of the brokerage with more responsibilities and a role within the leadership team," Brandon continues. "We've developed an incredible bond, and the goal is to keep scaling our Core Real Estate Team to what we know it can and will be."

Brandon, together with Brandon Oot, co-hosts a podcast in their in-house media room.

### Fledgling Success

Although it's still early days, Brandon's real estate numbers have crushed expectations. As a rookie last year, he closed 21 transactions for a total volume of \$6.9 million. This impressive



achievement propelled him to aim even higher as he hopes to surpass those totals in 2023.

“This early success gives me hope that I can accomplish what I want to do to have financial freedom and support my family,” Brandon smiles. “It’s a vehicle that will give me the ability to do more, and eventually develop multiple revenue streams.”

Brandon’s authentic approach to building relationships has, no doubt, given him an edge in the industry. For aspiring top producers that are where Brandon was just a little while ago, he offers some invaluable advice.

“You have to do what might take you out of your comfort zone,” Brandon advises. “Pick up the phone, make the calls. Get your phone out and take a video of yourself. Go out on the limb and create a brand for yourself that you can be proud of.”

**Beyond Real Estate**

Outside the office, Brandon is a self-described family man. He enjoys spending time with his wife, Chere, his high school sweetheart, and the couple welcomed their first child, Lorelai, into the world last August. Brandon says his family loves to travel with friends, explore hidden-gem restaurants, and enjoy weekends at Lake George or attending sports games in Boston.

Among his hobbies, Brandon has developed a love for golfing and playing volleyball.

“I’m also a cocktail enthusiast, frequently experimenting with new recipes,” Brandon says. “I’ve actually found a way to combine my passion for real estate, too, in a weekly show I host on social media called “Cocktails & Contracts with Castle!””

**Future Aspirations**

As Brandon looks to the horizon, he is eager to continue growing his



Brandon Castle hosts “Cocktails & Contracts with Castle!”, a weekly show on social media.

leadership role within the brokerage. He aims to help Brandon Oot build Core Real Estate Team into something extraordinary while taking on additional responsibilities. With plans that stretch far into the future, it’s clear that Brandon is in it for the long haul. He says his ultimate goal, though, is to create a legacy and be a pillar of the community.

“I want to be remembered for creating a life for my family that we can enjoy together, that can set my children up to carry on that success in their own lives as adults one day,” Brandon concludes. “I want the people around me to be proud that I run my business with integrity and the desire to make my clients feel they couldn’t have made a better choice.”



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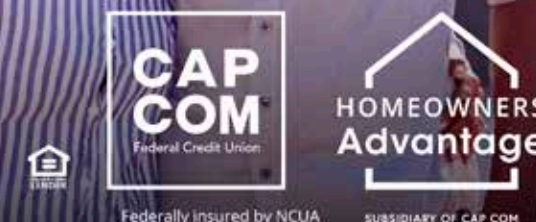
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## » cover story

By **Zachary Cohen**  
Photos by **Michael Gallitelli**

**After 17 years in sales and eight more as a stay-at-home mom, Mary Canova set out to build a career in home staging in 2009. Inspired by HGTV and her personal renovations, Mary dreamed of helping clients reimagine their homes for years to come. But she never imagined her career in real estate would take shape the way it has.**

Two years into her time as a home stager, Mary leveraged her strong relationships with local REALTORS® to create a thriving real estate sales career. By getting her real estate license, she merged two of her professional passions — sales and homes.

“I realized I was doing all the work behind the scenes to get the house ready for sale, and then the Realtors sold it. I watched what they did after I worked my staging magic and I thought, ‘Why can’t I do that part too?’” Mary reflects.

Mary officially began her real estate sales career in January 2012. Eleven years later, she’s still thriving in the business.

### **FINDING HER GROOVE**

Today, Mary is an individual agent with Gabler Realty. She closed 40-plus transactions for over \$17 million in 2022.



“People say they like working with me because I listen to their needs and wants and really take them to heart. I am not pushy. I’m easygoing. I’ll suggest things that may help, but I won’t push anyone to do anything they are not ready to do yet,” Mary explains. “I try to make it as easy on my clients as possible, taking any issue on myself because it can be stressful for them. I’m honest, hardworking, and my clients always say I go above and beyond. I think that’s a perfect storm of why I work mostly off referrals these days. The time and commitment I give to my clients create a strong referral business I am proud of.”

While Mary continues to do staging for her clients, she’s transitioned away from physically staging homes and into virtual staging. However, her staging expertise continues to help inform her buyers and sellers. When working with sellers, she has the experience to recognize opportunities to improve the property and, thus, the eventual sale price. She then offers virtual staging to show the home in its best light for online listings.

Mary’s staging experience is also of use to buyers. She’s able to see possibilities in a home that some buyers can’t see for themselves.

“If we go into a home that’s dated but well maintained, I have the vision to see what’s possible. I can see beyond what they see, and I think they appreciate that,” Mary explains. “There are things that can be done that are not costly that really improve the appeal of a house. A can of paint and a new light fixture can transform the whole room.”

**LEADING WITH KINDNESS**

Mary is proud of her accomplishments as a Realtor over the past 11 years, but they don’t define her. She wants to be known for her kindness and dedication to clients, colleagues, family, and friends.



Top producer Mary Canova worked as a home stager prior to launching her real estate career in 2012.



From left to right: Chris, Alaina, Jack, Mary, Tristan, Anthony

**“***WORK IS IMPORTANT, AND I WANT TO BE THE BEST I CAN BE FOR MY CLIENTS, BUT I ALSO WANT TO BE THERE FOR MY FAMILY AND FRIENDS.***”**

Mary recalls once meeting an older man on an airplane. As she got to talking with him, he shared some of his deepest regrets: he worked too much, didn’t make time for his family, and had realized it too late. He was just building a relationship with his son, who was then in his mid-30s.

“That struck me,” Mary says. “Work is important, and I want to be the best I can be for my clients, but I also want to be there for my family and friends. That’s what’s most important to me. I want to be known for being kind, ethical, and hardworking, but I also want

to be known as a good wife and mother, for being there for my family, and for making the world a better place with my work as a Realtor and my passion for life.”

**FAMILY SPOTLIGHT**

Mary and her husband, Chris, have four children, Tristan, Jack, Anthony, and Alaina. Her youngest, Alaina, is the last one in college; the rest are beginning their adult lives, freeing up time in Mary’s schedule for more of the things she loves to do for herself — gardening, shopping, and boating. But her family remains her top priority.



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