## CAPITAL REGION **REAL PRODUCERS** © ONNECTING. ELEVATING. INSPIRING.



**RISING STAR** 

**IRENE KULBIDA** 

PARTNER SPOTLIGHT

TAYLOR A. BASFORD CALABRESE LAW

OCTOBER 2023



ATTORNEYS & COUNSELORS AT LAW

EXCEPTIONAL and HIGH-QUALITY **Real Estate Counsel & Representation** 



Follow us on Facebook!

- Residential & Commercial Real Estate Closings
- Refinances
- Title Insurance (Searches, Examination, Clearance)
- New Construction
- Investment Properties
- Landlord & Tenant Representation

- Property Management
- Bank Owned Real Property (REO)
- Deed Transfers
- Land Contracts
- Condos/Cooperative Apartments
- & much more!



Erin P. DeLancey, Esq. edelancey@rohanlaw.com

(518) 438-0010 18 Computer Dr. West, Albany, NY 12205



We also have satellite locations in Saratoga Springs & Glens Falls. Call to make an appointment!

Additional Areas of Expertise: Business & Corporate Law, Trusts & Estates, and Vehicle & Traffic Law.

## THE BEST DESERVE THE BEST! First-class service every time!





**Bob Kelly Mortgage Originator** NMLS #66576 Cell: 518-330-9201

bkelly@sefcumortgageservices.com nbaratto@sefcumortgageservices.com

SEFCU Mortgage Services takes pride in giving back to the community and currently services \$2.8 billion in residential mortgages.

700 Patroon Creek Blvd., Suite 301, Albany, NY 12206 • Company NMLS #309847 • 518-783-1234 sefcumortgageservices.com · Licensed Mortgage Banker-NYS Department of Financial Services







Nicholas Baratto **Mortgage Originator** NMLS #1392603 Cell: 518-605-1176



## **TABLE OF** CONTENTS











12

Special

**Events:** 

Photos from Our



16

Social

Media:

with

Cover photo courtesy of Michael Gallitelli Photography.







# **Trustco Bank Mortgages**<sup>1</sup> Compare & Save!

- > Financing up to 97% Loan-to-Value
- Low Closing Costs

Since 1902, Trustco Bank has been helping build communities one mortgage at a time. We value our relationships with the Real Estate community and know how hard you work to get the deal done. We want you to know that you can trust us to work just as hard for you and your client. We will even save them some money too.



## **New Construction Loans-**Rate Locked for 330 Days from Application!





Subject to credit approval. 1 - Applicable to our portfolio mortgage product. If you fail to qualify for that product, you may be offered a mortgage that does have an appraisal fee, borrower-paid PMI, and a tax escrow account. \*Private Mortgage Insurance. Lender Paid Private Mortgage Insurance on loans over 89.5% Loan-to-Value. Please Note: We reserve the right to alter or withdraw these products or certain features thereof without prior notification. NMLS #474376

4 • October 2023



No Borrower Paid Private Mortgage Insurance\*

- Jumbo Mortgages up to \$1,500,000
- Friendly, Local Service
- > Wide Range of Products Available









### **CLEANING SERVICES**

**R&L** Cleaners (518) 571-9826 rnlcleaners518@gmail.com

### **GENERAL CONTRACTING**

LLC Barry Ballard (518) 926-8417 BallardandSon Construction.com

### **HEATING & COOLING**

Grasshopper Heating and Cooling Brian Correll (518) 545-4175 GoGrasshopper.com

### Top Gun Inspection Services Josef Fasolino

(518) 956-0532 TopGunInspection Services.com

them for supporting the REALTOR<sup>®</sup> community!

**HOME INSPECTION** 

### Wolf Hollow Home Inspections LLC Alyssa Hackett (518) 407-5260

WolfHollowHome Inspections.com

### **INSURANCE AGENCY**

Erik LaChance State Farm Agency (518) 669-1846 SFLaChance.com

### MORTGAGE

Catskill Hudson Bank Dawn Martinez (845) 798-2896 CHBNY.com

### Community Bank (716) 539-5285 Chna.com

Fairway Independent

Mortgage Corporation Drew Aiello (518) 573-2435

FairwayIndependentMC.com/ lo/Drew-Aiello-64814

### Home Choice Capital, Inc. Nancy Herrmann (518) 280-7009 HomeChoiceCap.com

Homeowners Advantage Eric Cruz (518) 690-2232 CapComFCU.org

This section has been created to give you easier access when searching for a trusted real estate affiliate. Take a minute to familiarize yourself with the businesses sponsoring your magazine. These local businesses

are proud to partner with you and make this magazine possible. Please support these businesses and thank

Homestead Funding Corp Dean Sunkes (518) 857-6465 CliftonParkSouth. HomeSteadFunding.com

SEFCU Bob Kelly (518) 783-1234 SEFCUMortgage Services.com/ RobertKelly.html

Trustco Bank Pratik Shah (518) 650-5774 TrustcoBank.com

### **MOVING & STORAGE**

Don's Moving & Storage (518) 462-0697 DonsMovers.com

Moving Made Ez John Payne (518) 792-1837 MovesMadeEz.net

### **PHOTOGRAPHY**

Metroland Photo Michael Gallitelli (518) 459-8050 MetrolandPhoto.com PHOTOGRAPHY-**REAL ESTATE** 

Martyn Gallina-Jones (917) 613-4929 Hearthstone Productions.com

### **RADON/ASBESTOS/**

AirWater Environmental John Snyder (518) 376-7345 AirWaterEnv.com

Pinnacle Roofing

(518) 222-6138 MitchellWoodMedia.com

### **INSTALL & WATER**

TREATMENT

Company Inc.

Company.com

## Hearthstone Productions

MOLD/LEAD

ROOFING

Chris LaVallee (518) 435-2400 PinnRoof.com

**VIDEO PRODUCTION** 

Mitchell Wood Media

## WELL DRILLING/

## Hawk Drilling

Sandra Baldwin (518) 885-7952 HawkDrilling



# One Day Underwriting Decisions

At Fairway we understand how important it is to be competitive not only in today's real estate market, but all the time! That's why for years we've been able to complete underwriting decisions in less than one day, giving our borrowers the advantage that they need during the home-buying process.

### Interested in learning more? Contact me today!



**Drew Aiello** Branch Manager, NMLS 64814 Office: (518) 573-2435 Cell: 518-573-2435

drew.aiello@fairwaymc.com www.DrewsTeam.com 7 Southside Drive, Suite 201, Clifton Park, NY 12065

Copyright@ 2023 Fairway Independent Mortgage Corporation NMLS#2289. 4/50 S. Biltmore Lanv, Madison, WI 53/18, 1-866-912-4800. All rights reserved. This is not an offer to enter into an agreement. Not all customers will qualify Information, rates and programs are subject to change without notice. All products are subject to credit and property approval. Other rest and limitations may apply. Equal Housing Opportunity. Lossed Mortgage Banker - N.Y.S. Department of Financial Services.

Ballard & Son Construction

### **BRAND STRATEGIST/** SOCIAL MEDIA MANAGER Your Social Liaison Mike Baker (518) 669-1462

ATTORNEY

Calabrese Law

Rohan & DeLancey, PC





MAINTENANCE SERVICE / REPAIR INSTALLATION

## (518) 545-3271 FORWARD IS A WAY OF LIFE



2000 Million

## MEET THE **CAPITAL REGION REAL PRODUCERS TEAM**







Kristin Brindley Publisher

Haley Van Bellingham Associate Publisher

Ellen Buchanan Editor



Wendy Ross **Operations** Manager



Michael Gallitelli Photographer



Martyn Gallina-Jones Photographer



Mitchell Wood

Videographer

Lexy Broussard

Sales Manager

Osman Salam Hair & Makeup Artist



If you are interested in nominating REALTORS® to be featured, please email the publisher at wendy@kristinbrindley.com.

DISCLAIMER: Any articles included in this publication and/or opinions expressed therein do not necessarily reflect the views of The N2 Company d/b/a Real Producers but remain solely those of the author(s). The paid advertisements contained within the Capital Region Real Producers magazine are not endorsed or recommended by The N2 Company or the publisher. Therefore, neither The N2 Company nor the publisher may be held liable or responsible for business practices of these companies.

Note: When community events take place, photographers may be present to take photos for that event, and they may be used in this publication.



To view our magazine online, visit capitalregionrealproducers.com and look for "magazine" or scan this QR code. (Password: connecthere@crrp)





## Lending made simpler with SIMPLE **MORTGAGE**

877-CHBNY15 www.chbny.com



Call Rick today to discuss the best loan for your client!

Rick Murphy Senior Loan Officer Rmurphy@chbny.com | (518) 461-6116



NMLS# 481564

# EMBRACING RESILIENC

Dear Real Producers of the Capital Region,

As the vibrant colors of autumn paint the world around us, I am reminded of the beauty that comes with change. We all face seasons of transition and growth in our professional and personal lives. This October, let us recognize the power of resilience while embracing change — a quality that defines our top agents and preferred partners.

Resilience is not just a trait; it's a mindset that propels us forward, no matter the challenges we encounter. In real estate, where every

day presents new opportunities and hurdles, resilience is our compass. Just as the leaves fall, creating space for renewal, resilience allows us to shed what no longer serves us and embrace new possibilities! With the changing real estate landscape, we rely on our collective resilience to navigate uncertainty and chart new paths to success.

October is also Breast Cancer Awareness Month — a time to honor the resilience of survivors and raise awareness about early detection and prevention. Please join me in supporting this vital cause, fostering unity among those who have battled breast cancer and those who stand by their side.

Speaking of unity, we are looking forward to coming together again as a community for our big Fall Fête on October 12th, our last large gathering for the year. The photos from this event will go live on our social media accounts right after the event. Be sure to tag yourself and your friends!

Lastly, a warm welcome goes out to our newest Capital Region Real Producers preferred partner, **R&L Cleaners.** Your expertise enhances our Real Producers community, and we're excited to collaborate with you!

As October unfolds, let's channel the spirit of resilience in every endeavor as we continue to adapt, grow, and inspire each other!

Warm regards,



### **Kristin Brindley**

K

Owner/Publisher Capital Region Real Producers 313-971-8712 Kristin@kristinbrindley.com CapitalRegionRealProducers.com

KRISTIN BRINDLEY





NANCY HERRMANN LICENSED MORTGAGE LOAN ORIGINATOR NMLS #1135039 440 ROUTE 146, LL, CLIFTON PARK, NY 12065 518-727-9742/518-280-7009 NANCY@HOMECHOICECAP.COM WWW.HOMECHOICECAP.COM



Our highly experienced team brings together comprehensive industry knowledge to facilitate any of your Real Property needs.

Whether you are involved in a Residential or Commercial Transaction, we will make sure to accommodate every aspect of the process to make it seamless.

# 📞 518-691-0019

**MAJOR DEFECT SOLUTIONS**  MOLD REMEDIATION
 RADON MITIGATION • WATER DAMAGE • ASBESTOS • WELL WATER TREATMENT & WATER FILTRATION SYSTEMS SUMP PUMP REPLACEMENT
 BOWING BASEMENT WALLS CRAWL SPACE MOISTURE MANAGEMENT

518 376-7345 JOHN SNYDER

RESPONSIVE - HIGH QUALITY - NEAT AND CLEAN

**SAIRWATER** 



Call me today to learn how.

HOME CHOICE CAPITAL, INC. | REGISTERED MORTGAGE BROKER | NMLS #1948769 | NYS DEPT. OF FINANCIAL SVCS

Amy Calabrese, Esq. Taylor Basford, Esq.

30 Division Street, Saratoga Springs, NY 12866

ME CHOIC

special events SEPTEMBER 12, 2023

## CAPITAL REGION REAL PRODUCERS' SEPTEMBER MAGAZINE PARTY



For those who attended the Capital Region Real Producers' magazine party in September, we extend our sincerest appreciation for your presence. It was a pleasure having you join us at the exclusive gathering held at the upscale River Street Market in Troy, New York. We hope you had a fantastic time celebrating with us!

The event was a resounding success, and we want to express our heartfelt gratitude for your participation as one of our featured agents and esteemed partners. Your presence added extra significance to the celebration, and we are immensely thankful for your ongoing support.

We would like to extend our appreciation to our Platinum Sponsor, **Community Bank, N.A.,** and our Gold Sponsor, **Rohan & DeLancey, P.C.,** whose contributions made this success possible.

Thank you to **Jennifer Boel of Tasteful Luxuries** for the beautiful charcuterie spread at the event.

Additionally, a special thank-you goes to **Michael Gallitelli of Metroland Photo** for capturing stunning photos that beautifully captured the essence of the party.

For those who couldn't join us at the event, we missed you! We hope to have the opportunity to celebrate with you in the future. We appreciate your support and encourage you to stay connected with us for upcoming events and exciting opportunities.

Thank you again for being part of this special celebration! We look forward to continuing our partnership and celebrating your achievements. If you have any questions or feedback, please get in touch with us.

Wishing all of you continued success and prosperity!

\*Magazine parties are smaller events for the agents who have been featured in the publication within the last few months and our preferred partners.

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











































## **RIVER STREET MARKET** A Haven for Food Enthusiasts





### Let the Good Times Roll!

River Street Market, on the Troy, New York, waterfront, beckons visitors with its vibrant atmosphere and mouthwatering offerings.

From delectable, fast/casual bites to handcrafted, distinctive drinks, River Street Market caters to all palates, bringing together a diverse community of food lovers. In this remarkable establishment, the mission is to celebrate the joy of quality food and drink in a collaborative and inclusive environment.

Whether you're craving the West Coast-inspired nutritious foods of Maria's, mouthwatering burgers and shakes at Prime Burger and Shakehouse, fresh and authentic Mexican classics at Taco Libre, drop-dead delicious dips and pita sandwiches at Hummicidal, enticing, plant-based meals and nutrient-packed juices at Organa Juice Bar, out-of-this-world Caribbean delicacies at Pataconia, or feel like sipping and savoring crafted cocktails at The Fox and The Burn ... River Street Market guarantees a culinary experience that will leave you craving more.

Contact Maria Decker to book your next event and check out all River Street Market has to offer at www.riverstreetmkt.com.

Discover the Largest Food Hall in the Capital District — A Merging of Flavors and Community

And it's not just about the food at River Street Market; it's about community and collaboration. Nestled within this lively gastronomy hub is a space for like-minded individuals to come together. With a private room and spacious array of seating and open-concept floors, this venue is the perfect spot to accommodate any event, from Salsa dancing to symposiums.

Uniting people around exceptional food and drink, River Street Market is a testament to the power of community engagement. So whether you're seeking a place to work remotely, catch up with old friends, or unwind with a cup of perfectly brewed coffee, this welcoming space is ready to embrace you with open arms.

### RIVER STREET —— M A R K E T —



# ENGAGING WITH YOUR

In today's digitally connected world, social media has become a powerful tool that goes beyond sharing updates and photos. It's a platform that allows individuals and businesses to foster meaningful relationships, stay connected, and establish a strong online presence. One of the key strategies in this landscape is engaging with your sphere of influence (SOI), consisting of friends, followers, and connections. This practice holds tremendous importance as it not only keeps you top of mind but also maintains a positive reputation and cultivates authentic connections.

Remaining top of mind is essential, whether you're an individual seeking to strengthen personal relationships or a business aiming to enhance brand recall. Regular interaction, likes, comments, and shares on your friends' posts signify your active participation in their lives. This activity goes beyond the digital realm, translating into real-life conversations and interactions. By consistently engaging with your SOI, you ensure that your name, face, and interests are well-recognized, fostering a sense of familiarity and trust.



Mike Baker is owner and founder of Mike Baker at (518) 669-1462, email ourSocialLiaison@gmail.com, or visit cebook.com/YourSocialLiaison.

media cannot be overstated. Remember, social media is not just a platform for broadcasting; it's a space for building relationships, fostering understanding, and ultimately shaping a better digital and real-world community. So engage with intention, authenticity, and a genuine interest in others. The rewards will be well worth it.

thoughts. This practice creates a sense of reciprocity, encouraging them to engage with your content as well. These connections hold immense value, often leading to opportunities, collaborations, and support when needed.

The importance of engagement with vour SOI on social



TASTEFUL LUXURIES Grazing Co. GRAZING BOARDS-DESSERT BOARDS

## **GOURMET GRAZING AND DESSERT BOARDS**

NOW TAKING ORDERS FOR HOLIDAY PARTIES!

Reach out to place an order, or for more details! 518.281.1478 • TastefulLuxuries.com JBMWG@AOL.COM

# **FINISHING YOUR BASEMENT?**







Made With Local Ingredients When Available

FOLLOW US!



OUR MENU



## Do you need to produce a video for Real Estate, an Event, a Product, or Ad Content?

We can also help with streaming events, password-protected viewing, and many other options.

# MITCHELL WOOD PHOTOGRAPHY AND VIDEO

creative capture and irresistible story telling

Give us a call for a FREE consultation! 518.222.6138 · mitchellwoodmedia@gmail.com

# IT'S PERFECT.

Your dream home awaits. Turn to your mortgage expert for seamless financing.

We offer a comprehensive selection of mortgage solutions and exclusive products you won't find elsewhere.

www.capcomfcu.org/myhome (800) 634-2340 Visit any branch

Mortgage products in New York State only and offered by our Mortgage Team, Homeowners Advantage (HOA), which is a subsidiary of CAP COM FCU. HOA is a Licensed Mortgage Banker – NYS Dept. of Financial Services. HOA NMLS Identifier: 290363. Principal Address: 4 Winners Circle, Albany NY 12205. CAP COM FCU NMLS Identifier: 401261.



realproducersmag.com



Providing Superior packing, storage, local and long-distance moving services to the Capital Region – SINCE 1952 –



www.donsmovers.com (518) 462-0697 glenn@donsmovers.com



## TAYLOR A. BASFORD CALABRESE LAW LOGIC AND LAW

Taylor A. Basford's fascination with the world of law began with logic puzzles and discussions with her grandmother, a Harvard Law School graduate. Taylor's early exposure to the legal profession created a deep-rooted interest in law that she carries with her to this day, driven by passion, dedication, and a commitment to helping others.

"I really cannot see myself doing anything other than practicing law," Taylor shares. "As early in my childhood as I remember, I wanted to be



a lawyer. My grandmother is an attorney in Saratoga Springs, as well, and I remember when I was a little kid she would quiz me on logic puzzles and talk to me about recent changes in the law; and to my 12-year-old brain, that was just the coolest thing.

"I was always so excited to figure out the answers to those questions and to talk them through with her," she continues. "Apparently, at some point, I told her I wanted to be just like her when I grew up." Taylor pursued her dream, attending law school at William & Mary in Williamsburg, Virginia, where she gained valuable experience in various legal areas. During her time at law school, Taylor worked in the business law clinic, interned on complex real estate transactions, and became a research fellow at the Center for Legal and Court Technology, where she explored the integration of technology in courtrooms — an innovation that would prove pivotal in the practice of law.

"When I graduated from law school, I taught introductory pre-law classes to undergraduate college students and focused my practice on commercial real estate transactions, business formation and maintenance, and estate planning," Taylor recalls.

### Heading North

In 2021, Taylor made a significant move from Albany to Saratoga Springs, seeking a change of pace in her career and to be closer to family. This decision led her to reconnect with Calabrese Law, PLLC, a law firm she had previously worked with on real estate transactions. Taylor's experience made her transition to the firm a natural fit, and moving to the firm marked a pivotal moment in her career.

But Taylor's journey didn't stop there. Amy Calabrese, the firm's owner and principal attorney, recently offered her the role of partner in the law firm — an opportunity Taylor eagerly embraced.

This new role allows her to bring her expertise in estate planning, business formation, and real estate transactions to the firm. As she settles into this partnership, Taylor is focused on contributing to the firm's continued success.

### Finding Fulfillment

Throughout her career, Taylor notes she has been fortunate to have strong women to look up to along the way.

"I have always been so grateful for the women role models I have had to help me discover the kind of person I want to be and the kind of work I want to do," she affirms.







"My grandmother was totally influential in my decision to pursue a career in law. My mom has always taught me to work hard, be kind, and enjoy life.

"Right now, I work with an amazing team of women," she continues. "Every day, I am so humbled by how intelligent, professional, confident, and kind they are, and how much they have accomplished."

important purchase they will ever make," Taylor points out. "Taking some of the pressure off of clients who are engaged in the process of buying a house is a huge reward in itself. Helping a person realize their goal of starting a business, giving a person the peace of mind that comes with knowing their family will be provided for, for generations ... that is so fulfilling."

### **A Personal Approach**

Taylor says what sets her work apart is her personal approach to legal service. With her expertise in estate planning and business services, the firm is well-equipped to meet the unique legal needs of all types of clients, from contract to closing and beyond.

"My goal is to provide exceptional service to all of my clients, from the first-time homebuyer to the experienced investor," Taylor concludes. "I take my business personally and I care about my clients and the people that I work with. I really believe that there is no problem that can't be solved."

For a consultation, call Taylor at (518) 691-0019 ext.106 or e-mail her at tbasford@calabrese-law.com.

### **OUTSIDE THE OFFICE**

Beyond her legal career, Taylor shares her life with her partner, Jaimen, and their beloved dog, Josie. Jaimen, a middle school band teacher and professional disc golfer, adds adventure and inspiration to their life together. They enjoy outdoor activities like hiking, kayaking, and disc golf, exploring new places, and relishing creative endeavors. Looking ahead, Taylor envisions a future in Glens Falls, where she aims to become more involved in her local community and eventually start a family.



it's guiding clients through the complex real estate process or providing peace of mind for families and business owners through estate planning, she finds immense satisfaction in making a positive impact on people's lives.

aspect of her work is helping cli-

ents achieve their goals. Whether

"For most people, the purchase of their home is the single most



### We've got you covered.

The Capital Region's premier roofing contractor.

Commercial • Residential | Repair • Replace Contact us today to schedule a FREE inspection and estimate.

Call: 518-435-2400 or visit www.pinnroof.com





**Corning Platinum** Conference 2021 **Top Performer & Product Excellence** Awards



You help them get their dream home. State Farm We help them protect it. Call us today for a quote!



Erik LaChance - Agent (518) 275-0300 / lachanceagency.com 18 Computer Drive E, Suite 105, Albany, NY 12205 
636 Delaware Ave Delmar, NY 12054

# **SSS** Community Bank

## **BUFFALO REAL ESTATE PROFESSIONALS:** Get more buying power with a Ioan from Community Bank

With signicant up front savings, lower monthly costs, and equity acceleration options, your clients will be able to qualify for more AND have more resources to better compete in todays market. A home is one of the biggest purchases someone will ever make and we're committed to giving your clients the dedicated service and attention they deserve, meaning their mortgage banker will be with them through every step of the process.

### **PRODUCTS AND SERVICES**

- First-time homebuyer programs
- No closing cost mortgages<sup>\*</sup>
- Lower monthly payments with reduced or waived Private Mortgage Insurance costs
- Fixed-rate loans
- Mortgage refinancing
- FHA & VA Financing
- Home equity loans and lines of credit
- New construction and renovation loans

## Your local mortgage expert:



Joseph Sorce, NMLS# 680419 Mortgage Loan Consultant joseph.sorce@cbna.com 716-609-4191

100 Corporate Parkway

All loans and lines are subject to credit approval. 'The No Closing Cost option is valid on most owner occupied, 1–4-family residential properties. Property and hazard insurance are required and are the responsibility of the borrower. For mortgages with less than 20% down payment, Private Mortgage Insurance (PMI) may be required and customer is responsible for PMI premiums. Other appliding deed stamps or deed transfer taxes, are not mortgage closing costs and will not be paid by the Bank. If a customer elects to obtain owner title insurance, the cu er title insurance premium. Condominiums and single-wide mobile homes are not eligible for a no closing cost mortgage. Double-wide mobile homes are eligible for the no closing cost mortgage only if permanently attached to a foundation. Should the no closing cost mortgage be closed or discharged within the first three years, the Bank may collect the third-party closing costs from the customer that were waived when the loan was opened. If a customer selects an attorney to represent him/her, customer is responsible for attorney fees, Community Bank will not pay for a survey, nor any other item that is ordinarily paid for by the seller. ADDITIONAL "NO CLOSING COSTS" PRODUCT DISCLOSURE: "No closing costs" means no: origination fee/points; application fee; flood check fee; credit report fee; appraisal fee; mortgage recording fee; abstract update or title search fee; lender title insurance fees; bank attorney fee; mortgage recording tax

- Flexible portfolio mortgage programs
- Affordable housing programs
- Conventional and secondary market loans
- Property investment loans
- Land loans
- Double and single-wide mobile home loans
- Government and affordable housing programs
- Insurance and other products

### APPLY FOR YOUR NEXT MORTGAGE ONLINE



Scan the QR code to get started or visit cbna.com/mortgage to explore our family of mortgage products, pregualify, and apply online today.



# **IRENT Provide Automatic States IREATING AND AUTOMATIC AND AUTOMATIC AUTOMATICA AUTOMATIC AUTOMATIC AUTOMATIC AUTOMATIC AUTOMATIC AUTOMATIC AUTOMATIC AUTOMATIC AUTOMATICA AUTOMATI**

You know that smile you have when a long-planned vacation turns out perfectly? That's what Irene Kulbida strived to achieve for guests on Norwegian Cruise Lines.

Before working in real estate, Irene sailed around the world on five different NCL ships. But the COVID-19 pandemic halted that aspect of the hospitality and tourism industry, so she needed a change.

### Reading the Signs

Having worked as the entertainment hostess, assistant cruise director, and then cruise director, Irene already held several skills and traits vital to success in real estate — organization, planning, and customer service.

Real estate had captured Irene's interest earlier in her career when she was earning her bachelor's degree in hospitality and tourism management at New York University, so pursuing her

license was a natural next step.

"When I was in school, there were a few different programs, one being hospitality and tourism, and another one was actually real estate," Irene recalls. "In some of my classes, there was a crossover between our different programs and I met a lot of people who were going to school for that full degree in real estate. So it was always something that had interested me.

"It wasn't until the pandemic, when I was at home and not working, I was reading on my Kindle one day and the suggested next book for me was a real estate textbook. Considering I was probably reading a fiction novel, having a real estate textbook be suggested was a little strange — but I was thinking, 'Maybe this is fate." What really cemented the idea of getting her license was seeing an article in the Times Union about casting for a new real estate reality show. When she saw that, she took that as a sign and got her real estate license in 2020. She ended up being cast on the show and bonding with her mentor, Vera Cohen, who offered her a job after filming.

### **Making an Impact**

Irene is now a licensed associate broker at Vera Cohen Realty in East Greenbush. In 2022, Irene closed 31 transactions totaling \$7.5 million.

"One of the most fulfilling things about being a REALTOR® is just making such a huge impact on someone's life," Irene remarks.









"I went into hospitality and tourism because I wanted to make an impact on people's travel plans and their vacations because a lot of people save up their money all year long to take that one-week vacation. It's something they look forward to all year, and I wanted to be that person who helped them make happy memories."

"When going into real estate, I realized, 'Wow, that vacation might be one week out of 52. But the other 51 are spent in a home, and buying that home is such a huge and important process," she adds. "I realized I could make an even bigger impact on someone's life by helping them with that choice to buy a home."

True to Her Roots

Irene grew up in Niskayuna, graduating from Niskayuna High School in 2014. "I love the Capital Region," Irene smiles. "It's just home."

Besides going to local public schools, Irene also went to Ukrainian school in Watervliet. "I would spend all my Saturdays at Ukrainian school, and then Ukrainian dance," Irene remembers. "So that was a big part of my growing up, and then throughout the summer would be Ukrainian dancing camps in the Catskills."

Irene continued Ukrainian dancing throughout college and still participates today as a way to celebrate her culture while staying fit. During her free time, she can be found

66 I was always excited about helping people plan amazing vacations they could look forward to all year. When I got into real estate. realized that helping clients find the right place to spend the rest of the weeks of their year was even more meaningful.



at Orangetheory<sup>®</sup> Fitness or trying new local businesses and restaurants. Real estate schedules can be hectic, but she values making sure there is time set aside for her family and friends. Her parents, Lydia and Nicholas Kulbida, and her grandparents, Anna and Tychon Kulbida, taught her the importance of hard work and family.

### Silver Linings

"Another thing that definitely shaped who I am happened when I was applying to colleges," Irene explains. "My heart was set on going to Cornell. It has the best hospitality program in the country, and, some would say, one of the best in the world. And I was so dead set on going. I was like, 'I'm going there.' I pictured it and everything. I applied there early, didn't get in, and that was heartbreaking."

That's how Irene ended up at New York University. "Getting rejected from Cornell was honestly one of the best things that could have happened to me because I ended up going to school in New York City, which gave me so much more opportunity than I would have gotten at Cornell," Irene notes. "I was able to then work every semester in different hotels, including on the opening team of The EDITION in Madison Square Park. That hands-on learning experience rivaled and probably surpassed what could happen in the classroom."



Orangetheory<sup>®</sup> Fitness.

While at New York University, Irene applied to Cornell as a transfer student. This time, she was accepted. "And I decided, 'You know what? No, I'm not going.' I was too in love with New York City," Irene remembers. "And with all the opportunities that I had there, I had to tell them no — but it was a really proud moment knowing that I could get in. Plus, it was a valuable lesson in learning how to pivot and embrace change."

This is a lesson that she puts to use in the volatile real estate market every day.

While no longer planning vacations, Irene still serves as a guide for her clients' biggest adventure in life — homeownership.

"I was always excited about helping people plan amazing vacations they could look forward to all year," she shared. "When I got into real estate, I realized that helping clients find the right place to spend the rest of the weeks of their year was even more meaningful."

In her leisure time, Irene Kulbida, a lifelong Ukrainian dancer, maintains her fitness regimen at



Michael Gallitelli photographer

www.metrolandphoto.com 518-459-8050



Saratoga Race Course



The Lake George Club





## **CONTACT US FOR ALL OF YOUR HOME FINANCING NEEDS!**

If you know of anyone who could use our time for professional home financing services, please have them give us a call!



Laura Guillerault Licensed Loan Originator Cell: 518-669-9664

Iguillerault@homesteadfunding.com 517 Broadway, Suite #202, Saratoga Springs, NY 12866 sed Mortgage Banker - NYS Dept. of Financial Services - License Office: 518-306-4511 - NMLS ID# 59471 used in PA, VT





Sherri Wade Licensed Loan Originator Cell: 518-796-3539 swade@homesteadfunding.com

8 Airline Deive, Albany, NY 12205 ed Mortgage Banker - NY'S Dept. of Financial Services - Licensed in VT Office: 518-464-1100 Ext. 381 • NMLS ID# 1456585



Joe DeLorenzo Licensed Senior Loan Originator Cell: 518-598-9905 jdelorenzo@homesteadfunding.com

8 Airline Drive, Albany, NY 12205 ensed Mortgage Banker - NYS Dept. of Financial Services Office: 518-464-1100 Ext. 327 • NMLS ID# 57244

NMLS ID# 3232



## THE PEOPLE'S AGENT

assan Khan, referred to by his clients as "The People's Agent," is more than just a real estate professional - he's a community builder, a family man, and a guiding light for those seeking their dream properties. With a strong sense of purpose and a heart devoted to service, Hassan's career is a testament to the power of compassion and dedication.

Hassan's journey to becoming a beacon of real estate expertise began in 2018. He had served as a trusted banker in the Capital Region for over a decade. However, life took an unexpected turn when his father fell ill.

Balancing his banking career with the responsibility of caring for his ailing father, Hassan found himself at a crossroads. In this challenging

A Fresh Start This newfound passion led Hassan to found The People's Real Estate Group in 2021, setting the stage for a fresh chapter on his professional path. The team consists of Hassan's brother, Ali Khan, along with Bill Keal, Elmosaad Mohamed Ali, Asad Butt, and Hassib Tleiji.



realproducersmag.com

moment, Hassan says he discovered his passion for real estate, realizing that it provided the balance he needed to pivot between work and family.

"The main inspiration is my entrepreneurial spirit. From finding a young family their first home, to helping fledgling businesses find a suitable space, matching people with a space where memories will be made gives me immense satisfaction," Hassan reflects.

### "The People's Real Estate Group is just not a real estate company, we are family," Hassan proudly declares.

Hassan also notes their mission is crystal clear: to help the people of the Capital District with their real estate needs, fostering relationships that go beyond transactions.

The ethos of The People's Real Estate Group is built upon the foundations of community engagement and connection.

"We are here to serve the people," Hassan emphasizes.

This dedication to service extends beyond real estate as Hassan and his team participate in multicultural events, host an annual cricket tournament, and provide presentations to help local businesses flourish.

### Shaped by His Past

Hassan's multicultural background infuses his work with a unique perspective. Born in Pakistan, he migrated to the United States at a young age, overcoming language barriers and adapting to a new culture.

"Reflecting on my past, I am grateful for the opportunities and people that I have come across in my life. They helped me become who I am today," Hassan shares.

Hassan's father, in particular, emerged as a driving force in his life, imparting wisdom and a strong work ethic that continues to guide him.

### On the Horizon

Beyond his professional accomplishments, Hassan finds solace and joy in his personal life. He is a loving husband to his wife, Sara, and a proud father to a





DO YOU DO YOU KNOW? THE MARKET IS VERY, VERY HOT!

> Top producer Hassan Khan founded The People's Real Estate Group in 2021.



daughter, Sukaina (13), and a son, Amir (4). The family dynamic is further enriched by the presence of a pet parrot, Tom and Jerry, which adds a touch of whimsy to their household. Music also holds a special place in Hassan's heart; he's a passionate fan of composing, writing, and singing. In fact, his personal slogan, "Do you know? (The market is very, very hot!)" is something he regularly sings to clients and uses as his outbound voicemail greeting.

Hassan believes that true success goes beyond meeting clients' goals; it's about overcoming challenges and finding innovative solutions. With his extensive background in finance, Hassan excels at approaching problems from unique angles, a quality he holds dear.

"It gets me to think outside of the box and out of my comfort zone," he shares with a smile.

Looking forward, Hassan's aspirations extend far beyond personal accomplishments. His vision encompasses expanding his real estate services from coast to coast and even worldwide while remaining grounded in his roots within the Capital Region.

"I want to continue to serve clients, make connections with my community, and help people be successful," Hassan concludes.

And in his usual sing-song voice, he rhymes with a smile, "We are here to create history. We are here to have some fun. We are here to sell homes to each and every one!"



Professional Moving Services You Can Trust

- Residential & Commercial Moving
- Truck/Pod Loading & Unloading
- Interior Moving & Deliveries
- Hourly-Day Rates

## Serving the Capital District

518-792-1837 • 323 Corinth Road, Queensbury, NY 12804 • MovesMadeEZ.net









### BRINGING PHOTOGRAPHY HOME

HEARTHSTONEPRODUCTIONS.COM | MARTYN@HEARTHSTONEPRODUCTIONS.COM





Alyssa@WolfHollowHomeInspections.com