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TABLE OF CONTENTS



08

Index of Preferred Partners



17

Your Social Media: The Importance of Your Follower Base



18

Legal Hotline: The Importance of Purchasing an Owner's Title Policy



20

Partner Spotlight: Homeowners Advantage & SEFCU Mortgage Services



24

Rising Star: Caitlin Cucchiella



30

Cover Story: Jennifer Johnson

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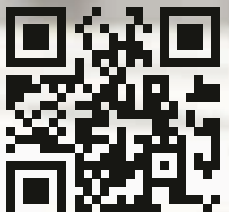


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FINDING BALANCE IN THE RHYTHM OF LIFE

Dear Capital Region Real Producers,

As summer draws to a close, we find ourselves transitioning from the carefree days of vacation and back into the frenzy of productivity. Now, more than ever, we must focus on maintaining a sense of balance as we navigate the demanding waters of work, life, and leisure.

Work-life balance is not just a buzzword; it's a crucial aspect of our well-being and success. In the fast-paced real estate industry, achieving this equilibrium can be a challenge, but it's a challenge that we must rise to meet.

Time management is a cornerstone of achieving this balance. Embrace productivity tools, prioritize tasks, and set realistic goals to make the most of your day. By focusing on essential tasks and delegating when needed, you can create space for both work and personal commitments.

Amidst the hustle, don't forget the importance of **self-care**. Nurturing your physical and mental well-being is not a luxury; it's a necessity. Whether it's taking short

breaks during the workday or practicing mindfulness, self-care rejuvenates.

Finding joy in **leisure activities** is equally vital. Whether it's a scenic hike or enjoying a football game with friends, leisure activities recharge our spirits.

Speaking of leisure activities, we hope you plan to join us at next month's **Fall Fête on October 12th**. If you haven't received your exclusive invitation, please reach out to us at info@capitalregionrealproducers.com. We hope to see you there!

Wishing you a fantastic and balanced September ahead,
Real Producers!

Warm regards,



Kristin Brindley
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▶▶ your social media

By Mike Baker

The Importance of Your Follower Base

A strong and engaged follower base is the cornerstone of successful social media marketing, while also driving business growth and brand success. Building and nurturing a loyal community of followers holds immense significance for several key reasons.

For starters, a strong follower base serves as a ready-made audience that is genuinely interested in your brand and offerings. These individuals have voluntarily chosen to connect with your business, indicating that they find value in what you have to offer. With their attention and engagement, you have a direct channel to communicate your brand message, share content, and showcase your products or services.

In addition, engaged followers are more likely to interact with your content, leading to increased visibility and reach. When your content resonates with your audience, they are more likely to like, comment, and share it, amplifying its impact beyond your immediate followers. This organic engagement boosts the likelihood of reaching potential new customers through their networks, expanding your brand's exposure.

Moreover, an engaged follower base fosters brand loyalty and advocacy. When your followers feel connected to your brand, they become loyal customers, repeat purchasers, and vocal advocates. Positive word of mouth from

satisfied followers can attract new customers and enhance your brand's reputation, creating a ripple effect of trust and credibility.

By investing in and fostering genuine connections with your audience, you can create a thriving community that not only supports your business but also contributes to its sustained growth and success.

Mike Baker is owner and founder of Your Social Liaison. To learn more, call Mike Baker at (518) 669-1462, email YourSocialLiaison@gmail.com, or visit [Facebook.com/YourSocialLiaison](https://www.facebook.com/YourSocialLiaison).



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THE IMPORTANCE OF PURCHASING AN OWNER'S TITLE POLICY

legal hotline

By Erin P. Delancey, Esq.

Buying a home is a HUGE Investment. For many, it will be the largest purchase of their lifetime. An Owner's Title Insurance Policy protects the buyer against attempts to interfere with their ownership and protects a buyer against interference of the marketability of title.

Some buyers may believe that because a title insurance company examined a title search and has issued a title report deeming the same as "clean," they do not need to purchase an owner's title insurance policy at closing. However, there are simply no guarantees in life. An Owner's Title Insurance Policy provides a buyer with a range of benefits, including:

- Protection against any reasonably foreseeable claim of a buyer's ownership interest against the property
- Protection against costly attorneys' fees and expenses that may arise from defending against an issue insured by said policy
- Protection against certain covered risk (not exceeding the policy amount). For example: forgery or fraud

- Tax liens that were not paid at closing
- Encumbrances or judgments against the property, such as outstanding lawsuits that were not addressed at closing
- Open mortgages that were not paid off at closing
- Improperly recorded documents
- Other items specified in the insurance policy

Purchasing an owner's title insurance policy allows a buyer peace of mind knowing that they shall be protected from financial loss from covered claims.



Erin P. Delancey is a practicing attorney and a published author with a strong background in real estate law. She graduated from the Roger Williams School of Law in 2016 and was admitted to the Bar in 2017. Erin specializes in residential and commercial real estate as a member of the boutique law firm Rohan & Delancey, PC, located in Albany, New York.



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▶ partner spotlight

By **Dave Danielson**
Photo by **Michael Gallitelli**

Homeowners Advantage and SEFCU Mortgage Services Unite Under **Broadview** Banner

There's real strength in numbers ... the kind that comes from uniting to achieve real results on behalf of others.

That's the dynamic at work between Homeowners Advantage and SEFCU Mortgage Services.

SEFCU and CAP COM Federal Credit Union merged last year to form Broadview Federal Credit Union. Through that historic merger, the organization's entire family of companies — including their highly successful mortgage companies — was unified. Once competitors, SEFCU Mortgage Services and Homeowners Advantage have found common

ground for the common good, helping people finance the homes of their dreams.

A Team to Achieve the Dream

Three individuals who lead the way on behalf of their real estate partners and clients are Vice President of Mortgage Sales and Business Development Eric Cruz and Mortgage Loan Originators Nick Baratto and Bob Kelly.

"In a lot of ways, we're like the Avengers of the mortgage industry. Our teams have joined forces and can better leverage our individual talents to serve our clients and



business partners,” Cruz says. “Plus, since we have united under the Broadview umbrella, Homeowners Advantage and SEFCU Mortgage Services are able to offer the same great rates and opportunities.”

According to Loan Originator Nick Baratto, the team is proud of its product-related excellence and service, which has become a key differentiator that sets them apart from the competition.

“We are readily available to assist our REALTOR® partners,” Baratto says. “They know they can reach us and that we think outside the box to come up with solutions.”

Here for the Long Term

Another advantage for those who partner with Homeowners Advantage and SEFCU Mortgage Services is the ability to receive services and support for the life of their loan.

“One of our big differentiators is that we keep most of our mortgages in-house. We are able to do what all lenders do, and more,” Cruz says.

Clear Advantages

It is common for lenders to offer 10 percent down with no PMI, but people who work with Homeowners Advantage and SEFCU Mortgage Services can enter into an agreement with 0 percent down for a conventional mortgage — one that is not restricted to first-time buyers.

In addition, the company proudly offers the Community Heroes program.

“We give back to first responders, including police officers, firefighters, military veterans and people who work in healthcare and schools,” Cruz says. “They get \$500 cash back on any mortgage with us. We also offer them free access to an attorney and a home inspection discount.”

Pure Passion

It is easy to see the passion Cruz, Baratto, and Kelly bring to their profession.

“One of the most rewarding moments is at the closing, or right after, when the client reaches out to say thank you,”

Baratto says. “It’s a great feeling when the Realtor knows the client they referred to us was well taken care of. Realtors appreciate that their clients were educated and helped through the process. Those who work with us have the number one local mortgage lender and credit union together. You want us on your team.”

Realtors also appreciate that they are paired with a loan officer.

Signs of Success

Cruz, Baratto, and Kelly have built a tremendous reputation for getting results. Last year, they combined for more than \$170 million in loan volume, representing more than 600 closed loans.

“From the application to the closing table, we just get it done,” Cruz says. “When our partners send a mortgage to us, they have the confidence in knowing it will be handled in the best way possible.”

SEFCU Mortgage Services and Homeowners Advantage benefit from being part of the Broadview family of companies, which has more than \$8 billion in assets. They leverage the organization’s size and scale to help clients and the community.

“That allows us to give more money back, which is what we love to do at Broadview,” says Cruz. “Plus, having that much money allows us to lend more in mortgages and come up with exclusive products to help people buy houses and get into their dream homes.”

With nearly 60 years of combined industry experience in the industry, Cruz, Baratto, and Kelly have the knowledge, wisdom, and passion to help people understand the process and feel comfortable and confident in their decisions.

“Realtors tell me their clients appreciate that we spent so much time with them on the phone discussing their needs. We like taking

the extra time to help them learn,” Baratto says. “Our clients know we are invested in their success. Being accessible and providing answers is how we prove it.”

For more information, contact the mortgage professionals at Homeowners Advantage and SEFCU Mortgage Services: Eric Cruz (518-928-8741), Nick Baratto (518-605-1176), and Bob Kelly (518-330-9201).



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Mortgage professionals Eric Cruz of Homeowners Advantage (left), Nick Barratto of SEFCU (center) and Bob Kelly of SEFCU (right) have joined forces under the Broadview Federal Credit Union banner.



Caitlin

CUCCHIELLA



▶▶ rising star

By Jess Wellar
Photos by Martyn Gallina-Jones



From Whistle to Welcome Mat: *Changing Lives*

Caitlin Cucchiella has made a name for herself in the Capital Region's real estate industry by changing lives, one transaction at a time. With a background in coaching and a passion for helping others, Caitlin has steadily been building a thriving business since 2017, one that goes far beyond buying and selling properties.

"My business is really referral based; I connect with people and figure out what we have in common and what their goals are," Caitlin explains. "I'll take on anyone. There's always six degrees of separation, so it doesn't matter if it's a big or a small lead, there's always a way to help."

FAMILY FIRST

Caitlin's journey to becoming a real estate agent was influenced by her background in coaching and her desire to spend more time with her family. As a former successful D1 college soccer coach at the University at Albany, Caitlin has always been passionate about helping others achieve their goals. (She still holds the record for most wins in a single season for women's soccer at the university and won back-to-back championships in 2015 and 2016.)

"I had my first son, and then my second son, and I was always recruiting or traveling all over the U.S. for 40-plus weekends a year," she recalls. "I wanted to spend more time with them and actually be able to sleep in the same state as them on weekends. I felt that it was wonderful helping my team of 17- to 23-year-olds grow each day and become adults, but at the same point, I wanted to have that effect on my own children ... especially in the early years of their life."

"My first vacation, taking any time off from coaching, was actually in December 2016 to take my two-week real estate class prior to officially retiring from coaching in January 2017."

Caitlin adds that real estate presented her with an opportunity to continue guiding and supporting people through important life transitions. "I view real estate very similarly to coaching," Caitlin explains. "It's about assisting and coaching people through a transaction, finding a way to win or learn different approaches to reach the finish line."



Caitlin Cucchiella is a former D1 college soccer coach at the University at Albany.



Caitlin and Chevy Cucchiella with their children, Creighton and Bryson (not pictured: Chevy's daughters, Kennedy and Portland).

COMMITTED TO GROWTH

Caitlin’s passion for real estate is evident in her commitment to ongoing learning and personal investment. She has expanded her business over the years to include Airbnb management, leveraging her expertise to assist clients with their short-term rental properties. Additionally, she has taken on property management services, home cleaning, design, and staging, all with the goal of providing a holistic approach to her clients’ needs. Caitlin is also currently studying to obtain her broker’s license to better serve her clients as well.

All of this hard work has certainly paid off, resulting in a growing portfolio of successful transactions. Caitlin’s stats with the Core Real Estate Team speak for themselves; she has already closed 30-plus transactions in the first two quarters of 2023 and is well on track to eclipse last year’s growth.

“I work extremely hard, I’m organized, and I’m tech savvy. I’m also full-service and I will continue to find solutions or figure out a way to help or assist in any transaction,” Caitlin emphasizes. “My internal discipline and relentless attitude to be one of the best agents in the Capital District has served me well.”

Her dedication has not gone unnoticed, either. Caitlin has won numerous awards, including those from her previous

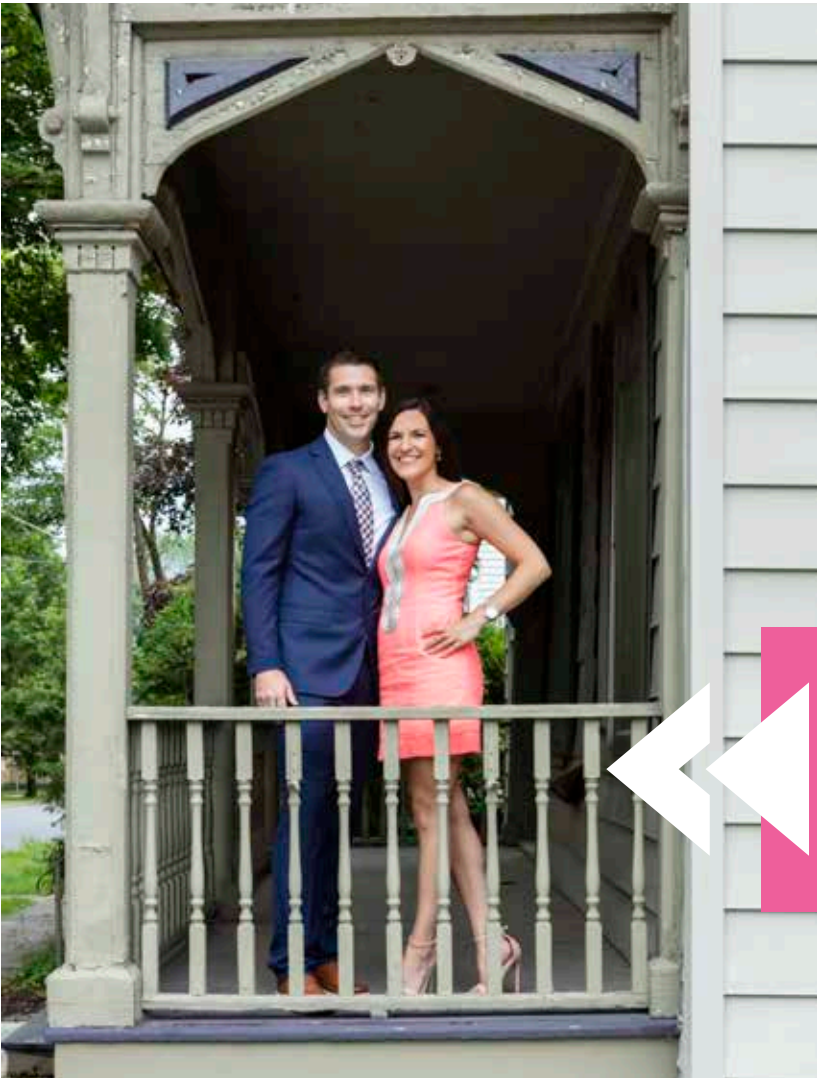
brokerage at Coldwell Banker Prime Properties and the Women’s Council of REALTORS®. However, she notes that what truly matters to her is the satisfaction and happiness of her clients.

“The best compliment someone can give is referring another friend or family member to me because of their happiness with their real estate experience,” she says.

OUTSIDE THE OFFICE

Beyond her professional achievements, Caitlin’s personal life brings her immense joy. As a devoted mother, she cherishes spending time with her blended family. Together with her life partner, Chevy, and their children, Kennedy, Portland, Creighton, and Bryson, they create special moments and traditions that make each day extraordinary. “We love making different days of the week special,” Caitlin smiles. “From Fantastic Fun Fridays to Whimsical Wednesdays, we find unique ways to connect as a family and create lasting memories.”

In her downtime, Caitlin emphasizes the importance of being present and disconnecting from the digital world. Whether it’s going for a walk, enjoying a meal at a nice restaurant, or simply relaxing with loved ones, she finds peace in embracing the simple joys of life.



“Success, to me, means having the freedom of choice,” Caitlin offers. “It’s about being able to choose how we spend our time and create a wonderful future for my family.”

ON THE HORIZON

Looking ahead, Caitlin’s future is bright, both personally and professionally. She envisions a life filled with happiness, travel, and new experiences. She plans to continue growing her real estate portfolio, building her ‘Real Estate Cait’ brand, creating generational wealth for her family, and inspiring others to achieve their dreams.

“I absolutely love helping clients change their life through their real estate experience!” Caitlin concludes. “Allow me to help change your life’ — that is my slogan and my goal in each transaction.”

THIS OLD HOUSE

Caitlin’s short-term goals include renovating the oldest house in Saratoga Springs with her partner, Chevy. “We’re bringing 69 Van Dam Street back to life so that my family can move there and enjoy the life that I am working to create for their future,” she adds.



Photo by Michael Gallitelli

THE ADVENTURER

JENNIFER JOHNSON

» cover story

By Zachary Cohen
Photos by Michael Gallitelli



Photo by Michael Gallitelli

Over the past 15 years, Jennifer Johnson has risen to become one of Saratoga’s most well-respected agents, delivering best-in-class results year after year. Although she launched her career during a challenging economic time, passion and perseverance have carried her continued success.

Today, Jenn is one of Julie and Co. Realty’s top agents, having closed 60 transactions for over \$20 million in 2022. But Jenn’s stats don’t tell the whole story. She is dedicated to her clients’ success, prioritizes the relationship side of the business, and is willing to lead with compassion.

“I have an ability to genuinely connect with people, regardless of the stage of life they are in,” Jenn says proudly. “So much of real estate is consultative and about having empathy. Whether it’s a happy purchase, the nastiest of divorces, an estate sale and everything in between ... I’m there for my clients.”

SETTLING IN
Jenn launched her real estate

career in late 2008, but the spark was lit many years before. After spending a decade in corporate financial and sales roles, Jenn stayed at home with her children for eight years. During this time, her family moved four times, which provided a crash course in varied real estate transactions, from new construction to corporate relocation.

“We had a lot of exposure to real estate through moving,” Jenn reflects. “So when I wanted to go back to work, real estate really intrigued me. I always wanted to run my own business and have the flexibility I needed as a mother, and real estate seemed to be a great fit.”

When Jenn’s youngest son entered elementary school, she decided it was time to launch her real estate career. Although many people doubted her — she launched her career amid a housing crisis, after all — she held firm to her vision.

“I didn’t know if I’d be successful or not, but when I set my mind



Top producer Jennifer Johnson's husband, Chris, joined her in the business in 2018.

to something, I want to make it work. I was ready to give it my all," Jenn explains. "I did not start in a market that was easy, and grew the business from scratch. The first three years felt like a lot of spinning my wheels and building a business at a time when the economy wasn't favorable."

Jenn persevered, and by year three, her business was expanding quickly.

Fifteen years later, Jenn is still thriving in real estate. She now works alongside her husband, Chris, who left his 20-year mechanical engineering career to join her in 2018.

Jenn prides herself on her ability to connect with clients. She offers the care and expertise they need to have a fruitful buying or selling experience. While she understands the importance

of modern marketing techniques like utilizing social media, she still prefers old-school, face-to-face connections.

"This is a kitchen-table business," Jenn notes. "If I can sit at someone's kitchen table, look them in the eye, connect, and build trust, they are going to work with me."

THE ADVENTURE OF LIFE

Jenn's life revolves around three things: family, real estate, and adventure. Her sons, Logan and Doug, are now 22 and 20, meaning she's in the throes of being an empty nester. While it's taken some time to adjust to her new role, she is enjoying the freedom it provides. Jenn has taken on new hobbies like pickleball, golf, and gardening while continuing to value her time with her family.

Perhaps Jenn's favorite thing to do is travel. As she talks about travel, the tone she strikes hints at the deeper meaning travel holds for her. She's taken her family all over the world, from Alaska to Europe to Africa. They've gone on safari, visited several national parks, driven the length of Canada on the Alaska Highway, and hiked volcanoes in Hawaii, to name a few of their adventures.

"I believe travel is incredibly educational. It's obviously fun, but it is also a way to gain different perspectives on the world. I like to provide our family with experiences rather than consumer goods or material stuff," she shares.

When she's at home, you'll find Jenn spending time with her husband, Chris, hiking with her dog, Bailey, relaxing at her lake house, or dreaming up her next big adventure (which might be a trip to the Galápagos Islands). Because what is life if not an adventure?

"If there's a way I want to be known in this world, it's as someone who cares and someone who is an adventurer. I'm fun, caring, and dynamic. And I love my family."

“ IF THERE’S A WAY I WANT TO BE KNOWN IN THIS WORLD, IT’S AS SOMEONE WHO CARES AND SOMEONE WHO IS AN ADVENTURER. I’M FUN, CARING, AND DYNAMIC. AND I LOVE MY FAMILY. ”



Jennifer and Chris Johnson with their sons, Doug and Logan



Jennifer's family loves to travel and have been all over the world, from Alaska to Europe to Africa on safari.



Photo by Michael Gallitelli

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