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Capital Region Real Producers

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Cover photo courtesy of Martyn Gallina-Jones.







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ONLINE!



Dear Capital Region Real Producers,

Welcome to the July issue of our magazine, where we are recognizing the spirit of independence and the vibrant world of real estate! As we celebrate America's birthday this month, a day synonymous with freedom and unity, I wanted to bring you a collection of features that also embody the essence of this special holiday.

Real estate, with its power to transform lives and create new beginnings, serves as a cornerstone of our publication. In all of our issues, we delve into the world of entrepreneurial agents and partners who go above and beyond to meet the call of duty for their clients. Through their inspiring stories, we witness the profound impact that real estate professionals and our preferred partners can have on individuals and communities.

During this time of national pride and BBQ celebrations, anticipation fills the air with a sense of camaraderie and patriotism. From the fireworks lighting up the night sky to the parades filling the streets, I hope you were able to reflect on and appreciate this festive occasion that unites us all, regardless of our differences.

Speaking of camaraderie, I am thrilled to also showcase the fun atmosphere of our June
Lawnapalooza event in this issue!
Be sure to check out the photos on pages 30–33 that capture the energy and excitement of our lively Real
Producers event. I want to extend heartfelt thanks to everyone who attended, making it a resounding success and a testament to the power of our Real Producers community to show up and have fun!

This month, we're pleased that preferred partner **Tasteful Luxuries** has joined the Capital Region Real Producers family. Welcome!

Happy reading, Real Producers!

With gratitude,



KRISTIN BRINDLEY

Owner/Publisher Capital Region Real Producers 313-971-8312

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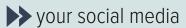


PRO TIP:

PICTURES WITH PEOPLE GET MORE ENGAGEMENT!

Want a quick tip that will instantly help people notice your content more? This is probably the most important tip I could possibly give you. If you do this consistently, I guarantee you will see results.

MAKE SURE YOUR CONTENT HAS PEOPLE IN IT! of-mind awareness!



By Mike Baker

Seriously, the more people the better.

There's something at the psychological level that draws people's attention to other people. People are social beings.

We react more to faces than objects.

When we see pictures of people, we have the ability to imagine and relate.

We envision ourselves standing on the beach watching the sunset or skydiving from the plane. Every time we see a picture of someone, a little bit of us lives vicariously through them because it creates a connection, a familiarization.

If you want people to pay more attention to your content, include as many different photos with as many different people as you can. Not only do you get the benefit of the image being more noticeable, but you also get expanded reach. Taking a picture with one other person allows you to tag them individually, as well as any business pages they're affiliated with. Plus, when you tag people, your post shows up on their pages. Tagging just ONE person can be an easy three- to four-times reach multiplier. If you take a group picture with 10 people, you could multiply your reach by 30 to 40 times! Imagine the difference you could see if you were to consistently take pictures of people you work with and tag them regularly...

If you're not tagging everything you can, you're missing a *huge* opportunity to increase your engagement and top-of-mind awareness!



Mike Baker is owner and founder of Your Social Liaison. To learn more, call Mike Baker at (518) 669-1462, email YourSocialLiaison@gmail.com, or visit Facebook.com/YourSocialLiaison.



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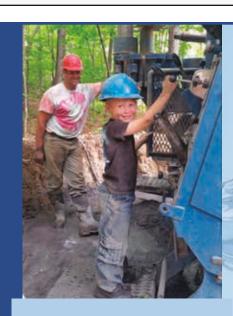
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WHAT IS TITLE INSURANCE?

WHAT IS TITLE INSURANCE?

Whenever you buy a home, one part of the closing cost will likely always be title insurance. Title insurance is a premium that is a one-time charge that protects both real estate owners and lenders against reasonably foreseeable third-party claims on a subject property that may not show up in an initial title search and arise post-closing.

There are two types of title insurance that real estate professionals focus on, namely: Lender's Title Insurance (also known as a Loan Policy) and Owner's Title Insurance.

LENDER'S TITLE INSURANCE

Lender's Title Insurance protects the financial interest of a lender. The Lender's Title Insurance Policy is a requirement in order to obtain a mortgage loan (purchasing or refinancing). This Policy protects only the lender's financial interest in the property and ensures that the lender has top claim on the property above other liens. As one pays down the mortgage principal, the Lender's Title Insurance Policy reflects the same. However, it is imperative to understand that the Lender's Title Insurance Policy only covers claims that affect the lender's loan/interest in the property. In order to protect an owner's equity in the event of a title problem, one will need to purchase what is called an Owner's Title Insurance Policy.

OWNER'S TITLE INSURANCE

An Owner's Title Insurance Policy is a one-time cost that protects the financial interest of the homebuyer related to issues arising out of the chain of title. While Owner's Title

Insurance is not required by law, it is highly advisable to purchase it.

While the Owner's Title Insurance Policy is optional, we strongly advise our clients to purchase the same for the reasons explained above. Moreover, by purchasing an Owner's and Lender's policy simultaneously, you will be entitled to a substantial discount, so the additional cost of the Owner's Policy is relatively minor. This insurance policy is valid for as long as the owner or his/her heirs have an interest in the property.

BE PROTECTED FROM THE UNKNOWN

Your home is probably the single largest asset you will acquire during your lifetime. Are you protected in the event that you lose, through no fault of your own, ownership of that asset? Are you protected from a claim against the ownership of your very own home? This is where title insurance comes in.



Erin P. Delancey is a practicing attorney and a published author with a strong background in real estate law. She graduated from the Roger Williams School of Law in 2016 and was admitted to the Bar in 2017. Erin specializes in residential and commercial

real estate as a member of the boutique law firm Rohan & Delancey, PC, located in Albany, New York.

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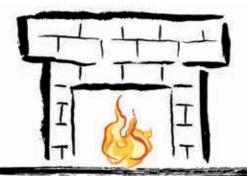
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ABADA: ANOTHER WAY TO SPELL FAMILY

By **Megan Taylor-DiCenzo** Photos by **Martyn Gallina-Jones**

Brad Goertzen has been a real estate professional for five years now and a broker for three. He started with Hunt Realty in November 2018 and celebrated his first closing in July 2019. When he opened Abada Realty on December 7, 2020, he knew he wanted the name of his brokerage to represent the most important thing in his life: family. Abada is an acronym that stands for the first letter of his family's names: A for Ava (14), B for Brad, A for Alex (13), D for Danielle (Brad's wife), and A for Abigail (12).

"What better way to show that my family (and yours) is very important to me," Brad remarks. "I care deeply about my family, and I know how important yours is to you, regardless of the size."

Before creating his beautiful family, Brad's journey started in Minnesota. Throughout high school, he rose through the ranks at a local restaurant. Brad studied to be a paramedic but decided against it after graduation. "Paramedics often retire after 10 years because their backs give out," he explains.

In the end, Brad earned a bachelor's degree in business administration, and his 14-and-a-half-year career at Target began shortly thereafter. During that time, he worked in the distribution center, where he was quickly promoted to team leader (operations manager) and moved to a new center in Wilton, New York, in 1999. "That's when I met my wife ... and she ruined everything," Brad laughs. "All of the plans changed."

Danielle grew up in South Glens Falls and attended medical school to



become an OB/GYN. She and Brad married in 2003. Then, in 2008, the couple experienced a pivotal year: they changed jobs, lost half of their income, and had a newborn baby. Their first daughter, Ava, was born in July of that year. By August, Brad quit his job to be a stay-at-home dad. At the same time, Danielle moved to a new OB/GYN practice. Thirteen months later, their son, Alex, was born. Fifteen months after that, Abigail made her appearance. "I was able to deliver them myself," Brad shares. "They have grown to be athletic and musical. I love watching them perform."

Ava, now in ninth grade, is a talented softball and soccer player. Alex, in seventh grade, participates in track and basketball. Abigail, now in sixth grade, tried all kinds of sports but found her passion in drama.

"From 8 a.m. to 3 p.m., I'm a REALTOR®. After 3 p.m., I'm driver dad, bringing them to sports practices, games, drama, everything. In my spare time — if there is any — I love playing golf. I want to join the Senior Tour when I'm old enough," he says with a grin.

HARD WORK REWARDED

"I walked into Jen Ball's office and thought to myself, 'I'm making her my mentor," Brad remembers. "I set a meeting with Jen to ask her the key things I needed to do to be successful in real estate. I also invested in Zillow and didn't turn anybody down."





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"Do what you love. Love what you do!"

In 2015, Christa Swistak took her first step into the real estate business as an operations manager for Legacy Custom Homes. The owners, who also owned Sterling Real Estate Group, suggested Christa get her real estate license. "I laughed," Christa reflects lightheartedly. "I said, 'I'm not a salesperson. That's not what I'm here to do. I like management and overseeing projects." The owners encouraged Christa, reminding her that obtaining her license would allow her to better understand the roles of those she worked alongside. Plus, it offered the added benefit of allowing her to progress her career in unexpected ways. "So begrudgingly, I got my real estate license," Christa continues. "And that's how it all began."

Christa was licensed in 2016. Over the next two years, she sold a few homes to friends and family members while working as a full-time operations manager. She had no intent on becoming a full-time sales agent until she was faced with a fork in the road. Legacy Custom Homes was closing its doors, and Christa was faced with making a career-path decision. After careful consideration, she decided she was ready to give a career as a REALTOR® a shot, and in 2018, she transitioned to become a full-time real estate agent.

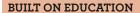
FINDING HER NICHE

Christa's experience in residential project management and operations allowed her to quickly develop relationships in the new construction arena. She landed a position as the site coordinator for Witbeck Preserve by DeGraff Bloom Custom Builders, a neighborhood with 54 home sites, helping her build the skills and relationships necessary to become a new construction specialist. Since then, she's continued to refine her niche in new construction.



Fast forward five years, and Christa's business is soaring. As an agent with Sterling Real Estate Group, she closed 36.5 transactions for \$14.5 million in 2022; over 80 percent of her business is new construction. Christa attributes much of her success to her mentors, Jeff Knox and Geoff Booth, owners of Sterling Real Estate Group and NY Development Group.

"They've believed in me, taught me, and have afforded me many opportunities that allowed me to continue to grow my knowledge and use my creativity to find my niche as a Realtor. Without their guidance and support, I don't know if I would be where I am today."



Christa prides herself on being attentive, honest, and a straight shooter.

Perhaps her biggest strength as an agent is her dedication to education — both for herself and her clients.

"I hold the client's hand through the process, trying not to let them be overwhelmed. I consider myself more of a consultant. I have such a vast knowledge and background in new construction, so I don't feel like I'm selling; I'm consulting and educating. Educating buyers is very important to me."

Christa also prioritizes education for herself and her colleagues. She's a Certified New Construction Specialist with the National Association of

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Home Builders (NAHB) and has begun teaching courses at the Greater Capital Association of REALTORS® (GCAR). Most recently, Christa has written and had approved a seven-hour continuing education course for New York State Realtors called "How to Represent a Buyer in New Construction and New Construction Basics." She strives to stay ahead of new construction trends in the industry and is always looking for new and innovative building techniques that are beneficial to her clients. New modular home construction has recently piqued Christa's interest, and she is learning new things about that avenue of new home building each day.

"There is always something new to learn, especially in new construction, and by committing to that learning, my career has taken the route where I've become a new construction specialist. That's how I'm viewed within the industry and with my clients," Christa says proudly.

HER DRIVING FORCE

Family is Christa's top priority and her primary motivator. She and her husband, Trevor, have a blended family of five children, Jacob (25), Kylie (22), Zachary (20), Julia (19), and Molly (14).

Christa Swistak and her husband, Trevor, were married on Sacandaga Lake on August 7, 2021, at Lanzi's on the Lake, surrounded by their children (from left to right: Jacob, Kylie, Julia, Molly, Christa, Trevor, Zachary.)

When she's not selling real estate or educating her colleagues, you'll find Christa hanging with her family at their seasonal home on the Great Sacandaga Lake, boating, playing board games at home with her family, or traveling with her youngest daughter's sports teams.

"Family is everything to me, and is my driving force every day. They are all so supportive of my career. They tolerate my long, unpredictable hours and appreciate my commitment to my clients. I want to set a good example for my children to teach them all of the rewards, success, and relationships that come from working hard, dedication, and loyalty," Christa says. "Most importantly, I want people to remember me as an honest, hardworking person.

"A quote I always share with my kids and have framed around my house is, 'Always be humble and kind.' That's how I was raised, and that's something I take with me every single day."

When Christa isn't working, you can find her and her husband enjoying family time and dining at their favorite restaurant on Sacandaga Lake, Lanzi's on the Lake in Mayfield, NY.

My mom and my Uncle John were my greatest inspirations.

My mom is an incredible example of a hardworking single mom. We learned so much from her. We were always told, "Work hard and good things will come."

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CAPITAL REGION REAL PRODUCERS'



Capital Region Real Producers — we appreciate you! Thank you for joining us at our Lawnapalooza/Lawn Games on June 15th.

We want to give an especially loud shout-out to our platinum sponsor, **Grasshopper Heating and Cooling**! Thank you to the Grasshopper Team! Their incredible facility provided us the perfect backdrop to host a wonderful morning of entertainment. Your hospitality is unmatched!

A special thank-you to our silver sponsor, **Broadview**Federal Credit Union. We're grateful for your event support and continued contributions to our community. We could not have made it happen without you!

Thank you to **Tasteful Luxuries**, who curated the beautiful charcuterie spread! And thank you to **Yankee Distillers** and **SingleCut North** and **Side Stage Tap Room** for samples, parking, and the happy hour after the event.

Thank you to our videographer **Mitchell Wood Photography** for the incredible drone and event footage, and to our event photographer **Little D's Photography**.

Thank you again to our Real Producers community who joined in on all the lawn games fun. We appreciated the opportunity to connect with all of you! It takes a village to strengthen our community... To everyone involved, we adore you!

For more information on all Capital Region Real Producers events, please email us at info@capitalregionrealproducers.com.



















































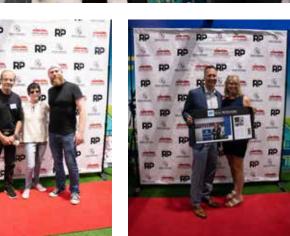




























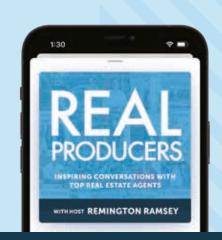






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