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Michelle Raymond, Administrative Vice President

MRaymond@trustcobank.com

Michelle Raymond is a highly experienced professional in the mortgage banking industry with over 25 years of expertise in various areas such as origination, operations, secondary marketing, and servicing. Throughout her career, she has consistently demonstrated excellence and achieved outstanding results, making her a highly respected figure in the industry.



NBrown@trustcobank.com

Nancy has over 25 years of experience in Mortgage Compliance, Quality Control, and Auditing. Nancy has served on the board of the Mortgage Bankers Association of Northeastern New York and has received several certifications in mortgage compliance training. Nancy enjoys traveling, gardening, and spending time with her family.





Mike Curtis, Assistant Vice President

MCurtis@trustcobank.com

Mike has over 25 years of experience in mortgage originations and management. Mike has served on the boards of the Mortgage Bankers Association of Northeastern New York (MBANENY) as well as the Capital Region Builders and Remodelers Association (CRBRA). My business certifications include Accredited Mortgage Professional (AMP) and Certified Mortgage Banker (CMB), both from the National Mortgage Bankers Association (MBA). I enjoy spending time with my wife and two children, and I'm a big baseball fan!

Lori Lucarelli, Assistant Vice President

LLucarelli@trustcobank.com

Lori is an Assistant Vice President overseeing the Mortgage Banking Operations department. Lori was born and raised in Schenectady, NY and has lived in the Capital District her entire life. With over 25 years' of lending experience, Lori began her career at a local credit union before joining Home Funding Finders in 2002 where she developed a passion for working in a team environment that shares the same common goal of assisting customers with all of their mortgage financing needs. She feels extremely fortunate to have worked with some of the best in the industry and is excited to continue that work here at Trustco Bank.





Scott Shapiro, Mortgage Processor

Scott is a Mortgage Processor at Trustco Bank with over 5 years' of experience administrating loan applications and walking clients through the mortgage process. A graduate of SUNY Albany with a major in Communications, Scott specializes in conventional, Fannie Mae/Freddie Mac, FHA, USDA, and VA mortgages. During his time off from work, ne enjoys live music shows, video games, and college basketball.



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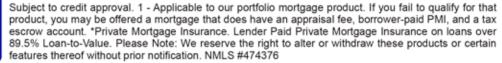




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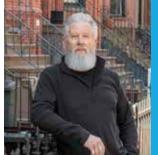


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Christophe Iwinski





Capital Region Real Producers





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Cover photo courtesy of Martyn Gallina-Jones.

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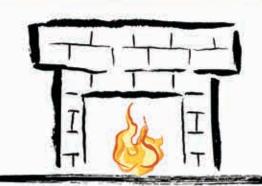
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Hello, Capital Region Real Producers!

I am your new publisher, Kristin Brindley. I look forward to meeting you all in the coming months as my team and I begin heading up Capital Region Real Producers. It is a badge of honor to be a Real Producer... Receiving this publication means YOU are in the top 0.05% of the industry in your market. Congratulations!

Our mission at the Kristin Brindley Team is to connect, elevate, and inspire our Real Producers communities. I've had the pleasure and privilege of starting near the very beginning of Real Producers, founding DC Metro Real Producers six years ago, NOVA Real Producers almost five years ago, Richmond Real Producers just a year and a half ago, and acquiring Charlotte Real Producers last year, with Long Island Real Producers coming up soon. I'm excited to now bring our experienced and successful team to Capital Region Real Producers, as well, and look forward to learning about you, your market, your challenges and your goals. Each community we serve is unique and has its own personality! Visit www.kristinbrindley.com to learn more about me and our team.

We are excited to hear your opinions on what you would like to see in the magazine and with events moving forward — content, event themes, locations and, of course, who you would like to see featured. How may we uniquely serve our Real Producers community in the Capital Region?

Thank you to our preferred partners, without whom none of this would be possible. We are thankful for their support and for the Real Producers who referred them. As you know, all of our preferred partners have been referred and vetted by other Real Producers, giving us the most well-curated list of top industry

partners in the area. If you would like a personal introduction to any of our partners, please feel free to contact me. I'd love to help!

We are thrilled to be bringing our **Lawnapalooza** event to the Capital Region at Grasshopper Heating & Cooling in Clifton Park on June 15th and hope that you can join us! If you haven't received your exclusive invitation, please reach out to us at info@capitalregionrealproducers.com.

Looking forward to meeting you!

Your Publisher,



Kristin Brindley Owner/Publisher Capital Region Real Producers 313-971-8312 Kristin@kristinbrindley.com



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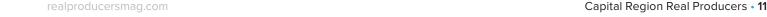
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Are You Serious?

Often, when I ask potential clients why they are interested in coaching, they'll say something like, "It's time to get serious about my business." When I inquire further into what is going on with them, I often find they have, in fact, been *too* serious.

In my experience, people take their businesses or careers so seriously that they stop having fun, which stifles their creativity. At some point in our development from childhood to adulthood, we innocently started believing that being serious is essential to success. This "get serious" approach is a survival strategy. It's the belief that in order to make the money you need to eat, pay bills, and get other life necessities, there's no room to "goof around." The thought is that there needs to be a

plan, it needs to be followed, and it needs to be taken very seriously. It is work, after all! It's not supposed to be fun.

Sound familiar? Yeah, me too! When I first started coaching, it was part-time. It was a side gig, and I didn't really need the money. I was having a lot of fun with it. Then, after about five years, I left my job and went full-time as a business coach and consultant. Initially, I was enjoying it and was successfully signing clients. Money was coming in, and it seemed almost effortless. At some point after the first few years, someone asked me about my sales strategy. Did I have a funnel, etc.? I stared blankly at them for a few seconds, said something about getting referrals, and then things went downhill from there.

Suddenly, I got serious. Another way of saying that is, I got scared. I went from building my business organically by trusting my creativity and wisdom to trying to force and control an outcome. I worked on finding and implementing the *right* sales strategy to ensure my success. The harder things got, the more serious I became.

Let me be clear: there is nothing wrong with sales strategies. I sometimes help people develop them. The problem, in my situation, was that I got scared, which led to being very serious and squashing my biggest asset — my creativity. Rather than seeing my fear for what it was — a passing emotion — it drove my business strategy.

Fear is a creativity killer. It can lead to exhaustion and burnout. Fortunately, before I totally tanked my business, I met and hired Steve Chandler as my coach. He would often counter my "How do I?" questions with "What would be fun to do?"

It is a magical question. It instantly engages your creativity, igniting new and fresh ideas. Solutions to seemingly insurmountable challenges become obvious. Once I realized I could never control the outcome, it enabled me to put my focus on my actions. I became free to create and take a lighthearted approach to building my business.

Now, when people ask about my sales strategy, I smile and say, "I have life-changing conversations with cool and interesting people."

Lisa co ad or he the

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. More information is available at www.TransformationalConversations.com.



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By Mike

I have great news!

You DON'T have to post videos to be successful on Facebook. You just need to post.

That's right... You just need to post content. It doesn't matter what it is.

Do videos receive more engagement? Yes, but a little engagement is better than none at all. With social media, consistency is key. Unfortunately, most people struggle with posting consistent and relevant content on their social media. Many times, they struggle with what to post, when to post, and what kind of content. Video? Photos? Text?

In this struggle, they tend to take a shotgun approach, and the content they do create leans heavily towards sales and marketing, which can inundate your friends with posts that simply turn into white noise.

Let me put it this way, if you have to constantly tell your friends to call you if they want to list or buy, then two things: one, they must not be your friends (or they would already know what you do), and two, if you are constantly asking for business, and that's all you post, you're telling them "I'm not busy ... and I'm desperate." Most often, people do this thinking they are promoting themselves the right way but end up shooting themselves in the foot.

SOCIAL MEDIA IS SOCIAL.

You will get the biggest bang for your buck by using client experience storytelling instead. What is client experience storytelling?

Think about it like this, when a customer is in the market to buy a car, what is it they want? Most people say they "want the car," which is true on the surface. But in reality, it is deeper than that. They need your product or service, but what they want is a smooth, easy, and mutually beneficial experience. Asking them to call you if they are in the market doesn't mean anything to potential clients.

Your content should show your client the service you provide when they choose you. Client testimonials, pictures with you and your clients throughout the process... Showing them you're busy and working with other clients will carry more weight than you can possibly imagine.

"So, if I'm not promoting myself, how do I promote myself?"

It's easier than you think. They want to know who you are and how you operate. Customers want to feel good doing business with you, and the easiest way for them to know if they will is by seeing many other people feeling good doing business with you too.

Show your clients who you are and how you operate through your daily posts. Take pictures with your clients throughout the experience. Smiling faces tell all. Make sure you're in the picture, too, so your community becomes more familiar with you. Also, post personal things. Show people your hobbies, your family, and who you are as a person. The more they can relate to you, the more they will trust you.

Your personal profile should act as your resume. Once they notice you and become curious, they will check you out, so having a consistent content calendar will set you ahead of 95 percent of your competition.

So how do you make a content calendar?

It's easy. Remember, Facebook rewards those who are active users, so the goal is to reach one post per day. You can work your way up to it, but I would recommend no less than three posts per week. For a well-balanced page, about half of your posts should be personal and half business.

You can also incorporate a "miscellaneous" post, like motivational quotes, community shout-outs to businesses, gratitude posts talking about a person or event, etc. You can be as creative as you want, but schedule each post for a specific day:

MONDAY – Business Post
TUESDAY – Personal Post
WEDNESDAY – Motivational Quote
THURSDAY – Business Post
FRIDAY – Personal Post
SATURDAY – Business Post
SUNDAY – Gratitude Post

Then, every day, find something to post about in that category and post it.

A business post could be as easy as a picture of you out showing houses with your clients titled, "Can't wait to help find Mr. and Mrs. Smith's dream home!" making sure you tag your clients, or even a picture of your coffee cup on the desk next to your laptop with a notebook saying, "Full day of showings and a listing appointment. Can't wait to make a difference in my clients' lives!"

A personal post could be as easy as a picture of the sunset and you saying, "Excellent end to the weekend. Time to refresh and recharge before another busy week!" or a picture of your dog with a cute caption. We don't have to over-complicate it. Just be you, and be genuine. Over time, you will build up the habit of posting daily and you'll wonder why it was so difficult to begin with.

Now, here's a challenge, and I hope you're up to it: take the next 30 days and create a calendar, decide what type of post you'll do that day ahead of time, and then take action. If you miss a day, that's okay, just forgive yourself and pick up where you left off. Build up the habit and you'll set the momentum. This consistency with posting will help you build stronger connections *and* get you the maximum reach you can on Facebook. Then, let me know how your 30-day challenge went and share your results with me.

I can't wait to see what you come up with!



Mike Baker is the owner and founder of Your Social Liaison.
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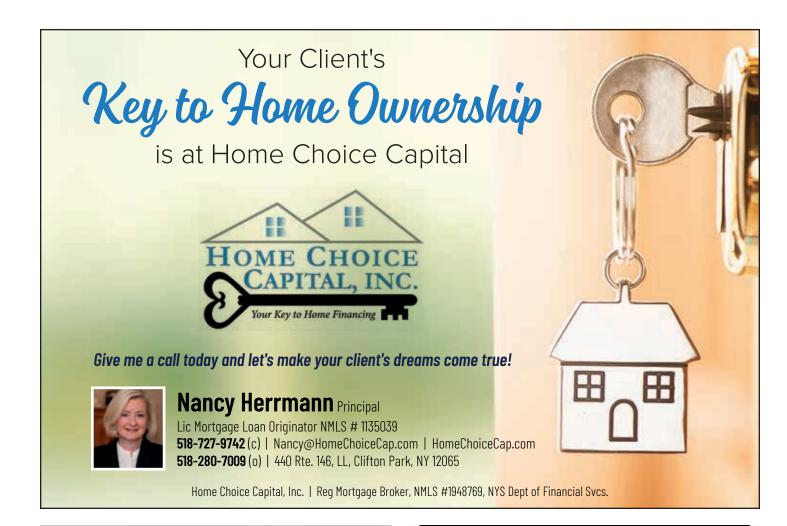
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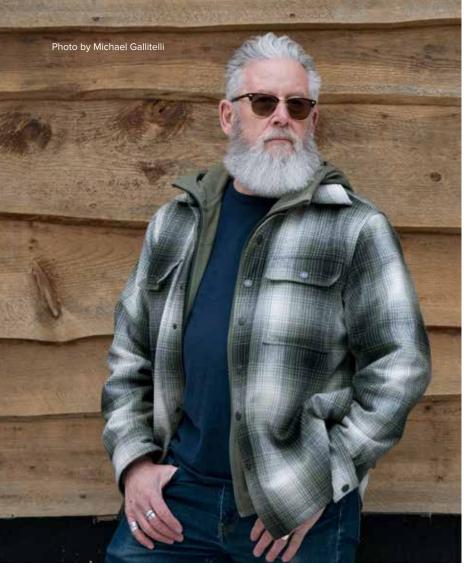






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Within two years, he was working with mid-level artists, and within a decade, he was shooting A-list celebrities. Despite his success, however, Martyn found out there were still lessons to be learned.

"I thought I was going to hitch a ride and shoot the next big thing," Martyn recalls. "Ultimately, though, I crashed and burned and stepped away."

Between 2000 and 2004, Martyn got what his wife refers to as a "proper job," working as a manager for a new digital photography enterprise, which allowed him to hire, train, and supervise photographers. However, Martyn felt unfulfilled in this role. "I had a salary and benefits working as a manager ... but I hated being divorced from the photography itself. That's when my golden person, my stalwart, my wife encouraged me to get out and shoot something again — anything." He began shooting creative people and performers while cobbling together an income at it. "I was humbler," he remembers. "When someone asked, 'What's your day rate?' I would ask, 'What's your budget?""

Martyn's new approach paid off when he was



Photo by Michael Gallitelli





Photo by Gary Powell



Photo by Michael Gallitelli

hired by Gene Peterson, the leading graphics coordinator for the huge commercial real estate services firm CB Richard Ellis Group. "I became one of his main photographers," Martyn says. "It was a fantastic opportunity I took with both hands. It gave me a real income again."

In 2008, Martyn became part of the onboarding process for several Midtown Manhattan law firms that hired new associates every month. "I had the accuracy and technical knowledge to create the same lighting, background, framing, and energy for each portrait," he recalls. "I was good at making stuffy lawyers feel approachable and had a gift for cutting through the layers of their external personality to get to the internal."

Martyn is gifted at creating images of people where their true selves shine through. The process of creating portraits is a dialogue, he says, and each engagement is unique. "I bring that dynamic to Real Producers too," he shares. "It starts with collaboration. I say, 'Listen, I'm not going to take photographs of you; we are going to make photographs together.' I help them present themselves honestly, truthfully, and powerfully. I have successful



Martyn Gallina-Jones with his wife, Nedda.

photo shoots because I see the success in the people I'm shooting. I tell them, 'Remember, I'm making your photographs, not mine."

Photography is a business — and way of life for Martyn — that allows him to express his creativity and collaborate with others to help them achieve their goals. "Whether it's shooting architecture, furniture, real estate, business portraits, or a Top 300 REALTOR® in the Capital Region for a wellrespected industry magazine ... I need to make them look strong, focused, and trustworthy," Martyn notes. "I pay attention to what they need. I give it everything I've got and give each client all the time and attention that I can."

Today, Martyn is applying his philosophy to the rebranding of his business, now Hearthstone Productions. The new branding encompasses all of the valuable lessons he has learned throughout his journey. He is excited to be transitioning from New York City to the Capital Region with his wife, who is retiring as a high school principal in Brooklyn, to live a slower, more thoughtful life, where he can continue to pursue his passion, make art, and bring all he knows, and is still learning, to the community.

"When people feel like they're growing and learning and involved in new things, it's all good. I feel blessed to have this opportunity, and I'm energized by the prospect, the new territory, new engagement, and new market in my life," he says. "I'm loving it. It's an exciting time for me."

For more information, call 917-613-4929 or email Martyn@ HearthstoneProductions.com







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CONSISTENT EFFORT, BIG RESULTS

When Travis Scarincio puts his mind to something, he doesn't stop until the job is done. So when he found himself juggling college, real estate, and a full-time job at 20 years old, he did the only thing that made sense. He kept going.

It was a longtime family friend who first suggested a career in real estate to Travis. As the managing broker at a local agency, she thought his customer service background and sociable personality would be a good fit for the profession.

"As a young teenager, I worked in childcare with families, so those are kind of tough lines to navigate sometimes," Travis shares. "I also worked retail and waited tables."

In order to get a firsthand glimpse of what the job might look like, Travis rode along with his cousin who was purchasing a home. "Every Sunday, I'd go to open houses and showings with them," he remembers.

Ultimately, Travis decided to go to college to pursue a bachelor's degree in business, but he didn't drop the idea of real estate completely. His junior year, after reconnecting with the same family friend, he signed up for real estate classes, took the exam, and got his license.

Although eager to focus on his new career, Travis was determined not to lose sight of the other goals he set for himself — getting his college degree and purchasing a home of his own at the age of 21. He continued school while working full-time at a local credit union and practicing real estate on nights and weekends.

"It wasn't easy, but it was just a juggling act, and I think everyone has that with different aspects," Travis says. "It was definitely very stressful."



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In May 2018, his hard work paid off. He earned his BA and closed on his own home. With those two goals checked off the list, Travis could finally shift his focus. But rather than jump headlong into real estate, he kept working at the credit union while he continued to build his client base. Having lived in the Capital Region his whole life, Travis has deep ties to the community, and he slowly built up a steady stream of clientele through family, friends, and word of mouth. In 2019, Travis went full-time into real estate.

When COVID-19 hit, Travis was determined not to let it break his stride.

"I just kept pressing," he recalls. "Even with the pandemic, I had clients, and we found unique ways to get showings done and contracts together."

Travis credits consistency for his success.

"I've done a lot of training, and they all say consistency is undefeated," he remarks. "Even though we were home and locked up with the quarantine, I was logging into emails, responding every day. I had a scheduled routine. I think my growing business has a direct correlation to my consistent effort."

That effort has earned him HUNT Real Estate ERA's 2022 Circle of Achievement award, the Regional Most Improved award, and Third Place in Regional Sales for Units. The Post Star has also named him Best of the Region the past four years running.

"My continued growth is due to the trust my clients place in me and the referrals they send my way," Travis notes.

One of Travis's favorite parts of the job is watching others achieve their own aspirations.

in St. Lucia for a destination wedding.



Festival with his goddaughter



Success, to me, is a healthy balance of making a living and also making a life.

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"It's a big transaction for a lot of people," he says. "It's fulfilling for me to see them accomplish their goals and fulfill their dreams. The most enjoyable part is definitely seeing your clients' happy faces on closing day, but even better is when you reconnect and they tell you how happy they continue to be weeks, months, and years later."

Now that Travis doesn't have so much on his plate, he has more time and flexibility to enjoy a life away from work.

"Success, to me, is a healthy balance of making a living and also making a life," he says. "Outside of real estate, I love being around my dogs, my extended family, and a few close friends. I enjoy catching up with everyone while kayaking, trying new local restaurants, walking the dogs, or watching the kids play."

Travis's advice to other REALTORS® is twofold: be consistent and remain resilient.

"Every year, my business has grown slowly, and it's been in direct relation to me failing and trying again," Travis explains. "I had deals that fell apart because I didn't know how to problem-solve them. Every time something like that happened, I learned from it. It takes time to build a business. It takes time to build trust. And it takes failure to learn from and gain experience and do things better."



By Megan Taylor-DiCenzo

Christopher IVIINSKI

Making the **Most of Every** Moment

As a child, Christopher Iwinski and his family suffered a loss that impacted his outlook on life.

"We lost my father when I was in third grade, so I don't take anything for granted," Chris shares. "Every day is a blessing. You never know when something flips that light switch, and you're gone."

Experiencing significant loss at an early age taught Chris about personal responsibility. Since the third grade, Chris has been making the most of every day.

Before becoming a full-time REALTOR® in 2011, he tended bar at The City Tavern in Saratoga. And for over a decade, he spent several winters in Breckenridge, Colorado, to feed his





inner ski bum. That's where he and his wife, Jess, solidified their relationship.

Upon his return to the Capital Region, Chris's life was turned upside down by a dirt-bike accident. Never one to take a moment for granted, Chris signed up for real estate classes the very next day.

"It doesn't matter whether someone is panhandling for change on the corner, is a multimillionaire, or a star performing at SPAC; I can talk to anybody," Chris says. "Why not get into sales? I wanted to sell something I believed in and could stand behind."

Chris took the Manfred Real Estate class online. As soon as he finished, he interviewed with Coldwell Banker. "Whenever I thought about real estate, I thought about Coldwell," he notes.

Chris recalls his 'fantasyland' expectations about the career. "What's not cool about real estate?" he jokes. "You get to drive around in fancy cars, and

people call you and want to sell these million-dollar properties. Life's easy! That's an easy job!"

After quickly learning the career was a bit more challenging than his initial expectations and took practice, persistence, and experience, Chris incorporated his blue-collar work ethic and focused on his goals. Twelve years later, Chris is living his current vision of "the dream."

"Owning real estate is *the* dream," he says. "When I think real estate, I think freedom. There is no better feeling than owning a home — owning a piece of land you can call your own."

thing in the morning. He's learned to explain things, ask questions, identify problems, and provide solutions. Over the last decade, his business has shifted from calling expired listings, helping for-sale-by-owners and door knocking to working with 90 percent repeat and referral business.

Today, Chris arrives at the office first

"When people call me and say, 'My friend recommended that I reach out to sell my home,' that is the biggest honor I can receive. We're talking about hundreds of thousands, sometimes millions of dollars. I do not take that responsibility lightly," Chris remarks.

The referral rate Chris experiences now is a significant shift from when he started his career, having dealt with his fair share of rejection. "It was my biggest surprise," he admits. "In real estate, people make tough decisions, and it's personal. In the beginning, I'm sure I looked like some kid, and they were supposed to trust me with their home. I didn't even have antlers growing yet. Now, I joke that I've got antlers, but they still have velvet on them."

Earning people's trust can be challenging, but Chris learned how.
"Practicing what to say and how to say it is helpful," he explains. "You need confidence. When training new agents to make phone calls, I encourage them





to put their shoulders back and be themselves."

Mentoring up-and-coming Realtors has become a part of Chris's business. "It's trickled in for the last five years," he says. "Helping new agents find business jazzes me up."

Chris also advises agents to detach themselves from the outcome. "You make better decisions that way, and the stress isn't in the conversation," he remarks. At the same time, he treats his clients as he would his mother or brothers. He enjoys educating his clients and takes pride in helping them understand a property's potential or its challenges.

So what will the next decade have in store for Chris?

"I'll still be slingin' houses," he says with a laugh. "I'd like to get involved in development as well. Certainly, five to 10 years from now, I'll need to bring some people on. I look forward to sharing my knowledge and helping agents get to the finish line."

Just as Chris supports new Realtors coming up, he has the support of his own family. "My mom was amazing. She raised three boys by herself. She had her hands full," he remembers. His brothers, Tom and Ben, have been an integral part of his journey in business as well. "I joke with both brothers that they need to start charging me consulting fees for all of the questions I ask about site work, road costs, driveways, septic systems, drainages, soil, electrical services, overhead power, underground power, etc.," he laughs. "I'm so proud to be able to call both of these guys my brothers."

Chris and his wife, Jess, have two children, Finley (4) and Otto (2). "My wife is the hardest working, 'raddest' mom I know," he says. "And that's why I married her. It's a dream seeing my kids grow up together at our home out in the woods, stumbling through the

trails, swimming in the stream, snowmobiling, and going out in the side-by-side for family trips around the property."

Chris is active in the community and has several causes that are near and dear to his heart. He serves on the zoning board of appeals in Wilton and is a board member of the Friends of Wilton Recreation 501(c)3 nonprofit, helping raise money for local parks. He also enjoys donating to the Veterans Housing Coalition and other fundraising efforts.

When he first entered real estate, Chris helped Double H Ranch prepare their grounds. He also trained to become a snowboarding instructor for them but, unfortunately, he was often showing houses on the weekends when they would need him to teach.





An avid outdoor sports enthusiast, Chris Iwinski enjoys skiing, hockey, mountain biking and off-roading.

"I didn't want to commit and then have to call out," he recalls. "However, just hearing the families' stories was unbelievable. People with 'normal' lives take so much for granted. So many kids have never had the opportunity to have the wind in their hair as they ski downhill. They've never ridden on a chairlift or a horse. They've never seen that many trees or had the opportunity to swim. Double H holds a special place in my heart; they're always encouraging kids to get outside and provide them with unforgettable experiences."

It's no wonder Chris believes in the Double H mission. It's all about enjoying new experiences and making the most of every moment. That's what Chris is all about. "It's been a short, strange trip," he says. "I'm excited about the future, helping more people sell, build, and buy. I look forward to expanding our portfolio and learning more about development."

"You never know what tomorrow brings," he concludes. "Make sure to enjoy some time today."



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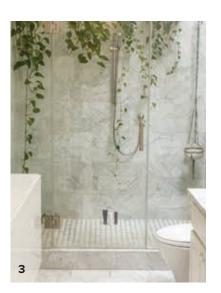
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