







"Your clients are precious, and a referral is the highest compliment. You can feel confident that Perry will treat them the same way."

# Elite moving services for an elite team

Moving can be the most stressful part of the home sale and purchase process. After all, your clients are inviting relative strangers to take their worldly possessions to a new home. So it's comforting to know that Perry Relocation has taken care of people on the move for over 100 years.

With Perry's Realtor Preferral Program, agents can offer their clients a moving program ensuring the relationships you have built with each family are in trusted hands.

#### Our special program includes:

- · Special pricing on best-in-class moving services
- · One point of contact available 24/7 throughout the
- · Guaranteed pick up and delivery dates available
- Award-winning packing, transportation, unpacking, crating, appliance servicing, auto transport and storage services
- · Pristine equipment and new packing materials
- Small/expedited moves and long/short term storage
- Government-inspected storage facilities

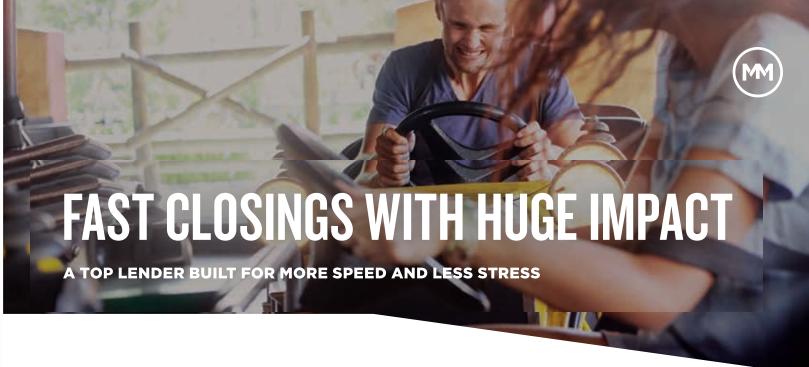
Because referred means

**PREFERRED** 

Call us today at 888.290.2233

DOT 966254 | MC 469384 All rights reserved.

www.perrymoving.com



# **WE WORK FAST**

Realtors love our 6-7-1 process. Our goal is to get our loans underwritten in 6 hours, processed in 7 days and closed in 1 day.\*

# **HOW FAST?**

Well, in 2021, we closed loans 25% faster than the national average. 75% of our loans are processed in 7 days or less – allowing Realtors and borrowers to skip the typical last-minute scrambling.

# A MAJOR NATIONAL PLAYER

Movement is a top 10 retail mortgage provider licensed in all 50 states.

# **UPFRONT UNDERWRITING**

Movement underwrites every loan at the beginning of the loan process. We get full documentation to determine what buyers can afford before they make an offer, making offers stronger and deals more likely to go through.

# A UNIQUE PURPOSE

Our mission is to "Love & Value People." That shows in how we serve Realtors, builders and homebuyers with hard work and constant communication. But it's also why our company gives over 40% of our profits to build our own network of charter schools and to support non-profits.

# **SEE FOR YOURSELF**

Give us a call and see why Realtors across the country love working with Movement Mortgage.



Justin Kozera
BALTIMORE MARKET LEADER
NMLS#: 1446275

direct: 443.789.4140 justin.kozera@movement.com



# Ashley Ball Crist SALES MANAGER

NMLS#: 815145 direct: 443.799.4455 ashley.crist@movement.com



"While it is Movement Mortgage's goal to provide underwriting results within six hours of receiving an application, process loans in seven days, and close in one day, extenuating circumstances may cause delays outside of this window. | Justin Kozera | 69-R West Main Street, Westminster, MD 21157 | DE-MLO-1446275, FL-LO60579, MD-1446275, VA-MLO-31354VA, PA-63595 | Ashley Ball Crist | 8200 Coastal Hwy, Ocean City, MD 21842 | DE-MLO-815145, MD-8151455, PA-104187 | Movement Mortgage LLC. All rights reserved. NMLS ID #39179 (For licensing information, go to: www.nmlsconsumeraccess.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.

CPID12465 AO0223



# **TABLE OF** CONTENTS







28 Thinking of Making A Move? By Stuart Epstein



34 Spotlight: en Schiff o he Manifes Network



40







Tar Heel



56 Jeff Wash

64 Top 150 by Units &



If you are interested in contributing or nominating agents for a story in future issues, please email us at Info@BaltimoreRealProducers.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 Baltimore 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.



# Why Cazle?

# Speed:

As part of our preferred partner guarantee, we promise to get your settlement completed in 30 days or less, that is, if we have all the required documents to put the file together.

We will absolutely do our part, and make it easy for you to do yours

# **Underwriting:**

Our in-house underwriting/processing departments are located within the same building, giving us direct access to quick decision making.

No run-arounds, no excuses, our purchase customers get priority service over our other sources of business.

# **Competitive Rates & Pricing:**

We posts LEGITIMATE interest rates that we can ACTUALLY OFFER to our customers. No overcharging outrageous fees or hiding it in the form of a higher interest rate.

Call Cazle 800-576-7776 Today!

Contact us: 800-576-7776

www.cazlemortgage.com

info@cazlemortgage.com

6211 Greenleigh Ave, Suite 145 Baltimore, MD 21220 NMLS # 128936

DREAM BIG. BORROW SMART.

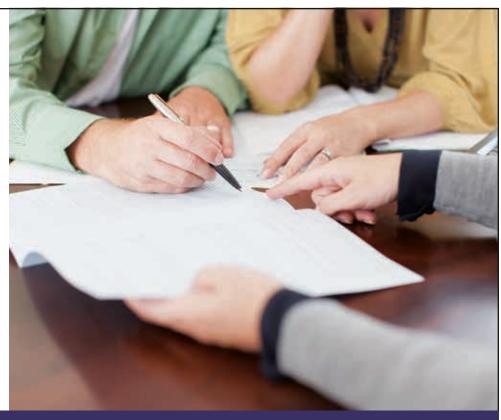




In-House Settlement Solutions for You and Your Client

**Education. Processing. Consultation. Settlements.** 

> LICENSED IN MARYLAND, Pennsylvania and DC

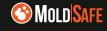


1014 W. 36TH STREET BALTIMORE, MD 21211 (410) 777-5311 | INFO@IHTITLE.COM | WWW.IHTITLE.COM















X NXT STRUCTURAL WARRANTY









**Proudly Serving Baltimore** 



**ARE YOUR CLIENT'S IN** THEIR DREAM DISTRICT? **CONTACT US TODAY!** 







**Kyndle S. Quinones** Vice President/Branch Manager NMLS# 1506081 443.254.0381 kyndle@mainstreethl.com www.kq4u.com



Alicia Harkowa Senior Home Loan Consultant NMLS# 698954 443.250.5489 aharkowa@mainstreethl.com www.loansbyalicia.com

This is for informational purposes only.

www.mainstreethomeloans.com | Corp NMLS# 2893 | Equal Lender Opportunity

# **MEET THE**

# BALTIMORE

# REAL PRODUCERS TEAM



Colleen Rippey Owner and CEO



Jill Franquelli Editor-in-Chief



Hannah Benson Chief Operating Officer



Christina Kitchen Ad + Client Care Manager



Sophia Bednarik Lead Photographer, MPI



Keith Robinson Photographer



**Alex Krebs** Photographer



Joya Fields Writer



Pat Rippey Writer



Tara Terhune Client Concierge Specialist



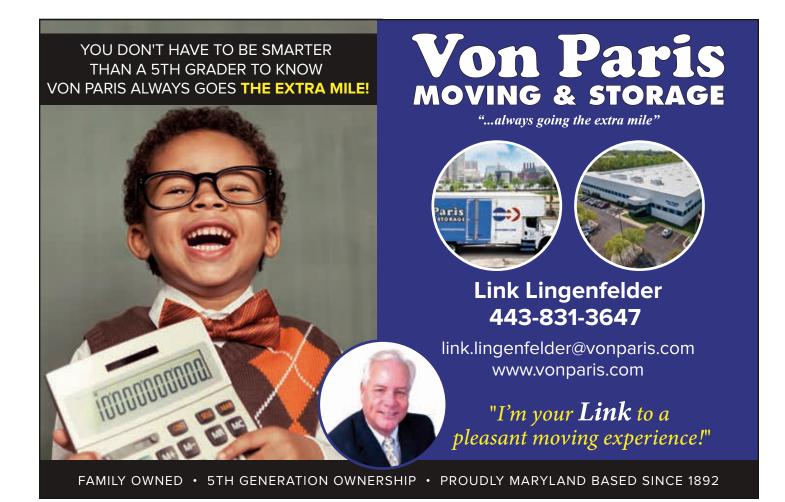
Ashley Callaway Professional Makeup Artist



Alex Reguiero Social Media Manager



Brenden Kemp Event Support









# **ABOUT US** WHO WE ARE

Project Map It is the number one sales and marketing tool that gives you and your team the marketing resources you need on the go. Showcase your portfolio, including previous client images and footage, and display client reviews all in one

# **TESTIMONIAL**

"We've been working with Project Map It for just over a year, cannot say enough good things about this company. The product allows us to showcase our companies track record of past success easily and professionally, it really fills a niche. Customer service is top-shelf, Steve and his team at PMI were always available to us. Excellent company. TEAM SURLIS OF RE/MAX LEADING EDGE

63 DIGITAL MARKETING

We rely on SEO to optimize

# 4

REVIEW SYSTEM

Fill your map with pi

ඟ

LIVE MAP





PROJECTMAPIT.COM

**BALTIMORE REAL ESTATE PHOTOGRAPHY AND MEDIA** 



Publish listings faster with Next Door Photos!



- PHOTOS • VIDEO
- FLOOR PLANS • 3D TOURS
- AERIALS & MORE



KIMBERLY KRUK, Local Owner

410-215-5413

kim.kruk@nextdoorphotos.com baltimorenortheast.nextdoorphotos.com





# Lately it's felt like **SURVIVAL OF THE**

FITTEST; with low inventory, shifting rates, program changes... need I say more?

At Academy Mortgage, our strength is our vast industry experience and knowledge. We have the tools to guide your clients through this jungle of a market.

Whether they're buying their first bungalow or their own private island, we have an ideal solution for their home financing needs.

The council has spoken! It's time for you to get off survival island - it's time to THRIVE!

Contact me today to chat about how together,

# we can be the ULTIMATE TEAM!

# Sam Rosenblatt

Mortgage Planner NMLS #75844

(410) 375-4447

Sam@TheRosenblattGroup.com



Corp NMLS #3113 | Equal Housing Lender | www.nmlsconsumeraccess.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 them for supporting the REALTOR® community!

#### **BUILDERS & REMODELERS**

Byrd Design and Build (410) 937-1213 byrddesignandbuild.com

#### **BUSINESS COACHING**

Manifest Network (443) 797-7678 themanifestnetwork.com

#### **CARPET & FLOORING**

The Vertical Connection Carpet One **Timothy Hughes** (202) 934-4413

#### **CARPET CLEANING**

Oxi Fresh Carpet Cleaning (240) 460-8170 oxifresh.com

## **CARPET CLEANING & FLOOD RESTORATION**

Healthy Home Restorations (410) 877-0100 HealthyHome Restorations.com

#### **CLEANING SERVICE**

Park Avenue Cleaning (443) 340-3372 parkavenuecleaning.com

#### **COUNTERTOPS**

GranitePro (443) 474-8980 GraniteProRemodeling.com

#### **DATA AND LIST PROVIDER**

Pinpoint Skip faisal@pinpointskip.com pinpointskip.com

#### **ELECTRICIAN**

Stella Electric (410) 429-0479 stellaelectricllc.com

#### **ESTATE SALES**

Caring Transitions of Baltimore Metro (443) 965-9834 CaringTransitions BaltimoreMetro.com

# FINANCIAL PLANNING

**Equitable Advisors** Jamie Huffman (443) 832-1924

# **FURNITURE RENTAL & STAGING SERVICES**

Domain Rental Furnishings Amy Cecere amy@domainrf.com

#### **GENERAL CONTRACTOR**

M&C Global Construction (443) 277-7998 mcglobalconstruction.com

everyday-handyman.com

#### **HARD MONEY LENDER**

Beltway Lending (443) 845-2273 beltwaylending.com

Kaine Investments, LLC Keiry Martinez (443) 226-9097

# **HOME INSPECTION**

**Authority Inspections** (443) 315-7802 AuthorityInspections.com

Certified Property Inspection (410) 818-0088 CertifiedProperty.us

Inspectology (410) 693-5539 inspect-ology.com

# Lodestar Inspection Services

Rachel Oslund

(301) 512-5641

(301) 972-8531

**ProTec Inspection Services** 

ProTec-Inspections.com

**HOME WARRANTY** 

Jonathon Stroud /

(443) 784-8338

(410) 562-6695

Donna Baker

#### **HANDYMAN SERVICES**

Everyday Handyman (410) 441-3488

### Cinch Home Services

First American Home Warranty Anna Coleman (301) 335-4461

Old Republic Home Protection (301) 466-3223

# HVAC, PLUMBING, & ELECTRIC

my.orhp.com/DavidPowers

SM Mechanical Sean Mallonee 410-365-5013



### **INSURANCE**

Barrett Insurance Group Matt Barrett (410) 979-7711

Baystate Insurance Group (410) 419-6273 savewithbig.com

Farm Creek Insurance Alex Penduck / Brooks Zentgraf (800) 931-7484

Lentz Insurance Agency (443) 613-7919 lentzinsuranceagency.com

Next Level Insurance Dana Temple (443) 841-4150

#### **INTERACTIVE PORTFOLIO**

Project Map It Steve Spence (443) 845-0992

#### INTERIM **FURNISHED APARTMENTS**

Interim Homes, Inc Phil Leonard pleonard@interimhomes.com

#### **JUNK REMOVAL**

BumbleJunk (888) 286-2535 bumblejunk.com

The Junkluggers of Baltimore **Brian Thurston** (443) 902-0635

# **KITCHEN & HOME DESIGN**

Kitchen Design By Idan Idan Tzameret (443) 621-3502

# **LAW FIRM**

DK Law Group Diana Khan (443) 739-6724

## **LAW FIRM & TITLE COMPANY**

Greenspring Title Company (443) 307-3797 GreenSpringTitle.com

LTX Companies Mark Wittstadt (410) 303-0086

Micasa Title Group Mark Gheiler (410) 753-3500

#### **MAKEUP ARTIST**

Ashley Callaway Beauty Ashley Callaway (443) 248-2192

# **MOLD REMEDIATION**

**Green Home Solutions** Jason Toliver (410) 982-6340

## **MORTGAGE LENDING**

Academy Mortgage Sam Rosenblatt (410) 375-4447

All Financial Services Ron Thomas (443) 851-0231

AnnieMac Home Mortgage (240) 678-4669

Cazle Mortgage Barry Diggins / Jordan Diggins (410) 238-3600

CMG Home Loans Stuart Epstein (443) 798-6115

Coastal Lending Group Devon Hynson / Brittany Bobbs (410) 458-6847 / (410) 971-0460

Direct Mortgage Loans Jeff Dobrzykowski (443) 722-1680

# Fairway Independent Mortgage Taylor Paff/ Chris Marsiglia (443) 931-8808

Fairway Independent Mortgage Corp Malcolm Crane

First Home Mortgage Ryan Paquin (301) 332-1589

(917) 207-2789

First Home Mortgage Jason Nader (240) 882-4830

Freedmont Mortgage Group Beth Wood (410) 935-0269

Fulton Mortgage Company **Brooks Grasso** (410) 608-4255

**Guaranteed Rate** Jesse Gelb (410) 967-2182

Main Street Home Loans Jon Wald / Brian Coleman (914) 629-1278 / (443) 986-1432

Main Street Home Loans Kyndle Quinones / Alicia Harkowa (443) 254-0381 / (443) 250-5489

Movement Mortgage Justin Kozera / Ashley Ball-Crist (443) 789-4140 / (443) 799-4455

NFM Lending Mary Sirico Levinson / Jason McLaughlin (443) 527-3452 / (410) 977-4445

Primary Residential Mortgage Joe Wandishin (443) 413-4174

#### **MOVING SERVICES**

Moyer & Sons Moving & Storage (301) 869-3896 MoyerAndSons.com

Perry Moving, LLC (410) 799-0022 perrymoving.com

Von Paris Moving & Storage Link Lingenfelder (443) 831-3647

#### **PHOTOGRAPHY**

Next Door Photos Baltimore Kimberly Kruk (410) 215-5413

YRN Photography (443) 432-9932 yrnphotography.com

## **PHOTOGRAPHY AND VIDEO SERVICES**

HouseLens, a SeekNow Company Michael Bereson (866) 801-1258

# PORTABLE STORAGE

**UNITS Portable Storage** Peter Burstein www.unitsbaltimore.com

# PROF. ORGANIZER, **BUSINESS & LIFE COACH**

JK Organizing LLC Jessica Terenyi (443) 681-0115

# **PROMOTIONAL PRODUCTS**

**Fully Promoted Towson** Jessica Joyce (410) 842-0820

12 • September 2023 Baltimore Real Producers • 13

#### **PROPERTY MANAGEMENT**

Peace of Mind Property Management (410) 925-8372 peaceofmindproperty management.net

SMD Management (443) 254-2354 smdcapitalgroup.com

#### **ROOFING CONTRACTOR**

Four Twelve Roofing (410) 989-7343 fourtwelveroofing.com

#### ROOFING/SIDING/GUTTERS

Tar Heel Construction Group LLC (410) 638-7021 tarheelconstruction group.com

# SHORT SALE NEGOTIATION COMPANY

Capital Short Sale Group Rebecca Ravera (443) 927-9170

#### **STAGING**

AJ Designs Staging Ashley Schiff (443) 840-0441

Kate Wunder Interiors
(410) 870-4688

Katewunderinteriors.com

Realestaged (443) 909-9982 Realestaged.com

Shamrock Hill Design (410) 474-5523 ShamrockHillDesign.com

#### **TITLE & ESCROW**

Advantage Title Group Jessica Patterson (410) 795-5105

Black Oak Title Steven Sokolov (410) 344-7925

Certified Title Corporation (888) 486-5511 certifiedtitlecorp.com

Definitive Title Bret Devich (410) 627-0407

Eagle Title (410) 266-9500 eagletitle.com Endeavor Title (410) 666-3780 endeavortitle.com

Home First Title Group (410) 451-8844 HomeFirstTitleGroup.com

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

Lakeside Title Company (410) 992-1070 lakesidetitle.com

Legacy Settlement Services Michael Ruder (443) 834-2431

R&P Settlement Group (410) 821-1401 RPSettlement.com

# TRANSACTION COORDINATOR

My Transaction Co. Anita Kestel (443) 655-7776

Rest Easy (443) 845-4983 RestEasySupport.com

#### **VIDEO SERVICES**

HD Bros (833) 437-4686 HDBros.com

#### **VIRTUAL ASSISTANT**

Cyberbacker Maryland (443) 517-8944 cyberbackermaryland.com

#### WATER TREATMENT

Atlantic Blue Water Services (443) 240-7734 atlanticblue.net

#### **WATERPROOFING**

Anchor Waterproofing Matt Thompson (443) 202-2429

# WATERPROOFING /

FOUNDATION REPAIR
Worldwide Waterproofing
& Foundation Repair Inc.
(410) 437-0360
worldwidewater
proofinginc.com

#### WINDOW COVERINGS

The Window Tailor (410) 960-9313 thewindowtailor.com







**TO SAVE \$30** 



Junk King will handle the bagging, removal, and hauling of the unwanted clutter and debris in your life.

- Convenient Same Day Appointments
- · Free Onsite Written Estimates
- Guaranteed Satisfaction
- Professional Team Members

SIMPLY CALL & JUNK KING DOES THE REST!

WWW.JUNK-KING.COM 410.877.6022









Putting Roofs
Over Things
That Matter

FourTwelveRoofing.com (410) 989-7343

14 • September 2023 © @realproducers realproducers realpro





WWW.GRANITEPROREMODELING.COM

Plumbing Reconnect

Tile Backsplash







Krista Kenny Lentz Insurance Agency Inc

2300 York Rd Ste 213 Timonium,MD 21093 KristaK@lentzinsuranceagency.com

410-252-1117



LentzInsuranceAgency.com



Scan the QR code to see what special offers we have for Real Producers!







Michael Bereson (800) 948-0813 | mbereson@houselens.com

Call or email to talk about pricing, scheduling, or booking a meeting.



# UP TO

"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 *Baltimore Real Producers*. These principles serve as our compass, guiding our decisions, stories, and events. They drive our mission to Collaborate, Elevate, and Inspire the Baltimore Real Estate Community.

At *Baltimore 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 this community and are recognized as top agents and preferred partners have the honor of selecting those who are featured through their nominations.

So, how can you submit a nomination?

### There are three ways to nominate someone:

- 1. Visit BaltimoreRealProducers.com and click on "NOMINATE AN AGENT."
- 2. Send an email nomination to Jill@rpmags.com. Make sure to include the contact information of the nominee(s) and a brief paragraph explaining why you are nominating them.
- 3. Direct message the *Baltimore Real Producers* Facebook or Instagram account.

#### Let's discuss the criteria we consider:

1. 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. For 2023, the minimum requirement was 20 million or 60+ units.
- 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/Life challenges overcome: 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 nominate yourself. Self-nominations 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 always the same... Who do you know that should be featured?

Finally, I would like to express my heartfelt gratitude for the past six years of nominations. It has been an absolute honor to share your incredible stories with the world. Thank you from the bottom of my heart!



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

# **BALTIMORE REAL PRODUCERS**

# 2023 EVENTS CALENDAR

## Wednesday, Oct. 4

9:30 a.m. - 1 p.m. Fall Mastermind

Owen Brown Interfaith Center — 7246 Cradlerock Way, Columbia, MD 21045

The perfect combination of collaboration, learning, and connecting with top producers on a deeper level.

Visit BaltimoreRealProducers.com for tickets.

## Friday, Nov. 17

Noon - 3 p.m. Fall Fête

TBD

Our final party of the year. Venue is TBD, so these details are subject to change.

Visit BaltimoreRealProducers.com for updates







1966 Greenspring Drive, Suite LL2, Timonium, MD 21093 • 410-238-2840 • www.ltxcompanies.com To contact Mark or Justin directly, please e-mail: atty@ltxcompanies.com









CaringTransitionsBaltimoreMetro.com

See our auctions at www.ctbaltimore.com



318 Wyndhurst Ave

Baltimore, MD 21210 elevatedretro.com

shop

# Celebrate and Educate

# the Alexis Fleming Way

Helping clients
realize dreams,
achieve goals, and
celebrate victories
is a way of life for
Alexis Fleming of
The Black Oak
Home Group of
Harris Hawkins & Co.

lexis, who has been a Realtor® since 2018, enjoys celebrating alongside her clients. One of her treasured transactions involves a newly divorced mom who bought a house for herself and her son. The home-buying process was daunting, but at the final walk-through, the mom and her son entered their new home to find a live violinist playing music and a table loaded with gifts, food, and treats. All compliments of Alexis.

"The process is so stressful," Alexis said. "Finding a home, making offers, submitting contracts, inspections, repairs...It's a lot for buyers." So, she makes sure her clients celebrate and enjoy themselves at the end of an arduous process.

Alexis, who lives with her husband Hunter and three children in Harford County, does most of her business in Baltimore County, Baltimore City, and Harford County. Her three children—Aubrey, age 9; Melanie, age 5; and Hunter, age 3 keep both parents busy with their activities and sports schedules. Aubrey and Melanie are cheerleaders and Hunter is getting ready to enter youth sports, too.

"It's very chaotic," Alexis said. "Sometimes we're at competitions from 7 a.m. until 5 p.m." Alexis never misses a competition. She schedules open houses on Saturdays to leave Sundays open for family activities.

She credits her husband with providing the support she needed to get her career going. "His work

schedule was crazy. He'd be gone 7 a.m.-8 p.m." In 2021, he quit his full-time job at Howard County Public Schools and became a stay-at-home dad to enable Alexis to focus on real estate. "He gives me amazing support," Alexis said. After one and a half years, Hunter has returned to the workforce as a high school basketball coach and athletic trainer.

Family is important to Alexis and one of her most important clients was her mom, Cynthia. In 2021, Alexis helped her purchase her first home, and even paid the closing costs for her, as a gift.

Alexis has been an entrepreneur since 2016 when she owned a daycare. "I liked the job, but I was chained to one place, and it was stressful." So, while running the daycare, Alexis took real estate classes online. "I've always loved buildings and houses," she said.

It was difficult to focus on classes at home with a toddler, be pregnant and still run the daycare. Some days she was too tired by the close of business to take the online classes, so doing them in person made the most sense. Her mom helped by babysitting Aubrey, while 9-month-pregnant Alexis attended Berkshire-Hathaway classes. She gave birth to her second child just after completing her certification. Yet, juggling so many things stalled her ability to study and get her license. She took the real estate exam six times, and then in 2018, while still dealing with young children and a daycare, she passed the test. "If you want something, you need to go for it," she said.





Alexis' perseverance in passing the exam reflects not only her character, but the example she strives to show others, starting with her children. "I've been working since I was fifteen. I don't want my kids to feel like they have to do that." One of the primary ways she aims to achieve that goal is through education. "I don't want them to learn the hard way about credit and financial issues."

She even brings this desire to educate to her community. She offers Home Buyer Seminars, teaching the homebuyer process from the point of looking at homes all the way through closing and she stresses the ways in which mortgage lenders look at different aspects of credit. In fact, if Alexis wasn't a realtor, she thinks she might be in a finance job. "Something where I can educate people about how to fix or avoid credit problems, so they are as prepared as possible to buy a home."

Alexis sets high goals for herself and her team. In 2022, she sold 5.4 million and 17 units and in 2023, her goal is to achieve \$10 million individually and the team goal is \$15 million. Her team, which is growing, currently consists of three people. "I don't go out looking for agents to join the team. They usually see what I do, how I treat others, and they want to join me."

Alexis hopes, most of all, that others see her story as inspirational. "I had my oldest daughter when I was nineteen. I want young people to know if there is something they want, they need to work hard and keep at it. You can have anything you desire in the world as long as you're willing to get up every day and work toward it while also keeping a positive mindset."









www.katewunderinteriors.com







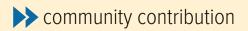




Inspection Report Repairs • Double Tapped Breaker Remediation GFCI Replacement • Electrical Panel Repair and Replacement Recessed Lighting and LED lighting retrofits Troubleshooting and much much more!

Office: (410) 429-0479 | Cell: (410) 412-0568





# thinking of MAKING AMOVE?

#### By Stuart Epstein

For those who know me well, you know I don't like to change. I have not been one to jump around in my career or be vulnerable to chasing shiny objects. As the saying goes, "the grass is not always greener on the other side." That conservative philosophy has kept me from exploring other opportunities several times in my career, and I am still confident that I made the right decision in almost all cases when being recruited over the years. With that said, here I am with a new company in 2023, and I'm energized and extremely excited to talk about it.

# "What? Wait a minute, you moved companies? That was a shock! What made you decide to make this move?" - everyone

This was the response I received from many of my colleagues, friends, and family when I recently moved my team and business to CMG Home Loans. I took it as a compliment when people were surprised, as I believe it is a testament to my reputation of consistency over the last 20 years of producing and managing a very successful mortgage operation. However, this reaction also compelled me to take a deeper dive and put down on paper the thought process that I went through to make this decision. I hope sharing my experience will help you who may be feeling stuck, scared, or uncertain of whether a change is needed in your career and/or life. I decided to break down my decision-making process into three main components.

"You must take personal responsibility. You cannot change the circumstances, the seasons, or the wind, but you can change yourself. That is something you have charge of." – Jim Rohn

By far, the most important step when considering making a change is first to look within. Are the things that are holding you back in your life or business within your control or outside of it? I started by writing down all the shortcomings in my daily habits and disciplines that needed attention. For each item I wrote down, I asked myself, would being with a new company fix this? Or would I simply be taking the problem with me- the problem being me, of course. I would recommend sharing this exercise with a business coach or a trusted colleague who you know will be lovingly honest and willing to hurt your feelings a little to get to the truth. This can be a humbling and painful process, but it was necessary for me to go to the next step of deciding whether to make a move. It is very easy to point out everything wrong with the company you work for or the world around you. However, it is very difficult to look in the mirror and do the same, but it is so well worth it if done thoroughly and honestly.

"Synergy – the bonus that is achieved when things work together harmoniously." - Mark Twain



The next step I took in deciding whether to make a move is a lot more specific as it relates to the mortgage business, but I can break it down to a few major considerations that might give others perspective and relate to their own business and situation. I wrote down answers to several questions, most of which are straightforward and easy to analyze objectively. I put them in order of importance as I saw them. I compared my answers side by side between my current company and the prospective new one.

- Most importantly, does the company's mission and value statement align with mine? Do I feel good about the people I work with?
- Does the company have solid leadership and a track record of growth and success?
- Is there an emphasis on sales support and accessibility?
- Does the company have the products, technology, and systems that are necessary to ensure I can stand out in the market and provide the best solutions and first-class service and care for my Clients, REALTORS\*, and other referral partners?
- Is the company focused on innovation and adaptation to the ever-changing market, concentrating not only on where things are today, but where we will be next year, five, and ten years from now?

You'll notice that money was not part of any of this consideration.

Do I want to make more money? Of course, I do. But I have found that any decision I make strictly based on money is usually not the best one for the long term. It goes at or near the bottom of the list of importance.

"No man ever steps in the same river twice, for it's not the same river and he's not the same man." – Heraclitus

The bottom line is that change is inevitable. We all have a lot of choices. What may be the best fit for one may not be for another. That does not make one company, one brokerage, one mortgage company better than everyone else. What I think is critical to help you make the best decision for your future is being gut-level honest with yourself, crystal clear on what is important to you, and thorough in your assessment of who best to align yourself with. And lastly, always listen to your heart! Don't burn bridges, and treat those who move away from you or who you move from with the same energy and love that you did when you joined with them in the first place. You never know what the future holds!



Stuart, born and raised in Baltimore, now resides in Hydes,

MD, with his wife Lisa, two dogs, and two cats. They usually
have an SPCA foster dog or two running around as well.

Stuart loves fitness, golf, travel, and anything associated with
personal and spiritual growth. Stuart is the Area Development
Manager for CMG Home loans and is responsible for managing a team of loan officers and operations staff, working directly

with partners and clients, and promoting the overall growth and success of the company in our market. His passion is nurturing the relationships that have developed over his career and always building new ones with like-minded REALTORS® and other partners. Whether guiding a first-time homebuyer, helping a family build a new home, or an investor adding to their portfolio, Stuart enthusiastically loves helping people make the best decision when it comes to financing their homes.



Rest Easy.



Attorney Owned and Operated
Purchases & Refinances
Residential & Commercial
Competitive Closing Fees



The service your client deserves for the most important purchase of their life.

It's not what we do that's different, it's how differently we do it!

Customized Transaction Management beyond the basics...





Heather Fleming & Susan Szulinski

Expect more.
410-343-9398
www.RestEasySupport.com

realproducersmag.com Baltimore Real Producers • 31







# bringing STYLE TO STAGING

HERE AT AJ DESIONS, OUR MISSION IS TO HELP YOU AND YOUR CLIENTS SELL HOMES FASTER AND FOH MORE MOMEY, OUR AVENABLE LENGTH ON THE MARKET IS 19 DAYS! ONLY 10% OF BUYERS CAN VISUALIZE THE POTENTIAL OF A HOME, OUR 108 IS TO MAKE THE BUYERS FEEL AT HOME!





# We Do Loans the Fair Way



We're in a highly competitive market and with that, you'll need a lender that can provide you with a strong offer that'll allow you to compete. A Fairway Advantage Pre-Approval\* makes your offer so competitive, it will even match up against a cash offer.



# Care. Comfort. Strength.

Fairway Cares is the charitable arm of Fairway Independent Mortgage Corporation. For over twenty years, Fairway and its 10,000-plus nationwide employees have demonstrated a deep caring for the communities and people they work with and serve.



#### Educating, Inspiring and Giving Back to Our Military Families and Veterans.

The objective of the nonprofit American Warrior Initiative\*\* is to educate, encourage and inspire Americans to give back to our military. A key part of this initiative is the education platform for real estate agents and mortgage professionals.



#### Compassion — Education — Support

The Zachary T. Paff Foundation provides scholarship opportunities for substance abuse treatment. The organization is also dedicated to educating the public and eliminating the stigma of substance addiction. Finally, they provide support for families of loved ones suffering from substance abuse disease.





Chris Marsiglia
Branch Manager, NMLS #250951
443-838-8191
chris.marsiglia@fairwaymc.com
www.marsigliamortgage.com

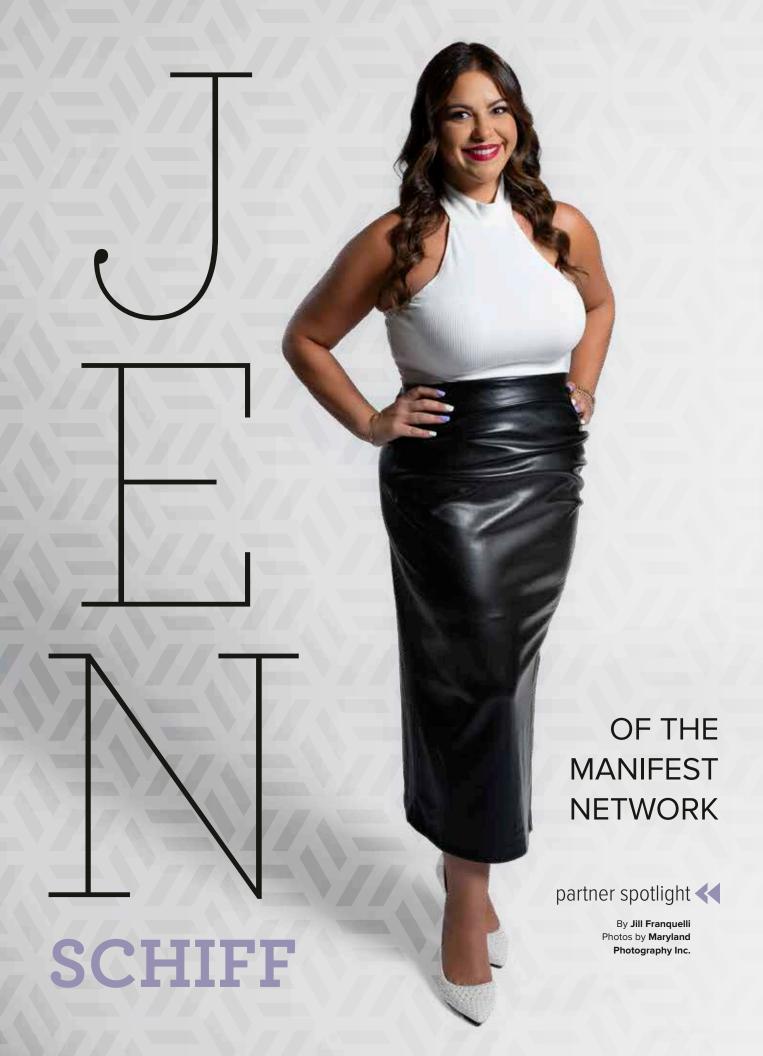


Taylor Paff
Loan Officer, NMLS #1137171
443-931-8808
taylor.paff@fairwaymc.com
www.taylorpaffmortgage.com

3600 Clipper Mill Road, Suite 425 • Baltimore, MD 21211

\*Fairway Advantage pre-approval is based on a full review of the borrower's creditworthiness and is contingent upon there being no material changes in the borrower's financial condition or creditworthiness at the time of final loan approval. Final loan approval is subject to the following conditions: (1) borrower has identified a suitable property, and a valid appraisal supports the proposed loan amount; (2) a valid title insurance binder has been issued; and (3) borrower selects a mortgage program and locks in an interest rate that will support the pre-approved mentally payment amount. Loan must close before the expiration date provided in the pre-approval. Please note that submitting verifying documentation is not a requirement to receive an estimate of closing costs associated with a mortgage loan. \*\*The objective of the nonprofit American Warrior Initiative (AWI), sponsored by Fairway Independent Mortgage Corporation, is to educate, encourage and inspire Americans to give back to our military. All donations to AWI benefit AWI directly and do not financially benefit 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 and property approval. Other restrictions and limitations may apply. Equal Housing Opportunity. Fairway Independent Mortgage Corporation NMLS ID #2289 (www.nmlsconsumeraccess.org).

32 • September 2023 © @realprodu



# clarity, consistency and action

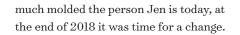
If you spend more than five minutes in the presence of Jen Schiff, you will undoubtedly leave with a newfound sense of self-belief.

By external standards, Jen had already achieved remarkable success. In 2011, despite lacking any prior experience in real estate, she co-founded The Schiff Home Team alongside Michael Schiff. Over subsequent years, their team rapidly scaled, emerging as one of the market's top performers. Jen also launched her staging business AJ Designs and real estate investing arm of The Schiff Home Team during those beginning years.

In 2016, they made the strategic decision to dive into team expansion with Five Doors, propelling Jen into her role as VP of Operations, integrating and leading teams across the country. In just over 12 months they doubled, scaling to over 1500 units nationwide and 6 locations regionally. While this role very

# I'VE LEARNED TO LEAD THROUGH DEVOTION, NOT PERFECTION.

Anything can be created outside of circumstances if you don't give up, take your lessons and grow.



After a short run through a prop-tech start-up, Jen courageously followed her intuition and instead chose to believe in only herself next. Despite facing immediate criticism regarding the timing in 2020 amidst a global pandemic and doubts about her ability to undertake such a substantial endeavor, Jen was resolute in moving forward with her vision of establishing a distinct company that took all her lessons, failures and experiences with others and found a way to begin giving it back to help agents get results.

Criticism and skepticism have been familiar companions throughout Jen's journey. From an early age, she became aware that others often doubted her capabilities. Whether it was due to her lackluster high school attendance, her absence of a completed college degree, or her lack of actual real estate sales independently, people seemed inclined to dismiss her before she even had a chance to prove herself. Rather than succumbing to these challenges, Jen's tenacity to achieve her dreams and goals only grew stronger, and she knew she could achieve anything she was willing to work towards.



In April 2020 with a vision against all odds, Jen launched the Manifest Network and her true calling began to blossom. "At first, I told myself if I can get 5 people to believe in me and get results, the rest will follow. I let go of everything else and took action to find people that would want my help." Soon after, Jen was invited to speak at a top producers real estate mastermind in California. Following her compelling 20-minute presentation, she left the conference with several of the largest teams across the country as clients and everything rapidly expanded from there. In almost the blink of an eye, Jen was consulting over a billion dollars in production across the US, Mexico and Canada. It marked a pivotal moment in Jen's career, as she finally felt aligned with her belief system of what people really needed to break through in their real estate businesses or life, and she proved what worked when people worked.

At the core of the Manifest Network lies a fundamental principle: with clarity, consistency and decisive action, anything is achievable. Jen not only possesses exceptional ideation capabilities but also excels at executing those ideas through leverage built within the Network. "We discover your gap together and then we have two choices. I'll help you break it down and figure out how you do it or I have the resources to get it done for you"...that became the magic of Manifest. What truly sets working with the Manifest Network and Jen apart above anything else is her unwavering belief in you. She comprehends the transformative power of having someone who wholeheartedly believes in your immense potential and audacious aspirations, then builds an eco-system that can fulfill any missing business need so people can plug in and transform fast.

As she entered 2022, Jen found herself meeting with over 65 agents each week between coaching and recruiting, investing her heart and soul into her clients with all her available time. Initially, it seemed like a badge of honor to work tirelessly and help so many people, until the lack of time for self-care finally claimed her and she soon began to feel the toll of years of unceasing labor. Jen realized that her mental well-being needed attention, both for her own sake and for the effectiveness of her coaching and leadership in what she saw next for herself. She understood that restoring

order to her personal life was imperative for her to pour back what she wanted into those she led and supported.

Once Jen grasped the emotional and physical toll of the past decade and extra overdrive of the past 3 years, she instinctively knew how to proceed. She declared 2023 as the year of self-care, starting with prioritizing her physical fitness by committing to regular workouts and transforming her schedule and life to put her personal priorities before anything.

Recognizing the profound mental health benefits of consistent exercise, she made it her primary focus after struggling for a lifetime to form the necessary habits. Now, nine months into the year, Jen finds herself in the best physical and mental health she has ever experienced, feeling more in alignment with herself than ever in her career.

Jen acknowledges a few individuals who played significant roles in believing in her and helping her realize her extraordinary talents. Her mother, who always instilled positivity and gifted her a pizza tray and a martini glass to practice with before embarking on her first job in the restaurant industry. Robbie Day, who coached her through that initial job and aided in recognizing her unique personality and how to use it. And Michael Schiff, who discerned something exceptional within her and took over two years to recruit her into the real estate industry from her prior sales career.

Today, The Manifest Network has expanded to encompass consulting, teaching and a roster of nearly 100 agents in eXp. "I've learned to lead through devotion, not perfection. Anything can be created outside of circumstances if you don't give up, take your lessons and grow." Outside of her eXp communities growth, one of Jen's most exhilarating roles today has been the transition from coaching in volume to serving as a Fractional COO where she's partnered on a more intimate level to integrate, architect and develop profitable businesses. To stay updated on all of Jen's endeavors, visit themanifestnetwork.com.

What lies ahead for Jen? The answer is simple: whatever she manifests.





# 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







ealproducersmag.com Baltimore Real Producers • 39

# agent to watch

Photos by Keith Robinson and Marissa Phipps Makeup by Ashley Callaway

# 

# Living Life to the Fullest

Abby remembers looking at over 50 homes before she bought her first townhouse in 2009. She recalls printing off each listing and creating a binder with notes. She recognizes now how crazy it was to look at that many houses. But, she enjoyed the process and had a gut feeling that she could also provide guidance and knowledge to those looking to buy or sell. In December of 2015, Abby officially joined the Real Estate Industry. It wasn't completely random, as Abby's father owned a Real Estate Appraising firm for over 36 years. Growing up, he utilized the home office daily where she was exposed to the ins and outs of the real estate world through his experiences.

Prior to real estate, Abby worked 11 years in the corporate world (mixed with a dash of non-profit and higher education). Fun (sweet) fact about Abby: She actually used to bake specialty wedding and party cakes for those who had

allergies/dietary restrictions (she's dairy and gluten-free). She baked full-time for a few years until she decided that baking was better just for fun and only for family and friends ask her about her famous Chocolate Peanut

Abby's success in business is due to her dedication to her clients, her focus on their needs and her ability to make them feel comfortable. She currently leads a small, all-female team and they continue to grow their current client base through referrals and maintaining strong relationships with past clients. 90% of Abby's business comes from referrals and she hosts client appreciation events throughout the year to stay in touch. Some of her favorite events have been axe-throwing, wine tastings at Boordy, and her annual pie party around Thanksgiving. She says, although the events are fun, the best part of running her business is the many opportunities tied to the community and giving back.





The Abby Cobb Home Team's non-profit organization of choice is Lori's Brigade, the Maryland branch of Lisa's Army, typically based out of Philadelphia. Lisa's Army provides Comfort Care Packages for children and adults going through chemotherapy. Abby's sister, Lori, who had stage 4 colon cancer, was a recipient of a Comfort Care Package in 2017. After receiving the gift, it was then that Abby knew she wanted to be more involved with Lisa's Army. It was the start of a beautiful venture, a friendship with Lisa's Army Executive Director, Marie, and a way to feel like she was helping her sister. Becoming such a huge part of Lisa's Army's mission & support system was the exact purpose and mission Abby wanted her team to stand for.

Over the years, Abby & co. have raised over \$20k for the non-profit and have collected hundreds

of supplies for Comfort Care Packages. In 2019, with the help of Marie, they worked toward building Abby's own local branch of the non-profit, originally named Beth's Brigade (Lori's middle name), in order to support and comfort those living in our home state of Maryland. After a tough year, Beth's Brigade was officially renamed Lori's Brigade in honor of and love for Lori.

Another mission of Abby's is work/ life balance. She believes it is the key to growth both personally and professionally. Abby loves spending time with her family and friends, namely her 8-year-old nephew, Ethan, 16-year-old Basset Hound, Dudley, and her boyfriend, Chris. Abby grew up spending any minute of free time on or in the water. As a long-time swimmer, avid beach-goer, paddle boarder and jet skier, she naturally felt pulled to purchasing a home right on the waterfront in Harford County. Just as COVID hit in 2020, she began a full renovation on her new fixer-upper. She hoped that the house would be the perfect spot for her and Lori to enjoy quality time together. While unfortunately, that did not happen, Abby continues knowing that Lori is always there with her, pushing her to live authentically and to the fullest.

On or off the water, you can catch Abby with a glass of wine in her hand. Her love for wine has translated to her clients through her team events throughout the year. If you ask Ally, the team's marketing guru, some of their main content topics, other than giving out real estate updates and tips, are sharing their favorite wine and sushi recommendations, best waterfront living tips & tricks, and always finding and sharing new, local ways to spend time with those who matter most.

alproducersmag.com



By Kerry Whippee and Joya Fields

# WHAT & WHY

OF PERSONAL **ITEMS WHEN** SELLING A HOME

Have you ever had a seller question why they need to put away personal/ religious/political/ sports items? It's important for so many reasons.

In 2022, we worked with over two hundred homeowners, staging their houses. Here's a list of what sellers often don't realize and how you can help them understand why taking personal items out of a house helps it appeal to more buyers.

Who: Seller

What: Family Photos

Why: The primary reason is always safety—listing photos are on the internet. It's also imperative that buyers who tour the house feel like it's their future home, not like they're a guest visiting the seller's home.

buyer" takes them out of the experience of feeling it's their future home. Possible issues: A lot of sellers want their belongings around them while they are still living in the house.

Remind them that their photos will look great in their new home.

**How to Deal:** As home stagers, we tell sellers that the moment they sign the contract with the realtor, their home becomes a product. Yes, it's often emotional for sellers. The sooner they start thinking of the house as a material object, the easier it will be for them. Products can be marketed. Decluttering, depersonalizing, cleaning, and staging are the best ways to market a house to appeal to the highest number of buyers.

**Exceptions:** Pictures where the scenery is most prominent would likely be okay to keep on display. For example,

Seeing personal photos that aren't "the a small photo of family members bun- is up to them. If you don't feel comdled up on a ski mountain or standing in front of Niagara Falls gives the impression, "people who live in this house have fun!" without focusing on the people themselves.

What: Religious

Why: Religions are very personal and the pieces. For instance, we staged a individualistic.

Possible issues: Once we explain how displaying religious items can affect buyers' feeling like it's their future home, most sellers agree to take them chapel in the home that she used down. But this is a tough issue for many sellers. Some say, "well, we don't want anyone who isn't religious to buy this house."

How to Deal: Understand their feelings. Sometimes, it is a non-negotiable issue and sellers insist on keeping objects. We can only let them know why this could affect buyers, the rest

fortable with the subject, ask your professional stager to tackle this. We're used to it.

**Exceptions:** When sellers won't budge and need their items to stay while they are in the home, try being supportive and photograph around beautiful million-dollar home owned by a pastor. She was willing to take down all religious items throughout the house, but she also had a small every day. She would not pack those items. How did we make it a non-issue? We moved all religious items to one side of the room, (seller was fine having less space) and kept the rest of the room empty and called it a possible playroom. When buyers looked at the room, they saw mostly empty space with a lot of potential.



What: Political/Educational

**Why:** Anything that could offend someone with different beliefs should be pre-packed

Possible issues: A common issue we come across in our home staging is sellers who proudly display photographs with famous people, politicians, their diplomas (hey, they worked hard for that doctorate!), and their first dollar earned. It's great to be proud of these accomplishments! This is a two-fold problem.

If the potential buyer stops to look at these great photos/awards, they are not looking at the room. They're not noticing the new paint, the great furniture arrangement, and the gorgeous view from the window.

When the buyer sees the sellers' stuff, it's harder to picture this house as their own. It's like visiting a friend and seeing what they have on display. What we want is for buyers to feel like this is already their home. In their mind, we want them to be picturing their furniture in the room, their awards on the office wall, and their first dollar earned in a frame.

plan to stay true to their own hometown picture to thei

What: Sports stuff

Why: Some buyers are die-hard fans of their teams and if the seller has a different team on display, it's not unheard of to have buyers refuse to even look at the house.

**Possible Issues:** Why oh why is this more of a struggle than family photos and religious items? Maybe because there are high school, college, and professional teams to display—and yes, the buyers' kids would likely attend that school, but maybe they're in a private school and that school the seller has on display beat their team last year. Bad feelings. You want each potential buyer to leave the house with all good feelings. How to deal: Remind sellers that Maryland borders a lot of other states. Not everyone in the Baltimore area is a Ravens or Orioles fan. Or a buyer moving into Maryland from another state might not appreciate the seller decorating a man cave in a team's banners and photos because they plan to stay true to their own hometown team.

Personal items are just that—personal. When selling a house, the dwelling becomes a commodity. It takes a different mindset to make that shift, but if you start early helping your client make the transition in their minds, they'll understand your advice and likely be more willing to listen. The biggest factor is that the house is no longer a home, and as a house, it needs to be appealing to the highest number of buyers who will picture themselves living in it from the moment they walk in the door.

Kerry Whippee is the founder and creative director of Shamrock Hill Design. When she isn't working with design or staging clients, she loves to spend time with her family, hiking, and trying out new recipes with her children.

Joya Fields is the Director of Occupied Staging at Shamrock Hill Design and has published over 200 short stories and articles. She loves hanging with her family and 29 chickens and being outdoors.

Joya Fields (left) & Kerry Whippee





# #golaynewroots

# **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



# IT'S TIME TO DISRUPT THE REAL ESTATE DATA INDUSTRY!

As real estate professionals, we know how important it is to have affordable, but quality data in order to build a successful business. Our goal is to provide quality data and Potentially Motivated Sellers Lists at affordable prices.

# Book a consultation appointment today!

For more information, reach out to us at info@pinpointskip.com



www.pinpointskip.com



# for Wintry Weather

Cooler days are right around the corner.
For your clients with our popular HVAC
Tune-up option, it's time to remind them to
schedule their fall service checkups from
Sept. 1–Nov. 30.

Contact me for details





Your Local Resource
Anna Coleman
301.335.4461
acoleman@firstam.com

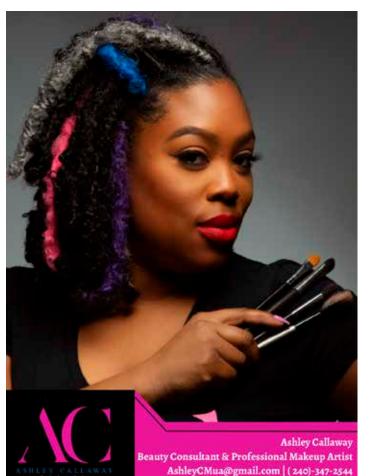


"Protecting Client Relationships, Budget and Time"

firstamrealestate.com | Phone Orders: 800.444.9030

Chain accustos and a se









# **Your Property** is Our Priority

Over 26 years in Business • Woman-Owned Multiple Locations across MD, VA, PA, DE

# **NEW CONSTRUCTION & BUILDERS**

**Invest in Your Success with Lakeside Title Company Let us Simplify Your New Construction Project!** 

Lakeside is your complete partner! Call our experts today!



## **Headquarters:**

9200 Old Annapolis Road, Suite 200, Columbia, MD 410-992-1070 / info@lakesidetitle.com

Need more information? Scan here







48 · September 2023





After earning a biology degree from Salisbury University, Joe landed a job working in a Johns Hopkins lab performing microsurgeries on rats and mice in support of ALS research. It might have been a dream job for some, but it wasn't the right fit. His friend Scott was working for a roofing subcontractor, and got Joe hired. Though initially his job was picking up trash at the worksite, Joe quickly learned the work of installing roofs. After seven years as a roofer, he was on a job that changed his path forever. Noticing a less experienced man overseeing the worksite, Joe learned that he was the contractor they were working for. It hit him like a ton of shingles—why not

have his own company, and have people

working for him? Joe knew the industry, and was determined not to make the same mistakes he'd seen contractors make. Joe says one of the unique things about Tar Heel Construction is that the top people in the company came in with roofing experience. Scott is now his Director of Operations.

# **BUILDING THE COMMUNITY**

Joe describes his company as people who have good hearts and do good work, and he maintains a strong commitment to positively impact the community. Joe says this is important because it builds trust, both with the public and with his customers. Tar Heel gives time and resources to organizations such as Char Hope (a nonprofit

for women in recovery), Habitat for Humanity, and Bel Air's First Fridays, which supports the downtown revitalization program Main Street Maryland. They support "Home Runs for a Home," donating 25 dollars to Harford Family House for each Ironbirds' home run at Ripken stadium. Tar Heel also provides more hands-on support by donating roofing materials and installations, as they did for Chesapeake Therapeutic Riding, an organization dedicated to promoting personal healing and strength through connections with horses. "This is where we live and this is where we do business," Joe explains. "We want the marketing and recognition. But on the other hand, it's a feelgood piece. We're donating time and

funds to organizations that help sustain and make our community a better place to live."

It's easy to be impressed with the ardent philanthropy of this successful business; witnessing it in person is a different thing. I had the pleasure of meeting Joe in person at the *Baltimore Real Producers* Soirée in June. His arrival was delayed because he was helping a woman with car trouble in the parking lot. This tar heel walks the walk.

Joe lives with Julie, his wife of just no-nonsense pricing and 10 years, and children (Blake, 11; exceptional service. As a boss and Isabelle, 9) in Darlington, MD. Joe says he's fairly hands-off,

When asked what one thing he would like to learn more about, he responds "I want to know my wife on a deeper level and grow with her as our marriage grows." He also wants people to know he can be tough when he has to. "Don't mistake kindness for weakness," he advises. "You can be strong and still have a loving and kind heart."

#### NO BS

If Joe had a motto for his construction company, it might be "no BS." They don't believe in gimmicky sales or free giveaways, just no-nonsense pricing and exceptional service. As a boss, Joe says he's fairly hands-off,

and requires a "results only" work environment. It's obvious his employees mean a lot to him. He says what's most important is "creating a safe, stable, and respectable place for my employees to work, and providing a company that they're proud to work for." He follows with this advice for young people starting out: "it doesn't matter if you're cutting into rats or putting on roofs, if you do it with trust, integrity, and accountability—and you're taking care of people—you will be successful."

From the looks of it, Joe is on top of the world.

66 Don't mistake kindness for weakness. You can be strong and still have a loving and kind heart.





YOUR HOME WARRANTY EXPERTS



# Protecting homeowners for 45 years



Can your buyers afford a major repair or replacement after closing?

Protect them with a Cinch home warranty.

Contact your local account executive:



### Donna Baker

(410) 562-6695 dobaker@cinchhs.com <u>Mobile card</u>: text dbaker to 88500



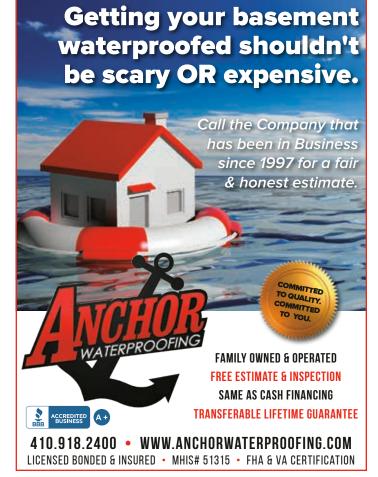
# Jonathan Stroud

(443) 784-8338

jstroud@cinchhs.com Mobile card: text jstroud to 88500

cinchrealestate.com | (800) 247-3680

(C)2023 Onch Home Services, Inc. All rights reserved. Onch is a registered mark of Onch Home Services, Inc.







# **BACK TO SCHOOL**

**Home Loans is Our Favorite Subject** 

Contact us to learn what the right loan option is for you. We have all the knowledge and mortgage tools you need!



- ✓ FHA Loan
- USDA Loan
- ✓ VA Loans
- ✓ Conventional Loans
- First-Time Home
  Buyer Programs
- ✓ Jumbo Loans
- ✓ All In One Loan<sup>™</sup>
- ✓ HomeFundIt<sup>™</sup>



# **STUART EPSTEIN**

SVP, Area Sales Manager NMLS ID# 789382

- (410) 491-0200
- sepstein@cmghomeloans.com

# MEET THE TEAM



**DEBBIE WITT**Loan Processor



**JEN BOURCKEL**Production Assistant
NMLS ID# 1146065



JORDAN WILLINGER
Production Assistant
NMLS ID# 2302058



**DIEDRA SCHAEFER**Branch Manager
NMLS ID# 144182



**VIC BISCOE** Senior Loan Officer NMLS ID# 147655

√ 100 West Road, Ste 300, Offices 356 & 361, Towson, MD 21204, Branch NMLS# 2457485



CMG Mortgage, Inc. dba CMG Home Loans dba CMG Financial, NMLS ID# 1820 (www.nmlsconsumeraccess.org), is an equal housing lender. Licensed by the Virginia State Corporation Commission #MC-5521. Georgia Residential Mortgage Licensee #15438. AZ license #0903132. To verify our complete list of state licenses, please visit http://www.cmgfi.com/corporate/licensing. (JN#1152849316)

# 

# makes his own miracles

If anyone has been on the receiving end of miracles, it's agent and business owner Jeff Washo. He and his wife Susie had been trying to start a family and had gone through fertility treatments as well as several heartbreaking losses when finally they were blessed with a daughter in 2014. Their second and more unexpected miracle was a son, naturally conceived and born just 18 months later. Susie and the kids (9-year-old Blythe and 7-year-old Jack) are now the center of Jeff's world—which brings us to the biggest challenge he currently faces: finding time for family in an industry that's become almost 24/7.

As any life coach or self-help guru will tell you, finding the optimum work/home balance is the key to a happier, more fulfilling stress-free life. Achieving that balance in a real estate market that requires constant accessibility and quick responses is one of the things keeping Jeff up at night. At the Jeff Washo Team of Compass, Jeff has had considerable success—at the halfway mark of this year (June 30th) his personal units and volume are 26 units closed and \$12.17 million. He's been with Compass since 2021, and

credits them with providing him a great opportunity and navigating through covid restrictions with good work practices and cutting-edge technology. The Compass motto, "1% better every day" is one he takes to heart. His achievements include "Best of Zillow" status, though he is most proud of the 10-Year Legend award he received in 2017, a recognition of perseverance, expertise, and consistency. But at the end of the day, Jeff knows the important things in life are waiting at home.





# Be a Leader, Not a Follower

Although he shows up every day, works hard, and is even dialed in when on vacation, Jeff believes that the industry is ready to collectively dial down the pace. Part of that is respecting people's weekends, personal time, and family time, and may involve practices like moving Sunday night offer deadlines to Monday. He's found that clients are generally okay with working around a schedule that involves family commitments, and in fact thinks many agents share this sentiment. Following his late father's guidance to "be a leader, not a follower," Jeff believes that top agents can agree to set boundaries and establish precedents within the industry. "We need to be kinder and nicer. We need to work together and not against each other. As an industry, we have the power to do that."

Good
things
happen
when
you work
hard
and are
a good
person.

99



#### "Kinder and Nicer"

If there's anything surprising about Jeff, it's that he can be introspective. He still consults the journal he kept in sixth grade. He is interested in pursuing relaxation and meditation techniques. He saves the personal thank-you cards sent from satisfied clients. He is drawn to art depicting florals; one of his prized possessions is a painting his dad gave him and Susie as a wedding gift. Some may view Jeff as always on the move, but he wants people to know he has time for them. When a prospective client—an elderly woman—came to him wanting to look at homes with no intention to immediately buy, he saw it as an opportunity to help her regardless of the bottom line. He patiently showed her

properties from his office computer and talked her through the process. It's this commitment that exemplifies his "kinder and nicer" philosophy, and he's tried to pass this along to younger team members. Jeff says as a young agent he was caught up in the hustle, but feels he's grown as a business owner, and as a person.

Jeff hails from Rochester, New York, earning an engineering degree from the University at Buffalo. Eight years working in the environmental engineering industry gave him experience in problem-solving and the opportunity to travel, but he found himself wanting to settle down in one place. It was no accident that the place turned out to be Baltimore; Jeff had spent childhood

vacations in Ocean City, and when he found out Maryland also had mountains, he knew where he wanted to be. It's all right there in his sixth-grade journal.

Not surprisingly, Jeff loves spending time doing family activities when he's not working. He enjoys the outdoors, including hiking, fishing, and going on family bike rides. He coaches soccer and little league and loves all animals, especially dogs. Those close to him would describe him as fun-loving, loyal, and "always there."

It's no miracle that Jeff has found success. "Good things happen when you work hard and are a good person," Jeff asserts. One thing is certain; Dad would be proud.



60 · September 2023

© @realproducers

# EFINITIVE

**DEFINITIVE TITLE** offers title insurance and settlement services for the purchase and refinance of residential and commercial real estate in Maryland, the District of Columbia, Virginia, Pennsylvania, Florida, New Jersey and Delaware. Located in Baltimore, Maryland, we provide the staff and technology to get your settlements done efficiently and right the first time. We pride ourselves upon our superior service and our commitment to innovative technology solutions that improve the speed, efficiency and accuracy of title transactions.



# **BRET DEVICH**

**Owner Definitive Title LLC** 754 Washington Blvd. Baltimore, MD 21230 443-874-5900 (phone) 443-874-5904 (fax) bretd@definitivetitle.com www.definitivetitle.com



Present this coupon for any purchase or refinance transaction and you will receive a

# **\$300 CREDIT**

towards your settlements services!





# Get all your inspection needs scheduled WITH ONLY ONE CALL.

Home Inspection | Termite | Radon | Water Testing Septic Inspections | Sewer Scoping We Even Get On The Roof (when safe)

Our Rental Division has a fast turn-around with scheduling and completing the Baltimore City Inspections.

Our team handles over a hundred rental inspections per week.

Our team has over **25 years** of industry experience in everything from tiny cottages to 15,000 square foot mansions.



We offer personalized and professional service.

First time buyers and seasoned buyers enjoy working with us.

**Rachel Oslund** 

410.878.3039

# READY TO RECLAIM YOUR SPACE?

clutter this season!



Declutter your home or business the green way.



# Big or small, we'll lug it all!

- Reliable, Eco-Friendly Service
- Same/Next-Day Appointments
- A Fully Insured, Friendly Crew
- 2 100% Satisfaction Guaranteed
- Locally Owned and Operated

We donate and recycle as much as possible to keep your items out of landfills. For any donations we're able to make on your behalf, we'll provide a tax-deductible donation receipt!



Contact Brian. Thurston@junkluggers.com for project planning assistance!

443-902-0635 • JUNKLUGGERS.COM

# **OCYBERBACKER** ADAPT TO A SHIFTING MARKET!

In an ever-evolving business landscape, change is the one constant we can anticipate. Having a strong foundation in your team can help you navigate this change. This is where we have your back. Leverage where you need it, at an affordable cost.

# **SCHEDULE A BUSINESS EVALUATION CALL NOW!**





PORTABLE STORAGE MADE SIMPLE



UNITS® is the most convenient, hassle-free approach to your moving and storage needs. From decluttering and remodeling to mismatched closing dates or building a new home, our portable storage units will assist you when you need us most.

WWW.UNITSBALTIMORE.COM | (443) 842-7400

Offering Custom Shutters, Shades and Blinds from best in industry manufacturers.

Hyper-Focused on Customer Service and Satisfaction

Over 15 Yrs. Experience in Residential and Commercial Work

Hands on From Start to Finish by Owner, a life long Baltimore Resident

Never a Cost for Consultations & Installations



# **TOP 150 STANDINGS · BY UNITS**

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

**RANK** NAME OFFICE SALES **TOTAL** Ashland Auction Group LLC 610 \$33,215,562 Adam M Shpritz Tineshia R. Johnson NVR Services, Inc. 472 \$246,929,681 DRH Realty Capital, LLC. Kathleen Cassidy 334 \$167,911,778 Lee M Shpritz Ashland Auction Group LLC \$11,728,265 210 \$70,381,655 Robert J Chew Berkshire Hathaway HomeServices PenFed Realty 146 Robert J Lucido Keller Williams Lucido Agency 132 \$86,980,636 Keller Williams Realty Centre 101.5 \$49,925,291 Nickolaus B Waldner Joseph A Petrone Monument Sotheby's International Realty 90 \$59,867,487 Shawn M Evans Monument Sotheby's International Realty 88 \$68,278,692 EXP Realty, LLC 87 \$32,699,981 Lee R. Tessier Alberti Realty, LLC 85 \$24,642,350 Lois Margaret Alberti \$15,104,762 12 Gina M Gargeu Century 21 Downtown 77 David Orso Berkshire Hathaway HomeServices PenFed Realty 76 \$87,409,000 Lauren Ryan NVR Services, Inc. 73 \$35,173,510 Homeowners Real Estate \$28,511,300 15 Daniel McGhee 69 Berkshire Hathaway HomeServices Homesale Realty \$17,710,275 Christopher J Cooke 66.5 Jeremy Michael McDonough Mr. Lister Realty 65 \$24,869,000 Gina L White Lofgren-Sargent Real Estate 64 \$29,355,356 Charlotte Savoy Keller Williams Integrity 64 \$33,573,415 20 Larry E Cooper Alex Cooper Auctioneers, Inc. 63 \$8,514,850 \$24,119,854 21 Mark D Simone Keller Williams Legacy 62 James T Weiskerger Next Step Realty 59 \$34,858,660 22 TTR Sotheby's International Realty \$123,813,000 23 Bradley R Kappel 59 Daniel M Billig A.J. Billig & Company 55.5 \$10,579,125 25 Kim Barton Keller Williams Legacy 54 \$22,353,750 Gregory A Cullison Jr. EXP Realty, LLC 50.5 \$14,710,503 26 50 27 Jeannette A Westcott Keller Williams Realty Centre \$25,929,490 28 Montaz Maurice McCray Keller Williams Realty Centre 48 \$14,048,655 29 Matthew S Cooper Alex Cooper Auctioneers, Inc. 48 \$6,116,970 30 Matthew D Rhine Keller Williams Legacy 48 \$18,476,250 31 Anne Marie M Balcerzak AB & Co Realtors, Inc. 48 \$27,458,911 American Premier Realty, LLC 47.5 \$21,104,228 Laura M Snyder 32 33 Michael J Schiff EXP Realty, LLC 46 \$15,691,850 STEPHEN PIPICH Jr. VYBE Realty 45 \$14,991,863

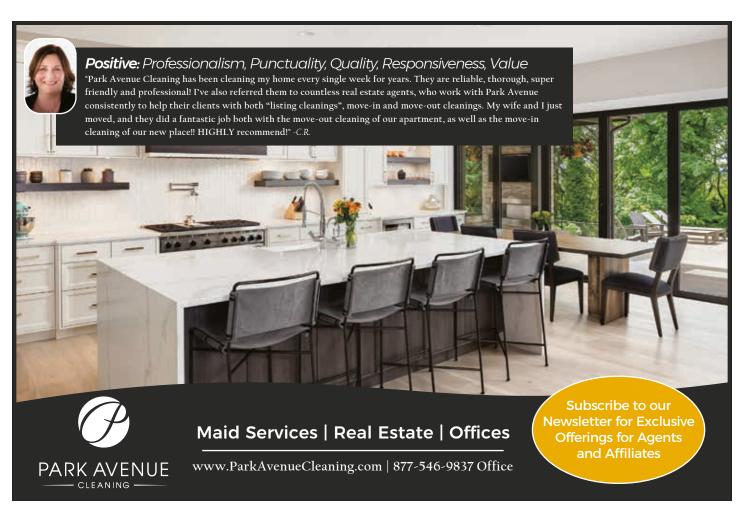
Based on MLS data for agents in Baltimore City, Baltimore County, Anne Arundel County, Howard County, Carroll County and Harford County

RANK	NAME	OFFICE	SALES	TOTAL
35	Vincent J. Steo	Your Home Sold Guaranteed Realty	44	\$14,428,300
36	Matthew B Pecker	Berkshire Hathaway HomeServices Homesale Realty	43	\$20,824,790
37	Tracy J. Lucido	Keller Williams Lucido Agency	42	\$32,668,525
38	Robert J Breeden	Berkshire Hathaway HomeServices Homesale Realty	41.5	\$15,782,600
39	Tom Atwood	Keller Williams Metropolitan	41.5	\$12,749,470
40	Tony Migliaccio	Long & Foster Real Estate, Inc.	41	\$17,348,757
41	Scott A Schuetter	Berkshire Hathaway HomeServices PenFed Realty	41	\$35,437,390
42	Jared T Block	Alex Cooper Auctioneers, Inc.	40.5	\$9,018,445
43	Louis Chirgott	Corner House Realty Premiere	39.5	\$19,207,439
44	Daniel Borowy	Redfin Corp	39	\$21,511,950
45	Brian M Pakulla	RE/MAX Advantage Realty	39	\$29,235,311
46	Dassi Lazar	Lazar Real Estate	39	\$13,070,522
47	Alex B Fox	Allfirst Realty, Inc.	39	\$11,558,400
48	Enoch P Moon	Realty 1 Maryland, LLC	37	\$15,331,900
49	Jonathan Scheffenacker	Redfin Corp	37	\$15,851,300
50	James H Stephens	EXP Realty, LLC	36.5	\$13,464,000

Disclaimer: Statistics are derived from closed sales data. Data pulled on August 6th 2023, and based on reported numbers to MLS. This is closed sales in all of Maryland and D.C. by agents in the counties listed under the header. Consists of residential new construction and resale. Numbers not reported to MLS within the date range listed are not included. MLS is not responsible for submitting this data. Data is based on each individual MLS ID. Some teams report each agent individually; other teams report total production under one name. If there's an alternate agent listed, volume and units will be split in half between both agents. Errors in the Bright MLS system could cause data to not be up-to-date. Baltimore Real Producers does not alter or compile this data nor claim responsibility for the stats reported to/by MLS.

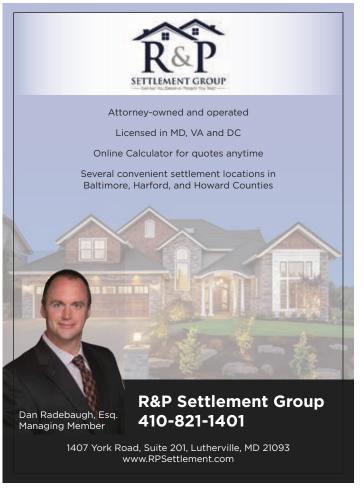


**64 • September 2023**© @realproducers realproducers realproducers realproducers













(917) 207-2789





# **TOP 150 STANDINGS • BY UNITS**

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

RANK	NAME	OFFICE	SALES	TOTAL
51	Vincent M Caropreso	Keller Williams Flagship of Maryland	36	\$14,419,150
52	Jeff D Washo	Compass	36	\$17,059,500
53	Elizabeth Ellis	Brookfield Management Washington LLC	36	\$21,760,622
54	Kelly Schuit	Next Step Realty	36	\$17,454,400
55	Mitchell J Toland Jr.	Redfin Corp	36	\$11,434,219
56	Kimberly A Lally	EXP Realty, LLC	35.5	\$13,924,300
57	Charles N Billig	A.J. Billig & Company	35.5	\$5,455,338
58	Andrew Undem	Berkshire Hathaway HomeServices Homesale Realty	35.5	\$16,760,175
59	Mark A. Ritter	Revol Real Estate, LLC	35	\$13,568,417
60	Robert A Commodari	EXP Realty, LLC	34.5	\$11,971,362
61	Luis H Arrazola	A.J. Billig & Company	34.5	\$3,970,838
62	Daniel B Register IV	Northrop Realty	34	\$7,728,500
63	Wendy Slaughter	Elevate Real Estate Brokerage	33.5	\$17,007,792
64	Jim W Bim	Winning Edge	33.5	\$12,174,350
65	Ricky Cantore III	RE/MAX Advantage Realty	33	\$17,704,400
66	Timothy Langhauser	Compass Home Group, LLC	33	\$11,671,246

Disclaimer: Statistics are derived from closed sales data. Data pulled on August 6th 2023, and based on reported numbers to MLS. This is closed sales in all of Maryland and D.C. by agents in the counties listed under the header. Consists of residential new construction and resale. Numbers not reported to MLS within the date range listed are not included. MLS is not responsible for submitting this data. Data is based on each individual MLS ID. Some teams report each agent individually; other teams report total production under one name. If there's an alternate agent listed, volume and units will be split in half between both agents. Errors in the Bright MLS system could cause data to not be up-to-date. Baltimore Real Producers does not alter or compile this data nor claim responsibility for the stats reported to/by MLS.





900 Bestgate Rd | Suite 310 Annapolis, MD 21401 (Office) 410.571.2020 Branch NMLS ID 144183



RANK	NAME	OFFICE	SALES	TOTAL
67	Bryan G Schafer	Next Step Realty	33	\$13,675,418
68	cory andrew willems	EXP Realty, LLC	32.5	\$7,949,450
69	Pamela A Terry	EXP Realty, LLC	32.5	\$3,828,500
70	Bill Franklin	Long & Foster Real Estate, Inc.	32.5	\$16,594,904
71	Barry J Nabozny	RE/MAX Premier Associates	32	\$16,080,580
72	Timothy Lee Joseph Dominick	Coldwell Banker Realty	32	\$5,846,400
73	Jessica H Dailey	Compass	32	\$13,094,670
74	Dariusz Bogacki	Cummings & Co. Realtors	31.5	\$6,637,450
75	Allen J Stanton	RE/MAX Executive	31.5	\$15,522,926
76	Sergey A taksis	Long & Foster Real Estate, Inc.	31	\$13,846,999
77	Liz A. Ancel	Cummings & Co. Realtors	31	\$12,443,275
78	Jessica L Young-Stewart	RE/MAX Executive	30.5	\$13,097,455
79	PETER WONG	VYBE Realty	30.5	\$10,593,649
80	Nancy A Hulsman	Coldwell Banker Realty	30	\$17,104,896
81	Mark Richa	Cummings & Co. Realtors	30	\$13,047,400
82	Missy A Aldave	Northrop Realty	30	\$13,560,500
83	Un H McAdory	Realty 1 Maryland, LLC	29.5	\$19,359,890
84	Yevgeny Drubetskoy	EXP Realty, LLC	29.5	\$9,722,525
85	Andrew Johns III	Keller Williams Gateway LLC	29	\$9,674,690
86	Carol L Tinnin	RE/MAX Leading Edge	29	\$13,847,411
87	Bethanie M Fincato	Cummings & Co. Realtors	29	\$12,093,940
88	Sunna Ahmad	Cummings & Co. Realtors	29	\$20,416,955
89	Ronald W. Howard	RE/MAX Advantage Realty	28.5	\$9,601,603
90	Adam Chubbuck	Douglas Realty, LLC	28.5	\$11,137,000
91	Juwan Lee Richardson	Keller Williams Legacy	28	\$6,175,700
92	Matthew Spence	Keller Williams Integrity	28	\$13,408,602
93	Veronica A Sniscak	Compass	28	\$14,376,470
94	Creig E Northrop III	Northrop Realty	28	\$26,293,250
95	Terry A Berkeridge	Advance Realty Bel Air, Inc.	27.5	\$8,987,250
96	Ryan R Briggs	Anne Arundel Properties, Inc.	27.5	\$16,294,554
97	Kathy A Banaszewski	Real Estate Professionals, Inc.	27.5	\$7,235,790
98	Trent C Gladstone	Keller Williams Integrity	27.5	\$12,236,875
99	James P Schaecher	Keller Williams Flagship of Maryland	27.5	\$13,515,250
100	Heidi S Krauss	Krauss Real Property Brokerage	27	\$35,103,840



# **MEDICAL PROFESSIONALS PROGRAM**

Fulton Mortgage Company has designed a mortgage program dedicated to making homeownership easy and affordable for medical professionals<sup>1</sup> including Physicians, Pharmacists, Dentists, Veterinarians, and Podiatrists. If you have a medical doctorate degree, this program may work for you.

- 100% financing<sup>2</sup> available for loan amounts up to \$1.5 Million
- 95% financing2 available for loan amounts up to \$2 Million
- 90% financing<sup>2</sup> available for loan amounts up to \$3 Million
- Mortgage Insurance not required
- Up to 6% seller paid closing cost and prepaids allowed
- · Gift funds are allowed from immediate family members
- Student loan payments that are deferred for 12 months or longer are not included in the credit approval process
- Find and close on new home up to 90 days prior to start of new employment
- 30 & 15 Year Fixed Rate<sup>3</sup> as well as Adjustable Rate<sup>4</sup> Options (5/6, 7/6, 10/6, & 15/6)



Brooks Grasso VP/Senior Mortgage Loan Officer NMLS #: 615405 410.608.4255

bgrasso@fultonmortgagecompany.com fultonbank.com/mortgage



**Fulton Bank** 



Fulton Bank, N.A. Member FDIC. Subject to credit approval. 'Medical Doctorate degree required.' Financing is based on the lower of either the appraised value (fair market value) or contract sales price. Monthly payment for a \$250,000 15-year term mortgage at 6.613% Annual Percentage Rate (APR) would be \$2,143.56. Monthly payment for a \$250,000 30-year term mortgage at 6.469% Annual Percentage Rate (APR) would be \$1,539.29. Payment does not include amounts for taxes and insurance and the actual payment will be greater. 'Adjustable rates are subject to increase after the initial fixed-rate period. Interest on the portion of the loan that exceeds the value of the dwelling is not tax deductible. Please consult your tax advisor.



Protecting your Client's
Property Rights and
Insuring they Buy their
Home with Confidence

STRESS FREE

**ACCURATE** 

**FRIENDLY** 

**ATTORNEY OWNED** 

ENDEAVOR TITLE COMPANY

Call: (410) 666-3780 Email: Info@EndeavorTitle.com www.EndeavorTitle.com

70 • September 2023 © @realproducer



# WE WORK HARD

To Make Realtors' Lives Easier

# **OUR SERVICES**

- Home Inspections
- Radon and Mold Testing
- Termite Inspections
- Chiminey Inspections
- Well & Septic Inspections
- Water Sampling
- Stucco Inspections
- · and much More

OVER 10,000 INSPECTIONS



WHY US

DETAILED REPORTS



ILED CUSTOME ORTS SERVICE

BOOK ONLINE:
CERTIFIEDPROPERTY.US

PHONE: 410-818-0088

# **TOP 150 STANDINGS · BY UNITS**

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

RANK	NAME	OFFICE	SALES	TOTAL
101	Steve Allnutt	RE/MAX Advantage Realty	27	\$16,151,399
102	Randy Pomfrey	Cummings & Co. Realtors	27	\$9,862,460
103	Tiffany S Domneys	ExecuHome Realty	27	\$5,885,701
104	Kate A Barnhart	Northrop Realty	27	\$9,397,827
105	Matthew Mindel	Next Step Realty	27	\$13,141,500
106	Keiry Martinez	ExecuHome Realty	26.5	\$7,435,500
107	Tyler Ell	Keller Williams Realty Centre	26.5	\$13,506,801
108	Shawn Martin	Keller Williams Flagship of Maryland	26.5	\$12,644,499
109	Grant Bim	Winning Edge	26.5	\$8,434,150
110	John R Newman II	Keller Williams Flagship of Maryland	26	\$9,653,411
111	Gavriel Khoshkheraman	Pickwick Realty	26	\$3,375,000
112	David E Jimenez	RE/MAX Distinctive Real Estate, Inc.	26	\$10,237,200
113	AMELIA E SMITH	Redfin Corp	26	\$13,854,400
114	Robert P Frey	Exit Results Realty	26	\$9,535,100
115	Jim Rambo	ABR	26	\$3,437,900
116	Carley R. Cooper	Alex Cooper Auctioneers, Inc.	26	\$3,804,200
117	Terence P Brennan	Long & Foster Real Estate, Inc.	25.5	\$8,324,450
118	Sarah E Garza	Keller Williams Flagship of Maryland	25.5	\$15,506,900
119	Jason W Perlow	Monument Sotheby's International Realty	25.5	\$18,698,000
120	Jason P Donovan	RE/MAX Leading Edge	25.5	\$12,195,677
121	William M Savage	Keller Williams Legacy	25.5	\$6,028,050
122	Derek Blazer	Cummings & Co. Realtors	25	\$8,374,000
123	Santiago Carrera	Exit Results Realty	25	\$8,613,499
124	Robert Elliott	Redfin Corp	25	\$8,880,600
125	Chiu K Wong	Advantage Realty of Maryland	25	\$10,279,300
126	Joshua Shapiro	Douglas Realty, LLC	25	\$12,555,250
127	Bob Simon	Long & Foster Real Estate, Inc.	25	\$7,624,500
128	Eric J Figurelle	Cummings & Co. Realtors	25	\$10,545,660
129	Eric Steinhoff	EXP Realty, LLC	25	\$15,189,265
130	Mark C Ruby	RE/MAX Advantage Realty	25	\$11,570,979
131	Jennifer C Cernik	Next Step Realty	25	\$15,004,000
132	James M. Baldwin	Compass	24.5	\$15,566,350
133	Tracy Vasquez	Cummings & Co. Realtors	24.5	\$10,446,049
134	John C Kantorski Jr.	EXP Realty, LLC	24.5	\$7,952,525

RANK	NAME	OFFICE	SALES	TOTAL
135	Brendan Butler	Cummings & Co. Realtors	24.5	\$10,824,510
136	Ryan Bandell	Keller Williams Realty Centre	24.5	\$11,209,408
137	Samuel P Bruck	Northrop Realty	24.5	\$13,312,500
138	Colleen M Smith	Long & Foster Real Estate, Inc.	24	\$15,313,710
139	William C Featherstone	Featherstone & Co.,LLC.	24	\$6,018,200
140	Michael Green	Witz Realty, LLC	24	\$7,390,657
141	Christopher T Drewer	EXP Realty, LLC	24	\$8,811,600
142	Lisa E Kittleman	Keller Williams Integrity	24	\$15,175,600
143	Kevin L Reeder	RE/MAX First Choice	24	\$6,013,170
144	Sandra E Echenique	Keller Williams Gateway LLC	24	\$5,081,400
145	Jeremy William Martin	Coldwell Banker Realty	23.5	\$7,174,200
146	Steve R Kuzma	Weichert, Realtors - Diana Realty	23	\$7,935,000
147	Joanie M Hynes	RE/MAX Advantage Realty	23	\$10,834,690
148	Cintia M Valladares Hernandez	EXP Realty, LLC	23	\$5,605,400
149	Leslie Ikle	Redfin Corp	23	\$12,668,488
150	Anthony M Friedman	Northrop Realty	23	\$18,704,550

Disclaimer: Statistics are derived from closed sales data. Data pulled on August 6th 2023, and based on reported numbers to MLS. This is closed sales in all of Maryland and D.C. by agents in the counties listed under the header. Consists of residential new construction and resale. Numbers not reported to MLS within the date range listed are not included. MLS is not responsible for submitting this data. Data is based on each individual MLS ID. Some teams report each agent individually; other teams report total production under one name. If there's an alternate agent listed, volume and units will be split in half between both agents. Errors in the Bright MLS system could cause data to not be up-to-date. Baltimore Real Producers does not alter or compile this data nor claim responsibility for the stats reported to/by MLS.





Credit scores as low as 660



Supported property types include non-owner-occupied single family and multi-family (up to 4 units)



Purchase Ioan amount - up to 85% of cost



Construction Ioan amount - up to 100% of cost



12-month loan term with interest-only payments



# Questions? CONTACT US!

# **CROFTON BRANCH**

NMLS ID 186980 (301) 352-6060 www.firsthome.com

2200 Defense Highway Suite 400 Crofton, MD, 21114

This is not a guarantee to extend consumer credit as defined by Section 1026.2 of Regulation Z. Programs, interest rates, terms, and fees are subject to change without notice. All loans are subject to credit approval and property appraisal. First Home Mortgage



Corporation NMLS ID #71603 LENDER (www.nmlsconsumeraccess.org)



# **BUY. SELL. IN THAT ORDER.**

Put yourself in the best possible buying position, score your dream home, then sell the old one with the **Knock Home Swap™** 

# How it works:

# Find out if you're eligible

You'll be fully underwritten for our interest-free Bridge Loan, before you hit the market.



# Buy your dream home first

Move on your terms, without living through the hassle of showing, multiple moves or the possibility of your buyer's financing falling through.

# Then sell the old house

And sell it for top dollar! You'll be pre-imbursed up to \$35k to get the house in prime selling condition.





Mary Levinson
Branch Manager, NMLS ID# 145055

(C) **443-527-3452** 

www.nfmlending.com/mlevinson mlevinson@nfmlending.com



Jason McLaughlin

Branch Manager, NMLS ID# 13938

(C) **410-977-4445** 

www.nfmlending.com/jasonm jasonm@nfmlending.com

1190 Winterson Road, Suite 180, Linthicum, MD 21090

"We are passionate about helping families achieve their financial goals and objectives through personalized mortgage solutions."

Ready. Set. Mortgage.™

This is a co-marketing piece with Knock Lending LLC, NMLS #1958445. You are entitled to shop around for the best lender for you. Make sure you understand the features associated with the loan program you choose, and that it meets your unique financial needs. Subject to Debt-to-Income and Underwriting requirements. This is not a credit decision or a commitment to lend. Eligibility is subject to completion of an application and verification of home ownership, occupancy, and that it meets your unique financial needs. Subject to Debt-to-Income and Underwriting requirements. Not all decision or a commitment to lend. Eligibility is subject to completion of an application and verification of home ownership, occupancy, and that it meets your unique financial needs. Subject to completion of an application and verification of home ownership, occupancy, and that it meets your unique financial needs. Subject to completion of an application and verification of new ownership, occupancy, and that it meets your unique financial needs. Subject to completion of an application and verification of new ownership, occupancy, and that it meets your unique financial needs. Subject to completion of an application and verification of a povernmental agency or a depository institution. Copyright 9 2023.



Micasa Title is a full-service real estate title and escrow company that conducts closings for the sale and refinance of residential and commercial properties.

Licensed Settlement Officers & Attorneys • Escrow Accounts • Loan Document Preparation
Title Searches • Loan Closings • Title Transfers • Title Insurance • Notary Service



1777 Reisterstown Road, Suite 240 • Baltimore, Maryland 21208

410.753.3500 • www.micasatg.com

As an independent insurance agency, we can customize policies specifically for your buyers.

Call Matt for a free quote on new or existing insurance policies.



Matthew T. Barrett
Agency Principal



Specializing in Home & Auto

410-979-7711
Matt@BarrettInsuranceGroup.com





alproducersmag.com Baltimore Real Producers • 75

# **TOP 150 STANDINGS · BY VOLUME**

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

NAME	OFFICE	SALES	TOTAL
Tineshia R. Johnson	NVR Services, Inc.	472	\$246,929,681
Kathleen Cassidy	DRH Realty Capital, LLC.	334	\$167,911,778
Bradley R Kappel	TTR Sotheby's International Realty	59	\$123,813,000
David Orso	Berkshire Hathaway HomeServices PenFed Realty	76	\$87,409,000
Robert J Lucido	Keller Williams Lucido Agency	132	\$86,980,636
Robert J Chew	Berkshire Hathaway HomeServices PenFed Realty	146	\$70,381,655
Shawn M Evans	Monument Sotheby's International Realty	88	\$68,278,692
Joseph A Petrone	Monument Sotheby's International Realty	90	\$59,867,487
Nickolaus B Waldner	Keller Williams Realty Centre	101.5	\$49,925,291
Scott A Schuetter	Berkshire Hathaway HomeServices PenFed Realty	41	\$35,437,390
Lauren Ryan	NVR Services, Inc.	73	\$35,173,510
Heidi S Krauss	Krauss Real Property Brokerage	27	\$35,103,840
James T Weiskerger	Next Step Realty	59	\$34,858,660
Charlotte Savoy	Keller Williams Integrity	64	\$33,573,415
Adam M Shpritz	Ashland Auction Group LLC	610	\$33,215,562
Lee R. Tessier	EXP Realty, LLC	87	\$32,699,981
	Tineshia R. Johnson Kathleen Cassidy Bradley R Kappel David Orso Robert J Lucido Robert J Chew Shawn M Evans Joseph A Petrone Nickolaus B Waldner Scott A Schuetter Lauren Ryan Heidi S Krauss James T Weiskerger Charlotte Savoy Adam M Shpritz	Tineshia R. Johnson  NVR Services, Inc.  Kathleen Cassidy  DRH Realty Capital, LLC.  Bradley R Kappel  TTR Sotheby's International Realty  David Orso  Berkshire Hathaway HomeServices PenFed Realty  Robert J Lucido  Keller Williams Lucido Agency  Robert J Chew  Berkshire Hathaway HomeServices PenFed Realty  Shawn M Evans  Monument Sotheby's International Realty  Joseph A Petrone  Monument Sotheby's International Realty  Nickolaus B Waldner  Keller Williams Realty Centre  Scott A Schuetter  Berkshire Hathaway HomeServices PenFed Realty  Lauren Ryan  NVR Services, Inc.  Heidi S Krauss  Krauss Real Property Brokerage  James T Weiskerger  Next Step Realty  Charlotte Savoy  Keller Williams Integrity  Ashland Auction Group LLC	Tineshia R. Johnson NVR Services, Inc. 472  Kathleen Cassidy DRH Realty Capital, LLC. 334  Bradley R Kappel TTR Sotheby's International Realty 59  David Orso Berkshire Hathaway HomeServices PenFed Realty 76  Robert J Lucido Keller Williams Lucido Agency 132  Robert J Chew Berkshire Hathaway HomeServices PenFed Realty 146  Shawn M Evans Monument Sotheby's International Realty 88  Joseph A Petrone Monument Sotheby's International Realty 90  Nickolaus B Waldner Keller Williams Realty Centre 101.5  Scott A Schuetter Berkshire Hathaway HomeServices PenFed Realty 41  Lauren Ryan NVR Services, Inc. 73  Heidi S Krauss Krauss Real Property Brokerage 27  James T Weiskerger Next Step Realty 59  Charlotte Savoy Keller Williams Integrity 64  Adam M Shpritz Ashland Auction Group LLC 610

Disclaimer: Statistics are derived from closed sales data. Data pulled on August 6th 2023, and based on reported numbers to MLS. This is closed sales in all of Maryland and D.C. by agents in the counties listed under the header. Consists of residential new construction and resale. Numbers not reported to MLS within the date range listed are not included. MLS is not responsible for submitting this data. Data is based on each individual MLS ID. Some teams report each agent individually; other teams report total production under one name. If there's an alternate agent listed, volume and units will be split in half between both agents. Errors in the Bright MLS system could cause data to not be up-to-date. Baltimore Real Producers does not alter or compile this data nor claim responsibility for the stats reported to/by MLS.



- · FAST pre-approvals & advice
- · Primary, vacation & investment loans available
- Loans down to 620 credit score
- Fannie Mae, Freddie Mac, FHA, VA & USDA Direct Lender
- First-time home buyer & 50 DOWN payment programs



BRANCH MANAGER
NMLS# 1430752
Cell: 240-678-4669
Phone: 667-295-7515
mdmiller@annie-mac.com
© & ¶ @anniemacannapolis

\*#85the indicating may decrease your remail manifold payments disligations, reflected day your horse lean may invested the fount foundation of the company of the extra and the fount foundation of the company of the extra and the fount foundation of the company of the extra and the foundation of the company of the extra and the foundation of the company of the extra and the foundation of the company of the extra and the

Based on MLS data for agents in Baltimore City, Baltimore County, Anne Arundel County, Howard County, Carroll County and Harford County

RANK	NAME	OFFICE	SALES	TOTAL	
17	Tracy J. Lucido	Keller Williams Lucido Agency	42	\$32,668,525	
18	Gina L White	Lofgren-Sargent Real Estate	64	\$29,355,356	
19	Brian M Pakulla	RE/MAX Advantage Realty	39	\$29,235,311	
20	Daniel McGhee	Homeowners Real Estate	69	\$28,511,300	
21	Anne Marie M Balcerzak	AB & Co Realtors, Inc.	48	\$27,458,911	
22	Georgeann A Berkinshaw	Coldwell Banker Realty	16	\$26,354,000	
23	Creig E Northrop III	Northrop Realty	28	\$26,293,250	
24	Jeannette A Westcott	Keller Williams Realty Centre	50	\$25,929,490	
25	Jeremy Michael McDonough	Mr. Lister Realty	65	\$24,869,000	
26	Lois Margaret Alberti	Alberti Realty, LLC	85	\$24,642,350	
27	Alexandra T Sears	TTR Sotheby's International Realty	20	\$24,485,000	
28	Mark D Simone	Keller Williams Legacy	62	\$24,119,854	
29	Charlie Hatter	Monument Sotheby's International Realty	19	\$24,090,545	
30	Kim Barton	Keller Williams Legacy	54	\$22,353,750	
31	Elizabeth Ellis	Brookfield Management Washington LLC	36	\$21,760,622	
32	Daniel Borowy	Redfin Corp	39	\$21,511,950	
33	Laura M Snyder	American Premier Realty, LLC	47.5	\$21,104,228	
34	Karen Hubble Bisbee	Hubble Bisbee Christie's International Real Estate	18.5	\$20,854,500	
35	Matthew B Pecker	Berkshire Hathaway HomeServices Homesale Realty	43	\$20,824,790	
36	Sunna Ahmad	Cummings & Co. Realtors	29	\$20,416,955	
37	Melissa L Murray	Compass	21	\$20,070,950	
38	Un H McAdory	Realty 1 Maryland, LLC	29.5	\$19,359,890	
39	Louis Chirgott	Corner House Realty Premiere	39.5	\$19,207,439	
40	Anthony M Friedman	Northrop Realty	23	\$18,704,550	
41	Jason W Perlow	Monument Sotheby's International Realty	25.5	\$18,698,000	
42	Matthew D Rhine	Keller Williams Legacy	48	\$18,476,250	
43	Christopher J Cooke	Berkshire Hathaway HomeServices Homesale Realty	66.5	\$17,710,275	
44	Ricky Cantore III	RE/MAX Advantage Realty	33	\$17,704,400	
45	Kelly Schuit	Next Step Realty	36	\$17,454,400	
46	Tony Migliaccio	Long & Foster Real Estate, Inc.	41	\$17,348,757	
47	Nancy A Hulsman	Coldwell Banker Realty	30	\$17,104,896	
48	Jeff D Washo	Compass	36	\$17,059,500	
49	Wendy Slaughter	Elevate Real Estate Brokerage	33.5	\$17,007,792	
50	Andrew Undem	Berkshire Hathaway HomeServices Homesale Realty	35.5	\$16,760,175	

# Residential | Commercial | Nationwide



"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 <a href="mailto:stephen@certifiedtitlecorp.com">stephen@certifiedtitlecorp.com</a> or call our office.

888-486-5511 · certifiedtitlecorp.com







realproducersmag.com Baltimore Real Producers • 79

# **TOP 150 STANDINGS • BY VOLUME**

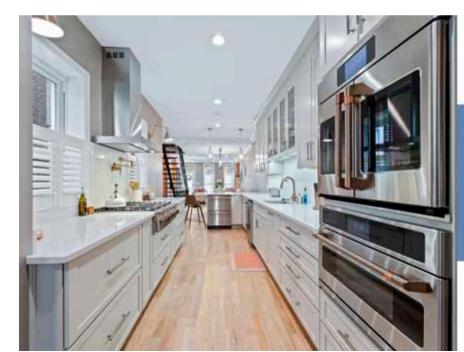
Individual MLS ID Closed date from Jan. 1 to July 31, 2023

Based on MLS data for agents in Baltimore City, Baltimore County, Anne Arundel County, Howard County, Carroll County and Harford County

RANK	NAME	OFFICE	SALES	TOTAL
51	Bill Franklin	Long & Foster Real Estate, Inc.	32.5	\$16,594,904
52	Elizabeth C Dooner	Coldwell Banker Realty	14	\$16,332,000
53	Ryan R Briggs	Anne Arundel Properties, Inc.	27.5	\$16,294,554
54	Steve Allnutt	RE/MAX Advantage Realty	27	\$16,151,399
55	Barry J Nabozny	RE/MAX Premier Associates	32	\$16,080,580
56	Brian D Saver	Northrop Realty	18	\$15,919,000
57	Jonathan Scheffenacker	Redfin Corp	37	\$15,851,300
58	Martha S Janney	Coldwell Banker Realty	8	\$15,830,000
59	Robert J Breeden	Berkshire Hathaway HomeServices Homesale Realty	41.5	\$15,782,600
60	Michael J Schiff	EXP Realty, LLC	46	\$15,691,850
61	James M. Baldwin	Compass	24.5	\$15,566,350
62	Allen J Stanton	RE/MAX Executive	31.5	\$15,522,926
63	Sarah E Garza	Keller Williams Flagship of Maryland	25.5	\$15,506,900
64	Jennifer Holden	Compass	22	\$15,482,500
65	Enoch P Moon	Realty 1 Maryland, LLC	37	\$15,331,900
66	Colleen M Smith	Long & Foster Real Estate, Inc.	24	\$15,313,710
67	Beth Viscarra	Cummings & Co. Realtors	23	\$15,308,014
68	Eric Steinhoff	EXP Realty, LLC	25	\$15,189,265
69	Lisa E Kittleman	Keller Williams Integrity	24	\$15,175,600
70	Gina M Gargeu	Century 21 Downtown	77	\$15,104,762
71	Carol Snyder	Monument Sotheby's International Realty	16	\$15,048,500
72	Jennifer C Cernik	Next Step Realty	25	\$15,004,000
73	STEPHEN PIPICH Jr.	VYBE Realty	45	\$14,991,863
74	Gregory A Cullison Jr.	EXP Realty, LLC	50.5	\$14,710,503
75	Vincent J. Steo	Your Home Sold Guaranteed Realty	44	\$14,428,300
76	Vincent M Caropreso	Keller Williams Flagship of Maryland	36	\$14,419,150
77	Robert A Kinnear	RE/MAX Advantage Realty	19	\$14,410,000
78	Veronica A Sniscak	Compass	28	\$14,376,470
79	Marni B Sacks	Northrop Realty	21	\$14,282,420
80	Montaz Maurice McCray	Keller Williams Realty Centre	48	\$14,048,655
81	Patrick D Cummings	Douglas Realty LLC	17.5	\$13,930,900
82	Kimberly A Lally	EXP Realty, LLC	35.5	\$13,924,300
83	AMELIA E SMITH	Redfin Corp	26	\$13,854,400
84	Carol L Tinnin	RE/MAX Leading Edge	29	\$13,847,411

RANK	NAME	OFFICE	SALES	TOTAL
85	Sergey A taksis	Long & Foster Real Estate, Inc.	31	\$13,846,999
86	Pamela A Tierney	Long & Foster Real Estate, Inc.	10	\$13,732,500
87	Bryan G Schafer	Next Step Realty	33	\$13,675,418
88	Mark A. Ritter	Revol Real Estate, LLC	35	\$13,568,417
89	Missy A Aldave	Northrop Realty	30	\$13,560,500
90	James P Schaecher	Keller Williams Flagship of Maryland	27.5	\$13,515,250
91	Tyler Ell	Keller Williams Realty Centre	26.5	\$13,506,801
92	Jason F. Rubenstein	Cummings & Co. Realtors	17	\$13,498,000
93	James H Stephens	EXP Realty, LLC	36.5	\$13,464,000
94	Matthew Spence	Keller Williams Integrity	28	\$13,408,602
95	Samuel P Bruck	Northrop Realty	24.5	\$13,312,500
96	Shun Lu	Keller Williams Realty Centre	15	\$13,298,670
97	Poonam Singh	Redfin Corp	22	\$13,149,579
98	Matthew Mindel	Next Step Realty	27	\$13,141,500
99	Travis O Gray	Engel & Volkers Annapolis	15	\$13,133,500
100	Jessica L Young-Stewart	RE/MAX Executive	30.5	\$13,097,455

Disclaimer: Statistics are derived from closed sales data. Data pulled on August 6th 2023, and based on reported numbers to MLS. This is closed sales in all of Maryland and D.C. by agents in the counties listed under the header. Consists of residential new construction and resale. Numbers not reported to MLS within the date range listed are not included. MLS is not responsible for submitting this data. Data is based on each individual MLS ID. Some teams report each agent individually; other teams report total production under one name. If there's an alternate agent listed, volume and units will be split in half between both agents. Errors in the Bright MLS system could cause data to not be up-to-date. Baltimore Real Producers does not alter or compile this data nor claim responsibility for the stats reported to/by MLS.





CUSTOM BUILT HOMES
FULL HOME RENOVATIONS
INTERIOR DESIGN

443.823.9759 WWW.BYRDDB.COM





Meet ERIE: 80% customer loyality year over year." With CREE, you're more than a policy number -you're our partner. four poils and concern matter to ex. Strock 1805, survice has been CREE, before, And we've down it beard on the Godden Nate: here people lant, but of service mail that we do and build privat relationships along the way. And most importantly our people to provide great procedion with no surprises of the kowest retors occasion. So for great auto, havin, business or the soldoction at rates you can mail, let LREE goine you.

Contact your local ERIE agent today.





The second develope for the control of the extension of the control of the contro







# SMART - PRACTICAL - THOROUGH

- Get an instant preliminary CD/ALTA on our user friendly website
- Attorneys on staff, available to you at any time
- Residential and commercial closings
- 1031 Exchanges
- In-home and after-hours closings, rush closings
- Very competitive pricing
- Virtual Closings
- RON Closings

82 · September 2023

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

RANK	NAME	OFFICE	SALES	TOTAL
101	Arian Sargent Lucas	Lofgren-Sargent Real Estate	15	\$13,095,350
102	Jessica H Dailey	Compass	32	\$13,094,670
103	Dassi Lazar	Lazar Real Estate	39	\$13,070,522
104	Mark Richa	Cummings & Co. Realtors	30	\$13,047,400
105	Catherine Barthelme Miller	AB & Co Realtors, Inc.	20	\$12,757,000
106	Tom Atwood	Keller Williams Metropolitan	41.5	\$12,749,470
107	Nancy Gowan	Engel & Volkers Annapolis	20	\$12,708,500
108	Leslie Ikle	Redfin Corp	23	\$12,668,488
109	Shawn Martin	Keller Williams Flagship of Maryland	26.5	\$12,644,499
110	Lori R Gough	Long & Foster Real Estate, Inc.	12.5	\$12,613,499
111	Joshua Shapiro	Douglas Realty, LLC	25	\$12,555,250
112	Laura M. Ball	Cummings & Co. Realtors	20	\$12,554,860
113	F. Aidan Surlis	RE/MAX Leading Edge	22	\$12,480,611
114	Liz A. Ancel	Cummings & Co. Realtors	31	\$12,443,275
115	Matthew P Wyble	CENTURY 21 New Millennium	21.5	\$12,427,157
116	Trent C Gladstone	Keller Williams Integrity	27.5	\$12,236,875

Disclaimer: Statistics are derived from closed sales data. Data pulled on August 6th 2023, and based on reported numbers to MLS. This is closed sales in all of Maryland and D.C. by agents in the counties listed under the header. Consists of residential new construction and resale. Numbers not reported to MLS within the date range listed are not included. MLS is not responsible for submitting this data. Data is based on each individual MLS ID. Some teams report each agent individually; other teams report total production under one name. If there's an alternate agent listed, volume and units will be split in half between both agents. Errors in the Bright MLS system could cause data to not be up-to-date. Baltimore Real Producers does not alter or compile this data nor claim responsibility for the stats reported to/by MLS.



RANK	NAME	OFFICE	SALES	TOTAL	
117	Christina J Palmer	Keller Williams Flagship of Maryland	14	\$12,202,656	
118	Jason P Donovan	RE/MAX Leading Edge	25.5	\$12,195,677	
119	Jim W Bim	Winning Edge	33.5	\$12,174,350	
120	Bethanie M Fincato	Cummings & Co. Realtors	29	\$12,093,940	
121	Jeremy S Walsh	Coldwell Banker Realty	20.5	\$12,041,000	
122	Andrea G Griffin	Compass	18	\$12,000,750	
123	Robert A Commodari	EXP Realty, LLC	34.5	\$11,971,362	
124	Tina C Cheung	EXP Realty, LLC	20.5	\$11,965,095	
125	Blair Kennedy	Keller Williams Realty Centre	11.5	\$11,748,750	
126	Lee M Shpritz	Ashland Auction Group LLC	210	\$11,728,265	
127	Timothy Langhauser	Compass Home Group, LLC	33	\$11,671,246	
128	Jessica DuLaney (Nonn)	Next Step Realty	22	\$11,582,800	
129	Mark C Ruby	RE/MAX Advantage Realty	25	\$11,570,979	
130	Alex B Fox	Allfirst Realty, Inc.	39	\$11,558,400	
131	Mitchell J Toland Jr.	Redfin Corp	36	\$11,434,219	
132	Brian E Schilling	Long & Foster Real Estate, Inc.	17	\$11,424,900	
133	Jennifer Schaub	Long & Foster Real Estate, Inc.	19	\$11,396,000	
134	Matthew Tyler Kalogeras	Houwzer, LLC	21	\$11,341,900	
135	Christopher B Carroll	RE/MAX Advantage Realty	21	\$11,309,900	
136	Ryan Bandell	Keller Williams Realty Centre	24.5	\$11,209,408	
137	Joanna M Dalton	Coldwell Banker Realty	14	\$11,170,000	
138	Adam Chubbuck	Douglas Realty, LLC	28.5	\$11,137,000	
139	Linda S Seidel	Long & Foster Real Estate, Inc.	18.5	\$11,114,700	
140	Jean Berkinshaw Dixon	Coldwell Banker Realty	5.5	\$11,050,500	
141	Dawn L Baxter	Coldwell Banker Realty	20	\$10,948,540	
142	Carla H Viviano	Viviano Realty	18.5	\$10,878,585	
143	Joanie M Hynes	RE/MAX Advantage Realty	23	\$10,834,690	
144	David C Luptak	Long & Foster Real Estate, Inc.	18	\$10,834,000	
145	Matthew Mark Bearinger	Keller Williams Flagship of Maryland	21	\$10,828,969	
146	Brendan Butler	Cummings & Co. Realtors	24.5	\$10,824,510	
147	Greg M Kinnear	RE/MAX Advantage Realty	20	\$10,814,810	
148	Wendy T Oliver	Coldwell Banker Realty	17	\$10,800,100	
149	Lisa Trubia Burdyn	Keller Williams Flagship of Maryland	11	\$10,778,040	
150	Martin E Welsh	Monument Sotheby's International Realty	15	\$10,773,000	

# We'll Shop. You'll Save.

Here at Baystate Insurance Group (BIG), we are a full-service Insurance Agency representing 20+ companies competing for the best rates for our customers.

Our job is to find the best fit with service and price, and to deliver on the promise that Baystate Insurance Group (BIG) will be the last call you make when shopping your insurance needs!

# **Our Services**

Coverage Simplified.

At Baystate, we help our Community with Home, Auto, Umbrella, Life and all other Insurance needs

**Full-Service** Agency

We are independently-owned and operated. From adding vehicles to shopping rates, we are with you every step of Market Access

We are appointed with 20+ of major insurance carriers, and growing. We will always find you the best options!



**BAYSTATE** 

# \*Ask Us about Our New Homebuyer Referrals We'll Send to Your Team!\*



Contact Us! 443-844-6020



Website

www.SaveWithBig.com

Email

Jeff@SaveWithBIG.com NickG@SaveWithBIG.com

# THE INVESTOR'S "REFI-SHOP"

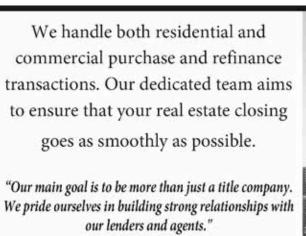
Beltway Lending is a *highly specialized* "refi shop" for real estate investors, that was also founded by actual real estate investors.

30 year Rental Loans | Fix & Flip **Portfolio Loans** 

Beltway Lending | 410-231-3131 info@BeltwayLending.com BeltwayLending.com



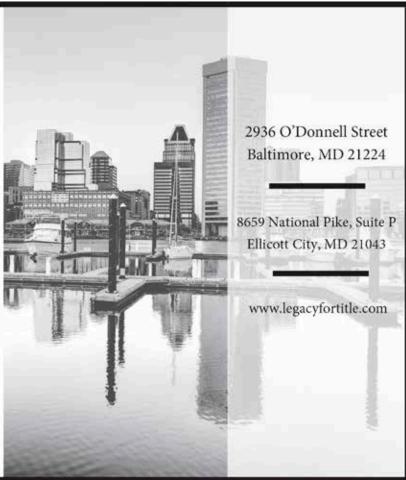






# CONTACT INFORMATION

Michael Ruder (CEO) Office: (410) 618-1271 | Cell: (443) 834-2431 michael@legacyfortitle.com





INFO@REALESTAGED.COM f THEREALESTAGEDWAY



86 · September 2023 Baltimore Real Producers • 87

# guaranteed Rate

Malcolm is local, available, and passionate to give you and your clients top of the line service that is deserved in the homebuying process.

# Why Malcolm Khalil?

- Assisted over 700 families achieve their goal of homeownership
- Experience in all aspects of real estate including investment properties, buy and hold, and vacation/second homes
- Relocation specialist

# CLIENT TESTIMONIAL

"Keep up the good work. People like you are rare to come by. I really appreciate you and your hard work. You are the best! I could have never done this without you. This means so much to me and my son. Thank you so much!"

-Justine P.

#### **Malcolm Khalil**

VP of Mortgage Lending
C: (443) 243-9244
rate.com/malcolmkhalil malcolm.khalil@rate.com
10320 Little Patuxent Pkwy, Suite 1140, Columbia, MD 21044



Scan here to connect with Malcolm

Cooks are some content.

Milk \$775753
Guaranteed Rate Inc.; MMLS \$2617; For likensing information visit mmisconsumeroccess.org. Equal Housing Lender. Conditions may apply. CA - Licensed by the Department of Financial Protection and Innovation under the Colifornia Residential Mortgage Lending Act GA - Residential Mortgage Licensee \$20973.



Are your current habits and actions getting you what you want in business and life? We can help!

OUR SPECIALTY IS EXECUTION AND OUR LOVE LANGUAGE IS RESULTS





Consulting & Coaching



**RE Business Strategy Support** 



Systems Architecture & Automation for Individuals & Teams



Public Speaking & Group Training



The ability to Manifest anything!

Jen does a phenomenal job delivering all of the information you could possibly need to start and build your real estate career. She has taught me to seek opportunity and my investment career would not be where it is without Jen.

LAUREN STORM

START STREAMING YOUR BIZ TODAY!

www.TheManifestNetwork.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!



# **BETH WOOD**

Division Growth Manager - NMLS # 323001

- t 410.628.0500
- e bwood@freedmont.com www.freedmont.com



