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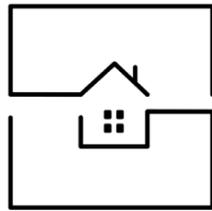
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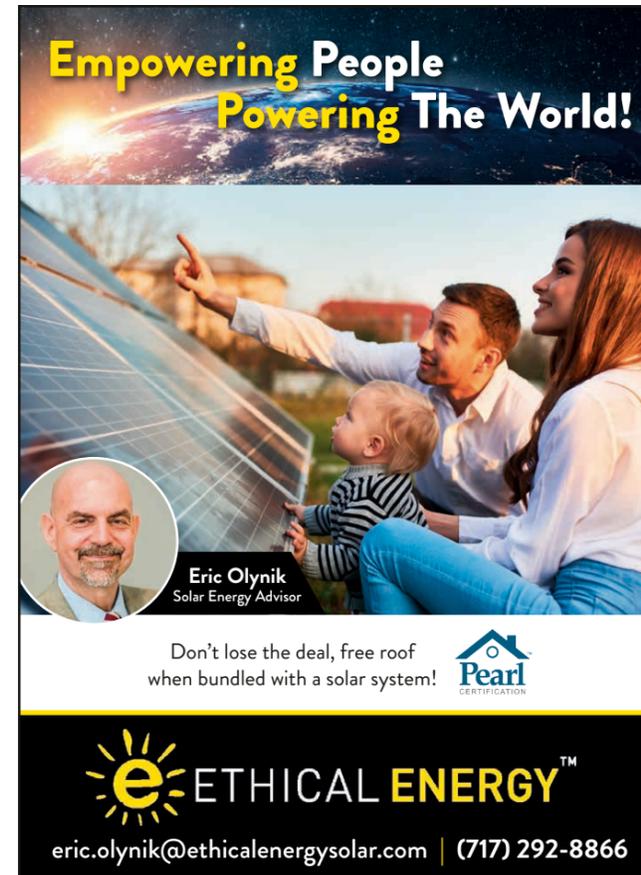


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# publisher's note

By Coach Fino

Welcome to the October issue of Real Producers of South Central PA!

This month's issue features some dynamic, deeply grounded people. They are a true reflection of our entire group. Yet the uniqueness of their stories will have you feeling inspired and wanting to learn more.

In our Special Feature, we hear from Stephen Fleming, President of the Harrisburg Builders Association. He gives us practical insight on where the new build community is at, how we can make the most of that community for our clients and where he thinks we are headed with overall inventory.

This month, you will have a very up close and personal opportunity to learn more about and from each other. On October 25th we will be hosting our launch event at the Englewood in Hershey, PA.

At the event, we will be celebrating all those who have helped launch and were featured in our first three issues. We will take a moment to mastermind and learn from one another. And, of course, you can expect plenty of food and drink.

In an attempt to maximize the impact we continue to have on the communities we serve, proceeds from our

launch event will be donated to a local charity.

Remember, Real Producers is for you. Any thoughts and suggestions on stories to capture or events to hold, please reach out to our team.

Yours in a Real Relationship with Real Producers,

With sincere gratitude,



**Coach Fino**  
Owner/Publisher  
Coach.Fino@n2co.com

## South Central PA Real Producers

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# Q&A with Stephen Fleming

President of the Home Builders Association of Metropolitan Harrisburg

**What is the Home Builders Association (HBA) and whom does it serve?**

The HBA of Metropolitan Harrisburg is an organization of local home-building professionals engaged in the construction, services, and remodeling industries (both residential and commercial). We represent various trades – plumbers, electricians, roofers, HVAC contractors, landscapers, and more.

We also have several financial institution members if you need financing. We serve all corners of Central PA with a focus on Dauphin, Cumberland, Perry, and Juniata counties. As a group of peers and partners, we strive to strengthen and support our communities and our customers by protecting the dream of home ownership and the principles of affordable housing.

**How do top-producing real estate agents benefit from HBA?**

Members of the HBA benefit by expanding their network to the builders and remodelers in the greater Harrisburg market. Knowing the people you are doing business with before you are doing business together is always a better approach. Additionally, the ability to leverage those relationships for customers when they have a home project or are starting the process of building adds value to the agent/client relationship. Top-producing agents should always be aware of the new projects and offerings in the market at all price points.

**How many builders and active developments are in the Harrisburg area?**

We have over 25 residential home builder members in the HBA's service region of Dauphin, Cumberland, Perry, and Juniata Counties. There are 37 active communities/developments within the metro area of Dauphin and Cumberland Counties. In addition to those communities, many custom homes are built annually on privately owned land.

**Will builders be able to meet the current housing demand?**

We have a systematic shortage of housing caused by a lack of approved housing units which stems from the 2008 financial crisis and has been further impacted by increasing regulatory control over the development process. The cost of creating the ability to build housing units on a per-unit basis is at an all-time high. Coupled with elevated building costs, the end result is all too often unreachable for the portions of the market that need it the most. Until everyone involved in the development process, including the regulatory agencies, recognizes their role in lowering the development burden and creating a financially feasible environment to create new communities, our inventory levels will remain challenged.

**What are tips for agents to make great relationships with builders?**

Agents should have a basic understanding of the building process, different types of buildings, and

the options available at each level. Having this basic understanding will add value to their clients and the builders they are working with by saving the builders time in communicating the basic components of the process.

**If an agent has feedback on housing designs that appear in demand, who can they share that feedback with?**

This information is always valuable and should be directed to the HBA for inclusion in their various communication programs (weekly newsletter, Parade of Homes guides, etc.).

**Where do you see the overall housing market heading into next year?**

We will continue to face challenges associated with a tight inventory market and an elevated interest rate environment. The impact of an elevated cost of borrowing on top of an elevating cost of building has pulled many people out of the new home market almost overnight. Not only the monthly cost of a new home but the total amount that buyers are able to borrow was cut nearly in half in the first quarter of this year. As an example, a buyer who once could spend \$500k at 4% can now only afford \$350k with current rates. Particular with this price point, you removed a large portion of the market from new construction almost completely.

As a result, multi-family style construction will continue to be in demand and single family will see a slowdown in demand. Our lack of demand will continue to offset this in new home sales. More buyers will be forced into resale transactions which will continue to apply pressure to pricing and competition.

Ultimately, we are seeing a lot of buyer fatigue which I think will continue to be prevalent next year. As buyers can't get what they are looking for in a new home they will prioritize staying in their current home which removes a resale opportunity for an upcoming buyer and a building opportunity for the new construction community.

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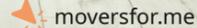


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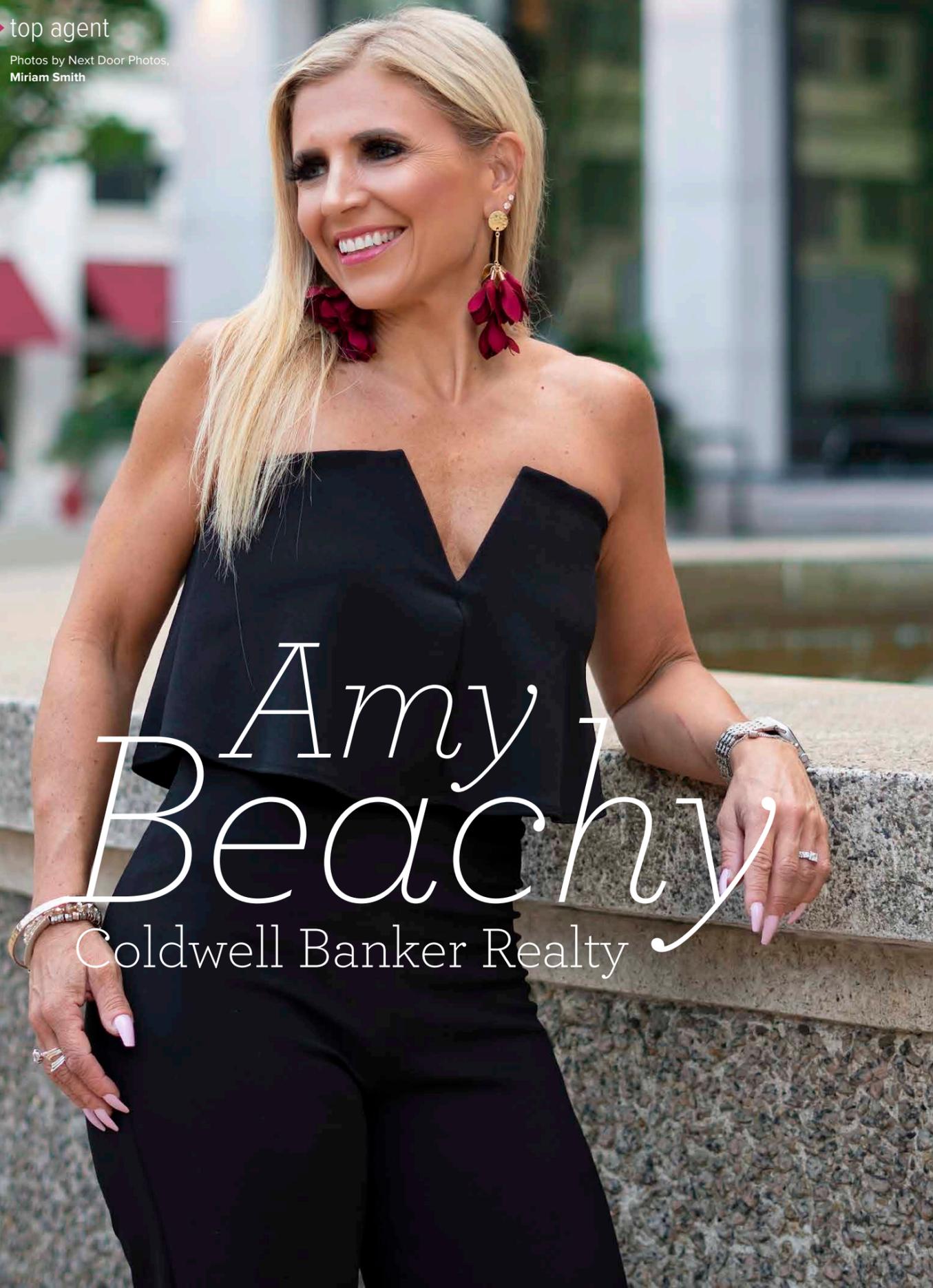
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# Amy Beachy

Coldwell Banker Realty

In the fast-paced world of real estate, where transactions often take center stage, Amy Beachy stays focused on the **heart of the industry: people helping people.**

“I love real estate because I love people,” Amy says. “I feel blessed that, through my work, I can help others. I’m there for my clients.”

As a stage-four cancer survivor, Amy shares her own story of resilience, faith, and unwavering compassion. Amy has not only carved out a niche for herself in the real estate world but has also become a source of inspiration for those who cross her path.

#### *Faith and Perseverance*

Amy’s journey into real estate is a testament to the power of encouragement and self-discovery. Amidst the challenges of life, Amy found her calling – helped along by her husband’s coaxing.

“He would say, ‘You should do real estate. You would do amazing. You love people and you’re authentic. That can’t be trained.’ I admit, I had a negative view of being in sales. But he kept at me, saying, ‘You would do awesome, Amy. You’re different.’”

After years of gentle nudging, Amy told her husband she would dedicate time to seriously consider becoming a real estate agent.

“I listened to podcasts, read books, and talked to other agents I knew in Lancaster County,” Amy says. “I started to get excited about it. So, I went for it. I went to classes in the summer of 2018. In January 2019, I started full-time in real estate.”

From January 2019 until October 2019, Amy worked as part of a team she first met at Coldwell Banker. “When the team left Coldwell Banker, I went with them, even though I had doubts about the move. Over time, it became more and more obvious that my way of working with clients wasn’t a good fit for the team, so an easy decision was made for me. I went back to Coldwell Banker as an independent agent. It’s been amazing, ever since!”

Amy views her career in real estate as an opportunity to connect, listen, and be a steady presence in her clients’ lives.

“I love to go above and beyond for all my clients. For example, I stage their homes using my inventory of furnishings I’ve collected over time. And I have a list of contractors I work with. I’ve helped some clients by covering the cost of repairs until they can pay me back at

settlement. I don’t want this to be just about another transaction.”

#### *Home and Family*

Behind Amy’s dedication to her clients is a steadfast family foundation that serves as her anchor. Both born and raised in Lancaster County, Amy and her husband Ben have been married for over two decades.

“We met during high school and married in May of 1997,” Amy says. “Our three children are now ages 18, 16 and 9. When I was diagnosed with cancer, my oldest two children were almost five and three. I was told that, because of one specific chemo drug, more than likely I wouldn’t have any more children. Our youngest, Sophia, is our miracle baby, who was born five years to the date I was diagnosed with cancer.”

Amy’s husband works at Weaver Superior Walls in Ephrata with a territory in Bucks County and Philadelphia. Living in Manheim, Lancaster County, the family are custodians of a legacy passed down through generations. The land, once owned by Amy’s parents, now houses the home that Amy’s husband built with his own hands.

“When I’m not busy working, I love to spend time with my family and friends. I also love going to the gym and working out. And I’m a huge fan of all kinds of fast-paced games and puzzles.”

When it’s time to relax as a family, Amy says you’ll find them at the

beach. “We all love the beach. All of us! We’re all beach people.”

#### *Turning Challenges into Inspiration*

Amy’s personal battle with cancer has transformed her from a once quiet and reserved individual to one who is outgoing. And, she says, her Christian faith has given her an unwavering sense of peace, regardless of the challenges life throws her way.



Amy with her sister Julia.  
Photo submitted by family.

“My passion for life is truly to be a light for Jesus. I’m not pushy. I want others to know their lives are precious and there is hope. I just want to show people through my actions how loved they are.”

Whether working with clients or before an audience as a public speaker, Amy pushes herself beyond her comfort zone to inspire others.

“I remember when I was diagnosed, I prayed and I asked the Lord, ‘If you want me to share my personal story, help me to be bold and not be too scared.’”

Through her involvement in various roles, such as being part of the local school board and engaging with

groups like BNI, Amy showcases her commitment to growth and community building. Her life experience has given her a unique perspective, allowing her to offer a listening ear, a compassionate heart, and words of encouragement to those who need them most.

“If I’m working with a client and they’re hurting, I listen to their story. And I share my personal story to encourage people that hope is possible. I have peace that no matter what happens, God’s got me. I do my very best in real estate, my very best in life. Whatever happens, I don’t live in fear.”

#### *A Legacy Beyond Transactions*

Looking to the future, Amy feels confident real estate agents in Central Pennsylvania are well set for continued growth.

“In Lancaster County, the real estate industry is solid, and we’re in a good area in general in the US. It’s been a good year for me and I’m grateful for the work. I’m super thankful for the people I’ve been able to help so far this year.”



Photo submitted by family.

“

Yes, I may have helped them buy a house, but I also made a connection with that person. That is more important.”

Although, her commitment to offering people support beyond the transactional sphere –no matter the changes to come – is evident.

“Even if real estate slowed down, I would still just go out and meet people, encourage people, and help them. A recent client connected with me when his wife was diagnosed with cancer. Another client recently lost his brother, and I attended the funeral service. Yes, I may have helped them buy a house, but I also made a connection with that person. That is more important.”

For Amy, her career in real estate transcends day-to-day business dealings and allows her an avenue to serve others.

“I know there’s a bigger purpose in my being in real estate than any amount of deals I’ll ever do. I truly believe that. I don’t know what my future holds. I would truly hope that when I do someday pass away, that people aren’t, like, oh, she’s the best real estate agent.”

“I hope people say, ‘She cared about me.’”

#### *Amy Beachy*

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# ALPHA

## Home Inspection

For Kevin and Linda Kenny of ALPHA Home Inspection, from roof to foundation and we explain our professional findings to clients in a report format that is easy to understand.”

“The purchase of a home without prior knowledge of its condition and maintenance can be a financial disaster,” Kevin says. “Our team inspects a home

from roof to foundation and we explain our professional findings to clients in a report format that is easy to understand.”

In the home inspection industry for over 12 years, the team at ALPHA Home Inspection has

completed over 10,000 Inspections throughout Central Pennsylvania.

Specialty services include post-settlement inspections, current home owner “TLC” inspections, and single component inspections, including but not limited to roofs, heating and cooling systems, foundations and electrical systems. Radon testing and wood-destroying insect inspections are also available.

“All of our Inspectors are certified with the American Society of Home Inspectors (ASHI) and licensed to perform Radon Testing for the PA Department of Environmental Protection,” Kevin says. “We offer our accurate, thorough, and reliable home inspections with honesty and to the absolute best of our ability.”

### Home Ownership 101

Before working as a home inspector, Kevin was in the residential and commercial construction trades, having started as an apprentice in 1975.

Kevin later taught vocational carpentry at Dauphin County Technical School. “During my tenure, I helped develop community connections that allowed the students opportunities to work on real-world projects.”

After teaching, Kevin returned to working for himself in construction. A real estate agent he worked with encouraged him to pursue a certification in home inspections. The job description seemed a natural fit, combining Kevin’s love of teaching with his vast knowledge of home construction.

“People often don’t know what they don’t know,” Kevin says. “My job is to work directly with clients and help them better understand the structure and mechanical systems that are often taken for granted. I help new homeowners become as educated and prepared as possible.”



As part of the inspection, Kevin also makes sure clients understand each home’s unique maintenance requirements. “From electrical to plumbing and heating, we’re going to talk about the maintenance of mechanical systems. For some first-time home owners, this will be the first time they are responsible for the care of a house from roof to foundation. We help them get up to speed fast.”

During the top-to-bottom home walk-through with the client, Kevin and his team explain the general condition of the components and mechanical systems and discuss any major issues that need to be addressed.

Within 24 hours of the inspection, the client receives a thorough, easy-to-read report, detailing all the items discussed, with images for reference.

“What motivates us most in our work is helping people do something really good –own a home and own it with responsibility. We help people take pride in home ownership and in providing a place to live their life, raise their family.”

### Faith and Family

Kevin and Linda are Mom and Dad to

12 children, 8 sons and 4 daughters –ages 41 to 18 -- and ‘Nona and Pop Pop’ to 18 grandchildren, with two more on the way!

Growing up in the Penbrook and Colonial Park neighborhoods in Harrisburg, Kevin and Linda have known each other since 1st grade. “We went to the same church,” Linda says. “A year after graduating from high school, I was in youth group and Kevin knew I went to the 10:30 a.m. guitar service, so he decided to go and asked me out after church. And the rest is history!”

Much of family life revolves around their children, and both Kevin and Linda are active in their church and school. Kevin taught archery to children in their church youth group and taught his own children archery for hunting.

Kevin served as president; Linda, as vice president and secretary for the Susquenita Football Booster for 10 years, and for a long time, travel revolved around carpooling to football games and volleyball tournaments. While some of the Kenny children attended public school, Linda home-schooled the other children and was active in local homeschooling co-ops.



Our home inspection business is the means by which God gave us the ability to love and serve people.  
**OUR BUSINESS IS LOOKING OUT FOR PEOPLE.**

Kevin serves as president of the local chapter of the American Society of Home Inspectors. The family lives in Perry County in a home Kevin built himself. “We enjoy being outdoors, and our property gives us the space to be active. In fact, we put the pool in before we built the house.”

Most of the Kenny children live close to home, with three out of state: one in Alaska, one in Washington state, and another in the military, currently in California.

Two of the Kenny kids work for the ALPHA Team. Zach, his wife Alexis, and their family live in Duncannon, PA. “Zach is competent, meticulous, and a great asset to the Alpha Team,” Kevin says. “He has several years of construction experience, which serves him well as a Home Inspector.”

Daughter Nicole has been training with the ALPHA team since March. “She’s super sharp. And we have another son ready to jump in.”

#### **Commitment to Service**

“We care about people,” Linda says. “We run our business with integrity because, through our faith, we answer to God.”

As business manager of ALPHA, Linda places a high priority on providing great customer service, starting with the first phone call. “Customers have told us, ‘We keep coming back to ALPHA because you answer the phone and do a great job.’ Clear and timely communication is important to clients, so it’s important to me.”

Ray Remsnyder is another valued member of the ALPHA Home Inspection team. “He started in the home inspection business in 1997,” Kevin says. “Because of his years of experience, he offers a unique view into the workings of a home.”

Kevin and Linda say many referrals to their services come from real estate agents, attorneys, and settlement companies.

“For some buyers, this is their second or third home purchase, and they have been through the home inspection process before. With first-time home buyers, we reassure them that along with a professional home inspection and thorough report, we’ll be available to answer any questions and can suggest reputable vendors to address repair and maintenance concerns.”

As business owners – but also as parents to their own children starting out in life – Kevin and Linda know how important it is to have knowledgeable guidance when navigating one of life’s most expensive decisions.

For the Kennys, it’s not just a slogan to say, “We inspect your house like you are family.”

“Our home inspection business is the means by which God gave us the ability to love and serve people,” say Kevin and Linda. “Our business is looking out for people.”

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Michael Orta, team leader of The  
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Born in the Bronx, Michael moved to  
Central Pennsylvania as a child and  
later worked in his family's furniture  
business. Overcoming challenges, he  
shifted his career trajectory and his  
journey to success is a testament to  
his determination and hard work.

Michael currently resides in Lebanon  
with his wife Tyani, and sons Damon  
(8) and Greyson (3). A strong sup-  
porter of local community, Michael  
serves on the board of directors for  
the YMCA in Lebanon and is a mem-  
ber of the DEI Committee for LCAR  
in Lebanon. Bilingual in English and  
Spanish, Michael is dedicated to  
helping families in the local Hispanic  
community achieve their dream of  
home ownership.

In this month's feature, Coach Fino  
talks with Michael about family,  
friendships and the challenges of

attaining work-life balance as a  
young entrepreneur.

## Let's start at the beginning. What's your "origin story"?

I moved from the Bronx to Lebanon  
County in fourth grade. It was a  
massive culture shock and school  
was a challenge. I was the only  
Puerto Rican in my very small  
Catholic school. After I graduated  
high school, I started working with  
my parents at the family furniture  
store my stepdad opened. That is  
where my work ethic was instilled,  
working 12-hour days.

When I was 18, I purchased my  
first rental property, but I had no  
idea what I was doing. There were  
some hard learning experiences  
early on about property upkeep,  
insurance, repairs. Eventually, I did  
buy more properties. At the same  
time, I left the family business to  
work in a warehouse.

## What events led up to you getting your real estate license?

I wanted to get out and do my own  
thing. I had rental properties and so  
the next obvious step was to get my  
license. When I told my family and  
friends I was going into business on  
my own, they told me I was an idiot.  
I had rent, a car payment, a child  
and one on the way.

My wife, who was my fiancée at the  
time, was nervous at first, which is  
understandable.

She's since become my  
biggest supporter.

My two buddies, Skylar and Noah,  
were gung-ho on the idea from the  
start. They said, "You got to do it.  
Stop wasting your time. This is  
what you're meant to be doing." The  
next day, I gave my two-week notice  
at the warehouse. Noah began  
investing in real estate around the  
same time that I made my first sale.

## That first sale was important.

After I was licensed, six months  
went by, and I hadn't sold one house.  
And I was like, this is painful. I was  
working in a warehouse at the time,  
40 hours a week. Then I was doing  
my real estate stuff. I slowly grinded  
my way to that first official sale. I  
had set a goal for myself that if I  
didn't sell anything by the end of the  
year, I would quit. A week before the  
new year, I made that sale.

## You and Noah partnered on some sales early on. Tell us about that.

Noah and I knew each other grow-  
ing up and reconnected once we  
began our entrepreneurial journey.  
Noah bought a property, and he  
said, "Hey, man, I got my first flip



The Michael Orta Team: Salvatore Santelli, Michael Orta, Josue Hernandez

coming up. I don't know what I'm doing. I'd like you to list it." I said, "Great! I don't know what I'm doing either, but I'm happy to help you." That first listing that he and I did was an absolute nightmare. Lots of learning painful lessons, but we ended up selling this first flip. Since then, Noah and I have been able to sell about a hundred flips.

**You have a team today. How did that transition happen?**

First year in the business, I did a little over 3 million, 21 deals. In 2020 I more than doubled that on my own at 8 million, 60 deals. But I was just doing everything on my own, working really unhealthy hours, never seeing my family. Even though I had worked in a family business, no one had ever taught me how to run a business.

I hired a coach to help me learn how to operate a business, and that was a big eye-opener. I went from solo to being a team and learning how to delegate and accomplish my own goals as well as help my team members accomplish their goals. So last year, 2022, we sold 16.8 million of ADA deals with my team. This year, we already hit that volume.

**Tell us about the two agents on your team. Who are they and what makes you click as a team?**

Josue and Sal joined the team and it's been a big learning

experience for all of us. This team concept was something new and I made sure they understood that going in. They both have been amazing to work alongside and we've hit large milestones together. We are like family. This business is not easy and having a good support system is key.

Josue is the father of three beautiful girls and a lovely wife, Maria. He's a big family man and has similar goals as I do. He was able to buy his first rental this year and has been tearing it up in the business.

Sal is a 20-year-old entrepreneur with an incredible work ethic. He is like the little brother of the team. I've held the bar high for Sal and he has been absolutely killing it. We are also on the hunt for Sal's first investment property. Sal has a very bright future ahead of him and I'm blessed to be in the front-row seat watching him grow as a Realtor and person.

**Where do you see your business in five years?**

When I got my license, I said, "I want to own my own brokerage." But I've gone back and forth on that. At the moment, I want to provide opportunities for the guys on the team and scale that as much as possible. I think doing that will inform what our next journey will look like.

**So, what gives you energy? Where does your motivation come from?**

My family. Growing up in the Bronx, there was worry and struggle. I do want my children to be disciplined and I want them to learn responsibility, but I also want to be able to support them comfortably. And there are my parents. When they retire, I want to take care of them financially.

**You can live and work wherever you want. What's special about Central Pennsylvania?**

My roots are in Lebanon and I'm OK being here. You know, Lebanon has treated my family really well. I'm motivated to give back to the community and continue providing affordable housing, nice rental properties. I want to provide more opportunities for individuals in my hometown.

**Have you finally found that work-life balance?**

Work-life balance is difficult as an entrepreneur. I like to load up my plate and really push my boundaries in regard to how much I can sustain. Last year, I officially hit the burnout phase that entrepreneurs talk about.

Now, I try to be disciplined and set boundaries for the good, not for the bad. I'm taking an hour to the gym. I'm focusing more on making time for my family, making a conscious decision not to overwork myself. I'm making my work its own sustainable culture.

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# FAQ

## ALL ABOUT REAL PRODUCERS OF SOUTH CENTRAL PA



Real Producers magazine started in Indianapolis in 2015 and is now in over 120 markets across the nation and continues to spread rapidly.

### Q: WHO RECEIVES REAL PRODUCERS' MAGAZINES?

A: The top 500+ producing real estate agents in Dauphin, York, Lancaster, Lebanon, Perry, Cumberland, Franklin and Adams Counties.

### Q: WHAT IS THE GOAL OF THE PROGRAM?

A: To connect, elevate and inspire our entire industry. We are better together. We can create change when we surround ourselves with other successful, like-minded people. We as people grow. Our businesses grow. Our impact on the community grows. Real Producers is the platform that brings together.

We take the top 500 real estate agents and RP-vetted businesses in every market, and we build an exclusive community around that group. We share their stories, successes, market trends, and upcoming events — really, anything that will connect, inform and inspire, we put in our monthly publication.

### Q: DOES REAL PRODUCERS HAVE EVENTS?

A: Yes! In fact, in-person celebration and collaboration are essential to building REAL RELATIONSHIPS with REAL PRODUCERS. We will have specific networking, learning and community events throughout the year.

### Q: WHAT IS THE PROCESS FOR BEING FEATURED IN THIS MAGAZINE?

A: It's really simple. You have to be on the top 500 list, and we take nominations seriously. You can nominate other real estate agents, businesses, brokers, owners or even yourself! Office leaders can also nominate real estate agents. We will consider anyone brought to our attention who is in the top

500 because we don't know everyone's story, so we need your help to learn about them. We cannot guarantee a feature, but we encourage you to meet with one of our team members, support Real Producers and attend our private events to increase your chances.

### Q: WHAT DOES IT COST A REAL ESTATE AGENT/TEAM TO BE FEATURED?

A: Zero, zilch, zippo, nada, nil. It costs nothing, my friends, so nominate away! We are not a pay-to-play model. We share **real** stories of Real Producers.

### Q: WHO ARE THE RP-VETTED BUSINESSES?

A: They are the best businesses in South Central PA in their category, and you can find them listed in our index! We don't just find these businesses off the street, nor do we work with all businesses that approach us. Many of the top agents have recommended every single business you see in this publication. We won't even meet with a business that has not been vetted by one of you and "stamped for approval," in a sense. Our team will further vet every business to make sure they are a good fit and bring value to our community. Our goal is to create a powerhouse network, not only for the best real estate agents in the area but the best businesses so we can grow stronger together.

### Q: HOW CAN I RECOMMEND A BUSINESS?

A: If you want to recommend a business that works with top real estate agents, please email or message us!

Email: [Coach.Fino@n2co.com](mailto:Coach.Fino@n2co.com)

## FROM CHAOS TO CONTROL: Investing in a Real Estate Coach in 2023

By: *Verl Workman*

In my experience, there are essentially two kinds of real estate agents: the ones that run their business like a business and the ones that ultimately fail. Painting with such a broad brush might sound harsh, but I'm perfectly happy with that — because you will fail if you refuse to learn the lessons of business.

Failure is as varied as success. Maybe it looks like leaving the industry. Maybe it looks like managing clients poorly. It could be any or all of these — or a host of other things. Learning how to run a business has to be a top priority for any agent who's started making a little money. I've found that the most effective way to do that is to find a real estate coach who specializes in running businesses.

How can you know that a coach is the right fit for you? The investment into a mentor who can serve as an objective third party becomes invaluable if they provide the following things:

### A Proven Track Record

Frankly, if your potential coach has no record of running a 6-, 7-, or 8-figure business, what could they possibly have to teach you? Interview your potential coach. What kinds of businesses have they run? Do they have a track record of setting other agents up for success? Real estate coaching is only as valuable as the coach you choose, so choose wisely. This is an investment, not a gamble.

### Exactly What To Do Next

Right now is the perfect time to invest in a coach for your real estate business. 2023 has a lot of agents scared or pulling back, but that doesn't have to be you. I've seen agents, teams, and brokerages having their best year ever right now. With the right guidance from a coach who knows their stuff, brings systems to the table, and can assign you actionable tasks that make a difference, you'll end 2023 with renewed control and vision for your business.

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