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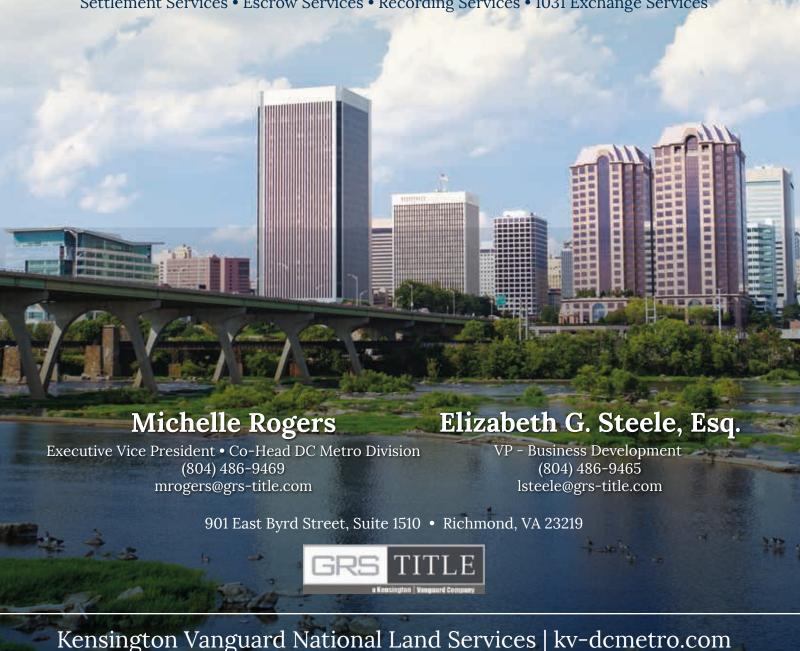
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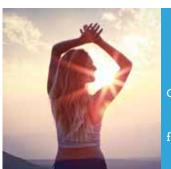
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Mortgage



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Heroes: A
Tribute to
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#### **Larry Nutt**

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## MEET THE RICHMOND REAL PRODUCERS TEAM

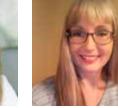


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Ellen Buchanan

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Dear Real Producers of Richmond,

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 Richmond 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 Richmond RP community on pages 30 to 39 in this issue.

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 24 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 time at our Midday Soirée on September 20th, and it warmed my heart to see such an incredible turnout as everyone came together over our special wine tasting. You can relive those memorable moments in this month's issue on pages 40 to 43.

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



With gratitude,

Kristin Brindley
Owner/Publisher
Richmond Real Producers
313-971-8312

Kristin@kristinbrindley.com

www.richmondrealproducers.com



#### FOOD FOR THOUGHT

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



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TOMMY SIBIGA
Hometown Realty
We got the kiddos a Christmas puppy last year
— a Frenchie.



JUDY KILGOUR
Long & Foster REALTORS
We have two very special Yorkies that we adore,
Elliott Monroe and Miss Sophie!



Pretty Properties | KW Metro Center
We have three pups: two mini Australian
Labradoodles and a "mutt" that I rescued fro

Labradoodles and a "mutt" that I rescued from a parking lot late on a very chilly night. After doing everything to find her owner, we ended up with her as no one came forward. All three are the best of buddies.



KATIE REDWOOD
Tluchak Redwood and
Culbertson, PLLC

I have a 7-year-old English bulldog named Elsa. Most people assume she is named after the princess in "Frozen," but we named her after the lion in Born Free. She loves to sleep and snuggle. Her "walks" usually end at the driveway!



JENN HART
Virginia Capital Real Estate
Sheepadoodle and a Labrador retriever.
They are my babies!!!



CORY SMITH

KW Metro Center

Two dogs — a Great Dane named Apollo
and a Boston terrier named Kobe.



ANDREA LEVINE
One South Realty Group
Two black rescue cats, Alice and Trixie

(think "The Honeymooners"). Went in for one, came home with two, of course!



BETH BALDWIN
Virginia Capital Realty
I own a Rhodesian ridgeback named
Trubie. She will be 2 years old on
November 19th.



JUSTINE RICE
Liz Moore & Associates
My pet is Marlee, a 10-yearold goldendoodle.



DANIEL KEETON
Keeton & Company Real Estate
I have a goldendoodle.



KACIE JENKINS Real Broker, LLC

We have three pets — Lola, our pitty mix; Tundra, my mutt; and Ollie, our old man cat. Tundra is my dog who spends her day under my desk while I work. Lola is my husband's dog and follows him around outside as he works on things around the house.



LORI KISTNER
Atlantic Coast Settlement Services, Inc.
I have an American mastiff and a horse.



DANIELLE BOWERS
Lifestyle Realty Group

Our family has owned Khloe, a yorkipoo, since 2016. She was gifted to me by my husband and daughters after a miscarriage and hasn't left my side since.



CARLY STRATTON
Motley's Real Estate

My dog is my daughter! Her name is Riley and she is a 10-year-old half-Australian cattle dog and half a whole lotta other breeds! She goes with me everywhere, especially anywhere that has to do with my real estate business.



ELLIOTT GRAVITT
Providence Hill Real Estate
An Australian labradoodle named
Professor Truffles Gravitt.



ALICIA SOEKAWA
The Collaborative

I have two pups — a rescue named Barbie and a Cavalier King Charles spaniel named Ken. We had them way before the "Barbie" movie too. They are double trouble, for sure, but they are awesome to have in our family.



DAUNE ZOOK
Resource Realty Services
A beautiful 96-pound silver Lab

named Zink.



KATHERINE HAWKS

Joyner Fine Properties

I have *lots* of pets: three cats, a dog, two horses, goats and ducks.



KIM WRIGHT SEBRELL
Joyner Fine Properties
I have two very old chocolate Labs,
Moose and Lola.



ave you ever walked up to a total stranger and felt their energy? Though no words were spoken, their happiness or their nervousness was palpable? Did it make you wonder about the type of energy you project each and every day, either at work or home?

Let's take it back to Quantum Physics 101. Every one of us is made up of trillions of cells creating our bones, muscles, tissues, skin, blood, hair, eyes ... everything. Simply put, the building blocks of humans (trillions of cells) are tiny cyclonic tornadoes of vibrating energy. Quantum physics tells us energy is constantly in a state of vibration, and these vibrations emit different frequencies depending on what is impacting the energy. For example, think classical music versus punk rock, or an electric guitar versus a harp. These instruments create sound energy with very different frequencies.

As humans, our vibrations vary based on what is impacting our energy in a given moment. Think about when your body is tense, fearful, and ready to react. It gives off a much different vibration than when your body is relaxed, present, and calm. You can physically feel the different frequencies depending on your emotional state.

Our thoughts are also connected to our energy. We all have negative thought patterns and self-limiting beliefs that play in our heads over and over again. Whether we are conscious of them or not, they do exist, and these thoughts affect our energy.

As we coach our clients, our interaction is dependent upon visual and physical observations of their energy. Before we begin a session, it is important to establish the baseline energy frequency of our client. How well they will absorb feedback and suggestions, and accept accountability is, shall we say, "energy dependent." In our company's infancy, our coaching sessions were via phone, and we quickly realized that sensing the client's energy was challenging. Currently, we rely on in-person sessions or visual technology such as Zoom. Feeling our client's energy allows us to be more effective coaches to then redirect their energy positively.

Whether interacting in a business or social setting, positive redirection is extremely important. The good news is that negative energy can be redirected positively. Our brains are equipped with neuroplasticity, which gives us the amazing ability to rewire.

In other words, you can *choose* to create new beliefs and thoughts to override old beliefs that are no longer serving you. You can *choose* to redirect your energy! Words matter in business, but so does the energy you project. While being articulate and persuasive during customer interaction is beneficial, the energy that they feel from you is critical; it can make or break a deal.

Shifting your energy is not always natural; it often takes work. Here are a few tips to use as an "energy adjuster" when necessary:

- Breathe. Breathing triggers your nervous system, slows down your heart rate, increases oxygen flow, and improves your overall well-being.
- Get up and move. Stand from your current position and walk around. Just 10 to 15 minutes of physical activity can reset your mood and energy.
- Write it down. Get your thoughts out of your head. Mental energy is transferable, so find an outlet.

Being a business owner can be physically and mentally exhausting, but by redirecting energy positively, it can result in more opportunities and make you shine. So protect your energy from energy vampires and redirect your energy when necessary. Good energy is the key to building long-term professional and personal relationships!



Drew DeMaree was born and raised in the Midwest and graduated from Johnson & Wales University. He has been a licensed REALTOR® since 2005 and a business coach since 2015. Drew has been recognized as a Top 20 MAPS coach for Keller Williams Realty offices throughout the country. He has also operated a brokerage that rose to number 1 in closed sales volume in the area for three consecutive years, and founded The Freedom Companies, an independent coaching, training and events business, in 2020. Drew DeMaree, 804-937-0773, drew@thefredomcompanies.com



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## VETERAN REAL ESTATE

## TAX RELIEF APPLY BEFORE CLOSING

Localities in the Commonwealth of Virginia offer a number of tax-relief programs to qualifying property owners. One of these is the Real Estate Disabled Veteran Exemption.

A Veteran who has been rated by the Department of Veterans Affairs to have a 100 percent service-connected, permanent and totally disability, and who occupies the real estate as his/her primary place of residence is eligible to apply for a real estate tax exemption. The exemption is limited to up to one acre of land. However, if the locality provides an exemption for more than one acre of land to an elderly and/or disabled person (pursuant to Virginia Code Section 58.1-3210), then the County will also provide an exemption for the same number of acres.

The surviving spouse of an eligible Veteran can also qualify for the exemption as long as the death of the Veteran occurred after January 1, 2011, and the surviving spouse does not remarry. The surviving spouse must continue to reside in the property until the application is approved. However, as of 2019, the surviving spouse can then move to a different principal place of residence in Virginia and take the exemption with them (Virginia Code Section 58.1-3219.5). The exemption may not be passed on to other heirs. The exemption is also available for surviving spouses of members of the Armed Forces killed in action.

If a Veteran or surviving spouse wants to claim the exemption, they must file an application with the Commissioner of Revenue in the jurisdiction where the property is located. Required documentation includes a Virginia Summary of Benefits Letter (VA SOBL) from the Department of Veteran Affairs. The surviving spouse of a disabled Veteran who has passed away must provide the VA SOBL, death certificate, marriage certificate, and proof that he/she is residing in the home where the Veteran resided at the time of death.

HB 2414 passed this year, allowing a disabled Veteran or surviving spouse to apply for a real estate tax exemption prior to purchasing their home. The Commissioner of Revenue has 20 days from receipt of the application to process the request and send a letter to the applicant stating whether the application is approved (including the amount of the tax exemption) or denied. If the application is approved, the exemption becomes

effective after the disabled Veteran or surviving spouse becomes the owner of record.

If you have a Veteran buyer client, it would be beneficial to inform them of the real estate exemption program early in the process so that they can take the requisite steps to have the exemption in place at the time of closing. If the buyer is obtaining financing to purchase the property, keep their lender apprised of the tax exemption status, as it may lower the initial escrow deposit collected at closing and the buyer's monthly mortgage payment.



Katie Redwood is a real estate attorney with Tluchak, Redwood & Culbertson, PLLC, and a proud military daughter. Her father served 27 years in the United States Air Force.

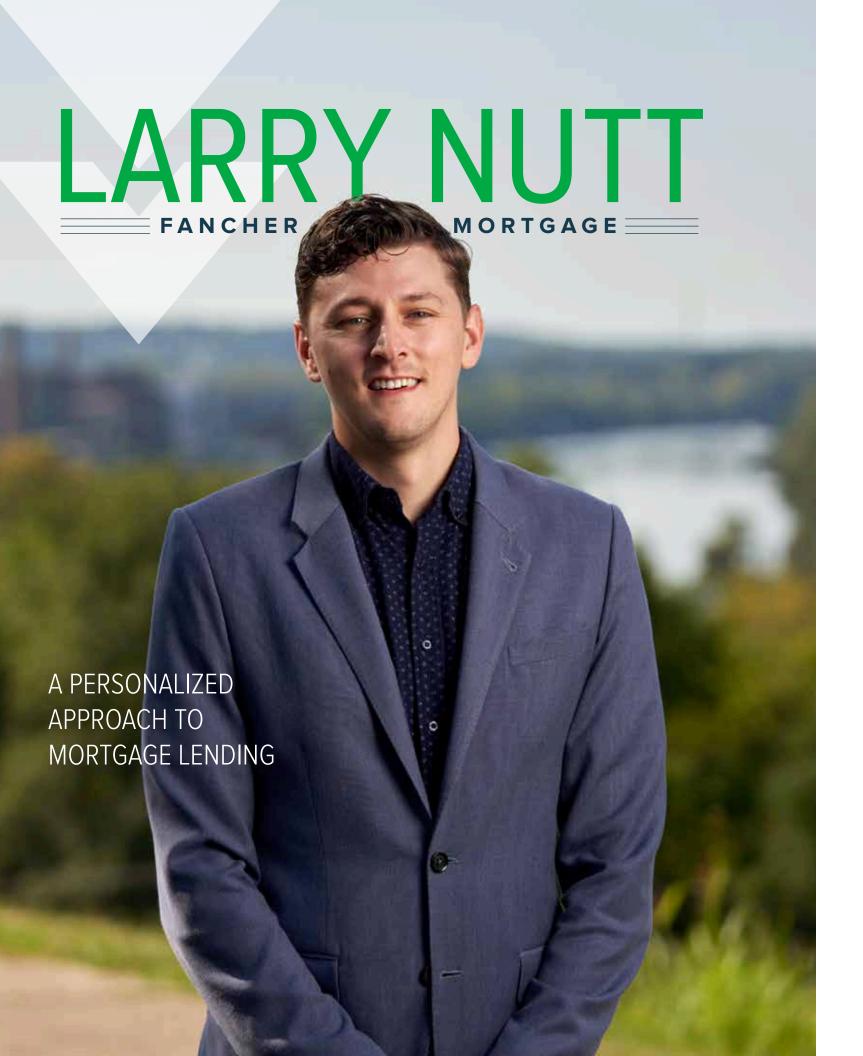


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There's more to mortgage lending than just numbers and contracts. It's about building connections, nurturing dreams, and guiding clients toward homeownership. Larry Nutt, a branch manager at Fancher Mortgage Group, believes that getting a mortgage should be more than a transaction; the process should be not only smooth but also personal and meaningful.

#### A PASSION FOR GUIDING

Larry's path from his small hometown in central Indiana to becoming a respected figure in the mortgage industry began with a desire to assist people in achieving their dreams of homeownership. With a bachelor's degree in business and human resources from Huntington University, Larry's initial foray into banking provided him with the

customer-facing skills and financial acumen needed to succeed in the industry. His passion for helping clients, coupled with his affinity for building strong relationships, propelled him to explore mortgage lending, and his relocation to Richmond, Virginia, during the COVID-19 pandemic brought new opportunities for growth and community involvement.

Fancher Mortgage Group, where Larry serves as a branch manager, isn't just another mortgage company. It's a local entity that focuses on helping clients secure mortgages for their first homes, second homes, vacation getaways, and investment properties. Whether clients need conventional lending products, FHA, VA, USDA, or other options, Larry and his team are there to guide them through the intricate process.

"We do that by focusing on our relationship and making sure the clients are educated and understand what's going on in the process," Larry explains. "We really want to be that white-glove service helping clients get to the closing table on time and as easily as possible."

#### CLIENT-FOCUSED APPROACH

At the heart of Larry's success is his dedicated team. With a loan partner and a loan processor as part of his team, Larry ensures that each client receives personalized attention from start to finish.

"We've got about 290 employees. That includes our in-house processing, in-house underwriting, in-house secondary market, all those kinds of things



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that you would expect in a normal mortgage company. So we are a little bit unique in that I have a loan partner and a team, and a loan processor who I work with on every deal."

One of Larry's key focuses is educating clients about the mortgage process. He understands that for many, the world of mortgages can be overwhelming and confusing. He is dedicated to demystifying the process and ensuring that clients feel empowered to make informed decisions.

"I want my clients to feel like they're part of our family, that when they get to that closing table, it's not this fatigued, disappointing scenario — I want them to be overjoyed," Larry says.

Larry and his team particularly value their relationships with REALTORS®, both on the buying and the selling sides.

"We're committed to ensuring everyone involved feels confident and informed," he says. "We provide regular wrap-up emails with clear checklists for tasks like appraisals and document approvals, something that's highly valued by agents."

With an impressive average contract close of just 17 days, Larry's team consistently exceeds expectations. He emphasizes accessibility, giving clients and agents his direct number and being available on weekends. "In a market like this, you need a lender who's ready when you are," he emphasizes.

Larry wants Realtors to know that he is dedicated to serving them at a high level and is a caring and invested partner. "I'm a pretty passionate, friendly, sociable person, and I care about others deeply, which really shows in the relationships that I have with the agents and clients I work with. I want



Larry Nutt is a branch manager at Fancher Mortgage.





everyone I work with to feel comfortable and warm when they talk to me," he says.

#### LOOKING AHEAD

In both his personal and professional life, Larry remains dedicated to fostering relationships, promoting homeownership, and providing unparalleled service. He envisions a future where he continues to grow his business, expands his community involvement, and contributes positively to the lives of his clients, colleagues, and the industry as a whole.

"I'm also looking forward to being more involved in the City of Richmond and the local community in the next couple of years," he says. "And, in fact, I've recently been appointed commissioner of the Commission of Architectural Review for the City of Richmond."

To learn more, call (260) 571-0862, email Larry at LNutt@fanchermtg.com, or visit www.larrynutt.com.

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## **BALANCING WORK & FAMILY**

Beyond the world of mortgages, Larry cherishes his role as husband and father. Together with his wife, Gretchen, and their daughter, Esther Ruth, he enjoys exploring the outdoors, going for walks, traveling when they can, and hanging out at home with their cat, Henley.





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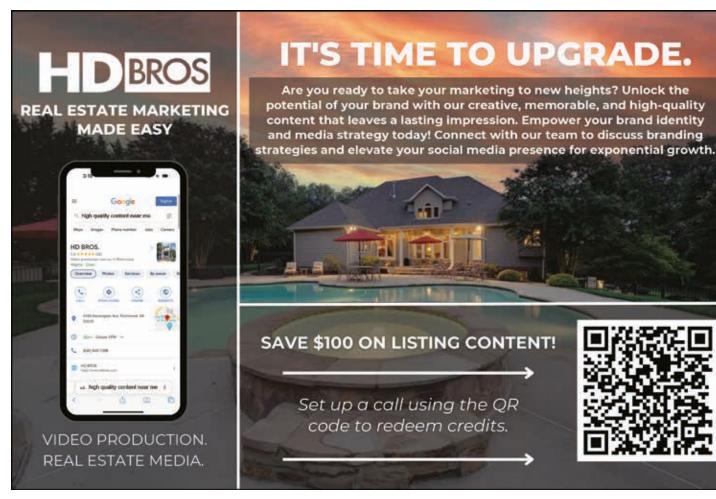
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Katie Williams

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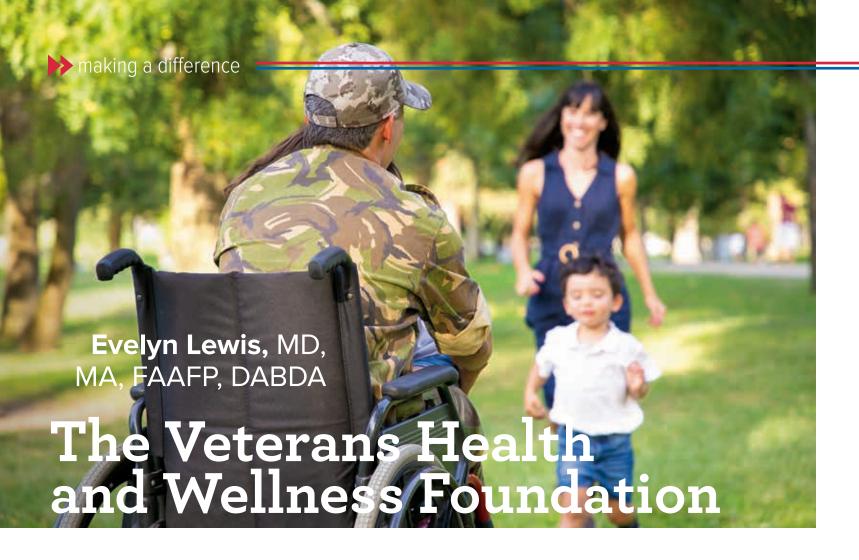


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## SUPPORTING VETERANS COAST TO COAST ===

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 office after school, doing homework and watching patients come and go.

As she got older, she gained a real, personal understanding of the work her parents were doing while serving the community. Observing her parents and their dedication cemented her desire to follow in her father's footsteps.

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.

Evelyn has taken a creative approach to the work she does, as well, going above and beyond simply educating Veterans and their families. She also educates physicians and allied healthcare professionals on how to best serve the Veteran community, a program she

believes has the potential to make a significant impact in the lives of the 13-plus million Veterans who get some or all of their healthcare outside of the VA healthcare system.

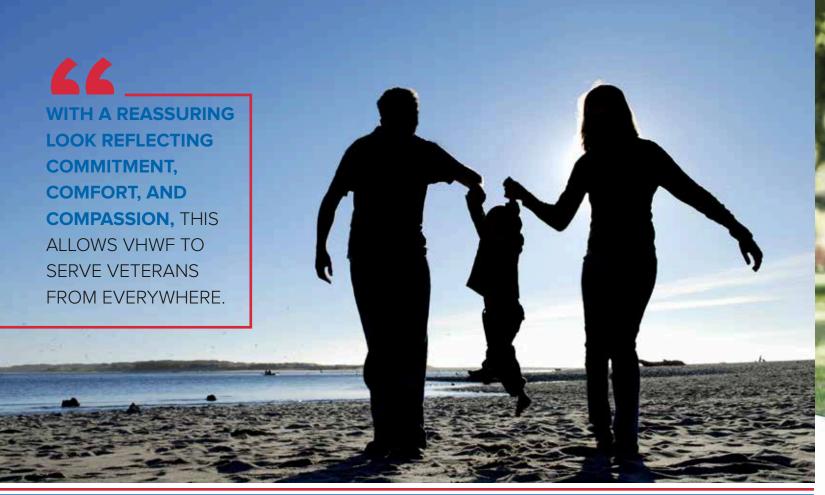
#### **Keeping Her Promise**

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



Evelyn Lewis, M.D., founder of The Veterans Health and Wellness Foundation

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"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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>>> saluting our heroes

## A TRIBUTE TO

## MILITARY VETERANS

November is National Veteran and Military Families Month. Here at Richmond 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!















# **ANNA BARLOW**

Harris & Associates, Inc.

Service Branch: U.S. Navy
Rank/Title: E3 AMSAN –
Aviation Structural Mechanic
Dates of Service: 1992–1995
Locations of Service: Guam and

Norfolk, VA

**Medals:** Desert Storm Gulf War, Veteran of Foreign Wars

"While in the military, I was exposed to many different cultures and people from all different backgrounds. This guided my appreciation for all the different people, personalities, and cultures that I get to work with in my real estate career.

"There are so many memories and special comrades that I served with. My company commander, Chief Jarvis, had the largest impact on my life. She pushed us and taught us to be better and do better than anyone ever expects ... and not to ever let anyone or anything hold us back from success."













## \*











## RICK COX

## Rick Cox Realty Group

Service Branch: U.S. Navy
Rank/Title: E-7/Chief
Petty Officer
Dates of Service:
1985–2009
Locations of Service:
Various locations

"Joining the United States Navy was the best thing I ever did. It opened so many doors and gave me a lot of opportunities.

"I made a lot of great friends and learned a lot about leadership and life. I loved being able to see different countries and learn about different cultures."









## TIM DEY

## **Renovation Sells Richmond**

**Service Branch:** U.S. Navy **Rank/Title:** Lieutenant (LT/O-3)

Dates of Service: 2014–2017, Reserves 2017–2022
Locations of Service: Naval Amphibious Base, Coronado,
CA; Deployed to Middle East (2 tours) with Naval Special
Warfare Group 1 (SEAL Teams 5 and 7) and Combined Joint
Special Operations Task Force

Medals: Navy & Marine Corps Achievement Medal (2), National Service Defense Medal, Inherent Resolve Campaign Ribbon, Global War on Terrorism Expeditionary Medal, Global War on Terrorism Service Medal, Navy Sea Service Deployment Ribbon, Navy Rifle Marksmanship Medal, Navy Expert Pistol Medal

"Being an officer in the Navy taught me the true meaning of servant leadership. It is only by lifting up those under your command and leading by example that you are recognized as a true leader. I had the honor of working with some of the world's most elite warfighters, and yet, it was their humility and dedication to one another that stood out the most. Through two deployments to the Middle East, my eyes were opened to the raw humanity we all share in common, no matter our life circumstances at any given time. Through acknowledging that and focusing on what ties us together, working side by side, we can prevail through any adversity.

"I had the privilege of experiencing so many opportunities in the Navy that I would never have been able to as a civilian. Each one is a special memory. However, the experience of seeing my wife and children again for the first time upon returning after a deployment has to be the most special."



















## **MELANIE HERRING**

The Beran Group
Shaheen Ruth Martin &
Fonville Real Estate

**Service Branch:** U.S. Marine Corps **Rank/Title:** Corporal

Dates of Service: 1989–1994

**Locations of Service:** Saudi Arabia, KMCAS, Richmond

**Medals:** Southwest Asia, National Defense, Good Conduct. Kuwaiti Liberation

"The Marine Corps taught me how to work and live with Americans from all over the country and the U.S. Territories. The Corps also made me realize that people can accomplish more than they ever imagined if they plan, adapt, and don't give up.

"We were a wild, young bunch of GenX Marine Corps Airfield Firefighters. They called us Crispy Critters... My first day as dispatcher, right after my staff sergeant showed me what to do in case of an emergency, a CH53 aircraft crashed at King Abdul Aziz Airfield (pilot error during a maneuver). The Marines from my duty section were playing cards in the tent next door. I suppose I was a little

too calm when alerting them to the crash because they didn't believe me until I pointed out the black smoke coming up over one of the buildings. It was hilarious watching them scramble to get to their trucks and get their gear on. Fortunately, no one was seriously injured that day."















## STEVE PARKS

## **Keeton & Co Real Estate**

Service Branch: U.S. Army
Rank/Title: SSG/ Platoon Sergeant
Dates of Service: 2001–2014

**Locations of Service:** S. Korea, Maryland, Belgium, Colorado- 2x Afghanistan

Medals: CAB, JSCM (2x), AAM (2x), AGCM (4x), AFGCM, NDSM, ACM-CS (2x), GWTSM, KDSM, NOPDR (2x), ASR, OSR (3x), NATOMDL (2x)

"Throughout time spent in the military, discipline and selfless service naturally become a part of what you do. And it instills so many other core values, such as commitment, teamwork, strength and courage. I believe those same attributes are needed to carry you through this career as well.

"I was fortunate to play basketball for the U.S. Army beginning in South Korea, and then traveling all over the world. The memories I made are unforget-table. However, the relationships and the brother-hood that I built in combat and in the service only intensified my bonds and experience. They taught me so much, and further reinforced who I am, who I strive to be, and what I build every client relationship on today."









## **Ruckart Real Estate**

Service Branch: U.S. Marine Corps Rank/Title: E-8/Master Sgt.

Dates of Service: 2000–2020 Locations of Service: Domestic and abroad

Medals: MSM, Iraq Campaign Medal, NMCCM, NMCAM

Favorite slogan: "Carpe Diem"

"My favorite quotes are 'Carpe diem' and a famous quote by Ronald Reagan: 'Some people spend an entire lifetime wondering if they made a difference in the world. The Marines don't have that problem.'

"A very special memory from my time in the Service was teaching English at local elementary schools while at Henoko, in Okinawa, Japan."









# TAKISHA RUFFIN

Morgan & Co Realty **LPT Realty** 

Service Branch: U.S. Air Force Rank/Title: MSqt

Dates of Service: 1997–2019

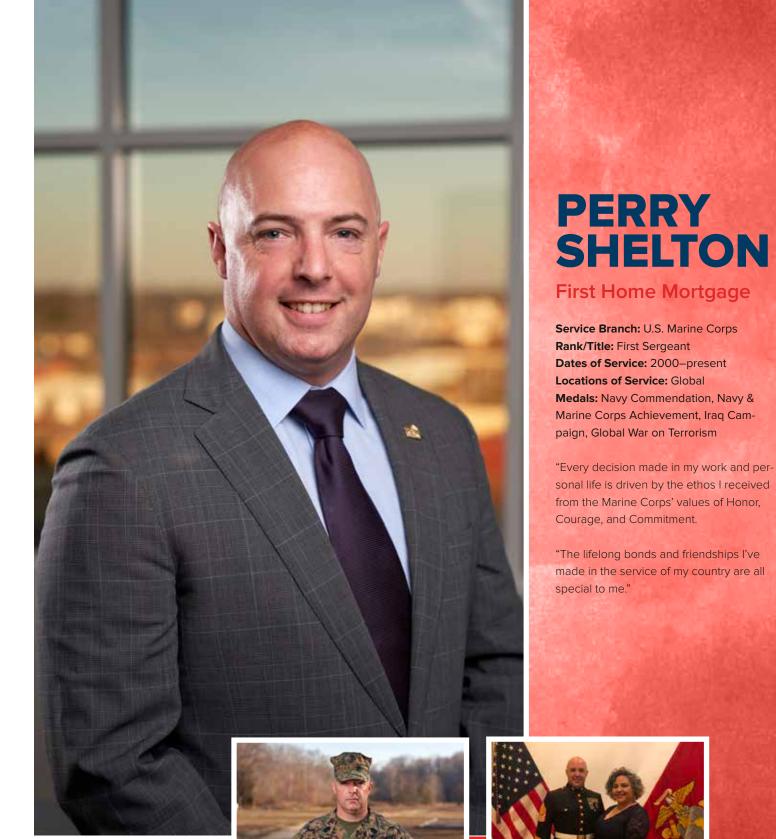
Locations of Service: Mountain Home, ID; Pusan, Korea; Camp Springs, MD; Dover, DE; Lajes, Portugal; Okinawa, Japan; San Antonio, TX

Medals: Meritorious Medal, Commendation Medal, Achievement Medal, Air Force Good Conduct Medal

"I recall an Air Force chief master sergeant telling me, "Grow where you are planted." At the time, I was serving in a position that was below my leadership skills and rank, but I didn't allow it to prevent me from accomplishing the mission. Later, a position was opened to work directly for the unit commander and command chief, and I was the first to be offered the position.

"Regardless of where you are 'planted,' you can and will grow!"



















# MIDDAY SOIRÉE

SEPTEMBER 20, 2023

We're delighted to reminisce about our recent Midday Soirée, hosted by Richmond Real Producers at the charming The Vines at Oakdale winery in Hanover County in September. It was a day filled with sunshine, fine wine, and the opportunity to connect with some of the industry's brightest and most successful professionals.

A heartfelt thank-you to you, our vibrant community, for joining in on the fun!

Special shout-out to our valued sponsors, C & F Mortgage, River City
Media, Princeton Mortgage, and
Renovations Sells. We'd also like to
express our gratitude to our partners,
River City Media, and HD Bros, our
photographer and videographer, who

captured fantastic images of all the fun. Last but not least, we appreciate **Grazing Crazy** for tantalizing our taste buds with exquisite cuisine.

It takes a village to strengthen our community, and to everyone involved, your dedication is truly cherished. We can't wait to see you again at our next big event!

For more information on all Richmond Real Producers events, please email us at info@richmondrealproducers.com.























# FIRST PAGE

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## **TOP 100 STANDINGS**

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

ank Name Office List List Volume Sold Sell Volume Total \$ Units (Selling \$) Units (Buying \$) Units

**Disclaimer:** Information based on MLS closed data as of October 4, 2023, for residential sales from January 1, 2023, to September 30, 2023, in Greater Richmond, Virginia, by agents licensed in our service area, which includes Hanover, New Kent, Henrico, Charles City, Chesterfield, Powhatan, Goochland, King William Counties. 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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Office Office Sell Volume Total \$ Rank Name List **List Volume** Sold Sell Volume Total Total \$ Name List **List Volume** Total Units (Buying \$) Units Units Units (Buying \$) Units

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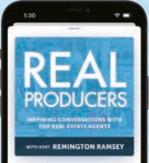
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<sup>1</sup> Subject to Credit Approval. Not all applicants are eligible. Pathway Home Grant is a Lender Grant and is only available in select market areas. No cash back for the Grant funds allowed. Loan must be for purchase or eligible refinance of primary residence. For purchase transactions, Grant is capped at \$5,000, with up to 3% of the sales price or appraised value (whichever is less) applied towards down payment first and then any remaining funds applied to closing costs. For eligible Refinance transactions, up to 3% of appraised value, with a maximum of \$5,000 will be applied towards dosing costs. Property type and location limitations apply. Loan terms and conditions apply, including but not limited to, maximum loan-to-value of 97%, maximum loan amount, minimum credit score, and maximum income limits. Homebuyer education may be required. Grant program may be considered taxable income. 1099-MISC may be issued. You should consult with your tax advisor. Program rates, terms, and conditions are subject to change without notice.

