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Split the Difference of your Mortgage Rate at Trustco Bank!

By: J.R. George, Senior Vice President at Trustco Bank

At Trustco Bank, we continuously seek ways to maintain our position as one of the Capital Region's top mortgage lenders. We have been able to achieve this status by providing straightforward lending options that put the customer first. With that, we are proud to announce our latest innovative product, where this belief truly shines through. When our current portfolio mortgage customers are looking to buy a new home, we are offering to split the difference in the mortgage rate with them. Take the existing rate they are paying, and subtract that from the current market rate, divide it in half, then add it to their existing rate to get their new mortgage rate. It is that simple.

In addition to helping our current customers save thousands over the life of their loan, this will also stimulate the current housing market. Many people out there do not want to sell their existing home to buy

another one because of the fear that they will lose out on their low mortgage rate. This product helps alleviate that fear.

"The current market certainly may seem daunting for some current homeowners considering a move but unable to accept a higher mortgage rate," said Robert J. McCormick, Chairman, President and CEO of Trustco Bank. "It's our mission to empower our customers to make these impactful decisions on their terms, not the market's."

With the volume of mortgage applications at a 28-year low, it is important for everyone in the real estate industry to work together by being forward-thinking to get the marketing moving again.

Best of all, this product is backed by Trustco Bank's 120-year history of honest lending practices, with all of the benefits and features you have come to expect. You can feel confident sending your clients to Trustco Bank. Not only will

your client save money with low closing costs and no tax escrow, but they can also pick their closing date at application. This offers you peace of mind that the deal will close on time.



Our vast network of branches and knowledgeable loan originators are available to ensure that you and your client have a smooth mortgage process, from application to closing and beyond. Trustco Bank is rooted in the community and will be there for you for many years to come.

We hope you have a strong finish in 2023 and an even better 2024.



Mike Curtis, Assistant Vice President

MCurtis@trustcobank.com

Mike has over 25 years of experience in mortgage originations and management. Mike has served on the boards of the Mortgage Bankers Association of Northeastern New York (MBANENY) as well as the Capital Region Builders and Remodelers Association (CRBRA). My business certifications include Accredited Mortgage Professional (AMP) and Certified Mortgage Banker (CMB), both from the National Mortgage Bankers Association (MBA). I enjoy spending time with my wife and two children, and I'm a big baseball fan!

*Split the difference offer is only available to existing Trustco Bank customers who have their first mortgage with Trustco Bank. The final mortgage rate will be rounded up to the nearest 0.25%. Please note: We reserve the right to alter or withdraw these products or certain features thereof without prior notification. All loans subject to credit approval. Trustco Bank NMLS #474376.

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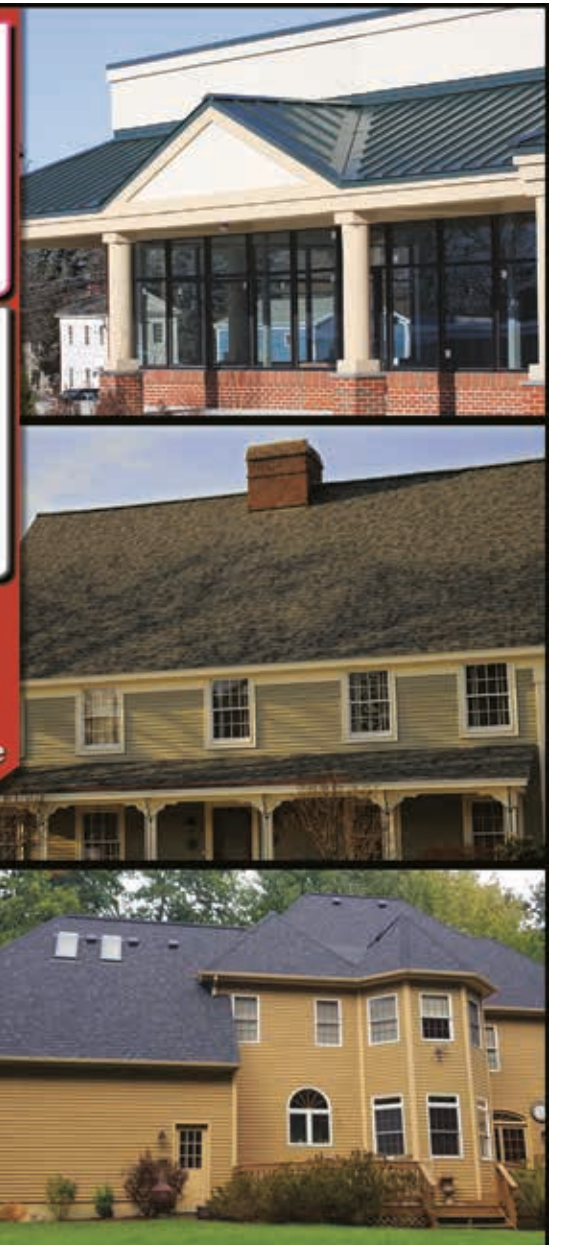
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TABLE OF CONTENTS



08

Index of Preferred Partners



14

Your Social Media: Get Back to the Basics



16

Legal Hotline: Understanding the NYS Property Condition Disclosure



20

Rising Star: Elizabeth Page



24

Cover Story: Lisa Tenneson



30

Special Events: Photos from Our October Fall Fête

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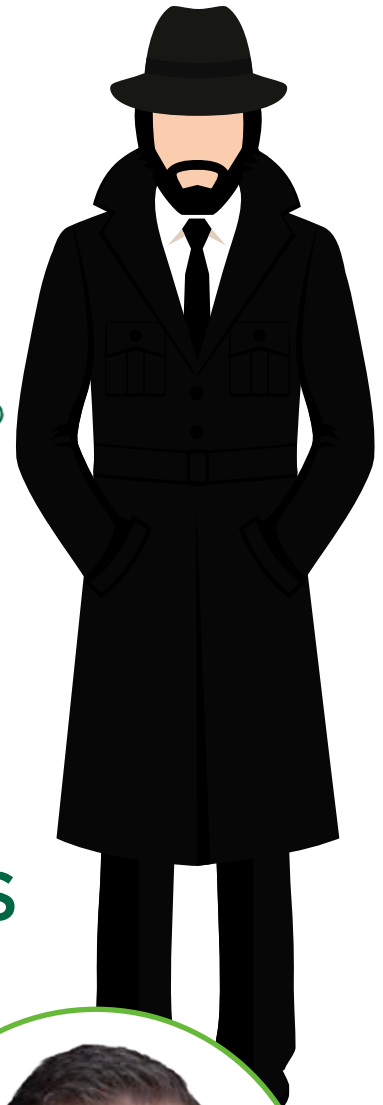
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'TIS THE SEASON OF JOY, GIVING, & CONNECTION

Dear Real Producers of Capital Region,

The holidays are upon us, and as the world sparkles with festive lights, it's a time to cherish family, friends, and meaningful connections. It's also a season of giving, a magical time when we come together to share our gratitude and appreciation.

The holidays offer the perfect backdrop for strategic gifting, an opportunity to reflect on our client appreciation efforts. As the year comes to a close, it's a great moment to review your client-gifting strategies. Are you continuing with what's been working or is it time to shake things up and explore fresh options?

For creative inspiration, consider checking out cutting-edge closing gifts at www.strategicgifting.com. They offer innovative branding and client gifting ideas that can help you stand out and deepen your client relationships.

Living in joy is not just reserved for the holiday season; it's a mindset that we can carry with us throughout the year. Let's remember to infuse joy into our daily lives! Whether it's through acts of kindness, finding joy in the small moments, or sharing a laugh, we can create a life filled with satisfaction and meaning.

On a personal note, I want to express my heartfelt gratitude for everyone who attended the celebratory Fall Fête on October 18th. It was a special, lively event and so great to see everyone again!



Photos from the event can be found in this issue, capturing the moments of camaraderie. We're looking forward to seeing all of you again at our next big Capital Region Real Producers event in early 2024 and creating more cherished memories together!

Lastly, a warm welcome to our newest Capital Region Real Producers preferred partners, **Good To Be Home Title** and **Nestor Home Inspections**. Your expertise enhances our community, and we eagerly anticipate the collaborative opportunities that lie ahead.

Happy holidays to you and yours!



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GET BACK TO THE BASICS

The Solution to your Social Media Struggles

Social media marketing can be one of the most difficult parts of your business. It seems like such a large undertaking and it's hard to know where to start... It's also such a fast-moving industry that we can suffer from what I call "shiny-object syndrome," changing from a new idea or strategy before the one you just started learning starts working.

All of this makes social media uncomfortable for most, and after years of struggling, we end up throwing in the towel in defeat. If this describes your relationship with social media in your business, you're not alone. In fact, you're in the majority. After years of helping people with their social media, I'd like to give you some words of encouragement.

Your industry is also fast-paced and constantly changing. You're having to constantly adapt to new techniques, new technologies, new laws, and new processes. Whenever you find yourself in a rut in your business, what do you do?

You get back to the basics.

Getting back to the basics is generally the best way to find traction and change the direction of your business,

and fortunately, the basics for social media are simple.

POST AT LEAST THREE POSTS PER WEEK.

Focus on Facebook and Instagram only: half personal posts, half business posts. Video may be best, but it's the most difficult to create, so start with posting pictures, at a minimum.

SCROLL YOUR NEWS FEED FOR FIVE MINUTES PER DAY AND ENGAGE WITH YOUR FRIENDS' CONTENT. If you do this for 12 weeks consistently, I guarantee you'll find positive traction in your social media.

Let me know how it works!

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



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Understanding the New York State Property Condition Disclosure Statement



By Erin P. DeLancey, Esq.

legal hotline

When buying or selling a home in New York State, it's essential to be aware of the legal requirements and documentation involved in the real estate transaction. One crucial document that both buyers and sellers need to understand is the New York State Property Condition Disclosure Statement. This statement is a key component of real estate transactions in the state as it provides valuable information about the condition of the property and its history.

What is the New York State Property Condition Disclosure Statement?

The New York State Property Condition Disclosure Statement is a legal document required by New York State law (Real Property Law Article 14) for most residential real estate transactions. This statement aims to provide potential buyers with information about the property's condition and any known issues that could affect its value or habitability. The form is usually filled out by the seller but must be provided to the buyer as part of the real estate transaction.

Purpose of the Disclosure Statement

The primary purpose of the Property Condition Disclosure Statement is to protect buyers by ensuring they have accurate and comprehensive information about the property they are purchasing. By disclosing any known issues, defects, or repairs made to the property, sellers provide transparency that can help potential buyers make informed decisions. This transparency can also help prevent disputes and legal issues that may arise after the sale.

Key Information in the Disclosure Statement

The New York State Property Condition Disclosure Statement includes various sections that cover different aspects of the property. Some of the key information provided in this document includes:

- **Structural and Mechanical Systems:** This section requires the seller to disclose information about the property's foundation, roof, plumbing, electrical systems, heating and cooling systems, and other structural and mechanical components.
- **Environmental Conditions:** Sellers must disclose any known environmental issues, such as the presence of lead-based paint, asbestos, radon, or other hazardous materials. This section also covers any history of flooding, drainage problems, or other environmental concerns.
- **Property History:** The disclosure statement asks sellers to provide information about any previous damage to the property, including fire, water damage, or pest infestations.
- **Zoning and Land Use:** Sellers must disclose any known zoning violations or land-use issues that could affect the property's use and future development.
- **Legal Issues:** If there are any ongoing legal disputes related to the property, such as boundary disputes or easements, this information must be disclosed.

Importance for Buyers

For buyers, the Property Condition Disclosure Statement is a valuable tool for assessing the property's condition and making an informed decision. It allows them to identify potential issues that might require costly repairs or renovations and to negotiate with the seller accordingly. It can also provide peace of mind, knowing that the seller has been upfront about the property's condition.

Importance for Sellers

For sellers, the disclosure statement is a legal requirement that must be completed honestly and accurately. Failing to disclose known issues can lead to legal consequences and financial liabilities. By providing a thorough and truthful disclosure, sellers can avoid post-sale disputes and maintain their reputation in the real estate market.

The New York State Property Condition Disclosure Statement is a critical document in residential real estate transactions within the state. It serves to

protect the interests of both buyers and sellers by ensuring transparency regarding the property's condition and history. Buyers can use this information to make informed decisions, while sellers can fulfill their legal obligations and avoid potential legal issues. Understanding and completing the Property Condition Disclosure Statement is an essential step in the New York real estate process and contributes to a smoother, more transparent transaction for all parties involved.



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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FROM SETBACKS TO TRIUMPH

"You can be a victim or a survivor, but you can't be both."

Elizabeth Page, fondly known as "Lizzie" since her childhood days, embodies the resilience associated with choosing to thrive beyond adversity. Her narrative attests to the indomitable human spirit and the conviction that, with the right mindset, an individual can surmount any challenge.

Raised in Mystic, Connecticut, in a humble environment, a sense of adventure and family exploration defined Elizabeth's early years. Her life took diverse paths, as a professional model and actress to a director of marketing to owning a computer service business. Yet, it was in real estate that she discovered her true calling.

TRIALS TO TRIUMPH

Over two decades, Elizabeth

encountered a series of challenges that would have tested the resolve of the most steadfast. In the early 2000s, her thriving computer service business, serving 3,000 clients, faced a devastating collapse. Confronting unimaginable circumstances, she didn't only fight to salvage her business but also to protect her home and family.

"My life became extremely difficult for the first time beginning around



▶▶ rising star

Photos by Martyn Gallina-Jones



2003,” Elizabeth shares candidly. “It was nothing short of a nightmare, and this is not an exaggeration. I hung on by a thread.”

The next 16 years were an extremely dark time in Elizabeth’s life, full of legal and financial wrangling, facing potential home foreclosure, and raising a young child as a single mother. Yet, Elizabeth says those tumultuous years furnished her with invaluable tools for survival, as she learned the stark choice between being a victim or a survivor. Elizabeth chose the latter, focusing on the path ahead rather than the past.

In 2019, after 10-plus years as a director of marketing navigating corporate pitfalls, she obtained her sales license and made a bold leap

into the real estate world, a dream she had cherished. Unbeknownst to her, 2020 would usher in a new set of trials: a severe case of COVID-19 left her hospitalized, grappling with the aftermath for months.

“I was accompanying a broker with his buyer on a listing as they were from Staten Island,” Elizabeth recalls. “I ended up with a fever, migraine, and horrid cough, was gasping for breath and got sicker and sicker by the day. Four months later, I still wasn’t getting better. It seemed like pretending you’re okay is easier than having to explain to everyone why you’re not.”

Elizabeth finally went under a brilliant doctor’s care and was deemed legally disabled. It took her almost a year to extract what she explained were

biotoxins that were attacking her organs from the most virulent strain of COVID, resulting in brain damage as well. “The methodologies my doctor used worked and I was finally feeling back to my normal self by February of 2021,” Elizabeth remembers. “My doctor then wanted me to go skiing as much as possible to help naturally rehabilitate my lungs, so I did.”

Yet another major challenge hit shortly thereafter, as Elizabeth suffered a massive ski accident, landing herself in the emergency room for the second time in one year after her ski bindings failed to release. “The worst part was that it was both legs and I couldn’t walk for two and a half months. How on earth would I sell real estate? I had been skiing for 45 years without a single injury. Why now?” Elizabeth reflects. “That’s when a friend called and encouraged me, and I had a pivotal moment.”

Undeterred, Elizabeth resolved to regain her strength and continue inspiring others. She embarked on a transformative, seven-week mind-set course that revamped her perspective. As she puts it, “I was done getting shot out of the sky.”

A YEAR OF RESURGENCE

In 2022, Elizabeth had a breakthrough year in real estate, achieving almost \$9 million in production. Her odyssey, from setbacks to triumph, is a beacon of hope for those grappling with adversity. She affirms that with determination and a positive mindset, anyone can conquer the most formidable of life’s challenges.

Elizabeth’s accolades bear testimony to her unwavering dedication to her clients and profession. Consistently delivering a list-to-sale ratio of 105 percent, she has earned designations as a luxury real estate agent and certified real estate negotiator. Her marketing background, acting skills, and entrepreneurial experience lend a unique touch to her real estate approach. “I’m not looking at



Rising Star Elizabeth Page is a Realtor with Keller Williams Capital District.



Elizabeth’s children, Samantha, Brandy and Evan

what others do. I’m not interested in competing; I truly hope we all win,” she affirms.

Elizabeth’s central focus lies in aiding her clients in attaining what they desire and require. Her counsel to emerging top producers is to seek their passion, set ambitious goals, and radiate positivity. She

underscores the significance of staying connected with the brokerage and preserving humility on the road to success.

“I lead with my heart, not my wallet. I abide by what Zig Ziglar said, ‘You can have everything in life you want if you will just help other people get what they want.’ It’s truly a vehicle for me to help and inspire others,” Elizabeth asserts.

FAMILY LIFE

As a single mother, Elizabeth’s life revolves around her three exceptional children, Brandy, Samantha, and Evan, two grandchildren, and her passion for natural health and fitness. Her daily routines include weight training, power walks, skiing, and spending quality time with loved ones.

Elizabeth envisions a future marked by continued professional triumphs and personal escapades. She aspires to travel extensively and reignite her acting and modeling career.

Her dedication to inspiring others remains unwavering, as she believes aiding others in their quest for success is the noblest of pursuits.

“The reward is real when I read a client’s testimonial and know I’ve made a difference,” Elizabeth concludes. “The reward is also real when I see my children becoming the kind, productive, and awesome young adults they are. Success, to me, is whenever I’ve inspired someone to overcome something.”



Lisa Tenneson

CHANGING LIVES

Photos by Martyn Gallina-Jones

The best real estate agents don't just sell properties; they are a trusted support system of sorts as they weave dreams and create homes. Lisa Tenneson, the remarkable broker-owner of Four Star Realty Group, embodies this spirit of guiding with compassion while turning bricks and mortar into cherished memories.

"Real estate fits me because I love people and I love decorating and staging homes. I feel real estate is an art ... it's how you feel in someone else's home. And a home is a representation of who they are. And how do you project that to the world? That's important."

Born and raised in Rahway, New Jersey, Lisa's roots, however, are firmly planted in her Middleburgh, New York, community. She has become a proud local who is deeply

connected to her surroundings. Her interests led her to explore both real estate and the beauty industry after attending both beauty school and real estate licensing courses. Little did she know that these diverse interests would later shape her unique approach to real estate.

A LIFE-ALTERING DETOUR

Lisa's path to real estate began in 1985, right out of high school in New Jersey. Inspired by her mother's involvement in the industry, Lisa saw the potential for a powerful mother-daughter real estate team. Life, however, took an unexpected detour that altered her career trajectory overnight.

Reflecting on her early days, Lisa explains, "When I first got into real estate, I really dreamed that my mom and I would be this powerhouse team... It didn't quite work out



» cover story

that way, but I stayed in the game for a while before working in the beauty industry. But due to a car accident, I was paralyzed from my neck down to my waist and it changed everything.”

Despite tremendous adversity, Lisa remained undeterred. During and after her recovery, she was somehow able to adapt her role, working in the beauty industry in the corporate world while also pursuing real estate on the side. She then took a break from real estate for a few years until after moving to New York State.

“The accident was a turning point, but it didn’t change my love for real estate. It just redirected how I could contribute to the industry and my community,” she offers.

What sets Lisa apart is her unwavering dedication to her clients and her undaunting resilience. For her, real estate is more than transactions; it’s about guiding people through life’s most challenging moments. Whether it’s assisting with divorces, managing estates, or helping first-time homebuyers, Lisa functions as a counselor, friend, mentor, and REALTOR® all in one. While Lisa prioritizes her clients and team and doesn’t rattle off numbers from memory, her impressive 56 transactions in 2022 with a sales volume of over \$13 million speaks volumes about her dedication and success.

As Lisa modestly states, “I don’t focus on those numbers. I focus on my clientele, my office staff, my team, my people. I focus on doing what I love doing, and the rest just follows.”

Lisa’s success has been recognized with numerous awards, including being consistently ranked among the top 300 Realtors by the Women’s Council of REALTORS®. She was also honored as Schoharie County Chamber of Commerce Businesswoman of the Year and was named Citizen of the Year by the Rotary Club in 2023.



Lisa Tenneson is broker-owner of Four Star Realty Group.

BEYOND WORK

Lisa’s family is her pillar of support. Her fiancé, Glenn Waldron, and her children, William and Harley, play significant roles in her life and enjoy bonding over shared experiences. Lisa takes pride in working alongside her son, William, in real estate, who started in the industry in 2020. “We share a very close relationship, both personally and in business,” she says.

Lisa’s success, ultimately, may be due to how uncommonly close-knit and resilient she and her family are and have been. Due to a terrible car accident that occurred in 2019 with Lisa’s daughter, they’ve had to become even stronger together and are determined to make a positive impact despite tragic circumstances. “I’ve overcome a lot of hurdles to get through life,” Lisa shares openly. “Digging deep to find what you’re made of is probably the best thing that will ever happen to someone when you exceed all of your own expectations and what you think you can handle.”

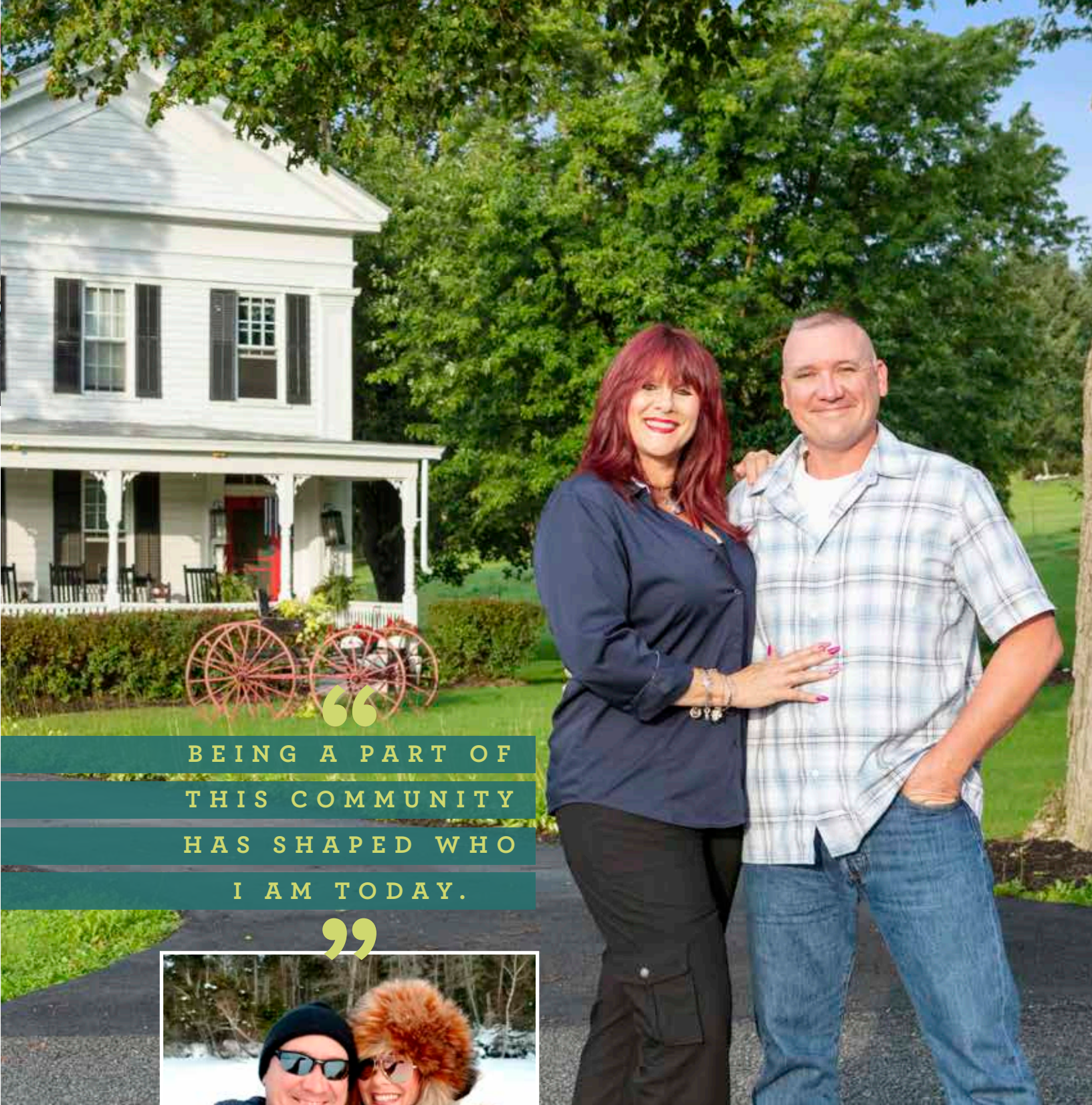
“Four years ago, my daughter was in a tragic accident with her best friend, and her best friend died. This hardship has been deep, but out of that hardship and what I’m watching my daughter go through, we are finding ways to touch the lives of others who have been incarcerated. I have watched the hardship, and so many

things that are wrong in the system. It’s bringing me to a whole new place — a realization I never imagined — and now, to a new journey. My daughter and I want to make changes and we want and need to help others.”

Lisa, along with her daughter Harley and the team at Four Star Realty Group, are journeying to new horizons. The group is in the process of opening “Forget Me Nots,” a soda shop under the same roof as Four Star Realty Group. But it’s not just any soda shop ... it’s a haven for teenagers and anyone seeking a judgment-free space to unwind and have a good, old-fashioned good time, Lisa says.

Lisa’s vision extends far beyond the world of real estate; her focus is on giving back to the community, with a mission to help guide troubled youth and those battling addiction and provide work to help incarcerated individuals and parolees get back on their feet.

“Being a part of this community has shaped who I am today. It’s in my blood, and it’s what also drives my commitment to helping the people here find their dream homes,” Lisa concludes. “Real estate is about helping people navigate some of the toughest moments in their lives. It’s being their friend and advocate when they need it most.”



Lisa and her fiancé, Glenn Waldron

SNOW AND HEARTH

“As a self-described ‘snow junkie,’ one of my favorite activities is taking folks to listings on snowmobiles,” Lisa says with a smile. “And my family especially enjoys going for sleigh rides when the first snow falls each year.”

In addition to four barn cats and a dog, Mushu, who has been coming to work with Lisa for 15 years, she and her family also own two horses — a mini horse that belongs to her grandson and a horse of her daughter’s.



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FALL FÊTE

OCTOBER 12, 2023

For those who attended Capital Region Real Producers' Annual Fall Fête, we extend our sincerest appreciation for your presence. It was a pleasure having you join us at the exclusive gathering held at the gorgeous, luxury private listing in Knox, NY (95 W Wind Road Knox, NY). We hope you had a fantastic time celebrating with us!

The event was a resounding success, and we want to express our heartfelt gratitude for your participation. Your presence added extra significance to the celebration, and we are immensely thankful for your ongoing support.

Thank you to our Platinum event sponsors, **Toni Zidich and Ojay Smith**

of Community Bank. The event wouldn't have been possible without you. Thank you to **Glenn Coyne and the Don's Moving and Storage team** for their top-notch valet services at the event. The special ambiance of our event was amplified by the feel-good performance delivered by the musical duo from **Jonathan Greene Music.**

We immensely thank **Kenneth Gibbons and Rachel Marr at The Schenectady Distilling Company, Inc./36 Locks Tasting Room** for their impeccable drinks. Thank you to **Akanomi Sushi** for the beautiful sushi spread.

A special shout-out goes to **Mitchell Wood** for his artistic representation of the event promo and event experience through video and to **Michael Gallitelli** for capturing the photos.

Thank you again for being part of this remarkable celebration! We look forward to continuing our partnership and celebrating your achievements. If you have any questions or feedback, please get in touch with us.

Wishing all of you continued success and prosperity!

For information on all Capital Region Real Producers events, please email info@capitalregionrealproducers.com.





SCHENECTADY DISTILLING COMPANY & 36 LOCKS TASTING ROOM



Kenneth Gibbons, owner of Schenectady Distilling Company
(Photo by Peter Barber)

CELEBRATING HERITAGE. CRAFTING A LEGACY.

Schenectady Distilling Company, Inc., emerged as a beacon of local craftsmanship and heritage in the heart of Schenectady, where history meets innovation. The journey began in 2017 when Kenneth Gibbons, a Scotia attorney passionate about distilling, decided to breathe new life into the former Rectors Firehouse on Route 5 at 3304 Amsterdam Road in East Glenville. The 36 Locks Tasting Room was born, a space that would showcase the finest spirits and narrate the rich tapestry of New York's Erie Canal.

Ken cultivated the art of distillation through a hobbyist passion alongside his father. Fueled to connect the community with the region's history, he envisioned a brand that would be more than just a distillery — a living testament to the Erie Canal's 200-year legacy. The name "36 Locks" is a nod to the present-day Erie Canal's 36 locks, symbolizing the intricate journey of time and spirits. Over time, 36 Locks Tasting Room became a canvas for

local events and a versatile rental space, hosting everything from intimate birthdays to business receptions.

At the heart of the 36 Locks experience were the carefully curated products, exclusively featuring New York State craft beverages. Ken's commitment to sustainability and local sourcing transformed the distillery into a bastion of eco-conscious practices. Corn, rye, and wheat were sourced from nearby farms, while barley hailed from a malt house in Albany, creating a low-waste ecosystem.

The product lineup at 36 Locks pays homage to the Erie Canal's history, with each bottle telling a unique tale. Gateway American Whiskey, a liquid ode to the canal's role as the "Gateway" through the Appalachian Mountains in 1825, won the prestigious 2020

New York State Distilled Spirits Competition Gold Award for American Craft Whiskey. Black Rock Bourbon Whiskey celebrated the last lock in Buffalo, and Tow Rope Gin honored the mules and tow ropes that once pulled cargo boats. Clinton's Folly Muleshine immortalized the mule named Sal, symbolizing the spirit of New York.

In the face of unprecedented times, 36 Locks even extended its craftsmanship to a different kind of spirit — the brand-new Hand-Shine WHO Hand Sanitizer, a locally produced liquid hand-sanitizer formula that exemplified the company's dedication to community well-being.

Schenectady Distilling Company and its 36 Locks Tasting Room aren't just purveyors of spirits; they are custodians of a legacy, inviting everyone

to raise a glass to the stories etched along the Erie Canal, to the history that flavors every drop, and to the vibrant future that celebrates local living.

For information on Schenectady Distilling Company and the 36 Locks Tasting Room, call 518-952-1211, email sales@36locks.com, or visit them at www.36locks.com.





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