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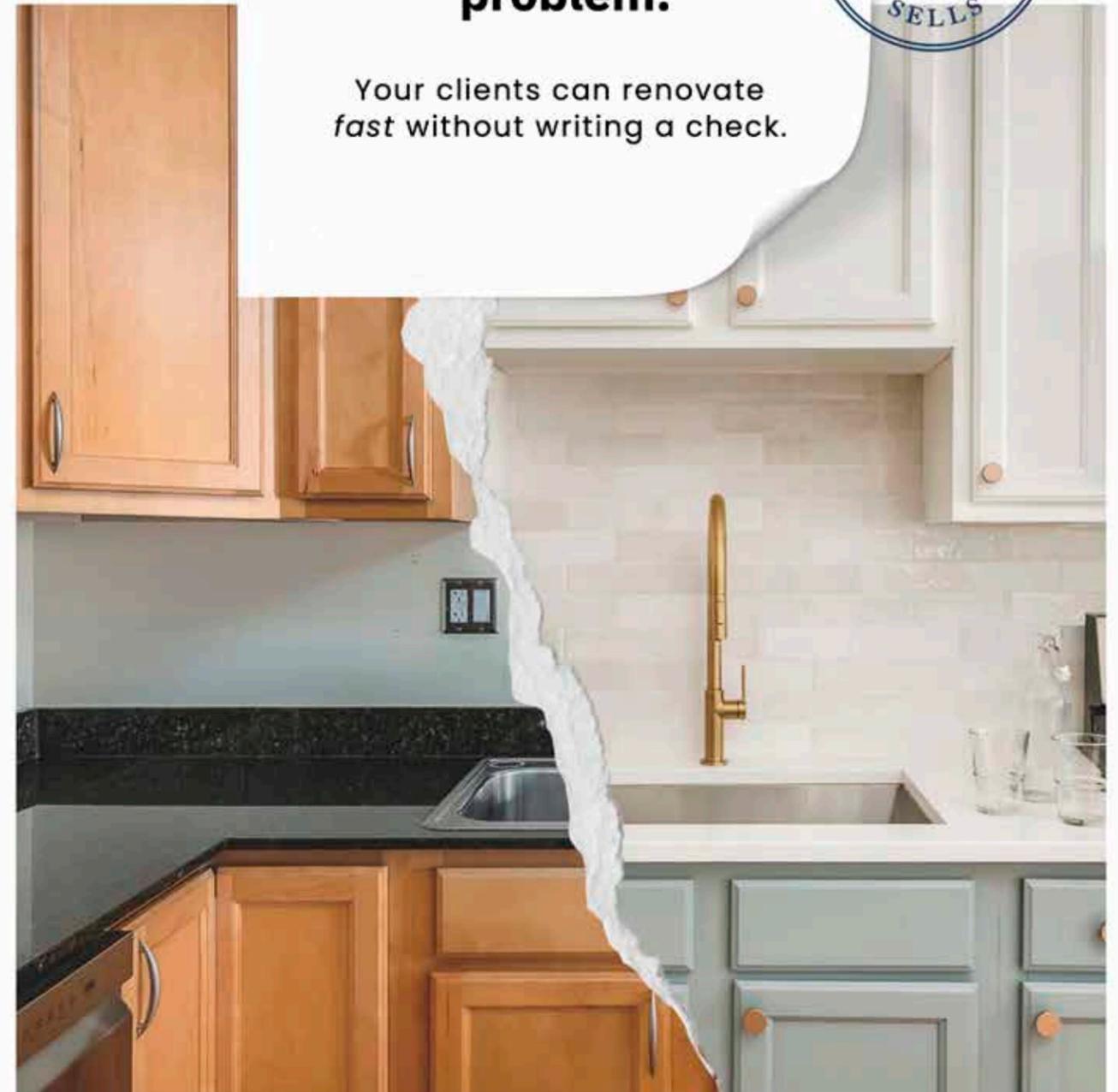
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FINDING BALANCE IN THE RHYTHM OF LIFE

Dear D.C. Metro 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 football, we are THRILLED for our upcoming NFL Game Day 2023 event on September 10th!! Join us, our preferred partners, and other top agents from NOVA Real Producers as we cheer on the Washington Commanders against the Arizona Cardinals at FedEx Field on opening day! This exclusive event



will kick off with food, drinks, and camaraderie at 9 a.m., followed by what is sure to be an exhilarating game at 1 p.m. It's an excellent opportunity to enjoy a day of well-deserved leisure!

Lastly, we extend a warm welcome to **Citizens Bank, Sentinel Inspections, and U.S. Bank**, our newest partners who have joined the DC Metro Real Producers community this month! Your expertise enhances the strength of our network and we are excited to collaborate with you.

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

Warm regards,



Kristin Brindley
Owner/Publisher
DC Metro Real Producers
313-971-8312
Kristin@kristinbrindley.com
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FOOD FOR THOUGHT

What do you do to anticipate market changes and manage through them?

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STACY ALLWEIN
Real Broker, LLC

I couldn't work without my iPad. It's something that can do almost everything I need. Wonderful for listing presentations, perfect for showing property and having property at hand, and great for taking notes or whatever I need throughout the day.



RICK WOLER
Compass

Final Offer has saved me a lot of valuable time by allowing me to submit offers in minutes rather than having to write an entire offer before I even know if my client will win. Buyers also love the transparency Final Offer provides and that it takes the guesswork out of how high they need to escalate in order to win.



GITIKA KAUL
Compass

iPhone, hands down — though they are mostly up and on the phone. Haha



JOCELYN VAS
RLAH Real Estate

Final Offer!



KEVIN FRIEND
Compass

The tools within our Compass app have been really beneficial to my business.



RYAN DAVILA
Compass

The Compass tool "Collections" is essentially like a shopping cart or Pinterest board for clients so that we can collaborate in real time with what they're looking at, may want to see, or any comments they may have.



JAIME WILLIS
Compass

Hands down, my iPad paired with the Good Notes app!



KERRI MURPHY
RLAH Real Estate

The outlet plugin is in my car so I can charge my laptop and everything while I drive!



DAN HOZHABRI
Keller Williams Realty

G Suite, for sure. I also appreciate power dialers like Mojo Dialer, and recently we've been using Zapier to streamline a ton of things in our business.



KORNELIA STUPHAN
Long & Foster Real Estate

All of the AI stuff that continues to come out, especially ChatGPT. I can now just put specs in and it spits out a beautifully written description within seconds.



DINA THOMAS
RLAH Real Estate

Instagram. It's been a great way for me to connect on video and present who I am in day-to-day life.

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MARYLAND LEGISLATIVE UPDATES

► legal hotline

By Jeff Darrah, Esq.

Montgomery County Council Bill 17-23 will increase the premium recordation tax rates effective October 1, 2023. Please be aware that, per the Office of the County Clerk, the new rates will apply to all deeds submitted for recording beginning October 1, 2023, even if the deed was signed and dated prior to this date. The new Montgomery County recordation tax rates will be tiered and calculated on the purchase consideration, or on any new debt not subject to the purchase money exemption, as follows:

- \$8.90 per \$1,000 up to \$500,000 (Note: The first \$100,000 can still be exempt if it is a purchase transaction intended to be owner-occupied.)
- \$13.50 per \$1,000 from \$500,000 – \$600,000
- \$20.40 per \$1,000 from \$600,000 – \$750,000
- \$21.56 per \$1,000 from \$750,000 – \$1,000,000
- \$22.70 per \$1,000 over \$1,000,000

House Bill 1235 / Senate Bill 651, effective October 1, 2023, seeks to hasten the refund of earnest money deposits to eligible buyers and amends Sections 17-101

and 17-501 of the Business and Occupations Article, as well as Sections 10-802 and 10-803 of the Real Property Article. Escrow agents will be required to refund funds in escrow to the residential real estate purchaser within 30 days of receipt of written notice provided to the escrow holder and the seller that the purchaser is terminating the contract under the terms of a contingency clause of the contract of sale and requesting return of the escrowed funds, unless the seller provides the escrow holder with a copy of the complaint filed in District Court, or a notarized request for mediation with regard to the distribution of the escrowed funds, within 10 days of the purchaser's notice of termination. Seller delays in authorizing the refund of buyer earnest money deposits has been a major source of complaints in the real estate industry.

House Bill 728 / Senate Bill 579, effective June 1, 2023, prohibits residential property service agreements from being recorded in the land records, creating clouds on title. A common example of such an agreement involves a realty company paying a homeowner some amount of consideration

in exchange for long-term and exclusive rights to list the property for sale in the future. This bill adds new Sections 14-801 through 14-809 to the Real Property Article to be under the new subtitle "Subtitle 8. Residential Property Service Agreements." "Service Agreements" are defined as agreements where a service provider agrees to provide an individual service for maintenance of residential property, purchase or sale of residential property and includes memoranda, notices, agreements, or similar documents used by a service provider to cause a service agreement to be recorded. Please note that this bill is not retroactive, so any service agreement recorded in the land records prior to June 1, 2023, will still be required to be released.

House Bill 986 / Senate Bill 146 would have allowed for transfer on death deeds in Maryland but was defeated.

A transfer on death deed is a real property deed, filed in the land records, which automatically transfers title to the property to a designated beneficiary upon the death of the owner. Transfer on death deeds are currently permissible in the District of Columbia and Virginia. Transfer on death deeds are utilized as simple methods for avoiding probate without having to go through the process and cost of creating a trust. It's expected that similar legislation will be introduced again in Maryland in a future legislative session.

Please reference the Maryland General Assembly's website to view the full text of all bills with analyses from the Department of Legislative Services: www.mgaleg.maryland.gov/mgawebsite



Jeff Darrah is a licensed real estate attorney with District Title, part of the MBH Settlement Group, which has a specialization in investor and commercial transactions. When Jeff is not at the closing table, you will likely find him volunteering for his local foundation focused on the preservation of historic buildings and open spaces.



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"I always come from a place of contribution, making sure I provide as much value as possible with my clients, making sure they have the resources they need to be successful in life, and by doing that, I create an amazing sphere that refers me relentlessly."

"My grandfather walked two miles to work every day. He said, 'Son, I walked so you can run.'"



MAYA HYMAN

Compass

"Real estate is 50 percent about providing a sort of therapy for your clients, and the rest is a combination of being a mini-lawyer and marketing..."

"The more educated someone is, the more comfortable they are with the decisions they make. That's what leads to change in the world."



ARINA VOZNESENSKAYA

Long & Foster Real Estate

"It means something when clients come back to you for themselves or someone they know. I value that trust, and I really work to deserve it."

A Word from Our Preferred Partner:



LUIS CARDENAS JR.

Bargain Movers

"When I hire someone, I ask myself, 'Do they have heart? Do they have empathy?' I can train anybody to wrap furniture and load a truck. My guys have heart and character, and most of my employees are referred by other employees, so it simply reinforces that family feel."

"Bargain Movers also remains focused on our Realtor community... Realtors and clients know that they always have me, the owner, as a direct point of contact for any reason."





LUIS CARDENAS JR.

BARGAIN MOVERS



▶ partner spotlight

By Jess Wellar
Photos by Ryan Corvello

A FAMILY-FOCUSED APPROACH

Bargain Movers, led by President and CEO Luis Cardenas Jr., continues to stand out as a company that prioritizes integrity, exceptional customer service, and family-focused culture. Five years after his first interview with *Real Producers* magazine, Luis shares how Bargain Movers has evolved while maintaining its commitment to providing top-notch service to clients and fostering a supportive environment for employees.

Founded in 1982 by Luis' father, Bargain Movers has been serving the Gaithersburg community for an impressive 41 years. With a single location and a dedicated team of approximately 20 employees, the company has established itself as one of the top-rated moving companies in the area.

"We may not be the biggest, but our clients are treated like family!" Luis says proudly. "And that is why we lead with compassion and are the number one moving company in Montgomery County."

With a remarkable 65 to 70 percent of the business coming from referrals, it is evident that Bargain Movers' reputation precedes them. Luis is quick to acknowledge the invaluable role played by his dedicated crew.

"My guys are the backbone of the operation," he emphasizes. "Developing a staff is one of the most challenging things to do. But when I can sit them down and explain how a symbiotic relationship works, they understand that I cannot do what I do without them, and they can't do what they do without me. So it's a wonderful partnership."

A Family Feel

Luis genuinely values the family culture that has been fostered within the company and understands that growing too big may compromise the personalized experience Bargain Movers provides to clients. Luis took over the business when his father became gravely ill in 2008, and he maintains he will continue to strive to ensure the customer never feels like a number.

The company has recently undergone a rebranding process, which has allowed them to become something even more distinct while keeping their employee headcount the same. Luis also highlights the long tenures of his employees, with some having been with Bargain Movers for 20 years. The addition of an operations manager and sales support has further strengthened the team, allowing Luis to delegate responsibilities and maintain the familial atmosphere.

"This emphasis on family permeates every aspect of Bargain Movers' operations, both in our relationships with clients and in the tight-knit community we have cultivated among staff," Luis explains. "This familial bond extends to knowing each employee's story, their struggles, and even their families, creating a supportive environment where everyone feels valued and cared for."

When it comes to finding the right employees, Luis says he looks beyond



Bargain Movers leadership team (from left to right: Sales Manager Victor Soto, Operation Manager Douglas Ayala, Office Manager Martina Gregorova, CEO Luis Cardenas)

technical skills, seeking individuals who possess a strong sense of character.

“When I hire someone, I ask myself, ‘Do they have heart? Do they have empathy?’ I can train anybody to wrap furniture and load a truck. My guys have heart and character, and most of my employees are referred by other employees, so it simply reinforces that family feel.”



The family-focused culture at Bargain Movers extends to clients as well. Luis loves taking the time to get to know clients personally, understanding their stories, and appreciating the trust they place in his company during a significant transition.

“I personally still enjoy going out to meet with a majority of our clients and hearing their stories, seeing their homes while I’m giving price estimates. There are plenty of moving stories I can share, both good and bad,” he says with a laugh. “But everyone has a story, and I find that very fulfilling.”

An Impressive Track Record

In terms of achievements, Bargain Movers has consistently been recognized for its commitment to excellence. The company has received the Angie’s List award for 12 consecutive years, showcasing its dedication to providing exceptional service. They have also been honored with the 2022 NextDoor Neighborhood Favorite Award and have maintained an impressive A+

rating with the Better Business Bureau for over 35 years. Luis says all of these accolades simply reflect Bargain Movers’ commitment to consistency, professionalism, and their number one priority — customer satisfaction.

Luis also notes his company actively contributes to the community and says he is proud of what they’ve accomplished thus far. One notable initiative is their partnership with the Move for Hunger Organization, which aims to combat food waste during moves. Bargain Movers collects donated, non-perishable food items from clients and delivers them to local food banks, specifically working with Nourish Now, a prominent food bank in the area. In addition to this ongoing effort, Bargain Movers recently organized a successful Spread the Love food drive, where they collected over 1,100 pounds of food to support those in need.

On the Horizon

As Bargain Movers looks to the future, Luis acknowledges the



changes in the industry brought about by technology and the emergence of alternative relocation providers, such as pods. However, he remains steadfast in his belief that focusing on the customer experience sets Bargain Movers apart from these “disruptors.”

“We focus on the customer, not just the transaction,” Luis concludes. “Our success comes from setting expectations correctly from the

beginning and being accountable for the job we perform. By prioritizing integrity and being accountable, Bargain Movers continues to exceed client expectations and build long-lasting relationships.

“Bargain Movers also remains focused on our REALTOR® community and providing exceptional service to all clients referred to us. Realtors and clients know that they always have

me, the owner, as a direct point of contact for any reason.”

To learn more about how Bargain Movers can help with you or your clients’ moving needs, visit their website, www.bargainmoversinc.com, or give them a call at 301-685-6789.



OUTSIDE OF WORK

Luis cherishes spending time with his family. He and his wife, Nubley, have an 8-year-old daughter, Angelique. They enjoy traveling together, exploring new destinations, and have also invested in Airbnb properties in West Virginia, their “happy place.” In his downtime, Luis can be found riding his Harley or playing golf.





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MAYA HYMAN



Photo by Ryan Corvello

Getting to 'Yes'

The road to success in this business can sometimes be a marathon: seemingly endless searches to find a buyer the perfect space for their needs, or tirelessly working with sellers to properly position their homes for market. But when a real estate agent brings it all across the finish line, they know they did something incredibly important in the eyes of their client.

Maya Hyman is energized by that feeling. She is a REALTOR® and partner of the Maya&Kate Team, as well as a vice president at Compass.

Sparkling Success

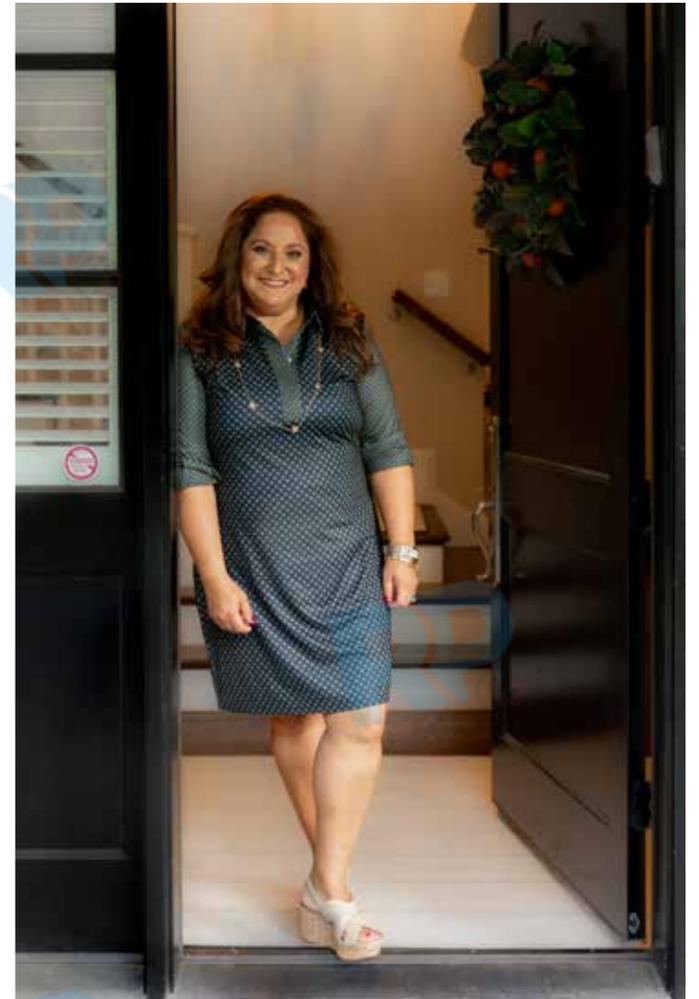
Sure the days get long and the nights are short sometimes, but you can see the sparkle in her eyes when she thinks about the opportunity she has with those around her.

"I love figuring out a way to get to 'yes.' One party wants to buy. The other wants to sell. Being able to work through and get to yes is so rewarding. Usually, there's a way. Sometimes it has a little conflict, but it means a lot getting through it," Maya says.

"I don't think of myself as salesy ... but, rather, as an educator. I pride myself on providing lots of options for clients to make the decision that's right for them."



realproducersmag.com



Photos by Ryan Corvello

A Rewarding Path

Maya came of age and continued her education in Washington, D.C. At first, she thought she wanted to work on political campaigns. But it wasn't long before she was recruited to the Hyatt Corporation Management Training Program.

She became an HR management trainee, moving to San Francisco and taking important steps forward in her career with Hyatt, in turn, working almost every job in the hotel to learn the industry inside out.

From there, Maya moved to Sacramento, where she worked as an employee relations manager, then to Denver to work in the nonprofit sector for two years. She then returned to the D.C. area, where she served as director of sales and marketing for 4-H for nine years.

In the meantime, Maya started her own family.

"For a time, I thought I wanted to be a stay-at-home mom. But after a while, I knew I wanted to stay engaged in sales," she recalls.



Maya and Rob Hyman with their children, Marc and Ellie. (Photo by Karena Dixon)

Positive Changes

At the same time, Maya was accepted to the MBA program at Johns Hopkins University. She had a couple of months before the program started. That's when she bought a house.

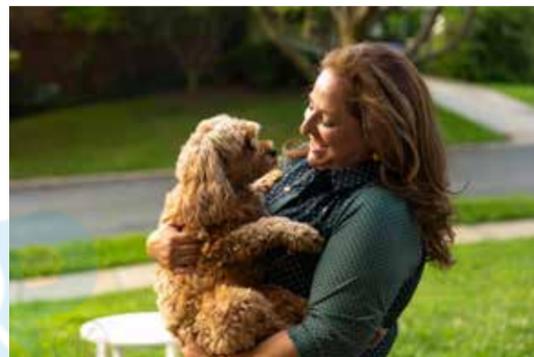
"During the process, the agents I worked with said I would be awesome in real estate. I thought I would do nonprofit work, and they convinced me to come hang out with them," Maya remembers. "I thought it would be interesting to check it out."

It didn't take long for Maya to make the decision to defer her acceptance to Hopkins.

"I knew that real estate was what I was meant to do. It's interesting. I think real estate is five percent of what you think it is. Real estate is 50 percent about providing a sort of therapy for your clients, and the rest is a combination of being a mini-lawyer and marketing," Maya explains. "I love all those aspects. The more educated someone is, the more comfortable they are with the decisions they make. That's what leads to change in the world."

New Doorways

Maya began her adventure in the business around 10 years ago. Since then, she has continued to be driven by the opportunity to help others pursue their dreams.



Maya with Pepper (Photo by Ryan Corvello)

"Nothing impacts your life more than a home. I get so much joy from watching people be in the right fit," she says.

Away from work, Maya's world is made much richer by her family, including her husband, Rob, and their children — their daughter, Ellie, and their son, Marc.

When the family has free time, they like to spend it with their dog, Pepper. They also enjoy time on the water. Maya also says one of her and her husband's combined passions is renovating a house on the Eastern Shore that they plan on using as an investment property, as well as enjoying it with friends and family. In addition, she loves listening to podcasts and reading autobiographies.

When it comes to giving back, Maya supports the efforts of the elementary school foundation, as well as serving on the board of directors for the Somerset School Foundation, which gives grants to less fortunate schools in the area. She also serves on the Compass Regional Agent Advisory Group.



Photo by Ryan Corvello

As a seasoned professional who will always give her honest opinion, Maya is a natural choice.

"I am passionate about the work that I do, and it's important to me that my clients look at me as someone who gets it done, even if it seems like a huge challenge. I figure out a way."

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By **Manuella Hancock**
Photo by **Ryan Corvello**

ARINA VOZNESENSKAYA

Speaking Her Clients' Language

When Arina Voznesenskaya was 13, she and her mother moved from Russia to the United States. The term “culture shock” may be an understatement to describe the experience of being a young woman experiencing a new language, cuisine, culture, and landscape. The contrasts fascinated Arina, and she found herself particularly drawn to D.C. architecture. “I was used to Russian architecture,” Arina recalls. “But houses and commercial buildings were all slightly different.”

Mother and daughter settled in McLean, Virginia, where Arina attended Bishop O’Connell High School, flourishing in her new country. Building design remained a source of fascination for her, particularly home renovations.

“I loved seeing homes transformed by the project,” Arina affirms. After living for a while in Arlington, Virginia, and Washington, D.C., Arina put down roots in Maryland.

THE PERFECT FIT

Six years ago, after working in the restaurant and beverage industries, Arina met some members of the Dart Homes Team through mutual friends and felt an instant connection. She had been looking for a team approach that emphasized partnership and collaboration. Less than a month later, she had her real estate license and a place on the team.

“We work really well together, and we each lend our strengths to make the



team even better,” Arina shares.

While absorbing everything the team had to teach her, Arina didn’t lean too heavily on others to launch herself. She jumped into her new business with an open mind and a lot of enthusiasm. Initially, she used every resource to build her book, including cold calls and open houses. These days, Arina has been rewarded for her efforts, with repeat and referral business making up most of her clients.

“It means something when clients come back to you for themselves or someone they know,” she says. “I value that trust, and I really work to deserve it.”

Arina’s international background has been a huge benefit in her work. The D.C. metro area is filled with people from many places around the world, and she prides herself on her ability to connect across cultures. It helps that Arina is multilingual: in addition to Russian and English, she speaks Italian, Spanish, and some French.

“I remember what it was like to be new to the area on so many levels,” Arina points out. “And I think it makes me sensitive to my clients’ needs and concerns.”

Photo by Ryan Corvello



Arina Voznesenskaya with her sons, Francesco and Niko.

“Sometimes they don’t know what they need, and I have learned to diplomatically make suggestions and be available for questions that come up,” Arina explains.

Arina has her own approach to competition too. “I see my own success as the outcome, but I want the win for myself and my clients,” she says.

OUTSIDE THE OFFICE

Arina’s proactive attitude shows up in her passion for CrossFit training as well. Pushing herself to achieve keeps the adrenaline flowing in the gym, which pumps her up for her work. She loves meeting personal goals as much as getting a win for her clients. Happy and satisfied clients are what drives her, and there’s not much she likes more than a text or email from a happily settled homeowner.

Arina’s biggest passion, though, is her two boys, Francesco and Niko. As a single parent, she makes the most of her time with them by connecting with their interests. Niko loves professional basketball, so Arina is learning the sport so the two of them can share this activity. Francesco rows crew, and Arina appreciates the flexibility she has to make it to his races.

Arina says she has also shared her love of travel and learning about new cultures with her sons. The three travel together worldwide, with a recent trip to Dubai and a planned month in Italy coming soon. She has seen firsthand the benefits of being open to new experiences and loves sharing this with her children.

When asked what the future holds, Arina is enthusiastic about her career in real estate, working with her team, and continuing to be of service to her clients.

“I feel like I am making a difference in people’s lives, and I can help bring out the positive in the industry. The best part is that I can be myself by following up with clients that have become friends, continue to be of service, and naturally see my business grow,” she concludes. “I also intend to continue to leverage my multicultural perspective, ability to overcome challenges, and competitive edge to help my clients and team for many years to come.”



Photo by Ryan Corvello

A FULL-SERVICE APPROACH

Helping others and building relationships motivates Arina enormously. She has learned that a positive outlook and an eye for the big picture are keys to success. For her, moving homes isn’t just a transaction. Arina sees all the pieces in play, like learning about the new community, finding resources to help with the move and other needs that crop up for homebuyers and sellers. She prides herself on her excellent relationships with an extensive network of service providers that she can offer as referrals to her clients.

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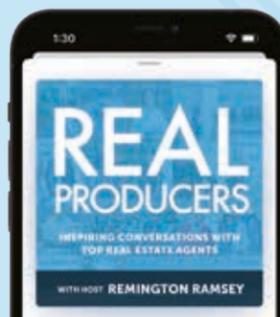
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KEITH JAMES

A GUIDING LIGHT

“Our mission with Coalition Properties Group is to be the bridge to our community for all things real estate, lifestyle, and wealth building. My passion in life is to be the bridge to help people get to where they want to go.”

Growing up in Columbus, Mississippi, Keith James was born into an environment fraught with racial, social, economic, and multigenerational challenges. Not many successful business people emerged from the backdrop of Keith’s childhood, but he is one of them.

“I grew up in a pretty tough neighborhood, where I saw things I probably shouldn’t have seen at a young age. The people that we had to look up to were drug dealers and athletes. It was rare to see business people. I come from a place where I had limited exposure about what I could look up to,” Keith reflects.

Keith was lucky, however, to have the unwavering support of his mother, grandmother, and grandfather, who made countless sacrifices to ensure his success.

“My grandfather walked two miles to work every day. He said, ‘Son, I walked so you can run,’” Keith reflects.

Keith found further guidance from the sports teams he played on and 100 Black Men of America, a nonprofit that connected him with a life-changing mentor.

“Sports, mentorship, and my family helped me expand beyond the barriers I faced. If not, I’d be a product of my environment. I needed that exposure outside my environment.”

Finding His Calling

Keith’s mentor was the first to introduce him to the world of real estate. He went on to graduate with a business degree from Tuskegee University and began his working life in corporate America. Keith became one of 3M’s top

salespeople and was eventually given the opportunity to run the company's Washington, D.C., sales territory.

By all accounts, Keith was on a path to success, but there was one missing link.

“When I graduated from college, I didn't know anything about money and wasn't financially literate, so I blew a lot of my money,” Keith reflects humbly. “My now wife gave me ‘Rich Dad Poor Dad,’ and that book changed my life. She knew I was an entrepreneur at heart, and in order for me to get where I wanted to go, I'd have to build wealth outside of corporate America — and that was through real estate. That book introduced me to real estate, along with my mentor.”

Keith bought his first real estate investment in 2013 at 23 years old. He began his real estate sales career four years later.

Today, Keith is a managing partner at Coalition Properties Group, working alongside Harrison Beecher and Ryan Butler. His collaboration with Harrison and Ryan has been instrumental to his success.

Coalition Properties Group has closed over 1,500 homes for over \$650 million in volume since launching in 2019.



Keith James is a managing partner of Coalition Properties Group. (Photo by Ryan Corvello)



Photo by Ryan Corvello

Perhaps even more importantly, they've facilitated the donation of over \$1 million to charity.

“I always come from a place of contribution, making sure I provide as much value as possible with my clients, making sure they have the resources they need to be successful in life, and by doing that, I create an amazing sphere that refers me relentlessly,” Keith says. “We're transparent, communicate effectively, and like to help people build wealth.”

I always come from a place of contribution, making sure I provide as much value as possible with my clients, making sure they have the resources they need to be successful in life, and by doing that, **I create an amazing sphere that refers me relentlessly.**

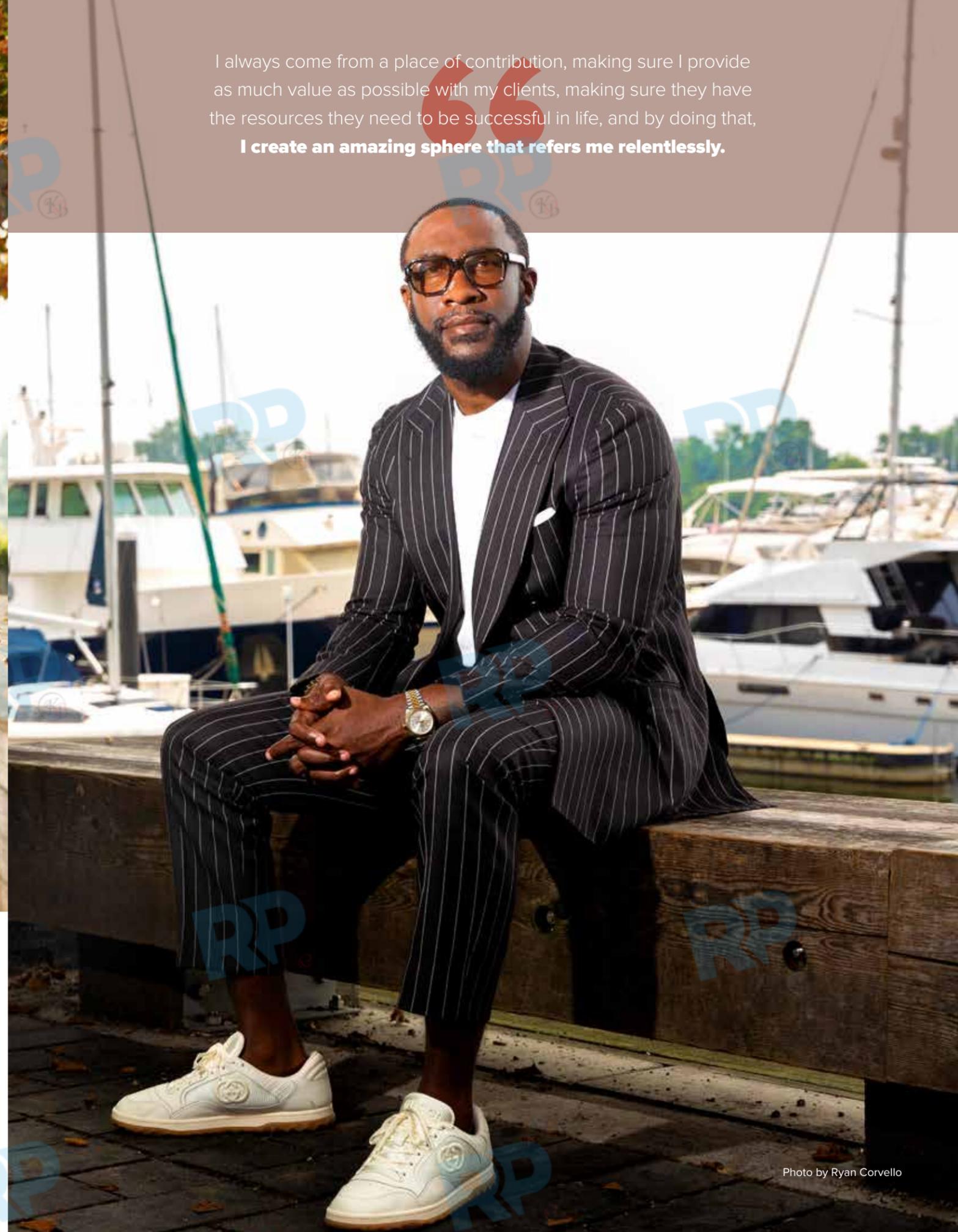


Photo by Ryan Corvello

Keith and Candace James with their children, Kenley, TJ, and Khloe.



A Guiding Light

When he's not selling real estate or serving the community, Keith can be found with his family. He and his wife, Candace, have three children, TJ (20), Kenley (14), and Khloe (11). They enjoy eating at local restaurants and, in particular, traveling. Keith is a firm believer in the power of exposing young people to different cultures and ways of life. He's taken his family to places like Italy, Kenya, the United Arab Emirates, England, France, and Hawaii.

"I want to be known for changing the trajectory of my family history, for changing the direction of my lineage. I want my great-grandkids to say, "That was the guy who changed everything for our family so we don't have to struggle."

CHARITY SPOTLIGHT

Keith sits on the board of two nonprofit organizations. All Abroad (www.all-abroad.org) empowers youth by exposing them to international travel, getting them outside their bubble to experience more of the world. NFTE (www.nfte.com) focuses on encouraging and empowering the entrepreneurial spirit in young men and women.



Photo by Ryan Corvello

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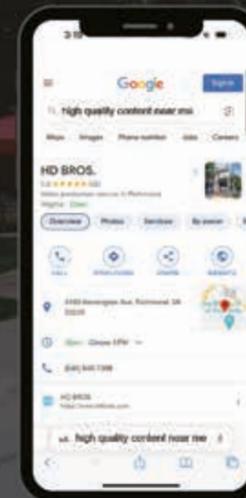


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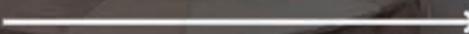
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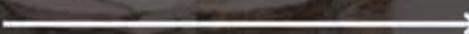
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TOP 250 STANDINGS

Teams and Individuals Closed Data from Jan. 1 to July 31, 2023

RANK	NAME	OFFICE	SELLING #	SELLING \$	BUYING #	BUYING \$	SALES	TOTAL \$
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Richard Early
Loan Officer
NMLSR# 698683
themtgman@msn.com
(301) 332-2184




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