



# Close with Confidence



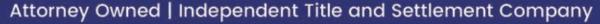
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"As a Realtor, Cobalt is my go to settlement company because they make life easier.

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Jeff Nowak
Founder & Principal Attorney



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#### **Real Estate Professionals:**

There's a Home Financing Option
Designed for Homebuyers Aged 62+
and Their Unique Needs

It's called a **Home Equity Conversion Mortgage (commonly called a Reverse Mortgage) for Purchase (H4P) loan** and it allows people aged 62 and older to buy a new home by putting as little as 30% to 60%\* of the purchase price down from their own funds — the remainder is funded by the H4P loan.

Together, let's find out if an H4P loan is the best mortgage product fit for your client. Here's the 5-step process:

- Discovery Fill out the Home Equity Conversion Mortgage for Purchase Loan Case Study Form and give to Fairway Reverse Mortgage Planner
- Analysis Fairway Reverse Mortgage Planner runs proposals and does case design with analysis team at Fairway
- 3) Discussion Present proposal and ideas to real estate professional without client
- Presentation Present to client with Reverse Mortgage Planner detailing action steps and benefits of an H4P loan
- Implementation Reverse Mortgage Planner will collect documents, application, order appraisals, etc. Closing takes approximately 3-4 weeks.



#### Five big advantages of using an H4P loan to buy a home are:

- 1) Your clients get to keep more of their assets to use as they wish (compared to paying all cash)
- Your clients are not required to make monthly mortgage payments (must pay the property-related taxes, insurance, and upkeep expenses)
- 3) Your clients will have increased buying power to buy and better afford the home they really want
- 4) Your clients pay only one set of closing costs (compared to buying a new home with traditional financing and then taking out a reverse mortgage)
- 5 It is generally easier to qualify for than a traditional mortgage (minimal credit requirements)

"This information is provided as a guideline and does not reflect the final outcome for any particular homebuyer or property. The actual reverse mortgage available funds are based on current interest rates, current charges associated with loan, borrower date of birth (or non-borrowing spouse, if applicable), the property sales price and standard closing cost. Interest rates and loan fees are subject to change without notice. Following the closing of the home purchase, no further principal or interest payments will be required as long as one borrower occupies the home as their primary residence and adheres to all HUD guidelines of loan. Borrower must remain current on property taxes, homeowner's insurance (and homeowner association dues, if applicable), and home must be maintained.











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· Reverse Mortgage

The best way to truly get to know us is by calling me today. I'd be glad to provide more information on the many loan programs we offer.

TIM KELLY Branch Manager • NMLS #376030

(571) 308-3660

timkelly@loanDepot.com www.loanDepot.com/timkelly





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# **TABLE OF** CONTENTS



08



Finding Balance in the Rhythm of Life



Most Usefu hat's Made Your Work Easier?

16





Matters Persona Cards Still Work?









40 Story: Desai



48 Top 250 Standings

Molen,

Pruitt

Title









Cover photo courtesy of Ryan Corvello Photography.



If you are interested in nominating REALTORS® to be featured in the magazine, please email Wendy@kristinbrindley.com.

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#### MEET THE NOVA REAL PRODUCERS TEAM



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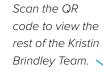


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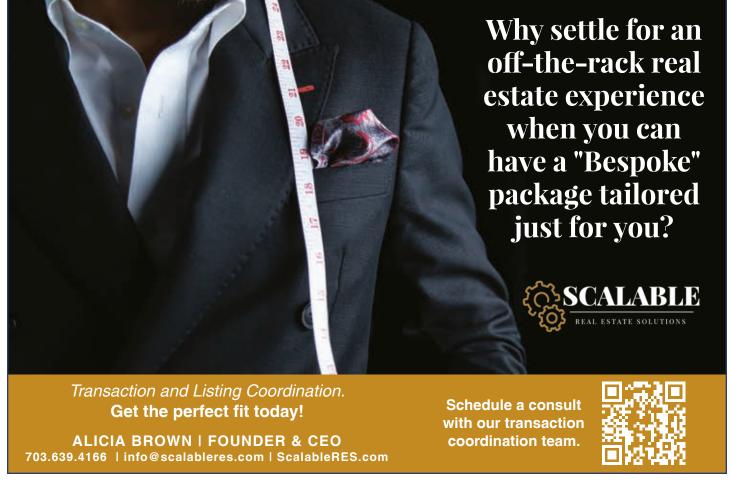


Ryan Corvello Photographer









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Dear Real Producers of Northern Virginia,

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 DC Metro 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!

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

Warm regards,

Kristin Brindley

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#### FOOD FOR THOUGHT

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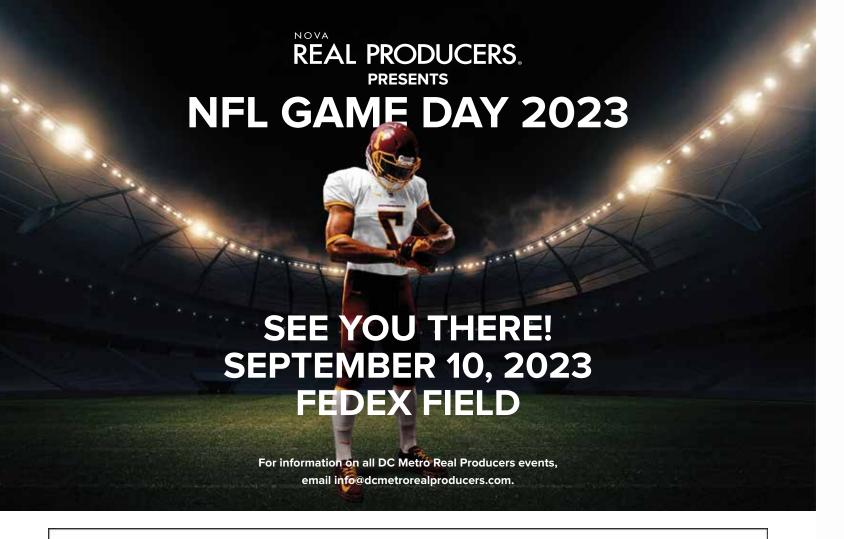


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# What's the most useful technology that's made your work easier?



#### JOHN RUMCIK **RE/MAX Gateway**

iPhone. It allows me to be the most efficient and not have to deal with my laptop.



LINDSAY UNDERWOOD **Pearson Smith Realty** HomeSnap, by far!



#### ANNE LANG **ARW American Residential Warranty**

ChatGPT is becoming very useful in marketing, It gives me ideas, mostly!



16 • September 2023

#### JASON CHEPERDAK **Samson Properties**

Number 1: Self-driving cars!!! I do a lot of driving, and having a car that drives itself has been a game changer. It only does it really well on highways, but I'll be an early adopter of full-autonomy driving!



### SETH HURLBERT

#### **Hurlbert Home Inspection**

That is a hard one. So much technology has come into this industry since I started doing home inspections... Laptop computer-generated reports (instead of paper reports in triplicate) have made my reports so much better and informative. GPS has made getting around easier and faster. Thermal imaging cameras, better moisture meters, and other advanced equipment has enabled me to gather more information so I can educate my clients better about the property they are investing in. And my handy flashlight has become smaller, lighter, and brighter.



#### **LENWOOD JOHNSON Keller Williams Realty**

The most impactful technology I use in my business is BombBomb video. I use it to personalize EVERYTHING from listing appointment follow-up to offer presentations to personalized birthday greetings. Our clients love it!



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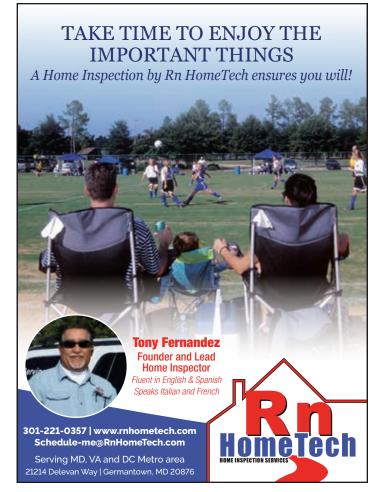


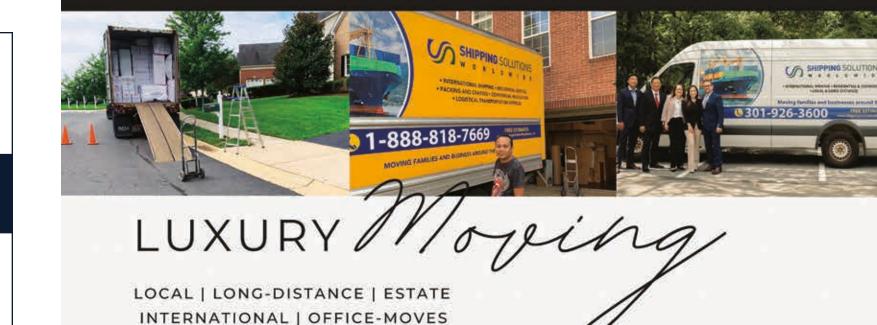


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# Video IS the New Real Estate Prospecting

To most REALTORS®, "prospecting" is, in a literal sense, dialing for dollars, reaching out to their sphere of influence, or going to networking events. Prospecting is also something many Realtors don't like to do. When I hear this, I cringe a little; but I also remind them that video is the new real estate prospecting. This is when the Realtor usually cringes. If you don't like to prospect or make video content, something has to give. The job of a Realtor is to help people buy and sell homes. But how do you generate interest and grow your brand to get people to buy and sell a home with you? In my opinion, the best way is to pick up the phone and make video content. Video IS the new real estate prospecting.

#### Video Sells For You

I ask Realtors in meetings, "How many people do you want as raving fans of you as a Realtor?" They usually say they want as many people as possible. Great ... and how are you going to make that happen? They usually start telling me about direct mail, making calls, and other items, but they aren't suggesting ideas such as creating Instagram reels

or shooting videos for YouTube. The fastest way to spread information to the masses, or your target audience, is through online video content. The goal of my title business is to have people know, like, and, trust me (at some level) before they ever meet me. Video is a great way to increase that likelihood.

#### **Video IS Prospecting**

The difference is that it's "reverse prospecting" because people are discovering or opting in to watch your content. Having your database or target audience watch, learn, and have you build credibility with them IS the prospecting. They convert themselves into potential clients via your educational video content. Now, imagine taking that part of your business away entirely — limiting your visibility and credibility that promotes your business 24/7? It makes things a little more difficult because now you have to make up for that lack of prospecting in other ways. And those other ways take up a lot more time and you lose that leverage.

#### **Post Videos**

Thankfully, with today's technology, there are many platforms to post video content. You have to find your own way, but I really like Instagram and YouTube. Instagram is the king of visual content for social media — at least for now — and it's a great way to get shorter-form video content in front of your followers in the forms of "Stories" and "Reels." YouTube is more macro since it's on a platform owned by Google; therefore, you can reach people all over the country and even the world with the right content.

If you are looking for video content ideas, ask your sphere what videos you should create or think of the most frequent questions your clients ask you. Create video content about that! As you begin shooting, set a goal to shoot at least one video per week. By the end of the year, you will have made 52 videos, and with that amount of content prospecting for you on various platforms, you will start to see inbound leads that turn into clients!



Wade Vander
Molen is senior
vice president
of business
development at
Pruitt Title LLC in the

Northern Virginia/Washington, D.C., area and has been in the title industry since 2005. Wade helps real estate professionals with all facets of their marketing and teaches a new, sustainable business model to help them grow their businesses. You can visit Wade at www.DCTitleGuy.com.





# Do Personal Cards

# STILL WORK?

We all know how important mailings are to a solid marketing plan. From "Recently Sold" cards to seasonal mass mailings, keeping your name and brand image in front of potential and past clients is important. But what else can you do to set yourself apart? Many agents find success with taking a two-pronged approach, with one part focusing on quantity and another prioritizing more personal interactions. Handwritten, personal greeting cards can play an important role in the latter.

Greeting cards, at first glance, can appear passé. You might think of the birthday card your great aunt still remembers to send or the once-a-year winter greeting cards that get lost in the holiday shuffle. With so many other forms of communication, from email to social media, it's no surprise that greeting card usage has fallen out of fashion. Year after year, the number of greeting cards sent out gets smaller and smaller, according to a 2022 IBISWorld Industry Report. What may be bad news for this industry is actually great news for agents.

#### **GREETING CARD OCCASIONS**

While homeowners are inundated with emails and overwhelmed by the billions of options social media presents, physical mail has become a less cluttered environment for getting your message across. Below are a few ways to take advantage of this medium with a handwritten, personal card or note.

#### AS AN INTRODUCTION

If you've received the name of someone that might be interested in your services, why not send a personal note of introduction?

#### TO SOLIDIFY A RELATIONSHIP

Maybe you've already had an initial meeting with a potential new client; a personal thank-you card can demonstrate your attention to detail.

#### TO CELEBRATE A MILESTONE

Whether it's your client's recent closing or an anniversary of their home purchase with you, recognizing these events can show your thoughtfulness and sincerity.

#### **GREETING CARD BEST PRACTICES**

- Strategically choose a limited number of recipients to send personal cards to each month. Since these are time-consuming cards to write, limit your total send to no more than a dozen or so each week.
- Always handwrite and personally sign your cards. Yes, this is much more time-consuming than simply printing out cards or stamping a signature ... but that additional effort is what makes this type of communication stand out to your recipient.

• Use a seasonal stamp and skip mass-mailing postage for personal cards.



With more than 25 years of experience, Todd Lebowitz is CEO and owner of My

Marketing Matters, which he runs with his business partner Ram Devaguptapu. Together, they have grown the company to be a recognized leader in real estate marketing with more than 20,000 clients locally, regionally, and nationwide.



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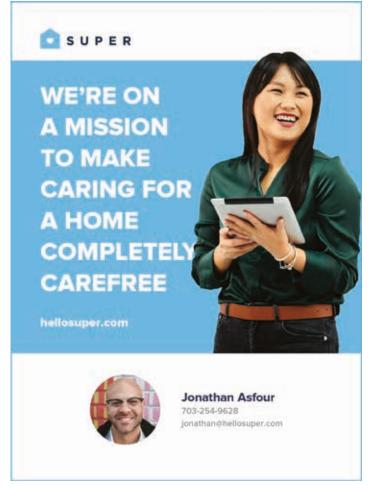
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# RITU DESAI Samson Properties

"I'm all about making people laugh. Make the best of the time and place you're in. Enjoy where you are. No matter what, you have to adapt. Things may never be the way we want, but just follow your heart for who you want to be."



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Always look out for their best interest. Clients aren't just a number.
What's best for your client is best for your business. Most importantly, be authentic."



#### $A\ Word\ from\ Our\ Preferred\ Partner:$

WADE VANDER MOLEN
Pruitt Title

"What sets Pruitt apart is our commitment to our clients' success. We are far more than title and escrow services. When you form a working relationship with Pruitt Title, besides a rock-star escrow and closing team,

you partner with my 17 years of experience that can educate and teach agents winning strategies offline and online at no cost.

That's a great bargain, in my opinion."







#### THE ULTIMATE TWO-WAY RELATIONSHIP

Looking for a company that goes above and beyond the traditional role of a title and escrow business? Look no further than Wade Vander Molen, senior vice president of business development at Pruitt Title in Vienna, Virginia.

With their commitment to helping agents generate more business and gain more leads, Pruitt Title has truly created the ultimate two-way relationship with their clients. According to Wade, Pruitt Title not only processes and closes residential, commercial, and refinance transactions but also strives to support their clients' marketing and business needs.

"I love seeing the agents we work with create success and the happiness they have when they leave a Pruitt Title closing with their clients," Wade shares. "We help agents come full circle because when the transaction ends, they get me hitting them up again asking what else can I be doing to help them gain more business."

#### **CROSS-COUNTRY JOURNEY**

Originally from Pella, Iowa, Wade found himself in Phoenix, Arizona, where he made a career shift from social work to becoming a loan officer. But fate had other plans for him, and he eventually found himself in the world of title and escrow. Wade's passion for education and helping others led him to create his website, ww.dctitleguy.com, and his YouTube channel, where he curates over 250 videos of valuable content for his REALTOR® and lender clients alike.

"I don't think anyone 'decides' to be in title, as the job sort of finds you," Wade reflects with a chuckle. "When I was new to the job, I was very green as training was essentially nonexistent. You learn by failing forward and as you go."

He continues, "In 2010, I met my wife in Las Vegas, and we had a long-distance relationship. I moved to the D.C. area in 2012 and started my website and YouTube channel to better educate and help Realtors and lenders. I've been posting educational content on those platforms on a consistent basis since that time and it has really helped me create value and credibility with clients."

#### ALWAYS EDUCATING

Wade's dedication to empowering his clients sets Pruitt Title apart from its competitors. While their title and escrow services align with industry standards, Wade notes Pruitt Title takes it a step further by offering a wealth of knowledge and training to help agents grow their business by

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Pruitt Title leadership team (from left to right: Jason George, lead attorney; Sara Bolton, owner; Wade Vander Molen, senior vice president of business development



providing classes on lead generation and technology, giving them the tools to succeed in a digital world.

"Agents are notoriously bad at marketing... It's like they want to be in the federal witness protection program or something!" Wade laughs. "That's where I can help promote their business with all the available tools out there. I can bring real value to agents by growing an online presence and filling an agent's pipeline, even if we never do a deal together."

"What sets Pruitt apart is our commitment to our clients' success," Wade emphasizes. "We are far more than title and escrow services. When you form a working relationship with Pruitt Title, besides a rock-star escrow and closing team, you partner with my 17 years of experience that can educate and teach agents winning strategies offline and online at no cost. That's a great bargain, in my opinion."

#### THE ONE CONSTANT IS CHANGE

Throughout the years, Wade has seen significant changes in the title

industry. He points out that the introduction of e-closings and remote online notarizations (RONs) has revolutionized the way transactions are conducted, making the process smoother for buyers and sellers nationwide.

"I believe that technology will continue to be the catalyst of how we do business as we move forward," Wade remarks, "because our goal is to make the experience our clients have with Pruitt as smooth and easy as possible."

In closing, Wade wants the top-producing Realtors to know that when they work with Pruitt Title, they gain a dedicated team that will do everything possible to maximize and support their business. From increasing their online presence to targeting specific homeowners who may have a need to list, Pruitt Title aims to create the ultimate, mutually beneficial interaction for both parties.

6699

I BELIEVE THAT TECHNOLOGY WILL CONTINUE TO BE THE CATALYST OF HOW WE DO BUSINESS AS WE MOVE FORWARD **BECAUSE OUR GOAL IS TO MAKE**THE EXPERIENCE OUR CLIENTS HAVE WITH PRUITT AS SMOOTH AND EASY AS POSSIBLE.





#### **OUTSIDE OF WORK**

Wade enjoys staying active by running 15 to 20 miles a week and playing in basketball leagues. He finds that staying active keeps him centered and ready to tackle the challenges that come his way. He also cherishes the time spent with his wife, Valerie, and their two daughters, Isla and Aria. Whether it's going to the neighborhood pool or embarking on family trips to Long Beach Island, New Jersey, Wade values the importance of quality time with his loved ones.

"We believe in fostering a two-way relationship with our clients. We genuinely care about helping agents generate more business with more leads," Wade concludes. "When they succeed, we succeed. It's a partnership built on trust and shared goals."

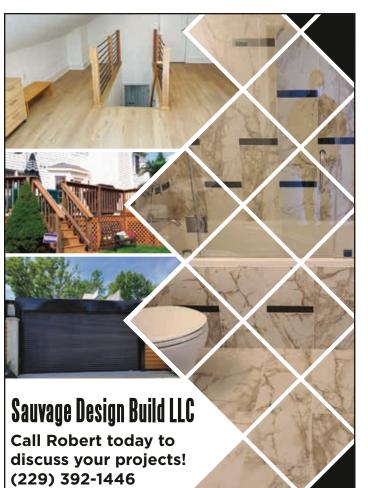


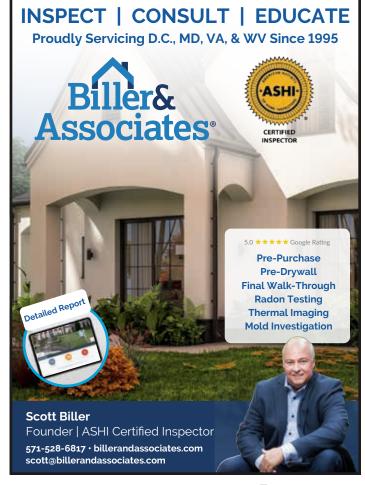
To learn more about Pruitt Title and Wade Vander Molen's services, visit his website at www.dctitleguy.com or contact him directly at 480-203-6452.













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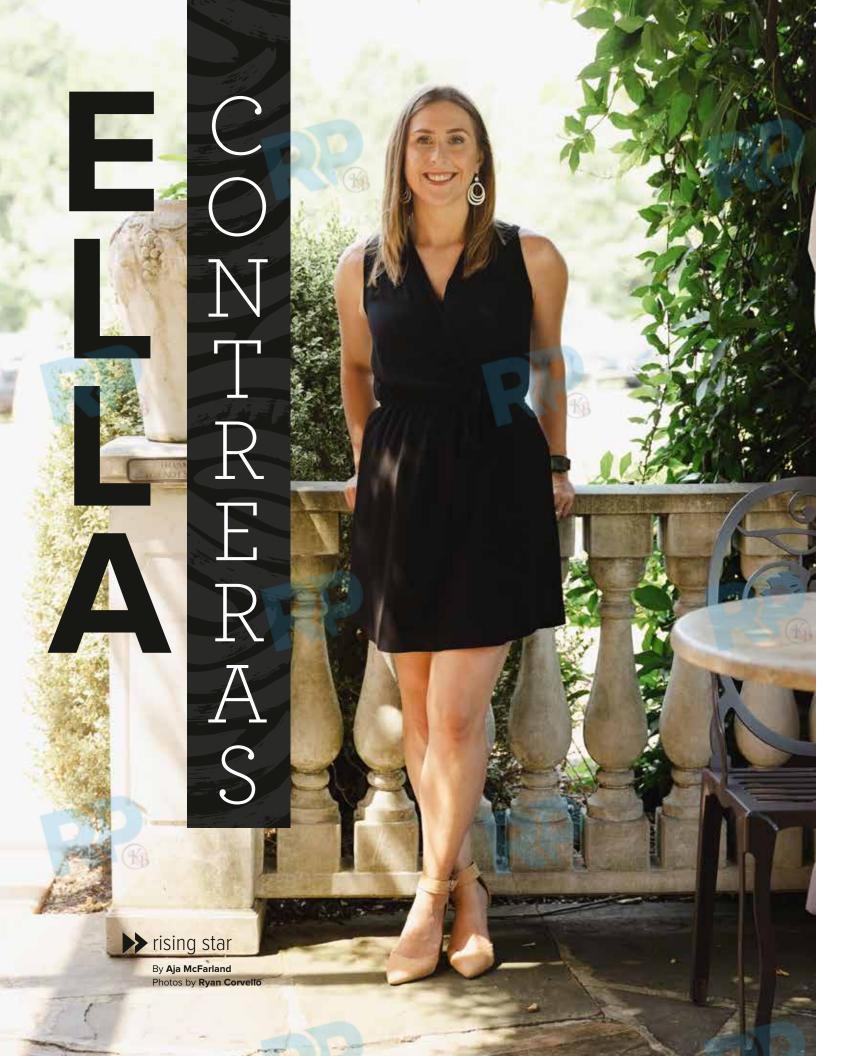
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# The Power of Consistency

Ella never expected to end up in real estate. Coming from a small town in Illinois with plans to work in politics, she's been an agent at Casals Realtors® for three years now and is doing well for herself in both sales and mentoring. Last year, Ella closed 36 transactions for over \$20 million in sales and is on track for a 14 percent conversion rate this year.

"I am originally from Illinois, from a small town of about 1,500 people. I went off to college as a double major in political science and communications," Ella recalls. "I moved to Virginia to work on a campaign. After the elections, my plan was to return to Illinois to continue my career in politics. During that 6-month period, though, I met my now husband and instead got a job in D.C. Then, COVID happened, and I found myself working from home. During that time, I felt that my job was unfulfilling and not challenging enough so I began to contemplate a career change."

#### FINDING HER PATH

On her daily run, Ella noticed signs for real estate classes with her now brokerage.

"Being the impulsive person that I am, I saw that as an opportunity for a career shift that would present a good challenge," she shares. "Getting started was scary, though.

I was nervous about not getting a traditional salary, and I hadn't really done anything remotely similar before.

"Thankfully, Casals has given me the training to transform me into the agent I am today," Ella continues. "They taught me that consistency is the guiding light."

Ella notes her previous work experience in politics came with some advantages. Cold calling and knocking on people's doors had given her confidence and the ability to feel comfortable speaking with strangers.

"My upbringing came with some advantages as well. My father is a business owner, and watching him taught me the value of a strong work ethic and a professional demeanor," Ella adds.

#### NURTURING GOALS

Outside the office, Ella says she has a lot of support from loved ones to keep her motivated and thriving.

"I have my husband, Eduardo, and my daughter, Elliana, who is 5 months old. I'm so blessed to have them. My husband is a huge supporter; he encouraged me to take the leap into real estate and is always encouraging me to improve and grow my business."



alproducersmag.com NOVA Real Producers • 35



Outside of work, Ella Contreras enjoys being outdoors, running, hiking, traveling out of state to see friends, and spending time with her husband, Eduardo, and daughter, Elliana.

Ella says it is this support system that helps set her apart from her peers, as well as her consistency and honesty.

"This field is demanding. I have to hold myself accountable to putting in the work, making phone calls, doing consistent follow-up — the things that otherwise would fall through the cracks. Without consistency and discipline, success would be difficult to achieve."

Ella breaks her approach down even further: "I think there are two types of honesty. First, I have to be honest with myself. I can't just say I want to work hard and that I'm willing to put in the hours if it's not true.

"Second, I have to be honest with my clients," she continues. "I don't pretend to be someone I'm not, and I don't put on a persona of a salesperson. I don't use sales tactics on my clients to get them to buy a house."

#### PREPARING FOR THE FUTURE

As Ella plans ahead, she reflects on how she enjoys helping new Realtors get situated and excel in the business.

"My team is local to Woodbridge, but we serve all of Northern Virginia. I currently don't have anyone underneath me, but I do help with the mentorship program," she explains. "Towards the end of my first year, I was given the opportunity to help mentor new agents. Our team lead showed me the ropes on training and guided me in training new agents on follow-up, the home-buying process, and showings."

Ella already has plenty of advice to offer new Realtors too.

"Be prepared to work hard — it's not always an easy schedule and the hours can be long," she points out. "However, if you have the right mindset and consistency, you will see success down the road. Most importantly, be authentic."

But authenticity can be difficult when meeting with strangers, Ella admits.

"I try my best to be straightforward and give my clients all the information I would want if I were in their shoes," she explains. "Being genuine helps make connections too. If you keep it buttoned up and corporate, it can be difficult to connect, and hard for clients to open up about their fears, wants, and goals."





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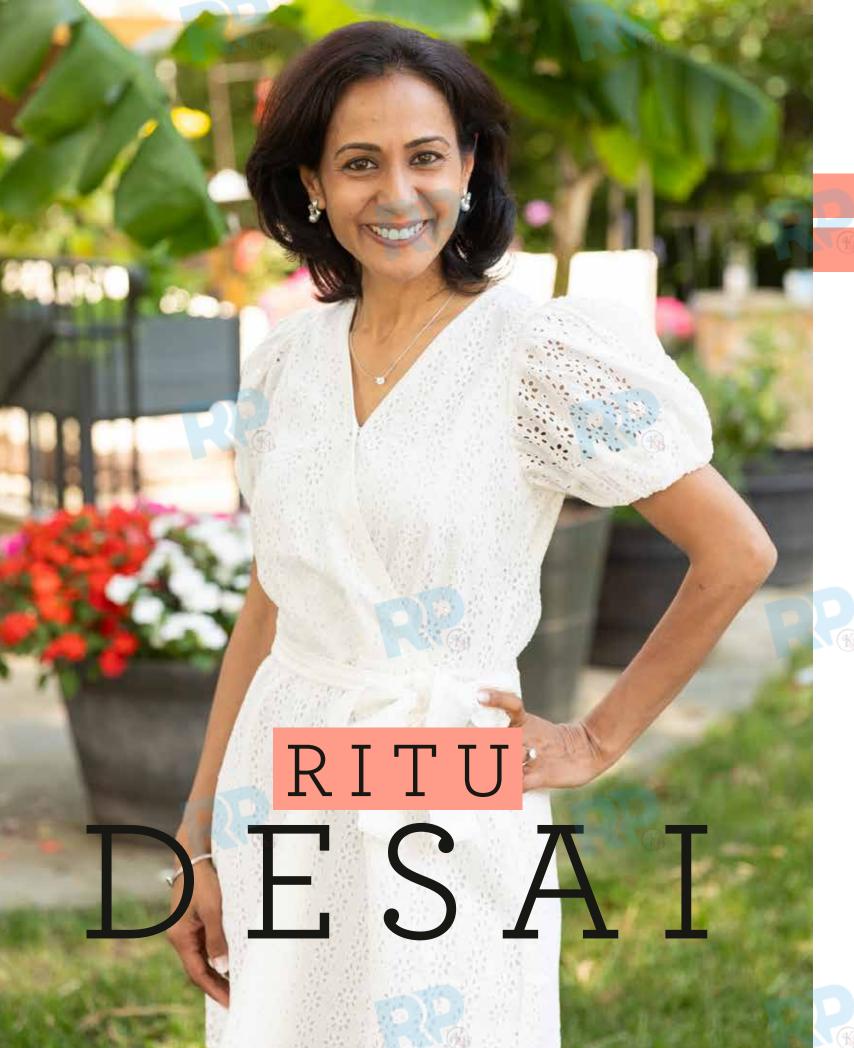


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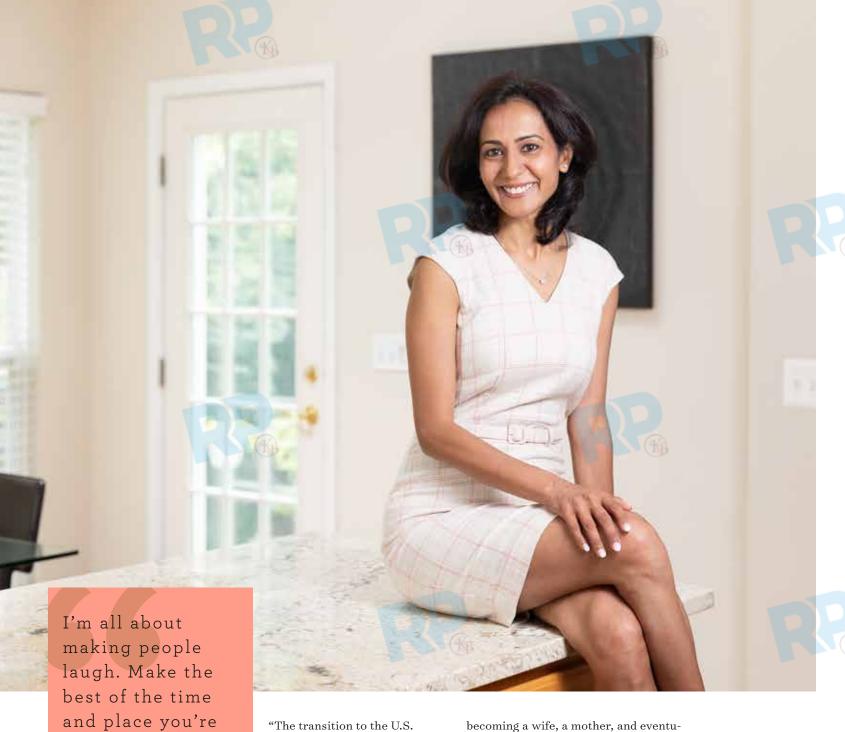


Growing up in central India, Ritu Desai faced an uphill battle for equality. Conservative Indian values still reigned supreme, making it difficult for girls and women to find equality in work and life. Luckily, Ritu was blessed with a mother ready to challenge the status quo and stand up for her three daughters.

"My mom, who is my rock star, fought everyone. She was a progressive thinker, a strong woman. She made sure my sisters and I got the best education. She put us in the top school in the city. She made sure we went to university and got our degrees," Ritu reflects gratefully. "She is my role model for being who she is. She raised three daughters in times when no one would give us an opportunity."

Ritu's mother, Pratima, gifted her with the strength and grit to overcome obstacles, big and small. So when Ritu moved to the U.S. in 1998, barely knowing a soul, she was well prepared to face the challenge head-on.





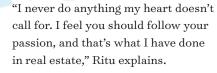
and place you're "The transition to the U.S. in. Enjoy where was difficult. I didn't know the culture, and back then, we you are. No matter what, you have to adapt. Things may to adapt. Change is inevitable. So when I immigrated as a young woman and didn't know anyone we want, but just around me except my husband follow your heart and his immediate family, I learned to adapt to this new for who you want culture. I learned many good to be. lessons along the path of life,

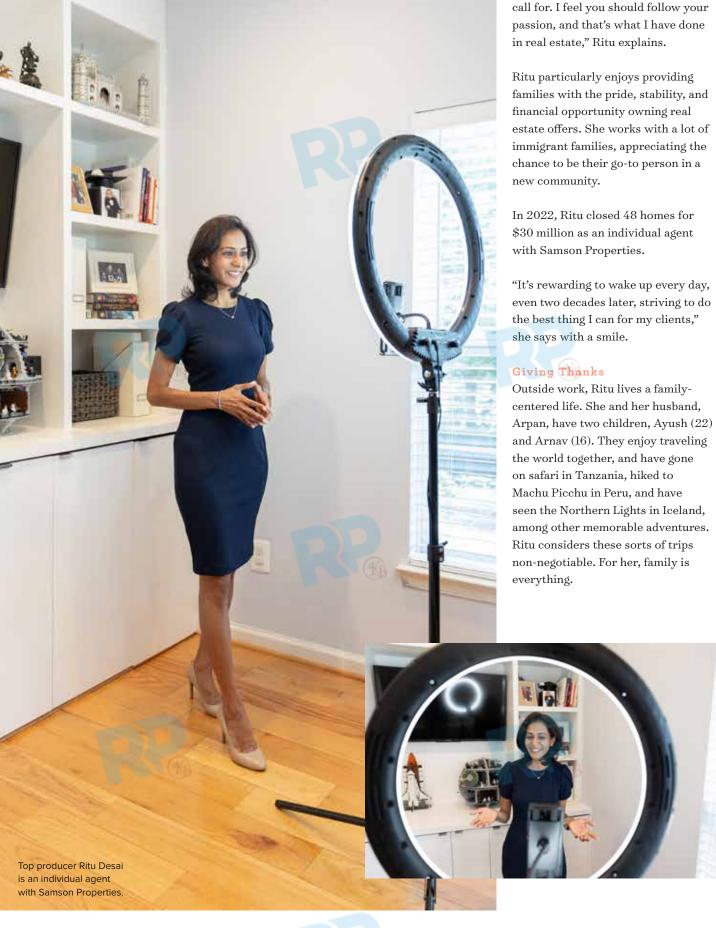
ally, a REALTOR®." didn't have so much technology Building a Life to learn and be prepared," Ritu recalls. "But my motto in life is

Upon arrival in Northern Virginia, Ritu

landed work for Oracle, but she didn't have a passion for information technology. So after having her first child, she switched careers, launching her real estate career in 2003.

Ritu has now been thriving in real estate for over 20 years. It's become more than her career; it's her passion project.





42 · September 2023 NOVA Real Producers • 43

As Ritu reflects on her journey, her family is also at the top of her mind. She shares how incredibly grateful she is for the gifts her mother gave her all those years ago in India.

"It makes me emotional when I think about this," Ritu says. "It's important to me to make my mom proud that she raised a woman who is strong, who can be a role model for her kids and community, that followed her dream. Especially in the era I was raised in, there were so many challenges being a woman, to fight constantly, to be recognized and achieve so much... I've broken so many glass ceilings to be where I am today."



Arnav and Ayush

Ritu met her husband, Arpan, on February 3, 1998. They

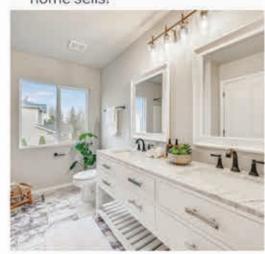


Ritu credits her mother, Pratima, with giving her the strength and courage to break through barriers in life.

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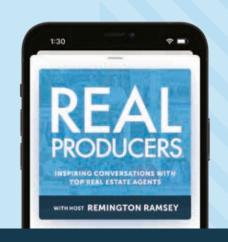
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