# SOUTH CENTRAL PA REALPROPICERS CONNECTING. ELE SPIRING.

#### TOP AGENT GINA BAUM

Howard Hanna Real Estate Services

Photo by Next Door Photos | Miriam Smith

RISING STAR

Hope Koperna Iron Valley Real Estate

PARTNER SPOTLIGHT Dan Luckenbaugh Advanced Air Quality Services, LLC

SPECIAL FEATURE

Brett M. Woodburn, Esquire Thoughts on NAR Litigation

DECEMBER 2023





in a meaningful way.





TITLE INSURANCE | VIRTUAL CLOSING LAND ACQUISITION | COMMERCIAL PROPERTIES

Settlements made simple. Partner with us for seamless real estate transactions. ACT NOW!





# Learn more about how Next Door Photos can elevate your brand and listings!



717.581.5810 · Premiersettlements.com 5 locations across south central PA



#### Images with an Impact

Next Door Photos has earned the B Corp<sup>™</sup> designation by continuing to meet high standards of social and environmental performance, transparency, and accountability. When you partner with us, you also partner with our commitment to using business as a force for good<sup>™</sup>.

### **MAKE YOUR LISTINGS** VIRTUALLY IRRESISTIBLE.

Leave nothing to the imagination:

Photos, Videos, 3D Virtual Tours, Social Media Reels, Floor Plans, Virtual Staging, & Blue Sky Replacement







717.448.2838

😫 Mark & Karen Ackley 🧧 susquehannavalley@nextdoorphotos.com susquehannavalley.nextdoorphotos.com

# **TABLE OF** CONTENTS

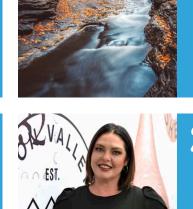


Г<mark>h</mark>е Rea

oducers

Team







Note













Karen Ackley Cherie Bartels Executive Assistant Photography Team Lead









If you are interested in contributing or nominating REALTORS® for certain stories, please email us at Coach.Fino@n2co.com.

DISCLAIMER: Any articles included in this publication and/or opinions expressed therein do not necessarily reflect the views of The N2 Company d/b/a Real Producers but remain solely those of the author(s). The paid advertisements contained within the magazine are not endorsed or recommended by The N2 Company or the publisher. Therefore, neither The N2 Company nor the publisher may be held liable or responsible for business practices of these companies.

# MEET THE SOUTH **CENTRAL PA REAL PRODUCERS TEAM**



Coach Fino Owner/Publisher



Josette Plank Publishing Assistant



Kelly Johnson Photographer Kelly Johnson Photography



Marena Johnson Ad Strategist

South Central PA Real Producers • 5



0

Π

This section has been created to give you easier access when searching for a trusted real estate affiliate. Take a minute to familiarize yourself with the businesses sponsoring your magazine. These local businesses are proud to partner with you and make this magazine possible. Please support these businesses and thank them for supporting the REALTOR® community!

#### **AIR QUALITY**

Advanced Air **Quality Services** Dan Luckenbaugh (717) 755-1278 www.danthemoldguy.com

#### ATTORNEY/LEGAL SERVICES

Woodburn Law Brett Woodburn (717) 614-8990 www.woodburn-law.com

#### COACHING

Verl Workman (717) 599-0688 www.workmansuccess.com

#### **HOME / BUILDING**

**INSPECTIONS ALPHA Home Inspection** Kevin Kenny (717) 574-2133 www.alphainspection.net

#### HOME FIX

& FLIP, INVESTING & CONSULTING First Choice Home Buyers

#### Anthony Lynam (717) 926-3143 www.firstchoice

homebuyers.com

#### **INSURANCE BROKER** Goosehead Insurance (215) 268-3104 Goosehead.com/

Joel-Skundrich Goosehead Insurance LLC Ross Cleveland

(717) 810-6362

LOANS / MORTGAGES

www.cmghomeloans.com/

Cross Country Mortgage

mysite/wendy-landis

Steve McLaughlin

CMG Home Loans

Wendy Landis

(717) 968-3848

www.rcgh.us

Workman Success Systems

(717) 542-1025 www.crosscountrymortgage com/York-PA-2520/ Steve-McLaughlin

#### MORTGAGE

Ideal Mortgage Group Christopher Fratelli (717) 712-4739 www.emmloans.com

#### MORTGAGE BROKER

MarvelLoans Melissa McCullough (717) 860-0505 www.marveloans.com

#### **MORTGAGE LENDER**

Freedmont Mortgage Group Jay Delmont (410) 628-0500

#### **MOVERS**

Movers for Me Marc Domingos (717) 460-2417 www.moversfor.me

#### PHOTOGRAPHER

Kelly Johnson Photography (717) 314-0358 Kellyjohnsonphotog.com

Vincent and Morgan Real Estate Media Ben Bodnar (717) 288-7086 www.vincentandmorgan.co

#### PHOTOGRAPHY/ **REAL ESTATE**

Next Door Photos Karen Ackley (717) 903-4088 www.susquehannavalley. nextdoorphotos.com

#### PRESSURE WASH/

in 🗆

SOFT WASH Full Blast Pressure Washing Jason Halteman (717) 961-5477 www.fullblastpressure washing.com

#### **RESTORATION**/

RENOVATION Thorbahn Restorations Jon Thorbahn (717) 723-7613

#### **REVERSE MORTGAGE**

Advent Financial, Inc. (717) 207-0299 adventfin.com

#### SOLAR ENERGY

Ethical Energy Solar Eric Olynik (717) 292-8866 www.ethicalenergysolar.com

#### STAGING

Logan-Milan Staging Studio Shy Lawing (717) 562-0944 www.globalconsulting biz.com

#### **TITLE SERVICES**

Premier Settlements Sean Lafferty (717) 581-5810 www.premier settlements.com

White Rose Settlement Services Melanie Caputo (717) 487-0415 www.wrsettlements.com

#### **Reverse for Purchase**

Scan here to schedule a call or zoom to learn more

#### Your client can sell their current home. The Reverse Mortgage will cover a portion of the new purchase price.

Instead of using ALL their sale proceeds to buy, they can keep MORE funds in their pocket.

The agent gets a listing and a buying client all in one.

> Call me to learn how a Reverse for Purchase loan can help you serve borrowers age 62+.

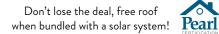
#### **KEELY MAGLAUGHLIN** NMLS #141080 410.688.8353 • AdventFin.com

44 N Christian St Suite 200 • Lancaster











6 • December 2023

@realproducers

realproducersmag.com

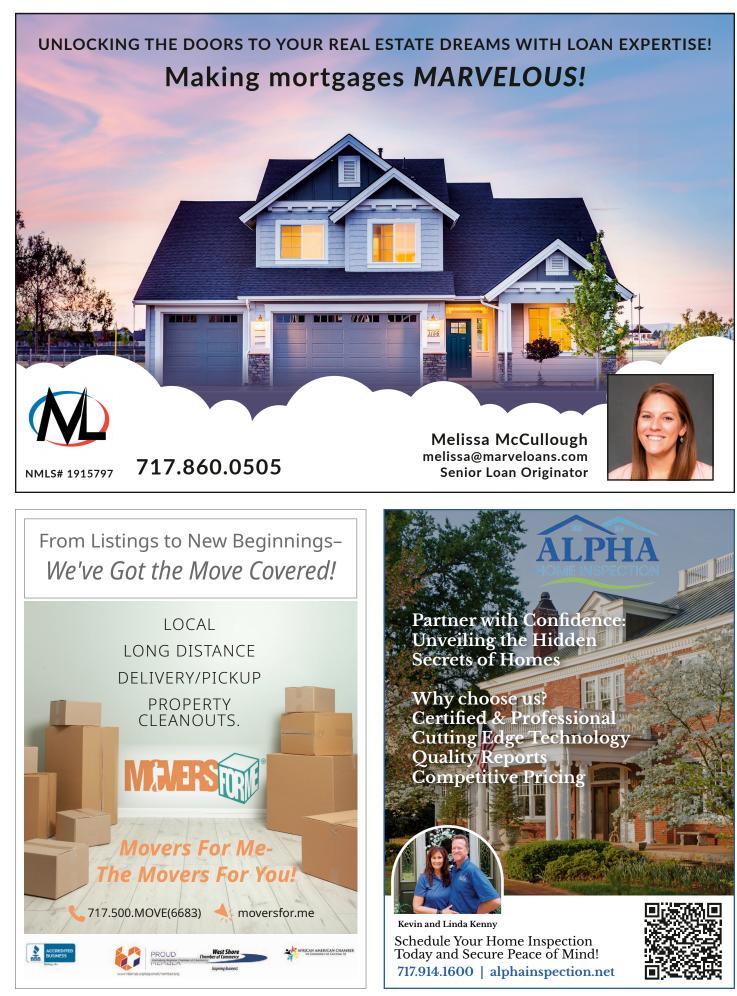


Reverse Mortgages the right way since 2004

#### Pressure Washing Cleaner – Brighter – Better Make a Splash in the Market. Partner with our Pressure Washing Experts!

#### Call us today! 717.961.5477 fullblastpressurewashing.com Commerical | Industrial | Residential





# THE JOURNEY HAS JUST BEGUN...

I am writing this note just days before our launch event. I just got off the phone with a potential partner that ended with another "Sorry, not now" response. I am anxiously planning the details of our launch event and at the same time, feeling the pinch of all the change Real Producers has brought to my personal life and family situation...

Then I look at the publications we've put out so far. I am going over the list of the twenty-two partners who are already on board and the stories of our agents. I am even thinking of the supper I need to prepare now that my wife returned to work to support our family and this endeavor.

And all at once my nerves are settled and I am overwhelmed with humility and gratitude.

The vision and the beliefs of the people around me are so inspiring. The connections that have already been made are life-altering. The elevation that we have expe rienced in such a short time keeps me going...

8 • December 2023

(O) @realproducers

realproducersmag.com



>> publisher's note

By Coach Fino

exactly how I felt after my first year in real estate sales. My suspicion is that this is exactly how ALL OF YOU felt at some point through your own journey.

My hope for us all as we wrap up a turbulent year in 2023 is that we give thanks for the relationships that have gotten us through. That we plan for 2024 not just in terms of units and volume. Instead, we focus on the number and depth of relationships. And lastly, we all experience the lasting effects of REAL relationships with the Real Producers of South Central PA.

Thank you and God bless!

Yours in a Real Relationship with Real Producers,

Coach Fino Owner/Publisher Coach.Fino@n2co.com

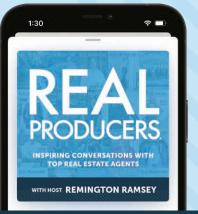


#### **REAL PRODUCERS. PODCAST**

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

#### Same Brand, New Reach – Tune in for free today

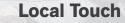
amazon music



podcast.realproducersmag.com



Experience the CMC Advantage Local Touch, National Power



- Local offices
- Quick responses
- Trusted local appraisers

#### **National Power**

- Proprietary Programs
- Competitive Rates
- Retain Servicing



10 • December 2023

() @realproducers

RP



Wendy Landis | NMLS: 257320 **6** 717.968.3848 O wlandis@cmghomeloans.com Contact us now for a seamless mortgage

experience tailored to your client's needs





Stewartstown, Pennsylvania her home. When asked how she got her start in real estate, Gina says it was (ironically) her own somewhat frustrating experience working with a real estate agent that motivated her to change careers. At the time, Gina was working in graphic design at a wellknown local garden center in Timonium. She had just gone through purchasing a home and remembers the experience as being less than positive. "I felt that the agents were strictly out for their commission and my concerns weren't being heard. And there was a lack of communication. I was in the client's shoes, sitting around waiting for a call from an agent and not hearing from them," she says. "I really wanted to do that Erin Brockovich thing where she says she hates attorneys, she's not an attorney. Well, I wanted to flip that and say, 'I am a real estate agent. However, I'm not like some real estate agents. I'm here for you. Everything else comes after." Effective communication is a key aspect of Gina's success, and she emphasizes its importance, saying, "I touch base with my clients. After the first point of communication, I say, 'Okay, when would you like me to follow up with you? When is most convenient for you?' Then I ask them what form of communication. Because some people only want

Gina Baum is a powerhouse in the real estate industry. Holding licenses as a Realtor® in both Maryland and Pennsylvania, Gina is a consistent top producer and ranked in the top 1% nation wide. "My number one priority is making my work about my clients, not about myself," Gina says. "When a client calls, I answer the phone. And I treat everybody like family." With a focus on timely and effective communication, Gina offers over 16 years of experience in helping clients achieve their home ownership goals. However, what truly sets Gina apart, she says, is her faith. "I firmly believe that God provides me with what I need to help others and make a positive impact. My faith serves as a guide in both my personal life and my professional endeavors." Beyond her thriving real estate career, Gina also volunteers her time to support local small businesses. She is passionate about seeing these enterprises succeed and living the American Dream. Her support for small businesses is a testament to her commitment to her community and her desire to help others prosper. "My joy and satisfaction in my work comes from making other people happy. Buying a home is a big purchase for people. It's a big life event, so, I'm there for my clients. When I

lay my head down at night, I have to feel good about myself. " to communicate via text, and some prefer phone calls. It's

#### FOCUS ON CUSTOMER SERVICE

A native of Timonium, Maryland, Gina has spent over two decades calling Stewartstown Station in



#### Howard Hanna Real Estate Services

about what works for them, what's convenient for them."

As for her business, Gina maintains a balanced mix of both buyer and seller representation, aiming for a 50-50 distribution. She doesn't work alone, however. Gina has support in the form of an administrative team and a virtual transaction coordinator, which enables her to efficiently manage her responsibilities.

Gina says her primary sources of business are past clients and referrals. She actively maintains authentic relationships with her past clients, explaining, "I make an effort to build a personal rapport with clients, and every now and then, I'll reach out and just send a text, 'Hey, I was thinking about you. We went to this restaurant, and I thought of you.' Or 'Hey, how's your daughter doing? Did she get married?' Or I buy Girl Scout cookies each year for my clients and invite them to our charity fundraisers.

"Real estate is all about personal connection with people. I value the relationships I've developed with clients, and I let them know that I'm thinking about them."

#### AT HOME AND IN THE COMMUNITY

Married for over three decades, Gina and her husband have three wonderful children.

Their eldest child has Down Syndrome and was diagnosed with autism at the age of three. As a mother of a child with a dual diagnosis, Gina empathizes with the daily challenges faced by families in similar situations. With strong ties to families in both the Down Syndrome and autism communities, Gina offers both her knowledge and experience as a resource for other parents.

Gina's middle son and daughter are both proud graduates of York Catholic High School. Their middle son graduated from Penn State with a degree in engineering and is a captain in the Army Reserves, currently in his eighth year of service. "He's also a volunteer firefighter," Gina says. "And he still lives nearby. He recently bought a house in our neighborhood, the same neighborhood he grew up in."

Gina's daughter was a cheerleader at York Catholic High School and a member of the school's competitive cheer team and softball team. She also played competitive travel softball for many years. She currently attends Penn State University where she is majoring in physical therapy and a is softball player on the PSU club team. "My daughter also assists me with my real estate administrative duties," Gina says. "She is a hard worker, and I love that she's a part of my success."

Gina and her family are passionate about ice hockey; she was a "hockey mom" cheering on her middle child, and her husband plays adult league hockey. "We're also proud softball parents," Gina says. "We love cheering on our daughter and the Penn State club team as they compete up and down the East Coast."

Despite her busy work schedule, Gina makes it a priority to stay engaged in her family's activities, proudly supporting her children's endeavors. "And every Sunday is family dinner, no matter what," she says. "In this crazy day-to-day world, family is important more than ever."

An active participant in her local real estate community, Gina serves on the Membership committee of GBBR (Greater Baltimore Board of Realtors) and has previously served on the MLS committee for RAYAC (Realtors Association of York and Adams County). In addition, Gina volunteered her technology expertise by serving as the webmaster for the Baltimore Chapter of WCR (Women's Council of Realtors). Her list of designations is impressive and includes e-PRO<sup>®</sup>, CNE<sup>®</sup> (Certified Negotiations Expert), ABR<sup>®</sup> (Accredited Buyer's Representative), RRS® (Residential Relocation Specialist), CMRS® (Certified Military Residential Specialist), and Homes of Distinction.

Gina is dedicated to supporting the military through giving back to active, retired, and DoD personnel. Through a Howard Hanna-supported program, Gina contributes a percentage of her commission to these individuals to honor their sacrifices and service. She also advocates for the autism community, helping parents navigate their unique challenges and providing valuable support.

#### LOOKING TO THE FUTURE

In the ever-evolving real estate industry, Gina acknowledges the significant impact of social media. She recognizes the importance of adapting to new technology and trends, while also highlighting the need to maintain a balance between traditional and modern methods.

Looking ahead, Gina says she doesn't foresee a market crash similar to that of 2007/2008 despite previous concerns. She's witnessed the continued demand for homes and the low inventory, particularly benefiting sellers. Gina believes that her role is to make the real estate process as smooth and pleasant as possible for her clients, ensuring that they are satisfied with their investments.

Gina's vision extends beyond her status as a successful real estate agent. She envisions growing her team, aptly named the "Baum (Bomb) Squad." This team will include agents she mentors and guides, helping them succeed in the industry while adhering to her client-centric and ethical approach.

"My journey in real estate is more than just a career," Gina says. "It's a commitment to my clients, my community, and my family."

With a dedication to making the world a better place—one home at a time—Gina's unique blend of expertise and empathy sets her apart as a trusted partner for her clients on their journey to finding their dream homes.

"When you help others, you feel better about yourself and life in general, right? I live by the golden rule in my work and my day-to-day life. It's what we're all supposed to do."

# 66

My joy and satisfaction in my work comes from making other people happy.

# CKENBAUGF NAC



#### **ADVANCED AIR** QUALITY SERVICES, LLC

Dan Luckenbaugh, owner of Advanced Air Quality Services, LLC, takes pride in helping his clients breathe easier.

3 1

24

Dan Luckenbaugh with the Advanced Air Quality Services technician truck. "To maintain confidentiality for clients, we don't place advertising and logos on the truck," Dan says.

"I like helping people with a problem that most people don't understand, and some don't even think is a legitimate issue in some cases," Dan says. "When my clients live, work, and play in a cleaner environment and tell me they are experiencing fewer health problems I know I'm in the right profession."

Specializing in indoor air quality, mold testing, and air purification, Dan and his team provide a unique combination of services to ensure their clients can "breathe easy" in healthier environments. With over two decades of experience, many certifications, and a deep commitment to ongoing education and innovation, Dan stands out as a leader in his industry.

Born and raised in York, Pennsylvania, Dan's journey into the indoor air quality business was not a straightforward one. He attended Clemson University, earning a Bachelor of Science degree in Architectural design and a minor in building construction.

> After graduating in 1991, Dan returned to York and took over a construction and remodeling business. However, it was during his time as a home inspector for real estate transactions that Dan discovered his passion for indoor air quality.

"While taking different training courses for the home inspection business, I took a course on mold testing and I took an interest in that field," he says. "I continued my education by learning everything I could about the indoor air quality business and I have enjoyed helping my clients create cleaner, safer, healthier indoor environments ever since."

Dan continued to acquire knowledge and expertise in the field, which ultimately led to the establishment of Advanced Air Quality Services. Services Dan and his team offer include mold and air quality testing, mold remediation, installation of air purification units and offering a wide range of eco-friendly surface protection products.



AAQS



Dan's daughter and Dan. Photo submitted by family.

"We deal with indoor air quality issues for residential, commercial and industrial buildings, testing for mold, bacteria, volatile organic compounds, allergens, mycotoxins and anything else that might be affecting the indoor air quality. Along with testing and inspections, I also provide consulting services for clients who need to be led through the remediation or sanitization process for their indoor environment. I also sell and install industry-leading air and surface purification equipment."

Dan's commitment to education and constant improvement is what truly sets him apart from the competition. When asked about what distinguishes his business, Dan explains, "I don't think I really have any direct competition because no one else provides the same services and the same combination of services that I do in my service areas. I pride myself on being super responsive to my clients' needs and making sure that I listen to and fully understand what their concerns are." In addition to Dan's extensive experience in the field, he collaborates with a network of other professionals in the industry, allowing him to tap into a wealth of knowledge and expertise. His background in construction further enables him to comprehend how buildings are constructed and how they function, which is invaluable when addressing indoor air quality issues.

When a new client approaches Dan, he delves deep into understanding the problem. He asks questions about the nature of the issue, its duration, the people affected, and other critical details. Once he has a comprehensive picture of the problem, he proceeds with a plan to diagnose and treat it effectively.

"After the proper diagnosis through testing and inspection, I come up with the proper treatment plan that could entail remediation, sanitization, lifestyle changes and/or air and surfaces purification. I don't just tell customers what's wrong and leave them to figure out the next steps. I partner with my clients to come up with and implement the proper solutions."

Dan's advice to clients looking for services in his industry is to ask potential providers about their education, training, experience, and certifications. He cautions against choosing solely based on the lowest price, emphasizing the importance of quality and expertise.

Of equal importance, Dan advises home and business owners not to wait until a problem "looks" like a problem. "You don't have to see a bunch of mold on a wall or have a flooded basement to actually have an indoor air quality problem. Having breathing issues, allergenic reactions, asthma flareups –any of these could be a sign of an issue that should be diagnosed and addressed."

Over the years, Dan has been at the forefront of advocating for clean indoor environments. He has consistently advised his clients to maintain clean surfaces and air. When the COVID-19 pandemic struck in March 2020, many turned to Dan with questions about the importance of indoor cleanliness. His response was clear: "Keeping surfaces and air clean is not just for COVID. Healthy air quality is the best way to protect



your indoor environment from mold, bacteria, viruses, and many other contaminants."

As a local business owner in Central Pennsylvania, Dan appreciates the community and the values he was raised with. He is proud to have three brothers who share his dedication to honesty and hard work.

A proud father, Dan and his daughter often spend quality time together, enjoying adventures and traveling. "My daughter is fun, funny, sweet, caring, shy, a little adventurous and always polite to everyone she meets," he says. "We love to go on vacations together to the beach, on cruises, to museums, amusement parksanywhere fun and new. We love to ride roller coasters and go ziplining. Our next bucket list trip is a cruise to Alaska."

Dan's hobbies include traveling and playing golf ("My game is a work in progress"), but his true passion lies in his work. He keeps up with the latest technologies and innovations in the indoor air quality field to offer the best services to his clients.

As he reflects on the future, Dan is excited to continue helping clients create healthier indoor environments. His commitment to excellence and his dedication to making a positive impact on people's lives remain unwavering. Whether it's through expert advice, meticulous testing and inspections, or advanced air and surface purification, Dan Luckenbaugh and Advanced Air Quality Services, LLC, are leading the way in ensuring the air their clients breathe is clean and safe.

In Central Pennsylvania, Dan's business represents a commitment to quality, integrity, and the well-being of the community. With a strong foundation in education, experience, and a passion for delivering healthier indoor environments, Dan Luckenbaugh is a trusted figure in the field of indoor air quality.

"Just as keeping your car running or keeping your body healthy takes some effort and expense, so does keeping your indoor environment 'healthy.' From diagnosis to remediation and ongoing care, ensuring the quality of the air you breathe is worth every bit of effort and expense. It's an ongoing process."

Advanced Air Quality Services, LLC Dan Luckenbaugh, Owner 55 Woodland Ave., York, PA 17404 717-755-1218 www.danthemoldguy.com



## **FROM CHAOS TO CONTROL: Investing in a Real Estate Coach in 2023** By: Verl Workman

In my experience, there are essentially two kinds of real estate agents: the ones that run their business like a business and the ones that ultimately fail. Painting with such a broad brush might sound harsh, but I'm perfectly happy with that - because you will fail if you refuse to learn the lessons of business.

Failure is as varied as success. Maybe it looks like leaving the industry. Maybe it looks like managing clients poorly. It could be any or all of these - or a host of other things. Learning how to run a business has to be a top priority for any agent who's started making a little money. I've found that the most effective way to do that is to find a real estate coach who specializes in running businesses.

How can you know that a coach is the right fit for you? The investment into a mentor who can serve as an objective third party becomes invaluable if they provide the following things:

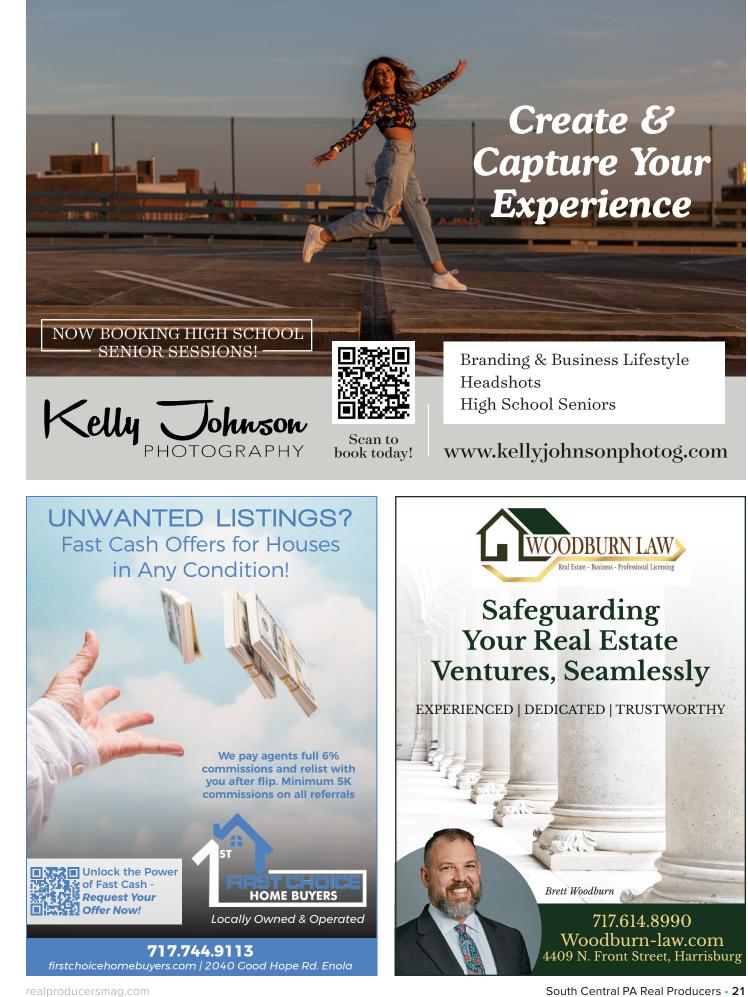
#### **A Proven Track Record**

Frankly, if your potential coach has no record of running a 6-, 7-, or 8-figure business, what could they possibly have to teach you? Interview your potential coach. What kinds of businesses have they run? Do they have a track record of setting other agents up for success? Real estate coaching is only as valuable as the coach you choose, so choose wisely. This is an investment, not a gamble.

#### **Exactly What To Do Next**

Right now is the perfect time to invest in a coach for your real estate business. 2023 has a lot of agents scared or pulling back, but that doesn't have to be you. I've seen agents, teams, and brokerages having their best year ever right now. With the right guidance from a coach who knows their stuff, brings systems to the table, and can assign you actionable tasks that make a difference, you'll end 2023 with renewed control and vision for your business.







South Central PA Real Producers • 21

>> rising star

Photos by Next Door Photos | Miriam Smit

# HOPE KOPERNA

Realtor, mentor, sister, mom. With a lifetime of experience being her own boss, Rising Star Hope Koperna is now working to help others achieve their dreams. Hope started in real estate five years ago, and in 2023 The Hope Koperna Team at Iron Valley Real Estate ranked number 22 in closed units in the state of PA for a medium-sized team and 81 for closed volume. "We're a team of 11 and we're doing well," Hope says. "I love being a team leader. This job is not work to me because I work with my favorite people."

Originally from Schuylkill County, Hope has made Central Pennsylvania her home and Hershey her team's base for serving clients throughout the region. In this month's interview, we talk to Hope about her career journey and what's in the future for this high-energy, tell-it-like-it-is Rising Star.

#### You received your real estate license in 2018. Tell us your story up to that point.

I grew up a "coal cracker" near Tremont, in Pennsylvania's coal region. When I was 9 years old, there was a family disaster when our house burned down. My siblings and I moved to live with my aunt and uncle in Hershey, but I never transitioned well. I was always a bit of an outcast and didn't "fit the mold" in school. I ended up quitting school at 17, and around that time, my aunt and other family members started a cleaning service. It was a successful business and I credit part of my current success to my years working for myself. I learned how to interact with people. And I enjoyed the instant gratification of "do good work, get good pay."

But at 40 years old, I felt I was at a crossroads. My oldest son was 15 and my youngest son was 6. I had a nice life, but I was no longer feeling fulfilled. I considered going into nursing or becoming a police officer. One day while cleaning a home, I picked up a People magazine and there was a story about actress Sharon Stone's cleaning agency having one of the biggest brokerages. I couldn't get the story out of my head.

#### But you had some work to do before getting your license, correct?

I went to HACC and got my GED. At first, I was thinking, "I can't believe I'm 40 and going back to school." I had a wonderful teacher who really pushed me, and I got my high school diploma. Then, I went to real estate school. At the same time, I had a job at the airport cleaning planes and I was still cleaning houses and I was a mom to two boys. But I said, "I have to do this." It was tough, but I finished school, took the real estate test, and failed seven times. I never gave up. Once I finally got my license, my career just launched from there.

#### Who helped you during those first years as a new Realtor?

Michale Chan at Iron Valley taught me so much. From the beginning, he encouraged me to go hustle and said things like "Having a little money is better than none." And he told me to always show up with a smile on my face. When I started out, I was nervous, of course. He said, "Hope, just get in front of people and practice. Practice makes perfect." Michael is a phenomenal agent and he pushed me. I admire him greatly.

#### Tell us about building your team.

My twin sister got her real estate license at the end of 2020. During the pandemic, we lost 75% of our cleaning business, so we were all at a crossroads going into 2021. I was in a Camp Hill office at the time, starting out, and the question was "Do we rebuild the cleaning service, or I transition back to Hershey, start a team with my sister, and launch a real estate career?" Our team was so quickly successful, that my sister and I were both able to get ourselves debt-free.

 $\ltimes$ 

 $\bowtie$ 





66 If you have any free time, invest in yourself, invest in your business, and become the master of your trade.

Now my oldest sister is on my team, my nephew, my best friend and a brother-in-law. Other team members originally worked at other brokerages, saw our growth, and joined our team. It's a mix of family and friends. I feel so grateful to have created the opportunities that have changed the whole legacy of my family, setting up everyone for financial gain.

#### You're so clearly energized by what you do. What inspires you about your work?

First, I love the fact I didn't have to recreate who I am to do this job. I don't have to be a cookie-cutter version of someone else's idea of a

Second, I truly believe home ownership is not just for the rich and privileged. Home ownership means leaving a legacy for your children. I find purpose in impacting the lives of my clients and putting people on the right path. It puts a pep in your step. I love helping people. It's who I am. It's a lot of work, but it's so fulfilling.

And I love that this job provides opportunities for constant growth. My mind is always working, and in this profession, there's always something new to learn. That's really exciting for me. Becoming a team leader, I'm so grateful for the opportunity to teach someone this trade. It's so rewarding

seeing team members get on the board and help a client. Together, we're changing lives. We made 130 sales last year, and I'm always so thankful when my team is a part of someone's story of falling in love with a house and finding a home. I'm so blessed.

#### What's in the future?

I'm currently working on getting my broker's license, and the majority of my team are ABR and SRS certified. My mantra for myself and my team is "If you have any free time, invest in yourself, invest in your business, and become the master of your trade." You can grow in so many avenues and knowledge is a superpower.

I feel like I've opened this door of "OMG, I didn't know my brain was this big." Looking at my past, I feel like I sold myself short. Now I'm rejuvenated. I'm a spiritual person and I believe that God sees you. Even though I kept failing that test over and over again, I knew I had it in me. Now, knowing my own capacity for learning just drives me to new levels. I don't know what my limit is. I only know I haven't come close to it yet.

Hope Koperna The Hope Koperna Team Iron Valley Real Estate (717) 319-1336 131 West Chocolate Ave. Suite 123 Hershey, PA



>> special feature

By Brett M. Woodburn, Esquire | Woodburn Law

# Thoughts on **NAR Litigation**

#### Impact and Next Step for REALTORS®

If you are reading this article, then there is a high probability that you are at least passingly familiar with the jury verdict that was entered against the National Association of Realtors<sup>®</sup> ("NAR"), and two corporate real estate defendants in the amount of \$1.78 billion dollars. This is a startling number, and it has sent shockwaves through Realtors<sup>®</sup>. There are a lot of questions surrounding this verdict, and a lot of uncertainty about what this means for both Realtors<sup>®</sup> and buyers going forward. Here are some important things for Realtors<sup>®</sup> to consider; fortunately, many of these things will be familiar to you.

#### What is this case really about?

This is a relatively complex anti-trust trial, but the general allegations made by the Plaintiffs in this case are: (i) NAR's cooperating compensation policy artificially inflates commissions and fees; and (ii) there is a conspiracy between and among NAR and real estate brokerages through complying with the cooperating compensation policy and agreeing to adhere to the Code of Ethics. Plaintiffs argued that this conspiracy resulted in commissions and costs being artificially inflated for sellers. The Plaintiffs claim to understand that if their arguments are, in fact, ultimately successful, it could spell the end of buyer agency – something with which Plaintiffs claim to be comfortable.

#### How has NAR responded?

In response, NAR demonstrated that the cooperating compensation policy has been in place for more than 30 years. This policy ensures that reliable information about properties is made available to both sellers and buyers. The policy merely ensures that a buyer and buyer's agent are aware of what and how a buyer's agent will be compensated if their buyer is successful in purchasing the property, and that this information is shared before the transaction is negotiated. NAR also explained that the multiple listing service is a marketing platform that allows for the efficient, transparent, and reliable sharing of information about properties. It facilitates (i) sellers getting the best pool of offers for their home; (ii) buyers getting the widest selection of properties from which to select; (iii) minimizing

the risk of violating Fair Housing laws; and (iii) buyers getting access to representation.

The short answer is that you will see minimal changes, at least for now. The verdict does not NAR also presented evidence that prohibiting cooprequire Realtors® to make changes in their polierative compensation negatively affects buyers. If cies or practices. Plaintiffs have not asked for any listing agents are prohibited from offering compensation, then first time home buyers and low-income changes in policies or practices. The verdict does not prohibit Realtors<sup>®</sup> from offering cooperating home buyers will be unable to afford representation to help them navigate the complicated processes compensation to buyer's brokers. involved with finding a property, negotiating the pur-What can or should you be doing going forward? chase of the property, performing due diligence on the property, obtaining, and understanding financing As Realtors® it is imperative that you underfor the property, and making it to closing. Equally stand how buyer's brokers are compensated. As Realtors<sup>®</sup>, it is important that you understand the important, Veterans who have sacrificed so much for value that you bring to real estate transactions as us and for the benefits that we enjoy as Americans buyers' representatives. It is your responsibility will be harmed. Under the current VA lending to educate consumers, so they understand that requirements, veterans are not permitted to pay for commissions truly ARE negotiable. Use your buyer buyer representation themselves. If the cooperating compensation policy is abolished, then our Veterans representation agreements to facilitate explaining what you will do for your buyer, what value you will not have access to experienced and knowledgeable help when trying to become homeowners. will bring to the transaction, and negotiate your fee with the buyer during this presentation. Maximize transparency; compensation is negotiated between NAR also explained to the jury that NAR does not the consumer and the broker. Understand what

NAR also explained to the jury that NAR does not own a multiple listing service. (In fact, NAR had to educate the jury that MLS stands for multiple listing service and not Major League Soccer!). NAR does not enforce MLS policies. MLS policies only apply to members of that particular MLS. The policies do not apply to either Realtors® or non-Realtor® real estate agents who do not belong to that particular MLS. Importantly, the policies also do not apply to sellers.

There was more testimony and evidence over the eleven days of trial, but this provides an overview that, hopefully, allows you to appreciate the importance of this trial, and the importance of the other sister-lawsuits that have been filed in other jurisdictions.

#### What are the next steps for NAR?

NAR is in the process of filing post-trial motions. This is an important legal process that allows NAR and "105 More Ways Agents Who Are Realtors® Are Worth Every Penny of Their Compensation." to ask the judge to correct errors and decisions that NAR suggests were either contrary to the evidence Be more transparent about what you do for your that was submitted, or contrary to the law. As part clients. Be more transparent about how you get of the post-trial motions, NAR will ask the judge to paid. Educate your clients (both buyers and sellers) reverse the jury verdict or grant a new trial. If the as to why buyers' agents are important and valuable judge does not grant the post-trial motions, then in transactions. Become comfortable with why buy-NAR will appeal to the 8th Circuit Court of Appeals ers and sellers really DO need Realtors<sup>®</sup>. sometime in 2024. This fight is far from over!

#### How does this affect you, as a Realtor<sup>®</sup> in Pennsylvania?

the MLS is and how it works. Only when you fully understand the role and the value of the MLS can you effectively explain it to your clients. Know your value to clients and to the transaction, then convey that value to your clients.

Buyers' agency is still relevant, still legal, and still incredibly valuable to buyers and sellers. As Realtors<sup>®</sup>, ask yourself how you will respond to this challenge. Visit competition.realtor regularly; even encourage your clients to visit competition.realtor. NAR has provided resources to help you develop your understanding of how to present the value that Realtors<sup>®</sup> bring to transactions to your clients. Two specific publications with which you should become familiar are "179 Ways Agents Who Are Realtors<sup>®</sup> Are Worth Every Penny of Their Compensation" and "105 More Ways Agents Who Are Realtors<sup>®</sup> Are Worth Every Penny of Their Compensation."

#### ALL ABOUT REAL PRODUCERS OF SOUTH CENTRAL PA

Real Producers magazine started in Indianapolis in 2015 and is now in over 120 markets across the nation and continues to spread rapidly.

**Q: WHO RECEIVES Real Producers' MAGAZINES?** 

A: The top 500+ producing real estate agents in Dauphin, York, Lancaster, Lebanon, Perry, Cumberland, Franklin and Adams Counties.

#### Q: WHAT IS THE GOAL OF THE PROGRAM?

A: To connect, elevate and inspire our entire industry. We are better together. We can create change when we surround ourselves with other successful, like-minded people. We as people grow. Our businesses grow. Our impact on the community grows. Real Producers is the platform that brings together.

We take the top 500 real estate agents and RP-vetted businesses in every market, and we build an exclusive community around that group. We share their stories, successes, market trends, and upcoming events - really, anything that will connect, inform and inspire, we put in our monthly publication.

**Q: DOES Real Producers HAVE EVENTS?** 

A: Yes! In fact, in-person celebration and collaboration are essential to building REAL **RELATIONSHIPS** with Real Producers. We will have specific networking, learning and community events throughout the year.

#### **Q: WHAT IS THE PROCESS FOR BEING** FEATURED IN THIS MAGAZINE?

A: It's really simple. You have to be on the top 500 list, and we take nominations seriously. You can nominate other real estate agents, businesses, brokers, owners or even yourself! Office leaders can also nominate real estate agents. We will consider

anyone brought to our attention who is in the top 500 because we don't know everyone's story, so we need your help to learn about them. We cannot guarantee a feature, but we encourage you to meet with one of our team members, support Real Producers and attend our private events to increase your chances.

#### **Q: WHAT DOES IT COST A REAL ESTATE AGENT/TEAM TO BE FEATURED?**

A: Zero, zilch, zippo, nada, nil. It costs nothing, my friends, so nominate away! We are not a pay-to-play model. We share **real** stories of Real Producers.

#### **Q: WHO ARE THE RP-VETTED BUSINESSES?**

A: They are the best businesses in South Central PA in their category, and you can find them listed in our index! We don't just find these businesses off the street, nor do we work with all businesses that approach us. Many of the top agents have recommended every single business you see in this publication. We won't even meet with a business that has not been vetted by one of you and "stamped for approval," in a sense. Our team will further vet every business to make sure they are a good fit and bring value to our community. Our goal is to create a powerhouse network, not only for the best real estate agents in the area but the best businesses so we can grow stronger together.

#### **Q: HOW CAN I RECOMMEND A BUSINESS?**

A: If you want to recommend a business that works with top real estate agents, please email or message us!

Email: Coach.Fino@n2co.com







#### Your Bridge to Homeownership: Trusted by Agents, Approved by Clients



Serving South Central Pa and MD for over 35 years

Providing CLEANER, SAFER, **HEALTHIER** Indoor **Environments** 



- Air Purification Units
- Air Quality Testing

Scan

now!

- **Mold Testing**
- Surface Protection Products



DanTheMoldGuy.com 717.755.1218

# WHAT ARE YOU BREATHING?

South Central PA Real Producers • 29



With 30 years of mortgage experience, you can count on me to help your client finance their home!



JOHN ACTON Sales Manager - NMLS # 144429 c 717-683-8860 t 410-628-0500

e theactonteam@radiusgrp.com www.freedmont.com



ales Manager - NMLS # 144429 | Licensed in AZ, FL, MD, PA, TX, VA. Employed by radius financial group inc., NMLS #1846. AZ Mortgage Banker License 1007396 FL Lender/Servicer MLD309/MLD1562 MD Mortgage Lender 1846 PA 70433/75643 TX SML Mortgage Banker Registration. Texas Con isit www.radiusgrp.com/licenses VA Lender/Broker MC-6935 Freedmont Mortgage Group is a Division of radius financial c

HDR Photography





# Build Your Brand & Sell Homes Faster



# White Rose Settlement Services Your Trusted Settlement Service Partner

We provide seamless settlements for both Residential & Commercial transactions. **READY TO PROVIDE WORLD-CLASS SERVICE TO YOUR CLIENTS?** Send your title request to us today! 717.846.8882 | Packages@wrsettlements.com

3



SUBMIT YOUR REQUEST

Shonna S. Cardello, PRESIDENT Providing full settlement services 1441 EAST MARKET ST. in Pennsylvania and Maryland YORK, PA, 17403 SETTLEMENT SERVICES, INC.

Locally Owned & Operated Since 1996