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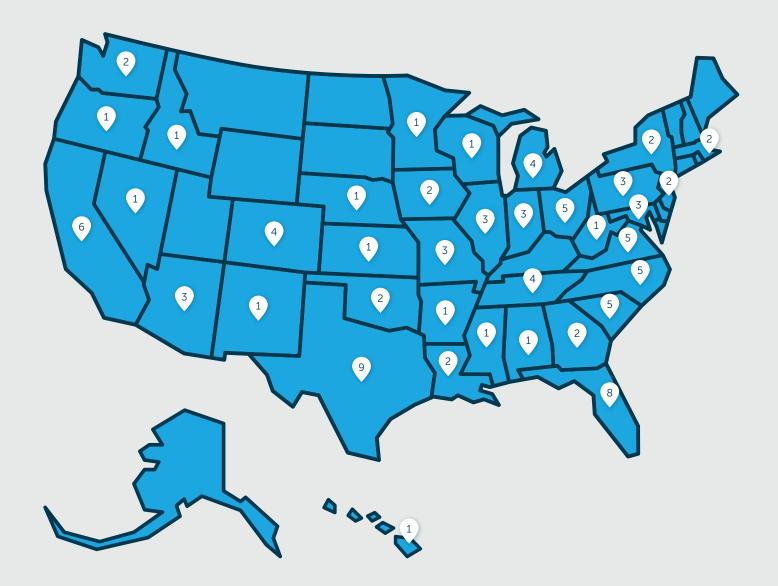
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If you are interested in contributing or nominating REALTORS® for certain stories, please email us at Keenan. Andersen@realproducersmag.com.

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The Gateway **PROFILE**

BRADLEY ZERBE

HOMETOWN:

Mount Holly, New Jersey

EXPERIENCE IN THE MORTGAGE INDUSTRY:

26 years

BEST ADVICE I'VE RECEIVED:

Success is measured not so much by the position that one has reached in life, but by the obstacles that one has overcome while trying to succeed.

MOST SATISFYING PART OF WORKING WITH CLIENTS:

I enjoy assisting clients, who never thought that they could purchase a home, attain that goal of home ownership. It's so rewarding.

HOW I'M DIFFERENT FROM OTHER LOAN OFFICERS:

I'm old school. I meet with as many clients face to face as possible to create bonds and clients for life.

LAST BOOK I READ:

The Purpose Driven Life by Rick Warren

CONTACT INFORMATION:

Bradley Zerbe, Mortgage Sales Manager

NMLS 161236

Office: 856.890.7056

Bradley.Zerbe@GatewayLoan.com





>> top producer cover story

At RE/MAX Affiliates By Ruth Gnirk Photos by **Bryant Sanders Photograph**

Luxe Living Realty Group







Real estate and relationships have opened my eyes so I can love passionately and dig deeply. There is lots of soul-searching in this industry! I am a great listener, and I am very persistent. I will execute what is impossible for most.



Teaching Others To Hope

Darine Son's mother and maternal grandfather came to America in the 1970s to escape the Khmer Rouge Regime Genocide in Cambodia. Their experience inspired Darine to take pride in her family's heritage and to help other families find courage and strength in the hardships of immigration. Her family background played a huge role in why she is so determined to inspire, cultivate, and improve the quality of life, not only for herself but for others around her.

As a teen, Darine learned firsthand about QuickBooks, resource management, and successful business practices. She was an administrative assistant for her father's business in high school. After graduating from the Philadelphia High School for Girls, she attended the Community College of Philadelphia. However, when her parents lost their business in the recession, she dropped out of college and attended Temple University's Real Estate School so she could become licensed to sell real estate in Pennsylvania.

At the age of 17, she learned to relate to a variety of customers as she gained experience working concurrently at the front desk and coat check of a club and a men's clothing store on South Street. She became the top salesperson simply by referring club patrons to the clothing store. She quickly learned how to "connect the dots" and network the right way. Darine had over 15 years in the hospitality industry and has worked in casinos and night-clubs all over the city. Her experience has taught her about the importance of building relationships.

After shopping for two homes for her family in South Jersey within a short period of time, Darine went back to continue her education and obtain her real estate license in New Jersey. She attended classes, worked full time at Parx Casino, and raised her 6-month-old son. It took grit and determination, but she had a great support system.

Even as a new agent, Darine excelled. She knew how to connect with clients and had already built up a strong network within the community as





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well as with her close family and friends. She hung her license with KW Cherry Hill and closed three deals in one day in her first few months in real estate.

She became a solo agent for a year and then decided to expand her reach by learning about commercial real estate, joining the brokerage and advisory company Vantage Real Estate Services for four years, and spearheading the residential division. Her sales exceeded those of some of her peers in the commercial division. This past December she joined RE/MAX Affiliates and jumpstarted her own brand and team: the Luxe Living Realty Group.

Darine has two passions in real estate: first, helping families create a legacy through real estate, and second, creating her *own* real estate legacy. Her second passion is creating her own legacy through real estate investment. Darine purchased and sold investment properties in Camden and is building a rental portfolio while rehabbing homes in South Jersey. She closed her first flip in Laurel Springs in June.

A brilliant strategist with exceptional marketing skills, Darine has a unique ability to connect with, and coach, clients who have not previously allowed themselves to dream of homeownership. She has a special place in her heart for people who were raised in different cultures and may not be familiar with the concept or process of homeownership. She is always thrilled to open their eyes and minds to the American Dream, and she helps each family personalize steps that they need to take in order to achieve their goals!

To stay connected with clients, Darine has done spring and fall drop-offs, bringing Easter egg kits and pump-kin-carving supplies to her clients' homes. To reach out to potential clients and empower current and previous clients, Darine co-hosts neighborhood events. In May, she and her preferred lender, Nation One Mortgage Corporation, co-sponsored an event to celebrate Mother's Day and Cambodian New Year with a Block Party in "Little Cambodia" on Seventh Street.

Darine is an active part of the Cambodian Association of Greater Philadelphia. She shared that it is energizing to support their innovative programs and services and help consult, empower, and teach the community. She is also proud to be a part of the Asian American Women's Coalition – Philadelphia.

She wants to encourage and educate the community so they are aware of the possibilities and options available to them. One of her greatest goals is to help revitalize the "Little Cambodia Town" in South Philly where she grew up because it helped shape who she is today. She is saddened by the gentrification that she is witnessing and wants to help people hold on to their beautiful heritage while actively improving their neighborhoods.

The mother of two stays busy attending her son's sports activities throughout the season, such as ice hockey, baseball, and football, and tending to her 3-year-old daughter with the help of their work-from-home father, Brandon, his parents, and a nanny from March 2021 to March 2022 so could pursue real estate full time. Darine is thankful that her extended family lives close enough to make memories with her children, cheer them on, and celebrate their accomplishments.

Darine is one of the top RE/MAX agents in a brokerage of 200. She believes that she has risen to success because she learns from great leaders and then follows through with action points in her life and business. Her current listening library includes podcasts from Ed Millette, Grant Cardone, James Clear, Opera's *Masterclass* and *BiggerPockets*.

"I enjoy learning," shared Darine, "and want to keep the mindset of a student, being a sponge and taking it all in. I like to be the dumbest person in a room full of experts. I stay the course and stay consistent because you can't get anywhere unless you learn from your mistakes and keep trying. When you fall, get back up! I want to be an expert so I can help my current and future clients."

"Real estate and relationships have opened my eyes so I can love passionately and dig deeply. There is lots of soul-searching in this industry! I am a great listener, and I am very persistent. I will execute what is impossible for most." Darine smiled, "As I tell all my clients, 'I love what I do to help you love where you live!"



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home matters

A Head Start on Spring Cleaning

Spring cleaning doesn't have to wait until spring!

By Shauna Osborne

In February, the weather outside is still frightful — possibly the harshest of the season — but the glittering hope of spring is just around the corner. If you're feeling a little stir-crazy, why not tackle these often-neglected chores now and start sprucing up your home for sunny times ahead?



Tired of looking at those marks and smudges on the walls, cabinets, doors and trim? Tackle them with a cleaning eraser first to assess what truly needs a touch-up, then address the remaining problem areas with leftover paint and a small, thin paintbrush for greater precision.

Clean out dryer vent

A clogged dryer vent can, at best, cause your dryer to run inefficiently and increase your energy bill and, at worst, cause a fire. To clear any lingering lint and/or nesting pests from your cozy vent, remove the vent and clean the duct that connects the back of the dryer to the outside using a wet/dry vac or brush tool.

Refresh mattresses

Most of us change our sheets frequently, but we shouldn't neglect our trusty mattress, which can make all the difference in sleep quality. Start by vacuuming the box springs and the top and bottom of the mattress. Then, rotate or flip, depending on whether it's a one- (rotate) or two-sided mattress (flip to prevent sagging).

Revive fridge

Refrigerator condenser coils are located on the back or bottom of your appliance. Save energy and extend the life of your fridge by using a vacuum to clean the coils as well as underneath and behind the fridge itself.





Real Producers magazine started in Indianapolis in 2015 and is now in over 100 markets across the nation and spreading rapidly. South Jersey Real Producers launched in April 2021. Name a large city and we are there or will be soon!

In every market, we take the Top 500 agents, based off of the MLS production, and we build an exclusive magazine around those agents. We share their stories, successes, market trends, upcoming events — really, anything that will connect, inform and inspire, we put in the monthly publication.

We strive to inform and inspire the top producing real estate agents in the local market and connect them socially. The secondary focus is to provide an avenue for our affiliate partners to create relationships with these top performers on a level that they might not be able to achieve on their own.

Q: WHO RECEIVES SOUTH JERSEY REAL PRODUCERS MAGAZINE?

A: The top 500 agents in South Jersey. We pull the MLS numbers (by volume) from in the South Jersey area: Camden, Gloucester, Burlington and Salem Counties. Approximately 15,000 agents are licensed in this territory. We cut the list off at #500, and the distribution was born. The 2020 Top 500 cutoff is \$4.5 million. The list will reset at the end of every year and will continue to update annually.

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

A: It's really simple — every feature you see has first been nominated. You can nominate other REALTORS®, affiliates, brokers, owners, or even yourself! Office leaders can also nominate REALTORS®. 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.

A nomination currently looks like this: You email us at Keenan. andersen@realproducersmag.com with the subject line, "Nomination: (Name of Nominee)." Please explain why you are nominating them to be featured. It could be they have an amazing story that needs to be told — perhaps they overcame extreme obstacles, they are an exceptional leader, have the best customer service, or they give back to the community in a big way, etc. The next step is an interview with us to ensure it's a good fit. If it all works out, then we put the wheels in motion for our writer to conduct an interview to write the article and for our photographers to schedule a photoshoot.

Q: WHAT DOES IT COST A REALTOR® /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 PREFERRED PARTNERS?

A: Anyone listed as a "preferred partner" in the front of the magazine is a part of this community. They will have an ad in every issue of the magazine, attend our quarterly events, and be a part of our online community. We don't just find these businesses off the street, nor do we work with all businesses that approach us. One of many of the top agents has recommended every single preferred partner 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 goal is to create a powerhouse network, not only for the best REALTORS® in the area but the best affiliates, as well, so we can grow stronger together.

O: HOW CAN I RECOMMEND A PREFERRED PARTNER?

A: If you know and want to recommend a local business that works with top REALTORS®, please email us to let us know at Keenan.andersen@realproducersmag.com.



According to the National Institute of Diabetes and Digestive and Kidney Diseases, over 62 million Americans are diagnosed with a digestive disorder each year, making these diseases among the nation's most serious health problems in terms of discomfort, out-of-pocket treatment costs and mortality. Although digestive health encompasses various complex factors — genetics, stress levels and medications, to name a few — dietary fiber is an often-overlooked and vital component of gastrointestinal health.

Dietary fiber is a plant-derived nutrient our body's gastric system cannot digest or absorb. We commonly consume it through healthy nutritional choices such as legumes/beans, nuts/seeds, whole grains, and fresh fruits and vegetables. If you're among the estimated 90% of Americans who don't get enough fiber through diet, luckily, the supplement

options have expanded over the years to encompass more than gloopy, powdered drink mixes. All these tasty options make it easy to get the recommended 28 to 34 grams our bodies require each day.

How do our bodies benefit from all that fiber, you ask? For one thing, fiber helps the body lower "bad" cholesterol levels by absorbing the excess and moving it out of the body. It also maintains healthy blood sugar levels by slowing the body's absorption of sugar, thereby reducing the risks of developing serious conditions like heart disease, diabetes and certain cancers. As a cherry on top, high-fiber foods are more filling and less "energy-dense," meaning we stay fuller longer while consuming fewer calories, making it easier to maintain and even lose weight. Adding more fiber to your diet is a win-win-win!

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Contact me for details.

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DIRECT 856.810.1222
OFFICE 609.828.5503

EMAIL Chris.Wilhelm@GatewayLoan.com

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