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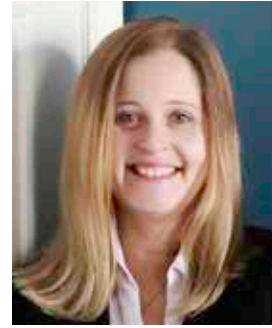
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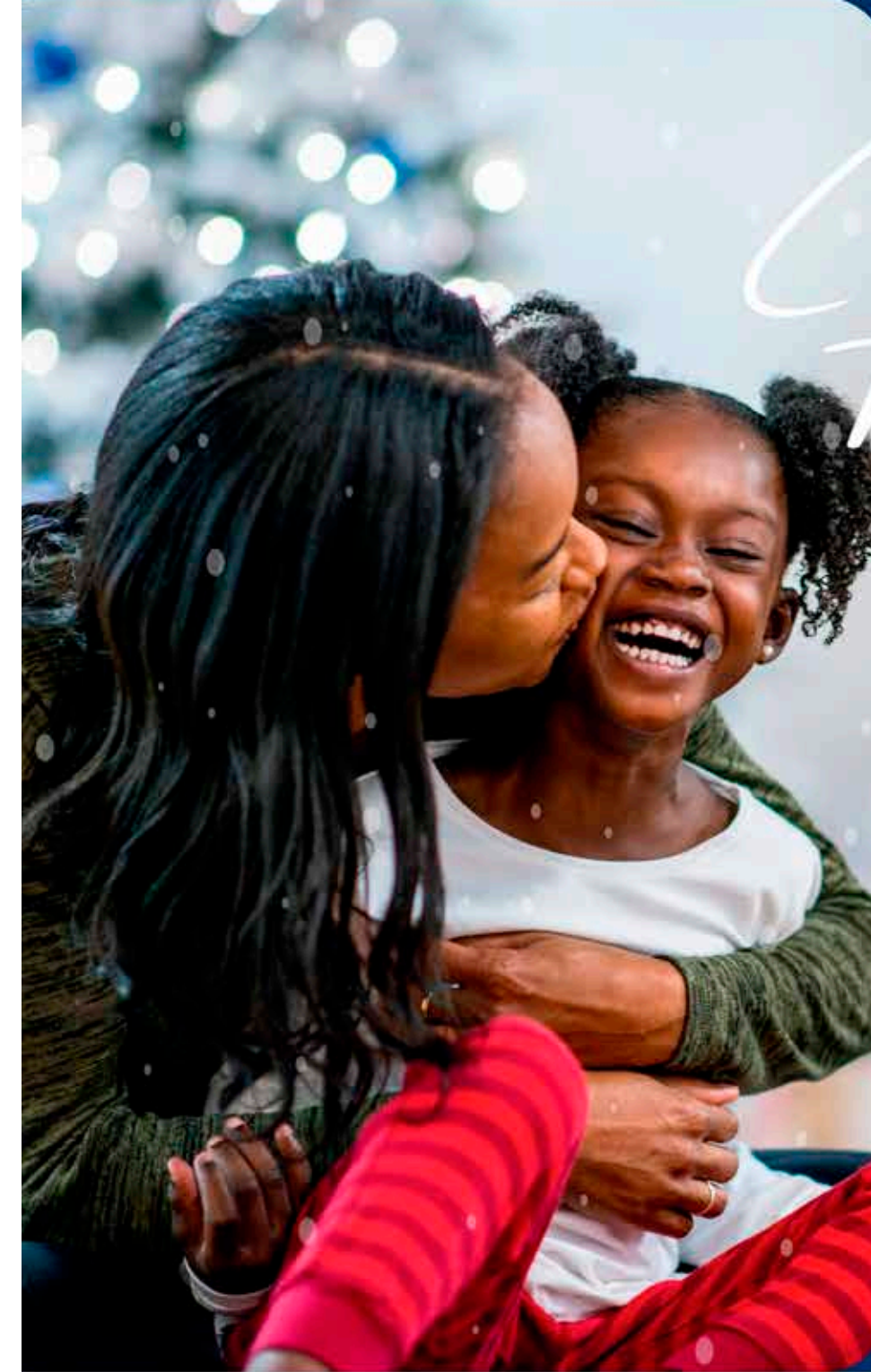


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Scan the QR code to view the rest of the KB Team.



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'Tis the Season of Joy, Giving, & Connection



Dear NOVA 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 for everyone who attended the celebratory *NOVA Real Producers Magazine Party* we held on October 18th! 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 page 44 of this issue, capturing the moments of camaraderie.

We're looking forward to seeing all of you again at our next big NOVA 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,



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

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By Wade Vander Molen

How REALTORS® Can Survive an 8% Interest-Rate Market

Heading into the latter part of 2023, we have seen the market steadily get stranger and stranger. If you are following the interest rate trends over the last 90 days, we have gone from interest rates approaching 7 percent to now exceeding 8 percent for 30-year fixed rates.

This is territory that the majority of us in real estate-related businesses have never seen, nor have many buyers and sellers. With being in uncharted waters for the foreseeable future and the slowest time of the year approaching, what are the business activities and mindset needed to survive?

The Right Mindset

The head controls everything else within your body. If your mind's not right, neither is anything else. Stop comparing your sales or

closed volume to prior years or even months. Last year and 2021 are long gone. Your current job is to control your attitude, work ethic, and your positivity.

Everyone you know is operating in the same market with the same conditions. Surround yourself with other people who are of a positive nature. Get rid of the negativity and people in your office who share it. Remember that misery loves company, and that's not the company you want to keep. I try to have great books that I always read to keep my mind focused on the positive so I can go into every day with the right mentality.

Innovation Wins the Day

I don't want to bore you by saying "work harder" and you will survive.



You already know that! It takes plenty of hard work to succeed, of course — but it also takes innovation. What are you doing (or willing to do) that you have not tried before? Pumping up your Instagram account, for example, or shooting YouTube videos as part of your marketing strategy could be an option.

Perhaps you go door knocking 100 homes a day where you do business? Now could be a great time to start doing home-selling or downsizing seminars on a regular basis, getting in front of people who might want to make a real estate decision.

Have you added the buyer or seller from the other side of your past transactions into your database, then started to market back to them? Doing innovative things that help move the needle with new relationships, reconnecting with older ones, or creating amazing visibility through video will win the day.

Market to These Professionals

If most of your business comes from referrals, especially from your sphere of influence, it's time to market to other professionals. Now is a great time to contact probate, estate, and divorce attorneys.

These are people who have direct influence over potential real estate transactions. All three of these attorneys deal with real estate in some capacity and can be great referral sources.

As many Realtors don't proactively leverage these people as part of their marketing and relationship-building plan, that is a good indication you should pivot and make this part of your marketing plan.

New Lead-Source Funnels

Lastly, doing business the same way, and marketing to the same people will cause a challenge. Adding additional lead-source funnels into your business along with the hard work, innovation, and the right mindset will put you in the best position to create success in the current real estate market.



Wade Vander Molen is senior vice president of business development at Pruitt Title LLC in the Northern Virginia/Washington, D.C., area and has been in the title industry since 2005.

Wade helps real estate professionals with all facets of their marketing and teaches a new, sustainable business model to help them grow their businesses. You can visit Wade at www.DCTitleGuy.com.

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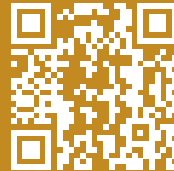
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By Colleen Sweeney, Esq.

Navigating FHA Loans in Condominium Sales

A Guide for Real Estate Agents

Federal Housing Administration (FHA) loans play a crucial role in facilitating homeownership for first-time and moderate-income homebuyers. These loans offer lower down-payment requirements and more lenient credit criteria than conventional loans, making them a popular choice in the real estate market. When it comes to purchasing a condominium using an FHA loan, it is important for real estate agents to have a working knowledge of the specific requirements and intricacies of the FHA approval process. This knowledge can increase the likelihood of successful transactions in today's highly competitive real estate market.

UNDERSTANDING THE FHA APPROVAL PROCESS

Before an FHA loan can be secured for the purchase of a condominium, the condominium project itself must meet specific approval criteria set by the U.S. Department of Housing and Urban Development (HUD). The FHA approval process involves an evaluation of a multitude of factors including the following concepts:

- 1. Owner-Occupancy Ratio:** A minimum of 50 percent of the condominium units must be owner-occupied, not rentals.
- 2. Financial Stability:** The financial health of the condominium association is crucial. Factors examined include a review of:
 - **Documentation of Adequate Reserves for Maintenance and Repairs:** This involves ensuring that there are sufficient funds set aside for ongoing maintenance and unexpected repairs.
 - **Use of Special Assessments:** Examining whether the condominium has used or plans to use special assessments to cover necessary expenses.
 - **Litigation:** Investigating the presence of existing or pending litigation involving the condominium project.
 - **Delinquent Accounts:** Generally, at least 85 percent of the units must be current on their dues.
 - **Insurance Coverage:** Confirming the existence of proper insurance coverage.
 - **Commercial Space:** Verifying that not more than 35 percent of the building is comprised of commercial space.

While HUD provides the ultimate approval, real estate agents can benefit from understanding these factors to guide their clients effectively.

ACCESSING THE FHA-APPROVED CONDOMINIUMS LIST

One valuable resource for real estate agents and

consumers is the FHA's searchable database of approved condominiums, accessible at: <https://entp.hud.gov/idapp/html/condlook.cfm>. Before listing a condominium or making an offer involving an FHA loan, agents should check the approval status and ensure it remains valid until the settlement date.

SINGLE-UNIT APPROVAL

In cases where a condominium project is not FHA-approved, a "single-unit approval" can be requested. If the Buyer is considering using this process, incorporating contingencies to protect buyers' earnest money deposits is essential. While this involves more work, understanding this option empowers agents to explore a broader range of properties with FHA loans. Partnering with a skilled lender familiar with this process increases the likelihood of achieving the single-unit approval.

NAVIGATING THE TRANSACTION

Utilizing FHA loans can benefit both buyers and sellers, but it also adds items to a real estate agent's checklist. For example, when considering FHA loans, agents should determine the FHA approval status. Agents must have condominium documents available and understand where to direct requests for additional paperwork. Effective communication between the agents, seller, buyer, and the lender are crucial for a smooth transaction.

With growing scrutiny on condominium structural integrity and financial stability, real estate agents must stay informed about the changing landscape within the industry, especially concerning FHA loans. With an understanding of the intricacies of the FHA approval process, agents can stand out in a competitive market. Furthermore, with a focus on knowledge, communication and the proper use of contingencies, an agent can guide their client to a successful purchase of condominium with an FHA loan, ensuring a win-win for buyers and sellers alike.



Colleen Sweeney is currently a managing attorney at MBH Settlement Group. Colleen has 20-plus years of legal experience, including drafting complex contracts, litigation, and conducting real estate closings. Colleen has represented clients in cases in the trial courts through litigation in both the Supreme Court of the United States and the Commonwealth of Virginia. She is an active member of the legal community and a life-long resident of Northern Virginia.



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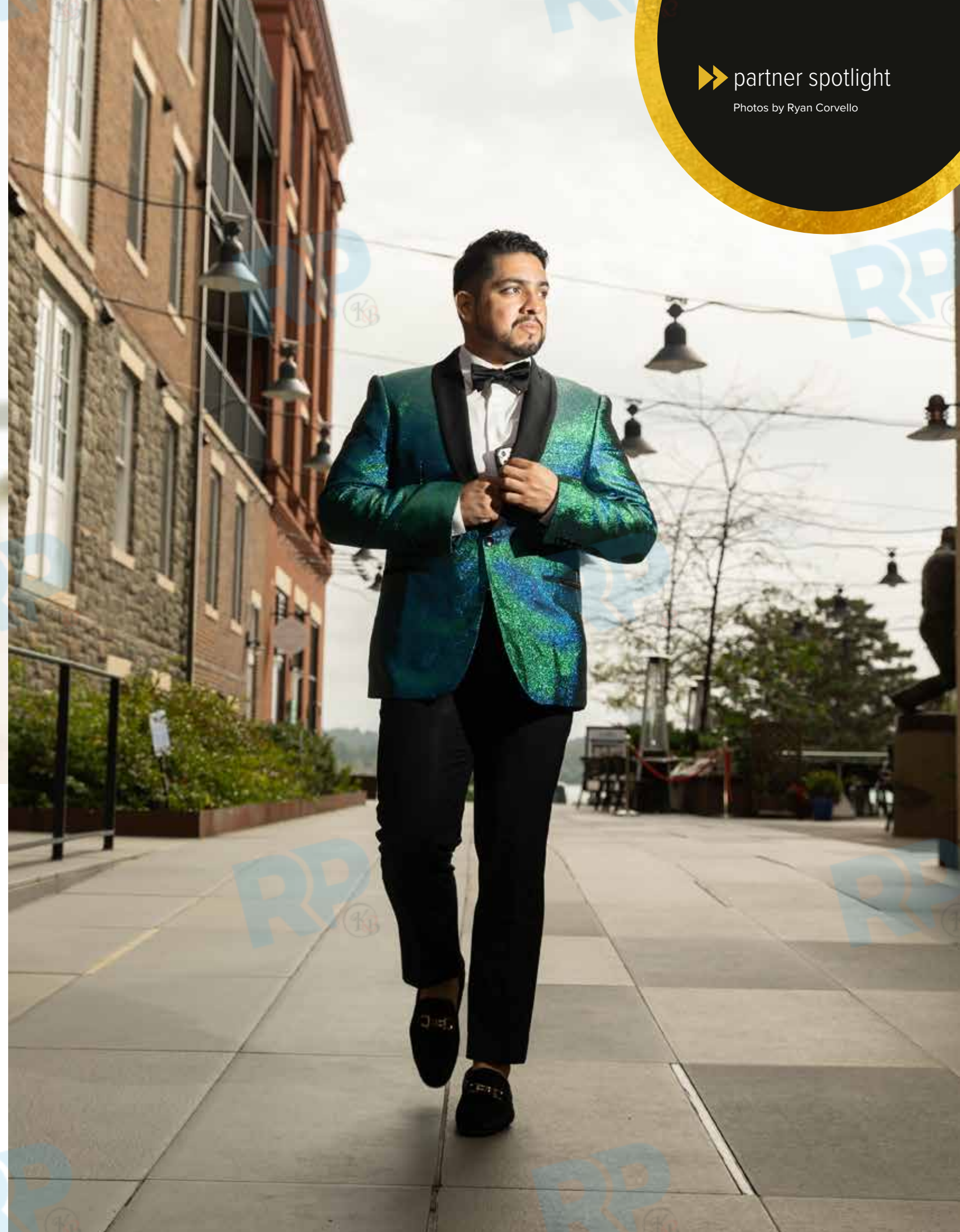


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CHRISTIAN GARCIA

(aka "CHRIS LEGEND")

GOLD
EVENT
GROUP



Christian Garcia (“Chris Legend”) is the owner and creative director of Gold Event 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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Renee CONRAD

A Heart for Service

If all the world's a stage, Renee Conrad is not just a character but the playwright of her own real estate story. Her journey from the theatrical stages of New York to being a successful REALTOR® in the heart of Virginia is a remarkable tale of transformation. Renee doesn't follow the script... She writes it.

The Professional Path

Renee is an Honorable Service Realty Group member, an integral part of the Capital Growth Pioneers at eXp Realty. Her commitment to her team's mission, her passion for helping others, and her dedication to service make her stand out in the real estate landscape.

Renee began her real estate career in 2004, in the bustling metropolis of New York City.

"In the city that never sleeps, I gained valuable experience in residential real estate, which laid the foundation for my future success," she explains.

Her path in real estate took an intriguing turn when she joined the esteemed Four Seasons Hotels and Resorts on the West Coast. However, fate had other plans, leading her back to the vibrant atmosphere of Northern Virginia in 2014. The move presented an exciting opportunity to reignite her real estate career. But Renee didn't walk this path alone; she had the unwavering support of her team, Honorable Service Realty Group.

"This journey wasn't a solo endeavor," she explains. "The exceptional support of my team has been instrumental in my success."

The team, led by retired Air Force Col. Meg Czapiewski, comprises three licensed agents and a robust support team. It's a true collaboration where success is a team effort. In 2020, Renee transitioned to a full-time sales



role as the team hired a director of operations, enabling her to focus on what she loves most — guiding clients through the real estate process.

Renee's dedication to her work is evident in her impressive statistics. In 2023 alone, she successfully closed 25 transactions, serving buyers, sellers, landlords, and tenants. Her projected volume for the year stands at \$14 million, a remarkable achievement. This year's recognition as a

NOVA Real Producers Rising Star speaks volumes about her exceptional achievements in just three years of full-time dedication to the industry.

A Solid Foundation

Renee's background is as diverse as it is interesting. She grew up on Long Island and pursued a drama degree at NYU's Tisch School of the Arts. Her early experiences in theater and extensive performance training have honed her active listening and

Renee Conrad is a Realtor on the Honorable Service Realty Group team at eXp Realty.

problem-solving skills, two critical traits in the real estate business. Her small but supportive family encouraged her to chase her dreams relentlessly.

Family is central to Renee's life, and she cherishes every moment with her husband, Joseph, a talented chef she met in Seattle. The couple have twins, Marcel and Hudson, who are now 11.

"Our family also includes a dog named Rosie, who is the absolute queen of our street," Renee laughs. "She is an 85-pound, boxer-hound mix who thinks she's a lap dog."

When not working, Renee enjoys her weekly improv class at the ArtFactory in Manassas. It's a time when she can switch off her phone and immerse herself in the creative world of improvisation, an exercise that sharpens her sales skills.

Making a Difference

Renee and her team are not just dedicated to real estate; they are passionate about giving back to the community.

As Renee passionately explains, "This is very much a part of my big 'why.' I collect pantry donations from my community on my porch for weekly support of a food pantry in Woodbridge,

“

The old adage of surrounding yourself with people you admire and want to be like is the very best advice I ever followed, and I recommend it to anyone who will listen!



run by Streetlight, an organization that I work to assist whenever I can slip it into our business plans.

"My husband and I support Arcadia Farms, as well, which trains veterans to become farmers. They are both amazing organizations, and I look forward to improving my support of them both."

Philosophy of Success

Renee's core beliefs are reflected in her favorite quote, "Teamwork makes the dream work," and her mantra, "Kindness first." With a work ethic

honed in competitive fields like the arts and the restaurant industry, she approaches real estate with a strong commitment to collaboration and kindness. Alongside her team's "service before self" ethos and mission-driven actions, Renee consistently delivers exceptional client results.

She also shares valuable life advice: "The old adage of surrounding yourself with people you admire and want to be like is the very best advice I ever followed, and I recommend it to anyone who will listen!"



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CHARLES KIM



Focusing on Quality

Charles Kim understands that the true heart of any business lies in building lasting relationships and delivering unparalleled service. As the team lead of The K Group at Samson Properties, Charles is a seasoned REALTOR® whose impact in the industry has been defined by perseverance, dedication, and a passion for helping others achieve their dreams.

“I firmly believe that real estate is not just about property transactions; it’s about making a meaningful impact on people’s lives,” Charles says of his business philosophy. “It’s fulfilling that you’re helping people and making money at the same time. You also see how excited people get and how happy they get so it makes me want to give my best service.”

STARTING OUT

Born in South Korea, Charles’s family embarked on a journey of hope and opportunity when they migrated to the United States in 1984. Settling in Arlington, Virginia, they brought with them a spirit of entrepreneurship that would profoundly influence Charles’s life. Growing up in this

dynamic environment, Charles developed a strong work ethic and an innate drive to succeed.

“My dad always reminded me that we came here with \$500, and look where we are now,” Charles reflects. “Both of my parents were business owners... I have that same entrepreneurial passion. I definitely like having my own business, trying new things, and taking risks.”

Charles’s entry into real estate was a family decision, driven by practicality and the potential for growth. His parents recognized the potential in their investment properties and asked him to manage them. In 2006, he took the plunge into becoming

► cover story

Photos by Ryan Corvello





Charles Kim is a passionate car enthusiast and has ventured into track racing with his Porsche and BMW.



“THE BEST ADVICE I CAN GIVE IS TO FOCUS ON QUALITY AND LOOK FOR PEOPLE TO WORK UNDER YOU WHOM YOU CAN TRUST.”



a salesperson. While it wasn't a career he initially aspired to, he soon discovered the practical knowledge and social skills gained through real estate were invaluable.

“Real estate makes me get out of my comfort zone, which is great since you get to meet new people,” he remarks. “It definitely made me come out of my shell and allowed me to become more extroverted and improve my social skills, which also ended up helping me in other areas of my life. So it was a very good decision in terms of building up my confidence, as well as helping my family.”

FINDING SUCCESS

Charles's sales performance speaks for itself. In 2022, his team achieved a remarkable \$90 million in total volume and closed 150 transactions. Individually, his production numbers were equally impressive, with \$38 million in sales and 46 transactions. Despite market fluctuations, Charles remains steadfast in his pursuit of excellence while always putting his clients first.

“The most important part about this job is looking out for the best interests of my clients,” he affirms. “A lot of times, deals don't always

work out and we have to expect the worst, so I try to be honest and as transparent as possible.”

What sets Charles apart from other Realtors is his unwavering focus on quality over quantity. He understands that real estate is about relationships, both with clients and fellow agents. By prioritizing quality, he ensures that every client receives exceptional service, even if that means passing smaller deals to his team members.

“I am always looking and thinking about the long term,” Charles explains. “I got involved with NVAR last year and am trying to do more of that again, going to different networking events and focusing on quality connections. The best advice I can give is to focus on quality and look for people to work under you whom you can trust.”

OUTSIDE THE OFFICE

Beyond the hustle of real estate, Charles cherishes family time, traveling the world with his wife, Hannah, and their children, Sam (14) and Esther (12), exploring diverse cultures and cuisines.



“We visit Korea often, but we also like to explore new areas — this year we went to Japan and Singapore as well,” Charles says. “Traveling around the world has changed my perspective on life and I hope it will have a positive impact on my children.”

Charles also has a passion for cars. He's delved into track racing, pushing his limits and honing his skills on the track with his Porsche and BMW. His commitment to personal growth extends



Charles Kim is team leader of The K Group at Samson Properties.

to maintaining a healthy lifestyle, as well, with a penchant for a healthy diet and regular workouts.

In addition, Charles and his team actively support local charities and Charles is involved with his church, exemplifying his commitment to giving back to the community.

Looking ahead, Charles envisions a future where his business is synonymous with exceptional service and dependability. He plans to further expand his presence in the high-end real estate market, continuing to focus on quality and lasting relationships.

“I just want to be able to give good advice to friends and families that use me,” Charles concludes. “My number one priority is to ensure that we deliver the highest quality of service. And if one client is happy, they’re going to refer us to the next client and so on... It’s a simple equation for success.”

From left to right: Esther, Charles, Sam, Hannah



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Photos by Ryan Corvello

NOVA Real Producers' OCTOBER MAGAZINE PARTY

OCTOBER 18, 2023

For those who attended the *NOVA Real Producers* Magazine Party, we extend our sincerest appreciation for your presence. It was a pleasure having you join us at the exclusive gathering hosted by Nathan Burch at the Vellum office located at 12700 Fair Lakes Circle, Suite 400, Fairfax, VA. 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, **Nathan Burch with Vellum Mortgage** and **Kayla Periera with Town and Country Movers**, whose contributions 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 special 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!

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





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RANK	NAME	OFFICE	SELLING #	SELLING \$	BUYING #	BUYING \$	SALES	TOTAL \$
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RANK	NAME	OFFICE	SELLING #	SELLING \$	BUYING #	BUYING \$	SALES	TOTAL \$
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RANK	NAME	OFFICE	SELLING #	SELLING \$	BUYING #	BUYING \$	SALES	TOTAL \$
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Disclaimer: Information based on MLS closed data as of November 6, 2023, for residential sales from January 1, 2023, to October 31, 2023, in Virginia, Maryland and Washington, D.C., by agents licensed in our Northern Virginia service area, including Alexandria City, Arlington, Fairfax City, Fairfax County, Falls Church City, Loudoun County and Prince William County. Numbers not reported to the MLS by the date the information is retrieved are not included. MLS is not responsible for submitting this data. Some teams may report each agent individually.

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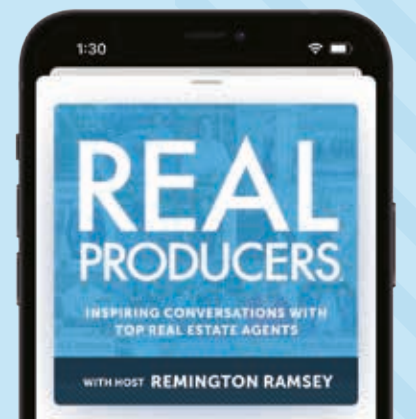
RANK	NAME	OFFICE	SELLING #	SELLING \$	BUYING #	BUYING \$	SALES	TOTAL \$
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RANK	NAME	OFFICE	SELLING #	SELLING \$	BUYING #	BUYING \$	SALES	TOTAL \$
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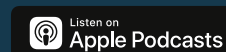
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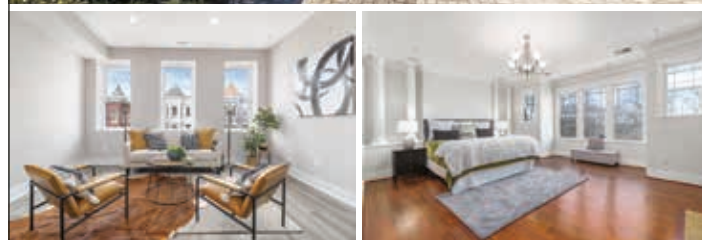
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