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DC Metro Real Producers





DC Metro Real Producers

Cover photo courtesy of Ryan Corvello Photography.



If you are interested in nominating REALTORS® to be featured in the magazine, please email Wendy@kristinbrindley.com.

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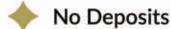
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Dear DC Metro Real Producers,

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 to everyone who attended the celebratory *DC Metro Real Producers* Magazine Party we held on October 17th! It was a special, lively event, celebrating the agents and preferred partners who have graced the pages of our magazine over the last several months. The party photos can be found on pages 48 and 49 of this issue, capturing the moments of camaraderie.

We're looking forward to seeing all of you again at our next big DC Metro Real Producers event in early 2024! Keep an eye on your inbox for an exclusive invitation; we can't wait to create more cherished memories together.

Happy holidays to you and yours!

With gratitude,

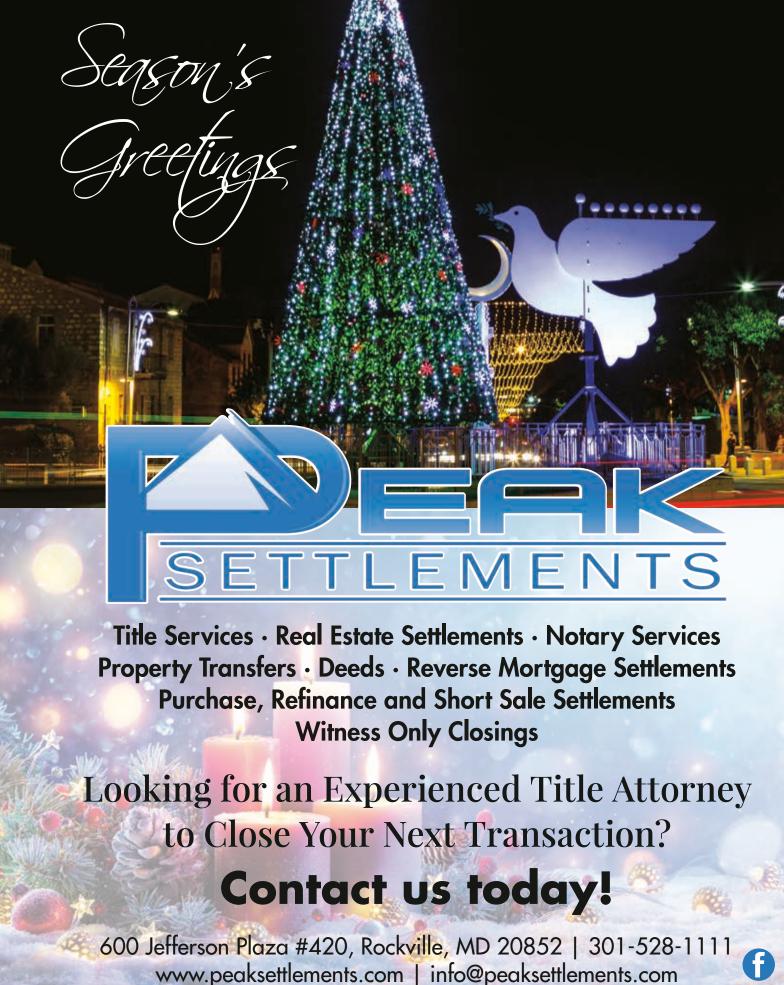
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FOOD FOR THOUGHT

What new and creative client-appreciation ideas could you explore to strengthen your connections in the coming year?





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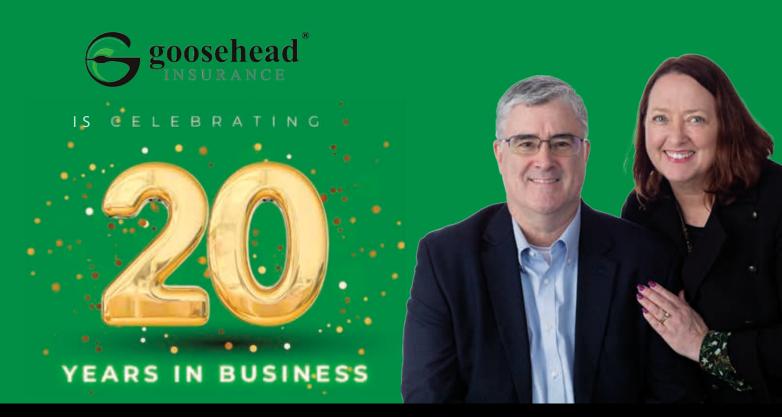


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A RECAP OF THE TD Bank DMV REALTORS® Lunch & Learn

The DMV REALTORS® Lunch & Learn event on October 18, 2023, at the MGM National Harbor Hotel & Casino in Oxon Hill, Maryland, organized by TD Bank, America's Most Convenient Bank®, was all about making the dream of homeownership more affordable, equitable and attainable for communities. TD teamed up with several community-based housing organizations to inform agents about pivotal resources their clients may be able to access to purchase a home.

"Owning a home is one of the best ways to build equity and generational wealth for families," shared TD Bank National Sales Director Scott Lindner. "TD's goal is to make the process more equitable and attainable, particularly in the DMV, so we can continue helping more people realize the dream of homeownership. We hope REALTORS® had the chance to learn more about our product offerings and the resources from our housing partners so they can share these affordable options with clients."

Anthony Hudson of HomeFree-USA highlighted how the organization's down payment assistance programs and individualized plans to help reduce debt and improve credit scores can be a huge resource for REALTORS® with clients that are on the cusp of homeownership.

Chauncey Hall of Arundel Community Development Services, Inc. (ACDS), discussed counseling programs offered to potential buyers, as well as the Mortgage Assistance Program, designed for















first-time buyers who need financial assistance and are purchasing a home in Anne Arundel County.

Sandra Dixon of Pathway to Purchase ignited interest in the crowd with her insights about the organization's first-time homebuyer financial assistance program, which helps eligible borrowers in Prince George's County with down payment and closing costs.

TD Bank Community Mortgage Sales Manager Vanessa Owens excited the crowd with her passion and energy as she discussed some of TD's affordable mortgage options. She informed REALTORS® on how they could maximize TD Bank's products,

especially the \$10,000 lender credit offered through TD Home Access Mortgage, by layering them with the down payment assistance programs discussed earlier.

Real estate coach and consultant Scott Einbinder shared some effective ways that top agents could expand their real estate business in an ever-changing market. He also imparted new and effective ways to earn great listings.

For more information, contact a local loan mortgage loan officer using the number in the Real Producers' Preferred Partner Index or the ad in this publication.



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Mortgage



As January 1st approaches, it offers a fresh start and an opportunity for us to set updated goals and develop a strategic plan to achieve them. If you're ready to take your real estate game to the next level, below are some tips on how to set solid goals and chart your course for thriving in the year ahead.

- Reflect on the Past Year. Consider your successes, challenges, and areas of improvement. Were there goals you didn't meet? Understand why, and use these insights to inform your planning for the New Year.
- Set S.M.A.R.T. Goals. When setting goals, ensure they are Specific, Measurable, Achievable, Relevant, and Timebound (S.M.A.R.T.). Instead of saying, "I want to sell more homes," be precise: "I aim to sell 20 percent more homes in the upcoming year compared to last year."
- Break Goals into Actionable Steps. Large goals can be daunting. Break them down into smaller, actionable steps to make them more manageable. For instance, if your goal is to increase your listings, one step might be to network more frequently. Begin by attending one extra event each month.

- Embrace Marketing. Ensure you have an up-to-date website, print materials, and social media presence. Your messaging should be cohesive between all platforms. Engage with potential clients via all marketing channels and consider using targeted ads to reach your desired audience.
- Allocate Time for Continued Learning. Dedicate time for professional development, whether it's attending webinars, workshops, or reading up on the latest market trends. The more knowledgeable you are, the better you can serve your clients.
- Track and Adjust. As the year progresses, periodically review your goals and the steps you're taking to achieve

- them. Set quarterly check-ins to adjust your strategies and continue forging ahead. Remember, the path to success isn't always linear.
- Stay Accountable. Consider sharing your goals with a
 colleague, mentor, or coach. Having someone to check in
 with can keep you accountable and offer guidance when
 you're faced with challenges.

Now is the perfect time to set clear goals and plan your approach. This will not only give you direction but will also instill a sense of purpose in your daily actions. As the New Year rolls in, arm yourself with a strong strategy and the determination to see it through. Here's to a prosperous and fulfilling year ahead in real estate!



With more than 25 years of experience, Todd Lebowitz is CEO and owner of My Marketing Matters, which he runs with his business partner Ram Devaguptapu. Together, they have grown the company to be a recognized leader in real estate marketing with more than 20,000 clients locally, regionally, and nationwide.



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CHRISTIAN GOLD GROUP





UNFORGETTABLE MOMENTS

In the realm of event planning, turning ordinary gatherings into unforgettable experiences is both an art and a science. Behind this magic stands Chris Legend, also known as Christian Garcia, the creative force steering Gold Event Group. For seven remarkable years, Chris and his team have been redefining event entertainment on the East Coast, ensuring each occasion leaves an indelible mark.

Chris believes, "It's not about doing what's best; it's about doing what's required." This ethos permeates Gold Event Group's approach. In the event industry, there are no second chances, especially with once-in-a-lifetime occasions. The team understands that getting it right from the start, no matter the challenges, is what sets them apart.

A FULL-SERVICE ENTERTAINMENT EXPERIENCE

Gold Event Group transcends the conventional bounds of event entertainment. From DJ sets to musical acts, lighting to audio production, they orchestrate a symphony of services. Weddings, corporate affairs, or private parties ... Gold Event Group brings a wealth of expertise to craft an experience that lingers in memory.

"Our office is located in Cheverly,
Maryland, but we serve clients all
over the East Coast, from New York
City down to Miami, Florida," Chris
explains. "But our main clientele is in
the D.C. metro area and Baltimore. We
have a team of 10 and collaborate with
various performers and musical acts to
ensure every event is extraordinary."

THE HEARTBEAT OF THE PARTY

At the core of Gold Event Group's success are their skilled DJs.

These maestros infuse energy and

ambiance into every event, catering to diverse tastes.

"Our core team consists of our DJs. We have DJs who specialize in a variety of genres for a variety of events and clientele," Chris emphasizes.

Chris's journey into private events wasn't predestined, but as time passed, the allure of planning unique events in different cities and venues every week became irresistible. The Gold Event Group's mission was straightforward yet immensely enjoyable — bring the party and good vibes to each event.

While the dance floors light up and the music fills the air, the real magic happens at the end of the night. Clients and their guests, brimming with joy and excitement, tend to approach Chris in gratitude.

"At the end of the night, when each client and their guests come to us and tell us that it was one of the best nights of their lives ... that's truly the best part and makes the line of work we do very fulfilling and rewarding," Chris notes with pride.

What truly sets Gold Event Group apart is their genuine care for each client and their unmatched enthusiasm for each event. It's about creating a night that guests never want to end, Chris says.

A VISION FOR THE FUTURE

Beyond the glitz and glamour, Chris is all about family. "When I'm not working, I am all about family, spending time with my mom and siblings. I recently became an uncle and cherish my nieces." Chris is also a snowboarding enthusiast and an avid content creator.

"In general, I enjoy making tons of informative and entertaining content, as well as interviewing guests on my podcast, including entrepreneurs and creatives, about our industry and other industries."

As for the future, Chris envisions expansion into major markets and fostering an environment for professional and personal growth within his team.

Chris Legend's and Gold Event Group's story is a testament to passion,





dedication, and the relentless pursuit of excellence in their industry. From the heart of Maryland to the bustling cities along the East Coast, this journey showcases that with the right mix of talent and passion, any event can be transformed into unforgettable moments and a memorable masterpiece.

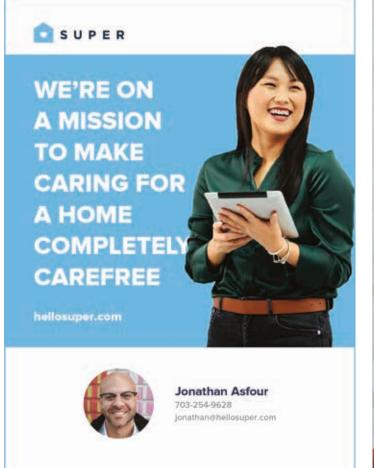
Ready to make your next event amazing? Reach out to Chris Legend and Gold Event Group at 301-613-1676 or online at www.GoldEventGroup.com and start creating your own unforgettable moments!



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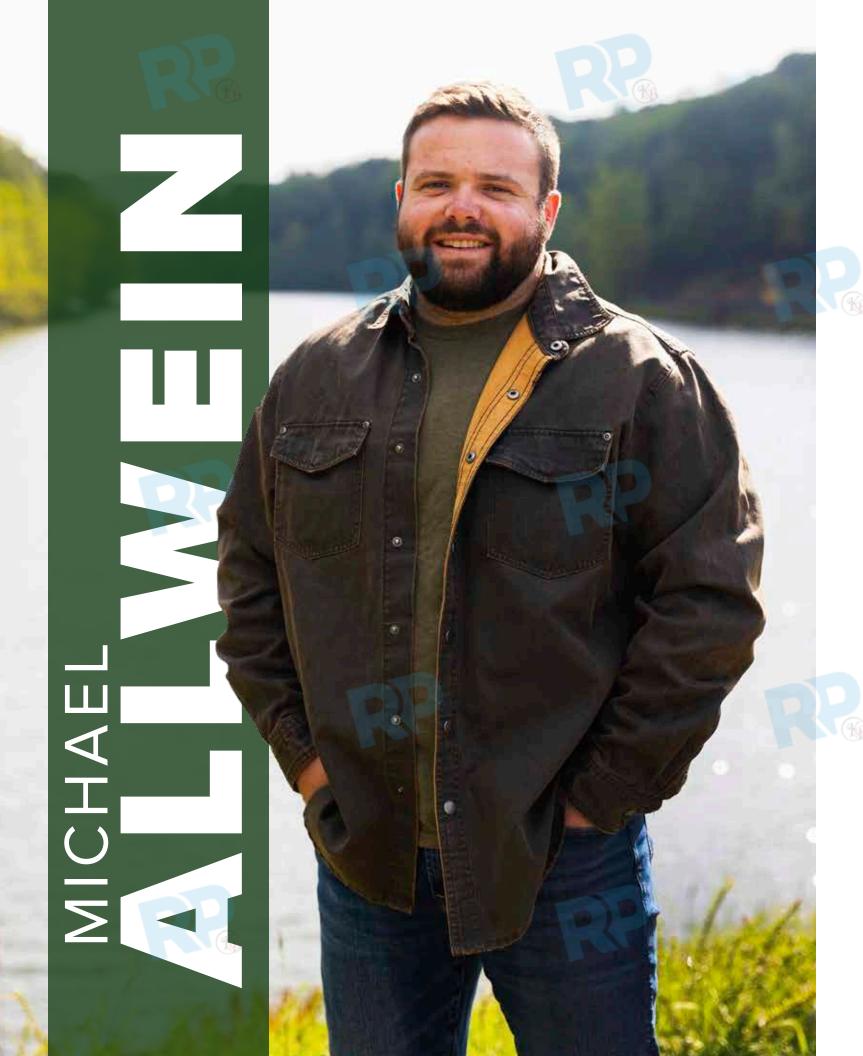




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MAKING A DIFFERENCE

Michael Allwein, a REALTOR® and vice president of The Allwein Team at Real Broker LLC in Frederick, has roots that run deep in hometown of New Market, Maryland. A proud graduate of New Life Christian School in 2013, his early aspirations were set on basketball. Michael played college basketball at Frederick Community College, where he honed his skills and experienced the thrill of the game.

Yet, life had its own game plan for Michael. After a brief but impactful stint in college, he made a life-changing decision. In a matter of months, he pivoted from college life to the world of real estate at the age of 18, joining his mother, Stacey Allwein's, team. Michael earned his real estate license in 2014 and his rise in the industry was rapid and impressive.

Michael has a career volume of over \$100 million in Frederick and the surrounding counties with hundreds of satisfied clients. In an industry often measured by transactions and deals, Michael's personal definition of success is about maintaining a work–life balance, building something he's proud of, and making a positive impact on those around him.

Family Ties and the Allwein Legacy

Family has always been at the heart of Michael's life. On September 18, 2021, he married the love of his life, Jacklyn. Together, they form a dynamic foundation for their three beautiful daughters: Adriana (9), Amira (8), and Malia (10 months). The birthdays of Amira and Malia, falling on December 31st, bring an extra sparkle to New Year's Eve celebrations.

Michael's home also boasts a delightful assortment of pets. "We have five dogs, three donkeys, two ponies, one ram, eight ducks, and six chickens," he chuckles.

The loss of his father, Robert (Bob) Allwein, to pancreatic cancer in June 2023, was a poignant reminder to Michael of the importance of cherishing family moments and creating lasting memories.



Life Beyond Real Estate

Beyond his role as a real estate professional, Michael finds solace and passion on the golf course. The game is not just a pastime for him; it's a journey of challenges and victories. Golf is more than just a sport; it's an avenue for him to unwind and rejuvenate, ensuring he brings his best self to every aspect of his life.

In addition to golf, Michael and his family indulge in beach trips throughout the summer. These trips are more than vacations; they are opportunities to create cherished memories, relax, and bond with loved ones.

Michael has an adventurous spirit and enjoys exploring new horizons with his family. He dreams of relocating with them to Texas or Florida one day.

As he looks to the future, Michael's sights are set on building an extensive rental portfolio and expanding his team. He aspires to sell real estate in multiple states and different markets.

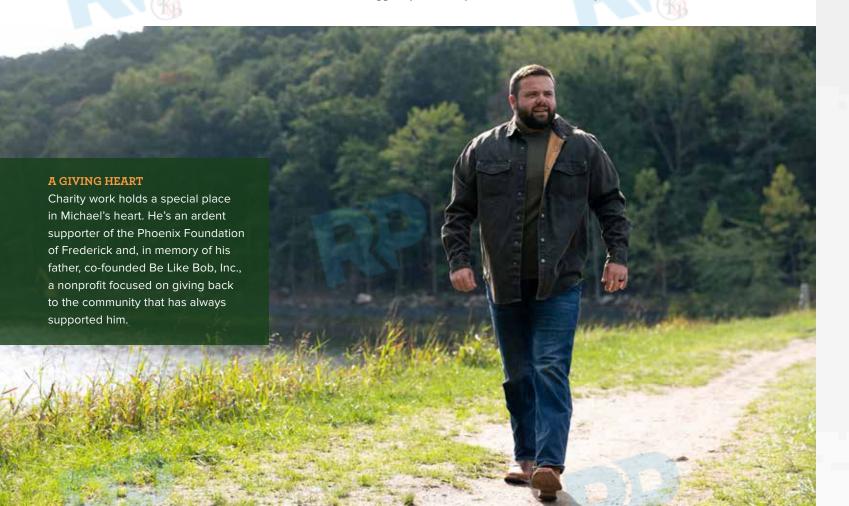
Michael strives at all time to be a good person as well as a good business owner. It's especially important to him to know that he is showing his children that life is about kindness and support for family, friends, and the community.



From left to right: Michael's sister Emily (holding Malia), Michael, Amira, Jacklyn, Adriana, Michael's mother Stacy

Michael's story is an ode to dedication and family values. It's a reminder that success is about making a difference and having a positive impact on others.

"I strive to be a good person before a good business owner," he says. "I want to show my kids what life is really about. Be kind and support your family, friends and community."









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Brett Rubin is a rare real estate gem. He shuns the glitz and glamor for a more hands-on, investigative approach. Armed with a flashlight, he's not afraid to explore attics and crawl spaces, ensuring his clients get the full picture and the best service possible.

"I like to think of myself as a REALTOR® of the people," Brett explains. "I'm not flashy. I bring a flashlight to every showing ... I'm not just a door opener; I'm an investigator and someone who is there to advise my clients on the potential issues that might come up so that they are prepared."

Born into the Business

Brett's upbringing in Laytonsville, Maryland, forged a foundation of diligence and community spirit. His roots in real estate run deep.

"Growing up, my father was a mortgage lender, so I've always been around the industry," Brett shares.

A multi-sport varsity athlete, Brett's athletic prowess, coupled with being an Eagle Scout, instilled a sense of discipline, leadership and teamwork that now define his approach in real estate.

"After attending Towson University and working as a mortgage lender for several years, I transitioned into corporate sales and consulting for Gartner. But I was unsatisfied with my career in corporate sales and wanted to interact more with my customers," Brett recalls.

"I felt like I didn't have anything in common with CEOs or CFOs but enjoyed working with regular people from my days as a mortgage lender. Rocky Bowers suggested I give real estate a try, and after sending him multiple referrals from people I knew, I realized I could be doing this for myself."

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A Meteoric Rise

Brett's journey from a mortgage lender and corporate consultant to a rising star with Compass was sparked by a yearning for more meaningful interactions, and commenced in 2019 when he joined forces with Rocky Bowers.

In the last four years, Brett's career has seen a rapid ascent, marked by an impressive track record. In 2020, he notched up 38 transactions, totaling \$17.3 million in sales. The following year, his performance soared even higher, culminating in 49 transactions and a remarkable \$25.3 million in sales volume. As he confidently projects, this year is set to culminate in 42 transactions totaling an estimated \$28 million in sales.

Reflecting on his remarkable trajectory, Brett notes, "Every day is different. Every problem requires a unique solution. Clients are genuinely grateful when I am able to help them and I have the ability to be creative and forward-thinking in my approach to the business."

For Brett, the driving force behind this upward surge is crystal clear: "Always set big goals for yourself and never underestimate what you are capable of. The key to being successful in this business is to just do the work and constantly work to improve in the areas that you are weak."

Balancing Act

Outside the world of real estate, Brett finds joy in spending time with his wife, Emily, a dedicated schoolteacher, and their beloved dog, Bubba. They share a love for cooking, exploring new restaurants, and brewing up their own culinary creations.

As an up-and-coming agent, Brett stands as a testament to authenticity and genuine connection. With Brett, what you see is what you get, and what you get is an exemplary real estate experience. Brett's integrity and eagerness to learn and grow in the profession have been tremendous assets in his rise in the industry and the foundation for his success.

As Brett himself puts it, "Success is finding happiness and fulfillment in your daily life and embracing the discomfort that comes with life's challenges by seeing them as opportunities to grow. Between my career, friends, and family, I'd say I'm very lucky and feel quite successful already."



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Moving can be a tumultuous journey, marked by stress and uncertainty. But when you have someone like Charna Kinneberg by your side, that journey takes on a different tune. Charna, the executive vice president of business development at Moyer Move Management, has spent 21 years in the move-management industry. Her story is one of passion, dedication, and a commitment to making moves feel like a symphony of change.

"At Moyer Move Management, they take care of every detail," Charna explains. "We manage all the details surrounding moves and estate cleanouts. Services include packing, unpacking, furniture plan design, staging, decluttering, organizing, new home set-up, picture hanging, and disposal of unwanted items. It's a comprehensive service that eases the burdens of transition."

A Widespread Presence

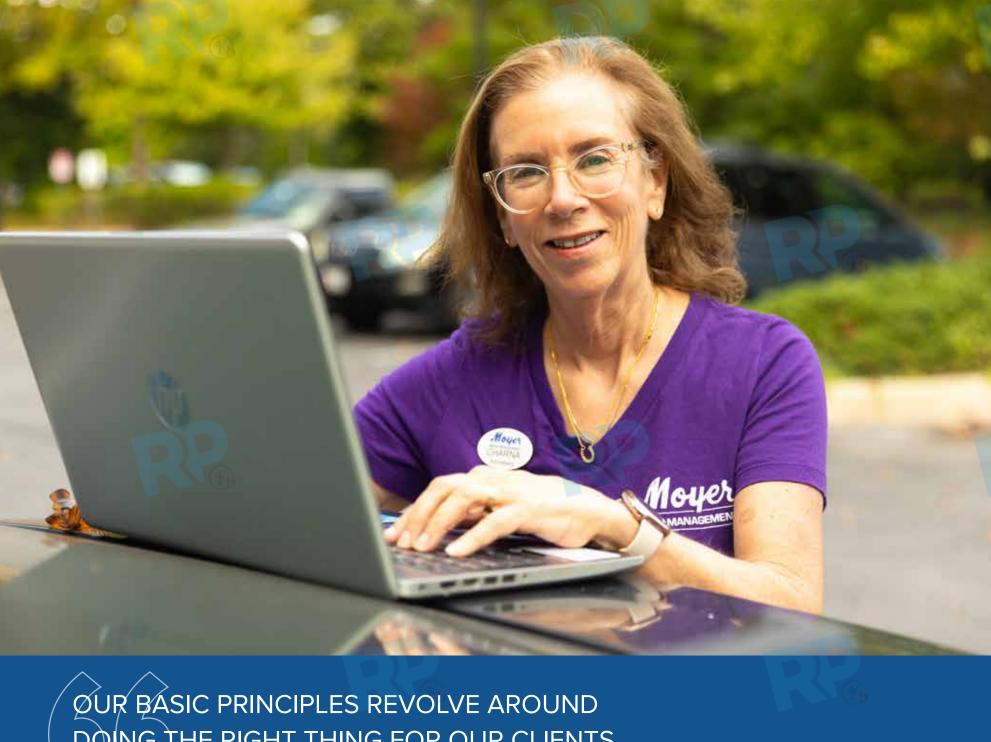
Moyer Move Management covers a vast territory from northern Virginia to northeast Maryland. Moyer's extensive and cohesive team of more than 50 staff includes sales, team leads, and team members, ensuring that clients have a complete support system. While naming all the amazing and compassionate team members would be a feat, their roles encompass everything from pre-move sorting and organizing: managing all the timelines and details, as well as packing, unpacking, setting up homes, hanging pictures, and staging. Along with Moyer & Sons Moving and Storage, the full move is handled by the Moyer family of services. It's a cohesive unit that ensures each client's experience is seamless.

A Personal Journey to Move Management

Charna's journey into the world of move management is unique. She describes her transition from nursing to business: "I am an RN with an MBA. I've worked in direct patient care and was a director of nursing at a very young age. I was in medical software sales for 20-plus years and owned my own move-management business for 21 years." Her healthcare involvement and her own experience using a move-manager for her father's transition kindled her passion for this industry.

The remainder of the Moyer Move Management team have their own stories of transition from

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DOING THE RIGHT THING FOR OUR CLIENTS.

other industries and through personal life circumstances. They, too, say they find move management extremely satisfying, especially with Moyer.

Charna finds immense fulfillment in her work when she sees how much stress she and Moyer Move Management reduce for their clients. "Watching the stress disappear from a client's face when they walk into their home after they've moved... Everything has been put away, and the place is organized and comfortable," she shares. "It's about turning a daunting experience into a dream come true."

Bringing Dreams to Life Moyer Move Management is

experienced and has an unwavering commitment to ethics. Their success is a testament to delivering top-notch service and building solid relationships with clients and referral sources.

"Our basic principles revolve around doing the right thing for our clients," Charna affirms.

She emphasizes the expertise of the Moyer team and the integrated services they provide, which can enhance the process of selling a home. The partnership creates a streamlined experience for both REALTORS® and their clients.

Navigating an Ever-Changing Landscape

The move-management industry has witnessed changes over the years. Charna notes the trend of integrating move management and moving services.

"Move managers have traditionally been independent of movers," she says. "The trend now seems to be integrating the two. Move managers have tended to be small (less than 10) companies. We now have seen the growth of larger companies."

Charna firmly believes that Moyer Move Management is the largest and best move-management company in Maryland. As one of the founders of the National Association of Senior & Specialty Move Managers, Charna sees this cottage industry evolving but never losing sight of its foundation of ethical standards.

Life Beyond Work

Outside of her professional life, Charna enjoys a serene life with her husband, Rob. Their daughter, Cassie, works in HR, and their granddaughter, Ella, is pursuing her education. They relish their days filled with travel, beach trips, and the company of their beloved pets. Charna's love for kayaking, hiking, pilates, and gardening keeps her active.

As for the future, Charna plans to remain with Moyer Move Management, where she is loving what she does with the company and provides for clients. Retirement is on the distant horizon, and so is more



travel and exploration. Her commitment to protecting clients during their transitions remains steadfast.

Charna and the Moyer Move Management team invite topproducing Realtors to partner with Moyer Move Management for all their move-management needs. Call 410-515-1199 (Baltimore), 301-685-7900 (Maryland/DC) or 703-740-9912 (Northern Virginia), or visit www.moyermovemanagement.com to learn more.





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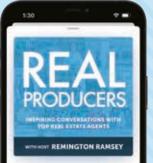
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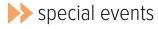


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OCTOBER MAGAZINE PARTY

OCTOBER 17, 2023

For those who attended the DC Metro Real Producers Magazine Party, we extend our sincerest appreciation for your presence. It was a pleasure having you join us at the exclusive gathering held at the beautiful property provided by Avi Galanti of the Galanti Group. 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 as one of our featured agents and esteemed partners. Your presence added an extra touch of significance to the celebration, and we are immensely thankful for your ongoing support.

We would also like to extend our appreciation to our sponsors, Kayla Pereira of **Town and** Country Movers and Aaron Matty of Primary Residential Mortgage, whose contribution made this success possible. We also wish to give a special shoutout to Yelina of Curds & Cuts for the delicious hors d'oeuvres. Additionally, a special thank you goes to Ryan Corvello and HD Bros for capturing stunning photos and videos that beautifully captured the essence of the party.

Thank you again for being part of this remarkable celebration. We look forward to continuing our partnership and celebrating your achievements in the days to come. We appreciate your support and encourage you to stay connected with us for upcoming events and exciting opportunities. If you have any questions or feedback, please feel free to reach out to us.







Wishing all of you continued success and prosperity!

DC Metro Real Producers' magazine parties are smaller events to honor agents who have recently been featured in the magazine. For more information on all DC Metro Real Producers events. please email us at info@dcmetrorealproducers.com.



























































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With a career that spans over two and a half decades, Kornelia Stuphan stands out as a guiding light for both her clients and her profession. Kornelia's life began on the other side of the Atlantic, in Salzburg, Austria, and her incredible life has led her to become a trusted Realtor and owner of The K Team at Long and Foster Forbes Global Properties.

A Global Perspective

Kornelia's journey began in her native Austria, where she earned a master's degree in Liberal Arts. Her decision to leave Austria for a cultural exchange program in the United States in 1989 was meant to be a temporary adventure.

However, she joined the Austrian Embassy and later transitioned to the financial industry and put down roots.

Kornelia's entry into real estate began in 1996 when she purchased her first home in Washington, D.C. That house marked not just the beginning of her real estate career, but a lifelong love for and commitment to the industry.

"I was going to a lot of open houses and met a lot of Realtors. It just seemed to be a very versatile and engaging line of work," Kornelia recalls. "I was also looking to get out of my work at the Austrian Embassy at the time... so I started





dabbling in real estate — at first, only in the evenings and on weekends, but I realized that I was able to be successful very fast and transitioned over to working full-time in real estate after only six months. It was very exciting, and every day brought new challenges, new people to meet, and new puzzles to solve," she adds with a smile.

Kornelia's unique blend of cultural experiences, from the small-town charm of Salzburg to the multicultural tapestry of Washington, D.C., shaped her into an entrepreneur with a global perspective. Her willingness to explore new ideas and welcome fresh perspectives have been instrumental in her success. "The openness of the mind and heart that I gained by living in a new, very different culture is what shaped me most in my entire life," she reflects.

A Track Record of Excellence

Kornelia's professional ascent is nothing short of remarkable. She consistently ranks among the top producers in her field and has received countless awards, both within her brokerage and nationwide, earning her a place among the top 1 percent of Realtors in the country. Her 2022 sales volume, totaling over \$33.5 million with 32 transactions, speaks volumes about her dedication and expertise, and Kornelia says she is on track for a repeat performance of those impressive stats for 2023.

What truly sets Kornelia apart in the industry, though, is her devotion to building strong and lasting relationships with her clients, her















A former college track star, Kornelia maintains her fitness with almost daily runs.

rootedness in her values, and the deep understanding that, at its core, this profession is more about human understanding and relating, reading between the lines, and clear communication than selling houses.

"My favorite slogan, early on, was 'Your Realtor for Life,' and it has worked really well for me. It holds my feet to the fire because I gain people's trust and I try to do a super good job for them, not just for this transaction, but for their whole life. I can honestly say that about 80 percent of my clients become close friends," she notes with a touch of pride. "My dedication to understanding my clients and their unique needs and holding their hand along the way makes every transaction a personal journey. Real estate, to me, is about the connections formed, the support I can provide, the moments shared, and the trust built."

Kornelia's career is a testament to her commitment to excellence and the trust her clients place in her. But for

her, real estate is more than just a career; it's the key to realizing her lifelong ambitions. Her entry into real estate allowed her to manifest her own dreams and goals, as she found herself in a field that was not only financially rewarding but also personally fulfilling on a deep level.

"My career in real estate has allowed me to raise my son, Adrian (now 21), as a single mom, providing him with the best life possible, and at the same time, work in a field that is captivating and deeply rewarding," Kornelia explains with gratitude.

Transforming Properties

Kornelia's approach to real estate is not transactional; it's about transformation. Her attention to detail and a dedicated team enable her to showcase properties

in the best possible light and make the process easy for her clients. The result? Increased equity for very happy and grateful sellers.

"This is what I live for. It is the absolute favorite part of my work, seeing the houses before and the smiling, grateful faces of my clients, after the cosmetic make-over and the closing," she declares.

Kornelia adds that her open houses are joyful events where she personally serves champagne and dark chocolate and welcomes potential buyers and neighbors who frequently bring buyers because they want a friend, neighbor, or family member to move in close by. Her passion shines through, creating a positive and memorable experience.

Kornelia firmly believes that the energy and vision shared between her and her clients are the driving forces behind her success. "Success is not solely about monetary gains for me; it's about the quality of each transaction and the relationships formed along the way. When the energy is aligned, and I succeed in getting my clients on board with the vision I have for their home, the results are better than anyone could have imagined," she emphasizes.

Outside of Work

"When I'm not working, I love to travel, especially back to Europe," Kornelia shares. "I enjoy healthy nutrition, cooking all of my meals from scratch, and exercising is also a huge part of my life. I meet with my strength trainer three times a week and I also run almost every day. Having run track in college and been a one-time champion in the 400-meter sprint, running has always been a big part of my life. My son inherited the gene — he is a very successful D1 middle-distance runner at the University of Portland, Oregon."

Kornelia considers herself a very spiritual person and makes it a point to give back by donating to local, underfunded public schools to help provide resources for children's education.

On the Horizon

As she looks to the future, Kornelia's dreams extend beyond real estate. She hopes to schedule more frequent visits to Europe where she just bought a house outside of Salzburg, to spend time with her large, extended family there. Her vision includes introducing a collaborative approach to real estate in Europe (where a shared MLS does not exist yet), hoping this could lead to greater success for the entire industry.

Kornelia earned her certification as a life coach in 2004 to expand her capacity to better understand her clients and help them articulate their values and goals.

"I'm a big believer in manifesting your dreams. Being able to energetically align with your vision or a certain outcome by getting clear about your values, goals, and what drives you is very important to me in my work," Kornelia concludes. "I feel that I can contribute a lot to my clients by bringing this element to the table. It is all about getting my clients on board with the vision for the outcome and keeping them on track while we go through a transaction.

"I have experienced over and over again in this line of work that whatever you focus on, the universe gives you more of. It is a game changer, and next to the hard work and attention to detail, the true secret behind my success!"



Top producer Kornelia Stuphan hails originally from Salzburg, Austria.





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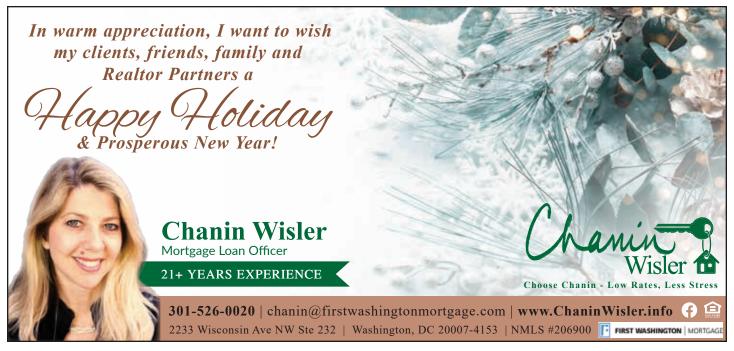
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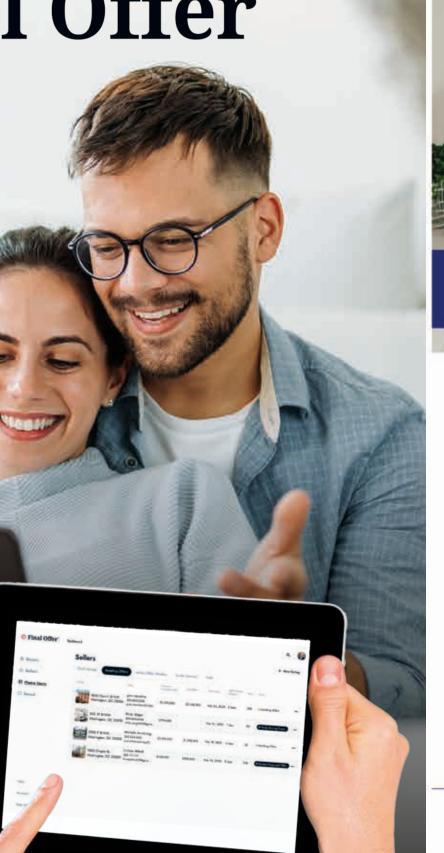
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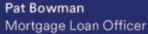
- Jumbo loans with increased lending limits
- Conventional fixed and adjustable rate mortgages
- Construction and lot loan financing
- FHA and VA mortgages available
- U.S. Bank lending available in all 50 states

Work with a mortgage lender from your neighborhood.

Contact me today or scan the QR code below to visit my mortgage loan officer webpage.







Rockville, MD 20852 office: 301-874-1420 | cell: 301-641-3436 pat.bowman@usbank.com NMLS # 450411







LEVERAGE YOUR LOAN OPTIONS!

DEBT SERVICE COVERAGE RATIO (DSCR) PROGRAM

If you need a way to finance your investments without putting a large amount of money down, the DSCR is designed for real estate investors seeking to purchase or refinance a non-owner-occupied property. The program qualifies borrowers without considering their individual debt, ultimately requiring less documentation for underwriting. Borrowers can qualify based on the property's income.

- Non-owner-occupied investment properties only
- 30-year fixed, fully amortizing and interest only options
- Loan amounts from \$100,000 to \$2,000,000
- 0.75 minimum DSCR
- No ratio option available

Our experienced lending team can help increase your business with our diverse loan options and exceptional personalized service!



THE DEIBLER TEAM MORTGAGES MADE SIMPLE



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