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This table shows the estimated loan funds available (expressed as a percentage of the home purchase price) from utilizing an FHA-insured H4P (reverse mortgage) to purchase a home.

Age of Youngest Borrower	Purchase Price	-	Estimated One-time Down Payment From Borrower at Closing	=	Estimated Reverse Mortgage Available Funds*
62	100%		69.10 %		30.90%
65	100%		67.00%		33.00%
70	100%		63.30%		36.70%
75	100%		60.40%		39.60 %
80	100%		55.90%		44.10%

Loan proceed percentages are estimates based on home values up to the FHA limit of \$1,089,300, an expected interest rate of 6.50%* and an assumption that the borrower finances the upfront closing costs into the loan. Actual expected rates are subject to change based on market conditions.

*This information is provided as a guideline and does not reflect the final outcome for any particular homebuyer or property. The actual reverse mortgage available funds are based on current interest rates, current charges associated with loan, borrower date of birth (or non-borrowing spouse, if applicable), the property sales price and standard closing cost. Interest rates and loan fees are subject to change without notice. Following the closing of the home purchase, no further principal or interest payments will be required as long as one borrower occupies the home as their primary residence and adheres to all HUD guidelines of loan. Borrower must remain current on property taxes, homeowner's insurance (and homeowner association dues, if applicable), and home must be maintained.



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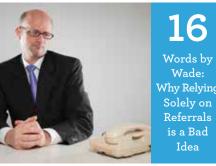
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I am thankful for my realtor partners!

Happy Thanksgiving to you and your family. I look forward to working with you through this holiday season.

TONI HILL



blisher's note

Embracing Gratitude & Honoring Service

Dear NOVA Real Producers,

As the autumn leaves drop, November arrives with a special invitation to pause and reflect. Thanksgiving, the cornerstone of this month, reminds us of the importance of acknowledging the blessings that enrich our lives.

Gratitude is not just a fleeting sentiment; it's a powerful force that shapes our perspective. In real estate, where every transaction carries the potential for growth, gratitude forms the bedrock of a positive mindset. It's a reminder that even amidst challenges, there is much to be thankful for! As we gather with loved ones this month, let's take a moment to reflect on the aspects of our lives that fill us with gratitude.

November also brings Veterans Day, a time when our nation pauses to honor the service and sacrifice of our veterans. At NOVA Real Producers, we join in this tribute, expressing our heartfelt appreciation to the countless men and women who have served our country with dedication and valor to protect our freedoms. See our special feature on the distinguished veterans in our NOVA RP community on pages 38 to 46 in this issue.

Also in this month's issue, I'm delighted to introduce the "Making a Difference" article, featuring Dr. Evelyn Lewis's nonprofit, The Veterans Health and Wellness Foundation (VHWF). This national organization is dedicated to helping veterans navigate the healthcare system and access the VA benefits they are entitled to. Please check it out on page 26 and pass the info. along to any veteran you know who might benefit from VHWF's services.

Speaking of giving thanks, we had an unforgettable 2023 NFL Game Day on September 10th at FedEx Field, celebrated in

partnership with our sister community, DC Metro Real Producers! The turnout was incredible, and it warmed our hearts to see everyone come together to cheer on the Washington Commanders as they whooped the Arizona Cardinals! Woo hoo! You can relive those exhilarating NFL moments in this month's issue on pages 50 to 56.

Looking ahead, we're excited to reunite in early 2024 to kick off the New Year with another exclusive NOVA Real Producers event. Stay tuned for more details; we can't wait to create more fun memories together!!

With gratitude,



Kristin Brindley Owner/Publisher NOVA Real Producers 313-971-8312 Kristin@kristinbrindley.com www.novarealproducers.com



FOOD FOR THOUGHT What are the things you're most grateful for in your life?



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What kind of pet

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LYSSA SEWARD TTR Sotheby's International Realty

I always have a dog because life is better with a dog. My girl's name is Elsa and she is a rescue from Memphis who was transported up here by Alpha Dog Transports via Blues City Animal Rescue. She is the best girl! She lives a wonderful life in our suburban home with long walks along the Potomac River that include swimming and frisbee throwing in Fort Hunt Park.



KATHERINE ZAMBRANO Shipping Solutions Worldwide

I own a dog, she is a Shiba Inu. Her name is Rosie!



CHRIS DUDLEY **Berkshire Hathaway HomeServices** PenFed Realty Charlie. He's a Red Fox Labrador.



VIKTORIJA PIANO Keller Williams Realty

I have a dog named Luna. She is 9 years old and is a very active, cute and fun dog. She was raised on a farm, so she loves the outdoors.



BEVERLY FRANKLIN MBH Settlement Group 1-year-old Siberian husky named Yuca. She loves long hikes and joining me on the paddleboard!



KEYSHA WASHINGTON Samson Properties

We have three dogs — Rocky Balboa (chocolate Lab, aged 10), Apollo Creed (Great Dane, aged 2.5), The Champ (Great Dane, aged 2.5).

JAY CAPUTO

Brushstroke Properties My loveable goldendoodle, Camp.



We just got a new puppy — a chocolate mini dachshund. (At the time of this writing) he still doesn't have a name, so we are taking all suggestions. Lol

Alcova Mortgage

TONI HILL



TONYA MCKEE FINLAY KW Metro Center

I own two cats, Simba and Smokey.



JEDDIE BUSCH Compass Two giant Newfoundland dogs!



ROBIN GEBHARDT Real Broker, LLC

A 10-year-old bichon-poodle mix, Popcorn, and a 4-year-old labradoodle, Buzzy.



KELLY KATALINAS Fairway Independent Mortgage Corp.

We own a goldendoodle, but we are awaiting DNA results right now as the breeder also breeds bernedoodles. My vet says it's not impossible that there were two different fathers for the same litter, based on what she is seeing... So a Jerry Springer moment — who is the father???



GAIL ROMANSKY Pearson Smith Realty I have two rescue dogs:

the absolute sweetest girl.

We adopted Zoey 11 years ago when she was eight weeks old. She was one of nine pups dumped at a high-kill shelter in Ohio, and the Hart Rescue in Maryland swooped in to save them. Zoey is a 70-lb., stunning brindle who is

Our second fur baby is Millie, who we adopted four years ago when she was 10 weeks old. She and her two siblings were found in a ditch in Puerto Rico, and Homeward Trails Rescue brought them to NOVA. Millie is 60 lbs. of pure fun and entertainment, and looks like a black Lab/pitty mutt with a white freckled leg.

I have been blessed to have had 10 dogs in my life, and I cannot imagine life without them. Nothing else will give you unconditional love every second of every day. No wonder DOG is GOD spelled in reverse! Whenever possible... Adopt, Don't Shop!



LAURA SACHER Compass A dog, a rabbit, a snake and chickens.



NATALIE MCARTOR Samson Properties I have two shih tzus and just adore them.



JOAN REIMANN Samson Properties

I own two dogs. One is a goldendoodle named Kodak, and the other is a labradoodle named Lilo. They are besties and the best!!!



RYAN CORVELLO Ryan Corvello Photography

I have a 2-year-old Australian shepherd named Bennett and an 11-year-old tabby cat named Ella.





Why Solely Relying on Referrals is a Bad Idea in This Market

I was meeting with a REALTOR[®] prospect the other day and she said something that made me stop in my tracks:

"Wade, I'm not getting very many referral phone calls. I think I need to find other ways to generate clients."

Does this sound familiar to your real estate business as well?

This shouldn't be a shock to anyone when over 80 percent of homeowners in the U.S. have an interest rate below 4 percent. If referrals are the primary way you generate business, then sitting on that one lead source funnel in this market can be painful.

The real issue is just now realizing this pain point because even though many agents knew this fact to be true, it was something they didn't want to address.

WHY REFERRALS ARE DRYING UP

There are thousands of homeowners who would love to sell their houses, but there are factors at play that are stopping them from doing so. They love their interest rate. They don't know where they will go if they sell. The new house payment due to interest rates might price them out of purchasing a home at the moment. There are a variety of factors at play as to why the referrals you normally receive aren't coming.

The good news is that when rates do come down, there is a lot of pent-up seller demand that should hit the market. In the meantime, what is the solution?

ADDING LEAD-SOURCE FUNNELS

In our current market environment, adding lead-source funnels is a **must.** Having multiple ways to generate new clients is important. I always tell my Realtor clients, "You don't

have a lack-of-business problem, you have a lack-ofclients problem."

In many instances, the reason for the lack of clients is The agents that are trying to 'wait out the market' will eventually the lack of lead-source funnels. Trying new lead-generrealize that the market can easily 'outwait' them. Being as proacation tactics can be uncomfortable, but that is how you tive as you can now to become uncomfortable in your business grow and survive in challenging markets. strategies will help you rise up as others potentially flounder.

Implementing a strong video and social media strategy, There is opportunity in every market, and now is a terrific time doing regular client events to get back in front, selling to gain market share by not leaning solely on referrals and generand buying seminars for your sphere and farm, weekating business in other ways. end open houses, door-knocking neighborhoods, circle prospecting, and calling expired listings - these are all ways to generate more client opportunities and spread your value messages to potentially thousands of people. Wade Vander Molen is senior vice president Prioritize what you can best implement now, and also of business development at Pruitt Title LLC what can produce the best return. Many of these lead in the Northern Virginia/Washington, D.C., sources cost little to nothing so start there. area and has been in the title industry since

IMPLEMENTATION

The Federal Reserve has indicated that they aren't going to consider lowering interest rates for at least another six months. Of course, anything can happen, but if this



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is true, the sooner you start implementing the other additional lead-source funnels, the better.

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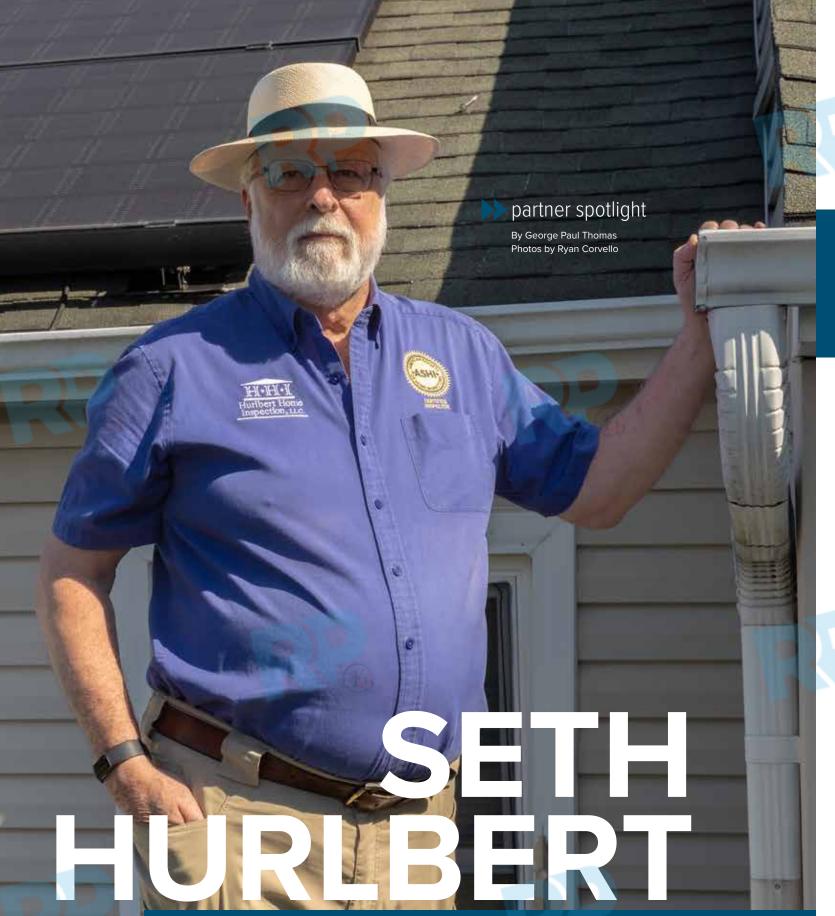
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In the complex world of real estate, where each decision holds weight, Seth Hurlbert stands out, dedicated to ensuring that these choices are made with confidence and clarity.

As the owner of Hurlbert Home Inspection, LLC, Seth aptly puts it, "We really like to help clients understand how the house works, and what kind of maintenance will be needed to keep the house safe and comfortable."

A Journey to Excellence

Seth's career began with a serendipitous encounter in the mid-1990s. Relocating from Mobile, Alabama, to Northern Virginia with his wife, Seth's curiosity was piqued when their house sale involved a home inspection. He engaged in a

do this.""

Helping Clients

What drives Seth in his profession is

conversation with the inspector and was captivated by the idea of becoming one himself. With a background in machinery, repairs, and remodeling, Seth felt he possessed the necessary skills, but he needed proper training in the art of home inspection.

the opportunity to help people make informed decisions about their real estate investments. Whether clients are buying or selling a property or simply seeking to understand their home better, Hurlbert Home Inspection, LLC, (HHI) is there to provide invaluable insights.

"When we sold our house, the buyer had a home inspection done and I got to talk with the inspector," Seth recalls. "I really liked what he was doing and thought, 'I would like to





As Seth explains, "I like that I am able to help people make an informed decision about the property that they are looking to invest in. They should know if there are major repairs that are needed and if they are going to need to spend a substantial amount to keep the major components of the house running."

At HHI, excellence is not just a buzzword; it's a way of life. Seth notes their mission is to give clients peace of mind by delivering thorough and detailed assessments of potential new homes. What sets them apart is their unwavering commitment to customer satisfaction, transparency, and open communication.

"At HHI, we understand that buying a home is one of the most significant investments our clients will make," Seth affirms. "That's why we are committed to providing exceptional home inspection services that go above and beyond the average inspection."

A Strong Partnership

Top-producing REALTORS® understand the value of a trusted partner in the home inspection process, and Seth and his team at HHI are that partner. Their dedication goes beyond the



FAMILY LIFE

Seth Hurlbert and his wife, Mary, have been married for 45 years and have two adult children, as well as two Cavapoo dogs (Cavalier King Charles spaniel and poodle mixes), Phineas and Rudy. Outside the office, Seth enjoys sailing, traveling to the beach and the mountains, woodworking, wood turning, and small building projects.



inspection itself; clients often reach out years later for advice on upgrades or repairs.

"Our business is dedicated to providing top-notch home inspection service," Seth emphasizes. "What sets us apart is our commitment to providing personalized service to each and every one of our clients."

Over two decades in the industry, Seth has witnessed significant changes in the field of home inspection. Technological advancements have equipped inspectors with better tools, including thermal imaging cameras, advanced moisture meters, drones, and specialized meters for detecting various environmental factors.

Reflecting on these changes, Seth remarks, "When I started, the reports were hand-written on a three-part form. The client got one, the buyer's agent got one, and I kept one copy. Then, the Realtor had to fax a copy to the listing agent. By the time it was faxed, it was rarely legible."







A Bright Future

Looking ahead, Seth envisions continued growth for his inspection business, with a focus on training and mentoring new inspectors. As a testament to this commitment, he conducts four classes on home inspection for CE credits. His dedication to upholding industry standards and fostering strong relationships within the real estate community will continue to drive his success.

Seth's vision for the future is clear: "I would like to grow this inspection business so that I can train other inspectors in the proper way to perform inspections and how to properly treat their clients."

For those seeking clarity and confidence in their real estate decisions, Hurlbert Home Inspection, LLC, is just a call or click away. Reach out to them at 703-830-2229, visit their website at www.hhinsp.com, or send an email to hhi@hhinsp.com.

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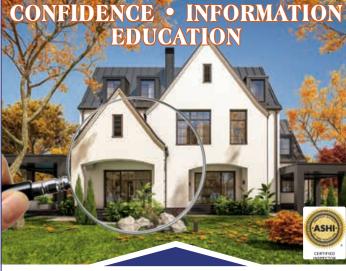
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Evelyn Lewis, MD, MA, FAAFP, DABDA

The Veterans Health and Wellness Foundation

SUPPORTING VETERANS COAST TO COAST

By Ellen Buchanan

To care for them who shall have borne the battle... -President Abraham Lincoln

"There are about 250,000 people that transition from being a service member to a Veteran each year. The vast majority of those people don't need the help we provide, but some out there desperately need the services we render," Evelyn Lewis begins.

Evelyn Lewis is a medical physician and a 25-year Navy Veteran who has seen the struggles of Veterans and their families from varying vantage points. After witnessing so many Veterans struggle to understand that they were eligible for healthcare benefits and how to navigate the system to access their benefits, she was determined to give back to a community she felt was so desperately in need of support.

In 2014, Evelyn founded the Veterans Health and Wellness Foundation (VHWF), a 501(c)(3) nonprofit organization dedicated to helping Veterans and their families access and navigate the healthcare system so they

can receive the VA benefits they are entitled to. In addition, she also offers assistance to those navigating the civilian healthcare system and in need of advocacy if they are not eligible for care through the VA. Although Evelyn is based in Georgia, VHWF assists veterans across the country.

Meet the Founder

Evelyn Lewis has had an interest in medicine since she was a little girl. Her father was a physician, and her mother was a nurse in his office. She remembers sitting in her dad's

Evelyn has taken a creative approach to the work office after school, doing homework and watching patients come and go. she does, as well, going above and beyond simply educating Veterans and their families. She also educates physicians and allied healthcare professionals As she got older, she gained a real, personal understanding of the work her parents were doing while on how to best serve the Veteran community, a serving the community. Observing her parents and program she believes has the potential to make a their dedication cemented her desire to follow in her significant impact in the lives of the 13-plus million Veterans who get some or all of their healthcare father's footsteps. outside of the VA healthcare system.

Evelyn graduated from Spelman College and was awarded a Health Professional Scholarship through the military and joined the Navy. She served and remained active for 25 years, retiring in 2003. She obtained her

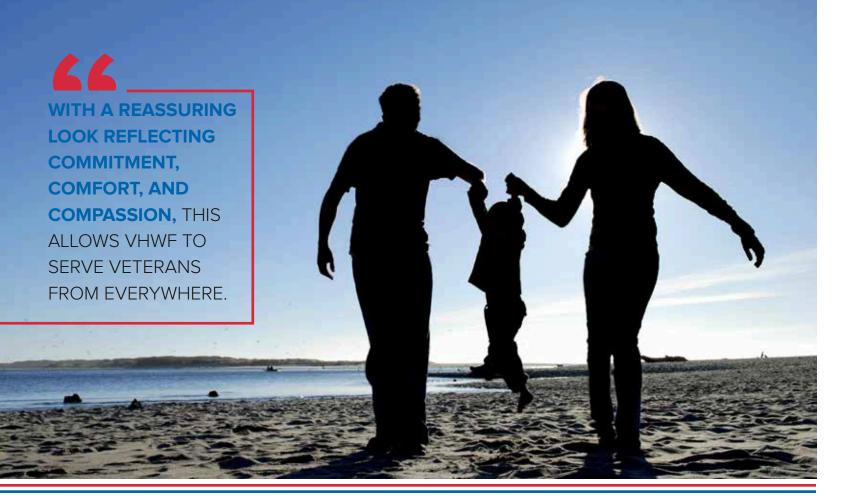
doctorate from the Chicago Medical School - Rosalind Franklin University of Medicine and Science and ultimately served at medical clinics from coast to coast, hospitals here at home and abroad, and on board the USS Simon Lake assisting active duty service members and Veterans with a host of medical challenges. While assigned to the National Naval Medical Center (currently known as Walter Reed National Military Medical Center) during the height of the Iraq-Afghanistan conflict, she cared for the service members who returned with various injuries, illnesses and diseases, cared for their families, delivered babies, and witnessed the seemingly insurmountable challenges faced by Veterans.

"In the 25 years I was in the military caring for service members, Veterans, and their families, it became very clear that many of them didn't have an understanding of what their benefits were, what they were eligible for, and then how to advocate for themselves," Evelyn explains.



Keeping Her Promise

Today, Evelyn resides in Georgia, where she runs VHWF virtually.



"With a reassuring look reflecting commitment, comfort, and compassion, this allows VHWF to serve Veterans from everywhere... When I say from everywhere, it literally is from everywhere," she says.

VHWF does not charge Veterans or their family members for any of its work; sponsorships and donations help fund the services so Veterans can reap the rewards. VHWF is a small group, but one that is deeply devoted to serving those who protect our nation's values.

"Our organization is here to help Americans realize we made a

promise. To paraphrase President Abraham Lincoln, we will care for those who have borne the battle. And if we look at what's going on with Veterans and their families today, we are not keeping our promise...

"I get to enjoy my life and do the things that I do because they have provided the ability for me to do this ... It might sound cliche — 'Oh, they're over there fighting for my freedom,' — but that's exactly what they're doing ... whether here at home or on foreign soil."

The Veterans Health and Wellness Foundation (VHWF) is a 501(c)(3)organization. For more information or to find out how to donate, visit www.myvhwf.org or call (833) 924-4376 Ext.3.





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MORTCACE







THE ESSENCE OF SUCCESS

In the dynamic realm of real estate, exceptional individuals stand out for their dedication, expertise, and commitment to their clients. Jordan Beck, a solo agent at Compass, embodies these qualities in her knack for transforming houses into homes.



As a dedicated real estate professional, Jordan Beck has made a name for herself in Arlington and beyond. Her story began in 2017 when she transitioned from being a preschool teacher to pursuing her passion for real estate. Jordan's journey wasn't just a career change; it was a testament to her love for architecture, design, and helping people find their ideal spaces.

"For buyers, I focus on listening to my client's needs. When representing sellers, I bring out the best attributes of a property and find solutions. I'm always available to answer any questions," Jordan explains.

A PERSONAL DREAM

The intersection of passion and personal aspirations is where Jordan says she finds her stride. With a profound love for travel and art, Jordan's personal dreams seamlessly align with her professional endeavors. Her goal is twofold: to help clients build wealth and to create spaces they truly love.

Jordan's unique perspective, gained from traveling to places like Antarctica and East Africa, enriches her understanding of clients' needs and desires. Whether clients are seeking their dream homes or investing in fixer-upper projects, Jordan's expertise ensures they receive tailored support.

"I aim to help clients build wealth and create spaces that are perfect for their lifestyle," she notes. "I'm very fulfilled when my client finds something that meets or exceeds their expectations and budget. That's what motivates me — a great feeling."

What sets Jordan apart is her unwavering commitment to integrity, education, and professionalism. Building trust is paramount, and Jordan's

"I also like to educate my clients upfront on the process and set expectations so they feel prepared. Informed clients are empowered clients, capable of making confident decisions," Jordan adds. "Keeping communication lines open and



philosophy revolves around always delivering on promises.

"If you promise to get a client comps or to send feedback, do it. Keep following up with people. If you can follow up and follow through, you will build trust, and professional success will follow," she advises.

fostering an environment where clients feel supported are at the heart of my approach."

OUTSIDE OF WORK

Beyond her professional achievements, Jordan's personal story adds depth to her character. Born in Southern California and having lived in various places, she developed an open-minded perspective that allows her to connect effortlessly with new people.

"Moving around a lot, I loved meeting new people and trying new things," Jordan affirms.







"I've always been open-minded, and that allows me to connect well with new people and build relationships."

Jordan and her husband share their lives with three cherished dogs. The couple finds joy in fostering dogs and relishes moments spent walking down The Avenue in Del Ray. Jordan also makes time to volunteer with CASA DC, serving as a court-appointed special advocate for kids in the foster system. Her involvement goes beyond volunteering; she's also a leader in fundraising efforts to raise awareness for the organization.

A BALANCED LIFE

For Jordan, success encompasses happiness and balance. She's proud to have achieved a harmonious work-life equilibrium, allowing her to cherish moments with family and friends while exploring the world.

Looking ahead, Jordan aspires to continue providing clients with topnotch service and expanding her real estate ventures. Personally, she and her husband dream of purchasing and renovating properties, channeling their passion for design into creating spaces that resonate.

"Success starts with being happy! I feel blessed that I can travel the world and spend time with the people I love," Jordan reflects. "After spending time in the D.C. area, I also knew this is where I wanted to establish my roots. I decided to make the career change to real estate to chase my passion because I enjoy helping people to find 'their' space, and I'm so glad I did."



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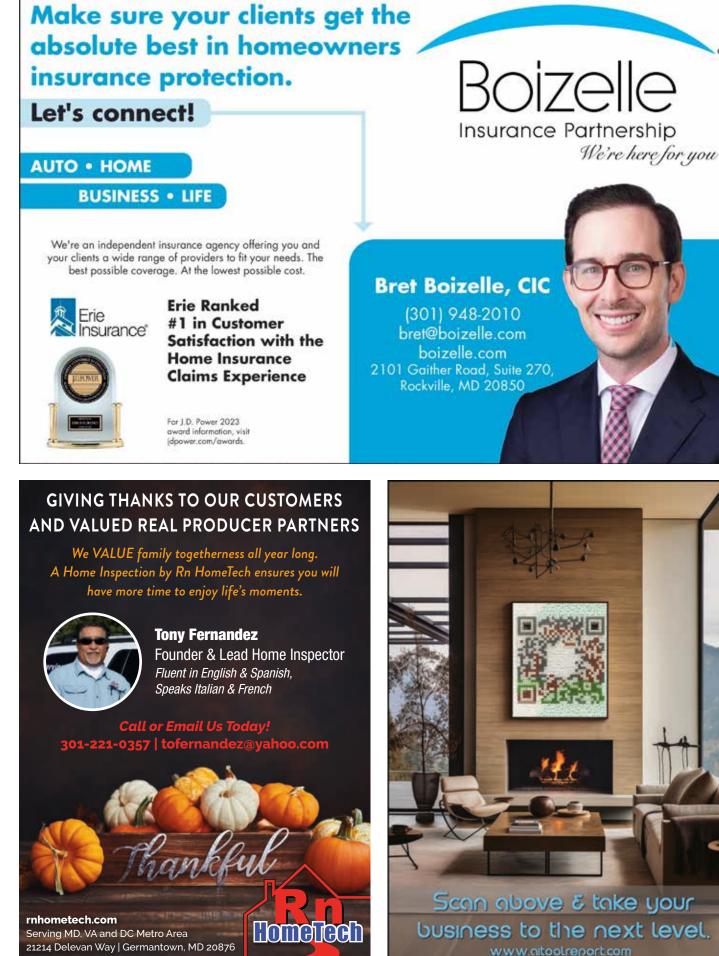
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>> saluting our heroes

A TRIBUTE TO MILITARY VETERANS

November is National Veteran and Military Families Month. Here at NOVA Real Producers, we are honored to share space in the community with those who have served, continue to serve, and continue to make a difference in the lives of our Veterans and military families.

On the following pages, we are proud to present several members of our Real Producers community who are Veterans of the United States Armed Forces. They have taken the determination and grit that are hallmark character traits of our servicemen and women and applied them to civilian life, becoming enormously successful real estate agents and industry partners who continue to make a difference in our community.

We thank each and every one of you, from the bottom of our hearts, for your service — both the Veterans we are honored to present here, along with many others in our community who have served. We salute you all!







realproducersmaq.com



Service Branch: U.S. Marine Corps Rank/Title: Captain/Infantry Officer Dates of Service: 2015–2019 Locations of Service: Camp Pendleton, CA Medals: Highest award was a NAM (Navy and Marine Corps Achievement Medal)

"Embrace the Suck' — This is something that has and always will stick with me. No matter what the situation is, no matter how difficult it may seem at the time, just embrace the situation and start figuring out a solution. There's no point in complaining or feeling sorry for myself. If I need to take a minute, I



will, but then push forward because at the end of the day, whatever the problem is, it needs to get solved.

"I've had lots of memorable moments over the years. One of my favorites was when I was conducting a training exercise at a patrol base for about two weeks in the middle of nowhere with no one but me and my platoon of 45 guys. It's not often you find yourself in a completely remote area operating 100 percent on your own. It gives you a different perspective on life and what's important. It also makes you appreciate the little things in life, like a hot meal or a shower. Although it may seem like life would be more complicated in a situation like this, it actually was quite the opposite. Life was simple, there were no outside distractions. We were focused on the mission and nothing else."



MEG **CZAPIEWSKI**

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Service Branch: U.S. Air Force Rank/Title: O-6/Colonel Dates of Service: 1985–2023 Locations of Service: Panama, Japan, England, Germany, Virginia, Maryland, Arizona, Colorado, and deployments in Saudi Arabia, South Korea and Qatar.

"My time in the Air Force is integral to who I am today. It taught me how to face adversity, how to offer grace to others and to myself, how to lead and to follow. It definitely improved my communication skills and my ability to set goals and create plans to achieve them. Because I traveled all over the world, I appreciate the many diverse cultures across the globe and have also developed a deep appreciation and love for our country and the amazing opportunities our nation provides.

"My nearly 29 years in the service were packed full of amazing experiences and memories."



MARY BETH EISENHARD

Long & Foster Real Estate

Service Branch: U.S. Army Rank/Title: CPT **Dates of Service:** 1978–1982 Locations of Service: Fort Hood, TX; Fort Devens, MA; Fort Huachuca, AZ Medals: Meritorious Service Medal (with Oak Leaf Cluster); Army **Commendation Medal**

"Being an officer in the Army, I learned that, as a leader, there wasn't anything I would ask anyone to do that I wouldn't do myself. That has carried on in real estate and being a team leader. Lead by example. Do more than you ask of your team.

"I was one of the first female officers pregnant on Active Duty in 1981. They didn't know what to do with us. We didn't even have maternity uniforms until halfway through my pregnancy!!! I remember the colonel pulling me in his office (while I stood at attention) and he told me there was NO place for a pregnant woman in 'my man's Army!' He wanted me to get out of the military. I told the colonel, 'You can't make me.' And I had that baby while on active duty. That child is now a Ventura County senior deputy in southern California (at the age of 42!).

"I also competed in a swim race against a one-star general while I was eight months pregnant! I won the race and it made the front page of the local newspaper. Hilarious!"





























NICK GUYTON

BLACKOPS LO, The Boutcher Group Atlantic Coast Mortgage

Service Branch: U.S. Marine Corps Rank/Title: Major/Infantryman, MARSOC Team Leader Dates of Service: 2001–2010 Locations of Service: Afghanistan, Iraq, Africa, Japan, Korea Medals: Navy Commendation Medal w/Valor

"My 20-plus years, combined between active duty military and government contract work, set me up for what I do now as a loan officer. My ability to build rapport, trust, and confidence with my clients and referral partners is a direct reflection of everything the military taught me about how



to adapt and overcome in some of the most difficult situations, whether in training or combat. My love for this great nation will always shine bright, no matter where my career path takes me!

"It always amazes me how interconnected the world is... Just the other day, I was talking to a military Veteran about applying for a loan, and when I heard a few of the units he served in, we connected the dots and realized we both were good friends with another Marine that we both served with during our careers.

"I truly love connecting with clients and making the path to homeownership as smooth and stress-free as possible. Serving those who served is the greatest honor, and doing it for the most important financial transaction is even better. It is an honor and privilege to guide them along the path to homeownership!"

SAM HARDMAN

The Hardman Team Samson Properties

Service Branch: U.S. Coast Guard Rank/Title: e3 Dates of Service: 1997–2001 Locations of Service: Portsmouth, VA, and Clearwater, FL

"The USCG core values are Honor, Respect, Devotion to Duty. Using these values, particularly when working in real estate, has helped to set up my business in a way that I can be proud of. These core values come into play when I'm working with a client, helping someone on my team, and giving advice as the managing broker of my office.

"I was a cook on a ship and we had to deploy very last-minute (like two hours' notice) for a three-day trip. I was the only cook for a ship of 36 guys, and I worked 63 hours in three days."







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NOVA Real Producers • 43



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BRETT KORADE LAB Realty Group KW McLean

Service Branch: U.S. Navy Rank/Title: Captain (Retired) Dates of Service: 1991–2016 Locations of Service: Worldwide

"My early career taught me to be strong, hard, and unyielding. As I grew in my career, I learned the essential leadership requirement of knowing my sailors' hearts. As a senior officer, I became a deep strategic thinker. All of these, coupled with my spiritual, personal, and familial experiences, have, thankfully, uniquely equipped me to serve clients from across every cultural and socio-economic background.

"Many joy-filled memories ... and too many heart-rending ones ... all added value to my character."

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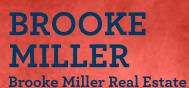
Service Branch: U.S. Army Rank/Title: Staff Sergeant Dates of Service: 1983–1991 Locations of Service: Hunter Army Airfield, Georgia Medals: Army Commendation Medal, Master Parachutist, German Parachutist Wings, Army Achievement Medal with two oak leaf clusters, Armed Forces Expeditionary Medal

"My service gave me the discipline, focus, commitment, integrity, confidence, and pride in achievement to succeed in business or any endeavor in life.

"I have many special memories. The most poignant one was surviving a mid-air parachute entanglement with a good friend of mine at night in full equipment on my 21st birthday. We both walked away and laughed about it."







Long & Foster, Realtors®

Service Branch: U.S. Navy Rank/Title: Lieutenant -Surface Warfare Officer **Dates of Service:** 1999-2007 Locations of Service: USS BARRY and USS THORNE (destroyers out of Norfolk, VA) Medals: Navy Achievement medal (3)

"My military service has taught me so many things, from self-discipline to working closely with people from all different backgrounds and philosophies. It helped me develop sharp skills in crisis management, planning to make quick decisions, paying attention to details, critical thinking, problem solving, organization, leadership, finances and more.

"I was blessed to have met my husband on my first ship! But I loved being out at sea — the stars in the sky are incredible, the sealife is fascinating, the air is so clean... I also enjoyed traveling the world and spending time in different countries. My most favorite memory was when my younger sister was commissioned in the Marine Corps and took her oath of office, administered by our father (a retired Navy Captain) in my living room. She is now a Lieutenant Colonel in the Reserves."

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our social media pages to find NFL Game Day photos and be sure to tag yourself and your friends!

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It's Haul Good, and Gold Event Group; as well as Ryan Corvello and HD Bros, who did wonderful photography and videography. We appreciate you and your time!

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Thank you all for being a part of our "Connecting, Elevating, and Inspiring" Real Producers community. We look forward to seeing you at our next big event!





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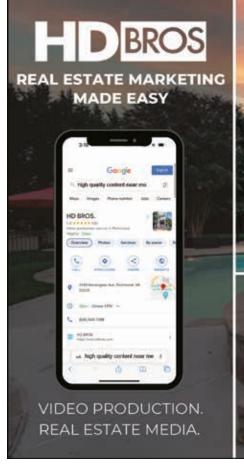








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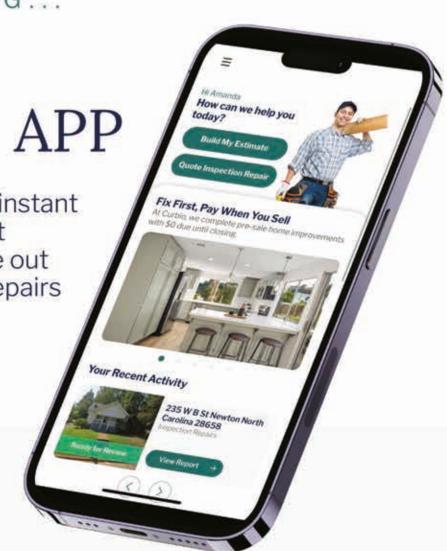


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Disclaimer: Information based on MLS closed data as of October 6, 2023, for residential sales from January 1, 2023, to September 30, 2023, in Virginia, Maryland and Washington, D.C., by agents licensed in our Northern Virginia service area, including Alexandria City, Arlington, Fairfax City, Fairfax County, Falls Church City, Loudoun County and Prince William County. Numbers not reported to the MLS by the date the information is retrieved are not included. MLS is not responsible for submitting this data. Some teams may report each agent individually.



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Teams and Individuals Closed Data from Jan. 1 to Sept. 30, 2023

RANK	NAME	OFFICE	SELLING	SELLING \$	BUYING	BUYING \$	SALES	TOTAL \$	RANK	NAME	OFFICE
			#		#						

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#		#				

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Teams and Individuals Closed Data from Jan. 1 to Sept. 30, 2023

RANK NAME	OFFICE	SELLING	SELLING \$	BUYING	BUYING \$	SALES	TOTAL \$	RANK	NAME	OFFICE
		#		#						

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SELLING	SELLING S	BUYING	BUYING Ś	SALES	TOTAL Ś	
#		#				

Teams and Individuals Closed Data from Jan. 1 to Sept. 30, 2023

RANK NA	AME	OFFICE	SELLING	SELLING \$	BUYING	BUYING \$	SALES	TOTAL \$	RANK	NAME	OFFICE
			#		#						

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SELLING	SELLING \$	BUYING	BUYING \$	SALES	TOTAL \$
#		#			

Teams and Individuals Closed Data from Jan. 1 to Sept. 30, 2023

RANK	NAME	OFFICE	SELLING	SELLING \$	BUYING	BUYING \$	SALES	TOTAL \$
			#		#			

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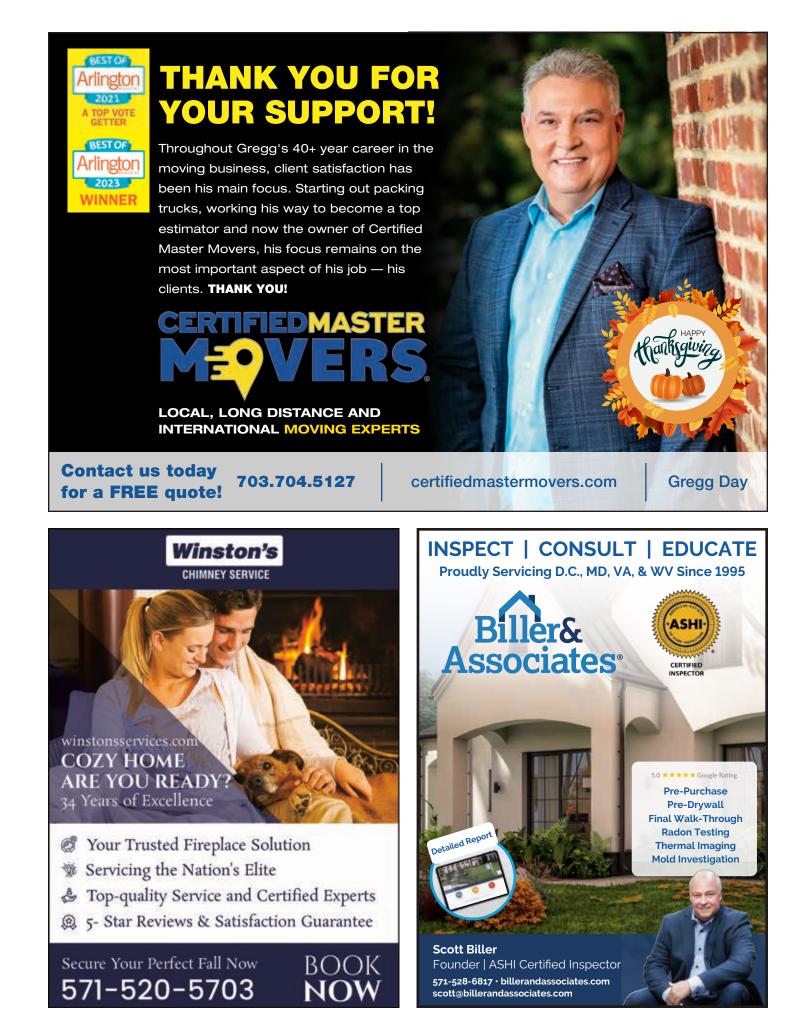
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