

YOUR LOCAL MOVEMENTMORTGAGE LENDING TEAM

Helping families move home fast & making a



extenuating circumstances may cause delays outside of this window

8200 Coastal Hwy, Ocean City, MD 21842 | Ashley Ball Crist : DE-MLO-815145, FL-Temporary Authority, MD-815145, PA-104187, VA-MLO-68057VA | Joe Brach : DE-MLO-459837, FL-LO46662, MD-459837, NJ, VA-MLO-18726VA, PA-93941 | Pam Rocco : VA-MLO-37458VA, DE-MLO-576241, MD-576241, PA-66833 | 69-R West Main Street, Westminster, MD 21157 | Justin Kozera : DE-MLO-1446275, FL-LO60579, MD-1446275, VA-MLO-31354VA, PA-63595 | Movement Mortgage LLC, All rights reserved, NMLS ID #39179 (For licensing information, go to: www.nmisconsumeraccess.org). Additional information available at movement.com/legal. Interest rates and products are subject to change without notice and may or may not be available at the time of loan commitment or lock-in. Borrowers must qualify at closing for all benefits.



TABLE OF

CONTENTS



Partne







16





If you are interested in contributing or nominating REALTORS® for certain stories, please email us at hannah@rpmags.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 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.



MELISSA GEESLIN

melissa.geeslin@goosehead.com Office: (443) 266-8807 Direct: (443) 736-2274



Coastal Real Producers • 3



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 them for supporting the REALTOR® community!

CLEANING SERVICE

MaddClean Madalyne Brenner (410) 693-3404

HOME INSPECTION

Authority Inspections (443) 315-7802 AuthorityInspections.com

Pro-spect Inspection Services (302) 381-0110 www.pro-spectde.com

HOME INSPECTION & ENVIRONMENTAL

Chesapeake Inspection Services (410) 251-1425 Chesapeakeinspection services.com

INSURANCE

Goosehead Insurance Melissa Geeslin (443) 266-8807

JUNK REMOVAL

JDog Junk Removal & Hauling Ocean City (410) 881-5364 JDogJunkRemoval.com

LAW FIRM & TITLE COMPANY

T. Carney Sussex Law Thomas P. Carney, Esq. tcarney@tcarneylaw.com

Weidman & Townsend, P.A. Veronica R. Townsend, Esq. veronica@wtdelaw.com

MORTGAGE LENDING

Capital Bank Home Loans Eric Parsons / Joe Gensoli (302) 632-2515 (484) 894-5817

Coastal Lending Group Kim Clark / Tammy Andrews (301) 367-4399 (410) 404-3317

Direct Mortgage Loans Billy Apostolou (443) 286-4233

Fairway Independent Mortgage Corporation Lori S. Martin (302) 539-1290

Freedmont Mortgage Group (410) 628-0500 www.freedmont.com

Main Street Home Loans Kari Story (443) 614-6286

Movement Mortgage Ashley Ball-Crist / Pam Rocco (443) 799-4455 (410) 603-0533

PEST MANAGEMENT

Mosquito Joe of Salisbury -Rehoboth Beach (302) 268-8531 www.salisbury-rehoboth beach.mosquitojoe.com

PHOTOGRAPHY

Svetlana Leahy Photography (443) 614-5957 svetlanaleahy.com

Atlantic Exposure (410) 973-7325 atlanticexposure.com

PROMOTIONAL PRODUCTS Fully Promoted West OC

Monica Watts (410) 213-0820

TITLE & ESCROW

Black Oak Title Steven Sokolov (410) 344-7925

Cardinal Settlements (410) 213-3888 cardinalsettlementsmd.com

Certified Title Corporation Stephen Millstein (410) 902-8369

In-House Title Bob Flynn / Stella Vavas (410) 908-9089

Lakeside Title Company Diana Dovel Lori Williams (301) 922-3133 / (410) 906-5394

Land Abstract & Escrow, LLC Vonny Pilchard (443) 783-2434

Premier Title, Coastal Office Diana Khan (443) 739-6724

VACATION

RENTAL MANAGEMENT
Benchmark Property

Services LLC
David Marciniak
(443) 371-0053

WASTE COLLECTION/ DUMPSTER RENTAL

Seagull Disposal (443) 880-0809 seagulldisposal.com



BLACK OAK TITLE

WE CONSCIOUSLY UNDERSTAND THAT REAL ESTATE CAN BE CONFUSING. AND IT'S MORE THAN JUST "BUYING" A NEW HOUSE; IT'S CREATING THEIR HOME. BLACK OAK TITLE LLC WAS CREATED TO ALLEVIATE ALL THIS STRESS! IT IS OUR MISSION TO CREATE A SIMPLE, PROFESSIONAL, AND ENJOYABLE REAL ESTATE EXPERIENCE FOR EVERYONE INVOLVED!

SERVICES:

- Escrow services
- Title Insurance
- Other Legal Services





410.344.7925 206 Hays Street Suite 101 | Bel Air, MD 21014 www.blackoaktitle.com

MEET THE

COASTAL

REAL PRODUCERS TEAM



Colleen Rippey
Owner and CEO



Jill Franquelli
Editor-In-Chief



Hannah BensonChief Operating Officer



Christina Kitchen
Ad + Client Care Manager



Krista Valliant Lead Photographer, Atlantic Exposure



Mihail Valchkovski *Photographer*



Molly Lauryssens
Writer



Pat Rippey
Writer



Abby Isaacs
Writer



Tara TerhuneClient Concierge Specialist



Alex Regueiro Social Media Manager



Brenden Kemp Event Support



"How do people get featured in the magazine?" is a frequently asked question we receive. The answer is quite simple, and much like our preferred partners, every feature has been nominated... by YOU!

In this editor's note, we would like to shed light on the nomination process and share some insights. But before delving into that, let's take a moment to discuss the core values of *Coastal Real Producers*. These principles serve as our compass, guiding our decisions, stories, and events. They drive our mission to Collaborate, Elevate, and Inspire the Coastal Real Estate Community.

At Coastal Real Producers, we fight to do what's right. We are unwavering in our commitment to representation and inclusion. We firmly believe that everyone has a remarkable life worth sharing. We thrive on building, growing, and celebrating together. We champion collaboration, creative problem-solving, and positive competition. We understand the power we possess to change lives, and above all, we prioritize kindness.

Now, let's address the question: Who decides who is featured?

The individuals who invest in the community and are recognized as top agents and preferred partners have the honor of selecting the featured individuals through their nominations.

So, how can you submit a nomination?

There are three ways to nominate someone:

- Visit CoastalRealProducers.com and click on "NOMINATE AN AGENT."
- Send an email nomination to Jill@rpmags.com. Make sure to include the contact information of the nominees and a brief paragraph explaining why you are nominating them.
- Direct message the Coastal Real Producers
 Facebook or Instagram account.

Let's discuss the criteria we consider. We call them the Five C's:

 Collaboration: The number of nominations an agent receives is often an indicator of their respect among peers and their ability to work well with others.

- 2. Competition: While production numbers speak volumes, they are just one part of each person's story. The only feature that strictly adheres to production number guidelines is the Cover story.
- **3.** Character: While most professionals in the industry possess great character and integrity, we only feature individuals or businesses that have been nominated, ensuring they operate with integrity.
- **4. Contribution:** We take immense pleasure in highlighting those who make a difference by giving back to the real estate industry and the community.
- **5. Compelling story:** Who doesn't love an against-the-odds story? We greatly appreciate featuring individuals who have overcome life challenges and emerged victorious.

Two important reminders...

First, you can absolutely nominate yourself. Selfnominations receive the same attention and respect as those submitted by others. We believe in acknowledging your achievements, no matter who puts your name forward.

Second, I always inform the nominees of who nominated them. There's no better way to show love than by nominating a friend, partner, or client.

The question that remains is... Who do you know who should be recognized on our pages? Nominate them today!



Always,

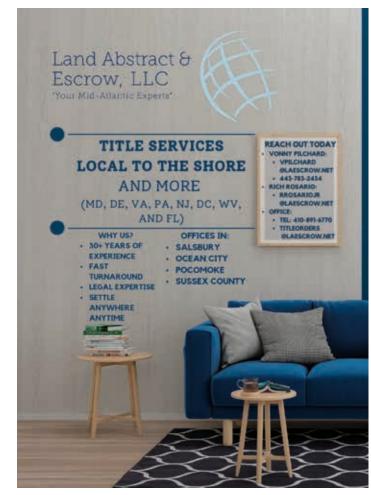
Jill Franquelli
Editor-in-Chief
jill@rpmags.com



Branded Apparel & Promotional Products

9748 Stephen Decatur Hwy Suite 201 West Ocean City, MD 21842 410-213-0820

Real Products Real People Real Results!





STERLING TOWNSEND

"Waiting on the World to Change" by John Mayer. It's one of Sterling Townsend's go-to karaoke songs. He was the frontman of a cover band for five years. Now he channels that charisma on stage during open mic nights and in his newfound passion: real estate. From 20 years in healthcare to Top Agent and award winner at his brokerage, he only wishes he had made the switch sooner.



"I'm doing what I want and what makes me feel good. I can sleep at night because I know I help people," Sterling said.

Sterling lives in Rehoboth Beach with his partner Tom Carney and 1-year-old Boxer pup Memphis. Friends jokingly call them a power couple because Tom is a real estate attorney, and Sterling is a real estate agent assigned to Coldwell Banker Realty, Coastal Delaware. He closed on 18 sales last year, equaling over \$6 million in volume. With three years of full-time experience, he considers his career to be in the infancy stage, so he travels a lot, selling the whole state.

"I feel comfortable doing that because I've actually lived in all three counties in Delaware."

Before settling in "The First State", he lived in North Carolina, growing up in a small, rural town in a multi-generational home with his parents, sister and his mom's siblings and cousins. He was very close with his family and loved to sing.

"I grew up in church, a southern church, so I was there all the time. Also, being in black culture, we're in church all the time," Sterling joked.

After graduating from UNC-Chapel Hill, Sterling left for basic training to join the Army Reserves, where he trained as a clinical engineer. He later accepted a job in healthcare and moved to Delaware, buying his first property in 2006. That's when something hit him.

"It was just a sense of pride that I had because I was able to own my own place."



Throughout childhood, he knew his parents rented and felt like he never had a place of his own.

"The landlord owned a white truck. He would drive down, and I knew it was time for my mom to pay the rent or something along those lines. Looking back, knowing that was our living space, but it wasn't really our living space because someone else told us what we could and could not do with that property... that definitely weighed heavily on me."

It wasn't long after buying that he started looking into investing. Decades in the healthcare industry were also beginning to take its toll. He questioned his role as head of the clinical engineering department for the second-largest hospital network in the state.

"I had gotten to the point where it was ... I would say burnout. After doing that for as long as I did, I wanted a change of pace."

Real estate was calling to him. He wanted to see the impact of his hard work. More importantly, Sterling wanted to educate people about the process of homeownership - something he wished his parents had gotten because he believes it would have made a difference.

"There are programs that will help people. People kind of get intimidated when it comes to buying a home and the transactional process," Sterling said. "I wanted to make sure that people understood that there are options; that just because you feel that you're not making enough money doesn't mean that you can't necessarily afford a home."

He got his license in 2019, and by August 2020, he was working full-time, now averaging 20 transactions per year. His goal for 2023 is 25.

"I also want to bring on an assistant to help with the transaction stuff. So that's one of my goals, is to actually start the framework for creating a team." He and Tom also have big plans. After seven years together, they plan to get married, move to their ideal community with a dock for their boat, and continue their involvement as board members of Sussex Strong, part of the Sussex County Association of REALTORS®, which raises money to sponsor kids in need during the holidays.

He says if switching careers after 20 years has taught him anything, it's not to be afraid to go after your passion and that your past does not define you.

"Your past does not put you in any kind of box. You put yourself in a box. Working hard and knowing that you want to be in a place opposite from where you grew up, there's no harm in that. A lot of people think that's not respecting where you came from, but I think it is and also helps to make sure the next generation doesn't have to experience some of the things that I did," Sterling said.





REALTORS®

YOU NEED A TRUSTWORTHY PARTNER WHO

UNDERSTANDS YOUR NEEDS.

WHEN YOU WORK WITH CARDINAL SETTLEMENTS,

YOUR JOB IS EASIER.

BUSINESS HOURS: 410-213-3888
AFTER HOURS: 240-394-0728

FAST, RELIABLE COMMUNICATION

FLEXIBLE CLOSINGS •

COVER ALL OF MD & DE •

TECHNOLOGY DRIVEN •





barrier treatments • special events

natural options • no contracts

302-268-8530

Salisbury-RehobothBeach.MosquitoJoe.com

Independently owned and operated franchise. ©2023 Mosquito Joe SPV LLC. All rights reserved

Real Estate Photography
Available 7 days a week
Fast turn-around

Your Listing Deserves the
BEST EXPOSURE

Scan me

By Pat Rippey • Photos by Atlantic Exposure

JUSTIN KOZERA

of Movement Mortgage

making his move

Justin Kozera of Movement Mortgage owes a lot to wrestling. He started the sport at a young age—three years old by his account—and he says it ultimately gave him the work ethic and mental toughness that drives much of his success today. It also afforded him a scholarship to Gardner-Webb University, where he earned a degree in business administration. Justin joined Movement fresh out of college through a connection from his (then) future father-in-law, who offered him a rent-

free house in Ocean City to sweeten the deal. It was a decision win (to use a wrestling term), and Justin has thrived in the business. He is now a market leader for Maryland and Delaware, and in 2022, Justin's personal production was \$55 million and his market did \$214 million. Movement Mortgage is currently the number one lender in Ocean City.

Having an Impact

Why Movement? The answer is simple, according to Justin. The corporate culture of the company is one he can get behind. Movement calls itself an "impact lender," defining it as a company that donates 10% or more of its profits to the neighborhoods it serves, but actually exceeds that—donating as much as 40-50%. One

of the company's key initiatives is building charter schools. The website notes a goal of "preparing a new generation of students for success in college, careers and life by providing world-class academic and character education in a community built to love and value your child." Movement has already built and opened five schools in the Charlotte, NC area. The current company goal is to build 100 schools in the next ten years and Justin's hope is that at least one will be

in Baltimore where he knows it's needed. It's important to him that the work he's doing is also building something and creating change in the industry. "You know where your company's profits are going," Justin says, adding that Movement also matches any personal donations made to charities by its employees.

Movement Mortgage is based in South Carolina but can service loans in all 50 states. It has 4,500 employees, with ex-NFL player Casey Crawford at the helm. The company has earned an A+ rating from the Better Business Bureau and was named a Top 10 mortgage lender by Scotsman Guide in 2016. Movement boasts its streamlined processes



latest technology, and fast results—75% of mortgages are completed in 7 days or less.

What You Put Into It, You Get Out Justin's team includes 31 loan officers who report to him, but he stays in the game and continues to work as a loan officer. It's important to him to be a "player-coach" and the kind of boss who knows the business inside and out in the current environment. He strives to be both passionate and compassionate in his dealings with his staff and clients, with the ultimate objective to "grow, and grow others." He's understanding and accommodating with his staff, noting "I don't want to be the reason why they think they fail." He also works hard, advising that "what you put into it, you get out." His clients are certainly satisfied; Justin has a 4.84 out of 5 rating in 79 customer reviews, many highlighting his expertise, personal touch, communication, and professionalism. In a business where experience is valued, Justin often felt he was too young to be able to gain the trust of his clients. At 21, he avoided putting his photo on his business cards and even lied about his age, and now at 30 jokes that he is grateful for the receding hairline that more

closely matches his years of experience.



Pam Rocco, Joe Brach, Justin Kozera and Ashley Ball Crist

There is no "I" in Team

Every coach knows that recruiting the best players makes a great team. Justin has consciously surrounded himself with all-stars. Six months ago Ashley Ball Crist joined the team as the "Assistant Coach", sales manager. In her short time, she has hit the ground running, helping to gain market share with recruiting and consistently being a top producer for the team. Joe Brach is the founder of this team, joining Movement as the Coastal Branch Manager in 2014. One of Joe's most important jobs is ensuring that the team has everything they need

to achieve their goals. Pam Rocco is a consistent MVP. Coming aboard in 2018, Pam has successfully closed over 500 loans. Year after year, she consistently achieves the President's Club award.

Home run

Having grown up in Westminster, MD, Justin splits his time between there and Ocean City. He lives with his wife Alex and their two children (4-year-old Riley and 1-year-old Declan). He values the proximity of family and the support system they provide, noting that his wife has the hardest job in the world. He relishes his family time and often uses the morning hours to be with his kids-Riley may even join him for an early workout (she snacks while he exercises). He loves to cook, is an avid sports fan, and recently took up golfing. Justin says he loves helping people who never thought they'd own a home, and enjoys a job that is never the same thing every day. With a competitive drive and compassionate heart, Justin's going for the grand slam.





Licensed in DC, DE, FL, MD, NJ, PA, SC, VA, & WV | info@coastallg.com | 877.565.3140 | NMLS #297505

22 W Padonia Rd, Ste C-145 Timonium, MD 21093

Eastern Shore Branch Manager NMLS #197860 | 410-404-3317

> 112 N Talbot St St Michaels, MD 21663

410 Severn Ave Annapolis, MD 21403

Mortgage Originator NMLS #1583409 | 410-458-6847







Committed to providing the best comprehensive legal services for real estate transactions in the region.

T. Carney Sussex Law LLC admin@tcarneylaw.com 302-567-2727





"It was a pleasure working with Certified Title. Their team made the entire process easy and seamless. I highly recommend their services for anyone looking for a professional, reliable and trustworthy title company."





"Buddy the Retriever" is our proprietary virtual closing assistant that provides 24/7 real-time text and email communication throughout the process.

For more information, contact Stephen Millstein directly at stephen@certifiedtitlecorp.com or call our office.

888-486-5511 | certifiedtitlecorp.com







PAM

PRICE

gets it done

Some believe seashells to be symbols of prosperity, representing a resilient and determined mindset. For real estate agent and avid shell collector Pam Price, this is spot on. She is currently Associate Broker/Team Leader of Pam Price and Associates of RE/MAX Advantage Realty: Coastal and Country Division, and she's killing it at the shore. She is #1 in homes sold in Delaware for the past 2 years and is ranked in America's top 1% of Real Estate Agents. She is in the RE/MAX Hall of Fame and Multi-Million Dollar Club and was awarded Best on the Eastern Shore 4 years in a row and Best Real Estate Company in Southern Delaware 2020 through 2023. In 2022, she settled 106 houses and had \$29 million in sales. With all this success and recognition, you might think Pam is unapproachable—but on the contrary, she's as down-to-earth as the mollusks she so enthusiastically collects.

The Path to Success

Pam's path to real estate was a bit unusual. Studying to be a nurse, she spent time working in a nursing home and found herself discouraged. "I'm only one person and I can't make a difference," she thought, after realizing the elderly patients wouldn't likely improve or get to go home. At 18 years old, Pam got a job in a retail jewelry store where she soon found she had a knack for sales.

She quickly worked her way up to regional manager, despite downturns in mall traffic that stymied sales numbers. She didn't realize just how all-consuming it was to meet the company's sales targets until she was picking up her then 3-year-old daughter from school, who asked "Mommy, did you meet your goals today?" Pam says it was eye-opening. Her job was a dead end, her salary was topped out, and her house was in pre-foreclosure. Pam concluded that since she was good at sales, she should follow the highest commissions.

The thought of being a real estate agent was not new to Pam; she had a family member who was an agent and Pam was drawn to the idea of seeing her name on a sign. In 2006 she launched her real estate career, and during that first year, she traveled everywhere with her infant daughter Sydney in the car seat. Something must have rubbed off in those early days because Sydney (now 18) has joined her mother's team, much to Pam's delight. Her

22-year-old daughter Taylor is a school teacher, but Pam says—half-jokingly— that she's not given up on her being an agent someday.

Striving to be the Best

Raising two daughters can be challenging; doing it while working as a top-selling agent can be nearly impossible. Pam says she's never quite figured out the work-life balance and does everything she can for her clients. She's managed 400 listings herself over the past 3 years, with lots of help from her amazing assistants and marketing director. Pam admits to more than a few dinners and vacations interrupted by the "train wrecks" that can occur in the business, but she contends she never missed a school function or a field trip and could be there when her children were sick. Pam strives to go above and beyond for her clients. She took in a family for 6 weeks that had no place to live while their home purchase was pending. She's helped clients get second jobs to improve their debt-toincome ratio. Even being in the hospital with COVID and an oxygen tube didn't stop her from taking work calls. She relies on her network of personal connections to get things done. "Trust me, if I say I'm going to do something, that is what I am going to do," she promises. "I handle stress really well," Pam says, and describes herself as super-competitive and always striving to be the best. "There's not many careers that you actually get out what you put into it, and this is absolutely one of those careers."

realproducersmag.com Coastal Real Producers • 17

Pam relies on her team of ten agents and three full-time licensed assistants to cover the western shore of Maryland and all of Delaware. She realizes she may need to add to her team, but will be choosy about selecting people. She clearly values a strong work ethic, but concedes "They don't need to be me." After all her success, her reputation is very important to her.

Making a Difference

Pam grew up in Delmar, Delaware, and now resides in nearby Bethel. It's important to her to give back to if I say I'm going to do the community she came from. She has become known in the area for her charitable acts and donationsso much so that the community will be presenting her with the Woman of Vision Award this month. Much of her giving involves small acts of kindness to make someone's day better, such as delivering hanging flower baskets to deserving people nominated by others.

On a grander scale, Pam was recently a key sponsor of the Dock Jam concert in Pocomoke. Pam is also a big supporter

of the Delmar police force and worked hard for legislation leading to unionization and pay raises. Recently she started the Pam Price Foundation (pampricecf.org) to consolidate resources for charities in Delmarva and provide support

for growing concerns including hunger, health care, natural disaster relief, opioid addiction, and children's needs. She still has a place in

> her heart for nursing homes—each year she assembles and delivers hundreds of gift bags and provides Christmas wreaths for local care facilities. Pam may be only one person, but she's making a difference.

Pam is married to Craig Beard, a project manager for house construction where they work together flipping homes. She loves what she does, and values the deep friendships she has developed with people who were once her

clients. She's matter-of-fact about her success and her philanthropy, pointing out that "if you concentrate on good things, good things come to you." She somehow finds time for fishing, going to concerts, and of course, shelling. If you're looking for a gem at the beach, you've found her.



TRUST ME,

I am going to do.





OUR SERVICES

- Magazine Quality Residential and Commercial Photography (interior, exterior, dusk, sunset, twilight) All photos are taken using professional lighting
- Architectural Photography
- Interior Design Photography
- Vacation Rental Photography
- Amenities and Stock photos

Receive

when booking

photo sessions

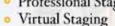
before

December 31, 2023

Marketing Property Websites

Our areas of Service include The Eastern Shore of Maryland & Delaware, Annapolis, Baltimore & DC Area

- Social Media
- Videography
- Aerial (photos and videos)
- iGuide 3D Tours & Floorplans
- Matterport 3D Tours
- 24 Hour turnaround for Real Estate
- Agents Branding Sessions
- Professional Headshots
- Professional Staging







MORE INFO & ONLINE BOOKING

is available at SvetlanaLeahy.com





Photographer, FAA licensed drone pilot



Jeff idenspinner

FAA licensed







Guide operator, editor

Offer Code

2 FREESITES

Contact us: Book Online at:

Email:

Follow us on:

3 443-614-5957

www.SvetlanaLeahy.com

SvetlanaLeahy@gmail.com



Jessica Ludwig







In-House Settlement Solutions for You and Your Client



Education. Processing. Consultation. Settlements.

LICENSED IN MARYLAND, Pennsylvania and DC

1014 W. 36TH STREET BALTIMORE, MD 21211 (410) 777-5311 | INFO@IHTITLE.COM | WWW.IHTITLE.COM

Coastal Real Producers • 21

TOP 100 STANDINGS · BY UNITS

Individual MLS ID Closed date from Jan. 1 to August 31, 2023

RANK NAME OFFICE SALES **TOTAL** \$203,151,262 Lee Ann Wilkinson Berkshire Hathaway HomeServices PenFed Realty 241 **CARRIE LINGO** Jack Lingo - Lewes 103 \$97,947,586 Mary SCHROCK Northrop Realty 80 \$45,930,627 Brandon C Brittingham Long & Foster Real Estate, Inc. 79.5 \$25,549,596 77.5 \$24,417,950 Pamela Price RE/MAX Advantage Realty **Dustin Oldfather** Compass 75.5 \$31,121,593 MICHAEL KENNEDY 65 \$45,878,938 Compass Debbie Reed RE/MAX Realty Group Rehoboth 64 \$40,759,201 PAUL TOWNSEND Jack Lingo - Lewes 48 \$45,532,949 \$27,781,650 Carol Proctor Berkshire Hathaway HomeServices PenFed Realty 47.5 Russell G Griffin Keller Williams Realty 46.5 \$15,829,600 Coastal Life Realty Group LLC \$24,489,205 12 Joseph Wilson 46 Bethany A. Drew Hileman Real Estate-Berlin 45.5 \$14,575,735 Kimberly Lear Hamer Ocean Atlantic Sotheby's International Realty 42.5 \$50,478,960 LESLIE KOPP Long & Foster Real Estate, Inc. 41 \$52,179,243 \$11,764,275 Tyler L Nicholls The Parker Group 36.5 DANIEL R LUSK McWilliams/Ballard, Inc. 36 \$30,928,931 Keller Williams Realty \$6,081,290 Erin S. Lee 36 Ryan Haley Atlantic Shores Sotheby's International Realty 36 \$17,170,354 JAIME HURLOCK 20 Long & Foster Real Estate, Inc. 35.5 \$15,266,692 Ocean Atlantic Sotheby's International Realty 35 21 \$29,354,793 Cory Mayo COURTNEY V BOULOUCON Coldwell Banker Realty 35 \$33,084,929 22 34 \$23,881,457 23 Gary Michael Desch Northrop Realty Kevin E Decker Coastal Life Realty Group LLC 34 \$17,812,500 25 Grant K Fritschle Keller Williams Realty Delmarva 33 \$18,574,218 JOSHUA RASH Long & Foster Real Estate, Inc. 32.5 \$14,321,692 26 SEA BOVA ASSOCIATES INC. 31.5 \$5,478,200 27 LINDA BOVA 28 Nancy Reither Coldwell Banker Realty 31 \$21,619,100 29 JAMES LATTANZI Northrop Realty 30 \$18,972,480 Nicholas Bobenko Coastal Life Realty Group LLC 30 \$13,673,815 31 Julie Gritton Coldwell Banker Premier - Lewes 29 \$14,142,030 \$9,349,250 Whitehead Real Estate Exec. 32 Darron Whitehead 28 33 Nicole P. Callender Keller Williams Realty Delmarva 28 \$11,848,364

Atlantic Shores Sotheby's International Realty

27

\$14,299,145

Phillip W Knight

Based on MLS data for agents in Sussex County, DE, Wicomico County, MD and Worcester County, MD

RANK	NAME	OFFICE	SALES	TOTAL
35	JOHN ZACHARIAS	Patterson-Schwartz-OceanView	27	\$18,820,185
36	PAUL MALTAGHATI	Ocean Atlantic Sotheby's International Realty	27	\$22,099,525
37	Suzie Parker	Northrop Realty	26	\$13,481,990
38	Jamie Caine	Coldwell Banker Realty	26	\$13,989,681
39	Anthony Matrona	Resort Real Estate	26	\$6,129,700
40	Suzanah Cain	Coldwell Banker Realty	25.5	\$8,010,750
41	Richard Barr	Long & Foster Real Estate, Inc.	25.5	\$6,827,180
42	Marti Hoster	ERA Martin Associates	25	\$7,164,642
43	Kimberly Heaney	Berkshire Hathaway HomeServices PenFed Realty-WOC	25	\$10,738,890
44	Andy Whitescarver	RE/MAX Realty Group Rehoboth	25	\$9,608,140
45	William P Brown	Keller Williams Realty	25	\$7,471,799
46	Nitan Soni	Northrop Realty	25	\$13,200,705
47	Donna Harrington	Coldwell Banker Realty	25	\$8,181,650
48	SUZANNE MACNAB	RE/MAX Coastal	25	\$13,799,315
49	Terence A. Riley	Shore 4U Real Estate	24.5	\$20,910,715
50	ANTHONY SACCO	RE/MAX Associates	24.5	\$7,902,656



Based on MLS data for agents in Sussex County, DE, Wicomico County, MD and Worcester County, MD

Individual MLS ID Closed date from Jan. 1 to August 31, 2023

RANK	NAME	OFFICE	SALES	TOTAL
51	Allison Stine	Northrop Realty	24.5	\$13,987,138
52	BARROWS AND ASSOCIATES	Ocean Atlantic Sotheby's International Realty	24.5	\$17,288,051
53	Michael David Steinberg	Patterson-Schwartz-Rehoboth	24	\$13,152,210
54	William Bjorkland	Coldwell Banker Realty	24	\$11,012,707
55	CHRISTINE MCCOY	Coldwell Banker Realty	24	\$13,723,380
56	Melanie Shoff	Coastal Life Realty Group LLC	24	\$11,290,950
57	Larry Linaweaver	Iron Valley Real Estate at The Beach	24	\$5,722,736
58	Larry E Holdren	Larry Holdren Real Estate Inc	23	\$3,827,800
59	Anthony E Balcerzak Jr.	Berkshire Hathaway HomeServices PenFed Realty-WOC	23	\$10,092,096
60	Meme ELLIS	Keller Williams Realty	23	\$8,965,780
61	David L Whittington Jr.	Coastal Life Realty Group LLC	23	\$12,893,600
62	Dustin Oldfather	Compass	23	\$9,338,564
63	VALERIE ELLENBERGER	Compass	23	\$13,593,710
64	BRIDGET BAUER	SEA BOVA ASSOCIATES INC.	22.5	\$3,350,800
65	Marc Bouloucon	Coldwell Banker Realty	22.5	\$18,894,169
66	Dustin Parker	The Parker Group	22	\$10,384,905



RANK	NAME	OFFICE	SALES	TOTAL
67	ELIZABETH DORMAN	Coldwell Banker Premier - Rehoboth	22	\$9,444,044
68	FRANCIS ESPARZA	Linda Vista Real Estate	22	\$5,382,400
69	Shawn Kotwica	Coldwell Banker Realty	21.5	\$10,602,215
70	ASHLEY BROSNAHAN	Long & Foster Real Estate, Inc.	21	\$13,236,465
71	Lisa Mathena	The Lisa Mathena Group, Inc.	21	\$5,791,747
72	Sandi Bisgood	Ocean Atlantic Sotheby's International Realty	21	\$19,941,870
73	Timothy D Meadowcroft	Long & Foster Real Estate, Inc.	21	\$8,386,300
74	Anna Spann	Coldwell Banker Realty	20	\$6,562,850
75	Dale King	Vision Realty Group of Salisbury	20	\$5,649,933
76	ELIZABETH KAPP	Long & Foster Real Estate, Inc.	20	\$11,751,005
77	Charlene L. Reaser	Long & Foster Real Estate, Inc.	20	\$7,132,620
78	Virginia Malone	Coldwell Banker Realty	20	\$10,597,250
79	Robert Payne	RE/MAX Advantage Realty	20	\$5,572,400
80	Lauren W. Bunting	Keller Williams Realty Delmarva	19.5	\$8,580,990
81	Amanda Ellen Tingle	Coldwell Banker Realty	19.5	\$6,811,390
82	VICKIE YORK	VICKIE YORK AT THE BEACH REALTY	19.5	\$12,640,600
83	Jonathan M Barker	Keller Williams Realty Delmarva	19	\$14,775,724
34	Jaime Cortes	Coldwell Banker Realty	19	\$5,159,880
85	Renee Parker	The Parker Group	19	\$5,838,359
86	Bill R. Rothstein	Montego Bay Realty	19	\$8,012,750
87	KATHY NEWCOMB	Coldwell Banker Premier - Rehoboth	19	\$9,351,164
88	MATT BRITTINGHAM	Patterson-Schwartz-Rehoboth	19	\$9,121,550
89	Deborah K. Bennington	Berkshire Hathaway HomeServices PenFed Realty - OP	19	\$8,291,000
90	Olivia B Moyer	Coldwell Banker Realty	18.5	\$4,506,250
91	Matthew Lunden	Keller Williams Realty	18	\$9,644,115
92	ROBIN PALUMBO THOMPSON	Northrop Realty	18	\$9,239,094
93	Julie Woulfe	ERA Martin Associates, Shamrock Division	18	\$9,580,300
94	DANIEL TAGLIENTI	Keller Williams Realty	18	\$12,645,106
95	Leslie I. Smith	Sheppard Realty Inc	18	\$7,507,614
96	Jeffrey Douglas Messick	Berkshire Hathaway HomeServices PenFed Realty-WOC	18	\$6,318,757
97	KIM S HOOK	RE/MAX Coastal	18	\$14,416,795
98	Taylor Marie Tallarico	The Parker Group	18	\$6,946,150
99	BILL CULLIN	Long & Foster Real Estate, Inc.	18	\$14,239,065
00	Mitchell G. David	Sheppard Realty Inc	18	\$12,423,120

Lakeside Title is Your Complete Real Estate Partner

We have the team, expertise and resources to add value to your business including assisting you with hosting your next homebuyer seminar, continuing education class or event.





Request space in our New Corporate Headquarters in Columbia, or our Annapolis and Baltimore locations







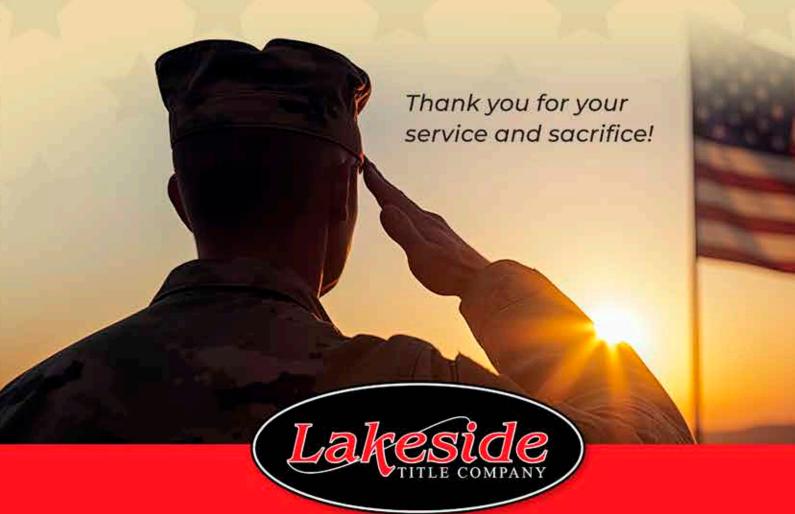
9844 West Street
Annapolis, MD 21401

1200 South Charles Street,
 First Floor, Baltimore, MD 21230



Honoring our Nation's Heroes... Let Lakeside Serve You Since You Served Us

- Veterans on staff who understand the complexity of military life.
- Attention to detail you expect.
- Honest and transparent communication you deserve.



Based on MLS data for agents in Sussex County, DE, Wicomico County, MD and Worcester County, MD.

Individual MLS ID Closed date from Jan. 1 to August 31, 2023

RANK	NAME	OFFICE	SALES	TOTAL
1	Lee Ann Wilkinson	Berkshire Hathaway HomeServices PenFed Realty	241	\$203,151,262
2	CARRIE LINGO	Jack Lingo - Lewes	103	\$97,947,586
3	LESLIE KOPP	Long & Foster Real Estate, Inc.	41	\$52,179,243
4	Kimberly Lear Hamer	Ocean Atlantic Sotheby's International Realty	42.5	\$50,478,960
5	Mary SCHROCK	Northrop Realty	80	\$45,930,627
6	MICHAEL KENNEDY	Compass	65	\$45,878,938
7	PAUL TOWNSEND	Jack Lingo - Lewes	48	\$45,532,949
8	Debbie Reed	RE/MAX Realty Group Rehoboth	64	\$40,759,201
9	COURTNEY V BOULOUCON	Coldwell Banker Realty	35	\$33,084,929
10	SHAUN TULL	Jack Lingo - Rehoboth	17	\$32,252,820
11	Dustin Oldfather	Compass	75.5	\$31,121,593
12	DANIEL R LUSK	McWilliams/Ballard, Inc.	36	\$30,928,931
13	Cory Mayo	Ocean Atlantic Sotheby's International Realty	35	\$29,354,793
14	Carol Proctor	Berkshire Hathaway HomeServices PenFed Realty	47.5	\$27,781,650
15	Brandon C Brittingham	Long & Foster Real Estate, Inc.	79.5	\$25,549,596
16	Joseph Wilson	Coastal Life Realty Group LLC	46	\$24,489,205



RANK	NAME	OFFICE	SALES	TOTAL
17	Pamela Price	RE/MAX Advantage Realty	77.5	\$24,417,950
18	Gary Michael Desch	Northrop Realty	34	\$23,881,457
19	PAUL MALTAGHATI	Ocean Atlantic Sotheby's International Realty	27	\$22,099,525
20	Nancy Reither	Coldwell Banker Realty	31	\$21,619,100
21	Terence A. Riley	Shore 4U Real Estate	24.5	\$20,910,715
22	Jay Phillips	Holiday Real Estate	12	\$20,031,400
23	Sandi Bisgood	Ocean Atlantic Sotheby's International Realty	21	\$19,941,870
24	BRYCE LINGO	Jack Lingo - Rehoboth	14.5	\$19,894,950
25	JAMES LATTANZI	Northrop Realty	30	\$18,972,480
26	Marc Bouloucon	Coldwell Banker Realty	22.5	\$18,894,169
27	JOHN ZACHARIAS	Patterson-Schwartz-OceanView	27	\$18,820,185
28	Grant K Fritschle	Keller Williams Realty Delmarva	33	\$18,574,218
29	Kevin E Decker	Coastal Life Realty Group LLC	34	\$17,812,500
30	BARROWS AND ASSOCIATES	Ocean Atlantic Sotheby's International Realty	24.5	\$17,288,051
31	Ryan Haley	Atlantic Shores Sotheby's International Realty	36	\$17,170,354
32	Russell G Griffin	Keller Williams Realty	46.5	\$15,829,600
33	JAIME HURLOCK	Long & Foster Real Estate, Inc.	35.5	\$15,266,692
34	KIKI HARGROVE	Long & Foster Real Estate, Inc.	11.5	\$15,247,250
35	Jonathan M Barker	Keller Williams Realty Delmarva	19	\$14,775,724
36	Bethany A. Drew	Hileman Real Estate-Berlin	45.5	\$14,575,735
37	KIM S HOOK	RE/MAX Coastal	18	\$14,416,795
38	JOSHUA RASH	Long & Foster Real Estate, Inc.	32.5	\$14,321,692
39	Phillip W Knight	Atlantic Shores Sotheby's International Realty	27	\$14,299,145
40	BILL CULLIN	Long & Foster Real Estate, Inc.	18	\$14,239,065
41	Julie Gritton	Coldwell Banker Premier - Lewes	29	\$14,142,030
42	Jamie Caine	Coldwell Banker Realty	26	\$13,989,681
43	Allison Stine	Northrop Realty	24.5	\$13,987,138
44	SUZANNE MACNAB	RE/MAX Coastal	25	\$13,799,315
45	CHRISTINE MCCOY	Coldwell Banker Realty	24	\$13,723,380
46	Nicholas Bobenko	Coastal Life Realty Group LLC	30	\$13,673,815
47	VALERIE ELLENBERGER	Compass	23	\$13,593,710
48	Suzie Parker	Northrop Realty	26	\$13,481,990
49	ASHLEY BROSNAHAN	Long & Foster Real Estate, Inc.	21	\$13,236,465
50	Nitan Soni	Northrop Realty	25	\$13,200,705

TOP 100 STANDINGS · BY VOLUME

Individual MLS ID Closed date from Jan. 1 to August 31, 2023

RANK NAME **OFFICE SALES TOTAL** \$13,172,950 51 Chris Jett Shore 4U Real Estate 17.5 Patterson-Schwartz-Rehoboth 24 \$13,152,210 Michael David Steinberg 53 David L Whittington Jr. Coastal Life Realty Group LLC 23 \$12,893,600 CHRISTI ARNDT 6.5 \$12,665,500 Long & Foster Real Estate, Inc. \$12,645,106 55 DANIEL TAGLIENTI Keller Williams Realty 18 VICKIE YORK VICKIE YORK AT THE BEACH REALTY 19.5 \$12,640,600 56 Walter Stucki RE/MAX Realty Group Rehoboth 11 \$12,467,903 58 Mitchell G. David Sheppard Realty Inc 18 \$12,423,120 59 JENNIFER BARROWS Ocean Atlantic Sotheby's International Realty 16.5 \$12,338,001 60 \$11,914,500 Michael Kogler Long & Foster Real Estate, Inc. 9 61 Nicole P. Callender 28 \$11,848,364 Keller Williams Realty Delmarva 62 36.5 \$11,764,275 Tyler L Nicholls The Parker Group ELIZABETH KAPP Long & Foster Real Estate, Inc. 20 \$11,751,005 Melanie Shoff Coastal Life Realty Group LLC 24 \$11,290,950 65 Paul A. Sicari Compass 16 \$11,072,300 66 Coldwell Banker Realty 24 \$11,012,707 William Bjorkland 25 \$10,738,890 Kimberly Heaney Berkshire Hathaway HomeServices PenFed Realty-WOC Gail Mitkoff Keller Williams Realty \$10,695,000 Coldwell Banker Realty 21.5 \$10,602,215 Shawn Kotwica Virginia Malone Coldwell Banker Realty 20 \$10,597,250 22 \$10,384,905 71 Dustin Parker The Parker Group 72 **RANDY MASON** Jack Lingo - Rehoboth \$10,304,555 73 Anthony E Balcerzak Jr. Berkshire Hathaway HomeServices PenFed Realty-WOC 23 \$10,092,096 74 AMY PIETLOCK Ocean Atlantic Sotheby's International Realty 11 \$9,824,760 75 SHELBY SMITH Long & Foster Real Estate, Inc. 16.5 \$9,737,550 76 HENRY A JAFFE Ocean Atlantic Sotheby's International Realty 11 \$9,725,932 77 14 LINDA MILLIKIN Ocean Atlantic Sotheby's International Realty \$9,649,300 78 Keller Williams Realty 18 \$9,644,115 Matthew Lunden Andy Whitescarver 79 **RE/MAX Realty Group Rehoboth** 25 \$9,608,140 80 ERA Martin Associates, Shamrock Division 18 \$9,580,300 Julie Woulfe 81 **ELIZABETH DORMAN** Coldwell Banker Premier - Rehoboth 22 \$9,444,044 82 \$9,373,502 JOYCE HENDERSON Coldwell Banker Realty 83 KATHY NEWCOMB Coldwell Banker Premier - Rehoboth 19 \$9,351,164 Darron Whitehead Whitehead Real Estate Exec 28 \$9,349,250

Based on MLS data for agents in Sussex County, DE, Wicomico County, MD and Worcester County, MD.

RANK	NAME	OFFICE	SALES	TOTAL
85	Dustin Oldfather	Compass	23	\$9,338,564
86	SHANNON L SMITH	Northrop Realty	17.5	\$9,295,870
87	COLLEEN WINDROW	Keller Williams Realty	13.5	\$9,253,110
88	ROBIN PALUMBO THOMPSON	Northrop Realty	18	\$9,239,094
89	Jacqueline Kay Martini	Coldwell Banker Realty	9	\$9,192,500
90	Tracy L. Zell	Long & Foster Real Estate, Inc.	16.5	\$9,184,300
91	Tina Dorsey	Coastal Life Realty Group LLC	16	\$9,138,485
92	MATT BRITTINGHAM	Patterson-Schwartz-Rehoboth	19	\$9,121,550
93	Meme ELLIS	Keller Williams Realty	23	\$8,965,780
94	Brent M Reed	Cape Realty	2.5	\$8,935,450
95	Whitney Jarvis	Coldwell Banker Realty	11	\$8,853,400
96	Andrew Staton	Ocean Atlantic Sotheby's International Realty	16.5	\$8,767,895
97	DANIEL H. DELLEGROTTI	Compass	11	\$8,734,447
98	MICHAEL RODRIGUEZ	Jack Lingo - Rehoboth	6.5	\$8,623,100
99	Lauren W. Bunting	Keller Williams Realty Delmarva	19.5	\$8,580,990
100	ANNE POWELL	Coldwell Banker Realty	10	\$8,427,800



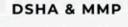
Offering a wide variety of products

ALONG WITH STANDARD LOAN PRODUCTS, WE ALSO HAVE MANY SPECIALTY PRODUCTS LIKE:

EXPERT CONDO DEPARTMENT, (YES, SEA COLONY!)

JUMBO

DSCR INVESTOR LOANS



ARRIVE HOME PROGRAM -100% FINANCING

BRIDGE LOANS

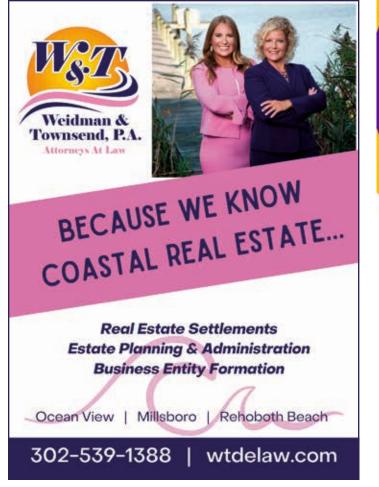


The Lori Martin Group Loan Officers, NMLS 1707806 & 119583 Direct: 302-539-1290 lorimartingroup@fairwaymc.com www.lorimartingroup.com 37156 Rehoboth Avenue, Suite 1, Rehoboth, DE 19971



Copyright© 2023 Fairway Independent Mortgage Corporation. NMLS#2289. 4750 S. Biltmore Lane, Madison, WI 53718, 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 approperty approval. Other restrictions and limitations may apply. Equal Housing Opportunity. * Includes satellite branches. Fairway Independent Mortgage Corporation NMLS ID #2289 (www.nmlsconsumeraccess.org).









Now is the time to protect your most precious assets ... your family, your home, and your legacy

When you want to protect your nest egg, and to make sure your plans for your family are rock solid, you need experienced, reliable help.

The attorneys at DK Law Group have been preparing wills, trusts, and family estate plans and real estate transactions for years, and

will make sure that your wishes are fulfilled should something untoward happen to you.

Because our clients and their families matter.

Realtors, military, LEO, and First Responders all receive special pricing on wills and estate planning, and special care on every confidential interaction.



A Diana Khan Company

DK Law Group -

The protection you deserve, the care you need.

Call today, 443-739-6724 to set up your free initial 1-hour consultation! www.dklawmd.com • dgrueva@gmail.com





I've Got A Bridge To Sell You!

Freedmont's Bridge Loan allows for your client to buy their new home BEFORE the sale!

Freedmont Mortgage Group Makes Your Mortgage Process Fast and Easy!

800-955-8508 or 410-628-0500 www.freedmont.com



