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JANUARY 2023

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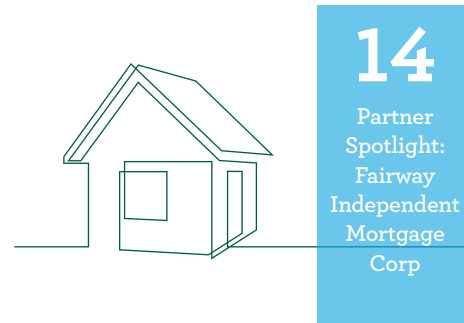


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TABLE OF CONTENTS



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What's up, Real Producers?

I can't believe 2022 has come and gone! It's 2023, and here we are again, looking towards a new year, a new cycle, wondering, "what's next?"

One thing I've learned over the last four years in the local real estate industry is that those who are adaptable are those who overcome.

Though we may be moving into a new and scary market, downturns aren't a new thing. A rise or fall in any market can cause businesses to succeed or fail, but those who have staying power are those who are able to change with the times.

I've always said my favorite interviewees are agents with over 25 years in the industry; they have gone from paper everything to a digital world and are always the ones who adapt first.

This kind of tenure and staying power is one of the qualities of the titans in the industry.

Though the market will fluctuate, these agents stay a consistent presence in their social sphere's lives and are open

to change, enabling them to cut losses fast and be open to new ideas.

As we move into the new "busy season," I encourage you to dig deep, find your flexibility, and seek innovation.

By doing this and being open to change instead of resisting it, you will have the best experience possible, as well as the most opportunity in the fluctuating market.

In a couple of months, we will have the mailing list reset, and we look forward to seeing who has made the top 300 list this year.

Until then, keep up the great work and keep on pushing forward.

Thanks again,

I appreciate you,

Mike Baker
PUBLISHER

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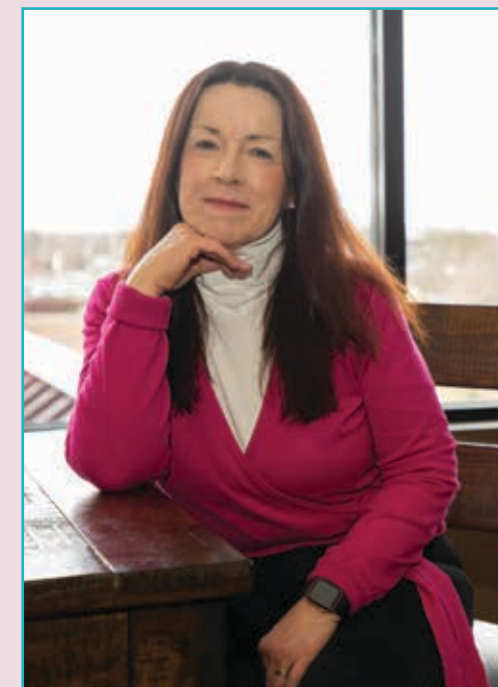
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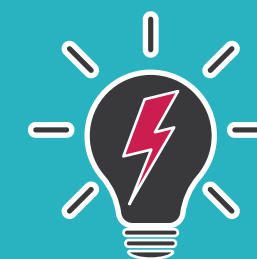


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Drew

partner spotlight

By Megan Taylor-DiCenzo
Photos by Michael Gallitelli, Metroland Photo

AIELLO,

Fairway Independent Mortgage Corp

ON THE FRONT NINE



Drew Aiello is facing a challenge. Fairway Mortgage is an enormous company. They have a billion-dollar net worth and CEO Steve Jacobson, who provides tremendous support.

“You’d think that with that size and quality, Fairway Independent Mortgage Corporation would be a household name, but in the Capital Region, we are not,” Drew said. “The biggest challenge is just letting people know who we are, what we are, and what we stand for.”

Let’s start with Drew, by telling the story from the beginning.

After graduating from Boston University, Drew became an investment broker for Smith Barney.

“When I was a new stockbroker, I knew nothing,” Drew laughed. “I didn’t know anything about stocks, bonds, or sales. I was as green as you get.”

However, he realized he would get some yeses if he called enough people. It was all about work ethic and tenacity.

“I would dial the phone 700 times a day, talk to 70 people, get 7-10 leads, and get one account. It taught me that you can succeed if you work hard enough.”

Drew certainly worked hard!

“I was at the office from 7 am to 9 pm daily. Then, for dinner, I would go to a happy hour, buy a beer for \$3, eat all the free food, then go back to work.”



Drew moved back to the Capital Region at the end of 1994 and started in the mortgage business in January 1995.

“As a stockbroker, I was asking people for money,” Drew said. “I realized it was much easier to give people money than to ask for it.”

In the mortgage industry, Drew realized that people genuinely needed him. They may have been turned down by another bank or lender.

“If you could solve their problem, get them in a home, or offer them the ability to refinance, it was greatly appreciated,” Drew shared.

Drew was also encouraged to talk to real estate agents. “When I started, they knew I was green; it was hard for them to trust me. I was rejected, and as I look back, I totally get it.”

Drew needed a new strategy; he started working with small banks on all their declined loans or houses that were about to go into foreclosure.

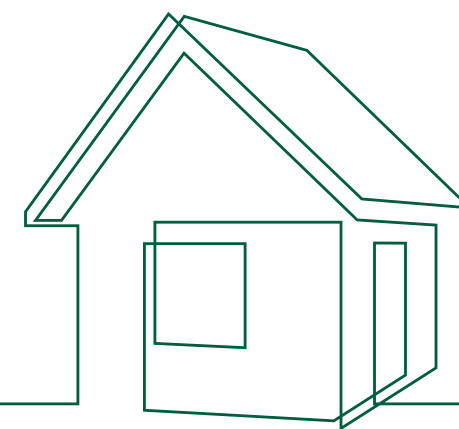
“I realized that many good people could find themselves in a tough spot,” Drew said. “I liked to pick

them up and wipe the slate clean for them on a refinance or get them into the home of their dreams. It was gratifying for me and life-changing for them.”

Drew gained that much-needed experience, and now, he can confidently work with real estate agents.

“REALTORS® want to trust that you can get the job done with the least amount of stress and get the house sold,” Drew shared. “If I have an issue, I don’t sleep at night until I figure it out. Fairway can close a purchase loan in two weeks or less if needed. A quick and efficient closing process builds trust, confidence, and loyalty in me, our team, and our brand.”

...





North Carolina. I never thought I'd be so attached to these little dogs."

Drew enjoys skiing with his family, golfing, and vacations to warmer locales. Drew has come full circle as a new branch manager at Fairway Mortgage. He is working with Dave Lazowski, President of retail sales East.

"Dave (Laz) and I worked shoulder to shoulder in Boston as stockbrokers for Smith Barney," Drew said. "We're reunited! The familiarity and trust that I have with him are big factors. You need to be surrounded by people who will raise your game and take you to the next level."

That's just what Drew is doing: raising the mortgage game to the next level.



Drew has now been in the mortgage industry for nearly three decades. He joined Fairway on June 13, 2022. For the last six months, he has been getting to know the new systems, processes, and broad spectrum of products. He has been assigned a well-established virtual team and onboarding seasoned teammates locally in his office.

"My biggest goal was to create a great team, so I could continue growing," Drew shared. "After the last 28 years or so, becoming a branch manager was the next phase of my career in terms of growth."

Opening the branch in Clifton Park was an easy choice. Except for his ten years in Boston, Drew has lived in this region since 1976.

"I have clients all over the Capital region. It's a nice in-between," Drew said. "I'm in the center of Clifton Park, where it is always bustling. It's a positive environment."

In the future, Drew hopes to use that positivity to recruit and expand.

"I feel like I'm just ramping up; I'm on the front line, and I'll keep talking to everyone about Fairway."

Since opening his office in Clifton Park, Drew has been there every day except for Thanksgiving, and he has a lot to be thankful for. He and his wife (Lisa) will celebrate their 25th wedding anniversary next summer after meeting in Boston.

They have a 22-year-old son, Colby, who just graduated from college and has embraced a promising career. Their daughter, Kenzie, is currently a senior at Shenendehowa and will attend High Point University in North Carolina next year. In addition, they have two dogs, a Maltese named Chloe (14) and a toy Yorkie named Fendi (2).

"During Covid, my daughter developed a 60-slide PowerPoint presentation on why she wanted another dog," Drew laughed. "We got this tiny little Yorkie from



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Lisa Giruzzi

Change is the most natural thing in the world—everything changes. You can't prevent change from happening, even though we try. So why, then, does it look like change is hard?

Consider this: the thinking we have about change makes change seem hard. Our thinking or point of view creates resistance to change. Let's be crystal clear; this article is *not* about looking for a silver lining or thinking positively about change. That's like putting frosting on dog food—it may look good, but you still don't want to eat it.

I'd like to introduce a different paradigm for change, a new way of relating to change that will give you more peace and ease.

What if change is really about developing fluency with something new? We typically associate fluency with learning a language. When you first begin, you expect to make mistakes and stumble over your words, but the more you immerse yourself in the learning, the better you get at it and the more fluent you become.

What if change is the same way? What if instead of "change," it's learning and adapting? This shift in perspective creates a new relationship with change—being on a learning curve—which means perfection is not expected.

Think about some result or outcome you want to achieve this year. Instead of approaching it with the notion that you



already know or *should* know how to produce that result, consider that you are a novice. In other words, you lack fluency in that area.

Just like with learning a new language, becoming fluent is a process. You will make mistakes and not be great at it at first. That's how learning works. It's not personal. Making mistakes, stumbling, and failing is about the process of learning, not about you.

Let's look at an example popular this time of year, losing weight. Studies show that less than 20% of people achieve their weight loss goal and keep it off for five years. That is not a unique phenomenon; that's the result of a paradigm.

Imagine if, rather than the typical approach or paradigm to losing weight (discipline, deprivation determination, etc.), you realize you are currently only fluent in producing the result you have (current weight, body composition, etc.). In the future, you'd like to become fluent in being thin/healthy. You have yet to understand the "language" of being thin/healthy.

Developing fluency requires curiosity and a willingness to flounder during the process. Pressure and hard work are not conducive to attaining fluency in anything. However, being lighthearted and open is extremely helpful. This approach will allow you to be creative and discover your pathway from the current result to the result you want to achieve.



Lisa Giruzzi is a peak performance coach, best-selling author, and accomplished speaker with over 25 years of experience helping people to discover their true nature and live life powerfully — free from stress, regrets, judgments, and fear.

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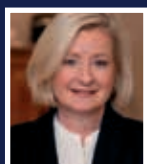
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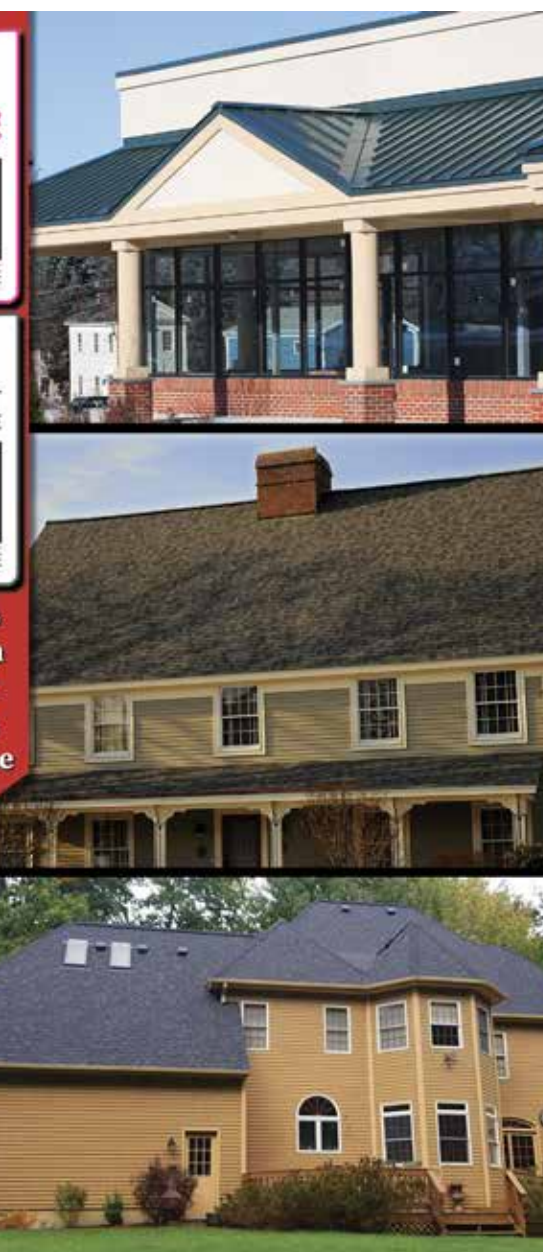
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▶▶ on the rise

By Caitlin Gurtner

Photos by Michael Gallitelli, Metroland Photo

ANTHONY WOLCOTT,

OXFORD PROPERTY GROUP USA

Just over a year and a half ago, Anthony Wolcott worked in law enforcement. It was a time of change, and he was open to new opportunities. So he contemplated a new career and prepared to buy his first home.

Anthony returned to construction work, something he had pursued before law enforcement, but he still wasn't satisfied he was in the right place. While working construction on a home, Anthony contemplated the experience.

"I remember looking around and thinking, 'it would be more fun for me to work alongside people, helping them get into these homes than tearing the homes apart and fixing them.'"

So, deciding to take a leap, Anthony texted his REALTOR®, Jamie Sittner, and asked about the business.

Soon, Anthony signed up for his real estate exam and, two weeks later, began in a new industry.

Every one of Anthony's career moves had been motivated by the need to help people and build relationships, so the decision to become a REALTOR® was no different.

Anthony felt that "sometimes in construction and law enforcement, things can get too political." And with his previous W-2 jobs, Anthony found he couldn't always make his own choices and wanted the opportunity to build stronger relationships.

"With real estate, the morals stay consistent," he said. "The main focus is just helping people no matter what."

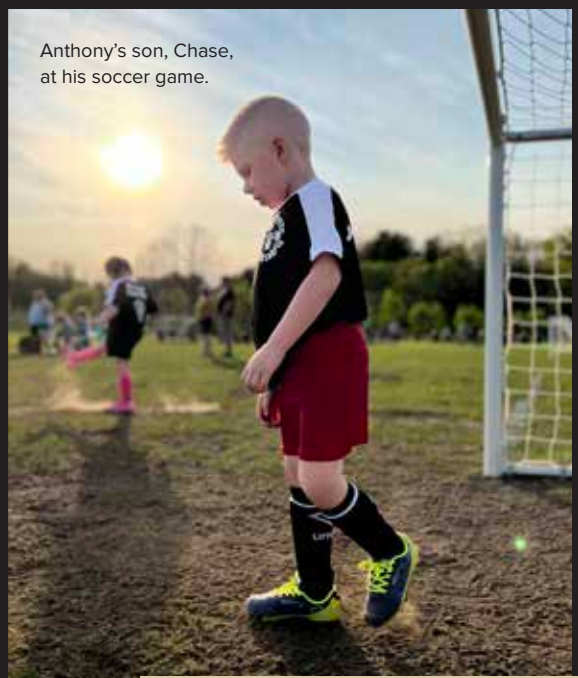
Not only were these values what Anthony was looking for in a career, he believes they helped set him apart from the get-go.

For example, one of his first deals was for a \$90,000 house, a relatively insignificant commission by many accounts. But for Anthony, it was a sale just like any other; "no matter what, it's a big purchase for that person."

...

BUILDING TRUST FIRST





“BEING ABLE TO HAVE THE FLEXIBILITY TO WATCH MY KIDS GROW AND PARTAKE IN DIFFERENT EVENTS ARE ONE OF THE GREATEST HIGHLIGHTS!”

So he handled the deal to the best of his abilities. The result? Not only did he build a great new relationship, but he also got a \$300,000 referral.

“There’s a lot of people skipping over those smaller deals,” he realized, “and missing out on a whole line of opportunities.”

By treating everyone’s journey as important, Anthony can rely heavily on referrals after just a year and a half in the business.

Anthony doesn’t just want to help his clients; he wants to help everyone, which is why he has a team. Just as he found what he was looking for in the industry, he wants to provide

that space for others. The ultimate goal, he shared, is to build a legacy, a business that “continues to work even when I’m not.”

His model for his team is to build “a healthy business first, then plant in pieces of smart business as we go along.”

He hopes to set a precedent of building trust and a good work culture as priority number one. Part of building that trust is leaving room for what he calls “ideological conflict,” something he learned from Patrick Lencioni.

In short, it’s a way to ensure everyone is heard and that the business continues to grow in the right direction.

“Some of the best ideas come from sharing ideas,” he explained.

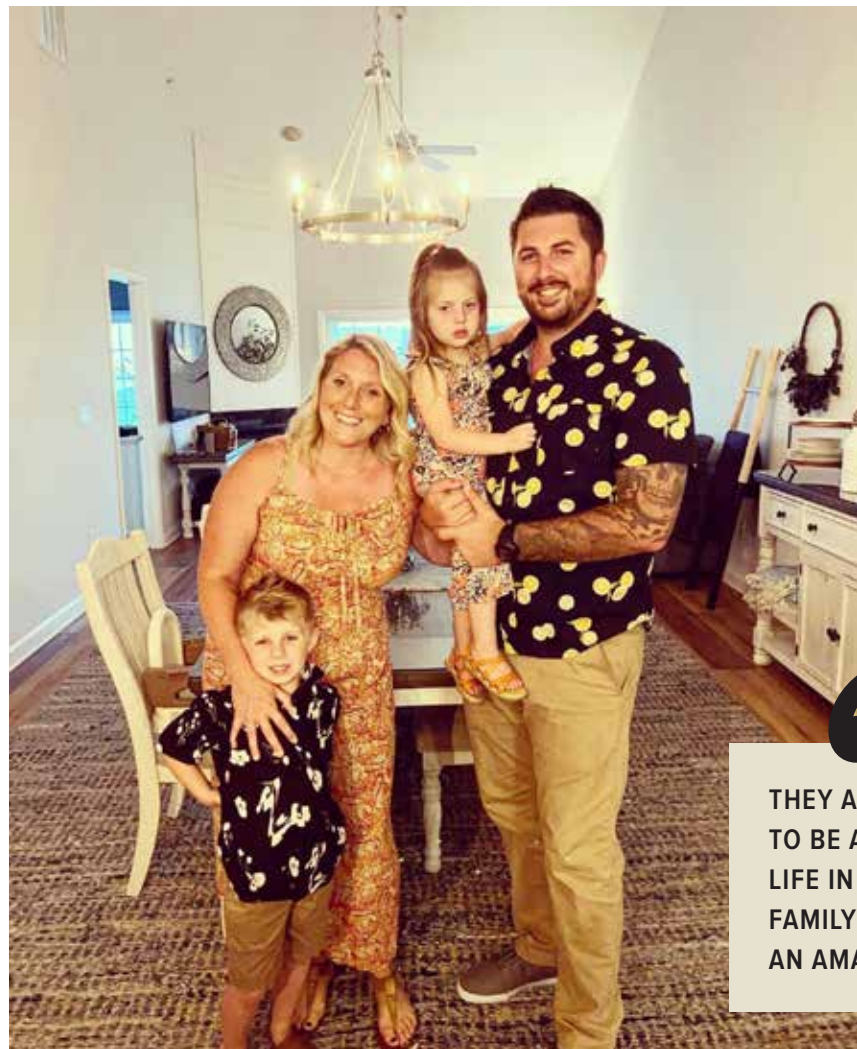
Looking forward, Anthony is more interested in helping his team continue developing their skills than in achieving financial goals or accolades. He justifies this trajectory easily: “I got into this career because I wanted to help people.”

In the future, he hopes to step back and “build members of the team up enough to where one of them can take over,” then start a new team and do it again. Ultimately, he wants to concentrate on training and helping people develop their working culture on a growing scale.

“I plan to get people in positions to win,” he shared.

Despite all this growth, Anthony still manages to find time for his wife and two kids. These will be a busy few years, but every day at 6:30 p.m. is family time, a commitment he sticks to seriously.

No person, whether they be clients, team members, or his three and six-year-olds, are unworthy of Anthony’s time and attention, and every choice he’s made so far makes that crystal clear.



“THEY ARE THE TRUE APPLES OF MY EYE. TO BE ABLE TO HELP GIVE THEM A GREAT LIFE IN RETURN FOR GIVING ME THE BEST FAMILY I COULD HAVE EVER WANTED IS AN AMAZING FEELING.”

A Wolcott family enjoying vacation. Anthony with his wife, Lindsay, their son Chase and their daughter Ellie.



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Alvis MILLIGAN

By Emily Williams
Photos by Martyn
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VERA COHEN REALTY

MAKING MOVES

Alvis Milligan has a huge heart. Always in the business of helping others, she spent her career before real estate in the health care field, working in hospice and home care.

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After witnessing poor living conditions at some of the in-home facilities she visited, Alvis was inspired to open her own residential care home. With the help of her husband, a contractor and finished carpenter, they converted their house in California into a group care facility for the elderly. They became licensed to operate in the state.

While the work wasn't financially lucrative, Alvis found it gratifying. However, with no staff, the job was 24/7, 365 days a year. She realized she needed to step back when she became pregnant with her second son. The couple made the tough decision to close the business, and for a few years, Alvis semi-retired. Then, when her husband received a job offer in New York, they jumped at the chance to move East.

The move prompted Alvis to think more seriously about real estate, a career she'd always been curious about. When they lived in California, she'd often accompany her husband on renovation jobs that he was working on.

"I loved going with him; I loved housing—it was my thing. And people always asked me, 'why don't you do real estate instead?'" Alvis shared.

So, she decided to get her license. While working as a buyer's agent on a transaction, she met Vera Cohen, who was listing a home they were considering. Vera saw something special in Alvis right away.

"She had faith in me, could see my potential, and helped me put that faith in myself. So I took the leap," Alvis said.

She quit her job and jumped full-time into real estate. Knowing she couldn't afford to fail, Alvis gave it everything she had right out of the gate.

"I had everyone depending on me—not just for our family, but my parents too. So I came in killing it," she remarked.

Vera's intuition was correct. Alvis's personable approach and dedication to her client's needs made her a natural fit, earning her the Agent of the Year Award at Vera Cohen Realty in 2020-2021.

"I am definitely a people person," Alvis noted.

"I love that real estate allows me to meet all kinds of people and personalities and challenges me to meet their needs."

Just as Alvis's career was taking off, she encountered her most significant challenge. First, losing her mother, followed by the loss of two beloved aunts and an uncle, all within a short timeframe.

Soon after, she made plans to move her father to New York, purchasing a home for him across the street from her own.

Two months before the move, her father tragically passed away.

"His broken heart for my mother was stronger than my dreams," she said.

Through her grief, Alvis dug deep and leaned into her relationships with clients to get through this challenging chapter.

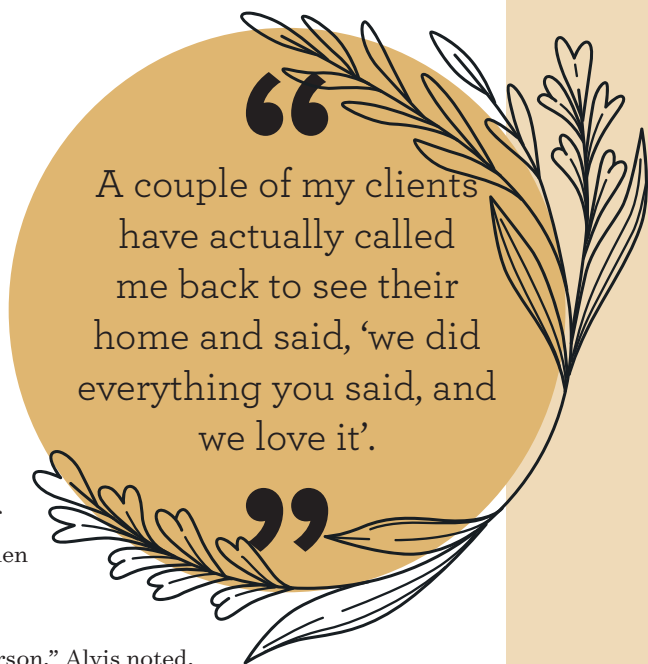
"I immersed myself in their needs and gave to them, and in the end, they gave to me without even knowing exactly what I needed."

Thanks to her perseverance, Alvis has reached new heights in the industry. She enjoys helping her clients envision the possibilities in a space, something she's always had a knack for.

"A couple of my clients have actually called me back to see their home and said, 'we did everything you said, and we love it,'" she shared.

Alvis understands the importance of communication and ensures she is always there for her clients, a lesson she learned from her time in the medical industry.

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“Even though we’re not dealing with someone sick or dying, this moment is important in the person’s life. It is their number one investment and a very emotional time. Whether you’re buying or selling, it’s nerve-wracking. I can give them the same compassion I did in my previous work. Even though it’s not health-related, it’s a very important stage in their life,” Alvis shared.

Knowing what it’s like to move across the country, Alvis offers more than just home-buying advice to her clients who are relocating.

“There’s a lot of moving parts. If they get here and don’t have family or the resources, they don’t know where things are. So I help them find their home and everything that comes in between,” Alvis said.

So whether it’s a dog groomer, a coffee shop, or a house cleaner, Alvis has them covered.

Alvis has firmly planted her roots in the Capital Region and loves her new home. One of her favorite parts of living in the area is the changing seasons.

“I’ve never lived in changing seasons, so to me, it’s just magical,” she said. “I feel like it kind of times your life. When it’s spring, it’s ‘come on, let’s go, we’re busy, and this is our time.’ And then, during winter, it’s ‘let’s plan a little bit more and travel.’”

Alvis’s oldest son has followed in her footsteps, starting his own career in real estate. Her youngest son recently graduated high school and is learning finished carpentry and construction with his father.



The whole family, including the pups, celebrates Ethan graduating.



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Alvis and her husband have started flipping homes as a side project, combining his renovation skills with her design savvy.

In their spare time, the pair love to travel, enjoy good wine, and cook together. They also love spending time with their two dogs, Havana—the name is a nod to her mom, who was born in Cuba—and Kingston.

Serving their community has always been important to the couple. Along with the volunteer work they do with their religious organization, they’ve recently gotten more involved in disaster relief efforts to help support incoming refugees.

To Alvis, success is being content with where you are in life.

“I have a family I cherish, a career that does not feel like work. I have friends that are family to me, some I have known for almost my whole life.”

Looking forward, Alvis is interested in expanding the areas she serves while continuing to offer the same excellent service to the community she adores.

Whether helping a repeat client find a new home, showing a new client what’s possible with a bit of work, or completing another flip, she keeps a big, open heart, excited about everything that is still to come.

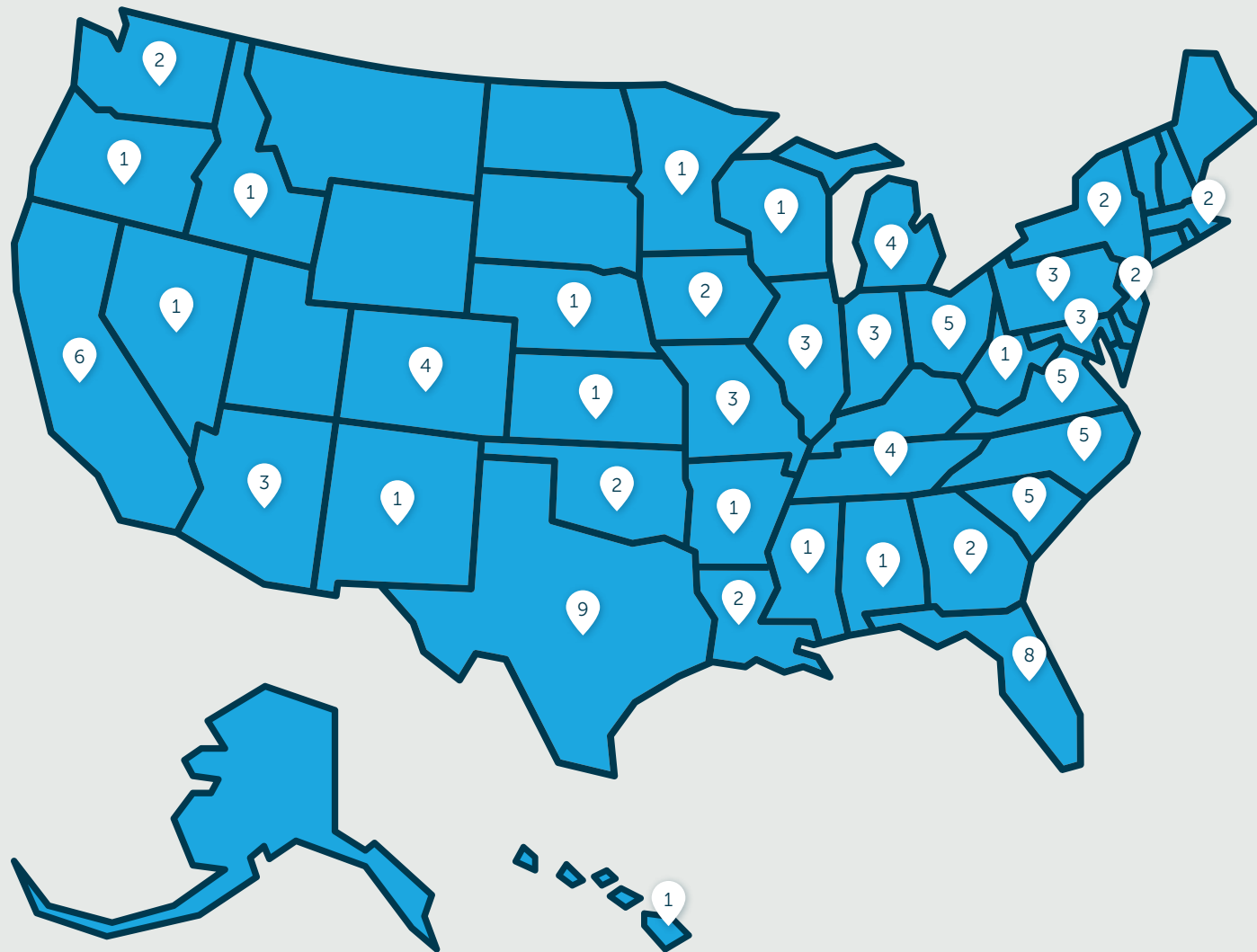
Right: Alvis and her husband of almost 25 years, enjoying a winery in Napa



Havana, the well-traveled “fur baby,” enjoying her best life

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