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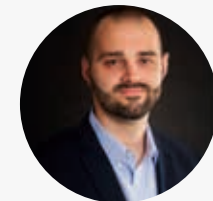
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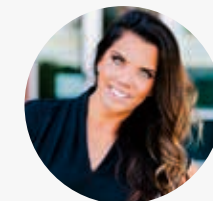
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*While it is Movement Mortgage's goal to provide underwriting results within six hours of receiving an application, process loans in seven days, and close in one day, extenuating circumstances may cause delays outside of this window. | Justin Kozera | 69-R West Main Street, Westminster, MD 21157 | DE-MLO-1446275, FL-LO60579, MD-1446275, VA-MLO-31354VA, PA-63595 | Ashley Ball Crist | 8200 Coastal Hwy, Ocean City, MD 21842 | DE-MLO-815145, MD-8151455, PA-104187 | Movement Mortgage LLC. All rights reserved. NMLS ID #39179 (For licensing information, go to: www.nmlsconsumeraccess.org). Additional information available at movement.com/legal. Interest rates and products are subject to change without notice and may or may not be available at the time of loan commitment or lock-in. Borrowers must qualify at closing for all benefits. CPID12465_AO0223



TABLE OF CONTENTS



12
Preferred Partner Index



22
Agent to Watch: Judy Klein



28
Partner Spotlight: Sam Rosenblatt of USA Mortgage



34
In Loving Memory - Alan Grubb



40
Association Spotlight: Sarah Rayne of HCAR



46
How to Navigate the World of Interior Design by Kerry Whippee



52
Partner Spotlight: Sean Mulhall of BlackTree Property Management



58
Cover Story: Tina Beliveau



66
Standings: Top 150 by Units & Volume

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CHANGE: FRIEND OR FOE?

Change has been on my mind a lot lately - the changing seasons, the evolving real estate world, and the transformations in my own life.

Why do some people handle change well while others struggle with it, experiencing discomfort, anxiety, sleeplessness, and other reactions?

For a long time, I wasn't great with change. Growing up in a chaotic household without constants shaped my negative perception of it. Do you know what happens when you decide that change is the enemy? Nothing! Nothing happens. You are stuck personally and professionally.

Our society has undergone dramatic changes, driven by technology and other advancements. While I sometimes want to run away and live in the woods, I've come to appreciate the world of constant change.

In 2015, as a director at a large sales company in DC, I read a book on change. Anticipating major changes in the company, I wanted to lead my young team through them gracefully. Recognizing my own resistance to change, I sought external resources for help.

The book taught me a crucial lesson: Change is a habit. If change is a habit, then anyone can embrace it and harness its power - including me.

Here are a few strategies I use to navigate a world of constant change:

1. **Cultivate gratitude for the opportunity to change.** Acknowledge that not everyone has this privilege.
2. **Define the desired outcome clearly.** Merely saying "I want to eat healthy" or "I want a business that embraces real estate changes" isn't enough. Envision the future vividly, write it down, and read it daily.
3. **Find joy in the journey.** If we constantly focus on reaching our destination, we risk wishing away more than half our lives. Embrace and savor the process.
4. **Seek community.** Even when change feels isolating, remember that we are not alone. When facing significant shifts, like those in the real estate industry, a community of like-minded individuals can help navigate the challenges and shape the future.

As the last leaves fall, I encourage you to take a moment to appreciate yourself and your accomplishments in 2023.



Always,

Jill Franquelli
Editor-in-Chief
jill@rpmags.com



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2023 EVENTS CALENDAR

Friday, Nov. 17

2 p.m - 5:30 p.m.

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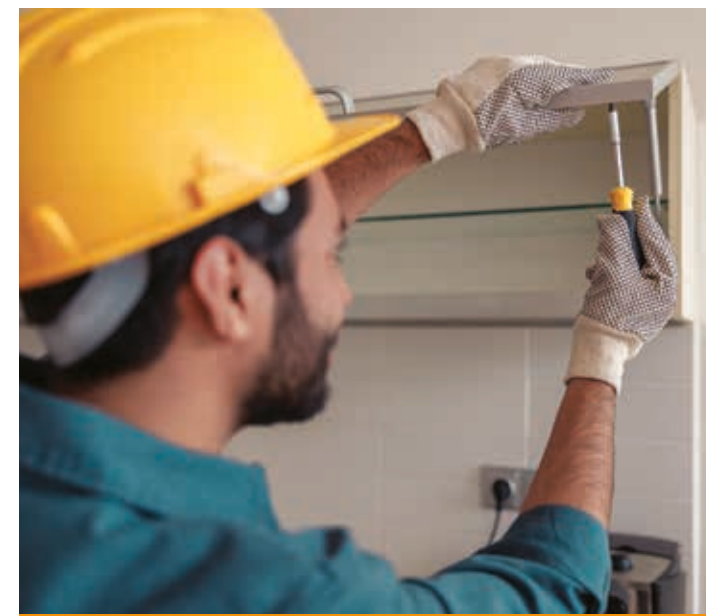


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Judy Klein

Humble, Grateful, and Loving Through it All

Like many people, Judy Klein has had tough times in her life. Through hard work and a positive attitude, she manages to find hope in the worst situations.

Judy, who is part of the Bob Lucido Team of Keller Williams, has been in real estate for thirty years. She services Howard County and surrounding areas.

After moving to the States from Korea when she was 5, Judy's family lived in a Baltimore home with her aunt and uncle. She was held back a year in school due to dyslexia. From her bunk in a room she shared with her three sisters, Judy could see Domino's Sugar neon light. "I fell in love with architecture in Baltimore," she said.

Real estate was an easy connection to architecture. At first, she got her real estate license so she and her husband Glenn could buy investment properties. Family and friends noticed how well she was doing and said, "You're really good at listening to what people want and good at communication. You found your niche."

She started working with those family and friends for their real estate needs. From there, her business took off. "I started helping family and friends here and there and then it became natural."

Hard work came easily to her. Her dad, Heung Lee, who passed away 2 years ago, influenced her greatly. "He sacrificed so much for us to come to the States [from Korea]." He worked three jobs to provide for his four daughters and enable his wife to stay home to raise them. He had a fruit/vegetable stand, was a landlord and owned a carry-out sub stand.

Ten years into her real estate career, Judy knew she wanted to be a mom. After experiencing 7 miscarriages, she was thrilled to discover she was pregnant in 2000. At five and half months pregnant, though, she was rushed into surgery for an emergency C-section. Her son, Adam Taylor, was stillborn.

Judy and her husband Glenn were devastated. Her mom, Young Lee, took

her aside and told her about the child she lost at one year to SIDS. Judy never knew about the loss and took comfort from knowing her mother was able to move forward after the devastation.

Judy and Glenn were soon expecting again. "We had an amazing doctor who specialized in high-risk pregnancies," Judy said. She was put on six months of bed rest. Her daughter, Elliana, was born weighing 5.6 pounds. Judy's health was at risk during the surgery—she almost died. Elliana was in the NICU for one and a half months.

"You just gotta keep going, keep strong. Life is hard but we all need to stay positive."

Life has had tough personal times and continues to be a struggle since she wants to be there for her mom who is now 86 years old. "I enjoy being with her because I love her."

▶▶ agent to watch

By Joya Fields
Photos by Maryland
Photography Inc.



Work stress can be hard, too. “I equated success with goals, money, and accolades.” Between family obligations and work, she would find herself crying in her car, feeling like she wasn’t doing enough to succeed. But then she realized that she could reframe her focus, like her dad always told her. Focus on the positive.

“Find something that will make an impact for yourself and others,” her dad had advised. In fact, one of her favorite client experiences involves a Howard County voucher rental client from ten years ago. Many other agents shied away from clients who needed the voucher system. Judy’s client asked her why she took her on, because so many agents had turned her away. The client proclaimed she’d never be able to afford to own a house of her own.

“Yes, you will own a house. Tell me what’s going on,” Judy told her. During the next one and a half years, Judy coached her client and held her accountable. The client purchased her own home. “I have sold two-million-dollar properties and won dozens of awards. This client is still my biggest milestone.” Since then, Judy has received dozens of referrals from this client.

In 2022, Judy was dealing with many family circumstances and still did 28 units and \$18,154,000. “My goal is \$20M in 2023, but the market has been tough.”

Judy credits her husband, Glenn, with helping her achieve success in family and real estate. “Glenn is the love of my life.” They’ve been together for 36 years. One of the things that attracted Judy to Glenn was that he was tenacious—he wouldn’t give up on her. Glenn, a VP of accounting, knew he wanted to date Judy when they were at the University of Maryland. “He was relentless in his pursuit of me. I was drawn to his beautiful soul. We’re still best friends.”

“We are polar opposites,” she said. “He is reserved, and I could talk to an ice cube.”

She’s been with the Bob Lucido Team of Keller Williams for 8 years and acknowledges Bob and Tracy Lucido have played a huge role in her success, too. “They are so supportive. And authentically real. They never push agents, only help you reach goals. Each step of the way, they offer tools to help us be successful...” She is proud that their team is the #1 Keller Williams in the world. Judy was the first agent in 2022 to make the Lucido Elite Top



Agent and Lucido Limitless Club (100% commission), receiving the designation in June.

Last year, Judy fell down the steps at her house, resulting in four herniated disks. After researching ways to deal with the injury, Judy decided against surgery, preferring physical therapy and massages. Some days are harder than others. “Music lifts me up,” she said. She listens to music and dances, and reads and listens to a lot of books, too. Especially success stories like the ones Tony Robbins writes.

She also goes swimming 4-5 times a week and participates in water aerobics. Her most notable stress reliever, however, is knowing when to turn off her cell phone. “I turn off my cell at 11 p.m. It’s across the room with

a cloth over it so I’m not even looking at it.”

With all of this hard work, Judy knows how to have fun, too. One of her favorite activities is traveling. And she thanks her daughter, Elliana, 19, for showing her the joy of travel. “Elliana woke us up one morning and said, ‘let’s go on a cruise to Europe.’” So the family that had never traveled outside of the country has now been on 30 cruises to the Caribbean and visited Italy, Greece, Turkey and Venice. In the not-too-distant future, Judy and her daughter plan to take a trip to Korea.

Through it all, Judy keeps it positive. From being diagnosed with dyslexia, to losing a child, and almost dying while giving birth, Judy forges ahead. “Keep going with your chin up, day after day, be humble and grateful.”





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SAM ROSENBLATT OF USA MORTGAGE

For mortgage planner Sam Rosenblatt, the climb to the top has been full of twists and turns. From rejections and being fired on his birthday to the mortgage crisis of 2008, Sam's recognition as one of the "Top 200 Loan Originators" in America by Scotsman Guide came from 28 years of hard work, late nights and a passion for helping others.

"I love helping families get into homes. You're getting people a place to live and, in some cases, grow a family," Sam said.

Sam is a sales manager at USA Mortgage and lives in Baltimore City with his wife Michelle, 15-year-old son Bennett, and two French Bulldogs named Pippa and Pearl.

He thrives under pressure and describes an innate ability to see numbers in a loan application jump off the screen the way a chess player fast forwards through possible moves in their mind. His specialty is what he calls Fireman Sam loans.

"It's when another loan officer or mortgage company drops the ball, and there's eight to 10 days to close. It's like, 911, what's your emergency? Being able to pick up a burning house loan and turn it around is great because there are very few people in this business who have seen as many loan applications."

You could call Sam's entrance into the business a happy accident. After graduating from the University of Maryland with a bachelor's degree in finance in 1993, he struggled to find a career, working at Macy's and for a scaffolding company while living at home. He hoped to go to law school but got waitlisted just as his résumé ended up on the right desk. City Federal Funding gave him the job offer that would kick-start his career. Two months in, he set a company record because he worked to be the best he could be.

"Everyone was rolling out around 5:30 p.m. I was used to working until 10 o'clock at night, so I was working until 7:30 and getting those extra calls," Sam said.

A year later, Sam joined his friend's company, Greentree Mortgage Corporation. He worked his way up to a managerial position, but it wasn't his forte, and his friend fired him on his birthday.

▶▶ partner spotlight

By Abby Isaacs
Photos by Maryland Photography Inc.



“““

I love helping families get into homes.

You're getting people a place to live and, in some cases, grow a family.

“It was the best thing he ever did because I realized that I just enjoy talking to buyers and families and helping them get into homes. So I always joke that he did me a favor.”

Sam’s work ethic continued to pay off. 2004-2005 were banner years. He closed over 800 loans and created The Rosenblatt Group to establish his own brand in the mortgage space. In 2010, he joined Academy Mortgage Corporation, where he was the top producer for six years and number two for seven years. His latest career move brought him to USA Mortgage this summer.

“I came to USA Mortgage wanting to have more control over the products and pricing and better technology that could make it more efficient for my borrowers and for my clients. It has been a great experience.”

He prides himself on bringing more than just the basics to the table. He has a sprawling network of contacts and nearly three decades of experience sharpening his skills, all with a very approachable attitude.

“I think people are surprised when they meet me, when they’ve heard about me, whether they’re in the

mortgage business or outside. I’m easy to talk to,” Sam said. “I always say to agents and borrowers that you’re going to be more successful buying a home using me and my team. People will accept our offers, even if it’s not the highest and best, but just because the listing agent tells the seller, ‘Hey, I know who Sam is. I know his reputation.’ “

Bennett has grown up watching his dad achieve, ranking as a Top Originator for 2022 and many other years, and he wants to follow his example. “He sees how hard I work and how much I do for my buyers, agents, and business partners. I do whatever it takes because I realize that people entrust me with buying a home. So he’s super proud of me,” Sam said.

Sam is proud of himself too, of the reputation he has built and the people he has helped. All because he did not let failure stop him.

“What made me work so hard were those challenges between graduating from college and getting a job in the mortgage business. That made me who I am. I would not have been as successful if I had gone out of college straight into the mortgage business.”

“““

People will accept our offers, even if it’s not the highest and best, but just because the listing agent tells the seller, **‘Hey, I know who Sam is. I know his reputation.’**



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That is how many in this community described Alan Grubb. Alan passed away in August, leaving behind a relentless pursuit of serving others. He was an icon with an impeccable reputation and will be greatly missed.

We decided to reach out to the community to share some of their thoughts about Alan and his impact.

BRP: In what ways did Alan impact your life?

Debbie Jensen-Grubb (Alan's wife): His unconditional love for me, and others, opened my eyes and heart to how love could really be. I knew that he always had my back, someone that I could depend on. He was always there for me, giving me the best in life that he could.

John Hallis: Alan and I were joined at the heart. Wired to be brothers in arms for the blessing of others. Few words needed to be spoken when we were on a mission to love and serve others well. Alan was a GREAT servant leader who took care of his portion of our BIG RED Day Baltimore events so completely that it allowed me and others to focus on expanding and increasing the event to include thousands and thousands of kids. It warmed my heart to know that we could tackle nearly anything together.



Anita Kestel: He contributed to the groups he was in and voiced his opinions, but in a really laid-back manner. I always looked forward to him being a part of the committee meetings and seeing him at events.

BRP: What will you remember most about Alan and his life?

Debbie: His love, gentleness, bear hugs, wisdom, laughter, the twinkle in his eyes when he looked at me, and how he lived to serve others by teaching them what he knew through example. How he loved to experiment with cooking in the kitchen, always improving on a recipe and then sharing what he made with others. His love for travel and visiting new places. How much he loved his family! There is so much more...how can you explain it all?

John: His gruff exterior surrounding his tender heart. He was a BIG softy who LOVED being part of a noble cause, and he was often brought to tears in the service of others.



Bonnie Camarata: He was a heartfelt person that you could immediately trust both personally and professionally.

Anita: I loved that Alan always had a smile. He was so easygoing.

BRP: How might you carry on Alan's legacy?

Debbie: Love life, live it to the fullest within your means, and serve others.

John: Keep on uniquely being "me", just like Alan did. Don't pay attention to what detractors say can't be done....just do it anyway.



Bonnie: There is always time for a hello and a smile which can make a difference for others to spread it throughout their day to everyone they meet.

Anita: We shared the goal of making an impact with our involvement. I want to honor and continue that.

BRP: What did you appreciate most about Alan?

Debbie: His love.

John: His BIG heart, his faithfulness of spirit, and the skillfulness of his hands.

Bonnie: He was such a true person. Always gave back whenever he could. He truly loved his wife (and her cooking). He made a positive impact daily on those around him.

Anita: He had a great sense of humor! I'll miss that. I also really enjoyed seeing Alan and Debbie together at events. I always felt they supported each other and had a fun-loving relationship.



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SARAH RAYNE

OF HARFORD COUNTY

Association of REALTORS®

MAKING CHANGE TOGETHER

Sarah Rayne, CEO of the Howard County Association of REALTORS®, knows a thing or two about making change. Just after college, she achieved her lifelong aspiration and became a newspaper reporter. But over time, Sarah realized reality wasn't living up to expectations. "Every day [as a reporter] you kind of worry if you're going to leave with your job – so many layoffs – so I was looking for something new and someone just happened to send me a job listing for a Government Affairs Director at the Coastal Association of REALTORS® in Berlin." And the rest, as they say, is history.

Nine years later, Sarah has risen through the ranks to lead the Howard County Association of REALTORS® (HCAR). She says this career change gave her purpose – and changed her life. "Every day I get up and I look forward to coming to work, which is a gift."

Working with REALTORS®, Sarah shared, is one of her favorite aspects of her job. "REALTORS® in general are really inspiring. They are the hardest working people that I have ever known. They work all the time. They volunteer all the time. They're doing normal life things...it's a gift to work with them every day." HCAR, Sarah says, is here to support. "We are here to help our REALTORS®, in any way possible, be successful." HCAR offers a myriad of traditional benefits, from free continuing education and lockbox services to an on-site retail shop.

But Sarah says HCAR's biggest benefit is what she calls her "dream team." "We have a staff with

over 40 years of experience in the REALTOR® association world, working really hard for [our members] every day. These are skilled and talented individuals who really come together and provide optimal service to our members... By our powers combined, we are going to give REALTORS® an awesome experience." Sarah's team is also committed to helping community members realize the dream of home ownership. "We ultimately want [consumers] to access housing and the investment of home ownership. And we want to make sure they know that working with a REALTOR® is the best way to protect yourself in this incredibly complex process."





At the heart of this incredible teamwork is what Sarah says sets HCAR apart: dedication to making positive change – in the local community and in the industry at large. “What makes HCAR different is we are a progressive organization. One of our main focuses is diversity, equity, and inclusion.” This focus led HCAR to create a Government, DEI, & Public Affairs Director position and hire Najee Bailey to fill the role. Najee’s main mission: to lead HCAR in finding ways to support community members outside of Maryland’s racial majority – both REALTORS® and consumers.

As Sarah acknowledges, home ownership seems out of reach for some. “Homeownership rates of minority communities are much, much lower than they are among the majority communities,” a reality Sarah says is partly because many people think that buying a home is an insurmountable feat. “[HCAR is] doing what we can to close the gap,” including making potential home buyers aware that a REALTOR® can help them find a pathway to homeownership.

HCAR’s DEI work is also targeting underrepresentation among REALTORS®. “[HCAR] wants to introduce this career opportunity to people of color who may or may not have the background or resources to get into this industry” and help REALTORS® of all experience levels succeed. They’ve created what Sarah calls a “roadmap” for

“
What makes HCAR different is we are a progressive organization. One of our main focuses is diversity, equity, and inclusion.
 ”

individuals who are new to the industry, a resource that serves as a checklist to help them get established. HCAR also created their “Agent of Change” designation to recognize “a member... who is very dedicated to educating themselves and making a difference in their communities in the DEI realm.” Across the board, Sarah, Najee, and the entire HCAR team are committed to continuing to expand their DEI initiatives and make a difference for REALTORS® and consumers alike, planning to roll out additional initiatives moving forward.

To continue to make an impact, Sarah says HCAR needs

REALTORS® “who want to get involved in the future of this industry” to step up and join in on the work. And HCAR offers a lot of opportunities to do just that, including a variety of committees, monthly networking happy hours, and a fair housing community book club. Together, Sarah believes HCAR’s staff and members can make positive change in their community and in the industry at large. She encourages anyone interested in learning more about the Howard County Association of REALTORS® to visit www.hcar.org, call (410) 715-1437, or email staff@hcar.org.



Sarah, Robin Lewis, Danielle Jacob, Mikesa Ponder, Rita Williams and Najee Bailey

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how to navigate the world of interior design

By Kerry Whippee



Are you one of those people who thinks design is difficult? Here are some questions to ask yourself. Is comfort a priority for you? Do you want to follow the trends or stay classic? Do you love to entertain?

Maybe you feel like you don't know enough about the rules of design and need a boost of confidence to jump-start your project. Yes, there are design rules and we'll go over a couple with you. But there's an expression we say to our clients, "you have to know the rules to break the rules."

DESIGN RULES WE LOVE AND FOLLOW:

- A living room rug should be large enough so the front legs of all furniture in a grouping are resting on the rug.
- Wall art should be hung about two-thirds of the length of the sofa or furniture it hangs behind.
- Our minds like symmetrical spaces. Having too many items on one side of the room can make a room feel off balance.

BREAKING THE RULES:

- What if you want to hang your art higher than eye level because you like it better? Do it!
- Do you find white ceilings boring? Paint them!
- Go against the grain! If you love a trend, use it! Don't conform to what's popular "just because."

At the end of the day, you are the one living in the space. Remember, there is not just one way to decorate. It's okay to be eclectic in your taste. Your home should reflect who you are, what makes you happy, and how you live.



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WHEN YOU'RE LOOKING TO REDESIGN YOUR SPACE, KEEP THESE TIPS IN MIND:

- 1. Sustainable living** is one of the biggest trends this year. Its emphasis is reducing environmental impact. Buying something that will last a long time would be a good way to embrace this trend. You can also purchase used items or environmentally friendly furniture and accessories.
- 2. Mixing eras** is another hot trend in 2023 so if Grandma lets you hunt through her kitchen or dining room cabinets, that's a win. Mix antiques with updated items for a uniquely 'you' design.
- 3. Move things from room to room.** You don't have to buy new stuff to give rooms a fresh look. Move that bookcase from the living room to the bedroom. Display that favorite end table where you can see it every day. One great idea is to check your kitchen and dining room for beautiful bowls or trays that usually stay tucked away. Bring them out on display!
- 4. Go classic with your biggest purchases.** Do you need a new sofa? Green is one of this year's hot colors, but maybe it's best for you to stick to a neutral-colored couch and add lots of green pillows and throws instead. Replacing a sofa based on trends can be expensive. Replacing pillows is inexpensive in comparison. Styles change, so keep your big purchases to classic styles and colors to cut down on expenses.
- 5. Push past your comfort level.** Use bold colors, use fun prints! Try these ideas in a small room so it's not too overwhelming. Wallpaper in the bathroom is much less of a risk than wallpaper in the living room!
- 6. The internet is your friend.** We love using Pinterest with our design clients. We start by creating a Pinterest board for them to save everything they love. It helps us determine what they like and don't like. Try setting up a Pinterest board for yourself. Pin as many things as you find. Go back through and look at what's similar. Are you always choosing the light woods? Are you constantly pinning white couches? It's amazing how helpful visual tools can be when determining your design style and taste.



7. Style is very individual.

Sometimes trial and error is the only way to find a design style(s) that works for you. Ask yourself if you love it and if it makes you feel good to be in that room while you enjoy your surroundings. If the answer is yes, you've found your style. If the answer isn't yes, then keep shifting items, looking through magazines, and finding what you love to be around.

Lastly, when you love something, buy it! Splurge! I recently found a lamp that I loved. Was it more than I wanted to spend? Absolutely. But I love it and it brings me joy! Your home and your workspace should reflect who you are and make you happy when you're in the space. There's no better feeling than being in a space that is warm, inviting and was created by YOU! So, did I buy the lamp? You bet I did!!!



Kerry Whipplee is the Founder and Creative Director of Shamrock Hill Design. When she isn't working with design and staging clients, she loves to spend time with her family, hiking, and cooking new recipes with her children.

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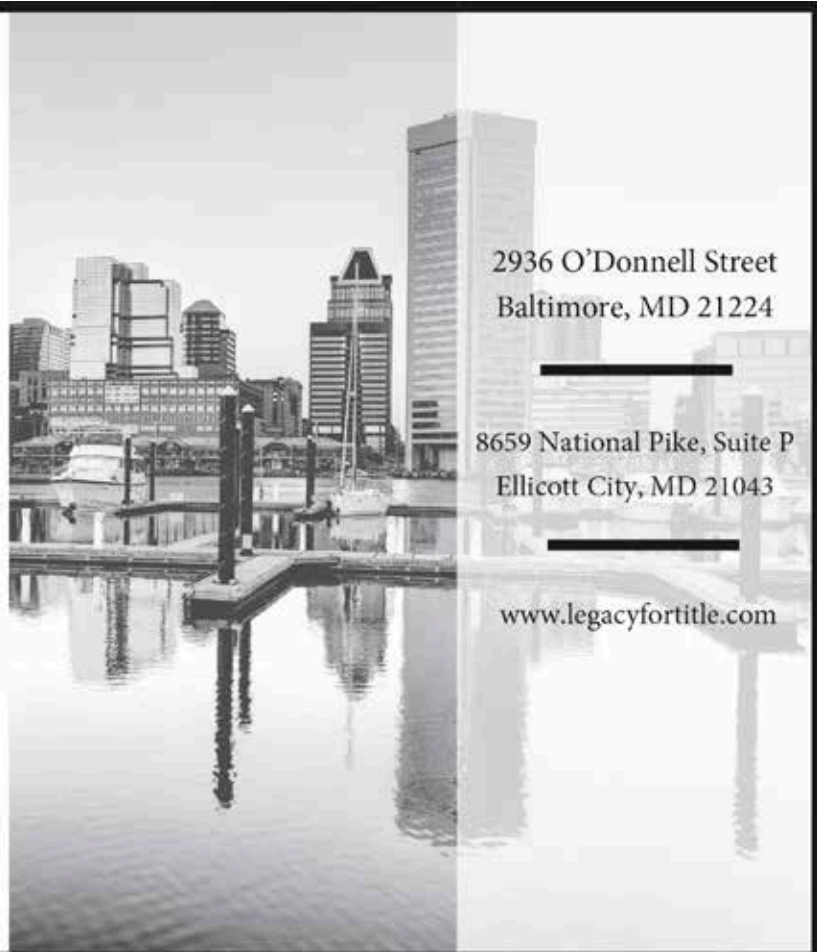


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PROPERTY MANAGEMENT FOR THE REAL ESTATE INVESTOR, BY THE REAL ESTATE INVESTOR

As the colorful street art mural in their Federal Hill office indicates, BlackTree Property Management isn't your run-of-the-mill management company. According to managing partner Sean Mulhall, what makes them unique is their personal investment in client success stemming from their first-hand ownership experience. Experience which Sean has plenty of.

Sean's first taste of the industry was through his grandfather, Charles O'Hara, a builder who owned several properties in Anne Arundel County. "My granddad would take me with him on rent collection day when I was as young as five years old. He was teaching me that when you have a house that you own and other people live in, those people pay you to own it. He also showed me the value of collecting the rent even when you didn't own the property yourself by rewarding me with \$5 for riding along and assisting. These rides became a big part of the relationship with my granddad and at a young age, already had me thinking about how being a landlord was what I also wanted for myself."

Sean worked during his summers for his uncle's landscaping business starting at age 12 and throughout high school to be able to save up to follow in his grandfather's footsteps. With support from his parents Cheryl and Jim, he bought his first house at age 18. After living there for a year, he was accepted to the University of Maryland and moved to College Park. So, at age 19, Sean became a landlord for the first time. From renting to friends, trying to figure out how to put together a lease, and the fun game of evicting tenants for not paying their rent, Sean quickly gained a lot of real-world experience in the property management space.

▶ partner spotlight

Photos by Maryland Photography Inc.

SEAN MULHALL

OF BLACKTREE
PROPERTY MANAGEMENT



As time went on, Sean started dabbling more in real estate investing by flipping homes with business partner Michael Lopez. This evolved into owning and managing properties – beginning with a six-unit building in Baltimore’s Mount Vernon neighborhood in 2016. From there, Mike became a real estate agent and started to focus on selling REO’s in the Baltimore market. This move led the pair to see investment opportunities in

some of the areas where Mike was selling and together they started building their own portfolio of rentals under the brand SMD Capital Group.

In 2021, Sean decided to pursue the opportunity to expand their business with a clear vision: property management for real estate investors, by real estate investors and at that point started SMD Management. “I didn’t get into real estate investing to be a

property manager, but as an owner, I looked at how property management was run with the partners that we had and there was a lot of inefficiency. The systems weren’t tight and unfortunately, the companies we were partnering with at the time were very set in their ways. When I was looking at that from the outside in, I realized there was a lot of opportunity in this space to be innovative and stand out, which would inherently add value for owners.”

“
We’re making
decisions as if we
were on the other
side of the fence as an owner
and looking at what we
would want.”



SMD Management rebranded in the summer of 2023 to BlackTree Property Management and they now manage around 408 doors in Maryland and 84 doors in Pennsylvania, 254 of which Sean and Michael own themselves with their partners. “We never look at things strictly from the perspective of the property manager. Since we ourselves are owners, all of the systems and processes we build are to make sure we are managing our own properties as effectively as possible, which then we are able to utilize for our customers. We’re making decisions as if we were on the other side of the fence as an owner and looking at what we would want.”

From their office on Light Street, they oversee properties in Baltimore City, Prince George’s, Anne Arundel, Howard, Harford, and Baltimore counties as well as parts of Eastern PA. They offer a full menu of in-house services that owners can choose as little as one offering from, knowing that if they are not satisfied with the service levels they’re receiving, there’s a 30-day out clause on all contracts. “We feel that the person who’s working with us should want to work with us because we

are adding value to them, not because they are locked into a contract that was signed before they knew who we were.”

BlackTree used first-hand experience dealing with tough tenants and difficult situations to create standard operating procedures, which ensure their clients’ investments are in the best possible hands. Sean also spoke in depth about how BlackTree leverages technology and thorough hiring practices to address the inefficiencies he’s experienced with other property management companies in the past. “We want our clients to feel comfortable and confident that we are actively adding value to their business every day. We made that the priority when we structured our company and came up with a hybrid approach where we are focusing heavily on technology and innovation, but also have a very strong boots-on-the-ground team here in Baltimore so our owners are getting the best of both worlds.”

For more on BlackTree Property Management’s mission, vision, and services, visit www.blacktreemanagement.com or contact their office at 443-577-4663.



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» cover story

TINA

BELIVEAU

By Pat Rippey • Photos by Maryland Photography Inc.

Tina Beliveau knows what it's like to start from scratch. The agent and Founder of The Beliveau Group of eXp Realty has had to rebuild more than once. Tina joined me on a Zoom call on her second day back from 3 months of maternity leave—which in itself is like starting over. Our conversation was frank and revealing; Tina doesn't shy away from talking about the struggles in her life that made her pivot, reevaluate, and ultimately become more resilient.

Tina's first life-changing hurdle came when she was 17—an age when many young women are filling out college applications or deciding between basketball and cheerleading. In a dramatic intervention, Tina's parents sent her to a therapeutic boarding school (a "wilderness boot camp") at the end of her senior year. "I was taken away in the middle of the night," she recounts, admitting that she didn't know where she was going, or for how long. The end result of the experience, which Tina describes as very positive, is that Tina committed to sobriety and has maintained it for the past 20 years. "That full 3 months gave me some time to actually reflect and look at myself clearly without substances and without excuses."

She credits her parents as amazing people who somehow knew what she needed, even if she didn't. However, returning to her old life wasn't easy; Tina distanced herself from friends and even got a new phone number. She gave up plans to go away to college—dorm life was not conducive to staying clean and sober—and started commuting to Towson University and attending daily recovery meetings. "I felt like my life was over and I would never be happy; it turns out my life was just beginning and I was happier than I'd ever been," Tina recalls, adding that she has the most amazing people in her life because of the path she took. This includes Andrew, her husband of 12 years.



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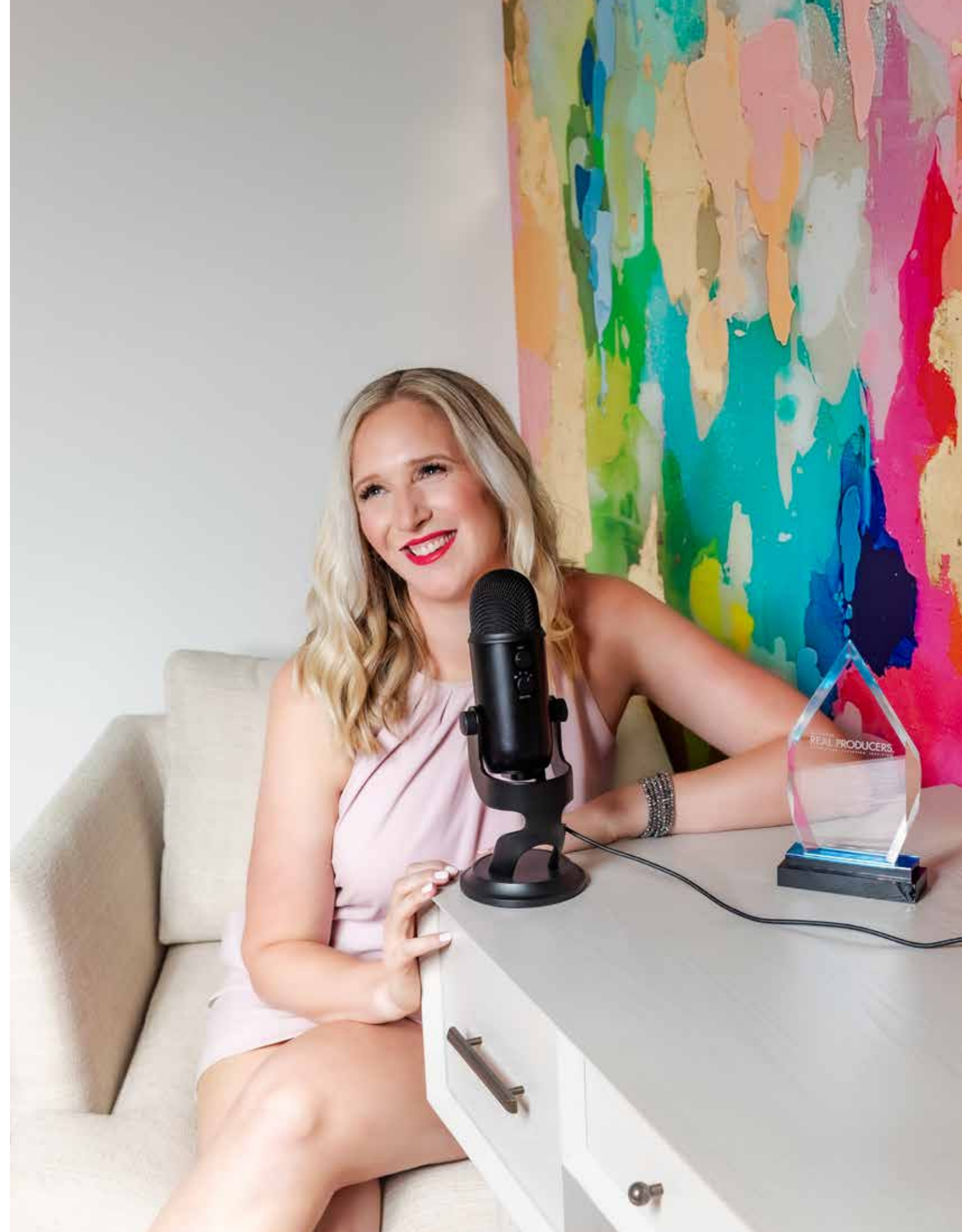
In her freshman year at Towson, Tina worked as an assistant to a real estate agent, and by her sophomore year, she had her license. After graduating with a degree in advertising, Tina made the bold decision to start out on her own. She admits she had a lot to learn about building a business, and didn't have a client base to tap into. She felt rudderless. Little by little, she gained clients; some came from her recovery community. “I took whatever I could get,” Tina reveals, recalling one squalid property she sold for a client who later became one of her biggest referral sources. Her strong work ethic and willingness to be honest with people set her apart, as well as her attention to detail. “Not a lot gets past me,” she attests. Tina launched The Beliveau Group in 2013, and by the next year, the team of three agents saw production go from \$15 to \$32 million. Tina ran a “lean machine” and the company peaked at almost \$50 million in sales volume, ranking as the #1 team in Baltimore County. But by 2016, she was facing burnout, reeling from the rigors of a 7-day work week and the desire to have a better quality of life. Needing a change of pace, Tina took a position as co-manager at Keller

Williams Legacy, leaving The Beliveau Group in her team's hands. She returned in 2019 after having great success at Keller Williams and learning a lot about leadership and managing people. Little did she know she would be starting over...again.

Rebuilding with a New Team

Tina's return to The Beliveau Group was devastating. Six of her seven team members left at once, leaving Tina and sales agent Diana Pham to rebuild. She lost a large portion of her book of past client business, and took a major hit to her confidence. However, Tina ultimately saw it as an opportunity to use the lessons learned and cultivate a workplace with different priorities and values. She moved to the brokerage eXp Realty, and built a strong and effective team of women she is indebted to, adding sales agent Bethany Linderman, full-time administrator Melissa Dubé, and three home stagers, Stefanie, Alaina, and Taylor, “who make our listings beautiful.” With renewed resolve, Tina revitalized every aspect of the business, including branding, customer relationship management, websites, and the social media strategy. The Beliveau Group thrived; last year they closed \$30 million in sales volume. Tina has also tried to build what she calls feminine values into her company's culture—namely support for each other, the ability to balance work and quality of life, and dedication to family. This became essential to her after experiencing work environments that were driven by masculine values, were excessively goal-oriented, and disregarded personal well-being and family. Her aim is to give her team the platform with which to grow, and the latitude and encouragement to pursue other passions. “I want them to be happy and fulfilled.”

Along the way, Tina realized she loved helping other agents. In 2022 she started a coaching and training business, and in 2023 launched *The High Performance Real Estate Agent Podcast*. She also provides courses through her *High Performance Agent Academy*, in which she freely shares her checklists, spreadsheets, and automation tools to help agents thrive. Her advice to those starting out is to find out what you *can* do, and what you're *willing* to do—which are not always the same thing.





“
It’s not
always easy, but it’s
always worth it.
”



Tina and her
children, Austin
and Samantha

Tina lives in Lutherville with Andrew and their children, Austin (2 ½) and Samantha (6 months). She is able to devote time to work with help from an au pair and her amazing husband, “whose life’s purpose is to be a father.” She loves spin class, pilates, girlfriend chats, and family time. In 2021 she flipped her first house, and in 2022 bought an Airbnb in Hilton Head—a dream she’s had since putting it on her vision board in 2008. Last year she and a client founded the Baltimore chapter of a small grassroots charity called The Napkin Network, a Washington DC-based organization that provides diapers, wipes, and formula to women in need. They have hosted several

diaper drives and fundraisers and plan to continue to grow the chapter.

In It for the End Game

Reflecting on her time at the wilderness camp, Tina recalls learning about human virtues—and has tried to live with purpose, courage, and authenticity. Her greatest virtue may be the ability to turn setbacks into opportunities to rebuild and make

intentional changes that align with her values. “I’m willing to cultivate and nurture something for a long-term payoff,” she says. “It’s not always easy, but it’s always worth it.” Though many have called her inspiring, Tina sees herself simply as a builder of community and connection. Despite having had her share of bumps in the road, she shows no signs of slowing down.

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TOP 150 STANDINGS • BY UNITS

Individual MLS ID Closed date from Jan. 1 to Sept. 30, 2023

Based on MLS data for agents in Baltimore City, Baltimore County, Anne Arundel County, Howard County, Carroll County and Harford County

RANK	NAME	OFFICE	SALES	TOTAL
1	Adam M Shpritz	Ashland Auction Group LLC	771.5	\$42,760,568
2	Tineshia R. Johnson	NVR Services, Inc.	647	\$336,442,025
3	Kathleen Cassidy	DRH Realty Capital, LLC.	503	\$257,400,528
4	Lee M Shpritz	Ashland Auction Group LLC	265.5	\$15,054,887
5	Robert J Chew	Berkshire Hathaway HomeServices PenFed Realty	214.5	\$104,354,412
6	Robert J Lucido	Keller Williams Lucido Agency	181	\$119,968,107
7	Nickolous B Waldner	Keller Williams Realty Centre	129	\$62,631,917
8	Shawn M Evans	Monument Sotheby's International Realty	118	\$88,448,785
9	Lee R. Tessier	EXP Realty, LLC	112	\$42,742,565
10	Lois Margaret Alberti	Alberti Realty, LLC	108	\$31,514,650
11	Joseph A Petrone	Monument Sotheby's International Realty	106	\$69,865,218
12	David Orso	Berkshire Hathaway HomeServices PenFed Realty	92.5	\$104,076,800
13	Gina L White	Lofgren-Sargent Real Estate	91	\$41,195,344
14	Gina M Gargeu	Century 21 Downtown	90.5	\$17,053,612
15	Jeremy Michael McDonough	Mr. Lister Realty	90	\$33,664,089
16	Daniel McGhee	Homeowners Real Estate	90	\$35,906,300
17	Lauren Ryan	NVR Services, Inc.	87	\$41,551,263
18	Christopher J Cooke	Berkshire Hathaway HomeServices Homesale Realty	84.5	\$22,081,450
19	Larry E Cooper	Alex Cooper Auctioneers, Inc.	83	\$11,983,080
20	Charlotte Savoy	Keller Williams Integrity	82	\$39,079,814
21	James T Weiskerger	Next Step Realty	76.5	\$43,823,640
22	Bradley R Kappel	TTR Sotheby's International Realty	76	\$154,471,999
23	Mark D Simone	Keller Williams Legacy	72.5	\$29,073,354
24	Laura M Snyder	American Premier Realty, LLC	69	\$29,455,728
25	Kim Barton	Keller Williams Legacy	68	\$29,013,250
26	Daniel M Billig	A.J. Billig & Company	67.5	\$12,460,185
27	Matthew D Rhine	Keller Williams Legacy	64	\$25,268,650
28	Anne Marie M Balcerzak	AB & Co Realtors, Inc.	61.5	\$36,501,161
29	Jeannette A Westcott	Keller Williams Realty Centre	61.5	\$31,012,090
30	Gregory A Cullison Jr.	EXP Realty, LLC	61	\$18,007,503
31	Tracy J. Lucido	Keller Williams Lucido Agency	60	\$47,054,325
32	Elizabeth Ellis	Brookfield Mid-Atlantic Brokerage, LLC	60	\$38,280,777
33	Robert J Breeden	Berkshire Hathaway HomeServices Homesale Realty	59	\$21,813,500
34	Montaz Maurice McCray	Keller Williams Realty Centre	59	\$17,437,356

RANK	NAME	OFFICE	SALES	TOTAL
35	Michael J Schiff	EXP Realty, LLC	58	\$20,033,725
36	STEPHEN PIPICH Jr.	VYBE Realty	55	\$18,717,863
37	Vincent J. Steo	Your Home Sold Guaranteed Realty	55	\$17,714,800
38	Timothy Langhauser	Compass Home Group, LLC	53	\$18,903,992
39	Jim W Bim	Winning Edge	53	\$18,770,950
40	Tom Atwood	Keller Williams Metropolitan	52.5	\$16,182,061
41	Matthew B Pecker	Berkshire Hathaway HomeServices Homesale Realty	52	\$25,097,290
42	Matthew S Cooper	Alex Cooper Auctioneers, Inc.	52	\$6,716,570
43	Un H McAdory	Realty 1 Maryland, LLC	50.5	\$31,631,670
44	Tony Migliaccio	Long & Foster Real Estate, Inc.	50	\$21,268,257
45	Daniel B Register IV	Northrop Realty	50	\$11,802,925
46	Andrew Udem	Berkshire Hathaway HomeServices Homesale Realty	50	\$21,730,645
47	Louis Chirgott	Corner House Realty Premiere	49.5	\$23,640,454
48	Charles N Billig	A.J. Billig & Company	49	\$8,079,700
49	Scott A Schuetter	Berkshire Hathaway HomeServices PenFed Realty	49	\$40,530,390
50	Daniel Borowy	Redfin Corp	49	\$26,724,850

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TOP 150 STANDINGS • BY UNITS

Individual MLS ID Closed date from Jan. 1 to Sept. 30, 2023

Based on MLS data for agents in Baltimore City, Baltimore County, Anne Arundel County, Howard County, Carroll County and Harford County

RANK	NAME	OFFICE	SALES	TOTAL
51	Jared T Block	Alex Cooper Auctioneers, Inc.	48.5	\$11,439,845
52	Brian M Pakulla	RE/MAX Advantage Realty	48	\$35,907,311
53	Enoch P Moon	Realty 1 Maryland, LLC	47	\$21,804,370
54	Alex B Fox	Allfirst Realty, Inc.	46.5	\$14,050,400
55	Vincent M Caropreso	Keller Williams Flagship of Maryland	46	\$20,147,150
56	Mitchell J Toland Jr.	Redfin Corp	46	\$15,472,219
57	Jonathan Scheffenacker	Redfin Corp	46	\$19,332,300
58	Dassi Lazar	Lazar Real Estate	46	\$15,956,422
59	Kimberly A Lally	EXP Realty, LLC	45.5	\$17,885,500
60	Kelly Schuit	Next Step Realty	45	\$20,733,400
61	Robert A Commodari	EXP Realty, LLC	44.5	\$14,700,862
62	Bill Franklin	Long & Foster Real Estate, Inc.	44.5	\$22,890,304
63	Pamela A Terry	EXP Realty, LLC	44.5	\$5,422,300
64	Mark A. Ritter	Revol Real Estate, LLC	44.5	\$17,935,417
65	Wendy Slaughter	Elevate Real Estate Brokerage	44	\$22,027,792
66	James H Stephens	EXP Realty, LLC	44	\$15,606,250

RANK	NAME	OFFICE	SALES	TOTAL
67	Yevgeny Drubetskoy	EXP Realty, LLC	43	\$13,938,175
68	Luis H Arrazola	A.J. Billig & Company	43	\$5,225,625
69	Barry J Nabozny	RE/MAX Premier Associates	43	\$21,504,580
70	Timothy Lee Joseph Dominick	Coldwell Banker Realty	41	\$7,244,900
71	Sergey A taksis	Long & Foster Real Estate, Inc.	40	\$17,475,999
72	Liz A. Ancel	Cummings & Co. Realtors	39.5	\$16,200,175
73	Ricky Cantore III	RE/MAX Advantage Realty	39.5	\$22,164,930
74	Grant Bim	Winning Edge	39	\$12,834,550
75	Jessica H Dailey	Compass	39	\$15,397,420
76	cory andrew willems	EXP Realty, LLC	39	\$9,791,850
77	Robert Elliott	Redfin Corp	39	\$13,649,500
78	Jeff D Washo	Compass	38.5	\$18,385,375
79	Kate A Barnhart	Keller Williams Gateway LLC	38	\$12,741,977
80	Bryan G Schafer	Next Step Realty	38	\$16,253,918
81	Mark C Ruby	RE/MAX Advantage Realty	38	\$17,616,979
82	Juwan Lee Richardson	Keller Williams Legacy	38	\$8,628,098
83	Tyler Ell	Keller Williams Realty Centre	38	\$19,382,577
84	Mark Richa	Cummings & Co. Realtors	38	\$15,863,900
85	Jessica L Young-Stewart	RE/MAX Executive	38	\$16,481,955
86	Missy A Aldave	Northrop Realty	38	\$18,281,875
87	Dariusz Bogacki	Cummings & Co. Realtors	37.5	\$8,726,450
88	David E Jimenez	RE/MAX Distinctive Real Estate, Inc.	37.5	\$15,467,900
89	Leslie Ikle	Redfin Corp	37	\$19,783,988
90	Trent C Gladstone	Keller Williams Integrity	37	\$17,821,525
91	Creig E Northrop III	Northrop Realty	37	\$35,881,750
92	Jim Rambo	ABR	37	\$4,915,100
93	Allen J Stanton	RE/MAX Executive	36.5	\$17,429,926
94	Adam Chubbuck	Douglas Realty, LLC	36.5	\$14,336,000
95	AMELIA E SMITH	Redfin Corp	36	\$20,213,395
96	Sandra E Echenique	Keller Williams Gateway LLC	36	\$8,359,400
97	Matthew Mindel	Next Step Realty	36	\$17,209,000
98	Gavriel Khoshkheraman	Pickwick Realty	36	\$5,155,000
99	Bethanie M Fincato	Cummings & Co. Realtors	36	\$15,206,340
100	PETER WONG	VYBE Realty	35.5	\$12,817,649

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TOP 150 STANDINGS • BY UNITS

Individual MLS ID Closed date from Jan. 1 to Sept. 30, 2023

Based on MLS data for agents in Baltimore City, Baltimore County, Anne Arundel County, Howard County, Carroll County and Harford County

RANK	NAME	OFFICE	SALES	TOTAL
101	John C Kantorski Jr.	EXP Realty, LLC	35.5	\$11,719,025
102	Kathy A Banaszewski	Real Estate Professionals, Inc.	35.5	\$9,602,840
103	James P Schaecher	Keller Williams Flagship of Maryland	35	\$18,151,750
104	Ronald W. Howard	RE/MAX Advantage Realty	35	\$11,676,103
105	Ryan R Briggs	Anne Arundel Properties, Inc.	34.5	\$21,710,054
106	Terry A Berkeridge	Advance Realty Bel Air, Inc.	34.5	\$10,877,850
107	Veronica A Sniscak	Compass	34	\$19,116,970
108	Sunna Ahmad	Cummings & Co. Realtors	34	\$25,641,855
109	Andrew Johns III	Keller Williams Gateway LLC	34	\$11,344,690
110	Carol L Tinnin	RE/MAX Leading Edge	34	\$17,096,912
111	Melissa L Murray	Compass	34	\$25,262,950
112	Tiffany S Domneys	ExecuHome Realty	34	\$7,517,001
113	Heidi S Krauss	Krauss Real Property Brokerage	34	\$45,212,840
114	Chiu K Wong	Advantage Realty of Maryland	34	\$14,520,400
115	Terence P Brennan	Long & Foster Real Estate, Inc.	33.5	\$10,458,500
116	Jeremy S Walsh	Coldwell Banker Realty	33.5	\$17,948,500
117	Keiry Martinez	ExecuHome Realty	33.5	\$10,440,700
118	Brendan Butler	Cummings & Co. Realtors	33.5	\$15,111,510
119	Nancy A Hulsman	Coldwell Banker Realty	33	\$18,229,396
120	Ashley B Richardson	Monument Sotheby's International Realty	32	\$18,143,401
121	Colleen M Smith	Long & Foster Real Estate, Inc.	32	\$24,570,340
122	Santiago Carrera	Exit Results Realty	32	\$10,469,499
123	Jason W Perlow	Monument Sotheby's International Realty	32	\$23,781,500
124	William M Savage	Keller Williams Legacy	32	\$8,380,500
125	Christopher W Palazzi	Cummings & Co. Realtors	31.5	\$7,866,000
126	VENKATESWARA RAO GURRAM	Samson Properties	31	\$17,713,261
127	James F Ferguson	EXIT Preferred Realty, LLC	31	\$9,473,208
128	Donald L Beecher	Redfin Corp	31	\$11,461,634
129	Joshua Shapiro	Douglas Realty, LLC	31	\$15,477,750
130	Kevin L Reeder	RE/MAX First Choice	31	\$8,470,170
131	Eric Steinhoff	EXP Realty, LLC	31	\$19,164,265
132	Robert P Frey	Exit Results Realty	31	\$11,161,750
133	Matthew Spence	Keller Williams Integrity	31	\$14,904,102
134	Cintia M Valladares Hernandez	EXP Realty, LLC	31	\$7,432,400

RANK	NAME	OFFICE	SALES	TOTAL
135	Derek Blazer	Cummings & Co. Realtors	30.5	\$10,405,500
136	F. Aidan Surlis	RE/MAX Leading Edge	30.5	\$16,263,961
137	Anthony M Friedman	Northrop Realty	30.5	\$24,008,360
138	Jason P Donovan	RE/MAX Leading Edge	30.5	\$15,190,677
139	Jennifer Holden	Compass	30.5	\$21,835,990
140	Bob Simon	Long & Foster Real Estate, Inc.	30	\$9,059,000
141	Nicholas W Bogardus	Compass	30	\$12,115,500
142	Carley R. Cooper	Alex Cooper Auctioneers, Inc.	30	\$4,276,430
143	Jessica DuLaney (Nonn)	Next Step Realty	30	\$14,109,700
144	William C Featherstone	Featherstone & Co.,LLC.	30	\$7,410,200
145	Randy Pomfrey	Cummings & Co. Realtors	30	\$11,049,460
146	Jessica N Sauls	Atlas Premier Realty, LLC	30	\$13,181,200
147	Deric S Beckett	Berkshire Hathaway HomeServices PenFed Realty	30	\$6,418,000
148	John R Newman II	Keller Williams Flagship of Maryland	29.5	\$11,240,411
149	Shaquille McCray	Keller Williams Flagship of Maryland	29.5	\$10,791,949
150	Tracy Vasquez	Cummings & Co. Realtors	29.5	\$12,354,049

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TOP 150 STANDINGS • BY VOLUME

Individual MLS ID Closed date from Jan. 1 to Sept. 30, 2023

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24	Creig E Northrop III	Northrop Realty	37	\$35,881,750
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26	Karen Hubble Bisbee	Hubble Bisbee Christie's International Real Estate	26.5	\$33,225,000
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43	Louis Chirgott	Corner House Realty Premiere	49.5	\$23,640,454
44	Brian D Saver	Northrop Realty	28	\$23,350,476
45	Bill Franklin	Long & Foster Real Estate, Inc.	44.5	\$22,890,304
46	Ricky Cantore III	RE/MAX Advantage Realty	39.5	\$22,164,930
47	Christopher J Cooke	Berkshire Hathaway HomeServices Homesale Realty	84.5	\$22,081,450
48	Wendy Slaughter	Elevate Real Estate Brokerage	44	\$22,027,792
49	Jennifer Holden	Compass	30.5	\$21,835,990
50	Robert J Breeden	Berkshire Hathaway HomeServices Homesale Realty	59	\$21,813,500

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TOP 150 STANDINGS • BY VOLUME

Individual MLS ID Closed date from Jan. 1 to Sept. 30, 2023

Based on MLS data for agents in Baltimore City, Baltimore County, Anne Arundel County, Howard County, Carroll County and Harford County

RANK	NAME	OFFICE	SALES	TOTAL
51	Enoch P Moon	Realty 1 Maryland, LLC	47	\$21,804,370
52	Andrew Undem	Berkshire Hathaway HomeServices Homesale Realty	50	\$21,730,645
53	Ryan R Briggs	Anne Arundel Properties, Inc.	34.5	\$21,710,054
54	Barry J Nabozny	RE/MAX Premier Associates	43	\$21,504,580
55	Tony Migliaccio	Long & Foster Real Estate, Inc.	50	\$21,268,257
56	Kelly Schuit	Next Step Realty	45	\$20,733,400
57	Arian Sargent Lucas	Lofgren-Sargent Real Estate	24	\$20,410,250
58	AMELIA E SMITH	Redfin Corp	36	\$20,213,395
59	Vincent M Caropreso	Keller Williams Flagship of Maryland	46	\$20,147,150
60	Michael J Schiff	EXP Realty, LLC	58	\$20,033,725
61	Carol Snyder	Monument Sotheby's International Realty	22	\$19,843,700
62	Leslie Ikle	Redfin Corp	37	\$19,783,988
63	Reid Buckley	Long & Foster Real Estate, Inc.	13	\$19,529,500
64	Tyler Ell	Keller Williams Realty Centre	38	\$19,382,577
65	Jonathan Scheffenacker	Redfin Corp	46	\$19,332,300
66	Eric Steinhoff	EXP Realty, LLC	31	\$19,164,265
67	Robert A Kinnear	RE/MAX Advantage Realty	26	\$19,155,000
68	Veronica A Sniscak	Compass	34	\$19,116,970
69	Timothy Langhauser	Compass Home Group, LLC	53	\$18,903,992
70	Pamela A Tierney	Long & Foster Real Estate, Inc.	14	\$18,785,500
71	Jim W Bim	Winning Edge	53	\$18,770,950
72	STEPHEN PIPICH Jr.	VYBE Realty	55	\$18,717,863
73	Elizabeth C Dooner	Coldwell Banker Realty	16	\$18,607,000
74	James M. Baldwin	Compass	28.5	\$18,471,450
75	Anne Y Herrera-Franklin	Monument Sotheby's International Realty	19	\$18,439,029
76	Jeff D Washo	Compass	38.5	\$18,385,375
77	Wendy T Oliver	Coldwell Banker Realty	29	\$18,347,500
78	Missy A Aldave	Northrop Realty	38	\$18,281,875
79	Nancy A Hulsman	Coldwell Banker Realty	33	\$18,229,396
80	Lisa E Kittleman	Keller Williams Integrity	28	\$18,205,600
81	James P Schaecher	Keller Williams Flagship of Maryland	35	\$18,151,750
82	Ashley B Richardson	Monument Sotheby's International Realty	32	\$18,143,401
83	Joanna M Dalton	Coldwell Banker Realty	21	\$18,111,900
84	Gregory A Cullison Jr.	EXP Realty, LLC	61	\$18,007,503

RANK	NAME	OFFICE	SALES	TOTAL
85	Thomas J Mooney IV	O'Connor, Mooney & Fitzgerald	24	\$17,994,667
86	Jeremy S Walsh	Coldwell Banker Realty	33.5	\$17,948,500
87	Mark A. Ritter	Revol Real Estate, LLC	44.5	\$17,935,417
88	Kimberly A Lally	EXP Realty, LLC	45.5	\$17,885,500
89	Beth Viscarra	Cummings & Co. Realtors	27.5	\$17,839,014
90	Trent C Gladstone	Keller Williams Integrity	37	\$17,821,525
91	Vincent J. Steo	Your Home Sold Guaranteed Realty	55	\$17,714,800
92	Venkateswara Rao Gurram	Samson Properties	31	\$17,713,261
93	Mark C Ruby	RE/MAX Advantage Realty	38	\$17,616,979
94	Sergey A taksis	Long & Foster Real Estate, Inc.	40	\$17,475,999
95	Montaz Maurice McCray	Keller Williams Realty Centre	59	\$17,437,356
96	Allen J Stanton	RE/MAX Executive	36.5	\$17,429,926
97	Matthew Mindel	Next Step Realty	36	\$17,209,000
98	Carol L Tinnin	RE/MAX Leading Edge	34	\$17,096,912
99	Gina M Gargeu	Century 21 Downtown	90.5	\$17,053,612
100	Marni B Sacks	Northrop Realty	27	\$16,862,697

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TOP 150 STANDINGS • BY VOLUME

Individual MLS ID Closed date from Jan. 1 to Sept. 30, 2023

Based on MLS data for agents in Baltimore City, Baltimore County, Anne Arundel County, Howard County, Carroll County and Harford County

RANK	NAME	OFFICE	SALES	TOTAL
101	Steve Allnutt	RE/MAX Advantage Realty	28.5	\$16,773,899
102	Sarah E Garza	Keller Williams Flagship of Maryland	28.5	\$16,686,900
103	Tina C Cheung	EXP Realty, LLC	28.5	\$16,671,476
104	Jessica L Young-Stewart	RE/MAX Executive	38	\$16,481,955
105	Alisa Goldsmith	Next Step Realty	17	\$16,427,000
106	Martha S Janney	Coldwell Banker Realty	9	\$16,340,000
107	F. Aidan Surlis	RE/MAX Leading Edge	30.5	\$16,263,961
108	Bryan G Schafer	Next Step Realty	38	\$16,253,918
109	Liz A. Ancel	Cummings & Co. Realtors	39.5	\$16,200,175
110	Tom Atwood	Keller Williams Metropolitan	52.5	\$16,182,061
111	Dassi Lazar	Lazar Real Estate	46	\$15,956,422
112	Travis O Gray	Engel & Volkers Annapolis	18	\$15,878,500
113	Mark Richa	Cummings & Co. Realtors	38	\$15,863,900
114	Zugell Jamison	RE/MAX Advantage Realty	27	\$15,845,950
115	Diane M Donohue	Monument Sotheby's International Realty	13.5	\$15,645,000
116	James H Stephens	EXP Realty, LLC	44	\$15,606,250

RANK	NAME	OFFICE	SALES	TOTAL
117	Jennifer C Cernik	Next Step Realty	26.5	\$15,596,500
118	Joshua Shapiro	Douglas Realty, LLC	31	\$15,477,750
119	Mitchell J Toland Jr.	Redfin Corp	46	\$15,472,219
120	David E Jimenez	RE/MAX Distinctive Real Estate, Inc.	37.5	\$15,467,900
121	Jessica H Dailey	Compass	39	\$15,397,420
122	Bethanie M Fincato	Cummings & Co. Realtors	36	\$15,206,340
123	Jason P Donovan	RE/MAX Leading Edge	30.5	\$15,190,677
124	Catherine Barthelme Miller	AB & Co Realtors, Inc.	24.5	\$15,171,500
125	Jennifer Schaub	Long & Foster Real Estate, Inc.	25	\$15,116,000
126	Brendan Butler	Cummings & Co. Realtors	33.5	\$15,111,510
127	Moe Farley	Coldwell Banker Realty	19	\$15,090,820
128	Lee M Shpritz	Ashland Auction Group LLC	265.5	\$15,054,887
129	Nancy Gowan	Engel & Volkers Annapolis	23.5	\$14,980,000
130	Carla H Viviano	Viviano Realty	25.5	\$14,943,685
131	Jason F. Rubenstein	Cummings & Co. Realtors	20	\$14,923,000
132	Lori R Gough	Long & Foster Real Estate, Inc.	16	\$14,913,499
133	Matthew Spence	Keller Williams Integrity	31	\$14,904,102
134	Samuel P Bruck	Northrop Realty	29	\$14,891,350
135	Greg M Kinnear	RE/MAX Advantage Realty	27.5	\$14,864,810
136	Jennifer L Drennan	Taylor Properties	29	\$14,862,921
137	Bridgette A Jacobs	Long & Foster Real Estate, Inc.	27.5	\$14,833,155
138	Shun Lu	Keller Williams Realty Centre	17.5	\$14,807,070
139	Robert A Commodari	EXP Realty, LLC	44.5	\$14,700,862
140	Kristi C Neidhardt	Northrop Realty	22.5	\$14,680,020
141	Nilou Jones	RE/MAX Leading Edge	26.5	\$14,616,290
142	Chiu K Wong	Advantage Realty of Maryland	34	\$14,520,400
143	Adam Chubbuck	Douglas Realty, LLC	36.5	\$14,336,000
144	Andrea G Griffin	Compass	22	\$14,326,250
145	Christopher B Carroll	RE/MAX Advantage Realty	27	\$14,308,200
146	Jennifer H Bonk	Keller Williams Flagship of Maryland	27	\$14,250,000
147	Nicholas Cintron	APEX Realty, LLC	26	\$14,214,354
148	Poonam Singh	Redfin Corp	24	\$14,199,579
149	Linda S Seidel	Long & Foster Real Estate, Inc.	24	\$14,124,450
150	Jessica DuLaney (Nonn)	Next Step Realty	30	\$14,109,700

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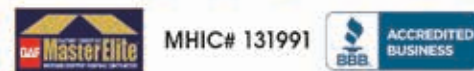
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