

SOUTH JERSEY

REAL PRODUCERS.®

CONNECTING. ELEVATING. INSPIRING.

TOP PRODUCER
COVER STORY

Michele STELLA

RE/MAX ONE REALTY

RISING STAR
CANDACE DENNIS
FATHOM REALTY

PREFERRED PARTNER SPOTLIGHT
MAXIMUS MORTGAGE ADVISORS
THE BOYCE AND PRIZZI TEAM

JANUARY 2023

HOW MUCH WILL THAT COST TO FIX?

Now offering accurate repair estimates on every home inspection.



TRUST THE PROCESS



WE UPLOAD YOUR INSPECTION REPORT



REPAIR PRICER ANALYZES EVERYTHING



HELPS NEGOTIATE SMARTER

NEGOTIATE YOUR PURCHASE WITH POWER

Following the completion of your inspection report, we can submit the report to the **Repair Pricer** team and have your repairs serviced by **our preferred vendors**. Call, text, or email us if you are interested in this service.

Using AI & human review, defects are researched to get repair information and local cost estimates. They compile all the details into a concise report and deliver it to you in 24 hours or less.

No need to call multiple contractors for estimates on repairs. Get one complete comprehensive report to make negotiations run smoother, faster, and easier.



INSPECT INFORM REVIEW REPAIR

FIND OUT MORE AT WWW.VITALEINSPECTION.COM

P. 609.751.8048 E. VITALEINSPECTION@GMAIL.COM



Whose story should we tell next?

Nominate a REALTOR®, agent, or broker to be featured in an upcoming issue. Email the publisher of this magazine to let us know why your nominee deserves to be featured.

RP REAL PRODUCERS

Real Producers tells the stories of the top real estate agents in this market.



TABLE OF CONTENTS

	<p>06 Preferred Partners</p>		<p>09 Meet the South Jersey Real Producers Team</p>		<p>10 Healthy Living: New Year, New You?</p>
	<p>12 Rising Star: Candace Dennis</p>		<p>18 Preferred Partner Spotlight: "Relentlessly Fighting for You"</p>		<p>23 Top Producer Cover Story: Michele Stella</p>



 **AMERISPEC**
INSPECTION SERVICES
AmerispecNJ.net • 856-649-5946

We use infrared (IR) camera technology to detect commonly missed problems, including moisture, electrical defects, pests, ductwork leaks, energy loss, and more!

Partner with **Maximus Mortgage Advisors**





RELENTLESSLY FIGHTING FOR YOU



MAXIMUS
MORTGAGE ADVISORS
Powered by Garden State Home Loans
MAXLOANS.COM



MATTHEW BOYCE
856.353.3116
EVP AND PARTNER AT GARDEN STATE HOME LOANS
NMLS: 218534

SCAN HERE TO LEARN MORE!



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!

**BRANDED PRODUCTS/
MARKETING SERVICES**

Legacy Branding Gifts /
Cutco Closing Gifts
Lindsay Musser
(717) 575-0975
LegacyBrandingGifts.com

CREDIT REPAIR

Trinity Solutions USA
James Sacchetti
(609) 385-9570
www.trinitysolutionsusa.com

**HOME & PROPERTY
INSPECTIONS**

AmericSpec NJ
Ed Mitchell
(856) 649-5946
www.amerispecnj.net

Vitale Inspection
Services, LLC
Carlo Vitale
(609) 751-8048
VitaleInspection.com

HOME WARRANTY

First American
Home Warranty
Mike Cono
(267) 642-3630
www.firstamrealestate.com

INSURANCE

Farmers Insurance Agency
Lisa Carney
(856) 202-8090
agents.farmers.com/lcarney

MORTGAGE LENDER

Crown Home Mortgage
Rick Riddle
(973) 479-4682
crownhm.com

Gateway Mortgage
Chris Wilhelm
(856) 810-1222
www.gatewayfirst.com

Maximus Mortgage Advisors
Matt Boyce
(856) 353-3116
MaxLoans.com

The Murray Team
Chris Murray
(609) 922-2630
MurrayMortgageTeam.com

PHOTOGRAPHER

Kellyman Real
Estate Photography
Chris Kellyman
(609) 234-5204
KellymanRealEstate
Photography.com

PROPERTY MANAGEMENT

NJ Realty Solutions
Dave Gorham
(609) 221-1098
www.njrealtysolutions.com

TITLE COMPANY

Fortune Title Agency, Inc
(973) 226-6555
www.fortunetitle.com

**TRANSACTION
COORDINATOR**

Transaction Coordinator
Solutions & Paralegal
La Onque Ellis
(856) 318-4458
TransactionCoordinator
Solution.com



**Transaction Coordinator
Solutions**

An Eye for Details

The TCS Team is with you from Contract to Post Close

www.transactioncoordinatorsolution.com
admin@transactioncoordinatorsolutions.com

Our Services: Transaction Coordination | File Auditing & Broker Compliance
Special Project Management



10% OFF
your first contract to close transaction
when you mention this SJRP Ad.
Now through 1/31/2023

HAPPY
New Year
2023



TRINITY JUST GOT A WHOLE LOT "BETTER".

Trinity has partnered with Better Qualified to provide you with the highest level of customer service in the Credit Repair Industry. Nobody does it "BETTER".



888-391-3387
TrinitySolutionsUSA.com

Setting Your 2023 Goals?

Now's a great time to jumpstart your business and get a fresh start in the new year! I'll show you how to boost your production and reduce your marketing costs.

Contact me for details.



First American Home Warranty™

Your Local Resource

Mike Cono

267.642.3630

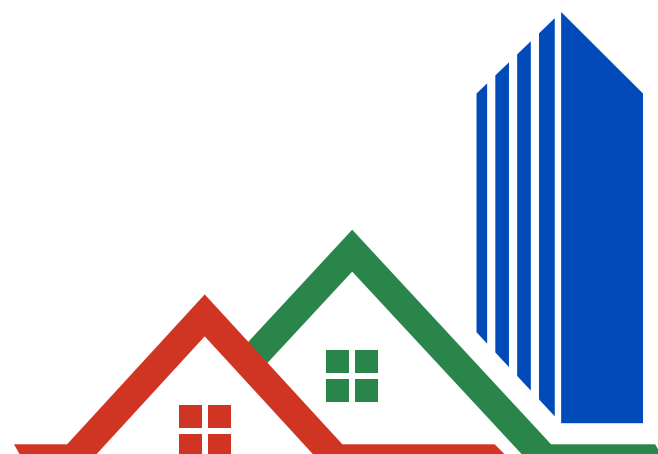
mikecono@firstam.com



"My goal is to bring value to your business"

firstamrealestate.com | Phone Orders: 800.444.9030

©2023 First American Home Warranty Corporation. All rights reserved. NJ_012023_0002_01



FORTUNE

title agency

SETTLE IN STYLE WITH FORTUNE TITLE

39 Woodland Road
Roseland, NJ 07068

321 Broad Street
Red Bank, NJ 07701

1130 Hooper Avenue, Toms
River, NJ 08753

150 Himmelein Road
Medford, NJ 08055

2902 Haddonfield Road
Pennsauken, NJ 08110

1019 South 8th Street
Philadelphia, PA 19147

fortunetitle.com | orders@fortunetitle.com | 973-226-6555

MEET THE SOUTH JERSEY REAL PRODUCERS TEAM



Theo Robinson
T3 Studios



Chris Kellyman
*Kellyman Real Estate
Photography
Creative Director*



Allison Parker
Writer



Ruth Gnirk
Writer



Andrea Duren
Client Relations and Sales



Ad Junkies
Ad Design/Management Team



If you are interested in contributing or nominating REALTORS® for certain stories, please email us at Keenan.Andersen@realproducersmag.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 *South Jersey Real Producers* 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.

▶▶ healthy living

NEW YEAR, NEW YOU?

Why not to start that diet in January.

By Shauna Osborne



Happy New Year! As the notes of “Auld Lang Syne” fade into the background, visions of the person we hope to be in 2023 begin dancing through our heads. Will she make more time for self-care this year? Will he spend more time with the kids? Whatever our hopes and dreams for a “new you,” we often choose the new year as a time to kick-start that transformation. However, research shows that the year’s beginning is often *not* the best time to take on diet-related or weight-loss resolutions.

Here’s why. At their core, our wintertime eating habits have to do with biology. Long ago, humans ate as much as possible when food was available during the winter, as resources were harder to come by; essentially, we are still programmed to “store up” food in insulating fat layers until warm weather arrives.

In addition, weather can have a significant impact on mood. In many areas of our country, winter means ice and snow, freezing temps and early

darkness ... not necessarily the most cheerful atmosphere. Add to that the idea of limiting food consumption (usually, the foods that make us happiest) and braving the elements outdoors — not a recipe for success.

Also related to weather is cost. Let’s face it: It costs more, especially during colder months, to eat healthily. Fresh produce is harder to come by, and it’s not as tasty or nutritious, frequently sitting on a truck for days, imported from whatever warm-climate area in which it was grown. Doesn’t sound quite as appealing as tomato or zucchini picked from your neighbor’s garden, huh?

Yes, all those holiday goodies may have wreaked havoc on your eating habits, but now that the celebrations are over, allow your eating and workout habits to settle and stabilize. Save strict resolutions for springtime, when the sun is shining, the days are longer, and fresh, healthy foods are right outside your door!



Realty Solutions LLC

Eileen Lukens

Director of Community Management

I am the face of the company to our association boards and their community residents. Overseeing team members’ activities across neighborhoods, developing, and implementing policies and procedures plus planning events and programs.



"Make memories, not dreams."

Realtors!
Refer an Investor
Get Paid
\$1,000

RESPECT – TEAMWORK – SIMPLICITY

SOLVING YOUR REAL ESTATE PUZZLE

Realty Solutions provides expert Community and Property Management services in Southern New Jersey. Whether a Condo or Homeowner’s Association, townhome, planned unit development (PUD) or a single-family rental investment. We provide peace-of-mind in managing income/expenses, vendors, sub-contractors, and maintenance issues for Real Estate. Partner with us and you can be sure that you’ll receive consistent and transparent communication, as well as state-of-the-art systems that create a custom piece to fill that gap....we are the solution to your Real Estate Puzzle.

Property Management Services:

- ✓ Residential Management
- ✓ Property Financial Management
- ✓ Rental Services

Community Management Services:

- ✓ Full-Service HOA Management
- ✓ Limited-Service HOA Management
- ✓ Common-Interest Community Management

Proud to Be



Scan Here to Watch The Community Story

www.NJRealtySolutions.com

Toll-Free: 855-547-4700 Fax: 855-347-1257 | 411-415 S. White Horse Pike, Audubon, NJ 08106

Written by Ruth Gnirk
Photos by
Kellyman Real Estate
Photography

▶▶ rising star

Candace

DENNIS

Fathom Realty
THE CAN DO COACH

Candace Dennis is a legacy builder. Her mission is helping people move to their next step, in real estate and in life. With a master's degree in business and years of experience coaching and working in the mortgage industry, she became a real estate investor even before she became a licensed REALTOR®. Candace helps her community dream bigger than they ever imagined and then plan a course of action to make their dreams a reality.



THE COMPASSIONATE COACH

Candace has always loved helping people. Her father was (and still is) the pastor of a local church, and he and Candace's mother set the example of caring for others through volunteering in the community. This taught her to have compassion, be alert to the needs of others and connect them with needed resources so they could have help and hope.

She also enjoyed celebrating people's victories and found that being part of the Haddon Heights High School cheer squad was a great way for her to combine her love of people, joy and healthy competition. Candace found so much meaning in the connections she had with the other girls that she started volunteering her time to help her cheer coach.

As she matured, Candace developed a kind yet protective heart for the vulnerable. She thought that perhaps her calling was to be a social worker and enrolled in a program for her freshman year of college. She also accepted a cheer coaching position in the neighboring town of Lawnside, which allowed Candace to cultivate a good working relationship with the superintendent. This would later open the door for more employment opportunities in the Lawnside School District, and later, to serve as assistant to her respected Haddon Heights cheer coach.

Candace discovered that social work was not a good fit for her. She changed her major to business administration and management and graduated with her degree in 2015. Being the diligent and driven person she was, Candace easily secured a job as a mortgage processor and started saving up for a house of her own. She also decided to continue her studies and earn a master's degree in business administration.

CONNECTING TO THE COMMUNITY

By 2017 she had purchased her first home and acquired her first investment property. Although she found some comfort in knowing that her job was helping people accomplish their dreams, she felt physically stuck in her environment. She knew she was making a difference from her cubicle, but she found it difficult to actually connect with the people she was trying to serve.

Candace continued working for the mortgage company after getting married, and in 2018 she added "licensed REALTOR®" to her life toolbox. She had always had a very active presence in her community, her district and her church. Now she could help people in a whole new way.

She was part of another team for her first year, but then Candace teamed up with broker Ryan Fagan to build something new. Inspired by the Swahili word for "land" or "earth," Ryan named the team Ardhi Real Estate Team.

"The concept and reason for the team name 'Ardhi' is founded on the idea that land and real estate are pillars for building wealth in families," Candace explained. "It is incredibly important for us to educate our clients and the community on the importance, and the influence, that real estate can have on the future of their families."



•••

Ryan works behind the scenes to create branding, marketing, and increase production; Candace is the face of the team. She has a passion for educating clients and newer agents and is a certified mentor through their brokerage, Fathom Realty.

Candace's mentor is Atlanta real estate broker, developer and author Quiana Watson. Candace is honored to be part of her exclusive, private mentoring program.

"When seeking training and mentorship, I always want to learn from people who are, or have been, where I am trying to go," shared Candace. "Quiana is living proof that my dreams are possible. I really want to be 'what she is to me' for other agents. That's why I mentor, too."

Candace was humbled to find out that she had been recently recognized as one of the top agents on social media in the entire state of New Jersey. She is skilled at agent-focused lead generating on social media and is grateful for her own in-house production team.

She is an active member of the National Society of Leadership and Success and also an active member of the New Jersey Young Professionals Network Committee. Candace is excited about some upcoming opportunities to expand her reach and extend her ability to impact people, even those outside of her community.

CULTIVATING LOVE

Candace loves to cook for others, especially her extended family. Her mother passed away shortly before Candace was married, so Candace stepped into the role of hostess for many of the family gatherings. When they were expecting their son, the Dennis' knew they needed more room.

They wanted to remain in Lawnside, where Candace has lived for the past 15 years, but they couldn't find a house big enough to fit all her siblings, nieces and nephews. They now live in a new build in Lawnside, close to her father and siblings.



Candace has loved music as long as she can remember. Her father is not only a pastor but a drummer. Her mother was an amazing singer who turned down a record deal so she could focus on being a wife and mother. Candace and her siblings inherited some of their mother's ability to sing; music brings her family together.

Music is also part of the fun bond that connects Candace and her husband, André. He is in the entertainment industry and makes music for a living. Candace is currently teaching herself to play piano and guitar.

The 28-year-old stays passionate about coaching people so they can move to their next step, and she is not afraid to start with herself. She genuinely enjoys continuing education and keeps herself informed and relevant. She is glad to serve as the director of youth activities at her church, helping the next generation discover their purpose and the hope to which they were called. Candace is also very intentional about teaching and coaching her renters to the next step. She works with each family to help them become mortgage ready.

"My mission is to lead by example and show as many people as I can that there is no age limit for success," Candace shared. "I want others to know their dreams *are* possible. I'm young, but I've experienced and endured a lot. We can't change yesterday, but we DO have the power to build a better tomorrow! My mindset pushes me, and I do not let my grief consume me or use my losses as excuses. I love my job, my family and my team, and my goals excite me! I'm knowledgeable, and I have a lot to offer this industry. My team jokes that I'll be the 'Beyoncé of New Jersey real estate.' When people talk about New Jersey real estate, they will mention Candace Dennis!"



It is incredibly important for us to educate our clients and the community on the importance, and the influence, that real estate can have on the future of their families.



FAQs

ABOUT THIS MAGAZINE

2023 HAPPY NEW YEAR!

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.

Q: 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.



CROWN HOME MORTGAGE
WHERE THE CUSTOMER IS ROYALTY

1516 N. 5th Street, Unit 404
Philadelphia, PA 19122 NMLS ID#1892063
973-358-6622

Family

JOIN OUR TEAM!



RENEE BURKETT
Loan Officer
NMLS# 1927495



AMI SARNOR
Loan Officer
NMLS# 1462294



PAULA HUHN
Branch Manager
NMLS# 710309



DANIELLE ST. JOHN
Loan Officer
NMLS# 1959007



VIKTORYIA BORDOY
Loan Officer
NMLS# 1983719

We're a team that works together to help each other and has fun together! Focused on success through accountability and training, not micromanaging or leaving you stranded. Stellar back office support with underwriters who see the people behind the paper - all with the one goal in mind - get the buyer the keys to their dream home!



Equal Housing Opportunity. This advertisement is not a solicitation to sell or lease real estate. It is intended to provide information only. It does not constitute an offer of any financial product. It is not a contract. It is not a guarantee. It is not a promise. It is not a representation. It is not a warranty. It is not a statement of fact. It is not a statement of opinion. It is not a statement of belief. It is not a statement of intent. It is not a statement of expectation. It is not a statement of prediction. It is not a statement of forecast. It is not a statement of trend. It is not a statement of direction. It is not a statement of movement. It is not a statement of change. It is not a statement of improvement. It is not a statement of progress. It is not a statement of success. It is not a statement of achievement. It is not a statement of accomplishment. It is not a statement of recognition. It is not a statement of honor. It is not a statement of respect. It is not a statement of esteem. It is not a statement of regard. It is not a statement of consideration. It is not a statement of respectability. It is not a statement of reputation. It is not a statement of creditworthiness. It is not a statement of solvency. It is not a statement of liquidity. It is not a statement of capital. It is not a statement of assets. It is not a statement of liabilities. It is not a statement of net worth. It is not a statement of income. It is not a statement of expenses. It is not a statement of cash flow. It is not a statement of profit. It is not a statement of loss. It is not a statement of gain. It is not a statement of decrease. It is not a statement of increase. It is not a statement of fluctuation. It is not a statement of volatility. It is not a statement of risk. It is not a statement of reward. It is not a statement of opportunity. It is not a statement of challenge. It is not a statement of adversity. It is not a statement of hardship. It is not a statement of struggle. It is not a statement of perseverance. It is not a statement of determination. It is not a statement of resolve. It is not a statement of courage. It is not a statement of bravery. It is not a statement of valor. It is not a statement of heroism. It is not a statement of gallantry. It is not a statement of magnanimity. It is not a statement of generosity. It is not a statement of kindness. It is not a statement of compassion. It is not a statement of empathy. It is not a statement of sympathy. It is not a statement of understanding. It is not a statement of tolerance. It is not a statement of patience. It is not a statement of forgiveness. It is not a statement of mercy. It is not a statement of grace. It is not a statement of leniency. It is not a statement of lenience. It is not a statement of indulgence. It is not a statement of clemency. It is not a statement of amnesty. It is not a statement of pardon. It is not a statement of commutation. It is not a statement of respite. It is not a statement of reprieve. It is not a statement of mitigation. It is not a statement of abatement. It is not a statement of remission. It is not a statement of exoneration. It is not a statement of acquittal. It is not a statement of discharge. It is not a statement of release. It is not a statement of liberation. It is not a statement of freedom. It is not a statement of independence. It is not a statement of autonomy. It is not a statement of self-determination. It is not a statement of self-reliance. It is not a statement of self-sufficiency. It is not a statement of self-actualization. It is not a statement of self-fulfillment. It is not a statement of self-actualization. It is not a statement of self-fulfillment. It is not a statement of self-actualization. It is not a statement of self-fulfillment.

IT'S NOT YOUR CLIENT'S JOB TO REMEMBER YOU. IT'S YOUR OBLIGATION AND RESPONSIBILITY TO MAKE SURE THEY DON'T HAVE THE CHANCE TO FORGET YOU

-PATRICIA FRIPP



• Create Top of Mind Awareness • High Quality Brand • Tax Deductible • Forever Guaranteed



LEGACY



CUTCO
The World's Best Cutlery

WWW.CUTCOCLOSINGGIFTS.COM

(717) 575-0975



Lindsay Musser

“Relentlessly
Fighting for
You”



Maximizing Your Possibilities with Maximus Mortgage Advisors - The Boyce and Prizzi Team

With Maximus Mortgage advisors, customers are getting the power of M squared.

Growing up together in Mt. Laurel, Matt Boyce and Matt Prizzi (commonly referred to as ‘The Matts’) were friends throughout school, football team mates and, it’s no wonder, ended up career and trailblazing partners. When I say trailblazers, it’s because they have pioneered relationship-based support for their realtor and trade partners over a 20-year period. The two worked in the industry parallel and joined together in 2013 to work smarter leveraging their synergy. Earlier this year, the two launched Maximus Mortgage Advisors.

Boyce notes,

“With consistency comes dependability and with that comes opportunity. With our enormous investment in technology and focus on **PROCESS**, our average response time to a new buyer introduction is less than 10 minutes. By having a smooth process, the buyers have a great experience and leave the transaction thanking our agents for the referral. This also doesn’t hurt when they have family and friends who also want to buy or sell!”

...





By implementing advanced technology coupled with a focus on process, Boyce and Prizzi's team are able to take their partners and clients to higher levels of success. They have tried to be consistent in everything they do making them dependable to all of their referral partners and clients. They are not the typical mortgage folks that pop in at the end of a real estate transaction to ask for the business of providing financing. The dynamic duo works with agents from the start to be educators and resources guiding clients to the end game -closing day success.

Efficient Service. Competitive Pricing. Trustworthy Agents. Powered by Garden State Home Loans (GSHL), the Boyce and Prizzi team work with President and CEO Justin DeJoseph to support the Maximus team. GSHL is a mortgage industry leader ranking #11 on the NJBiz.com Fastest Growing

Companies with a total closed loan volume in 2021 of over \$1.6 Billion that prides itself on delivering a Five Star Customer Service Experience. Mortgage offerings include new home and refinance for all residential properties.

The Boyce and Prizzi Team complement DeJoseph by working with business partners such as Realtors, attorneys and trade partners in the real estate industry. With 60+ years' experience between the three partners, they are able to leverage their experience to guide clients through the ups and downs of interest rate changes and market supply and demand issues. Boyce is the marketing front man and Prizzi is the operations guru. As a result of their dedicated efforts, they are ranked in the top 1% of originators in the country.

Where did the concept of Maximus come from?

Boyce recalled,

"Growing up with a single mom who was a teacher, I saw first hand the frustration my mom experienced with mortgage lenders when buying a new home. I saw my mom navigate the process on her own without much background explanation or guidance from the lenders- it seemed they wanted to just get her in a loan to finish the process. I wanted to change that process and be an educator and partner to my clients and leave them with a better understanding the of mortgage financing side."

Boyce adds,

"Our motto 'Relentlessly fighting for you' means all avenues of support-whether that is helping re-establish credit, finding lesser-known programs to allow a buyer to qualify or working with all parties to get our clients

offer accepted over several others. With our solid relationships throughout the industry, we are able to bridge the gap of communication amongst all parties and make deals happen that otherwise wouldn't work with a typical transactional lender."

The Maximus Team plays the long game and strives to be true partners with their agents. Consistency and efficiency are keys to success with building business for our partners. They provide services such as assistance implementing a CRM, training teams to organically generate leads as well as helping to convert older prospects that have been sitting for too long or helping with branding and social media content. Regulation changes and tighter guidelines for self employed or have less than 'perfect' credit have been opportunities that The Maximus Team have helped clients overcome to secure lending options.

When not working on mortgages, Boyce and Prizzi loves to spend time with their families. Boyce is married to his wife Lisa and they have two wonderful children, a son (6 months old) and daughter (4). They love being together taking trips to Brigantine, the zoo, and making family memories. Prizzi is married to his wife Joanna and they have a handsome son (14) and two amazing daughters (12 & 6). With all kids playing ice hockey, lacrosse and cheer, they feel more like Uber drivers but wouldn't change it for anything.

A plus is that the two Matts are now neighbors as well. Boyce said shared with a smile, "The best part was that shortly after moving to our new home in early 2020, the Prizzi's ended up moving 4 doors down. So now we're stuck with each other whether we like it or not!"

When asked about success, Boyce concludes,

"Being a part of the success of our real estate partners and watching both of our businesses grow together is what brought of into the business and keeps us motivated each day!"



For agents wishing to partner with Maximus Mortgage Advisors, please reach out to Matt Boyce at:

Website: Maximus Mortgage Advisors | New Jersey Home Loans (maxloans.com)

Email: info@maxloans.com

Phone: (856) 353-3116

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



Michele STELLA

RE/MAX ONE REALTY

*If You Want it to Sell...
Call Michele*



▶▶ top producer cover story

By Michele Stella with Ruth Gnirk
Photos by Kellyman Real Estate Photography



©2022 Gateway Mortgage, a division of Gateway First Bank. Equal Housing Lender. NMLS 7233.
1 Holtec Drive, Suite 200 | Marlton, NJ 08053





•••

Over the past 17 years, Michele has enjoyed a thriving real estate career and has built a reputation throughout South Jersey as an experienced agent in her field. Michele has consistently been recognized as a Top Producer. She has not only achieved great results for her buyers, sellers, and investors, but she has built meaningful, long-term relationships with clients, preferred partners, and community members.

Michele grew up in the Cherry Hill area and graduated from Drexel University with a BS in Hotel, Restaurant, and Institutional Management. She credits her success in the people-driven real estate arena to her experience. Working in the hospitality management industry in restaurant, hotel sales, and casinos, added to the familiarity she had with the construction industry, stemming from her father's family business.

Michele was a stay-at-home mom until her sons Jared and Derek were nine and six years old. Then she made the decision to begin a new career as a REALTOR®.

#RookieOfTheYear

Michele knew early on that building a reputation and a strong client base would lead to success in real estate. She worked seven days a week to learn the business and build her brand after getting licensed the end of 2005, and she was named Rookie of the Year at her first brokerage.

Since then she has been recognized as a five-star REALTOR® in several PA and NJ real estate publications, and celebrated as a Forbes 500 market leader. Michele has also received the NJAR Circle of Excellence Award *every year* of her real estate career, and is a member of the NJAR Distinguished Sales Club and the RE/MAX Hall of Fame.

Michele is a Certified Distressed Property Expert (CDPE), as well as a RES.net REO Certified Agent. She covers markets in Burlington, Camden, and Gloucester counties, and her testimonials from past and present clients speak volumes on her work ethic and level of service.

#SellingSouthJersey

Michele began her career with the goal of assisting community members with one of the most important transactions of their lives. Today, she approaches \$100M in home sales and has served 320 families.

Her primary mode of marketing is actually *networking*. Michele feels there's no substitution for the connection that she makes when meeting face to face with different groups of people in various settings, whether it be business, charity, or private events. Many of the people she has met while attending these functions are *still* referral sources after 17 years!

Michele is grateful for her network of contacts in the mortgage, title insurance, and home inspection business. Strong working partnerships with these trusted partners has been instrumental in helping Michele keep deals together and provide value to her clients, and her brand.

She is grateful for her career, colleagues, and clients, and looks forward to many more years of serving her community.

#MakingRealEstateDreamsReality

Recently Michele completed her first flip/renovation, and the passion she discovered for this segment of the real estate business prompted her to partner with Silver Lining Properties, LLC. Together they purchase distressed properties and deliver quality homes, in all price ranges, to local buyers.

She finds great satisfaction in helping sellers who are in "tough situations" sell their properties hassle-free and then transform them into dream homes. •••





•••

#ClientsBecomeFriends

Ron and Ronda Broughton said, “We have worked with Michele for many years now. She has exceeded our expectations throughout every buying and selling experience that we have had with her. Michele is an ally and an advisor who has helped navigate us through some tough situations. We are always ahead of the curve due to Michele’s thoroughness and dedication. She even helped our daughter with the purchase of her home bringing our total purchase and sales transactions to 8 together. Her 24/7 availability, professionalism, proactiveness, and compassion are just a few of the reasons we love her. Michele is by far the best REALTOR® that we have ever worked with. We cannot recommend her enough. She is not only a REALTOR® but a true friend.”

#RealtorLife

Michele is a total foodie, and in her spare time she loves cooking and trying new restaurants with her husband, Dan. They enjoy traveling and spending time in their Ocean City, NJ beach house.

Michele is active on social media and enjoys finding and sharing real estate info as well as her unique brand of real estate humor!

Follow her at:

Michele Goldman Stella on Facebook and

www.facebook.com/michelecansell

www.linkedin.com/in/michelecansell

www.twitter.com/MicheleNJRealty



SERVICE AND DISCOUNTS FOR YOUR CUSTOMERS.

As a professional in the real estate and lending industry, you want to provide the very best experience for your customers. Helping your customers with their insurance need shouldn't be complicated. As an agent from one of the largest personal lines property and casualty insurance group, I'd like to help you by offering your customers:

- Evidence of Insurance forms on short notice and on time
- Fast, dependable service
- Broad coverage options for your customers
- Competitive rates and a variety of discounts*

Home Insurance discounts for*:

- Teachers
- Scientists
- Firefighters
- Engineers
- Physicians
- Police officers
- Accountants
- Registered nurses

Call me and let's discuss what I can do for your customers.



856.202.8090
Lisa Carney
 Your Local Agent
 190 N EVERGREEN AVE STE 206
 WOODBURY, NJ 08096
 LCARNEY@FARMERSAGENT.COM
<https://agents.farmers.com/lcarney>

*Restrictions apply. Discounts may vary. Not available in all states. See your agent for details. Insurance is underwritten by Farmers Insurance Exchange and other affiliated insurance companies. Visit farmers.com for a complete listing of companies. Not all insurers are authorized to provide insurance in all states.



WE TRANSFORM BUSINESSES

We handle the details so business owners can spend their time doing what they do best.

- Web Design
- Acquisition Email Campaigns
- Search Engine Optimization
- Live Chat
- SEM / Paid Search
- Mobile and Display Advertising
- OTT / CTV Streaming Advertising
- Paid Social Media



Reach out to your neighborhood publisher for more information.

HYPORDDIGITAL.COM



Kellyman Real Estate Photography



www.KellymanRealEstatePhotography.com
609-807-8071

PHOTOS - VIDEOS - DRONE - 3D TOURS

SMG

SKY MORTGAGE GROUP

HAPPY NEW YEAR

2023

Chris Murray
 Regional VP | NMLS ID#251895
 C: (609) 922-2630

10000 Lincoln Drive E, Marlton, NJ 08053
 E: cmurray@skymortgagegroup.com
www.MurrayMortgageTeam.com



Grow WITH GATEWAY

Close Loans Fast. Win more Referral Partners. Have Fun. Be Rewarded.



Contact me for details.

Chris Wilhelm | NMLS 111160
Regional Vice President

DIRECT 856.810.1222

OFFICE 609.828.5503

EMAIL Chris.Wilhelm@GatewayLoan.com

www.GatewayFirst.com/chris-wilhelm



Gateway
MORTGAGE

